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Agricultural Labour and Rural Indebtedness in India: Economic, Social, and Political Dimension: A Survey of Review

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Abstract: Agricultural labour and rural indebtedness in India remain deeply intertwined issues, shaping the socio-economic conditions of millions of people. The article extensively studied these themes, revealing the historical, economic, and political factors that contribute to the persistent cycle of debt and marginalization among agricultural labourers. This study critically examines the existing literature, drawing connections between different review studies to highlight the structural causes and consequences of rural indebtedness, its impact on agricultural labour, and possible policy interventions.

Keywods: Agricultural, labour, Indebtedness, Government programmes and policies,

JEL Classification: Q10, G51, Q18

INTRODUCTION

In agricultural work, debt continues to be an ongoing economic issue. Farmers as well as agricultural labourers continue to rely on informal debt which comes with unreasonable interest rates, leading to further rural debt due to underemployment along with indebtedness (Chavan & Ramakumar, 2012). This results in dire poverty which causes Patnaik's negative socio-economic effects (2003). Patnaik (2006) and Swaminathan (2010) claim that the self and small scale farming combination creates a vicious cycle where employment opportunities are seasonal while wages are extremely low which prevents growth allowing little to no access towards debt relief.

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These changes enable poorer social classes to socialize and therefore these changes decrease the standard of living leading to further debt within a society that has no resources to provide for its population collapses. In combination these factors mean rural debt becomes a social dilemma rather than just an economic issue which is in need of a political plan of action instead of a monetary approach (Shah 2007). This research examines the complex nexus of agricultural labor and indentured servitude in India, analyzing its historical roots, current patterns, and policy ramifications. It strives to offer a comprehensive understanding of the problems besieging rural laborers and the measures that need to be adopted in order to ameliorate their economic plight by reviewing existing studies and policy assessments.

This research employs a multi pronged strategy to understand the relationship between agricultural labour and rural indebtedness in India. Given its complexity, macro perspectives are recorded using qualitative methods. To explore the different studies which comprise the political, economic, historical, and social dimensions of rural indebtedness, refer to the current paper. This research adopts a multidisciplinary technique to examine the micro components of agricultural work and debt. Social, political, economic and historical aspects of the problem are integrated with each other for a complete understanding. This qualitative approach involves the analysis of documents and reports, field studies, and other literature using a review design. This analysis attempts to address the gap left by prior analyses concerning the socio political context of agricultural labour and rural debt.

ECONOMIC CONTEXT

One of the most marginalised and disadvantaged groups in Indian society are agricultural labourers. They continue to be economically deprived while playing a vital role in the agriculture economy. Despite decades of economic planning and rural development programs, their standard of living has shown little improvement. The challenges faced by agricultural labourers stem from multiple factors, including underemployment, low wages, irregular employment, and social backwardness (Deshpande and Shah, 2007).

1. **Landlessness and Low Asset Holding**: One of the most vulnerable groups in India's rural economy are agricultural labourers who are landless or nearly landless (Dasgupta & Ray, 1986). Their economic issues are made worse by the lack of non-labor asset income, which prevents them from taking advantage

of agricultural opportunities for employment (Baland & Ray, 1991). Despite being marginally better off, small landowners still find it difficult to make enough money from commercial farming (Moene, 1992).

2. **Declining Real Wages and Economic Distress**: One of the main factors affecting labour force participation in agriculture has been the variation in real earnings. According to studies by Narayanamoorthy and Kalamkar (2006), rural distress has had a detrimental effect on wage levels and employment chances. In addition, Jha (2006), Unni (1988), and Krishnaji (1971) noted that inflation and rising commodity prices were the main causes of the decline in agricultural employment.
3. **Employment and Wage Conditions:** In India, agricultural labourers mostly work on land that belongs to other people, and wages make up the majority of their income. But because their employment is so irregular and seasonal, there is ongoing economic hardship. Since the number of workdays available in agriculture varies seasonally, underemployment is an especially serious issue. Furthermore, low wages and an overwhelming amount of physical strain are common exploitative working circumstances (Singh and Bhogal, 2016). Due to their lack of formal training and skills, the majority of agricultural labourers are unable to find other employment. They are also socially marginalised because a large number of them are members of Scheduled Tribes and Scheduled Castes. Their vulnerability is further increased by the lack of powerful labour unions and collective bargaining power, which hinders their capacity to demand better wages and working conditions (Ramachandran and Swaminathan, 2002).

