

DRAFT



भारत सरकार

राष्ट्रीय प्रतिदर्श सर्वेक्षण संगठन

GOVERNMENT OF INDIA

NATIONAL SAMPLE SURVEY ORGANISATION

इकतीसवाँ दौर

(जुलाई 1976 - जून 1977)

THIRTY FIRST ROUND

(JULY 1976 - JUNE 1977)

संख्या - 308

NUMBER - 308

हिमाचल प्रदेश की अनुसूचित जातियों में
अपग्रस्तता के सर्वेक्षण पर रिपोर्ट

REPORT ON INDIGENTNESS SURVEY AMONG SCHEDULED
TRIBE POPULATION OF HIMACHAL PRADESH

अगस्त 1983

सांख्यिकी विभाग
नई दिल्ली

AUGUST 1983

DEPARTMENT OF STATISTICS

NEW DELHI

NATIONAL SAMPLE SURVEY ORGANISATION
THIRTY FIRST ROUND : 1976 - 77

NUMBER 308

REPORT ON INTERESTEDNESS SURVEY AMONG SCHEDULED
TRIBE POPULATION OF HIMACHAL PRADESH

C O N T E N T S

	<u>Page</u>
1. Section One ...	1
2. Section Two ...	3
3. Section Three ...	9
4. Section Four ...	11
5. Section Five ...	17
6. Appendix I ...	19
7. Appendix II ...	22

REPORT ON INDEBTEDNESS SURVEY AMONG SCHEDULED
TRIBE POPULATION OF HIMACHAL PRADESH.

SECTION ONE

INTRODUCTION

1.1 In Himachal Pradesh, the districts of Kinnaur, Lahaul & Spiti and Chamba form the tribal belt of the State. This is a hilly region marked by snow, glaciers, high altitudes and highly rugged terrain. The inaccessibility of these areas for more than half the year and limited working season have far-reaching effects on its economy and the socio-economic conditions of the people. In terms of area the tribal belt accounts for 43 per cent of the total geographical area of the State although the population content is only 3.30 per cent of the total.

Prior to independence little attention was paid to these far-flung areas but after independence, various development programmes have been undertaken with the object of developing these areas and improving the economic conditions of the people. Since collection of basic statistics on socio-economic conditions of the people and the facilities available in different regions is an important requirement for formulation of these programmes, the State Government has undertaken statistical surveys in a sustained manner through the National Sample Survey (NSS). One of them is the Survey on Household Indebtedness considered in this report.

1.2 In fact it was at the specific suggestion of the Government of Himachal Pradesh that this enquiry on household indebtedness among the tribal people of the State was undertaken by the NSSO in its 31st round programme of work. (This ^{was} ~~was~~ of course in addition to the main enquiries on irrigation and electrification conducted in the 31st round). The enquiry was conducted in the rural areas of the districts Kinnaur, Lahaul & Spiti and Chamba which constitute the tribal belt. The survey was aimed at collecting details regarding nature and extent of indebtedness as well as information on purpose, sources, securities, interest rates of loans taken and availability of financial institution etc. in the region. The enquiry was conducted both in the Central and the State samples. The present report is based on the Central sample results.

1.3 Schedules of enquiry : The enquiry consisted of the following three schedules.

1. Schedule 0.1 : List of households.
2. Supplement to Schedule 3.1 : Village schedule for indebtedness enquiry.
3. Schedule 8.1 : Household indebtedness survey in Himachal Pradesh.

Schedule 0.1 was used for listing all the households in the sample villages, preparing the sampling frame and selecting sample households for schedule 8.1. The second schedule was meant for collecting some general information about existence of financial ~~institutions~~ ^{institutions} and economic assistance facilities in the villages. Schedule 8.1 was the main schedule in which detailed particulars of indebtedness of households were collected.

1.4 Period of Survey : The field work was conducted during the first sub-round of 31st round i.e. during July to September, 1976.

1.5 Reference period : The reference period for the data collected on dues payable and receivable by the households relate to the transactions made during 1st July 1975 to 30th June 1976, and the positions as on 30th June 1975 and 30th June 1976. Information on other items such as availability of financial institutions, inherited loans etc. relates to the date of survey.

1.6 Sample size : The sample consisted of 48 sample villages and 24 households in each sample village. Schedule 8.1 was canvassed in all the scheduled tribe households among the selected households. The number of sample tribal households was 407.

SECTION TWO

CONCEPTS AND DEFINITIONS

The following concepts and definitions were adopted in this survey :-

2.1 Household: A group of persons normally living together and taking food from a common kitchen constituted a household. The members of a household may or may not be related to one another.

2.2 Land Owned: It includes land owned with permanent heritable possession with or without right to transfer title, land held on a long term lease usually for a period of 30 years or more, land possessed by tribals in accordance with tribal right from local bodies, district council or community ownership etc. Illegal possession in any form has not been treated as land owned.

2.3 Agricultural Labour: A household was considered as an agricultural labour household if its major income during last one year was from wage paid manual labour in agricultural occupations.

2.4 Marginal farmer: A household was categorised as marginal farmer if it possessed an irrigated land upto 0.5 hectare or unirrigated land upto 1.0 hectare on the date of survey and its major occupation was agriculture. In case a farmer held both types of land then half hectare of irrigated land was counted as one hectare of unirrigated land, and he was classified as a marginal farmer if the total area on the basis of this conversion ratio did not exceed one hectare.

2.5 Small farmer: A household was considered as small farmer if it possessed an irrigated land more than 0.5 hectare, but less than 1.0 hectare or unirrigated land more than 1.0 hectare but less than 2.0 hectares on the date of survey and its major occupation was agriculture. In case a farmer held both types of land then he was classified as a small farmer if the total area (calculated on the above basis) did not exceed 2.0 hectares.

2.6 Occupation classes: A brief description of the codes of the occupation classes used in the tables is given below.

- 1) Occupation divisions 0 - 1 and 2: These include professional, technical and related workers, administrative, executive and managerial workers.
- 2) Occupation divisions 3, 4 and 5: These include clerical and related workers, sales workers and service workers.
- 3) Occupation divisions 7, 8 and 9: These include production and related workers, transport equipment operators and labourers.
- 4) Occupation group 61 : All types of cultivators.
- 5) Occupation group 62 : Farmers other than cultivators like planters, livestock farmers, dairy farmers, poultry farmers, insect rearers, orchard, vineyard and related workers.
- 6) Occupation group 63 : All types of agricultural labourers.
- 7) Occupational group 64: Plantation labourers and related workers.
- 8) Occupational group 65: Other farm workers such as farm machinery/tractor operators, farm workers in animal, bird and insect rearing, gardeners and nursery workers and other farm workers not mentioned above.
- 9) All other groups : All other occupation classes not covered under any group or division mentioned earlier.

