

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 0.5 HECTARE	2080626	154205	7	1915175	137064	7	29241	2516	9	136207	14620	11
0.5 TO UNDER 1.0 HECTARE	1533587	158631	10	1284868	122942	10	63527	5856	9	185205	29833	16
1.0 TO UNDER 2.0 HECTARE	1766305	225783	13	1399435	170025	12	127314	14908	12	239543	40848	17
2.0 TO UNDER 3.0 HECTARE	1143704	174891	15	886880	132743	15	113527	17454	15	143302	24703	17
3.0 TO UNDER 5.0 HECTARE	925989	164640	18	681632	121163	18	124218	21058	17	120125	22407	19
5.0 TO UNDER 10.0 HECTARE	576008	119641	21	409918	85102	21	95761	20784	22	70315	13757	20
10.0 TO UNDER 20.0 HECTARE	219917	58226	26	158410	41719	26	39074	10637	27	22430	5856	26
20.0 TO UNDER 40.0 HECTARE	71963	19492	27	53095	14772	28	13420	3440	26	5452	1268	23
40.0 TO UNDER 60.0 HECTARE	14429	3255	23	10358	2028	20	3203	1024	32	870	203	23
60.0 HECTARES AND ABOVE ..	16098	3154	20	11373	2120	19	3730	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 0.5 HECTARE	658121	51991	8	617465	47689	8	11547	1114	10	29106	3183	11
0.5 TO UNDER 1.0 HECTARE	320392	31592	10	273065	25037	9	19365	2522	13	27960	4036	14
1.0 TO UNDER 2.0 HECTARE	273964	26657	10	225872	20364	9	23072	2530	11	25022	3764	15
2.0 TO UNDER 3.0 HECTARE	131421	13119	10	105155	9848	9	13426	1851	14	12844	1420	11
3.0 TO UNDER 5.0 HECTARE	93295	9869	11	73297	7153	10	12757	1912	15	7234	799	11
5.0 TO UNDER 10.0 HECTARE	50824	5355	11	37713	3755	10	9212	1144	12	3900	456	12
10.0 TO UNDER 20.0 HECTARE	18982	1947	10	13731	1446	11	3954	405	10	1294	94	7
20.0 TO UNDER 40.0 HECTARE	5523	752	14	4192	588	14	1038	150	14	292	13	4
40.0 TO UNDER 60.0 HECTARE	1145	118	10	888	83	9	206	35	17	51	-	-
60.0 HECTARES 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 0.5 HECTARE	1241894	56510	5	1156186	52518	5	15731	758	5	69976	3234	5
0.5 TO UNDER 1.0 HECTARE	970215	68488	7	850626	59698	7	40960	2396	6	78643	6393	8
1.0 TO UNDER 2.0 HECTARE	1152052	109090	9	950742	91486	10	94045	8877	9	107258	8728	8
2.0 TO UNDER 3.0 HECTARE	799080	100837	13	625353	81426	13	89689	11301	13	84034	8111	10
3.0 TO UNDER 5.0 HECTARE	625098	96064	15	449346	70754	16	98910	15233	15	76838	10078	13
5.0 TO UNDER 10.0 HECTARE	368804	68818	19	245232	45885	19	77766	16560	21	45799	6370	14
10.0 TO UNDER 20.0 HECTARE	100912	24970	25	61617	14610	24	28444	7999	28	10854	2353	22
20.0 TO UNDER 40.0 HECTARE	27449	7521	27	15398	4618	30	9037	2292	25	3015	603	20
40.0 TO UNDER 60.0 HECTARE	5689	1655	29	3503	905	26	1861	681	37	324	69	21
60.0 HECTARES AND ABOVE ..	5777	1887	33	2919	1142	39	2327	676	29	530	69	13

X NOT APPLICABLE

\*VALUE LESS THAN 0.5

CONT...