   Small and marginal farmers are now more reliant on wage labour due to the drop in crop incomes. Non-farm livelihoods, such as wage labour in both urban and rural areas, remittances, and informal employment, are growing more and more important for rural households, according to the NSSO (2021) (Himanshu et al., 2013). By purchasing animals and selling milk, OBC households in Kavarampur were better able to offset cotton losses than SC households, which had fewer alternatives for diversification (Kalaiyarasan & Vijayabaskar, 2021).
4. **Unemployment and Poverty:** Perhaps the most pressing problems facing contemporary agriculture are the persistent existence of excess labour and high rates of underemployment (Ghosh, 1997). Despite agriculture's steadily declining GDP contribution, the delayed workforce absorption into non-

agricultural enterprises has led to an increasing density of agricultural workers (Deshpande, 2003). This leads to stagnant salaries, challenging working conditions, and seasonal unemployment.

The migration of rural workers to urban areas in search of jobs has been another intriguing development. In the meantime, a large number of these people end up in low-paying, unorganised jobs that offer neither job security nor social benefits (Chand & Jha, 2001). Women in agriculture also face discrimination at employment, restricted access to land ownership, and exclusion from agricultural extension programs, according to Nanvati and Anjaria (1965). According to Acharya (2002), women continue to earn less than males despite their significant contribution to farming and their frequent assignment to low-skilled employment.

5. **Risk and Uncertainty in Agriculture**: The agricultural sector is especially vulnerable to risks such as unstable markets, declining soil fertility, and erratic monsoons. Reardon et al. (2001) state that two major factors driving rural labourers to seek alternative employment opportunities are inadequate insurance coverage and the volatility of agricultural incomes.

HISTORICAL CONTEXT

The Covid-19 outbreak-induced lockdown in March 2020 drew to light the vulnerable migrant workforce population and the precarious existence of millions of circular migrants in India who sustain the informal economy. This massive movement of individuals from urban to rural areas brought to light the structural and historical issues that have long beset India's agricultural labour force. Scholars like Binswanger-Mkhize (2013) claim that this is India's "stunted structural transition," where industrialisation has failed to absorb extra labourers from the countryside. Jan Breman (2020) goes on to characterise these workers as a "new class of nowhere people," emphasising how they are not included in mainstream development narratives. One of the biggest problems affecting agricultural workers is the enduring debt, a historical phenomenon that has functioned as a kind of labour bondage. Building on a wealth of scholarly research, this essay examines the institutionalised contemporary the background and economic policies that have maintained the historical and contemporary characteristics of indebtedness among agricultural labourers in India.

India's rural debt is a result of colonial economic policies that established exploitative agrarian institutions. Particularly during the Zamindari and Ryotwari regimes, the colonial land tax system disproportionately impacted small farmers and labourers, making them reliant on high-interest loans from landlords and moneylenders (Mukherjee, 1957; Bhattacharya, 1985). Sharecropping agreements worsened this cycle by lowering agricultural productivity and investment (Thorner, 1956). As a result, rural debt established itself as a permanent feature of India's agrarian economy, facilitating labour bondage and economic dependence.

Recognising these issues, the Congress Agrarian Reforms Committee of 1949 promoted land reform laws to abolish abusive tenancy contracts and redistribute land. Due to the uneven implementation of these early 1950s measures that sought to eradicate landlordism, Thorner's (1956) "depressor" remained in place. Many marginalised farmers continued to struggle with limited market access and insecure land tenure (Ghosh, 1997). The agrarian structure remained highly hierarchical because of colonial policy and customary land tenure structures that had long favoured wealthier landowners (Deshpande, 2003).

