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## THE NATIONAL SAMPLE SURVEY

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EIGHTEENTH ROUND : FEBRUARY 1963-JANUARY 1964

NUMBER 143

TABLES WITH NOTES

ON

INDEBTEDNESS OF SCHEDULED TRIBE HOUSEHOLDS



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#### THE NATIONAL SAMPLE SURVEY

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#### INDEBTEDNESS OF SCHEDULED TRIBE HOUSEHOLDS

The Report entitled "Tables with Notes on Indebtedness of Scheduled Tribe Households, 18th round, February 1963—January 1964" was prepared by the Indian Statistical Institute, Calcutta. The views contained in the Report are not necessarily those of Government of India.\*

### CHAPTER ONE

### INTRODUCTION

- 1.1 The object of this enquiry was to obtain information on indebtedness of the scheduled tribe households in rural areas of the two Union Territories Manipur and Tripura. This information was collected through the supplementary schedule 1.04 (ST): Indebtedness of scheduled tribe household in the eighteenth round of NSS, and the present report is on its results.
- 1.2 At a later stage it was decided to extend the scheduled tribes survey to cover the urban areas of Manipur and Tripura also. But the field returns were very poor. Therefore the data for urban areas have not been tabulated.
- 1.3 The Survey was taken up in the villages sampled for the socio-economic enquiries of the eighteenth round from the third sub-round, i.e. from June 1963. The socio-economic survey of the eighteenth round was scheduled to start in February 1963, and was expected to be completed by the end of January 1964. The period of the present survey, i.e. survey on scheduled tribe households was therefore to be extended for four months after the end of the eighteenth round so as to make it one full year. Three schedules were canvassed in each household selected for this survey-schedule 1.0 (ST) on consumer expenditure, schedule 1.03 (ST) on income and supplementary schedule 1.04 (ST) on indebtedness; and as stated above, the present report is about the findings on indebtedness through schedule 1.04 (ST).
- 1.4 The indebtedness was characterised as the amount of loan outstanding on the date of survey including interest and also original amount of loan. The loans had been divided into two distinct groups, viz. (A) Hereditary leans and (B) Contract loans. Along with the amount of loans information on nature of loan, age of the loan, rate and type of interest source, purpose, security and mode of repayment pertaining to each loan was obtained through this enquiry. Information on some classificatory characters like household size, land cultivated, monthly income and expenditure and industry-occupation group to which the household belongs were also collected. This would show the extent of impact of these classificatory characters on the total loan incurred by a household in a broad way. Data were also collected on the nature and utilisation of government subsidy.
- 1.5 A household has been classified as scheduled tribe according to the Schedule Castes and Scheduled Tribes Lists Modification Order, 1956.
- 1.6 Altogether 622 sample households from 192 of sample villages in Tripura and 391 sample households from the same number 192 of sample villages in Manipur were surveyed.
- 1.7 Chapter two gives an account of the design of the survey. Chapter three gives the concepts, definitions and notes on codes used in the survey. Summary of the main results is given in Chapter four. A brief description of the method of estimations is given in Appendix I, and detailed statistical tables are given in Appendix II. Appendix III gives the grouping of Industries and Occupations followed in the presentation of the tables, and the facsimile of the questionnaire canvassed in the survey is given in Appendix IV.
- 1.8 Tables have been presented as half-sample 1, half-sample 2 and combined sample side by side. Sub-samples 1 and 3 together constitute the half-sample 1, and sub-sample 2 and 4 constitute the half-sample 2.

<sup>\*</sup>The Draft report (No. D 157) was first submitted by the Indian Statistical Institute, Calcutta to the Government of India in March, 1967. It was revised subsequently and resubmitted in April, 1968.

#### CHAPTER TWO

### Design of the Survey

- 2.1 Since the viliages selected for the eighteenth round were to be taken up for this survey also, the sampling design was the same as that of the eighteenth round. A stratified two stage sample was selected from the 1961 census list of villages, the aliocation being 192 villages in each Union Territory. Strata were formed within each Union Territory by grouping together contiguous sub-divisions/tehsils (sub-divisions in Manipur and tehsil in Tripura) or parts of contiguous sub-divisions/tehsils such that the sum of the sizes of the villages in each stratum was exactly equal. The 'size' adopted was the 1961 census population of the village rounded off to the next higher multiple of 1000. While forming strata, the transport facilities available between adjacent sub-divisions/tehsils were also taken into consideration. 8 strata were formed in each Union Territory.
- 2.2 Within each stratum 4 independent interpenetrating sub-samples of 6 villages each were selected circular systematically with probability proportional to the 'size' of the villages. In some of the big sample villages, the number of hamlet groups to be formed was specified in the sample list. In each such village the investigator was to form the specified number of hamlet groups of approximately equal population content and select one with equal probability for survey. The selected hamlet group was taken up for both the general enquiries of the eighteenth round and for the Scheduled Tribes Survey.
- 2.3 Whithin each sample village or hamlet group, a linear systematic sample of households was selected from among those households which had the head of the household belonging to a Scheduled Tribe after arranging those households by household size classes 1 to 4 and 5 and above. The sampling interval and random start to be used for selection in each village had been fixed so as to make the design self-weighting within each Union Territory.
- 2.4 Sub-samples 1 and 3 were surveyed by one party of investigators and sub-samples 2 and 4 by another.

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#### CHAPTER THREE

### Concepts, Definitions and Notes on Codes

- 3.1 For the purpose of eliciting information on the particulars of loans cutstanding against the sample households on the date of survey, the loans had been divided in to two distinct groups, viz.,
  - (A) Hereditary loans and (B) Contract loans.
- 3.2 (A) Hereditary loans: Hereditary loans are these ancestral loans (whether full or a portion thereof) the liability for the repayment of which has been inherited by the sample household. In other words, the head of the household concerned is not responsible for incurring this debt in question. In fact it is a liability which has been passed on to him according to inheritance convention or law as the case may be.
- 3.3 (B) Gentract loans: Contract loans are those loans which the sample household has itself incurred for various purp ses and for which the head of the household concerned is responsible.
  - 3.4 The term 'loan' included the following besides usual borrowings :--
    - (i) Advances (cash and/or kind) taken by the members of the sample household from their employers to be repaid during the subsequent period whether in cash, in kind or in service.
  - (ii) Advances taken by the household from others towards part payments as price of the standing crops to be sold after harvest.
    - (iii) Cash value of the credit purchases.
    - (iv) Initial discounts which the money lenders often deduct as interest from the amount of loans at the time of issuing loans.

For example, a lender might have got a deed signed for rupees twenty by paying actually rupees eighteen only. In such a case, the amount of loan will be taken as rupees 20 and not rupees 18 plus rupees two as interest.

- 3.5 Nature of loan.—The loan might be due to—
  - (a) credit purchase: (i) short term-code 1
    - : (ii) long term-code 2

a short term loan being one repayable within one month;

- (b) other than credit purchases: (i) cash-code 3
  - (ii) kind-code 4
  - (iii) cash and kind-code 5
- 3.6 Rate of interest and type of interest: After collecting information as to whether the rate is per annum, half-yearly or per month etc. the rate of interest was reduced to per month and recorded accordingly. The type of interest was also ascertained (i. e. simple or compound). There might be instances where no visible interest was charged on the loans issued but instead a sort of 'debt bondage' existed whereby the borrower had been bound down to work for a specific period of time with the lender. The codes for type of interest are: simple—1, compound—2, debt bondage—3.
- 3.7 Source of loan: By source is meant the agency from which the loan was reported to have been taken. The sources with their codes are:
  - Gooperative Society: (i) primary credit society—11; (ii) unregistered society—12; (iii) others—13.
  - 2(a) Employer: (i) own tribe-21; (ii) another tribe-22; (iii) non-tribe-23.
  - 2(b) Own landlord: (i) own tribe-24; (ii) another tribe-25; (iii) non-tribe-26.
  - 3(a) Money (lender licensed): (i) own tribe-31; (ii) another tribe-32; (iii) non-tribe-33.
  - 3(b) Money lender (unlicensed): (i) own tribe -34; (ii) another tribe-35; (iii) non-tribe-36.
  - 4. Friends and relatives: (i) own tribe-41; (ii) another tribe-42; (iii) non-tribe-43.
  - 5. Banks : 50
  - 6. Government: 60.

