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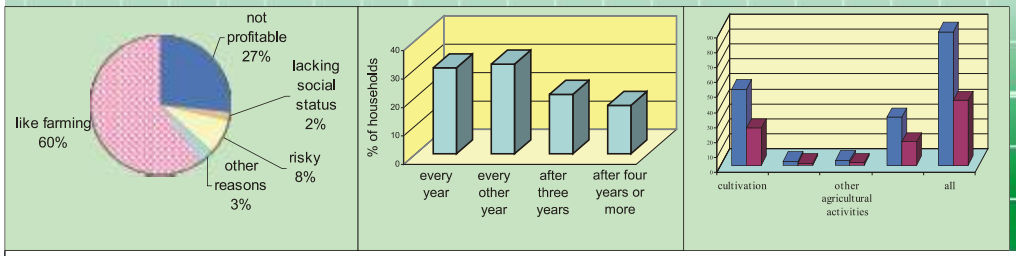

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PART – I

TECHNICAL PAPERS

DIVERGENCES IN THE ALTERNATIVE ESTIMATES OF NUMBER OF HOUSEHOLDS ENGAGED IN AGRICULTURAL PRODUCTION: AN EXPERIENCE FROM NSS 59TH ROUND

– G.C. Manna, T.K. Saha and S. Kundu*

1. Introduction

1.1 The survey on land and livestock holdings (LHS) was one of the major themes of the 59th round of National Sample Survey (NSS) conducted during January to December 2003. For this purpose, Schedule 18.1 was designed to collect information on various aspects of ownership and operational holdings from both rural and urban areas of the country. Further, at the instance of Union Ministry of Agriculture, the Situation Assessment Survey of Farmers (SAS) was also integrated with the survey operation of NSS 59th round. The objective was to have a comprehensive assessment of the situation of farmers in the country. The SAS was confined only to rural areas of the country. Schedule 33 was designed for the SAS. Sample villages were same for LHS as well as SAS although sample households for the two enquiries were drawn independently.

1.2 Both the LHS and SAS were conducted with the same extended definition for 'agricultural production[1]' used to enumerate plots in the LHS or to define a farmer in the SAS. Thus estimated numbers of households engaged in agricultural production/activity as per the two schedules (rural only) are expected to be close to each other. The aim of this paper is to study this aspect at the state level and make detailed analysis at the village level particularly in respect of the states where the alternative estimates differ widely from each other.

2. Divergences in the alternative estimates of number of households engaged in agricultural activity at the State level

2.1 Table 1 gives estimated number of households engaged in agricultural activity as per Schedules 18.1 and 33 canvassed in the LHS and SAS respectively. It may be seen that about 101.75 million rural Indian households were engaged in agricultural activity as per the LHS. On the other hand, the alternative estimate based on the SAS was 89.35 million, which is significantly lower (by about 12.2%). It is worthwhile to mention here that the estimate based on the LHS is as per the data collected during visit one (first eight months of the survey) to the sample households with *kharif* season as the reference period. But the SAS-based estimate corresponds to a reference period of last 365 days preceding the date of survey. Thus, theoretically speaking, SAS based estimate of number of households should actually be higher.

2.2 The pattern persists at the State/UT level (Table 1) barring the UTs of Daman and Diu and Pondicherry for which SAS based estimates are marginally higher. For other States/UTs, percentage divergence between the alternative estimates varies between 2.3% (Jammu & Kashmir) and 45.5% (Lakshadweep). The major States for which percentage divergence exceeds 10% include Kerala (28%), Assam (26%), West Bengal (18%), Tamil Nadu (17%), Karnataka (15%), Bihar (15%), Madhya Pradesh (13%), Orissa (13%), Rajasthan (12%) and Maharashtra (11%).

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* The authors are working in the National Sample Survey Organisation. Views expressed in the paper are of the authors and not of the organization to which they belong.

1 Agricultural production included animal husbandry, fishery, sericulture, etc. apart from the activities of crop production and plantation (*see NSS Report Numbers 492 and 496 for details*).

Table 1: Percentage divergence in the estimated number of households engaged in agricultural activity as per Schedule 18.1 and Schedule 33

Rural

State	Estimated number of households ('00) engaged in agricultural activity		% Divergence*
	LHS (Schedule 18.1)	SAS (Schedule 33)	
(1)	(2)	(3)	(4)
Lakshadweep	33	18	45.5%
Tripura	4213	2333	44.6%
A & N Islands	200	112	44.0%
Chandigarh	32	20	37.5%
Kerala	30672	21946	28.4%
Delhi	157	113	28.0%
Assam	33880	25040	26.1%
West Bengal	84544	69226	18.1%
Tamil Nadu	46994	38880	17.3%
Karnataka	47675	40413	15.2%
Bihar	83029	70804	14.7%
Goa	708	604	14.7%
Madhya Pradesh	72708	63206	13.1%
Mizoram	896	780	12.9%
Orissa	48452	42341	12.6%
Rajasthan	60362	53080	12.1%
Maharashtra	73650	65817	10.6%
Andhra Pradesh	66793	60339	9.7%
Haryana	21456	19445	9.4%
Punjab	20348	18442	9.4%
Nagaland	883	805	8.8%
Uttaranchal	9825	8962	8.8%
Chhattisgarh	30157	27598	8.5%
Sikkim	577	531	8.0%
Gujarat	41112	37845	7.9%
Manipur	2319	2146	7.5%
Meghalaya	2747	2543	7.4%
Dadra & N. Haveli	248	230	7.3%
Jharkhand	30400	28238	7.1%
Arunachal Pradesh	1306	1227	6.0%
Uttar Pradesh	181642	171575	5.5%
Himachal Pradesh	9487	9061	4.5%
Jammu & Kashmir	9650	9432	2.3%
Daman & Diu	46	47	-2.2%
Pondicherry	286	304	-6.3%
All-India	**1017486**	**893504**	**12.2%**

* 100 x (col.2 – col.3) / col.2 (*States/UTs sorted in the descending order of percentage divergence*)

2.3 Incidentally, Schedule 18.2 for the All-India Debt and Investment Survey (AIDIS), canvassed in an independent sample of households during the round, also included an item to record whether the household operated any land for agricultural activities during the last 365 days preceding the date of survey. This information was tabulated to have a third set of estimate of number of households engaged in agricultural activity. Table 2 gives the alternative i.e. three sets of estimates for fourteen major States. It may be seen that estimates based on Schedules 18.2 and 33 are closer to each other but much smaller that the estimate based on Schedule 18.1. In fact, for most of the States, estimate based on Schedule 18.2 lies between the estimates based on the other two schedules.

Table 2: Alternatives estimates of number of households engaged in agricultural activity based on three schedules canvassed in NSS 59th round

Rural

State	Number of households engaged in agricultural activity ('00)		
	Sch. 18.1	Sch. 33	Sch. 18.2
Andhra Pradesh	66793	60339	62470
Assam	33880	25040	26272
Bihar	83029	70804	71765
Gujarat	41112	37845	36672
Karnataka	47675	40413	40600
Kerala	30672	21946	25274
Madhya Pradesh	72708	63206	62381
Maharashtra	73650	65817	66169
Orissa	48452	42341	42870
Punjab	20348	18442	17769
Rajasthan	60362	53080	52857
Tamil Nadu	46994	38880	39289
Uttar Pradesh	181642	171575	169600
West Bengal	84544	69226	70656
All-India	**1017486**	**893504**	**899455**

3. Divergence at the village level

3.1 It may be of interest to see how the alternative estimates behaved at the village level. Before selecting the sample households for Schedules 18.1 and 33, two separate sampling frames of households for the respective schedule type were prepared at the village level (or for part of the village considered for listing) through listing schedule. While all listed households in the village qualified for inclusion in the frame for Schedule 18.1, only 'farmer households', namely households possessing some land and at least one member being engaged in agricultural activity on any part of that land during last 365 days preceding the date of survey, constituted the sampling frame for Schedule 33. Before sampling, households in the respective frames of two schedule types were stratified into four strata according to specified size classes of land possessed by the listed households.

3.2 As per details above, total number of households engaged in agricultural production (same as number of farmer households) for each sample village based on the frame for Schedule 33 is readily available for the area of the village considered for listing. In case of hamlet-group formation, we have worked out the estimated number of households engaged in agricultural

production for the entire village (say, H_{33}) by taking into account the total number of hamlet-groups formed and number of hamlet-groups selected for listing. In a similar fashion, the alternative estimate of number of households engaged in agricultural production for the entire village based on the frame for Schedule 18.1 (say, $H_{18.1}$) has been arrived at by considering (a) total number of households listed, (b) number of households surveyed, (c) number of sample households reporting at least one operational holding – such households being actually engaged in agricultural activity, (d) total number of hamlet-groups formed, and (e) number of hamlet-groups selected for listing.

3.3 It is seen that (Table 3) at the all-India level, for about two-thirds of the villages, number of households engaged in agricultural activity based on Schedule 18.1 is higher. In 16% of the villages, Schedule 18.1-based estimate is greater than one and half times the alternative estimate. In 7% cases, Schedule 18.1-based estimate are greater than double the alternative estimate. The degree of divergence varies over States. Out of 14 major States (Table 3; see Annex for all States/UTs), the problem is more serious in the States of Assam, Kerala, Tamil Nadu, and West Bengal.

Table 3: Distribution of villages by degree of divergence between the alternative estimates of number of households engaged in agricultural activity for major states

State/UT	Total number of villages surveyed	Villages with at least one household engaged in agricultural production as per frame for Schedule 33 (i.e. villages with $H_{33}>0$)			
		Number of villages	Percentage of villages by value of $H_{18.1}/H_{33}$		
			> 1	> 1.5	> 2
(1)	(2)	(3)	(4)	(5)	(6)
1. Andhra Pradesh (10%)	430	430	57	17	6
2. Assam (26%)	277	276	79	29	16
3. Bihar (15%)	498	498	70	17	9
4. Gujarat (8%)	168	168	56	11	5
5. Karnataka (15%)	254	253	64	13	8
6. Kerala (28%)	279	279	79	36	16
7. Madhya Pradesh (13%)	308	308	74	12	4
8. Maharashtra (11%)	418	418	64	12	5
9. Orissa (13%)	243	243	71	14	5
10. Punjab (9%)	162	162	62	10	3
11. Rajasthan (12%)	332	332	70	15	10
12. Tamil Nadu (17%)	401	400	61	24	12
13. Uttar Pradesh (6%)	847	846	66	5	2
14. West Bengal (16%)	500	494	73	23	7
All-India (incl. other States/UTs)	**6553**	**6526**	**66**	**16**	**7**

(Note: Figures within brackets denote the percentage by which Schedule 33-based estimate of number of households engaged in agricultural activity is lower than the alternative estimate based on Schedule 18.1)

4. Concluding observations

4.1 We have seen that the estimate of number of households engaged in agricultural activity as per the LHS is significantly higher as compared to the estimates based on the SAS/AIDIS. It may be recalled that the estimate as per the LHS is based on the information collected at the individual plot level as to whether the plot was included in the operational holding of the household or not. On the other hand, the alternative estimates according to the SAS and AIDIS are based on one-shot question only. It appears that the one-shot question might have missed certain households in treating them as being engaged in agricultural activity as per the SAS/AIDIS. We speculate so particularly because the State wise estimates for almost all the States/UTs follow the similar pattern. Users of data obtained from these surveys may take note of this.

4.2 The problem seems to be more serious in certain States/UTs. At the village level also we have observed wide divergences in the alternative estimates for a large proportion of villages. There is a need to take remedial measures before launching the survey on the subjects in future.

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– (2006): NSS Report No. 492. Some Aspects of Operational Land Holdings in India, 2002-03. August 2006.

Annex

State wise distribution of villages by degree of divergence between the alternative estimates of number of households engaged in agricultural activity

State/UT	Total number of villages surveyed	Villages with at least one household engaged in agricultural production as per frame for Schedule 33 (H_{33}>0)			
		Number of villages	Percentage of villages by value of $H_{18.1}/H_{33}$		
			> 1	> 1.5	> 2
(1)	(2)	(3)	(4)	(5)	(6)
Andhra Pradesh	430	430	57	17	6
Arunachal Pradesh	66	65	28	9	6
Assam	277	276	79	29	16
Bihar	498	498	70	17	9
Chhattisgarh	138	136	74	5	1
Delhi	12	7	57	43	29
Goa	12	12	42	25	17
Gujarat	168	168	56	11	5
Haryana	117	117	63	11	3
Himachal Pradesh	145	145	62	2	1
Jammu & Kashmir	115	115	50	4	0
Jharkhand	178	177	71	10	3
Karnataka	254	253	64	13	8
Kerala	279	279	79	36	16
Madhya Pradesh	308	308	74	12	4
Maharashtra	418	418	64	12	5
Manipur	124	124	47	10	4
Meghalaya	92	92	50	9	4
Mizoram	67	64	64	6	5
Nagaland	48	48	48	4	2
Orissa	243	243	71	14	5
Punjab	162	162	62	10	3
Rajasthan	332	332	70	15	10
Sikkim	72	70	57	7	6
Tamil Nadu	401	400	61	24	12
Tripura	128	128	80	62	39
Uttar Pradesh	847	846	66	5	2
Uttaranchal	53	53	45	15	6
West Bengal	500	494	73	23	7
A & N Islands	17	15	67	33	33
Chandigarh	8	8	75	50	25
Dadra & N. Haveli	16	16	75	0	0
Daman & Diu	8	7	43	0	0
Lakshadweep	8	8	75	63	38
Pondicherry	12	12	33	8	0
All-India	**6553**	**6526**	**66**	**16**	**7**

Some policies of health care financing adopted by the National Rural Health Mission: What is the evidence provided by the 60th round of NSSO?

-T.R.Sreenivas

1 Introduction

1.2 Economic efficiency alone can not be the justification for any public policy intervention; more so in the case of health policy. The whole issue of equity in health care is concerned with providing access to quality health care at affordable prices to every member of the society. In fact, health care expenses are often catastrophic and have the potential to bankrupt a family. There is evidence to suggest that many households in India are falling below the poverty line every year due to the burden of health care expenditures (World Bank, 2001, Krishnan Anirudh, et.al. 2003, 2003a). To quote the NRHM[1] document **"Hospitalised Indians spend on an average 58% of their total annual expenditure. Over 40% of hospitalized Indians borrow heavily or sell assets to cover expenses. Over 25% of hospitalized Indians fall below poverty line because of hospital expenses."** Under the circumstances, the minimum that is expected of any welfare state is protecting the population from such debilitating burdens of health care expenditure.

1.3 Public health has been a concern of successive governments in India right from pre-independence era. The Bhore Committee (1946) that went in to the health policy choices had clearly articulated a major role for the government through the public health services. Subsequent national health policies adopted in 1986, 2002 have reinforced the idea. The recently launched NRHM is no exception. It provides a critical role for government institutions in the field of public health.

1.4 Unfortunately, the governments at the centre and the states have not been very successful in providing the required budgetary support for health care. Public health expenditure in India has declined from 1.3% of GDP in 1990 to 0.9% of GDP in 1999. The union budgetary allocation for health is 1.3% while the State's budgetary allocation is 5.5%. Almost 85% of the health care budget comes from the states and most of it is spent on salaries and other overheads.

1.5 In particular, since 1991 - the year economic reforms have started - public investment in health care sector appears to have come down. One such indicator is the proportion of central grants to total health expenditure of the state, which has come down from 19.9% during 1974-82 to 3.3% in 1992-93 (Duggal et al 1995). The share of health expenditure in total expenditure of the states also has come down from 6.27% in 1980-81 to 5.35% in 1998-99 (Mishra et. al. 2003, p 153). Health policy analysts have been advocating an expenditure of 6% of GDP by the State, but the current level of Government expenditure is far below this figure. In general, it has been observed that many developing countries either are unable or unwilling to pay for basic health services. (Feachem, 2000).

1.6 Another related issue is that the present public health system also appears to be loaded in favour of the rich. As the NRHM document says, for every Re.1 spent on the poorest 20% population, Rs.3 is spent on the richest quintile. Absence of empowerment of the public sector created a dominant health care system in the private sector. "About 57% of hospitals and 32% of beds are in the private sector" and "one-third of in-patients and three-quarters of outpatients utilise private health care facilities" (Bhat 1996) In fact private health care expenditure is estimated to have grown at the rate 12.5% per annum during the period 1960-95, while the growth in per capita income has been only 8.5% during the corresponding period (Bhat 1996). Unfortunately out-of-pocket expenses account for a substantial portion of this private household expenditure on health care; in fact, 75% of the total household

[1]National Rural Health Mission http://mohfw.nic.in/NRHM/Documents/NRHM%20Mission%20Document.pdf

expenditure on health care (World Development Report, 1993).Unfortunately, Out-of-pocket financing is not something the poor can afford. As a result of out of pocket payments "poor bear a greater burden in terms of the proportion of their incomes spent on health care" (Mishra et.al, 2003 pp 157). Reducing the chances of access to health care and making them pay on par with the richer make this mode of health care financing very iniquitous and regressive mode of. According to the World Health Report, 2000

"Prepayment is the best form of revenue collection, while out-of-pocket payment tends to be quite regressive and often impedes access to care"

1.7 Experts have suggested health insurance as one of the policy options to overcome some of the problems faced by the health care systems. Health insurance, like other types of

1.8 insurance, attempts to pool the risk of ill-health faced by individuals. Insurance guarantees individuals that in the event of serious illness they will not be doubly unfortunate by incurring huge medical expenses (Davis, 1975, p12). At the same time it creates more space for the government to allocate financial resources based on need and performance. Insurance also creates opportunities for institutional support to the individual patients through insurance regulators and empowers them to fight for their rights through community control of insurance schemes.

1.9 Echoing some of these sentiments the NRHM observes that only 10% of the population in India have any form of health insurance and one of the supplementary strategies espoused by the by the mission is to promote:

- Effective and viable risk pooling and social health insurance to provide health security to the poor by ensuring accessible, affordable, accountable and good quality hospital care. The plan of action proposed for promoting the strategy is through
- Encouraging credible Community Based Health Insurance Schemes (CBHI) as part of the Mission.
- Subsidizing premiums for the poor, and monitor the schemes.
- Promoting and periodically evaluating such CBHIs with the help of the IRDA

1.10 The objective of the present effort is examining the viability of above policy options concerning community based health insurance through the findings of NSSO 60th round survey (Government Of India, 2006).

2 Methodology

2.2 The methodology proposed for the current analysis has been used elsewhere (Sreenivas, 2005) with data from 52nd Round of NSS at a much detailed and disaggregated level, focussing on the state of Karnataka and it has been found that premium in any CBHI has to be fixed on the basis of the poverty status alone in order to maintain equity. The more recent data at the all-India level can be used in a similar fashion to

Table 1: Estimated number of females and males in rural India in 2004

Group	Distribution of households	Estimated number of		
		Households	Males	Females
BPL	343	49069800	191515422	178621709
NBPL	201	28848000	112229154	104673363
APL	456	65288900	254609424	237467928
Total	***1000***	***143206700***	***558354000***	***520763000***

examine the position at the all-India level. The important issues for this purpose are identifying the poverty status of persons, their hospitalisation behaviour and the average expenses of hospitalisation.

2.3 **Identifying poverty status:** The poverty line for rural India was Rs.327.56 at 1999-2000[2] prices. More recent figures are not readily available. Considering a 20% increase in consumer price Index for industrial workers between 1999-2000 and 2004[3] , and discounting for the lower price increases exhibited by the CPI (AL/RL)[4] , the value of poverty line can be considered as Rs.380 for the year 2004. It is also a fact the poverty line is at subsistence level; all households with a per capita consumption less than 125% of the BPL threshold can be considered as near BPL (NBPL) and the MPCE classes above Rs.470/- can be considered as APL. In a nutshell, various MPCE classes for the rural areas reported by the NSSO survey can be re-categorised as the following:

MPCE classes	Group
Less than 380	BPL
Between 380 and 470	Near- BPL (NBPL)
More than 470	APL

2.4 **Proportion of population in various groups** According to the survey the number of rural households was 143,206,600. Rural Population of India in 2004 according to census projections[5] was 1079,117,000.- 558,354,000 are males and 520,763,000 females. The survey data provides distribution of rural households in various economic categories (Statement 2, page 11). Superimposing this distribution on projected population for 2004, one can arrive at the population of males and females in different economic groups. This information is presented in Table 1.

2.5 **Frequency of hospitalisation:** Statement 31 of the report gives the estimated number of hospitalised cases in different socio economic categories. Considering the total

2.6 population in a given category as the denominator the probability of hospitalisation in a category can be calculated. These calculations are in Table 2. It is illustrative to note that the hospitalisation rates in the BPL category are half as much as the corresponding APL category, where the health needs of the poor would be more than those of the rich.

Table 2: Estimated Number of hospitalisations cases 2004 (in '00) and Probability of hospitalisation among males and females in different poverty groups

	Males	Females	Males	Females
BPL	23719	20570	0.012	0.012
NBPL	17691	15247	0.016	0.015
APL	54263	47707	0.021	0.020
Total	95673	83524	0.017	0.016

[2] Saxena N.C.(2001), Poverty Estimates for 1999-2000, planning commission Feb, 2001 http://planningcommission.nic.in/reports/articles/artf.htm

[3] CPI(IW) was averaging 430 in 1999-2000 and 514 in 2004

[4] The CPI(AL/RL) was 305 during 1999-2000 and 337 during 2004, an increase of 10%

[5] http://censusindia.net/Projection_Report.pdf

Table 3: Probability of visiting either a public or a private provider in various socio-economic groups

	Males		Females	
	Public	**Private**	**Public**	**Private**
BPL	1221276 (0.51)	1150624 (0.49)	1114261 (0.54)	942739 (0.46)
NBPL	881069 (0.50)	888031 (0.50)	690365 (0.54)	834335 (0.46)
APL	1919943 (0.35)	3506357 (0.65)	1651828 (0.35)	3118872 (0.65)
Total	4022288 (0.42)	5545012 (0.58)	3456454 (0.41)	4895946 (0.59)

2.7 **Choice of provider:** Statement 23 provides the data on per 1000 distribution of patients going to either public or private sources. Since there are some Non-reporting cases, the data needs to be adjusted by equally apportioning such NR cases to both the sources. Statement 31 also provides the estimated number of hospitalisation cases and there is some difference between the figures in Statement 23 and 31. Incidentally the data in Statement 31 is used for this purpose and along with the adjusted distribution of Statement 23, the probability of visiting a public or private source by the three different categories are obtained. The values are provided in Table 3. It can be seen that a substantial number of poor are also being hospitalised in private sector hospitals, suggesting inadequacy of the public infrastructure.

2.8 **Average expenses:** The average expenses in private and public hospitals separately for men and women are presented in Statement 30 of the survey. On the other hand Statement 31 gives the hospitalisation cases separately for males and females. With the help of these tables and using the data on choice of provider from Statement 23 one can estimate average cost per hospitalisation case and the same is presented in the next Table 4 for different socio economic categories. It can be seen that the cost in private hospitals are almost double for poorer classes and almost three times for the richer. There could be a role for the government by being a regulator of cost of health facilities in private hospitals that are being accessed by the poor. There could also be a case for capping the amount of benefits available per hospitalisation case.

Table 4: Average hospitalisation expenses

	Males		Females	
	Public	**Private**	**Public**	**Private**
BPL	2699.6	5637.9	2519.9	5188.5
NBPL	2803.8	6749.0	1994.7	6105.1
APL	4465.4	8503.9	3485.7	8012.1
Total	**3565.3**	**7628.2**	**2876.5**	**7143.4**

2.9 **Health Insurance and Fair premiums** With the help of all the above information it would be possible to calculate the value of fair premium for a community based health insurance scheme. The logic is that in social insurance schemes premiums are often set by the principle of 'Collective Annual Equivalence'. This principle means that "the amount of contributions collected in one period should be equal to the expected amount of benefit expenditure , plus administrative expenses and adjusting for necessary changes in the contingency reserves" (Cichon p 52). It may be appreciated that this principle works well in practice as the state sponsored not-for-profit insurance funds do not need cash reserves to overcome a particularly bad year even when there is no backing of any reinsurance to bail them out of a market crisis. An additional amount may be required to meet the administrative expenses. The government can always create a reserve from public funds for meeting contingencies. Further health insurance as a risk pooling mechanism is feasible for hospitalisation cases alone and even the design of some of the health insurance schemes provides benefit only for hospitalisation.

2.10 Using the above data an assessment of a fair premium for hospitalisation insurance for any group i can be arrived at using a simple equation

Fair Premium (FP_i) = P_i (Probability of hospitalisation) * AC_i (Average cost of treatment)

2.11 The equation can be segregated further to factor in differential cost of treatment in private and public sector.

2.12 A combined average of all sub-group premiums, providing weights to the size of a group will be the uniform premium rate for a CBHI. If the government chooses to subsidise the premium across different groups, the analysis would also indicate to the extent this measure would make the health services iniquitous. The calculations are done under the assumption that all groups compulsorily subscribe to the insurance scheme.

3 Results

3.2 Table 5 presents the values of fair premiums (excluding administrative costs) one can arrive at assuming the current behaviour pattern observed during the 60th round and presented in Tables 1-4 above.

Table 5: Computed annual fair premium for hospitalisation in different socio-economic groups and the possible inequity

		Fair premium for hospitalisation in		
		Public	**Private**	**All**
BPL	Male	32.4	67.7	49.5
	Female	30.2	62.3	44.9
NBPL	Male	44.9	108.0	76.5
	Female	29.9	91.6	63.7
APL	Male	93.8	178.6	148.6
	Female	69.7	160.2	128.9
Average Fair premium		*56*	*120*	*94*
Root mean square of individual group premiums from average fair premium		*26.99*	*49.12*	*44.30*
Coefficient of variation		*48%*	*41%*	*47%*

3.3 The above Table 5 clearly indicates that for different population groups the premium that can be charged for compensating their existing group benefits is not uniform. When any Government tries to subsidise the premium for certain disadvantaged groups, the benefit of the same may be cornered by more affluent groups. There are also differences in the health care use by genders, which are increasing with the economic status. This result is consistent with the results of previous NSSO survey on health care (Government of India , 1998).

4 Conclusion

4.2 Most of the Health Insurance Schemes currently in operation in the country have an element of subsidy for the poor[6] . The premium structure, however, does not take the differences in health care consumption into consideration. When the poor do not avail hospitalisation services as much as the rich, even when they access a good number of them access private sources , all such attempts to subsidise the poor would only help the richer who access the public health services. As a consequence, the public services would become more iniquitous. Improving the public infrastructure, empowering the poor in accessing hospitalisation services and making the public services accessible to poor assume importance. Health infrastructure is quite inadequate to the challenges faced by the country. It is reported that the current ratio of population to beds is 1300: 1 (Purohit, 2001). These estimates can be benchmarked with the figures given by the planning commission, which provides a figure of 8,70,141 for number of beds in 2000 (Planning Commission,2002) in both private and public sectors and the population of India according to 2001 census is over a billion, 1,028,610,328 to be exact[7] . Taking the lowest rates of OECD countries as the norm this translates into a shortage of 1.3 million hospital beds[8] in primary, secondary and tertiary sectors and the cost of creating a bed ranges from Rs. 7,00,000 to Rs.35,00,000 depending on the speciality (Purohit, 2001). Resources required for creating the required number of beds, obviously, are enormous and the funds committed by NHRM rightly are targeted.

4.3 Another related problem is absence of health professionals at the primary level and consequent stress on secondary and tertiary levels. It is not clear what could be the impact of community workers like ASHA. Would they be able to increase the access of public health services, especially hospitalisation service, to the poor?

4.4 The collective efforts of Governments to provide health care access to public through the network of public health institutions have not been a success story so far. A great number are still visiting private sources. Poor have no knowledge or empowerment to express their anguish at the substandard quality of health care notwithstanding expending a personal fortune. Individual patients who pay directly to the provider are, in fact, unorganised and hence have very weak bargaining power vis-à-vis the health care provider. The existing system of health care finance may have something to do with this state of affairs. Interventions like NRHM are aimed at changing this scenario, but to what extent they would make the health care provider more accountable. In fact some studies have shown that the mode of health financing affects provider behaviour in a significant way (Wouters Annemarie,1999). Mechanisms like health insurance provide the required solutions, but there could be many pitfalls in the way.

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Operational land holding and ownership of dairy animal in India

TN Datta & CL Dadhich

1. Introduction

The Livestock Ownership Across Operational Land Holding Classes in India (2002-03) of the National Sample Survey Organization (NSSO) is the most comprehensive survey report released covering structure of dairy animal population and their distribution over different land size groups, on decadal basis, and the findings constitute the core of reference point in the country until the next round is published. Based on the updated information, this paper examines distribution of land across different groups, livestock holding, estimates of cattle and buffalo population and per cent distribution of in-milk population (lactating animals) among the different group of households. The paper also attempts to link two major issues of social and economic concerns i,e, land holding vis-a-vis- milch animal (lactating and dry animals) holding in a manner that certain points/trends emerge facilitating our updated knowledge of the sector.

It is well-acknowledged that the findings of livestock ownership across the operational land holding class (2002-03) becomes a classical reference point in India for ministerial as well as other policy level discussions relating to structure of ownership of milch animal population and likelihood of future trend. There is yet another angle in our intent. Apart from the Livestock Censuses, this document also provides independent estimates at the national level covering aggregate estimates of bovine population, and therefore, an additional view is available for cross comparison.

Moreover, the purpose of the analysis is justified since there are views that the rural land ownership is moving towards "increased marginalization", which may potentially affect milch animal holding too, given the symphony that exists in agriculture and dairy farming (Government of India, 2006c).

2. Data

The NSSO has provided data in respect of 14 size classifications of land holding –from no land to >20 hectares of operational land. These classifications are collapsed into 6 standard classifications of Agricultural Census of India as under:

Nil	:	Operating no land or land area <= 0.002	ha
Marginal	:	0.002-1.00	ha
Small	:	1.01- 2.00	ha
Semi-medium	:	2.01 to 4.00	ha
Medium	:	4.01-10.00	ha
Large	:	> 10.00	ha

It was found that the NSSO had adopted the uniform 14 size classifications since publication of 26th rounds (1971-72) of Land & Livestock survey results. This enabled us to compare the data across a longer time horizon of thirty years, which was good enough for examining the directional changes and possible future trajectories.

3. Limitations

Unlike the Livestock Census data, which provides break-up of all animals by their functional category, their age and sex distribution, the NSSO data has limitations in the sense that such elaboration is not available from this source. The focus over here is the distributional aspect of animal holding, especially in- milk animals across the operational holdings. It may be mentioned that the latter aspect is again not available from the Livestock Census data. The NSSO report clarifies that in order to maintain a comparability of distribution of in- milk animals from their earlier rounds, they continued

to report data of only in- milk animals. We felt that it was fair enough, as number of in-milk animals could be construed as a clear proxy of milch animals in the herd. Besides, it is this category of animals that has relevance to milk production; probably this may be one of the considerations for the NSSO to continuously publish this parameter in their successive reports.

It is also to be recognized that in-milk cattle are classified by one group, and no break up in local cattle and cross bred cattle are available. This is again to maintain uniformity in data reporting structure as evolved in 1971-72, when even the Livestock Census did not report data of cross-bred cattle. Despite these limitations, the NSSO data is the only source to understand distributional aspects (by land holding or by other economic strata) of Indian dairy stock in a comprehensive manner, and therefore has wider socio-economic implications for development planning.

4. Trends in operational holding

The operational land holdings signify the extent of farm holding in any given society and therefore define the size of farm families engaged in agriculture. It is therefore important that a long term view in the changes in agricultural holding is presented for us to understand how farm holdings are taking shape.

According to NSSO estimates, out of a total 147.84 million rural households as many as 101.75 million households forming about 69% were operating households as against 80% in previous decade (Table 1).

Table 1: Trends in operational land holding: Rural (1961-03)

Characteristics	1960-61	1971-72	1981-82	1991-92	2002-03
No of households (million)	72.47	78.37	93.85	116.42	147.84
No of operating households (million)	52.90	56.88	69.40	93.39	101.75
% operating household to total households	73	73	74	80	69

Source: NSSO Report No 493, P. 10

The growing pressure of population on land and consequent subdivision of holdings is clearly reflected in the changes in the absolute number of household operational holdings in different size classes (Table 2). The important highlights are:

Proportion of landless population has increased substantially to 32% in 2002-03, compared to 22-27% of the last 4 decades. However, the NSSO gives a caveat that part of this difference could be explained due to data constraint. For 2002-03, the operational holding data of the NSSO refer to only kharif season and therefore need not be comparable with the operational holding data of earlier rounds. Even otherwise, the increase in landlessness becomes obvious, but the point from the perspective of the paper is if it impacts milch animal holding.

Marginal farmers had high preponderance in the distribution. This continued—reaffirming the structure of increased marginalization of agricultural holdings. The landless and marginal groups together account for 79% in 2002-03, a rise of 9% point, which is indeed a significant change in the redistribution of agricultural lands in the rural areas.

In general, there has been a progressive downward shift in the distribution of operational holding. The percentages of large, medium and semi-medium holdings have been declining steadily since 1960-61. The decline is steepest for the large holdings- from 3% to 0.5%. Small farmers and above lost their relative significance and declined in absolute number and only landless and marginal farmers appreciated in number and also in relative position. These changes, as indicated earlier,

Table 2: Distribution of operational land holdings (%): Rural (1961-2003)

Category of holdings	1960-61	1971-72	1980-81	1991-92	2002-03
Nil	26.9	27.4	26.1	21.8	31.9
Marginal	30.7	32.9	41.1	48.3	47.1
Small	16.2	16.4	14.5	14.2	11.2
Semi- medium	13.8	12.9	10.6	9.7	6.2
Medium	9.4	8.1	6.3	4.9	2.9
Large	3.0	2.2	1.4	1.1	0.5
All	100.0	100.0	100.0	100.0	100.0

Source: NSSO Report No 493, P. 12

are due to growing pressure of population on land and consequent subdivision of holdings. Weakening of joint family system and formation of nucleus families are also contributing to these sub-divisions. As long as opportunities for alternative employment in rural areas are limited, a further marginalization of the operational holdings would possibly be the logical outcome, which may have an impact on the milch animal holding significantly.

5. Size of livestock population

We now concentrate on the evidence provided through successive rounds of NSSO surveys on the aggregate size of national livestock population and incidence of ownership of livestock in most recent round (2002-03). A time series data enables us to understand the trend in different livestock population, both in size and their changes (Table 3).

Table 3: Estimated livestock population: rural & urban (1972-2003)

Bovine	Area	No in millions				
		71-72	81-82	91-92	02-03	% owning households (02-03)
1. Cattle	Rural	169	161	169	154	36
	Urban	6	8	3	6	4
	Total	175	169	172	160	27
2. Buffalo	Rural	48	64	69	76	21
	Urban	3	3	4	4	2
	Total	51	67	73	80	16
3. Bovine (cattle + buffalo)	Rural	217	225	238	230	48
	Urban	9	11	7	10	5
	Total	226	236	245	240	36

Source: NSSO Report No 493, P. 14

The size of cattle population was constant during the decade of 1960s, 1970s and 1980s, but declined considerably in the 1990s.

Buffalo population is steadily rising over the decades. Cumulative population of bovine however dropped only in 1990s and now the total bovine population is estimated at 240 million. Some would argue that this could reflect a phase of stability, and might be a desirable proposition. The ratio of cattle to buffalo population has been steadily falling from 3.53 in 1971 to 2.0 in 2002-03. One out of two families in the rural areas is a bovine keeper supplementing their incomes through this occupation. This is one of the most important observations of the paper.

Only 4% of the bovine population (6 million cattle and 4 million buffalo) is maintained in the urban areas, mostly for milk purpose and to a lesser extent, for minor transportation. The incidence in bovine ownership among urban population is limited to only 5%.

6. Changes in intensity of milch animal holding

The NSSO has estimated the intensity of in-milk bovines per 100 households. The data shown later in Table 6 suggest that there were 54 in-milk animals for every 100 households in India in the 1970s; the ratio has gradually declined over the years, and now stands at only 36. As per capita milk availability in the country has increased considerably over the years, we can infer that a decline in number of milking animal and increased per capita availability of milk could only be resolved under sustained increase in yields of milking animals. This is one of the most redeeming characteristics of our dairy farmers who seemed to be gradually rationalizing their stock without disturbing aggregate production of milk.

Significant improvement in yield of animal is not possible in the short run. There could be limits to biological improvement in yield too. So, the issue is to arrest further decline in the number of milking animals so that the ratio of milking population to humans not squeezed and also to improve yields of lactating animals.

This point appears significant since we have envisioned producing 172 million tons of milk by 2021-22 with a warranted growth rate of 4% per annum. Under this perspective a gradual decline in stocking ratio of in-milk animal may not augur well for future development.

The association between in-milk bovine stock and size of household operational holding is interesting. The larger sized holdings, endowed with greater resources for supply of fodder, investments and human labour time, could naturally maintain a larger bovine stock. The marginal and small holdings, on the other hand, with limited resources, had fewer in- milk cattle and buffaloes. The differentials in average stock of in-milk bovines between successive categories of holdings have become more pronounced during the 1990s according to the estimates for 48th and the 59th rounds. In other words, a strengthening of the positive association between in-milk bovine stock and size of operational holdings appears to have occurred in the decade prior to 2002-03 (Government of India, 2006b, P.17). The depletion of common property resource and the grazing land could be an important pointer to significant decline in ratio of milking animal to human population and unless there are improvements in the productivity of pasture land the decline does not seem to be reversible.

7. Changes due to increased urbanization

According to the Technical Group on Population Projection, 38% of population is projected to reside in the urban areas in the next quarter of a century—a rise of 10 percentage point from the base year of 2001 (Government of India, 2006b). This means 62% of the total population would continue to reside in rural areas in 2026. The results of the Technical Group, as interpreted by us, reveal that growth in urbanization will be linear up to a point viz. 2001-2021, but during 2021-26, it would pick up considerably. Numerically, level of urbanization would increase from 28% in 2001 to 30% in 2011, 32% in 2021 and scale up to 38% in 2026.

Tamil Nadu will be the most urbanized state in the country by 2026 with 75% of population living in the urban areas followed by Maharashtra with 61% urbanization. The other states to gain considerably in

level of urbanization are Gujarat, Karnataka, Punjab and Haryana. At the opposite rung of the ladder, Bihar will be the least urbanized state with only 12% population residing in towns and cities.

Some of the states like Tamil Nadu, Maharashtra, Punjab, Gujarat and Haryana would be predominantly urban. For these states, absolute urban population would out number rural population. It is likely that the primary sector (crop and livestock production) of the state economy would undergo considerable changes in possession of rural resources for agricultural production. In our most likely vision we could assume that there could be consolidation in production of agricultural cum allied activities as considerable section of the population is projected to be moving away from the rural production system. Thus the marginal or footloose producers would have to scale up production to cater to increased demand, which would be a major challenge in the agricultural production. We could visualize consolidation of farm size including dairy farms coupled with improvement in production conditions under the condition of faster urbanization.

While we would expect a geographic shift in production of milk and other agro products away from the most urbanized states to states such as Uttar Pradesh, Madhya Pradesh, Bihar, West Bengal, Orissa, Andhra Pradesh and Rajasthan—all would limit their expansion towards urbanization to a point of less than one third or so. Second green revolution in the country is being envisaged away from the traditional regions which benefited from the first green revolution (Government of India, 2006c). Interestingly, future urbanization and likely change in occupational distribution of the population in these states would ideally fit into accelerated agro livestock pattern. Therefore, we should envisage a relatively higher growth in production of primary products, with active support from public and private investments —a shift from the most urbanized states.

8. Rising share of marginal farmer

The analysis of increase in marginalization of holdings and their share in milking animal is presented through Table 4. It is seen that marginal and small categories form the core of the milk production sector. Taken together, they formed 58% of all holdings but accounted for as much as 71% of in-milk stock in 2002-03. It is also seen that there has been a substantial increase in the percentage share of the marginal category of in-milk bovine population during the last thirty years. The percentage increased steadily from 20% in 1971-72 to 31% in 1981-82, then 44% in 1991-92, and finally to 52% in 2002-03. The percentage of in-milk bovines in the small category, on the other hand, has remained more or less constant at around 20% over the same period, while their number as a percentage of total number of holdings declined from 16% to 11%.

Table 4: Share of marginal and small holding and their in- milk animals (1971-03)

Year	Marginal/Small	% holding	% share in in-milk stock
1970-71	Marginal	33	20
	Small	16	20
1981-82	Marginal	41	31
	Small	14.5	19
1991-92	Marginal	49	44
	Small	14	22
2002-03	Marginal	47	52
	Small	11	19

Source: Computed from NSSO data

9. Total stocks and in- milk bovines

For every 100 rural households, there were 216 cattle in 1971-72, which declined to 104 cattle in 2002-03 (Table 5). For buffalo, this ratio dropped from 62 buffalo in 1971-72 to 51 in 2002-03. Therefore, ratio of human population to bovine population has been increasing over the years. Summarily this means, growth in bovine stocks falls short of growth in human population. Proportion of in-milk animals also shows a declining tendency against every 100 rural households, but the decline of in-milk

cattle is higher compared to decline of in-milk buffalo. During 1971-72 to 2002-03, the fall in total cattle per 100 rural households is 51% (216 in 1971-72 to 104 in 2002-03) compared to only 18% fall in case of all buffalo. It is significant that though total bovines declined steadily, the decline under in- milk bovines is not so significant, which means that the producers exhibited a tendency to retain only those stocks, which had higher economic values. Nonetheless, there had been some definite fall in number of in- milk stock, especially in the cattle population, which could be rationalized by the fact that the milk producers have upgraded their local stock into cross-bred stock and hence continued to maintain a level of milk production with reduced stocks. It may be mentioned that average yield of in-milk cross bred cows is 6.43 liters a day in comparison to 1.97 liters a day of a local cow in 2005-06.

If the total in- milk stock is taken into account, it is found that proportion of in-milk buffalo has been rising steadily (37% in 1971-72 to 47% in 2002-03), validating the fact that the importance of buffalo as milk producing animals is on the rise.

Table 5: Proportion of in- milk cattle and buffalo population (1971-03)

Bovine stock	71-72	81-82	91-92	02-03
Cattle per 100 hhs				
In- milk	34	20	26	19
All	216	172	143	104
% in- milk	16	12	18	18
Buffalo per 100 hhs				
In- milk	20	17	20	17
All	62	68	59	51
% In –milk	32	25	34	33
% Buffalo in in-milk stock	37	46	43	47

Source: NSSO Report No. 493, p-19

It is seen that the proportion of in-milk stock among both cattle and buffaloes has not changed much over the last thirty years, and is tending to stabilize at 18% for cattle and about 33% for buffaloes. This matches perfectly well with the data available from Livestock Census of 2003 which shows that only 19% of all cattle and 34% of all buffalo populations are recorded as in- milk.

It is well recognized that the popularity of buffalo as milch stock has been rising. The NSSO data revalidates this across all categories of operational holdings. The ratio of in-milk cattle per 100 rural households considerably drops from 34 in 1971-72 to only 19 in 2002-03, but in case of in- milk buffalo, such drop is either marginal (from 20 in-milk buffalo of 1971-72 to 17 in-milk buffalo in 2002-03, over a span of 30 years) or stable. The ratio of in- milk buffalo over rural households once again reconfirms the propensity of our dairy farmers to depend increasingly on milch buffalo as opposed to cattle.

10. Increasing use of buffalo in dairy farming

Table 6 presents data of in- milk cattle and buffalo across all groups of operational holdings. It is found that in the marginal category, the number of in- milk cattle per 100 households was more than the number of in- milk buffaloes throughout three decades. A similar trend is also noticed in small holding category.

The medium and large holdings, on the other hand, have shown a clear preference for buffaloes in dairy farming, their average stock of in- milk buffaloes exceeding their stock of in- milk cattle since 1991-92.

Table 6: In-milk cattle and buffalo stock per 100 rural households

Category	No of in-milk cattle per 100 rural hhs				No of in-milk buffalo per 100 rural hhs			
	71-72	81-82	91-92	02-03	71-72	81-82	91-92	02-03
Nil	9	3	3	0	7	4	3	0
Marginal	23	15	25	22	10	13	16	18
Small	41	26	38	31	23	22	31	32
Semi- medium	58	40	39	42	35	34	41	42
Medium	86	54	43	59	56	51	59	67
Large	140	86	43	111	85	67	87	97
All	34	20	26	19	20	17	20	17

Source: NSSO Report No. 493, p. 19-20

11. In-milk bovines across major states

A historical perspective covering three decades of data relating to in-milk bovines is provided through Table 7. All states have shown some fall in number of in-milk bovines per 100 households on a sustained basis. The only exception could however be the state of Punjab.

The states of Haryana, Punjab and Rajasthan have by far the best ratio of in- milk animal to human beings. Incidentally, these states also have higher per capita availability of milk.

The states of Kerala, Orissa and to some extent Tamil Nadu have rationalized the in- milk stock in such a way that the ratio is indeed low at less than 18 in- milk animals per 100 rural households. This implies that in these states milk production activities will be highly localized among a few sections of the rural population and therefore they cannot be qualified as general practices in the rural areas.

These three states are not similar in resource endowments and agri- livestock farming practices, but are quite similar in depicting a reduction in in-milk stock per 100 households requiring further probing.

Table 7: Distribution of in-milk bovines across the states (1972-03)

State	Number per 100 hhs			
	71-72	81-82	91-92	02-03
AP	46	33	41	23
Bihar& Jharkhand	29	23	35	29
Gujarat	67	53	60	52
Haryana	85	77	92	73
Karnataka	61	49	49	40
Kerala	17	18	19	12
MP& Chhatisgarh	96	46	63	42
Maharashtra	49	33	42	30
Orissa	28	22	22	13
Punjab	85	90	100	94
Rajasthan	100	64	81	67
Tamil Nadu	27	19	19	18
UP & Uttaranchal	46	42	53	48
West Bengal	31	22	34	25
India	**54**	**37**	**46**	**36**

Source: NSSO Report No. 493, p. 23-24

12. Conclusion

We have so far looked at primary production of milk from the point of view of information available from the Livestock census and results of Integrated Sample Surveys. They have certainly enriched our knowledge of the sector. This paper is a departure from our conventional ways of looking at the sector. It presents a historical as well as structural point of views of changes in agricultural holdings as well as animal holdings across different socio economic milieu, which is rarely highlighted from a macro perspective.

Increase in agricultural holding and their continuous sub-divisions among the family siblings seemed to be affecting the consolidation of milch animal holding. This is a significant social change and its impact on increasing the marginalization of agricultural cum livestock holdings can not be ignored. The question therefore is how do our policies integrate these developments into reckoning for future programs?

Rise in landless farmers in the agrarian society and their withdrawal from milk husbandry is an issue of concern. It could be construed that returns to dairy farming might be unfavourable compared to opportunity costs of labour even in the rural areas. A landless farmer might even find dairy husbandry an occupation involving high risks and little safety mechanism to absorb the uncertainty in the milk production enterprises. From our limited farm data analyzed in connection with the International Farm Comparison Network (IFCN) project in 4 states, it was found that the landless farmers were in disadvantageous position due to high input costs and associated risks in market access to inputs. The preliminary results of the Milk Recording and Cost of Milk Production project in Andhra Pradesh also come out with identical findings in case of production economics of landless producers.

It sounds interesting that growth in milking population falls short of growth in human population, yet per capita availability of milk increases. On a simplistic point of view two explanations could be advanced; first, growth in yield of in-milk populations and second, changes in compositional characteristics of our milch animals. But the issue is of sustainability of increase in per capita availability of milk in India. There is already a trace of near stagnancy in per capita availability of milk since 2002-03 (230 grams in 2002-03 and 231 grams in 2003-04 respectively). So, from biological improvements in yield of animals some constraints are already noticeable.

