Land and Credit Market in a Bodo Village of Assam

A thesis submitted to Indian Institute of Technology Guwahati in partial fulfilment for the degree of Doctor of Philosophy

Submitted by

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List of Abbreviations

BAC	Bodoland Autonomous Council
BTAD	Bodoland Territorial Area Districts
BTC	Bodoland Territorial Council
MFI	Microfinance Institution
NSSO	National Sample Survey Organisation
OBC	Other Backward Caste
OKDISCD	Omeo Kumar Das Institute of Social Change and Development
RRB	Regional Rural Bank
SBI	State Bank of India
SC	Scheduled Castes
SHG	Self Help Group
ST	Scheduled Tribe
VCDC	Village Council Development Committee

A Glossary of Terms

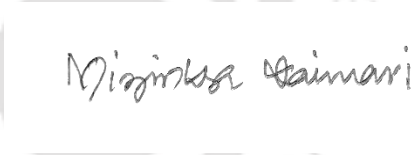
Adhi	Sharecropping
Bathwo temple	Place of worship for the Bodos following Bathwo religion
Bhumiheens	Peasant families that were distributed homestead land
Bigha	Unit of measurement of land; 1 bigha is equivalent to 0.33 acres
Bitha	Orchards and plantations
Bwri	High land
Dahar	Interest free loans
Dahwna	Attached labour with a landowning peasant family
Dokhona	Bodo traditional garment worn by women
Gada Bandhak	A system of land mortgage system without a specific time limit for repayment of loan
Gaonbura	Village Leader
Gelegra fwthar	Playground
Hadan	A new clearing of pristine land for cultivation purposes
Khiraji	Land on which revenue is charged
Korton Bandhak	A system of land mortgage system with a specific time limit for repayment of loan, usually after one year of cultivation
Mahajan	A wealthy person in the village
Maund	Unit of measurement of de-husked paddy usually 40 kg
Phali	Scarf worn by women
Raizw	Village authority in each hamlet
Ruathi	Female attach labour
Rupit	Paddy land
Ryotwari	A system of ownership rights where British Government collected taxes directly from the peasants. These peasants were called *Ryots*.

Suba	Hamlet
Thansali	Prayer house
Zamindari	Where the land revenue was imposed indirectly—through agreements made with intermediaries—the system of assessment was known as *zamindari*. Intermediaries were called *zamindars*.

Declaration

I hereby declare that the thesis entitled, "**A study of Land and Credit Market in a Bodo Village of Assam**" is my original research work carried out in the Department of Humanities and Social Sciences, Indian Institute of Technology Guwahati, India, under the supervision of Dr. Rajshree Bedamatta, Professor of Economics, Department of Humanities and Social Sciences, IIT Guwahati.

In keeping with the general practice of reporting observations, due acknowledgement has been made wherever the work described is based on the findings of other investigations.

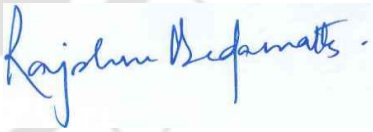


Mizinksa Daimari

7th of November, 2020.

Certificate

This is to certify that the thesis entitled "**A Study of Land and Credit Market in a Bodo Village of Assam**" submitted by Mizinksa Daimari for the degree of Doctor of Philosophy in Development Studies in the Department of Humanities and Social Sciences, Indian Institute of Technology Guwahati, embodies bonafide record of research work carried out under my supervision. The collection of materials from the secondary and primary sources has been done by Mr. Mizinksa Daimari himself. All assistance received has been duly acknowledged. The present thesis or any part thereof has not been submitted to any University/Institute for any degree or diploma.



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Abstract

The Bodos, as peasants, have featured significantly in the colonial agrarian history of Assam. However, there is a massive research gap on the transformations surrounding the Bodo peasantry in more contemporary times. The plains tribes of Bodos, despite a long history of identity politics, cannot be claimed as a homogenous group. Private ownership of land, which marks capitalist agriculture, features significantly among the Bodo peasantry. A free land, labour, and credit market are the mainstay of capitalist agriculture. How has capitalist agriculture advanced and transformed the Bodo peasantry in recent times? This thesis studies agrarian relations among the Bodo community through an examination of the land and credit market in an all Bodo village of Assam. The objective of this research is to investigate the socio-economic differences within the Bodo peasantry as opposed to discontentment between the Bodos and others. The fieldwork is in an exclusively Bodo dominated revenue village named Majrabari located in the Baksa district of Assam. The method of fieldwork is through a survey of Bodo peasant families, with the help of structured interview schedules interwoven with selected case studies.

Our village study is based on 126 peasant families after a house listing of 310 Bodo families. The land market of Majrabari is dominant in sharecropping tenancy arrangements. We noted five agrarian classes in terms of the operation of agricultural land. They are Pure Tenants, Pure Lessors, Owner Operator cum Tenant, Owner Operator cum Lessors, and Owner Operator. Since non-agriculture is also an important contributor to the total earnings of households, we cannot say which of the above classes of land cultivating households are the richest. However, tenant-landowner relationships are not necessarily guided only by impersonal relations in Majrabari. Landowners prefer to lease land to tenants who they have known for a longer duration and can trust. The owners of capital (land, machinery, and irrigation) in this village are a few peasant families belonging to the Basumatari clan, who, incidentally, are also the landed.

We see traditional practices of 'summoning' exchange labour (*saori*) during the agricultural season in our study area. We conclude that traditional labour relations co-exist along with modern capitalist agriculture in Majrabari. The credit market is dominant in the informal sector. Although there is a presence of public and private sector banks, including a rural credit cooperative, the dependence of peasant families on moneylenders is high.

The village is dominant in the Basumatari clan of Bodos. From this present study, we cannot and do not intend to conclusively claim if a peasant family's position in a specific clan can be a determining factor of socio-economic class differentiation among the Bodos. However, in the particular context of Majrabari, peasant families of the Basumatari clan seem to be enjoying a privilege over the others in terms of land ownership as well as asset ownership. The petty landowning cultivator classes are relatively better-off. In contrast, the marginal land-owning tenants, as well as the pure tenants, juggle with limited resources to make ends meet.

As a result of continuous integration to the market, we see peasant differention in Majrabari. The role of the market notwithstanding, peasants in Majrabari are petty commodity producers. As a result of a small scale of production, the peasant sees little capital accumulation instead funding the reproduction of the means of production from incomes earned elsewhere. With increased costs and little income peasants are increasingly indebted to informal lenders in an under-banked region. Therefore, in an environment of increasing market integration, the Bodo peasantry of Majrabari is also undergoing agrarian distress and proletarianization.

Chapter One

1. INTRODUCTION AND REVIEW OF LITERATURE

1.1 The Bodos as Peasants

The tribes in the North-East of India are generally known to follow community ownership of land. Theirs being swidden agriculture as a form of cultivation, ownership of land as private property is non-existent, or so is the popular view. Hence, the prevalence of land ownership, which is permanent, heritable, transferable, and mortgage-able or contracted for rent, should also not have existed. The Bodos who reside in the sub-montane Dooars[1], however, do not fit with the popular view of largely community-centric ownership of land devoid of any private ownership. The policies of the colonial empire had much to do with this contradiction. The peasant mobilisation of the 1940s, post-independent policies of successive governments in Assam, Bodo movement of the 1970s - 1980s, and the 1990s and 2000s violent conflicts between the Bodos and other groups within the Bodoland Territorial Area Districts, has over and over again brought into central focus the issue of land.

There is a sizeable literature on poverty and land alienation among the Bodo tribes that shows substantial interlinkages with indebtedness (Guha, 1991; Saikia, 2010; 2014; Fernandes, 1999). While there is a well-documented agrarian history of Assam, with references to the Bodo tribes (Guha, 1991), a more contemporary study of the socio-economic relationships surrounding land and credit, among the Bodo tribes is scanty. After India's Independence, there has been a continued focus on the Bodo society of Assam, particularly in the context of tribal identity politics.

[1] The Brahmaputra Valley has been divided into three belts - the rupit, the sub-montane and the chapori. The sub-montane belt can be located along the foothills of the Valley characterized by nuBaodaus hill streams and shifting channels. The Bodo-Kacharis are the prime occupant of the sub-montane dooars (belt). The soil quality was most suitable for the Ahu rice variety of short duration. Guha (1991) has extensively focused on the sub-montane dooars of Assam (presently the Bodoland Territorial Area District areas of Assam) and these tracts of land are the areas where the Bodo tribes inhabit.

Pre-independence, the efforts by an educated middle class led by various indigenous scholars towards the social reformation of the Bodos, has also been significantly documented. From the 1960s and 1970s, the scholarship on the struggle for statehood, land alienation, and inter-group ethnic conflicts are replete. In the most recent times of the 1990s and 2000s, violent ethnic clashes between the Bodos and Bengali Muslims and the Bodos and Adivasis have received much political and media attention. However, amidst all the media and political attention surrounding the Bodo tribal identity and inter-group ethnic conflicts, a contemporary study of the Bodo peasantry seems to have received very little attention.

The Tribe majority regions in the North-East of India fall under the Sixth Schedule, which grants them the right to self-government. This policy reminiscent of the Nehru-Elwin era desiring preservation of tribal institutions, partly, paints a picture of the tribes as frozen in time. The constitutionality of Sixth Schedule recognises the idea that "land belongs to the people" unlike in the rest of India that "land belongs to the state."[2] The shift from swidden agriculture to settled agriculture is often the emphasis when conceptualising the agrarian transition among the tribes. The centrality of the prevalence of private property is vital in understanding the processes of agrarian transition.

Two views dominate this issue. One view is that some form of private ownership in land existed even before the British established their dominion in these parts (Nongkynrih, 2009 in Fernandes and Barbora (2009) eds. Land, People and Politics: Contest over Tribal Land in Northeast India). The second view is of economic historians such as Amalendu Guha (1991) that the introduction of revenue system by the British and post-independence policies by the modern state has largely

[2] See Küchle (2016) who says that although this policy was meant to protect the rapidly declining societies of the tribes, "the backside of Elwin's protectionist discourse seems to be that social change in tribal villages appears as an outright oxymoron". Also see Soereide (2018), who in her attempt to decode the clashes between tribes and non-tribes in Meghalaya steers our attention towards the "unique land distribution in the state" derived from the Sixth Schedule, a "special provision" that recognizes the idea that "Land belongs to the people" whereas in the rest of India it belongs to the state.

impacted community-centric relationships with the land in the North-East of India (also see Agarwal, 1996).

In the early twentieth century, reports on signs of private property embedded in cultural habits such as heritable rights over land started emerging. Endle (1911) notes that the Bodos in the Kachari Dooars followed some system of inheritance of immovable land. So the notion of land as private property was already prevalent among the members of the Bodo community. The taxation system, which eventually led to formal land settlement regulations gradually morphed the tribe into peasants besides bringing in other radical changes.[3] In due course, the inequality in land ownership among the members of the tribe has evolved into class differentiation among them which is a regular feature among rural agrarian structures among the Bodos. This thesis investigates the land and credit market of a Bodo village located in the Bodoland Territorial Area Districts of Assam.

The following sections inspect the agrarian changes that have been evolving over the years till the present times. In the first section, we delve into the issue of whether the Bodos had a community system of ownership or private ownership. Reviewing secondary literature on tribes of the North-East, we see changes on three counts:

- The transition from Swidden Agriculture to Settled Agriculture and Gradual 'Statization'[4] (appropriation by the State);
- Private Ownership of Land and Signs of Emergence of the Class Structure among the Bodo Peasantry and
- Socio-economic Differentiation among the Bodos.

[3] Xaxa (1999) sees one of the factors of peasantization to be Hinduization. See Shinkichi Taniguchi (2017) in Chakrabarti and Patnaik (2017) eds. *Agrarian and Other Histories: Essays for Binay Bhushan chaudhuri* (reprinted, 2019).
[4] Agarwal (1996) has used the term to denote state role in hastening privatization of communal land ownership systems among the Garos.

1.1.1 The Transition from Swidden Agriculture to Settled Agriculture and Gradual 'Statization' of Land Ownership

We have borrowed the term 'statization' from Agarwal (1996), who used it to denote state role in hastening privatisation of communal land ownership systems among the Garos. A similar transition seems to have taken place among the Bodos. The Bodos in the sub-montane dooars had always been following shifting cultivation. The Buranjis[5] and other historical records by scholars point that while subjects of the Ahom kingdom practised permanent system of settled agriculture, the kingdoms around the Ahoms were living through shifting cultivation. The idea of Bodos using hoe cultivation has been mentioned in accounts by Buchanan-Hamilton (1807-14), Fisher (1833), Hodgson (1847), and Dalton (1872). Jenkins has said of their "unsettled habits."[6] Butler (year, cited in Guha, 1991) has described peasants of Barpeta subdivision in 1847 of following pam cultivation which according to him, "differed very little from what is known as jhuming except for the use of the plough" (see Guha, 1991). All these reports confirm that the Bodo tribe followed slash and burn cultivation. Although wet rice cultivation and the use of plough was a characteristic of the Indo-Aryans, Bodos transitioned from using these methods of cultivation by 1870s as a result of closer contacts with settled populations (see Guha, 1991).

This shift in the form of agriculture was as a result of increasing pressure on land and British policies. These had the effect of arresting movements of people for slash and burn and rooting members of this community in one place for settled agriculture. During this transitional phase, the colonial administration put a lot of strain into the lives and livelihoods of the tribes due to various experiments carried out to transform the land into a highly productive resource by the administration (Saikia, 2010[2]). The Bodos began to feel the strain on the finite land resource too.

[5] Buranjis are the chronological records of the Ahom Kings. See A History of Assam, Gait (1906).

[6] "During the first four months of the Gregorian calendar, the natives were reported to have set vast areas on fire after the jungle was cleared. For the next three successive years, two crops were harvested annually. After that the land was kept fallow for another three years." Captain J. Butler's description of slash and burn agriculture of Barpeta (see Guha, 1991).

Some landless Bodo peasants already started to work as a tenant of Assamese landlords (Saikia, 2014).

The colonial appropriation of the land took place at an all Assam level, and the Bodo community could not escape this onslaught. The mode of revenue collection in the areas known as Assam Proper[7] fully transitioned from being in kind and cash to only cash, by the 1840s. The British administration had become the sole proprietor of its territories by then. The sub-montane Duars became a part of British India in 1865 after the Bhutan War[8]. The colonial administration put Assam under ryotwari system while Goalpara merged with Assam in 1875 under the zamindari system. That did not mean that landlordism was prevalent only in Goalpara but even in the ryotwari areas privileges were granted to select *khiraji* estates which acquired equivalent status to landlords (Saikia, 2010[2]). In 1886 the Assam Land and Revenue Regulations Act was promulgated that defined the rules of land settlement in legal terms. The peasants only had occupancy rights which were deemed permanent, heritable and transferable, subject to regular tax payment. Plantation estates and other privileged landlords (more on this in later sections), who were indeed non-tribes, were made proprietors on concessional taxes relative to the tribal peasants. Therefore, the burden of the tax was not borne equally by the people.

In 1947, through a revision of the Land and Revenue Regulation Act of 1886, certain areas were restricted as exclusive areas of settlements, for the tribes and the other backward castes. The idea of private property of land was intact or even enhanced it. Subsequently, the policies of the abolition of Zamindari, Land Ceiling and Temporary settlement Acts recognised landless peasants' right to private property in the land besides also recognising community management or control over private grazing reserves or village grazing reserves, especially in the present BTAD areas. Parallel to these changes in the post-Indian Independence period, the control of the state over

[7] Assam Proper included undivided districts of Kamrup, Darrang, Sonitpur, Sivasagar, Lakhimpur under colonial rule.
[8] Sanghamitra Misra argues that the sub-montane duars had been a region under no exclusive political authority of any power until the Bhutan Wars. See Misra, 2011.

forests and land held in common by the villages increased. The process was systemic; at first, communally held land was declared as state-owned after that the state initiated development activities on such land like dams etc. (Debbarma, 2009; Fernandes, 2011).

1.1.2 Private Ownership of Land and signs of Emergence of the Class Structure among the Bodo Peasantry

Saikia (2014) uses the word peasant to denote petty farmers belonging to the Tribes and has offered a brief account of the processes leading to their status as peasants more so as landless peasants. Although Saikia's report details the incidents of peasant mobilisation around the 1940s, through Endle's (1911) account, we have a glimpse on the socio-economic lives of the Bodo community. If we see the community way of life as described by Endle, we discover specific cues as to the kind of agrarian economy that they had organised for themselves. According to him, the Bodo community possessed excellent embankment building capacities along with the prevalence of private property in land that could be inherited. He mentions of granaries full of paddy harvest, and a system of community works primarily organised to dam small streamlets into their agricultural field. These two aspects tend to the point that by the time Endle had written the book the Bodos had already begun to show signs of settled agriculture for only in such system of agriculture is there a growing need for diverting channels of water for agriculture. Further, the fact that Bodo households featured granaries in their courtyard indicates there was a surplus created as a result of settled agriculture. This account forces us to believe that the process of transition into the private property had happened way before the 1940s. For Endle had lived among the Bodos of Kachari Dooars for forty years before the publishing of 'The Kachari" (1911).

In the wake of peasant mobilisation of the 1940s, the colonial administration settled government lands known as Khas lands and Un-classed State forests with Bodo peasants. Initially, the peasants were settled on government lands temporarily by the administration. Inheritance rights were granted over such land by the administration, but it could acquire these land without compensation

if the need arises. The patta (land title) could be made permanent over the years, permitting the owner the right of disposal. The notions of private ownership of land soon gathered acceptance through repeated use of the same plot year after year and gradually bestowed a public sanction on the concerned household's possession of the land (Agarwal, 1996). According to Nongkynrih (2009), the trend of holding individual ownership in land is creating inequality in the society of the tribes of India. In an interview with VK Ramachandran, Manik Sarkar in 2019, had stated in the context of Tripura that there is a phenomenal growth of a 'new rich' among the Scheduled Tribes and Non-Scheduled Tribes too (Swaminathan and Basu, 2019).

In terms of the Bodo tribe, (Daimary, 2013) notes that the Boro intelligentsia or the educated middle class had social roots not in trade and industry but the Government services, with predominant connection with the land. While other Tribes begin to face differentiation, the Bodos had already begun facing differentiation in the early twentieth century itself. Fernandes (1999) sees the political conflict in North-east among many other factors as a conflict from within between the traditional leadership and the newly emerging modern elites regarding the nature of political freedom that they desire. Although the reason for this divide was the nature of political liberty, it is worthwhile to ask were there other socio-economic reasons that deepened this divide. Fernandes (1999) also notes that the pitting of the Bodos against other communities was the gradual marginalisation of the community from their main occupational trade in agricultural produce as it slowly began to come under the control of individuals outside the community.

1.1.3 Socio-Economic Differentiation among the Bodos

The privatisation of communal land gradually led to intra and inter-village economic differentiation due to ownership differentials in the quality of land, availability of irrigation, etc. Households with large ownership holdings of land sharecropped with tenants while others worked as wage labourers. It is without a doubt that there emerged a land market in the Bodo areas gradually due to this differentiation.

Endle made the mention of the 'hari' social organisation, and he had claimed that Swargiari, Mushahari, Daimari and Goyari were class names[9]. After that, authors like Narzi (1985), Brahma (1998) Siiger (2015), and Pereira, Basumatary, Chetia, and Brahma (2017) have mentioned about the clans. Endle (1911) claims that the Bodo community practised a form of internal social organisation based on clans. He also claims that these clans practised endogamy at least in the early days. However, in footnotes of the book Endle's editor, J.D. Anderson, cautions[10] us from looking at the 'hari' system as practising endogamy. Therefore to desist from conclusion of the existence of an internal organisation among Bodos, based on this totemistic clans. In Siiger's[11] book, the number of 'hari' is only 12 in contrast to Endle's count of 22. Scholars such as Brahma (1998) and Pereira, Basumatary, Chetia, and Brahma (2017) mention some kind of social differentiation based on clans. The clans are kinship groups, and Brahma documents a total of 24 such groups. His study claims that there is a socio-economic differentiation based on a distribution of "certain specific works or duties" across the different clans (p. no. 27). Of all the groups, the Basumatari group was "entrusted with the responsibility of solving the land problems, distribution of land, settlement of any dispute relating to landholding". This group also enjoyed the right to get revenue for the use of land plots for cremation purposes. From Brahma's and Fernandes' account of social differentiation within the Bodos, there is an indication of occupational hierarchy among the clans concerning work distribution as well as their position. For example, the Kherkatari were largely reed cutters, and the Narzaris collected and supplied dry leaves of jute plant used during the cremation in the social organisation (Brahma, 1998; Pereira, Basumatary, Chetia, and Brahma, 2017).

[9] Nos. 1, 3, 8 and 12 mentioned in page 27 are Swarga-aroi, Mosa-aroi, Doima-aroi and Goiba-aroi. The spelling used in the main text here is the same as the number 1, 3, 8 and 12 used in Endles's (1911) book. These spellings are under contemporary usage by these groups respectively in present times.

[10] In the section on Laws and customs, Col. Gurdon, Hon. Director of Ethnography Assam refuses to believe Endle's claim that Bodos were endoganous without further investigation. Although the Mech of Goalpara were exogamous, Endle claims that "these subdivisions (clans) were strictly endogamous". Col. Gurdon also mentions of three men in Sekhar Mauza of Mangaldai who had reported to him that in the former days "a penance had to be performed if one married outside one's own kur". See page 24 & 27 for further details in the book by Endle (1911).

[11] For more on Siiger's compilation of oral texts especially on the origin of the hari, see Siiger (2015), page 132-136.

Brahma's work is in Kokrajhar, which historically was a part of undivided Goalpara and thus under the Zamindari system until 1935. In contrast, Endle wrote his book on the Bodos of the then undivided Darrang district which was under Ryotwari. Kokrajhar became a separate district only in 1957. Since the Bodos are settled all across the state of Assam, it is difficult to conclude if Brahma's account applies to the community settled in the other parts of the state too. The present fieldwork is in Baksa district, which has a contrasting history as far as the tenure system is concerned. It was under Ryotwari. Baksa was bifurcated from Northern parts of Nalbari and Barpeta districts in 2003 to and brought under the Bodoland Territorial Areas Districts (BTAD) administration within the state of Assam. Previously, Nalbari and Barpeta belonged to undivided Kamrup, a Ryotwari district.

1.2 The Bodos in the Agrarian History of Assam

The scholarship on agrarian history of Assam, though limited, gives us an instrumental insight into the conditions that led to commercialisation, land alienation and indebtedness among the peasants of Assam (Guha, 1991; Saikia, 2000; cited in Das and Saikia, 2011; and Das and Saikia, 2011). For example, Das and Saikia (2011) in their essay on "Early Twentieth Century Agrarian Assam; a brief and Preliminary Overview" describe how the 19th-century semi-tribal and semi-feudal Assam transformed under the colonial expansion of the British. The changes induced due to the colonisation policy resulted in various forms of identity politics in the entire region. The land became an important question due to the introduction of commercial crops such as tea, opium and jute.

Bodo identity politics has been strongly linked to land alienation, erosion of resources and livelihood, and indebtedness (Fernandes, 1999). The Bodo-Kachari political conflicts also derive its origins as emerging due to differences between "traditional leadership" and the "newly emerging elite" on the one hand and between Bodo-Kachari and other communities. A case in

point has been made of the Bodo-Kacharis whose livelihood was affected due to the increasing trade expansion and the conquest of important trading centres like the Udalguri mart by the British. The Bodos whose livelihood depended on non-monetary exchanges found themselves in conflict with Ahom/Barpeta Mahajans and Muslim immigrants after the trade was monopolised in agriculture and then through subsequent indebtedness through factor market inter-linkages.

Land alienation and the land question continue to be the most contentious issue in the contemporary Bodo society. In a special seminar titled "Tribal Land Alienation in BTC and Tribal Belts and Blocks of Assam" conducted by the OKD Institute of Social Change and Development in association with the Bodo Writers' Academy in 2013 some of the questions that were flagged off and became the centre point of discussion were issues related to Tribal Belts and Blocks, Non-tribals occupying the tribal lands, issue of protection of land in areas under the belts and blocks, poverty and land alienation, land transfers from rich to poor among the tribes, land policy of Assam vis-à-vis BTAD, BTC administration's own land policy and so on. A 1977-78 survey conducted by the Government of Assam revealed that 7.3 per cent of tribes had transferred land to non-tribes. Although special officers had been appointed in the year 1983 with specific duties to look into revenue and implementation of the Tribal Belts and Blocks, such measures have been claimed as being largely ineffective.

There have been many studies conducted in BTAD that show that the economic situation among the Bodo autochthons is poor. The Bodos are not represented enough in the government job sector. Mohini Mohan Brahma has found that only 5 per cent of the reserved 10 per cent seats in the government job sector has been filled (Bordoloi, 1986). This calls for a worry when there are population pressure and disguised unemployment in rural agriculture which results in labour in agriculture to be unproductive. At a time when the industry was supposed to absorb agricultural labour force, such a transition has not happened in India. After liberalisation, only the service

sector has managed to record a huge rise. However, due to the abysmal condition of education, the rural poor in BTAD face a huge skill gap in employment.

1.2.1 Constitution of Tribal Belts and Blocks in 1947

The Tribal Belts and Blocks were constituted in 1947 through an amendment of the Assam Land and Revenue Regulation Act 1886. This Amendment added Chapter X titled "Protection of Backward Classes" to the 1886 Act. The Act was envisaged as a measure of welfare to protect those classes of people who are disadvantaged due to "primitive condition" and lack of education and recognised that their economic prosperity depended to them having sufficient land for sustenance. A total of 35 Belts and Blocks were created under the amended Act - 11 Belts and 24 Blocks. The total number of provisions for Belts and Blocks was increased in 1977 another 10 - 3 Belts and 7 Blocks. Thus, the total number of Belts and Blocks that were created were 45 - 14 and 31, respectively (Bordoloi, 1999).

Provisions were made for six protected classes:

a) Plain tribes

b) Hill tribes

c) Tea garden tribes

d) Santhals

e) Nepali cultivator/grazers

f) Scheduled castes

The provisions were:

a) Prohibition on acquisition/possession/transfer

b) Prohibition of registration of documents evidencing the transfer of land

c) Bar on an acquisition of right and title

d) Bar of jurisdiction by a civil court

e) Power of state govt. to exclude areas from belts and blocks

f) Exemption from operation of Chapter X

g) Manner of disposal of land within belts and blocks

h) Rights of settlement holders/landholders

i) Ejection and eviction of powers

j) Restoration of land to landholder; delegation of powers.

Under (h) a settlement holder, who is basically a temporary resident of the place other than the landholder, who is a permanent resident, will have no rights over land. The provision (j) allowed the restoration of land to the authorised landholder in cases where land alienation has occurred. One of the first criticisms levelled against the Tribal Belts and Blocks provision was that the chapter X which was an amendment to the 1886 Act itself did not contain the term 'tribal' which deemed it ambiguous. Therefore, that protection of tribal land and resources had not been clearly laid down in the regulations (see Banerjee, 2011). Criticisms with respect to non-implementation of the provisions of the Act have also been discussed (Basumatary, 2014). Illegal transfers of land have continued in these areas in spite of the regulations in place. The absence of the term 'tribal' provided the scope to the bureaucracy to manoeuvre around land transfers across different classes. These, therefore, point to the loopholes within the legal framework.

1.2.2 The Bodoland Autonomous Council of 1993 and Land Policy

The Bodoland Autonomous Council which was constituted in 1993 under the State Act in Assam Assembly was given administrative authority over land, land revenue and revenue. It was pointed out that the General Council of BAC will be consulted on matters relating to religious and social

practices of the Bodos; customary laws and procedures; and ownership and transfer of land within the BAC. However, the role envisaged for BAC, it is critiqued, was merely advisory and not statutory (see Banerjee, 2011; Basumatary, 2014).

1.2.3 The Bodoland Territorial Council of 2003 and the Sixth Schedule

With the BTC accord of 2003, the Bodoland Territorial Area Council came into existence. A Constitutional amendment to the Sixth schedule was made to make it applicable to the plain areas of Assam, the Bodo areas. Under this, the BTC was provided jurisdiction over land as per Constitutional provisions. In other words, the BTC had powers of making laws with respect to land and revenue within its area, with prospective and not retrospective effect (Memorandum of Settlement of BTC Accord cited in Banerjee, 2011).

There have been long drawn debates with respect to the powers vested on the BTC with respect to the provisions provided. For e.g. Nani Gopal Mahanta has forcefully argued that the premise on which BTAD has been formed is "erroneous". This is so because while the objective of the treaty has been the preservation of rights of the Bodos with respect to their economic, educational, linguistic, ethnic and land rights, Bodos themselves are not a majority in the region (Dutta, 2012). Bhupen Sarmah has also forwarded similar arguments at the OKD Institute of Social Change and Development, Guwahati (OKDISCD seminar proceedings, 2013). Sarmah backs up his claim based on a sample survey carried out in 300 villages of Kokrajhar district carried out for the Ministry of Minority Affairs and found that only 37 per cent of the population belonged to the ST communities and 49 per cent belonged to the other categories.

However, the Bodo leadership and various Bodo scholars continue to argue that Bodos not being a majority has to be seen in the light of the historical context where time and again the tribal belts and blocks have been "de-reserved to accommodate the non-tribals" (Rakhao Basumatary in the OKDISCD seminar proceedings, 2013). In a similar vein, arguments are also made that BTC

should have received rights of jurisdiction on deciding ownership of land in retrospective effect (see Dutta, 2012). Rajen Basumatary of the Bodo Writers' Academy also argues that tribal belts and blocks are under "illegal encroachment and occupation owing to government policies of rehabilitation during the 1960s" (OKDISCD seminar proceedings, 2013).

1.3 The Educated Middle Class

Daimary (2013) attempts to decode the role of the educated middle class in the social, political and economic development within the community. It was this class of educated Bodo individuals who in the early twentieth century acquired English education and sought to bring about change within the community. Works of early reformers, especially that of Gurudev Kalicharan Brahma is noteworthy in this instance. Although he professed a religion based on Eastern philosophy, his vision was to inculcate among the community ideas of Western rationality and human values through the spread of Western education. Towards this end, Kalicharan and his associates established at least three schools in these early days. His associates included figures like Rupnath Brahma, Modaram Brahma, Promod Chandra Brahma, Satish Chandra Basumatari, Dharendra Basumatari and many others. They, through their active participation in issues related to the community in the early years, went on to have lucrative careers in politics and other fields. During the colonial administration, the Bodo leaders formed the Tribal league which was instrumental in forming coalition governments once with the Assam Pradesh Congress Committee in 1939, and the other with the Assam Muslim League in 1940. However, the Tribal League remained dormant in politics, transforming itself as a socio-cultural organisation instead after Indian independence.

On the other hand, Rupnath Brahma, Dharanidhar Basumatari, Rabindra Kachari and others who were active Tribal League members joined the Congress. Over the years, discontentment and non-fulfilment of aspirations led to the formation of the Plains Tribals Council of Assam (PTCA) in 1967. However, by 1970s this party could not sustain its influence over the communities it sought

to serve. The latter three decades of the twentieth century hence is marked by chaos and political instability among the community.

In the process, apart from the early activist-oriented socio-cultural mobilisation by certain figures during the colonial period, the formation of the Bodo Sahitya Sabha in 1952 shaped later identity movements besides contributing immensely to the nascent Bodo literature. The fear of Assamese domination pushed the Bodo intelligentsia to seek Bodo as the medium of instruction in schools situated in areas dominated by Bodo population as the medium of instruction successfully culminating in the grant of this demand in 1963. Subsequent Assamese language movement was countered through demands for a separate script for the Bodo language in 1972 and through sustained agitations were granted the Bodo language as one of the Major Indian Languages in 1977. Major gains were bargained in the later years in the form of grants by the state government as an associate official language for Bodo in 1985 and inclusion in the Eighth Schedule as one of the official National languages of the country in 2003.

Daimary (2013) notes that the Bodo intelligentsia came from a class just above the class of toilers. In addition, he also says that their social roots lay not in the trade or industry but in the Government services with predominant connections with the land. In these political achievements, there is a creation of professions funded by the government. However, according to Daimary their number was "meagre in development and scanty in number" during early years of the 20th century. However, there was a gradual increase in number of educated unemployed. For, it was this same Bodo intelligentsia on whose behalf Mohini Mohan Brahma speaks about on the lack of employment for tribes' men. Although the Constitution of India had provided for job reservations Brahma, problematised the lack of appointment to government posts where the state filled only half of the reserved posts. Brahma also notes that there were village Mahajan moneylenders and businessmen, also landed Mahajan who rent out land to tenants on sharecropping. He also mentions of landed Mahajan who kept attached labour or dahwna and ruathi. Besides, the three

schools established at the behest of Kalicharan were constructed on land donated by landlords (Daimary, 2013). However, Mohini Mohan Brahma identifies that the Mahajan were non-tribes. If we read Endle (1911), Swargiari, Mushahari, Daimari and Goyari were class surnames. There were also traders, especially timber traders that Daimary (2013) mentions of who also had established the Brahma Company but within a decade collapsed due to inefficient management.

In his article on the Naga class structure, Kuchle (2016) notes four social classes—village elites, educated unemployed, self-employed farmers and agricultural labourers or cultivators. While village elites were government job-holders with stable access to resources especially through primary—or middle schoolteacher posts; sent their children for higher education outside the village while they actively took part in the village and local politics. The educated unemployed youths were vocal within the state of Nagaland with their articulate public discourse skills. They were a group strong enough to be represented as a separate class as entry to government posts required much more competition within the state. It was an added boon for this class if employed outside their state. This class was also a product of different mechanisms of inequality from the older generation. The older generations had managed to land government jobs through informal connections "through informal rules rather than the competitive means of the formal application procedures and exams, though there are frequent doubts whether these formal procedures are adhered to thoroughly".

While Daimary (2013) provides a limited view on the Bodo class structure, it is noteworthy that there was factional rivalry within the educated middle class soon after independence which he mentions. One of them was the rift in the choice of Parliamentary election candidate from Kokrajhar seat in the second Lok Sabha elections. This was followed by the discontent of the community with the declining of the "commitment and steadfastness" of the PTCA leaders in addressing their issues. Although a clear cut sectionalisation of the classes within the Bodo community is not provided, it has to be inferred that the political class along with the educated

class has been called elites here. Thereafter, the tumultuous armed political struggle by sections of the community begins to take shape in the next three decades first against PTCA and later on against the State.

1.4 Tenancy in Assam

The nature of Tenancy laws and regulations varies greatly in the country. While some states have banned tenancy relationships in agriculture with certain exceptions, others have banned tenancy entirely without exceptions. Some on the other hand, have prohibited the transfer of tribal land to non-tribal even on lease while others allow leasing out of the land. The state of Assam has not banned leasing but in certain areas with significant tribe populations a restricted land market between tribe and non-tribe is put in place, for example in the autonomously administered Bodoland Territorial Autonomous Districts areas. However, it is to be noted that the tenant has been provided with a right to purchase the leased out land from the owner within a specific time period of the creation of the contract (say three years). Although, the BTAD is under the Sixth Schedule, tenancy contracts between tribe and non-tribe has not been restricted, such regulations limited only to the transfer of land.

There are differences in the way personal cultivator is defined from state to state, and such laws do not specify if cultivation should be the sole income of such cultivators except for Bengal. If we look at the incidences of tenancy, the total area under tenant cultivation has decreased to a substantial extent from 43 per cent of the total cultivated area at the time of independence to 4.2 per cent in 2011-13 (see Table 1.1). Though there was a slight increase between 1981-82 and 1991-92, the overall trend has been that of decline. The number of households that leased-in also showed a gradual decline (see Table 1.1).

It has been observed that the form of tenancy in rain-fed areas is sharecropping. Assam being a rain-fed state has a significant area under tenancy contract. This is because, under the rainfed

agriculture, the risk of crop loss gets distributed among the landowner and the tenant during a bad agricultural year (Rao, 1971 cited in Haque, 2000). There is also a size class pattern in the adoption of form of tenancy. It is noteworthy that the share of produce is the main term of lease in these states.

Table 1. 1 Latest figures on the magnitude of tenancy (Assam & India)

Proportion of Operated Area Leased-in (Per Cent)						
NSSO reports	*Rep-36 (8th Rd)*	*Rep-215 (26th Rd)*	*Rep-330 (37th Rd)*	*Rep-388 (48th Rd)*	*Rep-492 (59th Rd)*	*Rep- NSS KI (70/ 18.1) (70th Rd)*
State	1953-54	1972-73	1981-82	1991-92	2002-03	2012-13
Assam	43	16.7	6.4	8.9	5.06	4.2
India	20.6	10.6	7.2	8.3	6.6	10.41
Proportion of households leasing in (percent)						
Assam	***	***	12.9	10.1	8.9	7.12
India	***	***	***	***	***	12.26

Source: (i) National Commission for Enterprises in the Unorganised Sector (2008), 'A Special Programme for Marginal Farmers' based on National Sample Survey (For data from 1953-54 to 1992-93) (ii) NSSO Reports - Rep-492 (59th Rd) for 2002-03 and Rep- NSS KI (70/ 18.1) (70th Rd) for 2012-13 data

Table 1. 2 Latest figures on the terms of tenancy (Assam & India)

State	Year	Fixed Money (% share)	Fixed Produce (% share)	Share of Produce (% share)	Other (% share)
Assam	2012-13	17.6	10.2	58.7	13.6
	2002-03	15.8	3.6	55	25.6
	1991-92	17	4	27.8	51.2
	1981-82	15.4	8.4	35.3	40.9
India	2012-13	41.1	17.0	28.7	12.9
	2002-03	29.5	20.3	40.3	9.9
	1991-92	19.9	14.5	34.4	31.2
	1981-82	10.9	6.3	41.9	40.9

Source: (i) National Commission for Enterprises in the Unorganised Sector (2008), 'A Special Programme for Marginal Farmers' based on National Sample Survey (For data from 1953-54 to 1992-93)
(ii) NSSO Reports - Rep-492 (59th Rd) for 2002-03 and Rep- NSS KI (70/ 18.1) (70th Rd) for 2012-13 data

However, payment of fixed rent tends to be the preferred form among medium and large farmers (above 4 hectares) while sharecropping is the preferred form of tenancy among small and marginal farmers. In Assam too the share of produce is the main form of lease since 1981-82 upto 2012-13; the large farmers seem to have leased in land mainly under fixed money term. The term of tenancy in Assam still has a high proportion of households with sharecropping tenancy in the year 2012-13 at 58.7 percent (see Table 1.2). It is important to note that commercialisation of agriculture,

growth of reverse tenancy and fixed money lease have grown simultaneously in agriculturally advanced states of India (Haque, 2000).

1.4.1 The Assam Tenancy Act of 1971

Assam is still governed by the Assam Land and Revenue Regulation Act, 1886. There have been various reforms in the tenurial system of Assam. Some of them are Assam Adhiars protection and regulations Act 1948, the Assam State Acquisition of Zamindari Act, 1951, The Assam State Acquisition of Land belonging to Religious or Charitable Institution of Public Nature Act 1959, the Assam Fixation of Ceiling of Landholding Act 1956 and the Assam Temporarily Settled Tenancy Act 1971. The Assam Adhiars Protection and Regulations Act 1948, sought to regulate the landlord-tenant relations through the security of tenure for the tenants. It safeguarded the interests of the sharecropper. Through this regulation, the share of landowners was reduced to one-third of the crop on condition of supplying seeds and draught animals and one-fourth of the crop when the tenant himself supplies the same. The tenant does not possess any right over the land, and the term of the tenancy and right of enjoyment is very insecure and restricted. Previously, tenurial status was transmitted from one generation to another, but the landlords could evict the tenants at any time. But under The Assam Temporarily Settled Tenancy Act, 1935 and 1971, the tenants' interests have been protected in many respects. At present, it is difficult for a landlord to evict the tenant (Bhadra, 1975).

1.4.2 Forms of Tenancy

The whole of Assam is believed to practice about fourteen different forms of land tenure (Saikia, 2014). However, there are only two documented land tenures among the Bodo tribe. They are Adhiar and the land mortgage system (Bordoloi, 1986).

Adhiar: In such a system a landless peasant cultivates lands belonging to a Mahajan on condition that half of the products from the land is given to landowner. Moreover, the peasant has to pay

another quantity of paddy from his share to the landowner if he borrows paddy from the latter (Ibid.).

Land mortgage: A poverty-stricken villager approaches a village Mahajan to borrow money with a proposal of pledging his cultivable land in favour of the latter. Then the Mahajan agrees to lend money in lieu of which the borrower has to place his land under a mortgage for a specific period. The land goes under the possession of the Mahajan from the day the deed of mortgage is executed. The agreement generally involves a condition that the land concerned would be forfeited to the Mahajan in the event of failure of the debtor to repay the debt in specified time. It is observed that many of the borrowers fail to regain their lands from the Mahajan and ultimately lands are transferred to the latter. By this way, the poor villagers lose their lands while the Mahajan increase their landed property. This process has rendered the poor peasants landless and compels them to lead a nomadic life.

It may be noteworthy to mention that there was contractual forms of labour too – Dahwna and Ruathi system. Dahwna was a poor peasant who agreed for a contract of his labour to a village Mahajan. He was required to stay in the house of the Mahajan to cultivate his land and other chores. The Dahwna was paid 7 to 10 maunds of paddy for his services. His services were sought between the months of April–May up to the months of September–October.

The Ruathi, on the other hand, was contractual labour between a poor village woman or a girl with the Mahajan and performed domestic chores for six months for which she is paid 6 to 10 maunds of paddy. If she seeks another agreement, she is hired for remuneration in the form of only a pair of Dokhona and Phali. These contractual arrangements were gender-specific. A Dahwna was always a male, and Ruathi always belonged to the female gender.