- 7. Shop-keepers: (i) own tribe-71; (ii) another tribe-72; (iii) non-tribe-73.
- 8. Others: (i) own tribe-81; (ii) another tribe-82; (iii) non-tribe-83.
- 3.8 Purpose of loan: Purpose would be taken to mean the actual uses to which the loan might have been put and not necessarily that for which the loan was originally incurred unless of course the purpose and the actual use to which the loan was put, happened to be the same. For instance, if a loan originally incurred for production purpose had been utilised actually for social purpose, the pupose of loan in this case would be social and not productive. The codes of pupose are:—
  - 1(a) Production (agricultural): (i) capital account, e.g., purchase of land, cattle, implements, tools, etc.—11; (ii) current account, e.g., purchase of seeds, manures, etc.—12; (iii) marketing—13.
  - 1(b) Production (other enterprises): (i) capital account, e.g., purchase of building, implements, tools, etc.—14; (ii) current account, e.g., purchase of raw material, etc.—15; (iii) marketing—16.
    - 2. Consumption: (i) normal maintenance including education, sickness, unemployment, etc.—21; (ii) house repair—22; (iii) purchase of residential and other durable goods for domestic use—23.
    - Social purposes: (i) festival—31; (ii) marriage—32; (iii) births—33; (iv) deaths—34; (v) otners—35.
    - 4. Others: (i) litigation—41; (ii) repayment of arrears, e.g., rent, loan or interest, etc.—42; (iii) others—43.
- 3.9 Security: Information on the security offered by the household for incurring the loan was collected. The codes are :—
  - Lands and buildings: (i) with usufruct the period of usufruct being specified—11;
     (ii) with usufruct the period of usufruct not being specified—12;
     (iii) without usufruct—13.
  - 2. Ornaments: 20.
  - 3. Draught or plough cattle: (i) with possession-31; (ii) without possession-32.
  - 4. Other goods and equipment: 40.
  - 5. Others : 50.
  - 6. Nil: 60.
- 3.10 Mode of repayment: Details regarding mode of repayment are normally settled at the time of incurring a particular loan. The mode of repayment may not necessarily depend on the nature of loan. For instance, in the case of a loan contracted in cash the mode of repayment, according to the agreement/understanding, may be in kind and vice versa.

The codes are :-

cash-1, kind-2, cash and kind-3, labour for specified period-4.

3 11 Nature of subside: Under the Third Five Year Plan, provision had been made for the grant of subsidies to Scheduled Tribes for their economic advancement. Subsidies were given to individuals mainly for the purpose of improved housing or setting up in agriculture or animal husbandry.

The codes for the nature of subsidy are :--

- 1. Manipur—Scheduled Tribes; (i) for control of shifting cultivation (reclamation of land and purchase of bullocks) a subsidy of Rs. 500—1; (ii) piggery and poultry at 50% of cost\*—2; (iii) for housing Rs. 500\* (in the form of C.J. sheets and other material)—3.
- 2. Tripura—Scheduled Tribes: (i) for Jhumia settlement (reclamation of land, purchase of bullocks) a subsidy of Rs. 500—5; (ii) for settlement of landless tribals a subsidy of Rs. 300 plus 5 acres of land—6; (iii) distribution of improved seeds and fruit plants at 50% of cost\*—7; (iv) distribution of pedigree birds and animals at 50% of cost\*—8; (v) for housing a subsidy of Rs. 300 for doors, windows, etc.—9.

<sup>\*</sup>Given in kind.

#### CHAPTER FOUR

#### SUMMARY OF MAIN RESULTS

4.1.1 Indebted households: In Tripura 56 percent of the scheduled tribe households were indebted, taking all tribes together.

In Manipur only 11 percent of the scheduled tribe households were indebted, taking all tribes together.

In Tripura, cent percent of the households of the tribes Santal and Uchai were indebted, but the total number of households for those tribes was not very large. Next to them, the highest percentage of indebted households, viz. 65 per cent, came from the tribe Riang. The percentage of indebted households from the tribe Tripuri was 57 percent; and this was the largest tribe in Tripura.

In Manipur, the highest percentage of indebted households viz. 52 percent came from the tribe Kabui followed by 50 percent of indebted households from the tribe Moyon. The highest number of indebted households came from the tribe Kabui, and the highest number of non-indebted households was from tribe Thadou; and Thadou was the largest tribe in Manipur.

4.1.2 Some important features of the indebted households: For Tripura, maximum number of households belonged to the industry group 'Production of cereals & pulses' (industry group code 011 & 012), and to the occupation 'Cultivator (owner)' (occupation group code 400). 50 percent of the households were indebted for the industry group 'Production of cereals & pulses'; and 55 percent of the households were indebted for the occupation 'Cultivator (owner)'. A similar feature was observed in Manipur also, but only 11 percent of the households were indebted for the industry group 'Production of cereals & pulses' and only 10 percent of the households were indebted for the occupation 'Cultivator (owner)'.

Thus the extent of indebtedness was seen to be far less marked in Manipur than in Tripura.

4·1·3 In Tripura, average size of households for indebted and non-indebted households were 6·30 and 5·77 respectively. The corresponding figures for Manipur were 6·16 and 5·29. Thus in both the Union Territories, the indebted households happened to have a larger size.

The average area of land cultivated per indebted and non-indebted households were 3·18 acres and 3·64 acres respectively for Tripura. For Manipur the figures were 3·10 acres per indebted household and 2·50 acres per non-indebted household.

The average monthly expenditure per indebted and non-indebted household were Rs. 119.63 and Rs. 106.88 respectively for Tripura. For Manipur the figures were Rs. 111.86 per indebted household and Rs. 83.57 per non-indebted household.

4·1·4 In Tripura, it was observed that among the households coming under the cultivated land class 1·00 acre—1·99 acres and also 2·00 acres—4·99 acres, 60 percent were indebted, this being the highest percentage amongst all the size classes of land.

For Manipur, the highest percent of indebted households was only 18 and that was represented by households of size class of land cultivated 5.00 acres—9.99 acres. There were no indebted households in size classes of land 0.01 acre—0.99 acre and '10.00 acres & above'.

Among landless households, 34 percent were indebted in Tripura and only 10 percent were indebted in Manipur.

4·1·5 In Tripura, in terms of average monthly expenditure class it was observed that of the households falling in expenditure class Rs. 201—300, 74 percent were indebted. Next in order was the expenditure class Rs. 101—200 which represented 62 percent of indebted households. There were no indebted households in expenditure classes Rs. 501—800 and Rs. 801 and above.

For Manipur, the highest percentage was only 22 which was represented by household of expenditure class Rs. 101—200, and there were no indebted households above this expenditure class. Only 10 percent of households were indebted from the expenditure class Rs. 51—100.

Taking the total number of indebted households in all the expenditure classes as base the percentage distribution of indebted households comes as follows:

Table (4.1.5): Percentage distribution of indebted households by average monthly expenditure

		Tripura	Manipu
	(1)	(2)	(3).1
A. T. Jack	0_ 50	5.73	94 May 20 19 2:27
	51—100	40.97	52:27
	101—200	46.42	45.46
	201—300	6.59	× ×
	301—500	0.29	×
-00 9	501—800	×	X miles to the second
	801 & above	×	×
		100.00	100.00

4.2 Amount of loans incurred and outstanding: The average amount of contract loan taken per indebted household in Tripura was Rs. 245.14 and that outstanding on the date of survey was Rs. 274.89. For Manipur, the average amount of contract loan taken per indebted households was Rs. 172.46 and that outstanding was Rs. 195.21.

The average amount of hereditary loan taken per indebted household in Tripura was Rs. 263·33 and that outstanding on the date of survey was Rs. 286·67. For Manipur, the respective averages were Rs. 283·33 and 344·92. However, as it was observed from the data that the number of households having hereditary loans were too small in both the Union Territories, Tables by individual breakdowns under different classificatory characters were not presented for them in the case of hereditary loans.

In Tripura, by size class of land, it was observed that the average amount of outstanding contract loan per indebted household from the highest class 10 00 acres & above was the highest and was Rs. 1319 92. The average amount of outstanding contract loan per indebted household was Rs. 195 75 for the landless class.

For Manipur, the average amount of outstanding contract loan per indebted household from the landless class was Rs. 475.00. It was the highest amongst all size classes of land. As noted earlier there were no indebted households in the size class '10.00 acres & above'.

4.3.1 Percentage of outstanding loans by sources and purposes: About 28 percent of the contract loans in Tripura were from Government sources. The next important source in Tripura was friends and relatives of own-tribe from which about 23 percent of loans were incurred. About 20 percent of contract loans were incurred from no tribe unlicensed money lenders. The rest of the contract loans were found to be availed of from the various other remaining sources in more or less equal proportions, ranging from 0.02 percent from source own tribe employer to 7.01 percent from 'non-tribe other sources'.

As about purposes of contract loans in Tripura it was observed that about 31 percent of the loans were used for consumption purposes viz. normal maintenance including education, sickness, unemployment etc. Next in importance was the purpose 'capital account' e.g. purchase of land, cattle, implements, tools etc. under agricultural production in which about 27 percent of the contract loans were utilised. The next important purpose was 'other purposes' viz. repayment of arrears like rent, loan or interest etc. for which about 16 percent of the contract loans were spent. The rest of the contract loans in more or less equal proportions were utilised for remaining other purposes.

For Manipur, more than 50 percent of the contract loans, i.e. about 57 percent were obtained from the source 'friends and relatives' of own tribe. The other half of the contract loans were availed from the remaining other sources in more or less equal proportions. No particular source showed any high percentage, except that about 9 percent of the contract loans were obtained from sources not recorded.

About purposes of contract loans in Manipur it was observed that approximately 34 per cent of the contract loans were used for consumption purposes like normal maintenance including education, sickness, unemployment e.c. as against 31 percent of contract loans for the same purpose in the case of Tripura. About 11 percent were utilised for social purposes viz. deaths. About 9 percent of the contract loans were utilised for purposes no recorded.

4.3.2 Security, nature of loan, type of interest and mode of repayment: In Tripura, the highest percentage of outstanding contract loan, 39.17 percent, was incurred by offering no security.

For Manipur, the highest percentage of outstanding contract loan 63.08 percent, was also incurred by offering no security.