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 0.5 HECTARE	143333	37249	26	105879	28556	27	1572	638	41	35881	8055	22	
0.5 TO UNDER 1.0 HECTARE	204010	53833	26	124357	33895	27	2399	704	29	77254	19233	25	
1.0 TO UNDER 2.0 HECTARE	282655	82458	29	172133	51290	30	8898	3306	37	101614	27860	27	
2.0 TO UNDER 3.0 HECTARE	159772	51842	32	111246	33957	31	9042	3804	42	39490	14088	36	
3.0 TO UNDER 5.0 HECTARE	138547	46959	34	107704	35354	33	10388	3312	32	20455	8291	41	
5.0 TO UNDER 10.0 HECTARE	98856	33492	34	84585	28011	33	6453	2232	35	7811	3252	42	
10.0 TO UNDER 20.0 HECTARE	65566	25039	38	58835	22181	38	3784	1794	47	2942	1060	36	
20.0 TO UNDER 40.0 HECTARE	22201	8347	38	19591	7338	37	1760	795	45	852	212	25	
40.0 TO UNDER 60.0 HECTARE	3580	1067	30	2962	768	26	475	272	57	146	27	18	
60.0 HECTARES AND ABOVE ..	2843	847	30	2169	684	32	444	86	19	231	77	33	
<b>BALUCHISTAN 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 0.5 HECTARE	37278	8455	23	35645	8301	23	391	6	2	1244	148	12	
0.5 TO UNDER 1.0 HECTARE	38970	4718	12	36820	4312	12	803	234	29	1348	171	13	
1.0 TO UNDER 2.0 HECTARE	57634	7578	13	50688	6885	14	1299	195	15	5649	496	9	
2.0 TO UNDER 3.0 HECTARE	53431	9093	17	45126	7512	17	1370	498	36	6934	1084	16	
3.0 TO UNDER 5.0 HECTARE	69049	11748	17	51285	7902	15	2163	601	28	15598	3239	21	
5.0 TO UNDER 10.0 HECTARE	57524	11976	21	42388	7451	18	2330	848	36	12805	3679	29	
10.0 TO UNDER 20.0 HECTARE	34457	6270	18	24227	3482	14	2892	439	15	7340	2349	32	
20.0 TO UNDER 40.0 HECTARE	16790	2872	17	13914	2228	16	1585	203	13	1293	440	34	
40.0 TO UNDER 60.0 HECTARE	4015	415	10	3005	272	9	661	36	5	349	107	31	
60.0 HECTARES 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 (HECTARES)	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 0.5 . . . . .	154205	23504	3345	3846	2145	22710	106270
0.5 TO UNDER 1.0 . . . . .	158631	31904	5237	5234	2649	36192	93218
1.0 TO UNDER 2.0 . . . . .	225783	70362	9373	8050	3182	51161	107712
2.0 TO UNDER 3.0 . . . . .	174891	69002	7989	3706	3162	39936	69799
3.0 TO UNDER 5.0 . . . . .	164640	73192	8528	4706	2142	35250	61270
5.0 TO UNDER 10.0 . . . . .	119641	63417	8181	2260	1688	26944	34777
10.0 TO UNDER 20.0 . . . . .	58226	34231	4603	951	618	13039	15079
20.0 TO UNDER 40.0 . . . . .	19492	12900	2379	316	86	3878	3821
40.0 TO UNDER 60.0 . . . . .	3255	2113	626	34	4	671	609
60.0 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 0.5 . . . . .	51991	7342	537	271	516	2666	42709
0.5 TO UNDER 1.0 . . . . .	31592	4997	608	320	248	1761	25823
1.0 TO UNDER 2.0 . . . . .	26657	4894	432	173	200	1262	21572
2.0 TO UNDER 3.0 . . . . .	13119	2647	196	135	244	744	10102
3.0 TO UNDER 5.0 . . . . .	9869	2308	359	297	84	339	7213
5.0 TO UNDER 10.0 . . . . .	5355	1774	572	212	89	165	3283
10.0 TO UNDER 20.0 . . . . .	1947	595	47	42	-	83	1377
20.0 TO UNDER 40.0 . . . . .	752	208	21	67	10	32	536
40.0 TO UNDER 60.0 . . . . .	118	85	15	-	-	1	21
60.0 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 0.5 . . . . .	56510	12705	2414	952	1198	6876	34156
0.5 TO UNDER 1.0 . . . . .	68488	20762	4194	1579	1735	13019	32402
1.0 TO UNDER 2.0 . . . . .	109090	50714	7523	1406	1551	22886	34693
2.0 TO UNDER 3.0 . . . . .	100837	55978	6497	1645	1772	24126	21603
3.0 TO UNDER 5.0 . . . . .	96064	57695	6862	1542	1217	20930	18901
5.0 TO UNDER 10.0 . . . . .	68818	44574	5851	831	1231	16461	9064
10.0 TO UNDER 20.0 . . . . .	24970	16643	2751	257	226	6328	3067
20.0 TO UNDER 40.0 . . . . .	7521	5060	1297	91	37	1544	871
40.0 TO UNDER 60.0 . . . . .	1655	1177	449	22	3	371	112
60.0 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 0.5 . . . . .	37249	3449	327	2389	416	12265	22057
0.5 TO UNDER 1.0 . . . . .	53833	5968	368	3153	604	20472	31100
1.0 TO UNDER 2.0 . . . . .	82458	14647	1304	5992	1317	26048	44763
2.0 TO UNDER 3.0 . . . . .	51842	10177	1251	1728	1111	13503	30473
3.0 TO UNDER 5.0 . . . . .	46959	12636	1242	2032	818	11307	25582
5.0 TO UNDER 10.0 . . . . .	33492	15940	1643	540	357	7820	12264
10.0 TO UNDER 20.0 . . . . .	25039	16076	1727	486	350	5099	5653
20.0 TO UNDER 40.0 . . . . .	8347	6470	781	134	34	1819	1047
40.0 TO UNDER 60.0 . . . . .	1067	787	89	10	1	185	172
60.0 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 0.5 . . . . .	8455	8	67	234	15	903	7348
0.5 TO UNDER 1.0 . . . . .	4718	177	67	182	62	940	3893
1.0 TO UNDER 2.0 . . . . .	7578	107	114	479	114	965	6684
2.0 TO UNDER 3.0 . . . . .	9093	200	45	198	35	1563	7621
3.0 TO UNDER 5.0 . . . . .	11748	553	65	835	23	2674	9574
5.0 TO UNDER 10.0 . . . . .	11976	1129	115	677	11	2498	10166
10.0 TO UNDER 20.0 . . . . .	6270	917	78	166	42	1529	4982
20.0 TO UNDER 40.0 . . . . .	2872	1162	280	24	5	483	1367
40.0 TO UNDER 60.0 . . . . .	415	64	73	2	-	114	304
60.0 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