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## Determinants of Gross Income in the Border Area of Punjab: A Case Study of Amritsar District

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**Abstract:** This study examines the socio-economic conditions of rural labour and marginal farmer households in the border area of Punjab, specifically in Amritsar District. A sample of 150 households, comprising 86 rural labour and 64 marginal farmer households, was surveyed in August 2020. The results show that marginal farmer households have an average operational land holding of 1.86 acres, with a significant portion of land taken on rent. The study analyzes the determinants of gross income and finds that the average annual gross income of rural labour and marginal farmer households is Rs. 87,592.28 and Rs. 234,834.83, respectively. Despite these incomes, households face deprivation, insufficient income, and subsistence living conditions. The study recommends implementing multi-faceted employment opportunities, incentives for dairy farming, cost-effective agricultural practices, and sustainable and inclusive growth strategies for the rural border economy.

**Keywords:** Income, Marginal Farmers, Farm Size, Farm and Non-farm Income.

**JEL Code:** J38, J15, J43

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### I. Introduction

India is a vast country with more than 24.49 crore households, where 10.35 crore have been found to be under deprived (SECC, 2015) with inadequate housing facilities. India has been sharing International border with several states such as Bangladesh, Myanmar, China, Pakistan, Nepal, Bhutan. Bangladesh and Pakistan share both land as well as maritime borders, while Sri Lanka share only maritime border through Adam's bridge. India and Bangladesh share International boundaries of 4096.7 kilometres. India also shared International boundary with Pakistan of 554 k.m. The states of India have also been sharing International boundary with Pakistan such as Punjab, Rajasthan, Gujrat and Union Territory Jammu and Kashmir. The problems of rural development and agrarian crisis have long been faced by the population of border area, which is mostly regarded as rural economy with both men and women being labour force. In rural areas, where 80 per cent of its population live in over half a million villages of various sizes, the housing stock is extremely inadequate. Although no exact estimates of the age of the existing housing stock are available, the fact that the majority of these are too old and unfit for human habitation remains undisputed. The *kutch* houses need constant repairs and their roofs specially are highly prone to fire hazards entailing considerable amount of strain on the villager both financially, and otherwise. In the light of the above, the study was conducted to determine the income sources of the sampled marginal farmer and rural labour households in the border area of Punjab.

### II. Review of Literature

The size of the houses is generally small. The number of rooms per house is less and the rooms are small in size. During the various Five Year Plans the allocation have been as follows—first Plan 18%; Second Plan 12%, Third Plan 6-7%; and in the Fourth Plan it was 4%. The allocations made in the Fifth Plan are also not very heartening. But the Fifth Plan at least aims at adopting a realistic time-frame for fulfilling some of the basic minimum needs such as rural water supply, house sites for landless agricultural labour and roads (Laxminarayan, 1977). The average size of land reduced from 1992 to 2003 of those farmers whose acquired land on rent was unable to generate net profit due to large amount of rent and other expenses and farmers shifted towards other alternative sources of income (Singh, 2006). Another study also conducted in the same context showed that the average annual income of marginal farmer and agriculture labour households was found to be Rs. 139365.27 and 81452.17 Respectively. The same study also analyzed that the bottom ten per cent farm households only shared 0.63 percent of the total income earned by all the sampled farm households. On the contrary, the top ten per cent farm households farmer and agriculture labour households were unable to meet their needs from their insufficient income and it trapped them under debt, poverty (Singh et al., 2017). Another study analyzed of the deplorable conditions of rural labour households. About 84.13 percent households were indebted 68.95 percent households belonged to

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36.56 per cent of the total income of all sample farm households. (Singh, et al., 2017). The marginal scheduled caste which already were by social and economic backward (Chaudary and Singh, 2021). The annual gross-income of overall state was found to be Rs. 2,80,694 per households, out of which Rs. 80703, 125638, 344162, 428972 and 628716 was for marginal, small, semi-medium, medium and large farmer households respectively. The livestock played role in their gross income, particularly for marginal farmer households, which constituted about 40.8

percent(Sukhpal et. al 2008).Above all the studies stated issues about the income, consumption, debt of marginal farmer households and agriculture labour and farm size of farmers, but none of these studies is in the context of rural labour and marginal farmer households in the border area of Punjab. Therefore, the present study was conducted to analyse the determinants of gross income.

