

TABLE 9.1 NUMBER OF HOUSEHOLDS UNDER DEBT BY TENURE AND BY TYPE OF HOUSEHOLD

TYPE OF HOUSEHOLD	ALL HOUSEHOLDS			OWNER HOUSEHOLDS			OWNER-CUM-TENANT HOUSEHOLDS			TENANT HOUSEHOLDS			
	TOTAL	UNDER DEBT		TOTAL	UNDER DEBT		TOTAL	UNDER DEBT		TOTAL	UNDER DEBT		
		NUMBER	PERCENT		NUMBER	PER-CENT		NUMBER	PER-CENT		NUMBER	PER-CENT	
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>PAKISTAN</b>													
<b>AGRICULTURAL HOUSEHOLDS . . . .</b>	<b>12334229</b>	<b>1565130</b>		<b>13</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
<b>LIVESTOCK HOLDERS . . . . .</b>	<b>3985644</b>	<b>483223</b>		<b>12</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
<b>FARM HOUSEHOLDS-TOTAL . . . . .</b>	<b>8348585</b>	<b>1081907</b>		<b>13</b>	<b>6811120</b>	<b>829691</b>	<b>12</b>	<b>613027</b>	<b>98536</b>	<b>16</b>	<b>924454</b>	<b>153693</b>	<b>17</b>
UNDER 1.0 ACRE .	1258546	75084		6	1181413	69139	6	18983	1488	8	58149	4454	8
1.0 TO UNDER 2.5 ACRES.	2355707	237762		10	2018652	190866	9	73788	6884	9	263255	40005	15
2.5 TO UNDER 5.0 ACRES.	1766315	225783		13	1399431	170025	12	127306	14908	12	239565	40848	17
5.0 TO UNDER 7.5 ACRES.	1143756	174993		15	886954	132845	15	113527	17454	15	143280	24703	17
7.5 TO UNDER 12.5 ACRES.	927780	164723		18	683094	121167	18	124500	21127	17	120169	22418	19
12.5 TO UNDER 25.0 ACRES.	574547	119656		21	408605	85172	21	95585	20724	22	70345	13760	20
25.0 TO UNDER 50.0 ACRES.	219596	58050		26	158199	41565	26	39040	10630	27	22358	5843	26
50.0 TO UNDER 100.0 ACRES.	71943	19536		27	53106	14789	28	13387	3465	26	5454	1268	23
100.0 TO UNDER 150.0 ACRES.	14361	3185		22	10327	1987	19	3169	996	31	868	203	23
150.0 ACRES AND ABOVE . . . . .	16076	3154		20	11358	2120	19	3724	840	23	997	193	19
<b>KHYBER PAKHTUNKHWA PROVINCE</b>													
<b>AGRICULTURAL HOUSEHOLDS . . . .</b>	<b>1908484</b>	<b>169443</b>		<b>9</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
<b>LIVESTOCK HOLDERS . . . . .</b>	<b>353876</b>	<b>27950</b>		<b>8</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
<b>FARM HOUSEHOLDS-TOTAL . . . . .</b>	<b>1554608</b>	<b>141493</b>		<b>9</b>	<b>1352022</b>	<b>116032</b>	<b>9</b>	<b>94829</b>	<b>11694</b>	<b>12</b>	<b>107749</b>	<b>13767</b>	<b>13</b>
UNDER 1.0 ACRE .	478049	31888		7	453080	29712	7	8379	652	8	16584	1523	9
1.0 TO UNDER 2.5 ACRES.	500470	51699		10	437444	43013	10	22536	2984	13	40481	5699	14
2.5 TO UNDER 5.0 ACRES.	273964	26657		10	225872	20364	9	23072	2530	11	25022	3764	15
5.0 TO UNDER 7.5 ACRES.	131421	13119		10	105155	9848	9	13426	1851	14	12844	1420	11
7.5 TO UNDER 12.5 ACRES.	93801	9882		11	73703	7153	10	12849	1925	15	7242	799	11
12.5 TO UNDER 25.0 ACRES.	50381	5342		11	37310	3755	10	9119	1130	12	3953	456	12
25.0 TO UNDER 50.0 ACRES.	18928	1947		10	13737	1446	11	3954	405	10	1235	94	8
50.0 TO UNDER 100.0 ACRES.	5516	752		14	4184	588	14	1038	150	14	292	13	4
100.0 TO UNDER 150.0 ACRES.	1145	118		10	888	83	9	206	35	17	51	-	-
150.0 ACRES AND ABOVE . . . . .	941	84		9	654	59	9	242	25	10	44	-	-
<b>PUNJAB PROVINCE</b>													
<b>AGRICULTURAL HOUSEHOLDS . . . .</b>	<b>7305005</b>	<b>639763</b>		<b>9</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
<b>LIVESTOCK HOLDERS . . . . .</b>	<b>2008041</b>	<b>103945</b>		<b>5</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
<b>FARM HOUSEHOLDS-TOTAL . . . . .</b>	<b>5296964</b>	<b>535818</b>		<b>10</b>	<b>4360925</b>	<b>423046</b>	<b>10</b>	<b>458773</b>	<b>66776</b>	<b>15</b>	<b>477271</b>	<b>46005</b>	<b>10</b>
UNDER 1.0 ACRE .	731957	31825		4	690531	30507	4	9523	315	3	31905	1000	3
1.0 TO UNDER 2.5 ACRES.	1480156	93170		6	1316277	81702	6	47162	2839	6	116707	8625	7
2.5 TO UNDER 5.0 ACRES.	1152052	109090		9	950742	91486	10	94045	8877	9	107258	8728	8
5.0 TO UNDER 7.5 ACRES.	799080	100837		13	625353	81426	13	89689	11301	13	84034	8111	10
7.5 TO UNDER 12.5 ACRES.	626349	96235		15	450374	70859	16	99095	15289	15	76874	10089	13
12.5 TO UNDER 25.0 ACRES.	367771	68714		19	244319	45837	19	77688	16514	21	45763	6359	14
25.0 TO UNDER 50.0 ACRES.	100795	24926		25	61536	14574	24	28410	7992	28	10854	2353	22
50.0 TO UNDER 100.0 ACRES.	27430	7564		28	15412	4634	30	9003	2317	26	3017	603	20
100.0 TO UNDER 150.0 ACRES.	5626	1586		28	3476	865	25	1828	653	36	322	69	21
150.0 ACRES AND ABOVE . . . . .	5756	1887		33	2905	1142	39	2321	676	29	530	69	13