1. **Gender and Rural Indebtedness:** Researchers have also called attention to the gendered component of rural indebtedness. Agarwal (1994) contends that because of their lack of land ownership and economic fragility, women in rural India frequently shoulder the majority of debt loads. According to Kelkar (2012), microfinance programs aimed at women have produced a range of outcomes, as they occasionally assist to strengthen patriarchal control over financial resources. According to Kabeer (2015), self-help groups (SHGs) have given women economic autonomy, but they haven't significantly reduced the structural causes of rural indebtedness.
2. **Caste and Indebtedness among Agricultural Labourers:** The issue of rural debt is made worse by caste-based disparities. Dalit agricultural labourers are particularly affected by predatory credit arrangements because of their historical socioeconomic marginalisation, propose by Jodhka (1995). According to Thorat and Newman (2007), caste prejudice prevents some groups from obtaining official credit, which pushes them into cycles of predatory lending. According to Rawal (2013), one of the main causes of lower-caste groups' ongoing financial vulnerability is their landlessness.

In rural India, caste continues to be a significant factor in determining economic mobility. According to Jodhka (2022), caste is a relational structure that governs processes of privilege and exploitation. Dalits (SCs) have historically had fewer landowners and weaker kinship networks, which have limited their access to credit, accumulation, and employment opportunities (Harris-White, 2003). Lerche and Shah (2018) refer to this as "conjugated oppression" to describe how caste-based hierarchies continue to exist in labour markets, forcing SCs and STs into low-paying, unstable jobs.

3. **Indebtedness and Social Vulnerability:** One characteristic that distinguishes the socioeconomic status of farm labourers is their level of indebtedness. They often turn to borrowing to cover their basic needs because of their poor and irregular wages. However, since there is no collateral, access to institutional finance is still limited. They then turn to unofficial lenders like landlords and moneylenders, who impose outrageous interest rates. This debt trap restricts their labour market mobility and feeds a vicious circle of economic dependency, frequently leading to circumstances similar to bonded labour (Prasad, 1974).
   Agricultural workers continue to face social marginalisation as a result of caste-based discrimination and lack of access to economic possibilities. They are at the bottom of the rural social order since a sizable part of them are members of Scheduled Castes and Scheduled Tribes. Their financial difficulties are exacerbated by limited access to social security, healthcare, and education (Fairbairn et al., 2014).
4. **Education and Skill Development**: A key factor in the workforce's transition from agriculture to other industries is education. According to research conducted in the Himalayan region by Micevska and Rahut (2008), people with higher levels of education are more inclined to look for high-paying jobs outside of agriculture. Likewise, Jolliffe (2004) and Huffman (1980) highlighted that higher levels of education are associated with higher employment rates in skilled and management non-agricultural occupations.
5. **Urbanization and Migration**: Agricultural labourers now have more options for employment due to the rapid urbanisation and rural-to-urban migration. Jha (2006) noted that migration to urban areas, where businesses and services provide steady incomes, and the availability of jobs in rural areas both have an impact on employment diversification.

6. **Higher Remuneration in Non-Agricultural Sectors**: Due to economic diversification, there are now more job prospects in industry and services, which pay more than farm labour. A comparative research by Alvarez-Cuadrado and Poschke (2011) showed how labour has traditionally been attracted from agricultural to manufacturing due to technical developments.

POLITICAL CONTEXT

From a political economy standpoint, it would have connected the financialisation of poverty in which the impoverished are more frequently exposed to market driven debt arrangements through consumer loans and microcredit—with the rise in rural debt (Elyachar, 2006; Karim, 2011). Similar to earlier forms of feudal dependency, this change has resulted in new forms of dispossession where workers face increased socioeconomic insecurity in addition to difficulties repaying debts (Killick, 2011). Some academics contend that debt might encourage aspirations for social mobility in spite of these systemic limitations by providing a negotiated space between the need for protection and the desire for acceptance and liberation (Fraser, 2013; James, 2015).