2.7 Cash loan : All loans taken in cash are considered as cash dues payable even if they are repaid in kind.

2.8 Commodity loan: All loans taken in kind irrespective of whether they are repaid in cash or in kind are regarded as commodity loans. The value of a commodity loan was evaluated at the current market price prevailing in the locality during

the reference period. The quantity to be paid in excess to the quantity originally borrowed was considered as interest and its imputed value was recorded as interest.

2.9 Short term loan : A loan taken for a period of 12 months or less was classified as short term loan.

2.10 Medium term loan : A loan taken for a period ranging from 1 to 3 years was classified as medium term loan.

2.11 Long term loan : A loan taken for a period exceeding three years was regarded as long term loan.

2.12 Credit Agency : The loans from various credit agencies were classified under: 1) Government, (2) Co-operative Society of Co-operative Bank, (3) Commercial Bank, (4) Insurance, (5) Provident Fund, (6) Landlord, (7) Agricultural Money lender, (8) Professional money lender (9) Trader, (10) Relative and friend, (11) Others. Some of these agencies are explained below:-

Government : All loans borrowed from government departments like revenue, agriculture, industries, community development/ National Extension Service blocks etc. as also those channelised by the government through the Khadi and Village Industries Board were classified under this category.

Co-operatives : All loans from Co-operative institutions like primary co-operative credit societies, primary co-operative marketing societies, district or central co-operative banks, primary or central land development banks, handloom weavers' co-operative societies and other industrial or other types of co-operative societies were grouped under this head.

Commercial banks : All loans taken from commercial banks including nationalised banks, regional rural banks and State Bank of India and its subsidiaries were considered as loans taken from Commercial Banks.

Insurance : This included Life Insurance Corporation and other insurance funds.

Provident fund : This included contributory provident fund, general provident fund and an other provident fund.

Landlord : Loans given by landlords to their own tenants were classified under this head. Loans advanced by landowners to persons other than their tenants were classified under other heads depending on the occupation of the landowner.

Agricultural money-lender: An agricultural money-lender was defined as one having agriculture as his major occupation and money-lending as a subsidiary business.

Professional money-lender : A professional money-lender was defined as a person receiving a major part of his income from money lending.

Trader : A trader was defined as a person having trading as his principal occupation.

Relative and friend : Loans received from any relative or friend free of interest were classified as loans from relatives and friends. If, however, a loan carried any interest, it was classified under an appropriate agency such as agricultural money-lender, trader etc. depending on the occupation of the person advancing the loan.

Other Credit Agencies : Any other creditor not covered by the above categories was recorded as 'others'

2.13. Security : Regarding security the terms 'simple mortgage' 'usufructuary mortgage' 'mortgage of immovable property' and 'first charge on immovable property' need some clarification.

Simple mortgage: In this case the mortgager (i.e. the person who mortgages the property) retains ownership and possession of the property mortgaged.

Usufructuary mortgage : In this case the ownership of the property remains with the mortgager but the possession with the mortgagee (i.e. the person to whom the mortgage is given). Income from the property accrues to the mortgagee and the mortgage is terminated as soon as the full amount is realised.

When a single charge was created on immovable property, it was taken as mortgage of immovable property.

The first charge on immovable property was the charge on immovable property created by the first mortgagee when there were more than one mortgagees for the same property. In such a case the liability of a particular mortgagee was not cleared unless the liabilities of mortgagees preceding him were cleared.

2.14 Purpose of loan : Some important terms are explained below :-

Farm business : In addition to cultivation including cultivation of plantation and orchard crops, farm business was taken to comprise ^{of} all activities allied to agriculture such as processing of the produce on the farm, animal husbandry, livestock rearing, fishing, dairying, bee keeping etc.

Non-farm business : Non-farm business was defined to include all the household economic activities other than those covered in farm business. Thus, it comprised ^{of} mining and quarrying, manufacturing and repairing, trading and transport as also all other professions and services.

Capital expenditure: The expenditure incurred on account of purchase and reclamation of land, other land improvements, purchase, construction, additions, alterations and major repairs of buildings, orchards, plantations, irrigation resources, wells, production machinery, equipments, tools and implements, transport equipments, furniture and fixtures, farm houses, grain golas, animal shed; purchase of livestock etc. constituted capital expenditure in farm or non-farm business as the case might be.

Current expenditures : The expenditure incurred on account of purchase of seeds, manure, fertilizers, raw materials, merchandise, fuel and lubricants, electricity and water charges, payments of rent, wages and salaries, hire charges of implements and machineries, hiring of animals and agricultural implements, transport and service charges, benefits in kind, interest on loans taken for the enterprise, land revenue, cess, etc. constituted current expenditure.

SECTION THREE

FINANCIAL INSTITUTIONS IN TRIBAL AREAS

3.1 A summary of the survey findings obtained from canvassing of the village schedule 3.1 is given in subsequent paragraphs. The particulars relate to availability of financial institutions in rural areas, number of financial agencies in the villages and usual rates of interest charged for loans given in the three districts of Kinnaur, Lahaul & Spiti and Chamba.

30.6%

3.2 It is observed that 35.8% and 31.2% of the villages of these districts were served by the co-operative credit societies, post office savings banks and commercial banks respectively, whereas 59.4% of the villages were not served by any kind of financial institution.

Regarding distance of financial institutions, the percentage distribution of villages by distance classes is shown below :-

Financial institution	percentage of villages in distance class (km).					
	less than 1	1 to 2.9	3 to 4.9	5 to 9.9	10 or more	All * classes
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. co-operative credit society	1.3	26.4	31.9	16.0	23.6	100.0
2. post office savings bank	6.1	3.8	24.2	24.6	40.5	100.0/
3. commercial bank	1.1	4.9	6.7	27.5	58.8	100.0

* including not recorded cases.

3.3 As to financial agencies existing within the villages, the number of money lenders and temple/devta agency for loan per village were found to be 0.50 and 0.10 respectively. The money-lenders usually charged interest varying from 10 to 20 per cent whereas the interest rate for temple/devta agency varied from 0 to 10 per cent. There was no indigenous banker or any other agency in any village.

3.4 As regards projects for the weaker sections of the people it is observed that only about 6 per cent of the villages were covered by the T.D Block project (Tribal Development) but no village was reported to have the facilities of MFAL (Marginal Farmer and Agricultural Labourer) or SFDA (Small Farmer Development Agency) projects. More details about financial institutions can be seen in the Tables given in Appendix I.

SECTION FOUR

SUMMARY RESULTS

4.1 The findings of the survey on major aspects of cash and commodity loans taken by the scheduled tribe population are presented in a summary form in this section. However, before going into the details of the types and amount of loans, some general characteristics of the tribal population relating to their occupational pattern and ownership of land are presented in Tables 1 and 2 shown below :-

Table (1) : Percentage distribution of tribal households by occupation group.