### III. Research Methodology

From the 23 districts of Punjab, six districts (Pathankot, Gurdaspur, Amritsar, Tarn Taran, Ferozpur and Fazilka) have been sharing boundary line with Pakistan. A multistage convenient sampling technique has been used to select the ultimate respondents. The district being sample unit at first stage, three border blocks have been selected sample unit at second stage, inhabited villages being at third stage and only rural labour households and marginal farmer households have been the sample unit at fourth stage. From the above six district, only Amritsar district has been selected for study purpose. Further from the Amritsar districts, all the community development blocks (15 kilometers from boundary line as per the guidelines of Border Area Development Program) have been selected. The blocks from Amritsar district such as Attari, Chogawa, Ajnala and Harsha Chinna have been selected. From each block, one village had been selected randomly for study purpose. Further from each village, out of the total labour and marginal farmer households, ten percent households have been selected and interviewed through well-structured questionnaires. The time period of primary survey was September 2020. The sample constituted 150sampled respondents, of which 86households are from rural labour and 64 households are from marginal farmers.The mean, proportion have been used to draw the results. Further, to support the data the step up partial-multiple linear regression technique have been used.

### IV. Objectives

The main objectives of the study were as

- (i) To analyses the level, pattern and per capita income of sampled rural labour and marginal farmer households in the border districtAmritsar of Punjab.
- (ii) To analyses the determinants of gross income of sampled rural labour and marginal farmer households in the Amritsardistrict of Punjab.
- (iii) To draw some policy implications from the analysis.

Particulars	C1	C2	C3	C4	Overall
Own land	1.09	1.62	2.07	1.54	1.50
Land leased-in	---	0.14	0.80	2.55	0.46
Land purchased in	---	---	---	---	---
Land mortgaged in	---	0.06	---	---	0.03
Crop sharing in	---	---	---	---	---
Sub-total (A)	---	---	---	---	---
Land leased out (on rent)	---	0.03	---	---	---
Land mortgaged out	---	0.01	---	---	0.01
Land sold out	---	---	---	---	0.02
Crop sharing out	---	---	---	---	---
Sub-total (B)	---	0.04	---	---	0.02
Total Operational Land (A+B)	1.09	1.77	2.87	4.09	1.98

**Table 1: Farm Size of Sampled Marginal Farmer Households (in Acre's)**

Source: Field Survey: 2020-21.

\*C1,C2, C3 and C4 denote category first, second, third and fourth respectively.

### V. Operational Land Holdings

The table 1 reveals the average farm size of sampled marginal farmer households in the border area of Amritsar district. The ownership of ownland shows the status of farmers in the society. The category first respondents have been found with only their own land (1.09 acre). As the level of gross income increases, the farm size also increases. The sampled respondents with category second, third and fourth have been found with their own land and their respective size have also been found 1.62, 2.07 and 1.54. Acres of land as the categories on the basis of their gross income change, the size of land leased (in) also increases. It was also found that in case of the second category respondents that they had put land on mortgage (out) to fulfill their financial needs in the family.

I. Distribution Of Gross Income  
 Table 2: Distribution of Income of Rural Labourers and Marginal Farmers in Amritsar District of Punjab (Rs. Per annum)