This study emphasises that the influence of debt on agricultural work cannot be reduced to a simple economic transaction, drawing on Mauss' (1993) and Polanyi's (2001) conceptualisation of debt as entrenched in social connections. Rather, it must be interpreted in terms of its socio-political, moral, and temporal aspects (Peebles, 2010). The larger web of dependency, power dynamics, and institutional frameworks regulating rural India will determine whether debt eventually results in exploitation or emancipation.

The Indian government envisioned an important transition from an agrarian to an industrial economy after independence. Official policy discourse claimed that bonded work was a relic of the past that would eventually disappear with modernisation, as evidenced by papers like the First National Commission on work Report (1969). As a result, the claim that the 1976 Bonded Labour System (Abolition) Act had been successfully implemented was unquestioningly accepted by other reports, including the Second National Commission on Labour (2002).

But empirical data indicates distinct. Policymakers mostly disregarded the National Commission for Enterprises in the Unorganised Sector's (NCEUS) conclusions, which showed that debt-induced attachment was still a significant

aspect of the informal economy (Breman, 2020). The continued prevalence of bonded work and rural debt raises serious concerns about how seriously the Indian government takes these problems.

1. **The Green Revolution and Its Consequences:** A major change in Indian agriculture occurred during the Green Revolution of the 1960s, which brought mechanisation, commercialised farming, and high-yield crops (Lipton & Longhurst, 1989). Whenever productivity from agriculture rose, the main winners were wealthy peasants and huge landowners with access to resources and capital. The revolution favoured those who could afford contemporary inputs disproportionately, despite being scale-neutral but not resource-neutral. Economic inequities and reliance on conventional farming methods were thus maintained for small and marginal farmers and landless labourers (Dantwala, 1996).

   Many agricultural workers were also displaced by the introduction of high-yielding variety seeds and mechanisation, which resulted in migration and unemployment in rural areas (Acharya, 2002). In Indian agricultural studies, discussions about the "Mode of Production" became more heated during this time. Scholars like Patnaik (1971a, 1971b) and Rudra et al. (1969) debated whether Indian agriculture remained semi-feudal or had moved towards capitalism. Some argued that sharecropping and landlordism continued to exist, maintaining semi-feudal systems, while others argued that monetisation and mechanisation had brought capitalist components into agriculture (Omvedt, 1981; Banaji, 1972; Breman, 1985).
2. **Persistence of Indebtedness and Labor Bondage:** The issue of debt among agricultural labourers has remained despite economic liberalisation and technological progress. Small-scale farming's profitability was hampered by the growing landholding fragmentation brought on by population development in the years following the Green Revolution (Rawal, 2008). While some academics contend that economic diversification has made landlordism less important (Gupta, 2005; Harriss, 2013), empirical research contradicts this claim. According to research conducted in Bihar and Andhra Pradesh, tenancy agreements and absentee landlordism are still common (Ramachandran et al., 2010; Vakulabharanam et al., 2011). Similarly, even though sharecropping agreements have been officially rejected, Breman's (2007) research in Gujarat

shows that large farmers continue to dominate lower-caste tenants and labourers.

Breman (2020) gives an extensive account of Gujarat's halipratha system, in which agricultural labourers mostly from tribal communities were indebted to landlords. These displaced peasants, known as halis, were incorporated into a system of debt-induced servitude after losing their land to colonising forces. They gave over their independence and labour capacity to their employers in return for subsistence-level meals and sporadic financial assistance. When the British colonial government came upon this system in the nineteenth century, they institutionalised it under the pretence of a contractual employer-employee agreement instead of eradicating it (Breman, 2020). The labouring classes continued to be indebted and obedient as a result of this institutionalisation, which strengthened power disparities.

3. **Liberalization and Its Impact on Agricultural Labour:** India's agricultural landscape saw a dramatic change as a result of the economic reforms that were started in the early 1990s. To increase economic efficiency, structural adjustment policies, currency devaluation, and market openings to international trade were implemented (Cerra & Saxena, 2002). But the agricultural industry was disproportionately impacted by these reforms, leaving agricultural labourers and consumers vulnerable to shifting market dynamics and dwindling government assistance. Despite a rise in agricultural exports, workers and smallholders did not benefit and their working conditions deteriorated (Chand & Jha, 2001).
4. **Market Imperfections and Policy Failures:** The predicament of agricultural labourers has been significantly shaped by state policies and imperfections in the market. Despite its success in boosting food production, the Green Revolution created regional imbalances by favouring irrigated areas while underdeveloping rain-fed areas (Dantwala, 1996). Small farmers and labourers were exposed to price volatility and debt cycles due to the commercial orientation of agriculture and input-intensive farming.