Occupation group	p.c. of households
(1)	(2)
1. cultivator	70
2. agricultural labourer	10
3. plantation labourer, other farm workers	2
4. production workers, transport equipment operators and labourers	8
5. clerical, sales, service and related workers	5
6. other occupations	5
7. All occupations	100

Table (2) : Percentage distribution of tribal households by land owned

Land owned class (acre 0.00)	p.c. of households
(1)	(2)
1. nil	4
2. 0.01 - 0.99	22
3. 1.00 - 2.49	41
4. 2.50 - 4.99	23
5. 5.00 - 9.99	9
6. 10.00 - above	1
7. All Classes	100

Highlights of Cash Loan

4.2 It was observed that the percentage of households reporting outstanding cash loan was 21.62 on 30.6.1975 and 30.86 on 30.6.1976. Although the proportion of indebted households had increased during 1975 to 1976 the amount of cash loan per indebted household decreased from Rs. 1169 to Rs. 1033. A little more than 13 per cent households took loan during the one year period 1.7.75 to 30.6.1976, the amount being Rs. 588 per borrowing household. Thus, it works out that about 4 per cent of households repaid their loans fully during the reference year.

4.3 The total number of cash loans outstanding on 30.6.76 was 9346 with the average original loan value (excluding interest) as Rs. 713. Some major characteristics of these loans are presented in a condensed form in Table 3 below.

Table (3) : Number and average amount of cash loans by purpose, source, rate of interest, period and type of security.

Purpose of loan	number of loans	average amount (Rs)
(1)	(2)	(3)
1. household expenditure	5645	455
2. capital expd. in farm business	616	900
3. capital expd. in non-farm business	308	1416
4. current expd. in farm business	154	1633
5. current expd. in non-farm business	154	5765
6. debt repayment	359	643
7. litigation	51	6038
8. Others	2053	692
<hr/>		
Period of loan		
1. short term loan	6822	590
2. medium term loan	1692 1692 1692	1018
3. long term loan	975	1029
4. others (not recorded)	51	503

Source of loan	no. of loans	average amount (Rs)
1. relative and friend	4811-	472
2. trader	2155-	964
3. * government	821-	1919
4. agricultural money lender	719-	362
5. professional money lender	205-	551
6. co-operative society/bank	257-	759
7. landlord	205-	1402
8. others	667-	911

Type of security		
1. no security	1798 -	679 668
2. personal security	6467-	630
3. security by third party	667-	1416
4. first charge on immovable property	154-	2033
5. bullion, ornaments	154-	267
6. crop	51-	1208
7. mortgage of immovable property	51-	403

Rate of interest (Rs. 0.00)		
1. nil	5439 -	495
2. less than 3.12	0 -	-
3. 3.12 - 6.24	564 -	1328
4. 6.25 - 9.36	411 -	812
5. 9.37 - 12.49	2515 -	1014
6. 12.50 - 18.74	360 -	870
7. 18.75 - 24.99	0 -	-
8. 25.00 and above	51 -	402

4 Some interesting features of cash loans are mentioned below:-

1. Purpose of loan : The largest number of loans were taken for the purpose of meeting household expenditure. In fact, 'household expenditure' accounted for 60 per cent of loans. The next important purpose was found to be 'others' (22% of loans). That is, for a large number of loans the informants could not or did not specify the actual reasons for which the loans had been taken. The third important purpose of borrowing was for making capital expenditure in farm business (about 7% of loans).

Regarding the average value of cash loans it is seen that the loans taken for meeting current expenditure in farm or non-farm business have a higher value than the loans taken for making capital expenditure in that business. This result may seem unusual but in reality it is not so uncommon among the households owning small enterprises. In fact, a similar feature was observed during the All India Debt and Investment Survey conducted during the 26th round (1971-72). In Himachal Pradesh as well as in some other states or regions within states, households reported

higher loan values for meeting current expenditure of enterprises. (vide the report 'Statistical Tables relating to Cash Dues outstanding against Rural Households as on 30 June, 1971' published by the Reserve Bank of India).

2. Period of loan : Most of the loans were short term loans taken for a period of less than 12 months. This was quite expected since the loans were taken mainly for running the household. However, the average value (Rs. 590/-) of short term loans was nearly half of the average value (Rs. 1029) of long term loans.
3. Source of loan : The principal source of borrowing was 'relatives and friends' (46 per cent of loans) followed by 'trader' (23 p.c.) and 'government' (9 p.c.). Agricultural money lenders and professional money lenders together advanced about 10 per cent of the loans whereas co-operative societies and co-operative banks were the credit agency in 3 per cent cases only. The credit agency 'landlord' though seemingly unimportant in terms of number of loans gave away loans of high values to their tenants.

A glance at the average amount per loan shows that for obtaining large loans one had to approach the landlord (Rs. 1402 per loan), or the government (Rs. 1319) or the trader (Rs. 934).

4. Type of security . Regarding the security given for loans there was practically no difference between 'personal security' and 'no security'; and 80 per cent of loans were taken against personal security or no security. The average value of these loans was between Rs. 630 to Rs. 670. However, either 'security by third party' or 'charge on immovable property' were demanded by the credit agencies before giving big loans (average values Rs. 1416 and Rs. 2033 respectively).

5. Rate of interest : It was heartening to find that the percentage of interest-free loans was as large as 58. These were mostly small loans (average value Rs. 528/-) advanced by friends & relatives and traders. Interest rates of Rs. 3.12 to Rs. 6.24 were charged for about 6% loans and Rs. 6.25 to Rs. 9.36 for 4.4% of the loans. These loans were taken mainly from government and co-operative societies. On the other hand, 27 per cent of the loans carried an interest rate of Rs. 9.37 to Rs. 12.49; These had an average value of Rs. 1014. Higher interest rates were charged for only 4.4 per cent of the loans.

More details of interest rates vis-a-vis different credit agencies can be seen in the Tables given in Appendix II. In this connection it may be mentioned that the credit agency has been recorded as 'friend and relative' in some cases because loans given by them are found to bear interest but according to the definition of 'friend and relative' their loans should be interest-free.

Commodity Loans

4.6. Regarding commodity loans it is found that the percentage of households reporting commodity loan was 3.44 and 4.91 only on the two dates 30.6.1975 and 30.6.1976 respectively. The loan value per indebted household was Rs. 146.36 and 113.80 on these two dates. This decline is due to the fact that the average loan value was as small as Rs. 50.83 for households taking loan during the reference year 1975-7. Percentage of such households was 1.47.

There were in all 1026 commodity loans outstanding on 30-6-1976 with average loan value being Rs. 113.80. Most of the loans were taken

in terms of maize (411), wheat (205), barely (154) and other cereals (154). Rice and rape/mustard accounted for 51 loans each. By purpose of loan the breakdown was household expenditure (616 loans) and others (410). All these loans were advanced by friends and relatives. See Table 17 in App. II.