4.3.3 In Tripura, most of the outstanding contract loans i.e. 83.39 percent, was loans in the usual sense, i.e. not in the nature of credit purchase.

For Manipur, the highest percentage of outstanding contract loan, 48.72 percent, was also of the same nature as in Tripura.

4.3.4 'Debt bondage' was a dominant feature of the contract loans that were outstanding. Respectively for Tripura and Manipur, 45.28 percent and 40.83 percent of the outstanding contract loans were of 'debt bondage' type. Simple interest seemed to be the prevailing type of interest.

Table (4.3.4): Percentage distribution of outstanding contract loan by type of interest

e of interest for outstanding contract loan	Tripura	Manipur
(1)	(2)	(3)
simple	53.80	47.77
debt bondage	45.28	40.83
compound	0.92	×
unspecified type	×	11.40
	100.00	100.00

4.3.5 Repayment in cash was the most dominant mode of repayment for outstanding loans in both Tripura and Manipur as will be evident from the following Table.

Table (4.3.5): Percentage distribution of outstanding contract loans by mode of repayment

node of repayment of outstanding contract loan	Tripura	Manipur
(1)	(2)	(3)
cash	77.15	50.00
kind	12.11	19.23
cash and kind	10.57	22.22
labour for specified period	0.17	×
unspecified	×	8.55
	100.00	100.00

4.4.1 Government subsidy: In Tripura, 10 percent of the households received government subsidy. For the income classes Rs. 301—500 and above, no households received any government subsidy.

In Manipur, no household received any government subsidy.

- 4.4.2 In Tripura, 2 percent of the landless households received government subsidy. In the size class of land cultivated 0.01 acre—0.99 acre, 13 percent of the households received government subsidy, which was the highest amongst all size classes of land. Households in every size class of land were seen to have received government subsidy.
- 4.4.3 In Tripura, 50.82 percent of the government subsidy-receiving households got subsidy on account of settlement of landless tribals (a subsidy of Rs. 300 plus 5 acres of land), 34.43 percent received the subsidy for Jhumia settlement—reclamation of land, purchase of bullocks—a subsidy of Rs. 500. 13.11 per cent received a subsidy of unspecified nature. The remaining 1.64 percent received the subsidy for housing (a subsidy of Rs. 300 for doors, windows etc.).
- 4·4·4 In Tripura, cent percent of the government subsidy—receiving households of income class Rs. 201—300 utilised the subsidy in proper way. 82 percent of the receiving households reported proper utilisation.
- 4.4.5 In Tripura, the landless households who received government subsidy did not utilise it in the proper way. Cent percent of the receiving households belonging to the higher size classes of land cultivated utilised the subsidy in the proper way.

#### APPENDIX I

### Method of estimation

- 1. As has been stated in Chapter two, the design was self-weighting within each Union Territory.
  - 2. Estimate of total for a territory would be given by

$$y = M.y$$

where M is the concerned multiplier and y is total value for all the sample households in a territory. The multiplier M which is same for all the schedules 1.0 (ST), 1.03 (ST) and 1.04 (ST) is given by

$$M = I_1 \times I_2$$

where I<sub>1</sub> is the interval for village selection and I<sub>2</sub> is the interval for household selection.

The values of M for each sub-sample are given below:

Rural

Tripura . .  $102 \times 4$ Manipur . .  $34 \times 5$ 

3. However, as the nature of tables presented are either average or percentage the tables could be prepared easily with the sample data without any use of the multipliers.

## Appendix II

## Statistical tables

### TRIPURA

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1	0	:	Percent of receiving households who have reported proper utilisation of subsidy by (i) average monthly income and (ii) size class of land cultivated	30

### Indebtedness of Scheduled Tribe Households

TABLE (1): Percent of indebted household by tribe

#### TRIPURA

RIBAL

number of sample villages: 192

name of				n	umber of s household	sample ds	per	cent of indeb households	ted
with co	odes"	4	74	h. s. 1	h. s. 2	combined	h. s. 1	h. s. 2	combine
(1)	)		700	(2)	(3)	(4)	(5)	(6)	(7)
Lushai (1)				10	13	23	30	54	43
Mag (2)	16	H	18.42.	2	17	19	the ending	47	42
Kuki (3)	9		70.11	L Tra	6	6	Training Told	50	50
Chakma (4)		127		12	22	34	67	50	56
Halam (7)				8	6	14	62	50	57
Khaisai (8)				2	-	2		Name	*sup
Bhutia (9)					4	4	4	-	•••
Munda includ	ling	Kaur	(10)	1	5	6		20	17
Orang (11)			19.5	1	7	8	100	29	38
Santal (13)					1	1		100	100
Tripuri (15)				180	188	368	56	57	57
Jamatia (16)				24	24	48	50	71	60
Noatia (17)				3	5	8	67	60	62
Riang (18)		71.4		46	32	78	78	47	65
Uchai (19)				3		3	100	-	100
all				292	330	622	58	54	36

<sup>\*</sup>The codes are actually the serial numbers of the tribes as they are arranged in the Scheduled Castes and Scheduled Tribes Lists Modification Order, 1956.

### Indebtedness of Scheduled Tribe Households

Table (2): Average size of household for indebted and non-indebted households, and average monthly expenditure per indebted and non-indebted household

number of sam		numb	er of sam	ple	average	househo		average month'y expenditure (Rs. 0.00)			
ype of househo	olds	h. s. 1	h. s. 2	com- bined	h. s. 1	. 1 h. s. 2	com- bined	h. s. 1	h. s. 2	com- bined	
(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
indebted		170	179	349	6.19	6,40	6.30	118.07	121.11	119.63	
non-indebted		122	151	273	5.68	5.85	5.77	111.07	103.48	106.88	
all		292	330	622	5.98	6.15	6.07	115.15	113.04	114.03	

Table (3): Average area of land cultivated per indebted and non-indebted household

number of sample vill.	ages: 192	RURAL number of sample households: 622					
	nu	mber of sar househol		average size of land cultivate (acres 0.00)			
type of household	h. s. 1	h. s. 2	combined	h. s. 1	h. s. 2	combined	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
indebted	159	174	333	3.02	3.32	3.18	
non-indebted	113	128	241	3.63	3.64	3.64	
all , ,	272	302	574	3.28	3.46	3.37	

## Indebtedness of Scheduled Tribe Households

Table (4) (i): Average amount of loan taken and amount outstanding on the date of survey per indebted household by purpose of loan (contract loan)

TRIPURA

RURAL

purpo	ose of loan with codes		age amount of aken (Rs. 0.0			average amount of outstanding loan (Rs. 0.00)			
Spine.	or tail fail to	h. s. 1	h. s. 2	comb.	h. s. 1	h. s. 2	comb.		
(8)	(1)	(2)	(3) (3)	(4)	(5)	(6)	(7)		
s. produc	tion (agricultural)					la sulti. Sergis			
(i)	capital account, e. g., purchase land, cattle, implements, to etc. (11)		0 553.85	419.41	335.76	665.57	503.09		
(ii)	current account, e. g., purchasseeds, manures etc. (12)	se of 72.6	0 44.33	61.14	89.94	56.55	76.40		
(iii)	marketing (13)	. 40.8	3 15.67	28.25	56.83	26.00	41.42		
b. produ	tion (other enterprises)		100 E	4.5					
(i)	capital account, e.g., pure of building, implements, t	hase ools,	0 -	150.00	225.00		225,00		
(:::)	marketing (16)	50.0			50.00	160.00	72.00		
(iii)	하네요.하면 전문이 기업에 모든데 하는 하나야?					24/3/1/80			
(i)	normal maintenance includin cation, sickness, unemplo etc. (21)	g edu- yment . 112.6	9 139.45	129.55	136.32	154.30	147.65		
(ii)	house repair (22)	. 25.0	0 103.75	77.50	25.00	119-38	87.92		
(iii)		other se (23) 50·8	7 116.14	62.89	68.40	138-87	81.38		
3. socia	l purposes	are had	112 11 13	04.00	2.00	alfal and			
(i)	festival (31) · · ·	. 2.3		34.29 185.46	2.33	64.50	37.86		
(ii)	marriage (32) .	. 163.		154.38	193.77 266.00	233.12 63.75	217.69		
(iii)		. 266.6		275.00	273.95	313.00	293.47		
(iv)									
4. other	litigation (41)	. 300.0	0 736.25	649.00	300.00	736.25	649.00		
(ii)	repayment of arrears, e.g., ren	t, . 1684.2	9 503.00	1093.64	1627.14	507.74	1067.44		
	loan or interent etc., (42) others (43)	. 1477.5		621,64	1523.69	158.33	654.83		
	others (43)	. 60.00		60.00	90,00	107/107	90.00		
t A Sc		. 236.9	4 252.93	245.14	263.05	286.13	274.80		