X NOT APPLICABLE

\*VALUE LESS THAN 0.5

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TABLE 9.1 NUMBER OF HOUSEHOLDS UNDER DEBT BY TENURE AND BY TYPE OF HOUSEHOLD

TYPE OF HOUSEHOLD	ALL HOUSEHOLDS			OWNER HOUSEHOLDS			OWNER-CUM-TENANT HOUSEHOLDS			TENANT HOUSEHOLDS			
	TOTAL	UNDER DEBT		TOTAL	UNDER DEBT		TOTAL	UNDER DEBT		TOTAL	UNDER DEBT		
		NUMBER	PERCENT		NUMBER	PER-CENT		NUMBER	PER-CENT		NUMBER	PER-CENT	
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>SINDH PROVINCE</b>													
<b>AGRICULTURAL HOUSEHOLDS . . . .</b>	<b>2579722</b>	<b>671951</b>	<b>26</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
<b>LIVESTOCK HOLDERS . . . . .</b>	<b>1458366</b>	<b>330810</b>	<b>23</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
<b>FARM HOUSEHOLDS-TOTAL . . . . .</b>	<b>1121356</b>	<b>341141</b>	<b>30</b>	<b>789463</b>	<b>242041</b>	<b>31</b>	<b>45222</b>	<b>16949</b>	<b>37</b>	<b>286684</b>	<b>82159</b>	<b>29</b>	
UNDER 1.0 ACRE .	41689	10766	26	31635	8321	26	920	520	57	9138	1926	21	
1.0 TO UNDER 2.5 ACRES.	305693	80326	26	198635	54136	27	3060	822	27	104000	25367	24	
2.5 TO UNDER 5.0 ACRES.	282665	82458	29	172129	51290	30	8890	3306	37	101636	27860	27	
5.0 TO UNDER 7.5 ACRES.	159824	51944	33	111320	34059	31	9042	3804	42	39468	14088	36	
7.5 TO UNDER 12.5 ACRES.	138576	46858	34	107732	35253	33	10388	3312	32	20455	8291	41	
12.5 TO UNDER 25.0 ACRES.	98876	33624	34	84588	28129	33	6453	2232	35	7824	3266	42	
25.0 TO UNDER 50.0 ACRES.	65416	24907	38	58699	22063	38	3784	1794	47	2929	1047	36	
50.0 TO UNDER 100.0 ACRES.	22205	8348	38	19595	7339	37	1760	795	45	852	212	25	
100.0 TO UNDER 150.0 ACRES.	3577	1066	30	2959	767	26	475	272	57	146	27	18	
150.0 ACRES AND ABOVE . . . . .	2842	847	30	2168	684	32	444	86	19	231	77	33	
<b>BALOCHISTAN PROVINCE</b>													
<b>AGRICULTURAL HOUSEHOLDS . . . .</b>	<b>541018</b>	<b>83973</b>	<b>16</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
<b>LIVESTOCK HOLDERS . . . . .</b>	<b>165361</b>	<b>20518</b>	<b>12</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
<b>FARM HOUSEHOLDS-TOTAL . . . . .</b>	<b>375657</b>	<b>63455</b>	<b>17</b>	<b>308710</b>	<b>48572</b>	<b>16</b>	<b>14203</b>	<b>3117</b>	<b>22</b>	<b>52750</b>	<b>11762</b>	<b>22</b>	
UNDER 1.0 ACRE .	6851	605	9	6167	599	10	161	1	1	522	5	1	
1.0 TO UNDER 2.5 ACRES.	69388	12567	18	66296	12015	18	1030	239	23	2067	314	15	
2.5 TO UNDER 5.0 ACRES.	57634	7578	13	50688	6885	14	1299	195	15	5649	496	9	
5.0 TO UNDER 7.5 ACRES.	53431	9093	17	45126	7512	17	1370	498	36	6934	1084	16	
7.5 TO UNDER 12.5 ACRES.	69054	11748	17	51285	7902	15	2168	601	28	15598	3239	21	
12.5 TO UNDER 25.0 ACRES.	57519	11976	21	42388	7451	18	2325	848	36	12805	3679	29	
25.0 TO UNDER 50.0 ACRES.	34457	6270	18	24227	3482	14	2892	439	15	7340	2349	32	
50.0 TO UNDER 100.0 ACRES.	16792	2872	17	13915	2228	16	1586	203	13	1293	440	34	
100.0 TO UNDER 150.0 ACRES.	4013	415	10	3004	272	9	660	36	5	349	107	31	
150.0 ACRES AND ABOVE . . . . .	6537	336	5	5631	235	4	717	53	7	192	47	24	