1.4.3 Tenurial system and Land Reforms in Assam

Tenant cultivation, with sharecropping as the form of the tenancy contract, especially allows extraction of the surplus product in the form of land rent. Therefore, sharecropping tenant cultivation has been historically identified as one of the most important semi-feudal forms of surplus extraction in rural India. It is for this reason that the extent of its prevalence today can be used as an important indicator of the continued strength of feudal and semi-feudal modes of surplus extraction, and indirectly as the relative strength of the landed groups in rural society (Basole and Basu, 2011). Before Independence, tenancy as sharecropping contractual arrangement was considered unproductive and exploitative (Government of India 1976). Such a diagnosis prompted the state to pass laws for its abolition in order to improve land productivity and the socio-economic status of the poor peasants (Haque, 2000). However, the stated goals of tenancy abolition and outcome do not seem to be in sync. Tenancy is still a predominant form of contractual arrangements even in states that ban it. The informal land-lease market in rural India conceals tenancy arrangements (Haque, 2000) even if there has been a decline in the number of households with tenancy arrangements.

There have been attempts to reform tenancy relationships even before Independence for example regulations were passed such as the Goalpara Tenancy Act of 1929, Sylhet Tenancy Act of 1936 and Assam (Temporarily Settled District) Tenancy Act of 1935 (Goswami, 1969). These Acts were instrumental in the formation of three types of tenants then. The first was privileged ryots who paid only government fixed rates of land revenue to the landlord after being in continuous possession of the plot for 20 years. The second was occupancy ryots who paid only a fair and equitable rent to the landlord after being in continuous possession of the plot for 12 years. Lastly, the non-occupancy ryots whose rights were not protected well and hence could be easily evicted by the landlord (Ibid). However, in spite of these regulations tenant exploitation by the landlords was the norm (Bhadra, 1975).

At the time of Independence, the principal types of land tenure in Assam were as follows: permanently settled estates, revenue-free estates, wasteland settlement grants and temporarily settled estates (Goswami, 1969). Goalpara and Sylhet were the only zamindari estates added to Assam in 1874. In 1947, a part of Sylhet of Karimganj was ceded to India and became a part of Assam state. Therefore, at the time of independence Goalpara district and Cachar districts were the only districts to have zamindari estates which were permanently settled. On the other hand, the revenue-free estates in the ryotwari areas were mainly called la-khiraj (revenue-free) and nisf-khiraj (half revenue) estates. Debuttur land (genuine temple land) was the revenue-free estates while dharmottur land (grants to Brahmins for religious purposes) were half revenue-free estates (Goswami, 1969; Guha, 1991).

The Wasteland Rules of 1838 turned grazing lands into wastelands for tea plantation, and the 'fee simple rules' of 1862 allowed tea planters beneficial tax rates (Guha, 1991). By 1873, nearly all tea lands were held in one of three ways, namely, on clearance lease for 99 years, in fee simple, or on cultivation lease. Temporarily settled estates were of two types—annual and periodically settled estates which were for 10 to 30 years. A landholder, however, could not be evicted after the tenure period expires but may alter the land revenue.

Post-Independence various changes were once again introduced in the rural agrarian structure, thereby bringing considerable changes in the agrarian relationships of Assam. In Assam, the tenurial reforms brought about substantial changes in the agrarian relationship of Assam post-independence. There were changes in the old class structures of rural Assam, ushering in contractual relations in agricultural production and a shift towards cash crop production (Rudra, 1975). Although the reforms were a boon to the tenants and sub-tenants, the landed were affected disproportionately. The classes that were affected by the new land laws were the proprietors and intermediaries of the lower-income groups because of a considerable share of their rights without being provided compensation that was reasonable. However, as the big zamindars were still

permitted to keep 133 acres along with a revenue-free 16 acres of land, it was the petty zamindars that faced much hardship by the implementation of the new laws. Although ownership of land was transferred to different classes of rural Assam, the agricultural labourers saw themselves in the same position as they were before the reforms—they had not increased their landholdings. Right after the implementation of the reforms, there were three landowning classes in the state of Assam. They were absentee landlords, non-cultivating resident village landlords and petty cultivator landlords.

However, the ex-zamindari areas still had rentier classes and a high share of agricultural labourers compared to ryotwari areas where rentier class was absent and with a high owner cultivators while the agricultural classes were below one per cent (Dutta, 1968). In fact, the absentee landlords were increasing in number as well as the non-cultivating resident village landlords. On the other hand, the petty cultivator landlords were the ones who invested in agricultural production. Accordingly, four relationships were formed between these agrarian classes and tenants namely: between absentee landlords and tenants, between resident but non-cultivating village landlords and tenants, between petty cultivator landlords and tenants and between tenants and agricultural labourers. The characteristic of the tenant, therefore, is of two kinds, one is that he may own a small plot of land to cultivate as well as leasing-in land from other landowners while the other was a tenant who lived off only leasing-in land from others because he didn't own his own plot of land. The common difference between the agricultural labourers and the tenant-cultivators is that unlike the latter, the former do not have any security of employment and the share of this class has been increasing too in Assam from 1.7 per cent in 1951 to 11 per cent in 1963 (Bhadra, 1975).

Although, Bhadra (1975) mentions of two forms of tenancy in Assam post-independence, namely fixed cash-rent and sharecropping, which is further divided into boka-adhi and guti-adhi. Through this system rent was extracted from the tenants while it was the landowner who paid the land revenue to the state acting only as an intermediary. The Tenancy reforms sought to regulate this

market by lowering the rent to be paid to the landowner and providing security of tenure for the tenant also providing a provision for the tenant to acquire occupancy rights. The fixation of land ceiling at 150 bigha or 50 acres when less than one percent of the holdings in Assam are in excess of 100 bigha is doubtful. Even in the few cases where there was some excess land, landlords were able to evade the law through benami transactions (Goswami, 1969). However, these reforms did not bring the expected results but increased inequality among the classes (ibid.).

A recent study on the agrarian relationships in Assam, Goswami and Bezbaruah (2013) finds that tenancy is a predominant form of the land market and tenants prefer to sharecrop. The marginal and small tenant farmers were the main lessees and lessors (or medium farmers at best). The study also notes that the provision to transfer land to a non-occupancy ryot after three years of continuous occupancy by the tenant has also created concealed tenancy and shortened the duration of tenancy contracts. Consequently, due to concealed tenancy, a tenant finds it impossible to take recourse to the law while shortening of contract duration has other adverse effects on the tenant's interests. The paper calls for rights of ownership of the lessors to be kept intact while ensuring usufruct rights for the lessees "allowing the lessors to lease out without the fear of losing the ownership right for a considerably long period of time" (ibid.). It also points out that a longer duration of lease would generate an incentive to invest in land development and also use it sustainably while ensuring equitable distribution of land.

1.5 Forms of Credit within the Bodo Community

1.5.1 Mercantile Capital among the Bodos

The tribes' livelihood was based on a community way of life. The production in the community was produced for the consumption of the community it produced for. These communities did produce a surplus, but production was subsistence-based. Commercial centres were situated away from tribe settlements. However, such commercial centres thrived on surplus trade produced by

communities and exchanged in such centres. The tribes being subsistence-oriented are not supposed to trade or have any trade links with other communities. However, many studies suggest that the tribes had trade links or exchanges with other communities. Popular haats near the meeting points between the hills and the plains sprang up, and these are testimonies of the relationships the tribes and other communities had. Forest produce was exchanged for other items of great value. As there was no good transport system and as agricultural products, except a few perishable ones, the producers cannot expect competitive prices. There is also a dearth of cold storage for perishable goods. Land use, therefore, becomes limited to only a few crops although the region is fertile and many working hands which give the picture of lazy people. For example, the Bodo women are known to have traded paddy for warn. But there were no roads, and therefore there were merchants predominantly/mostly non-tribes that navigated the villages along borders settled by the tribes. These traders were called Mahajans from Barpeta and other mahajans[12].

The exclusive trader class that developed was not incidental too. Jobs and the contracts from the administration were entrusted to people from communities other than the Assamese (Gohain, 1971). The tribes of Assam could not capitalise on the advantages of a free India because of their low economic status. Most of the Bodos were landless, and a population of millions lost their community lands to a grievous political history and economic history of state policies and neglect that only saw advantages in its revenue. The benefits of the Green Revolution did not reach the North-east due to lack of capital investment brought about by the small size of landholding. Moreover, the choice of the crop during the revolution had been wheat, unlike the staple rice in the North-East. Therefore, Bodo farmers did not benefit when farmers from other parts of the country were doing well, especially the Northern part of India. There is literature that suggests the

[12] While according to Mohini Mohan Brahma (see Bordoloi, 1986) mahajans were either non-tribe resident or non-resident village moneylenders cum non-cultivating landlords according to Bordoloi, (1999) there were moneylenders from within the tribes.

coming of mercantile capital in the Bodo areas especially Udalguri mart that led to the monopoly of these non-tribe traders in agricultural trade (Guha, 1991; Fernandes, 1999; Saikia, 2010; 2014).

However, Daimary (2013) documents that there were attempts at entrepreneurship among the community. Tracing the Bodo intelligentsia and their origins, he notes that their roots, although did not lie in trade and commerce there were fair attempts among some individuals from the community towards business. He reports of the "Brahma Company" which extended consultation and financial assistance to the up-coming Boro traders. This organisation tried to include every Bodo, allowing them to be shareholders of the Company. It is noted that the Company even had opened shops at various other places including Bengal. Among the items that they traded was timber. Kalicharan Brahma himself was a petty timber trader.

1.5.2 Credit and Indebtedness among the Bodos based on NSSO data

Household-level borrowings in India, particularly in an agrarian set up, are either from institutional sources or non-institutional sources. Institutional sources are also referred to as formal sector loans largely comprising cooperative banks, commercial banks and most recently the self-help groups. Non-institutional sources or informal sector loans are mostly the village money lenders, relatives and friends. The NSSO 8th round report of 1953-54 shows that the level of indebtedness in Assam, Manipur and Tripura combined was the highest in India. As reported by the All India Rural Credit Survey (1951-52) and the All India Rural Debt and Investment Survey (1961-62), borrowings from moneylenders accounted for most of the rural credit across the nation in the first two decades after independence. In 1951, the share of household borrowings from institutional sources in India was six per cent. However, in Assam, institutional lending was extremely low. Almost 60 per cent of the total credit to rural households came from moneylenders and landlords, while only seven per cent came from institutional sources. The category of relatives and friends were recorded as being the highest source of credit (21 per cent) in 1951-52.

By the 1960s, the agriculturist moneylender had surpassed the category relatives and friends in being the largest source of credit to rural households. A major chunk of total agricultural borrowings anyway came from non-institutional sources in Assam. During this period, the mortgage of immovable property was reported as very important. Borrowings from commercial banks during this period were not seen at all. The growth of cooperatives was very slow; the slowest among the Indian states. Overall banking did not see much progress during the 1960s (Purkayastha, 2001). From the NSSO 8th round survey, we know that a large chunk of domestic borrowing in Assam, even from the informal sources was made for the purpose of meeting domestic consumption (an overwhelming 72 per cent). A little over 25 per cent of loans were made to meet agricultural purposes. During this period, a steep rise in the general price level has also been noted.

The tribal areas of Assam were reported to be largely in the clutches of moneylenders who operated through the machinery of "Dadan" and usurious rates of interest. The Reserve Bank of India report of 1978 (cited in Purkayastha, 2008) shows that till 1975 the tribes in the hills, as well as the plains districts, were subject to exploitation by moneylenders. Considering the very high rates of usurious lending by moneylenders in the tribal areas of northeast, the Indian government had started disbursing large numbers of taccavi loans[13] to cultivator households.

Since formal sector borrowings was very low in Assam after independence, the various AIDIS and RBI report also report very low levels of indebtedness among rural households. However, informal sector lending, as already discussed was very high. The moneylenders played an important role. Towards the 1980s and 1990s formal sector credit increased in Assam. However, there is a lack of sociological literature regarding the moneylender class in Assam as a whole as well as in the tribal areas, the plains and the hills.

[13]Taccavi loans were a system of long term agricultural lending started by the Indian government through the cooperative banks. The prime objective of disbursing taccavi loans was to increase membership in cooperative credit societies (see for example Swamy, 1980).

Indebtedness among the tribes, the plain tribes in our case, the Bodos have not been studied in detail in recent times. Various literature carries references to indebtedness among the Bodos due to land alienation and migration (see, for example, George, 1994 and Sharma, 2001). However, there is a dearth of research on the nature of indebtedness among rural households. This study seeks to fill this gap.

Another form of lending practised in the Bodo areas was the Dadan system. This system was a system of lending money in advance on certain conditions. Usually, a Dadan was lent by a Mahajan or a local businessman on loan to the poor borrower. There is no question of interest, but a verbal agreement that the money would be returned in kind. The price of paddy is settled beforehand at the will of the moneylender at the rate far below the current price. Thus, the large portion of paddy of the borrower goes to the moneylender. The conditions are that at the time of non-realization of the paddy at the stipulated time, the interest is calculated at 50 per cent. For example, suppose a borrower has to pay four maunds of paddy to a Mahajan for one hundred rupees as settled previously. In that case, the interest accrues to Mahajan two maunds and thus the total quantity of paddy to be repaid amounts to six maunds inclusive of interest (See Mohini Mohan Brahma in Bordoloi, 1986).

1.6 The Mode of Production Debate in India

The debates surrounding the academic understanding of agrarian transition in India can be broadly divided into two phases: one pre-1990s and post-1990s. The pre-1990s debate usually revolve around the 'mode of production' debate that sought to understand the nature of agrarian transition in India. This pre-1990s scholarship can also be divided into the first and second phases. The first phase of the mode of production debate started with Rudra's (1969, 1970, 1971—see Mohanty(2016)) study in which he attributed certain characteristics of a capitalist farmer to conclude that there had not yet been seen any sort of capitalist transition in agriculture. The attributes that he bestowed on the capitalist farmer numbered five, and they were: (1) self-

cultivation of land without leasing out. (2) use of hired labour in greater proportion than family labour. (3) mechanisation in farming. (4) market-oriented agriculture and (5) ability to receive a high rate of return on investment. On the other hand, Patnaik (1971a, 1971b, 1972) argued that one could not come to an absolute conclusion that India had achieved the complete transition into capitalism but that the country was in a transitional stage. According to her, one of the main features of capitalist farmers was the reinvestment of surplus in agricultural production besides the use of hired labour and product marketing.

In the second phase of the debate, the mode of production in India was termed to be semi-feudal by Bhaduri (1973). He coined it thus due to: (1) prevalence of sharecropping, (2) perpetual indebtedness of small tenants, (3) concentration of two modes of exploitation, usury and land ownership in the hands of some economic class, and (4) lack of accessibility to market for the small tenants (Mohanty, 2016) only to withdraw from the debate itself after about the middle of the 1970s (Alice Thorner, 1982 as quoted in Mohanty, 2016). This debate gradually tapered off without any broad consensus. Another way of looking into agrarian capitalist transition was taken up by Arthur Lewis. In his framework, low-income countries are characterised by a huge surplus of labour in the agricultural sector. If there is a movement of this surplus labour into industry, they can be employed more productively. The post-1990s is marked by global capitalism and neoliberal reforms in India. The wide-ranging structural change that is mandated to be undertaken under the neoliberal economic reforms has had significant changes in the agrarian relations of the country. This period has seen massive changes in the agricultural sector, especially seen in the reduced share of the sector in the country's GDP.

The discussion post-1990s centred on the topic that primitive accumulation survived along with the process of reversal of the effects of primitive accumulation. According to Gupta (2005), the phenomenon of the 'vanishing village' is taking place in India due to the movement of people in large numbers from the rural areas into the cities post-1990s. On the other hand, scholars maintain

that there is persisting small scale agriculture. However, the rural agrarian economy still consists of labour surplus which did not seem to be absorbed in the new capitalist sectors (Mohanty, 2016).

In an interesting discussion, R. Vijay (2012) argued that there is an increase in the number of non-capitalist peasant households whose characteristic include those households that own land but do not cultivate yet engaged in non-farm activities in the rural economy. These are termed as a 'new class of intermediaries' or 'new landlords' who make a living on the rent collected from tenanted land. However, fragmentation of holdings into multiple plots, as noted by Byres (1981), acts as a major drag on the adoption of technological improvements in agricultural production and thereby impedes the growth of agricultural productivity, both of labour and of land.

Sanyal (2007) questions the narrative of transition that is prominent in much of development discourse, both Marxist and Non-Marxist. Capitalist development through the standard process of "primitive accumulation" dispossesses the peasants and other petty producers of their means of production, but they are unlikely to be reabsorbed in the new growth sectors of the economy. Instead, they are marginalised and "permanently excluded" and trapped outside the circuit of capital. Dispossession refers to the separation of small producers from their means of production. In rural India, land is the main means of production. These excluded people crowd the informal self-employed sector but survive at the margin of subsistence through political negotiation and struggle in electoral democracies like India. Capitalist development as such cannot dissolve this pool of "surplus labour". A part of the capitalist surplus is transferred to those excluded, banished people to legitimise the accumulation function of capitalism, thus helping to preserve the hegemony of capital. A large part of the poverty discourse in development economics arose from and is complicit in this legitimisation.

1.7 Conclusion

From the discussions above, we conclude that the agrarian relations among the Bodo community have undergone considerable changes over the years. There is a prevalence of a differentiated peasantry among the Bodo peasantry. There have been agrarian market interactions in the Bodo areas manifested through land sales, feudal agrarian market interlinkages, usurious credit, and so forth. Various factors were responsible for this change, chiefly, the colonial policies in the land of which the idea of private property in land is the most prominent. As a result, the community has had to endure the vagaries of the market. Studies on these changes looked into the mode of production debates of the 1960s and 1970s in the years after Indian independence. These studies sought to look into agrarian change as a result of the Green Revolution. After the 1990s there has been renewed concern on the issues which resonated during the mode of production debates. Although these studies focused on areas where the revolution was popular, there were studies on a few aspects of such changes in the context of Assam. However, there is a gap in the literature on the plains tribes of Assam in this regard. This study is an attempt to fill this gap. As I examine the literature on the mode of production debates, I study the issues associated with agrarian change among the Bodo tribe, thus focusing on the intracommunity aspects of this change. This study primarily studies the land and credit market to find how this market works. The nature of the tenancy market is examined, to study who leases-in or leases-out and the forms of tenancy prevalent in the village. It also looks at the reach of institutional credit available to the farmers and asks which groups lend and borrows. Besides, this study examines the interlinkages of land and credit market as a result of the lack of reach and access to institutional credit in Majrabari.

Chapter Two

2. THE RESEARCH PROBLEM, QUESTIONS AND METHODOLOGY

In Chapter 1, I took the help of a narrative review of literature available on land and credit relations regarding the Bodo tribes of Assam. From the literature, I have outlined my research problem, objectives, and questions in the following sections. I have discussed the research methodology and mode of selection of sample households in the final section of this chapter.

2.1 The Research Problem

We have seen that there is a tendency to view traditional farming societies as subsistence cultivators. The idea of subsistence was that these farms produced food for the members of its family alone, totally devoid of market interactions. Such a view also is noted in terms of the so-called backward communities and the tribes in India. In this study, I argue that notwithstanding these attributes, the tribes have already entered the phase of commodity relations in agriculture in the Bodoland Territorial Area Districts of Assam. The plains tribes of Assam, due to their history of interaction with the non-tribes, seem to have adapted to feudal characteristics including tenancy and therefore follow practices like tenancy and market-based credit relations (Fernandes and Barbora, 2009). There is a dearth of contemporary studies on land and credit markets of the Bodo tribes. In the backdrop of these tribes' interactions with the market economy, we study the factor markets of land and credit, on the central question of land ownership, tenancy relations, credit relations, and find the interlinkages between them if any.

It is worthwhile to examine whether agriculture has expanded in the Bodo areas and the contemporary scenario of land and credit relations. Indebtedness within Assam seems to have

increased. Since the 1960s, there has been an increase in the share of friends and relatives and moneylenders as categories of informal sources of credit. The agriculturist moneylenders also gained ground. However, post-liberalization, there is a gap in the literature on the evolution of the moneylending class in tribal areas of Assam. Following the Indian structural adjustment programme of the early 1990s, commercial banks have opened in large numbers in the hitherto under-served tribal areas. However, there are still references to rural indebtedness due to informal sector loans being on the rise. There are references to rising landlessness among the tribes. It is in this context that this thesis seeks to study the land and credit market among the agricultural class in a Bodo village of Assam.

2.2 The Research Objective and Questions

Research Objective 1: To inquire into the nature of the land rental market prevalent in a Bodo village of BTAD. The research questions following this research objective are:

Research question 1A: What are the prevalent forms of tenancy arrangements among the Bodos?

Research question 1B: What are the terms and conditions based on which tenancy contracts take place among the agrarian households?

Research Objective 2: To inquire into the nature of the credit market in a Bodo village of BTAD. The research questions following this research objective are:

Research question 2A: Who are the creditors and borrowers, and what are the reasons for accessing credit?

Research question 2B: What is the reach of institutional and non-institutional credit among the Bodo peasant families?

Research question 2C: Who constitutes the non-institutional lenders within the village? Is there a social differentiation among the Bodo lenders and borrowers?

Research Objective 3: To examine the interlinkages between the land and credit market of the Bodo village

Research question 3A: What are the different factors influencing the land and credit market in the Bodo village?

Research question 3B: What does it tell us about the existing agrarian relations between the different categories of Bodo peasants?

2.3 Positionality of the researcher

Research pertaining to agrarian studies in the domains of Economics, Development Studies, Sociology, and Anthropology are not entirely guided by objectivity. Subjective interpretation does get in the way of the research. My positionality in this research stems from my identity of being a Bodo myself studying a Bodo village. So, then the question is am I keeping my Bodo identity at a sufficient distance from the people who I am studying. I am indeed an insider because of my Bodo identity, culture, and language, However, I did not share the experiential base of my subjects as I have rarely ever experienced a rural life due to my family background—not living off the land, and therefore as far as studying the agrarian relations of Majrabari village was concerned, I was an outsider.

I engaged in an objective inquiry as far as the data on land and credit is concerned. The insider perspective on Bodo clanship did get in the way of being able to interpret the differences across the clans. For e.g. whether or not there are distinct and measurable differences between the different clans? As a Bodo, I was not aware of distinction across clans in a differential manner, but the data I collected from the field challenged my insider perspective and made me wear the objectivity hat to investigate it critically. So, the research process has been fairly inductive wherein subjective interpretation is not entirely undesirable. However, the research process of being able to mix quantitative data with qualitative interpretations has kept the researcher's limited insider perspective in check.

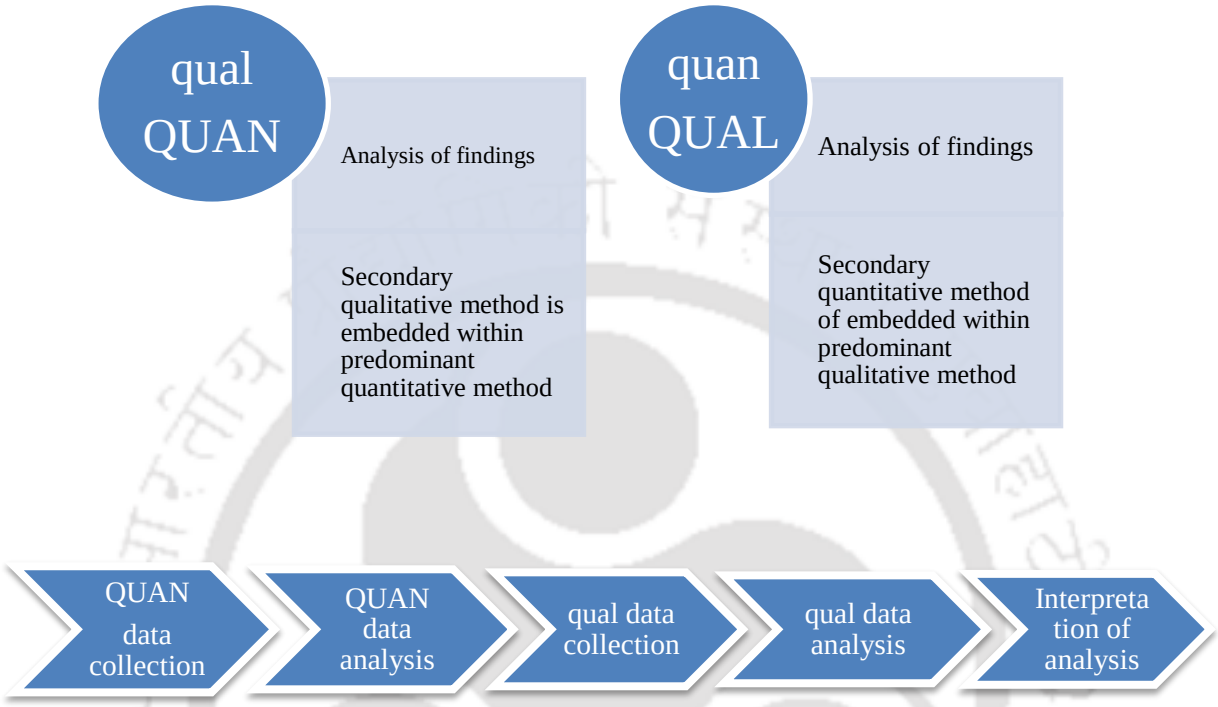
2.4 Methodology of the Study

The research for this study is based on a mixed-methods approach. I have followed a concurrent embedded design of the mixed-methods data collection process for the collection of field data (following methods specified in Johnson and Onwuegbuzie, 2004 and Creswell, 2014). For a mixed-methods approach to data collection, the above scholars suggest two broad designs – sequential designs and concurrent designs. The sequential data collection procedures build one form of data from another. Data is collected sequentially with either *QUAN* (a symbolic index used for quantitative) as a predominant method of data collection and analysis followed by *qual* (a symbolic index used for qualitative) as a follow-up method of data collection and analysis. Sequential designs may also be reversed with *QUAL* first, followed by *quan*. Concurrent designs involve a simultaneous or concurrent form of data collection, with both quantitative and qualitative data collection at the same time. We may have a predominant *QUAN* method with an embedded *qual* method within that design or vice versa. A pictorial representation of both designs will look as follows:

I applied the concurrent embedded design of mixed-methods research. I canvassed a structured and close-ended questionnaire among the sample households to collect details on the tenancy and credit market. So, the predominant method of data collection was to gather quantitative data on land and credit market. However, to explore the various processes experienced by the peasant households, a qualitative component in the form of subjective opinions of the sample cases was embedded within the predominant method of a structured questionnaire-based survey. I have also employed a review of literature as a method to build a theoretical perspective of the agrarian families of Majrabari revenue village. Statistical tests of Gini index and simple linear regressions are employed to come up with summary estimates.

Since the research focus is on intra-group dynamics of peasant families among the Bodos, I purposively chose an all-Bodo village.

Figure 1: A representative visual of concurrent embedded design and sequential explanatory design of mixed-method data collection and analysis



Source: Adapted from J.W. Creswell, Research Design, Qualitative, Quantitative and Mixed Methods Approaches, 2014, Sage Publications.

I took the help of Census data 2011 to identify such groups of villages. Some revenue villages in the Baksa district of BTAD, bordering the Manas National Park, showed up as all-Bodo villages. I made a preliminary visit to all the revenue villages of Majrabari, Khusurartari, Baghmara, Karebari, and Hahchara. Majrabari revenue village seemed the most suitable in terms of efficacy of carrying out a survey and so I settled for this village.

2.4.1 Sample Selection

Although I chose the revenue village of Majrabari purposively, I followed a probability sampling to select the households for a structured questionnaire survey. The census 2011 primary census

abstract showed a total of 377 households for Majrabari revenue village. In September 2018, when I started my village study, the village chief (*Gaonbura*) informed me that there are about 390 households spread across nine hamlets. I completed a listing of 310 households. I could not get reliable information from the rest of the households as heads of the families were not present on the survey days. My questionnaire required the presence of the head of household as only they had reliable information about land and credit transactions. From the number of households I listed in each of the hamlets, I chose a sample following proportional sampling. The number of peasant families among whom I canvassed a detailed questionnaire is 126. I chose 40 per cent of the listed households as a suitable sample for my study. The samples were so selected to ensure that at least 25 per cent of households from each hamlet is covered.

2.4.2 Survey Schedules

House listing Survey

In the house listing schedule, I had collected data on the different characteristics of the household. The data collected were based on categories like details on the household head, household member details, and a Yes or No question on Tenancy and Borrowing.

The questionnaire on household head included questions on his name, address, the year of residence in the village since, social group, religion, etc. The household member details incorporated data on the number and names of the members of each household, their sex, age, relation to the household head, their occupation, educational achievements, etc. In the schedule on landholdings, I asked various questions on land ownership, type of land, the extent of land leased-in and leased-out and land mortgage-in and out.

Table 2.1 Number and Percentage of Households Studied in Majrabari Revenue Village

Hamlet	Number households reported	Number households listed	Percentage households listed	Number sample households	Percentage sample households
Khusurartari	60	34	56.7	17	50.0
2 No. Majrabari	86	47	54.7	17	36.2
Santipur	36	33	91.7	14	42.4
Nijwmphuri	10	3	30.0	1	33.3
Hahchara	56	53	94.6	20	37.7
Karebari	24	24	100.0	6	25.0
Bargaon	24	22	91.7	8	36.4
Baghmara	48	48	100.0	24	50.0
Majrabari	46	46	100.0	19	41.3
Majrabari Revenue village	390	310	79.5	126	40.6

Source: Survey data, 2018

Note: Households reported refers to those reported by the village chief. The Census 2011 reported 377 households. The Census, however, does not provide hamlet wise population information.

Sample Survey

The sample questionnaire schedule detailed data on information such as sharecropping leased-in, sharecropping leased-out, fixed rent leased-in and out, mortgaged in and out land sold and bought. These questions recorded crucial information regarding tenancy transactions between different categories of people, the types of transaction, the conditions of the transaction. For example, if it was sharecropping what amount of input costs were shared, the extent of the area transacted for tenancy, mortgage, the price for the mortgage of land, land sales, the price for sale, etc.

Schedules other than tenancy included crop pattern schedule, production and sales, input use, means of production, agricultural labouring out, non-agricultural labouring out, animal resources, feed, other income, income from salaries and rent, and on outstanding loans.

Crop pattern schedule captured information on the type and the variety of crops grown, the extent of area sown and harvested and whether the land was irrigated or cultivated through seasonal rain.

Production and sales captured the following information: the production of grains and straw cultivated and information on the amount of grains and straw kept at home or sold at the market

and to whom, whether a trader or an agent books the product before harvest, the mode of transport the grains to the market, the price of grains sold and at which month and what quantity, the rent or wages and various other costs incurred due to the activity of cultivation and at harvest, etc.

The schedule capturing input use provides data regarding types and quantity either of various chemical types or manure. It also captured information on the nature of purchase; whether purchased from the market or produced at home; and the price or quantity used for cultivation of crops in Majrabari. This schedule also captures information on the type, quantity and price of seeds purchased or seeds saved from last year's harvest, besides information on pesticides and use of irrigation mechanisms and the costs incurred therein.

The schedule on Means of production provided information on the ownership of tractors, plough, various other machines like pumps and generators, axes, spades, type of ploughs, etc. that used in the process of cultivation. Besides, information on maintenance charges incurred, whether bought on government-subsidized rates, the market price of the machines and implements, year of purchase, whether rented and the income received from such rents, etc. were also captured in the said schedule.

Agricultural labouring out captures data on the person that lives on wages from the agricultural sector through renting their labour during the agricultural season. This schedule notes the following: the types of wage whether daily wage/piece rate or hourly, whether paid in cash or kind, the income of the wagers, the place of work, number of days of work, whether it is paddy or other crops and also what kind of agricultural work whether its sowing or harvest.

Non-agricultural labouring out are the wagers who work in exchange for wages in activities other than agriculture. The question schedule here is similar to the agricultural labouring out schedule which captures the type of wage contract, the place of work, the description of work, number of

days worked, whether paid in cash or kind culminating into the last calculation to find the total income of the individual annually.

Animal resources are an important economic resource in the village. This schedule is important to capture the resource endowment of a household. Besides, the presence of a bull in the household greatly improves and enhances the household capability to tide over economic pressure and also since having a bull is a sign that the household mostly is an agricultural household. Here we capture the type of cattle or livestock, whether adult or calf, the number of livestock, their age and present value in the market.

In the schedule on feed I record the expenditure on feed for their livestock which helps in calculating the expenditure that a household undertakes.

In this schedule, I record the other incomes that the members of each household earns in the course of an agricultural season. This schedule records the description of work, place of work and finally calculates the net income.

Income from salaries and rent records the incomes received from static jobs as a result of migration to other places which give the members of the households economic stability of sorts.

In the schedule on borrowing practices in Majrabari, I had questions on when borrowed, the principal amount borrowed, whether borrowed on condition of collateral as security, rate of interest at which borrowed, whether any amount repaid, the source of borrowing and the purpose of borrowing by needy households.

2.5 Chapter Outline

Chapter 1 In **Introduction and Review of Literature,** I divide the chapter into six sections. This chapter locates the Bodo tribes in the agrarian history of Assam, discusses the Bodo educated

middle class, tenancy in Assam including the way it is practised among the tribes of Assam, forms of credit within the Bodo community and the mode of production debate in India.

Chapter 2 The Research Problem, Questions and Methodology is divided into three sections. In this chapter, I present the research problem of the thesis simultaneously setting the research questions and objectives before the readers. In the methodology section, I provide a detailed explanation of the methods used in this thesis. This section also details the various questionnaire schedule used during the house listing and sample surveys in the agricultural year July 2017 to June 2018 in Majrabari.

Chapter 3 The Field: Majrabari Revenue Village introduces the readers to the field village chosen for this thesis. This chapter describes the location of the Majrabari revenue village in Baksa district and then provides details of the population composition of Majrabari between the years 1951 to 2011. The section on the socio-economic profile of the village clearly describes the hamlets of Majrabari besides also providing other details such as a clan-wise profile of Bodo peasant families, their education profile, occupation categories, non-farm activities, agricultural crops cultivated, landholdings, inequality in land ownership and operational holdings and a description on the Bhumiheen of Majrabari. I also describe the local authority that is governing the village, which is the Village Council Development Committee and the *Raijw*, followed by a short conclusion.

Chapter 4: An Analysis of the Land Market in Majrabari deals with the tenurial status of peasant families in Majrabari where I look into the agrarian classes based on their tenurial status besides also looking into the clan status of the agrarian classes. The second section of this chapter looks into the types of contractual tenancy arrangements in Majrabari on privately owned land and community-owned land. Here I talk in detail the sharecropping and fixed rent terms on various types of land. I also attempt to understand if the landlord class is present in the village. In the third section, I explain the details with regards to the type of labour usage in agriculture in the village.

As with many other advanced capitalist agricultural societies family labour and wage labour are important forms of organizing labour. However, in Majrabari community work in the form of *saori* and an account of attached labour is prevalent, and in this chapter, I attempt an informed description of the phenomenon. In the fourth section, I concur that the farmers of Majrabari are not disinclined to use of machines for agricultural activities and to use technology to improve production and for labour productivity. The fifth section talks on the sales of food grains in Majrabari and finally concludes that agriculture in Majrabari is an amalgamation of features of capitalist agriculture with features of pre-capitalist practices.

Chapter 5: An analysis of the Credit Market in Majrabari details the practices of credit borrowing among households in the village. In this chapter, I list the sources of credit as informal and formal sectors. I then enquire into the reasons for credit and attempt to understand this in three categories, for example, borrowing for directly income-generating activities, borrowing to meet consumption needs and fresh borrowings in the last three years from the period of the survey. In the section 'A profile of Borrowers and Lenders' I map the identity of the borrowers and lenders by tenancy status, clan status and by education status of head of household. I also look into the land mortgage practices in Majrabari where I understand the various forms of mortgage as practised by the villagers and map the mortgagor's status by landholding category and by clan category. I conclude this chapter by saying that the credit market in Majrabari is dominantly informal.

Chapter 6: Summary and Conclusion chapter concludes the thesis with key highlights from my finding. I conclude that there is an agrarian land and credit market in Majrabari. This market is manifested through the tenancy transactions besides the outright sale of land. As a result of the differentiation of the peasantry, we see classes of landholders in Majrabari which take part in this land market. The nature of this market is both capitalist, as well as forms of pre-capitalist characteristics, is prevalent. There is the presence of an input market. This indicates that the

agrarian market in Majrabari is at the mercy of the laws of demand and supply. However, being a predominantly marginal holding village, it lacks credit sources to fund its petty agrarian production unit.

Chapter Three

3. THE FIELD: MAJRABARI REVENUE VILLAGE

3.1 Location

Majrabari is a revenue village located in the Baksa district of Assam[14]. The three administrative divisions of Baksa district are Mushalpur, Salbari and Tamulpur. The total number of villages in all these subdivisions are 690. The division of these villages are into 13 revenue circles (based on Census 2011). Majrabari falls under the Salbari subdivision and Jalah (Part) revenue circle and falls under the Rupahi development block. The Jalah (Part) revenue circle has a total of 79 revenue villages under it.

The Manas National Park borders this village towards its north. Manas and Beki rivers flow within the forest. The Central Range of Manas National Park is called the Bansbari range. Kahitama forest range, Kokilabari range, and the Panbari range were added in the year 1990 to the National Park. The field area is situated south of the Kokilabari forest range.

Majrabari falls under the 21 Salbari (ST) BTC constituency and 63-Chapaguri (ST) LAC of Assam. The nearest police station is at Salbari. The civil sub-division of the district Salbari is about 7 km from the village. Majrabari is bordered by the revenue villages of Kumguri, Bhuyanpara, Korebari, Khusurartari, Bargaon, Hahchara and Ghoramara.

Pathsala town (about 28 to 30 km away from Majrabari) of Bajali district (formed in 2020) and Bhawanipur town (about 28 kms away from Majrabari) of Barpeta district are important

[14] In this study, I have decided to anonymize the interviewees as part of a globally acknowledged practice within the academic world. It forms part of the basics of how to publish data-based research.
However, I have referred to numerous Indian village studies from various disciplines that does not anonymise village names. Indian village studies in the domains of development studies and economics frequently make comparisons with census data which makes it essential that we use the real name of the village. As we have seen that the general tradition by anthropologists and economists have studied villages with their actual names all throughout, we have decided to keep the village known.

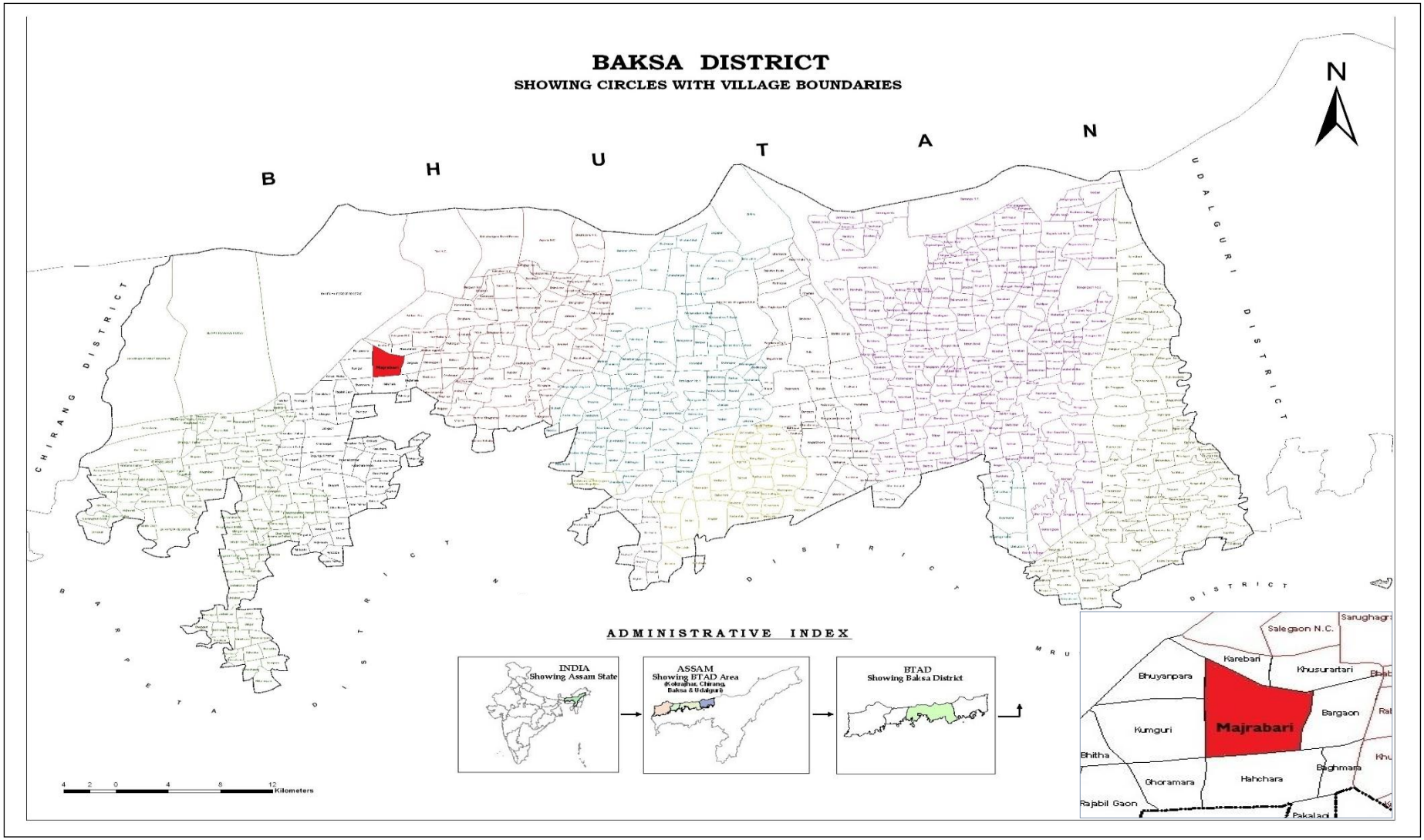
connecting points. Bandhan Bank, which is an important source of credit for families in Majrabari is located in Pathsala. Bhawanipur has regular bus connection to Barpeta and Guwahati. Sarupeta located between Majrabari and Bhawanipur is the nearest railway station.