## Indebtedness of Scheduled Tribe Households

Table 4(ii): Average amount of loan taken and amount outstanding on the date of survey per indebted household by source of loan (contract loan)

number of sample villages: 192		TRIPUE	RA	numb	10,000	RAL le household	ls : 622	
source of loan with codes	- 10	avera loan t	ge amount aken (Rs. 0	of ·00)	average amount of outstanding loan (Rs.0:00)			
minds the test	- distri	h. s. 1 h	.s.2 con	nbined	h. s. 1	h.s.2 com	bined	
(I) (I)		(2)	(3)	(4)	(5)	(6)	(7)	
1. co-operative society:					The state of	North State Control	paret, so	
(i) primary credit society	(11)	93.75	53.67	88.28	108.94	68.59	103-44	
(ii) unregistered society	(12)	77.50	Series.	77.50	67.75	(ri., m	67.75	
(iii) others	(13)		70.00	70.00		79.00	79.00	
2. (a) employer		Jan. et		100			Ziriger.	
(i) own tribe	(21)	15.00		15.00	15.00	esc -400 als	15.00	
(ii) non-tribe	(23)	225.00	0	225.00	425.00	eric Notice	425.00	
2. (b) own land lord:		/ to		Juliana San		01		
(i) own tribe	(24)	59.33	900	59.33	75.49	al Section	75.49	
3. (a) moneylender (licensed)	:					and)	Mary Mary	
(i) own tribe	(31)	30.00	39.33	37.00	37.24	46.00	43.81	
(ii) another tribe	(32)		250.00	250.00		400.00	400.00	
(iii) non-tribe	(33)	85.00	433.33	234.29	106.50	441.67	250.14	
3. (b) moneylender (unlicens	ed) :				States y Joy			
(i) own tribe	(34)	162.11	221.00	195.76	202 · 34	241 .83	224.91	
(ii) another tribe	(35)	50.00	15.00	43.00	72.50	21.55	62 · 31	
(iii) non-tribe	(36)	166.19	95.94	132.20	189.72	111.51	151 -83	
4. friends and relatives :			1000					
(i) own tribe	(41)	117:59	250 · 27	203.51	127.10	255.86	210.49	
(ii) another tribe	(42)	60.00	500.00	206.67	75.00	500:00	216.6	
(iii) non-tribe	(43)	81.00	151.33	125.42	111.51	166.58	146.2	
5. banks	(50)	800.00		800.00	832.00		832.0	
6. government	(60)	639.58	436.75	562.31	660-75	595 · 17	635.7	
7. shop-keepers								
(i) own tribe	(71)		25.00	25.00		50.00	50.0	
(iii) non-wibe	(73)		66.30			90.76	71.8	
8, others;								
(i) own tribe	(81)	101.25	87.00	91.38	160.31	99.66	118-9	
(iti) non-tribe	(83)		235.36	257.60	435.24	246.42	269	
all		236.94	252.93	245.1	4 263.0	5 286-13	3 274	

# NATIONAL SAMPLE SURVEY: 18TH ROUND Indebtedness of Scheduled Tribe Households

## TABLE 5(i): Percent of Indebted households by size class of land cultivated

### TRIPURA

RURAL

number of sample villages: 192

number of sample households: 622

land cultivated		number of s	sample ds	percent of indebted households				
(acres 0.00)	h. s. 1 h. s. 2		combined	h. s. 1	h. s. 2	combined		
(1)	(2)	(3)	(4)	(5)	(6)	(7)		
0.00	19	28	47, 14,0	58	18	34		
0.01-0.99	21	23	44 1929	71	48	59		
1 · 00-1 · 99	57	51	108	60	61	60		
2.00-4.99	150	167	317	58	61	60		
5.00-9.99	37	57	94	57	51	53		
10.00 & above	8	4	12	25	25	25		
all	292	330	622	58	54	56		

Table 5(ii): Percent of indebted households by average monthly expenditure

TRIPURA

number of sample	villages: 19	2		number	of sample hor	useholds: 622		
average monthly		number of sample households			percent of indebted households			
expenditure (Rs.)	h. s. 1	h. s. 2	combined	h. s. 1	h. s. 2	combined		
(1)	(2)	(3)	(4)	(5)	(6)	(7)		
0-50	24	29	53	42	34	38		
51-100	133	141	274	55	50	52		
101-200	117	144	261	64-	60	62		
201-300	16	15	. 31	, 69	80	74		
301-500	2	1	3	50	**	33		
501-800						••		
801 & above	12 · · · · · · · · · · · · · · · · · · ·				4.4	••		
all	292	330	622	58	54	56		

## Indebtedness of Scheduled Tribe Households

TABLE 5(iiia): Percent of indebted households by important industry group

number of sample households: 622

Tripura Rural

number of sample villages: 192

industry groups with codes		r of samp ischolds	ole	percent of indebted households					
The state of the s	h. s. 1		com- oined	h. s 1	h. s 2	com- bined			
(i) ·	(2)	(3)	(4)	(5)	(6)	(7)			
1 production of cereals and pulses (011 & 012)	262	284	546	60	56	58			
2 production of fibres, oil seeds, roots, vegeta- bles, fruits etc. (013, 014, 015)					41	/2.p			
3 plantation (016)		4	4		50	50			
4 other agriculture and livestock (017, 018, 019)	• •	1	1	•					
5 fishing (04)		15	15		73	73			
6 forestry, logging and hunting etc. (02 & 03)	1		1		areda d	03.01			
7 mining and quarrying (division 1)									
8 manufacturing (division 2-3)	2	1	3	100	100	100			
9 construction (division 4)]	7	1	8	29	100	38			
10 electricity, gas, water & sanitary services (division 5)	1.								
11 wholesale trade (611, 612-619)									
12 retail trade and commerce (621-629, 63, 64 and 65)	1.1		Mark 1		ssif .				
13 transport, storage & communication (7)	1.00		Y 15.		PA.				
14 government services (81)		13	13	3		5 1			
15 educational services (821)	1	out Toraca		1 100	0 .	. 10			
16 medical & health services (822)		3		3 .	. 3	3 5			
other services (including personal services) (83,84 & 85)					Š.,				
18 activities not adequately described (9)	18	7	2	25 4	4 1	4			
19 blank (00)	٠.	1		1 .		02 - 0			
all	292	330	0 6	22	58	54			

## Indebtedness of Scheduled Tribe Households

Table 5(iiib): Percent of indebted households by important occupation group

### TRIPURA

RURAL

number of sample villages: 192

	occupation groups with codes		er of sam	ple		ousehold	
	CANCEL TO AND A SERVICE	h. s. 1	h. s. 2	com- bined	h. s. 1	h. s. 2	combine
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
1.	physicians, surgeons, dentists (03)		2	2			-10
2.	nurses, pharmacists and other medical and health technicians (04)	•	1	1		100	100
3.	teachers (05)	••	1	1		100	10
4.	other professional and technical workers (01, 02, 06-09 & OX)						
5.	administrative, executive and managerial, clerical and related workers (division 1 & 2)	3		3	67		6
6.	working proprietors, wholesale and retail trade (30)	2	1	3	50	100	6
7.	other sales workers (31-34)		9	9		89	8
8.	cultivator (owner) (400)	191	205	396	54	55	5
9.	cultivator (tenant) (401)	43	39	82	67	64	6
10.	agricultural labourers (414)	38	39	77	74	54	6
11.	plantation labourers (415)		4	4		50	5
12.	other farm workers (410-413 and 419)	3		3	100		10
13.	fishermen and related workers (43)			• •			
14.	hunters and related workers	1		1	100	W. will	100
15	loggers and other forestry workers (44)	44.57	5	5	1.	40	41
16.	and related workers						17%
17.	and communication		2	2		70.000	100
18,	and origin process workers	6	- 5	11	17	40	25
19.	services etc. (division 9)		1	1		100	100
	workers not classifiable by occupation	5	16	21	40	13	15
	all	292	330	622	58	54	56

## Indebtedness of Scheduled Tribe Households

Table 5 (iv): Percent of indebted households by average monthly income

### TRIPURA

RURAL

number of sample villages : 192

number of sample households: 622

average monthly		nı	umber of S househol	Sample ds		percent of indebted households					
income Rs.	h.	s. 1	h. s. 2	1,73	combined	h. s. 1	h, s. 2	combined			
(1)	(2)		(3)		(4)	(5)	(6)	(7)			
0- 50	30	04	31	(3)	61	53	42	48			
51-100	146		144		290	59	62	60			
101-200	97		131	- 1	228	57	53	55			
201-300	16		21		37	81	33	54			
301-500	3		2		5		-(40) just a place	the Malmett of the			
501-800		17. 19	1		1			Of mortilization 10.5			
801 & above					and the state of	y dayla life	2 dia 16 20 m 2001 Auto-	deep miles.			
all	292		330		622	58	54	56			

Table 6 (i): Average amount of loan outstanding per indebted household by size class of land cultivated [contract loan]

TRIPURA

umber of sample vil	lages: 19	92		number of sa	imple househol	lds: 622		
land cultivated (acres 0.00)		number of sa househo		average amount of out- standing loan (Rs. 0,00)				
	h. s. 1.	h. s. 2	combined	h. s. 1	h. s. 2	combined		
(1)	(2)	(3)	(4)	(5)	(6)	(7)		
0-00	11	5.	16	152.73	290,40	195.75		
0.01-0.99	15	11	26	248,35	80.09	177.16		
1.00-1.99	34	31	65	136.82	127°18	132.52		
2.00-4.99	87	102	189	175.15	301.84	243.55		
5.00-9.99	21	29	50	754.49	474.28	591.97		
10.00 & above	2	1	3	1779.88	400.00	1319.99		
all	170	179	349	263,05	286.13	274.8		