Some of the Indian states appeared to be increasingly shrinking in the ratio of in- milk population to human population (Kerala, Tamil Nadu and Orissa). While the case of Kerala and Tamil Nadu are already known, it is unclear why an agricultural state like Orissa has also exhibited withdrawal syndrome from dairy farming. At the same time, the important milk producing states like Punjab, Haryana and Rajasthan continued with increased focus in milk production as revealed through favourable ratio of in- milk population to human beings.

Given the clue from this important document, our research focus should be expanded to understand the complex reasons affecting the declining trend in ratio of in-milk to human population and consequent heavy pressure on our milch animal population to serve demand for milk and energy needs. More focused research at the micro level needs to be undertaken to identify the reasons and possible remedial programs from the point of view of social and economic perspectives in our rural society. The states that could qualify for further investigations are Tamil Nadu, Kerala and Orissa.

Changes in structure of milch population holding would be stronger in view of induced effect of higher growth in urbanization, affecting shift in occupational characteristics away from primary production. Specifically, the states of Tamil Nadu, Punajb, Haryana, Maharashtra and Gujarat are expected to undergo significant shift. Geographical shift in production away from the above states to other states (notably being Rajasthan, MP, Andhra Pradesh and the eastern states) could lead to

broad basing the impact of second green revolution in the non- traditional regions of the country.

The end lessons that one could take home boils down to improving the ratio of in- milk population to human population. This could be achieved if profitability of the dairy enterprises improves at a pace which could offset probable withdrawal of rural population from milk production.

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PART – II

SUMMARY AND MAJOR FINDINGS OF SURVEYS

An Integrated Summary of NSS 59th Round (January– December 2003) on "Situation Assessment survey of Farmers"

K S Prasadarao & Vidya Prakash

1. Introduction

India has a large agrarian economy with most of its rural population subsisting on farming. Over the decades since independence, Government has made concerted efforts to improve the lot of the farmers. As the country entered the new millennium, the Union Ministry of Agriculture desired that a comprehensive socio-economic study of the Indian farmers covering educational level, level of living, farming practices, possession of productive assets, awareness and access to modern technology, resource availability, indebtedness and a host of other relevant issues be studied through a special survey. Subsequently, the National Sample Survey Organisation (NSSO) took up the special survey on Indian farmers and conducted the Situation Assessment Survey of Farmers during 2003 in the rural areas as part of the NSS 59th round (January – December 2003). The present summary is an attempt to present the general findings of the survey. Those interested in detailed results may refer to NSS Reports No. 495 to 499.

2. The Survey in Brief[1]

2.1 General: The 59th round of NSS was devoted to the collection of data on Land & Livestock Holdings, Debt & Investment, Consumer Expenditure (Small Sample), Employment & Un-employment (Small Sample) and Situation Assessment Survey of Farmers (SAS). For the purpose of SAS, 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 results of the SAS were brought out in five NSS Reports. The details of the indicators covered in five NSS reports are given in the Statement below:

Contents covered in five NSS reports on Situation Assessment Survey of farmers, NSS 59th Round.

NSS Report No.	Contents of the Reports on SAS
495 Consumption Expenditure of Farmer Households, 2003	Different dimensions in the level and pattern of consumer expenditure and related aspects of the standard of living of the farmer households. It also shows the distribution of MPCE for the farmer households by different items of food and non-food groups and their comparison over those for the all-rural households.
496 Some Aspects of Farming, 2003	Farming practices; farmers' awareness of technical and institutional developments in the field of agriculture; availability of resources and their use; distribution of farmland and irrigated land by type of farming activity and energy use in activities such as ploughing, harvesting, threshing and irrigation.
497 Income, Expenditure and Productive Assets of Farmer Households, 2003	Different dimensions in the level of income, expenditure and investments by the farmer households for farm and non-farm business. Farm business consists of cultivation including orchards and plantation, and farming of animals such as dairy, rearing of sheep and goats, piggery, poultry, duckery, fishery, bee-keeping etc.

[1] *The results of NSS 59th Round Survey are not exactly comparable with the results of NSS 48th Round Survey due to dissimilarities in the definitions and coverage of farmer households.*

498 Indebtedness of Farmer Households	Indebtedness of farmer households according to source and 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.
499 Access to Modern Technology for Farming, 2003	Access to modern technology for farming through different sources. It also reports on the perception of the farmer households on the quality of information received as well as their suggestions for improvement of such extension services.

2.2 Geographical Coverage: The Situation Assessment Survey of Farmers 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.

2.3 Sample Design:

Broad design: A stratified multi-stage design was adopted for the 59th round survey. The first stage units (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.

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

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

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 their 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.

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 was then 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 workload. A total of 6784 villages were to be selected in the rural sector all over the country.

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.

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 special stratum 1. In special 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.

Selection of Hamlet-groups and Households

Formation of Hamlet-groups: Large villages having approximate *present population* 1200 or more were 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 separately for the two selected hamlet-groups so formed.

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.

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 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 and Y and 20% possessed land area greater than Y.

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

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.

No. of villages surveyed: The Table-1 below shows, State/UT-wise, the number of villages allotted for survey and the number actually surveyed, and the number of sample farmer households for which Schedule 33 was canvassed along with the 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 casualty, as they could not be surveyed within the deadline set for Visit 1. In Visit 2 four more villages became casualty. The difference in the number of sample households (as well as the number of sample persons) surveyed in visit 2 from those of visit 1 was mainly due to non-existence of those households because of change or shift of residence or due to casualty for some other reason.

Table-1: Number of villages allotted and surveyed, and number of farmer households and persons surveyed for the Situation Assessment Survey

States/ UTs	no. of villages allotted	no. of villages surveyed		no. of households surveyed		no. of persons surveyed	
		visit 1	visit 2	visit 1	visit 2	visit 1	visit 2
Andhra Pradesh	432	432	432	3396	3325	15382	15108
Arunachal Pradesh	68	66	65	502	496	2580	2543
Assam	296	280	280	2187	2182	12211	12162
Bihar	504	504	504	3970	3959	24206	24107
Chattisgarh	140	140	140	1087	1077	6124	6090
Goa	12	12	12	91	88	434	417
Gujarat	172	172	172	1330	1319	7565	7464
Haryana	120	120	120	928	923	5617	5567
Himachal Pradesh	148	148	148	1154	1134	6027	6019
Jammu & Kashmir	196	119	119	917	910	5787	5734
Jharkhand	180	180	180	1405	1398	7943	7917
Karnataka	256	256	256	2009	2002	11286	11268
Kerala	300	300	300	2232	2185	10720	10535
Madhya Pradesh	312	312	310	2455	2416	14482	14242
Maharashtra	424	424	424	3312	3247	17794	17465
Manipur	124	124	124	986	986	5425	5410
Meghalaya	92	92	92	724	724	3779	3783
Mizoram	68	68	66	501	484	2592	2502
Nagaland	48	48	48	384	380	1828	1800
Orissa	244	244	244	1938	1930	10045	10002
Punjab	164	164	164	1279	1260	7467	7361
Rajasthan	336	336	336	2596	2554	15985	15715
Sikkim	72	72	72	552	518	3025	2826
Tamil Nadu	412	404	404	3189	3143	13870	13774
Tripura	128	128	128	1022	1022	4952	4886
Uttar Pradesh	852	852	851	6748	6607	42772	42133
Uttaranchal	56	56	56	412	400	2231	2159
West Bengal	504	504	504	3958	3941	21556	21384
A & N Islands	36	17	17	90	88	477	469
Chandigarh	8	8	8	52	47	309	281
Dadra & N. H.	16	16	16	128	128	714	713
Daman & Diu	8	8	8	55	55	317	316
Delhi	12	12	12	22	20	127	115
Lakshadweep	8	8	8	64	63	449	430
Pondicherry	12	12	12	95	94	425	428
All-India	**6760**	**6638**	**6634**	**51770**	**51105**	**286503**	**283125**

3. Key Results

The objective of the Situation Assessment Survey of Farmers (SAS) was to assess the state of the farming community of the country through their level of living as measured by consumer expenditure, farm and non-farm business, productive assets, income and indebtedness; their farming practices, preferences, and resource availabilities; awareness and access to modern technological developments etc.

Report No. 495

Demographic characteristics of farmer population, all India and States:

Table-2 below shows distribution of farmer households, average household size and sex ratio for adults, children and all persons belonging to farmer households at the all-India level over different MPCE classes. It is observed that concentration of households was maximum (11.8%) in the MPCE class 615-775. The average household size estimated at all-India level was 5.5. It was highest (6.9) in the lowest MPCE class and lowest 4.1 in the highest MPCE class.

Table-2: Distribution of farmer households and persons over different MPCE classes All-India

MPCE Class (Rs.)	Per 1000 no. of households	Average household size	sex ratio			Estimated no. of households	Estimated no. of persons
			adults	children	all		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
0 -225	41	6.9	1024	1043	1033	36587	253523
225-255	34	6.7	1006	1012	1009	30620	205598
255-300	76	6.6	1009	962	988	67973	450710
300-340	88	6.3	974	947	963	78936	496873
340-380	93	6.0	950	947	949	83218	501886
380-420	93	5.8	957	942	951	82668	477635
420-470	104	5.6	930	925	928	92964	520599
470-525	97	5.3	948	914	936	86468	461583
525-615	117	5.0	946	840	912	104511	524954
615-775	118	4.8	913	834	890	105817	503348
775-950	63	4.4	927	845	906	56730	247398
950 +	75	4.1	929	830	907	67160	278288
all classes	**1000**	**5.5**	**952**	**925**	**942**	**893651**	**4922394**
estd. no. (00) of hhs./ persons	893651	—	3156313	1766081	4922394	—	—
no. of sample hhs./ persons	51770	—	187056	99447	286503	—	—

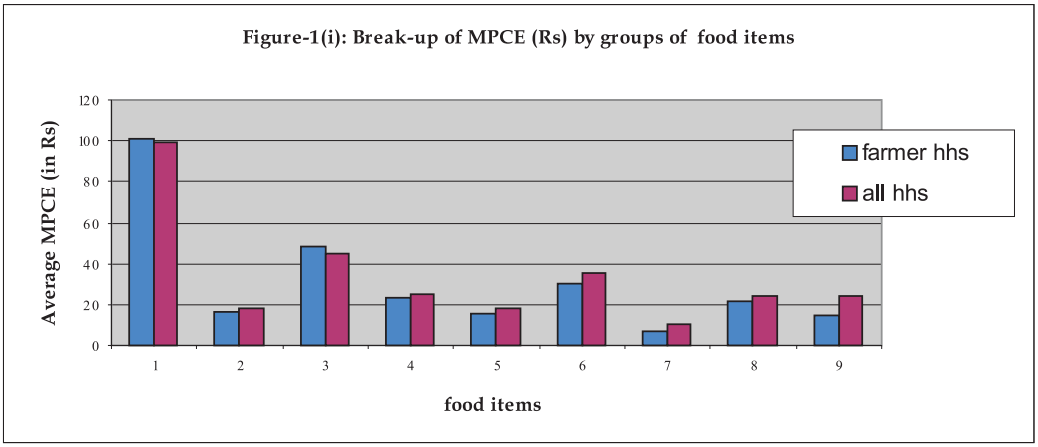
Break-up of MPCE for farmer households against all rural households: all India

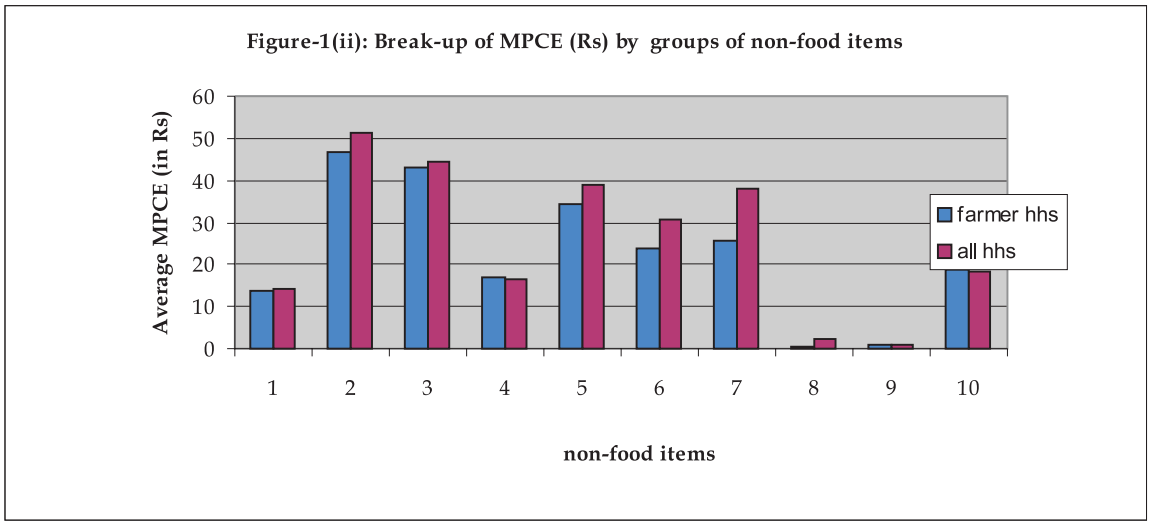
Table-3 & Figures-1(i) & 1(ii) presents the break-up of MPCE for farmer households in comparison to those for all rural households, at the all India level. Before comparing the two sets of data, we have to remember that MPCE for all rural households was based on Consumer Expenditure Schedule 1.0 surveyed in the same round and that for the farmer households was based on the data from the Blocks 18-22 of the Schedule 33. In Schedule 1.0, there were a total of 360 items (inclusive of sub-totals and totals), compared to only 70 items in Schedule 33. That is, consumer expenditure part of schedule 33 was a much-abridged version of the usual consumer expenditure Schedule 1.0. The MPCE for all item groups taken together was estimated to be Rs. 502.83 for farmer households compared to Rs. 554.15 for all rural households.

The results of NSS 59th Round Survey are not exactly comparable with the results of NSS 48th Round Survey due to dissimilarities in the definitions and coverage of farmer households.

Table-3: Break-up of MPCE for farmer households and all rutcal housholds by item groups: All India

Srl. No.	Item Group	monthly per capita exp. (Rs.)		Srl. No.	Item Group	monthly per capita exp.(Rs.)	
		farmer hhds	all rural hhds			farmer hhds	all rural hhds
1.	cereals & cereal substitutes	101.27	99.17	1.	pan, tobacco & intoxicants	13.83	14.28
2.	pulses & their products*	16.57	18.06	2.	fuel and light	46.58	51.20
3.	milk & milk products	48.71	44.76	3.	clothing & footwear	42.94	44.43
4.	edible oil	23.00	24.62	4.	education	16.83	16.26
5.	egg, fish & meat	15.70	17.93	5.	medical	34.40	38.87
6.	vegetables	30.60	35.29	6.	misc. consumer goods	24.02	30.82
7.	fruits	6.60	9.98	7.	misc. consumer services	25.54	37.98
8.	Sugar, salt & spices	21.42	24.30	8.	rent	0.40	2.38
9.	beverages, refreshments & processed food	14.87	24.45	9.	taxes and cesses	0.99	1.11
	food totals	**278.74**	**298.57**	10.	Durable goods	18.57	18.24
					non-food total	**224.09**	**255.59**
					all items	**502.83**	**554.15**
	*includes gram						





Break-up of MPCE by broad item groups- cereals, food and non-food

Per capita monthly consumption of cereals per person per 30 days was Rs.101.27 (about 20% of MPCE) at all India level. It was reported to be highest in Manipur (Rs. 193.31 or 33% of MPCE) and lowest in Punjab (Rs. 73.46 or 9% of MPCE).

Distribution of farmer households and population over MPCE class:

About 4% of the farmer households at all India level had MPCE less than Rs.225 and 24% had MPCE less than Rs.340. At all India level, 8% of the farmer households had monthly per-capita consumption expenditure of Rs. 950 or more.

MPCE on food, non-food and total for farmer households versus all rural households:

The MPCE for all rural households had been generated vide consumer expenditure Schedule 1.0 surveyed in the same round (refer to NSS report no. 490: Household Consumer Expenditure and Employment-Unemployment Situation in India, 2003). At all India level, the MPCE for farmer households for food, non-food and total were Rs.278.74, Rs.224.09 and Rs.502.83 compared to Rs.298.57, Rs.255.59 and Rs.554.15 respectively for all rural households. It is observed that with respect to all rural households the MPCE for farmer households were less by 6.6% for food, 12.3% for non-food and 9.3% for total.

Report No. 496

Educational level

The per 1000 break-up of persons aged 7 or more who were engaged in farming in 2003 by levels of education is shown below in Table-4 for all-India. The break-up for all persons aged 7 or more in farmer households (households in which at least one person was engaged in farming) is also shown. For comparison, the break-up for the general rural population, as estimated from another NSS survey[2] carried out concurrently, is reproduced alongside.

[2] *See NSS Report No.490: Household Consumer Expenditure and Employment-Unemployment Situation in India, 2003.*

Table-4: Per 1000 number of persons (7+) with level of general education

sex	category	not literate	literate without formal schooling	literate but below primary	primary	middle
M	farmers	351	17	101	157	188
	all members of farmer hhs	280	15	174	184	181
	rural population	289	15	172	185	175
F	farmers	692	9	64	102	85
	all members of farmer hhs	525	12	143	140	109
	rural population	518	13	137	143	111

Table-4 (Contd.): Per 1000 number of persons (7+) with level of general education

sex	category	secondary	higher secondary	diploma/ certificate course	graduate	Post graduate & above
M	farmers	100	48	4	26	7
	all members of farmer hhs	89	44	5	22	6
	rural population	88	39	6	22	5
F	farmers	32	11	1	3	0
	all members of farmer hhs	44	18	1	7	1
	rural population	45	19	2	8	2

It is seen that the break-up of persons by educational level of all members of farmer households matches that of the entire rural population very closely, both for males and for females. The break-ups for "farmers" – male and female – differ from the overall population break-ups. The rate of illiteracy among the farmers appears to be high. Still, it may be observed that the proportions of farmers, particularly the males, at different levels of education, were close to those for the general rural population.

The literacy situation in the major States for male and female farmers with level of general education is shown in Table-5 below:

Table-5: Percentage of literates (7+) in farmer households

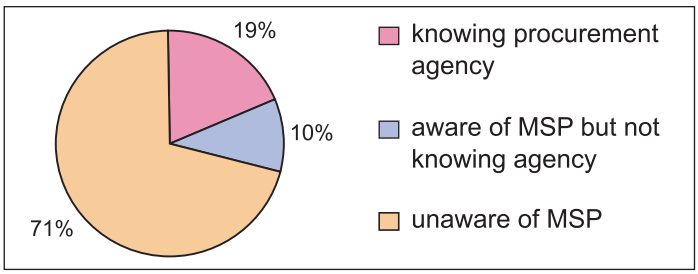
States	Male Farmers						Female Farmers					
	Below Primary	Primary	Middle	Secondary & above	Hig. Sec.	Total	Below Primary	Primary	Middle	Secondary & above	Hig. Sec.	Total
Andhra Pradesh	11	13	12	8	4	48	6	7	5	2	1	21
Assam	15	24	29	11	6	85	18	22	23	6	2	71
Bihar	12	9	15	15	11	62	6	3	4	2	1	16
Chattisgarh	19	20	13	5	8	65	9	13	5	1	1	29
Gujarat	18	17	19	11	8	73	10	12	9	5	2	38
Haryana	6	19	16	22	11	74	3	11	7	7	3	31
J & K	3	14	24	12	5	58	2	9	13	6	1	31
Jharkhand	17	11	16	10	6	60	7	4	5	1	1	18
Karnataka	11	14	20	12	8	65	9	10	10	4	1	34
Kerala	13	23	30	16	12	94	11	21	34	12	7	85
Madhya Pradesh	15	19	13	6	6	59	9	7	4	1	1	22
Maharashtra	8	16	27	13	10	74	6	16	18	4	2	46
Orissa	19	11	21	6	7	64	9	5	7	1	0	22
Punjab	7	14	16	17	10	64	6	17	10	12	3	48
Rajasthan	10	16	15	6	5	52	5	6	3	1	1	15
Tamil Nadu	12	19	18	11	11	71	8	14	12	5	4	43
Uttar Pradesh	7	13	20	9	11	60	3	7	6	2	1	19
West Bengal	14	25	19	7	8	73	13	19	8	2	2	44
All-India	**12**	**16**	**19**	**10**	**8**	**65**	**7**	**10**	**9**	**3**	**2**	**31**

Awareness of technical and institutional developments in agriculture

Bio-fertilisers: On being questioned whether they were aware of bio-fertilisers, an estimated 18% of farmer households said they were. Among the major States, awareness was markedly high in Kerala (55%) and Tamil Nadu (48%)

Minimum support price (MSP): From Figure-2, it is evident that of the farmers 19% not only understood the idea of minimum support price but also knew the agency (if not its name, its location) to which they could sell their crop if its market price fell below the minimum support price. Again, 10% of farmers were aware of the concept of MSP but not the procurement agency. The remaining 71% did not know or understand the concept of MSP.

Figure-2: Knowledge of minimum support price



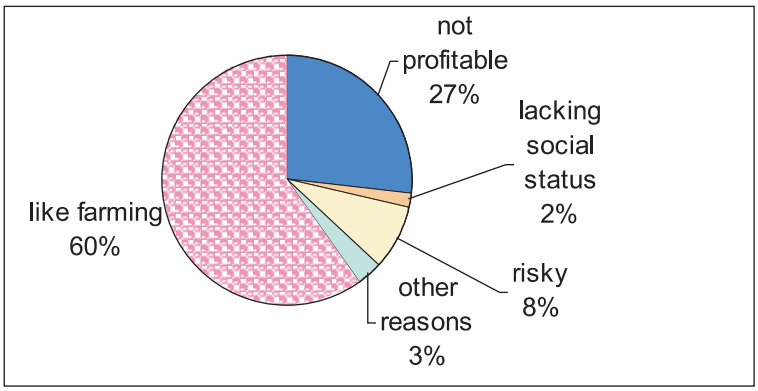
Figures are percentages of farmer households.

World Trade Organisation (WTO): Only 8% of farmers at the all-India level had heard of the WTO and had some idea of its objectives and activities. Among the major States, awareness was by far the highest in Kerala (44%), followed by Punjab (23%).

Do farmers like farming?

Figure-3 shows that at the all-India level, 60% of farmer households reported that they liked farming as a profession. The remaining 40% were of the opinion that, given a choice, they would take up some other career. Those who did not like farming were asked the reason for their disaffection. At the all-India level, the 40% who disliked farming included 27% who did not find it profitable and 8% who thought it was too risky. Only 2% of all farmers disliked farming because of its lack of social status.

Figure-3: Percentage of farmers liking and disliking farming

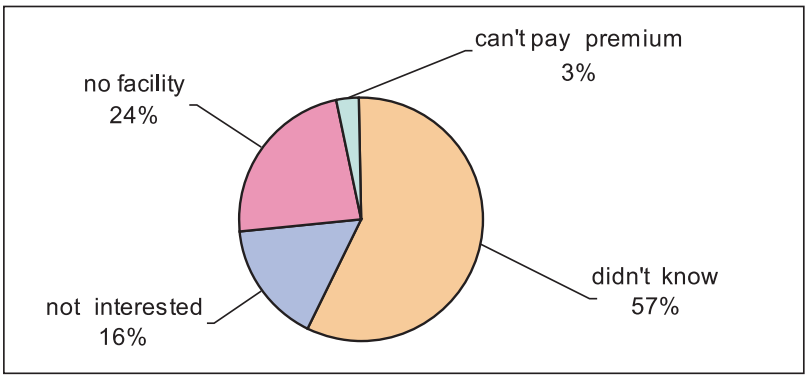


There was a striking uniformity among the major States in the proportion of farmers liking farming. It varied between 49% and 69% in all major States except Andhra Pradesh, where it was 76%. The proportion disliking farming because of its unprofitability lay between 17% and 30% in all these States except Bihar and West Bengal, where it was 36%.

Crop insurance

At the all-India level, only 4% of farmer households reported ever having insured their crops. Figure-4 shows the reasons for never insuring the crop. Among those who had never insured their crops, a very large proportion – 57% - were found to be unaware of the practice of crop insurance. While 16% were found to be aware but not interested, 24% said that the facility was not available to them. Only 3% felt that they could not afford to pay the insurance premium.

Figure-4: Reason for never insuring crop

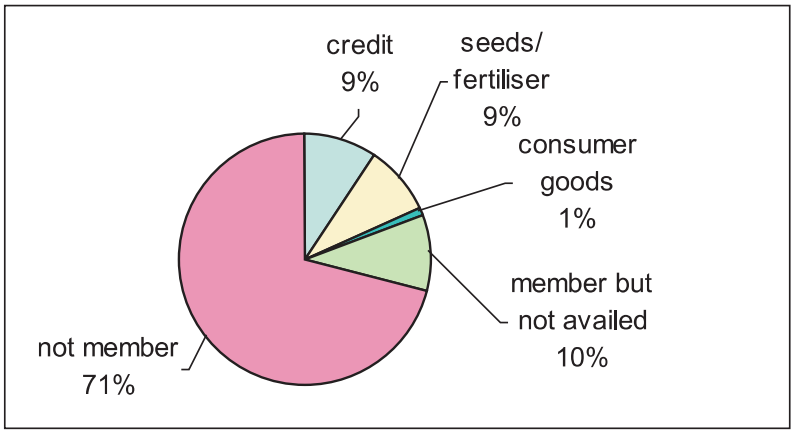


Services of co-operatives

Data were collected on the nature of services received by farmer households from cooperatives, with special reference to assistance in farming. Six kinds of services were of interest: credit, marketing services, services relating to seeds/fertiliser, agricultural implements, inputs and consumer goods. In case a household had received more than one kind of service, the most important service in value terms was considered.

Services received from cooperatives are shown in Figure-5. At the all-India level it was found that 71% of households were not members of cooperatives at all. The remaining 29% included 10% who had not availed themselves of any of the six kinds of services, while a total of 19% had availed themselves of at least one. For 9% of households, the most important service (in terms of value) availed of was credit. For another 9%, it was seeds or fertilisers, while for 1%, it was consumer goods. The States with the highest proportions of households with members of cooperatives were Kerala (60%), Maharashtra (54%), Chattisgarh (50%) and Gujarat (49%).

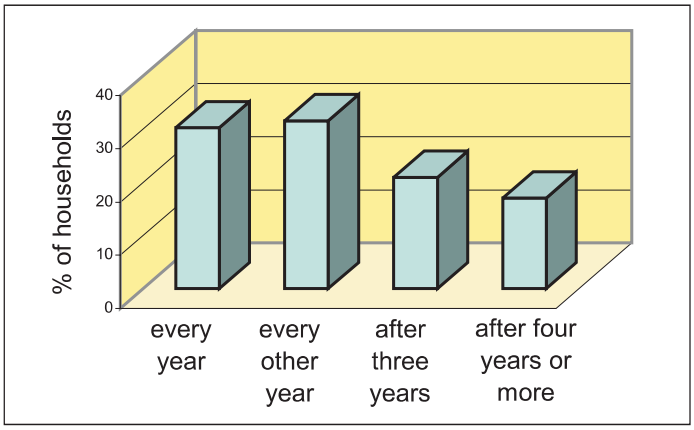
Figure-5: Services received from cooperatives



Seeds: How often farmers replace varieties

Usual practice of seed replacement are shown in Figure-6. While 30% farmer households, at the all-India level, were found to be replacing their seed varieties every year, 32% were replacing seed varieties every alternate year, 21% were replacing seed varieties after three years, and 17% were wait for four years or longer before replacement.

Figure-6: Usual practice of seed replacement



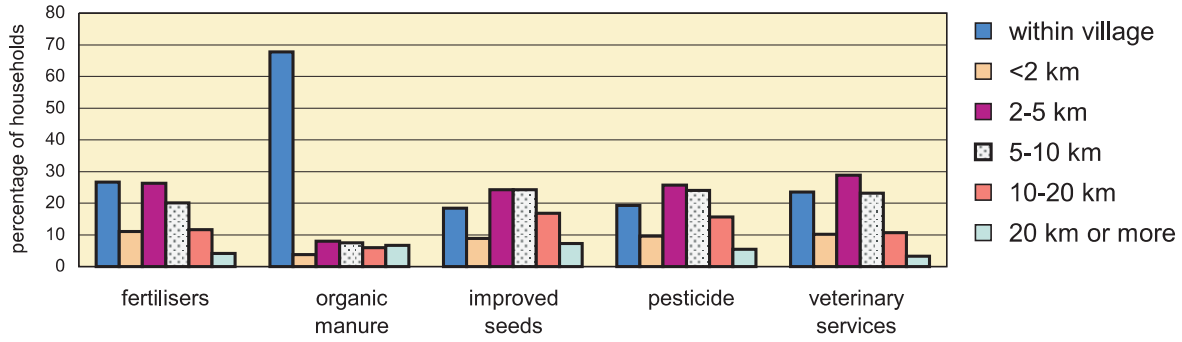
Availability and use of fertilisers, organic manure, improved seeds, pesticides and veterinary services

Distance from various resources

For each of the five resources, "distance (category) from resource" was ascertained for all surveyed households and not merely from those reporting that they were using the resource concerned. In villages where resources could be delivered to a household at its doorstep by prior booking, the resource was considered to be available within the village.

The figure-7 relates to the kharif season. It shows that among the five resources, only organic manure was available within the village for the majority of farmers in India (about 68%). Fertilisers were available within the village for 27% of farmer households and veterinary services for about 24%. Pesticides were available within the village for 19% households and improved seeds for 18%.

Figure-7: Percentage distributions of farmer househlds by distance from different resources (Kharif Season)



Figures 8 & 9 show the use and adequacy of specific resources for farming respectively.

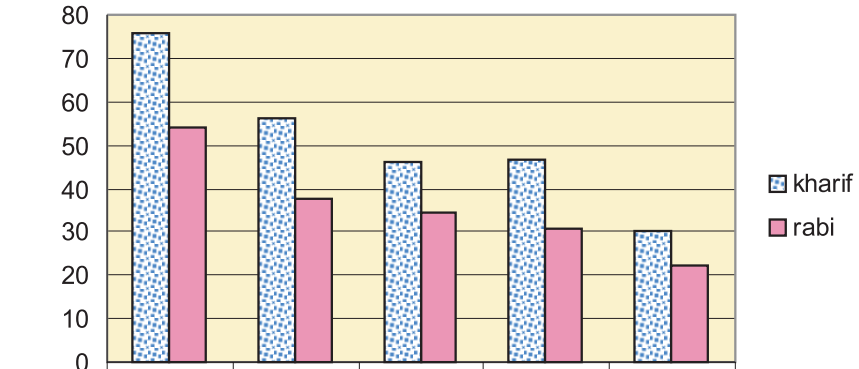
Fertilisers

Use: At the all-India level, 76% farmer households reported using fertilisers during the last kharif season and 54% reported using fertilisers during the last rabi season. All such households, with the exception of about 2-3%, were able to use the fertiliser in time. Use of fertilisers was more common in kharif than in rabi for all major States except Bihar, Punjab, Haryana and Uttar Pradesh. In all major States more than 50% farmer households used fertilisers during kharif. During rabi, 30% or more households used them, except in Chattisgarh (8%) and Orissa (15%).

Adequacy: During both kharif and rabi seasons, 97% of farmer households who used fertilisers considered the quantity adequate for their purposes.

Quality: Asked about the quality of the fertilisers they had used, 65% of farmer households said it was good, 34% categorised it as "satisfactory" and less than 1% considered it "poor".

Figure-8: Percentages of farmer households using specific resources for farming



	fertilisers	organic manure	improved seeds	pesticide	veterinary services
kharif	75.7	56	46.3	46.4	30.3
rabi	54.2	37.5	34.3	30.8	22.3

Organic manure

Use: Almost 56% farmer households at the all-India level reported using organic manure during the last kharif season and 38% reported using it during the last rabi season. All except 1-2% of such households said the manure was available in time. The proportion of users was between 50% and 75% in the kharif season for most major States but only 32-35% in Punjab, Haryana and Bihar. In Bihar and Uttar Pradesh, use of organic manure was more common during rabi than in kharif. Use during rabi was highest in Jammu & Kashmir (80% farmer households) followed by Kerala (68%) and lowest in Chattisgarh (4%) and Orissa (10%).

Adequacy: During both kharif and rabi, about 91% of farmer households who used organic manure considered it adequate for their purposes.

Quality: Only 1% of farmer households who used organic manure considered it to be of "poor" quality. 65% of those using it during kharif said the quality was good while the remaining pronounced it "satisfactory". Among rabi season users, a higher proportion – 70% - found the quality "good".

Improved seeds

Use: About 46% farmer households reported using improved seeds during the last kharif season compared to 34% for the last rabi season. All except 1-2% of such households were able to use the seeds in time.

Adequacy: During both kharif and rabi seasons, 96% of farmer households who used improved seeds considered the available quantity to be adequate for their purposes.

Quality: Less than 1% of farmer households using improved seeds considered them to be of "poor" quality. About 61% of users during kharif and 64% during rabi said the seeds were "good" and the remaining pronounced them "satisfactory".

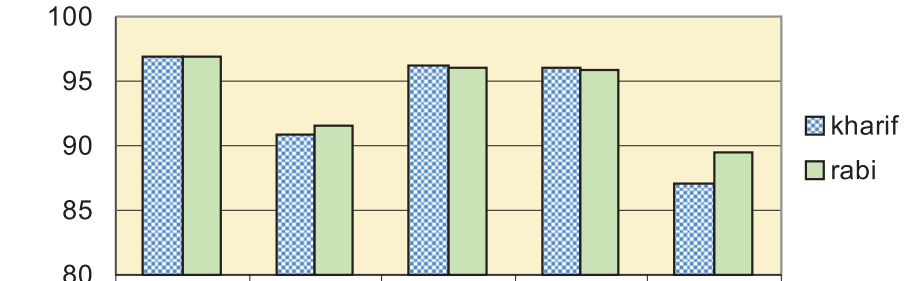
Pesticides

Use: The proportion of farmer households reporting use of pesticides in rural India during the last kharif season was 46% compared to 31% during the last rabi season. About 3 to 3.5% of such households said, however, that the pesticides were not available at the right time.

Adequacy: During both kharif and rabi seasons, 96% of farmer households who used pesticides found the available quantity to be adequate for their purposes.

Quality: About 1.5% of user farmer households judged the quality of pesticides they had used as "poor". While 60% felt that the quality was good, about 38% said it was satisfactory.

Figure-9: Percentage of user farmer households who considered resources adequate



	fertilisers	organic manure	improved seeds	pesticide	veterinary services
kharif	96.9	90.9	96.2	96.1	87
rabi	96.9	91.5	96	95.9	89.5

Veterinary services

Use: Almost 30% farmer households at the all-India level reported using veterinary services during the last kharif season, compared to 22% during the rabi season. For the kharif season, however, as many as 14% of the user households reported that the services were not available in time, and for the rabi season, too, the proportion was 11%.

Adequacy: Almost 87% of user households going by kharif season data and 90% by rabi season data considered the veterinary services available to be adequate.

Quality: Only 4-6% user households judged the veterinary services they had used as "poor". About 56-59% thought they were "good" and 36-39% felt they were "satisfactory".

Cultivation and allied agriculture, orchards and plantations, dairy, fishery and other farming

The all-India share of cultivation and allied agriculture was 96.22% and 95.05% during kharif and rabi respectively. Whereas, the respective all-India share of orchards and plantations was 3.09% and 3.98%. Cultivation, orchards and plantations together accounted for over 98% of all farmed land in practically every major State.

Differences in use of land for farming among farmer households possessing different sizes of land

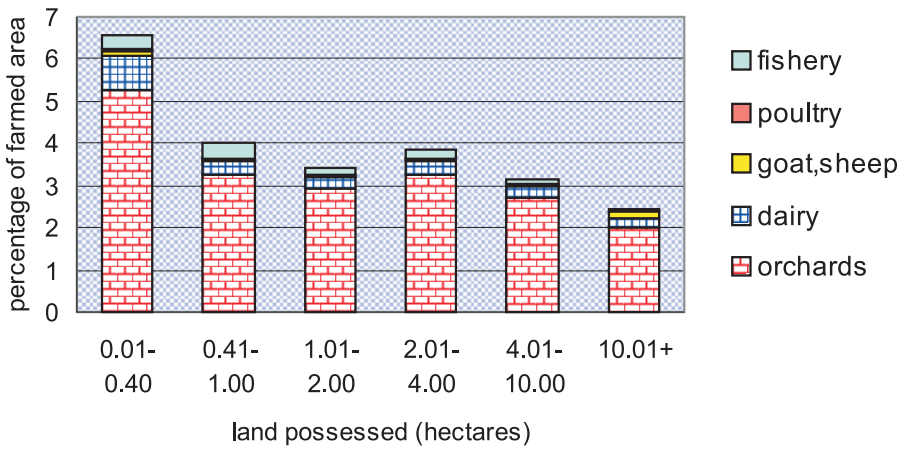
The size class "< 0.01 hectare", which normally means "homestead land only", shows a marked divergence from the general land use pattern. 68-69% of farmed land was devoted to dairy farming by this class while only 14% was cultivated during kharif and only 7% during rabi. All other size classes reported cultivation of 93% or more of farmed area during kharif and 91% or more during rabi. Figures for kharif for the lowest two size classes and "all classes" are shown in Table-6 for illustration.

Table-6: Percentage of farmed area used during kharif for different agricultural activities

Size of land possessed (selected classes)	Cultivation & allied agr.	orchards	dairy	sheep, goats	poultry	fishery	other farming	all
<0.01 ha	14.26	1.73	68.81	9.98	2.37	0.03	2.82	100.00
0.01-0.40 ha	93.31	5.26	0.82	0.10	0.06	0.35	0.10	100.00
all classes	96.22	3.09	0.35	0.05	0.01	0.20	0.08	100.00

Land use for farming other than cultivation: For all classes except "< 0.01 ha", the percentages of farmed land put to the important uses other than cultivation during the kharif season are shown in Figure-10. "Cultivation" has been left out of the chart so that the differences in the shares of the other uses may be viewed more clearly.

Figure-10: Percentage of area farmed (kharif) for purposes other than cultivation: farmer households in different size classes of land possessed



The shares of both "dairy" and "orchards" fall appreciably as one moves from the class "0.01-0.40 ha" to the next (higher) class. The share of "fishery" clearly declines with increase in land possessed.

Irrigation

The Table-7 shows, for all-India, the percentage of cropped area irrigated by different sources: rivers/ springs, canals, tube wells, wells, tanks and other sources, during the kharif and rabi seasons. The "total" column shows the gross irrigated area as a percentage of cropped area. Since a particular plot of land may be irrigated more than once, the gross irrigated area may exceed total cropped area.

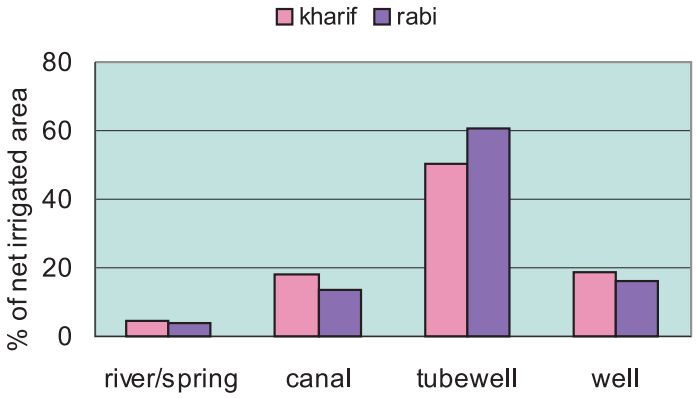
Area irrigated from different sources: all crops (All India)

Table-7: Percentage of cropped area irrigated by

Crops	river/spring	canal	tube-well	well	tank	other sources	total	Cropped Area (ha 00)
kharif	2.00	7.75	21.01	7.94	1.23	2.27	42.20	930110
rabi	2.20	7.68	33.82	9.04	1.13	2.46	56.33	651563

Figure-11 shows that of all irrigated lands, 50% during the kharif season and 60% during the rabi season were irrigated by tube wells. Wells were used to irrigate 19% of land irrigated during kharif and 16% during rabi. Canals were next (18%, kharif; 14%, rabi). Rivers and springs irrigated 4-5%.

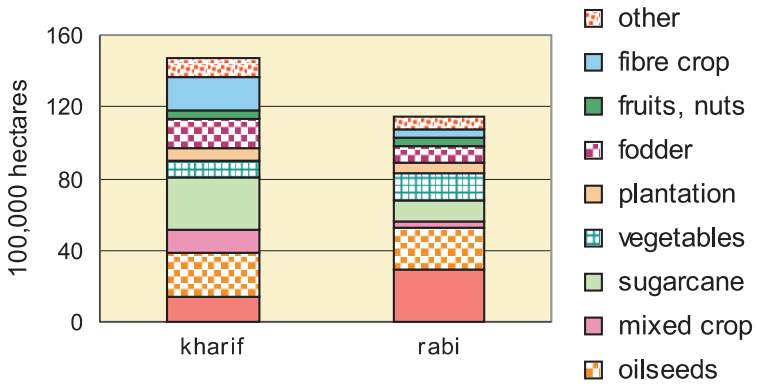
Figure-11: Major sources of irrigation (all crops)



Net irrigated area under various crops

The share of cereal crops in total net irrigated area as a whole was 62% in kharif and 69% in rabi. The net irrigated area for non-cereal crops is shown in Figure-12.

Figure-12: Net irrigated area under different crops other than cereals



The non-cereal crop with the largest irrigated area during the kharif season was sugarcane (2.9 million ha), closely followed by oilseeds (2.4 million ha). In the rabi season, on the other hand, the "pulses" group showed the largest net irrigated area (2.9 million ha) after "cereals", oilseeds again having 2.4 million hectares, while sugarcane had only 1.2 million hectares.

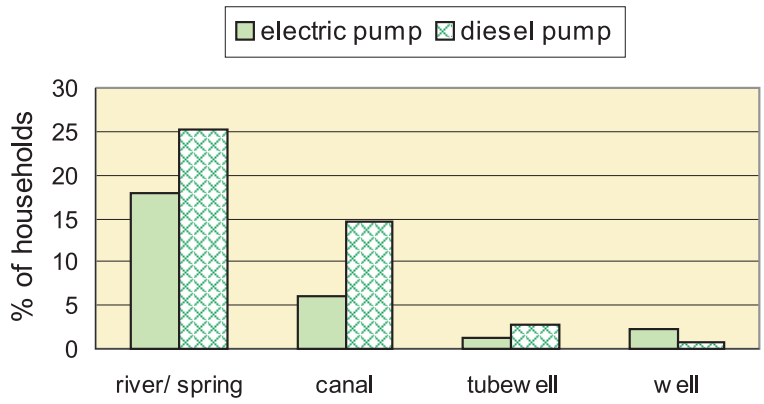
Prevalence of different devices used for irrigation: Among households irrigating their land from rivers or springs, 25% used diesel pumps during the kharif season and 31% used them during the rabi season. For irrigation from canals, 15% used diesel pumps during kharif and 18% during rabi. For irrigation from tube-wells, 3% relied on diesel pumps during kharif and 2% during rabi. For wells, less than 1% used diesel pumps in either season.

At the all-India level, the proportion of farmer households using electric pumps for irrigation from rivers or springs

was 18% during both kharif and rabi seasons. For irrigation from canals, 6-7% used electric pumps. Among those irrigating their land from wells, about 2% used electric pumps.

The all-India percentages using diesel pumps and irrigation pumps during kharif, for the four most important sources of irrigation, are shown in Figure-13.

Figure-13: Percentages of households using electric pumps and diesel pumps for irrigation (kharif season)



Energy used for farming and other activities

The eight different sources of energy considered are: electricity, diesel/petrol/kerosene, solar energy, LPG, gobar gas, dung cake, firewood, animal power, and other sources. The activities are: ploughing, irrigation, harvesting, threshing, cane crushing, transport, cooking and lighting. It may be noted that for each activity, the "percentage of farmer households using a specific energy source" refers to the percentage of such households *among households reporting use of non-human energy* for the activity in question.

Energy use: Ploughing

At the all-India level 47% of farmer households reporting energy used for ploughing work during the last 365 days used diesel tractors for ploughing, while 52% used animals.

The major States exhibited a great deal of variation, with not only the economically backward belt consisting of Orissa, Jharkhand and Chattisgarh but also the more developed States of Karnataka and Maharashtra depending heavily on animal power.

Energy use: Irrigation

About 66% of farmer households which reported use of energy for irrigation of their land during the last 365 days used diesel pumps. Another 33% used electric pumps. The incidence of use of electric pumps increased steadily with size class of land possessed, from 10% for the lowest size class to 62% and 73% for the top two size classes.

Energy use: Harvesting

Almost 59% of households reporting use of energy for harvesting crops during the last 365 days used diesel-powered machines and 38% used animal power. The incidence of use of diesel power increased with size class of land possessed from 47% in the lowest size class to 80% in the highest size class. About 3% of all those using energy for harvesting reported use of electrical energy.

Energy use: Threshing

Among households reporting use of energy for threshing of harvested crops during the last 365 days, about 12% at the all-India level used electric-powered threshers,

61% used diesel power and 27% used animal power. The incidence of use of electric power rose steadily with increase in size of land possessed, from under 8% in the lowest size class to 24% in the highest class. The use of diesel-powered threshers, too, increased with land possessed.

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Productive assets possessed by farmer households

It may be noted that the present survey focused entirely on farmer households and that the productive assets owned by the farmer households were counted in physical units e.g. number of heads of cattle, numbers of tractors etc, with their well-known limitations.

Average number of selected productive assets for farm business, possessed per 100 farmer households at the all India level is shown in Table-8. For purposes of exposition, only estimates based on data collected in the visit 1 (kharif season) have been shown. It is seen that 129 cattle, 68 buffaloes and 107 poultry birds were possessed on an average per 100 farmer households. On an average, 3 tractors were possessed by 100 farmer households. The number of sickles, chaff-cutters, axes, spades and choppers was around 6 per farmer household.

Table-8: Average number of productive assets for farm business possessed per 100 farmers Households at all India level

cattle ^	buffaloes	sheep, goats*	poultry/ duckery	minor implements #	tractors
129	68	83	107	633	3

^ cows, bullocks and calves, * includes pigs & rabbits, # sickles, chaff-cutters, axes, spades and choppers
º based on visit 1 (kharif season) data

Differences among social groups in possession of productive assets:

The Table-9 shows the average number of selected productive assets for farm business, possessed per 100 farmer households at the all India level.

Table-9: Average number of selected productive assets for farm business, possessed per 100 farmer households at all India level

Social Group	average numberº of selected productive assets possessed per 100 farmer households					
	cattle ^	buffaloes	sheep, goats*	poultry/ duckery	minor implements #	tractors
(1)	(2)	(3)	(4)	(5)	(6)	(7)
ST	173	41	130	202	656	1
SC	98	45	79	64	553	1
OBC	126	80	97	51	635	3
Other	132	78	42	172	670	5
all	**129**	**68**	**83**	**107**	**633**	**3**

^ cows, bullocks and calves, * includes pigs & rabbits, # sickles, chaff-cutters, axes, spades and hoppers
º based on visit 1 (kharif season) data

There was considerable variation among different social groups in average number of different productive assets possessed. Against the all-India average of 129 cattle per 100 households, ST households possessed 173 and SC Households only 98, the other two social groups i.e. OBC and Others had been quite close to the national average in this respect. However, the number of buffaloes possessed was, on the other hand, much larger for OBC households and Other households, with the result that the total bovine stock (cattle + buffalo) for an average household in these two groups and an average ST household were all around 2.1, close to the all-India average of about 2.0 per household, while that of the average SC household was much lower (around 1.4 per household). Average stock of poultry also was highest for ST households (over 2 per household compared to the all-group average of 1.1) while average poultry stock reported by SC and OBC households was much lower than the overall average. The average number of sheep, goats, pigs and rabbits taken together was also highest among the ST Households. Among Other households, 5 per 100 possessed tractors for farm business, compared to only 1 per 100 among ST and SC households.