X NOT APPLICABLE

\*VALUE LESS THAN 0.5

TABLE 9.2

## AGRICULTURAL CREDIT BY SOURCE AND BY SIZE OF FARM

SIZE OF FARM (ACRES)	TOTAL HOUSEHOLDS UNDER AGRICULTURAL DEBT	SOURCE OF CREDIT					
		Z.T.B.P.	COMMERCIAL BANKS	FINANCIAL INSTITUTIONS	N.G.Os.	COMMISSION AGENTS	FRIENDS & RELATIVES
1	2	3	4	5	6	7	8
<b>PAKISTAN</b>							
<b>FARM HOUSEHOLDS-TOTAL . . . . .</b>	<b>1081907</b>	<b>382320</b>	<b>50885</b>	<b>29157</b>	<b>15703</b>	<b>230502</b>	<b>493382</b>
UNDER 1.0 . . . . .	75084	11769	1782	2024	1071	7898	53594
1.0 TO UNDER 2.5 . . . . .	237762	43644	6798	7059	3721	51007	145900
2.5 TO UNDER 5.0 . . . . .	225783	70362	9373	8050	3182	51161	107712
5.0 TO UNDER 7.5 . . . . .	174993	69014	7989	3709	3162	39936	69889
7.5 TO UNDER 12.5 . . . . .	164723	73321	8529	4704	2142	35250	61228
12.5 TO UNDER 25.0 . . . . .	119656	63447	8192	2260	1688	26972	34738
25.0 TO UNDER 50.0 . . . . .	58050	34088	4594	951	618	13010	15071
50.0 TO UNDER 100.0 . . . . .	19536	12945	2413	316	86	3896	3821
100.0 TO UNDER 150.0 . . . . .	3185	2043	588	34	4	654	609
150.0 AND ABOVE . . . . .	3154	1699	624	49	35	700	828
<b>KHYBER PAKHTUNKHWA PROVINCE</b>							
<b>FARM HOUSEHOLDS-TOTAL . . . . .</b>	<b>141493</b>	<b>24882</b>	<b>2821</b>	<b>1516</b>	<b>1392</b>	<b>7075</b>	<b>112673</b>
UNDER 1.0 . . . . .	31888	3425	282	205	226	1538	27213
1.0 TO UNDER 2.5 . . . . .	51699	8915	861	386	539	2891	41323
2.5 TO UNDER 5.0 . . . . .	26657	4894	432	173	200	1262	21572
5.0 TO UNDER 7.5 . . . . .	13119	2647	196	135	244	744	10102
7.5 TO UNDER 12.5 . . . . .	9882	2308	359	297	84	339	7227
12.5 TO UNDER 25.0 . . . . .	5342	1774	572	212	89	165	3270
25.0 TO UNDER 50.0 . . . . .	1947	595	47	42	-	83	1377
50.0 TO UNDER 100.0 . . . . .	752	208	21	67	10	32	536
100.0 TO UNDER 150.0 . . . . .	118	85	15	-	-	1	21
150.0 AND ABOVE . . . . .	84	33	30	-	-	18	36
<b>PUNJAB PROVINCE</b>							
<b>FARM HOUSEHOLDS-TOTAL . . . . .</b>	<b>535818</b>	<b>266527</b>	<b>38331</b>	<b>8364</b>	<b>8969</b>	<b>112942</b>	<b>155193</b>
UNDER 1.0 . . . . .	31825	6318	1295	621	789	2799	20722
