



## Inter-Regional Analysis of Indebtedness among Scheduled Caste Households in Rural Punjab

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**Abstract:** The highest proportion of households under debt is in Doaba followed by Majha and Malwa. The average amount of debt per indebted household and per sampled household increased from Malwa to Doaba, which is proportional to scheduled caste population. For an average scheduled caste household, the share of non-institutional agencies is 73.45 per cent in Majha, followed by Malwa and Doaba. Among the non-institutional agencies, the role of large farmers and landlords is relatively more in for the agricultural labour, non-agricultural labour, artisan and others categories in all the three regions. Among the institutional agencies, commercial banks are the largest contributor to debt for an average scheduled caste household in all the regions. An average scheduled caste household has incurred major proportion of the total debt for marriages and other socio-religious ceremonies and purchase of consumer goods in all the regions. The households under the agricultural labour, non-agricultural labour, artisan and others categories have to pay relatively higher rate of interest. These categories mostly incurred debt from non-institutional agencies. In the case of government and private employee categories, commercial banks are the largest contributor of debt to these categories in all the regions.

**Keywords:** SC households, Debt, Sources, Purpose, Rate of interest

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