Inherited Loans

4.6 Tables 20 and 21 of Appendix II relate to inherited loans. There it is observed that 1.27 per cent of households reported inherited loans and the amount of inherited loan per reporting household at the time of inheritance was of the order of Rs. 508.32 (principal Rs. 463.67, interest Rs. 44.67). Among these households 83.32 per cent belonged to the cultivator class and remaining 16.67 per cent to the production and related workers class. The credit agencies of inherited loans were the government (16.67%), co-operative society (16.67%), trader (16.67%), friend and relative (33.33%), and others (16.67%).

Dues Receivable by Tribal Households

4.7 Details of receivable dues are given in Tables 3 to 7 in Appendix II. As regards cash dues receivable only 2 per cent of households had receivable dues on 30-6-1975 with Rs. 21.23 as the amount receivable per household. This percentage rose to 2.21 with Rs. 17.84 as receivable per household on 30-6-1976. However, the amount receivable varied largely from one occupational group to another. It was the highest for the occupation divisions 3, 4 & 5 (clerical, sales and service workers) being Rs. 224.55 on 30-6-75 and Rs. 179.10 on 30-6-1976. The corresponding figures for production workers etc. were 46.88 and 31.25 respectively. The cultivator households also gave loans - to the extent of Rs. 5.67 per cultivator household on 30-6-75 and Rs. 6.10 on 30-6-76. For households belonging to other occupations the receivable dues was Rs. 55.56 per household on both these dates. Receivable commodity dues was found only among few cultivator households, the receivable amount being only Rs. 2.84 per cultivator household. More details of loans and indebted households classified by occupation classes and credit agencies may be seen in the tables given in Appendix II.

SECTION FIVE

SAMPLE DESIGN AND ESTIMATION PROCEDURES

Sample Design

5.1 Broad design: The sample design was a stratified two-stage design with each district as a stratum, villages as first-stage units and households as second-stage units.

5.2 Selection of Villages: The list of 1971 census villages was taken as the sampling frame. In each stratum the allotted number of villages were selected with probability proportional to their census populations and with replacement. For a depopulated village its population was taken as 25 for the purpose of selection.

5.3 Hamlet-group selection: Villages with large population were divided into two or more compact, areal sub-divisions (called hamlet-groups) of nearly equal population content. The survey was conducted in one of the sub-divisions selected at random.

5.4 Selection of households: All the households of a sample village (or selected hamlet-group) were arranged into 5 classes, by type of irrigation of their land and area of cultivated land. From this arranged frame 24 households were sampled circular systematically with equal probability. All the scheduled tribe households among those selected were surveyed for schedule 8.1,

Estimation Procedure.

5.5 Notations :

- s subscript for sth stratum
- i subscript for ith sample village
- j subscript for jth sample household
- p village population (used for selection)
- P total rural population
- n number of selected villages.
- m number of surveyed villages including depopulated villages and zero cases
- D number of hamlet groups in village
(D = 1 when the whole village is surveyed)

- H : number of scheduled tribe households in the frame
- h : number of surveyed scheduled tribe households.
- y : value of a characteristic

For the supplement to schedule 3.1, the value of D has been taken as one for those items which relate to the whole village.

3.6 Let Y stand for the estimate of the total of the three concerned districts (area covered by this survey) based on the whole sample.

(a) Schedule 0.1 and supplement to 3.1

$$\hat{Y} = \sum_s \frac{P_s}{n_s} \sum_{i=1}^{n_s} \frac{D_{si} \bar{y}_{si}}{P_{si}} \dots \dots \dots (1)$$

$$\hat{H} = \sum_s \frac{P_s}{n_s} \sum_{i=1}^{n_s} \frac{D_{si} H_{si}}{P_{si}} \dots \dots \dots (2)$$

Where H_{si} is the total number of scheduled tribe households in the i^{th} village of s^{th} stratum as per schedule 0.1. The s extends over the three strata (districts) and i over surveyed villages including depopulated villages and zero cases.

It may be mentioned that for estimating the total number of villages belonging to a certain category, the value of y_{si} was taken as one for the villages belonging to the category and zero for other villages.

(b) Schedule 8.1

$$\hat{Y} = M \sum_s \sum_{i=1}^{n_s} \sum_{j=1}^{h_{si}} y_{sij} \dots \dots \dots (3)$$

Where h_{si} was the number of surveyed households in i^{th} village of s^{th} stratum. The multiplier M was obtained as $M = \hat{H}/h$ where h was the total number of surveyed households for schedule 8.1.

The estimate of a ratio of two totals ($R = Y/X$) was obtained as the ratio of the estimates of those totals i.e. $\hat{R} = \hat{Y}/\hat{X}$. For example, the amount of cash loan per indebted household was estimated as the ratio of the estimate of total cash loan and the estimate of total number of households having cash loan.

APPENDIX I

Supplement to Schedule 3.1: Village Schedule
for the Indebtedness Enquiry in Himachal Pradesh.

List of Tables

1. Table (1): Number of persons covered and amount of credit disbursed through co-operative institutions in 1975-76 under SFDA and MFAL projects.
2. Table (2): Percentage of villages served by different types of financial institutions.
3. Table (3): Percentage distribution of villages by distance from financial institutions.
4. Table (4): Number of financial agencies per village and annual rates of interest by agency.
5. Table (5): Percentage of villages having different types of financial agencies.
6. Table (6): Percentage of villages covered by SFDA, MFAL and T.D. block projects.

APPENDIX - I

Table(1) : Number of persons covered and amount of credit disbursed through co-operative institutions in 1975-76 under SFDA and MFAL projects

project	number of persons	credit disbursed (in Rs.)
(1)	(2)	(3)
1. SFDA	-	-
2. MFAL	-	-
3. Total	-	-

Table(2) : Percentage of villages served by different types of financial institutions

financial institution	percentage of villages (0.00)
(1)	(2)
1. co-operative credit society	35.59
2. commercial bank	31.16
3. post office savings bank	38.61
4. other institution	-
5. no institution	59.36

Table(3) : Percentage distribution of villages by distance from financial institutions

financial institution	percentage of villages(0.00)in distance class (in km.)						
	less than 1	1-2.9	3-4.9	5-9.9	10 & above	not recorded	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. co-op. credit society	1.31	26.41	31.90	15.98	23.55	0.85	100.00
2. commercial bank	1.06	4.94	6.70	27.51	58.82	0.97	100.00
3. post office savings bank	6.12	3.77	24.20	24.63	40.50	0.78	100.00
4. other institution	-	-	-	-	-	-	-