1.0 TO UNDER 2.5 . . . . .	93170	27153	5311	1910	2140	17093	45834
2.5 TO UNDER 5.0 . . . . .	109090	50714	7523	1406	1551	22886	34693
5.0 TO UNDER 7.5 . . . . .	100837	55978	6497	1645	1772	24126	21603
7.5 TO UNDER 12.5 . . . . .	96235	57836	6862	1542	1217	20930	18935
12.5 TO UNDER 25.0 . . . . .	68714	44477	5863	831	1231	16476	9034
25.0 TO UNDER 50.0 . . . . .	24926	16627	2742	257	226	6313	3063
50.0 TO UNDER 100.0 . . . . .	7564	5104	1331	91	37	1562	871
100.0 TO UNDER 150.0 . . . . .	1586	1108	411	22	3	354	112
150.0 AND ABOVE . . . . .	1887	1209	497	31	5	397	322
<b>SINDH PROVINCE</b>							
<b>FARM HOUSEHOLDS-TOTAL . . . . .</b>	<b>341141</b>	<b>86546</b>	<b>8801</b>	<b>16468</b>	<b>5023</b>	<b>98757</b>	<b>173362</b>
UNDER 1.0 . . . . .	10766	2026	201	1198	55	3427	5182
1.0 TO UNDER 2.5 . . . . .	80326	7392	494	4346	966	29316	47978
2.5 TO UNDER 5.0 . . . . .	82458	14647	1304	5992	1317	26048	44763
5.0 TO UNDER 7.5 . . . . .	51944	10189	1251	1731	1111	13503	30563
7.5 TO UNDER 12.5 . . . . .	46858	12624	1243	2030	818	11307	25492
12.5 TO UNDER 25.0 . . . . .	33624	16067	1642	540	357	7833	12268
25.0 TO UNDER 50.0 . . . . .	24907	15949	1727	486	350	5085	5649
50.0 TO UNDER 100.0 . . . . .	8348	6471	781	134	34	1819	1047
100.0 TO UNDER 150.0 . . . . .	1066	786	89	10	1	185	172
150.0 AND ABOVE . . . . .	847	411	70	5	20	230	254
<b>BALUCHISTAN PROVINCE</b>							
<b>FARM HOUSEHOLDS-TOTAL . . . . .</b>	<b>63455</b>	<b>4365</b>	<b>932</b>	<b>2809</b>	<b>319</b>	<b>11728</b>	<b>52154</b>
UNDER 1.0 . . . . .	605	-	4	-	1	134	477
1.0 TO UNDER 2.5 . . . . .	12567	184	132	417	76	1707	10765
2.5 TO UNDER 5.0 . . . . .	7578	107	114	479	114	965	6684
5.0 TO UNDER 7.5 . . . . .	9093	200	45	198	35	1563	7621
7.5 TO UNDER 12.5 . . . . .	11748	553	65	835	23	2674	9574
12.5 TO UNDER 25.0 . . . . .	11976	1129	115	677	11	2498	10166
25.0 TO UNDER 50.0 . . . . .	6270	917	78	166	42	1529	4982
50.0 TO UNDER 100.0 . . . . .	2872	1162	280	24	5	483	1367
100.0 TO UNDER 150.0 . . . . .	415	64	73	2	-	114	304
150.0 AND ABOVE . . . . .	336	46	27	13	10	55	216