There are two bazaars in the close vicinity of Majrabari revenue village. Mainao Bazaar is located in Majrabari hamlet and is a daily market which deals in necessities, such as few vegetable shops, few grocery shops, and a pharmacy. There is a weekly *haat* (market) on Mainao Bazar on Sundays.

Another bazaar named Rupohi is located at a distance of 5 km from Mainao Bazar. Rupohi is a bigger market selling vegetables, meat, fish, clothes and utensils. There are tea shops and an auto-rickshaw stand. The Assam Bahumukhi Samabaya Samiti (or the rural credit cooperative) catering to the credit needs of the people of Majrabari is also located at Rupohi bazaar. There are two fertilizer shops, one owned by a Bodo and another by a Bengali. Quite far away from commercial centres, many of the agricultural necessities are supplied with the help of the scanty transport that is available. The fertilizers are supplied on passenger vehicles when the demand is high, especially during the monsoon season. Buses plying on this route is jam-packed with goods (fertilizers included) in gunny bags and strategically placed in the bus. They put the bags on the aisle all along the length of the bus using every empty spaces and nook and cranny. This is how goods are transported to the village showing that although access to the market is not absent, demand for goods other than basic daily needs is seasonal and need-based.

The village has one government primary, one private primary English medium school, one government upper primary school and one government secondary school. An institute providing vocational courses in nursing has also been established recently. So regarding access to education, the village is favourably placed with a college situated at Salbari where most of the students from Majrabari attended after passing out from secondary education. There is no public health facility in the village. The nearest hospital is at Salbari.

Figure 2: Map of Majrabari revenue village inset in red (Source: The Official Website of Baksa district)



3.2 Population Composition of Majrabari: 1951-2011

Independent India's first census survey, the 1951 census recorded 43 families for Majrabari with a total population of 251 (170 males, 79 females). In 1991, the total number of families were 285; in 2001, the numbers increased to 394 and in 2011, there was a slight drop in the numbers to 377. My survey of 2018 showed a total of 390 households in the village records. I did a listing of households' survey (with a two-page questionnaire) among 310 households, followed by a sample survey (with a 15-page questionnaire) among 126 households.

There are nuBaodaus changes in the administrative structure of Majrabari revenue village. From my field survey interviews, I came to know that the village was established around the 1940s through a clearing of a patch in the forest area. The Manas National Park borders this village towards its north. From 1951-1983, Majrabari revenue village was under the jurisdiction of Kamrup district. From 1983-2003, the village was under the Barpeta district. In 2003, after the formation of BTAD, the village fell under the Baksa district.

3.3 Socio-Economic Profile of Majrabari Based On 2018 Survey

The overall socio-economic profile of Majrabari shows a decent score for the village. I have conducted the fieldwork for a number of 310 households out of a total of 377 households in 2011 Census. According to the village leader, the revenue village consists of 390 households as of 2018. Among all indicators, the village has a favourable sex ratio of 1023 females per 1000 males.

This is because of the higher percentage of female population than males (females 50.58 percent and males 49.42 percent) out of a total of 1568 person. The population under the age of 0-6 years is 5.3 percent. The combined literacy rate is lesser at 66.4 percent, than the all-India average of 74.04 percent.

The male (72.5 percent) and female (60.3 percent) literacy rate is also lower than the national average of 82.14 percent males and 65.46 percent for females (see Table 3.1).

Table 3. 1 A Socio-economic Profile of the Revenue Village of Majrabari

Indicator	*2018*
Total number of Households	310*
Total population (in number)	1568
Male population(in per cent)	49.42
Female population (in per cent)	50.58
Population under age 0-6 (in per cent)	5.3
Males (in per cent)	58.3
Females (in per cent)	41.7
Literacy rate (in per cent)	66.4
Literacy rate Male (in per cent)	72.5
Literacy rate Female (in per cent)	60.3
Sex ratio (females per 1000 males)	1023

Source: Survey data, 2018

Note: The Census of 2011 reports 377 households for Majrabari. The village leader informed 390 households in 2018. However, a house listing could be carried out among 310 households as the rest of the household heads could not be reached on days of the survey.

3.3.1 The Hamlets of Majrabari

Majrabari revenue village consists of several smaller hamlets. There were eight hamlets under Majrabari at the time of this survey. These hamlets were: Khususrartari, Majrabari No. 2, Santipur, Nizwmphuri, Hahchara, Karebari, Bargaon, Baghmara and Majrabari. Majrabari village borders the revenue villages of Kumguri, Bhuyanpara, Korebari, Khusratari, Bargaon, Hachara and Ghoramara. Khusurartari, Hahchara, Karebari, Bargaon and Baghmara are also separate revenue villages based on Census 2011 (see Table 3.2). However, parts of all the above revenue villages fall under Majrabari, which are categorised as separate hamlets.

3.3.2 Household details

Majrabari revenue village is an exclusively Bodo village and consisting of nine hamlets comprising 390 households according to the records maintained by the Gaonburah. I canvassed a house listing survey questionnaire among 310 households. The number of households for the sample survey was 126. In the Table 3.2, I have provided the number of households at the time of survey, the

number of households interviewed during house listing and the number of households interviewed during the sample survey for each hamlet.

3.3.3 A Clan-Wise Profile of Bodo Peasant Families

To understand the clan differences in the village, I made a table noting the various households according to their clan categories. The reason for this data is that along with the differentiation based on land ownership, I see social differentiation among the various clan groups in the village.

Table 3. 2 Number of households surveyed in Majrabari Revenue Village, by hamlet

Hamlet	Number of Households	Number of Households interviewed	Sample Households
Khusurartari	60	34	17
Majrabari No. 2	86	47	17
Santipur	36	33	14
Nizwmphuri	10	3	1
Hahchara	56	53	20
Karebari	24	24	6
Bargaon	24	22	8
Baghmara	48	48	24
Majrabari	46	46	19
Total	390	310	126

Source: Survey data, 2018

Note: Khusurartari, Hahchara, Karebari, Bargaon and Baghmara are also separate revenue villages based on Census 2011. However, parts of all the above revenue villages fall under Majrabari, which are categorised as separate hamlets.

Table 3. 3 Table on the types of clan groups in Majrabari both houselisting and sample survey.

Clan Type	Houselisting no of households	Percent	Sample Survey Number of Households	Percent
Basumatari	140	45.2	59	46.8
Boro	62	20	25	19.8
Swargiari	16	5.2	10	7.9
Goyari	14	4.5	8	6.3
Kherkatari	15	4.8	7	5.6
Ramchiari	12	3.9	6	4.8
Daimari	19	6.1	5	4.0
Mushahari	15	4.8	3	2.4
Narzari	17	5.5	3	2.4
All	310	100	126	100

Source: Survey data, 2018

The Table 3.3 shows a total of nine clan groups—Basumatari, Boro, Swargiari, Goyari, Kherkatari, Ramchiari, Daimari, Mushahari and Narzari in Majrabari. The Basumatari clan form the majority

clan group in the village at 45.2 per cent. This is followed by the Boro clan group with 20 per cent. The rest of the clan groups fall below 10 per cent. Similar pattern can be seen in the sample survey of households (see Table 3.3).

3.3.4 Education Profile

Literacy is an important indicator of educational achievement. I have categorized the population into different age cohorts like 0-7 years, 7-14 years, 14-35 years, 35-60 years and 60 years and above. I measure educational achievements as primary level, middle education, high school, secondary, graduation and post-graduation.

Table 3. 4 The number of person with various education achievements by age cohorts in Majrabari

Age Cohort	Illiterate	Primary	Middle Education	HSLC	Secondary	Graduation	Post Grad	Total
0-7	84	81	0	0	0	0	0	165
7-14	2	87	90	20	0	0	0	199
14-35	81	23	47	281	104	64	13	613
35-60	258	38	35	108	15	5	1	460
60+	102	16	6	5	2	0	0	131
Total	527	245	178	414	121	69	14	1568

Source: Survey data, 2018

Table 3. 5 The share of person with various education achievements by age cohorts in Majrabari

Age Cohort	Illiterate (in %)	Primary (in %)	Middle Education (in %)	HSLC (in %)	Secondary (in %)	Graduation (in %)	Post Grad (in %)	Total (in %)
0-7	5.36	5.17	0.00	0.00	0.00	0.00	0.00	10.52
7-14	0.13	5.55	5.74	1.28	0.00	0.00	0.00	12.69
14-35	5.17	1.47	3.00	17.92	6.63	4.08	0.83	39.09
35-60	16.45	2.42	2.23	6.89	0.96	0.32	0.06	29.34
60+	6.51	1.02	0.38	0.32	0.13	0.00	0.00	8.35
Total	33.61	15.63	11.35	26.40	7.72	4.40	0.89	100

Source: Survey data, 2018

The total house listing population of Majrabari revenue village is 1568 person (see Table 3.4). Most of the population cohorts were within the age bracket of 14-35 years and 35-60 years bracket with a share of 39.09 per cent and 29.34 per cent respectively. This shows that Majrabari has a youthful population demographic for the population between the age of 14-35 years is almost 40 per cent.

Among the literate population, those that have studied up to the HSLC has the highest share of 26.40 per cent (see Table 3.5). The age cohort in the bracket 14-35 has most of the graduates and post-graduates. This shows that the population of the next generation in Majrabari is enrolling themselves in higher education much more than their elders did. Please note that the cohort between the age group 35-60 has only five graduates and only one post-graduate and those beyond 60 years of age only had five who studied up to the HSLC and only two up to secondary education (see Table 3.4). The interest of the young generation towards studies can also be seen in the number of pupils who remained illiterate or not going to school. See that between the age group 7-14 years there are only two children illiterate out of a total of 199 children in that age bracket quite a contrast in comparison to the other age cohorts (see Table 3.4).

Table 3. 6 The number of male person with various education achievements by age cohorts in Majrabari

Age cohort	Illiterate	Primary	Middle Education	HSLC	Secondary	Graduation	Post Grad	Total Male
0-7	49	32	0	0	0	0	0	81
7-14	1	43	44	10	0	0	0	98
14-35	25	12	19	131	66	43	8	304
35-60	103	22	18	75	13	4	1	236
60+	36	12	5	5	2	0	0	60
Total	214	121	86	221	81	47	9	779

Source: Survey data, 2018

Table 3. 7 The number of female person with various education achievements by age cohorts in Majrabari

Age cohort	Illiterate	Primary	Middle Education	HSLC	Secondary	Graduation	Post Grad	Total Female
0-7	35	49	0	0	0	0	0	84
7-14	1	44	46	10	0	0	0	101
14-35	56	11	28	150	38	21	5	309
35-60	155	16	17	33	2	1	0	224
60+	66	4	1	0	0	0	0	71
Total	313	124	92	193	40	22	5	789

Source: Survey data, 2018

Although the number of females in the village Majrabari is larger than the male population, in terms of educational achievements the number of females enrolling in education starts to decline from HSLC onwards in comparison to males (see Table 3.6 for male data; see Table 3.7 for female

data). This means that the number of dropouts starts to take place from the High School level itself. The number of female illiterates is also high. Up to the age cohort 7-14 years, the number of illiterates is very low in comparison to other age cohorts for females. It begins to increase as the age cohort increases and again decline under the age bracket 60 and above. This shows the same pattern as the overall population and reflects in the same way for both male and female population in Majrabari.

In comparison to males, the females' enrollment is higher up to Middle Education and then starts to decline after that. Also, older females tend to have a declining number of literate person, especially in the age-cohorts 35-60 and those 60 and beyond. Although more females in the younger cohorts tend to enrol for higher education, the number is always less in comparison to the males in the village this despite a high number of females and enrolment in primary, and Middle Education sections.

Table 3. 8 The number person with various education achievements by age cohorts of sample households in Majrabari

Age cohort	Illiterate	Primary	Middle Education	HSLC	Secondary	Graduation	Post Grad	Total
0-7	31	35	0	0	0	0	0	66
7-14	1	36	38	10	0	0	0	85
14-35	38	6	17	113	41	22	5	242
35-60	93	17	17	39	5	1	1	173
60+	43	8	4	3	1	0	0	59
Total	206	102	76	165	47	23	6	625

Source: Survey data, 2018

Table 3. 9 The percentage person with various education achievements by age cohorts of sample households in Majrabari

Age cohort	Illiterate (in %)	Primary (in %)	Middle Education (in %)	HSLC (in %)	Secondary (in %)	Graduation (in %)	Post Grad (in %)	Total (in %)
0-7	4.96	5.6	0	0	0	0	0	10.56
7-14	0.16	5.76	6.08	1.6	0	0	0	13.6
14-35	6.08	0.96	2.72	18.08	6.56	3.52	0.8	38.72
35-60	14.88	2.72	2.72	6.24	0.8	0.16	0.16	27.68
60+	6.88	1.28	0.64	0.48	0.16	0	0	9.44
Total	32.96	16.32	12.16	26.4	7.52	3.68	0.96	100

Source: Survey data, 2018

The population in the sample survey (see Table 3.8) also shared similar patterns of literacy as in the house listing. Most of the literate person was in the age cohorts 14-35 years and 35-60 years. These age cohorts also tend to avail education up to the high school level and then drop out. However, the younger generation in the age cohort tends to take education seriously due to which we see a substantial rise in educational level after high school, especially among the age cohort 14-35 years.

Table 3. 10 The number of household with highest education of member of household in houselisting survey

Age cohort	Illiterate	Primary	Middle Education	HSLC	Secondary	Graduate	Post Grad	Total
0-7	0	1	0	0	0	0	0	1
7-14	0	6	8	3	0	0	0	17
14-35	2	3	13	80	59	42	12	211
35-60	5	3	4	47	9	3	1	72
60+	4	1	0	3	1	0	0	9
Total	11	14	25	133	69	45	13	310

Source: Survey data, 2018

Table 3. 11 The percentage of household with highest education of member of household in houselisting survey

Age cohort	Illiterate (in %)	Primary (in %)	Middle Education (in %)	HSLC (in %)	Secondary (in %)	Graduate (in %)	Post Grad (in %)	Total (in %)
0-7	0	0.32	0	0	0	0	0	0.32
7-14	0	1.94	2.58	0.97	0	0	0	5.48
14-35	0.65	0.97	4.19	25.81	19.03	13.55	3.87	68.06
35-60	1.61	0.97	1.29	15.16	2.90	0.97	0.32	23.23
60+	1.29	0.32	0	0.97	0.32	0	0	2.90
Total	3.55	4.52	8.06	42.90	22.26	14.52	4.19	100

Source: Survey data, 2018

Table 3. 12 The number of household with highest education of member of household in sample survey

Age cohort	Illiterate	Primary	Middle Education	HSLC	Secondary	Graduate	Post Grad	Total
0-7	0	1	0	0	0	0	0	1
7-14	0	3	4	2	0	0	0	9
14-35	0	0	5	32	25	14	5	81
35-60	2	1	0	21	3	1	1	29
60+	3	1	0	2	0	0	0	6
Total	5	6	9	57	28	15	6	126

Source: Survey data, 2018

The highest education of a member of a household in the house listing survey gives us an understanding of the educational achievements according to household. This shows that there are

very few entirely illiterate households (3.55 per cent) and that they concentrate on the higher age cohorts 35-60 years and 60 years and beyond (see Table 3.10 and Table 3.11). This is a positive development and can be attributed to the government push for compulsory education. This is also proven by the fact that there are households whose highest qualification is a primary, ME and HSLC education and between the cohorts 0-7 years and 7-14 years are less in number. This also means that these households have members who are receiving first-generation education. An overwhelming majority of the person with the highest education in their households are between age cohort 14-35 at 68.06 per cent. This is the age cohort which also features the most in terms of higher education graduation and post-graduation.

Table 3. 13 The percentage of household with highest education of member of household in sample survey

Age cohort	Illiterate (in %)	Primary (in %)	Middle Education (in %)	HSLC (in %)	Secondary (in %)	Graduate (in %)	Post Grad (in %)	Total (in %)
0-7	0	0.79	0	0	0	0	0	0.79
7-14	0	2.38	3.17	1.59	0	0	0	7.14
14-35	0	0	3.97	25.40	19.84	11.11	3.97	64.29
35-60	1.59	0.79	0	16.67	2.38	0.79	0.79	23.02
60+	2.38	0.79	0	1.59	0	0	0	4.76
Total	3.97	4.76	7.14	45.24	22.22	11.90	4.76	100

Source: Survey data, 2018

Table 3. 14 The number of household with educational achievement of household head in house listing survey

Age cohort	Illiterate	Primary	Middle Education	HSLC	Secondary	Graduate	Post Grad	Total
0-7	0	0	0	0	0	0	0	0
7-14	0	0	0	0	0	0	0	0
14-35	10	4	7	27	4	1	0	53
35-60	102	19	15	62	7	2	1	208
60+	31	9	4	3	2	0	0	49
Total	143	32	26	92	13	3	1	310

Source: Survey data, 2018

Table 3. 15 The percentage of household with educational achievement of household head in house listing survey

Age cohort	Illiterate (in %)	Primary (in %)	Middle Education (in %)	HSLC (in %)	Secondary (in %)	Graduate (in %)	Post Grad (in %)	Total (in %)
0-7	0	0	0	0	0	0	0	0
7-14	0	0	0	0	0	0	0	0
14-35	3.23	1.29	2.26	8.71	1.29	0.32	0	17.10
35-60	32.90	6.13	4.84	20	2.26	0.65	0.32	67.10
60+	10	2.90	1.29	0.97	0.65	0	0	15.81
Total	46.13	10.32	8.39	29.68	4.19	0.97	0.32	100

Source: Survey data, 2018

Almost a similar pattern can be seen in the sample survey (see Table 3.12 and Table 3.13). The sample also shows young demography between the age of 14-35 receiving education even in higher education level as the highest education any member of those households had achieved (64.29 percent; see Table 3.13 for reference).

Table 3. 16 The number of household with educational achievement of household head in sample survey

Age cohort	Illiterate	Primary	Middle Education	HSLC	Secondary	Graduation	Post Grad	Total
0-7	0	0	0	0	0	0	0	0
7-14	0	0	0	0	0	0	0	0
14-35	4	1	2	13	0	0	0	20
35-60	40	9	7	26	1	0	1	84
60+	14	3	2	2	1	0	0	22
Total	58	13	11	41	2	0	1	126

Source: Survey data, 2018

Table 3. 17 The percentage of household with educational achievement of household head in sample survey

Age cohort	Illiterate (in %)	Primary (in %)	Middle Education (in %)	HSLC (in %)	Secondary (in %)	Graduation (in %)	Post Grad (in %)	Total (in %)
0-7	0	0	0	0	0	0	0	0
7-14	0	0	0	0	0	0	0	0
14-35	3.17	0.79	1.59	10.32	0	0	0	15.87
35-60	31.75	7.14	5.56	20.63	0.79	0	0.79	66.67
60+	11.11	2.38	1.59	1.59	0.79	0	0	17.46
Total	46.03	10.32	8.73	32.54	1.59	0	0.79	100

Source: Survey data, 2018

In contrast, almost half of the household heads were illiterate (see Table 3.14 and Table 3.15). Although most who received education reached up to HSLC, only a few of the household heads received further higher education in the form of secondary, graduation and post-graduation. The

age bracket 35-60 years had the maximum number of persons with higher education, two graduations and one post-graduation. Those person 60 years and above received no higher education and studied only up to the secondary level. The share of illiterates in the age cohorts 35-60 years and 60 years and above were 32.90 per cent and 10 per cent respectively.

The sample survey followed the same pattern (see Table 3.16 and Table 3.17). However, there is only one person with a higher education. The number of illiterate persons in the sample survey is 58 or 46.03 per cent with majority of the person educated up to the HSLC level. Most of the household heads are concentrated in the age bracket 35-60 years.

3.3.5 Occupation Categories

The people in Majrabari are mostly engaged in cultivation. The share of people that are cultivators is 21.56 per cent. The percentage of agricultural labourers is 10.01 per cent. People involved in livestock and poultry are insignificant, although they are very crucial for the survival of the household in terms of food. Together these have been categorized as agriculture and allied activities and people engaged in these occupations are 32.08 per cent. A large number of the population fall under the category of dependents at 48.60 per cent. The rest of the occupational categories are less in percentage with non-agricultural activities at 5.80 per cent, skilled workers at 2.61 per cent, traders or businesses at 2.81 per cent, private salaried at 1.21 per cent, migrants 3.70 per cent and government job holders at 3.19 per cent (see Table 3.18).

The occupational data of person in the sample survey also follow the same pattern as in the house listing survey (see Table 3.19). The percentage of dependents in the sample survey is 48.65 per cent, while 29.64 per cent were engaged in agriculture and allied activities. The rest of the occupational categories were below 10 per cent.

Table 3. 18 The number and percentage of person under various occupational categories of houselisting schedule

Occupational types	No of person	Percent	Total no of person	Total Percent	Occupation categories
Cultivation	338	21.56	503	32.08	Agriculture & Allied Activities
Agricultural Labourers	157	10.01			
Livestock	7	0.45			
Poultry	1	0.06			
Non Agricultural Labourers	91	5.80	91	5.80	Non Agricultural Labourers
Mason	2	0.13	41	2.61	Skilled workers
Weaving	13	0.83			
Specific Skills	26	1.66			
Business	6	0.38	44	2.81	Traders or Businesses
Log	3	0.19			
Non-Farm	35	2.23			
Political	3	0.19	19	1.21	Private Salaried
Private Salaried	16	1.02			
Migrant	58	3.70	58	3.70	Migrant
Defence	23	1.47	50	3.19	Government
Forest Guard	5	0.32			
Government Salaried Teacher	8	0.51			
Gaonbura	1	0.06			
Other Government	13	0.83			
Dependents	762	48.60	762	48.60	Dependents
All	**1568**	**100**	**1568**	**100**	

Source: Survey data, 2018

When considering occupational types according to households for the sample survey data, I have grouped it according to the maximum income that a family earns (see Table 3.20). Analysed this way, we see that 38.9 per cent of the households are under the category of agriculture and allied activities. In this, 48 households identified themselves as predominantly as cultivator households. Only one household worked as an agricultural labourer. The share of salaried government households is 13.5 per cent, most of which are Defence and Government salaried teachers. Twenty-seven households work as non-agricultural labourers, and they form 21.4 per cent of the occupational categories in Majrabari. Twenty-two households work out at various places across the country and share 17.5 per cent of the occupational categories.

Table 3. 19 The number and percentage of person under various occupational categories of sample survey schedule

Occupational types	No of person	Percent	Total no of person	Total Percent	Categories
Cultivation	124	19.65	187	29.64	Agriculture & Allied Activities
Agricultural Labourers	57	9.03			
Livestock	5	0.79			
Poultry	1	0.16			
Non Agricultural Labourers	41	6.50	41	6.50	Non Agricultural Labourers
Mason	2	0.32	21	3.33	Skilled Workers
Weaving	9	1.43			
Specific Skills	10	1.58			
Business	6	0.95	22	3.49	Traders & Businesses
Log	1	0.16			
Non-Farm	15	2.38			
Political	1	0.16	10	1.58	Private Salaried
Private Salaried	9	1.43			
Migrant	19	3.01	19	3.01	Migrant
Defence	10	1.58	24	3.80	Government
Forest Guard	2	0.32			
Government Salaried Teacher	4	0.63			
Gaonbura	1	0.16			
Other Government	7	1.11			
Dependents	307	48.65	307	48.65	Dependents
Total	**631**	**100.00**	**631**	**100.00**	

Source: Survey data, 2018

3.3.6 Non-Farm Activities

Non-farm activities in Majrabari is significant. The categories of non-farm activities in Majrabari is divided into non-agricultural labourers, skilled workers, traders or businesses and those involved in private salaried professionals. Combined, they form 30.2 per cent of the entire occupational categories. Out of the non-farming category, non-agricultural labourers form the largest group at 21.4 per cent.

Table 3. 20 The number and percentage of households under various occupational categories of sample survey schedule

Occupational types	No of households	Total households	Percent	Categories
Cultivation	48	49	38.9	Agriculture & Allied Activities
Agricultural Labourers	1			
Livestock	0			
Poultry	0			
Non Agricultural Labourers	27	27	21.4	Non Agricultural Labourers
Mason	0	5	4.0	Skilled workers
Weaving	0			
Specific Skills	5			
Business	0	3	2.4	Traders or Businesses
Log	1			
Other Non-Farm activities	2			
Political	1	3	2.4	Private Salaried
Private Salaried	2			
Migrant	22	22	17.5	Migrant
Defence	8	17	13.5	Government
Forest Guard	2			
Government Salaried Teacher	4			
Gaonbura	1			
Other Government	2			
Dependents	0	0	0.0	Dependents
Total	**126**	**126**	**100.0**	

Source: Survey data, 2018

The list of non-farm activities are government school teachers, private school teachers, venture school teachers, pharmacist, retail shop owners, cycle mechanic, tailor, Xerox and printing shop in Mainao Bazaar, owner of hair salon in Mainao Bazaar, meat shop owner in Mainao Bazaar, etc.

Non-farm activities are activities that are not related to agricultural activities. Some of the households that have not been categorized as cultivator households also undertake some form of cultivation activities. I first separated those that worked as salaried government employees and migrant families. I then categorized cultivators from those households that earned maximum from cultivation. I based the rest of the categories on the most that they earned from their respective occupations.

Non-agricultural labourers were those families that lived on income generated from wages other than farming activities. They were usually called *kamla*[15]. They usually didn't have specific skills but worked as casual labourers under some employer. For example, as labourers for some small construction projects in the village, working with masons and carpenters in the village as daily wagers, other casual work in the village, most are seasonal migrants for a few months to work at construction projects both within and outside the state. These households also worked as wagers at agricultural fields during the agricultural season.

Migrant households in Majrabari has a share of 17.5 per cent or 22 households. The members of such households work outside of the village either within or outside the state. They sent substantial remuneration at home. They either work for wages or salary employed in manual or lower rank jobs such as in the construction sector, at factories, waiters at restaurants or as security at residential or company establishments. These households stay out from their homes at Majrabari for more than six months at a stretch and return for only a short duration when their employers grant them leave.

Skilled workers usually earned their income through the utilization of their specific skills such as masonry, weaving or other craftwork. In Majrabari among the sample households only those who earned through other specific skills such as carpentry or bamboo craftwork were five in number and four per cent.

In Majrabari, households also earned their income by engaging in business activities. The activities in this category were business entrepreneurs, log traders or other small business establishments such as shops at Mainao Bazaar. Among the sample households, there was only one log trader who worked together with his team of log cutters who earned wages. Other non-farm activities

[15] Saikia, 2014 mentions that the word *kamla* was used to denote Bengali wage labourers. In Majrabari, wage labourers of any social group were called *kamla*.

here mean owners of shops, tea stalls etc. These shops were open during the evening hours when Mainao Bazaar bustles with people for their day to day needs.

The salaried private category were those households that engaged themselves with political parties or those that worked as private teachers in the private schools for a paltry sum of money. However, sometimes the households working with political parties could earn more through contracts although a monthly salary is insignificant or non-existent.

From the discussions above, if we add the non-farm occupations of 30.2 percent with the 17.5 percent of migrant worker households who are also non-agricultural, we in fact conclude that Majrabari is predominantly a non agricultural village with 47.5 percent share against 38.9 percent share in agriculture (see Table 3.20).

3.3.7 Agricultural Crops Cultivated

Crops grown in the agricultural year July 2017-June 2018

Majrabari is a single crop single-season cultivating village. Paddy is the major crop rice being its main staple food. Planting season usually starts around July although sowing happens in June. Only a few households set aside seeds for next year's sowing, while most households purchase seeds from the local fertilizer shop at Rupahi bazaar locally called *beej bhandar*. At the time of sowing usually about 24 kg of paddy seeds is sown per 0.33-acre plot to generate seedlings. After sowing the seeds are transplanted after the fields have been adequately tilled mostly by a tractor.

Table 3. 21 The actual area cultivated in Majrabari according to crops grown and type of land where grown.

Crop	Own (in acres)	Leased (in acres)	Mortgage (in acres)	Total (in acres)
Paddy	106.55	52.26	36.36	195.17
Pulses	1.65	1.16	0	2.81
Vegetables	0	0.66	0	0.66
Total	108.2	54.08	36.36	198.64

Source: Survey data, 2018

The actual cultivation of crops in Majrabari was 198.64 acres in area (see Table 3.21). Majority of the area was dedicated for paddy cultivation of about 195.17 acres. Of this, paddy cultivated on owned land was 106.55 acres, 52.26 on leased land and 36.36 acres on mortgaged land. In percentage terms, 98.3 per cent of the area is dedicated to the cultivation of paddy. Of this 53.6 per cent was cultivated on owned land 26.3 per cent on leased land and 18.3 per cent on mortgage land (see table 3.22).

Table 3. 22 The percentage of actual area cultivated in Majrabari according to crops grown and type of land where grown.

Crop	Own (in per cent)	Leased In (in per cent)	Mortgage (in per cent)	Total (in per cent)
Paddy	53.6	26.3	18.3	98.3
Pulses	0.8	0.6	0.0	1.4
Vegetables	0.0	0.3	0.0	0.3
Total	54.5	27.2	18.3	100.0

Source: Survey data, 2018

Among the crops grown on agricultural land, Paddy is the major crop under cultivation in Majrabari. Other crops, such as pulses and sesame, are minor. Households produced vegetables mainly on homestead land. Roselle, tapioca, taro, mustard, snake beans, ridge gourd, bottle gourd, ash gourd, bitter gourd, papaya, ginger, chilly, okra, pumpkin, betel nut, lemon, bamboo, etc. are also grown albeit in smaller quantities.

Households in Majrabari cultivated high yielding variety paddy as well as local variety. The determinant of identification is the name of the paddy and whether households purchased seeds. Although households stored some of the HYV seeds for next years' sowing, HYV seeds are generally required to be purchased. An exception for black rice variety which is high-cost variety purchased from the market but categorized as local here because it is indigenous to Manipur and within the Northeast region of India.

There were also various kinds of paddy cultivated in Majrabari. I have tabulated these into households that cultivate only high yielding variety and those that cultivate both high yielding and local variety of paddy (see table 3.23).

Table 3. 23 The paddy crop varieties cultivated in Majrabari

High Yield Variety Paddy	Local Variety
Aijong	Ashu/Gwdwni Mai
Hathai	Black rice
Basmati	Fulfakhri
Bongo Bondhu	Maibra
Hanghatik	Maisafakhri
Malbhog	
Masuri	
Milon	
Niranjan	
Porimol	
Ranjit	
Rojana	
Sapor Aijong	
Sona Masuri	
Sonali	
Topeswari	

Source: Survey data, 2018

Among the paddy, the area grown for basmati is the highest followed by Ranjit and masuri. Other popular paddy varieties in the area are hanghatik, milon, niranjan, rojana, sapor aijong and swarna masuri all of which were over 10 acres in areas (see table 3.24).

I have categorized households into two groups according to the types of crops that they grow in Majrabari, i.e. high yield variety growing and local variety. However, there were no households that cultivated only local variety crop. Therefore, I have categorized them into high yield variety and both high yield variety and local paddy variety cultivating households.

In the table 3.25, we can see that in Majrabari cultivators prefer high yielding variety paddy. Altogether, 84 households cultivated paddy, and Marginal farmers were the maximum land size class that cultivated paddy. Of the 65 High Yielding variety cultivating households, marginal households were also the majority cultivators of the variety (see Table 3.25). What this shows is

that due to better yield the choice for cultivating high yielding variety paddy increases with the decrease in land size. In contrast, the opposite is true for those households cultivating both HYV & Local paddy.

Table 3. 24 The paddy crops cultivated by area (in acres) on owned land, leased-in land, mortgage land

Type of paddy	Own	Leased In	Mortgage	Total
Aijong	2.98	1.65	3.31	7.93
Ashu/Gwdwni Mai	0.00	0.00	0.99	0.99
Hathai	1.65	2.98	0.50	5.12
Basmati	16.36	9.92	8.76	35.04
Bhindi	0.00	0.33	0.00	0.33
Black Rice	0.07	0.00	0.00	0.07
Bongo Bondhu	6.61	1.06	0.00	7.67
Fulfakhri	0.07	0.07	0.00	0.13
Gwran Kheti	0.66	0.00	0.00	0.66
Hanghatik	7.11	4.96	1.16	13.22
Pulses	0.00	1.16	0.00	1.16
Pulses	0.33	0.00	0.00	0.33
Maibra	4.26	0.89	0.00	5.16
Maisafakhri	0.66	0.00	0.00	0.66
Malbhog	0.00	0.17	0.00	0.17
Masuri	6.28	6.78	5.95	19.01
Milon	5.29	3.97	1.98	11.24
Pulses	0.66	0.00	0.00	0.66
Niranjan	9.92	2.81	1.32	14.05
Porimol	0.50	0.00	0.00	0.50
Ranjit	18.84	5.62	3.31	27.77
Rojana	8.93	0.00	2.31	11.24
Sapor Aijong	7.11	7.11	1.65	15.87
Sona Masuri	8.43	1.65	5.12	15.21
Sonali	1.49	0.00	0.00	1.49
Cucumber	0.00	0.33	0.00	0.33
Topeswari	0.00	2.64	0.00	2.64
	108.20	54.08	36.36	198.64

Source: Survey data, 2018

Table 3. 25 The number of households cultivating HYV and both HYV and local paddy variety by size class of landholding

No of households under type of crops	HYV	HYV & Local	Total
Marginal	30	3	33
Small	24	5	29
Semi Medium	11	10	21
Medium	0	1	1
No of households	65	19	84

Source: Survey data, 2018

3.3.8 Landholdings

Landholding in Majrabari

The differentiation of the Bodo peasantry as we have seen is relatively complete with the transition to the concept of private property among the community. This differentiation within the Bodo peasantry means that the ownership distribution of land among members of the Bodo community is unequal. To be able to understand the land market in Majrabari, we study the ownership distribution of land in this village.

Landholdings are usually classified either as ownership holdings or operational holdings. Ownership entails land which is only owned by the farming households, and that has a title or a *patta*. Operational holdings, however, includes all those land which has been cultivated by farming households in a specific agricultural year after accounting for tenancy and mortgaging arrangements.

Recent studies show that the number and percent of landless in India are increasing, increasing marginalization of landholdings (Mishra, 2008; Basole and Das, 2011; Swaminathan and Baksi, 2017; Bhavani, Sujatha, and Narayanamoorthy, 2019). Our study also finds similarities with the national trend in ownership holding as well as operational holding. During a house listing survey of 310 households, we found that 71.94 percent owned marginal-sized landholdings, 17.42 percent smallholdings, 8.39 percent semi medium holdings, and 0.32 percent medium holdings. We found no large holdings in Majrabari. We see that 144 households (46.45 percent) are with land below one acre (See Table 3.26). In the Table (see Table 3.26), landless households increase considerably from only 1.94 percent when considered for ownership holdings to 19.35 percent of operational holdings. This shift is mainly due to the accounting for tenancy, mortgage, and homestead land. This means 17.41 percent of the households owned homestead land without any cultivable land (19.35-1.94 percent). It also suggests that marginal farmers are leaving farming and explains why

many marginal farmers are landless when considering only cultivable land. The decline of marginal farmer households is symptomatic of the general trend of unviability of marginal landholdings and suggests the proletarianization of agrarian households. The average marginal farmer owns a mere 0.92 acres of land. For a marginal farmer to start operating landholding, an average of 1.32 acres is necessary (see Table 3.26).

Out of 310 households, we surveyed a 40 percent sample consisting of 126 households. Majrabari is undoubtedly a village predominantly owned by marginal farmer class at 73 percent, followed by small farmers 15.1 percent, semi-medium farmers 9.5 percent, and medium farmers 0.8 percent. However, 51.6 percent of the marginal farmer households operated only 23.30 percent of the operational holdings. In contrast, 28.6 percent of small and 17.5 percent of semi medium farmers operated 33.94 percent and 39.82 percent of operational holdings (See both Tables 3.27 and 3.28). While marginal farmers operated a lesser share of area for cultivation, small and semi-medium households operated more than one-third of the total operational holdings.

The average area operated is 1.3 acres for marginal farmers, which is higher than the national average of 0.96 acres (See Table 3.26). However, the average area for the rest of the land size classes is lesser than the national average. The average operational area is more than all India's average. It is worth noting that the average operational area has been declining for large, middle, and small farmers over the years, with small farmers registering the sharpest proportional decline. On the other hand, there has been a slight increase in the average operational area for marginal farmers, a trend seen in our data (e.g., Basole and Das, 2011). Earlier I had provided details of clan groups and that Basumatari clan was the largest group in number. Only one family in the village owns 13 acres of land. This family belonged to the Basumatari clan and was the first one to have settled here from nearby Hachora village. The clans who own land above five acres of land in Majrabari are Basumatari, Mushahari, Swargiari, Kherkatari, and Boro. However, we cannot say precisely if the Basumatari clan are landowners because they are also marginal landholders. Furthermore, in my survey village, Basumatari clan seems to be predominant both in terms of

numbers in each land size categories as well as the extent of land owned and operational in Majrabari. Daimari, Kherkatari, Mushahari, Narzari and Swargiari seem to have a lesser operational share of holding compared to owned land in their respective clan groups (see Table 3.29; see Tables 3.30; Table 3.31; Table 3.32).

Table 3. 26 Number, extent of area, share of number of households and average of Operational Holdings of Land, Majrabari houselisting schedule

Categories of Landholding	Landless	Marginal	Small	Semi-Medium	Medium	Total
Ownership holding	6 (1.94%)	223 (71.94%) (144*)	54 (17.42%)	26 (8.39%)	1 (0.32%)	310 (100%)
Average (in acres)	0	0.92	3.25	6.21	13.53	1.83
Operational holding	60 (19.35%)	154 (49.68%) (64**)	68 (21.94%)	25 (8.06%)	3 (0.97%)	310 (100%)
Average (in acres)	0	1.32	3.30	6.28	10.12	2.48
All India average (in acres) 2010-11*	0	0.96	3.50	6.69	14.23	1.15

Source: Survey data, 2018

**. Households with less than one acre of land (homestead+agricultural land included)*

***. Households with less than one acre of land (after accounting for homestead+agricultural land as well as tenanted land)*

Table 3. 27 Number, percentage and average of Ownership and Operational Holdings in Majrabari (sample survey)

Categories of Landholding	Landless	Marginal	Small	Semi-Medium	Medium	Total
Ownership Holding	2 (1.6%)	92 (73%) (60+)	19 (15.1%)	12 (9.5%)	1 (0.8%)	126 (100%)
Average (in acres)	0	0.9	3.2	6.1	13.5	1.9
Operational Holding	2 (1.6%)	65 (51.6%) (29++)	36 (28.6%)	22 (17.5%)	1 (0.8%)	126 (100%)
Average (in acres)	0	1.3	3.3	6.3	10.2	2.8

Source: Survey data, 2018

+. Households with less than one acre of land (homestead+agricultural land included Sample Survey)

++. Households with less than one acre of land (after accounting for homestead+agricultural land as well as tenanted land) Sample Survey

Table 3. 28 Total area and percentage of Ownership and Operational Holdings in Majrabari (sample survey)

Average holding size Size class of Landholding	Marginal	Small	Semi-Medium	Medium	All
Ownership Holding	85.1 acres (36.57%)	60.4 acres (25.95%)	73.7 acres (31.67%)	13.5 acres (5.80%)	232.7 acres (100%)
Operational Holding	81.3 acres (23.30%)	118.4 acres (33.94%)	138.9 acres (39.82%)	10.2 acres (2.92%)	348.8 acres (100%)

Source: Survey data, 2018

Table 3. 29 Clan number of householdlisting survey according to operational area, houselisting survey, Majrabari

Clan	Landless	Marginal	Small	Semi-Medium	Medium	Total
Basumatari	24	68	33	13	2	140
Boro	11	30	16	4	1	62
Daimari	9	9	1	0	0	19
Goyari	3	7	4	0	0	14
Kherkatari	3	8	2	2	0	15
Mushahari	3	8	3	1	0	15
Narzari	4	7	6	0	0	17
Ramchiari	1	7	3	1	0	12
Swargiari	2	10	0	4	0	16
Total	60	154	68	25	3	310

Source: Survey data, 2018

Table 3. 30 Clan share of households according to operational area, houselisting survey, Majrabari

clan	Landless	Marginal	Small	Semi-Medium	Medium	Total
Basumatari	7.74	21.94	10.65	4.19	0.65	45.16
Boro	3.55	9.68	5.16	1.29	0.32	20
Daimari	2.90	2.90	0.32	0	0	6.13
Goyari	0.97	2.26	1.29	0	0	4.52
Kherkatari	0.97	2.58	0.65	0.65	0	4.84
Mushahari	0.97	2.58	0.97	0.32	0	4.84
Narzari	1.29	2.26	1.94	0	0	5.48
Ramchiari	0.32	2.26	0.97	0.32	0	3.87
Swargiari	0.65	3.23	0	1.29	0	5.16
Total	19.35	49.68	21.94	8.06	0.97	100

Source: Survey data, 2018

Table 3. 31 Percentage share of households by land size and by clan type, Majrabari

Clan type	Marginal	Small	Semi Medium	Medium
Basumatari	40	55.56	50	100
Boro	20	22.22	18.18	0
Daimari	4.62	2.78	0	0
Goyari	6.15	11.11	0	0
Kherkatari	6.15	2.78	9.09	0
Mushahari	3.08	0	4.55	0
Narzari	3.08	2.78	0	0
Ramchiari	7.69	2.78	0	0
Swargiari	9.23	0	18.18	0
All	100	100	100	100

Source: Survey data, 2018

Table 3. 32 Percentage of area of land owned and operational land by clan type, Majrabari

Surnames	Share of total owned land area	Share of total operational land area
Basumatari	49.62	51.47
Boro	16.45	19.86
Daimari	1.56	1.30
Goyari	4.82	5.86
Kherkatari	9.07	6.79
Mushahari	3.33	2.19
Narzari	1.84	1.21
Ramchiari	2.48	3.12
Swargiari	10.81	8.21
All	100	100

Source: Survey data, 2018

3.3.9 Inequality in Land Ownership and Operational Holdings

Inequality in Land Ownership

There is considerable inequality in the ownership of land in Majrabari. The Gini co-efficient of ownership holding is 0.517 far away from the number zero. On the other hand, the Gini co-efficient of operational holding is 0.428 far away from perfect inequality (see Table 3.33). Due to resource adjustments in land through the land market, there is a slight improvement in the distribution of operational holding. We also plot the Gini index on a graph to find the Lorenz Curve (see Table 3.34). The Lorenz Curve for operational holding is nearer to the Line of Equality than ownership holding, suggesting that resource adjustments act as a positive measure for land inequality.