Table(4) : Number of financial agencies per village and annual rates of interest by agency

agency	number per village(0.00)	annual interest rate in Rs. (0.00) for	
		loan given	deposits accepted
(1)	(2)	(3)	(4)
1. money lender	0.50	10 to 20	-
2. indigenous banker	-	-	-
3. temple/devta	0.10	0 to 10	-
4. others	-	-	-

Table(5) : Percentage of villages having different types of financial agencies

agency	percentage of villages (0.00)
(1)	(2)
1. money lender	29.00
2. indigenous banker	-
3. temple/devta	4.25
4. others	-

Table(6) : Percentage of villages covered by SFDA and MFAL projects and T.D. block

project	SFDA	MFAL	T.D. block
p.o. of villages (0.00)	-	-	5.66

APPENDIX - II

Schedule 8,1 : Household Indebtedness Survey

List of Tables

1. Table (1) : Percentage distribution of households by occupation classes.
2. Table (2) : Percentage distribution of households by land owned classes.
3. Table (3) : Percentage of households having cash dues receivable on 30.6.75 and 30.6.76, and of households which have lent out during 1.7.75 to 30.6.76.
4. Table (4) : Per household value of cash dues receivable on 30.6.75 and 30.6.76 and amount received as repayment and lent out during the reference year.
5. Table (5) : Percentage of households having commodity dues receivable on 30.6.75 and 30.6.76, and of households which have lent out during 1.7.75 to 30.6.76.
6. Table (6) : percentage of households having any kind of dues (cash or commodity or both) receivable on (i) 30.6.75, (ii) 30.6.76 and of households which have lent out during the reference year.
7. Table (7) : Per household value of commodity dues (i) receivable on 30.6.75, (ii) received during the ref. year, (iii) lent out during the ref. year and (iv) receivable on 30.6.76
- Table (8) : percentage of households reporting outstanding cash loan on (i) 30.6.75 and (ii) 30.6.76 with values of outstanding loan per indebted households on those dates.

9. Table (9) : percentage of households which borrowed cash loan during the ref. year (1.7.75 to 30.6.76) with amount originally borrowed per reporting household during that period.
10. Table (10) : number of cash loans and amount borrowed by purpose and loan type.
11. Table (11) : number of cash loans and amount borrowed by purpose and credit agency.
12. Table (12) : number of cash loans and amount borrowed by credit agency and security.
13. Table (13) : number of cash loans and amount borrowed by credit agency and rate of interest.
14. Table (14) : percentage of households reporting outstanding commodity loans on (i) 30.6.75 and (ii) 30.6.76 with values of outstanding loan per indebted household on those dates.
15. Table (15) : percentage of households which borrowed commodity loans during the ref. year with amount borrowed per borrowing household.
16. Table (16) : number of loans and value of commodity borrowed by commodity type.
17. Table (17) : number of loans and value of commodity borrowed by credit agency and purpose.
18. Table (18) : percentage of households reporting any kind (cash, or commodity or both) of outstanding loan on (i) 30.6.75 and 30.6.76 with values (cash plus commodity) of outstanding loan on those dates per indebted household.

19. Table (19) : percentage of households which borrowed (in cash or commodity or both) during the ref. year with amount originally borrowed (cash plus commodity) during the ref. year per reporting household.
20. Table (20) : percentage of households (on all hhs.) reporting inherited loan and amount of loan at the time of inheritance (principal and interest separately) per reporting household.
21. Table (21) : percentage distribution of households (reporting inherited loan) by source of inherited loan.

APPENDIX II

Table (1): Percentage distribution of households by occupation classes

occupation class	p.c. of households
(1)	(2)
1. occupation division 0-1 and 2	2.21
2. " " 3,4 and 5	5.40
3. " " 7 - 8 - 9	7.86
4. occupation group 61	69.29
5. " " 62	-
6. " " 63	10.32
7. " " 64 and 65	1.97
8. all other groups	2.21
9. not recorded	0.74
10. all classes	100.00

Table (2) : Percentage distribution of households by land owned classes.

land owned class (acre 0.00)	p.c. of households
(1)	(2)
1. n 1 1	3.93
2. 0.01 - 0.49	9.34
3. 0.50 - 0.99	12.28
4. 1.00 - 1.24	13.27
5. 1.25 - 2.49	28.26
6. 2.50 - 4.99	23.10
7. 5.00 - 9.99	8.84
8. 10.00 & above	0.98
9. all classes	100.00

Table (3) : Percentage of households having cash dues receivable on (i) 30.6.75, (ii) 30.6.76 and households which have lent out during 1.7.75 to 30.6.76 by occupation classes.

occupation class	percentage of households which have		
	cash dues receivable		but out during
	on 30.6.75	on 30.6.76	1.7.75 to 30.6.76
(1)	(2)	(3)	(4)
1. occupation divisions			
2. " " 0-1 & 2	-	-	-
3. " " 3,4 & 5	0.48	0.48	-
4. " " 7,8 & 9	0.25	0.25	0.24
4. occupation groups			
5. " " 61	0.74	0.98	0.24
6. " " 62	-	-	-
7. " " 63	0.25	0.25	-
8. " " 64 & 65	-	-	-
9. all other groups	0.25	0.25	-
9. not recorded	-	-	-
10. all classes	1.97	2.21	0.48

Table (4) ; Per household value of cash dues receivable on 30.6.75, amount received as re-payment during the reference year (1.7.75 to 30.6.76), amount lent out during the reference year, and cash dues receivable on 30.6.76 by occupation classes.

occupation class	per household value (Rs.0.00)			
	cash dues receivable on 30.6.75	amount received during 1.7.75 to 30.6.76	amount lent out during 1.7.75 to 30.6.76	cash dues receivable on 30.6.76
	(1)	(2)	(3)	(4)
1. occupation divisions				
2. " " 0-1 & 2	-	-	-	-
3. " " 3,4 & 5	224.55	45.45	-	179.10
4. " " 7,8 & 9	46.88	46.88	31.25	31.25
5. " groups 61	5.67	-	0.43	6.10
6. " " 62	-	-	-	-
7. " " 63	2.38	-	-	2.38
8. " groups 64 & 65	-	-	-	-
9. all other groups	55.56	-	-	55.56
9. not recorded	-	-	-	-
all classes	21.23	6.14	2.75	17.84

Table (5); Percentage of households having commodity dues receivable on (i) 30.6.75, (ii) 30.6.76 and of households which have lent out during 1.7.75 to 30.6.76 by occupation classes.

occupation class	percentage of households which have		
	commodity dues receivable		lent out during
	on 30.6.75	on 30.6.76	1.7.75 to 30.6.76
(1)	(2)	(3)	(4)
1. occupation divisions 0, 1&2	-	-	-
2. " " 3, 4 & 5	-	-	-
3. " " 7, 8 & 9	-	-	-
4. " group 61	0.25	0.25	-
5. " " 62	-	-	-
6. " " 63	-	-	-
7. " groups 64&65	-	-	-
8. all other groups	-	-	-
9. not recorded	-	-	-
10. all classes	0.25	0.25	-