   The policy space for safeguarding farm labour was further limited in the 1990s by the implementation of World Trade Organisation (WTO) laws (WTO, 1998; 2003). Direct subsidies for labourers and small farmers were reduced as government policies moved more and more in the direction of market-led growth (Gulati & Kelly, 1999). Many commodities grown by marginal farmers

were not covered by the Minimum Support Price (MSP) mechanism, which was intended to shield farmers from price swings. As a result, a sizable portion of the rural workforce was not able to enjoy its benefits (Chand & Jha, 2001).

5. **Land Reforms and Agricultural Labour:** Post-independence land reforms sought to redistribute land to marginal farmers and landless labourers, but political opposition and bureaucratic inefficiencies hampered its impact (Deshpande, 2003). A sizable section of agricultural workers remained landless as a result of the ineffective implementation of land ceiling regulations and tenancy rights reforms. As a result of this, many rural households continued to rely on daily wage labour without stable sources of income.

   The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), that provides wage employment to rural households, is one of the government's recent programs designed to encourage rural employment (Singh, 1995). A lthough these programs have helped a little, they are still not enough to solve the enduring problems of labour marginalisation and agrarian distress (Chand & Jha, 2001).

6. **Political Interventions and Labour Mobilization**: Power dynamics between the government, agrarian elites, and labour organisations have influenced the political response to agricultural workers' debt. The political clout of rural landlords in India has historically hindered attempts to combat bonded labour. The Indian National Congress recognised the predicament of bonded labourers in the early 1900s, but due to their electoral importance, they avoided going to war with landlords directly (Breman, 2020).

   Notwithstanding these obstacles, radical communist organisations like the Kisan Sabha have been instrumental in organising owed agricultural labourers against exploitative agrarian systems (Breman, 2020). These campaigns have pushed for more robust legal safeguards against debt bondage and brought attention to the systemic inequities that are supported by governmental policy. However, the extent of significant reform has been constrained by political opposition from agribusiness interests and landed elites.

7. **Lack of Policy Support for Small and Marginal Farmers and Labourers**: One factor contributing to the fall in agricultural employment is the inability of agrarian policy to adequately meet the demands of small and marginal farmers. Large-scale farming has been the focus of numerous government programs,

making it difficult for labourers and small farmers to obtain loans, subsidies, and market connections (Jha, 2006).

POLICY INTERVENTIONS AND THEIR EFFECTIVENESS

The efficiency of the many policy initiatives that have been tried to reduce rural indebtedness is still up for dispute. Examining loan waiver programs, Radhakrishna (2007) contends that although they offer short-term respite, they fail to solve underlying problems. Mahajan (2010) also criticises rural credit policies is not successfully integrating marginalised communities. Direct income assistance schemes may be a good substitute to lessen the negative consequences of loan dependency by Subramanian (2018).

The agricultural labour issue calls for a multifaceted strategy that incorporates political, social, and economic reforms. Agricultural labourers' resilience to economic shocks can be increased by bolstering their land rights and guaranteeing improved access to loans and extension services (Ghosh, 1997). Instead of displacing labourers, policies should concentrate on creating sustainable farming methods that generate employment.

In addition, employment laws need to be changed to give agricultural workers social protection, adequate wages, and employment security. Reducing reliance on low-paying agricultural jobs and absorbing extra labour can be achieved by strengthening collective bargaining procedures, encouraging farmer-producer organisations, and increasing non-farm employment options in rural areas (Acharya, 2002).