Table 3. 33 Gini Coefficient of Land Holdings, Majrabari

Gini Co-efficient Operational Holding	0.428
Gini Co-efficient Ownership Holding	0.517

Source: Estimated from Survey data, 2018

We can also analyse inequality in land ownership and operational holding by the top and bottom households in the village. In Table 3.35, I have divided the percentages of ownership and operational holding into quintiles. The bottom three quintiles of ownership holding own 21.8 per cent of land while the top one quintile owns 55.6 per cent. On the other hand, the bottom three quintile together operate 30.8 per cent of land in Majrabari while the top one quintile operates 46.4 per cent of the operated area.

3.3.10 Land Distribution in Majrabari

The Bhumiheens of Majrabari

Although Sixh Scheduled areas faced exemption from the land distribution and other tenancy reform initiatives by the government, the Tribal Belts and Blocks were not Scheduled areas[16]. Therefore any land regulation act legislated by the Government of Assam covered the areas under the belts and blocks. Such initiatives have been a boon to the many landless in Majrabari. The process of land distribution to the landless by revenue officials created an entire cluster of one hamlet. The total number of households that benefitted through this land distribution was around 60 households. The No. 2 Majrabari hamlet in Majrabari revenue village was a result of this.

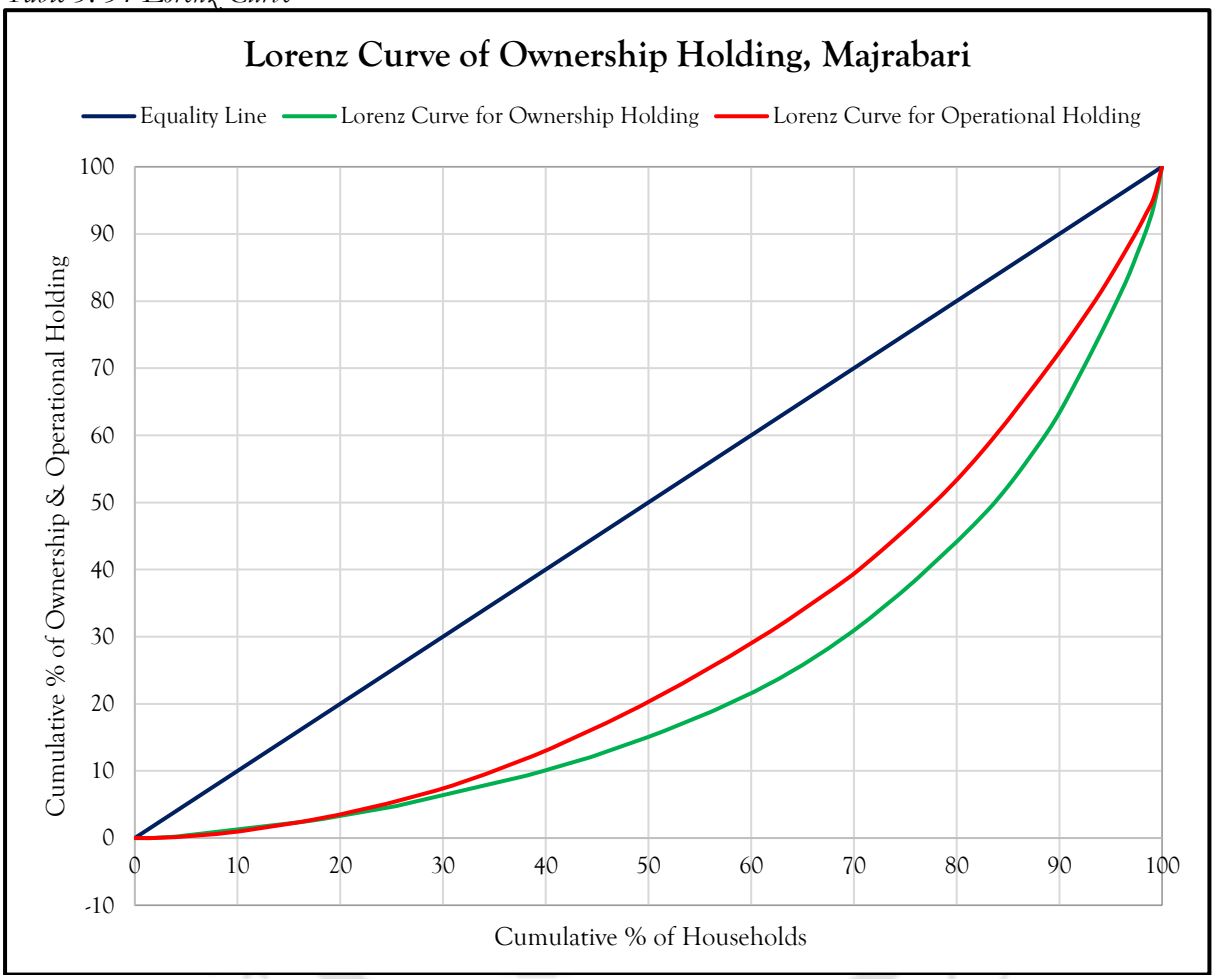
The land distribution took place in stages. In the first stage, Mufur Baro[17] informs in his interview, that about 20 households were allotted such land. Then, later on, a second allocation took place in which another 40 households were allotted land. The land size distributed was 0.5 bigha of to each landless family. The land distributed was homestead land.

The year in which this distribution took place is put at 1972 by Burlung Kherkatari[18] of Shantipur *suba*. However, Mufur Baro pegs the year of distribution at 1982. Mr. Kherkatari of Shantipur recalls that earlier there was only one Majrabari *suba* under Majrabari revenue village. Majrabari revenue village was present before his birth in 1953. He is a resident of Santipur *suba* formed in the late 1960s. In the early 1970s, No.2 Majrabari hamlet was created through the distribution of land to the landless. They were allotted at least one bigha of homestead land. Such an effort was take up by the *Mondal* officer and the *Gaonbura*. First, they identified the landless, and the distribution was carried out. If Mufur Baro remembers two stages of land distribution, probably

[16] At present the Bodoland Territorial Areas Districts have been granted the Sixth Schedule status as a result of the Bodoland Territorial Council Accord of 2003.
[17] Details on Mufur Baro is provided in Chapter four.
[18] Burlung Kherkatari is a resident of Shantipur hamlet. He is a retired salaried government school teacher. He is a semi medium landholder. He also manages the *Dhwrwmni Afad* (religious committee) where he the presiding *Afadgiri* (Presidential post).

the first distribution of land took place in the year 1972 in which even Mufur Baro was allotted a piece of homestead land. Both of them remember that these land were grazing reserves and called it *hadan*[19] because they cleared the plot for habitation.

Table 3. 34 Lorenz Curve



Source: Survey data, 2018

Table 3. 35 Quintiles

Quintiles	Percentage of Ownership Holdings	Percentage of Operational Holdings
First Quintile (Bottom)	4.8	5.1
Second Quintile	7.3	8.2
Third Quintile	9.7	17.5
Fourth Quintile	22.6	22.8
Fifth Quintile (Top)	55.6	46.4
Total	100.0	100.0

Source: Survey data, 2018

[19] *Hadan* is a combination of two Bodo words *ha* (land) and *gwdan* (new).

3.4 The Village Council Development Committee (VCDC) of Majrabari

The Village Council Development Committee are local bodies created by the BTC administration for BTAD areas after 2003 in lieu of the Panchayats and Municipalities prevalent in the rest of the country. A VCDC is a seven-member committee usually nominated by the ruling party of BTC administration headed by a Chairman. There are seven revenue villages under Rupahi VCDC. These are Pokalagi, Borgaon, Majrabari, Karebari, Baghmara, Khusuraratri and Hasora revenue villages. These are names of revenue villages, and there may be many hamlets or suba under a revenue village. Menda Basumatari was the presiding Chairman during my fieldwork. Usually, several villages form a VCDC between 3000 to 7000 population. The role of the VCDC is limited to distributing government relief materials like mosquito nets, blankets, tin sheets, etc. and implementing other schemes such as NREGA work, etc. envisaged by the political party in power in BTAD.

3.5 The Village Authority (Or Raizw)

Every hamlet has guidance from a village authority (*raizw*) that presides over a variety of matters ranging from allotment of community land for cultivation to religious functions and social ceremonies. I interviewed the head of hamlet Majrabari *raizw* on a Tuesday, which is a sacred day for the villagers. Older adults in the village participated the most on such days.

To get an insider view of the proceedings, I participated in the prayers. The prayer is an emotional affair for the villagers. Initially hymns and a sermon and a ritual later, the final prayer is noteworthy. It starts with a call by the leader for a mass prayer by the congregation. Each worshipper submits one's plea filling the prayer house (*thansali*) with echoes of passionate bursts of personal misery in the chorus. Thus concludes the weekly worship of the congregation. A small gathering with refreshments follows the prayer. I met up with the leader of the worship programme and the whole congregation gathered, although the women secluded themselves from participating in the

interview. He (Burlung Kherkatari) told me that community land under the custodianship of *raizw* is of three kinds. They were *rupit* (or paddy land), some *bitha* (orchards and plantation), some were *bwri* (or the high land). On community-owned land, common establishments are allowed to be constructed such as the Bathwo temple and the nursing college or the market place, Mainao Bazaar. The allocation of land for the nursing college was after due consultation with the Land Advisory Council of Baksa district. Playground (*gelegra fwthar*) and the grazing reserves are also under community land. On being asked if the Majrabari *raizw* controlled any agricultural land, he replied that total community-owned land could be pegged at approximately 25 bigha[20]. Agricultural land under community ownership is rented to peasant families according to a lottery system. These households had varied terms of tenancy arrangements (see preceding section on fixed tenancy). Community land is also used as the ground for certain revenue-generating fairs like Bathwo Puja, Theatres or Film Screenings.

3.6 Conclusion

Majrabari is a village nestled in the foothills of the country of Bhutan. The village is relatively connected to the market as one of the market called Mainao Bazaar at the centre while another called Rupahi Bazaar within a 5 km radius. Majrabari revenue village is an exclusively Bodo village. Basumatari clan form the majority clan group in the village. Majrabari has a youthful population demographic. Among the literate population, those that have studied up to the HSLC is the highest group. The population of the next generation in Majrabari is enrolling themselves in higher education, unlike their elders. Although the number of females in the village Majrabari is larger than the male population, in terms of educational achievements the number of females enrolling in education starts to decline from HSLC onwards in comparison to males. There are very few entirely illiterate households, although, almost half of the household heads were illiterate.

[20] One bigha is equal to 0.33 acres.

A third of the households in Majrabari are engaged in agriculture and allied activities. Almost half of the households lived by non-agricultural occupations. There were a significant percentage of migrant and salaried government households mostly as school teacher employees or as defence personnel.

As rice is the staple crop, hence paddy is the main crop cultivated in Majrabari. Farmers in Majrabari, prefer to grow high yielding variety paddy. Marginal households were also the majority cultivators of the variety.

The differentiation of the Bodo peasantry as we have seen is relatively complete with the transition to the concept of private property among the community. This differentiation within the Bodo peasantry means that the ownership distribution of land among members of the Bodo community is unequal. Majrabari is a marginal holder dominant village. However, due to resource adjustments, the number of marginal holders with operational holding declined considerably. Most of these marginal holders join the smallholder category after resource adjustments. Three-fourth of the share of marginal households is below 1.2 acres. The clans who own land above five acres of land in Majrabari are Basumatari, Mushahari, Swargiari, Kherkatari, and Boro and only Basumatari family owns the largest, 13 acres of land. There is considerable inequality in the ownership of land in Majrabari. The Lorenz Curve for operational holding is nearer to the Line of Equality than ownership holding, suggesting that resource adjustments act as a positive measure for land inequality.

The process of land distribution to the landless has been a boon as about 60 households were beneficiaries and created an entire hamlet named No. 2 Majrabari. Every hamlet has guidance from a village authority (*raizw*) that presides over a variety of matters ranging from allotment of community land for cultivation to religious functions and social ceremonies. Majrabari raizw controlled 25 bigha of community land.

The notion that community ownership of land is the only form of ownership among all the tribes in the North East does not hold in the case of the Bodos of Majrabari. They have been gradually channelled into adopting this system over a long course of time. Privatization of communal land gradually led to intra and inter-village economic differentiation due to ownership differentials in the quality of land, availability of irrigation giving rise to a land market in the Bodo areas like many other tribes in the North-East. Therefore, Majrabari is a marginal and smallholder dominant village with some inequality in the distribution of land. However, as some land is under community control, such land is leased-out to needy on rent after a lottery.

Chapter Four

4. AN ANALYSIS OF THE LAND MARKET IN MAJRABARI

This chapter examines whether and how market interactions in land take place in Majrabari village. One of the ways to examine this is to analyze tenancy arrangements in place in the village. The most common market interaction in a rural agrarian village in India is the tenancy market besides the outright sale of land. The tenancy market acts as a positive arrangement through which resource adjustments among the residents of the village take place. This chapter discusses the tenurial status of peasant families prevalent in Majrabari. I also discuss the terms and conditions of tenancy contracts. I then focus on the reasons that make it essential for a certain type of tenancy to be thriving in this village. This chapter also discusses labour-use in agriculture in the village, besides examining technology-use in agriculture, sale from crops and land sales prevalent in my field village confirming a flourishing land market.

Tenancy is a contractual arrangement concerning land. Under tenancy, the agreement is a contract between a landless and a landed farmer or between two landed farmers in a written or oral form. The tenancy agreement gives certain rights to both parties to carry out production and sharing the product or receiving rent as the case may be. Various regions of India have banned tenancy as an arrangement but not in Assam. A tenant usually is granted right to occupancy after three years of continuous occupancy. Such a measure deviates from other states in India that either ban fully or partially due to various negative attributes associated with tenancy. The reason for such a variation in the legislations relating to the tenancy is also because the land policy is a state subject and therefore, it is upon the state legislature to formulate regulations on or associated with land. We

can divide tenancy regulations in India into five broad types (Haque, 2000). They are given below in terms of the category of states and the nature of the restrictions in Tenancy Laws.

Assam is still governed by the Assam Land and Revenue Regulation Act, 1886. There have been various reforms in the tenurial system of Assam. Some of them are Assam Adhiars protection and regulations Act 1948, the Assam State Acquisition of Zamindari Act, 1951, The Assam State Acquisition of Land belonging to Religious or Charitable Institution of Public Nature Act 1959, the Assam Fixation of Ceiling of Landholding Act 1956 and the Assam Temporarily Settled Tenancy Act 1971. The Assam Adhiars Protection and Regulations Act 1948, sought to regulate the landlord-tenant relations through the security of tenure for the tenants. It safeguarded the interests of the sharecropper. Through this regulation landowners share was reduced to one-third of the crop on condition of supplying seeds and draught animals and one-fourth of the crop when the tenant himself supplies the same. The tenant does not possess any right over the land, and the term of the tenancy and right of enjoyment is very insecure and restricted. Previously tenurial status was transmitted from one generation to another, but the landlords could evict the tenants at any time. But under The Assam Temporarily Settled Tenancy Act, 1935 and 1971, the tenants' interests have been protected in many respects. At present, it is difficult for a landlord to evict the tenant (Bhadra, 1975).

Table 4. 1 Nature of Restrictions in Tenancy Laws in India, by State

	State	Nature of restrictions in tenancy laws
1	Kerala and Jammu & Kashmir	Leasing out of agricultural land is legally prohibited without any exception
2	Telangana, Bihar, Jharkhand, Karnataka, Madhya Pradesh, Chhattisgarh, Uttar Pradesh, Uttarakhand and Orissa	Leasing out of agricultural land is allowed only by certain categories of land owners such as disabled, minors, widows, defence personnel, etc.
3	Punjab, Haryana, Gujarat, Maharashtra and Assam	Leasing out of agricultural land is not specifically banned, but the tenant acquires the right to purchase the tenanted land after a specific period of creation of tenancy.
4	Andhra Pradesh, Rajasthan, Tamil Nadu and West Bengal	There are no restrictions on land leasing, although in West Bengal only share cropping leases are legally permitted.
5	In Scheduled Tribe areas of Andhra Pradesh, Bihar, Orissa, Madhya Pradesh and Maharashtra	Transfer of land from tribal to non-tribal even on lease basis can be permitted only by a competent authority. The idea is to prevent alienation of land from tribal to non-tribal.

Source: GoI (2009) Report of the Committee on "State Agrarian Relations and the unfinished Task in Land Reforms", Department of Land Resources, Ministry of Rural Development (also see Haque, 2000; Mani, 2015; Mani, 2016).

4.1 The Tenurial Status of Peasant Families

4.1.1 The Agrarian Classes Based on Tenurial Status

Generally, there are two ways to measure the magnitude of tenancy. One of them is to measure the proportion of households leasing land into Pure Tenant, Owner Operator cum Tenant, Owner Operator, Owner-Operator cum Lessor and Pure Lessor. The other method of measuring the same is by looking into the area leased-in to the operational area or the leased-out area to the area owned (Goswami and Bezbaruah, 2013; Swaminathan and Das, 2017). In our analysis, we will see both the methods of measurement. The table below shows us the tenure status of the households in Majrabari. It shows the proportion of households under different tenure status according to their land size classification.

Table 4. 2 Number of sample households, by land size and tenurial status, Majrabari

Tenure status	Pure Tenant	Owner Operator cum Tenant	Owner Operator	Owner Operator cum Lessor	Pure Lessor	No cultivation	Total
Marginal	2	8	21	4	9	21	65
Small	3	15	11	2	4	1	36
Semi Medium	0	11	6	4	1	0	22
Medium	0	0	0	1	0	0	1
landless	0	0	0	0	0	2	2
Total	5	34	38	11	14	24	126

Source: Survey data, 2018

Owner-operators constitute about one-third of the households in Majrabari. Owner-operators cultivate their own land and do not lease out or lease in the land. Thirty-eight households cultivated their own land in Majrabari. Most of these owner cultivators are marginal and smallholders.

There are two forms of tenant households in Majrabari. They are those who cultivate their own land as well as lease-in land for cultivation (34 households) and those households that only lease-in land (5 households). In the table 4.2, those households that cultivate their own land as well as cultivate land belonging to others are called owner-operator cum Tenant and those households

that only cultivate land belonging to others are called pure tenants. If these two categories are combined, there are a total of 39 households in this category. All pure tenants belong to the marginal and smallholder land size classes. Among the two pure tenant marginal holders' one work as an agricultural labourer and the other work outside the village as a migrant. Of the three smallholder pure tenants one work outside the village as a migrant, one lives with a specific skill and the other work as a non-agricultural labourer in the village.

There are two kinds of Lessor category, those who are owner cultivators as well as lease out land called Owner operator cum lessor and the other pure lessor. There are 11 households as owner operator cum lessor and 14 households as pure lessors. Most owner operators cum lessors belonged to the marginal and semi medium landholding categories with few households from small and medium holders. Among the pure lessors most of them belonged to the marginal and smallholders and one household is a semi medium landholder. Semi medium and smallholder lessors mostly worked in the non-farm sector specifically in the government sector (defence) and marginal lessors worked as migrants outside or as casual labour in the village. Of all lessors only one household worked as a cultivator (he has mortgaged his land) and two as agricultural labourer.

The pure lessors in Majrabari leased-out land for various purposes. Since semi medium and small lessors mostly belonged to households with occupation in the non-farm salaried categories, it can be said that lessors preferred to leave farming due to unremunerated nature of farming. However, the composition of marginal lessors were much more diverse. Of the nine marginal lessors, only two were salaried government employee and only one household was a cultivator by occupation while the rest either worked as a migrant or a casual labour.

Usually pure lessors are supposed to have been from the large holder land size class. However, in Majrabari we see that pure lessors were mostly marginal and small farmers. This is due to marginal and small holders leaving agriculture to seek livelihood elsewhere, which is confirmed by a substantial number of pure lessors working in non-farm jobs which are remuneratively better in

comparison. On the contrary, the number of semi-medium holders and small holders leasing-in land as well as cultivating their own land (11 and 15 respectively) is higher than those who only cultivated their own land (6 and 11 respectively) in the same land size class categories. Tenancy usually is a contractual arrangement between a landed and a landless where labour shortage would necessitate a landlord to seek for labour while a tenant would offer his labour to the landlord. In reverse tenancy, large and semi-medium households usually tenanted land from marginal and small holders. While there is no reverse tenancy in Majrabari, there is a tendency to lease-in land by the semi medium and smallholders. The lone medium holder cultivated its own land as well as leased-out a part on sharecropping. The tendency among marginal holders is to either leave cultivation or cultivate their own meagre plots of land that they owned to make ends meet.

The non-cultivating resident households or Pure Lessors largely belong to the marginal holder category which signals to the absence of either of resident landlord or a non-resident landlord. In fact the village do not have a single household who can be called a landlord.

In the table 4.3, we see that the share of leased-in area to operational area decreases with the increase in land size. Marginal (75.22%) and small holders (64.44%) share a high leased-in area to operational area. It was only marginal, small and semi medium holders that leased-in land in Majrabari. On the other hand, all land size classes leased-out land in Majrabari. But marginal and small holders' share of leased-out area to owned land was very high for both marginal (96.62%) and small households (79.60%) (see Table 4.4). Most of the households that leased-out belonged to the marginal category in Majrbari (11.11%).

Whereas, the share of households leasing-in land was high for smallholders (14.29%), followed by semi-medium holders (9.52%) and marginal holders (7.94%). This shows that even though the share of leased-in area to operational area is very high for marginal holders, the number of households leasing-in as a percentage of population was low indicating that a small number of households were leasing-in land compared to other land size classes.

Table 4. 3 Average leased-in and operational areas in acres, proportion of leased-in area to operational area and share of leased-in households as a percentage of population, by land size

Land size	Average Leased-in area (in acres)	Average Operational area (in acres)	Share of Leased-in area to Operational area (in %)	Households Leasing-in Land (as % of population)
Marginal	0.94	1.25	75.22	7.94
Small	2.05	3.29	64.44	14.29
Semi-Medium	1.91	6.31	30.27	9.52
Medium	0.00	16.17	0.00	0

Source: Sample Survey, 2018

Table 4. 4 Average leased-out and owned areas in acres, proportion of leased-out area to owned area and share of leased-out households as a percentage of population, by land size

Land size	Average Leased-out area (in acres)	Average Owned area (in acres)	Share of Leased-out area to Owned land (in %)	Households Leasing-out Land (as % of population)
Marginal	0.85	0.88	96.62	11.11
Small	1.46	1.83	79.60	4.76
Semi-Medium	1.73	4.41	39.29	4.76
Medium	3.96	13.53	29.27	0.79

Source: Sample Survey, 2018

4.1.2 The Clan Status of the Agrarian Classes

We have already seen that the Basumatari clan was numerically the largest clan group in Majrabari. The Table 4.6 follows the same pattern where Basumatari clan hold a significant share of about 40 per cent or more in each of the tenure status categories in Majrabari. Besides, the Basumatari clan, Boro and Goyari clans cultivated their own land while the rest hold a share below 10 percent. Most owner operator cum tenants were Basumatari and Boro clans. Basumatari, Boro and Ramchiari were pure tenants as well as pure lessors. Those clans that cultivated their own land while also leasing-out were Basumatari, Boro, Kherkatari, Narzari and Swargiari. This table shows that the Basumatari clan numerically overtakes other clan groups in contracting tenancy arrangements. However, other clans are also more likely to proportionally lease-in or lease-out land in Majrabari (see Table 4.7).

Table 4. 5 Percentage share of households by tenurial status and by clan type, Majrabari

Tenure status	Pure Tenant	Owner Operator cum Tenant	Owner Operator	Owner Operator cum Lessor	Pure Lessor	No cultivation	Total
Basumatari	2	17	17	5	6	12	59
Boro	2	10	5	2	3	3	25
Daimari	0	0	2	0	1	2	5
Goyari	0	3	5	0	0	0	8
Kherkatari	0	1	2	2	1	1	7
Mushahari	0	0	2	0	0	1	3
Narzari	0	0	2	1	0	0	3
Ramchiari	1	1	1	0	2	1	6
Swargiari	0	2	3	1	1	3	10
Sum	5	34	39	11	14	23	126

Source: Survey data, 2018

Table 4. 6 Percentage share of households by tenurial status and by clan type, Majrabari

Tenure status	Pure Tenant	Owner Operator cum Tenant	Owner Operator	Owner Operator cum Lessor	Pure Lessor	No cultivation
Basumatari	40.00	50.00	43.59	45.45	42.86	52.17
Boro	40.00	29.41	12.82	18.18	21.43	13.04
Daimari	0.00	0.00	5.13	0.00	7.14	8.70
Goyari	0.00	8.82	12.82	0.00	0.00	0.00
Kherkatari	0.00	2.94	5.13	18.18	7.14	4.35
Mushahari	0.00	0.00	5.13	0.00	0.00	4.35
Narzari	0.00	0.00	5.13	9.09	0.00	0.00
Ramchiari	20.00	2.94	2.56	0.00	14.29	4.35
Swargiari	0.00	5.88	7.69	9.09	7.14	13.04
Sum	100	100	100	100	100	100

Source: Survey data, 2018

Table 4. 7 Proportion of households by tenurial status and by clan type, Majrabari

Tenure status	Pure Tenant	Owner Operator cum Tenant	Owner Operator	Owner Operator cum Lessor	Pure Lessor	No cultivation	Total
Basumatari	3	29	27	8	10	22	100
Boro	8	40	20	8	12	12	100
Daimari	0	0	40	0	20	40	100
Goyari	0	38	63	0	0	0	100
Kherkatari	0	14	29	29	14	14	100
Mushahari	0	0	67	0	0	33	100
Narzari	0	0	67	33	0	0	100
Ramchiari	17	17	17	0	33	17	100
Swargiari	0	20	30	10	10	30	100
Sum	4	27	30	9	11	19	100

Source: Survey data, 2018

4.2 Type of Tenancy on Privately Owned Land

Sharecropping is the major tenancy type in Majrabari. Of the tenanting households, the percentage of sharecropping is 78.5 percent while that of fixed rent tenancy is 10.8 percent. The share of households with both sharecropping and fixed rent tenancy is also 10.8 percent. Among the sharecropping households, marginal holders share 29.2 percent, small holders 27.7 percent and semi medium households is 20 percent. The share of households under fixed rent tenancy is concentrated among the marginal and small holder households 4.6 percent each. Semi medium households under fixed tenancy have a share of just 1.5 percent. However, the share of households under fixed rent tenancy as well as sharecropping is concentrated among the small and semi medium households 4.6 percent each. Marginal households under both fixed and sharecropping have a share of just 1.5 percent. Small and Marginal holder households together form over 70 percent of the households with one or the other form of leasing arrangements in Majrabari (see Table 4.8).

Table 4. 8 Percentage share of sample households by size class of land under different tenurial status, Majrabari

Size class of land	*Fixed Rent*	*Sharecropping*	*Both fixed rent & sharecropping*	*Total*
Marginal	4.6	29.2	1.5	35.4
Small	4.6	27.7	4.6	36.9
Semi Medium	1.5	20	4.6	26.2
Medium	0	1.5	0	1.5
Total	10.8	78.5	10.8	100

Source: Survey data, 2018

4.2.1 Sharecropping Terms

We have already seen that sharecropping is the most preferred form of tenancy in Majrabari. While assigning a tenant, the landowner prefers a known person most of the time. Also, because the landowner knows the tenant, supervision costs can come down. Let us examine sharecropping contract followed in this village through Khampha Basumatari who is an Owner-Operator cum lessor. During the agricultural season of 2017-18, his ownership holdings was 13.53 acres (or 41

bighas of land) and operational holdings 10.56 acres. He is the largest landowner of Majrabari revenue village and lives in Majrabari *suba*. In the agricultural year of 2017-18, the survey reference period, Khampha Basumatari entered into a sharecropping contract with three tenants.

A medium land category household, Khampha Basumatari's first tenant is Mufur Baro, with whom he also had a contract for the last four agricultural seasons. Mufur Baro lives in No. 2 Majrabari *suba* and had leased-in 1.32 acres or 4 bighas of land from Khampha Basumatari. He is a marginal farmer and used to work as a *dahwna* (attached labour) with Samthai's family in the 1980s, before being allocated homestead land as he was *bhumiheen* (landless). The practice of being an attached labour is no longer seen in Majrabari. Overall Mufur Baro had been a *dahwna* right from his late childhood, through his teen years leading upto his youth, for about 12 years, of which, four years were with Samthai's family, who owned 85 bigha land. As *dahwna* he used to receive a wage in kind of 18 *maunds* (equivalent to 720 kilograms) of paddy annually. Currently the market price of 1 *maund* (equivalent to 40 kilograms) of paddy is sold at the rate of Rs. 500 approximately. So at current price the wage of a *dahwna* was Rs. 9000 per annum. Mufur Baro recalls that his employers were generally good to him, except for a brief spell of two years out of the four years he worked with an employer in Dongopar near Majrabari. The first two years in this particular household were prosperous, but the rest of the two years were spent in great difficulty as the household's economic circumstances dwindled. He quit his job as a *dahwna* at this household after four years. Mufur Baro says,

> *Ang Samthai lahanao sari bwswr thadwng, arw bini unao dongoparao sari bwswr. Ang saat bwswrni unao fwidwng ang. Je sian jabai afayabw thwibai. Aswl gami gobardhana kolbari. Ang baro bwswr na swidho bwswr dahwna thadwng. Iyaonw aath bwswr kha. Gobardhana yao kurma yaonw arw ek bwswr arw bini unao bwswr se arw inifrai Khunkhra ranjan (ranger) ni fiswola fwrniao nw ek bwswr. Bese jakhw? 8 eh tini 11 bwswr. Ei khinianw. Arw jwngna arw kurma niao bwswrseanw thaframdwng. 12 bwswr jabai. Ise halieobainw haywbanw mai monse ba dos parla mai.*

Thika system bw thayw arw erwihai, nwi Bargaon bwswrao 18 maund mwndwng mwn. Highest anw angina 18 maund bwswrao. Posasi bigha Samthai mwnhanw.

Prai mwjang gwjamwn arw first ni second ao ang jainiao 4 bwswr dongmwn na, iyao dui bwswr swa khwb mwjang mwn, lastni bwswr nwiao ese khili mili jadwng mwn manw hwnba gannw mwna jwmnw mwna e rokhom jahwidwng isranao, thek jalangbaina idi jadwng.—Mufur Baro

(At Samthai's household I worked for four years. At Dongopar, I worked as attached labour another four years. I came to Majrabari as soon as I became intelligent after I turned seven years of age. I worked as attached labour for 12 or 14 years, around these villages alone for eight years. Before that I had worked as attached labour for one year at my own relative's household at Gobardhana, precise hamlet at Kolbari. After this, I stayed two years with Khunkhra ranger's grandson's house. How many years did I work? Add eight and three, equals to 11. This is it. Oh and one year at another of my kurma (relative). So, these twelve years… If you ploughed the fields for sometime you'd be paid in kind at least ten parlas (one parla is equal to 5 or 6 kg paddy). Fixed rent was also prevalent and at Bargaon I was paid 18 maunds of paddy annually which had been my highest pay. Samthai's family owned 85 bighas (approximately 28.05 acres) of land). Most of my employers were good natured but the second family where I worked for four years, the first two years were fine. The rest of the two years I had to work with difficulty because the family's economic state began to wane).

Although Mufur Baro does not own any agricultural land, he manages to make ends meet by working as an agricultural labourer in this area. For the agricultural year of 2018-19 he has not tenanted Khampha Basumatari's land. One of the reasons for this is that his son recently gained a government job as an assistant teacher. His other son also works as defence personnel in Government of India. Therefore, this year he has decided not to work as a tenant cultivator.

Khampha Basumatari's second tenant was Hasung Basumatari from Majrabari *suba* in Majrabari, whose primary occupation is of a salesman of natural medicinal products. He finds it encouraging to call himself a businessman. He also works as a dance teacher and participates in local functions and draws an income out of it. Although he is also a tenant farmer, he does not like calling himself one. This year he wants to do some cultivation as a tenant farmer alongside his other occupations, and has leased in 1.32 acres of 4 bighas of land from Khampha Basumatari. At home, his father nags him to work. Therefore, these few months he has been befriending Khampha Basumatari, and in this agricultural season, Khampha Basumatari has agreed to lease-out his land to Hasung Basumatari. Khampha Basumatari wants to enter into a leasing arrangement primarily because he cannot meet the high labour costs in Majrabari, as well as being short of family labour. He has three children, of which the eldest was studying for his final Bachelor degree exam, a second son was in the higher secondary school and a daughter who was in her second year Bachelor degree programme. Khampha Basumatari's family although primarily agricultural was aspirational towards non-agricultural jobs. Khampha Basumatari himself is partly engaged as a non-salary drawing teacher in a venture[21] school near Majrabari, for which he frequently visits Guwahati city to attend to official procedures of receiving government support. Since Hasung Basumatari was willing and Mufur Baro's labour would not have come by this year, he leased-out the land to Hasung Basumatari in Majrabari.

Khampha Basumatari's third tenant was Nwzwr Basumatari of Dongopar revenue village adjacent to Majrabari, who also leased-in 1.32 acres of land. This shows that sharecropping arragements are also done with families outside the village. Dipen is a small farmer cultivator as well as a retail shop owner. Khampha Basumatari's contract with Nwzwr Basumatari includes only sharing of seed cost. The contract with Hasung Basumatari requires him to share seed costs as well as one round

[21] Venture primary and secondary schools are set up with local initiative which has permission from the State Government and recognition from the Boards of Primary and Secondary Education of Assam. However the services of teachers in these schools are not yet provincialized under any Act enacted by the State Legislature.

of machine labour per acre. Khampha Basumatari recalls that when he tenanted his land with Mufur Baro he used to share both seed and machine costs with him. Since Khampha Basumatari has a power tiller, he tilled the land while Mufur Baro would only have to pay for the fuel costs. Khampha Basumatari shared one maund of seed cost with Mufur Baro every year for the last four years. During harvest, the costs were re-calculated so that the terms of sharecropping as a 50-50 contract was maintained. Although the contracting families used family labour extensively, wage labour became necessary too, and it was the tenant who exclusively bore the wage costs. The labour wage cost incurred during harvest, are borne equally between the landowner and the tenant.

If we examine the contracts, we see that even when the contract is of a 50-50 share, the input cost shared with Nwzwr Basumatari was restricted only to seed. The produce was then shared equally during harvest time. With Mufur Baro and Hasung Basumatari the costs of cultivation were mostly shared between the contracting partners. Khampha Basumatari was close to both these two tenants too. To be in a favourable position, Mufur Baro and Hasung Basumatari maintain camaraderie with Khampha Basumatari. Khampha Basumatari in order to maintain a steady flow of labour reciprocates by helping them with input costs during cultivation.

The above example of Khampha Basumatari indicates that land contract arrangements are usually carried out among families that are known to each other. Mufur Baro had been a long term worker with Khampha Basumatari's family and therefore was one of the most preferred tenants. Similarly, Hasung Basumatari was also a preferred tenant as Khampha Basumatari often socializes with him. However, Nwzwr Basumatari, though belonging to the same clan as Khampha Basumatari's, was from outside the village Majrabari and formally approached Khampha Basumatari for a lease contract. Note here that Assam follows a restrictive tenancy policy according to which a tenant can acquire occupancy rights after three years of continuous tenancy on that plot of land. However, after the implementation of the Sixth Schedule in the BTAD areas, the jurisdiction in matters of

land is heard by the Land Advisory Council in BTC. Therefore the restrictive tenancy policy with regard to occupancy rights does not apply to Majrabari.

At the village level, based on the sample survey estimates, we see that in sharecropping leasing-in arrangements, the proportion of households sharing seed is 50 percent. The proportion of households that share machine labour is 44.4 percent, that of hay is 22.2 percent and that of fertilizer is 13.9 percent. The proportion of households in leasing-out arrangements, seed sharing, is seen among 60 percent of the households. The proportion of households that share machine labour is 47.1 percent, hay is 35.3 percent, and 11.8 percent for fertilizer. On closer examination, we find that marginal and small farming families prefer to share seeds, while small and semi-medium families shared machine labour. Fertilizer sharing also takes place among the latter group of farming families. However, as the estimates show complete sharing of input costs is rare.

4.2.2 Fixed-Rent Terms

In a fixed rent tenancy, the share of production is fixed beforehand for a certain amount and paid either in cash or kind. Out of a total of 126 households, 14 peasant families informed of either leasing out or leasing in on a fixed rent contract for the agricultural year of 2017-18. Such tenancy arrangements can be seen on both community-owned land as well as on privately owned land. Rent is paid either in the form of cash or kind. The rent for fixed rent is 1500 rupees per bigha or 3 to 4 maunds in kind.

The extent of community-owned land leased-in by the peasant families in the sample ranges between 2 bigha (or 0.66 acres) to 5 bigha (or 1.65 acres). Similarly, the extent of private-owned land leased-in ranges between 3 bigha (or 0.99 acres) to 8 bigha (or 2.64 acres). The extent of private-owned land leased-out ranges between 1 bigha (or 0.33 acres) to 2 bigha (0.66 acres).

Table 4. 9 Number of households reporting fixed-rent tenancy (either leased-in or leased-out), by size class of land and by clan, Majrabari

Clan	Marginal	Small	Semi Medium	Total
Basumatari	2	3	3	8
Kherkatari	0	1	0	1
Boro	3	0	0	3
Ramchiari	0	1	0	1
Goyari	0	1	0	1
All	5	6	3	14

Source: Survey data, 2018

Table 4. 10 Number of households reporting fixed rent tenancy (either leased-in or leased-out), by type of land and by type of rent, Majrabari

Clan	Community Owned land	Privately Owned land	Rent	
			Kind	Cash
Basumatari	2	6	8	1
Kherkatari	1	0	0	1
Boro	1	2	2	1
Ramchiari	1	0	1	0
Goyari	1	0	1	0
Total	6	8	12	3

Source: Survey data, 2018

It is the Basumatari clan which has most households under the fixed rent tenancy. These households are mostly from small holders and semi medium holders followed by marginal holders. The land which is fixed rented by Basumatari households are privately owned land. Most of the fixed rent tenancy is paid in kind and most of them are Basumatari households.

4.2.3 Tenancy Terms on Community-Land

Every hamlet has guidance from a village authority (*raizw*) that presides over a variety of matters ranging from allotment of community land for cultivation to religious functions and social ceremonies. I interviewed the head of hamlet Majrabari *raizw* on a Tuesday, which is a religious day for the villagers. Older adults in the village participated the most on such days. To get an insider view of the proceedings, I participated in the prayers. The prayer is an emotional affair for the villagers. Initially hymns and a sermon and a ritual later, the final prayer is noteworthy. It starts with a call by the leader for a mass prayer by the congregation. Each worshipper submits one's

plea to the resident god at the *thansali,* filling the prayer house (*thansali*) with echoes of passionate bursts of personal misery in chorus. This concludes the weekly worship of the congregation.

The prayer is followed by a small gathering with refreshments. I met up with the leader of the worship programme and the whole congregation gathered, although the women secluded themselves from participating in the interview. He told me that community land under the custodianship of *raizw* is of three kinds. They were *rupit* (or paddy land), some *bitha* (orchards and plantation), some were *bwri* (or the high land). On community-owned land, common establishments are allowed to be constructed such as the Bathwo temple and the nursing college. The allocation of land for the nursing college was after due consultation with the Land Advisory Council of Baksa district. Playground (*gelegra fwthar)* and the grazing reserves (*hadan*) are also under community land. On being asked if the Majrabari *raizw* controlled any agricultural land, he replied that total community-owned land could be pegged at approximately 25 bigha. Agricultural land under community ownership is rented to peasant families according to a lottery system. These households had varied terms of tenancy arrangements (see preceding section on fixed tenancy). Community land is also used as the ground for certain revenue-generating fairs like Bathwo Puja, Theatres or Film Screenings.

4.3 Productivity (Yield per Acre)

The measure of agricultural productivity is calculated through the yield of a crop per unit area of land cultivation. The degree of yield in terms of a high or low yield is due to a host of a number of factors such as type of crops used, use of fertilizer, irrigation, quality of soil etc. For our analysis we look at yield in terms of the average value of the calculated rupees per acre of HYV households and those of both HYV and Local variety cultivating households.

The average yield for the entire village is for HYV crop is 1228.1 kg per acre and and that for HYV and Local crop is 1088.9 kg per acre. The average crop yield per acre for HYV crops for all land

size is higher than those households growing both HYV and Local crops except marginal households (HYV: 1158.5 kg per acre, HYV and Local: 1535.2 kg per acre). The reason for marginal households growing HYV and Local crops demonstrating a better yield could be due to lesser number of households in the category. The average yield in kg per acre terms increases along with the increase in land size for HYV cultivating households. In other words there is a positive relationship between land size class and yield per acre in Majrabari for HYV households. Since, yield per acre for only HYV cultivating households is higher than both HYV and Local cultivating households we can clearly say that there's a preference, therefore, to grow crops with higher productivity.

Let us now compare the average yield per acre for sharecropping, fixed rent and those with both sharecropping and fixed rent tenancy households. It is found that the average yield per acre for the entire village is higher for fixed rent households than sharecropping households. The average yield per acre for sharecropping households is 1105.1 kg per acres while that of fixed rent households is 1232.3 kg per acre. Although fixed rent households yield better that sharecropping households, households prefer to sharecrop.