Average number of productive assets possessed in different size classes of land possessed:

The Table-10 shows the average number of assets of different kinds possessed per 100 farmer households separately for households in different size class of land possessed.

Table-10: Average number of selected productive assets possessed per 100 households by size class of land possessed at all-India level

Area of land possessed (hectare)	average number^{o} possessed per 100 farmer households					
	cattle ^	buffaloes	sheep, goats*	poultry/ duckery	minor implements #	tractors
(1)	(2)	(3)	(4)	(5)	(6)	(7)
< 0.01	54	72	210	52	303	0
0.01-0.40	74	41	66	106	475	0
0.41-1.00	123	55	74	100	617	1
1.01-2.00	158	80	92	126	747	3
2.01-4.00	208	115	97	134	820	8
4.01-10.00	245	164	113	62	991	18
>10.00	362	242	334	30	1155	38
all classes	**129**	**68**	**83**	**107**	**633**	**3**

^cows, bullocks and calves, * includes pigs & rabbits, # sickles, chaff-cutters, axes, spades and choppers,
^{o} based on visit 1 (kharif season) data

The average number of cattle per 100 farmer household is seen to rise rapidly from 54 in the size class '< 0.01 ha' to 245 in the size class '4-10 ha' and to 362 in the size class '>10 ha'. The average number of buffaloes, too shows a rise: this becomes much steeper for the size class '1-2 ha' upwards. The average number of sheep, goats, etc. was markedly higher in the lowest as well as in the highest size class of land possessed than the all-class average of 83 per 100 households. The average number of poultry stock per household did not exhibit any discernible pattern of variation with size of land possessed. Minor implements such as sickles,

chaff-cutters etc. varied, on an average, from about 3 per household in the lowest size class, to over 11 per household in the highest size class. The stock of tractors per 100 households increased rapidly from 0 in the lowest size class to 38 in the highest.

Variation of assets over MPCE classes:

Average number of selected productive assets possessed per 100 farmer households in different monthly per capita consumer expenditure classes is shown in Table-11.

Table-11: Average number of selected productive assets possessed per 100 farmer households by MPCE class

Mice Class	average number^{o} possessed per 100 households of					
	cattle ^	buffaloes	sheep, goats*	poultry/ duckery	minor implements #	tractors
(1)	(2)	(3)	(4)	(5)	(6)	(7)
less than 225	122	31	74	107	516	0.2
225-255	111	34	85	89	539	0.3
255-300	134	42	84	76	574	1.1
300-340	123	47	83	74	572	1.1
340-380	125	52	105	79	610	1.3
380-420	130	60	82	88	619	1.3
420-470	136	67	85	104	615	1.9
470-525	139	71	90	93	654	2.4
525-615	131	80	85	97	646	3.5
615-775	133	88	91	111	688	4.7
775-950	125	98	54	108	721	6.7
950 & above	118	113	59	282	750	9.4
all classes	**129**	**68**	**83**	**107**	**633**	**2.9**

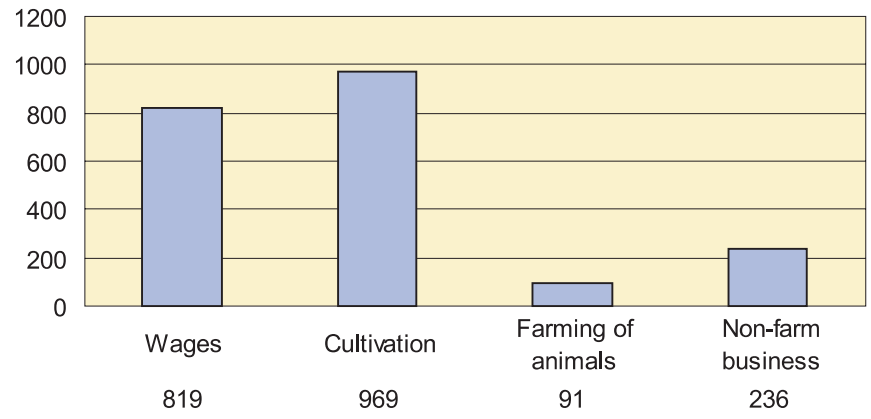
^cows, bullocks and calves, * includes pigs & rabbits, # sickles, chaff-cutters, axes, spades and choppers
^{o} based on visit 1 (kharif season) data

There was little variation over expenditure classes in number of cattle possessed per 100 households. However, number of buffaloes per 100 households increased steadily from 31 in the lowest MPCE class to 98 and 113 in the top two classes. Per 100 households, the average number of sheep, goats, etc. was under 60 in the top two MPCE classes but over 70 in all the rest classes. The average number of tractors per 100 households rose gradually from 0 in the bottom two classes to 9 in the highest MPCE class. The number of sickles, chaff-cutters, and other minor implements also increased slowly from 516 per 100 households in the lowest MPCE class to 750 in the highest.

Income of farmer households from different sources during the agricultural year 2002-03:

Information was collected separately from farmer households on receipts and expenses relating to cultivation, receipts and expenses relating to farming of animals, and receipts and expenses relating to non-farm business. Income from wages was also recorded.

Figure-14: Average monthly income per farmer household from different sources (Rs.)



This enabled the computation of income from most major sources as far as farmer households were concerned.

Figure-14 shows that among the four sources considered, cultivation is the most important source of income of farmer households in rural India, average monthly income per farmer household from cultivation being Rs.969. The average monthly income per farmer household from wages was Rs.819. Income generated from non-farm business was Rs.236 and income from farming of animals was only Rs.91 per farmer household.

Inter-state variation in average monthly income from wages and from farm and non-farm businesses during the agricultural year 2002-03:

The highest average income from the sources considered was reported by farmer households of Jammu & Kashmir (nearly Rs.5500), followed by Punjab (Rs.4960) and Kerala (Rs.4004). The lowest average was reported by Orissa (Rs.1060), preceded by Madhya Pradesh (Rs.1430), Rajasthan (Rs.1500), Chhattisgarh (Rs. 1620) and Andhra Pradesh and Uttar Pradesh (Rs.1630). The source-wise break-up of income for different States is shown in Table-12.

Table-12: Break-up of average monthly income (excl. rent, interest, dividend etc.) per farmer household by source in each of the major States during the agricultural year 2002-03.

State	average monthly income (Rs.) per farmer household from				
	wages	cultivation	farming of animals	non-farm business	Total
(1)	(2)	(3)	(4)	(5)	(6)
Andhra Pradesh	643	743	93	155	1634
Assam	973	1792	141	255	3161
Bihar	497	846	265	202	1810
Chhattisgarh	709	811	-3	101	1618
Gujarat	925	1164	455	140	2684
Haryana	1268	1494	-236	356	2882
Jammu & Kashmir	2060	2426	382	620	5488
Jharkhand	924	852	86	207	2069
Karnataka	1051	1266	131	168	2616

Table-12: Break-up of average monthly income (excl. rent, interest, dividend etc.) per farmer household by source in each of the major States during the agricultural year 2002-03.

State	average monthly income (Rs.) per farmer household from				
	wages	cultivation	farming of animals	non-farm business	Total
(1)	(2)	(3)	(4)	(5)	(6)
Kerala	2013	1120	154	717	4004
Madhya Pradesh	560	996	-227	101	1430
Maharashtra	799	1263	144	257	2463
Orissa	573	336	16	137	1062
Punjab	1462	2822	236	440	4960
Rajasthan	931	359	5	203	1498
Tamil Nadu	1105	659	110	198	2072
Uttar Pradesh	559	836	53	185	1633
West Bengal	887	737	77	378	2079
all India	819	969	91	236	2115

Expenditure incurred by farmer households

The major component of expenditure incurred on productive assets went into assets used for farm business. An average amount of Rs.160 was spent on this head per farmer household per month, that is, around Rs.1900 per year. Residential buildings, including land, came next with about Rs.300 spent per annum on an average by the farmer household (Rs.25 per month), followed by assets used for non-farm business (about Rs.150 per annum).

In percentage terms, on an average, 81% of the monthly expenditure of the farmer household on productive assets was for farm business, 13% was for residential building and 6% was for non-farm business.

Monthly expenses on account of farming of animals:

Table-13 shows the average expenditure per household engaged in the farming of animals and proportions of such households**.** Farming of animals includes dairy, rearing of sheep and goats, piggery, poultry, duckery, fishery, bee-keeping, and rearing of other livestock. About 58% of farmer households were found to be engaged in at least one of these activities. 51% of farmer households were engaged in dairying, 12% in rearing of sheep and goats, and 7% in poultry farming. The average monthly income per farmer household from farming of animals was only Rs. 91. Since 58% of farmer households were engaged in farming of animals, the average over the *households engaged in farming of animals,* works out to Rs.157 per month. It is seen that monthly expenses on such farming activity was Rs.865 per household engaging in farming of animals. Expenditure on farming of animals included cost of feed, labour charges, rent, interest and veterinary charges. For households engaged in dairy, expenditure on dairy was Rs. 814 per farmer household. Expenditure on fishery came next (Rs.667 per household engaged in fishery). Households rearing sheep and goats spent, on an average, Rs.244 on the activity, while those engaged in poultry spent, on an average, Rs.129.

Table-13: Average monthly expenses on farming of different animals at all India level during the agricultural year 2002-03

activity	no. per 1000 households engaged in activity	expenses (Rs) per household engaged in activity
(1)	(2)	(3)
dairy	506	814
sheep, goat, etc.	119	244
piggery	6	333
poultry	70	129
duckery	8	0
fishery	3	667
bee-keeping	0	0
other livestock	91	527
all activities	**579**	**865**

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Geographical distribution of total and indebted farmer households: 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.

Indebtedness of farmer households in different social groups: 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.

From Figure-15 & Table-14, it is observed that among 100 indebted farmer households, 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 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-15: Distribution of indebted households over social groups

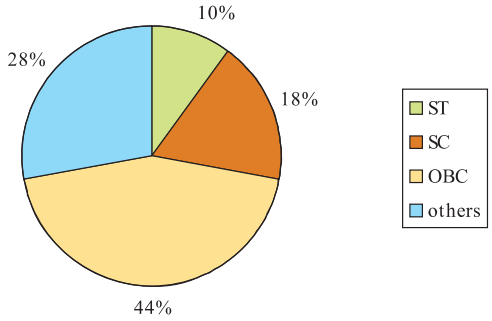


Table-14: Per 1000 distribution of indebted farmer households by social group & by States

State	per 1000 no. of indebted farmer households by social group				
	scheduled tribe	scheduled caste	other backward class	others	all
(1)	(2)	(3)	(4)	(5)	(6)
Andhra Pradesh	108	168	477	247	1000
Arunachal Pradesh	486	0	0	514	1000
Assam	71	100	213	616	1000
Bihar	29	170	598	204	1000
Chhattisgarh	308	167	492	33	1000
Gujarat	228	66	362	344	1000
Haryana	5	218	326	451	1000
Himachal Pradesh	67	278	177	479	1000
Jammu & Kashmir	0	189	46	765	1000
Jharkhand	239	156	480	125	1000
Karnataka	98	108	430	364	1000
Kerala	16	45	496	443	1000
Madhya Pradesh	159	186	478	176	1000
Maharashtra	93	86	345	477	1000
Manipur	229	0	574	197	1000
Meghalaya	922	0	29	49	1000
Mizoram	1000	0	0	0	1000
Nagaland	969	0	27	3	1000
Orissa	233	142	441	185	1000
Punjab	2	261	158	579	1000
Rajasthan	208	165	470	157	1000
Sikkim	264	46	345	345	1000
Tamil Nadu	42	219	729	10	1000
Tripura	414	170	149	267	1000
Uttar Pradesh	18	257	557	168	1000
Uttaranchal	0	364	190	446	1000
West Bengal	57	296	74	573	1000
Group of UTs	261	97	515	127	1000
All India	100	180	439	281	1000

Indebtedness of farmer households by source 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. From figure-16 it is observed that 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'.

Indebtedness of farmer households by size class of land possessed: Table-15 & Figure-17 present estimated number of total and indebted farmer households in each size class of land possessed. 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 0.8% 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, 300, 298, 188, 125, 64 and 12 respectively. Thus, almost 80% of indebted farmer households possessed land amounting to 2 hectares or less.

Figure-16: Total and indebted farmer hoseholds by source of income

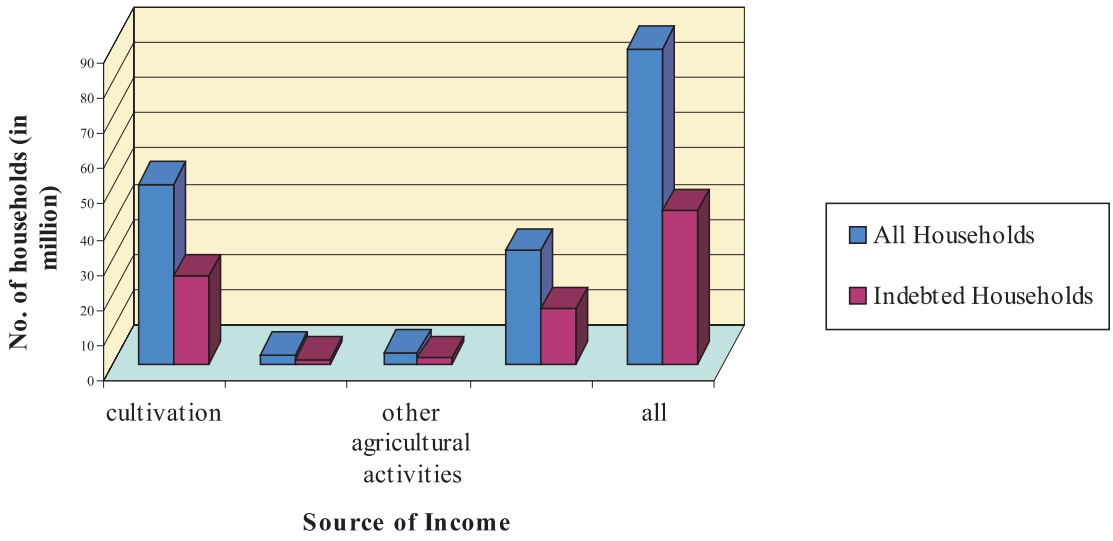
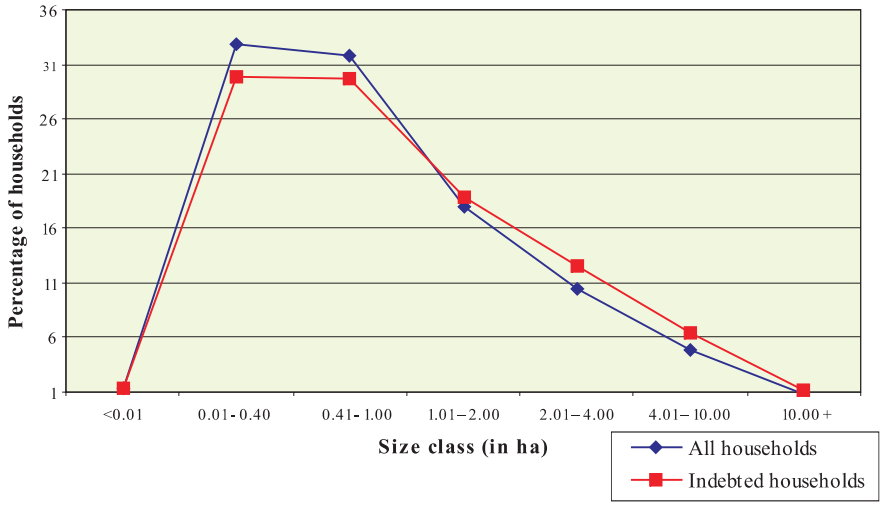


Table-15: Estimated number of total and indebted farmer households in each size class of land possessed

size class of land possessed (in ha)	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

Figure-17: Distribution of household over size class of land possessed



Distribution of outstanding loan by purpose of loan: Table-16 shows the distribution of outstanding loan over different social groups by purpose of loan. 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. 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'.

Table-16: Per 1000 rupees distribution of outstanding loan taken by farmer households for different social groups by purpose of loan

Social Group	purpose of loan								
	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)
scheduled tribe (ST)	365	278	42	93	111	6	18	86	1000
scheduled caste (SC)	254	192	54	124	173	10	58	135	1000
other backward class (OBC)	308	247	72	98	121	8	39	107	1000
others	308	334	69	67	85	9	22	106	1000
all	306	278	67	88	111	8	33	108	1000

Distribution of outstanding loan by source of loan: From the survey results, it is observed that two most important sources of loan were 'bank' and 'agricultural/ professional money lenders'. 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'.

Incidence of indebtedness by purpose of loan and by source of loan: The most important purpose of loan was 'current expenditure in farm business'. 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 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.

Outstanding loan per farmer household in different classes: Table-17 &Table-18 show the average amount of outstanding loan per farmer household in each size class of land possessed, at all-India level and average amount of outstanding loan per farmer household in different social groups by MPCE class respectively.

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.

Table-17: 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

Table-18: Average amount of outstanding loan (in Rs.) per farmer household in different social groups for each MPCE classes

MPCE Classes	Social Groups				
	scheduled tribe (ST)	scheduled caste (SC)	other backward class (OBC)	others	all
(1)	(2)	(3)	(4)	(5)	(6)
0 – 225	2859	5743	8155	8582	6498
225 - 255	4484	6046	9890	11031	8435
255 - 300	5326	6383	9769	11370	8865
300 - 340	5735	6138	11935	13262	10453
340 - 380	4330	7868	14646	14201	12067
380 - 420	7254	7706	15264	19037	14484
420 - 470	8588	8164	17858	19540	16178
470 - 525	10706	10867	17574	20084	16872
525 - 615	7652	12460	17888	23851	18793
615 - 775	10344	9560	25728	32304	25816
775 - 950	17260	10977	35284	37407	32676
> 950	33727	16437	44473	47806	44434
all classes	5506	7167	13489	18118	12585

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Relative importance of different sources of information:

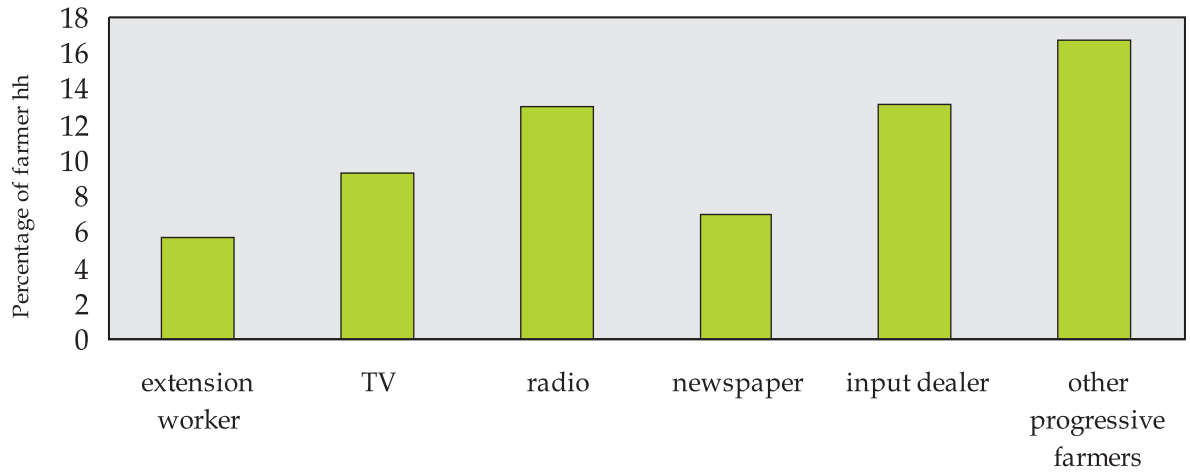
A list of sixteen sources of information was provided to the surveyed farmer households. Farmers were asked to identify which, if any, of the sources they had accessed during the last 365 days to obtain information on modern agricultural technology. Table-19 gives the proportions of farmer households accessing different sources of information for this purpose. The overall picture is not very promising. Nearly 60% farmer households had not accessed any source of information on modern technology during the last 365 days. There were only three sources which were accessed by more than 10% farmer households: "other progressive farmers" (16.7%), "input dealer" (13.1%) and "radio" (13.0%). Television served as a source of information on modern agricultural technology to 9.3% households and newspapers to 7.0%. Whereas 5.7% households had received information from extension workers, 3.6% received information from primary cooperative societies. Output buyers/ food processors, village fairs, government demonstrations, and credit agencies each served as a source of information to about 2% of farmer households.

Table-19: Percentages of farmer households accessing modern agricultural Technology

Source	% of hhs	Source	% of hhs
participation in training	0.9	other progressive farmers	16.7
krishi vigyan kendra	0.7	farmers' study tour	0.2
extension worker	5.7	para-technician/ private agency/NGO	0.6
television	9.3		
radio	13.0	primary cooperative society	3.6
newspaper	7.0	output buyers/ food processor	2.3
village fair	2.0	credit agency	1.8
Government demonstration	2.0	others	1.7
input dealer	13.1	**any source**	**40.4**

At all-India level, about 40% of farmer households accessed information on modern agricultural technology from one or more sources. Among the sources, 'other progressive farmers', 'input dealer', 'radio', and 'TV' were the ones most commonly used. A sizable proportion of farmers in the states of Andhra Pradesh, Gujarat and West Bengal relied on 'other progressive farmers'. The percentages were 34%, 30% and 25% respectively. 'Input dealer' was most frequently used by farmer households in West Bengal (36%), Andhra Pradesh (30%) and Gujarat (24%). The source 'radio' was availed of mostly by the farmers of J&K, Kerala and Assam. Nearly 36% farmers of J&K, 31% of Kerala and 29% of Assam relied on the 'radio'. Television was mainly accessed by the farmers of J&K (30%), Kerala (23%) and Maharashtra (21%). Newspapers were used most by farmers of Kerala (38%), followed by Maharashtra(15%) and Tamil Nadu (14%). The 'extension worker' served as source of information for the farmers of Gujarat (22%), Chhattisgarh (16%) and Tamil Nadu (13%). Figure-18 shows the percentage of households accessing information through selected sources at all-India level.

Figure-18: Percentage of farmer households accessing information through selected sources



Frequency of contact with the sources of information:

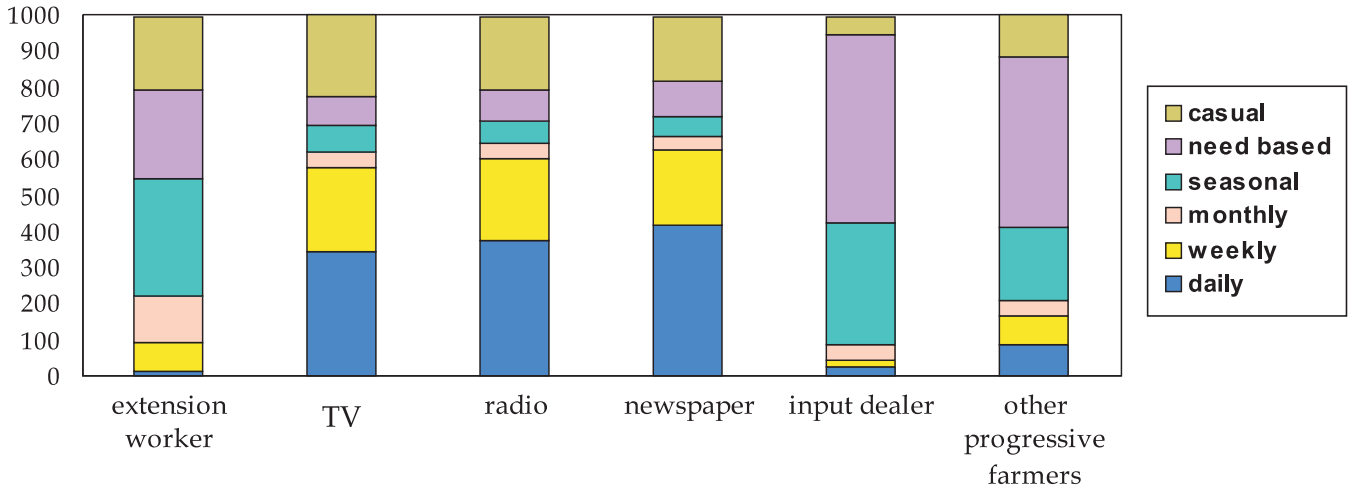
The Table-20 shows the distribution of farmer households accessing information on modern agricultural technology by frequency of contact with the sources. In collecting information, the frequency of contact was categorised as daily, weekly, monthly, seasonal, need- based and casual.

Table-20: Frequency of contact

Sources	daily	weekly	monthly	seasonal	need based	casual	n.r.	all
extension worker	15	76	131	325	242	203	8	1000
newspaper	416	208	37	59	93	179	7	1000
TV	343	234	44	74	79	223	4	1000
radio	376	223	43	62	85	207	4	1000
input dealer	23	20	40	341	518	53	4	1000
other progressive farmers	84	84	38	203	472	118	1	1000

Among the six major sources used by farmers to obtain information on modern agricultural technology, 'extension workers' were contacted mainly 'seasonally' or at 'need-based' intervals. For the three other sources, namely, newspaper, TV and radio, a 'daily' periodicity of access was most frequent, followed by 'weekly. The most popular sources, namely 'other progressive farmers' and 'input dealer' were contacted by the farmer households mainly on 'need based' situation or 'seasonal' basis. The distribution of farmer households accessing selected sources by frequency of contact is shown in Figure-19 below:

Figure-19: Per 1000 distribution of households accessing selected sources over frequency of contact



Information on cultivation received through different sources:

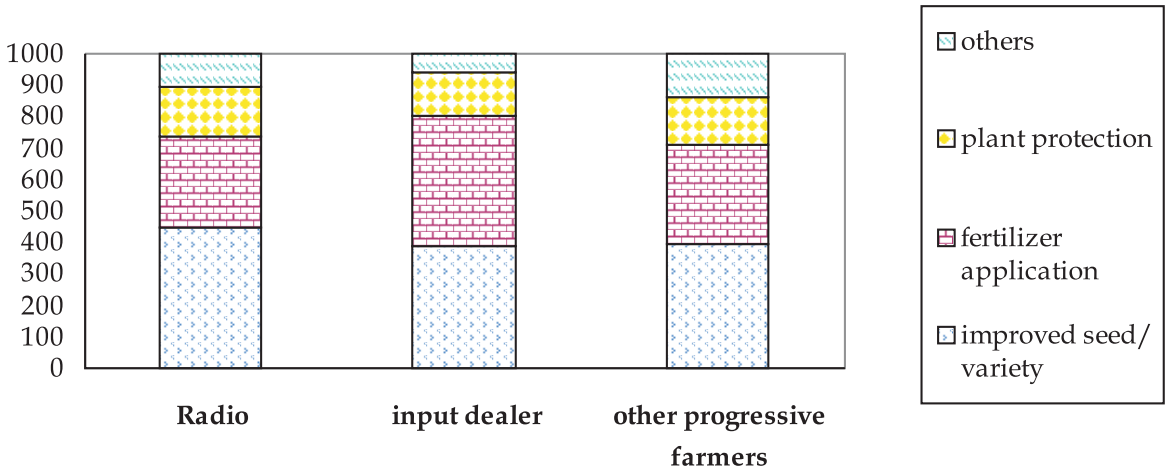
Radio: The radio plays a vital role in disseminating information on cultivation techniques. The different kinds of information on cultivation received by farmers through radio included improved seed/variety, fertilizer application, plant protection, etc. At all-India level, 13% of the farmer households obtained information on modern agricultural technology from the radio. Of them, 94% received information on cultivation. Among such farmers 45% received information on 'improved seed/ variety', 29% on 'fertilizer application', 16% on 'plant protection' and 10% on other aspects. Among the major states, use of the radio to obtain such information was most common among farmer households of Jammu & Kashmir, Kerala, Assam and West Bengal. Bihar, Tamil Nadu, Jharkhand, UP and Karnataka were the other major states where proportion of farmers receiving information from the radio was higher than the all-India average.

Input dealer: An individual or agency dealing in different agricultural inputs such as seeds, fertiliser, manure, pesticides, etc is termed as input dealer. At all India level, about 13% of farmer households accessed information on modern technology for farming through input dealers only and of these 98% farmer households received information on cultivation such as improved seed/ variety, fertiliser application, plant protection etc. States where input dealers played a bigger role included West Bengal, Andhra Pradesh, Gujarat, Maharashtra and Karnataka. At all-India level, among the farmer households who accessed information from input dealers, 41% received information on 'fertiliser application', 39% on 'improved seed/ variety', 14% on 'plant protection' and 6% on 'other aspects'

Other progressive farmers: Apart from individual farmers, this includes different farmers' organisations or associations, whether registered or not. There are associations of growers of particular crop or farm produce, who serve farmers with important information on improvement of that crop or product. At all-India level, about 17% of farmer households accessed information on modern technology for farming through 'other progressive farmers'. Of them, 94% farmer households received information for improvement of cultivation. Major states where 'other progressive farmers' played an important role were Andhra Pradesh,

Gujarat and West Bengal followed by Tamil Nadu, Madhya Pradesh and Uttar Pradesh. Among the farmer households who accessed information on cultivation from 'other progressive farmers' at all-India level, 40% received information on 'improved seed/ variety', 31% on 'fertiliser application', 15% on 'plant protection' and 14% on 'other aspects'. Figure-20 shows per thousand distribution of households by type of information received on cultivation.

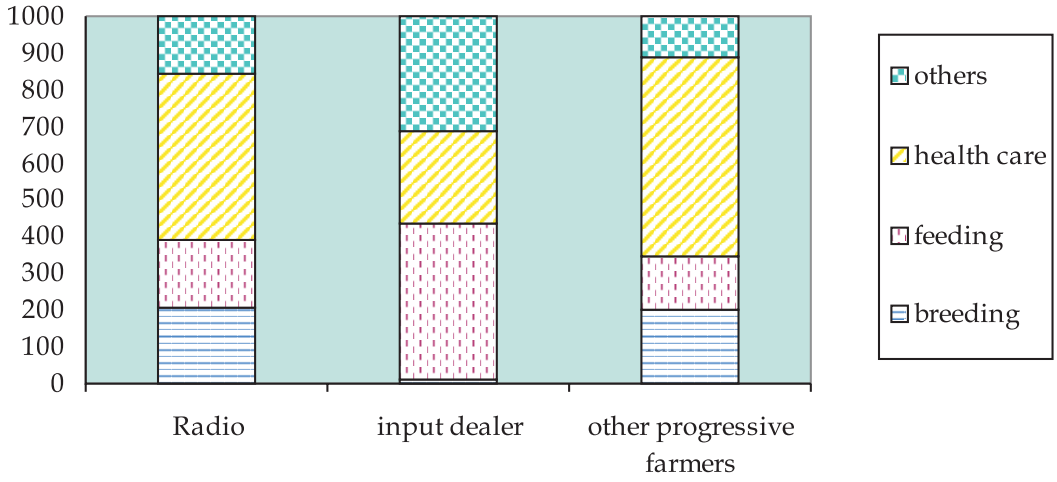
Figure-20: Per thousand distribution of households by type of information on cultivation



Information on Animal Husbandry received through different sources:

Information received on animal husbandry were mainly on breeding, feeding, health care etc and the prominent sources were 'radio', 'input dealer' and 'other progressive farmers'. Figure-21 presents per 1000 distribution of farmer households accessing information on animal husbandry through selected sources.

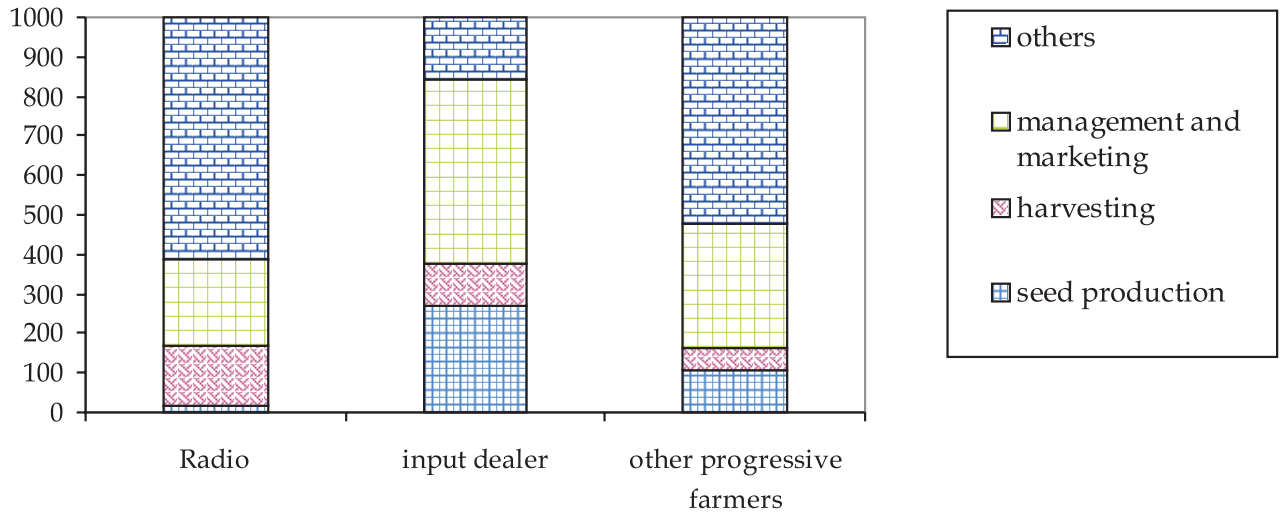
Figure-21: Distribution of households by type of information accessed on animal husbandry



Information on Fishery received through different sources:

Information received on fishery was mainly on seed production, harvesting, management and marketing etc. and the major sources were 'radio', 'input dealer' and 'other progressive farmers'. Figure-22 shows the distribution of households at all-India level by type of information accessed for fishery through major sources.

Figure-22: Per thousand distribution of households by type of information accessed on fishery



Quality of information received from different sources:

Evaluation of the quality of information received through different sources of information is quite important. The quality was broadly classified into three categories: good, satisfactory and poor. At all-India level, more than 50% of farmer households which accessed the source, reported the quality of information received from the sources such as extension worker, TV, radio, newspaper, input dealer and other progressive farmers as **good**. Inter-state and inter source variation was reported to be negligible.

Trial and adoption of practices recommended by different sources:

It is observed that at all-India level, for each of the sources of information, namely 'extension worker', 'TV', 'radio', 'newspaper', 'input dealer' and 'other progressive farmer', more than 50% of the farmer households accessing information, tried the practice recommended. For the sources of 'input dealer' and 'other progressive farmers', the percentages were more than 80%. For these two sources, state level patterns were also similar, except for the states of Andhra Pradesh, Assam, Chhattisgarh, Karnataka and Rajasthan. Whereas Jharkhand had poor trial rate for the source 'other progressive farmers', Maharashtra and Punjab had the same for the source 'input dealer'.

Suggestion for improvement in extension services:

The Table-21 presents distribution of farmer households giving suggestions for improvement in extension services for different sources of information accessed by them. The different options for suggestions for improvement in extension services available to the farmers were 'improvement in quality and reliability of information', 'timeliness of information', 'increase in frequency of demonstration', 'improvement of quality of presentation', 'improvement of professional competence

of information provider' and 'others'. The 'improvement in quality and reliability of information' was the primary concern to the farmer households for different sources available to them. This suggestion was made by more than 30% of farmer households for each of the six major sources under study.

Table-21: Distribution of farmer households providing suggestion for improvement in extension services for different sources of information accessed by them

Source	per thousand no. of farmer households with suggestion for improvement in extension services as						
	improvement in quality and reliability of information	timeliness of information	increase in frequency of demonstration	improvement of quality of presentation	improvement of professional competence of information provider	others	all*
extension worker	344	201	180	41	75	149	1000
TV	305	186	175	87	33	203	1000
Radio	328	199	141	77	33	207	1000
newspaper	369	180	105	73	43	222	1000
input dealer	393	128	69	61	86	247	1000
other progressive farmers	323	123	49	78	87	328	1000

* includes non-reported also.

Concluding Observations:

Situation Assessment Survey of Farmers was a special survey undertaken by NSSO during 2003 on the request of Union Ministry of Agriculture. This survey provides detailed information on various aspects concerning Indian farmers. The survey results were brought out in the form of five NSS Reports (No.495-499). However, the results of this Survey are not exactly comparable with the results of NSS 48th round Survey undertaken in 1992 due to dissimilarities in the definitions and coverage of farmer households.

We observed that at all-India level, estimated number of rural households was 147.90 million of whom 89.35 million (60.4%) were farmer households. 43.42 million farmer households (48.6%) were reported to be indebted i.e. having a liability in cash or kind with value Rs. 300 or more at the time of transaction.

There have been steady attempts since independence to inform and educate farmers through various extension services and mass media like radio, TV, newspapers etc. on modern agricultural practices for better agricultural performance. We observed that 40 per cent of farmers in the country accessed one or the other source for getting information related to modern farming. The most frequently accessed source was 'other progressive farmers' (17%) followed by the 'dealer providing inputs' (13%), 'radio' (13%), 'TV' (9%)and 'newspapers' (7%) etc.

Almost 60% of farmer households reported they liked farming as a profession. About 29% of farmer households had a member of a cooperative society. Fertilisers were used by 76% of farmer households during the kharif and 54% during the rabi season. Gross

irrigated area was 42% of cropped area during kharif and 56% during rabi. Tube well was the major source of irrigation. About 47% of farmer households using non-human energy for ploughing their land used diesel tractors while 52% relied on animal power. Nearly 66% of farmer households used diesel pumps and 33% used electric pumps for irrigation.

The average MPCE for farmer households at all India level was Rs. 502.83 (lower by 9.3%) compared to Rs. 554.15 for all rural households. At all India level, the sex ratio in farmer population was 942 compared to 957 in all rural population. The average household size for farmers was 5.5 at all India level.

There was only one tractor per 100 ST or SC farmer households, while there were three per 100 OBC farmer households and five per 100 Other farmer households. There were 173 heads of cattle per 100 Tribal farmer households. While SC farmer households had 98, OBC farmer households had 126 and the Others had 132 cattle per 100 farmer households.

Of the average monthly income of a farmer household, Rs.969 came from cultivation. Wage earning contributed Rs.819 while the non-farm business generated Rs.236 and income from farming of animals brought in only Rs.91 per farmer household. The survey found that the standard of living of the average farmer household measured in terms of total monthly consumer expenditure was no different from that of the average rural households at the all India level.

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An Integrated Summary of NSS 59th Round (January– December 2003) on "All India Debt and Investment Survey"

R.N. Pandey and A.L. Chatterjee

1. Introduction

1.1 Background of the Debt and Investment Surveys

In order to study both the demand and supply sides of credit in the household sector, the Reserve Bank of India (RBI) conducted the "All-India Rural Credit Survey" in 1951-52. Information on assets, economic activities, particulars of credit operations and the incidence of indebtedness in the rural areas were collected in the survey to assess the demand for rural credit. Further, data on the extent and mode of operations of different credit agencies were also collected to examine the supply side of the credit. The first Rural Credit Survey was followed by a similar survey in 1961-62 by the RBI. The scope of the survey was extended to include capital expenditure in the household sector and other associated indicators of the rural economy. The second survey was thus called the "All-India Rural Debt and Investment Survey". The responsibility of conducting the third such survey was given to the National Sample Survey Organisation (NSSO).

1.2 Surveys conducted by NSSO related to Debt and Investment

The NSSO undertook the All-India Debt and Investment Survey (AIDIS), after integrating it with the Land and Livestock Holding Survey (LHS), in its 26th round survey during July 1971-September 1972. During this survey, for the first time since its inception, the scope of the Debt and Investment Survey was extended by including urban areas as well. Since then, the NSSO has been regularly conducting AIDIS once in ten years along with LHS. The fourth decennial survey on Debt and Investment was conducted in the NSS 37th round during the calendar year 1982 and the fifth one was conducted in the NSS 48th round during the calendar year 1992.The next survey was carried out as a part of the 59th round survey of the National Sample Survey Organisation (NSSO) during January to December 2003. This was the sixth such survey conducted at the all-India level. In the present AIDIS (2003), information on the assets and liabilities of the households was collected as on 30.6.2002. Along with the liabilities of the households, the details of all financial transactions, particularly cash borrowings and repayments, made by the household during the agricultural year 2002-03 (AY 02-03) were also collected. Besides, the survey gathered information on the amount of capital expenditure incurred by the households during the AY 02-03, under different heads, like residential plots, houses and buildings, farm business and non-farm business. Data on sale and loss of assets during this period were also collected in this survey.

1.3 In this paper, important findings of the AIDIS conducted during 59th Round (January-December, 2003) are presented.

1.4 Details of the Methodology adopted in NSS 59th Round

1.4.1 **Method of data collection:** The Debt and Investment Schedule (Schedule 18.2) was canvassed in a sample of 14 households selected randomly in each village/ block. The field workers paid two visits to each sample household during the period of survey with a gap ranging from 4 to 8 months. Two separate and slightly different schedules of enquiry were used for collection of data in the two visits. The schedules for visit I and visit II were slightly different in the sense that in visit I

certain information like, demographic particulars of household members as on the date of survey, and stock of household assets and situation of indebtedness as on 30.6.2002 was collected, which was not collected in visit II. On the other hand, in both visit I and visit II, information in respect of transaction of loans, its purpose, credit agency, etc. and household capital expenditure, sale and loss of assets were collected, with the same set of questions, for the periods 1.7.2002 to 31.12.2002 and 1.1.2003 to 30.6.2003, respectively.

1.4.2 **Survey period:** The survey period for the 59th round was the calendar year 2003. In order to reduce recall error, particulars relating to the entire agricultural year 2002 - 03 were collected by visiting each sample household twice during the survey period. The first visit to the sample households was made during the first 8 months of the survey period, i.e. from January 2003 to August 2003, while the second visit was made during the next 4 months, i.e. during September 2003 to December 2003.

1.4.3 **Sample Design:** The sample design adopted for the survey was essentially a stratified two-stage one for both rural and urban areas. The census villages and urban blocks were the first-stage units (FSUs) for the rural and urban sectors respectively, while households were the second-stage sampling units (SSUs) in both the sectors. The household of a sample village/hamlet group were classified into seven second stage strata for AIDIS on the joint consideration of land possessed and indebtedness status of the households. The selection of villages was done with probability proportional to size with replacement (PPSWR), size being the population as per population Census 1991 in all the strata for rural sector except stratum 1. In stratum 1 of rural sector and in all the strata of urban sector, selection was done using simple random sampling without replacement (SRSWOR). For the AIDIS, 14 households - 2 from each second-stage stratum (SSS) - were planned to be surveyed in every sample village/ urban block. Selection of SSUs in each SSS of a FSU was done by SRSWOR. In the 59th Round, 10,309 FSUs (6,552 in rural sector and 3,757 in urban sector) and 1,43,285 SSUs (91,192 in rural sector and 52,093 in urban sector) were surveyed in the country for the AIDIS. Out of these, the Debt and Investment Schedule (Schedule 18.2) could be canvassed for both the visits in 1,39,039 SSUs (89,718 in rural sector and 49,321 in urban sector) of 10,297 FSUs (6,551 in rural sector and 3,746 in urban sector). The details of the sample design and estimation procedure adopted for the survey are given in Annexure B of all the five reports (No. 500 to 504). Number of villages/blocks and number of households surveyed for each state/u.t. is given in Annex I.

1.4.4 **Concepts and Definitions Used**: Concepts and definitions of the important terms used in the survey are given in Annex – II.

1.4.5 **Reports Released** : All together five reports were brought out based on data collected in the survey. Brief details of the subjects covered in these reports are given below:

1.4.5.1 The first report (NSS Report No.500: Household Assets and Liabilities in India as on 30.06.2002) gave the survey estimates on assets and liabilities (cash loans) of rural and urban households as on 30.6.2002.

1.4.5.2 The second report (NSS Report No.501: Household Indebtedness in India as on 30.06.2002) of the series covered several aspects of household indebtedness like number of households reporting cash loans and current liabilities, average amount of current liabilities, estimated number of households reported having kisan credit card and amount of credit received through it, distribution of cash loans by various characteristics, such as rate of interest, duration of loan, credit agency, etc.

1.4.5.3 The third report (NSS Report No.502: Household Borrowings and Repayments in India during 1.7.2002 to 30.6.2003) examined different aspects of the related flow variables by tabulating the number of households reporting borrowings and repayments during

the agricultural year 2002-03 (1.7.02 to 30.6.03) and the corresponding average amount per household, amount of borrowings by different variables like credit agency, scheme of lending, purpose of loan, type of security, etc.

1.4.5.4 The fourth report (NSS Report No. 503: Household Assets Holding, Indebtedness, Current Borrowings and Repayments of Social Groups in India as on 30.06.2002) dealt with selected aspects of household assets and liabilities for different social groups.

1.4.5.5 The fifth report (NSS Report No. 504:Household Capital Expenditure in India during 1.7.2002 to 30.6.2003) gave the survey estimates on capital expenditure as well as sale and loss of assets of rural and urban households during the agricultural year 1.7.2002 to 30.6.2003. In general, the estimates are provided separately for rural and urban areas for the country as a whole, as well as for all the states and union territories.

1.5 Layout of the summary

1.5.1 The results presented in this summary relates to the five reports released based on the data collected in the All India Debt and Investment Survey conducted by the NSSO during January-December, 2003. The summary gives the details of household assets and liabilities, household indebtedness, household borrowings and repayments and household capital expenditure. The results have been presented according to different classificatory variables such as occupational categories of the households. Some data have been also presented by Social Groups. The trends in the change of assets and liabilities over a number of years have been studied in some of the tables. Except two statements, all other Statements in this paper relate to only all India results. The details of sample size covered in the States/Uts are given in Annex–I. However, Annex–II provides the concepts and definitions of the important terms referred to in the NSS reports and in this paper.

2. Summary of Findings

2.1 Household Assets Holdings by Social Groups

2.1.1 For the purpose of the survey, both physical and financial assets owned by households as on 30.6.02 were taken into account. Land, building, livestock, agricultural implements and machinery, transport equipments and household durable goods were considered as physical assets while shares and deposits, etc., cash and kind dues receivable and cash in hand came under financial assets.

2.1.2 Average Assets Holdings

2.1.2.1 Statement 1 shows the average value of assets holdings (AVA) of the rural and urban households in 2002[1] for each social group. It is evident from the statement that the AVA for the social groups SC and ST

Statement 1: Average value of total assets (AVA) owned per household on 30.6.02 for each social group

social group	AVA (Rs.) rural	urban
(1)	(2)	(3)
ST	136640	240295
	(0.5885)	(0.7203)
SC	125954	182351
	(0.5582)	(0.6419)
OBC	266033	334161
	(0.5937)	(0.6665)
Others	429513	560362
	(0.6078)	(0.6228)
all	**265606**	**417158**
	(0.6291)	**(0.6643)**

Note: 1. 'All social groups' includes households with n.r. cases of social group.
2. Figures within parenthesis give Lorenz Ratio for the distribution of assets.