Category	Agricultural				Non-Agricultural								Overall		Income Per Capita	
	CNLA	CSLA	Total	CNWK	BKFC	MNRG	PNSN	WKDR	OTHR	Total	Overall Total	PCAI	PCNI	PCTI		
C1	5488.61 (9.23)	19326.08 (32.51)	24814.69 (41.74)	14668.89 (24.68)	6406.00 (10.78)	776.25 (1.31)	1750.00 (2.94)	1858.33 (3.13)	9170.25 (15.43)	34629.72 (58.26)	59444.42 (100)	5567.02	8027.25	13594.27		
C2	15701.85 (17.97)	13568.61 (15.53)	29270.46 (33.49)	21553.38 (24.66)	14278.37 (16.34)	1152.03 (1.32)	3292.68 (3.77)	7660.07 (8.77)	10181.29 (11.65)	58117.83 (66.51)	87388.29 (100)	6455.17	12500.81	18955.98		
C3	23783.00 (13.46)	21420.20 (12.12)	45203.20 (25.57)	34790.00 (19.68)	8550.00 (4.84)	1420.40 (0.83)	3600.00 (2.04)	5531.00 (31.29)	27883.80 (15.78)	131555.20 (74.43)	176758.40 (100)	9720.02	29464.87	39184.89		
C4	24054.38 (10.82)	26267.06 (11.34)	50321.44 (21.73)	18982.31 (8.20)	6490.31 (2.80)	2539.38 (1.10)	3937.50 (1.70)	82187.50 (35.49)	67097.81 (28.98)	181234.81 (78.27)	231556.25 (100)	12580.36	45308.70	57889.06		
Overall	12284.87 (14.02)	17025.83 (19.44)	29310.69 (33.46)	19321.48 (22.06)	10287.68 (11.74)	1074.86 (1.23)	2694.77 (3.08)	11468.23 (13.09)	13434.56 (15.34)	58281.58 (66.54)	87592.28 (100)	6558.10	13140.39	19698.49		

  

Category	Agricultural				Non-Agricultural								Overall		Income Per Capita	
	WHET	PDDY	BSMT	MLKP	Total	CNSL	PNSN	DRVR	SMNY	OTHR	Total	Overall Total	Agri	Non-Agri	Overall	
C1	36489.12 (26.27)	18849.0 0 (13.57)	28270.0 (20.35)	30464.3 9 (21.93)	114072.5 1 (82.12)	3035.50 (2.19)	5000.0 (3.60)	5499.56 (3.96)	4333.3 3 (3.12)	6972.72 (5.02)	24841.11 (17.88)	138913.6 2 (100)	25595.1 4	5309.81	30904.95	
C2	50084.05 (25.45)	14245.7 5 (7.24)	50559.4 (25.69)	29100.6 9 (14.79)	143989.9 8 (73.16)	11564.3 4 (5.88)	1968.7 5 (1.00)	11620.5 0 (5.90)	5250.0 0 (2.67)	22420.3 1 (11.39)	52823.91 (26.84)	196813.8 8 (100)	29993.2 6	10560.0 4	40553.30	
C3	108657.1 7 (28.41)	42555.0 0 (11.13)	96875.5 (25.33)	35046.6 7 (9.16)	283134.4 2 (74.02)	10093.6 7 (2.64)	1500.0 0 (0.39)	42000.0 0 (10.98)	3000.0 0 (0.78)	42783.6 7 (11.18)	99377.33 (25.98)	382511.7 5 (100)	66401.1 3	17005.7 0	83406.82	
C4	155912.6 2 (31.69)	85414.5 1 (17.36)	86103.5 (17.50)	62641.7 5 (12.73)	390072.3 9 (79.28)	12777.8 8 (2.60)	7875 (1.60)	44250 (8.99)	5250 (1.07)	31754.3 8 (6.45)	101907.2 5 (20.72)	491979.6 4 (100)	93719.7 3	27544.0 2	121263.7 5	
Overall	64980.28 (27.67)	27090.5 0 (11.54)	53075.7 (22.60)	34234.3 0 (14.58)	179380.7 8 (76.39)	9179.42 (3.91)	3515.6 2 (1.50)	16825.7 5 (7.16)	4781.2 5 (2.04)	21151.5 0 (9.00)	55453.55 (23.61)	234834.3 3 (100)	40135.3 4	11810.6 9	51946.03	

Source: Field Survey 2020-21.

Note: Data in the parenthesis are respective percentages. CNLA-Contractual, CSLA-Casual, CNWK- Construction, BKFC-Bricklin, MNRGA-MNREGA, PNSN-Pensions, WKDR- Working as a driver, OTHR-Other sources, WHET-Wheat, PDDY-Paddy, BSMT-Basmati, AGRI-Agriculture, Non-agri-Non-agriculture,