TABLE 9.3 AGRICULTURAL CREDIT BY SOURCE AND BY TENURE

TYPE OF HOUSEHOLD	TOTAL HOUSEHOLDS UNDER AGRICULTURAL DEBT	SOURCE OF CREDIT					
		Z.T.B.P.	COMMERCIAL BANKS	FINANCIAL INSTITUTIONS	N.G.Os.	COMMISSION AGENTS	FRIENDS & RELATIVES
1	2	3	4	5	6	7	8
<b>PAKISTAN</b>							
AGRICULTURAL HOUSEHOLDS . . . . .	1565130	407802	57612	34170	32959	325318	843840
LIVESTOCK HOLDERS . . . . .	483223	25482	6727	5013	17256	94816	350458
FARM HOUSEHOLDS-TOTAL . . . . .	1081907	382320	50885	29157	15703	230502	493382
OWNER FARMS . . . . .	829691	322422	40016	21925	10934	153353	367778
OWNER-CUM-TENANT FARMS . . . . .	98536	39433	7485	1731	2395	24804	36076
TENANT FARMS . . . . .	153693	20466	3386	5500	2372	52334	89531
<b>KHYBER PAKHTUNKHWA PROVINCE</b>							
AGRICULTURAL HOUSEHOLDS . . . . .	169443	26004	3352	1516	1520	8576	138739
LIVESTOCK HOLDERS . . . . .	27950	1122	531	-	128	1501	26066
FARM HOUSEHOLDS-TOTAL . . . . .	141493	24882	2821	1516	1392	7075	112673
OWNER FARMS . . . . .	116032	22947	2112	1176	1270	5618	90351
OWNER-CUM-TENANT FARMS . . . . .	11694	1343	512	270	44	925	9341
TENANT FARMS . . . . .	13767	592	195	70	77	528	12981
<b>PUNJAB PROVINCE</b>							
AGRICULTURAL HOUSEHOLDS . . . . .	639763	273145	40537	9540	10959	121838	240322
LIVESTOCK HOLDERS . . . . .	103945	6618	2206	1176	1990	8896	85129
FARM HOUSEHOLDS-TOTAL . . . . .	535818	266527	38331	8364	8969	112942	155193
OWNER FARMS . . . . .	423046	220467	29519	5084	6585	79994	120648
OWNER-CUM-TENANT FARMS . . . . .	66776	33911	6489	889	1547	17907	16088
TENANT FARMS . . . . .	46005	12148	2324	2389	838	15042	18460
<b>SINDH PROVINCE</b>							
AGRICULTURAL HOUSEHOLDS . . . . .	671951	104173	12754	20043	20061	182976	392494
LIVESTOCK HOLDERS . . . . .	330810	17627	3953	3575	15038	84219	219132
FARM HOUSEHOLDS-TOTAL . . . . .	341141	86546	8801	16468	5023	98757	173362
OWNER FARMS . . . . .	242041	74870	7511	13770	2795	61290	117244
OWNER-CUM-TENANT FARMS . . . . .	16949	4084	446	514	791	5473	7990
TENANT FARMS . . . . .	82159	7594	846	2184	1436	31987	48124
<b>BALUCHISTAN PROVINCE</b>							
AGRICULTURAL HOUSEHOLDS . . . . .	83973	4480	969	3071	419	11928	72285
LIVESTOCK HOLDERS . . . . .	20518	115	37	262	100	200	20131
FARM HOUSEHOLDS-TOTAL . . . . .	63455	4365	932	2809	319	11728	52154
OWNER FARMS . . . . .	48572	4138	874	1895	284	6451	39535
OWNER-CUM-TENANT FARMS . . . . .	3117	95	38	58	13	499	2657
TENANT FARMS . . . . .	11762	132	21	857	21	4777	9966