[1] *All values of assets and cash loans refer to a fixed date, viz. 30.6.02 for the 59th round. However, for the sake of brevity, this is referred to as 2002. This convention is followed in the rest of this chapter.*

lagged way behind that for the social group *Others*, be it in the rural or urban areas. In fact, AVA for SC or ST household was about half of that for all social groups taken together in both the rural and urban areas.

2.1.2.2 The Lorenz Ratios given in parenthesis in Statement 1 indicates that the distribution of assets was relatively more unequal, in general, in the urban areas for all the social groups and Lorenz ratio was maximum in the case of urban ST households and least in the case of rural SC households.

2.1.2.3 **Changes in Average Value of Assets (AVA) – Rural Areas:** The changes in the average value of assets (AVA) of the rural households over the two decades beginning with 1981 are shown in Statement 2 for 20 major states and all India. It may be seen that there is a very little change in the relative position of the states in respect of AVA during the two decades. Punjab, Haryana, Kerala, Jammu and Kashmir and Himachal Pradesh have maintained their high AVAs in all the periods 1981, 1991 and 2002, and on the other hand, Orissa, Andhra Pradesh, Assam, West Bengal and Tamil Nadu are found with low AVAs in these periods. In fact, the relative positions of the states in 1991 are observed to be roughly the same as in 1981. Some new states have emerged through partitioning of some big states during 1991 and 2002. In that sense, although strict comparison between the periods 1991 and 2002 is not possible, the relative positions of the states

Statement 2: Average value of assets (AVA) per rural household during 1981, 1991 and 2002

Rural

state	AVA (Rs.000)		
	1981 (37th)	**1991** (48th)	**2002** (59th)
(1)	(2)	(3)	(4)
Andhra Pradesh	26	58	135
Assam	20	60	146
Bihar	32	98	206
Chhattisgarh	-	-	192
Gujarat	37	103	328
Haryana	91	338	716
Himachal Pradesh	63	134	482
Jammu & Kashmir	59	163	615
Jharkhand	-	-	152
Karnataka	33	107	248
Kerala	77	182	510
Madhya Pradesh	30	93	238
Maharashtra	35	93	253
Orissa	18	46	98
Punjab	97	329	904
Rajasthan	41	159	358
Tamil Nadu	20	62	181
Uttaranchal	-	-	389
Uttar Pradesh	45	139	330
West Bengal	21	62	152
India	**36**	**107**	**266**

Statement 3: Average value of assets (AVA) per urban household during 1981, 1991 and 2002

Urban

state	AVA (Rs.000)		
	1981 (37th)	**1991** (48th)	**2002** (59th)
(1)	(2)	(3)	(4)
Andhra Pradesh	32	95	357
Assam	33	112	277
Bihar	36	99	322
Chhattisgarh	-	-	280
Delhi	92	284	574
Gujarat	43	160	459
Haryana	60	151	673
Himachal Pradesh	54	161	512
Jammu & Kashmir	84	202	1067
Jharkhand	-	-	244
Karnataka	42	125	378
Kerala	112	222	762
Madhya Pradesh	42	117	445
Maharashtra	43	165	420
Orissa	22	72	250
Punjab	55	256	561
Rajasthan	40	161	493
Tamil Nadu	34	120	322
Uttaranchal	-	-	438
Uttar Pradesh	38	158	370
West Bengal	28	101	322
India	**41**	**144**	**417**

observed in 1991 have remained nearly the same in 2002.

2.1.2.4 **In urban areas:** Statement 3 shows the changes in the AVA of the urban households over the decade ending 2002 for 21 major states (relatively large states in terms of population) and all India. A state-wise analysis of AVA in the urban shows similar features as for that in the rural areas. The relative position of the states in respect of AVA in the urban areas did not change much during the two decades, except in the case of Andhra Pradesh and Madhya Pradesh. These two states show a significant upward movement in terms of AVA. The change in the case of Madhya Pradesh could be due to its partition to form Chhattisgarh, where the AVAs were lower.

2.2 Size Distribution of Household Assets Holdings

2.2.1 Statement 4 presents the distribution of households over household assets holding classes separately for each occupational category of rural and urban sectors of all-India. The distribution reveals the relative importance of different assets holding groups.

Statement 4: Percentage distribution of households by household assets holdings as on 30.6.02

household assets holding class (Rs. 000)	rural			urban		
	cultivator	non-cultivator	all	self-employed	other	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)
less than 15	1.0	17.4	7.6	10.2	20.3	16.7
15 - 30	2.9	16.3	8.3	5.6	6.8	6.3
30 - 60	8.8	23.6	14.8	8.1	9.5	9.0
60 - 100	13.5	16.3	14.6	9.5	9.6	9.5
100 - 150	14.4	9.3	12.3	8.8	9.2	9.0
150 - 200	11.3	4.8	8.7	6.9	5.9	6.3
200 - 300	14.8	5.1	10.9	10.4	9.0	9.5
300 - 450	11.8	3.1	8.2	9.4	8.1	8.6
450 - 800	11.4	2.7	7.9	13.0	10.0	11.1
800 & above	10.2	1.4	6.7	18.3	11.6	14.0
all	100.0	100.0	100.0	100.0	100.0	100.0

2.2.2 Rural Areas: In the rural areas, it is seen that 7.6% of the households owned assets as low as Rs. 15000 or even less, valued at 2002 prices. Another 8.3% households belonged to the asset group of Rs. 15,000 – 30,000. Thus, in 2002, less than one-sixth of the rural households owned assets worth Rs. 30,000 or less. On the other hand, about 23% of rural households owned assets amounting to rupees three lakh and more. More than 60% were found to be distributed in the middle five asset groups ranging from Rs. 30 thousand to Rs. 3 lakh.

2.2.3 Among the different categories of households, ***cultivators*** (60%), numerically the most dominant type in the rural areas, are found to be more prosperous than ***non-cultivators***. As mentioned earlier, the value of total assets per ***cultivator*** household was Rs. 3.73 lakh, which was about three-and-half times than the

average value of total assets (Rs. 1.07 lakh) held by the *non-**cultivator*** households. The pattern of assets holding reflects the sad plight of the *non-cultivator* households. As high as 34% of the ***non-cultivator**s*, are seen to own assets worth only Rs. 30,000 or less. The corresponding number for the cultivators is 4% only. Among the non-cultivator households, on the other hand, merely 7% own assets worth Rs. 3 lakh or more compared to 33% among the cultivator households.

2.2.4 Urban Areas: It is seen from Statement 4 that in the urban areas, the percentages of households in the two terminal groups of the size-distribution of assets holding are far more than those in the rural areas. However, in most of the middle groups the percentages are more in the rural areas. The proportion of urban households owning a meager amount of less than Rs. 15,000 worth of assets is found to be 17% in 2002, which is more than two times the proportion of rural households falling in the same asset group. At the other end of the size bracket of assets holding of Rs. 3 lakh and above, the concentration of urban households is considerably more than that of the rural households. The proportion of households in this upper extreme group is seen to be 34% in the urban areas against 23% in the rural areas.

2.2.5 The percentage of urban households falling in the assets groups up to Rs. 30,000 is found to be less among the *self-employed* than among the *other* urban households. Between the two categories of households, the *self-employed* are seen to exhibit a better performance in the sense that the distribution for the *self-employed* households is located to the right of the distribution for *other* households with a more or less identical distribution pattern. Note that the average value of total assets per *self-employed* household is much higher (about Rs. 5.55 lakh) than that per *non*-self employed households.

2.2.6 It would be of interest to study the relative importance of different items of assets over the two decades ending with 2002. The percentage shares of different items in the total assets derived from the present survey data along with those obtained from the earlier surveys in 1971, 1981 and 1991 for the rural sector and in 1981 and 1991 for the urban sector (since NSS 26th round results for urban sector were not released) have been presented for all-India in Statement 5 in the next page. *Land* and *building* have remained the most important components of assets owned by rural as well as urban households. In the rural areas, the percentage of the value of *land* and *building* to the value of total assets varied in between 83 to 87 during 1971 to 1991. The corresponding range for *land* and *building* in the urban areas was 68 to 76 per cent during the period 1981 to 2002. The relative position of land or building or any other item of assets in the total value of assets did not change considerably during the period 1971 to 2002. The share of *livestock and poultry* in the total value of assets appears to have reduced in the rural areas during the two decades. In the urban, share of *land* in the total assets revealed an increasing trend during the two decades, while the share of *household durable* assets showed a somewhat declining trend.

Statement 5: Percentage share of different items of assets in total household assets by occupational category of households during 1971, 1981, 1991 and 2002

occupational category	year	items of assets							
				other assets					
		land	building	livestock & poultry	machinery & equipment	household durables	financial assets	dues receivable*	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
					rural				
cultivator	1971	69.0	16.5	6.5	2.7	4.2	0.8	0.6	100.0
	1981	64.1	19.5	5.0	3.7	6.6	1.0	0.1	100.0
	1991	67.6	19.1	3.4	3.8	5.1	0.8	0.1	100.0
	2002	68.1	20.1	2.3	3.8	4.2	1.6	0.1	100.0
non-cultivator	1971	32.3	39.7	6.4	3.1	11.5	5.2	1.8	100.0
	1981	30.8	39.1	5.2	3.3	15.8	5.5	0.3	100.0
	1991	39.8	37.9	2.9	3.5	11.2	4.6	0.1	100.0
	2002	38.2	41.4	1.3	3.4	10.0	5.4	0.2	100.0
all households	1971	66.7	17.9	6.5	2.7	4.6	1.1	0.5	100.0
	1981	62.1	20.7	5.0	3.7	7.1	1.2	0.1	100.0
	1991	64.2	21.4	3.4	3.8	5.9	1.3	0.1	100.0
	2002	63.2	23.5	2.1	3.7	5.1	2.2	0.1	100.0
					urban				
self-employed	1981	34.6	37.3	1.1	8.0	13.1	5.3	0.7	100.0
	1991	36.0	40.8	0.7	7.5	10.2	4.1	0.7	100.0
	2002	42.5	37.2	0.3	8.0	7.2	4.4	0.4	100.0
others	1981	30.6	34.3	0.6	2.6	16.8	14.9	0.2	100.0
	1991	35.0	38.2	0.2	2.6	12.7	11.0	0.2	100.0
	2002	34.8	38.4	0.1	3.2	9.5	13.9	0.1	100.0
all households	1981	32.4	35.6	0.8	5.0	15.1	10.6	0.4	100.0
	1991	35.5	39.3	0.4	4.8	11.6	7.9	0.4	100.0
	2002	38.5	37.8	0.2	5.5	8.4	9.4	0.3	100.0

*: against the loans advanced to others by the households.

2.3 Household Indebtedness

2.3.1 Incidence of Indebtedness (IOI) and Average Amount of Debt (AOD)

Statement 6: Incidence of indebtedness (IOI) and average amount of debt per household (AOD) as on 30.6.02

occupational categories of the households	IOI (%)	AOD per household ID (Rs.)	AOD per indebted household (Rs.)
(1)	(2)	(3)	(4)
	rural		
cultivator	29.7	9261	31182
non cultivator	21.8	4991	22894
all	**26.5**	**7539**	28449
	urban		
self employed	17.9	12134	67788
others	17.8	11577	65039
all	**17.8**	**11771**	**66129**

In the 59th round survey on Debt and Investment, a household was considered to be indebted if the household had any cash loan outstanding on 30.6.02. This report also deals with some of the basic estimates of the indebtedness of the households. It may be noted that like most of the NSS estimates, these are based on information collected through the interview method and hence, in fact, refer to 'reported indebtedness'. The percentage of the indebted households, representing incidence of indebtedness (IOI) and average amount of debt (AOD) per household as on 30.6.02 for the rural and urban areas of India are presented in Statement 6. The results of the survey show that the IOI was about 27% among the rural households and 18% among the urban households. The AOD per household is seen to be less in the rural sector than in the urban, the values being Rs. 7,539 and Rs. 11,771, respectively. Compared to this, the AOD per indebted household was Rs. 28,449 and Rs. 66,129 in the rural and urban sectors, respectively.

2.3.2 Changes in Household Indebtedness

2.3.2.1 **Rural Households**: A comparison of the present survey results with those of the surveys in 1971, 1981 and 1991 is given in Statement 7. It may be noted in this context that in surveys of 1971 and 1981, ' other liabilities' were also included in the 'debt' of a household, over and above cash loans taken by it. To that extent, the figures on the incidence and amount of indebtedness obtained from surveys in 1971 and 1981 are not strictly comparable with those of 1991 and 2002. The statement shows that IOI at the all-India level has somewhat increased steadily since 1981 in the rural areas — from 20% in 1981 to 23% in 1991 and then, to 27% in 2002. This is true for both the categories of household in the rural sector. However the 2002 estimate is still far lower than the 1971 estimate of 43%. On the other hand, the increase in AOD during 1971 to 1981 appears to be negligible in true sense, but it increased at a faster rate over the period from 1981 to 1991 and then, accelerated further during 1991 to 2002 – reaching Rs. 7,539 per household. Incidentally, for the *non-cultivator* households, the growth in AOD is seen to be negative between 1971 and 1981.

2.3.2.2 **Urban Households**: For urban households, the comparison is limited to the estimates obtained from the surveys in 1981, 1991 and 2002 since the survey results of NSS 26th round (1971) have not been published. The percentage of indebted households, at the all-India level, is found to have marginally increase from 17.4% in 1981 to 19.3% in 1991 and then, to have declined to 17.8% in 2002. This pattern of change in IOI over the years holds good for both the categories of households. The pace of increase in the value of AOD in the urban sector appears to be systematic during these periods.

Statement 7: Incidence of indebtedness (IOI), average amount of debt per household (AOD) during 1971, 1981, 1991 and 2002

occupational categories of holds	IOI (%)				AOD(Rs.)			
	1971	1981	1991	2002	1971	1981	1991	2002
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
				Rural				
cultivator	46.1	22.3	25.9	29.7	605	803	2294	9261
non cultivator	34.3	12.4	18.5	21.8	223	205	1151	4991
all	42.8	20.0	23.4	26.5	500	661	1906	7539
				Urban				
self employed	-	16.9	19.9	17.9	-	1473	4434	12134
others	-	17.6	18.9	17.8	-	816	3198	11577
all	-	17.4	19.3	17.8	-	1030	3618	11771

2.4 Changes in debt-asset ratio with respect to Occupational Categories:

The 'debt-asset' ratio is defined as the average amount of debt outstanding on a given date for a group of households expressed as a percentage of the average value of assets owned by them on the given date. Thus, this ratio reflects the burden of debt on any particular group of households on a given date.

Statement 8 shows the changes in debt-asset ratio during 1971, 1981, 1991 and 2002 by occupational category of households at the all-India level. In the rural sector, there has been a significant fall in the ratios between the periods 1971 and 1981. Thereafter, it remained steady till 1991 and then had a rise in all the categories of households. The urban ratios did not show changes during 1981 to 2002 except in the case of *other* category of households. The ratios for *other* category of households that was 2.44% in 1981, rose to 2.64% in 1991 and then ended with 3.42% in 2002.

Statement 8: Debt-asset ratio of households during 1971, 1981, 1991 and 2002

occupational categories of the households	debt-asset ratio (in %)			
	1971	1981	1991	2002
(1)	(2)	(3)	(4)	(5)
		Rural		
cultivator	4.13	1.80	1.61	2.49
non cultivator	8.53	2.28	3.01	4.65
all	4.42	1.83	1.78	**2.84**
		Urban		
self employed	-	2.66	2.34	2.19
others	-	2.44	2.64	3.42
all	-	2.54	2.51	**2.82**

2.5 Aggregate Amount of Outstanding Debt

2.5.1 For the country as whole, the aggregate amount of debt (cash loans) outstanding on 30th June, 2002, as reported by the households, was estimated at Rs. 1,76,795 crores that rolled forward as much as 4.73 times from a base of Rs. 37,443 crores at 1991. Statement 9 also reveals that the households residing in the rural areas with 73 per cent share in all the households of the country, held about 63 per cent of the total outstanding debt. Opposed to this, the urban households, in 2002, accounted for 37 per cent of the total debt, which was relatively much higher than the share (27 per cent) in respect of all the households in the country.

Statement 9: Amount of cash dues of households as on 30.6.02

estimates	rural	urban	total
no. of households (in 00,000)	1479	555	2034
p.c. of households	73	27	100
total amount of debt (in *Rs. 00,00,000*)	11148	6537	17675
p.c. share of debt	63	37	100
IOI (%)	26.5	17.8	24.1
AOD (Rs.)	7539	1177	8694

2.5.1.1 **Trend in amount of debt – rural**: Statements 10 presents the amount of outstanding debt as on 30th of June in the years 1971, 1981, 1991 and 2002 for the rural households and in the years 1981, 1991 and 2002 for the urban households by occupational *category* of households. In earlier rounds of AIDIS till the survey in 1981, 'total household debt' included 'debt in kind' which formed a very small part – less than 3% - of the total debt. To that extent, any exercise in comparison over different rounds of AIDIS suffers, since the figures reported on incidence and level of indebtedness in earlier AIDIS rounds are strictly not comparable with those of 1991 and 2002. The statement reveals that the aggregate amount of outstanding debt of rural as well as urban households has been increasing over the years during the last three decades. The distribution of total household debts between the two broad categories of households in the rural sector, namely *cultivators* and *non-cultivators*, also shows that as high as 73 per cent of the total debt (amounting to Rs. 111,468 crores), in 2002, was accounted for by the *cultivator* households, which constituted nearly 60 per cent of rural households. Both the shares in respect of 'value of debt' and 'households' for *cultivator* households are found to decline steadily during the two decades since 1981 - resulting an equal amount of percentage gain for *non-cultivator* households. The share in the 'value of debt' for *cultivator* households peaked at 93 per cent in 1981, declined to 80 per cent in 1991 and dropped to 73 per cent in 2002. The corresponding estimates relating to 'value of debt' and 'households' obtained from 1971 survey, however, do not fit into the trend observed for the period from 1981 to 2002. Figure 1 shows the percentage of cultivator households to total rural households and the percentage share of debt of the cultivator households to the total debt of rural households for the years 1971, 1981, 1991 and 2002.

2.5.1.2 **Trend in amount of debt - urban:** Contrary to the rural sector, more or less, a balanced distribution of household debts is observed between the two broad categories of households, namely *self-employed* and *others*, in the urban sector. The *self-employed* household, in the urban areas, which was 36 per cent of all urban households, held 37 per cent of urban household debts. The corresponding share in 1981 was nearly 47 per cent and declined to catch up 42 per cent in 1991, although there was significant increase in the percentage of *self-employed* households in the urban – traced at nearly 33 per cent in 1981, then at 34 per cent in 1991 and 36 per cent in 2002.

Statement 10: Amount of debt by occupational categories of the households during 1971, 1981, 1991 and 2002

year	amount of debt (Rs. 00,00,000)			share of cultivator/ self-employed hhs. to total debt of all hhs (%)	share of cultivator/ self-employed hhs.to total hhs. (%)
			rural		
	cultivator	**non-cultivator**	**all**		
1971	3,374	474	3,848	87.7	72.4
1981	5,737	456	6,193	92.6	76.3
1991	17,668	4,543	22,211	79.5	66.1
2002	81,709	29,759	111,468	73.3	59.7
			urban		
	self-employed	**others**	**all**		
1981	1,406	1,617	3,023	46.5	32.6
1991	6,306	8,805	15,232	41.7	34.0
2002	24,341	40,977	65,327	37.3	36.1

2.6 Institutional Credit in Total Cash Debt

2.6.1 In view of the fact that the *institutional* credit agencies have an impact on the cost of borrowing, an attempt is made to examine in some detail the role of *institutional* agencies in providing loans to different segments of households in both the rural and urban sectors.

2.6.2 Change in Share of Institutional Credit in Total Cash Debt

2.6.2.1 For long, the household sector, particularly in rural India, was exploited by the traditional credit agencies like *agricultural money lender, professional money lender, landlords, traders* etc. It seems that their stranglehold that was gradually loosening during

Statement 11: Percentage share of institutional agencies in outstanding cash debt for each of occupational categories

ocupational category	as on June 30			
	1971 (26th)	1981 (37th)	1991 (48th)	2002 (59th)
		rural		
cultivator	32	63	66	61
non-cultivator	11	37	55	46
all	**29**	**61**	**64**	**57**
		urban		
self-employed	-	58	69	67
others	-	62	74	80
all	**-**	**60**	**72**	**75**

the 1960s, was very nearly broken during the 1970s, with the *institutional* agencies making steady inroads into the rural scene. In 1960, about 17 per cent of the amount of cash debt of the households in the rural was shared by the *institutional* agencies.

2.6.2.2 Statement 11 shows that in the rural, the share of *institutional* credit agencies in the outstanding cash dues of the rural households at the all-India level increased from 29 per cent in 1971 to 61 per cent in 1981 and then the pace of increase was arrested and rose to 64 per cent in 1991. During the following decade, the share declined by about 7 percentage points and reached at 57 per cent in 2002. On the other hand, ever since 1981, the *institutional* agencies made a steady inroad in the debt amount of urban households. The institutional share in the household debt, which was 60 per cent in 1981, further rose to 72 per cent in 1991 and, was leveled at 75 per cent in 2002.

2.6.2.3 *By occupational categories*: In all the categories of rural and urban households, the all-India pattern is observed over these time points, except in the case of urban *self-employed* households, which faced a decline of 2 percentage points in the share of cash credit by the *institutional* agencies,

2.7 Share of Credit Agencies in Outstanding Cash Debt

2.7.1 The profile of the reported credit agencies in terms of shares of outstanding debt (S) and shares in value of the average debt (A) are given in Statement 12 for rural areas and in Statement 13 for urban areas.

2.7.1.1 **Rural Areas**: Statement 12 reveals that in 2002, for all four social groups, the share of IAGs in the TD was quite substantial. However, difference is observed in this share between the four groups - it ranges between 45% to 69%.

(a) ***ST households***: Although no substantial differences across social groups are observed in the shares of different IAGs for ST households, when compared with the other social groups, the share for commercial banks including RRB (34%) was highest. Similarly, among NIAGs, share of professional moneylender was the lowest at 11% as compared to the other social groups.

(b) ***SC households***: Among IAGs, the share of co-operative societies was the lowest (18%) and among NIAGs, the share of professional moneylenders was the highest across social groups.

(c) ***OBC households***: Among IAGs, the shares of co-operative societies/ banks (24%) and commercial bank including RRBs (22%) and among NIAGs, that of professional moneylenders (25%) were notable for their high magnitudes.

2.7.1.2 **Urban Areas**: Statement 13 indicates that while the pre-eminence of IAGs in share of TD held for all social groups, the share was reported to be lowest in the social group OBC.

(a) ***ST households*****:** Among IAGs, the highest share across social groups is found for financial corporation/ institution (33%), government (15%) and a much lower share of commercial banks including RRBs (16%). Among NIAGs, share for traders (9%) and professional money lenders (7%) stand out.

(b) ***SC households***: Among IAGs, a high share for commercial banks including RRB (28%) and co-operative society/bank (21%) are worth noting. Among NIAGs, a high share of professional moneylenders (17%) is reported.

(c) *OBC households:* A high share of about 28% for commercial banks including RRBs among IAGs and the highest share across social groups of 21% for professional moneylenders among NIAGs stand out.

(d) ***households belonging to social group 'Others'***: The lowest proportionate dependence on NIAGs (18%) and the highest share (32%) of commercial banks including RRBs across social groups stand out.

Statement 12: Percentage distribution of outstanding total debt (S) and average debt (Rs.) per household (A) as on 30.6.02 by credit agency for each social group

Rural										
credit agency	social group									
	ST		SC		OBC		Others		all	
	S	A	S	A	S	A	S	A	S	A
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
govt.	3.6	115	2.9	135	1.9	157	2.3	240	2.3	173
co-op. society/bank	29.4	942	18.3	849	23.7	1964	34.9	3642	27.3	2058
commercial bank including RRB	33.8	1083	21.6	1002	22.3	1848	27.3	2849	24.5	1847
insurance	0.2	6	0.1	5	0.5	41	0.1	10	0.3	23
provident fund	0.5	16	0.2	10	0.2	17	0.3	31	0.3	23
financial corporation/institution	0.4	13	0.6	26	1.0	83	1.4	146	1.1	83
Financial company	0.2	6	0.2	10	0.4	34	0.9	94	0.6	45
other institutional agencies	0.4	13	0.9	42	1.0	83	0.4	41	0.7	53
all institutional agencies	**68.5**	**2195**	**44.8**	**2079**	**51.0**	**4227**	**67.7**	**7066**	**57.1**	**4305**
landlord	0.3	10	2.3	107	0.8	66	0.7	73	1.0	75
agriculturist money lender	9.4	301	15.1	701	9.9	821	8.3	866	10.0	754
professional money lender	10.7	345	27.6	1281	24.6	2039	11.7	1221	19.6	1478
traders	3.1	99	1.4	65	3.7	307	1.7	177	2.6	196
relatives and friends	6.3	203	6.4	297	7.3	605	7.3	762	7.1	535
doctors, lawyers and other prof.	0.2	6	0.3	14	0.2	17	0.5	52	0.3	23
others	1.4	45	2.1	97	2.5	207	2.3	240	2.3	173
all non- institutional agencies	**31.5**	**1010**	**55.2**	**2562**	**49.0**	**4061**	**32.3**	**3371**	**42.9**	**3234**
all agencies	**100.0**	**3205**	**100.0**	**4641**	**100.0**	**8288**	**100.0**	**10437**	**100.0**	**7539**

Statement 13: Percentage distribution of outstanding total debt (S) and average debt (Rs.) per household (A) as on 30.6.02 by credit agency for each social group

Urban

credit agency	social group									
	ST		SC		OBC		Others		all	
	S	A	S	A	S	A	S	A	S	A
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
govt.	14.9	1376	8.5	658	6.1	683	8.0	1086	7.6	895
co-op. society/bank	11.0	1016	21.3	1649	19.2	2150	21.5	2919	20.5	2413
commercial bank including RRB	15.5	1431	28.0	2168	28.2	3158	31.6	4290	29.7	3496
insurance	1.2	111	0.9	70	2.8	314	4.5	611	3.5	412
provident fund	1.9	175	3.3	256	1.7	190	1.9	258	2.0	235
financial corporation/institution	33.0	3047	5.0	387	4.2	470	7.9	1073	7.0	824
Financial company	0.0	0	1.1	85	1.1	123	2.7	367	2.0	235
other institutional agencies	1.3	120	3.1	240	1.3	146	3.9	530	2.9	341
all institutional agencies	**78.8**	**7276**	**71.2**	**5514**	**64.6**	**7235**	**82.0**	**11133**	**75.1**	**8840**
landlord	0.0	0	0.1	8	0.3	34	0.1	14	0.2	24
agriculturist money lender	0.0	0	0.7	54	1.7	190	0.6	81	0.9	106
professional money lender	6.8	628	17.1	1324	20.5	2296	8.3	1127	13.2	1554
traders	9.3	859	1.1	85	1.0	112	0.7	95	1.0	118
relatives and friends	2.7	249	7.7	596	9.2	1030	6.8	923	7.6	895
doctors, lawyers and other prof.	0.0	0	0.4	31	0.3	34	0.0	0	0.1	12
others	2.3	212	1.5	116	2.5	280	1.4	190	1.8	212
all non- institutional agencies	**21.2**	**1957**	**28.7**	**2223**	**35.4**	**3965**	**18.0**	**2444**	**24.9**	**2931**
unspecified source	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0
all agencies	**100.0**	**9233**	**100.0**	**7744**	**100.0**	**11200**	**100.0**	**13577**	**100.0**	**11771**

2.8 Type of Loan

2.8.1 **Loan by term**: The classification of loans by their type, in fact, refers to the term for which the loans were contracted. All loans contracted for a period of 12 months or less are called 'short term' loans. Such loans were taken sometimes against some pledge (of commodity) and sometimes without it. 'Medium term' loans were contracted for duration of one to three years and 'long term' loans for a period exceeding three years. Statement 14 gives the percentage of indebted households (P) and average amount outstanding debt (AOD) by type of loan based on the survey data. Since any household could take loans of different types, the P-values for different types are non-additive. It is seen from this table that a higher proportion of households took longer-term loans and the AOD also rose with the duration of loan. However, going by the incidence, *medium term* borrowing appeared to be marginally more prevalent than other types in the rural areas, with nearly 11 per cent of all households opting for them. Following that, availing of *long term* loans and *short-term non-pledged* loans were prevalent in 9 per cent and 6 per cent of the households. The corresponding proportions of households under these three types of loan in the urban had been 6, 8 and 3 per cent. Not much significant difference was found for he IOI between the two occupational categories in the rural and urban. However, AOD for *cultivator*s was nearly double the corresponding value for *non-cultivator*s, and that of *self-employed* was also higher than that of *others* for each category of terms of loan.

Statement 14: Percentage of indebted households (P) and average amount outstanding (A) as on 30.6.02 by type of loan for each of major household type

major household type	short term pledged		short term non-pledged		medium term		long term		all	
	P	A	P	A	P	A	P	A	P	A
rural										
cultivator	4	943	7	1139	11	3008	10	4169	30	9261
non-cultivator	2	260	4	584	9	1699	8	2442	22	4991
all	**2**	**668**	**6**	**915**	**11**	**2480**	**9**	**3472**	**27**	**7539**
urban										
self-employed	2	601	3	981	6	3019	8	7532	18	12134
others	1	349	3	672	6	2213	9	8332	18	11577
all	1	440	3	783	6	2504	8	8037	18	11771

2.9 Debt According to Purpose

2.9.1 **Purpose of Debt**: One of the important aspects of a loan is the purpose for which it is taken. This is because the loans taken and utilized for productive purposes such as capital or current expenditure in household enterprises (agricultural or *non*-agricultural) can be expected to be self-liquidating in nature for the indebted households besides help accelerate general economic activity and hence ultimately promote economic welfare. Hence, if a large number of households have taken loans for productive purposes it

is an indication of economic progress of the society. On the other hand, enterprise-unrelated purposes of borrowings such as meeting household expenditure are considered unproductive because of their mostly non-self-liquidating nature. Such loans, if large or frequent, may lead to perpetual debt and misery. Any study of indebtedness, therefore, would be incomplete without discussion of composition of debt according to different purposes.

2.9.2 **Incidence of Indebtedness by Purpose of Loan**

2.9.2.1 **Rural Areas**: Statement 15 shows that, generally speaking, the pattern of incidence of indebtedness (P), in terms of purposes for which loans were reportedly taken, was much the same for all the four social groups in rural areas. However, the actual values of P suggest that the category 'household expenditure' was much less prevalent (6.8%) among ST households than among SC households (15.2%), OBC households (14.6%) or *Other* households (10.8%).

2.9.2.2 **Urban Areas**: Statement 16 tells almost a similar tale for the urban areas. Here too, the values of P against different purposes are similar in all the four social groups. As in rural areas, here also, as per the actual values of P, the category 'household expenditure' was much less prevalent (8.9%) among ST households than among SC households (15.0%), OBC households (14.8%) or *Other* households (10.1%).

Statement 15: Percentage of indebted households (P) as on 30.6.02 by purpose of loan for each social group

Rural

purpose of loan	social group				
	ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)
capital expenditure in farm business	5.6	5.0	5.5	6.1	5.5
current expenditure in farm business	4.3	3.1	5.6	6.3	5.1
all expenditure in farm business	**9.7**	**7.9**	**10.6**	**11.8**	**10.2**
capital expenditure in non-farm business	0.9	2.4	2.2	2.1	2.1
current expenditure in non-farm business	0.4	0.7	0.9	1.0	0.8
all expenditure in non-farm business	**1.2**	**3.0**	**3.1**	**3.0**	**2.9**
household expenditure	6.8	15.2	14.6	10.8	12.9
expenditure on litigation	0.0	0.1	0.1	0.0	0.1
repayment of debt	0.1	0.4	0.5	0.4	0.4
financial investment expenditure	0.0	0.1	0.1	0.2	0.1
others	1.2	2.2	2.6	2.3	2.3
all non-business expenditure of household	**8.0**	**17.7**	**17.5**	**13.4**	**15.5**
n.r	**0.0**	**0.1**	**0.0**	**0.0**	**0.0**
any	**17.9**	**27.1**	**28.9**	**25.7**	**26.5**

Note: The figures under a column may not be additive as a household may report cash loans taken for more than one purpose.

Statement 16: Percentage of indebted households (P) as on 30.6.02 by purpose of loan for each social group

Urban

purpose of loan	social group				
	ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)
capital expenditure in farm business	0.3	0.3	0.6	0.5	0.5
current expenditure in farm business	0.3	0.4	0.5	0.3	0.4
all expenditure in farm business	**0.6**	**0.6**	**1.1**	**0.8**	**0.9**
capital expenditure in non-farm business	0.6	1.5	2.1	1.9	1.9
current expenditure in non-farm business	0.5	0.5	1.1	0.8	0.9
all expenditure in non-farm business	**1.1**	**2.0**	**3.1**	**2.7**	**2.7**
household expenditure	8.9	15.0	14.8	10.1	12.4
expenditure on litigation	0.0	0.0	0.0	0.0	0.0
repayment of debt	0.5	0.4	0.5	0.2	0.3
financial investment expenditure	0.6	0.2	0.2	0.2	0.2
others	0.9	1.6	2.4	1.8	2.0
all non-business expenditure of household	**10.6**	**16.8**	**17.6**	**12.2**	**14.7**
n.r	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
any	**12.2**	**19.2**	**21.2**	**15.3**	**17.8**

Note: The figures under a column may not be additive as a household may report cash loans taken for more than one purpose.

2.9.3 Composition of Cash Debt According to Purpose

2.9.3.1 ***Rural Areas*:** Statement 17, showing the percentage share (S) of value of cash debt according to purpose for the four social groups in the rural areas, throws up some interesting results. The statement reveals that the percentage share of expenditure in farm business, was significantly lower among SC households than among households belonging to other social groups. It further brings out that ST households displayed a stronger propensity to incur 'capital expenditure' in farm business (S value: 59%) than other households (S-value: 46%), OBC households (S-value: 39%) or SC households (S-value: 26%). The statement also shows that a similar tendency was observable among SC households, on 'household expenditure' under 'non-business expenditure in household'. SC households incurred as high as 51% of their debt for this purpose, compared to 25% for ST, 37% for OBC and 28% for *other* households

2.9.3.2 ***Urban Areas*:** Statement 18 presents the purpose-wise percentage shares of value of cash debt for urban areas for each of the social groups. Urban households exhibit a much greater propensity to incur debt for non-household purposes than their rural counterparts. The statement reveals that nearly 90% of the entire debt of ST and SC households was to meet non-business household expenditure. The corresponding shares for OBC and other households were about 70% and 75%, respectively. On the other hand, only about 6 to 7 per cent of the aggregate debt of ST and SC households was for 'capital expenditure in non-farm business' compared to OBC (21%) and *Others* (16%). In farm business also, ST and SC households represent less share of debt than the households belonging to OBC and *Others*.

Statement 17: Percentage share (S) of total debt as on 30.6.02 by purpose for each social group

Rural

purpose	social group				
	ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)
capital expenditure in farm business	46.9	17.8	24.9	30.1	26.8
current expenditure in farm business	12.2	8.2	14.4	16.3	14.2
all expenditure in farm business	**59.1**	**26.0**	**39.3**	**46.4**	**41.0**
capital expenditure in non-farm business	5.4	7.9	8.3	11.2	9.2
current expenditure in non-farm business	1.7	2.2	3.0	2.8	2.8
all expenditure in non-farm business	**7.1**	**10.1**	**11.3**	**14.0**	**12.0**
household expenditure	24.8	51.2	36.7	28.1	35.0
expenditure on litigation	0.0	0.3	0.4	0.3	0.3
repayment of debt	1.8	1.3	1.6	1.2	1.4
financial investment expenditure	0.2	0.5	0.4	1.1	0.7
others	7.0	10.5	10.2	8.8	9.6
all non-business expenditure of household	**33.8**	**63.7**	**49.3**	**39.4**	**47.0**
n.r	**0.0**	**0.2**	**0.0**	**0.2**	**0.1**
any	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Statement 18: Percentage share (S) of total debt as on 30.6.02 by purpose for each social group

Urban

purpose	social group				
	ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)
capital expenditure in farm business	0.6	0.8	2.8	4.1	3.3
current expenditure in farm business	0.9	0.8	3.1	1.4	1.9
all expenditure in farm business	**1.5**	**1.6**	**5.9**	**5.5**	**5.2**
capital expenditure in non-farm business	6.6	5.9	21.1	16.0	16.5
current expenditure in non-farm business	2.0	2.9	3.2	3.4	3.2
all expenditure in non-farm business	**8.6**	**8.8**	**24.2**	**19.4**	**19.7**
household expenditure	68.5	75.9	50.3	58.1	57.5
expenditure on litigation	0.0	0.1	0.0	0.1	0.1
repayment of debt	1.3	1.6	1.9	1.3	1.5
financial investment expenditure	15.5	1.7	1.7	2.3	2.4
others	4.7	10.1	15.9	13.3	13.6
all non-business expenditure of household	**89.9**	**89.4**	**69.9**	**75.1**	**75.1**
n.r	**0.0**	**0.2**	**0.0**	**0.1**	**0.0**
any	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

2.10 Current Liabilities

2.10.1 Till now, all discussions on household liabilities were concentrated on cash loans only as the outstanding cash dues of households accounted for more than 97 per cent of the total household debt at the national level from 1961 to 1981. RBI (1977) monograph on 'Indebtedness of rural households and availability of *institutional* finance' and NSS Report No. 322 'Some However, in the earlier rounds of AIDIS till 1981, any liability, other than loans taken in cash by a household, was covered under 'kind' loan. In the present survey, liabilities of a household other than 'cash loans' could be 'kind loans' or 'other liabilities' (see Chapter Two). The following discussion is based on a clubbing of these two items under 'current liabilities' of a household.

2.10.1.1 It may be noted that the nature of any individual liability - cash or kind - was determined solely by the manner in which the liability was contracted by the household. If it was contracted in cash (kind), regardless of the mode of repayment, it was deemed to be cash (kind) liability.

2.10.2 Incidence and Average Value of Current Liabilities

2.10.2.1 As per the survey data presented in Statement 19, incidence of current liabilities (cash and kind) (hereafter, referred to as IOCL in brief) other than cash loans in 2002[2] was 11 per cent in rural India and 9 per cent in urban India. This figure was markedly lower than 27 per cent and 18 per cent, the reported incidence of indebtedness in rural and urban India. Further, the estimated average value of current liabilities per household (referred to subsequently as AOCL in brief) in 2002 was Rs. 442 in the rural and 331 in the urban areas.

Statement 19: Percentage of households reporting current liabilities (P) on the date of survey and average value (Rs.) of such liabilities (A) by nature of liabilities for each occupational category

occupational categories of households	nature of liabilities					
	cash		kind		cash &/or kind	
	P	A	P	A	P	A
			rural			
cultivator	6	370	6	192	12	562
non-cultivator	6	155	5	109	10	264
all	**6**	**283**	**5**	**159**	**11**	**442**
			urban			
self-employed	6	336	4	217	9	553
others	5	132	3	75	8	206
all	**5**	**205**	**4**	**126**	**9**	**331**

[2] *Following the convention stated earlier, reference period is taken as 2002. However, all estimates pertaining to current liabilities are based on the actual date of survey, which was a moving reference day. Since estimates of outstanding cash dues of households for this survey have been generated as on 30.6.2002, strictly speaking, these cannot be added to the estimates of households current liabilities to arrive at the "total debt" of households as on the date of survey for the present round.*

2.10.2.2 *Differences by occupation category*: Statement 19 reveals that not much difference existed between the two occupational categories in the percentage of households reporting current liabilities in 2002. In respect of AOCL, *cultivator*s in the rural and *self-employed* in the urban reported a distinctly higher value of AOCL (Rs. 562 and Rs. 553, respectively) than their respective counterparts non-*cultivator* and *others* households (Rs.264 and Rs. 206, respectively) at the national level.

2.10.3 Duration of Outstanding Current Liabilities

2.10.3.1 Incidence: For rural households, Statement 20 shows that nearly half of the households reporting current liabilities belong to the duration 'less than 3 months'. In the urban the corresponding proportion was two- third. The incidence decreased as the duration of outstanding liabilities increased till one year. However, the average amount of current liability was lower in the shorter durations and higher in the longer durations.

Statement 20: Percentage of households reporting current liabilities (P) on date of survey and average value (Rs.) of such liabilities (A) by duration

all-India

duration of outstanding liabilities	rural		urban	
	P	A	P	A
less than 3 months	5	82	6	122
3-6 months	3	70	2	49
6-12 months	2	91	1	44
1 year or more	2	199	1	116
all	**11**	**442**	**9**	**331**

2.11 Cash borrowings by occupational categories

2.11.1 Statements 21 and 22 present the total amount of cash borrowings and percentage shares by occupational categories of households during 1971-72, 1981-82, 1991-92 and 2002-03 for rural households and during 1981-82, 1991-92 and 2002-03 for urban households[3]. The aggregate estimates given in these statements are at current prices.

Statement 21: Amount of cash borrowings by occupational category of households during 1971-72, 1981-82, 1991-92 and 2002-03

rural

Year (round)	amount of borrowings (Rs. 00,00,000)			% share of cultivator hhs to	
	culti-vator	non-cultivator	all	total borrowings	total hhs
(1)	(2)	(3)	(4)	(5)	(6)
1971 – 72 (26th)	1155	190	1345	85.9	72.4
1981 – 82 (37th)	3757	427	4185	89.8	76.3
1991 – 92 (48th)	10636	2862	13498	78.8	66.1
2002 – 03 (59th)	39294	15825	55119	71.3	59.7

[3] *Since results of the urban sector for the NSS 26th round conducted during 1971-72 were not released, data for that period cannot be presented here.*

Statement 22: Amount of cash borrowings by occupational category of households during 1981-82, 1991-92 and 2002-03

urban

Year (round)	amount of borrowings (Rs. 00,00,000)			% share of self employed hhs to	
	self employed	other	all (in cl. m. r.)	total borrowings	total hhs
(1)	(2)	(3)	(4)	(5)	(6)
1981 – 82 (37th)	830	1,156	1,986	41.8	32.6
1991 – 92 (48th)	2815	5098	7918	35.7	34.0
2002 – 03 (59th)	12215	21965	34181	35.7	36.6

2.11.2 **Change *in magnitude over time:*** The statements show that, as per the results of the various rounds of AIDIS, the total amount of cash borrowings (TCB), at current prices, increased over three times during 1970s and 1980s, and about four times during 1990s in rural areas. In urban areas too, the increase was nearly four times during1980s, and much over four times during 1990s. The rise was sharper among *non-cultivator* households (nearly 7 times), in rural areas, during the 1980s and slowed down to 5.5 times during 1990s, whereas among *other* (than self-employed) urban households, the rise in the aggregate amount of cash borrowings was more than 4 times during 1980s and 1990s.

2.11.3 ***Change in shares over time*:** The statements 21 and 22 reveal that, between the two broad categories of households in the rural sector, viz. *cultivators* and *non-cultivators*, the *cultivator* households that constituted nearly 60 per cent of the rural households, held, even after experiencing a fall of 8 percentage points since 1991-92, as high as 71 per cent of TCB in 2002-03. In urban areas, on the other hand, *self-employed* households, which constituted nearly one-third of all urban households, held almost equal share in the cash borrowings. The statements also reveal that *cultivator* households accounted for 90 per cent of TCB in rural areas during 1981-82, 79 per cent during 1991-92 and 71 per cent during 2002-03. The share accounted for by *self-employed* households, in urban areas, dropped by 6 percentage points between the periods 1981-82 and 1991-92 and then remained unchanged till 2002-03.

2.12 Repayments by Occupational Categories

2.12.1 Statements 23 and 24 give the total amount of repayments (TR in brief) by occupational categories of

Statement 23: Amount of repayments by occupational category of households during 1971-72, 1981-82, 1991-92 and 2002-03

rural

year	amount of repayment (Rs. 00,00,000)			% share of self-employed hhs to total repayments
	cultivator	non-cultivator	all (incl. n.r.)	
(1)	(2)	(3)	(4)	(5)
1971 – 72 (26th)	1009	146	1155	87.4
1981 – 82 (37th)	1899	193	2091	90.9
1991 – 92 (48th)	4070	1133	5203	78.3
2002 – 03 (59th)	17729	7154	24883	71.3

Statement 24: Amount of repayments by occupational category of households during 1981-82, 1991-92 and 2002-03

urban

year	amount of repayment (Rs. 00,00,000)			% share of self-employed hhs to total repayments
	Self-employed	other	all (incl. n.r.)	
(1)	(2)	(3)	(4)	(5)
1981 –82 (37th)	536	653	1,189	45.1
1991 –92 (48th)	1513	3027	4540	33.3
2002 –03 (59th)	6679	11768	18447	36.2

households, along with their percentage distribution as obtained from the 59th round and earlier rounds of AIDIS.

2.12.2 *Change in magnitude over time:* The statements reveal that the aggregate repayments of cash dues of households increased 1.8 times during the 1970s, 2.5 times during the 1980s and 4.9 times during the 1990s for rural households as a whole. However, the aggregate repayments of *non-cultivator* households reported a remarkable increase (nearly six times), though that for *cultivator* households reported a small increase (2.1 times) during the 1980s. The corresponding increase accelerated further during the 1990s, and became 6.3 times and 4.4 times, respectively. In urban areas, TR rose about 4 times during the 1980s and 1990s. Aggregate repayments of each of the occupational categories of households in urban areas show a high rise during the two decades ending in 2002-03.

2.12.3 ***Changes in percentage share over time:*** As regards the changes in the percentage share of repayments by occupational categories during the three decades ending in 2002-03, Statement 3R shows that the *cultivator* households accounted for 71 per cent of the total repayments made by rural households during 2002-03. This share was lower by about 7 percentage points than the shares of *cultivator* households in total repayments in rural areas during 1991-92. Over the three decades, the share of cultivator households to TR has decreased from 87 per cent to 71 per cent. In urban areas, share of s*elf-employed* households in TR was about 45 per cent in 1981-82, experienced a fall in 1991-92 to about 33 per cent and then, rose to 36 per cent in 2002-03.

2.13 Incidence of Borrowings and Incidence of Repayments

2.13.1 Incidence of Borrowings and Repayments by Occupation Category

2.13.1.1 Statement 25 displays the incidence of cash borrowings (IOB), i.e. percentage of households reporting cash borrowings, along with the average amount of (cash) borrowings (AOB) per household by occupational categories, during the period of survey (AY 02-03). The statement also displays side by side the incidence of cash repayments (IOR) per household and average amount of repayments (AOR) of cash borrowings during the period of survey. While the incidence of indebtedness (IOI) as on 30.6.02, in the rural areas, was about 27 per cent (NSS Report No. 500), the incidence of cash borrowings was 21 per cent during 2002-03. The average amount of cash borrowings per rural household was Rs. 3726. Compared to the rural areas, both the IOI and IOB were considerably lower in the urban areas and the rate of incidence was 18 per cent and 15 per cent,

Statement 25: Percentage of households reporting cash borrowings (IOB), cash repayments (IOR) and average amount of borrowings (AOB), repayments (AOR) per household by occupational category of households

occupational category of households	indebtedness		borrowings		repayments	
	IOI (%)	AOD (Rs.)	IOB (%)	AOB (Rs.)	IOR (%)	AOR (Rs.)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
			rural			
cultivator	29.7	9261	22.4	4446	16.9	2006
non-cultivator	21.8	4991	18.4	2657	15.9	1202
all	**26.5**	**7539**	**20.8**	**3726**	**16.5**	**1682**
			urban			
self-employed	17.9	12134	15.7	6021	18.1	3292
others	17.8	11577	15.2	6252	20.2	3350
all	**17.8**	**11771**	**15.3**	**6162**	**19.4**	**3326**

respectively. The AOB for an urban household is found to be Rs. 6162 – about 1.7 times that of the rural areas. A comparison of IORs and AORs together with the IOB and AOB, perhaps, indicates that the incidence of indebtedness is likely to increase in the rural areas if the relationship between *borrowings* and *repayments* observed in the survey continues with same direction, i.e., IOR and AOR are less than the IOB and AOB, respectively in the future years. In the urban areas, IOR is, however, higher than IOB; although AOR is less than AOB.