Table (6) : Percentage of households having any kind of dues (cash or commodity or both) receivable on 30.6.75, on 30.6.76 and of households which have lent out during 1.7.75 to 30.6.76 by occupation classes.

occupation class	percentage of households which have		
	any dues receivable on		lent out during
	30.6.75	30.6.76	1.7.75 to 30.6.76
(1)	(2)	(3)	(4)
1. occupation divisions 0, 1&2	-	-	-
2. " " 3, 4 & 5	0.48	0.48	-
3. " " 7, 8 & 9	0.25	0.25	0.24
4. " group 61	0.98	1.23	0.24
5. " " 62	-	-	-
6. " " 63	0.25	0.25	-
7. " groups 64&65	-	-	-
8. all other groups	0.25	0.25	-
9. not recorded	-	-	-
10. all classes	2.21	2.46	0.48

Table (7) : Per household value of commodity dues (i) receivable on 30.6.75, (ii) received during 1.7.75 to 30.6.76, (iii) lent out during 1.7.75 to 30.6.76 and (iv) receivable on 30.6.76 by occupation classes.

occupation class	per household value (Rs.0.00) of commodity dues			
	receivable on 30.6.75	received during 1.7.75 to 30.6.76	lent out during 1.7.75 to 30.6.76	receivable on 30.6.76
	(2)	(3)	(4)	(5)
1. occupation divisions 0, 1 & 2	-	-	-	-
2. " " 3, 4 & 5	-	-	-	-
3. " " 7, 8 & 9	-	-	-	-
4. " groups 61	2.84	-	-	2.84
5. " " 62	-	-	-	-
6. " " 63	-	-	-	-
7. " groups 64 & 65	-	-	-	-
8. all other groups	-	-	-	-
9. not recorded	-	-	-	-
10. all classes	1.97	-	-	1.97

Table (8) : Percentage of households reporting outstanding cash loans on (i) 30.6.75, and (ii) 30.6.76 with values of outstanding loan per indebted household on those dates by occupation classes.

occupation class	percentage of households reporting cash loan on		value of cash loan per indebted household on (Rs.0.00)	
	30.6.75	30.6.76	30.6.75	30.6.76
	(2)	(3)	(4)	(5)
1. occupation divisions 0-1 & 2	0.25	0.25	2332.00	2464.00
2. " " 3,4 & 5	1.96	2.11	1445.25	1649.75
3. " " 7,8 & 9	0.98	3.69	350.00	727.60
4. " group 61	16.46	20.88	1161.13	1039.58
5. " " 62	-	-	-	-
6. " group 63	1.23	1.96	1542.20	965.38
7. " groups 64 & 65	-	0.74	-	1175.00
8. all other groups	0.74	1.23	700.00	580.00
9. not recorded	-	-	-	-
10. all classes	21.62	30.86	1169.33	1032.70

Table (9) : Percentage of households which borrowed cash loan during 1.7.75 to 30.6.76 with amount originally borrowed per borrowing household by occupation classes.

occupation class		percentage of borrowing households	amount of original loan per reporting households (Rs.0.0)
(1)		(2)	(3)
1.	occupation divisions 0-1 & 2	-	-
2.	" " 3, 4 & 5	0.74	866.67
3.	" " 7, 8 & 9	3.44	660.00
4.	" group 61	7.12	514.83
5.	" " 62	-	-
6.	" " 63	0.74	200.00
7.	" groups 64 & 65	0.74	1200.00
8.	all other groups	0.49	400.00
9.	not recorded	-	-
10.	all classes	13.27	588.33

Table (10) : Number of cash loans and amount originally borrowed by purpose and loan type.

purpose of loan	short term pledged		short-term non-pledged		medium term		long term		non-recorded		total		
	no.	amount	no.	amount	no.	amount	no.	amount	no.	amount	no.	amount	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1. capital expd. in farm business	103	46198	411	451616	51	25660	51	30792	-	-	-	616	554256
2. current expd. in farm business	-	-	103	97508	51	153960	-	-	-	-	-	154	251468
3. capital expd. in non-farm business	51	66716	103	35924	-	-	154	333500	-	-	-	308	436210
4. current expd. in non-farm business	-	-	103	118036	51	769000	-	-	-	-	-	154	887836
5. household expd.	1591	632776	2720	1099787	975	439556	308	369504	51	25660	509	2567283	
6. litigation expd.	-	-	51	307920	-	-	-	-	-	-	-	51	307920
7. debt repayment	154	56452	154	107772	51	60716	-	-	-	-	-	359	230940
8. financial investment	-	-	-	-	-	-	-	-	-	-	-	-	-
9. others	154	41560	924	474710	513	266864	402	269430	-	-	-	2053	1421564
10. all purposes	2053	12692	4569	2693273	1692	1722556	975	1003306	51	25660	9340	6657487	

Table (11) : Number of cash loans and amount originally borrowed by credit agency and purpose.

A : Number of cash loans

credit agency	purpose of loan									total
	1	2	3	4	5	6	7	8	9	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. government	309	-	103	-	357	-	52	-	-	821
2. co-op. society or bank	103	-	-	-	154	-	-	-	-	257
3. commercial bank	-	-	-	-	-	-	-	-	-	-
4. insurance	-	-	-	-	-	-	-	-	-	-
5. provident fund	-	-	-	-	51	-	-	-	-	51
6. landlord	-	-	-	-	103	-	-	-	102	205
7. agricultural money-lender	103	-	-	-	565	-	51	-	-	719
8. professional money-lender	-	-	51	-	103	-	51	-	-	205
9. trader	101	52	-	103	1745	51	-	-	103	2155
10. relative & friend	-	51	103	51	2207	-	51	-	1848	4311
11. others	-	51	51	-	360	-	154	-	-	616
12. total	616	154	308	154	5645	51	359	-	2053	9340

Purpose of loan

Codes: Capital expd. in farm business-1, current expd. in farm business-2, capital expd. in non-farm business-3, current expd. in non-farm business-4, household expenditure-5, litigation expd. -6, debt repayment-7, financial investment - 8 and others-9.