The perusal of table 2(a) and (b) analyse about the level, pattern and per capita income of sampled rural labour and marginal farmer households. The overall average annual gross income of sampled rural labour households have been found to be Rs. 87592.28 per household, of which Rs. 29310.69 per household are from agriculture sector and Rs. 58281.58 per household are from non-agriculture sector. From the overall gross income, the contractual labour and casual labour in agriculture sector both play significant role in their gross income. From the overall non-agriculture sector, construction sector contributed the major part in their gross income followed by other factors like working as a driver, brick-klin factory. In terms of category-wise analysis, the average annual gross income of sampled rural labour households under category first is Rs. 59444.42 per household, of which Rs. 28814.69 per household is from agriculture sector and Rs. 34629.72 per household is from non-agriculture sector. Among category third and fourth, the workers working as drivers and other factors play major role in their gross income. On the other hand, in terms of proportion-wise in the Amritsar district, the agriculture sector had also a significant proportion in their gross income with 33.46 percent share and 66.54 percent from non-agriculture sector. In terms of category wise proportion, the maximum proportion of agriculture sector is among category first respondents and their share is 41.74 percent. The role of agriculture sector as a source of their gross income has been shrinking due to mechanization, reduction in number of days of employment during agriculture season due to increase in use of pesticides, weedicides, insecticides and use of more advanced machinery by the farmers. It supports other studies that over a period of time that the share non-farm sector become a vital for employment (Himanshu et al., 2013). The analysis of per capita income is also important to determine the economic conditions of the family. The inequalities are sharper in case of the casual labour households than contractual ones. The similar findings to another study that gross income of Central Plains (84736.33), followed by South-West region (Rs. 80219.39) and lowest in Shivalik Foothills regions. (75184.31) (Anupama et. al., 2017). On the contrary, the table 5.3 (b) shows level, pattern and per capita income of sampled marginal farmer households. The overall average annual income of sampled marginal farmer households have been found to be Rs. 234834.33, of which Rs. 179380.78 is from agriculture sector and Rs. 55453.55 is from non-agriculture sector. Among the overall gross income of sampled marginal farmer households, the sale of their crops such as wheat, paddy, basmati and sale of milk and milk products play vital role in their gross income. In terms of proportions wise, from the overall income the sale of crops, milk and milk products play major role and overall contribution of agriculture sector have been found to be 76.39 percent and only 23.61 percent is from non-agriculture sector in their gross income. In both the absolute number and proportion-wise, the share of agriculture sector have been found to be more for marginal farmer households and of non-agriculture sector for sampled rural labour households.

#### **VII. Identification of Determinants Of Gross Income**

An attempt to identify the major determinants of income, separately for Marginal Farmers and Rural Labourers. For this purpose, we have sought the help of *Step-Up Multiple Linear Regression Analysis*. The analysis had been performed for both marginal farmer and rural labour households of Amritsar district. In the analysis, income was taken as the dependent variable, while a number of other variables viz., Type of Family (TPFM), Size of Family, Adult Males as a Percentage of the Family Size (ADMP), Earning Members as a Percentage of the Family Size (ERNP), Average Number of Years of Schooling (ANYS), Operational Land Holding (OPLD) and the Category (CTGR) to which the respondent belonged had been taken as independent variables. It may be mentioned that the variable OPLD was considered only for Marginal

Farmers (and not for Rural Labourers). Further, since the variable TPFM was *binary* and CTGR was *multi-categorical* (with 4 categories), we have therefore made use of *dummy variables*, as follows:

TPFM = 1, if the family is nuclear and = 0, otherwise;

DMC1 = 1, if the respondent is from the 1<sup>st</sup> Category and = 0, otherwise;

DMC2 = 1, if the respondent is from the 2<sup>nd</sup> Category and = 0, otherwise;

DMC3 = 1, if the respondent is from the 3<sup>rd</sup> Category and = 0, otherwise;

As per the *Step-up iterative approach* adopted, the dependent variable, *viz.*, income was regressed upon that particular independent variable (other than the *dummy variables for categories*) and was most strongly associated, as assessed through *partial correlation coefficients*, with it. For the estimated equation, coefficient of determination ( $R^2$ ), adjusted coefficient of determination, and Akaike's information criterion (AIC) was computed. In the next step, the independent variable (out of the remaining list of variables) was identified which again had the highest association with income. This variable was regarded as the *newly entering variable*, and a fresh line of regression of income jointly upon the two variables was re-estimated. The yardsticks like  $R^2$ , Adj.  $R^2$  and AIC were computed again. This iterative process was continued until and unless the minimum value of AIC was attained. The equation obtained at such a stage would provide us with the main determinants of income. In our analysis, we have presented such finally obtained optimum equations (both for marginal farmers and rural labourers) at the aggregated level as well as at the district level. Prior to carrying out the regression analysis, we have tables on *partial correlation coefficients* (PCC) of income with each of the explanatory variables, which assisted us in deciding the relative importance of the variables to be considered in the analysis.