## Indebtedness of Scheduled Tribe Households

Table 6 (ii): Average amount of loan outstanding per indebted household by average monthly expenditure. [contract loan]

TRIPURA

RURAL

number of sample villages: 192

average monthly	1	number of sa household		average amount of outstanding loan (Rs. 0.00)					
expenditure (Rs.)	h. s. 1	h. s. 2	combined	h. s. 1	h. s. 2	combined			
(1)	(2)	(3)	(4)	(5)	(6)	(7)			
0— 50	10	10	20	212.71	96°46	154.59			
51—100	73	70	143	178.95	120.74	150.45			
101-200	75	87	162	207.66	395.18	308.36			
201-300	11	12	23	1244.95	618.41	918.03			
301-500	1		1	260.00		260.00			
501-800									
801 & above		1.6	•						
all	170	179	349	263.05	286.13	274.89			
						recolored members with their			



## Indebtedness of Scheduled Tribe Households

Table 6 (iii a): Average amount of loan outstanding per indebted household by important industry group. [contract loan]

TRIPURA

number of sample villages: 192

RURAL

number of sample households: 622

	industry groups with codes				Lon			number of sam households	aple	average	amount of outstand loan (Rs. 0.00)	ing
	mustry groups with cours						h. s. 1	h. s. 2	combined	b, s, 1	h. s. 2	combined
-	(1)					15	(2)	(3)	(4)	(5)	(6)	(7)
1.	production of cereals and pulses (011 and 012)						157	160	317	268.25	306-80	287.70
2.	production of fibres, oil seeds, roots, vegetables, fruits etc. (01)	5, 01	4, 015)									
3.	plantation (016)					•		2	2	0 8 3 2	9.25	9.25
4,	other agriculture and livestock (017, 018, 019)											
5.	fishing (04)						Coo					••
6.	forestry, logging and hunting etc. (02 and 03)							11	11		167.33	167.33
7.	mining and quarrying (division 1)								Della Selle	Pare . Te		Section 1
8.	manufacturing (division 2-3)						2	1	3	50.00	8.00	36.00
9,	construction (division 4)						2	1	3	27.50	30.00	28.33
10.	electricity, gas, water and sanitary services (division 5) .								800			
11.	wholesale trade (611, 612-619)											
12.	retail trade and commerce (621-629, 63, 64 and 65)											
13.	transport, storage and communication (7)											
14.	government services (81)							2	2		107.50	107.50
5.	educational services (821)						1		1	197 ·87		197 ·87
6.	medical and health services (822)							1	1	- Bulletin 1 - 1	12.00	12.00
7.	other services (in cluding personal services) (83, 84 and 85) .		- 3.							1		
8.	activities not adequately described (9)				•		8	1	9	281 · 56	5.00	250.83
		all		,			170	179	349	263 · 05	286 · 13	274 · 89

12

### Indebtedness of Scheduled Tribe Households

Table 6 (iii b): Average amount of loan outstanding per indebted household by important occupation group. [contract loan]

TRIPURA

number of sample villages: 192

RURAL

				number of sa househol			amount of outstand loan (Rs. 0.00)	ing
	occupation groups with codes	/	h. s	. 1 h. s. 2	combined	h. s. 1	h. s. 2	combined
	(1)		(2	2) (3)	(4)	(5)	(6)	(7)
1.	physicians, surgeons, dentists (03)			1 4.4.5			1.38. 4	
2.	nurses, pharmacists and other medical and health technicians (04)				1		12.00	12.00
3,	teachers (05)			. 1	1		165.00	165.00
4.	other professional and technical workers (01, 02, 06-09, and OX)							
5.	administrative, executive and managerial, clerical and related workers (division 1 & 2)			2 ,	2	98 · 98	As Notes	98 · 98
6.	working proprietors, wholesale and retail trade (30)			1 1	2	40.50	120.00	80 - 25
7.	other sales workers (31-34)			. 8	8		180.06	180.06
8.	cultivator (owner) (400) , , ,		. 10	3 113	216	304 · 79	403.85	356.61
9.	cultivator (tenant) (401)		. 2	9 25	54	212.05	82.22	152 · 43
0.	agricultural labourers (414)		. 2	3 21	49	219.88	65.53	153 · 73
11.	plantation labourers (415) ,			. 2	2		9.25	
2,	other farm workers (410-413 and 419)			3	3	90.00		9.25
3.	fishermen and related workers (43)						1	90.00
4.	other farmers, hunters and related workers (402-404, 409, 42)			1		30.00		
5.	loggers and other forestry workers (44)	,		0	2			30.00
6.	miners and quarrymen and related workers (division 5)						140.07	140.07
7.	workers in transport and communication occupation (division 6)							
8.	craftsmen, production process workers (division 7-8)			1 2	3			2.0
9.	services etc. (division 9)					5.00	19.00	14.33
0.	workers not classifiable by occupation			2 2			50.00	50.00
-					4	225.00	13.28	119.14
	all .		. 170	179	349	263.05	286.13	274.89

### Indebtedness of Scheduled Tribe Households

Table 6 (iv): Average amount of loan outstanding per indebted household by average monthly income [contract loan]

TRIPURA

RURAL

number of sample villages: 192

average monthly income	nu	mber of s househo		average amount of outstanding loan (Rs. 0.00)					
(Rs.)	h, s, 1	h, s, 2	combined	h. s. 1	h. s. 2	combined			
(1)	(2)	(3)	(4)	(5)	(6)	(7)			
0 50	16	13	29	203.45	65.20	141-48			
51100	86	89	175	160.71	207.90	184.71			
101-200	55	70	125	252.12	410.38	340.75			
201-300	13	7	20	1059-70	448.57	845.80			
301500						***			
501800									
801 & above									
all	170	179	349	263.05	286.13	274.8			

## Indebtedness of Scheduled Tribe Households

Table 7 (i): Percentage distribution of amount of outstanding loan by source of loan [contract loan]

TRIPURA

RURAL

number of sample villages: 192

sources of loan with cod	les		percenta	ge
entainer Transfel	1984	h. s. 1	h. s. 2	combine
(1)	(9)	(2)	(3)	(4)
. co-operative society :	(i) primary credit society (11)	4.63	0.40	2.37
	(ii) unregistered society (12)	0.30		0.14
	(iii) others (13)		0.15	0.08
La. employer:	(i) own tribe (21)	0.03		0.02
	(iii) non-tribe (23)	1.90	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0.89
2b. own landlord:	(i) own tribe (24)	0.51		0.24
Sa. money lender (licensed)	(i) own tribe (31)	0.08	0.27	0.18
	(ii) another tribe (32)	*	1.56	0.83
	(iii) non-tribe (33)	0.95	2.59	1.83
3b. money lender (unlicensed)	(i) own tribe (34)	4.07	5.67	4.92
	(ii) another tribe (35)	0.65	0.04	0.32
	(iii) non-tribe (36)	27.15	13.06	19.63
4. friends and relatives :	(i) own tribe (41)	10.52	33.97	23.04
	(ii) another tribe (42)	0.34	0.98	0.68
	(iii) non-tribe (43)	1.75	3.90	2.90
5. banks (50):		1.86		0.87
6. government (60):		38.42	18.59	27.83
7. shop-keepers:	(i) own tribe (71)		0.10	0.05
	(iii) non-tribe (73)	2.49	6.38	4.57
8. others	(i) own tribe (81)	1.43	1.75	1.60
	(iii) non-tribe (83)	2.92	10.59	7.01
all		100.00	100.00	100.00
Landauer Landauer L	Base : (Rs. 000)	9123	10448	9786

## Indebtedness of Scheduled Tribe Households

9786

Table 7 (ii): Percentage distribution of amount of outstanding loan by age of loan [contract loan]

July 100 H	Tripura	number of	sample housel	CURAL solds: 622	
number of sample villages: 192		percentage			
age of toan	· Aller	h, s, 1	h. s. 2	combined	
(1)		(2)	(3)	(4)	
less than 1 year		3.60	3.51	3.39	
1 ,,		53.05	36.38	44.17	
O stenite		16.26	20.80	18.82	
3 ,,		4.45	15.54	10.37	
4 ,,		6.80	16.87	12.17	
5 ,,		6.05	2.00	3.89	
6 ,,		3.63	0.45	1.93	
7 ,,		2.14	3.21	2.87	
8 ,,	100 %	0.20	0.62	0.42	
9 ,, 4		Charles grant grant	0.16	0.08	
10 ,,		5 Mile (0)	0.39	0.2	
11 ,, 000		3.44	0.07	1.6	
12 ,, 0.7		0.08		0.0	
all all		100.00	100.00	100.0	

Table 7 (iii): Percentage distribution of amount of outstanding loan by security of loan [contract loan]

9123

10448

base : (Rs. 000)