Table (11) Number of cash loans and amount originally borrowed by credit agency and purpose

B : Amount originally borrowed

credit agency	purpose of loan										total
	capital expd in farm business	current expd in farm business	capital expd in non-farm business	current expd in non-farm business	household expd	litigation expd	debt repayment	financial investment	others		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
1 government	256600	-	282260	-	467012	-	76980	-	-	1082852	
2 co-op society or bank	148828	-	-	-	46188	-	-	-	-	195016	
3 commercial bank	-	-	-	-	-	-	-	-	-	-	
4 insurance	-	-	-	-	-	-	-	-	-	-	
5 provident fund	-	-	-	-	2053	-	-	-	-	2053	
6 landlord	-	-	-	-	20528	-	-	-	266864	287392	
7 agricultural money-lender	71848	-	-	-	157809	-	30792	-	-	260449	
8 professional money-lender	-	-	66716	-	30792	-	15396	-	-	112904	
9 trader	76980	82112	-	846780	666647	307920	-	-	97508	2077947	
10 relative & friend	-	15396	56452	41056	796486	-	66716	-	1057192	2033298	
11 others	-	153960	30792	-	379768	-	41056	-	-	605576	
12 total	554256	251468	436220	887836	2567283	307920	230940	-	1421564	6657487	

Table (12) : Number of cash loans and amount originally borrowed
by credit agency and type of security.

A : Number of cash loans

credit agency	type of security											total
	1	2	3	4	5	6	7	8	9	10	11	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1. government	308	359	51	103	-	-	-	-	-	-	-	821
2. co-op. society or bank	52	103	-	51	-	-	-	-	-	-	51	257
3. commercial bank	-	-	-	-	-	-	-	-	-	-	-	-
4. insurance	-	-	-	-	-	-	-	-	-	-	-	-
5. provident fund	51	-	-	-	-	-	-	-	-	-	-	51
6. landlord	154	51	-	-	-	-	-	-	-	-	-	205
7. agricultural money-lender	411	103	-	-	-	51	-	-	-	-	154	719
8. professional money-lender	154	51	-	-	-	-	-	-	-	-	-	205
9. trader	1437	-	-	-	-	51	-	-	-	-	667	2155
10. relative & friend	3284	-	-	-	51	52	-	-	-	-	924	4311
11. others	616	-	-	-	-	-	-	-	-	-	-	616
12. total	6467	667	51	154	51	154	-	-	-	-	1796	9340

Type of security

Codes : Personal security-1, security by third party-2, crop-3, first charge on immovable property-4, mortgage of immovable property-5, bullion, ornaments-6, share of companies-7, agricultural commodity-8, movable property-9, others-10, no security-11.

Table (12): Number of cash loans and amount originally borrowed
by credit agency and type of security.
B: Amount originally borrowed

credit agency	type of security											total
	personal security	surety or security by third party	crop	first charge on immovable property	mortgage of immovable property	bullion, ornaments	share of companies, govt. securities	agricultural commodities	movable property other than bullion, share etc.	others	no security	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1. government	143696	667160	61584	210412	-	-	-	-	-	-	-	1082852
2. co-op. society or bank	10264	56452	-	102640	-	-	-	-	-	-	25660	195016
3. commercial bank	-	-	-	-	-	-	-	-	-	-	-	-
4. insurance	-	-	-	-	-	-	-	-	-	-	-	-
5. provident fund	2053	-	-	-	-	-	-	-	-	-	-	2053
6. landlord	174488	112904	-	-	-	-	-	-	-	-	-	287392
7. agricultural money-lender	169356	41056	-	-	-	10264	-	-	-	-	39773	260449
8. professional money-lender	46188	66716	-	-	-	-	-	-	-	-	-	112904
9. trader	1400523	-	-	-	-	25660	-	-	-	-	651764	2077947
10. relative and friend	1525230	-	-	-	20528	5132	-	-	-	-	482408	2033298
11. others	605576	-	-	-	-	-	-	-	-	-	-	605576
12. total	4077374	944288	61584	313052	20528	41056	-	-	-	-	1199605	6657487

Table (13): Number of cash loans and amount originally borrowed by credit agency and rate of interest.

A : Number of cash loans

credit agency	rate of interest (Rs. 0.00)									total
	nil less than 3.12	3.12-6.24	6.25-9.36	9.37-12.49	12.50-18.74	18.75-24.99	25.00 & above	not specified		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. government	51	-	462	154	154	-	-	-	-	821
2. co-op. society or bank	51	-	51	52	-	103	-	-	-	257
3. commercial bank	-	-	-	-	-	-	-	-	-	-
4. insurance	-	-	-	-	-	-	-	-	-	-
5. provident fund	-	-	-	-	51	-	-	-	-	51
6. landlord	-	-	51	-	154	-	-	-	-	205
7. agricultural money-lender	-	-	-	-	667	52	-	-	-	719
8. professional money-lender	-	-	-	-	205	-	-	-	-	205
9. trader	1488	-	-	103	462	102	-	-	-	2155
10. relative & friend	3849	-	-	51	308	103	-	-	-	4311
11. others	-	-	-	51	514	-	-	51	-	616
12. total	5439	-	564	411	2515	360	-	51	-	9340

Table (13)Contd.: Number of cash loans and amount originally borrowed by credit agency and rate of interest.

B : Amount originally borrowed

credit agency --	rate of interest (%.0.00)									total	
	nil	less than 3.12	3.12-6.24	6.25-9.36	9.37-12.49	12.50-18.74	18.75-24.99	25.00 & above	not specified		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)		(10)
1. government	153960	-	626104	230940	71848	-	-	-	-	-	1082852
2. co-op. society or bank	25660	-	10264	46188	-	112904	-	-	-	-	195016
3. commercial bank	-	-	-	-	-	-	-	-	-	-	-
4. insurance	-	-	-	-	-	-	-	-	-	-	-
5. provident fund	-	-	-	-	2053	-	-	-	-	-	2053
6. landlord	-	-	112904	-	174488	-	-	-	-	-	287392
7. agricultural money-lender	-	-	-	-	209129	51320	-	-	-	-	260449
8. professional money-lender	-	-	-	-	112904	-	-	-	-	-	112904
9. trader	1010491	-	-	35924	990476	41056	-	-	-	-	2077947
10. relative and friend	1499570	-	-	15396	410560	107772	-	-	-	-	2033298
11. others	-	-	-	5132	579916	-	-	20528	-	-	605576
12. total	2689681	-	749272	333580	2551374	313052	-	20528	-	-	6657487

Table (14): Percentage of households reporting outstanding commodity loans on (i) 30.6.75 and (ii) 30.6.76 with values of outstanding loan per indebted household on those dates by occupation classes

occupation class	p.c. households reporting commodity loans on		value of commodity loan per indebted household (R.O.OO) on	
	30.6.75	30.6.76	30.6.75	30.6.76
(1)	(2)	(3)	(4)	(5)
1. occupation divisions				
0, 1 & 2	-	-	-	-
2. " " 3, 4 & 5	-	-	-	-
3. " " 7, 8 & 9	0.49	0.49	225.00	225.00
4. " group 61	2.21	3.68	82.78	70.00
5. " " 62	-	-	-	-
6. " " 63	-	-	-	-
7. " groups 64 & 65	0.49	0.49	85	85.00
8. all other groups	0.25	0.5	600.00	600.00
9. not recorded	-	-	-	-
10. all classes	3.44	4.91	140.36	113.80