Table 4. 11 Table showing the crop yield of land classes according to type of crop

Land size		HYV (kg/acre)	HYV & Local (kg/acre)
Marginal	Average	1158.5	1535.2
	Min	606.0	1212.0
	Max	2667.0	1818.0
Small	Average	1264.8	1130.1
	Min	606.0	661.0
	Max	3030.0	1576.0
Semi Medium	Average	1337.9	1030.9
	Min	727.0	566.0
	Max	2182.0	1576.0
Medium	Average	0.0	1212.0
	Min	0.0	1212.0
	Max	0.0	1212.0
Village Average	Average	1228.1	1088.9
	Min	606.0	0.0
	Max	3030.0	1818.0

Source: Survey data, 2018

Table 4. 12 Table showing the crop yield of land classes according to type of tenancy

Land size		Only Share (kg/acre)	Fixed Only (kg/acre)	Both Share & Fixed (kg/acre)
Marginal	Average	**1235.6**	**0.0**	**0.0**
	Min	0.0	0.0	0.0
	Max	2667.0	0.0	0.0
Small	Average	**862.0**	**1818.2**	**1292.8**
	Min	0.0	1454.4	1090.8
	Max	1333.0	2182.0	1576.0
Semi Medium	Average	**1353.5**	**1292.8**	**999.1**
	Min	566.0	1292.8	906.0
	Max	2182.0	1292.8	1061.0
Medium	Average	**0.0**	**0.0**	**0.0**
	Min	0.0	0.0	0.0
	Max	0.0	0.0	0.0
Average	Average	**1105.1**	**1232.3**	**1145.9**
	Min	0.0	0.0	906.0
	Max	2667.0	2182.0	1576.0

Source: Survey data, 2018

This could be due to various reasons one could be that the costs of cultivation is shared between the landowner and the tenant in sharecropping which absorbs some of the risks associated with an ever increasing capital intensive agriculture. We also notice that the sharecroppers were exclusively from the marginal size class of land. Is it then that the marginal farmers choose to sharecrop in order to share the costs of cultivation in Majrabari?

4.4 Costs of Cultivation and Farm Business Income

In this section we will look into the costs of cultivation and calculate the Farm Business income of households in Majrabari. First, we analyse the costs of cultivation of the entire village along with their farm business income and then compile both variables according to land size class and then analyse according to crop type and also according to tenancy type.

The majority costs on average in rupees per acre terms is spent on casual labour and machine labour with a share of 54.7 percent and 28.5 percent of the total costs of cultivation respectively.

The average costs spent on seed, maintenance and fertilizer is 7 percent, 6.6 percent and 2.5 percent respectively.

On average households in Majrabari spent the highest on casual labour. The costs of cultivation for casual labour was the highest for medium households followed closely by semi medium households at Rs. 9403.4 per acre and Rs. 8996.4 per acre respectively and small and marginal households at Rs. 3605.8 per acre and Rs. 1730.5 per acre. The share of total costs of cultivation other than the Cost on Casual Labour is 45.3 percent incurred by households in Majrabari. Therefore, Majrabari is a capital-intensive agricultural village which links it to the agricultural market. Hence most of the input costs in fertilizer, pesticide, irrigation, machine labour, seed, etc. has to be procured from the market as purchased products. Except the cost of seed, there is an increase in the average costs incurred in all agricultural inputs with an increase in land size. The gross value of output was Rs. 14941.90 per acre against the total cost of cultivation amouting to Rs. 10840.00 per acre. The calculated farm business income is about Rs. 4101.90 per acre on an average for all households. The proportion of costs spent by each land classes indicate that as a proportion of total costs marginal households preferred to spend more on fertilizers, pesticides, machine labour and seeds per acre.

Table 4. 13 Table showing Costs of Cultivation according to land size classification

Item	Marginal (Rs/acre)	Small (Rs/acre)	Semi Medium (Rs/acre)	Medium (Rs/acre)	Average (Rs/acre
Fertilizer	203.3	305.9	592.1	0.0	275.3
Pesticide	29.7	29.7	89.1	0.0	37.1
Irrigation	14.6	45.5	48.8	0.0	27.2
Casual Labour	1730.5	3605.8	8996.4	9403.4	5934.0
Machine Labour	1465.4	2175.0	2657.7	6061.5	3089.9
Seed	363.6	166.6	141.8	2376.0	762.0
Maintenance	5.5	798.5	2027.1	26.4	714.4
Total Costs	3812.5	7127.1	14553.0	17867.3	10840.0

Source: Survey data, 2018

Table 4. 14 Table showing the share of different categories of costs in the process of agricultural production

Item	Average (Rs/acre)	Percentage (Rs/acre)
Fertilizer	275.3	2.5
Pesticide	37.1	0.3
Irrigation	27.2	0.3
Casual Labour	5934.0	54.7
Machinery	3089.9	28.5
Seed	762.0	7.0
Maintenance	714.4	6.6
Total Costs	10840.0	100.0

Source: Survey data, 2018

Table 4. 15 Gross Value of Output; Costs of Cultivation and Farm Business Income of all households in rupees per acre

	Values in Rs/acre
Gross value of Output	14941.9
Cost of Cultivation	10840.0
Farm Business Income	4101.9

Source: Survey data, 2018

Table 4. 16 Percentage of costs spent on cultivation according to land size classes in Majrabari

Item	Marginal (in %)	Small (in %)	Semi medium (in %)	Medium (in %)
Fertilizer	5.3	4.3	4.1	0.0
Pesticide	0.8	0.4	0.6	0.0
Irrigation	0.4	0.6	0.3	0.0
Casual Labour	45.4	50.6	61.8	52.6
Machinery	38.4	30.5	18.3	33.9
Seed	9.5	2.3	1.0	13.3
Maintenance	0.1	11.2	13.9	0.1
Total Costs	100.0	100.0	100.0	100.0

Source: Survey data, 2018

After calculating the Gross value of output, costs of cultivation and farm business income according to land class, marginal households seem to make the maximum profit out of cultivation. The farm business income of marginal holders is Rs. 11096.72 per acre. The farm business income of small holders is Rs. 8393.10 per acre and that of semi medium holders is Rs. 343.30 per acre. Medium holders tend to register a negative farm business income which signals that this size class of farmers are making a loss from farming. Medium holders indicate that the costs of cultivation for this class is actually higher than the gross value of output per acre due to which they register a

loss. Casual Labour, machine labour and seed costs are the dominant costs that this size class holders have to spend on.

Table 4. 17 Gross Value of Output; Costs of Cultivation and Farm Business Income of households according to land class

	Marginal (Rs/acre)	Small (Rs/acre)	Semi Medium (Rs/acre)	Medium (Rs/acre)
Gross value of Output	14909.24	15520.2	14896.4	15150.0
Cost of Cultivation	3812.52	7127.1	14553.0	17867.3
Farm Business Income	11096.72	8393.1	343.4	-2717.3

Source: Survey data, 2018

In Table 4.18, we see marginal holders as profiting from agriculture. Although marginal holders show agriculture as a profitable business (see Table 4.18), I attribute this profit to low costs of casual labour by marginal households (see Table 4.12) which is because of exploitation of family labour (see section on family labour in Majrabari).

Table 4. 18 Percentage of costs spent on cultivation according to crop type in Majrabari

Item	HYV (average in Rs/acre)	HYV (in %)	HYV & Local (average in Rs/acre)	HYV & Local (in %)
Fertilizer	243.4	5.3	587.9	4.5
Pesticide	42.6	0.9	26.7	0.2
Irrigation	32.5	0.7	41.3	0.3
Casual Labour	2435.7	52.7	5612.1	43.4
Machinery	1621.3	35.1	3866.2	29.9
Seed	218.0	4.7	594.0	4.6
Maintenance	24.2	0.5	2205.2	17.1
Total Costs	4617.7	100.0	12933.4	100.0

Source: Survey data, 2018

Table 4. 19 Gross Value of Output; Costs of Cultivation and Farm Business Income of households according to crop type

	HYV (Rs/acre)	HYV & Local GVO (Rs/acre)
Gross Value of Output	15351.5	13610.8
Cost of Cultivation	4617.7	12933.4
Farm Business Income	10733.9	677.4

Source: Survey data, 2018

If we also analyse according to HYV cultivating households and both HYV and local variety cultivating households, HYV growing households seem to make a way better farm business

income. The farm business income for HYV cultivating households is Rs. 10733.9 per care while that of both HYV and Local cultivating households is Rs. 677.4 per acre. This is because there is a huge difference in the costs of cultivation of HYV growing households and both HYV and Local growing households. HYV households spend Rs. 4617.7 per acre while both HYV and Local cultivating households spend Rs. 12933.4 per acre. For HYV households, majority of the costs are spent on casual labour and machine labour while for both HYV and Local casual labour, machine and maintenance of machinery form substantial part of the costs. This is because most of the farm machinery is owned by medium, semi medium and small households and these are the households that also cultivated both HYV and Local variety paddy while most marginal households cultivated HYV variety only.

We have already seen that the yield per acre for fixed rent households is favourable in comparison to sharecropping. If we calculate the farm business income for fixed rent households, we find it to be favourable as expected. The costs of cultivation for fixed rent is extremely low which enables these households to maintain a handsome farm business income. The farm business income for fixed rent is Rs. 13143.4 per acre, for sharecropping it is Rs. 8400.1 per acre and Rs. 3725.0 per acre for both HYV and Local. The costs of cultivation for fixed rent is low at Rs. 2260.3 per acre, Rs. 5414.0 per acre for sharecroppers and Rs. 10599.1 per acre for both fixed rent and sharecropper households.

Table 4. 20 Percentage of costs spent on cultivation according to tenancy type in Majrabari

Item	Fixed Only Fertilizer (Rs/acre)	Only share (Rs/acre)	Both share & Fixed (Rs/acre)	Average (Rs/acre)	Percentage (%)
Fertilizer	40.3	275.3	694.3	336.7	5.5
Pesticide	238.1	29.7	76.4	114.7	1.9
Irrigation	47.1	30.8	0.0	26.0	0.4
Casual Labour	1531.2	3201.2	5450.4	3394.3	55.7
Machine Labour	290.4	1687.6	4276.2	2084.7	34.2
Seed	113.1	88.5	101.8	101.2	1.7
Maintenance	0.0	100.8	0.0	33.6	0.6
Total Costs	2260.3	5414.0	10599.1	6091.2	100.0

Source: Survey data, 2018

Table 4. 21 Gross Value of Output; Costs of Cultivation and Farm Business Income of households according to tenancy type

	Fixed Only (Rs/acre)	Only Share (Rs/acre)	Both Share & Fixed (Rs/acre)
Gross Value of Output	15403.8	13814.2	14324.2
Cost of Cultivation	2260.3	5414.0	10599.1
Farm Business Income	13143.4	8400.1	3725.0

Source: Survey data, 2018

4.5 Labour-Use in Agriculture

4.5.1 Family Labour

A peasant is generally meant to be a tiller of the soil. Although this is an accurate description, a peasant also includes tenants and sharecroppers which are characteristics, other than owning land. It is important for us to understand that it is not the individual cultivator which is the most essential unit of a peasant economy but the peasant family. The peasant family is an important unit that provides the peasant producer with the labour essential for the reproduction of the peasant family. Family labour in Majrabari was important. About 24 households cultivated their land with family labour thus saving crucial cost of cultivation. These households mostly belong to marginal households who make the most of available labour in fact self-exploits themselves in order to reproduce the household. However, rice is a labour intensive crop which requires hired labour by all sections of the peasantry.

Table 4. 22 Households with various type of labour used for household production in Majrabari

Type of Labour	No of Households
Casual Labour	78
Family Labour	24
No cultivation	24
Total	126

Source: Survey data, 2018

Table 4. 23 Households with family labour used for household production in Majrabari by land size class

Item	Marginal	Small	semi medium	Medium	Total
No of households	13	9	2	0	24

Source: Survey data, 2018

4.5.2 Cost of Wage Labour

Sowing of seeds starts in the month of Asar according to the Hindu calendar. The Asar month is equivalent to the Gregorian calendar months of June-July. These months receive sufficient rainfall for a rain intensive crop like paddy. The Bay of Bengal branch of the South-West Monsoon helps farmers with heavy downpour in month of June. The harvest usually starts from Kati month upto Puh month.

Table 4. 24 Households using casual labour for small household production by type of work and by land size class

Land size	No of households that spent on Transplantation	No of households that spent on Plot preparation	No of households that spent on Harvest
Marginal	30	10	23
Small	24	8	22
semi medium	19	13	19
Medium	1	1	1
Out of 78 households	74	32	65

Source: Survey data, 2018

In Majrabari paddy cultivation being the staple crop it requires the use of hired labour along with family labour. This is why we see such a large number of households about 78 households employing casual or hired labour for agricultural work. The need for casual labour is high for transplantation and harvest. During the agricultural year July 2017-June 2018, out of 78 households a total of 74 households spent on casual labour during the time of transplantation of paddy crop.

The number of households that spent on casual labour at the time of harvest was 65 households while for that of plot preparation it was 32 households.

However, the data above does not give us the full picture of the scenario in terms of what kind of labour is actually used by households and how it is used. Let's see from the table below. I have taken four households with different ranges of expenditure on labour. Basumatari 1 spends less on transplantation even though he is a medium holder. This is because he has sufficient family labour in the form of his wife and children, one in his late teens and the other two, one male and one female, in their early twenties. He also employs a few casual labour if required. Labour for plot preparation is required since Basumatari 1 is engaged in tilling the land with his power tiller. He spends a good amount on harvest because of the size of his landholding. Usually it is better to employ labour for harvest who form groups of individuals and receive payment in kind with a specific fixed amount per plot.

Basumatari 2 on the other hand has to spend a lot on transplantation although it is a joint family of three couples, parent couple and two siblings and their family. The children of the two sons have not reached a labour suitable age due to which this family has to opt for casual labour. He also has to incur significant costs for plot preparation for the labour shortage at home. He employs the same kind of group for harvest adding to his overall labour costs.

Boro household does not spend much either for transplantation of paddy. He makes use of his wife's labour and his daughter-in-law and a few hired labour. He manages the plot preparation by himself—he is a tenant. He himself works as a member of a harvesting group and considerably reduces his harvest labour costs. His two sons are government salaried employees—one in the defence and the other a teacher. He, however, chooses to lease-in land as a tenant.

Kherkatari is the highest spender on transplantation and harvest of paddy. He is a retired government teacher. No one directly works in cultivation in his family although his fields are cultivated using hired labour.

The per acre costs of labour considerably reduces on the condition that suitable family labour is available to the cultivating household. Besides, skill and camaraderie with same class of people can considerably reduce costs as in the case of Boro.

Wage labour is the most common form of labour. Occasional instances of exchange labour called *saori* is prevalent. Both wage labour and exchange labour is used in the production process. Usually at the time of sowing and plantation, wage labour is widely used. There are two kinds of work that is generated during sowing season. One is tilling the land and work related to land preparation. The other is sowing and transplantation. The first type of work is mostly undertaken by males. Within this, tilling of the land can either be through the wooden, iron plough or machine. These machines are needed to be guided by human labour. There are other work where the preparation of the pathways in the plot or levelling of the plot needs labour and usually done by males. Some households ploughed their fields only once while the rest of the ploughing was done through the humble plough. Usually tilling the land requires three or four rounds per bigha. When probed on the reason, they replied that using the plough for the rest of the tilling provides better tillage of the land.

Table 4. 25 Households incurring costs on casual labour by clan and by type of work

Surname	Transplantation (Rs)	Plot prepar-ation (Rs)	Rent Harvest in Maund in Cash (Rs)	Rs per acre Casual labour	Operati-onal Holding	Tenure Status	Occupati-on
Basumatari-1	5460	3000	20035.06	9403.37	Mediu-m	Owner Operator cum Lessor	Cultivati-on
Basumatari-2	30000	6000	25043.83	20144.46	Semi-Mediu-m	Owner Operator cum Lessor	Cultivati-on
Boro	4500	0	3255.70	2559.38	Small	Owner Operator cum tenant	Govern-ment Salaried Teacher
Kherkatari	33000	200	26296.02	19633.69	Semi Mediu-m	Owner Operator	Govern-ment Salaried Teacher

Source: Survey data, 2018

However, because tilling the land requires three or four rounds, using the machine for the rest of the purpose raises cost of cultivation which was Rupees 250.00 per round per bigha in the agricultural year June 2017-July 2018. Therefore, this could be the reason for some households reporting tilling land only once by machine. When the time for transplantation arrives, women are entrusted with the work. Both these work are done with wage or family labour. The running wage for preparing pathways/plot preparation was rupees 250 without food or rupees 200 with food. Within the village the transplantation ranged between 130 to 150 rupees. If transplantation was done in nearby village the wage rose a little to 170 rupees with lunch. The high rates of wage for transplantation away from the village to Khoklabari farm was 220 rupees without travel costs. If travel costs are calculated the wage is rupees 220. This travel costs arises on account of the distance of the Khokhlabari farm from Majrabari which is situated at a distance of seven to eight km approximately. During the sowing and transplantation season pick-up trucks are sent to the villages in order to transport labour to the farm.

Harvest is another time of the agricultural season where wage labour is required. The work during this time is mainly reaping ripe paddy and carrying them to the owner's house. During harvest the labour is organized in groups of wage labourers who are always paid in kind. Each group receives paddy 1.5 or 2 maunds if only reaping and 2 or 2.5 maunds if the harvest involves carrying to the homestead of the employer. Threshing is done either with machine or animal labour. Machine charges are rupees 250 an hour but if threshing by draught animal it is *saori*. It is noteworthy that during harvest, payment of wages is mostly done in kind.

In the table below, most of the households in Majrabari labour-out in agriculture for sowing and transplantation, followed by harvest and then for plot preparation. Most of the labour-out in agriculture belonged to the marginal landholder class. 49 marginal households labour-out in sowing and transplantation activities followed by smallholders (28 households) and semi medium households (8 households). However, small holders have more individuals per households who

labour-out in sowing and transplantation activities because of which the number of labouring-out incidences is higher for small holders for this particular activity.

The number of day's employment in sowing and transplantation activities is short mostly 15 days where most of the labouring-out for individuals is from the marginal holders followed by small holders and semi medium holders. There are very less individuals in Majrabari that work for more than a month in sowing and transplantation activities in Majrabari. The number of working days that worked for plot preparation activities was only upto fifteen days. As harvest is done on piece rate/plot rate/per bigha basis the number of days does not arise.

Table 4. 26 Households labouring-out in agriculture by type of agricultural work and by land size class.

Land size	Sowing & Transplanting		Plot preparation	Harvest
	No. of Households	No. of incidences		
Marginal	49	56	15	27
Small	28	40	5	13
Semi Medium	8	10	0	6
Medium	0	0	0	0

Source: Survey data, 2018

Table 4. 27 Population with no. of working days in sowing and transplantation activities and plot preparation by land size class

Land size	Sowing & Transplanting no. of population with no. of working days			Plot Preparation
	15 days	Thirty days	More than a month	
Marginal	34	18	4	Most worked for about 15 days or below
Small	26	12	2	
Semi Medium	8	2	0	
Medium	0	0	0	
All incidences	68	32	6	

Source: Survey data, 2018

Table 4. 28 Wages for various type of agricultural work in Majrabari

Wage of various type of agricultural work		
Sowing & Transplanting	Plot Preparation	Harvest
Rs. 150 with food and in farm Rs. 220 with travel charge/ 240 without travel charge	250 rupees with food or 300 rupees without food	Usually paid in kind at 1.5 or 2 maunds per bigha. If harvested stalks of paddy is also required to be transported to the homestead, the charge by the harvest group is 2 maunds or 2.5 maunds. A group of harvesters consists of 5 or 6 members

Source: Survey data, 2018

4.5.3 'Summoning' of Community Labour or Saori

Community work, also called *saori* or *chaori*, is an integral part of the socio-economic life of the members of the Bodo community. *Saori* is a form of exchange labour which is definitely reciprocal and can be obligatory depending on the kind of *saori* summoned in the village. Basumatary (2017) defines *saori* as a "reciprocal and obligatory community work rendered for families and communities by the families and communities, involving minor or major rituals for the perpetuation and maintenance of socio-economic and cultural life and which foster solidarity, reciprocity, co-operation, and a sense of collective identity among the communities".

Towards the end of the nineteenth century and the beginning of the twentieth century, Endle (1911) has reported that such community work was very efficiently organized and inexpensive compared to the "Public Works Department" under the Raj. The summoning of *saori* took place to build an embankment on a river to facilitate diversion of some volume of water to feed the *jamphais* or canals for irrigation.

In order to mobilize labour for any work which requires substantial labour, a family is required to invite or summon the villagers for *saori* or *saori lingnai*. After the completion of the work, there is community feasting or saori janai. *Saori* is classified into two types (Basumatary, 2017). Familial *saori* is for work necessary for an individual household such as house construction (*nou saori*), rice

plantation (*mai gainai saori*) or harvest of crops (mai hanai saori), *khotiya saori* (uprooting of rice seedlings) and *bon saori* (splitting firewood saori). Familial *saori* can be differentiated according to duration of the work. *Dighal* (long) *sanguri* or *saori* requires at least one member of each family lends labour from dawn to dusk and *gatha saori* where a larger number of people lends labour in agricultural activities. The participants of this *saori* usually but not necessarily summons a network of the family (both immediate and extended) and kin. A familial *saori* is reciprocal (Ibid).

Corporate *saoris* on the other hand are usually summoned for work in the public realm such as building of an embankment, road construction, canal, among others. This *saori* is not exclusive to the community but can be summoned beyond familial and ethnic boundaries for purposes that are driven by economic enterprise. The nature of this *saori* is compulsory and obligatory because non-participation incurs fines; repeated absence from work is dealt with ostracism along with a fine (ibid).

Text Box One:

***Saori* in the Bodo peasant society**

Is *saori* indicative of socio-economic position of the households that can summon the *saori*? In a telephonic interview with Dr. Shyam Basumatary, he opines that certain *saoris* are based purely on need like construction of a house compelling the villagers help out a household with a *saori* on invitation. Familial *saoris* are also based on immediate and extended family and kin which would require everyone within this group to help out through *saori*. However, familial *saoris* are not necessarily summoned based on kinship. They may also include households that have a close connection to the family outside the kinship network such as tenants. In such cases, *saori* seems to show indications of the socio-economic position of the household where the tenant is required to do extra-economic activity for his employer.

Can we call surnames as clans? Dr. Shyam Basumatary[22] says that these surnames were totemic in nature derived from the beliefs in tutelary spirits and deities, which are characteristics of animistic religion. One case in point is the people belonging to the Mushahari surname who worshipped the tiger and stayed away from hunting one. One of the characteristics of clannish relations which is the prohibition of marriage within their clan (endogamy) is missing among the tribe in question.

If so, why are occupational attributes associated with these surnames? Ethnographic accounts mention the Basumatari surname claiming certain rights on land on payment of a fee. The payment is indeed required as a ritualistic necessity; however, the fee is at a very minimal rate. Such a fee is similar to nominal rates charged by village councils during judgements associated with socio-cultural norms and discipline under the Baad system of customary regulations among the Bodos. These rates are only token charges and nothing beyond it.

Dr. Basumatari also opines that these surnames denoted dwelling places of these different groups, for example, Daimari (Dwima+ari or river+ari) who dwelled near the rivers, Wary (owa+ari or bamboo+ari) who dwelled among clusters of bamboo[23]. This is because in identifying various Bodos living in Assam, a distinction is made through the places where they reside in the state of Assam.

For example, a Bodo living in Undivided Goalpara is called Goalparia Bodo, those in Kamrup as Kamrupia, those living east of these areas as Sanjari (Sanja+ari or East+ari). Besides, he also points out that Basumatari is a corrupt form of the word Buhum or Earth and Kameswar Brahma mentions this surname came into being through the influence of Hinduism among the Bodos.

[22] Dr. Shyam Basumatary holds a Ph.D. degree from the Toronto School of Theology in the University of Toronto, Canada. The interview was conducted in the month of June 2020. His point of view is important for his work on saori despite methodological boundaries. The first chapter of his thesis opens with two unpleasant personal experiences, one his own and the other of his friend, leading to a brief discussion on surnames as signifiers of "low caste" or "out caste" in the scheme of Hindu hierarchical society on the one hand and of cultural difference on the other. Therefore, discussion with him on clans (also used as a surname) was essential.

[23] Similar explanations are provided for other clans (see Siiger, 2015).

However, according to Dr. Basumatary, the surname existed before Basumatari as *Buhum* (meaning earth).

According to Basumatary, there were no occupational attributes associated with surnames for they were denoting the association with totems by each social groups. Although various scholars have noted occupational attributes to these surnames (especially Brahma and Fernandes), Basumatary would neither see surnames as representing the occupational statuses of these social groups nor that were they hierarchically placed due to these occupational attributes. He further mentions that the concentration of power among the various social groups, on the other hand, rested otherwise with people who were rich peasants, *oja* (medicine man) and *gaonbura* or *gambra*. What we see in this explanation is that while rich peasants derived power as a result of their good fortune in land-ownership. The latter two garnered respect due to their sheer knowledge in medicine and governance, respectively which did not necessarily need them to own land. However, should not this higher status (in the latter two statuses) vis-à-vis the rest of the people in the community bestow them with more power to exercise thereby facilitating them to accumulate material wealth as well? Although, there is no clear indication that the surnames carry occupational attributes and hierarchy, the discussion points towards intra tribe inequality in terms of status. However, such statuses cannot surface without a material link to it.

4.5.4 An Account of Attached Labour

Attached Labour are permanent labour working with a specific farmer/employer on annual contract basis. The second Agricultural Labour Enquiry (ALE) defines attached labour as: "Agricultural workers under continuous employment under contract for the last agricultural year, working irregularly, seasonally or annually with or without debt bondage or with or without tie-in-allotment" (see Jodhka, 1994). The system of attached labour was known in many terms in India. In Haryana it was called the 'sajhi' or 'siri'. A 'sajhi' generally worked on a plot of or on the entire land of the landowner and received a share from the total farm yield. Among the Bodos it was

called the '*Dahwna*' system. This system was similar to 'sajhi' where an adult Bodo male hire out labour to a landowner for a fixed annual wage paid in kind. Such wages would usually be a certain maund of paddy. A 1980s report by Mohini Mohan Brahma (1986) mentions that a *Dahwna* system was contracted between a poor peasant and a *Mahajan*. Although, not outrightly mentioned, it can be logically inferred that dahwnas were landless. In the report too a dahwna usually was a resident attached labour who not only performed agricultural work but also performed other domestic work. For the agricultural work a dahwna usually remained busy at work from the month of *Bohag* until *Ahin*. The wage was paid in kind usually around 7 to 10 maunds. A *Dahwna* resided in the household of his employer. Although, during the field study period there was no report of dahwna[24] in Majrabari, there was increasing casualization of labour.

4.5.5 The Arguments over the Years on the Issue of Attached Labour:

In the social sciences, the phenomenon of attached labour in the post green revolution period has been looked into through various perspectives. The questions that were asked by these literatures focussed on whether modernisation and development of capitalism in agriculture with the push of green revolution by the state would herald a death knell to traditional agrarian relationships like attached labour. Another phenomenon that was being looked into was the casualization of labour. Authors like Breman (1974), argued that post green revolution phase the traditional ties and structures in the agrarian setup would disintegrate terming it as the de-patronisation of agrarian structures. De-patronisation would not only free labourers from traditional ties but also lose their security of patronage earlier enjoyed by them.

Nevertheless, attached labour usually identified as a pre-capitalist production relation did not show sign of fading away into oblivion but manifested its resilience and magnified its intensity even more in the period of discussion. Some even suggested that this resilience is due to the demands of the

[24] Menda Basumatari has been employing a *dahwna* until the early 1990s after which he had used hired labour who were paid wages. A *dahwna* would receive 1.5 maunds or 2 maunds per month whereas a *laokhar* would receive 4 maunds in a year. He employed 2 *dahwna* and a *ruathi*. A ruathi received a pair of *dokhona* yearly.

new agrarian economy and duly serviced by the attached labour. To them, attached labour was 'privileged labour' because the demand of such labour was necessary as an overseer of the work done by casual labour and that it kept class solidarity in check (Byres, 1972; Bardhan, 1984). Although Bhalla and Bhaduri both noted that there were continuities in the production relations post green revolution, Bhaduri went further to claim that the presence of attached labour, sharecropping, perpetual indebtedness, usury, landownership in the hands of a few landlords, lack of sufficient market access to small tenants, non-monetised wages, massive underemployment, etc. meant that these agrarian relationships were semi-feudal. Meanwhile Brass noted that continuity of pre-capitalist relations in the form of attached labour only reiterated the idea that pre-capitalist relations are compatible with capitalism.

Rudra, made similar claims noting that the condition of attached labour was better than that of casual labour and that such labour was not necessarily semi-feudal in nature. Bhalla argued that they were better paid and that they usually belonged to land-owning families in contrast to casual labour who belonged to landless families.

Jodhka's Analysis:

In his studies conducted around the mid-nineties Jodhka confirms the prevalence of attach labour. However, he also claimed that the nature of such labour has changed and have become more formalised. Although there were elements of unfreedom seen by Jodhka with attached labour, he did not agree with the formulations that there was deproletarianisation a process in which labour-tying arrangements were increasing and also that attached labour should be associated with slavery.

Important in his analysis was his conclusion that attached labourers have been able to break free from such relationships because of a greater rural integration with broader market and the availability of alternative sources of employment outside agriculture. According to him, it should be understood that the phenomenon is unpopular among those working as attached labour themselves i.e. attach labour was preferred only out of economic compulsion of sorts. If

compulsion pushed them to work as attached labour, they mostly changed their employers frequently and how?; by paying off debts of previous employers which also along with other changing ideological and political changes weakened landlords' influence over their labourers in turn bringing down the number of attach labours. Jodhka (1994), recognizing these situations had termed attached labour in the post green revolution as labour mortgage which was an unfree relationship but internally fragmented and frequently contested in nature.

Twenty Years Later Jodhka Conducted Another Study:

In a study conducted almost about 20 years later, Jodhka came across drastic in the labour relations since his earlier study in the same villages in the early 1990s. He observes that although there was a huge demand of labour in the initial phase of mechanisation, in the second phase of mechanisation there could be seen a drastic decline in labour demand. The supply of labour had also shrunk twenty years hence. Jodhka (2012), mentions that the decline in attach labour is due to the fragmentation of land holdings. Another reason is that social groups that were traditionally employed as attached labour refused to work on land with cultivating farmers primarily for social and political reasons (Jodhka, 2002). The reason for this was that working with farmers implied accepting their domination and power. By refusing to work on land, they expressed their dissent against the traditional structure of patron-client ties equating such employment with being a wife of the farmer. Lastly, the continuities in labour relations in the production process has undergone change as a result of the disappearance of village commons which affected cattle rearing as a result the number of workers who worked as palis reduced in the process naukars or attach labour got reduced. These labour has also been finding alternative jobs outside of the farm sector.

From My Field:

There was no phenomenon of attached labour in Majrabari during my fieldwork period July 2017-June 2018. However, interviews with certain residents provided me with information through

which we could fairly recreate the situation of attached labour that was practiced then. In the interviews with Mufur Baro who lived as an attached labour with Khampha Basumatari's household we are able to recreate and infer the situation of attached labour that was prevalent in Majrabari.

What Mufur Baro remembers of his work life then was that he worked as an attached labour for about 12 years[25]. But later, when he was a beneficiary of land distribution in the village, he stopped working as an attached labour, instead working as a share tenant. This is an instance of how land reform helped in the change of agrarian relations in Majrabari in this case freeing of labour.

Besides *Dahwna*, there are other forms of attached labour with slight variations in the work done by them and their age. These forms of labour were *mwrkhiya, gurkhiya, dahwna, laokhar*. *Mwrkhiya* or *dahwna* were terms used interchangeably which meant attached labourers who stayed at their employer's house in order to work during agricultural seasons and also during times when their labour was necessary for domestic work.

Mwrkhiya and *Dahwna* are interchangeable words. *Gurkhiya* and *laokhar* are interchangeable words. This are also region specific and used in the dialects of the Northern part of Undivided Kamrup. The wages paid were in kind and on a yearly basis and has been noted by my informants to be 7 to 10 maunds annually or 1.5 maunds or 2 maunds per month for *dahwna* or 4 maunds for *laokhar*. There was the incidence of taking advance for consumption purposes by these labourers. Because they were indebted, the repayment was usually done through exchange of labour in lieu of the money owed. *Gurkhias/laokhars* were paid lesser than the other labourers.

[25] The use of 12 years by the Bodos has been mentioned by Siiger (2015). Siiger found the reference of 12 years quite often in his ethnographies among the tribe. He wondered if it was used in order to mean "for a long time". In another article by Goswami (1969), occupancy ryots were in continuous possession of land for 12 years. They were to pay only fair and equitable rent to the landlord. In this instance, Mufur Baro is specific with his number of years he has worked as attached labourer—2 years at relative's, 2 years at Khunkhra's house, 4 years at Samthai and 4 years in Dongopar village—12 number of years. Although, I think that the reference to 12 years might have significance in relation to tenurial rights namely that of occupancy ryots.

Gurkhiya just herded cows. Earlier, rich peasants owned large livestock which required herdsmen such as *laokhar*. Those labourers that ploughed paddy fields, or work that required substantial menial labour were done by *dahwna*. *Laokhar* or *gurkhias* were of lower ages especially adolescences who herded livestock only. *Dahwnas* were kept for work that required greater physical power.

Was This Attached Labour System of a Particular Gender?

The system of attached labour was generally not limited to male members of the community. The female members also chose to work as attached labour. As usual the female members came from low socio-economic backgrounds and stayed under contractual arrangements as attached labour with a village *Mahajan*/rich peasant. She worked during the plantation of paddy and also was entrusted with domestic work for the household. Her payment was fixed at 6 maunds and 10 kgs for the plantation period of six months and the rest of the six months, the contract could be extended and paid in terms of a pair of *dokhona* and a *phali*. The report also mentions of baby-sitters who were usually females working as attached labour. Such a labour contract was called the *ruathi* system (Brahma in Bordoloi, 1986). This report of the 1980s and our analysis of Mufur Baro points that although land reform had worked as a catalyst for freeing labour, the practice of attached labour had not entirely stopped. There were instances of *ruathi* and *dahwna* systems practiced among the Bodos even after the reform. Even though, instances of *dahwna* and *ruathi* system can only be inferred the accounts of Mufur Baro and the report by Brahma point towards the demand and supply of attached labour during the time. However, towards the end of the 1990s *dahwna* and *ruathi* systems began to subside if we go by the accounts of Menda Basumatari who had reported paying wages to his hired labour.

As noted by Jodhka on the prevalence of attached labour practiced in Haryana, this system existed as long as the need for such labour was generated through the process of production that was prevalent at the time. *Laokhar*/*Gurkhia* like the palis in Haryana were a sort of apprentice to work as a Dahwna at their employers' farm. With the development in age a *laokhar*/*gurkhia* graduated to

work as a *dahwna*. An adolescent *laokhar/gurkhia* would then be considered to work as a *dahwna* who by that time would have acquired the required skills as he advanced in age to work as one for labour intensive work.

However, the decline in the number of attach labour no doubt has its base in the reforms. But needs to be also seen in terms of the decline in the area of grazing reserves in the village. These reforms were undertaken by de-reserving such reserves for the purpose of agricultural production (as well as for distributory land reforms). As the reserves declined so did the number of herds of cattle that could be maintained by the villagers. For example, the ethnographic accounts of Siiger (2015) mentions of the Bodos herding four breeds of cattle, *Botanni Mwswo* (Bhutanese cows), *Passima Mwswo* (Western cows), *Desi Mwswo* (Common cows) and the common Indian buffalo. The idea here is that the presence of varieties refers to the presence of large number of cattle. As an indicator of the decline of cattle herds in the village, I point out to the situation that has happened to the household of Khampha Basumatari's uncle and Menda Basumatari's father, Dulur Basumatari who lived adjacent to Khampha Basumatari's family. He has had to sell the herd of cattle and his cattle shed bordering the National Park—the Manas National Park in this context. When I enquired what was the reason for sale, he pointed out, "Gangsw Gwilia" or "no fodder to feed my cattle". The decline of grazing areas and the fact that the park authorities have implemented strict regulations against entering the park, it has become a huge liability for the household to maintain a *bathwn* or a *mwswo goli*[26] (shed). Then, the fodder was a free good which could be sourced from a grazing common and beyond in the forest, but since the access has dwindled due to limited area and the restricted access by the authorities, fodder has to be bought from the market which actually increases the financial burden of a household. The fodder from the paddy straw is not enough and lacks nutrition and due to reducing commons and marginalization of individual agricultural plots this burden mounts.

[26] A *goli* consisted of thirty to forty cows.

In such a situation the need for *gurkhia* or *laokhar* also is reduced. As for *Dahwna*, the reforms have actually helped in the freeing of labour as such an attached labour like Mufur Baro after having access to his own plot of land, chooses to work as a sharecropper instead where he has larger freedom to decide in his economic activities and outcomes. It goes without saying that attached labour as a form of labour is detested by the people in Majrabari.

That attached labour was a form of labour only the landless or marginal holders worked as, is certain. In a casual interview with Khampha Basumatari's wife one day, she said that usually only the landless worked as *dahwna*. In case of the marginal holders the need for emergency cash pushed them to 'mortgage' labour to the creditor who also happened to be a landowner and on the lookout for labour in his fields. The demand for labour as we read Jodhka was immense in the period immediately after green revolution. Although Khampha Basumatari reports of owning a power tiller first in the 2000s, we cannot claim that attached labour was in demand in that period due to mechanization, as we see freeing of labour in the 1970s itself through land reform, but it is to be noted that the use of machines did not lead to total labour displacement as there was no machinization until 2000s, but it was due to increasing fragmentation of land that *dahwna* system began to see a decline. However, during the field work it was found that there were 4 tractors in the village which has displaced labour requirement considerably during the sowing phase. In conjunction, prevalence of seasonal labour migration to places outside the village and is considerable in the non-farm sector. This is how we can claim that the *dahwna* and *laokhar/gurkhia* has declined.

4.6 Technology-Use in Agriculture

4.6.1 The Owners of Capital

Cultivators in Majrabari spend a sizeable share of their input costs on machine-use. The costs spent on machine labour is second only to casual labour. Cultivators spent approximately 28.5 percent

of the total costs of cultivation on machine labour. There is no dearth of small farmers in Majrabari embracing technology. The first power tiller in Majrabari was owned by a small holder since 2006 while the rest started owning from as recently as 2015. However the wider application of machines to till the land has been seen even though there are only 3 tractors and 4 power tiller owning households in my sample. Two tractors are owned by two Basumatari families (with operational land sizes of 7.26 acres and 7.43 acres) and one by a Kherkattari (with operational land size of 8.94 acres). Of the four power tillers in the village, three are owned by three different Basumatari families (one of whom is Khampha Basumatari the largest landowner of Majrabari and the operational land size of other two families are 5.03 acres and 5.61 acres) and one by a family bearing the Boro surname (with an operational land size of 4.46 acres). There are seven electric pumps and two generators owned among the sample households. Of the electric pumps, five are owned by five Basumatari families (with operational land sizes of 5.61 acres, 7.26 acres, 3.14 acres, 6.27 acres and 5.03 acres), one by a Boro family (with operational land size of 4.46 acres) and one by a Kherkatari (with operational land size of 8.94 acres). The two generators are owned by two Basumatari families (with operational land size of 2.31 acres and 3.14 acres). The asset owning status of the eleven families are summarized below.

If we look into the area that is under mechanical tillage the total area is 263.1 acres. Semi medium households have the highest tillage area 115.2 acres, small holders 85.2 acres, marginal holders 46.5 acres and medium holders 16.2 acres. However, the number of households is the largest for marginal households, small households and semi medium households. The areas under machine tillage is mostly sharecropping HYV households at 80.9 acres and 58.7 acres for both HYV and Local and belong mostly to the semi medium land size class.

Table 4. 29 Asset Owning Status of Peasant Families in the Sample, Majrabari

Clan	Tractor	Power Tiller	Electric Pump	Generator	Operational Holding	Hamlet	Tenure Status	Land size
Basumatari 1	0	0	1	0	5.61	Majrabari	Owner Operator	Semi Medium
Basumatari 2	0	1	0	0	10.56	Majrabari	Owner Operator cum Lessor	Medium
Basumatari 3	1	0	1	0	7.26	Majrabari	Owner Operator cum Lessor	Semi Medium
Basumatari 4	0	0	0	1	2.31	Baghmara	Owner Operator	Marginal
Basumatari 5	0	0	1	0	6.27	Hachora	Owner Operator cum Lessor	Semi Medium
Basumatari 6	0	1	1	0	5.03	Hachora	Owner Operator cum Tenant	Semi Medium
Basumatari 7	0	1	0	0	5.61	Hachora	Owner Operator cum Tenant	Semi Medium
Basumatari 8	1	0	0	0	7.43	Shantipur	Owner Operator cum Tenant	Semi Medium
Basumatari 9	0	0	1	1	3.14	Bargaon	Owner Operator cum Tenant	Small
Boro	0	1	1	0	4.46	Karebari	Owner Operator	Small
Kherkatari	1	0	1	0	8.94	Santipur	Owner Operator	Semi Medium
All	3	4	7	2	66.62			

Source: Survey data, 2018

Table 4. 30 Machine tillage area and number of households by land size class

Categories	Marginal	Small	Semi Medium	Medium	Total
Machine Plough area (in acres)	46.5	85.2	115.2	16.2	263.1
Machine Plough Households count	28	25	18	1	72
Proportion of households using machinery (in %)	38.9	34.7	25.0	1.4	100
Proportion of area under machine tillage (in %)	17.7	32.4	43.8	6.1	100

Source: Survey data, 2018

Table 4. 31 Machine tillage area of land size classes by crop type and tenancy type

Land size	Fixed Only		Only Share		Total
	HYV	HYV & Local	HYV	HYV & Local	
Marginal	0	0	15.8	1.7	17.5
Small	6.6	0	25.4	8.1	40.1
Semi Medium	0	0	39.6	32.8	72.5
Medium	0	0	0.0	16.2	16.2
Total	6.6	0	80.9	58.7	146.2

Source: Survey data, 2018

4.6.2 Use of Improved Seeds

The use of improved seeds and other innovations is prevalent in Majrabari. Mufur Baro narrates that the extensive use of tractors had started only recently about 3 years back by the entire village (about 2014). The use of agricultural innovation in improved seeds and machines depends on affordability. Those who can afford has been using machine labour for agricultural purposes. These days mostly everyone uses machine labour either for tillage or for threshing or as a goods carrier. The seasons harvest lasts for a period of only six months. Mufur Baro repays credit with the help of harvests too. Sometimes he cannot repay the entire credit that he owes. He still has about five thousand rupees to repay. Sometimes he uses cash crop to cover the costs. Therefore he uses HYV crops. They are helpful in increasing yield. The first variety of improved seeds was ranjit and then basmati which was way back before 2010. Milon, hanghatik, sona masuri was introduced only recently in about 2014. Before milon and hanghatik they grew something called Bihari rice and yield was exponentially high. However, the rice turns mushy when cooked which made it unpopular in the village. He had cultivated one and a half bigha with this paddy variety. To his surprise he harvested 24 maunds per bigha in a single season, in around the year 2005. The land was that of a landowner named Gathwn from whom he had leased-in land. He exclaims, "*Onthai ujon mwn be mai a*", which loosely translates as—that harvest was as heavy as the weight of stone.