Rural workers' transition into non-agricultural industries can be facilitated by investing in their education and skill development, which will lower poverty and underemployment (Deshpande, 2003). To guarantee equal wages and better working conditions for women in agriculture, gender-sensitive policies must also be put into effect (Nanvati & Anjaria, 1965).

At the state and federal levels, cash transfer programs have been implemented in response to agrarian distress. In Telangana, the Ryuthu Bandhu plan was introduced in 2018 and offers landowners US$60 per acre throughout the Kharif and Rabi seasons (Directorate of Economics and Statistics Telangana, 2023). Studies show that households commonly use these money for debt repayment and consumption, even though they were meant for agricultural investment (Ramesh, 2020).

To stabilise rural incomes, comparable cash distribution programs have been developed, such as PM-KISAN at the national level. Although these initiatives offer short-term respite, they don't deal with long-term disparities in access to financing, employment prospects, or landholding (Yadav, 2022). Furthermore, landless SC and ST households are frequently left out of these benefits because they are exclusively accessible to landowning farmers.

CONCLUSION

The article emphasises how historical, economic, political, and social factors each plays a part in India's intricate rural debt problem. Even though numerous studies have looked at different aspects of the issue, it is still clear that more inclusive and structurally transformative policy measures are required. In order to address rural indebtedness and build a more equitable agricultural economy, a multifaceted strategy involving financial inclusion, land reforms, gender-sensitive policies, and caste-based affirmative action is needed.

The labor market in the agricultural sector is notoriously characterized by high levels of seasonal employment variability, systematically culminating in chronic underemployment and socioeconomic instability (Singh & Bhogal, 2016). Moreover, the author pointed out that the lack of educational qualifications, absence of social skills, and marginalization further affects the agricultural workers' ability to move into other occupations (Ramachandran & Swaminathan, 2002). Also, the lower strata of the rural working hand have been unable to workout beber pay and favorable terms of employment because of insufficient economic power (Deshpande, 2003). Poverty coupled with employment vulnerability continues to plague a significant section of agricultural workers despite the modest improvement and diversification of rural employment opportunities (Himanshu et al., 2013; NSSO, 2021).

High interest rates from informal loans are the primary reason for rural economic distress (Basu, 2006; Chavan & Ramakumar, 2012). Small and marginal farmers remain undserved by the institutional credit system which adds to their financial instability (Swaminathan, 2010). Furthermore, rural household economic instability is escalated by market threats, unpredictable weather, and falling agricultural profits (Reardon et al., 2001). The migration of rural workers to urban areas in search of jobs is not a long-term answer, as many find themselves in low-paying informal employment with no benefits (Chand & Jha, 2001). Women farmers in particular

are further disadvantaged due to the gender wage gap, landless status, and low involvement in agricultural extension work (Nanvati & Anjaria, 1965; Acharya, 2002).

Economic Problems are intricate in nature and hence, respond well to a comprehensive solution, including soil and credit reforms, generation of new employment opportunities in the rural sector, and social welfare schemes. (Patnaik, 2003; Radhakrishna, Rao, 2006). Productivity of the agriculture sector can, in turn, improve the livelihoods of the rural people if it is supported by appropriate technologies and environmentally sound agricultural practices (Kalaiyarasan & Vijayabaskar, 2021). Moreover, for agricultural workers who are low paid, policies which provide for empowerment through direct negotiation, training, and other employment opportunities are important in addressing economic hardship (Singh & Bhogal, 2016). As cited, in the absence of these reform attempts, the agriculture worker will largely remain in a state of poverty, debt, and economic stagnation (Deshpande & Shah, 2007; Swaminathan, 2010).

There is a pressing need to address the predicament of India's agricultural labourers. The landless rural workforce has not been lifted by the decades-long advancements in agricultural productivity and structural change. Economic changes, exploitative agrarian arrangements, and the ingrained issue of debt continue to drive this group into ongoing distress. Agricultural workers would not be able to escape the cycle of debt and marginalisation unless specific governmental interventions and inclusive economic changes are implemented. In addition to economic policy, social justice and fair development are important considerations for addressing their problems (M.S. Swaminathan, cited in Mehta, 2011).

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