### VIII. Determinants Of Per Capita Income – Amritsar District

#### (a) For Marginal Farmers

**Table 3: Partial Correlation Coefficients of Income with Different Explanatory Variables**

Quantity	Explanatory Variables								
	TPFM	SZFM	ADMP	ERNP	ANYS	OPLD	DMC1	DMC2	DMC3
PCC	-0.049	-0.630	-0.165	0.221	0.063	0.158	-0.756	-0.763	-0.361
p-Value	0.7213	<0.001	0.2180	0.0954	0.6442	0.2401	< 0.001	< 0.001	0.0045
Significance	NS	***	NS	NS	NS	NS	***	***	**

(a) \*\*\* Significant at 0.1% probability level; \*\* Significant at 1% probability level; <sup>NS</sup> Non-significant.

The table 3 revealed the variables SZFM, DMC1, DMC2 and DMC3 were expressed to play a significant role in multiple linear regression and statistically non-significant variable were left out.

**Table 4: Results Obtained through Step-Up Multiple Linear Regression Analysis**

Variable	Beta	SE(Beta)	t-val	p-val	Significance
Intercept	150103.100	7878.200	19.053	< 0.001	***

SZFM	-9124.400	1103.500	-8.269	< 0.001	***
ERNP	213.000	101.700	2.094	0.0406	*
DMC1	-81148.000	5817.900	-13.948	< 0.001	***
DMC2	-72111.400	5386.300	-13.388	< 0.001	***
DMC3	-23352.700	7424.100	-3.146	0.0026	**

R<sup>2</sup> = 0.870\*\*\*; Adj R<sup>2</sup> = 0.859; p < 0.001; AIC = 1405.08

\*\*\* Significant at 0.1% probability level; \* Significant at 5% probability level; • Significant at 10% probability level; <sup>NS</sup> Non-significant.

The table 4 depicted that only TPFM (type of family) plays vital role for the income of sampled marginal farmer households in the border area of Amritsar district. The explanatory power of the estimated multiple regression model of the estimated multiple regression model (R<sup>2</sup> and adjusted R<sup>2</sup>) was 0.870, 0.859 respectively. It means more than 87 percent variations in the income of sampled marginal farmer households were attributable to the variation due to the SZFM (size of the family), ERNP (earners as a percentage of family size). The variable S2FM (size of the family) significantly contributed to the income of sampled marginal farmer households (0.1 percent probability level). Earners (as percentage of family size) induced a favourable effect (at 5% level). Negative signs and very high significance of each of DMC1, DMC2 and DMC3 implied that family incomes of the respondents of each of 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> categories were substantially lower in comparison to the respondents of the 4<sup>th</sup> category. Highly significant value of the intercept term implies that apart from the list of variables considered, there might be certain other important variables (not known to us), which might also be influencing income of the respondents. The OPLD have been found to be non-significant because sampled marginal farmer households does not have enough sources to take more on land (in), on crop share basis and mortgage (in). They were just engaged on their piece of land or their small piece of land on rent (in) or crop share basis. The ANYS (average number of years of schooling) also was found to be non-significant, because they have been found to be with low level of education such as primary, middle, metric plus two or remain illiterate. They have engaged only on their informal agrarian occupation due to less income sources, dissaving, indebtedness and lack of collateral for taking loans.

**(b) For Rural Labourers**

**Table 5: Partial Correlation Coefficients of Income with Different Explanatory Variables**

Quantity	Explanatory Variables							
	TPFM	SZFM	ADMP	ERNP	ANYS	DMC1	DMC2	DMC3
PCC	0.029	-0.630	0.153	0.121	-0.151	-0.809	-0.770	-0.389
p-Value	0.7987	< 0.001	0.1740	0.2840	0.1812	< 0.001	< 0.001	< 0.001
Significance	NS	***	NS	NS	NS	***	***	***

(b) \*\*\* Significant at 0.1% probability level; \*\* Significant at 1% probability level; <sup>NS</sup> Non-significant.