	PURA	Service A	Law C		RAL
number of sample villages : 192	number of sample households : 622				
security of loan with codes		-		ercentage	
STATE OF A STATE OF S			h, s, 1	h, s. 2	combined
(1)		6	(2)	(3)	(4)
1, lands and buildings: (i) usufruct the period of usufruct being specifi	ed (11)		14.53	16.76	15.72
(ii) with usufruct the period usufruct not being specific			26.39	4.80	14.86
(iii) without usufruct	(13)		16.09	32.99	25.12
2. ornaments:	(20)		1.54	0.40	0.93
3. draught or plough cattle : (i) with possession	(31)		0.13	0.56	0.36
(ii) without possession	(32)			0.35	0.19
4. other goods and equipment	(40)		0.30	0.68	0.50
5. others	(50)		1.80	2.71	2-29
6. nil	(60)		38.04	40.16	39-17
7. not recorded			1.18	0.59	0 -86
all			100.00	100.00	100.0
base : (Rs. 000)			9123	10448	978

## Indebtedness of Scheduled Tribe Households

TABLE 7 (iv) : Percentage distribution of amount of outstanding loan by purpose of loan [contract loan]

TRIPURA

RURAL

number of sample villages: 192		number of sample household		
		percentage		
purpose of loan with codes	h. s. 1	h. s. 2	combined	
(I)		(2)	(3)	(4)
a, production (agricultural): (i) capital amount, e. g. purchase of land, cattle, implements, tools, etc. (11)	E 1949	18.77	33.79	26.79
(ii) current account, e. g. purchase of seeds, manures, etc. (12)		4.42	1.66	2.95
(iii) marketing (13)		0.76	0.30	0.52
b. production (other enterprises): (i) capital account, e. g. purchase of building, implements tools, etc. (14)	30,5	0.50		0.23
(iii) marketing (16)		0.45	0.31	0.38
consumption: (i) normal maintenance including education, sickness, unemployment, etc. (21)		22.56	37.96	30.78
(ii) house repair (22)	100	0.11	0.93	0.55
(iii) purchase of residential and other durable goods for domestic use (23)	6 13 1	4.74	1.90	3.22
social purposes: (i) festival (31)		0.02	0.50	0.58
(ii) marriage (32)		3.48	5.46	4.54
(iv) deaths (34)		2.38	0.20	1.37
(v) others (35)		1.84	1.83	1.84
others: (i) litigation (41),		0.67	5.75	3.38
(ii) repayment of arrears, e. g. rent, loan or interest, etc. (42)		25.47	6.94	15.28
(iii) others (43)		13.63	2.17	7.50
not recorded	,	0.20		0.09
all	,	100.00	100.00	
Page 4 Pro AAA		144 153	100 00	100.00
Base: (Rs, 000)	,	9123	10448	9786

### Indebtedness of Scheduled Tribe Households

Table 7 (v): Percentage distribution of amount of outstanding loan by nature of loan [contract loan]

TRIPURA

RURAL

number of sample villages: 192				number of sample households: 622			
A C1 'E	The Park	percentage					
nature of loan wit		h. s. l.	h. s. 2	combined			
(1)	9 - 9 -			(2)	(3)	(4)	
(a) credit purchase:		Maria.				4	
(i) short	term (	1)		5.19	2.42	3.71	
(ii) long t	erm (	2)		10.84	2.97	6.64	
(b) other than credit purchases :							
(i) cash	(	3)		80.62	85.80	83.39	
(ii) kind	(	4)	9: 12-	1.56	5.95	3.90	
(iii) cash	& kind	(5)		1.79	2.86	2.36	
	all		71	100.00	100.00	100.00	

Table 7 (vi): Percentage distribution of amount of outstanding loan by type of interest [contract loan]

Base: (Rs. 000)

9123

10448

9786

number of sample villages: 192	TRIPURA	number of sar		URAL olds: 622
			percentage	6 6 3
type of interest with codes		h. s. 1	h. s. 2	combined
(1)		(2)	(3)	(4)
simple .	(1)	70.98	38.80	53.80
compound	(2)	0.20	0.93	0.92
debt bondage	(3)	28.12	60.27	45.28
all		100.00	100.00	100.00
	Base: (Rs. 000)	9123	10448	9786

TABLE 7 (vii): Percentage distribution of amount of outstanding loan by mode of repayment [contract loan]

	Tripura		R	URAL
number of sample villages: 192	number of sample households: 622			
4. Comment 10	d.		percentage	
mode of repayment with co	mode of repayment with codes			
(1)		(2)	(3)	(4)
cash	(1)	81.46	73.40	77.13
kind	(2)	6.92	16.65	12.11
cash & kind	(3)	11.46	9.79	10.57
labour for specified period	(4)	0.16	0.16	,0.17
all	reine er jamen er er bei er jamen med freue intiliging geging begrendelige gege	100.00	100.00	100.00
	Base : (Rs. 000	9123	10448	9786

### Indebtedness of Scheduled Tribe Households

Table & (i) : Percent of households receiving government subsidy by average monthly income

TRIPURA

RURAL

number of sample villages: 192

number of sample households: 622

average monthly income	number	of sample I	nouseholds	percent of households receiving government subsidy			
(Rs.)	h. s. 1	h. s. 2	combined	h. s. 1	h. s. 2	combine	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
050	30	31	61	3	6	5	
51100	146	144	290	12	9	11	
101-200	97	131	228	11	11	11	
201-300	16	21	37	6	5		
301-500	3	2	5				
501800		1	1				
801 & abeve	-	de la companya della companya della companya de la companya della			-		
all	292	330	622	11	9	10	

TABLE 8 (ii) : Percent of households receiving government subsidy by size class of land cultivated

RURAL TRIPURA number of sample households: 622 number of sample villages: 192 number of sample households percent of households receiving government subsidy land cultivated (acres 0.00) h. s. 1 combined h. s. 2 combined h. s. 1 (4) (1) (2) (3) (5) (6) (7) 0.00 2 19 28 47 0.01-0.99 44 19 9 13 23 21 10 1.00-1.99 57 51 108 9 12 2.00-4.99 167 317 150 11. 10 11 5.00-9.99 37 57 94 14 5 10.00 & above 4 25 12 8 9 10 all 292 330 622 11

### Indebtedness of Scheduled Tribe Households

TABLE (9): Percentage distribution of households receiving government subsidy by type of subsidy TRIPURA

RURAL

100.00

100.00

100.00

number of sample villages: 192	r of sample	household	s: 622				
type of subsidy with codes	number of sample households receiving subsidy				percentage		
iminus tat tal	h. s. 1	h. s. 2	combined	h. s. 1	h. s. 2	combined	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
1. for jhumia settlement (reclamation of land, purchase of bullocks) a subsidy of Rs. 500 (5)	14	7	- 21	45.16	23.33	34.43	
2. for settlement of landless tribals a subsidy of Rs. 300 plus 5 acres of land (6)	12	19	31	38.71	63.34	50.82	
3. for housing a subsidy of Rs. 300 for doors, windows etc. (9)	I		ī	3.23		1.64	
4. not recorded	4	4	8	12.90	13.33	13.11	

Table 10 (i): Percent of receiving households who have reported proper utilisation of subsidy by average monthly income

		er of sample h		percent of households reporting proper utilisation of subsidy			
(Rs.)	h. s. 1	h. s. 2	combined	h. s. 1	h, s, 2	combined	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
050	1	2	3	100	mt 87	33	
51-100	18	13	31	83	77	81	
101-200	11	14	25	73	100	88	
201-300	T .	1	2	100	100	100	
301-500	nia.		-	Part .	7 3 5 <u>0.00</u>		
501-800	100	الواطله وإدوا	No. of the All Districts	with the		-	
801 & above						07000	
all	31	30	61	81	83		

Table 10 (ii): Percent of receiving households who have reported proper utilisation of subsidy by size class of land cultivated

land cultivated	nu	mber of sam receiving	ple households subsidy	percentage			
(acres 0.00)	h. s. 1	h. s. 2	combined	h. s. 1	h. s. 2	combined	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
0.00		1	1	1994	19000	Salare	
0.01-0.99	4	2	6	25	100	50	
1.00-1.99	5	6	11	80	83	82	
2.00-4.99	17	17	34	88	82	85	
5.00-9.99	5	3	8	100	100	100	
10.00 & above		1	1	-	100	100	
all	31	30	61	81	83	82	

## APPENDIX II

## Statistical tables

## MANIPUR

			경영 우리 회문 보았다. 이 그렇게 되는 이 그렇게 되는 것 같은 그렇게 되었다. 그 없었다고 있다.	Pagi
Table	1	:	Percent of indebted households by tribe.	33
	2	:	Average size of household for indebted and non-indebted households, and average monthly expenditure per indebted and non-indebted household.	34
	3	:	Average area of land cultivated per indebted and non-indebted household.	34
	4	:	Average amount of loan taken and amount outstanding on the date of survey per indebted household by (i) purpose of loan and (ii) source of loan.	35
	5	:	Percent of indebted households by (i) size class of land cultivated, (ii) average monthly expenditure (iiia) important industry group, (iiib) important occupation group and (iv) average monthly income.	37
	6	:	Average amount of loan outstanding per indebted household by (i) size class of land cultivated, (ii) average monthly expenditure, (iiia) important industry group, (iiib) important occupation group and (iv) average monthly income.	40
	7		Percentage distribution of amount of outstanding loan by (i) source of loan, (ii) age of loan, (iii) security, (iv) purpose of loan, (v) nature of loan, (vi) type of interest and (vii) mode of repayment.	44

#### Indebtedness of Scheduled Tribe Households

TABLE (1): Percent of indebted households by tribe

#### MANIPUR

RURAL

number of sample villages: 192

	es with codes*		number of househ	sample olds	per cent of indebted households				
ame of the	es With codes.	h.s. 1	h.s. 2	combined	h.s. 1	h.s. 2	combine		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)		
Anal	(2)	6	14	20	17	21	20		
Chiru	(4)	1	7	8	1				
Gangte	(6)	1	still the still	1	27.2		1000		
Hmar	(7)	38	5	43	3		2		
Kabui	(8)	23	4	27	61		52		
Kacha Nag	ga (9)	7		7					
Koireng	(11)	12	5	17					
K.om	(12)		14	14		7	7		
Lamgang	(13)	9	2	11					
Any Mizo	(Lushai)								
tribes	(14)		9	9					
Maram	(15)		22	22			Y 4.5		
Maring	(16)	32	15	47		**			
Moyon	(19)	100	4	4		50	50		
Paite	(20)	31	12	43	23		16		
Simte	(24)	4		4					
Tangkhal	(26)	6	4	10	50		30		
Thadou	(27)	30	41	71	13	7	10		
Vaiphui	(28)	17	1	18	29		28		
Blank	(00)	radi	15	15		CMD	-		
all		217	174	391	16	5	11		

<sup>\*</sup>The codes are actually the serial numbers of the tribes as they are arranged in the Scheduled Clastes and Scheduled Tribes Lists Modification Order, 1956.