2.13.1.2 Among the occupational categories, the incidence of borrowings as well as the average amount of borrowings are found to be higher for the *cultivator* households than that for the *non-cultivator* households in the rural areas and in the urban areas, the self-employed and other categories of households appear to be in a similar position in respect of IOB and AOB values. Moreover, the relationship between *borrowings* (IOB and AOB values) and *repayments* (IOR and AOR values) that was observed for the rural areas as a whole also holds in the case of both the *cultivator* and *non-cultivator* households. Likewise, the urban relationship between *borrowings* and *repayments* is reflected among the categories of *self-employed* and *other* households.

2.14 Relative position of different credit agencies in cash borrowings of households

2.14.1 Statement 26 presents the shares of different credit agencies, within the institutional and non-institutional types, in total cash borrowings of rural and urban households, during 2002-03. It is observed from the statement that, at the all-India level, among the institutional credit agencies, co-operative societies and commercial banks were the two most important agencies, in rural as well as urban areas.

2.14.2 ***Institutional agencies*:** For rural households, these two agencies, taken together, accounted for 50.7 per cent of the aggregate cash borrowings during 2002-03, with co-operative societies (28.0 per cent) having a larger share than commercial banks (22.7 per cent). In urban areas, about 52.6 per cent of TCB was from these two agencies, with commercial banks (30.6 per

Statement 26: Percentage share of different credit agencies in cash borrowings of the households by occupational categories of the households

credit agency	rural			urban		
	cultivator	non-cultivator	all	self-emp-loyed	others	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)
government etc.	1.2	6.4	2.7	0.5	9.4	6.2
co-operative societies/bank	31.0	20.7	28.0	26.0	19.8	22.0
commercial banks etc.	24.5	18.1	22.7	31.8	29.9	30.6
insurance	0.3	0.3	0.3	0.7	1.9	1.5
provident fund	0.4	2.3	1.0	0.0	4.7	3.0
financial corporation/institution	0.3	1.3	0.6	3.1	11.3	8.4
financial company	0.9	0.6	0.8	3.0	2.3	2.5
other institutional agencies	0.7	1.6	1.0	1.2	1.7	1.5
all institutional agencies	**59.5**	**51.3**	**57.2**	**66.4**	**81.0**	**75.7**
land lord	0.6	0.7	0.6	0.1	0.3	0.2
agricultural money lender	11.2	5.6	9.6	1.3	0.2	0.6
profession money lender	17.9	27.5	20.6	19.1	10.1	13.3
traders	3.0	2.5	2.9	2.1	0.8	1.3
relatives & friends	6.2	10.4	7.4	8.9	5.9	7.0
doctors, lawyers etc	0.2	0.3	0.2	0.2	0.1	0.1
others	1.4	1.7	1.5	1.8	1.6	1.7
all non- instit. agencies	**40.5**	**48.7**	**42.8**	**33.6**	**19.0**	**24.2**
unspecified	0.0	0.0	0.0	0.0	0.0	0.0
all agencies	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

cent) taking a lead, unlike the rural areas, over co-operative societies (22.0 per cent). Government departments came next in importance in the rural areas, accounting for 2.7 per cent of rural TCB, as against only 6.2 per cent in the urban areas. Further, financial corporation/ institution is seen to be a significant source of borrowing in the urban areas, accounted for 8.4 per cent of TCB.

2.14.3 ***Non-institutional agencies*****:** Among the non-institutional credit agencies, moneylenders - both professional and agricultural - and in that order, were found to be important sources for household borrowings in rural areas, their shares standing at 20.6 and 9.6 per cent, respectively. In urban areas, 'professional money lenders', accounting for 13.3 per cent of TCB, was the most important source of non-institutional borrowings. 'Relatives and friends', who accounted for 7.0 per cent of urban TCB, was the second important source. In rural areas too, 'relatives and friends' was an important source, accounting for 7.4 per cent of TCB. For 'traders', the share was 2.9 per cent in the rural areas and 1.3 per cent in the urban areas.

2.15 Changing role of credit agencies

2.15.1 To assess the changes in the relative positions of the different credit agencies over the years, the results of the 59th round, along with those of the 26th, 37th and 48th rounds, are presented in Statement 27 at all-India level for the rural sector. For urban areas, the statement presents such results for the 37th, 48th and 59th rounds. It may be noted that, prior to the 48th round, data had not been collected separately for 'other institutional' agencies, and this was covered under 'others' under non-institutional agencies.

Statement 27: Percentage share of different credit agencies in cash borrowings of the households during 1971-72, 1981-82, 1991-92 and 2002-03

credit agency	rural				urban		
	1971-72	1981-82	1991-92	2002-03	1981-82	1991-92	2002-03
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
government etc.	3.1	4.2	3.9	2.7	10.0	7.9	6.2
co-operative societies/bank	14.9	26.3	25.7	28.0	18.3	21.9	22.0
commercial banks etc.	1.7	23.1	20.7	22.7	25.6	16.3	30.6
insurance	-	0.1	0.3	0.3	1.2	1.8	1.5
provident fund	-	0.8	1.3	1.0	6.8	7.8	3.0
financial corporation/insti.	-	-	-	0.6	-	-	8.4
financial company	-	-	-	0.8	-	-	2.5
other institutional agencies	-	-	1.4	1.0	-	4.2	1.5
all institutional agencies	**19.7**	**54.5**	**53.3**	57.2	**61.9**	**59.9**	**75.7**
land lord	6.4	3.8	3.9	0.6	0.4	0.3	0.2
agricultural money lender	18.7	9.7	8.1	9.6	0.8	0.6	0.6
profession money lender	15.9	7.8	13.3	20.6	9.4	14.0	13.3
traders	14.9	5.9	4.0	2.9	7.1	3.5	1.3
relatives & friends	11.4	12.4	8.9	7.4	13.7	13.9	7.0
others incl. doctors, lawyers etc	12.9	4.7	4.2	1.7	6.0	5.1	1.8
all non- instit. agencies	**80.3**	**44.3**	**42.3**	**42.8**	**37.4**	**37.4**	**24.2**
unspecified	-	1.2	4.4	0.0	0.7	2.7	0.0
all agencies	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

2.15.2 ***Institutional agencies in rural areas***: Statement 27 reveals that throughout the last three decades, maximum amount of institutional borrowings of rural households were from 'co-operative societies', although its share in TCB rose from 14.9 per cent during 1971-72 to 26.3 per cent during 1981-82 but fell marginally to 25.7 per cent during 91-92 with a substantial rise thereafter to 28.1 per cent during 2002-03. 'Commercial banks' closely followed the 'co-operative societies', with its share in TCB soaring by 21 percentage points during the 1970s, the post-nationalization decade, to reach a significant 23.1 per cent during 1981-82, from where it fell to 20.7 per cent during 91-92. During the 1990s, however, the corresponding share gained by 2 percentage points. The share of government departments ranged between 2.7 per cent to 4.2 per cent throughout these three decades.

2.16 Borrowings by Purpose

2.16.1 One of the important aspects of borrowings is the purpose for which it is made. This is because borrowings made and utilized for productive purposes such as capital or current expendiure in household enterprises (agricultural or non-agricultural) may be expected to accelerate the economic activity of the households. On the other hand, purposes like meeting household expenditure may be considered as 'unproductive purposes' as the money spent on them neither results in production of goods and services nor brings any economic prosperity to the households. Such loans, if large or frequent, may lead to perpetual debt and misery. Any study on current borrowings, therefore, would be incomplete without knowledge of the distribution of borrowings according to different

Statement 28: Percentage of households reporting borrowings (P) and percentage share in total borrowings (S) during 1.7.02 to 30.6.03 by purpose of borrowing and occupational category of households

rural

purpose of borrowing	cultivator		non-cultivator		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
capital expenditure in farm business	3.3	20.0	0.6	4.5	2.2	15.6
current expenditure in farm business	7.6	30.8	0.5	1.8	4.7	22.4
all expenditure in farm business	**10.7**	**50.8**	**1.1**	**6.3**	**6.8**	**38.0**
capital expenditure in non-farm business	0.7	8.1	1.0	13.7	0.8	9.7
current expenditure in non-farm business	0.5	3.0	1.0	7.6	0.7	4.3
all expenditure in non-farm business	**1.2**	**11.1**	**1.9**	**21.3**	**1.5**	**14.1**
household expenditure	10.2	28.4	14.0	57.2	11.8	36.6
expenditure on litigation	0.0	0.1	0.0	0.1	0.0	0.1
repayment of debt	0.4	1.9	0.5	2.5	0.4	2.0
financial investment expenditure	0.1	0.2	0.1	0.7	0.1	0.4
Others	1.5	7.5	1.4	12.0	1.4	8.8
all non-business expenditure in household	**12.0**	**38.0**	**15.8**	**72.4**	**13.5**	**47.9**
all (inld. n.r.)	**22.4**	**100.0**	**18.4**	**100.0**	**20.8**	**100.0**

purposes. The results of the present survey have been presented in Statements 28 and 29.

2.16.2 Purposes for borrowings during 2002-03

2.16.2.1 ***Incidence of borrowings:*** Statements 28 and 29 show that 'household expenditure' was the most frequently reported reason for taking loans in both the rural and urban areas. It may be noted that the term 'household expenditure' has been used above in a broad sense as it included expenditure on purchase of residential land, building, construction, renovation of building, etc. The second most frequently reported reason for borrowings money was 'expenditure in farm business (including both capital and current)' (6.8 per cent) in the rural areas, and 'expenditure in non-farm business' (1.9 per cent) in the urban areas. Incidence of borrowings for other specified reasons were insignificant in both the rural and urban areas – the proportion being less than or equal to 1 per cent for each of the other reasons. It is necessary to mention here that these percentage figures should be assessed in relation to overall percentage of households reporting borrowings, which was 20.8 per cent in the rural areas and 15.3 in the urban areas.

2.16.2.2 ***Percentage share of aggregate borrowings according to purposes*:** Although fewer borrowings may be made for a particular purpose, the average amount of borrowings may be large enough to affect the importance of that purpose, especially in the allocation of funds for advancing loans by the financial institutions. In this respect, the percentage shares of the amounts of borrowings by different purposes in the total volume of borrowings provide a measure of their relative importance. The estimates of these percentage shares (S) during 2002-03 by occupational categories have been presented in Statement 28 for the rural areas and Statement 29 for the urban areas.

2.16.2.3 ***In rural areas:*** It is observed from Statement 28 that, during 2002-03, among the rural households, borrowings for purposes of 'expenditure in farm business' and 'household expenditure' accounted for

Statement 29: Percentage of households reporting borrowings (P) and percentage share in total borrowings (S) during 1.7.02 to 30.6.03 by purpose and occupational category

urban

purpose of borrowing	self-employed		others		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
capital expenditure in farm business	0.5	3.5	0.1	0.4	0.2	1.5
current expenditure in farm business	0.8	3.7	0.2	0.5	0.4	1.6
all expenditure in farm business	**1.2**	**7.2**	**0.3**	**0.9**	**0.6**	**3.1**
capital expenditure in non-farm business	2.0	25.3	0.3	4.2	0.9	11.7
current expenditure in non-farm business	2.3	13.7	0.2	0.7	0.9	5.3
all expenditure in non-farm business	**4.3**	**39.0**	**0.5**	**4.9**	**1.9**	**17.1**
household expenditure	9.4	37.9	12.8	74.2	11.5	61.2
expenditure on litigation	0.0	0.1	0.0	0.1	0.0	0.1
repayment of debt	0.3	1.4	0.4	2.0	0.4	1.8
financial investment expenditure	0.0	0.2	0.1	1.4	0.1	1.0
Others	1.2	14.3	1.5	16.5	1.4	15.7
all non-business expenditure in household	**10.8**	**53.9**	**14.6**	**94.2**	**13.2**	**79.8**
all (inld. n.r.)	**15.7**	**100.0**	**15.2**	**100.0**	**15.3**	**100.0**

the highest portions of TCB viz. 38 per cent and 36.6 per cent, respectively with 'expenditure in non-farm business', as a whole, following suit, having a share of 14.1 per cent.

2.16.2.4 ***In urban areas:*** Statement 29 reveals that in the urban areas, 'household expenditure' accounted for the highest share of TCB – 61.2 per cent – followed by 'expenditure in non-farm business' accounted for 17.1 per cent of the aggregate borrowings of the urban households.

2.17 Borrowings by Type of Loan

2.17.1 The classification of loans by their type refers to the term for which they were contracted. All loans contracted for a period of 12 months or less were called 'short term' loans. Such loans were taken sometimes against some pledge (of commodity) and sometimes without it. 'Medium term' loans were contracted for duration of one to three years, and 'long term loans', for a period exceeding three years. Statement 30 gives the percentage of households reporting some borrowings (P) i.e. those who reported taking loans after 30.6.2002 and percentage share (S) in TCB of the various types of loans in the rural areas. Statement 26 presents the figures for P and S for the urban areas. Since any household could take loans of different types, the P - values for different types are non-additive.

2.17.2 ***In rural areas:*** The survey results presented in Statement 30 reveals that rural households, in general, reported borrowings less frequently as 'long term' loans (3 per cent) and 'short terms pledged' loans (4.1 per cent), and most frequently (8.9 per cent) as 'short term non-pledged' loans. This pattern was true for both *cultivator* and *non-cultivator* households.

Statement 30: Percentage of households (P) reporting borrowings and percentage share(S) of borrowings during 1.7.91 to 30.6.92 by type of loan and occupational category of households -

rural

type of loan	cultivator		non-cultivator		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
short term: pledged	4.8	20.5	3.2	11.4	4.1	17.9
non-pledged	8.9	26.3	9.0	26.7	8.9	26.4
medium term	6.8	28.8	4.9	29.1	6.1	28.9
long term	3.3	24.4	2.4	32.8	3.0	26.8
all (incl. n.r.)	**22.4**	**100.0**	**18.4**	**100.0**	**20.8**	**100.0**

2.17.3 However, in terms of shares in TCB, borrowings against any type, other than 'short term pledged', accounted for 26 to 29 per cent TCB in rural areas as a whole. However, these shares were higher - in the range of 27 to 33 per cent - for *non-cultivator* households, among whom, share in TCB for 'short term pledged' loans was only 11per cent, which was lower by nearly 7 percentage points of the share in TCB for such loans in all rural households.

2.17.4 *In urban areas*: Statement 31 shows that as in the rural areas, households in the urban areas reported borrowings most frequently (6.5 per cent) as 'short term non-pledged' loans and much less frequently as 'short term pledged' (2.4 per cent) and 'long term' (3.1 per cent) loans. This pattern was true for *self-employed* as well as *other urban* households.

2.17.5 However, the urban households differed from rural ones in the pattern of shares in TCB by type of loans. Share in TCB was highest for borrowings as 'long-term' loans (54 per cent), followed by that for 'medium term' loans (24 per cent), while that for 'short term pledged' loans was just 9 per cent. While this order of priority prevailed for both *self-employed* households and *other urban* households, share in TCB for 'short term non-pledged' loans was significantly high (18 per cent), and that for 'long term' loans quite low (46 per cent), among *self-employed* households as compared to those for all urban households.

Statement 31: Percentage of households (P) reporting borrowings and percentage share(S) of borrowings during 1.7.91 to 30.6.92 by type of loan and occupational category of households -

urban

type of loan	self-employed		others		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
short term: pledged	2.7	13.4	2.2	5.8	2.4	8.5
non-pledged	6.9	17.9	6.2	11.4	6.5	13.7
medium term	4.4	22.4	4.6	24.5	4.5	23.8
long term	2.7	46.2	3.3	58.3	3.1	54.0
all (incl. n.r.)	**15.7**	**100.0**	**15.2**	**100.0**	**15.3**	**100.0**

2.18 Aggregate Expenditure

2.18.1 Statement 32 presents the aggregate amounts of fixed capital expenditure (FCE), expenditure on purchase of land (EPL) and normal repair and maintenance expenditure (NRME) incurred by the rural and urban households during the period 1.7.2002 to 30.6.2003 (AY 2002-03) in India, as estimated from the survey. To form an idea about the proportion of households reporting these three types of expenditure, the number of households reporting a particular type of expenditure has also been presented.

Statement 32: Aggregate value of fixed capital expenditure (FCE), expenditure on purchase of land (EPL), and normal repairs and maintenance expenditure (NRME) of households during 1.7.02 to 30.6.03

estimate	rural	urban	total	% share in rural areas
(1)	(2)	(3)	(4)	(5)
no. of households (in 00,000)	1479	555	2034	73
aggregate value of FCE (Rs.crores)	40223	32863	73086	55
no. of households reporting FCE (in 00,000)	195	45	240	81
aggregate value of EPL (Rs.crores)	5786	1928	7714	75
no. of households reporting EPL (in 00,000)	7	2	9	78
aggregate value of NRME (Rs.crores)	10386	3264	13650	76
no. of households reporting NRME (in 00,000)	623	152	775	80

2.18.2 *Fixed capital expenditure*: The statement shows that about 73% of the households in the country resided in the rural areas compared to 27% in the urban areas. Among the households reporting expenditure on fixed assets (fixed capital expenditure) during 1.7.2002 to 30.6.2003, about 81% had been from the rural areas. In contrast to these rural-urban differences, the rural households accounted for over half (55%) of the entire amount of household fixed capital expenditure. In quantitative terms, the aggregate fixed capital expenditure of the households was Rs. 40,223 crores in the rural areas and Rs. 32,863 crores in the urban areas.

2.18.3 *Expenditure on purchase of land*: Aggregate expenditure on purchase of land, during 1.7.2002 to 30.6.2003, was Rs. 5,786 crores for rural areas and Rs. 1,928 crores for urban areas. In other words, the rural households accounted for nearly three-fourths of the aggregate expenditure on purchase of land in the country, which showed a close parity with the proportion of households reporting expenditure on purchase of land.

2.18.4 Expenditure *on normal repair and maintenance*: During 1.7.2002 to 30.6.2003, the aggregate expenditure on normal repair and maintenance stood at Rs. 10,386 crores for rural areas and Rs. 3,264 crores for urban areas. Like expenditure on purchase of land, the share of expenditure on normal repair and maintenance was, also, nearly three-fourths in the rural areas.

2.18.5 Having formed a broad idea of the different types of expenditure in aggregate terms, it would be useful to point out some interesting features pertaining to them like their incidence among households, average values, etc. by various characteristics such as occupational category, asset holding class, broad head of expenditure, etc.

2.20 Broad Heads of Expenditure (BHEs)

2.20.1 The three broad heads under which various items of capital expenditure were incurred by households were: 'residential plots and buildings', 'farm business' and 'non-farm business'. It would be of interest to examine the relative importance of each of these in the formation of fixed capital in rural and urban India. Towards this end, the percentage of households reporting fixed capital expenditure, expenditure on purchase of land and normal repair and maintenance expenditure during 1.07.2002 – 30.06.2003, have been presented in Statement 33 for rural and urban India and the corresponding average values of expenditure have been given in Statement 34. The percentage shares of the three BHEs for each type of expenditure have been presented in Statement 13.

2.20.2 ***Relative importance of BHEs*:** It is seen from Statement 34 that, during 1.7.2002 – 30.6.2003, in the rural areas, two broad heads of expenditure, on which most households reported expenditure were, 'residential plots and buildings', and 'farm business' and in the urban areas, the two broad heads of expenditure, on which higher proportions of households reported expenditure were 'residential plots and buildings', and 'non-farm business'. In the rural areas, the percentage of households reporting FCE was higher for 'farm business' (6.8%) followed by 'residential plots and buildings' (nearly, 5.5%).

Statement 33: Percentage of households reporting fixed capital expenditure (FCE), expenditure on purchase of land (EPL) and normal repair and maintenance expenditure (NRME) by broad heads of expenditure (BHE) during 2002-03

	rural			urban		
BHE	FCE	EPL	NRME	FCE	EPL	NRME
(1)	(2)	(3)	(4)	(5)	(6)	(7)
residential plots and buildings	5.5	0.2	26.1	4.5	0.2	15.5
farm business	6.8	0.2	19.0	0.9	0.0	2.4
non-farm business	2.1	0.0	7.5	3.2	0.0	13.3
All	**13.2**	**0.5**	**42.1**	**8.1**	**0.3**	**27.4**

Note: In columns 3 and 6, sum of the entries against first three rows may not tally with that against the row 'all', due to rounding.

3 Conclusions

Data presented in this paper reveal that almost all the households in India owned some physical and financial assets. Average value of assets owned by the households was Rs. 2.66 lakhs in rural areas and Rs. 4.17 lakhs in the urban areas. There was disparity according to social group of the household. The average value of assets for Schedule caste, Schedule Tribe and OBCs households in rural areas was Rs. 1.26 lakhs, Rs. 1.37 lakhs and Rs. 2.66 lakhs respectively. The corresponding figures for urban areas were Rs. 1.82 lakhs, Rs. 2.40 lakhs and Rs. 3.34 lakhs respectively. As regarding the indebtedness about 13.4 per cent of the rural households were indebted to institutional agencies and 15.5 per cent to non-institutional agencies. In the urban areas, the corresponding percentages were 9.3 and 9.4. About 60 per cent of the cash debt was contracted for relatively short duration of less than 2 years. Debt incurred just for household expenditure accounted for 35 per cent and 58 per cent of the outstanding debt of the households in rural and urban areas respectively. These information as well as others contained in this paper would be quite useful for the government and non-government agencies

dealing with the credit disbursement and poverty alleviation programmes in the rural and urban areas.

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ANNEX - I

Number of villages/blocks and number of households surveyed for each state/u.t.

state/ u.t.	number of surveyed			number of surveyed households		
	villages	blocks	all	rural	urban	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Andhra Pradesh	430	244	674	5990	3376	9366
Arunachal Pradesh	65	28	93	873	392	1265
Assam	277	64	341	3870	896	4766
Bihar	498	88	586	6958	1227	8185
Chhattisgarh	138	52	190	1917	720	2637
Delhi	12	186	198	159	2437	2596
Goa	12	16	28	168	224	392
Gujarat	168	159	327	2345	2208	4553
Haryana	117	72	189	1626	1004	2630
Himachal Pradesh	145	24	169	2012	332	2344
Jammu & Kashmir	115	52	167	1598	725	2323
Jharkhand	178	76	254	2465	1058	3523
Karnataka	254	195	449	3539	2721	6260
Kerala	279	152	431	3904	2125	6029
Madhya Pradesh	308	167	475	4283	2303	6586
Maharashtra	418	424	842	5811	5850	11661
Manipur	124	60	184	1721	840	2561
Meghalaya	92	36	128	1272	504	1776
Mizoram	67	68	135	938	951	1889
Nagaland	48	16	64	672	224	896
Orissa	243	64	307	3380	893	4273
Punjab	162	124	286	2248	1727	3975
Rajasthan	332	152	484	4576	2096	6672
Sikkim	72	16	88	1008	224	1232
Tamil Nadu	401	403	804	5607	5628	11235
Tripura	128	40	168	1792	560	2352
Uttaranchal	53	32	85	722	447	1169
Uttar Pradesh	847	335	1182	11814	4655	16469
West Bengal	500	296	796	6988	4132	11120
Andaman & Nicobar Is	17	28	45	208	385	593
Chandigarh	8	28	36	112	391	503
Dadra & Nagar Haveli	16	8	24	224	112	336
Daman & Diu	8	8	16	112	112	224
Lakshadweep	8	8	16	112	112	224
Pondicherry	12	36	48	168	502	670
India	6552	3757	10309	91192	52093	143285

ANNEX - II

Concepts and Definitions

1. Household assets: Household assets represented all that were owned by the household and had money value. This included physical assets like land, buildings, livestock, agricultural machinery and implements, non-farm business equipment, all transport equipment, durable household goods and financial assets like dues receivable on loans advanced in cash and in kind, shares in companies and cooperative societies, banks, etc., national saving certificates and the like, deposits in companies, banks, post offices and with individuals. The AIDIS does not include crops standing in the fields and stock of commodities held by the household in the household assets. As in the 48th round of NSS, in the present AIDIS, currency notes and coins in hand was considered as assets. The estimates of household assets include the (reported) amount of cash held by the households as on the date of survey.

2 Liabilities: All claims against the household held by others were considered liabilities of the household. Thus all loans payable by the household to others, irrespective of whether they were in cash loans or kind loans were deemed as liabilities of the households. Unpaid bills of grocers, doctors, lawyers, etc., were also considered liabilities of the household. Different kinds of liabilities are defined below:

2.1 Cash loans: All loans taken in cash were considered as cash loans, irrespective of whether those loans were repaid or proposed to be repaid in cash or in kind. Cash loans, generally, covered borrowings at specific rate of interest for a specific period of time. However, if a loan was taken even at 'nil' rate of interest from relatives and friends, it was considered as cash loan. The loans may be taken against a security or without any security. Dues payable by the household owing to purchase of goods under hire-purchase scheme were treated as cash loans. For the purpose of the survey, a household was considered as indebted if the household had some cash loans outstanding as on 30.6.02.

2.2 Kind loans: All loans taken in kind (except the cases of hire-purchase) irrespective of whether those were already repaid or yet to be repaid in cash or in kind were considered as kind loans payable.

2.3 Other liabilities: As distinguished from cash loans, 'other liabilities' comprised all kind loans payable by the household and also liabilities arising out of goods and services taken from doctors, lawyers, etc. Similarly, outstanding taxes, rent payable to Government, other public bodies, landlords etc., were included under 'other liabilities'. Trade debt arising out of commercial transactions of the household was also included under 'other liabilities'. Goods from grocers, milkman, etc., taken on credit by the household and for which payment is made at frequent intervals, were considered as 'other liability', if they were not paid within due dates.

2.4. Current liabilities*:* All "kind loans" and "other liabilities" of a household, as defined above, taken together constituted its current liabilities. It may be noted that nature of current liabilities may be either cash or kind. Liabilities arising out of goods taken from traders or services taken from doctors, lawyers, etc. was considered as cash part of the current liabilities. The cash loans (i.e. the loans taken in cash) as defined in para 2.4.1, however, do not include this cash part of current liabilities. Thus in addition to the cash loans, household may also have kind loans and other liabilities (i.e. current liabilities) as defined in paras 2.4.2 and 2.4.3.

2.5 The cash loans and current liabilities of the households together constitute the total liabilities of the households. It may be noted that particulars on cash loans were collected as on 30.6.02 whereas particulars

on current liabilities were collected as on the date of survey. If both were collected on the same date, the cash loans and current liabilities of the households could be added to get the total liabilities of the households.

3 Current Borrowings: The amount of cash loans taken by a household during 1.7.2002 to 30.6.2003 was referred to as the current borrowings (or just borrowings) of the household. Sample households where Schedule 18.2 was canvassed for both the visits were considered for obtaining estimates for borrowings. Particulars on borrowings of the households during the period 1.7.2002 to 31.12.2002 were obtained from the schedule of first visit and those during the period 1.1.2003 to 30.6.2003 were obtained from the schedule of second visit.

4 Credit agency: Any institution or individual from which a loan was taken was treated as the credit agency. The credit agencies were either 'institutional agencies' or 'non-institutional agencies'. The various institutional agencies were: government, co-operative agencies, commercial bank including regional rural banks, insurance, provident fund, financial Corporation/ institution, financial company and 'other institutional agencies'. The non-institutional agencies were: landlord, agriculturist money lender, professional money lender, trader, relatives and friends, doctors, lawyers and other professionals, and 'others'.

5 Purpose of loan: The reason for which the household contracted a loan is considered as the purpose of loan. Even if the loan amount was utilised for a purpose other than that for which it was borrowed, the original purpose of borrowing was considered. If more than one purpose was involved, the purpose for which the maximum amount of loan was originally intended to be spent was considered.

The terms *farm business*, *non-farm business* and various types of expenditure are explained below:

(i) *Farm business:* Farm business comprised household economic activities like cultivation, including cultivation of plantation and orchard crops, and processing of produce on the farm, e.g., paddy hulling and *gur* making. Although gur making is a manufacturing activity, this was covered under farm business only when such activity was carried out in the farm by indigenous method. Farm business also included activities ancillary to agriculture, like livestock raising, poultry, fishing dairy farm activities, bee keeping and other allied activities coming under Tabulation Category A and B of the National Industrial Classification 1998.

(ii) *Non-farm business*: Non-farm business was defined as all household economic activities other than those covered in the farm business. This cover manufacturing, mining & quarrying, trade, hotel & restaurant, transport, construction, repairing and other services. For the purpose of this survey, non-farm business shall exclude such activities when they are carried out in non-household enterprises. Non-farm business enterprises, which were registered under section 2m(i) or 2m(ii) and section 85 of factories Act, 1948 and Bidi and Cigar manufacturing establishments registered under Bidi and Cigar Workers (condition of employment) Act, 1966 were kept outside the coverage of the survey.

6 Household Type: The report presents estimates of borrowings for different types of households. Two different classifications have been adopted for the rural and urban areas.

6.1 **Classification of rural households**: The rural households are initially classified into two types namely, cultivator and non-cultivator households.

6.1.1 **Cultivator households**: All rural households operating at least 0.002 hectare of land during the last 365 days preceding the date of survey are treated as 'cultivator households'.

6.1.2 **Non-cultivator households**: All rural households operating no land or land less than 0.002 hectare are considered as non-cultivator households. They are further classified into 'agricultural labour', 'artisan' and 'other' households according to the principal household occupation as per the National classification of occupations (NCO), 1968. Out of the occupations

pursued by the members as their principal or subsidiary (on the basis of income) occupations, that accounting for the maximum earnings to the household in the reference year was considered as the principal household occupation.

6.2 **Classification of urban households**: In urban areas, each household was first categorised in one of the following four groups, namely, self-employed, regular wage/ salaried employee, casual labour and 'others' as per the definitions given below :

6.2.1 *Self-employed*: Persons engaged in the farm or non-farm enterprises of their households are called self-employed workers. In urban areas, a household was considered as self-employed, if major source of its income during the 365 days preceding the date of survey was derived from self-employment of its members.

6.2.2 *Regular wage/salaried household*: Persons working in farm or non-farm enterprises not run by their own households and, in return, getting salary or wages on a regular basis (i.e. not on daily basis or on periodic renewal of work contract) are treated as regular salaried/ wage employees. Urban households reporting that major source of its income during the 365 days preceding the date of survey was derived from regular wage/salaried employment of members were treated as 'regular wage/ salaried' households.

6.2.3 *Casual labour household*: Persons working in farm or non-farm enterprises not run by their own households and, in return, getting wages under terms of daily or periodic work contract are treated as casual wage labourers. Urban households reporting that major source of its income during the 365 days preceding the date of survey was derived from casual wage employment of members were treated as 'casual labour' households.

6.2.4 *Other urban household*: All the remaining urban households were treated as 'other' households.

7 Valuation of assets: The survey evaluated a physical asset acquired prior to 30th June 2002 at the current market price of such an asset in its existing condition prevailing in the locality. An asset acquired prior to 30th June 2002 that was disposed of during the reference period (i.e., during 1.7.2002 to the date of survey) in a manner other than by sale was also evaluated at the current market price. If an asset acquired prior to 30th June 2002, was disposed of through sale during the reference period, the sale price was considered as the disposal value of the asset.

7.1 On the other hand, if a physical asset was acquired by way of purchase or construction during the reference period, the purchase price or the total expenditure incurred on construction including the value imputed at current market price of labour and materials supplied from household stock was considered as its value.

7.2 For evaluation of an asset acquired in a manner other than by purchase or construction during the reference period, the current price of the asset in its existing condition prevailing in the locality was considered as its value.

7.3 If an asset acquired during the reference period was owned on the date of survey, value of acquisition was considered as the value of the asset on the date of survey. Similarly, if an asset acquired during the reference period was disposed of during the same period, the value considered for acquisition was also considered for disposal of the asset.

An Integrated Summary of NSS 58th Round (July 2002 – December 2002) on "Morbidity, Health Care and the Condition of the Aged

R.N. Pandey and O.P. Ghosh

1. Introduction

1.1. The National Sample Survey Organisation (NSSO) was set up in 1950 as a permanent survey organisation to collect data on various facets of the Indian economy through nation-wide sample surveys in order to assist in socio-economic planning and policy-making. The National Sample Survey made its first attempt to collect information on morbidity in the seventh round (Oct. 1953 - March 1954). This survey and the morbidity surveys conducted in the three subsequent rounds (the eleventh to the thirteenth, 1956-58) were all exploratory in nature. The aim of these surveys was to evolve an appropriate data collection method for studying morbidity profile in India. These surveys were followed up by a pilot survey in the seventeenth round (Sept. 1961 - July 1962) to examine alternative approaches of morbidity reporting. With the aid of the findings of these exploratory surveys, a full-scale survey on morbidity was conducted in the twenty-eighth round (Oct. 1973 - June 1974). Since then, the NSSO had not undertaken any separate morbidity survey and data on morbidity became a part of the decennial surveys on social consumption.

1.2. Surveys conducted by NSSO on Morbidity

1.2.1. The NSSO carried out the first all-India Survey on Social Consumption in its 35th round (July 1980 - June 1981). The items covered were the public distribution system, health services including mass immunisation and family welfare programmes, and educational services. The results of the survey could not be brought out owing to some unavoidable reasons. The second survey on Social Consumption was carried out in the 42nd round (July 1986 - June 1987) with some modifica-tions in the coverage of subjects. Topics like Problems of Aged Persons were included in this round. The third Survey on Social Consumption was carried out in the 52nd round (July 1995 - June 1996). Two topics, viz. utilisation of the public distribution system and utili-sation of family planning services, were dropped, as these were covered in the NSS 50th round and in a nationwide survey by the Ministry of Health and Family Welfare, respectively.

1.2.2. After a gap of about nine years, the Governing Council of NSSO had decided to take up a survey on 'Morbidity and Health care' in its 60th round in the request of Ministry of Health and Family Welfare, during the period January to June, 2004. In this round, the enquiry covered the curative aspects of the general health care system in India and also the utilization of health care services provided by the public and private sector, together with the expenditure incurred by the households for availing these services. The results of this survey relates to all these aspects viz., the utilisation of the curative health care services, morbidity profile of the population, hospitalised and non-hospitalised treatment of ailments together with the estimates of expenditure incurred for treatment of ailments. In addition, results on problems of the aged persons are also provided separately in the report.

1.2.3. The objective of this survey was essentially to study the benefits derived by various sections of the population from investments and outlays made by the Government, as well as by the private sector in the fields of health and get an estimate of expenditure incurred by households to avail health care services including immunization and maternity care.

1.2.4. The key results of this survey can be broadly categorised in three sections. The first section discusses the survey estimates relating to Morbidity and

Hospitalisation while the second section deals with estimates on Immunisation and Maternal Health Care. In the final section, the survey results on Conditions and Health Care of the Aged have been discussed. The estimates presented in the report are based on the data from the *Central sample only* (pooled data of the two *sub-samples*).

1.3. Geographical coverage

1.3.1. The entire area of the country was covered with the exception of some interior areas of Nagaland and Andaman & Nico-bar Islands, and Leh (Ladakh) and Kargil districts of Jammu & Kashmir.

1.4. Method of Data Collection

1.4.1. The present report is based on the information on morbidity and health care services collected in Schedule 25.0. The data were collected from a sample of households by the interview method. A set of probing questions was put to as many individual members of a selected household as possible to ascertain whether they had suffered from any ailment during the reference period and whether they had taken any medical treatment for it. As far as possible, efforts were made to collect information relating to ailments of each household member from the member themselves. But in spite of the best efforts, some other person of the household might have provided this information, especially for the children and the aged persons in the household. Efforts were made to interview all the adult male members of each sample household, personally. For the children, particularly the young, attempts were made to get the required information from their mothers.

1.5. Reference period

1.5.1. The enquiry on morbidity was conducted with a reference period of 15 days. All spells of ailment suffered by each member, both present as well as the deceased, of the sample household, during the 15 days preceding the date of enquiry, whether or not the patient was hospitalised for treatment, were covered in the survey. For hospitalised treatment, however, information was collected for every event of hospitalisation of a member, whether living or deceased at the time of survey, during the 365 days preceding the date of enquiry.

2. Sample design

2.1. The sample design adopted for the survey was essentially a two-stage stratified design, with census villages and urban blocks as the first-stage units (FSUs) for the rural and urban areas respectively, and households as the second-stage units (SSUs). The survey period, January - June 2004, was split up into two sub-rounds of three months each. The rural and urban samples of FSUs were drawn independently in the form of two sub-samples and equal numbers of FSUs of each sub-sample were allocated for the two sub-rounds. The first stage units (FSU) were the 1991 census villages in the rural sector and Urban Frame Survey (UFS) blocks in the urban sector. The ultimate stage units (USU) were households in both the sectors. In case of large villages/ blocks having approximate population of 1200 or more hamlet-group (hg)/sub-block (sb) formation was attempted with an intermediate stage. Two hgs/sbs from each FSU were selected.

2.2. Stratification

2.2.1 **Rural sector**: Two *special strata* were formed at the State/ UT level**,** viz.

Stratum 1: all FSUs with population between 0 to 50 and
Stratum 2: FSUs with population more than 15,000 as per census 1991.

Special stratum 1 had been formed if at least 50 such FSUs were found in a State/UT. Similarly, special stratum 2 had been 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 2.5 million as per population census 2001 or 2 million as per population census 1991, the district had been split into two or more strata, by grouping contiguous tehsils to form strata. 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.

2.2.2 **Urban sector:** In the urban sector, strata were formed within each NSS region on the basis of size class of towns as per Population Census 2001. The stratum numbers and their composition (within each region) are given below.

stratum 1 :	all towns with population less than 50,000
stratum 2	all towns with population 50,000 or more but less than 2 lakhs
stratum 3 :	all towns with population 2 lakhs or more but less than 10 lakhs
stratum 4, 5, 6,..:	each town with population 10 lakhs or more

2.2.3 Sample size (FSUs): The total number of sample FSUs was 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. State/UT level sample had been allocated between two sectors in proportion to provisional population as per *Census 2001* with 1.5 weightage to urban sector subject to the restriction that urban sample size for bigger states like Maharashtra, Tamil Nadu etc. would not exceed the rural sample size. A minimum of 8 FSUs was allocated to each state/UT separately for rural and urban areas.

2.2.4 Allocation to strata: Within each sector of a State/UT, the respective sample size had been 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 4 with a minimum sample size of 4.

2.2.5 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 rural sector except for stratum 1. In stratum 1 of rural sector and in all the strata of urban sector, selection was done using Simple Random Sampling Without Replacement (SRSWOR). Within each stratum, samples had been drawn in the form of two independent sub-samples in both the rural and urban sectors.

2.3 Formation of Second Stage Strata and allocation of households:

2.3.1 In each selected village/block/hamlet-group/ sub-block, four second stage strata (SSS) were formed as given below.

composition of SSS		number of households to be surveyed for schedule 25.0	
		without hg/sb formation	with hg/sb formation (for each hg/sb)
SSS 1:	households with at least one member hospitalised during last 365 days	4	2
SSS 2:	from the remaining households, households having at least one child of age below 5 years	2	1
SSS 3:	from the remaining households, households with at least one member of age 60 years or above	2	1
SSS 4:	other households	2	1

2.3.2 Selection of households: From each SSS the sample households for all the schedules were selected by SRSWOR. If a household was selected for more than one schedule only one schedule was canvassed in that household in the priority order of Schedule 1.0, Schedule 10 and Schedule 25.0 and in that case the household was replaced for the other schedule. If a household had been selected for Schedule 1.0, it was not again selected for Schedule 10 or Schedule 25.0. Similarly, if a household had not been selected for Schedule 1.0 but selected for Schedule 10, it was not selected for Schedule 25.0. However, for the households selected from SSS1 of Schedule 25.0, the Schedule 25.0 was canvassed even if the household had been selected for other schedules.

2.3.3 Sample size — second-stage units: For Schedule 25.0, 10 households were planned to be surveyed in each selected FSU.

3. The concepts and definitions of the terms used in this article are briefly as follows-

3.1.1. **Ailment - illness or injury**: Ailment, i.e. illness or injury, mean any deviation from the state of physical and mental well-being. An ailment may not cause any necessity of hospitalisation, confinement to bed or restricted activity. An ailing member is a normal member of the household who was suffering from any ailment during the reference period. For the purpose of survey, one will be treated as sick if one feels sick**.** This will also include among other things:

- Cases of visual, hearing, speech, locomotor and mental disabilities;
- Injuries will cover all types of damages, such as cuts, wounds, haemorrhage, fractures and burns caused by an accident, including bites to any part of the body;
- Cases of spontaneous abortion - natural or accidental;

This will not include:

- Cases of sterilisation, insertion of IUD, getting MTP, etc.,
- Cases of pregnancy and childbirth.

Cases of sterilisation, insertion of IUD, getting MTP, etc., under family planning programme, pregnancy and child birth are not treated as ailment. But a spontaneous abortion, is treated as a deviation from the state of normal health and thus considered to be illness.

3.1.2. For ascertaining whether an individual had suffered from any ailment during the reference period and whether she/he had received any medical treatment on that account, the following set of probing questions was put, in the survey, to the informant:

- During the reference period, did the member feel anything wrong relating to skin, head, eyes, ears, nose, throat, arms, hands, chest, heart, stomach, liver, kidney, legs, feet or any other organ of the body?
- Does the member suffer from any disease of a chronic nature relating to stomach, lungs, nervous system, circulation system, bones and joints, eye, ear, mouth or any other organ of the body?
- Does the member have any kind of hearing, visual, speech or locomotor disability?
- Did the member take, during the reference period, any medicine or medical advice for his/her own ailment or injury?

3.1.3. **Hospitalisation:** One was considered hospitalised if one had availed of medical services as an indoor patient in any hospital. Hospital, for the purpose of survey, referred to any medical institution having provision for admission of sick persons as indoor patients (inpatients) for treatment. Hospitals covered public hospitals, community health centres and primary health centres (if provided with beds), ESI hospitals, private hospitals, nursing homes, etc. In this context it may be noted that admission for treatment of ailment and discharge thereof from the hospital was considered as case of hospitalisation irrespective of the duration of stay in the hospital. It may also be noted that hospitalisation in the cases of normal pregnancy and childbirth were treated as hospitalisation cases.

3.1.4. **Confinement to bed**: It referred to a state of

health where the ailing person is required or compelled to mostly stay in bed at his/her residence/home.

3.1.5. **Restriction of activity:** By disability or restricted activity it was meant the state of health which prevents the ailing person from doing any of his/her normal avocation. For economically employed persons, restricted activity meant abstention from the economic activity. In the case of a housewife, this meant cutting down of the day's chores. In the case of retired persons, this referred to the pruning of his/her normal activity. In the case of students attending educational institution, this referred to abstention from attending classes. For infants below school going age and for the very old, restricted activity was not to be considered in view of the fact that their usual activities are of restricted nature.

3.1.6. **Spell of ailment**: A continuous period of sickness owing to a specific ailment will be treated as a spell of ailment.

3.1.7. **Duration of ailment**: Duration of ailment is the period between the commencement of the ailment and termination of it by recovery. For ascertaining the period of ailment during the reference period, commencement was taken as on the first day of the reference period if it was on a day beyond the reference period. Similarly, if the ailment was found to be continuing on the date of enquiry, the day of termination of the ailment was taken as the last day of the reference period.

3.1.8. **Medical treatment:** A person was considered to have received medical treatment if he/she had consulted a doctor anywhere (in OPD of a hospital, community health centre, primary health centre/sub-centre, dispensary, doctor's chamber, private residence, etc.) and obtained medical advice on his/her ailment. The doctor consulted may follow any system of medicine, viz. allopathic, homeopathic, ayurvedic, unani, hakimi or some other recognised system. Treatment taken on the basis of medical advice/prescription of a doctor obtained earlier for similar ailment(s) was also considered as medical treatment. Self-doctoring or acting on the advice of non-medical persons such as friends, relatives, pharmacists, etc., was not considered as treatment.

3.1.9. **Expenditure for medical treatment**: Total expenditure incurred for medical treatment received during the reference period (15 days for non-hospitalised treatment and 365 days for hospitalised treatment) included expenditure on items like bed charges (with charges for food included in it), medicines (including drips), materials for bandage, plaster, etc., fees for the services of medical and para-medical personnel, charges - for diagnostic tests, operations and therapies, charges of ambulance, costs of oxygen, blood, etc. All other types of expenditure incurred for treatment, such as lodging charges of escort, attendant charges, cost of transport other than ambulance, and cost of personal medical appliances, were excluded from medical expenditure.

4. Morbidity and Hospitalisation

4.1. Lay out of the summary: The results presented in this summary relate to morbidity, immunisation and conditions of the aged. Brief details of the sampling design adopted in this survey are given in Section 3.. The concepts and definitions of important terms used in the survey are given in Section 4. Section 5 gives in details the important results, only at all India level, pertaining to the curative aspects of the general health care system in India. Various details relating to the status of immunisation in the country discussed in Section 6. Finally, various socio-economic aspects of aged in the country are covered in Section 7.

4.2. Household Profile

4.2.1. The survey estimates reveal that about 959 million people lived in 199 million households in India. About 72 per cent of the households belonged to rural India and accounted for nearly 75 per cent of total population. On an average, a household consisted of 5.0 persons in rural areas and 4.4 persons in urban areas. The sex ratio in rural population was 964 females per 1000 males while that in urban area was 917.

4.2.2. As an alternative to income data NSSO collects monthly consumption expenditure of the households so that household monthly per capita

consumption expenditure can be used as a classificatory variable for correlative studies as it is used in this round for studies on morbidity and healthcare. Unlike a detailed listing of consumption items used in surveys with MPCE as their main theme in this round data is collected using a short set of 5 questions. Though this process is not for its underestimation of the level of MPCE but its was used as it was expected to provide a reasonable proxy for relative ranking of the household according to level of living. In urban India, about 43 per cent of the households spent less than Rs. 775 per month per person. On the other hand, in rural India, about 88 per cent of the households spent less than Rs.775 per person per month.

4.2.3. Structure of the dwelling not only reflects the living condition of the household and its members but also has a bearing on the health conditions of the members of the household.. It was seen that more than half of the households in the rural areas resided in *semi-pucca* or *kutcha* structures. The distribution in respect of the structure of dwellings is found to deteriorate for the weaker sections of the population and is worst for the Scheduled Tribes (STs). Merely 20 per cent of the households among the *STs* resided in the dwellings made of *pucca* materials, the rest living either in *semi-pucca* or in *kutcha* dwellings. Pucca structure is much more common in the urban areas with 84 per cent of the households reporting it. The proportion of population living in *pucca* structures was highest among the *others* category of households (90 per cent) and lowest, as expected, among the *ST* households (65 per cent). It is also seen that in rural areas, while only 26 per cent with MPCE Rs. 225 or less reported living in *pucca* dwellings, as many as 84 per cent of the richest class of households i.e MPCE Rs. 950 or above lived in the *pucca* dwellings. The disparity between the poor and the rich is found to be less in the urban areas as compared to the rural areas. In fact, the proportion of households living in *pucca* dwellings ranged from 49 per cent for MPCE Rs. 300 or less to 99 per cent for MPCE Rs. 1925 or above in the urban areas.