The table 5 revealed the SZFM, DMC1, DMC2 and DMC3 were expressed to play a significant role in multiple linear regression and statistically non-significant variable were left out.

**Table 6: Results Obtained through Step-Up Multiple Linear Regression Analysis**

Variable	Beta	SE(Beta)	t-val	p-val	Significance
Intercept	69562.330	4394.420	15.830	< 0.001	***
SZFM	-3013.790	401.280	-7.510	< 0.001	***
ADMP	61.220	36.090	1.696	0.0938	.
ANYS	-367.370	269.170	-1.365	0.1762	NS
DMC1	-41982.590	3056.700	-13.735	< 0.001	***
DMC2	-35758.070	3044.610	-11.745	< 0.001	***
DMC3	-16263.980	3854.270	-4.220	< 0.001	***

$R^2 = 0.819^{***}$ ; Adj  $R^2 = 0.806$ ;  $p < 0.001$ ; AIC = 1734.96

\*\*\* Significant at 0.1% probability level; \* Significant at 5% probability level; . Significant at 10% probability level; <sup>NS</sup> Non-significant.

The table 6 reveals the determinants of income of sampled and labour households in border area of Amritsar district. The determinants of sampled rural labour households show that SZFM (size of the family) play at significant role for their income (at 0.1 percent level). The explanatory power of the multiple regression model ( $R^2$  adjust  $R^2$ ) was 0.819 and 0.806 respectively. It means more than 80 percent variations in income of the sampled rural labour households was attributable to the variation in the SZFM (size of the family), ADMP (adult male as a percentage of family size). The ADMP (adult male or a percentage of family) tested significant at 10 percent level. Negative signs and very high significance of each of DMC1, DMC2 and DMC3 implied that family incomes of the respondents of each of 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> categories were substantially lower in comparison to the respondents of the 4<sup>th</sup> category. Highly significant value of the intercept term implies that apart from the list of variables considered, there might be certain other important variables (not known to us), which might also be influencing income of the respondents.

#### IX. Conclusion And Policy Implications

In Punjab, the study analyzed the significant determinants of gross income of sampled rural labour and marginal farmer households in border area of Amritsar district of Punjab. From the agriculture sector, ERNP (earners as a percentage of family size) at 5 percent level of probability significance. and SZFM (average family size) DMC1, DMC2 at 0.1 percent level of probability significance and DMC3 at 1 percent level played significant role in the gross income of sampled marginal farmer households. On the other hand, the determinants of sampled rural labour households such SZFM (average family size) at 0.1 percent level of probability level of significance and ADMP ( ) as play a significant role. The overall gross income of sampled marginal farmer households have been found Rs. 234834.32, of which 76.39 percent from agriculture sector which included sale of their crops, milk and milk products. On the other hand, the gross income of sampled rural labour households have been found to be Rs. 87529.28, of which Rs. 33.46 percent is from agriculture sector and 66.54 percent is from non-agriculture sector. The construction sector plays significant role for both marginal farmer and rural labour households for their gross income. The sampled rural labour households have been found to be landless and engaged in multiple informal employment activities in agriculture and non-agriculture sector. The government should launch schemes for the welfare of the construction

workers such as health and accidental insurance, free medical facilities etc. The government should also increase the limit of funds for the proper implementation of MGNREGA for the 150 days per year and its wages need to be increased up to about Rs. 400 per day per person. The role of social security schemes such as transfer payments play a marginal role in the gross income of both rural labour and marginal farmer households, but the amount of pensions is quite low just Rs. 1500 per month, the government should increase the amount to at least Rs. 3000 per month as Haryana Government does. The timely payment of PM-Samhan Nidhi Yojna is also important because under it the government give a Rs 6000 per year in to three installments to marginal farmer households and it has been providing a huge economic benefit to Marginal farmer households. Further, the government should also promote the dairy farming, mushroom farming, fish farming, poultry farming, bee keeping farming, other allied activities and Micro, Small and Medium enterprises to increase sustainable and inclusive employment opportunities in rural economy. Furthermore, the government should also promote the handicraft activities for rural women, Self-Help Groups, well established co-operative ecosystem.

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