Table (2): Average size of household for indebted and non-indebted households and average monthly expenditure per indebted and non-indebted households

umber of sample vi	llages : 15	92		Manipur			RURAL number of sample households: 39			
type of	number of sample households			average household			average monthly expenditure (Rs. 0.00)			
housekolds	h,s.1	h.s.2	com- bined	h,s.1	h.s.2	com- bined	h,s,1	h.s.2	com- bined	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
indebted	35	9	44	6.03	6.67	6.16	114.11	103.11	111.86	
mon-indebted	182	165	347	5.30	5.28	5.29	87.41	79.33	83.57	
all	217	174	391	5.41	5.35	5.39	91.72	80.56	86.75	

TABLE (3): Average area of land cultivated per indebted and non-indebted household

192	М.	ANIPUR	number	URAL households: 39		
			average size of land cultivated (acres 0.00)			
h,s.1	h.s.2	combined	h.s. 1	h.s.2	combined	
(2)	(3)	(4)	(5)	(6)	(7)	
35	9	44	3.13	2.97	3-10	
182	165	347	2.59	2.41	2.50	
217	174	391	2.67	2.44	2.57	
	h,s,1 (2) 35 182	192  number of s household  h,s,1 h.s.2  (2) (3)  35 9  182 165	number of sample households  h.s.1 h.s.2 combined  (2) (3) (4)  35 9 44  182 165 347	192 number of sample households average households h.s.1 h.s.2 combined h.s.1  (2) (3) (4) (5)  35 9 44 3.13  182 165 347 2.59	192 number of sample average size of land (acres 0.00 h,s.1 h.s.2 combined h,s.1 h,s.2 (2) (3) (4) (5) (6) (5) (6) (35 9 44 3.13 2.97 182 165 347 2.59 2.41	

TABLE 4(i): Average amount of loan taken and amount outstanding on the date of survey per indebted household by purpose of loan (contract loan)

umb	er of sample villages: 192		MANII	PUR	number e	of sample ho	RURAL useholds: 39	
	proprieta de la companya de la compa	average am	nount of los	an taken	average amount of outstanding loa (Rs. 0.00)			
urp	ose of loan with codes	h.s.1	h.s,2	com- bined	h.s.1	h.s.2	com- bined	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	
a.	production (agricultural)						BO TOWN	
	(i) capital account, e.g., purchase of land, cattle, implements, tools etc. (11)	120-00	70.00	107.50	120.00	98.00	114-50	
	(ii) current account, e.g., purchase of seeds, manure etc. (12)	400.00	100.00	250.00	416.67	118.00	267.34	
1ь.	production (other enterprises	()						
	(i) capital account, e.g., purchase of building, implements, tools etc. (14)		300.00	300.00		500.00	00.00	
2.	consumption:							
	(i) normal maintenance including education, sickness, unemploy- ment etc. (21)	158.09	244.28	176.56	172 · 36	277.62	194+92	
	(ii) purchase of residential and other durable goods for domestic use (23)	77-12	6.0	77.12	77-12		77.12	
3.	social purpose:							
٥.	(ii) marriage (32)	250.00	er Norce	250.00	250.00	790 4.0	250,00	
	(iv) deaths (34)	300.00		300 00	439.00		439.00	
	(v) others (35)	30.00	10 200	30.00	30.00	Sale Street	30.00	
4.	others:							
	(ii) repayment of arreas, e.g., rent, loan or interest etc. (42)	400.00		400.00	400-00		400-00	
	(iii) others (43)	155.50		155.50	168.00		168.00	
5.	not recorded (00)	166.67	100-00	150.00	195.00	100.00	171.25	
	all	169 · 65	186.12	172.46	186.90	235.55	195-21	

Table 4 (ii): Average amount of loan taken and amount outstanding on the date of survey per indebted household by source of loan (contract loan)

number of sample villages: 192	V	Manipur Run number of sample househo				URAL cholds: 391
source of loan with codes	average loan tak	amount o	f 00)	average amount of outstanding loan (Rs. 0.00)		
	h. s.1	h. s.2	comb.	h, s.1	h. s.2	comb.
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. co-operative society:	20					
(i) primary credit society (11)		85.00	85.00		108.00	108.00
(ii) unregistered society (12)	300.00		300,00	390.00		390.00
(iii) others (13)	300.00		300.00	480.00	CHAO .	480.00
2(a) employer:						
(i) own tribe (21)		300,00	300.00		500,00	500.00
3(a) money lender (licensed):						
(i) own tribe (31)	100,00		100.00	150.00		150.00
4 friends and relatives :						
(i) own tribe (41)	153.89	244.28	164.32	159.12	277.62	173.32
(ii) another tribe (42)	100.00		100.00	114.00		114.00
(iii) non-tribe (43)	166.67		166.67	172.32		172.32
5 bank (50)	400.00		400.00	416.67	deal .	416.67
7 shop-keepers						
(i) own tribe (71)	9.50	9-7	9.50	9.50	Dec .	9.50
8. not recorded (00)	166.67	100.00	150.00	195.00	100.00	171.25
all	169.65	186.12	172.46	186.90	235.55	195.21

#### Indebtedness of Schedule Tribe Households

Table 5 (i) : Percent of indebted households by size class of land cultivated

MANIPUR

RURAL

number of sample villages: 192

number of sample households: 391

land cultivated	nu	mber of san		percent of indebted households			
(acres 0.00)	h.s.1	h,s,2	comb.	h.s.1	h.s.2	comb.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
0.00	9	11	20	22		10	
0.01-20.99	27	19	46				
1.00-1.99	49	50	99	14	8	11	
2.00-4.99	109	75	184	19	4	13	
5.00-9.99	20	19	39	25	11	18	
10.00 & above	3		3			O Milde	
all	217	174	391	16	5	11	

TABLE 5 (ii) : Percent of indebted households by average monthly expenditure

MANIPUR

RURAL

number of sample villages: 192

average monthly	nu	mber of sai		percent of indebted households		
(Rs.)	h,s,1	h.s.2	comb.	h,s,1	h.s.2	comb
(1)	(2)	(3)	(4)	(5)	(6)	(7)
0—50	49	24	73		4	1
51—100	94	130	244	19	4	10
101-200	69	20	89	25	15	22
201-300	5		5			
301-500						
501800						
801 & above				**		
all	217	174	391	16	5	11

#### Indebtedness of Scheduled Tribe Households

TABLE 5 (iiia): Percent of indebted households by important industry Group

MANIPUR

RURAL

number of sample villages: 192

- top Military and Park		er of samp useholds	le		t of indel ouseholds	
industry groups with codes	h. s. 1	h, s, 2	com- bined	h. s. 1	h. s. 2	com- bined
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1, production of cereals and pulses (011 & 012) .	201	159	360	15	6	11
<ol> <li>production of fibres, oil seeds, roots, vegetables, fruits, etc. (013, 014, 015)</li> </ol>	4	Î.	5	50	1-10-7	40
3. plantation (016)	14. P	12.14			34 Nu. 2	
4. other agriculture and livestock (017, 018, 019) .	A				, u(n), i	
5. fishing (04)	1		ı		1,2 99.1	٠
6. forestry, logging and hunting, etc. (02 & 03)		**				
7. mining and quarrying (division 1)		-				
8. manufacturing (division 2-3)	., .	1	1			
9. construction (division 4)	1	1	2		24.4	-
10, electricity, gas, water & sanitary services (division 5)						
11. wholesale trade (611, 612-619)						
12. retail trade & commerce (621-629, 63, 64 & 65)	1	3	4			
13. transport, storage & communication (7)			-			
14, government services (81)	4	l	5	50		4(
15. educational services (821) ,	1	5	6			
16. medical & health services (822)						A STATE OF
17. other services (including personal services) (83, 84 & 85)	in others ablests ye	Notes A. Transf		Setulio		
18. activities not adequately described (9)		2	2			
19. blank (00)	4	1	5			
и	217	174	391	16	5	1