Table (15) : Percentage of households which borrowed commodity loans during 1.7.75 to 30.6.76 with amount originally borrowed per borrowing household by occupation classes

occupation class	p. . of households (0.0 %)	amount of
		original loan per borrowing household (R.O.OO)
(1)	(2)	(3)
1. occupation divisions 0, 1 & 2	-	-
2. " " 3, 4 & 5	-	-
3. " " 7, 8 & 9	-	-
4. " group 61	1.47	50.83
5. " " 62	-	-
6. " " 63	-	-
7. " groups 64 & 65	-	-
8. all other groups	-	-
9. not recorded	-	-
10. all classes	1.47	50.83

Table (16) : Number of loans and value of commodity originally borrowed by commodity type

commodity type	commodity loan	
	number of loans	value of commodity originally borrowed (Rs.)
(1)	(2)	(3)
1. rice	51	5132
2. jowar	-	-
3. bajra	-	-
4. maize	411	29252
5. ragi	-	-
6. wheat	205	13087
7. barley	154	53886
8. other cereals	154	10264
9. gram	-	-
10. tur	-	-
11. other pulses	-	-
12. sugarcane	-	-
13. cotton	-	-
14. jute	-	-
15. other fibers	-	-
16. rape & mustard	51	5132
17. groundnut	-	-
18. sesamum	-	-
19. other oil seeds	-	-
20. tobacco	-	-
21. spices & condiments	-	-
22. other crop commodity	-	-
23. all	1026	116753

Table (17) : Number of loans and value of commodity originally borrowed by purpose and credit agency.

A. Number of loans

credit agency	purpose of loan									total
	1	2	3	4	5	6	7	8	9	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. government										
2. co-op. society or bank										
3. commercial bank										
4. insurance										
5. provident fund										
6. landlord										
7. agricultural money lender										
8. professional money lender										
9. trader										
10. relative & friend					616				410	1026
11. others										
12. total					616				410	1026

Ashim/8
 of commodity borrowed*
 of commodity borrowed*
 of commodity borrowed*
 of commodity borrowed*

Table (17) : Number of loans and value of commodity originally borrowed by purpose and credit agency.

B. Value of commodity borrowed.

credit agency	purpose of loan									total
	1	2	3	4	5	6	7	8	9	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. government	-	-	-	-	-	-	-	-	-	-
2. co-op. society or bank	-	-	-	-	-	-	-	-	-	-
3. commercial bank	-	-	-	-	-	-	-	-	-	-
4. insurance	-	-	-	-	-	-	-	-	-	-
5. provident fund	-	-	-	-	-	-	-	-	-	-
6. landlord	-	-	-	-	-	-	-	-	-	-
7. agricultural money-lender	-	-	-	-	-	-	-	-	-	-
8. professional money-lender	-	-	-	-	-	-	-	-	-	-
9. trader	-	-	-	-	-	-	-	-	-	-
10. relative & friend	-	-	-	-	66973	-	-	-	49780	116753
11. others	-	-	-	-	-	-	-	-	-	-
12. total	-	-	-	-	66973	-	-	-	49780	116753

Ashim/

Ashim/

Table (18) : Percentage of households reporting any kind (cash or commodity or both) of outstanding loan on (i) 30.6.75 and 30.6.76 with values (cash plus commodity) of outstanding loan on those dates per indebted household by occupation class.

occupation class	percentage of households reporting any loan on (0.00)		value of loan per indebted household on (RS.0.00)	
	30.6.75	30.6.76	30.6.75	30.6.76
(1)	(2)	(3)	(4)	(5)
1. divisions 0, 1 & 2	0.25	0.25	2332.00	2464.00
2. " 3, 4 & 5	1.96	2.11	1445.25	1649.75
3. " 7, 8 & 9	1.47	4.18	308.33	668.68
4. group 61	17.94	22.85	1075.90	961.44
5. " 62	-	-	-	-
6. " 63	1.23	1.96	1542.20	965.38
7. groups 64 & 65	0.49	1.23	85.00	740.77
8. all other groups	0.99	1.48	675.00	583.33
9. not recorded	-	-	-	-
10. total	24.33	34.06	1058.88	951.91

Table (19) : Percentage of households which borrowed (in cash or commodity or both) during the reference year with amount originally borrowed (cash plus commodity) during the reference year per reporting household by occupation class.

occupation class	percentage of borrowing households (0.00)	amount borrowed per borrowing household (RS.0.00)
	(2)	(3)
(1)	(2)	(3)
1. division 0, 1 & 2	-	-
2. " 3, 4 & 5	0.74	866.67
3. " 7, 8 & 9	3.44	660.00
4. group 61	7.61	491.45
5. " 62	-	-
6. " 63	0.74	200.00
7. groups 64 & 65	0.74	1200.00
8. all other groups	0.49	400.00
9. not recorded	-	-
10. total	13.76	572.77

Table (20): Percentage of households reporting inherited loan and amount of loan at the time of inheritance (principal & interest separately) per reporting household by occupation class.

occupation class	percentage of hhs. having inherited loan (0.00)	amount of loan (P.O.00) per reporting house- hold		
		prin- cipal	inter- est	total
(1)	(2)	(3)	(4)	(5)
1. division 0, 1 & 2	-	-	-	-
2. " 3, 4 & 5	-	-	-	-
3. " 7, 8 & 9	0.24	400.00	-	400.00
4. group 61	1.23	480.00	50.00	530.00
5. " 62	-	-	-	-
6. " 63	-	-	-	-
7. " 64 & 65	-	-	-	-
8. all other groups	-	-	-	-
9. not recorded	-	-	-	-
10. total	1.47	460.67	41.67	508.33

Table (21): Percentage distribution of households reporting inherited loan by source of inherited loan and occupation class.

credit agency	occupation class									total
	divi- sions 0, 1&2	divi- sions 3, 4&5	divi- sions 7, 8&9	group 61	group 62	group 63	group 64 & 65	all & other groups	not recor- ded	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. government	-	-	-	16.67	-	-	-	-	-	16.67
2. co-op, society or bank	-	-	-	16.67	-	-	-	-	-	16.67
3. commercial bank	-	-	-	-	-	-	-	-	-	-
4. insurance	-	-	-	-	-	-	-	-	-	-
5. provident fund	-	-	-	-	-	-	-	-	-	-
6. landlord	-	-	-	-	-	-	-	-	-	-
7. agricultural money-lender	-	-	-	-	-	-	-	-	-	-
8. professional money-lender	-	-	-	-	-	-	-	-	-	-
9. trader	-	-	16.67	-	-	-	-	-	-	16.67
10. relative & friend	-	-	-	33.33	-	-	-	-	-	33.33
11. others	-	-	-	16.66	-	-	-	-	-	16.66
12. total	-	-	16.67	83.33	-	-	-	-	-	100.00