THINK INDIA JOURNAL

ISSN:0971-1260

Vol-22-Issue-10-November-2019

The Char People Of Assam And Their Indebtedness

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1. Introduction

Char is a locally used word for 'River Island' in the discourse of regional studies. The alluvial sandy river island created by the change of the main stream of the river Brahmaputra and their silt depositions is known as char (Rahman: 2014). According to the State Government of Assam, the sandy area extending in the river Brahmaputra where people can live and cultivate comes under the purview of char (GOA: 1983). An extensive area lies within the river Brahmaputra which are unfit for cultivation due to deserted character. Hence, the area is densely agglomerated and over pressured that consequences very low operational holdings.

Char areas of Assam are mostly inhabited by Bengalese Muslims who came to Assam during the first half of the twentieth century in search of food and shelter. They engaged themselves in the agriculture sector. Assam up to the thirties of the twentieth century was a land rich state. Earlier, in spite of having abundant supply of fertile land, agricultural economy of Assam could not extract sufficient quantum of food grains to meet the domestic demand because of either shortage of manpower or negligence of the indigenous people to work in this sector. Abundant supply of virgin land offered very lucrative scope for the livelihood of immigrants which was also favourable for the economy of Assam (Dutta: 1968). Historian Guha observed that immigration was a welcome phenomenon for labour-shortage and land-abundant Assam from economic point of view (Guha: 1947). The immigrants came to Assam, cleaned the jungles and occupied the fertile land of the riverine tract (Hussain; 1998). They were expert in agriculture as they were migrated from agrarian based economy. The immigrants carried their own agricultural practice, methods, skill, many of which were not prevalent in Assam. They initiated a revolutionary change in the agriculture of colonial Assam (Madhab: 2006). The Mymensingh cultivators in Nagaon and Mangaldoi had shown that along with rice and jute, many varieties of crops like *mung*, *seasamum*, mustard, wheat, tobacco, chillies, ginger, turmeric, potato, cabbage, cauliflower, tomato, garlic, brinjal, onion etc. could be grown (GOI: 1930).

The Bengalese immigrants transformed an extensive unused hinterland into the crop producing field is of great important in the historical study of agriculture in Assam. The cultivation of these types of crops in such low-lying flood prone waste area was really the beginning of the agricultural development in the history of Assam. From the above discussion we can conclude that the Bengalese Muslims immigrants have been immensely contributing in the development of agricultural sector of Assam. But matter of fact is that in spite of hard labouring in the field of agriculture, majority of the char dwellers are economically poor and deprived from the basic necessities of life. About 68 percent of them belonged to the BPL families and 80 percent of them were illiterate and are mostly indebted (GOA: 2003).

2. Objectives: Present study has the following two objectives,

a) To find out the extent of indebtedness and causes of indebted for the char people

b) To obtain the sources of financing of their debt

3. Research Methodology

Present study is solely dependent on the primary source of information. The data were collected through field survey using suitable schedule. The sampling process undergoes through certain stratums. In the first stratum, out of 14 char districts of Assam, three districts viz, Kamrup, Barpeta and Jorhat were selected as the representative districts. Selection of 40 percent blocks of the total char blocks of respective districts viz, Goroimari, Chomoria, Chenga, Rupshi and Majuli were the second stratum. In the third stratum, villages were selected proportion basis. For the selection of sample households, 20 percent households were selected from those villages having less than 100 households, 15 percent households were selected

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from those villages having 101 to 300 households and 7 percent households were selected from those villages having more than 300 households as shown in Table 3.1.

TABLE 3.1

Selected districts, Sample blocks, Sample villages and Sample households.

Name of Districts	*Selected Blocks*	*Villages*			*Households*	
		Total	*Char*	*Selected*	*Total*	*Selected*
Kamrup	Goroimari	70	30	4	424	90
	Chomoria	88	11	3	683	70
Barpeta	Rupshi	68	18	3	805	70
	Chenga	58	29	4	610	92
Jorhat	Majuli	110	110	6	894	140
	Total:	404	289	20	3416	462

In accordance with the strategic sampling table, total number of sample household is 462.

4. Indebted Status of Char People

Agriculture is the basic economic foundation of the char economy. About 78.13 percent of the total population are directly or indirectly dependent on agriculture sector. But average size of operational holdings is as low as 0.71 hectare on which almost all the family members are dependent. Substantial number of households dwell in joint family which is comparatively big in size that reinforces in raising their extent of poverty. On the contrary, the area is extremely vulnerable due to flood that causes damage of standing crops. Flood as well as river are erosion are two burning question in the area that often make the char people landless and homeless that work behind to the victim of indebted. Table 4.1 shows the number of indebted people in the sample blocks.

TABLE 4.1

Block-wise Number of Indebted Households

Name of Sample Blocks	*Number of Indebted Households*	*% of Indebted Households*
Goroimari	25	27.77
Chomoria	27	38.57
Chenga	43	61.43
Rupshi	29	31.52
Majuli	11	7.86
All Blocks:	135	29.22

Source: Compiled from Field Survey

Note: Percentage of indebted households is estimated to sample households of respective blocks

About 29.22 percent of the households were found indebted in the sample blocks. It was highest in Chena Block (61.43 %) followed by Chomoria Block with 38.57 percent. Percentage of indebted people in Chenga Block was more because of practising of some vegetables and *Irri* Paddy which is capital intensive compared to the cultivation other crops. Number of indebted people in Majuli Block was lowest with only 7.86 percent. Reason behind lesser people indebted is people in the block were found not affected by the erosional activities of river. Percentages of indebted people in Rupshi and Goroimari Blocks were 31.52 & 27.77 respectively. Table 4.2 shows the number of households indebted for.