We have two tables below one is on the operational area of households cultivating HYV seeds and both HYV and Local seeds and the other is on the operational area of households that purchase seeds or seedlings for cultivation. Those that did not purchase seeds had stored seeds from previous year's harvest. The area operational for HYV cultivating households is 124.43 acres with small holders at 49.98 acres, semi medium 38.91 acres and marginal 35.54 acres. Those households that cultivated both HYV and local variety seeds also used more area to cultivate HYV seeds compared to local. The areas under HYV is the highest for small holders followed by semi medium and marginal holders. Conversely, the number of households cultivating HYV paddy is also high but lower than marginal households. A larger number of marginal households operate smaller areas under HYV seeds in comparison to small and semi medium holders. Those households that cultivate both HYV and Local variety seeds show a positive relationship between land size and areas under operation and between land size and number of households.

Table 4. 32 Area and households that cultivated improved seeds in Majrabari by size of land

Categories	Marginal	Small	Semi Medium	Medium	Area
Areas under HYV seeds (in acres)	35.54	49.98	38.91	0	124.43
Areas under HYV & Local seeds (in acres)	6.51	14.25	43.37	5.29	69.42
No of households under HYV seeds	30	24	11	0	65
No of households under HYV & Local seeds	3	5	10	1	19

Source: Survey data, 2018

4.6.3 Fertilizer Use

During my fieldwork, when I asked my respondents if they use fertilizers they insisted that they practice organic farming without the use of any fertilizer or pesticides. However, when I collected data on costs of cultivation, I came across a considerable costs incurred in purchasing fertilizers to be used in the fields. There is substantial presence of NGO's working with the border villages at Manas who have conducted workshops, awareness camps and endorse the application of sustainable agricultural methods through the use of manure, permaculture, agroforestry, etc. It is to be noted that due to the presence of these NGOs in the area which advocate organic methods

of farming, the villagers usually withhold information about using synthetic fertilizers. By doing so, they can be under the constant appreciation of the NGO workers and be considered for the schemes they bring in the village. Besides that another incident that happened not far away from the village had cautioned the villagers against the use of synthetic fertilizers. It had so happened that a farmer in and around Majrabari had purchased a pesticide, but he was supplied with a chemical roundup that not only killed the weeds but even the crops. With the help of the local organization (ABSU[27]) the farmer mobilized against the retailer who now has to pay up as compensation amounting to 10 maunds of paddy per bigha for 4 bighas that was affected or pay up an equal amount in cash. The retailer was owned by a Bengali. This incident had put a doubt on the farmers of Majrabari on the suitability of using synthetic pesticides as well as fertilizers. Many farmers had also informed the researcher of the possibility of land losing fertility when urea is used, hence an aversion to chemical fertilizers. Notwithstanding these observations by the villagers, incidents of negative results by using of synthetic materials for agriculture has not deterred the villagers from its use and other agricultural innovations. There is use of tractors in Majrabari on a rent basis. This has driven up the cost of cultivation. One farmer had mentioned distinctly of the non-profitability of agriculture especially with the help of modern techniques. But there is a wide preference for using modern techniques due to its labour productivity and also a good harvest. New techniques raise one's tag as a progressive farmer too. The demand for innovative products in agriculture is high in Majrabari.

In order to kill pests in his fields they have to spray the crops with heavy dose of pesticides. Mufur Baro says that the bugs grow in water and eat the crops slowly. When there's flood the infestation increases. Once the infestation starts even phenyl won't kill it he told me. The bug didn't die. The entire village suffered that year. Another year, the bugs didn't affect at all. This incident that he narrates is of some five years ago. This year (July 2017-June 2018) there's some effect of the bug.

[27] Abbreviation for 'All Bodo Students Union'.

He describes that the bug is colourful and consists of the colours green, yellow or black. If there's fur on insect it is not that deadly and if the bug affect the leaves one does not need to fear much but when it eats the grains it is deadly and production in that year fails.

The most common fertilizers were urea, potash, super phosphate, etc. The amount spent on urea was the highest followed by potash and super phosphate in Majrabari. As we have seen in the utilization of Machines, we can say that the farmer of Majrabari does not resist biochemical innovations. The costs incurred in fertilizer usage is less because of subsidies. This having said, we can say that there is scope for utilization of biochemical innovations in Majrabari.

Table 4. 33 Usage of Fertilizer in acres and number of households by land size class

Categories	Marginal	Small	Semi Medium	Medium	Total
Operational area under fertilizer use (in acres)	51.6	65.4	113.7	0.0	230.7
No of households using fertilizer	30	19	18	0	67
Proportion of operational area under fertilizer use (in %)	22.4	28.4	49.3	0.0	100.0
Proportion of households using fertilizer (in %)	44.8	28.4	26.9	0.0	100.0

Source: Survey data, 2018

The area under fertilizer use was 230.7 acres. Semi medium holders cultivated 113.7 of the area using fertilizer, small holder 65.4 acres and marginal 51.6 acres. Marginal holders were the majority in terms number of households using fertilizers in crop production in the agricultural year July 2017-June 2018. Among marginal and small holders see that the sharecroppers prefer to cultivate only High Yielding crop varieties in Majrabari. The area under marginal sharecroppers is 13.9 acres and that of small holder sharecroppers 27.9 acres. Among semi medium holders the area size under fertilizer usage is almost similar.

Earlier we had calculated that the share of costs of cultivation for fertilizers was a mere 2.5 percent of the total costs of cultivation. However, if we see the operational area under fertilizer usage, it is 230.7 acres. A question arises as to how the share of average costs for fertilizer can be so low when fertilizer usage is prevalent on an expansive scale. We need to understand that the data presented

on costs is in terms of average costs. Another explanation relates to the government subsidies on fertilizer which tend to keep the costs of fertilizer low even when its usage is on an expansive scale.

Table 4. 34 Usage of Fertilizer in acres by land size classes and by crop type and tenancy type

Land size	Fixed Only		Only Sharecropping		Total
	HYV	HYV & Local	HYV	HYV & Local	
Marginal	0.0	0.0	13.9	1.7	15.5
Small	3.5	0.0	27.9	4.5	35.8
Semi Medium	0.0	0.0	33.4	32.3	65.7
Medium	0.0	0.0	0.0	0.0	0.0
Total	3.5	0.0	75.1	38.4	117.0

Source: Survey data, 2018

These fertilizers were used mostly by sharecropping households that also used improved variety seeds. Most marginal and small holders used fertilizers in order to harvest maximum yield for the improved variety seeds that they cultivated. While the semi medium households operated the largest area using fertilizers the area and used both HYV seeds and both HYV and Local seeds.

4.7 Sale from Crops

In the earlier section we have seen that the farm business income of households for marginal households is quite high and that of medium holders show loss. However, if we take sales of crops as a variable to see if the households are really making profit through actual sale of grains, we see a different trend. The average sales of marginal holders in rupees per acre is very less compared to medium holders. The average sales is Rs. 444.9 per acre for marginal holders, Rs. 1185.5 per acres for small holders, Rs. 2462.1 per acres for semi medium holders and Rs. 6352.5 per acres for medium holders. We need to consider the sale of grains computed in rupees per acres because the farm business income was an imputed value of gross value of output minus the costs of cultivation. The farm business income therefore do not actually portray the real profit of the marginal holders. The small sales average suggests that majority of the output is kept for home consumption for marginal households. Although it cannot be ascertained if marginal households are profiting or

not, the lower than average, average sales per acres suggest that surplus is less which therefore results in a lower sales average than other land classes.

In the table below we have data of crop sales according to type of crop for all land size classes. The average for HYV cultivating households is lower than both HYV and local cultivating households. The average is 122 4.4 kg per acre while that of HYV and local cultivating households is 2626.8 kg per acre. Only semi medium households that cultivate HYV crops have a higher average sales per acre than HYV and Local crop cultivating households. This suggests that the primary motive for cultivating HYV crops is to fulfil household consumption needs after which the surplus is sold in the market. We need to also note that HYV cultivating households sales also suggest that since HYV crops yield better than local varieties they would want to increase sales after fulfilling home consumption needs.

The average sales per acre for both sharecropping and fixed rent households is higher and double than only sharecropping households. The average sales per acre for sharecropping households is 1464.5 kg per acre and that for both sharecropping and fixed rent households is 3830.2 kg per acre. There is a positive relationship between land size and the average sales per acre for sharecropping households. Those households with both sharecropping and fixed rent show a high average sales per acre for small holders at Rs. 7194 per acre. The number of households leasing-in as both share and fixed rent is less due to which such high sales per acre is being generated. Households with both sharecropping and fixed tenancy and their better sales average than only sharecropping households point out that because of their contented household circumstances they sell the rest of the surplus.

Table 4. 35 Average crop sales of grains in rupees per acre by household size

Land size		Grain sales (in Rs/acre)
Marginal	Average	444.9
	Min	0.0
	Max	9900.0
Small	Average	1185.5
	Min	0.0
	Max	16632.0
Semi Medium	Average	2462.1
	Min	0.0
	Max	24750.0
Medium	Average	6352.5
	Min	6352.5
	Max	6352.5
Average	Average	1048.6
	Min	0.0
	Max	24750.0

Source: Survey data, 2018

Table 4. 36 Average crop sales of grains in rupees per acre of HYV and Both HYV and Local variety cultivating households by household size

Land size		HYV Grain sales (in Rs/acre)	HYV & Local Grain sales (in Rs/acre)
Marginal	Average	524.6	4394.5
	Min	0.0	660.0
	Max	8250.0	9900.0
Small	Average	1345.2	2079.0
	Min	0.0	0.0
	Max	16632.0	5445.0
Semi Medium	Average	2869.2	2260.5
	Min	0.0	0.0
	Max	24750.0	9075.0
Medium	Average	0.0	6352.5
	Min	0.0	6352.5
	Max	0.0	6352.5
Average	Average	1224.4	2626.8
	Min	0.0	0.0
	Max	24750.0	9900.0

Source: Survey data, 2018

Table 4. 37 Average crop sales of grains in rupees per acre of sharecropping, fixed rent and both sharecropping and fixed rent tenant households by household size

Crop sales		Only Share (in Rs/acre)	Fixed Only (in Rs/acre)	Both Share & Fixed (in Rs/acre)
Marginal	Average	511.1	0.0	0.0
	Min	0.0	0.0	0.0
	Max	2871.0	0.0	0.0
Small	Average	680.3	0.0	7194.0
	Min	0.0	0.0	0.0
	Max	4719.0	0.0	16632.0
Semi Medium	Average	3811.5	0.0	466.4
	Min	0.0	0.0	0.0
	Max	24750.0	0.0	1069.2
Medium	Average	0.0	0.0	0.0
	Min	0.0	0.0	0.0
	Max	0.0	0.0	0.0
Average	Average	1464.5	0.0	3830.2
	Min	0.0	0.0	0.0
	Max	24750.0	0.0	16632.0

Source: Survey data, 2018

4.8 Land Sale and Bought

As expected the number of households that sold land in the last five years was high for marginal holders. A total of 7 marginal hosueholds sold land at an average of 0.61 acres with a share of average sold land to average owned land at 40.68 percent. Five small holders sold land at an average of 0.72 acres in area with a share of average sold land to average owned land at 40.12 percent. 2 semi medium holders sold land at an average of 0.41 acres in area with a share of average sold land to average owned land at 9.43 percent. Only one medium household sold land at an average of 1.65 acres in area with average sold land to average owned land at 12.20 percent. This household had sold land due to distance from his homestead land. It must be noted that share of average sold land to average owned land is high for marginal and small holders indicating the high cost to their wealth when these households decide to sell land. A relatively high incidence of land sales for small and marginal holders also point towards a greater risk for these households to further slide into chronic poverty because multiple sales by a single household has taken place.

Table 4. 38 Aspects of Land sales in Majrabari

Land size	Average land sold (in acres)	Average land owned (in acres)	Share of sold land to owned land (in %)	No. of households	No of incidences
marginal	0.61	1.49	40.68	7	9
small	0.72	1.78	40.12	5	6
semi medium	0.41	4.37	9.43	2	4
medium	1.65	13.53	12.20	1	2
				15	21

Source: Survey data, 2018

On the other hand, the average land bought by marginal holders was 0.58 acres in area but only 4 marginal households bought land. However, the average bought land to average operational holding was 60.87 percent. This suggests that these marginal holders are buying more land in order to enhance the scale of their small agricultural production. Only marginal, small and semi medium households bought land in the last five years in Majrabari taking my field work period as the base (agricultural year July 2017-June 2018).

Table 4. 39 Aspects of Land purchases in Majrabari

Land size	Average bought land (in acres)	Average operational area (in acres)	Share of bought land to operational area (in %)	No. of households	No. of incidences
Marginal	0.58	0.95	60.87	4	4
Small	0.72	3.38	21.18	7	7
Semi Medium	1.12	6.16	18.15	6	8
Medium	0	0	0	0	0
				17	19

Source: Survey data, 2018

Table 4. 40 Reasons for the sale of Land in Majrabari

Reasons for sale	Marginal	Small	Semi Medium	Medium	All	Share in %
Health	8	4	0	0	12	57.14
investment	0	1	1	2	4	19.05
repay loan	1	0	2	0	3	14.29
Social or other expenditure	0	1	1	0	2	9.52
All	9	6	4	2	21	100

Source: Survey data, 2018

Most of the land sales took place due to expenditure incurred due to health of a family member in the household. Almost 60 percent of the households sold land for health reasons with maximum of of these households under the marginal category. Therefore sales of land although not very high in Majrabari, the nature of sales for most of these sales were emergency expenditure.

Danthe is a marginal farmer and lives in Majrabari hamlet. He owns 1.5 bigha of homestead land and another 2.5 bigha of agricultural land which he has mortgaged to Bandw, a shopkeeper by profession, who also belongs to the same hamlet. He lives with his mother and wife with two sons and a daughter. During plantation season he worked as an agricultural labourer for a mere 4 days preparing the plot in the village itself. He was paid rupees 250 per day for the work. He was a member of a harvest group that charged 2 maund per bigha for only-harvest-related-work. If the work also requires them to move the harvest to the homestead they charge 2.5 maund per bigha. Usually, the wage is paid in kind after winnowing is over and the total wage is then divided between the five to six member group. It was harvest time that provided him with some work because he received 12 maunds working in the fields of other farmers. His mother had also worked during

the plantation season for 13 days in the village for which she received rupees 150 per day with food during lunchtime. His wife could not go out for work that year because of her young baby son. Danthe also works as a migrant labourer. He usually works outside Assam but that year he worked in Misamari where many construction work is available courtesy, the military garrison stationed there. However, work is not guaranteed and in that agricultural year he was able to be employed only for 4 days at the rate of rupees 250 per day. In the previous years, he used to migrate to Kerala where the wage was better.

According to Danthe, homestead land is restricted to be sold to prospective buyers from outside the village by the raizwni afad. However, no such restrictions have been put for agricultural land. This is to preserve the character of a crime free village, he tells me. Although he recognizes that it is better to mortgage than direct sale of land, he himself had to sell his homestead land. He owned 1.5 bigha of homestead land. He now owns only half a bigha of homestead land. He had sold the land at a price of one lakh fifty thousand rupees in 2017 to Gumur from Shantipur hamlet who works as a postmaster in the local post office. It was his eldest son Jwmwi who had been ill and there was no other way to generate cash. As a last resort he decided to sell his homestead land which had a plantation cash crops namely some betel trees. Agricultural land does not fetch as much and moreover his agricultural land has been mortgaged-out since 2017. The incidence for mortgage happened due to a family-related emergency need for cash. He had to resort to borrowing which eventually increased further pushing him under the burden of debt. Therefore, in order to repay the debt and also to provide a proper and better shelter for themselves and during the caesarean delivery of his youngest child, the need for cash forced him to sell his land. Since his baby son needed a lot of care, he too could not go out for work.

> "*Mwnnwi system dong. Bitha. Beleg gaminw fana. Gaigra ha beleg gamiabw bainw hagwo. Beleg gamini masia sikhao na dakait. Bekhwo binikhainw mana dongo.*
>
> *Bitha haya dui derni syao thangbai. Gaigra haya 70 80 hazaar. Lama khathi a damsin bao.*

Bondhok lanaya mwjang. Malika sukho finnw habai. Lagrayatho baitharnw lubwiyw. Malik a loss jayw. Baifinnw hala. Damfwra bangsin jayw. Bemaar ajar. Baidisina ankhal dahar nangw. Raonaobw bina mwna nalai mabafwr maal fannblasw mwnnai jayw.

Angni fisa geder Jwmwi mwnse somao gaikher jaya jadwngmwn. Gwrlwi somao. Bidinw bidwng thafabai thanai somao angbw khamani maonw hayaswi, fwisa bohonnw hayaswi. Bidinw dahar lalangbai thanai somao, dahar gwbang jalangbai thanai somao hwfinnw haywi ao fannaw gwnang jabai. Farsething noabw angna alai-silai janaiyao lunana lanai jabai. Hinjao caesaring case janai khai fwisa thang bai."

(There's two system one for homestead and the other for agricultural land. Homestead land is prohibited for sale because the residents' background is always a suspect as he might be a Dacoit and so forth. Prices may depend on its location to a road. Homestead land is about one lakh fifty thousand rupees while agricultural land are seventy to eighty thousand rupees. During need for emergency cash it's better to mortgage land as you don't lose claim to land. If you sale outright, you can't buy back because by then the price will soar. Since, I don't get credit from anyone I tend to mortgage land. My little son was ill. Since we had to nurse him, I could not go to work hence our household finances collapsed. My debt increased in the process. Since, I realised that I would not be able to repay my credit I sold part of my homestead land. On the other hand, my house was in a dilapidated condition, I spent part of the money in the construction. I also had to spend on my wife's caesarean delivery). –Danthe.

Swmli is a woman head of the household. She is from Bargaon hamlet. She survives with two sons and a daughter since the death of her husband. Her main occupation is as a non-agricultural wage labourer. However, her work is not limited to non-agricultural work but also includes agricultural work especially during season of plantation of paddy. In the agricultural year, July 2017-June 2018, Swmli worked as an agricultural labourer for 25 days where she was paid 180 rupees in the first six days while the rest of the days she worked, she received only 150 rupees. When the cultivation

season is over, she takes up the rice bran (*gundwi*) business where she collects it from rice mills and sells at a profit. Rice bran is used as a low-cost alternative for swine-feed in the villages. Most of the households owned piglets and Swmli's business thrives on this demand. Her only vehicle for transport to do her business is a bicycle.

Swmli's household had sold 2 bigha of land, once in 2014 and the other before 2014 which had been mortgaged-out. They could not repay the credit after whch they decided to sell the land to pay for Swdrwma's chronic illness. In 2014, they sold one bigha land to Demso at a price of 1 lakh rupees. There was another prospective buyer before Demso who put the price of land at 1 lakh 30 thousand rupees. The need for cash was so urgent that they chose Demso because he had offered to pay up 1 lakh rupees for the same plot within a week. Since the land had not been divided, the eldest brother of Swmli's husband showed a slight disapproval. Late Swdrwma (Swmli's husband), finally won his approval after submitting his reason for sale as being health check-up. The land was equally divided between the sons but the paperwork of division of the ancestral property had not been done because he would eventually sell the land and that would cost him more. Swdrwma then sold his share of the land. Unfortunately, Swdrwma could not survive his illness leaving behind his wife and children to fend for themselves. Most sales were therefore due to distress situations and for need of emergency cash.

> *Bidinwswi kosto. Farsethin dihunna jahwgra gwilia nalai. Jibonaotho idinw kosto kids education janai lwngnaiabw bainai swnalai. Hayatho namjari gwza kha. Baigrayalai wngkahrkhayw. Sase sakhri gwnang. Hwi ajikali fwisani angkhal gwia nalai, faigraya danw nwng jasibanw wngkhargwn arw. Sase mansia mwn arw sakhri alla mwn arw, biyw 1lakh 30000 biyw fwisakhwo kisti mwnseaonw hwjwbnw haya. Kisti mwntham ladwngmwn arw. Bikhiniao fwisakhwo wrwinw nwngswrnw naigrwnw antha horgrwgwn, wmfrai ang kisti mwnthamao horjwbgwn wrwi hwndwngmwn arw. Wnfrai jwngha arw, nwng be mari langnw lagayatho fwisa burjakhwo nenanwitho befwrbaidiywi mabakhw mabanw haya nalai,*

wmfrai unao 1 lakh ao nw khonsenw hwkhanw hanai sobta seaonw hwjwbnw hanai mansinw 1 lakh ao fanjadwng arw.

Ang harsing jalaibai nalai ese kosto jasigwn arw. Datho iyw gotho fwrabw aji kali ni gothofwr bima bifaya kosto khalamnanwi iswrkhwo mwjang khalamnw hayaba iswr malai obenifrai, mwjangasw mwjang gajria tho gajri. Da, ji badi jadw gothofwra ifwrjwng thangbanw thangfabanw da gotho fwra. Dui bigha fannangbai. Hwoa Bemaar ao. Bigha se khwo bondhok dwndwng mwn. Sukhonw hayaswi. Hakhwonw fansrabai.

(As usual it is difficult. Moreover, there's no-one else as a provider now. Life as usual is difficult, kids' education, day to day expenditure since we have to depend on the market as it turns out. We have a patta but in the name of the father-in-law. There are buyers. One is a salaried. These do not have any problem in organizing cash. So if you list your land for sale, buyers are available. He offered a lakh and thirty thousand for a bigha but on three instalments. However, we were in need of cash immediately and so sold it to another at a lakh rupees only lumpsum. I am alone now, life will be harder, I know. Kids nowadays if you cannot provide and look after them as the society demands these days, how will they grow up into real people? What if they get caught up by bad influences?

We had to sell two bigha. My husband was ill. A part of the land was on mortgage prior to sale. We ultimately had to sell it. We could not repay the mortgage).—Swmli.

4.9 Are There Landlords in Majrabari?

In the table on tenure status, we find that the category of households that leased-out land on rent is present but they are not necessarily landlords. Firstly, these households do not have large landholding size[28]. The largest land size in Majrabari was 13 acres approximately. In my land size classification it is classified as a medium holder. Secondly, these households cultivated or managed

[28] See Sahay (2020), for characteristics of landlord class.

their field themselves or exploitation of family labour and with hired labour but not exclusively with hired labour (see Taniguchi[29] in Chaudhuri, 2017). Thirdly, landlord families need to be historical participants in the system of land monopoly in the village (Ramachandran, 2010). In the context of the Bodos, they were slash and burn cultivators with communal ownership of land.

Peasants are generally considered to be the tillers of the soil. Therefore among the characteristics of a peasant, other than owning land, includes tenants and sharecroppers too. It is important for us to understand that it is not the individual cultivator which is the most essential unit of a peasant economy but the peasant family (see Rothermund in Chakrabarti and Patnaik, 2017). A peasant family provides the unremunerated family labour to the small household production unit.

In the table, all tenurial classes are under one form or the other of contractual tenurial arrangements. This means that there is no land size class that do not cultivate land. In simple words, there does not seem to be any landlord class in Majrabari revenue village. This finding is in tune with recent studies that articulate that rather than the creation of new landlords through the consolidation of small and marginal holdings, there is increasing marginalization of land and therefore focus should be given to the emerging agrarian distress (Reddy and Shaw, 2012; Goswami and Bezbaruah, 2013; Sahay, 2020).

However, this begs a question—was this a situation similar to days in the past? Or has there been a change in the class positions of the households in Majrabari?

In the 1952 Census, Northern Kamrup (now Baksa) is described as a place where "bushes and garden crops do not thrive in the Kachari Duars". While this is certainly an exaggeration, because accounts by Endle and Siiger mention about granaries, embankment bulding, etc. which are fair bit of information to suggest a form of social and economic organization among the tribe in the

[29] One of the characteristics of a landlord class.

Duar areas. In fact, Siiger's work is more situated in the precise location of this Northern Kamrup[30] and he mentions of the economic life of the people living in that area. In his autobiographies of the people that he interviewed, he narrates them as cultivating their own land, and of their parents as landholder families, acquiring and buying land and frequent migration of people to places.

The 1951 Census points out that there were 48 households in Majrabari just like in my fieldwork. On the land classes, although it does not give the number of households it provides data on landless in terms of population. The number of landless and their dependents number about 79 persons. Therefore, what we can say is that not all households in Majrabari owned land.

But could those that owned land have been landlords? On the question of there being landlords, if Bodos were reported as following slash and burn cultivation they should not have owned individual plots of land. However, Endle (1911) mentions of Bodos owning granaries which indicates that the surplus was being stored in these granaries and also indicate that there was ownership of individual plots of land. Whether they were large plots of land which were cultivated with hired labour is debatable, but we can attempt to figure that out later. On the other hand Siiger, reports that his informants frequently migrated their places of residence from one place to another multiple times during a lifetime. In this case it is not indicative of a landlord style of landownership. It also points that settlement with the state authorities although not non-existent, land was not a scarce resource and that state agencies were yet to reach these areas in a proper manner. But these interviewees also narrate that some of them managed to get employed in non-farm occupations like in schools or lower rank jobs (mostly run by the government).

In the household of Menda Basumatari who is also the VCDC chairman, we will try to track his family through generations in order to get a sense of the presence of landlords or what kind or class of landowners they were. According to Menda Basumatari, recalling his father's accounts of

[30] Present day Baksa district is within the Bodoland Territorial Areas Districts, an autonomous territorial administration under the Bodoland Territorial Council in the state of Assam.

his father (Dulur Basumatari) says that the family was initially not a resident at Majrabari. Before that they had migrated from two places one at Panbari near Bijni and the other at Hahchora (adjacent to and to the south of Majrabari) before residing in Majrabari as the first resident family. He says that he acquired a part of the ancestral property, an area of 19 bigha after which he bought some 8 bigha of land from a non-tribe non-resident landowner from Barpeta around early 1990s. Menda Basumatari, by recalling conversations with his father Dulur Basumatari, notes that his grandfather didn't own large areas of land. It was his father, Dulur Basumatari, who had in the course of his life acquired new plots of land. His father originally owned 19 bigha of land acquired, through heredity. His father had later added to his area of owned land through purchase and the total family land area increased close to 60 bigha. It must be noted that Dulur Basumatari had 6 sons and four daughters. Since, the land if divided among all the sons would reduce the plots of land in size the rest of the brothers did not claim the ancestral land by heredity, while some sons relinquished their right to the land because they found other lucrative (or otherwise) employment opportunities. Menda Basumatari then sought his share of the ancestral property and started his own family. Basaigra and Feleng still lives with their father, the rest of the ancestral property undivided as yet. Menda Basumatari's father now owns 36 bigha of land.

Therefore, through the process of devolution of ancestral property we can say that although the Basumatari household was not a landlord family, it owned land. Generations of the household acquired new land and added to their own share of ancestral property over the years. The law of inheritance could have marginalized the generation of Dulur Basumatari's children but due to the law of primogeniture[31] under which only the first son inherits the land and the others must either work for him, or leave the land and earn a living elsewhere, has to an extent protected the ancestral land from further marginalization. Siiger too reports of the influence of the law of primogeniture

[31] Rothermund explains why a landowner would tolerate the less-than-optimal results of sharecropping and finds the answer in the institutional framework of the way a peasant's life functions. Key elements of this framework are property rights or security of tenure, the availability of credit, the law of contract and the law of inheritance. See Rothermund in Chakrabarti and Patnaik (2017), pages 4-5.

among the Bodos of Northern Kamrup[32]. While merely belonging to a tribe does not merit the case that tribes are landless, the Census of 1951 also shows that there were landless households and others with landholding like Baoda, Menda Basumatari's grandfather, or Dulur Basumatari, or Khampha Basumatari's father Nerkhang.

Other landholders with substantial land in Majrabari were Khunkhra and Samthai. A certain Khunkhra, forest ranger by profession is mentioned by Mufur Baro (peasant tenant) and Menda Basumatari (peasant landowner) both. He was from nearby Bargaon village. But their narrative of him differs, indicative of their class positions. Mufur Baro narrates him as a person who bought any land that was on sale, who would register unto his name any unoccupied land. Since he was a forest ranger and also owned agricultural land of his own, he exercised his power over the villagers. However, the *raizwni afad* would not budge to his tactics and these land which he had encroached were never allowed to be registered under his name. There was another Aphwd master whose father did not live off land because Mufur Baro narrates him as a person who did not know how to plough. So, he had passed some government exam and got a job in Guwahati. Khunkhra had also given some land to him and another woman, Hathai's mother. One was given 12 bigha of land and the other 24 bigha by Khunkhra himself. Although it is not clear whether it was due to government policies or if Khunkhra himself had given his own land but we can infer that Khunkhra was a person in a position of power and owned land. On the other hand, Menda Basumatari says that his grandfather was also employed as a forest ranger under Khunkhra's superiorship. Khunkhra, had got him transferred elsewhere on the South bank of Brahmaputra. According to Menda Basumatari, this act was carried out in order to minimize competition on land consolidation like himself (like Khunkhra). This account is indicative of class rivalry between two members of similar class. However, this class was so small that even a 85 bigha (85*0.33 acres = 28.05 acres as one bigha = 0.33 acres) owner of land, Samthai, is called a zamindar by Mufur Baro.

[32] See Siiger in Andersen and Soren (2015). One of the reasons for moving out of the paternal home and migrating was the presence of many brothers in the household that it became difficult to live together in the old farm. Therefore, some of the brothers moved to another village and built a new farm.

Another man called Samthai his father had owned land 85 bigha. He even owned a big pond and a pacca house. However, after the father died all of his children especially his eldest son got bankrupt due to his lavish lifestyle gradually putting a strain into the wealth of the entire family. These households were not landlords because the maximum that they owned did not even cross 100 or 150 bigha. They were peasants but among a differentiated peasantry they can be identified as rich peasant category, not landlords.

In Majrabari, absentee landlords were non-tribe trader moneylenders. Through Menda Basumatari's and Mufur Baro's accounts we know that these trader moneylenders used to sell their wares in Majrabari and the surrounding areas. Through consumption expenditure he says that borrowers increased their principal amount borrowed to such an extent that after a period of time the borrowed amount became unserviceable.

At one point Menda Basumatari had bought about 8 bigha of land from a non-tribe trader moneylender. He used to earlier work as a tenant or *Aidari* at his land. He used to take *thika* (fixed-produce tenancy) from the trader moneylender and when it was time for harvest the landholder came to him to take away the harvest. These trader moneylenders were not original landowners in the area. According to him, they used to come here as traders and for that purpose often came to the area with their wares hoping to sell some. Gradually they would buy land from the locals. However, since they themselves were not cultivators, usually leased-out their plots to the Bodo locals. However the land that they owned originally belonged to the Bodos themselves (more on how these land transfers to the non-tribe trader moneylenders, later). The terms and conditions of such arrangements were such that the rent was charged at two or three maunds per bigha. They would return at the time of harvest in the month of *Aghan* (November-December) and after weighing their share, carry off the previously fixed-produce harvest packed in gunny bags in their vehicles back to Barpeta.

In this conversation with Menda Basumatari, it is revealed that the non-tribe trader moneylenders were non-resident moneylenders frequenting in and around Majrabari. In due course of time they

acquired land through sale of land from the locals. However, they still did not reside in the village. On the contrary they kept the land as owners but would lease the land out to the residents of the village. The non-tribe trader moneylenders thus acquired the class of an absentee landlord in the area. They were landlords because they owned substantial land for example Menda Basumatari says that some of them owned close to 1000 bigha of land. However, it must be noted that in the village the transfer of land were of small areas say two or three bigha at a time to each trader moneylender. We can infer that with time a trader moneylender would often acquire land in the same process with multiple locals therefore owning more land under his name. Menda Basumatari also bought the same land which he had tenanted and this happened after the Bodo movement of the late nineties. Although this movement was for larger autonomy, through the accounts of Menda Basumatari we can learn that there were economic grievances as well, a small part of which is mentioned above. During the peak of this movement, non-tribe trader moneylenders had to stop their operations and when the movement subsided they returned only to sell these land. Menda Basumatari now owns a part of such land which he had tenanted before the movement while also owning his own ancestral land. Now, how and why did such transfers of land had taken place in the areas of my field study? I further delve into this question and examine thoroughly through the interviews with my informants.

> *"Borpetia jeneba ha baifwidwng jwngni fwtharao arw biswrtho kheti maofwia na, jwngnw Boro fwrnw bighaseao monnwi montham thikha danwi danwi hwlangw, wnmfrai, aghan masao mai hakhangbathai biswr bostha laywi laywi gari laywi laywi fwijwbwmwn jwngnao, bini unao maikhwo suywi suywi langjwbw mwn arw bighaseao. Ang biswrni frai baidwng 8 bigha. Bapab! jwngni fwtharao hazar bigha dongmwn biswrni."*
>
> (It is like this…Barpetias (people belonging to Barpeta town) bought land in our village and since they don't cultivate, they fixed the rent at two or three maunds per bigha to Bodos. During harvest in Aghan month they would come ready with their vehicles to

collect the rent and carry off paddy in their vehicles. I bought 8 bigha land from them. Oh my! They owned close to 1000 bigha land in these areas).—Menda Basumatari Basumatari

Confirming Menda Basumatari's accounts of the non-resident trader moneylenders, Mufur Baro and ABSU Rupahi Unit provides a detailed description of how they came about to own land in Majrabari and its surrounding areas.

Menda Basumatari narrates that the Bodos then were "*oitasar obhabi mwn*" (knee deep in poverty). It was this poverty that had made them fall prey to the cycle of credit of the trader moneylenders. There were other Bodos who used to exchange clothes, knife or spades/hoe with the land that they owned. It is somehow unimaginable that households would exchange land for a mere clothe or knife or a spade. This narrative highlights that there was a lack of a proper exchange medium for goods and therefore, the presence of indebtedness through usurious means. The lack of circulation of coins or cash pushed households to use land as an exchange medium and also in order to repay credit. In fact the problems that arose due to the lack of a proper exchange medium and the immense hardship that the peasants of Assam faced then has been reported by Guha (1991), Sharma (2001) and Saikia (2014) on account of the new revenue to be paid in cash. Although these accounts attempt to portray the period upto the independence period, the post-independence period was no less good. A case in point is the fact that a form of labour exchange was very much prevalent among the Bodos of Majrabari until early 1990s and the choice of payments for economic services mostly done in kind.

However, Mufur Baro attributes such transfers of land to the nefarious designs of the trader moneylenders. He uses the word "*thogainai*" which means "fraud" to denote the act by means of which land owned by the locals were transferred to trader moneylenders. They used to come with their wares of clothes or other manufactured products even steel tobacco containers which were highly prized items for the locals. Looking back now, Mufur Baro admits that those items were of inferior quality, but some of them were of very high standards because they lasted for a long time. This obsession for manufactured goods when they had meagre or no income at all was another

reason for the indebtedness of the farmers in the area. Since, their credit mounted and could not service their debt they resorted to "sale" of land to the trader moneylenders. But, according to him they didn't realize about the consequences earlier. One of the sought after product was a machete. This machete was prized for its versatility in the manual work of the farmers and in clearing semi forested areas of their surroundings. Even the hoe was another product of importance. These tools were necessary tools for a community that followed slash and burn cultivation. The coming of mercantile capital was not the only reason for the transfer of land from the locals. It was also due to the covetous nature of the trader moneylenders that they interacted with. At most times they would lure the locals into buying these manufactured goods and would provide these items on credit. Once the credit was high and unserviceable, they would then fix an arrangement whereby land was mortgaged out to the traders while the Bodo landholder would turn tenant on the same mortgaged land on fixed rent of the harvested produce. According to Mufur Baro, these transactions were deliberate for sometimes unsuspecting credit-needy peasants would be lured for a drink or two with them and promising to help them with ready cash but on the condition that his land would be mortgaged to them. However, unbeknownst to him these traders would transfer their land in their own name through a nexus with the revenue officials, who were themselves non-tribes.

> "*Wrwibadi thogaifwiywmwnnw. Wrwinw bwi somao obhab dwi bana jayw olsiya size kisuman. Hafwrabw obhab gwia. Idinw mane iswrtho arw amuk lagibo naki hwnnanwi bunggwn kha na. Kwikhan lage? Sob duplicate bustu. Sada thimi hwnnaikhwonw sada thimi khwonw bihorgra mwn. Be steel ni banainanwi labwyw befwrkhwonw bihorw.*
>
> *Sekha khukhri gongse, gosla genji gangnwisw, markin gangnwisw. Inifrai nwngnw musri hwfwigwn gangnwisw. Beyaonw nwngnw pisatu mosol mwnfwibla, poisatu kaka tur tu iman taka hol, Eh poisatu apunar bohut hoisi, eman holak. Jodi poisatu muk diba nora kiba eta korna erwi hwnbai. Pura hisabwi sw nangwo. Mati ke dim de dui bigha. Dui bigha mati tu tu nohobo.*

Moi dui bigha mati ki paam eh. Tuhake adhi korba dim ki paam moi. De sari bigha dim. Bebadi thogainanwi lajwbdwng. Inifrai lwgw lwgw office a jwngni office abw iyaonw nalai borpeta yao, lwgw lwgw gaosra danslaina labai. Moi etu kinsu. Nwngkhwobw langbai thogainanwi, poisa dim kiba dim hwnblanw agwlni mansinalai. Khaba pabo kiba kibi. wi idinw mane thogaina ladwng.

Agwlni mansia burbok na. biswrw gaosra namjari khlaina lakhabayanw. Angkhwo linghorbai, angnifrai dos bigha ha baibai, biyao thangnayaobw jahwigwn ma ei amuka tuk tu poisa lagbo nohoi, erwi hwnnwswi, tur mati ase pondhro bigha dak, itu sob di muk, de de de, wrwi hwnna hwnnwswi, ibadinw ma lirbayanw malai, da angkhwo linglangna tel marina janw lingna langbai, lwnghwhwibai, fwisa ganglab gangthab khithibai anghabw gwswa, gidinggarbai, nwi jalaibaina arw paas bigha hw baobai dak winw jahwibai. Tur na amar di tur dak tu, dos bigha ase judi bees bigha ase judi muk di, toi ye kori khai thak." (They came here and lured us with their goods. Our people were simpletons and bought knives, clothes on credit. Then when the borrowed amount increased, repayment was done through land mortgage to the non-tribe trader moneylenders. As time passed, with the help of revenue officials they would transfer land titles unto their own name. They lured our people by offering them drinks and during these drinking sessions transactions of land happened. They offered credit on lumpsum and our people were quick to take them and when interests increased mortgaged land in order to service their credit but most had to give away land to the non-tribe moneylenders)—Mufur Baro

"*Jwngni gwdwni mansifra abra abri gwjamwn na arw oitasar obhabimwn na swrba swrba tho gosla genji gangnwi gangtham aonw ha jasihwlabainai bidi kahini dong arwkhi. Bwraifwr bungnai mothe. Biswr goslafwr sikhafwr khodal rua swlai swlai nw hakhwo lafwi jwbdwng*". (As our people were very poor, they kind of exchanged land in order to purchase clothes and other valuables like machete, hoe etc. That's how non-tribes happened to own land here)–Menda Basumatari.

The local ABSU of Rupahi unit also has similar narrative about the transfer of land in the area. They confirm Mufur Baro's narrative of how land was transferred from the tribes to the non-

tribes. The interview confirms the exchanges of manufactured goods expecially clothing and machetes/hoe between the trader moneylenders and farmers as part of economic exchanges. The President of the organization mentioned that he has no knowledge of these transactions taking place as proper sale of land but that these were transferred through wicked means. Another participant in the interview, however, says that some of these transfers happened through sales. But, that reasons for such transfers through sales were due to calamitous necessity where a poor peasant due to the increasing household consumption expenditures fell prey to the cycle of debt. During these emergency times of need, these households were compelled to mortgage land or other valuables in order to tide over difficult times. During harvest after threshing is complete, these borrowing households sent their interests in terms of maunds of paddy to the non-tribe trader moneylender. Unfortunately, the harvest now would last only for a few months after the repayment and the household would need to borrow again from the trader moneylender. Over time they had to part with the mortgaged land as it was no more possible for them to repay the amount borrowed. Therefore, the fact that there were no proper sales means the transfer of land happened through other ways mainly through land mortgage or through unserviceable credit. These *Bandhak* (mortgages) were called *gatha bandhak*. *Gatha* (pronounced *gotha*) according to Basumatary, (2013) means lump sum. In such mortgages the amount taken was on a lump sum cash and usually of a high amount.