4.2.4. The quality of water used for drinking is a very important determinant of health condition. The source from where drinking water is collected by the household roughly indicates its quality and, thus the awareness of the households of the need for drinking water of proper quality. The most prevalent source, in the rural areas, is found to be 'tube-well/ hand pump'. Next in importance, as reported, were 'tap' and 'pucca well'. In the rural areas, the proportions of households reporting the use of drinking water for the major part of the year from these three sources were 56 per cent, 25 per cent and 13 per cent, respectively. The same three sources were also dominant in urban areas, but in a different order. 'Tap' was the most important (68 per cent), followed by 'tube well/ hand pump' (22 per cent), and 'pucca well' (4 per cent). Thus these three sources together provided drinking water to 94 per cent of households in both rural and urban areas. A small but significant proportion of households collected their drinking water either from a 'tank /pond reserved for drinking', or from a 'river/ canal'; they formed 2 per cent of rural households in India.

4.2.5. The water collected by a household for drinking is sometimes not consumed directly but only after some cleaning/treatment. Prior cleaning/treatment of water before drinking is good indicator of health awareness. While examining the proportion of households resorting to cleaning of collected water vis-à-vis by source of drinking water the relevant results showed that as a whole, a higher proportion i.e. 38 per cent of households in the urban areas reported cleaning of water before drinking than 20 per cent in the rural. The proportions are appreciably higher among the households that collected their drinking water from 'tank/ pond reserved for drinking', from those collected it from 'tankers' or from a 'pucca well' or from a 'river/canal'. Among all the sources, only 10 per cent of the households in the rural areas and 16 per cent of the households in the urban areas purified water from 'tube-well/hand pump' before drinking.

4.2.6. For those households, which treated water before drinking, information on the method usually adopted by households for treating water was collected. Most of the rural as well as urban households used 'cloth screen' for purification of drinking water. Among the

households reporting purification of water before drinking, about 63 per cent in the rural areas and nearly 40 per cent in the urban areas used the traditional method of 'cloth screen'. The most scientific method among the specified methods, 'ultra-violet/resin', was adopted by only 5 per cent in the urban areas and less than 1 per cent in the rural areas.

4.2.7. From the distribution of population over broad age groups separately for males and females in rural and urban areas it was seen that while the proportion of boys and girls of age 0-14 years was around 37 per cent in the rural areas, it was around 30 per cent in the urban areas. On the other hand, the aged i.e. those of 60 years or more constituted a little over 7 per cent of the rural male, rural female and urban female and a little over 6 per cent of the urban male population.

4.3. Morbidity and Health Care

4.3.1. Table 1 gives the survey estimates on prevalence of morbidity. For the purpose of the survey, it is termed Proportion of Ailing Persons (PAP), measured as the number of persons reporting ailment during a 15-day period per 1000 persons for some broad age-groups. It shows a difference of 1 percentage point in the PAP between the rural and urban areas. The rate differed between the male and female population by 1 percentage point in rural India and 2 percentage points in urban India. As expected, the PAPs are found to be higher for children and for the age group higher than 45 while the lowest PAPs were seen for the youth i.e. for the age-group 15-29 years. While 12 to 15 per cent of persons in the age-bracket 45-59 reported ailments, the proportion was as high as 28 and 37 per

Table 1 : Number (per 1000) of persons reporting ailment (PAP) during last 15 days

India

broad age-groups	Rural			urban			rural + urban		
	male	female	All	male	female	all	male	female	all
0-14	76	68	72	84	74	79	78	69	74
15-29	41	57	49	44	56	50	42	56	49
30-44	64	93	78	64	95	79	64	93	78
45-59	107	132	119	127	173	149	113	143	128
60 & above	285	282	283	352	383	368	301	307	304
all	**83**	**93**	**88**	**91**	**108**	**99**	**85**	**97**	**91**

cent for the aged persons (age 60 years or more) in rural and urban areas, respectively. The rural–urban differentials are also significant among the aged.

4.3.2. The morbidity rate (PAP) gives the estimated proportion of persons reporting ailment suffered at any time during the reference period and are not strictly the *prevalence rates* as recommended by the Expert Committee on Health Statistics of the WHO. The WHO defines *prevalence rate* as the ratio between the number of spells of ailment suffered at any time during the reference period and the population exposed to the risk. As the estimates are based on self-reported morbidity data, rather than on medical examination, the information on number spells of different ailments suffered during the reference period is not likely to reflect the objective

Table 2 : PAP * during last 15 days for each household monthly per capita expenditure class(Rs.)

India

rural		urban	
MPCE class	PAP	MPCE class	PAP
less than 225	64	*less than 300*	65
225 255	56	*300 350*	89
255 300	64	*350 425*	83
300 340	66	*425 500*	83
340 380	77	*500 575*	85
380 420	80	*575 665*	85
420 470	86	*665 775*	101
470 525	93	*775 915*	93
525 615	94	*915 1120*	100
615 775	112	*1120 1500*	118
775 950	137	*1500 1925*	115
950 & above	165	*1925 & above*	149
all	88	*All*	99

*number per 1000 of ailing persons

illness-status of the patients, particularly the number of diseases a patient is afflicted with. Thus, only the estimated proportion (number per 1000) of ailing persons was used as a measure of morbidity rates. Also the data on household consumption expenditure reveals a broad positive association between MPCE and PAP, in both rural and urban areas. The range of variation in PAP was larger in the rural areas than in the urban areas. If MPCE is considered to be a proxy for level of living of the households, the data appear to show that the level of morbidity tends to rise with the level of living. This may mean either that the poor are less prone to sickness than the rich, or that the reporting of morbidity improves with improvement in the level of living. Of the two hypotheses, the second seems to be the more plausible.

Table 3: PAP during last 15 days for each household social group India

household social groups	**rural**	**urban**	**rural + urban**
ST	58	61	58
SC	88	86	88
OBC	87	91	88
Others	102	113	106
all	88	99	91

4.3.3. The PAPs in households belonging to different social groups reveals interesting results. From Table 3, it may be seen that the estimates of PAP are found to be lowest among the *STs* followed by *SCs*, and is highest among the *others* category of persons in both rural and urban areas. In this round, the method of distinction among the ailments or diseases were based on the basis of the report of the ailing member was not adopted since the duration of an ailment may not be reported correctly by the respondent and any classification based on this reporting may not be adequate and proper.

4.3.4. Table 4 gives the age and gender-specific proportions (number per 1000) of persons reporting commencement (PPC) of any ailment during the reference period of 15 days preceding the date of survey, separately for rural and urban areas. It may be noted that the PPC is also different from the incidence rate, as defined in the recommendations of the Expert Commission on Health Statistics of the WHO . While the incidence rate measures the frequency of illnesses commencing during a reference period, the PPC gives the estimated proportion of persons reporting commencement of any ailment. Like the PAPs, the PPCs do not reflect any perceptible rural-urban difference. The observed almost equal levels of morbidity reporting in the rural and urban areas is, apparently, contrary to the poorer health conditions in the rural areas reflected by health indicators like infant mortality rate and mortality rate at other ages, expectation of life at birth, etc.

Table 4: Number (per 1000) of persons reporting commencement of any ailment (PPC) during last 15 days

India

broad age-group	**rural**			**urban**			**rural+urban**		
	male	female	all	male	female	all	male	female	all
0-14	57	51	54	63	54	59	58	52	55
15-29	25	33	29	29	36	32	26	34	30
30-44	31	44	37	35	41	38	32	43	38
45-59	40	52	46	30	52	40	38	52	45
60 & above	65	70	68	48	61	55	61	68	64
all	43	46	45	41	46	44	42	46	44

4.4. Treatment of Ailments

4.4.1. Persons who are ailing do not always get their ailments medically treated and sometimes resort to self-medication, home remedies or no medical care. Table 5 gives the percentage of ailments treated and average number of spells of ailment during last 15 days. If the relationships between the percentage of treated spells of ailments and monthly per capita consumption expenditure (MPCE) are seen separately for the rural and urban areas the proportion varied between 76 to 89 per cent in the rural areas and 78 to 95 per cent in the urban areas over the different expenditure classes, the proportion increasing gradually with the level of expenditure or levels of living. The overall difference between the rural and urban areas was about 7 percentage points – more spells of ailments being treated in the urban areas.

Table 5 : Percentage of ailments treated and average number of spells of ailment during last 15 days

India

gender	rural		urban	
	Percentage spells	*average number of spells*	*Percentage spells*	*average number of spells*
male	82	1.0	90	1.1
female	82	1.0	89	1.1
person	82	1.0	89	1.1

4.4.2. The information on untreated spells of ailments, were also collected by reason for not taking treatment. It was noticed that, in the current round of survey, the reason most often cited for no treatment was that the ailment was 'not serious'. This reason was reported by 32 per cent and 50 per cent of the cases of untreated ailments in the rural and urban areas, respectively. The 'financial problem' was next in importance as a reason for no treatment, accounting for 28 per cent and 20 per cent of the untreated ailments in the rural and urban areas, respectively.

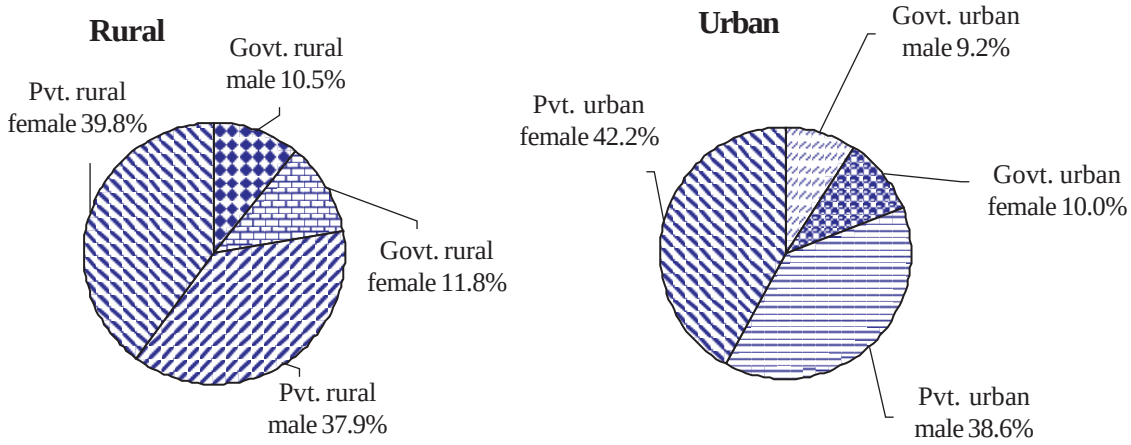
4.4.3. The public providers for health care include government hospitals, government clinics, government dispensaries, Primary Health Centres (PHCs) and the Community Health Centres (CHCs), and the state and central government assisted ESI hospitals and dispensaries. The rest of the providers fall in the category of 'private' sources. The 'private' sources include private doctors, nursing homes, private hospitals, charitable institutions, etc. While studying the share of public provider in treatment of ailments varies with expenditure class, it reveals that a large proportion of total ailments were treated from the private sources - 78 per cent in the rural areas and 81 per cent in the urban areas, while the overall proportion of treated (spells of) ailments to all ailments was 82 per cent in the rural and 89 per cent in the urban areas. It shows a progressive, if gradual, decline with rise in level of living in the reliance on public sector institutions as measured by proportion of ailments treated in such institutions. For the people in the lowest MPCE class (less than Rs. 225) -in the rural areas, treatment was received from the government institutions in about 30 per cent of the treated cases, whereas the

Table 6: Proportion (per 1000) of spells of ailments treated during 15 days and per 1000 distribution of treated spells of ailments by source of treatment (institution) for each household social group

India

hhd. social group	rural			urban		
	number (per 1000) treated spells	source of treatment		number (per 1000) treated spells	source of treatment	
		Govt. instn.	Pvt. instn.		Govt. instn.	Pvt. instn.
ST	767	325	675	878	301	699
SC	798	262	738	867	240	760
OBC	830	205	795	890	204	796
Others	842	204	796	902	170	830
all	823	224	776	892	192	808

Figure 1: Share of public provider in non-hospitalised medical treatment of ailments–all-India



proportion was 18 per cent for highest MPCE class (Rs. 950 & above). In the urban areas, the corresponding proportions were 26 per cent and 11 per cent. The share of the public provider in treatment of ailments for the different household social groups shows more reliance on the public provider among the households belonging to the scheduled categories, both in the rural and in the urban areas. While for the people belonging to the *ST* and *SC* categories, treatment was from the Government institutions in about 24 to 33 per cent of the treated cases of ailments, the proportion was about 17 to 20 per cent for the people belonging to the *others* categories. The share of public provider in non-hospitalised treatment of ailments is also shown in Figure 1.

4.5. Hospitalised Treatment of Ailments

4.5.1. Medical treatment of an ailing person as an inpatient in any medical institution having provision for treating the sick as inpatients is considered as hospitalised treatment. Table 7 gives the estimates of number (per 1000) of persons hospitalised during a reference period of 365 days. It may be noted that the average number of cases of hospitalisation per hospitalised person was around 1.1 in both the rural and the urban areas. It is seen that the estimated proportion of hospitalised persons differed substantially between the rural and the urban areas. About 3.1 per cent of the urban population were hospitalised at some time during a reference period of 365 days. The proportion of persons hospitalised in the rural areas was much lower (2.3 per cent). The survey results, however, do not reflect any systematic gender differential in this respect, either in the rural or in the urban areas. The rate increases with the age of a person and is the highest for the aged (60+) persons, both in rural and urban areas. While studying the relationship between the number (per 1000) of persons hospitalised during the 365 days preceding the date of survey and average monthly per capita consumption

Table 7: Number (per 1000) of persons hospitalised during a reference period of 365 days

	rural			urban			rural +urban		
age group	male	female	person	male	female	person	male	female	person
0-14	15	10	12	22	17	20	16	11	14
15-29	17	21	19	18	26	21	17	22	20
30-44	23	27	25	28	31	29	25	28	26
45-59	41	37	39	51	45	48	44	39	41
60 & above	63	49	56	102	81	91	72	57	64
all	23	22	23	31	31	31	25	24	25

expenditure (MPCE), separately for male and female populations of the rural and urban areas of the country as a whole, the estimates suggest a positive association between level of living and the rate of hospitalisation in both rural and urban areas, except for the highest two MPCE classes. The rise in the rate is steeper for the rural than for the urban areas. Though the behaviour for the last two MPCE classes cannot be explained fully, it seems that cases of hospitalisation were more common - 9 to 16 per cent - among the middle and upper middle classes of levels of living.

4.5.2. Number (per 1000) of persons hospitalised with certain specific ailments, or ailment types, is presented in Table 10. It may be of interest to note that apart from the 'other diagnosed ailments' that account for nearly 17 per cent of the hospitalisation cases, the proportions of cases of hospitalisation due to accidents, injuries or burns were the highest among the 'ailment types' considered. They formed about one-tenth of the total cases of hospitalisation. Other ailments with relatively high proportion of cases of hospitalisation were 'fevers of unknown origin' (8 per cent), 'diarrhoea/ dysentery' (7 per cent), 'heart disease' and 'gynaecological disorders' (5 per cent each). There is not much of rural-urban difference in the proportion of hospitalisation cases within each ailment, except for the heart diseases, where the proportion of hospitalisation cases in the urban areas was almost double that in the rural areas.

Table 8: Per 1000 distribution of persons hospitalised by type of ailment

India

type of ailment*	**rural**	**urban**
Diarrhoea/ dysentery	76	62
Gastritis/ gastric or peptic ulcer	48	39
Hepatitis/Jaundice	15	22
Heart disease	43	80
Hypertension	18	32
Respiratory incl. ear/nose/throat ailments	35	30
Tuberculosis	30	17
Bronchial asthma	34	30
Disorders of joints and bones	25	26
Diseases of kidney/urinary system	37	49
Gynaecological disorders	52	50
Neurological disorders	32	32
Psychiatric disorders	10	6
Cataract	29	24
Diabetes mellitus	18	24
Malaria	32	36
Fever of unknown origin	79	67
Locomotors disability	13	9
Accidents/injuries/Burns/etc.	101	88
Cancer and other tumours	28	32
Other diagnosed ailments	164	166
Other undiagnosed ailments	19	15
any ailment	1000	1000

* ailments with at least 1 % share are only listed separately.

4.5.3. Table 9 gives the share of government and private institutions in treating the hospitalised cases of ailments in the rural and urban areas of the country. As in case of non-hospitalised treatment of ailments, here too it was the private institutions that were the main provider of inpatient health care both in the rural and urban areas. It is seen that the private institutions dominate the field in treating the inpatients and in 2004, about 58 and 62 per cent of the hospitalised cases, in the rural and urban areas, respectively, were treated by the non-government institutions. The share of the public provider and govt. provider in hospitalised treatments is also shown in Figure 2, separately for rural and urban areas.

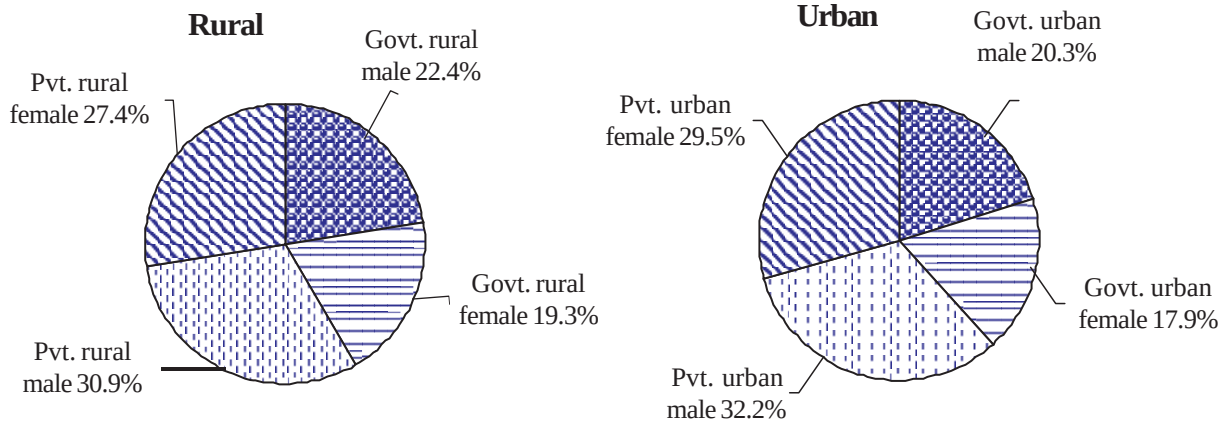
Table 9: Per 1000 distribution of cases of hospitalised treatment by type of hospital during 2004

India

Sector	type of hospital		
	government	non-government	all hospitals
rural	417	583	1000
urban	382	618	1000

4.5.4. Table 10 shows the distribution of hospitalised cases by duration of stay in the hospital, separately for the government and private hospitals. The average duration of stay for inpatient care in a hospital during a period of 365 days was shorter in the private hospitals

Figure 2: Share of public provider in non-hospitalised treatment – all-India



than in the govt. hospitals in both the rural and urban sectors. The average duration of stay in govt. hospital was 11 days and that in a private hospital was only 8 days.

Table 10: Average duration of stay (in days) in hospital separately in public and private hospital

Sector	average no. of days stayed in a hospital	
	type of hospital	
	govt.	private
Rural	10.9	8.3
Urban	10.8	7.3
rural + urban	10.9	8.0

4.5.5. In most of the hospitalisation cases, the ailing person generally undergoes treatment before getting admitted in the hospital and also, when they are discharged from the hospital as a follow-up of the ongoing treatment. The proportion of hospitalisation cases that were treated before hospitalisation and after hospitalisation and the distribution of such cases by the source of their treatment are given in Table 13. About 55 per cent of hospitalisation cases got treated before hospitalisation, and 76 per cent continued treatment after hospitalisation. However, the average duration of treatment before hospitalisation (98 days) is almost double that of the duration of treatment after hospitalisation (46 days). Among the cases where treatment was taken, the most important source of treatment before hospitalisation was 'private doctors' (48 per cent) while it was 'private hospital' (44 per cent) in the case of treatment after hospitalisation.

4.6. Cost of Treatment

4.6.1. Cost of Non-hospitalised Treatment: In this survey, data on expenses incurred for medical treatment was collected separately for each case of hospitalisation for hospitalised treatment, but in the case of non-hospitalised treatment, for the ailing person as a whole irrespective of the number of spells and type of ailment or hospitalisation. The 'other expenses' was also recorded separately along with the *medical expenses*. *Medical expenses* included expenditure on items like medicines, bandages, plaster etc., fees paid for medical and para-medical services, charges for diagnostic tests, charges for operation and therapies, charges for ambulance, costs of oxygen and blood, etc. The 'other expenses' constituted all expenses relating to treatment of an ailment incurred by the household in connection with treatment of an ailing member of the household, but other than the medical expenditure proper. This category of expenditure included all transport charges (except ambulance charges) paid by the household members in connection with the treatment, lodging

Table 11: Number per 1000 of hospitalisation cases receiving treatment before and after hospitalisation by source of treatment

source of treatment	treatment before hospitalisation			treatment after hospitalization		
	rural	**urban**	**rural + urban**	**rural**	**urban**	**rural + urban**
public hospital	253	211	239	333	285	317
public dispensary	25	35	28	16	36	23
private hospital	244	263	250	427	465	440
private doctor	477	490	481	222	213	219
all	1000	1000	1000	1000	1000	1000
no. per 1000. of cases receiving treatment	542	569	551	749	782	759
average duration of treatment (0.0 days)	95.7	102.0	97.8	46.1	46.2	46.2

charges of the patient and her or his escort(s), attendant charges paid, and personal medical appliances purchased during the reference period. The estimates of 'total expenditure' were arrived at as the sum of 'medical expenditure' and 'other expenditure'.

4.6.2. Table 12 gives the estimates of *medical expenditure* incurred per treated person for non-hospitalised treatment during a period of 15 days. The table provides separate estimates for treatment of male and female patients in rural and urban areas of the country. It is seen that, on an average, a higher amount was spent for non-hospitalised treatment for an ailing person in the urban areas than that for an ailing person in the rural areas. Also, while Rs. 275 to Rs. 322 was spent in a period of 15 days for treatment of an ailing male, a little lesser amount was spent for treatment of an ailing female – cost of treatment being Rs. 240 to Rs. 291.

Table 12: Average total medical expenditure (Rs.) for non-hospitalised treatment per ailing person during last 15 days

India

gender	**rural**	**urban**
male	275	322
female	240	291
person	257	306

4.6.3. The total *medical* expenditure has been divided into two parts – the part paid to the govt sources and the other to the private sources for availing the total service for treatment of the ailment. As stated before, the *other expenditure* relates to the treatment but not on medical purposes. It is seen that the *total expenditure* incurred on non-hospitalised treatment is broadly positively correlated with levels of living measured in terms of MPCE. The average *total expenditure* for treatment, in urban areas, was Rs. 326 — much higher than that in the rural areas (Rs. 285). Of these, about 90 per cent were spent on account of *medical treatment* and the rest for other related non-medical expenditure

4.6.4. Often ailment of a working member of the household causes loss of household income. Ailment of a non-working member too causes disruption of usual activity of the working member of the household, which in turn results in loss of household income. While for persons getting pay, either as regular salaried employee or casual labour, the amount of loss in income during the period of treatment was derived on the basis of pay that he/she was drawing before the hospitalisation/ ailment; for the self-employed persons, it was imputed based on the proportionate average income (lost) during those days. For non-ailing members of the household who could not carry out their 'work' (economic activity)

in order to attend to the ailing member, the loss of income for them, if any, was derived in the same manner and was also included in the loss of income of the household. Amount of such a loss incurred by the household during the reference period was collected in the survey. Estimates of loss of household income per treated person as obtained from the survey were Rs. 135 for rural population and Rs. 96 for urban population at the all-India level. It can be seen that 77 and 88 per cent of the *total expenditure* for treatment during the last 15 days of rural and urban population, respectively was financed by households' own 'income and savings'. This was 17 and 7 per cent in the case of financing by 'borrowing' by the rural and urban households, respectively.

4.7. Cost of Hospitalised Treatment

4.7.1. For the hospitalised treatments, information on expenses was collected separately for each event of hospitalisation during the reference period. The expenditure for hospitalised treatment on items such as doctor's fees, bed charges, and cost of medicines and other materials and services supplied by the hospital, as well as charges for diagnostic tests done at the hospital, were included in *medical expenditure*. The 'other expenses' relating to hospitalised treatment is the same as that for non-medical treatments. The estimates of 'total expenditure' for hospitalised treatment were arrived at as the sum of 'medical expenditure' and 'other expenditure'

4.7.1.1. Table 13 gives the estimates of average *medical expenditure* incurred per hospitalised case of treatment during the reference period of 365 days. The table provides separate estimates for treatment of male and female patients in the rural and urban areas of the country as a whole. It is seen that, on an average, a much higher amount was spent for treatment per hospitalised case

Table 13: Average medical expenditure (Rs.) per hospitalisation

gender	**rural**	**urban**
	2004	2004
male	5,946	9,535
female	5,406	8,112
person	5,695	8,851

by people in the urban (Rs. 8,851) than in the rural (Rs. 5,695). The table also indicates the presence of a distinct gender bias in the urban areas in respect of expenditure incurred per hospitalisation, though the estimates of proportion of persons hospitalised do not reflect any perceptible gender difference either in rural or urban areas. The average amount spent for treating a female as inpatient in a hospital was less (Rs. 5,406 in the rural and Rs. 8,112 in the urban) than for a male (Rs. 5,946 in the rural and Rs. 9,535 in the urban).

4.7.1.2. The average *medical expenditure* for hospitalised treatment from a public sector hospital was

Table 14. Average medical and other related non-medical expenditure (Rs.) per hospitalisation case during 365 days by source of treatment

India

gender and sector	medical expenditure by source of treatment			other expen diture	total expendi ture	loss of household income
	Govt.	Pvt.	all			
rural male	3,550	7,640	5,946	550	6,496	760
rural female	2,874	7,145	5,406	508	5,914	493
rural person	3,238	7,408	5,695	530	6,225	636
urban male	4,135	12,448	9,535	545	10,080	1,073
urban female	3,600	10,580	8,112	485	8,596	391
urban person	3,877	11,553	8,851	516	9,367	745

much lower than that from a private sector hospital in both rural and urban areas - less than half in the rural areas and about one-third in urban areas. The rural population spent, on an average, Rs.3,238 for a hospitalised treatment in a public sector hospital and Rs.7,408 for one in a private sector hospital. The average *medical expenditure* of the urban population for a hospitalised treatment in a public and private hospital was, respectively, Rs.3,877 and Rs.11,553.

4.7.1.3. It is also seen that the expenditure incurred on hospitalisation is broadly correlated with levels of living irrespective of type of hospital and sector (rural/urban) and the relationship between them is positive. The relationship seems to be stronger in the rural areas than in the urban areas. A sudden drop in *medical expenditure* on hospitalisation as one moves from the first (lowest) expenditure class to the second can be seen in the case of private hospitals in both the sectors. This drop, which is difficult to explain, is more pronounced in the urban sector than in the rural sector. One reason could be that the poorest segment of the population, lacking the right connections, are forced to seek inpatient treatment from the private hospitals in emergencies. From the average total expenditure and *medical expenditure* per event of hospitalisation during 365 days by source of treatment for the rural and urban areas it can be seen that both the average total expenditure and the *medical expenditure* proper per hospitalisation case were almost 50 per cent higher in the urban areas than in the rural areas. As expected, the loss in household income due to hospitalisation was more when a male member of the household was hospitalised and was very high in the urban areas. The difference between public and private hospitals in average *medical expenditure* for hospitalised treatment received was more pronounced in the urban areas than in the rural areas. Table 16 gives the differentials in different sectors.

4.7.1.4. Estimate of loss of household income per treated person at all-India level was Rs. 636 in rural areas where as the extent of loss is urban areas being Rs. 745 at the all-India level. In the contributions of different sources towards financing the total expenditure on hospitalisation a perceptible rural-urban difference is noted. While the rural households depended in equal measure on their 'income/saving' and on 'borrowing' – 41 per cent each — the urban households relied much more on their 'income/saving' (58 per cent) for financing expenditure on hospitalisation, than on 'borrowings' (23 per cent). The households in the lower and middle expenditure classes in the rural areas, however, depended more on 'borrowings', as their 'income/ savings', perhaps, were not adequate to meet this expenditure.

5. Immunisation and Maternity Health Care

5.1. The information on immunisation and maternity health care services received and expenditure incurred to avail these services were also collected in this Round. Information on immunisation was collected through a set of questions for children belonging to the age-group 0-4 years. The information relating to maternity health care that included pregnancy status, childbirth, ante-natal and post-natal care were collected from the ever married women below 50 years of age.

5.2. Immunisation of Children of Age 0 – 4

2.2.1. A child was considered to have received immunisation if he/she had received any of the vaccinations viz. BCG, Measles, DPT (any of the 3 doses), Polio (excluding Polio 0 which is given at the time of birth), Hepatitis vaccine (A or B), MMR, Pneumovax (for Pneumonia) and Oral Typhoid. Statement 36 gives the number per 1000 children of age 0 – 4 yrs. who received any immunisation during the last 365 days. It may be noted that a child who received only a part of an immunisation package was also considered to have received immunisation for the purpose of the survey. It can be seen that 90 per cent of the children had received some immunisation during this period. There is a rural-urban differential of about 5 percentage points in these rates; about 94 per cent of children, in the urban areas, received immunisation as against 89 per cent in the rural areas. This difference is in all probability due to lower availability of adequate health facilities and awareness of the people in rural areas

compared to the urban. The estimates, however, do not show any gender differential in the rates

5.2.2. Average expenditure incurred by the households for any immunisation of children in the age-group 0–4 years was also seen for different levels of living in terms of household monthly capita expenditure class. A wide gap in the average expenditure for immunisation of children is noticed between the rural and urban areas. On an average, around Rs. 20 was spent for immunisation of a rural child and Rs. 113, nearly 6 times as much for an urban child. The reason could be that although the government provides free immunisation services in both rural and urban areas, there is a preference among a sizeable section of the urban population to rely on private doctors, known to them recommended by others, for immunisation of their children. This phenomenon may also be there in the case of relatively richer households in the rural areas. It is interesting to note the gender differential in the expenditure on immunisation in both the rural and urban areas. While in the rural areas, the people spent more money on immunisation of a male child than a girl child, it was the reverse in the urban areas, with the exception in the lowest expenditure class.

5.3. Incidence of Pregnancy, Childbirth and Maternity Care

5.3.1. In order to provide estimates of expenditure for antenatal and post-natal care of women of age 15-49 years and expenditure on childbirth, information on the relevant aspects was collected for latest case of pregnancy of women any time during a period of 365 days preceding the date of survey and importantly, from those among them who had given birth. Estimates on proportion of women who were pregnant any time (WPAT) during the 365 days prior to the date of survey and 'wastage of pregnancy' (per 1000) are given in Table 17 for five-year age groups of women. Wastage of pregnancy (WOP) is defined as the ratio of 'total number of pregnancies which did not result into childbirth during the reference period' and 'total number of pregnancies during the same period'. In deriving this indicator, one needs to know - if a woman was pregnant anytime during a reference period, and if so, number of times pregnant during that period and the number of child births given during that period. In this survey, information in respect of 'number of times pregnant during that period' was not collected. If we assume that women who were pregnant during anytime during the reference period (365 days preceding the date of interview) were pregnant only once, we can approximate WOP from the survey data. The statement also gives the distribution of childbirth by place of birth (home/govt. hospital/ private hospital). It may be noted that for calculation of 'wastage of pregnancy', it is assumed that the women

Table 15. Number (per 1000) of women aged 15-49 years who were pregnant any time during last 365 days (WPAT), per 1000 wastage of pregnancy (WOP) and per 1000 distribution of childbirth by place of delivery for each broad age group

age group	WPAT	WOP	per 1000 distri. of child-birth by place of delivery		
			govt. hosp.	pvt. hosp.	home
	rural				
15-19	250	377	220	175	605
20-24	289	279	196	197	607
25-29	174	288	194	162	645
30-34	99	236	156	143	702
35-39	45	270	85	62	853
40-44	19	257	135	90	775
45-49	14	239	57	83	861
all	**127**	**284**	**182**	**166**	**652**
	urban				
15-19	293	445	332	382	286
20-24	323	310	328	404	268
25-29	177	288	309	485	206
30-34	69	267	262	462	276
35-39	23	290	262	332	406
40-44	6	304	75	164	761
45-49	6	244	639	303	58
all	**107**	**306**	**311**	**429**	**259**
	Rural + urban				
15-19	256	387	237	204	560
20-24	296	286	225	245	529
25-29	175	288	222	240	538
30-34	91	242	175	202	623
35-39	39	272	114	106	780
40-44	15	263	128	99	773
45-49	11	240	138	113	749
all	**122**	**289**	**210**	**222**	**568**

who were pregnant during the reference period were pregnant once only as the number of pregnancies was not recorded for them by the survey. In that sense, the estimate of 'wastage of pregnancy' is assumed to be the crude one. It can be seen that among women in the age group 15–49 years, about 13 per cent of in the rural areas and 11 per cent in the urban areas were pregnant during the 365 days preceding the date of survey. It is important to note that these rates are much lower than the birth rates in the rural and urban areas of the country. This suggests that there was, perhaps, a gross under-reporting of the events of pregnancy in both the sectors. However, the incidence of pregnancy is found to be highest, as expected, in the age group 20-24 years – the rate being 29 (rural) to 32 (urban) per cent. The incidence of pregnancy diminishes as the age of women advances gradually to 49 years, and is found to reach 1 per cent only in the terminating age group. Secondly, about 72 per cent of the pregnant women in the rural areas delivered a child, while about 69 per cent did so in the urban areas. In other words, about 28 per cent of the pregnancies were wasted in the rural areas, and the percentage was a little higher in the urban areas (31 per cent). Wastage of pregnancy is highest in the age group 15-19 years, and it gradually decreases with the advance of age. Another point may be noted that the rate is, in general, higher for all the age groups in urban areas than that in rural areas. It may be noted that the number of sample count reporting pregnancy in the last two age groups was very small and hence the estimates may not be reliable.

5.3.2. Table 16 also gives the distribution of childbirth by place of delivery separately for the rural and urban areas at the all India level. In the rural areas, about 65 per cent of the childbirths were non-institutional, that is, at home or any other place other than the hospitals. At the other end, the proportion of non-institutional child-births was 26 per cent in the urban areas. The share of govt. hospitals in the case of institutional births was 31 per cent in the urban areas and only 18 per cent in the rural areas. This share, for the country as whole was 21 per cent .The increase in the share of the institutional childbirth had been phenomenal.

Table 16: Per 1000 distribution of childbirth by place of delivery during 2004 and 1995-96.

India

place of delivery	**rural**	**urban**
Govt. hospital	183	310
private hospital	166	429
hospital	359	739
home	651	261
all	1000	1000

5.3.3. Table 17 gives the expenditure incurred per childbirth separately for the rural and urban areas. An average of Rs. 1,521 was spent per childbirth during January-June, 2004. There was a perceptible difference in the expenditure incurred for childbirth between the rural and urban areas. For childbirth, this amount was Rs. 1,169 and Rs. 2,806 in the rural and urban, respectively. Again, the cost of a child delivery in private hospital was as high as Rs. 4,692 as compared to Rs. 1,111 in a government hospital. On the other hand, the average cost for delivery of a child at home was only Rs. 428 – the expenditure being Rs. 414 in the rural areas and Rs. 552 in the urban areas. It may be noted that the average expenditure per childbirth was higher in the rural govt. hospital (Rs. 1,165) than their urban counterpart (Rs. 994). Although the instructions were to record the total expenditure on childbirth, including expenditure incurred on treatment of any complication arising at the time of childbirth, it is possible that all other expenditures made in connection with the childbirth, such as, those on travelling, lodging, etc., had also been included while reporting this item, and the rural mothers

Table 17: Average expenditure (Rs.) per childbirth by place of delivery

India

sector	average expenditure on childbirth (Rs.)			
	govt. hosp.	pvt. hosp.	home	all
rural	1,165	4,137	414	1,169
urban	994	5,480	552	2,806
rural+ urban	1,111	4,692	428	1,519

might have incurred more of such expenditure than the urban mothers due to non-availability of adequate health infrastructure in the rural areas.

5.3.4. Information on maternal care taken by women who were pregnant anytime during the last 365 days was collected in the survey together with the expenditure incurred for availing ante-natal and post-natal services. Table 18 gives the proportion of such women availing these services by the source of availing such services. It is seen that about 70 per cent of pregnant women had taken some antenatal care in the rural areas, and the proportion was much higher — 84 per cent — in the urban areas. Compared to the antenatal care, on the other hand, the incidence of availing services for post-natal care was not very common among the women giving childbirth, both in the rural as well as in the urban areas. About 63 per cent in the rural areas and 73 per cent in the urban areas availed of some post-natal care services. Important to note that the private institutions played a major role in providing the maternal care services except in the case of antenatal care services in the rural areas, where the govt. institutions played a dominant role.

Table 18 : Number (per 1000) of women* who availed antenatal care services (PWANC), post-natal care services (PWPNC) and proportion of these services availed from government and private sources

India

sector	PWANC	source		PWANC	source	
		govt.	pvt.		govt.	pvt.
	antenatal care			**post-natal care**		
rural	698	609	391	626	449	551
urban	836	462	538	729	422	578

* aged 15 – 49 years & pregnant anytime during the last 365 days

5.3.5. The expenditure incurred for availing maternity care services from different sources is given in table 19. Expenditure involved in the case of availing of antenatal care services was more than that of the post–natal care services, irrespective of whether the women resided in the rural or urban area. For a woman, average expenditure on antenatal and post-natal care was, respectively, Rs. 499 and Rs. 404 in the rural areas. The corresponding values in the urban areas were Rs. 906 and Rs. 596. As expected, the antenatal and post-natal care services were found to be much more expensive in the private sources as compared to the government sources. This differential is sharper in the case of antenatal care in the urban areas.

Table 19: Average expenditure (Rs.) on antenatal care services (ANC), post-natal care services (PNC) by women* by source of service for each broad age group

India

sector	average expenditure on ANC from sources			average expenditure on PNC from sources		
	govt.	pvt.	all	govt.	pvt.	all
rural	698	609	391	626	449	551
urban	836	462	538	729	422	578

* aged 15 – 49 years & pregnant anytime during the last 365 days

6. Condition and Health Care of the Aged

6.1. The information relating to the condition and health care of persons aged 60 and above, to be referred to as the aged persons were also collected. One of the objectives of collecting information through this survey was to assess the structure and composition of the aged in respect of age, sex, dependency ratio, etc. and the conditions of the aged in respect of their economic dependency, number of dependants, living arrangements, persons supporting the aged, physical immobility, etc. In the survey, those who were of age 60 years and above were considered aged. Information on number of surviving children, living arrangement, economic independence, number of dependants, persons supporting the aged, etc., was collected for the aged.

6.2. It is found from the survey results that of the estimated 66.4 million aged persons in the country, about 75 per cent were residing in the rural areas and remaining 25 per cent in the urban areas. The proportion of aged persons was 7.4 per cent (76.6 million) in 2001. Although the number of aged persons obtained from the present survey, was lower than even that of Census 2001, its magnitude in terms of proportion in the total population was fairly close to that of Census. This apart, the survey has also revealed that the concentration of aged in terms of its share to total population tends to be higher in the rural areas than in the urban areas - the share being 7.0 and 6.6 per cent, respectively, which is again supported by the Census estimates, as given in table 22. Male-female and rural-urban differences in the proportion of aged persons are found to exist and

Table 20: Share (per 1000) of the aged to total population obtained from NSS surveys and population censuses for each sex

source	rural			urban		
	male	female	person	male	female	person
Census 2001	74	81	77	62	72	67
NSS 60th round (Jan-Jun, 2004)	70	71	70	62	71	66

the differences are significant. The share of the aged females was higher than that of the aged males in the urban areas and almost the same in the rural areas. This fact reflects the higher expectancy of life for females and probably the out-migration of the males in the working age groups from the rural areas.

6.3. It measures the responsibilities of the aged to the working-age population. In our country, generally, persons aged 15 to 59 years are supposed to form the population of working ages and at age 60, people generally retire or withdraw themselves from work. Thus, the population aged 60 or more divided by the number aged 15 to 59years gives the old-age dependency ratio. It was also seen that the old-age dependency ratio is higher in the rural than in the urban areas. In the rural areas, every 1000 persons in the working age had to provide support, physically or otherwise, to 125 aged persons, to maintain their daily life. The number was 103, a little less, in the urban areas.

Table 21: Proportion (per 1000) of aged persons by number of their surviving children for each sex

gender & sector	no. of surviving children			
	0	1	2	1 or more
		rural		
male	53	66	124	947
female	56	95	129	944
person	55	81	126	945
		urban		
male	49	77	170	951
female	66	94	141	934
person	58	85	155	942
all	55	82	133	945

6.4. The extended family system is the dominant form of family in India. In such a system, many of the aged, particularly those who have lost their spouses, depend

on their children for maintenance. In Statement 46, the proportion of aged persons by number of their surviving children is given separately for each sex and sector at the all-India level. In India, during January-June 2004, about 94 per cent of the aged had at least one surviving child. In other words, about 6 per cent of the aged had no surviving children on the date of survey. The rural-urban differences appeared to be nil with respect to the proportion of the elderly who had surviving children. However, it was marginally higher for males than for females. The results also indicate that since 1995-96, there has been a little improvement in regard to the proportion of aged persons having their children alive.

6.5. Besides the number of surviving children, information on living arrangement of the elderly was collected in the survey. The results show that about 57 per cent of the aged were living with their spouses and another 32 per cent were living without their spouses but with their children, while about 4 to 5 per cent were living with other relations and non-relations. Nevertheless, 4 to 5 per cent were still living alone. An interesting gender-differential is observed in the living arrangement among the elderly and the pattern is similar in both rural and urban areas. In terms of proportions, more males than females lived with their spouses. On the other hand, compared to the males, proportionately

Table 22: Per 1000 distribution of aged persons by type of living arrangement for each sex

India

living arrangement	rural			urban		
	male	female	person	male	female	person
alone	28	76	53	21	65	43
with spouse only	162	87	125	133	75	104
with spouse & other members	597	284	442	649	294	468
with spouse	759	371	567	782	369	572
with children	168	475	320	154	482	322
with other relations & non-relations	27	56	42	29	67	49
total (include. n.r.)	1000	1000	1000	1000	1000	1000

more females lived either alone or with their surviving children or lived with other relations and non-relations. Probably, this pattern is the impact of the higher incidence of widowhood among the elderly females than among the elderly males. The incidence of widowhood is higher among women because they live longer, and because in our society, men generally marry women younger than themselves.

6.6. The living arrangement describes how the physical well-being of the aged is taken care of in the family in our society. Similarly, the economic independence reveals the associated problem of day-to-day maintenance of livelihood of the elderly. As many as 65 per cent of the aged had to depend on others for their day-to-day maintenance. The situation was worse for elderly females. Among them, about 85 per cent were economically dependent either partially or fully. In this respect, males were much better off — 46 to 49 per cent among them did not fully depend on others for their livelihood.

6.7. As has been observed, a large proportion of the elderly are economically dependent on others for their livelihood. It is, therefore, pertinent to know who are the persons providing economic support to these elderly. It is seen that of the economically dependent aged, a majority (about 76 to 78 per cent) had to depend on their children and a sizable proportion (13 to 15 per cent) on their spouses for their economic support. Only 3 per cent were supported by their grandchildren and the rest (6 per cent) had to depend on 'others', including non-relations. Between the years 1995-96 and 2004, the distribution of the aged who were economically

dependent changed in respect of the category of persons supporting them for their livelihood. The patterns of change are not similar for males and females, but are so for the elderly living in the rural and urban areas. In the inter-survey periods, the proportion of the aged males and females depending on their children for economic support has increased in both rural and urban areas and more so in the rural areas. On the other hand, the proportion of those depending on their spouse decreased, in general, among the males but marginally increased among the aged females in the urban areas. The proportion in this category, however, did not show any change between the periods in the rural areas.

6.8. While for the economically dependent aged, information on category of persons supporting the aged was collected, information on the number of dependants was collected for the aged who were economically independent. The results have been presented in Statement 50 in the form of distribution of economically independent aged persons by number of dependants. The results are given for each sex and sector at the all-India level. It has been observed earlier in this section that about 33 to 36 per cent of the aged were economically independent. Of them, about 85 to 88 per cent were reported to be living with one or more dependants. In other words, about 12 to 15 per cent had no dependants. The gender differences are quite pronounced in this distribution. The distribution for males appears to have shifted to the right of that for females. This implies that on an average an aged male had more dependants than an aged female during 2004. The

Table 23 : Per 1000 distribution of economically independent aged persons by number of dependants for each sex

India

gender	number of dependants					
	nil	1	2	3-5	6 or more	total
			rural			
male	69	321	234	247	130	1000
female	320	175	370	95	40	1000
person	122	290	262	215	111	1000
			urban			
male	83	396	256	206	59	1000
female	341	146	417	79	17	1000
person	146	335	295	176	49	1000

Table 24: Proportion (number per 1000) of aged persons who cannot move and are confined to bed or home

India

age-group (years)	**rural**			**urban**		
	male	female	person	male	female	person
60-64	27	34	31	33	34	33
64-69	51	50	51	34	63	50
70-74	79	132	105	77	116	97
75-79	117	163	139	113	185	147
80 & above	220	326	269	239	323	283
all aged	67	88	77	68	100	84

pattern of the distribution, however, appears to be the same for both rural and urban areas.

6.9. For the aged persons the ability to move is an important indicator of their physical condition of health and also indicates the degree of their dependence on others for movement and performing their daily routine. The proportion (number per 1000) of the aged persons who cannot move around and are confined to their home or who cannot move at all and are confined to bed is given in Statement 51. The results are given for each sex and sector at all-India level. About 8 per cent of the aged persons were either confined to their home or bed. The proportion of aged persons reporting confinement to their home or bed was found to increase with the age for all categories, being as high as 27 for persons aged 80 or more. The incidence of confinement is seen to be higher among women than among men in both rural and urban areas.

Table 25 : Per 1000 distribution of aged persons by own perception about their health

own perception about current state of health	aged persons with sickness			aged persons without sickness		
	male	female	person	male	female	person
	rural					
excellent / very good	19	14	17	81	43	62
good / fair	580	525	553	772	770	771
poor	401	460	429	147	187	167
all aged	1000	1000	1000	1000	1000	1000
	urban					
excellent / very good	31	19	24	114	72	92
good / fair	641	620	631	775	780	778
poor	327	360	345	111	148	130
all aged	1000	1000	1000	1000	1000	1000

Note: The proportions have been adjusted excluding the 'not reported cases'.

3.10. The perception about one's health is an important factor in getting an idea about a person's actual health condition. A person may be considered as being in good health if he feels so. This is the criterion generally used in NSS surveys to classify an individual as sick or otherwise. Moreover, it reflects the mental health of that person. With this idea, information about the perception of aged persons about their current health was collected in the survey and is presented in Table 27 separately for those with sickness and without it. It can be seen that as high as 55 to 63 per cent of the aged with sickness felt that they were in a good or fair condition of health. The proportion among the aged without sickness was 77 to 78 per cent. Possibly they considered their sickness as a problem of ageing. Among the aged, the men seemed to be feeling that they had a better health condition even with sickness compared to the aged women. As against this, about 13 to 17 per cent of the aged who were not even sick considered themselves as having a 'poor' state of health.

4. Conclusions

Government of India has launched the programme "Health for All". To achieve this objective, a number of programmes have been started, particularly for children, women and aged. The data contained in this report will be useful to have an idea about the impact of these

programmes. NSSO is one of the most important sources of data on the private household expenditure on health in India. This paper also provides important results on this aspect, which can be sued to study the economic burden on the household for maintaining the good health. With the increase in life expectancy in the country, the proportion of aged is increasing over the years. The socio-economic aspects of the life of aged presented in this paper will also help in understanding the problems being faced by them.