About 30.37 percent of the sample households were found indebted for the purpose of agricultural activities while 16.29 percent were indebted for fooding. Considerable number of households in the char areas go borrowing for homestead purpose is about 8.89 percent. More than 25 percent borrowing of the char people occurs for fooding as well as housing because of regular damages due to flood and river

ISSN:0971-1260

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erosion. An interesting point is to be noted here that about 8.88 percent of the char people are found indebted for the purpose of litigation. Char areas are temporary in nature due to river erosion. After the reappearance of a new char, it loses the boundary mark and becomes very difficult to demarcate it. There occurs quarrel among the char people to reoccupy and to approach the court that compel them to bear heavy cost and consequently indebted.

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TABLE 4.2
Number of Households indebted for in the Sample Blocks

Indebted For	*Number of Indebted Households*					*All Blocks*
	Goroimari	*Chomoria*	*Chenga*	*Rupshi*	*Majuli*	
Agriculture	6 (24)	6 (22.22)	8 (18.60)	14 (48.27)	7 (63.64)	41 (30.37)
Litigation	3 (12)	3 (11.11)	5 (11.63)	1 (3.45)	-	12 (8.88)
Repayment of Debt	2 (8)	1 (3.71)	2 (4.65)	1 (3.45)	1 (9.09)	7 (5.18)
Business	1 (4)	5 (18.52)	4 (9.30)	1 (3.45)	-	11 (8.15)
Livestock	2 (8)	1 (3.71)	2 (4.65)	3 (10.34)	-	8 (5.92)
Medical	1 (4)	3 (11.11)	5 (11.63)	3 (10.34)	-	12 (8.89)
Fooding	5 (20)	6 (22.22)	7 (16.28)	4 (13.79)	-	22 (16.29)
Homesteads	5 (20)	-	4 (9.30)	1 (3.45)	2 (18.18)	12 (8.89)
Others	-	2 (7.41)	6 (13.95)	1 (3.45)	1 (9.09)	10 (7.41)
Total:	25 (100)	27 (100)	43 (100)	29 (100)	11 (100)	135 (100)

Source: Same as Table 4.1.

Note: Others imply for marriage, education, service etc.

Table 4.3 shows the sources of borrowing of the char people. As is mentioned that land is the most reliable source of capital of char people, majority of them borrow on land mortgage. About 42.22 percent of the households in the area are found indebted on the land mortgage. Next to it, 16.29 percent of the households are found indebted from other sources where other source is basically meant for shopkeeper. They go borrowing from the shopkeeper for food items as well as agricultural inputs.

TABLE 4.3
Number of Households indebted from Different sources in the Sample Blocks

Source of Indebt	*Number of Households*					*All Blocks*
	Goroimari	*Chomoria*	*Chenga*	*Rupshi*	*Majuli*	
Money Lender	4 (16)	5 (18.52)	3 (6.97)	7 (24.14)	-	19 (14.07)
NGOs	3 (12)	4 (14.82)	1 (2.33)	1 (3.45)	-	9 (6.67)
Banks	-	1 (3.70)	1 (2.33)	8 (27.58)	6 (54.54)	16 (11.85)
Land Mortgage	7 (28)	11 (40.74)	29 (67.44)	10 (34.48)	-	57 (42.22)
Relatives	6 (24)	-	4 (9.30)	1 (3.45)	1 (9.09)	12 (8.88)
Others	5 (20)	6 (22.22)	5 (11.63)	2 (6.89)	4 (36.36)	22 (16.29)
Total:	25 (100)	27 (100)	43 (100)	29 (100)	11 (100)	135 (100)

Source: Same as Table 4.1.

Note: Others imply for "Shopkeepers".

Percentage of borrowers from banks were 11.85 percent only, where no household from Goroimari block and a single household from Chomoira and Chenga Blocks each are found borrowed from banks. Percentage of households borrowed from banks in Majuli Block were 54.54 percent against 27.58 percent in Rupshi Block. On the contrary, more than 20 percent of the households are found borrowed from the private money lenders as well as NGOs in which rate of interest is very high. However, percentage of borrowers from the relatives in the sample blocks were 8.88 percent which is a convenient means of borrowing in sense of interest because borrowing from relatives may be without bearing the cost of interest.

5. Findings

i) Majority of the char people are dependent on agriculture which is regularly affected by flood and river erosion.

ISSN:0971-1260

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ii) Considerable number (29.22 %) of households in the char areas are involved in debt. It was highest in Chenga Block followed by Chomoria Block.

iii) Majority of the indebted people are found indebted for agricultural purpose.

iv) Non-govt. funding agencies play the prime role in the char areas of Assam. Land is the major source of borrowing in the areas.

v) Role of bank is very poor even disappears in some blocks.

6. Conclusion:

Role of financial institutions especially banks is very necessary for modern economic development. Role of banks is very important in gathering small savings in rural areas like char. But private funding agencies has been playing pivotal role in the area in which there is more probability of pushing them into the debt trap. Since agriculture is the mainstay in Assam, Government should take necessary action for financing agricultural activities in the area where majority of the people are dependent on this particular sector.

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