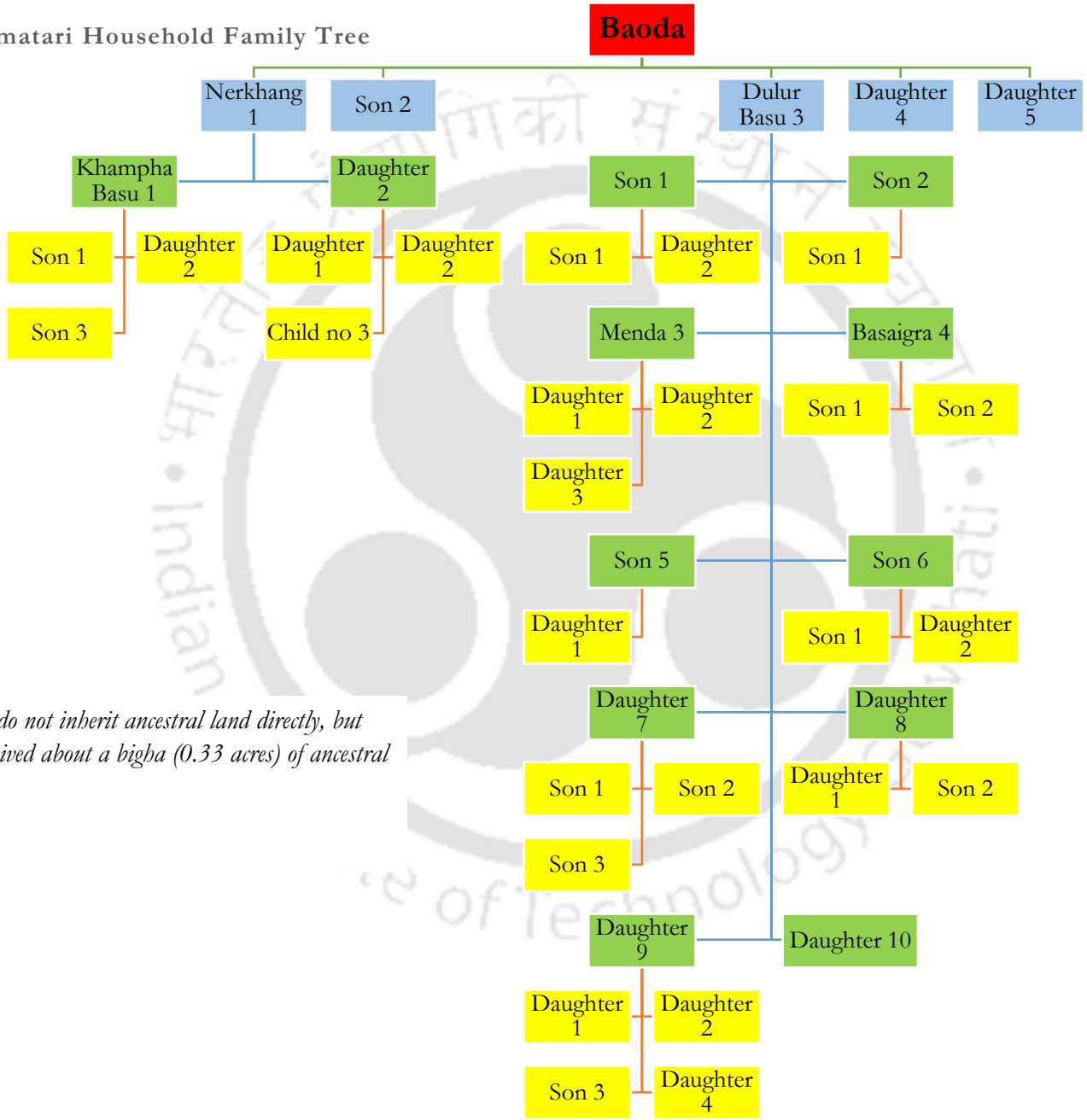
"*Khaise bustu fwrkhwo tho bayabla jaya. Maal labwbai dukaan gidir gidir banaibai.*

Khaifa bustu fwrkhwotho arw bayablabw jaya. Bwi Da jwngni business aa gorse gornwi ni khalamnwswi nalai bebadi obostha gwilia bera farse maona janangwo jahwibai nalai da maona janayabw tho idi mablaba thakha fwisani gwnangthi jalaibai. Bwi somao obwo mwnlaikhw. Da be baidiyao gaoni. Kisuman sompotti jerwi homna la maini kisuman maba mabi nongaba ha hu fwrkhwo dwnnw gwnang jananwi bedinw ha hua thangdwng arw. Arw jwngni mansifra jwojwngnw gofobnan thayw mwn nalai bwi jeblana maya mwnbai hananwi mara hwbai da biswrniao daharkhwo bujai hornw gwnang jahwikhaywmwn na maijwng wmfrai maya bwthwr mwnhwi finla bwthwr mwnhwi sayaonw arw biswr

mai dwi baidisina dahar labwnw gwnang jaywibai thik bebadinw maal fwrjwngnw hakhwo swlainw gwnang jahwinai gwnang jadwng arw. Direct cash fwisajwng fantharnaya khom arw bakhi jabai thabai bakhi jabai thabai arw last ao gao hakhwo lahwibai. Mairongkhwonw bagse labwbbai bekhwobw hornw hayaswi. Arw next bwswraobw labwbaobai belkhwobw hornw hayaswi. Idinw ha bighase khwo nwng ladw hwnna hwlaibai arw unaobw idinw labwbaona idinw hogarbaobai. Swrba yarw gatha bondhak register bondhok layw iyw. Bidinw register bondhok khwbw sukhonw hala. Naam danslaina labia. Sukhonw halana gaoswrni naam khlaina labai."

Translation— (Some of the land transfers were through sales. This happened as households used to take consumption credit from non-tribe moneylenders as well as the shopkeepers at Rupahi Bazar. Since these housholds were poor these consumption credit increased as interest accrued on them also mounted. As households repaid some of the credit with paddy during harvest time, they again needed credit. This is how households in these areas were indebted and ultimately had to sell land.)—ABSU Rupahi Unit

Figure 3: Basumatari Household Family Tree



**Usually Daughters do not inherit ancestral land directly, but Khampha's sister received about a bigha (0.33 acres) of ancestral property.*

4.10 Conclusion – Capitalist Agriculture with Features of Pre-Capitalist Practices

In Majrabari, lessors mostly belonged to the marginal and smallholder category. The semi medium and medium holders mostly cultivated their land as well as leased-out a part of their landholding. While marginal and smallholders mostly cultivated their land as owner-operators, most tenants were small and semi medium holders. Although the number of households leasing in was relatively high among small and semi medium households, the share of lease-in area to the area operational was high among marginal and smallholders. On the other hand, the percentage of leased out area to owned area was high among marginal and small households, and marginal households showed a high leased out share relative to other households.

The Basumatari households once again showed a high proportion of incidences among all the tenure statuses as expected owing to a high number of Basumatari clan households in Majrabari. They dominated in all the tenure statuses whether tenants or owner operator or lessor categories.

Sharecropping was the most dominant type of tenancy in Majrabari. Most of the marginal and smallholders were sharecroppers. The fixed tenancy was also the preferred contract for marginal and small households.

Households in Majrabari practised tenancy both on privately owned land as well as on community-owned land. However, sharecropping was the preferred type of tenancy on privately owned plots. During tenancy contract, tenants and landowners tend to maintain social camaraderie as part of the transaction giving the process a personalized touch. The terms of share not only included on the produce but also inputs of production.

Households in Majrabari preferred to use HYV seeds due to higher yield. However, although fixed rent households yield better produce than sharecropping, households prefer to sharecrop to share the high costs of production.

The costs of production in agriculture in Majrabari was due to manual labour followed by machine labour. We also find that marginal holders profit from agriculture (calculated by subtracting the costs of production from the gross value of output in rupees per acre terms). However, we see that marginal households share their costs of cultivation through tenancy because of which the profitability of farm business income. Another aspect is that most of the agricultural productivity is kept for household consumption. There are hardly any grain sales by the marginal households. Therefore, the profitability of marginal farm households is a false idea. We also find that HYV households profit more than both HYV and local paddy cultivating households. This is because of the high maintenance costs of HYV and Local cultivating semi medium households who are also owners of means of production.

Since paddy is a labour-intensive crop, the demand for hired labour during the sowing and transplantation season was high by all sections of the peasantry. The costs spent on hired labour depended on the number of family labour, size of land and wealth of the households. Although the number of days of work available in agriculture was small, it was an important source of employment for households in Majrabari.

Besides, communal labour vestige of the pre-capital agrarian relationship was also prevalent in the form of *saori*. Although, there was no phenomenon of attached labour in Majrabari during my fieldwork period July 2017-June 2018, its prevalence at a period not so long ago could be confirmed from certain interviews. *Dahwna*, *laokhar* or *gurkhiya* and *ruathi* were practices in attached labour in Majrabari. *Ruathi* was a form of female-only attached labour hired by landowning families unlike the rest which was exclusively males. The payment to a *ruathi* was

significantly less than their male counterparts—the preferred mode of payment for attached labour was in kind.

Peasants in Majrabari were not shy in the utilization of innovations in farming techniques either in the machine or biochemical inventions. Basumatari households mostly owned modern means of production.

The number of households and the number of incidences of land sales were high for marginal and smallholders. They indicated high stress to their asset ownership through a high share of average sold land to average owned land. The sales mostly take place to fund health-related emergency expenditures. Debt-induced as well as emergency need for cash were major reasons for land sales indicating agrarian distress in Majrabari.

We find no landlord classes in Majrabari. Although households in Majrabari, indicated the presence of households in the rich peasant class in the "old times" as remembered by some residents, during the fieldwork I found only one household that could be placed in the rich peasant category. Further investigation is required as there were households that also worked in salaried government occupations to see which households invested in agriculture in the village. Notwithstanding the prevalent practise of "law of primogeniture" (as practised by Dulur Basumatari's household) which superseded the compulsory "law of inheritance" for members of some households, we record marginalization and further degradation of family wealth of the then rich peasants in Majrabari due to "unviable expenditure" (for example Samthai's family). Another important finding is regarding the alienation of land to non-tribe trader moneylenders through indebtedness and mortgage of land (refer to accounts of Mufur Baro, Menda Basumatari and ABSU). These were factors responsible for the gains of the non-tribe trader moneylenders at the expense of certain households in Majrabari.

Majrabari land market has advanced in capitalist agriculture but with the features of pre-capitalist land and labour practices intact. The Bodo peasants of Majrabari indeed do not practice subsistence agriculture anymore. Crop sales are a regular phenomenon its magnitude depending on the size of landholding. Cultivation of community land, familial and corporal *saori* are some of the customary practices still intact as far as the land tenancy market is concerned.

Tenancy (both share and fixed) market is an important feature of capitalist agriculture. As far as the tenancy market is concerned, owner-operators and owner operator cum tenants are significant in the village but make up only a third of the households. We see elements of proletarianization witnessed in the other parts of India practising capitalist agriculture, such as in Maharashtra, Andhra Pradesh, Madhya Pradesh etc although not as sharp. A significant number of marginal peasant families are not able to bear the high costs of production, and are therefore rent-seekers in the tenancy market. So, the landowners of the tenancy markets are not landlords but petty peasant families. Use of technology, wage labour, improved and high yielding variety of seeds are some of the other features of capitalist agriculture prevalent in Majrabari.

Chapter Five

5. CREDIT MARKET OF MAJRABARI

This chapter discusses the types and sources of credit demanded by the peasant households of Majrabari. We look at both formal and informal sources of credit. By examining the formal and informal credit available to the peasant households, we also track the development of banking in this village. We examine in detail (a) the number of formal sources available to the peasant families and (b) the percentage share of formal sources in fresh borrowings. While (a) throws light on the availability of formal sources of credit, (b) will show the effective contribution of available formal sources to the flow of credit in Majrabari. We also identify the type of households that demand credit and their purpose. Finally, we examine if the land and credit market of Majrabari are interlinked.

5.1 Source of Credit

5.1.1 The Informal Sector

The informal credit sector is the sector in which loan transactions are unregulated by the state. Therefore the terms and conditions attached to these kind of loan are often personalized. In such loans the bargaining power of borrowers and lenders determine the outcome of a debt relationship into a fair or an unfair one.

There are eight sources of credit in Majrabari revenue village. They are the State Bank of India (SBI), Regional Rural Bank (RRB), Asom Bahumukhi Samabay Samiti (Cooperative Credit Society), Bandhan Bank, Microfinance, Self-Help Groups (SHGs), individual lenders, and family & friends.

The sources of credit that are accessed from microfinance institutions (MFIs), are considered informal here[33] besides Self-Help Groups (SHGs), individual lenders, and family & friends. In our sample, a little more than 4 percent of the households reported taking loans from MFIs. Two MFIs have a presence in our sample – Annapurna Microfinance and Aaron Nidhi. There are 24 SHG formations in the sample that provide short-term credit to households that demand the same. In the sample, none of the peasant families informed about their primary occupation being that of the moneylender. However, during the survey, respondents having accessed credit from within the village did inform about various individuals that lend money at a given rate of interest. These individual lenders could be shopkeepers, middle peasants or others engaged in miscellaneous rural occupations. The Table 5.1 gives the estimates of families reporting credit accessed from various sources.

Approximately 66 percent of peasant families in the sample report having taken a loan during the reference period from one or more sources. Of the 84 households that reported taking credit from at least one source (serial no. B), loans from individual lenders are highest in proportion (42.9 percent), followed by SHGs (28.6 percent). A small proportion (7.1 percent) of families report taking loans from family & friends. We have counted these loans as a different source here as they are charged interest. A Similar proportion (of 7.1 percent) of loans is also reportedly taken from MFIs. While the peasant families of Majrabari access both formal and informal sector credit, the latter is most preferred. The high incidence for informal sources of credit show the high demand for credit services in the village. It also point that the formal sources of credit is inadequate to meet this demand which is why we see a huge spike in the supply for informal sources in Majrabari.

[33] Some literature classify microfinance institutions (MFIs) under the formal sector. However various scholars continue to classify MFIs under informal sector as the financials of a large number of such institutions are not regulated by Reserve Bank of India (for more on this see Chavan and Sivamurugan, 2015 in Swaminathan and Baksi eds., 2015).

Table 5. 1 Number and percentage of households reporting credit accessed from various sources, Majrabari

	Source	Number	Percent
A	**No credit source reported**	**42**	**33.3**
B	**Credit source reported**	**84**	**66.6**
1	Individual lenders	36	42.9
2	Self Help Groups	24	28.6
3	Bandhan Bank	11	13.1
4	Regional Rural Bank	10	11.9
5	State Bank of India	10	11.9
6	Family & Friends	6	7.1
7	Microfinance (Annapurna Microfinance & Aaron Nidhi)	6	7.1
8	Assam Bahumukhi Cooperative	1	1.2

Source: Survey data, 2018

Note: Serial no. B. 'Credit source reported' refers to all households taken a loan from at least one source. The percentage estimates of households from serial nos. 1to8 are from the total number of households that reported having accessed credit during the reference period, which is 84. The credit source types are not mutually exclusive categories, as one household may access more than one source.

5.1.2 The Formal Sector

In the formal sector of rural credit, loan transactions are regulated by legislation and other public policy requirements. Institutions that are categorised as commercial banks, cooperative banks and credit societies, and other registered financial institutions are all formal credit sector.

Out of the eight sources of credit in Majrabari revenue village, the source of formal credit are the State Bank of India (SBI), Regional Rural Bank (RRB), Asom Bahumukhi Samabay Samiti (Cooperative Credit Society) and Bandhan Bank. Of the above, SBI, RRB and Cooperative society are in the public sector and Bandhan Bank is in the private sector. Bandhan bank was slightly higher in proportion (13.1 percent) than both Regional Rural Bank and State Bank of India (both 11.9 percent). A small proportion is shared by Assam Bahumukhi Cooperative (1.2 percent).

The presence of formal sources of credit is an indication that the effort to create formal bank branches over the years as a priority during the phase of social banking, has worked to an

extent. The nearest SBI branch is located about 13 km away at Simla to its East and another SBI bank outlet at Salbari.

The Basumatari peasant families in our sample are 47 percent. They form a sizeable and significant share compared to the other families. The number and share of families reporting credit access from various sources are also highest in this clan. Of the 36 families that availed credit from individual lenders, 52.8 percent are from the Basumatari clan. Similarly, the highest proportion of families availing loans from all other sources except the SHGs are highest for this clan (see details in Table 5.2 and Table 5.3).

I have prepared a table showing the percentage distributions within each clans i.e. percentages for each row as opposed to of each column (see Table 5.4). In this table, we find that proportionally members of some of the other clan actually are more likely to access credit. However, informal moneylenders tend to lend credit more to Basumatari households in the village.

5.2 Reasons of Credit

I have divided the purposes for borrowing into four categories. Directly income generating credit are mostly for short or long term investment in agriculture such as buying improved means of production e.g. tractors, etc. and non-agricultural activities. Since, education, housing, health, job and travel are not necessarily consumption needs but, they have intrinsic value in enhancing the income-generating capacity of a household, are considered as "not directly income generating" activities for this study (following Swaminathan & Basu, 2019). The rest are categorized under consumption oriented activities and for repayment of other loans.

Table 5. 2 Number of Households, by Clan and by Source of Credit, Majrabari

Clan	No credit source reported	Individual lenders	SHG	Bandhan Bank	RRB	SBI	Family & Friends	Micro Finance	Cooperative society	Total families in the sample
	Number of households by source of credit									
Basumatari	18	19	7	6	7	7	2	3	0	59
Boro/Baro	8	5	9	4	1	0	0	1	1	25
Daimari	2	0	0	1	0	0	0	2	0	5
Goyari	3	3	2	0	1	1	0	0	0	8
Kherkatari	3	2	0	0	0	1	2	0	0	7
Mushahari	1	0	1	0	0	1	0	0	0	3
Narzari	2	0	0	0	1	0	0	0	0	3
Ramchiari	2	3	2	0	0	0	2	0	0	6
Swargiari	3	4	3	0	0	0	0	0	0	10
All	**42 (33%)**	**36 (28.6%)**	**24 (19%)**	**11 (8.7%)**	**10 (7.9%)**	**10 (7.9%)**	**6 (4.80%)**	**6 (4.80%)**	**1 (0.80%)**	**126 (100%)**

Source: Survey data, 2018

Table 5. 3 Proportion of Households, by Clan and by Source of Credit, Majrabari

Clan	No credit source reported	Individual lenders	SHG	Bandhan Bank	RRB	SBI	Family & Friends	Micro Finance	Cooperative society	Total families in the sample
Proportion of households availaing credit in each credit source category, by clan										
Basumatari	42.9	52.8	29.2	54.5	70	70	33.3	50	0	47
Boro/Baro	19	13.9	37.5	36.4	10	0	0	16.7	100	20
Daimari	4.8	0	0	9.1	0	0	0	33.3	0	4
Goyari	7.1	8.3	8.3	0	10	10	0	0	0	6
Kherkatari	7.1	5.6	0	0	0	10	33.3	0	0	6
Mushahari	2.4	0	4.2	0	0	10	0	0	0	2
Narzari	4.8	0	0	0	10	0	0	0	0	2
Ramchiari	4.8	8.3	8.3	0	0	0	33.3	0	0	5
Swargiari	7.1	11.1	12.5	0	0	0	0	0	0	8
All	100	100	100	100	100	100	100	100	100	100

Source: Survey data, 2018

Table 5. 4 Proportion of Households, in each Clan by Source of Credit, Majrabari

Clan	No credit source reported	Individual lenders	SHG	Bandhan Bank	RRB	SBI	Family & Friends	Micro Finance	Cooperative society	Total families in the sample
Basumatari	30.5	32.2	11.9	10.2	11.9	11.9	3.4	5.1	0	100
Boro/Baro	32	20	36	16	4	0	0	4	4	100
Daimari	40	0	0	20	0	0	0	40	0	100
Goyari	37.5	37.5	25	0	12.5	12.5	0	0	0	100
Kherkatari	42.9	28.6	0	0	0	14.3	28.6	0	0	100
Mushahari	33.3	0	33.3	0	0	33.3	0	0	0	100
Narzari	66.7	0	0	0	33.3	0	0	0	0	100
Ramchiari	33.3	50	33.3	0	0	0	33.3	0	0	100
Swargiari	30	40	30	0	0	0	0	0	0	100
All	33.3	28.6	19	8.7	7.9	7.9	4.8	4.8	0.8	100

Source: Survey data, 2018

5.2.1 Borrowing for Directly Income Generating Activities

Directly income-generating activities is a category where borrowers borrow credit in order to fund or invest in activities that will generate further income for the household. There are two types of reasons for which credit is borrowed: for agricultural activities and for non-agricultural activities. Agricultural activities may include among other aspects spending for purchase of means of production like tractors, pumps, etc. Non-agricultural activities predominantly include expenses that are to be incurred in order to expand a present business enterprise run by a household or in order to invest in a new business venture, etc. It is often the case that a part of the amount borrowed is diverted for reasons which it was not originally meant. Further break-up of the pattern of sourcing credit by the households of Majrabari indicate that formal institutions are the preferred sources of credit for agricultural activities and the institutions are mostly formal public sector banks. The percentage of incidences of credit borrowing for directly income generating purposes was 27.7 percent in the agricultural year July 2017-June 2017 (see Table 5.5).

Table 5. 5 Number of incidences of reasons of credit, Majrabari

Reasons for Credit		No of Incidences	Percent
Directly Income Generating	Agriculture	19	27.7
	Non-agricultural activities	14	
Not Directly Income Generating	Education	9	43.7
	House Construction	15	
	Health	19	
	Job	2	
	Travel	7	
	Buy Vehicle	2	
Consumption	Other consumption	25	26.9
	Social Ceremony	5	
Repay Loan		2	1.7
All		119	100

Source: Survey data, 2018

5.2.2 Borrowing to Meet Consumption Needs

In contrast, informal sources tend to service the demand for other consumption and semi-consumption related activities in the village. In Majrabari village, most credit needs are related to reasons under the category "not directly income generating". The percentage for this category was almost half at 43.7 percent. The households in this category, see spending in activities such as education, housing, health, job or travel to be important decisions for which they can risk borrowing, because it is seen as an investment for a better future. Households borrowed for reasons such as "directly income generating" and "consumption" related spending almost on a par at the level of preference. The percentage of consumption related spending purposes was 26.9 percent and the reasons ranged from everyday consumption expenditures to other social expenditures. Thus, the village primarily chooses to borrow on account of shortfalls arising from needs that households consider as necessary for enhancing future income generating capacity of the household.

Table 5. 6 Purposes of credit by number of incidences by source type

Purposes of Credit		No of incidences	Formal source	Informal source
Directly income generating	Agriculture	19	11	8
	Non-agricultural activities	14	7	7
Total incidences of borrowing for Directly income generating		**33**	**18**	**15**
Total incidences of borrowing for reasons **other than** Directly income generating		**86**	**15**	**71**

Source: Survey data, 2018

In table 5.6, purposes of credit according to formal or informal source of borrowing households has been provided. Households borrowing for directly income generating purposes for agricultural activities show an incidence of 19 times while that for non-agricultural activities was for 14 times. Those that borrowed for agricultural activities from formal sources of institutions was 11 times which was 3 times more than those borrowing from informal sources of credit. Contrarily, households borrowed only 14 times for non-

agricultural purposes. Households borrowed 7 times each from both formal and informal sources of credit for non-agricultural activities in Majrabari.

Therefore, in directly income generating purposes, households preferred to borrow for agricultural activities from formal sources of credit. However, for activities other than directly income generating, households overwhelmingly preferred to borrow from informal sources of credit as households borrowed 71 times from informal sources as against only 15 times of incidences of borrowing from formal sources out of a total of 86 times of incidences for this category (see table 5.6).

Table 5. 7 Number and share of incidences of all sources of credit, Majrabari

Sources of Credit	No of Incidences	Share of Incidences
Co-Operative Society	1	0.8
RRB	11	9.2
SBI	10	8.4
Bandhan Bank	11	9.2
Family & Friends	8	6.7
SHG	24	20.2
Individual Lenders	47	39.5
Microfinance	7	5.9
All	119	100

Source: Survey data, 2018

Table 5. 8 Number of incidences of all sources of credit by land size, Majrabari

Land size	*Co-Operative Society*	*RRB*	*SBI*	*Bandhan Bank*	*Family & Friends*	*SHG*	*Individual Lenders*	*Micro Finance*	*All*
Marginal	1	5	3	6	4	15	32	1	67
Small	0	2	2	3	3	5	14	6	35
Semi Medium	0	2	5	2	1	3	1	0	14
Medium	0	2	0	0	0	1	0	0	3
All	1	11	10	11	8	24	47	7	119

Source: Survey data, 2018

While examining the number of incidences for various sources of credit in Majrabari, individual lenders featured as the highest source of credit at 47 times or 39.5 percent followed by self-help groups 24 times or 20.2 percent (see Table 5.7). The rest of the sources only

showed incidence lower than ten percent. Furthermore, marginal holders sourced credit the most for 67 times followed by small holders 35 times, semi medium 14 times and medium holders 3 times (see Table 5.8). For marginal holders the most preferred source of credit was individual lenders (32 times), followed by self-help groups (15 times) and Bandhan Bank (6 times). Small holders borrowed from individual lenders (14 times), microfinance institutions (6 times) and self-help groups (5 times). Semi medium holders borrowed mostly from SBI. Medium holders borrowed from RRB and self-help group. For semi medium and medium holders the access to formal sources of credit was better than small and marginal holders. This is because, while semi medium households borrowed 9 times from formal sources of credit, medium holders borrowed twice the times from formal sources of credit as compared to the number of incidences of borrowing from informal sources for these two land size categories. Contrarily, small and marginal holders had more number of incidences of borrowing from informal sources (see table 5.8). Therefore, marginal and small holders are under-served by formal sources of credit seemingly because of their low (or lack thereof) asset ownership making them less creditworthy to formal credit agencies.

5.2.3 Fresh Borrowings in the Last Three Years from the Period of Survey

In order to bring out the effective contribution of available formal sources to the flow of credit in a village, I emulate Swaminathan and Baksi (2017) by looking into the percentage share of formal sources in fresh borrowings. The fresh borrowings here mean those households that have borrowed in the last three years. I have chosen the period of three years because these three years is a fairly recent and far from being considered bygone. Choosing a period of a 'not-so-long-ago', also gives us accuracy because during fieldwork respondents can recall accurately about their borrowing behaviour relative to a bigger time period. Besides, a fresh loan borrowed in the recent past is most likely to not have been repaid.

Table 5. 9 Incidences of sources of Fresh borrowings from formal and informal sources

Source of Fresh borrowings	No of households
Formal Fresh borrowings	19
Informal Fresh borrowings	53
sum	72

Source: Survey data, 2018

Table 5. 10 Purposes of borrowing for the fresh borrowing households

Reasons for borrowing	Fresh borrowing	
	No of incidences	Percent
Directly income generating	19	26.4
Not directly income generating	36	50.0
Other consumption	15	20.8
Repay	2	2.8
All	72	100

Source: Survey data, 2018

Table 5. 11 Purposes of borrowing for the fresh borrowing households

Sources of Fresh Borrowings		No of Incidences	Formal	Informal
Directly income generating	Agriculture	10	5	5
	Non-agricultural activities	9	5	4
Total incidences of borrowing for Directly income generating		**19**	**10**	**9**
Total incidences of borrowing for reasons **other than** Directly income generating		**53**	**9**	**44**

Source: Survey data, 2018

Most fresh borrowings in Majrabari is from informal sources which is almost three-fourths (see Table 5.9). However, we see a drop in the sources of borrowing from formal public sector banks in this category. This drop can be arrived at if we compare the shares for all the years of outstanding loans and not just the fresh borrowings. In Table 5.6, while formal sources of credit was borrowed for 33 times in Table 5.9 on formal fresh borrowings the incidence of borrowing is only 19 times. This indicates that there is a fall in the credit services provided by the public sector banks in Majrabari.

The reasons for fresh borrowing was mostly for not directly income generating activities similar to reasons of borrowing for all households in Table 5.5. The share for not directly income generating purposes was half of the total fresh borrowings (50 percent) while for

directly income generating it was 26.4 percent, for other consumption expenditures it was 20.8 percent and for repayment of loans it was 2.8 percent.

In Table 5.10 and Table 5.11, purposes of credit according to formal or informal source of borrowing households has been provided. Households borrowing for directly income generating purposes for agricultural activities show an incidence of 10 times while that for non-agricultural activities was for 9 times (see Table 5.11). Those that borrowed for agricultural activities from formal sources of institutions was 5 times which was equal to those borrowing from informal sources of credit for the same purpose. Contrarily, households borrowed only 9 times for non-agricultural purposes. These households with fresh borrowings, borrowed 5 times from formal and only 4 times from informal sources of credit for non-agricultural activities in Majrabari.

The preference for either formal or informal sources of credit in order to fund directly income generating activities is similar for fresh borrowings in Majrabari and majority of the households borrow for reasons other than directly income generating purposes. There was an overwhelming preference to borrow from informal sources of credit as households borrowed 44 times from informal sources as against a mere 9 times of incidences of borrowing from formal sources out of a total of 53 times of incidences for this category (see Table 5.11 again).

5.3 A Profile of Borrowers and Lenders

In order to understand the profile of borrowers and lenders by the tenancy status of the households, clan, I have taken only the households with RRB, SBI, Co-operative, Microfinance and Bandhan Bank as source of credit.

5.3.1 By Tenancy Status

A total of 10 households borrowed from RRB[34]. In the table, one medium household has borrowed twice from the same source and therefore the incidence of borrowing from RRB is 11 times. A total of 5 tenant households borrowed from RRB while 4 households were owner operators and one household (borrowing twice) was a lessor. Two of the tenant households and one lessor household borrowed with 2 lakh principal amount. Most tenants borrowed for agricultural purposes while owner operators borrowed for purposes not directly income generating.

There were 10 households that borrowed from SBI[35], of which 4 were owner operators, 3 tenants and 3 lessors. Two of the lessors borrowed an amount of 2 lakh and 7 lakh rupees respectively. Whereas, a tenant and an owner operator household borrowed 5 lakh rupees each.

Of the 6 households that borrowed from microfinance[36] institutions 3 were lessor households, 2 tenants and 1 owner operator. One of the lessor households borrowed twice raising the number of incidences to 7 times.

The lone borrower from co-operative[37] institution was an owner operator.

Most of the Bandhan Bank[38] credit borrowers were owner operators (7 households), 3 tenants and 1 lessor. Owner operators borrowed a higher principal on average.

[34] For data on RRB see Table 5.12
[35] For data on SBI see Table 5.13
[36] For data on microfinance institutions see Table 5.15
[37] For data on co-operative see Table 5.14
[38] For data on Bandhan Bank see Table 5.16

Most of the credit was borrowed by tenants and owner operators from RRB as credit source in Majrabari. SBI, Bandhan Bank and co-operative was the preferred form of borrowing source for owner operators. Lessors showed most preference for microfinance institutions for borrowing credit.

5.3.2 By Clan

As we have seen that most of the households in Majrabari belonged to the Basumatari clan, we can only expect households of this clan to feature frequently in the credit borrowing scene. Therefore, it should not be a surprise that the households that borrowed from RRB belonged mostly to the Basumatari clan. There were 7 households borrowing from RRB with one household borrowing twice. The 2 households that borrowed 2 lakh rupees as principal also belonged to this clan. The rest belonged to a Narzari, a Goyari and a Boro. Most Basumatari households borrowed for directly income generating purposes to invest in the agriculture sector.

The borrowers of credit from SBI too mostly belonged to the Basumatari clan. There were a total of 7 households borrowing from this credit source. The rest were a Mushahari, a Kherkatari and a Goyari. One Basumatari household borrowed an amount of 2 lakh rupees from SBI, another household 5 lakh and yet another a total of 7 lakh rupees as principal. The lone Kherkatari household borrowed rupees 5 lakh.

Four households borrowed from microfinance institutions belonging to Basumatari clan. The rest were 2 Daimari and a Boro clan. Only one Basumatari household borrowed for directly income generating purpose to invest in non-agricultural activities. However, the lone household borrowing from co-operative society was a Boro clan.

There were 6 Basumatari households that borrowed from Bandhan Bank, 4 Boro households and 1 Daimari.

5.3.3 By Education of household head

The education of the household head borrowing from RRB were either illiterates (5 households) or studied upto HSLC (another 5 households). While all of the households with its head studying upto HSLC borrowed for directly income generating purposes only two households with illiterate head of household borrowed for agricultural activities. Therefore, literate head of households tend to borrow from RRB for directly income generating purposes.

Households borrowing SBI loans tended to be more educated because only 3 of the household heads were illiterate. It is also noteworthy that those literate household heads were more successful in being disbursed loans above 1 lakh rupees.

The trend of lower principal for illiterate household heads is seen among borrowers from microfinance institutions. The highest principal borrowed from microfinance institutions belonged to a household with household head studying upto HSLC. This amount was above 1 lakh rupees.

The lone co-operative credit borrower belonged to a household with household head studying upto secondary level.

There were 5 illiterate household head that borrowed from Bandhan Bank and another 6 household head with HSLC education.

There is a relationship between the educational qualification of household head and the amount of principal a household will be considered for credit. Those households with its household head with a better educational achievement tend to borrow higher principal amount. This relationship is clearly seen from the lending patterns of SBI and microfinance

institutions. This relationship does not clearly arise in the case of RRB probably because of the nature of lending by RRB which focuses primarily on the neediest rural households.

5.3.4 By Land Size

The number of households borrowing from RRB belonged mostly to marginal holders (5 households). There was just one small holder family borrowing from RRB but this household borrowed twice. Another two households belonged to the semi medium holders and one medium household borrowed twice. While examining the purpose of borrowing credit from RRB it was clearly found that small, semi medium and medium households borrowed for agricultural activities while marginal farmers borrowed for a range of purposes chiefly for not directly income generating purposes. It was also found that small and medium households borrowed with a relatively high principal amount. None of the marginal holders borrowed for agricultural activities but two households borrowed for non-agricultural activities for directly income generating purpose.

Most of the semi medium households borrowed from SBI (5 households), 2 small holders and 3 were marginal holders. The reasons for which semi medium holders borrowed were mostly for House construction (4 households) with only one household borrowing for non-agricultural activities. Semi medium households also borrowed with high principal amount. Conversely, small holders and marginal holders borrowed for health, job, social ceremonies, and other consumption activities with only one small holder family borrowing for agricultural activities.

The households that borrowed from microfinance institutions belonged mostly to small holders and marginal holders. The purpose for borrowing from microfinance institutions were for non-agricultural activities, education, health, purchase of vehicles and other consumption expenditures.

The lone borrower from co-operative society was a marginal holder.

Most of the borrowers of Bandhan Bank were marginal holders (6 households), 3 small holders and 2 semi medium holders.

Only RRB lent substantially to small holders. SBI lent mostly to semi medium holders while marginal holders typically had to borrow from microfinance and Bandhan bank for lack of or insufficiency in lending practices from these sources.

Table 5. 12 Households with RRB as source of credit, by land size, principal, rate of interest, Clan, hamlet and terms of tenure and by Source of Credit, Majrabari

Land Size	Principal	ROI	Purpose of Credit	Clan	Hamlet	Term of Tenure
Marginal	16000		House Construction	Basumatari	Bormajra/Majrabari	Owner Operator
Marginal	20000		Education	Narzari	Khusratary	Owner Operator
Marginal	30000		Health	Goyari	Majrabari No 2	Owner Operator
Marginal	35000	3% pm	Non-agricultural activities	Boro	Majrabari No 2	Pure Tenant
Marginal	35000	1820 rupees pm	Non-agricultural activities	Basumatari	Baghmara	Owner Operator
Small	200000		Agriculture	Basumatari	Baghmara	Pure Tenant
Small	200000		Agriculture	Basumatari	Baghmara	Pure Tenant
Semi Medium	20000		Agriculture	Basumatari	Bormajra/Majrabari	Owner Operator cum Tenant
Semi Medium	25000	0.08% pm	Agriculture	Basumatari	Khusratary	Owner Operator cum Tenant
Medium	200000	1800 rupees pm	Agriculture	Basumatari	Bormajra/Majrabari	Owner Operator cum Lessor

Source: Survey data, 2018

Table 5. 13 Households with SBI as source of credit, by land size, principal, rate of interest, Clan, hamlet and terms of tenure and by Source of Credit, Majrabari

Land Size	Principal	ROI	Purpose of Credit	Clan	Hamlet	Term of Tenure
Marginal	15000	2% pm	Others Consumption	Basumatari	Hachora	Owner Operator cum Tenant
Marginal	40000		Health	Goyari	Hachora	Owner Operator
Marginal	200000	4.60% pm	Job	Basumatari	Borgaon	Owner Operator cum Lessor
Small	15000		Social	Basumatari	Bormajra/Majrabari	Owner Operator
Small	30000	1700 rupees pm	Agriculture	Basumatari	Korebari	Owner Operator cum Tenant
Semi medium	17500		House Construction	Mushahari	Bormajra/Majrabari	Owner Operator
Semi Medium	25000	3% pm	Non-agricultural activities	Basumatari	Bormajra/Majrabari	Owner Operator cum Lessor
Semi Medium	500000	12% pm	House Construction	Basumatari	Hachora	Owner Operator cum Tenant
Semi Medium	500000		House Construction	Kherkatari	Santipur	Owner Operator
Semi Medium	700000		Others Consumption	Basumatari	Hachora	Owner Operator cum Lessor

Source: Survey data, 2018

Table 5. 14 Households with Co-operative society as source of credit, by land size, principal, rate of interest, Clan, hamlet and terms of tenure and by Source of Credit, Majrabari

Land Size	Principal	ROI	Purpose of Credit	Clan	Hamlet	Term of Tenure
Marginal	10000	na	Non-agricultural activities	Boro	Santipur	Owner Operator

Source: Survey data, 2018

Table 5. 15 Households with Microfinance as source of credit, by land size, principal, rate of interest, Clan, hamlet and terms of tenure and by Source of Credit, Majrabari

Land Size	Principal	ROI	Purpose of Credit	Clan	Hamlet	Term of Tenure
Marginal	25000	1300 rupees pm	Non-agricultural activities	Daimari	Bormajra/Majrabari	Owner Operator
Small	3000	na	Others Consumption	Basumatari	Bormajra/Majrabari	Owner Operator cum Tenant
Small	15000	1540 rupees pm	Others Consumption	Basumatari	Hachora	Pure Tenant
Small	30000	1700 rupees pm	Non-agricultural activities	Basumatari	Khusratary	Owner Operator cum Lessor
Small	30000	1550 rupees pm	Education	Basumatari	Khusratary	Owner Operator cum Lessor
Small	30000	1500 rupees pm	Health	Boro	Baghmara	Owner Operator cum Lessor
Small	150000	na	To buy car	Daimari	Hachora	Owner Operator cum Lessor

Source: Survey data, 2018

Table 5. 16 Households with Bandhan Bank as source of credit, by land size, principal, Clan, hamlet and terms of tenure and by Source of Credit, Majrabari

Land size	Principal	Reasons	Clan	Hamlet	Tenure status	Educational achievements of Household head
Marginal	30000	Agriculture	Basumatari	Majrabari No 2	Owner Operator	Illiterate
Marginal	30000	Agriculture	Boro	Baghmara	Owner Operator	HSLC
Marginal	35000	Non-agricultural activities	Boro	Majrabari No 2	Owner Operator	Illiterate
Marginal	40000	Others Consumption	Basumatari	Baghmara	Owner Operator	HSLC
Marginal	45000	Ghar Housing	Basumatari	Bormajra/Majrabari	Owner Operator	Illiterate
Marginal	50000	Non-agricultural activities	Daimari	Bormajra/Majrabari	Owner Operator	HSLC
Small	10000	Ghar Housing	Basumatari	Khusratari	Owner Operator	HSLC
Small	15000	Repay Loan	Basumatari	Khusratari	Owner Operator cum Lessor	Illiterate
Small	40000	Agriculture	Boro	Baghmara	Owner Operator cum Tenant	HSLC
Semi Medium	30000	Agriculture	Basumatari	Khusratari	Owner Operator cum Tenant	Illiterate
Semi Medium	30000	Non-agricultural activities	Boro	Baghmara	Owner Operator cum Tenant	HSLC

Source: Survey data, 2018

The source of credit is determined by the land size of a household and purpose of credit. For example, most semi medium households borrowed from SBI with high principal amount, while RRB lent mostly for agricultural activities. Small holders borrowed mostly from microfinance institutions. While RRB was preferred by all landholding classes, marginal holders dominated the number of disbursement of loans from this source of credit. Most marginal holders also chose Bandhan Bank for credit.

5.4. Land Mortgages in Majrabari

In the rural areas, land is the most important economic resource. Therefore, rural households usually tend to either enlarge their landholdings or cling to their existing plots of land. This may also seem to manifest an inactive nature of land market in a rural economy which is predominantly based on land. Several economists had focussed research on this characteristic of land market in such rural markets (see Raj 1970, Bardhan 1973, 1984, Basu 1986, 1990, Bhaduri 1983, Hill 1986, etc.).

While there have been incidences of direct sales of land in Majrabari (see chapter 4), the question then is in what situations would a household prefer to part with his plot of land forever? A household would act in such ways as to delay the ultimate sale of land, considering several other options to that end (Sarap, 1994). One such alternative is to mortgage land in order to generate emergency funds thereby delaying outright sale of land. With time if a household is not able to repay even the mortgage amount then he has to part with his plot of land. During my fieldwork, there were two types of mortgage systems in Majrabari—*Gada* and *Korton*.