References

1. NSS Report No. 507: Morbidity, Health care and The Condition of the Aged, 2004
2. NSS Report No. 441: Morbidity and Treatment of Ailments,1994-95
3. NSS Report No. 445 Maternal and Child Health care in India, 1994-95

PART – III

SURVEY RESULTS AND BIBLIOGRAPHY OF ARTICLES PUBLISHED IN SARVEKSHANA

SURVEY RESULTS WITH EXPLANATORY NOTES PUBLISHED IN SARVEKSHANA

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1.1	First quinquennial survey on consumer expenditure	27	Oct.72-Sep.73	II	3	January 1979	7	N SR	129 to 133 S-289 to S-436
1.2	Survey on consumer expenditure	28	Oct.73 – June74	I	1	July 1977	1	N SR	49 to 51 S-1 to S-144
1.3	Second quinquennial survey on consumer expenditure	32	July 77-June 78	IX	3	January 1986	26	N SR	17 to 51 S-51 to S-184
1.4	Third quinquennial survey on consumer expenditure	38	Jan-Dec.1983	IX	4	April 1986	27	N SR	1 to 23 S-17 to S-102
1.5	Pattern on consumer expenditure on scheduled caste and scheduled tribe households	38	Jan-Dec.1983	XII	1	Jan.-Mar 89	38	N SR	1 to 23 S-1 to S-187
1.6	Pattern on consumer expenditure of households self-employed in agricultural and rural labour households	38	Jan-Dec.1983	XIII	1	July-Sept.89	40	N SR	46 to 52 S-145 to S264
1.7	Monthly per capita consumption of cereals for various sections of population	38	Jan-Dec.1983	XIII	2	Oct.Dec.89	41	N SR	5-26 S- 1 to S-176
1.8	Consumer expenditure annual series	42	July 86 to July 87	XII	4	Apr.-June	39 89	N SR	9 to 27 S-1 to S-211
1.9	Consumer expenditure (All India)	44	July 88 – June 89	XIV	3	Jan.-March 91	46	N SR	1 to 30 S-1 to S-11
1.10	Fourth quinquennial survey on consumer	43	July 87 – June 88	XV	1	July-Sept.91	48	N	22 to 58

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1.11	Third annual survey on consumer expenditure and employment & unemployment	45	July 89 - June 90	XVI	1	July – Sept.92	52	N SR	49 to 93 S-209 to S-254
1.12	Fourth quinquennial survey on consumer expenditure	43	July 87- June 88	XVII	2	Oct.- Dec.93	57	N SR	20 to 100 S-55 to S-112
1.13	Results on distribution of households and persons by monthly per capita expenditure class for different calorie in take levels	38	Jan.83- Dec.83	XVII	3	Jan.-March 94	58	N SR	43 to 57 S-1 to S-58
1.14	Results on the fourth Annual Survey on consumer expenditure & employment – Unemployment	46	July90- June 91	XVII	3	Jan.-March 94	58	N SR	61 to 112 S-59 to S-94
1.15	Fifth Annual Survey of Consumer Expenditure and Employment Unemployment	47 Dec.91	July –	XVII	1	July – Sep.94	60	N SR	85-152 S-268 S-345
1.16	Consumer Expenditure and Employment & unemployment	48 Dec.92	Jan.-	XVII	3	Jan.- March95	62	N SR	44-107 S-1 to S 108
1.17	Household consumer expenditure &employment situation in India	49	Jan.-June 93	XIX	4	Apr.-June 96	67	N SR	64-138 S-109-S-142
1.18	Results on level and pattern of consumer expenditure	50	July 93 – June 94	XIX	3	Jan-March 96	66	N SR	1-38 S1 to S 231
1.19	Consumption of some important commodities in India	50	July 93 – June 94	XX	2	Oct.- Dec.96	69	N SR	49-68 S1 to S-263
1.20	Sources of household income India, 1993-94	50	July 93 – June 94	XXI	2	Oct- Dec.97	73	N SR	51-64 S 215- S 265

1.21	Reported adequacy of food intake in India 1993-94	50	July 93 – June 94	XXI	3	Jan-March 98	74	N SR	51-61 225-250
1.22	Difference in levels of consumption among socio-economic groups	50	July 93 – June 94	XXI	3	Jan.March 98	74	N SR	1-28 103-148
1.23	IRDP assistance and participation in public works, 1993-94	50	July 93 – June 94	XXI	4	Apr.June 98	75	N SR	55-74 263-365
1.24	Ownership of livestock, cultivation of selected crops and consumption levels, 1993-94	50	July 93 – June 94	XXI	4	Apr.June 98	75	N SR	1-21 79-133
1.25	Use of durable goods by Indian households, 1993-94	50	July 93-June 94	XXI	4	Apr-June 98	75	N SR	23 -54 135-262
1.26	Consumption of Tobacco in India, 1993-94	50	July 93-June 94	XXI	3	Jan.-March 98	74	N SR	69-100 261-387
1.27	Wages in Kind, Exchanges of Gifts and Expenditure on ceremonies and insurance in India, 1993-94	50	July 93-June 94	XXI	3	Jan.-March 98	74	N SR	29-50 151-221
1.28	Household consumer expenditure & employment situation India	51	July 94-June 95	XXIII	2	Oct.-Dec.99	81	N SR	1-12,15-67 S-1-S-76
1.29	Household consumer expenditure & employment situation India	52	July 95-June 96	XXIII	2	Oct.-Dec.99	81	N SR	1-12,71-120 S-79-S-109
1.30	Household consumer expenditure & employment situation India	53	Jan.-Dec.97	XXIII	2	Oct.-Dec.99	81	N SR	1-12, 123-193 S-113- S-160
1.31	Household consumer expenditure & employment situation India	54	Jan.-June98	XXIII	2	Oct.-Dec.99	81	N SR	1-12,197-250 S-163-S-198
1.32	Household Consumer	55	July 1999-June 2000	XXIV XXV	4 1	April – September	86	N	11-13

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1.1	Assets and liabilities (selected results)	37	Jan.-Dec.82	X	1	July 86	28	N SR	1-23 S-1 to S-336
1.2	Some aspects of indebtedness	37	Jan.-Dec.82	XI	1	July 87	32	N SR	1 to 25 51 to 384
1.3	Household Assets and Liabilities on 30.06.91	38	Jan.-Mar. 92	XXII	2	Oct.-Dec.98	77	N SR	1-46 51-386
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1.2	A report on Survey of disabled persons	36	July – Dec.81	VII	1&2	July-Octo.83	19	N SR	1-62 of 63-131
1.3	Study on delayed mental development	36	July – Dec.81	X	2	Oct.86	29	N	15 to 32
1.4	Delayed Mental Development among Indian Children	47	July – Dec.91	XVIII	2	Oct.-Dec.94	61	N SR	43-47 S-1 to S-52
1.5	Disabled Persons	47	July – Dec.91	XVIII	2	Oct.-Dec.94	61	N SR	69 to 124 S-53 to S-183
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1.1	Employment-Unemployed situation at a glance	27	Oct.72-Set.73	I	2	Oct.77	2	N	81-102
1.2	All India and State-wise results	27	Oct.72-Set.73	III	3	Jan80	11	N SR	75-85 S-7 –S-104
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2.2	Preliminary results for persons aged 15 to 59	32	July77-June 78	II	4	Apr.79	8	N SR	149-158 S-507-S-606
2.3	Activity situation pertaining to Women	32	July77-June 78	IV	3&4	Jan.Apr 81	14	N	1-71

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2.4	Final results All India	32	July77-June 78	V	1&2	July-Oct.81	15	N SR	1-49 S-1-S-190
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2.6	Selected important results for 4 States :Kerala, M.P.,. Rajasstthan& U.P.	32	July77-June 78	VI	3&4	Jan.-Apr.83	18	SR	S89-S-198
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2.9	Employment /Unemployment situation in cities and towns during late seventies.	32	July77-June 78	X	2	Oct.86	29	N SR	33-50 S-1- S-115
	Third quinquennial survey								
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3.2	Employment and unemployment(All India)	38	Jan-Dec.83	XI	4	Apl.88	35	N SR	1-73 S1-S222
3.3	Additional 10 tables on employment & unemployment	38	Jan-Dec.83	XII	3 Mar.89	Jan.-	38	SR	S189-S245
3.4	Employment Unemployment situa-	38	Jan-Dec.83	XIII	1	July-Sept.89	40	N	1-45

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3.6	Employment and unemployment(8 State results)	38	Jan-Dec.83	XIV	2	Oct.-Dec.90	45	N SR	1-6 S1-S263
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4.3	Results of fourth on quinquennial survey unemployment (18 states in 18 booklets)	43	July 87-June 88	Special issue		January 1992	-	-	-
4.4	Results of fourth quinquennial survey on unemployment& unemployment for 9 major states	43	July 87-June 88	XVI	2	Oct.-Dec.92	53	N SR	1 to 11 S-1 to S-486
4.5	Results of fourth quinquennial survey on unemployment & unemployment for remaining 9 states	43	July 87-June 88	XVI	3	Jan.-Mar.93	54	N SR	1 to 11 S-1 to S-486
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5.3	Economic activities and school attendance by children in India, 1993 -94	50	1993-94	XXI	2	Oct.-Dec.97	73	N SR	90-104 S-285 – S345
5.4	Employment and unemployment situation among social groups in 1993-94	50	July 93-June 94	XXII	4	Apr.-June99	79	N SR	1-99 S-1-S-314
5.5	Employment and Unemployment situation in cities and towns in India, 1993-94	50	July 93-June 94	XXIII	1	July-Sept.99	80	N SR	1-18 S-1-S-108
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1.2	All India results	28	Oct.73-June 74	II	1	July78	5	N SR	 S-153-S-163
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1.2	Particulars of owned houses	32	July77-June78	X	3	Jan.87	30	N SR	1-8 S-1-S-153

1.3	Conditions of slums in cities	31	July76-June 77	III	4	April 80	12	N SR	187-190 S-383-S-473
1.4	Construction activity	34	July 79-June 80	III	4	April 80	12	N	122-144
1.5	Particulars of dwelling units	38	Jan-Dec. 83	XII	2	Oct.88	37	N SR	1-13 S-1-S152
1.6	Report on exploratory (all survey on construc tion India) Scheme –A	35	July 80-June 81	XV	3	Jan-March 92	50	N SR	15-23 S-3-S-48
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1.9	Report on housing condition	44	July 88 - June 89	XV	3	March 92	50	N SR	42-54 S-171-S-280
1.10	Particulars of dwelling units	43	July 87 –June 88	XVI	1	July-Sept.92	52	N SR	26-48 S-51–S-208
1.11	Dwelling in India	50	1993-94	XX	4	Apr.-June 97	71	N SR	1-48 S-71-S-327
1.12	Energy used by Indian households	50	1993-94	XX	4	Apr.-June 97	71	N SR	49-69 S-329-S-398
1.13	Slums in India	49	1993-94	XXII	3	Jan.-March 99	78	N SR	1-26 S-61 –S161
1.14	Housing conditions in India	49	1993-94	XXII	3	Jan.-March 99	78	N SR	27-60 S-162 –S-288
1.15	Drinking water, sanitation and hygiene in India	54	Jan.-June 98	XXIII	3	Jan.-March 2000	82 (Spl.)	N SR	33-82 S-115-S-285

1.16	Conditions of Urban Slums	58	July 2002-December 2002	XXVII	1&2	July 2007	91	N SR	111-112 112-129
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1.3	Use of irrigation in household holdings in India	31	July 76-June 77	X	4	Apr.87	31	N SR	28-36 S-111-S-128
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1.4.2	States: Gujarat, Haryana, H.P., J&K, Kerala, Punjab, Rajasthan, Tamil Nadu, U.P, Delhi, Goa & Pondicherry(12 States)	31	July 76-June 77	IX	1&2	July-Oct.85	25	N SR	1-2 S-1-S-136
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1.4	Results on some aspects of household ownership holdings	48	Jan.Dec. 82	XIX	2	Oct.-Dec.95	65	N SR	43-77 S-83-S-308

1.5	Operational land holdings in India 1991-92, salient features	48	91-92	XX	3	Jan.-Mar.97	70	N SR	1-44 S-65 –S-229
1.6	Seasonal Variation in the operation of land holdings in India, 1991-92	48	91-92	XX	3	Jan-Mar.97	70	N SR	45-64 S-231-S-436
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1.5	Estimates of birth, death and calving interval of bovines	30	July 75-June 76	VIII	1	July84	22	N SR	 S-119-S-173
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1.9	Small trading units in India	46	July90-June91	XXI	1	July-Sep97	72	N SR	1-60 S93-S176
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1.2	Non-directory establishments and own account enterprises in service incidental to transport	34	July79-June80	XI	3	Jan. 87	30	N SR	20-27 S209-S213
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XVII	**SOCIAL CONSUMPTIOON**								
1.1	A profile of households and population by economic class and social group and availability of drinking water, electricity and disinfection of dwellings	42	July86-June87	XIII	4	Apl.-June90	43	N SR	1-9 S1-S99
1.2	Utilisation of Public Distribution System	42	July86-June87	XIII	4	Apl.-June90	43	N SR	10-14 S101-S210
1.3	Participation in education(all India)	42	July86-June87	XIV	3	Jan-Mar.91	46	N SR	31-40 S13-S121
1.4	Child and maternity care	42	July86-June87	XIV	4	Apl.-June91	47	N SR	35-52 S3-S209
1.5	Participation in education for 8 major states	42	July86-June87	XVI	4	Apl.-June93	55	N SR	1-4 S1-S273
1.6	Results on Participation in Education for remaining 8 major States	42	July86-June87	XVII	1	July-Sep.93	56	N SR	1-3 S1-S267
1.7	Socio-Economic profile of the aged Persons	42	July86-June87	XV	2	Oct-Dec91	49	N SR	103-122 S81-S379
1.8	Participation in cultural activities	47	July-Dec.91	XVIII	3	Jan-Mar95	62	N SR	6-43 S5-S74
1.9	Availability of some education & culture facilities related in India	47	July-Dec.91	XIX	4	Apl.-June96	67	N SR	1-11 S1-S67
1.10	Literacy in India	47	July-Dec.91	XIX	4	Apl.-June96	67	N SR	12-63 S68-S108
1.11	Attending an educational institution in India: its level, nature & cost	52	July95-June96	XXIII	3	Jan-Mar2000	82	N SR	1-39 S1-S159
1.12	Maternity and child healthcare in India	52	July95-June96	XXIII	3	Jan-Mar2000	82 (Spl.)	N SR	1-32 S1-S112
1.13	The Aged in India: A Socio-Economic profile 1995-96	52	July95-June96	XXIII	3	Jan-Mar2000	82	N SR	81-101 S383-S425
1.14	Travel and use of mass media and financial services by Indian households	54	Jan.-June98	XXIII	3	Jan-Mar2000	82 (Spl.)	N SR	83-136 S289-S343

1.15	Village Facilities	58	July 2002-December 2002	XXVII	1&2	July 2007	91	N SR	91-93 93-110
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1.1	Jhum Cultivation in NE States	31	July76-June77	II	4	Apl. 79	8	N SR	159-161 S609-S698
1.2	Jhum Cultivation in NE States	31	July76-June77	III	4	Apl. 80	12	N SR	169-176
1.3	Results of educational survey in NE States	31	July76-June77	III	4	Apl. 80	12	N SR	154-168
XIX	**TRIBES**								
1.1	Consolidated results of the survey of Tribes	44	July88-June89	XVII	4	Apl.-June94	59	N SR	1-80 S3-S367
1.2	Some important characteristics of villages in Tribal Areas	44	July88-June89	XVIII	1	Jul.-Sep.94	60	N SR	21-46 S1-S265
1.3	An Exploratory Survey of living conditions of Tribals in Nagaland	44	July88-June89	XVIII	1	Jul.-Sep.94	60	N SR	47-84
XX	**MISCELLANEOUS**								
1.1	National Sample Survey Organisation	-	-	I	1	July77	1	N SR	21-32
1.2	Number of strata, sample size and subjects of enquiry in different rounds of NSS	-	-	II	1	July78	5	N SR	19-22
1.3	Glossary of technical terms used in NSS	-	-	III	3	Jan1980	11	N SR	1-74
1.4	Source of drinking water and energy used for cooking and lighting	38	Jan-Dec83	XII	2	Oct1988	37	N SR	14-27 S153-S235
1.5	Dissemination of survey results	-	-	XI	1	Jul87	32	N SR	26-32
1.6	Consumption of fuel and light based on the first three quinquennial rounds	38	Jan-Dec83	XIV	3	Jan-Mar91	46	N SR S157	41-32 S123- of NSS
1.7	Bibliography of survey results	-	-	XIX	4	Apl.-Jun96	67		B1-B19
1.8	Bibliography of survey results	-	-	XXII	4	Apl.-Jun99	79		B1-B24

1.9	Results of Pilot Survey on suitability of different reference periods for measuring household consumption	-	January–June 2000	XXIV	2&3	October 2000-March 2001	85 SR	N	89-99 99-145
1.10	Unorganized manufacturing sector	56	July 2000-June 2001	XXVI	2	July 2006	89	N SR	70-72 73-116

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खण्ड IV-हिन्दी

सर्वेक्षण

राष्ट्रीय प्रतिदर्श सर्वेक्षण संगठन
की पत्रिका

भाग -XXVII सं. 3 और 4
अंक संख्या 92

सत्यमेव जयते

राष्ट्रीय प्रतिदर्श सर्वेक्षण संगठन
सांख्यिकी और कार्यक्रम कार्यान्वयन मंत्रालय
भारत सरकार
नई दिल्ली

सम्पादकीय सचिवालय

समन्वय एवं प्रकाशन प्रभाग,
राष्ट्रीय प्रतिदर्श सर्वेक्षण संगठन
सरदार पटेल भवन
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मूल्य: अंतर्देशीय 200/- रू.

सर्वेक्षण
भाग XXVII सं. 3 और 4

विषय - सूची

किसानों की स्थिति का मूल्यांकन संबंधी सर्वेक्षण, अखिल भारतीय ऋण और निवेश सर्वेक्षण संबंधी रा.प्र.सर्वे.59 वें दौर (जनवरी-दिसम्बर, 2003) और वृद्धों की रुग्णता, स्वास्थ्य की देखभाल एवं स्थिति संबंधी रा.प्र.सर्वे. 60 वें दौर (जनवरी-जून, 2004) का एकीकृत संक्षिप्त विवरण:

रामकृपाल और ए.के.वर्मा

1. संक्षिप्त विवरण में 59 वां दौर सर्वेक्षण

रा.प्र.सर्वे.का 59 वां दौर भूमि एवं पशुधन होल्डिंग, ऋण एवं निवेश, उपभोक्ता व्यय (लघु नमुना), रोजगार एवं बेरोजगारी (लघु नमूना) और किसानों की स्थिति का मूल्यांकन संबंधी आंकलन सर्वेक्षण (एस ए एस) आंकड़ों के संग्रहण से संबंधित था। केवल परिस्थिति संबंधी मूल्यांकन सर्वेक्षण ग्रामीण भारत तक सीमित था। अन्य सर्वेक्षणों में देश के ग्रामीण और शहरी दोनों क्षेत्रों को शामिल किया गया था। 59वें दौर के सर्वेक्षण की अवधि जनवरी से दिसम्बर 2003 तक की थी। सर्वेक्षणा के इस अंक में ''ऋण और निवेश'' तथा ''किसानों की स्थिति का मूल्यांकन संबंधी सर्वेक्षण'' का संक्षिप्त विवरण प्रस्तुत किया गया है।

1.1 अखिल भारतीय ऋण एवं निवेश सर्वेक्षण

1.1.1 प्रस्तावना

परिवार क्षेत्र में ऋण की मांग और आपूर्ति दोनों का अध्ययन करने के लिए भारतीय रिजर्व बैंक ने 1951-52 में'' अखिल भारतीय ग्रामीण ऋण सर्वेक्षण'' आयोजित किया। ग्रामीण क्षेत्रों में परिसम्पत्ति, आर्थिक कार्यकलाप, ऋण परिचालनों का विवरण तथा ऋणग्रस्तता की घटना संबंधी सूचना ग्रामीण ऋण हेतु मांग का मूल्यांकन करने के लिए सर्वेक्षण में एकत्रित की गयी थी। ऋण आपूर्ति की जांच करने के लिए विभिन्न अभिकरणों के परिचालन का ढंग और उनकी सीमा संबंधी आंकड़े भी एकत्रित किए गए थे। प्रथम ग्रामीण ऋण सर्वेक्षण के पश्चात् आर बी आई ने 1961-62 में इसी प्रकार का सर्वेक्षण किया। परिवार क्षेत्र में पूंजी व्यय और ग्रामीण अर्थव्यवस्था के अन्य संबद्ध संकेतकों को शामिल करने के लिए सर्वेक्षण के कार्य क्षेत्र को बढ़ाया गया था। इस प्रकार दूसरे सर्वेक्षण को ''अखिल भारतीय ग्रामीण ऋण एवं निवेश सर्वेक्षण'' कहा गया था। तीसरे ऐसे सर्वेक्षण को आयोजित करने की जिम्मेदारी राष्ट्रीय प्रतिदर्श सर्वेक्षण संगठन (रा.प्र.सर्वे. सं.) को दी गयी थी।

1.1.2 ऋण एवं निवेश से संबंधित रा.प्र.सर्वे.सं.द्वारा आयोजित किए गए सर्वेक्षण

रा.प्र.सर्वे.सं. ने जुलाई 1971-सितम्बर 1972 के दौरान अपने 26 वें दौर सर्वेक्षण में अखिल भारतीय ऋण एवं निवेश सर्वेक्षण (एआईडीआईएस) को भूमि और पशुधन होल्डिंग सर्वेक्षण (एलएचएस) के साथ मिलाने के बाद अखिल भारतीय ऋण एवं निवेश सर्वेक्षण (एआईडीआईएस) का कार्य आरंभ किया। इस सर्वेक्षण के दौरान, इसके आंरभ होने से प्रथम बार, शहरी क्षेत्रों को भी शामिल करते हुए ऋण एवं निवेश सर्वेक्षण का क्षेत्र बढ़ाया गया था। तब से, रा.प्र.सर्वे.सं. एल एच एस सहित नियमित रुप से दस वर्षों में एक बार ए आई डी आई एस आयोजित कर रहा है। कलैन्डर वर्ष 1982 के दौरान ऋण एवं निवेश संबंधी चतुर्थ दसवर्षीय सर्वेक्षण रा.प्र.सर्वे.के 37 वें दौर में आयोजित किया गया था और कलैन्डर वर्ष 1992 के दौरान पांचवा दसवर्षीय सर्वेक्षण रा.प्र.सर्वे. 38 वें दौर में आयोजित किया गया था। अगला सर्वेक्षण जनवरी से दिसम्बर, 2003 के दौरान राष्ट्रीय प्रतिदर्श सर्वेक्षण संगठन (रा.प्र.सर्वे.सं.) के 59 वें दौर सर्वेक्षण के एक भाग के रुप में आयोजित किया गया था। अखिल भारतीय स्तर पर किया जाने वाला यह ऐसा छठा सर्वेक्षण था। वर्तमान ए आई डी आई एस (2003) में, परिवार की परिसम्पत्तियों एवं जिम्मेदारियों पर सूचना 30.6.2002 की स्थिति के अनुसार एकत्रित की गयी थी। परिवारों की देनदारियों के साथ, सभी वित्तीय लेनदेनों, विशेष रुप से कृषीय वर्ष 2002-03 (वर्ष 02-03) के दौरान परिवारों द्वारा लिए गए नगद ऋणों एवं भुगतानों के विवरण भी एकत्रित किए गए थे। इसके अतिरिक्त, सर्वेक्षण ने वर्ष 02-03 के दौरान परिवारों द्वारा विभिन्न शीर्षों जैसे आवासीय भूखण्ड, मकान एवं भवन, कृषि व्यवसाय एवं गैर-कृषि व्यवसायों के अंतर्गत किए गए पूंजी व्यय की राशि संबंधी सूचना एकत्रित की थी। इस अवधि के दौरान इस सर्वेक्षण में परिसम्पतियों की हानि और बिक्री संबंधी आंकड़े एकत्रित किए गए थे।

1.1.3 संक्षिप्त विवरण की रूप रेखा

इस संक्षिप्त विवरण में प्रस्तुत परिणाम जनवरी-दिसम्बर, 2003 के दौरान रा.प्र.सर्वे.सं. द्वारा आयोजित अखिल भारतीय ऋण एवं निवेश सर्वेक्षण में एकत्रित आंकड़ों के आधार पर जारी की गई पांच रिपोर्टों से संबंधित है। संक्षिप्त विवरण में पारिवारिक परिसम्पतियाँ एवं देनदारियां, परिवार की ऋणग्रस्तता, पारिवारिक ऋण एवं भुगतान तथा परिवार द्वारा पूंजी व्यय का विवरण दिया गया है। कुछ आंकड़े सामाजिक समूहों द्वारा प्रस्तुत किए गए हैं। बहुत से वर्षों में परिवार ऋणग्रस्तता के परिवर्तन की प्रवृति का अध्ययन एक सारणी में दिया गया है। इस पेपर के सभी विवरण केवल अखिल भारतीय परिणामों से संबंधित है।

1.1.4 सार निष्कर्ष

1.1.4.1 औसत परिसम्पत्ति धारण

विवरण 1 प्रत्येक सामाजिक समूह के लिए 2002[1] में ग्रामीण और शहरी परिवारों द्वारा धारित परिसम्पत्तियों का औसत मूल्य (ए वी ए) दर्शाती है। विवरण से यह स्पष्ट है कि सामाजिक समूह अनु.जा. और अनु.ज.जा.की ए वी ए (औसत परिसमपत्ति धारण) सामाजिक समूह अन्य समूह से चाहे वह ग्रामीण या शहरी क्षेत्रों में हो, बहुत पिछड़ा हुआ था। वास्तव में अनु.जा. या अनु.ज.जा. की ए वी ए (औसत परिसम्पति धारण) ग्रामीण और शहरी क्षेत्रों दोनों के सभी सामाजिक समूहों के मुकाबले लगभग आधी थी।

विवरण 1 : प्रत्येक सामाजिक समूह के लिए 30.6.02 की स्थिति के अनुसार प्रति परिवार धारित कुल परिसम्पत्तियों का औसत मूल्य (ए वी ए)

सामाजिक समूह	ए वी ए (रू.)	
	ग्रमीण	शहरी
(1)	(2)	(3)
अनु.ज.जा.	136640	240295
	(0.5885)	(0.7203)
अनु.जा.	125954	182351
	(0.5582)	(0.6419)
अन्य पिछड़ा वर्ग	266033	334161
	(0.5937)	(0.6665)
अन्य	429513	560362
	(0.6078)	(0.6228)
सभी	265606	417158
	(0.6291)	(0.6643)

टिप्पणी:- 1. ''सभी सामाजिक समूहों'' में सामाजिक समूह के एन.आर. मामलों सहित शामिल है।
2. कोष्ठक में दिए गए आंकड़े परिसम्पत्तियों के वितरण के लिए लोरेंज अनुपात दर्शाते हैं।

1.1.4.2 परिवार की ऋणग्रस्तता में परिवर्तत

1.1.4.2.1 **ग्रामीण परिवार :** 1971, 1981 और 1991 के सर्वेक्षणों के साथ वर्तमान सर्वेक्षण परिणामों की तुलना विवरण 2 में दी गयी है। इस संदर्भ में यह नोट किया जाए कि 1971 और 1981 के सर्वेक्षणों में, परिवार द्वारा लिए गए ऋण के अलावा परिवार के ऋणों में ''अन्य देनदारियां'' भी शामिल की गयी

[1] परिसम्पत्तियों और नगद ऋणों के सभी मूल्य 59 वें दौर हेतु निर्धारित दिनांक, अर्थात् 30.6.02 के संदर्भ में हैं। तथापि इसे संक्षिप्त हेतु इसका 2002 के रुप में उल्लेख किया गया है। इस अध्ययन के शेष भाग में इसी परम्परा का पालन किया गया है।

थी। उस सीमा तक, 1971 और 1981 में सर्वेक्षणों से प्राप्त ऋणग्रस्तता की राशि एवं घटना संबंधी आंकड़े 1991 और 2002 के सर्वेक्षणों के आंकड़ों से वास्तव में तुलनीय नहीं हैं। विवरण यह दर्शाता है कि अखिल भारतीय स्तर पर आई ओ आई में 1981 से ग्रामीण क्षेत्रों में 1981 में 20 प्रतिशत से 1991 में 23 प्रतिशत तक तथा फिर 2002 में 27 प्रतिशत तक नियमित रुप से कुछ वृद्धि हुई है। यह बात ग्रामीण क्षेत्रों में परिवार की दोनों श्रेणियों के लिए सत्य है। तथापि, 2002 के अनुमान 1971 के 43 प्रतिशत के अनुमान से अभी भी बहुत नीचे है। दूसरी ओर 1971 से 1981 के दौरान ए ओ डी में वृद्धि वास्तविक अर्थ में नगण्य प्रतीत होती है, लेकिन 1981 से 1991 की अवधि में इसमें तीव्र गति से वृद्धि हुई और 1991 से 2002 के दौरान और वृद्धि करके यह प्रति परिवार 7,539 रु. तक पहुंच गई है। संयोगवश गैर-खेतीहर परिवारों के लिए, ए ओ डी में वृद्धि 1971 और 1981 के बीच नकारात्मक दिखाई देती है।

1.1.4.2.2 **शहरी परिवार :** क्योंकि रा.प्र.सर्वे.के 26 वें दौर (1971) के सर्वेक्षण परिणामों को प्रकाशित नहीं किया गया है। यह तुलना शहरी परिवारों के लिए, 1981, 1991 और 2002 में सर्वेक्षणों से प्राप्त अनुमानों तक सीमित है। अखिल भारतीय स्तर पर ऋणग्रस्त परिवारों के प्रतिशत में 1981 में 17.4 प्रतिशत के मुकाबले 1991 में मामूली वृद्धि के साथ 19.3 प्रतिशत हो गई है तथा 2002 में यह घटकर 17.8 प्रतिशत हो गयी है। वर्षों में आई ओ में परिवर्तन की यह पद्धति परिवारों की दोनों श्रेणियों के लिए अच्छी है। शहरी क्षेत्र में ए ओ डी के मूल्य में वृद्धि की गति इन अवधियों के दौरान व्यवस्थित होनी प्रतीत होती है।

विवरण 2 : 1971, 1981, 1991 और 2002 के दौरान प्रति परिवार ऋणग्रस्तता की घटना (आई ओ आई) ऋण की औसत राशि (ए ओ डी)

धारकों की	आई ओ आई (%)				ए ओ डी (रु.)			
व्यवसायिक श्रेणियां	1971	1981	1991	2002	1971	1981	1991	2002
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
				ग्रामीण				
खेतीहर	46.1	22.3	25.9	29.7	605	803	2294	9261
गैर-खेतीहर	34.3	12.4	18.5	21.8	223	205	1151	4991
सभी	42.8	20.0	23.4	26.5	500	661	1906	7539
				शहरी				
स्वनियाजित	-	16.9	19.9	17.9	-	1473	4434	12134
अन्य	-	17.6	18.9	17.8	-	816	3198	11577
सभी	-	17.4	19.3	17.8	-	1030	3618	11771

1.2 किसानों की स्थिति का मूल्यांकन संबंधी सर्वेक्षण

1.2.1 प्रस्तावना

भारत में एक विशाल कृषि अर्थव्यवस्था है तथा इसकी अधिकांश ग्रामीण जनसंख्या जीवन निर्वाह के लिए कृषि पर आश्रित है। स्वतंत्रता के बाद के दशकों में सरकार ने किसानों की स्थिति सुधारने के लिए संगठित प्रयास किए हैं। जैसे ही देश ने नई सहस्त्राब्दी में प्रवेश किया, कृषि मंत्रालय ने यह इच्छा प्रकट की कि एक विशेष सर्वेक्षण के माध्यम से भारतीय किसानों की व्यापक सामाजिक-आर्थिक स्थिति का अध्ययन किया जाए जिसमें उनके शैक्षिक स्तर, जीवन स्तर, खेती के तरीके, उत्पादनकारी परिसम्पत्तियों का स्वामित्व, आधुनिक प्रौद्योगिकी की जानकारी और उस तक पहुंच, संसाधनों की उपलब्धता, ऋणग्रस्तता एवं

अन्य प्रासंगिक मुद्दे शामिल हों। इसके पश्चात् राष्ट्रीय प्रतिदर्श सर्वेक्षण संगठन (एन एस एस ओ) ने भारतीय किसानों के विशेष सर्वेक्षण का कार्य अपने हाथ में लिया और एन एस एस के 59 वें दौर (जनवरी-दिसम्बर, 2003) के भाग के रुप में, वर्ष 2003 के दौरान ग्रामीण क्षेत्रों में किसानों की स्थिति का मूल्यांकन संबंधी सर्वेक्षण आयोजित किया। वर्तमान सारांश सर्वेक्षण के सामान्य निष्कर्षों को प्रस्तुत करने का एक प्रयास है। जो लोग विस्तृत परिणामों को जानने के इच्छुक हैं, वे एन एस एस रिपोर्ट सं. 495 से 499 का अवलोकन कर सकते हैं।

1.2.2 सारांश का ले आऊट

स्थिति मूल्यांकन संबंधी सर्वेक्षण के परिणामों को पांच एन एस एस रिपोर्टों में प्रकाशित किया गया। पांच एन एस एस रिपोर्टों में शामिल संकेतकों के ब्यौरे निम्नलिखित विवरण में दिए गए हैं:-

किसानों की स्थिति का मूल्यांकन संबंधी सर्वेक्षण, एन एस एस का 59 वां दौर से संबंधित पांच रिपोर्टों में शामिल विषय

रा.प्र.सर्वे.रिपोर्ट सं.	स्थिति मूल्यांकन संबंधी सर्वेक्षण से संबंधित रिपोर्टों के विषय
495 कृषक परिवारों का उपभोग संबंधी व्यय, 2003	कृषक परिवारों के उपभोग व्यय के स्तर और स्वरूप के विविध आयाम तथा उनके जीवन स्तर से संबंधित पहलू। यह खाद्य समूहों की विभिन्न मदों के अनुसार कृषक परिवारों के लिए एम पी सी ई का वितरण तथा अखिल-ग्रामीण परिवारों से उनकी तुलना भी दर्शाता है।
496 खेती के कुछ पहलू, 2003	खेती के तरीके, कृषि के क्षेत्र में तकनीकी और संस्थागत विकास के संबंध में किसानों की जानकारी ; संसाधनों की उपलब्धता तथा उनका उपयोग ; कृषि कार्य के प्रकार के अनुसार कृषि भूमि और सिंचित भूमि का वितरण तथा जुताई, कटाई और थ्रेशिंग एवं सिंचाई जैसे कार्यों में ऊर्जा का उपयोग
497 कृषक परिवारों की आय, व्यय एवं उत्पादनकारी परिसम्पत्तियां, 2003	कृषि एवं गैर-कृषि कार्य हेतु कृषक परिवारों द्वारा आय, व्यय और निवेशों के स्तर के विविध आयाम। कृषि संबंधी कार्य में फलोद्यान एवं बागान सहित खेती, तथा पशुपालन, जैसे डेयरी, भेड़ और बकरी पालन, सुअर पालन, मुर्गीपालन, बत्तख पालन, मत्स्य पालन, मधु मक्खी पालन आदि शामिल हैं।
498 कृषक परिवारों की ऋणग्रस्तता	ऋण के स्त्रोत और उद्देश्य के अनुसार कृषक परिवारों की ऋणग्रस्तता तथा विभिन्न राज्यों और संघ शासित क्षेत्रो में सामाजिक समूहों, एम पी सी ई, आय-स्त्रोत, अधिकृत भूमि का आकार-श्रेणी आदि विविध सामाजिक-आर्थिक मानकों के अनुसार उनका वितरण।
499 कृषि हेतु आधुनिक प्रौद्योगिकी तक पहुंच, 2003	विभिन्न स्त्रोत के माध्यम से कृषि हेतु आधुनिक प्राद्योगिकी तक पहुंच। यह प्राप्त सूचना की गुणवत्ता के संबंध में कृषक परिवारों के विचार तथा ऐसी विस्तृत सेवाओं के सुधार हेतु उनके सुझावों पर भी रिपोर्ट देता है।

1.2.3 सारांश का निष्कर्ष

1.2.3.1 कृषक जनसंख्या की सांख्यिकीय विशेषताएं, अखिल भारतीय एवं राज्य:

विवरण 3 विभिन्न एम पी सी ई श्रेणियों में अखिल भारतीय स्तर पर कृषक परिवारों से संबंध रखने वाले वयस्कों, बच्चों और सभी व्यक्तियों के लिए कृषक परिवारों, औसत परिवार का आकार तथा लिंगानुपात का वितरण दर्शाता है। यह पाया गया है कि एम पी सी ई श्रेणी 651-775 में परिवारों का संकेन्द्रण अधिकतम (11.8 प्रतिशत) था। अखिल भारतीय स्तर पर अनुमानित औसत परिवार आकार 5.5 था। यह निम्नतम एम पी सी ई श्रेणी में उच्चतम (6.9) तथा उच्चतम एम पी सी ई श्रेणी में निम्नतम (4.1) था।

विवरण 3 : अखिल भारतीय स्तर पर विभिन्न एम पी सी ई श्रेणी में कृषक परिवारों और व्यक्तियों का विवरण

एम पी सी ई श्रेणी	प्रति हजार परिवारों की संख्या	परिवार का औसत आकार	लिंग अनुपात			परिवारों की अनुमानित संख्या	व्यक्तियों की अनुमानित संख्या
			वयस्क	बच्चे	सभी		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
0–225	41	6.9	1024	1043	1033	36587	253523
225–255	34	6.7	1006	1012	1009	30620	205598
255–300	76	6.6	1009	962	988	67973	450710
300–340	88	6.3	974	947	963	78936	496873
340–380	93	6.0	950	947	949	83128	501886
380–420	93	5.8	957	942	951	82668	477635
420–470	104	5.6	930	925	928	92964	520599
470–525	97	5.3	948	914	936	86468	461583
525–615	117	5.0	946	840	912	104511	524954
615–775	118	4.8	913	834	890	105847	503348
775–950	63	4.4	927	845	906	56730	247398
950 +	75	4.1	929	830	907	67160	278288
सभी श्रेणियां	1000	5.5	952	925	942	893651	4922394
परिवारों/व्यक्तियों की अनुमानित संख्या (00)	893651	--	3156313	1766081	4922394	--	--
प्रतिदर्श परिवारों/ व्यक्तियों की संख्या	51770	--	187056	99447	286503	--	--

1.2.3.2 शैक्षिक स्तर

अखिल भारतीय स्तर पर और बड़े राज्यों की साक्षरता स्थिति विवरण 4 में दर्शाई गई है:-

विवरण 4 :

राज्य	साक्षर व्यक्तियों का प्रतिशत (7+)			
	कृषक		सभी सदस्य	
	पुरुष	महिला	पुरुष	महिला
आंध्र प्रदेश	48	21	59	38
असम	85	71	88	74
बिहार	62	16	68	39
छत्तीसगढ़	65	29	73	44
गुजरात	73	38	78	49
हरियाणा	74	31	79	52
जम्मू और कश्मीर	58	31	69	47
झारखंड	60	18	68	34
कर्नाटक	65	34	72	51
केरल	94	85	95	90
मध्य प्रदेश	59	22	67	41
महाराष्ट्र	74	46	80	58
उड़ीसा	64	22	70	43
पंजाब	64	48	72	59
राजस्थान	52	15	64	31
तमिलनाडु	71	43	78	58
उत्तर प्रदेश	60	19	68	39
पश्चिम बंगाल	73	44	79	61
अखिल भारत	**65**	**31**	**72**	**47**

1.2.3.3 उत्पादक परिसम्पत्तियों के स्वामित्व वाले सामालिक समूहों में व्याप्त विषमताएं-

विवरण 5 अखिल भारतीय स्तर पर प्रत्येक 100 कृषक परिवारों द्वारा धारित, कृषि कार्य संबंधी चुनिंदा उत्पादक परिसम्पत्तियों की औसत संख्या दर्शाता है।

विवरण 5 : अखिल भारतीय स्तर पर प्रत्येक 100 कृषक परिवारों द्वारा धारित कृषि कार्य संबंधी चुनिंदा उत्पादक परिसम्पत्तियों की औसत संख्या °

सामाजिक समूह	प्रत्येक 100 कृषक परिवारों द्वारा धारित चुनिंदा उत्पादक परिसम्पत्तियों की औसत संख्या					
	मवेशी ^	भैंस	भेड़-बकरियां *	मुर्गी पालन/ बत्तख पालन	छोटे उपकरण #	ट्रैक्टर
(1)	(2)	(3)	(4)	(5)	(6)	(7)
अनु.ज.जा.	173	41	130	202	656	1
अनु.जाति	98	45	79	64	553	1
अन्य पि.वर्ग	126	80	97	51	635	3
अन्य	132	78	42	172	670	5
सभी	129	68	83	107	633	3

^ गाय, बैल और बछड़े, * सुअर और खरगोश सहित, # दरॉतियां, चैफ-कटर, कुल्हाडियां, फावड़े और हॉपर
° दौरा 1 (खरीफ मौसम) आंकड़ों पर आधारित

विभिन्न धारित उत्पादक परिसम्पत्तियों की औसत संख्या के संबंध में विभिन्न सामाजिक समूहों के बीच अत्यधिक विषमता थी। 129 मवेशी प्रति 100 परिवारों के अखिल भारतीय औसत की तुलना में अनुसूचित जनजाति परिवारों के पास 173 और अनुसूचित जाति परिवारों के पास केवल 98 मवेशी थे, अन्य दो सामाजिक समूह अर्थात् अन्य पिछड़ा वर्ग एवं अन्य इस संबंध में राष्ट्रीय औसत के काफी निकट रहे थे। तथापि, दूसरी तरफ, अन्य पिछड़ा वर्ग परिवारों और अन्य परिवारों द्वारा धारित भैंसों की संख्या काफी अधिक थी, जिसके परिणामस्वरूप इन दोनों समूहों में एक औसत परिवार के लिए कुल गोजातीय संख्या (मवेशी + भैंस) लगभग 2.1 रहा, जो कि अखिल भारतीय औसत प्रति परिवार लगभग 2.0 के निकट था, जबकि औसत अनुसूचित जाति परिवार के लिए यह काफी कम (लगभग 1.4 प्रति परिवार) था। अनुसूचित जनजाति परिवारों के लिए मुर्गी पालन की औसत संख्या भी उच्चतम थी (अखिल-समूह औसत के 1.1 की तुलना में लगभग 2 प्रति परिवार), जबकि अनुसूचित जाति और अन्य पिछड़ा वर्ग परिवारों द्वारा बतायी गई औसत मुर्गी पालन संख्या समग्र औसत से काफी नीचे रही। भेड़, बकरियों, सुअरों और खरगोशों की कुल मिलाकर औसत संख्या भी अनुसूचित जनजाति परिवारों में उच्चतम रही। अन्य परिवारों में कृषि कार्य हेतु धारित ट्रैक्टर की संख्या 5 प्रति 100 परिवार थी, जबकि इसकी तुलना में अनुसूचित जनजाति और अनुसूचित जाति परिवारों में यह संख्या 1 ट्रैक्टर प्रति 100 परिवार थी।

1.2.3.4 कृषि वर्ष, जुलाई 2002 से जून, 2003 के दौरान विभिन्न स्त्रोतों से कृषक परिवारों की आय

कृषि संबंधी प्राप्ति और व्यय, पशु पालन संबंधी प्राप्ति और व्यय, तथा गैर-कृषि व्यवसाय संबंधी प्राप्ति और व्यय के संबंध में कृषक परिवारों से अलग-अलग सूचना एकत्र की गई। मजदूरी से प्राप्त आय को भी रिकार्ड किया गया। इससे जहां तक कृषक परिवारों का संबंध था, अधिकांश प्रमुख स्त्रोतों से प्राप्त आय की गणना करना संभव हुआ।

यह देखा गया है कि विचारित चार स्त्रोतों में से ग्रामीण भारत में कृषि से प्रति कृषक परिवार को होने वाली औसत मासिक आय 969 रु. होने के कारण, कृषक परिवारों की आय का सबसे महत्वपूर्ण स्त्रोत कृषि है। मजदूरी से होने वाली प्रति कृषक परिवार औसत मासिक आया 819 रु. थी। गैर-कृषि व्यवसाय से प्राप्त आय 236 रु. थी तथा पशु पालन से होने वाली आय प्रति कृषक परिवार केवल 91 रु. थी।

1.2.3.5 किसान परिवारों द्वारा किया गया व्यय

उत्पादकारी परिसंपत्तियों के संबंध में किए गए व्यय का बड़ा भाग फार्म कारोबार के लिए उपयोग में लाई जाने वाली परिसंपत्तियों पर खर्च किया गया। इस शीर्ष में प्रति किसान परिवार प्रति माह औसतन 160 रु. की राशि, अर्थात् प्रति वर्ष लगभग 1900 रु. खर्च किए गए। इसके बाद किसान परिवार द्वारा औसतन प्रति वर्ष लगभग 300 रु. (25 रु. प्रति माह) भूमि सहित रिहाईशी भवनों पर खर्च किए गए। इसके बाद गैर-फार्म

कारोबार के लिए परिसंपत्तियों के प्रयोग पर खर्च (लगभग 150 रु. प्रति वर्ष) किया गया।

प्रतिशतता के सदंर्भ में उत्पादकारी परिसंपत्तियों पर किसान परिवारों के औसतन मासिक व्यय का 81% फार्म कारोबार पर, 13% रिहाईशी भवन पर तथा 6% गैर-फार्म कारोबार पर खर्च किया गया।

1.2.3.6 विभिन्न वर्गों में प्रति किसान परिवार बकाया ऋण

विवरण 6 एवं 7 क्रमश: अखिल भारतीय स्तर पर धारित भूमि के प्रत्येक आकार वर्ग में प्रति किसान परिवार के बकाया ऋण की औसत राशि तथा एमपीसीई वर्ग द्वारा विभिन्न सामाजिक समूहों में प्रति किसान परिवार के बकाया ऋण की औसत राशि दर्शाते हैं।

विवरण 6 : धारित भूमि के प्रत्येक आकार वर्ग में प्रति किसान परिवार बकाया ऋण की औसत राशि

धारित भूमि का आकार वर्ग (हैक्टेयर में)	प्रति किसान परिवार बकाया ऋण की राशि (रु. में)
<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
समस्त आकार वर्ग	12585

विवरण 7 : प्रत्येक एमपीसीई वर्ग के विभिन्न सामाजिक समूहों में प्रति किसान परिवार बकाया ऋण की औसत राशि (रुपये में)

एमपीसीई वर्ग	सामाजिक समूह				
	अनुसूचित जनजाति (अ.ज.जा.)	अनुसूचित जाति (अ. जा.)	अन्य पिछड़ा वर्ग (अ.पि.व.)	अन्य	कुल
(1)	(2)	(3)	(4)	(5)	(6)
0 – 225	2859	5743	8155	8582	6498
225 – 255	4484	6046	9890	11031	8435
255 – 300	5326	6383	9769	11370	8865
300 – 340	5735	6138	11935	13262	10453
340 – 380	4330	7868	14646	14201	12067
380 – 420	7254	7706	15264	19037	14484
420 – 470	8588	8164	17858	19540	16178
470 – 525	10706	10867	17574	20084	16872
525 – 615	7652	12460	17888	23851	18793
615 – 775	10344	9560	25728	32304	25816
775 – 950	17260	10977	35284	37407	32676
> 950	33727	16437	44473	47806	44434
कुल वर्ग	5506	7167	13489	18118	12585
ऋणग्रस्त परिवारों की अनुमानित सं. (00)	43304	78323	190467	122014	434242
ऋणग्रस्त परिवारों की नमूना सं.	2465	4515	10202	6743	23935

यह पाया गया है कि प्रति किसान परिवार का औसत बकाया ऋण प्रत्येक राज्य में काफी अलग-अलग है। पंजाब, केरल, हरियाणा, आंध्र प्रदेश, तमिलनाडु, राजस्थान तथा कर्नाटक राज्यों में औसत काफी अधिक थे। मेघालय, अरूणाचल प्रदेश तथा असम में यह औसत काफी कम था। विभिन्न सामाजिक समूहों में प्रति किसान परिवार औसत ऋण अनुसूचित जनजाति पर 5,500 रू., अनुसूचित जाति पर 7,200 रू., अन्य पिछड़े वर्ग पर 13,500 रू. तथा अन्य पर 18,100 रू. था। बकाया ऋण की औसत राशि सबसे कम धारित भूमि के आकार वर्ग में लगभग छः हजार रूपए से लेकर उच्चतम आकार वर्ग में लगभग छिहत्तर हजार रूपये थी। और अखिल भारतीय स्तर पर किसान परिवारों के सबसे कम एमपीसीई वर्ग में यह ऋण लगभग छः हजार रूपये तथा उच्चतम एमपीसीई वर्ग में चौवालिस हजार रूपये था।

2. रूग्णता, स्वास्थ्य की देखभाल तथा वृद्धों की स्थिति पर साठवें दौर (जनवरी-जून, 2004) का सर्वेक्षण

2.1 प्रस्तावना

राष्ट्रीय प्रतिदर्श सर्वेक्षण संगठन (रा.प्र.सर्वे.सं.) ने रूग्णता संबंधी आंकड़ा संग्रहण पर पहले किए गए अपने प्रयासों के आधार पर अपने अट्ठाइसवें दौर (अक्टूबर, 1973 - जून, 1974) में रूग्णता पर अपना पहला पूर्ण सर्वेक्षण किया। बाद में रूग्णता संबंधी आंकड़ा संग्रहण का विलयन सामाजिक उपभोग संबंधी दशवार्षिक सर्वेक्षणों में कर दिया गया। रा.प्र.सर्वे.सं. ने सामाजिक उपभोग पर प्रथम, द्वितीय एवं तृतीय अखिल भारतीय सर्वेक्षण अपने क्रमशः 35वें (जुलाई, 1980 - जून, 1981), 42वें (जुलाई, 1986 - जून, 1987) तथा 52वें दौर (जुलाई, 1995 - जून, 1996) में किया। रा.प्र.सर्वे. के 60वें दौर (जनवरी से जून, 2004) में पुनः एक बार अनुसूची 25.0 द्वारा ''रूग्णता एवं स्वास्थ्य की देखभाल'' को पृथक रूप से शामिल किया गया है।

60वें दौर में जांच (अनुसूची 25.0) में आरोग्यकर स्वास्थ्य की देखभाल सेवाओं के उपयोग, लोगों की बीमारी की रूपरेखा, बीमारियों के इलाज के लिए किए गए व्यय के अनुमानों के साथ बीमारियों के लिए अस्पताल में भर्ती तथा अस्पताल में गैर-भर्ती लोगों के इलाज को शामिल किया गया है। इसके अलावा वृद्ध व्यक्तियों, बच्चों के जन्म तथा प्रसव के समय देखभाल संबंधी समस्याओं को भी शामिल किया गया है।

2.2 भौगोलिक कार्यक्षेत्र

नागालैंड तथा अंडमान एवं निकोबार द्वीप समूह, जम्मू और कश्मीर के लेह(लद्दाख) तथा कारगिल जिलों के कुछ अंदरूनी भागों को छोड़कर देश के संपूर्ण भाग को शामिल किया गया।

2.3 आंकड़ा संग्रहण की पद्धति

अनुसूची 25.0 का प्रयोग करते हुए रूग्णता एवं स्वास्थ्य की देखभाल पर आंकड़ों का संग्रहण साक्षात्कार पद्धति द्वारा परिवारों के नमूनों से किया गया। परिवार के सदस्यों की बीमारियों से संबंधित आंकड़ों का संग्रहण करते समय यह प्रयास किया गया कि परिवार के प्रत्येक सदस्य से जांच हेतु संपर्क किया जाए। बच्चों, विशेषतः युवाओं के मामलों में अपेक्षित जानकारी उनकी माताओं से प्राप्त करने की कोशिश की गई।

2.4 संदर्भ अवधि

रूग्णता संबंधी जांच 15 दिनों की संदर्भ अवधि के साथ की गई। जांच की तारीख से पूर्व 15 दिनों के दौरान नमूना परिवार के प्रत्येक बीमार सदस्य, वर्तमान तथा मृत दोनों की बीमारी की समस्त अवधियां भले ही रोगी इलाज के लिए अस्पताल में भर्ती हुआ हो अथवा न हुआ हो, को सर्वेक्षण में शामिल किया गया। हालांकि, इलाज के लिए अस्पताल में भर्ती होने के मामले में जांच की तारीख से पूर्व 365 दिनों के दौरान सदस्य भले ही सर्वेक्षण के समय वह जीवित अथवा मृत था, के अस्पताल में भर्ती होने की प्रत्येक घटना से संबंधित सूचना एकत्रित की गई।

2.5 नमूने की रूपरेखा

सर्वेक्षण के लिए अपनाई गई नमूने की रूपरेखा अनिवार्यतः एक दो-स्तर वाली स्तरित रूपरेखा थी जिसमें ग्रामीण तथा शहरी क्षेत्रों के लिए क्रमशः जनसंख्या ग्रामीण और शहरी प्रखंडों के साथ प्रथम स्तर की इकाइयों (एफएसयू) के रूप में और इन दोनों क्षेत्रों में परिवारों को द्वितीय स्तर की इकाई (एफएसयू) के रूप में लिया गया था। सर्वेक्षण अवधि जनवरी-जून, 2004 को तीन-तीन माह के दो उप-दौरों में विभाजित किया गया। प्रथम चरण इकाइयों (एफएसयूस) के ग्रामीण और शहरी नमूने, दो उप नमूनो के रूप में स्वतंत्र रूप से लिए गए तथा दो उप-दौरों हेतु प्रत्येक उप नमूने की प्रथम चरण इकाईयां बराबर आवंटित की गई। प्रथम चरण इकाइयां (एफएसयू) ग्रामीण

क्षेत्र में 1991 जनगणना- गांव और शहरी क्षेत्र में शहरी ढांचा सर्वेक्षण (यूएफएस) खण्ड थे। अंतिम चरण इकाईयां (यूएसयू) दोनों क्षेत्रों में परिवार थे। बड़े गांवों/खंडों के मामले में जिनमें उपगांव समूह(एचजी)/उप खंड(एसबी) रचना अपेक्षित थी - एक मध्यवर्ती चरण था प्रत्येक एफएसयू से दो एचजीस/एसबीस का चयन। एफएसयूस तथा एसएसयूस के चयन में, सामान्य एनएसएस प्रक्रिया अपनाई गई थी।

नमूना आकार (द्वितीय चरण इकाईयां) : अनुसूची 25.0 हेतु प्रत्येक चयनित एफएसयू में 10 परिवारों का सर्वेक्षण किए जाने की योजना थी। केंद्रीत नमूना में सर्वेक्षित किए गए परिवारों की वास्तविक संख्या ग्रामीण और शहरी क्षेत्रों में क्रमश: 47,302 और 26,566 थी।

2.6 अवधारणाएं और परिभाषाएं

(क) रोग - बीमारी अथवा चोट : रोग, अर्थात् बीमारी अथवा चोट से अभिप्राय है: शारीरिक अथवा मानसिक तंदुरूस्ती की अवस्था से किसी प्रकार का विचलन। किसी रोग के कारण अस्पताल में दाखिल होना, बिस्तर पर पड़ना अथवा कार्यकलाप सीमित करना एक आवश्यकता नहीं है। कोई रोगी सदस्य परिवार का एक सामान्य सदस्य होता है जो संदर्भ अवधि के दौरान किसी रोग से पीड़ित रहा है। सर्वेक्षण के प्रयोजन से, किसी सदस्य की बीमारी अथवा अन्यथा का निर्धारण उसकी अपनी समझ पर आधारित था। इस में अन्य बातों के साथ-साथ निम्नलिखित बातें भी शामिल होंगी:-

- दृश्य, श्रव्य, बोलने, चलने-फिरने तथा दिमागी असमर्थता के मामले;
- चोटों में शरीर के किसी भाग पर काटे जाने सहित किसी दुर्घटना के कारण कटना, घाव, रक्तस्त्राव, हड्डी-टूटना, जलन जैसी सभी प्रकार की क्षतियां शामिल होंगी;
- स्वत: गर्भपात के मामले - प्राकृतिक अथवा दुर्घटनात्मक;

इनमें निम्नलिखित शामिल नहीं होंगे:

- नसबंदी, आईयूडी लगवाने, एमटीपी करवाने आदि के मामले;
- गर्भावस्था तथा प्रसव के मामले।

परिवार नियोजन कार्यक्रम के अंतर्गत नसबंदी, आईयूडी लगवाने, एमटपी करवाने आदि के मामले, गर्भावस्था और प्रसव को रोग नहीं माना जाता है। परंतु स्वत: गर्भपात को सामान्य स्वस्थ् अवस्था से विचलन माना जाता है और इस तरह इसे बीमारी समझा जाता है।

यह निर्धारित करने हेतु कि क्या संदर्भ अवधि के दौरान कोई व्यक्ति किसी रोग से पीड़ित रहा है और यह भी कि क्या उसने इस कारण से कोई डॉक्टरी उपचार करवाया था, सर्वेक्षण में सूचनाप्रदाता से निम्नलिखित गहरे प्रश्न पूछे गए:

- संदर्भ अवधि के दौरान क्या सदस्य ने अपने शरीर की त्वचा, सिर, आंखों, कानों, नाक, गले, बाहों, हाथों, छाती, दिल, पेट, जिगर, गुर्दों, टांगों, पांवों अथवा किसी अन्य अंग के संबंध में कोई गड़बड़ी महसूस की?
- क्या सदस्य पेट, फेफड़ों, स्नायु प्रणाली, प्रवाह प्रणाली, हड्डियों तथा जोड़ो, आंख, कान, मुंह अथवा शरीर के किसी अन्य अंग के संबंध में किसी पुराने रोग से ग्रस्त रहा?
- क्या सदस्य को सुनने, देखने, बोलने अथवा चलने-फिरने की किसी तरह की असमर्थता रही है?
- क्या सदस्य ने संदर्भ अवधि के दौरान अपनी बीमारी अथवा चोट के लिए कोई दवाई ली अथवा चिकित्सा परामर्श लिया?

(ख) अस्पताल में भर्ती होना : किसी व्यक्ति को अस्पताल में भर्ती हुआ समझा गया यदि उसने किसी अस्पताल में अंतरंग रोगी के रूप में चिकित्सा सेवाओं का लाभ उठाया। इस सर्वेक्षण के प्रयोजन से अस्पताल का उल्लेख, किसी उस चिकित्सा संस्थान के रूप में किया गया है जिस में बीमार व्यक्तियों को उपचार हेतु अंतरंग रोगियों (इनपेशेंट्स) के रूप में भर्ती करने का प्रावधान है। अस्पतालों में सार्वजनिक अस्पताल, सामुदायिक स्वास्थ्य केंद्र तथा प्राथमिक स्वास्थ्य केंद्र (यदि बिस्तर प्रदान किए गए हों तो), इएसआई

अस्पताल, निजी अस्पताल, नर्सिंग होम आदि शामिल किए गए। इस संदर्भ में यह नोट किया जाए कि बीमारी के उपचार हेतु अस्पताल में भर्ती होने तथा वहां से छुट्टी हो जाने को अस्पताल में भर्ती होने का मामल माना गया चाहे अस्पताल में ठहरे रहने की अवधि कितनी भी रही हो। यह बात भी नोट की जाए कि सामान्य गर्भावस्था और शिशु जन्म के मामलों में अस्पताल में दाखिले को अस्पताल में भर्ती होना माना गया।

(ग) **बिस्तर पर पड़ना :** इसका उल्लेख स्वास्थ्य की उस अवस्था के रूप में है जिसमें बीमार व्यक्ति को अपने आवास/घर पर अधिकांशत: बिस्तर में पड़े रहने अथवा बाध्यता की दरकर रहती है।

(घ) **कार्यकलाप सीमित होना :** असमर्थता अथवा सीमित कार्यकलाप से स्वास्थ्य की वह अवस्था अभिप्रेत थी जो बीमार व्यक्ति को अपने सामान्य व्यवसाय करने से रोकती है। आर्थिक रूप से नियोजित व्यक्तियों के संबंध में, सीमित कार्यकलाप का अभिप्राय: है:- आर्थिक कार्यकलाप से अनुपस्थित रहना। किसी गृहणी के मामले में, इस का अर्थ एक दिन घरेलू कामकाज नहीं कर पाना था। सेवानिवृत व्यक्तियों के मामले में, इसका अभिप्राय: है:- अपने सामान्य कार्यकलाप में कटौती करना। शैक्षिक संस्थानों में पढ़ रहे विद्यार्थियों के मामले में, यह कक्षा में न जा पाने के रूप में संदर्भित है।

(ड.) **बीमारी की अवधि :** किसी विशेष रोग के कारण, बीमारी की सतत् अवधि को बीमारी की अवधि माना जाएगा।

(च) **बीमारी की अवधि :** रोग के शुरू होने और स्वस्थ् होकर इस के समाप्त हो जाने के बीच की अवधि बीमारी की अवधि होती है। संदर्भ अवधि के दौरान बीमारी की अवधि निर्धारित करने के लिए, रोग की शुरुआत को यदि यह संदर्भ अवधि के बाद का कोई दिन रहा हो, संदर्भ अवधि का प्रथम दिन मान लिया गया। इसी तरह, यदि बीमारी, पूछताछ की तारीख को जारी पायी गई तो, बीमारी की समाप्ति को संदर्भ अवधि के अंतिम दिन के रूप में माना गया।

(छ) **चिकित्सा उपचार :** किसी व्यक्ति को चिकित्सा उपचारित समझा गया यदि उसने (किसी अस्पताल के बहिरंग रोगी विभाग, सामुदायिक स्वास्थ्य केंद्र, प्राथमिक स्वास्थ्य केंद्र/उप केंद्र, औषधालय, डॉक्टर के कक्ष, निजी आवास आदि में) कहीं भी डॉक्टर से परामर्श लिया अथवा अपनी बीमारी के बारे में चिकित्सा सलाह ली हो। जिस डॉक्टर से परामर्श लिया गया - वह चिकित्सा की किसी भी पद्धति अर्थात् एलोपैथी, होम्योपैथी, आयुर्वेद, यूनानी, हकीमी अथवा कोई अन्य मान्य पद्धति को अपना सकता है। किसी डॉक्टर से हासिल की गई इसी प्रकार की बीमारी(बीमारियों) के लिए पहले की चिकित्सा सलाह/नुस्खे के आधार पर करवाए गए उपचार को भी चिकित्सा उपचार समझा गया। स्व-चिकित्सा अथवा गैर-चिकित्सा व्यक्तियों-जैसे कि दोस्तों, रिश्तेदारों, भेषजज्ञों आदि की सलाह मानते हुए की गई चिकित्सा को उपचार नहीं माना गया।

(ज) **चिकित्सा उपचार पर व्यय :** संदर्भ अवधि (अस्पताल में भर्ती न होकर इलाज के संबंध में 15 दिन और अस्पताल में भर्ती हो कर इलज हेतु 365 दिन) के दौरान चिकित्सा उपचार पर किए गए कुल व्यय में बिस्तर प्रभार (इसमें भोजन प्रभार भी शामिल है), दवाईयां (ड्रिप्स सहित), पट्टी, प्लास्टर आदि के लिए सामग्री, चिकित्सकीय और अर्ध चिकित्सकीय कार्मिको के सेवा-शुल्क, रोगों के निदान-परीक्षणों, आपरेशनों, रोगोपचारों के प्रभार, एंबुलेंस प्रभार, ऑक्सीजन, रक्त की लागत आदि शामिल थी। उपचार हेतु अन्य सभी प्रकार के व्यय जैसे कि मरीज के मार्गरक्षी साथी के ठहरने के प्रभार, परिचर प्रभार, एंबुलेंस से भिन्न परिवहन की लागत तथा वैयक्तिक चिकित्सा उपकरणों की लागत को चिकित्सा व्यय से बाहर रखा गया।

2.7 रोगग्रस्तता और अस्पताल में भर्ती होना

2.7.1 भारतीय जनसंख्या एवं परिवार की रूपरेखा

भारतीय जनसंख्या में ग्रामीण शहरी अनुपात क्रमश: 75:25 था जिसमें शहरी क्षेत्र में लिंग अनुपात 917 तथा ग्रामीण क्षेत्र में 964 था। ग्रामीण क्षेत्र में परिवार आकार 5.0 रहा जबकि शहरी क्षेत्र में परिवार आकार 4.4 था। इसके परिणामस्वरूप, परिवारों का ग्रामीण-शहरी अनुपात 72:28 पाया गया। 0-14 वर्ष के आयु समूह में जनसंख्या ग्रामीण क्षेत्रों में लगभग 36.3 तथा शहरी क्षेत्रों में यह 29.5% था। ''60 वर्ष या उससे अधिक'' अनुपात के आयु वर्ग के संबंध में तदनुरूपी आंकड़े 7.0% तथा 6.6% थे।

चूंकि रहने की परिस्थितियों का स्वास्थ्य से संबंध होता है अत: रिहाईशी ढांचे के प्रकार, पेयजल की गुणवत्ता आदि से संबंधित आंकड़े भी एकत्र किए गए। यह देखा गया कि ग्रामीण क्षेत्रों में आधे से अधिक परिवार अर्धपक्के अथवा कच्चे ढांचों में निवास करते थे जबकि शहरी क्षेत्रों में 84% परिवार पक्के ढांचों में बस रहे थे। दोनों ही क्षेत्रों में कमजोर वर्गों के संबंध में वितरण का झुकाव एक ओर था।

पेयजल के तीन प्रमुख स्त्रोत अर्थात ''नलकूप/हैंडपंप'', ''नल'' और ''पक्का कुंआ'' ग्रामीण और शहरी दोनों क्षेत्रों में 94% परिवारों को पेयजल उपलब्ध करवा रहे थे। ग्रामीण क्षेत्र में इन स्त्रोतों का अंश क्रमश: 56%, 25% और 13% था। शहरी क्षेत्र में तदनुरूपी आंकड़े क्रमश: 22%, 68% और 4% थे। परिवारों का एक छोटा परंतु महत्वपूर्ण अनुपात अपना पेयजल ''पीने हेतु आरक्षित टैंक/तालाब'' अथवा ''नदी/नहर'' से एकत्र कर रहा था। पीने से पूर्व पानी को ''साफ करना'' वाले परिवारों की प्रतिशतता शहरी क्षत्रों में 38% तथा ग्रामीण क्षेत्रों में 20% सूचित की गई है। इन परिवारो में से ग्रामीण क्षेत्रों में 63% तथा शहरी क्षेत्रों में 40% पीने वाले पानी को स्वच्छ करने हेतु कपड़-छाननी प्रयोग करते थे। विनिर्दिष्ट विधियों में से पानी को स्वच्छ करने के अत्यधिक वैज्ञानिक तरीके के रूप में ''अल्ट्रा वायलेट/रेजिन'' था जिसे शहरी क्षेत्रों में केवल 5% और ग्रामीण क्षेत्रों में 1% से भी कम परिवारों द्वारा अपनाया गया।

2.7.2 रोगग्रस्तता और स्वास्थ्य की देखभाल सुविधा

विवरण 8, क्षेत्र तथा व्यापक आयु समूह के अनुसार 15 दिवस की अवधि के दौरान प्रति हजार व्यक्ति संख्या के रूप में मापे गए रोगी व्यक्तियों का अनुपात (पीएपी) दर्शाता है। यह ग्रामीण और शहरी क्षेत्रों में पीएपी में 1 प्रतिशत प्वायंट का अंतर दर्शाता है। इस दर में ग्रामीण भारत में पुरूष और महिला जनसंख्या के बीच 1 प्रतिशत प्वायंट और शहरी भारत में 2 प्रतिशत प्वायंट तक अंतर रहा। जैसेकि आशा थी, पीएपी बच्चों तथा 45 वर्ष से अधिक आयु समूह वालों के लिए उच्चतर रहे जबकि युवाओं अर्थात् 15-29 वर्ष के आयु समूह के लिए यह न्यूनतम रहे। 60 वर्ष और उससे अधिक के आयु समूह के संबंध में पीएपी अधिकतम (30.4%) रहा।

सामालिक दृष्टिकोण से यह नोट करना रूचिकर था कि अनुसूचित जनजाति सामाजिक-समूह के संबंध में पीएपी न्यूनतम (5.8%) रहा। इस के बाद सामाजिक समूह अनुसूचित जाति (8.8%), अन्य पिछड़ज्ञ वर्ग (8.8%) तथा अन्य (10. 6%) का नंबर रहा।

विवरण 8 : अंतिम 15 दिनों के दौरान बीमारी के बारे में सूचित करने वाले व्यक्तियों (पीएपी) की संख्या (प्रति 1000)

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स्थूल आयु समूह	ग्रामीण			शहरी			ग्रामीण + शहरी		
	पुरूष	महिला	सभी	पुरूष	महिला	सभी	पुरूष	महिला	सभी
0-14	76	68	72	84	74	79	78	69	74
15-29	41	57	49	44	56	50	42	56	49
30-44	64	93	78	64	95	79	64	93	78
45-59	107	132	119	127	173	149	113	143	128
60 और उससे अधिक	285	282	283	352	383	368	301	307	304
सभी	83	93	88	91	108	99	85		

2.7.3 रोगों का उपचार

बीमार व्यक्ति हमेशा ही अपनी बीमारियों का डॉक्टरी इलाज नहीं करवाते और कभी-कभी वे स्व-चिकित्सा, घरेलू दवाओं का आश्रय लेते हैं अथवा कोई चिकित्सकीय इलाज नहीं करवाते। यह देखा गया है कि ग्रामीण क्षेत्रों में इलाज करवाने वाले बीमार व्यक्तियों की प्रतिशतता 82% तथा शहरी क्षेत्रों में 89% रही जिसमें लिंग के आधार पर कोई महत्वपूर्ण अंतर नहीं देखा गया। उपचार नहीं लेने वाले समूह में 32% ग्रामीण मामले तथा 50% शहरी मामले उपचार का लाभ उठाने के लिए पर्याप्तत: गंभीर नहीं समझे गए। 28% ग्रामीण मामलों और 20% शहरी मामलों में उपचार नहीं करवाने की वजह ''वित्तीय समस्या'' रही।

स्वास्थ्य सेवा के सार्वजनिक प्रदाताओं में सरकारी अस्पताल, सरकारी क्लीनिक, सरकारी औषधालय, प्राथमिक स्वास्थ्य केंद्र(पीएचसीज) और सामुदायिक स्वास्थ्य केंद्र(सीएचसीज) और राज्य तथा केंद्रीय सरकार द्वारा सहायता प्राप्त करने वाले ईएसआई अस्पताल तथा औषधालय शामिल रहे। शेष प्रदाता ''निजी'' स्त्रोत श्रेणी में आते हैं। निजी स्त्रोतों में निजी डॉक्टर, नर्सिंग होम्स, निजी अस्पताल, चेरिटेबल संस्थान आदि शामिल रहे। यह देखा गया है कि निजी क्षेत्र ग्रामीण क्षेत्र में 77.6% तथा शहरी क्षेत्र में 80.8% के अंश के साथ उपचार-प्रदाता के मुख्य स्त्रोत के रूप में उभरा।

2.7.4 अस्पताल में भर्ती रोगों का उपचार

अस्पताल में भर्ती होकर इलाज करवाने से हमारा अर्थ किसी बीमार व्यक्ति का किसी चिकित्सा संस्थान में अंतरंग रोगी के रूप में उपचार करवाना है। यह देखा गया है कि लगभग 3.1% शहरी जनसंख्या तथा 2.3% ग्रामीण जनसंख्या ने 365 दिन की संदर्भ अवधि के दौरान किसी समय अस्पताल में भर्ती होकर इलाज करवाया। इस संबंध में कोई क्रमबद्ध लिंग आधारित अंतर नहीं पाया गया। अस्पताल में भर्ती होकर उपचार करवाने की दर आयु के साथ बढ़ती गई तथा ''60 वर्ष और उससे अधिक'' आयु-समूह के संबंध में यह उच्चतम थी। अस्पताल में भर्ती होकर उपचार करवाया बताने वाले परिवारों के औसत प्रति व्यक्ति उपभोग व्यय (एमपीसीई) संबंधी आंकड़े यह दर्शाते हैं कि एमपीसीई-वर्गों तथा ग्रामीण और शहरी दोनों क्षेत्रों में एमपीसीई के किसी स्तर तक अस्पताल में भर्ती होकर इलाज करवाने की दर के बीच एक धनात्मक संबंध है।

कुछ विशिष्ट रोगों से पीड़ित प्रति 1000 पर अस्पताल में भर्ती होकर उपचार करवाने वाले व्यक्तियों की संख्या अथवा रोग के प्रकार नीचे विवरण-9 में प्रस्तुत किए गए हैं।

विवरण 9 : रोग के प्रकार के अनुसार प्रति 1000 व्यक्तियों पर, अस्पताल में भर्ती व्यक्तियों का ब्यौरा

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रोग का प्रकार	ग्रामीण	शहरी	रोग का प्रकार	ग्रमीण	शहरी
अतिसार/पेचिश	76	62	स्नायु रोग	32	32
गैस्ट्राईटिस/गैस्ट्रिक अथवा पेप्टिक अल्सर	48	39	मानसिक विकार	10	6
हेपेटाइटिस/पीलिया	15	22	मोतियाबिंद	29	24
दिल की बीमारी	43	80	मधुमेह	18	24
उच्च रक्तचाप	18	32	मलेरिया	32	36
श्वास रोग (कान/नाक/गला सहित)	35	30	अज्ञात कारण से बुखार	79	67
तपेदिक	30	17	चलने-फिरने में असमर्थता	13	9
श्वसनी दमा	34	30	दुर्घटना/चोट/जलन आदि.	101	88
घुटनों और हड्डियों के रोग	25	26	कैंसर और अन्य ट्यूमर	28	32
गुर्दे/मूत्र-प्रणाली संबंधी रोग		49	निदान किए गए अन्य रोग	164	166
स्त्री-रोग	52	50	निदान नहीं किए गए अन्य रोग	19	15
कोई रोग				1000	1000
*न्यूनतम 1% अंश वाले रोग ही अलग से सूची बद्ध किए गए हैं।					

यह बात नोट करना रूचिकर है कि ''निदान किए गए अन्य रोग'' के अलावा जो कि अस्पताल में भर्ती होकर उपचार करवाए गए मामलों का लगभग 17% हैं, दुर्घटनाओं/चोटों, अथवा जलन आदि के कारण अस्पताल में भर्ती होकर उपचार करवाए गए मामलों का अनुपात, विचारित ''रोग-प्रकारों'' में अधिकतम था। ऐसी घटनांए अस्पताल में भर्ती कुल मामलों का लगभग 1/10वां भाग हैं। अन्य बीमारियां जिनके कारण अस्पताल में भर्ती हुए मामलों का अपेक्षाकृत अनुपात अधिक है वे थीं: ''अज्ञात कारण से बुखार'' (8%), अतिसार/पेचिश, (7%), ''हृदय रोग'' तथा ''स्त्रीरोग'' (5% प्रत्येक)। इनमें से हृदयरोग को छोड़कर जहां पर अस्पताल में भर्ती होने के मामलों का अनुपात ग्रामीण क्षत्रों की अपेक्षा शहरी क्षेत्रों में लगभग दुगुना था। प्रत्येक बीमारी के अंतर्गत अस्पताल में भर्ती मामलों के ग्रामीण-शहरी अनुपात में बहुत ज्यादा अंतर नहीं था।

अस्पताल में भर्ती करके इलाज करने के मामले में भी निजी संस्थान मुख्य सेवा प्रदाता थे। निजी संस्थानों ने ग्रामीण मामलों में 58.3 प्रतिशत तथा शहरी मामलों में 61.8 प्रतिशत अंतरंग रोगी स्वास्थ्य चिकित्सा प्रदान की। सरकारी अस्पतालों में इलाज की औसत अवधि 11 दिन थी और निजी अस्पतालों में यह अवधि 8 दिन की थी यद्यपि अस्पताल में भर्ती होने के लगभग 55 प्रतिशत मामले ऐसे थे जिनके लिए अस्पताल में भर्ती होने के पूर्व उपचार करवाया गया था, और 76 प्रतिशत के लिए अस्पताल में भर्ती होने के बाद उपचार जारी रखा गया था।

2.7.5 अस्पताल में बिना भर्ती हुए इलाज का खर्च

यह देखा गया था कि पिछले 15 दिनों के दौरान अस्पताल में भर्ती हुए बिना प्रति बीमार व्यक्ति का औसतन कुल चिकित्सा व्यय ग्रामीण क्षेत्रों हेतु 257 रु. तथा शहरी क्षेत्रों हेतु 306 रु. था। पुरुषों के इलाज पर व्यय की गई औसत राशि (ग्रामीण क्षेत्रों में 275 रु. तथा शहरी क्षेत्रों में 322 रु.) महिलाओं की तुलना में (ग्रामीण क्षेत्रों में 240 रु. तथा शहरी क्षेत्रों में 291 रु.) अधिक थी। यह देखा गया था कि ग्रामीण क्षेत्र में कुल व्यय का 77 प्रतिशत तथा शहरी क्षेत्र में कुल व्यय का 88 प्रतिशत हिस्सा परिवारों ने अपनी आय तथा बचत'' से वित्त पोषित किया था। ''उधार'' स्त्रोत द्वारा व्यय की गई राशि का हिस्सा ग्रामीण तथा शहरी परिवारों में क्रमश: 17 प्रतिशत तथा 7 प्रतिशत था।

परिवार के एक सदस्य की बीमारी अक्सर प्रत्यक्ष अथवा अप्रत्यक्ष रूप से पारिवारिक आय को हानि पहुंचाती है। संदर्भ अवधि के दौरान परिवार द्वारा वहन की गई ऐसी हानि की राशि के बारे में भी सर्वेक्षण में संग्रहण किया गया। जैसा सर्वेक्षण से पता चला है कि प्रति उपचारित व्यक्ति पारिवारिक आय की हानि का अनुमान अखिल भारतीय स्तर पर ग्रामीण लोगों के लिए 135 रु. तथा शहरी लोगों के लिए 96 रु. का लगाया गया है।

2.7.6 अस्पताल में भर्ती होने पर इलाज का खर्च

सर्वेक्षण आंकड़ों ने 365 दिवसों की संदर्भ अवधि के दौरान प्रति मामले पर उपचार के लिए अस्पताल में भर्ती होने संबंधी वहन किए गए औसत चिकित्सा व्यय के अनुमान प्रकट किए हैं। यह देखा गया है कि शहरी क्षेत्र में अस्पताल में भर्ती होकर इलाज कराने के प्रति मामले में औसतन 8,851/- रु. खर्च किए गए। ग्रामीण क्षेत्र में तदनुरूपी खर्च की राशि 5,695 रु. थी। अस्पताल में अंतरंग रोगी के रुप में एक महिला के उपचार हेतु खर्च की गई औसत राशि (ग्रामीण क्षेत्र में 5,406 रु. तथा शहरी क्षेत्र में 8,112 रु.) एक पुरुष के मुकाबले (ग्रामीण क्षेत्र में 5,946 रु. तथा शहरी क्षेत्र में 9,535 रु.) कम थी।

सार्वजनिक क्षेत्र के अस्पताल से उपचार (अस्पताल में भर्ती मामले में) कराने के लिए औसत चिकित्सा व्यय (ग्रामीण 3,238 रु. तथा शहरी 3,877 रु.) निजी क्षेत्र के अस्पतालों की अपेक्षा (ग्रामीण 7,408 रु. तथा शहरी 11,553 रु.) बहुत कम था। यह भी देखा गया कि अस्पताल में भर्ती संबंधी मामलों पर वहन किया गया व्यय मौटे तौर पर जीवन स्तर से सह संबंधित था चाहे अस्पताल तथा क्षेत्र (ग्रामीण/शहरी) का प्रकार कैसा भी क्यों न हो और उनके बीच सकारात्मक संबंध था। अखिल भारत स्तर पर प्रति उपचारित व्यक्ति पारिवारिक आय की अनुमानित हानि ग्रामीण क्षेत्रों में 636 रु. थी जबकि अखिल भारतीय स्तर पर शहरी क्षेत्रों में तदनुरूपी हानि 745 रु. थी। अस्पताल में भर्ती संबंधी कुल व्यय का वित्त पोषण करने हेतु विभिन्न स्त्रोतों से अंशदान करने के बारे में एक बोधगम्य ग्रामीण-शहरी अंतर नोट किया गया। जबकि ग्रामीण परिवार अपनी ''आय/बचत'' तथा ''उधारी'' प्रत्येक 41 प्रतिशत पर समान रूप से निर्भर थे। शहरी परिवारों ने अस्पताल में भर्ती संबंधी व्यय को चुकाने के लिए ''उधारी'' (23 प्रतिशत) की अपेक्षा अपनी ''आय/बचत'' (58 प्रतिशत) का ज्यादा सहारा लिया। तथापि ग्रामीण क्षेत्रों में निचले तथा मध्यम व्यय वर्ग वाले परिवार ज्यादातर'' उधारी'' पर निर्भर थे, क्योंकि इस व्यय को पूरा करने के लिए उनकी ''आय/बचत'' शायद पर्याप्त नहीं थी।

2.8 टीकाकरण तथा मातृत्व स्वास्थ्य देखभाल:

शहरी क्षेत्रों में लगभग 94 प्रतिशत बच्चों (आयु सूह 0-4 वर्ष) को तथा ग्रामीण क्षेत्रों में 89 प्रतिशत बच्चों को टीकाकरण का लाभ दिया जा चुका है। एक बच्चे के टीकाकरण के लिए परिवारों द्वारा किया गया औसत व्यय ग्रामीण क्षेत्रों में लगभग 20 रु. तथा शहरी क्षेत्रों में 113 रु. था।

2.9 गर्भावस्था तथा शिशुजन्म की घटनाएं

यह देखा गया कि 15-49 वर्ष की आयु समूह की महिलाओं में ग्रामीण क्षेत्रों में लगभग 13 प्रतिशत तथा शहरी क्षेत्रों में लगभग 11 प्रतिशत महिलाएं सर्वेक्षण की तिथि के पूर्ववर्ती 365 दिनों के दौरान गर्भवती थीं। गर्भावस्था की घटनाएं 20-24 वर्ष की आयु समूह में (ग्रामीण क्षेत्र में प्रति हजार 323 महिलाएं) सर्वाधिक पाईं गईं। जैसे-जैसे महिलाओं की उम्र क्रमश: 49 वर्ष तक पहुंचती गई गर्भावस्था की घटनाओं में कमी आई और गर्भधारण करने के अंतिम आयु समूह में ये घटनाएं केवल 1 प्रतिशत रह गईं। ग्रामीण क्षेत्रों में लगभग 72 प्रतिशत गर्भवती महिलाओं ने बच्चे को जन्म दिया जबकि शहरी क्षेत्रों में लगभग 69 प्रतिशत महिलाओं ने ऐसा किया । शेष महिलाओं का गर्भपात हो गया। 15-19 वर्ष की आयु समूह की महिलाओं में सर्वाधिक गर्भपात हुआ और उम्र बढ़ने के साथ-साथ इसमें क्रमश: धीरे-धीरे कमी आई।

ग्रामीण क्षेत्रों में, लगभग 65 प्रतिशत शिशुजन्म गैर-संस्थानों में हुआ अर्थात् अस्पताल को छोड़कर घर अथवा अन्य किसी स्थान पर जन्म हुआ। दूसरी ओर, गैर-संस्थानों में शिशु जन्म का अनुपात शहरी क्षेत्रों में 26 प्रतिशत था। संस्थानों में जन्म के मामले में सरकारी अस्पतालों का हिस्सा शहरी क्षेत्रों में 31 प्रतिशत था और ग्रमीण क्षेत्रों में यह केवल 18 प्रतिशत था। देश में समग्र रुप से यह हिस्सा 21 प्रतिशत था।

जनवरी-जून, 2004 के दौरान प्रति शिशुजन्म पर औसतन 1,521 रु.0 (ग्रामीण 1,169 रु. तथा शहरी 2,806 रु.) खर्च किए गए। एक बच्चे के जन्म पर सरकारी अस्पताल में आने वाले 1,111 रु. के खर्च की तुलना में निजी अस्पताल में एक बच्चे के जन्म पर 4,692 रु. का व्यय हुआ। दूसरी तरफ, घर पर एक बच्चे के जन्म पर औसतन व्यय केवल 428/- रु. (ग्रामीण क्षेत्रों में 414 रु. तथा शहरी क्षेत्रों में 552 रु.) था। आश्चर्य यह है कि ग्रामीण सरकारी अस्पताल में प्रति शिशु जन्म औसत व्यय (1,165 रु.) शहरी सरकारी अस्पताल के व्यय (994 रु.) से अधिक था।

2.10 मातृत्व देखभाल

सर्वेक्षण में अंतिम 365 दिनों के दौरान किसी भी समय गर्भवती हुई महिलाओं द्वारा बरती गई मातृत्व देखभाल संबंधी सूचना एकत्र करने के साथ-साथ प्रसवपूर्व तथा प्रसवोत्तर सेवाओं का लाभ लेने के लिए किए गए व्यय संबंधी जानकारी भी एकत्र की गई। यह देखा गया कि ग्रामीण क्षेत्रों में लगभग 70 प्रतिशत महिलाओं ने और शहरी क्षेत्रों में लगभग 84 प्रतिशत महिलाओं ने किसी न किसी प्रकार की प्रसव पूर्व देखभाल का लाभ उठाया। ग्रामीण क्षेत्रों में लगभग 63 प्रतिशत और शहरी क्षेत्रों में लगभग 73 प्रतिशत महिलाओं ने प्रसवोत्तर देखभाल सेवा का लाभ उठाया। एक महिला हेतु प्रसव पूर्व तथा प्रसवोत्तर देखभाल पर औसत व्यय ग्रामीण क्षेत्रों में लगभग 73 प्रतिशत महिलाओं ने प्रसवोत्तर देखभाल सेवा का लाभ उठाया। एक महिला हेतु प्रसव पूर्व तथा प्रसवोत्तर देखभाल पर औसत व्यय ग्रामीण क्षेत्रों में क्रमश: 499 रु. तथा 404 रु. था। शहरी क्षेत्रों में प्रसवोत्तर देखभाल के मामले मे यह अन्तर बहुत अधिक था।

विवरण 10 : सेवा स्त्रोतों द्वारा महिलाओं * की प्रसवपूर्व देखभाल (ए एन सी), प्रसवोत्तर देखभाल (पी एन सी) पर औसत व्यय (रु.)

अखिल भारत

क्षेत्र	स्त्रोतों से ए एन सी पर औसत व्यय			स्त्रातों से पी एन सी पर औसत व्यय		
	सरकारी	निजी	समस्त	सरकारी	निजी	समस्त
ग्रामीण	230	918	499	232	541	402
शहरी	356	1377	905	367	762	595

* अंतिम 365 दिनों के दौरान 15-49 वर्ष के आयु समूह की तथा किसी भी समय गर्भवती हुईं।

2.11 वृद्ध लोगों की स्थिति तथा स्वास्थ्य की देखभाल

भारतीय जनसंख्या में, ग्रामीण क्षेत्र में वृद्ध लोगों (आयु 60 वर्ष और उससे अधिक) का हिस्सा 7.0 प्रतिशत और शहरी क्षेत्र में 6.6 प्रतिशत था। यह देखा गया कि लगभग 57 प्रतिशत वृद्ध अपने पति-पत्नी के साथ रह रहे थे, 32 प्रतिशत अपने पति अथवा पत्नी के बिना लेकिन अपने बच्चों के साथ रह रहे थे और लगभग 4 प्रतिशत से 5 प्रतिशत अकेले रह रहे थे। इस पहलू में महिला पुरुष के रुप में महत्वपूर्ण अंतर था। 75.9 प्रतिशत ग्रामीण वृद्ध पुरुष तथा 78.2 प्रतिशत शहरी वृद्ध पुरुष अपनी पत्नी के साथ रहते हुए पाए गए जबकि केवल 37.1 प्रतिशत ग्रामीण वृद्ध महिलाएं तथा 36.9 प्रतिशत शहरी वृद्ध महिलाएं अपने पतियों के साथ रह रहीं थीं। इसी प्रकार, वृद्धजन समूह में, अकेले रहने वाले ग्रामीण पुरुषों का अनुपात 2.8 प्रतिशत, शहरी पुरूषों का अनुपाल 2.1 प्रतिशत, ग्रामीण महिलाओं का 7.6 प्रतिशत तथा शहरी महिलाओं का अनुपाल 6.5 प्रतिशत था।

यह बतलाया है कि हमारे समाज में परिवार में वृद्ध जनों की शारीरिक तंदुरुस्ती का किस प्रकार ध्यान रखा जाता है। इसी प्रकार, आर्थिक स्वतंत्रता वृद्ध जनों की आजीविका के दिन-प्रतिदिन के गुजारे भत्ते से संबद्ध समया को प्रकट करती है। 65 प्रतिशत वृद्धजनों को अपने दिन-प्रतिदिन के गुजारे हेतु अन्य लोगों पर निर्भर रहना पड़ता है। वृद्ध महिलाओं की स्थिति दयनीय है। उनमें से, लगभग 85 प्रतिशत चाहे अंशत: अथवा पूर्वत: आर्थिक रूप से आश्रित थीं। इस सदंर्भ में, पुरुषों की स्थिति बेहतर थी क्योंकि उनमें से 46 प्रतिशत से 49 प्रतिशत अपनी आजीविका हेतु दूसरों पर पूर्ण रूप से आश्रित नहीं थे।

एक व्यक्ति की वास्तविक स्वास्थ्य की दशा के बारे में जानकारी प्राप्त करने के लिए उस व्यक्ति का अपने स्वास्थ्य के बारे में ज्ञान एक महत्वपूर्ण घटक है। विवरण 11 इस पहलू पर तीन सूत्रीय मापदंड दर्शाता है। यह देखा गया है कि बीमारी से मुक्त वृद्ध जनों में से बहुत कम लोग (ग्रामीण क्षेत्र में 6.2 प्रतिशत तथा शहरी क्षेत्र में 9.2 प्रतिशत) अपने स्वास्थ्य को उत्कृष्ट/बहुत अच्छा मानते थे। वास्तव में, इस समूह में ग्रामीण क्षेत्रों में 16.7 प्रतिशत तथा शहरी क्षेत्रों में 13 प्रतिशत अपने स्वास्थ्य को असंतोषजनक मानते थे। इसके विपरीत, बीमारी से ग्रस्त वृद्ध जनों का एक महत्वपूर्ण प्रतिशत (शहरी क्षेत्रों में 63.1 प्रतिशत तथा ग्रामीण क्षेत्र में 55.5 प्रतिशत) अपने स्वास्थ्य को अच्छा मानते थे।

विवरण 11 : अपने स्वास्थ्य के बारे में ज्ञान के अनुसार वृद्धजनों का प्रति 1000 ब्यौरा

स्वास्थ्य की वर्तमान दशा के बारे में अपना ज्ञान	बीमारी से ग्रस्त वृद्ध जन			बीमारी मुक्त वृद्ध जन		
	पुरुष	महिला	व्यक्ति	पुरुष	महिला	व्यक्ति
ग्रामीण						
उत्कृष्ट/बहुत अच्छा	19	14	17	81	43	62
अच्छा/ठीक	580	525	553	772	770	771
असंतोषजनक	401	460	429	147	187	167
समस्त वृद्ध	1000	1000	1000	1000	1000	1000
शहरी						
उत्कृष्ट/बहुत अच्छा	31	19	24	114	72	92
अच्छा/ठीक	641	620	631	775	780	778
असंतोषजनक	327	360	345	111	148	130
समस्त वृद्ध	1000	1000	1000	1000	1000	1000
टिप्पणी: ''ऐसे मामले जो सूचित नहीं है'' को छोड़कर अनुपात को समायोजित किया गया है।						

वृद्ध जनों की चलने फिरने में समर्थता उनकी वास्तविक स्वास्थ्य दशा का एक महत्वपूर्ण संकेतक है और जो उनके चलने फिरने के लिए तथा उनके दैनिक कार्यों को करने के लिए दूसरों पर उनकी निर्भरता की मात्रा को भी इंगित करती है। ऐसे वृद्ध जनों जो आसपास चल नहीं सकते और अपने घर तक ही सीमित हैं अथवा जो बिल्कुल भी चल-फिर नहीं सकते और बिस्तर पकड़े हुए हैं, उन का अनुपात (संख्या प्रति 1000) विवरण 12 में दिया गया है।

विवरण 12 : ऐसे वृद्ध जनों का अनुपात (संख्या प्रति हजार) चल फिर नहीं सकते और बिस्तर पकड़े हुए हैं अथवा घर तक सीमित हैं।

भारत

आयु-समूह (वर्ष)	ग्रामीण			शहरी		
	पुरुष	महिला	व्यक्ति	पुरुष	महिला	व्यक्ति
60–64	27	34	31	33	34	33
64–69	51	50	51	34	63	50
70–74	79	132	105	77	116	97
75–79	117	163	139	113	185	147
80 और उससे अधिक	220	326	269	239	323	283
सभी वृद्ध जन	67	88	77	68	100	84

अखिल भारतीय स्तर पर पुरूष-महिला तथा क्षेत्र प्रत्येक के परिणाम दिए गए हैं। लगभग 8 प्रतिशत वृद्ध जन या तो अपने घर तक सीमित थे अथवा बिस्तर पकड़े हुए थे। ऐसे वृद्ध जनों, जिन्होंने घर अथवा बिस्तर तक अपने सीमित रहने के बारे में सूचित किया है, उनका अनुपात सभी श्रेणियों में उम्र के साथ बढ़ता हुआ देखा गया जो 80 वर्ष या इससे अधिक आयु के लोगों में 27 था। इस तरह सीमित दायरे में रहने की घटनाएं ग्रामीण तथा शहरी दोनों क्षेत्रों में पुरुषों की अपेक्षा महिलाओं में अधिक देख गई।

2.12 निष्कर्ष

भारत सरकार ''सबके लिए स्वास्थ्य'' कार्यक्रम के लिए प्रतिबद्ध है। इस लक्ष्य को पाने के लिए कई कार्यक्रम विशेषत: बच्चों, महिलाओं तथा वृद्ध जनों के लिए शुरू किए गए हैं। इस सर्वेक्षण से प्राप्त किए गए आंकड़े इन कार्यक्रमों के प्रभाव के बारे में जानकारी प्राप्त करने में उपयोगी साबित होंगे। ब्यौरे के लिए एन एस एस रिपोर्ट सं. 507 : रुग्णता, स्वास्थ्य की देखभाल तथा वृद्ध जनों की स्थिति, को देखा जा सकता है।

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