5.4.1 Gada Bandhak

The word *gada* means *gotha* according to Shyam Basumatary with whom I have had detailed interview on the *saori* system (see chapter 4). He says that *gotha* means lumpsum. A gotha sum of

money was usually a large sum of money. In fact, under *gada* system the mortgage amount usually started at Rs. 30000 per acre while under *korton* system it was only between Rs. 2000 to Rs. 4000 per acre. *Gada* system did not have any specific time limit for repayment. The mortgage is complete once the money borrowed is repaid back by the borrower. Hence, *gada bandhak* was a long term mortgage arrangement. The amount returned is the exact amount that was borrowed. There is no charge of interest on the mortgaged amount. Since usufructuary rights are bestowed on the mortgagee until the amount is repaid, there is no interest on mortgaged amount. *Gada Bandhak* happened to be very profitable for the creditor because usually mortgagor households find it difficult to repay back the large mortgage amount. Majrabari has an overwhelming percentage of mortgage incidence that practiced *gada* form of mortgage. The type of land that is considered highland or less fertile land or that land which is at a higher elevation and allows water to flow downwards is offered for mortgage. The lowlands where water accumulates is the portion of land which is least offered on mortgage. Lowlands retain water which is an important consideration where paddy is usually the main crop in an agricultural season and therefore crucial for the sustenance of the household. Therefore, a mortgagor will hesitate to part with fertile plots than highland which is why most of the mortgaged land is highland type.

5.4.2 Korton Bandhak

Korton is an Assamese word that means to trim or reduce the amount or the time of a service. *Korton Bandhak* requires the creditor to relinquish rights of usage after a single cropping year. Hence, *korton bandhak* is a short term mortgage arrangement. However, it is not necessary for the borrower to return the amount borrowed. The amount is usually between Rs. 2000 to Rs. 4000 per acre. In Majrabari, there were only two incidences of households with Korton Bandhak. One of the household borrowed approximately an amount of Rs. 2000 per acre and the other Rs. 4000 per acre approximately. This system is similar to the fixed rent system.

5.4.3 Mortgager Status by Landholding Category

In Majrabari, during the agricultural year July 2017 to June 2018, there were 35 households that mortgaged-out. On examining the question who among the villagers need credit on mortgage it is found that most of the occupational profile of the mortgagors were cultivators or agricultural workers. They tend to mortgage land in order to sail through household emergencies required immediately like illnesses, etc. In order to see how burdensome it is for households to borrow on mortgage, I look at the average area of mortgage per acre to the average ownership of land by land size class.

The relation of mortgage with credit is that the formal credit institutions are not able to service these households because of which instead of either going for formal or informal sources they mortgage their land. The interest in a mortgage contract is paid with usufruct rights over the mortgaged land. Generally households mortgage as a last ditch attempt to postpone sale of assets when all possible route for survival is lost. Let us see further the mortgage pattern of the village.

Most of the incidences of mortgage were among the marginal and small households combined. Although small and marginal holders received a higher mortgage amount, it only indicates the dire necessity for cash for these land size classes which is why so many of this size classes also borrow from individual moneylenders for lack of formal sources of credit. If we check the average share of land area mortgaged to total area owned, the class of marginal and small holders is above 40 percent. The share for semi medium and medium households is less than half of the share of marginal and small holders. It is the need for fund mobilization of the marginal and small holders which has pushed them to mortgage a higher share of land area to total owned area. For the rest, their comfortable asset ownership in the form of land has put them in a comfortable position which is why we see that their share in mortgage area to total area of land owned is lower.

Table 5. 17 Mortgage area, owned land, Mortgaged area to owned land, no of incidence of mortgage, no of households and amount of mortgage by land size

Land size	Mortgage area (in acres)	Owned land (in acres)	Share of area mortgaged to owned land (in %)	No of incidence	No of households	Average mortgage amount (in Rs./acre)
Marginal	0.54	1.27	42.69	17	15	47504.46
Small	0.87	2.01	43.28	11	11	63737.36
Semi Medium	0.90	4.93	18.28	13	8	33566.43
Medium	1.65	13.53	12.20	1	1	30303.03
				42	35	

Source: Survey data, 2018

5.4.4 Mortgager Status by Clan Category

Since Basumatari is the single largest clan that mortgaged out land in Majrabari, I compare Basumatari clan with the mortgaging pattern of clans other than Basumatari (non-Basumatari). Most of the Basumatari mortgagors were small and semi medium holders. Three semi medium Basumatari holders mortgaged land more than once. However, 6 of the households also borrowed from formal sources of credit, one household borrowed from microfinance institutions. Furthermore, 9 of the households were with cultivation as major household occupation, 2 were non-agricultural labourers, 1 migrant, 1 private salaried and 3 were government salaried employees.

However, non-Basumatari mortgagors were majority marginal holders (12 household), 4 small holders, 3 semi medium and 1 landless (a total of 20 non-Basumatari households mortgaged-out). Two households mortgaged-out more than once. Only two mortgagor non-Basumatari households also borrowed from formal credit institutions which suggest that non-Basumatari households had less access to formal institutions of credit in Majrabari. 8 of these households worked in the agriculture and allied activities, 4 were non-agricultural labourer marginal holders while 1 non-agricultural labourer was landless. Moreover, 5 of the non-Basumatari mortgage households were migrants. Therefore, these households have to rely on mortgage in order to generate credit during times of need in an environment where access to formal sources of credit was undersupplied. These two tables endorse the point that while non-Basumatari households

mortgaged-out due to lack of access to formal sources of credit as a result of their lower asset holdings, Basumatari households mortgaged-out due to insufficiency as well as lack of access to formal sources of credit.

From the Table 5.20, it is clearly seen that households mortgaged in order to fulfil the lack of formal sources. Of the 36 households that mortgaged-out only 8 households borrowed from formal credit institutions. However, the fact that these households borrow from other credit institutions as well as mortgage land only reiterate the importance of credit in the village and that even the little access to formal credit is not sufficient for these households.

Additionally, of the few recorded households on the reasons for mortgage mentioned that they needed funds for illness, construction of house, everyday household consumption, job, for the purchase of livestock and to repay previous debt.

Table 5. 18 Mortgage pattern of Basumatari clan

Land size	Tenure Status	Clan	Occupation	Educational achievement of the household head	Source of credit
Marginal	No cultivation	Basumatari	Non-Agricultural Labourers	Illiterate	Nil
Marginal	Owner Operator	Basumatari	Cultivation	HSLC	Nil
Marginal	Owner Operator cum Tenant	Basumatari	Cultivation	Illiterate	Nil
Small	Owner Operator cum Lessor	Basumatari	Cultivation	Primary	Microfinance
Small	Owner Operator	Basumatari	Cultivation	Middle Education	Nil
Small	Owner Operator cum Tenant	Basumatari	Forest Guard	Illiterate	Nil
Small	Pure Tenant	Basumatari	Migrant	HSLC	SBI
Small	Owner Operator	Basumatari	Defence	Illiterate	SBI
Small	Owner Operator cum Tenant	Basumatari	Non-Agricultural Labourers	Primary	Nil
Small	Owner Operator cum Tenant	Basumatari	Cultivation	HSLC	Nil
Semi Medium	Owner Operator cum Lessor	Basumatari	Cultivation	Illiterate	Nil
Semi Medium	Owner Operator cum Tenant	Basumatari	Private Salaried	Illiterate	Bandhan Bank
Semi Medium	Owner Operator	Basumatari	Government Salaried Teacher	HSLC	RRB
Semi Medium	Owner Operator cum Lessor	Basumatari	Cultivation	Middle Education	SBI
Semi Medium	Owner Operator cum Tenant	Basumatari	Cultivation	Illiterate	Nil
Medium	Owner Operator cum Lessor	Basumatari	Cultivation	HSLC	RRB

Source: Survey data, 2018

Table 5. 19 Mortgage pattern households other than Basumatari clan

Land size	Tenure Status	Surname	Occupation	Educational achievement of the household head	Source of credit
Landless	No cultivation	Daimari	Non-Agricultural Labourers	HSLC	Nil
Marginal	Owner Operator cum Lessor	Narzari	Migrant	Illiterate	Nil
Marginal	No cultivation	Swargiari	Non-Agricultural Labourers	HSLC	Nil
Marginal	Owner Operator	Swargiari	Cultivation	Illiterate	Nil
Marginal	No cultivation	Daimari	Migrant	Middle Education	Nil
Marginal	No cultivation	Mushahari	Non-Agricultural Labourers	Illiterate	Nil
Marginal	Pure Tenant	Boro	Agricultural Labourers	HSLC	RRB
Marginal	Pure Lessor	Swargiari	Cultivation	HSLC	Nil
Marginal	No cultivation	Ramchiari	Non-Agricultural Labourers	HSLC	Nil
Marginal	Pure Lessor	Ramchiari	Non-Agricultural Labourers	HSLC	Nil
Marginal	Pure Lessor	Ramchiari	Migrant	HSLC	Nil
Marginal	Owner Operator	Goyari	Migrant	Middle Education	Nil
Marginal	Owner Operator	Kherkatari	Cultivation	Middle Education	Nil
Small	Owner Operator	Narzari	Defence	Illiterate	Nil
Small	Owner Operator cum Tenant	Boro	Cultivation	Primary	Nil
Small	Owner Operator cum Tenant	Goyari	Migrant	Illiterate	Nil
Small	Owner Operator	Goyari	Cultivation	HSLC	Nil
Semi Medium	Owner Operator	Mushahari	Cultivation	Illiterate	SBI
Semi Medium	Owner Operator cum Lessor	Kherkatari	Private Salaried	HSLC	Nil
Semi Medium	Owner Operator cum Tenant	Boro	Cultivation	HSLC	Nil

Source: Survey data, 2018

Table 5. 20 Borrowing from formal institutions by mortgage households.

Surname	Land size	Tenure Status	Occupation	Educational achievement of the household head	Borrowing Pattern	Principal	Purpose
Basumatari	Small	Tenant	Migrant	HSLC	SBI	30000	Agriculture
Boro	Marginal	Tenant	Agricultural Labourers	HSLC	RRB	35000	Non-agricultural activities
Basumatari	Semi Medium	Tenant	Private Salaried	Illiterate	Bandhan	30000	Agriculture
Basumatari	Semi Medium	Owner Operator	Government Salaried Teacher	HSLC	RRB	25000	Agriculture
Basumatari	Small	Owner Operator	Defence	Illiterate	SBI	15000	Non-agricultural activities
Mushahari	Semi Medium	Owner Operator	Cultivation	Illiterate	SBI	17500	Non-agricultural activities
Basumatari	Small	Lessor	Cultivation	Primary	Micro finance	30000	Non-agricultural activities
Basumatari	Medium	Lessor	Cultivation	HSLC	RRB	200000	Agriculture
Basumatari	Semi Medium	Lessor	Cultivation	Middle Education	SBI	25000	Non-agricultural activities

Source: Survey data, 2018

Table 5. 21 Reasons of credit by land size, source of additional credit

Land size	Reasons of mortgage	Source of credit
Marginal	illness	Microfinance
Marginal	Home Construction	*
Marginal	Education	Bandhan Bank
Marginal	illness	SBI
Small	Debt repayment	*
Small	illness	*
Small	Home Construction & Debt Repayment	SBI
Small	illness	RRB
Semi Medium	buying livestock	*
Semi Medium	illness	*
Semi Medium	illness & consumption	*
Medium	for job	*

Source: Survey data, 2018

5.4.5 Moneylending in Majrabari

We found that 28 percent of the sample households borrowed from individual lenders. On average, the rate of lending was 10 percent per month. Of the 36 families reporting borrowing from individual lenders, we have information on the location of the lenders from 12 borrower families. All episodes of moneylending happened within the village. We noticed multiple episodes of lending from one peasant family located in Karebari hamlet. Although the number of observations for borrower-lending mapping is very small, we do see borrowings within the clan. The reasons for availing loans from individual lenders are many. They ranged from taking a loan for cultivation, study loans, purchase of motorbikes, health-related expenses, construction of shop, marriage expenses, purchase of electric pump-set, entertaining of guests for social ceremonies, house construction and travel related. For the sample households availing personal loans from individual lenders, the principal amount borrowed ranged from a low of only Rs. 500 to Rs. 135,000. We observed two incidences of personal loans on *dahar* (or interest-free) taken to meet marriage and health-related expenses.

Table 5. 22 Borrower and Lender Mapping, by Clan and by Location, Majrabari

Borrower		Lender		ROI
Clan	Hamlet	Clan	Hamlet	
Basumatari	Khusratary	Basumatari	Korebari	10 per month
Basumatari	Khusratary	Basumatari	Hachora	Dahar
Basumatari	Khusratary	Basumatari	Korebari	10 per month
Boro	Korebari	Narzari	Korebari	Dahar
Basumatari	Majrabari	Basumatari	Korebari	10 per month
Swargiari	Majrabari	Swargiari	Majrabari	15 per month
Basumatari	Baghmara	Boro	Baghmara	10 per month
Goyari	Santipur	Goyari	Santipur	10 per month
Basumatari	Borgaon	Basumatari	Hahchora	5 per month
Goyari	Borgaon	Mushahari	No. 2 Majrabari	10 per month
Basumatari	Borgaon	Basumatari	Khusratary	Not reported
Swargiari	Nizwmphuri	Basumatari	Korebari	10 per month

Source: Survey data, 2018

Majority of the marginal and small holders tend to prefer individual lenders. For semi medium and medium holders the preference to borrow is from group lenders. What is also noticed is that microfinance is a sought after credit source for marginal and small holders only although the share for preference is much more among small holders. Informal sources tend to be very flexible in their terms of lending practices which make them important source for credit. The range of credit products offered by informal sources is also wide which matches with the kinds of needs these households seek credit for.

5.4.6 Formal Sector Lending

There are three sources of formal sector lending as mentioned earlier. There were a total of 33 incidences of formal sector lending. The nearest SBI branch is located about 13 km away at Simla to its East and another SBI bank outlet at Salbari. The share of incidences for formal sources of credit is 27.7 percent and that for informal sources of credit is 72.3 percent. The immensely high sources for informal sources of credit shows the high demand for credit services in the village. It also points that the formal sources of credit is inadequate to meet this demand which is why we see a huge spike in the supply for informal sources.

5.4.7 Interlocking of Land and Credit Market

An interlinked transaction is one in which the parties trade in at least two markets on the condition that the terms of all trade between them are jointly determined (Bell and Srinivasan, 1989). In agricultural markets, interlinkage occurs when credit is linked with any one or more of the factor markets.

In this section, focus is put on interlinkage between land and credit market. It is found that marginal and small holders combined formed majority of the households that entered into land and credit interlinkage in the village. There were about 18 lessee households that also borrowed credit at the time of cultivation of paddy. The number of marginal lessee households were six households, seven small households and five semi medium households (see Table 5.23). It is found that marginal and smallholders combined formed majority of the households that entered into land and credit interlinkage in the village. The reason they come under an interlinked relationship is because of low access to formal sources of credit seen in a higher number of households for informal sources of credit. However, it is puzzling because households are generally likely to take up interlinked relations as the land size increases in Majrabari despite what has been accepted that small holders would be more preferred to interlinkage as a matter of economic compulsion.

The reason they come under an interlinked relationship is because of a low access to formal sources of credit seen in the Table 5.24 in higher number of households for informal sources of credit.

Among the purposes for which credit is sought, the most important purpose tended to be other than not directly income generating related activities for interlinked lessee households. Those households that borrowed for directly income generating purpose, the reasons for credit tended to be for agricultural related production activities but mostly borrowed from the informal sector (see Table 5.24).

Table 5. 23 Interlinked households by land size and number of households

Land size	No of households	Proportion
Marginal	6	66.67
Small	7	50.00
Semi Medium	5	100.00
	18	

Source: Survey data, 2018

Table 5. 24 Interlinked households by source of credit, by number of incidences and reasons of borrowing

Source of credit	No of incidences	Directly income generating		Purposes other than not directly income genrating
		Agricultural activities	Non-agricultural activities	
Formal	4	1	1	2
Informal	13	2	2	9
Not borrowing credit other than during agriculture	5	0	0	0
	22			

Source: Survey data, 2018

5.5 Conclusion – Credit Market Dominant in Informal Sector

The credit market is dominant in informal lending in Majrabari. Individual moneylenders charge usurious rates of interest (120 per cent per annum). Formal sector has limited reach in the sample. Formal sector loans were only accessible to a few households (primarily owner-operators or owner operator cum tenant families). Among individual lenders, multiple incidences of lending was seen from a family of Basumatari clan located in Karebari hamlet. Assam Bahumukhi Cooperative Society, located in Rupohi bazaar is located at a distance of five km away from Majrabari. SBI branch located in Simla is 13 km away from the village. However, among the formal sector, preference was for Bandhan Bank, which is in Pathsala, a distance of about 28-30 km. Private moneylenders within the village and private banks (Bandhan Bank) are preferable.

The source of credit is determined by the land size of a household and purpose of credit. For example, most semi medium households borrowed from SBI with high principal amount, while RRB lent mostly for agricultural activities. Small holders borrowed mostly from microfinance institutions. While RRB was preferred by all landholding classes, marginal holders dominated the

number of disbursement of loans from this source of credit. Most marginal holders also chose Bandhan Bank for credit.

There is a relationship between the educational qualification of household head and the amount of principal a household will be considered for credit. Those households with its household head with a better educational achievement tend to borrow higher principal amount. This relationship is clearly seen from the lending patterns of SBI and microfinance institutions. This relationship does not clearly arise in the case of RRB probably because of the nature of lending by RRB which focuses primarily on the neediest rural households.

Tenants and owner operators borrowed most of the credit from RRB as credit source in Majrabari. SBI, Bandhan Bank and co-operative was the preferred form of borrowing source for owner operators. Lessors showed most preference for microfinance institutions for borrowing credit.

As we have seen that most of the households in Majrabari belonged to the Basumatari clan, we can only expect households of this clan to feature frequently in the credit borrowing scene. Most of the borrowing by this clan was from SBI and RRB. They were the households that borrowed with a high principal amount.

Although households borrowed for investment in agricultural purposes, most households borrowed for consumption activities. Within this, the reasons borrowed for not directly income-generating purposes such as education, housing, health, job or travel. Households in Majrabari consider such spending as important decisions to risk borrowing because it is seen as an investment for a better future. Households were borrowing for directly income-generating purpose borrowed for agricultural investment from formal public sector banks.

The effective contribution of formal credit in Majrabari has decreased because the incidence of borrowing from formal public sector sources in the last three years has declined considerably. This has resulted in the number of informal sources of credit in Majrabari. The supply and access to

formal credit sources is limited in Majrbari due to which households prefer to borrow from informal sources.

Most of the incidences of mortgage were among the marginal and small households combined. Although small and marginal holders received a higher mortgage amount, it only indicates the dire necessity for cash for these land size classes which is why so many of this size classes also borrowed from individual moneylenders for lack of formal sources of credit. *Gada bandhak* is most prevalent, which can be called a long-term form of mortgage implying land transfer over a while in case of non-repayment of the loan. It is seen that households mortgaged to fulfil the lack of formal sources. Most households that mortgaged-out did not borrow from formal credit institutions. Only a few mortgaging households also borrowed from formal institutions. However, the fact that these households borrow from other credit institutions, as well as mortgage land, only reiterate the importance of credit in the village and that even the little access to formal credit is not sufficient for these households.

Additionally, of the few recorded households on the reasons for mortgage mentioned that they needed funds for illness, construction of house, everyday household consumption, job, for the purchase of livestock and to repay previous debt.

It is found that marginal and smallholders combined formed majority of the households that entered into land and credit interlinkage in the village. The reason they come under an interlinked relationship is because of low access to formal sources of credit seen in a higher number of households for informal sources of credit. However, it is puzzling because households are generally likely to take up interlinked relations as the land size increases in Majrabari despite what has been accepted that small holders would be more preferred to interlinkage as a matter of compulsion.

The above findings overwhelmingly support the idea that the supply and access to formal credit sources is very limited in Majrabari.

Chapter Six

6. SUMMARY AND CONCLUSION

The Bodos, as peasants, have featured significantly in the colonial agrarian history of Assam. However, there is a massive research gap on the transformations surrounding the Bodo peasantry in more contemporary times. Private ownership of land, which marks capitalist agriculture, features significantly among the Bodo peasantry. A free land, labour, and credit market are the mainstay of capitalist agriculture. How has capitalist agriculture advanced and transformed the Bodo peasantry in recent times? This study focused on agrarian relations among the Bodo community through an examination of the land and credit market in an all Bodo village of Assam.

The research problem of this thesis centred on the question if Tribes in the northeast follow community ownership of land, feudal agrarian relationships should not exist. In the case of the Bodo tribe, this is not so.

Besides, traditional farming societies are not, only, subsistence oriented. They also manifest market interactions. Notwithstanding these attributes, the plains tribes have already entered the phase of commodity relations in agriculture in the Bodoland Territorial Area districts of Assam. In this backdrop of plains tribes' (in our case Bodos) interactions with the market economy, I had set my research objectives and questions for the thesis.

The three objectives of this study were to look into the nature of land and credit market, and study the interlinkage between these factor markets in Majrabari village of BTAD, Assam. We have explored into the agrarian relations of a predominantly Bodo, Scheduled Tribe social group. In doing so this study has successfully managed to answer the central questions surrounding land owned and operated, prevalent forms of tenancy arrangements, terms and conditions of tenancy, about creditors and borrowers, the reach of institutional as well as non-institutional credit and their identity and the possible reasons of interlinkages between land and credit market.

6.1 The Peasantry of Majrabari

Market interactions in land take place through the sale of land or tenancy. The level of indebtedness and borrowing by households show transactions in the credit market. Mortgage is a form of land and credit market interlinkage. Market interactions in land and credit take place only among a differentiated peasantry. Through a wide literature review of secondary sources we establish that Bodo tribe indeed consists of a differentiated peasantry. Since a differentiated peasantry consists of rich, middle and poor peasants, we find evidence in Majrabari of the same.

The agrarian relations among the Bodo community have undergone considerable changes over the years. Literature suggests that Bodos have transitioned from a community centred land relations to a differentiated peasantry. The idea of transition of rights in land from a community centric to private rights of ownership in land is crucial in understanding peasant differentiation among the Bodos. The change brought about by colonial and modern state regimes in defining rights in land are key factors in amplifying this transition. The term 'statization' used by Agarwal in explaining transition from a community centric rights regime to private property highlights the role played by state structure. Although, her study was based on the Garo tribe and we see similar transition among the Bodos. Thus, due to statization the Bodos transitioned from being jhum cultivators at a certain point in history to being settled cultivators in the present times. In the matter of recognizing private ownership of land, post-independent India was no different as they continued recognizing individual land ownership rather than community ownership of land. The notions of private ownership of land soon gathered acceptance through repeated use of the same plot year after year and gradually bestowed a public sanction on the concerned household's possession of the land (Agarwal, 1996). The privatisation of communal land gradually led to intra and inter-village economic differentiation due to ownership differentials in the quality of land, availability of irrigation, etc. with large ownership holdings of land sharecropped with tenants while others worked as wage labourers. Thus, the Bodos emerged as a differentiated peasantry.

In this context, studies in the colonial as well as post-independence have also reported that the clans were class names. Although there are arguments that clans were not class names and therefore internal differentiation within the tribe must not be considered based on this clan structure, we tilt towards Brahma (1998), Pereira et al (2017) and Endle's (1911) studies which mention certain clans as class names and that between clans existed hierarchy of work with Basumatari clan acquiring certain rights in land.

On the other hand, some negative aspects of peasant differentiation has also been reported. We find a sizeable literature on the various causes of land alienation in the Bodo areas. As peasant differentiation is supposed to occur through the sale of land by poor peasants such cases although inevitable has been a cause of concern. In a chapter, Brahma (1986) reports that *Mahajans* practice of lending money through *Dadan pratha* caused indebtedness and poverty among the Bodo peasants and, therefore, gradually, land alienation. It usually identifies these *Mahajans* as non-tribes. While on the other hand, Bordoloi (1999) and Daimary (2008; 2012) report that *Mahajans* belong to non-tribes and tribes. They also attribute land alienation to immigration. In the studies reviewed, alienation happened on three occasions: settlements of land with people other than the tribes, indebtedness, and dispossession by displacement. Transfer of land from the tribes to non-tribes took place through mortgages and indebtedness, which had been a regular feature during the colonial administration and years immediately after independence in rural India and tribe populated areas of Assam. As a result, there were calls for state interventions to mitigate transfers of land from the tribes. I have reviewed some of these interventions through sections on Constitution of Protected Belts and Blocks of 1947, the Bodoland Autonomous Council of 1993 and the Bodoland Territorial Council. In subsequent sections of the chapter review of secondary literature, reiterate the point that there is some social mobility among the Bodos as a result of state intervention.

The agrarian relations among the Bodo community have undergone considerable changes over the years. We find a differentiated peasantry among the Bodo community, as indicated by the various secondary sources. Our study of Majrabari revenue village confirms the existence of a differentiated peasantry among the Bodo tribe. We see agrarian market interactions in the Bodo areas manifested through land transfers and feudal agrarian market interlinkages. Various factors were responsible for this change, chiefly, the implementation of the idea of private property in land. As a result, the community has had to endure the vagaries of the market.

As a result of this differentiation, land ownership among the Bodos in Majrabari is unequal. However, Majrabari is a marginal farmer-dominant village with no large farmer class. Almost half of the households are near landless in Majrabari. The average landholding size is lower than all India averages in each size class except marginal farmers, which is slightly higher but still is only 1.32 acres. Nevertheless, due to resource adjustments, the number of marginal holders with operational holding declined. The share of operational area for marginal farmers is much lower than small and semi-medium farmers, even though half of the households were marginal. The clans who own land above five acres of land in Majrabari are Basumatari, Mushahari, Swargiari, Kherkatari, and Boro, and only the Basumatari family owns the largest, 13 acres of land. There is considerable inequality in the ownership of land in Majrabari. The Lorenz Curve for operational holding is nearer to the Line of Equality than ownership holding, suggesting that resource adjustments act as a positive measure for land inequality.

The notion that community ownership of land is the only form of ownership among all the tribes in the North East does not hold in the case of the Bodos of Majrabari. They have been gradually channelled into adopting this system over a long course of time. Privatization of communal land gradually led to intra, and inter-village economic differentiation due to ownership differentials in the quality of land. Therefore, Majrabari is a marginal and smallholder dominant village with some inequality in the distribution of land. We also see distress sales of land in the village as a result of

poverty, indebtedness, continuing marginalization of land holding and a predominance of marginal and small farmers.

6.2 The Agrarian Class among the Peasantry of Majrabari

The extant literature with reference to the Bodos, from the last few decades, focused on the discontentment between the Bodos and the others. However, very few research has looked inward probing into the question of agrarian class among the Bodo peasantry. I looked into the literature on social differentiation based on clans/sub-tribes. I came across literature from historians that mention occupational hierarchies among the clans at some point of time in history; however, any such differentiation in the present times is completely ruled out.

I followed the categorization of land (by ownership, by operational and by tenancy status) to see if a neatly categorized class of agrarian households based on rich and poor peasants classification can be worked out. I have been successful in showing the advance of capitalist agriculture among the peasantry of Majrabari. The richest landowner is also the owner of capital. However, the richest peasant of Majrabari does not match the image of a landowner or capital owner seen in some of the more advanced capitalist agricultural states of India. So, there is an inequality, although not very sharp. But some rich peasants faced increasing marginalization of land. These households were peasant households because they cultivated their land themselves or with the help of hired labour or exploitation of family labour. Furthermore, there were no record of historical participants in the system of land monopoly in the village for in the context of the Bodos, they were slash and burn cultivators with communal ownership of land. There was an absence of rich peasants. Taking the help of personal interviews with the residents of the village, I mapped the presence of a few rich peasant households in the village among prior generations. However, heirs inherited land leading in the bifurcation and decline in family wealth. Some of these households could bypass wealth bifurcation in the land through the law of primogeniture, although, for some

heirs only. Nevertheless, despite such forms of land inheritance, division of wealth was not entirely halted. Thus, the marginalization of land did not stop altogether. The agrarian relations of production took place amongst the residents of the village and surrounding it.

The Basumatari clan form the majority clan group in the village at 45.2 percent. However, we cannot say precisely if the Basumatari clan are landowners even though a Basumatari household owns the largest lad size of 13 acre, because they are also marginal landholders. Furthermore, in Majrabari, the Basumatari clan seems to be predominant in terms of numbers in each land size category and the extent of land owned and operated. Basumatari households mostly owned modern means of production too. So, the landed and capital class belong to the Basumatari clan but the reverse may not be true. To be able to say anything more in this respect, this study needs to be extended to more Bodo villages, which fell outside the scope of the present study.

6.2.1 Horizontal contracts in the land lease market

Our first objective of this study was to examine the nature of the land rental market prevalent in a Bodo village with two research questions. We establish that sharecropping is the preferred form of tenancy in our village. The predominant characteristics of agrarian structure in the village are the preponderance of smallholder agriculture. The land lease market operates primarily through horizontal contracts involving land lease-in and lease-out by small and marginal holders. Although there is co-existence of both fixed rent and sharecropping, most contracts are sharecropping, this in spite of a higher yield per acre from fixed rent. Marginal holders sharecropped more than other households. Landowners prefer to lease-out to tenants whom they have known and can trust as shown in the case study of a Basumatari household.

These findings clearly point that Majrabari is very much integrated to the market. Since, we find the prevalence of peasant differentiation among the Bodo tribe, Majrabari therefore manifests a thriving land market in tenancy market besides land sales and mortgage. We also see market

penetration through the widespread prevalence of input costs, machanization, use of improved seeds, fertilizers, casual labour, etc.

6.2.2 The Role of Education

The literature on the Bodos from the 1990s indeed point to the emergence of a middle class, particularly those who had received higher education and had moved into positions of privilege in government services and politics. However, whether this middle class has been able to consolidate its position when it comes to agrarian classes, I cannot say with certainty. For despite the indication of intra-class rivalry manifested through interviews in the case studies within the village, class collaboration among the community was possible, as against class antagonism displayed against non-tribe trader moneylenders from Barpeta. However, these cases are narratives of a different generation, especially of the 1950s.

6.3 Co-existence of pre/non capitalist with capitalist forms of labour

Our study in Majrabari finds that there is an increasing casualization of labour with the freeing of old forms of labour relations over the years. Forms of pre-capitalist labour were present in Majrabari before my fieldwork but has been absent since 1990s, for eg. *Dahwna*, *ruathi*, *mwrkhia*, *laokhar* have all disappeared as a result of miniaturisation or marginalization of land. Mechanisation was only recently introduced in Majrabari with the first mini tractor owned by a resident in the early 2000s. We found the use of wage labour for all the processes of agricultural production in Majrabari.

There are three dominant forms of labour-use in agriculture of Majrabari. They are family labour, wage labour and saori or exchange labour. It is found that farming among marginal holders is marked by exploitation of family labour. As a result, the farm income of this class is high compared to the diminishing income as land size increases. However, marginal holders sold very little of the produce. Most of the produce is kept for home consumption.

Although, casualization of labour was the predominant norm in the village, frequent *saori* summons were common. There is significant changes in the practice of *saori* in present times. Corporal *saori* summons is prevalent with no signs of change but familial *saori* manifests significant changes over the years. Familial *saori* is not restricted to kin groups today. *Saori* summons with rich peasants did not involve reciprocity of labour from the richer household. During harvest, labour is organised in groups, paid in kind on piece rate.

The use of technology, wage labour, improved and high yielding variety of seeds are some of the other features of capitalist agriculture to be seen in the village along with casual labour, machine labour and seeds. The use of these make significant contribution to the costs of cultivation of the farmer.

6.4 Credit Practices in Majrabari

The Green Revolution has been an agent of change in the agrarian relations of India. A favourable credit policy enabled easy adoption of agricultural machinery, biochemical innovation, improved seeds, etc. through state assisted institutional bodies. This held back the "built-in depressor" to use Daniel Thorner's (1956) term referring to the existence of landlords who have no incentive to invest in agriculture, while the peasants have no means to do so. The landlords leased out maximum amounts of their land to sharecroppers. The sharecroppers depended on the same landlords for loans at high rates of interest for the purpose of cultivating that land (Thorner 1956: 16). Consequently, agriculture remained stagnant.

Northeast is an underbanked region. As a result of the priority given by the state, favourable credit was disbursed to the region as well as to ST dominated areas during the 1970s upto 1990s, eg. Taccavi loans. However, a policy reversal since the economic reforms of 1991 has resulted in the "spectacular comeback" of the moneylender in rural India.

Credit market is dominant in informal lending in Majrabari. Usurious rates of interest (usually 120 percent per annum) is charged from the borrowers. The policy reversal I talked about earlier manifested in the form of diminished access and disbursal of formal credit for the needy. Households needing emergency funds sought credit through land mortgage too—such as gada and korton bandhak. Needless to say, I have come across debt-induced land alienation in Majrabari through my case studies.

6.4.1 Limited Supply of Formal Sector Credit and Role of the Government

Majrabari is an under-banked village. The overwhelming incidence of borrowing from informal sources of credit in the village justifies this fact. Most of the informal sector borrowing take place from individual moneylenders who charged a high rate of interest. Households borrowed for reasons 'not directly income-generating' activities such as health, education, vehicle purchase, house construction, etc. Households also mortgage land to sail through times of emergency needs. This indicates the limited access to a formal source of credit in Majrabari. Formal sector loans were accessible only to a few households (primarily owner-operators or owner operator cum tenant families). The number of formal sources as fresh borrowing is on the decline, which means formal public sector credit institutions have stopped lending. We, therefore, argue that the government is willing to take less active roles in social banking as a part of financial liberalization. There is limited reach and access to formal sources of credit in Majrabari.

Although, studies have expressed growth of institutional banking activities in the Northeast during the period of social and development banking and the policy of financial inclusion, there remains much to be desired in the accessibility of formal credit especially for the 'weaker sections' like Schedule Tribes and marginal and small farmers. Ownership and size of land still remains an important determinant for accessing formal credit in Majrabari. Out of the two forms of mortgage (gada and korton) gada bandhak is the preferred mortgage system in Majrabari. The high mortgage amount borrowed per acre in this system usually is difficult to repay. There are signs of debt-

induced land alienation in Majrabari. The inadequacy of amount lent by sources of formal credit is also an issue as we see households simultaneously borrowing from formal sources as well as mortgaging land to mobilize funds from informal sources. As farmers of Majrabari are increasingly getting integrated with the vagaries of the market, the need for credit is increasing. However, this demand is catered to by a supply of informal credit sources instead of an adequate supply of formal credit. On the other hand, this overwhelming demand for credit only portrays the lack of social security among low income rural households.

However, the evolution of moneylenders have not been investigated in detail in the thesis. It is difficult to obtain data on informal credit due indebtedness being a sensitive issue. For instance, one day as I was interviewing a moneylender, a borrower visited him with a local beverage. The interview was compromised and I had to leave the moneylender's premises. My host later told me that the beverage was meant to be a gift so that he would be considered for the loan. In another incident creditors visited the wage labourer to recover the credit that was lent. My interviewee was in deep shame as he considered it a loss of face and our interview didn't resume as openly as before. Many of my interviewees were not ready to give out information to a stranger.

6.4.2 Land and Credit Market Interlinkages

In agricultural markets, interlinkage occurs when credit is linked with any one or more of the factor markets. It was the smallholders that mostly interlinked among sharecropping households. The reason being the low access to formal sources of credit. The purpose for credit of interlinked households was emergency consumption-related activities. However, among households that borrowed for directly income-generating purpose, the reasons for credit tended to be for agricultural-related production activities.

The third objective of this study was to examine the interlinkages between the land and credit market of the Bodo village, Majrabari. We asked: What are the different factors influencing the

land and credit market in the Bodo village? What does it tell us about the existing agrarian relations between the different categories of Bodo peasants? We find limited reach and access to formal sources of credit in Majrabari. Therefore, to fulfil the demand for credit, various means are adopted by needy households like interlinkages of land and credit markets and informal sources of credit. The existing agrarian relations in Majrabari is interdependence as seen in the personalized relationships of peasants like Khampha Basumatari, Mufur Baro, Hasung and Nwzwr. We reiterate this point because there were no landlord class and all cultivating households engaged in agriculture directly or indirectly.

Given the low reach of formal sources of credit in Majrabari, households continued to fulfil agricultural-related consumption needs through informal sources of credit. As agriculture is time-specific, the requirement of credit is time-bound. Thus, the farmers borrow from a willing landowner. The creditor-landowner readily lends, ensuring the tenant's labour for his farm. The demand and supply factor of the factor markets land, labour and credit get interlinked in this way to fulfil the demands of the market. However, it is puzzling because households are generally likely to take up interlinked relations as the land size increases in Majrabari despite what has been accepted that small holders would be more preferred to interlinkage as a matter of compulsion.

6.5 Proletarianization and agrarian distress

We have established that the Bodo tribes are a differentiated peasantry. In order to transition into the next stage which is petty commodity production, the mode of production has to first be transformed into a commodity. At this stage it is called a pre-capitalist mode of production. "Commodification is the process through which the elements of production and social reproduction are produced for, and obtained from, market exchange and subjected to its disciplines and compulsions" (Bernstein, 2010). It is not necessary that all elements of social existence must be commodified in this process of transformation but denotes that there has been

commodification of subsistence which means that "reproduction cannot take place outside commodity relations" (Ibid).

Once commodification is complete, the next stage is called the petty commodity production stage. In farming, the different class places or locations such as land, tools, seeds, fertilizers and other chemicals (capital) and family labour are combined in the production process and thus called petty commodity production. During this stage, peasants have to produce their subsistence through integration into wider social divisions of labour and markets. If peasants in this stage farm for their subsistence alone then it is because they are integrated with the wider commodity relations through other means like through the sale of their labour. What it means is that such kinds of subsistence farming is funded through labour wages.

Commodification of the means of production, land, has brought about the commodification of their subsistence, so much so that the Bodo way of life cannot be reproduced without market interactions. We have seen that there is peasant differentiation among the Bodo peasantry. Peasants have also become petty commodity producers, who have to produce their subsistence through integration into wider social divisions of labour and markets. This commodification of subsistence is a central dynamic of the development of capitalism in agriculture. This market linkage can be clearly seen in our high costs of production for casual labour, machine labour, seeds, fertilizers etc. Besides, as discussed earlier a low income seen through low sales from agriculture suggests that agriculture is no longer the main source of income in Majrabari but in order to sustain the family, a peasant earns income elsewhere.

We have established that agrarian markets among the Bodos was prevalent since colonial times in the form of mercantile capital until early years of independence. The extension of government initiated accumulation in the form of institutional credit in the tribe dominated areas for example the Taccavi loans—long term agricultural lending started by the Indian government through the cooperative banks to increase membership in cooperative credit societies has been reported (see

for example Swamy, 1980). Pallavi Chavan also notes of increased lending and credit deposit ratios for schedule tribe households as well as in the northeast till 1990. As a result of liberalization and decreased responsibility taken by the state in the agriculture sector, agrarian rural communities are increasingly facing agrarian crisis as a result of increased dependence on the market.

We have seen in my field village itself how the cost of cultivation is high for agrarian households and their dependence for inputs from the market. State led accumulation in agriculture was the main driver of agrarian change in Bodo areas not to mention the social mobility as a result of political mobilization and subsequent diversion of much needed funds to the area in the form of government jobs, development projects etc. and new political setups preferring schedule tribe social groups. The agrarian crisis after 1990 affect agrarian classes unequally but nonetheless all classes are unshielded from the effects of the market. However, even the pre 1990s period disproportionately favoured the economically better placed farm classes.

There is agrarian distress and proletarianization in Majrabari. Agrarian households are leaving agriculture where their share is about 19.35 percent or almost 20 percent. We find a preponderance of marginal households with most households, 150 households out of 310 owning less than an acre of landholding. Further, if we add agricultural labour, non-agricultural labour and migrants, non-agrarian occupations form about 47.5 percent. We see that almost half of the households in Majrabari village work as non-agricultural workforce. These non-farm workers mostly work in low paid jobs and are increasingly informal, for example members of households migrate to find work in construction sector, factories, service sector, as security guards, etc. These government jobs are also not extremely high paying because they are school teacher and defence personnel jobs. Hence, Majrabari households has been proletarianized.

In addition to increasingly proletarianized households, signs of agrarian distress is seen. Households rarely sold agricultural produce in the market indicating a low profit margin. I have also been able to show the high input costs in cultivation which further proves that agrarian distress

is a reality in Majrabari. The phenomenon of households leaving farming further proves agrarian distress in Majrabari.

With a predominance of small and marginal holdings which rarely produce saleable crops in terms of quantity, agriculture is not able to sustain cultivating households. On the contrary, their insufficient incomes elsewhere pushes them to support their meagre income with cultivation. Hence, proletarianization and agrarian distress is taking place in Majrabari. Besides, the constant need to borrow from informal credit sources is evidently distress related. With ethnographic accounts of debt induced land alienation prevalent in Majrabari, we do not deny the presence of agrarian distress in Majrabari.

6.6 Limitations of the Present Study and Further Questions

From my study village, I do see that mobility between the various agrarian classes is possible with increased sources of earnings from various other sources other than land. However, since my research, was confined to understanding the land and credit relations, a probe on these matters fell out of the scope.

Although Basumatari clans are the majority clans in Majrabari, they also owned means of production and have better access to formal sources of credit. We cannot say if this clan performs and acts in behaviour equivalent to a traditional landlord, because this study was conducted in a single Bodo dominated village.

The study was based on a single village in order to be able to examine the various agrarian relationships from an intra-community perspective. Therefore, it does not provide the other inter community agrarian relationships that the Bodos have during the process of production. For example the agrarian relationships at a mixed community village or at the boundary villages of the BTAD areas may show different agrarian relationships and experiences for Bodo households. The

Kokrajhar and Chirang districts were under the zamindari system under the British rule. Since our field site was in Baksa, previously part of the undivided Kamrup district which was also a ryotwari district, we cannot bring a comparative study between these different tenurial areas.

I have also not investigated in detail non-agrarian occupations and incomes but from the limited evidences that I have gathered, I am certain that Majrabari manifests increasing signs of proletarianiztion and agrarian distress.

The above therefore are also the limitations of my study.

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