## Indebtedness of Scheduled Tribe Households

Table 5 (iiib) : Percent of indebted households by important occupation group

number of sample villages: 192

MANIPUR

strate and the course of the same		nber of san	nple	perc	ent of ind	
occupation groups with codes	h. s. 1	h. s. 2	com- bined	h. s. 1	h, s, 2	bine
- <del>193</del>						
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. physicians, surgeons, dentists (03)	197	No.			0.00	
2. nurses, pharmacists and other medical and health technicians (04)					1000	34.
3. teachers (05)	1	4	5	10.11		
4. other professional and technical workers (01, 02, 06-09 & OX)						00-2
5. administrative, executive and managerial, clerical and related workers (divisions 1 & 2).	1		1	100	washing start	100
6. working proprietors, wholesale and related trade (30)	1	3	4			
7. other sales workers (31-34)		42				
8. cultivator (owner) (400)	191	156	347	14	6	10
9. cultivator (tanent) (401),	12	3	15	25		20
0. agricultural labourers (414)						
1. plantation labourers (415)						1
2. other farm workers (410-413 and 419)	1		1	100		100
3. fishermen and related workers (43)						
4. other farmers, hunters and related workers (402, 403, 404, 409, 42)	3	2	-5	33		20
5. loggers and other forestry workers (44)						
6. miners and quarrymen and related workers (division-5)	eriolisi Seocraticani				io in all	. •
7, workers in transport and communication occupa- tion (division-6)	dele i	Lakel "				
8. craftsmen, production process workers (division-7-8)	1	2	3			
19. services etc, (division-9)	2	3	5	100		40
20. workers not classifiable by occupation	4	3 I	5		100 9	
an Jorda , R. Con , R	217	174	391	16	00.5-00	11

#### Indebtedness of Scheduled Tribe Households

Table 5 (iv): Percent of indebted households by average monthly income

RURAL MANIPUR number of sample households: 391 number of sample villages: 192 average monthly income number of sample households percent of indebted households h. s. 1 combined h. s. 1 h. s. 2 combined (Rs.) h. s. 2 (2) (6) (7) (1) (3) (4) (5) 7 0-50 54 34 88 9 6 24 51-100 101 108 209 3 13 9 101-200 59 32 91 14 12 201-300 3 E3 301-500 501-800 801 & above 11 all 217 174 391 16 č

Table 6 (i): Average amount of loan outstanding per indebted household by size class of land cultivated (contract Loan)

mber of sample villages: 192	1	MANIPUR	NIPUR RURAL number of sample households:				
land cultivated (acres 0.00)	numbe	r of sample h	nouseholds	average amount of outstanding loan (Rs. 0.00)			
	h, s, 1	h. s. 2	combined	h, s, 1	h. s. 2	combined	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
0.00	2		2	475.00		475.00	
0.01-0.99	0 00	0.0	00	00	686	0.0	
1.00-1.99	6	3	9	169.54	432.67	257.25	
2.00-4.99	21	2	23	178.97	125.00	174.28	
5.00-9.99	5	2	7	125.80	50.43	104.26	
10.00 & above			1.			. •	
all	34	7	41	186-90	235.55	195.21	
	-	-					

Table 6 (ii): Average amount of loan outstanding per indebted household by average monthly expenditure [contract loan]

		MANIPUR			R	JRAL	
nbcr of sample villages: 192				number of sa	ample househ	olds: 391	
average monthly expenditure (Rs.)	numb	er of sample	households	average amount of outstandin Ioan (Rs. 0·00)			
	h. s. 1	h. s. 2	combined	h. s. 1	h. s. 2	combined	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
0-50		1	î	Military .	118.00	118.00	
51100	17	3	20	199.39	432.67	234.38	
101-200	17	3	20	174.41	77.62	159.89	
201—300				(A. 44) (A. 4)			
301-500							
501-800				and head	•		
801 & above					• • •		
all	34	7	41	186.90	235.55	195•21	

#### MANIPUR

number of sample villages: 192

RURAL

number of sample households: 391

186.90

235.55

195.21

41

average amount of outstanding number of sample loan (Rs. 0.00) households industry groups with codes h. s. 2 combined h. s. 2 combined h. s. 1 h. s. 1 (6) (7) (1) (2) (3) (4) (5) (011 & 012) 32 39 168,90 180.86 1. production of cereals & pulses 235.55 2. production of fibres, oil seeds, roots, vegetables, fruits etc. . (013, 014, 015)3, plantation (016)other agriculture and live-stock (017, 018, 019)(04)fishing . . . . forestry, logging and hunting etc. (02 & 03) (division-1) mining and quarrying manufacturing (division 2-3) construction . (division-4) electricity, gas, water & sanitary services (division-5) (611, 612-619) wholesale trade (621-629, 63, 64 & 65) retail trade & commerce . transport. storage & communication (7) government services (81) 475.00 475.00 educational services (821)medical & health services (822)other services (including personal services) (53, 84 & 85) activities not adequately described

34

10

#### Indebtedness of Scheduled Tribe Households

Table 6 (iiib) : Average amount of loan outstanding per indebted household by important occupation group [contract loan]

#### MANIPUR

number of sample villages: 192

loggers and other forestry workers

craftsmen, production process workers

workers not classifiable by occupation .

services etc.

miners and quarrymen and related workers .

workers in transport and communication occupation

RURAL

number of sample households: 391

309.00

186.90

235.55

41

average amount of outstanding number of sample loan (Rs. 0.00) households occupation groups with codes h. s. 2 combined h. s. 2 combined h. s. 1 h. s. 1 (1) (2) (3) (4) (5) (7) (6)physicians, surgeons, dentists (03) nurses, pharmacists and other medical and health technicians (04) (05) other professional and technical workers (01, 02, 06-09 & 0X) administrative, executive and managerial, clerical and related workers (division 1 & 2) 450.00 450.00 working proprietors, wholesale and retail trade (30) other sales workers (31 - 34)cultivator (owner) (400) 27 34 171.28 154.62 235.55 cultivator (tenant) (401) 237.33 237.33 agricultural labourers . (414) plantation labourers (415)other farm workers (410-413 and 419) 400,00 400.00 fishermen and related workers (43) other farmers, hunters and related workers (402-404, 409, 24)

(44)

34

(division 5)

(division 6)

(division 9)

(division 7-8)

20

309.00

195.21

#### Indebtedness of Scheduled Tribe Households

Table 6 (iv): Average amount of loan outstanding per indebted household by average monthly income [contract loan]

#### MANIPUR

RURAL

number of sample villages: 192

number of sample households: 391

average nonthly income		number of san households	mple	average amount of outstanding loan Rs. (0.00)_				
(Rs.)	h, s, 1	h. s. 2	combined	h. s. 1	h. s. 2	combined		
(1)	(2)	(3)	(4)	(5)	(6)	(7)		
0-50	2	2	4	261 · 12	108.00	184 · 56		
51-100	24	2	26	193.81	600.00	225.05		
101-200	8	3	11	147.62	77.62	128.53		
201-300					-			
301-500					-	(ma)		
501-800		Act . In his			1.0	04		
801— & abo	ove					0.5		
all	34	7	41	186.90	235.55	195 · 21		

Table 7 (i): Percentage distribution of amount of outstanding loan by source of loan [contract loan]

MANIPUR

RURAL

number of sample villages: 192	number of sample households: 391

		percentage		
source of loan with codes		h. s. 1	h. s. 2	combined
(1)		(2)	(3)	(4)
co-operative society: (i) primary credi	t (11)		13.10	2.70
(ii) unregistered society	(12)	6.14		4.87
(iii) others	(13)	7 .55	-	6.00
(a) employer: (i) own tribe	(21)	-	30.32	6.25
(a) money lender (licensed) :				
(i) own tribe	(31)	2.36		1 .87
friends and relatives :				
	(41)	57.80	50.52	56.30
(ii) another tribe	(42)	1.79		1.42
(ili) non-tribe	(43)	8.14		6.46
	(50)	6.56	-	
5 banks	(71)	0.45		5.21
7 shop keepers : (i) own tribe	(1)	0.45	-	0.36
3 not recorded		9 · 21	6.06	8 • 56
all		100 · 00	100.00	100.00
Base : (Rs,000)		540	140	340

## Indebtedness of Scheduled Tribe Households

Table 7(ii): Percentage distribution of amount of outstanding loan by age of loan [contract loan]

#### MANIPUR

RURAL

number of sample villages: 192

		percentage		
age of loan	h,s, 1	h.s. 2	combined	
. (1)	(2)	(3)	(4)	
1 year	48.01		38.12	
2 years	25.15	43.67	28.96	
3 ,,	8.65	50.33	17.24	
4 ,,	18.19	6.00	15.68	
all	100.00	100.00	100.00	
Base: (Rs. 000)	540	140	340	

TABLE 7(iii): Percentage distribution of amount of outstanding loan by security of loan [contract loan]

$\mathbf{M}_{c}$	NIPUR		RURAL
number of sample villages: 192	number of sample households: 391		
		percentage	
security of loan with codes	h,s, 1	h.s. 2	combined
(1)	(2)	(3)	(4)
1 lands and buildings			
(i) with usufruct the period of usufruct being specified (11)	13.38		10.62
(ii) with usufruct the period of usefruct not being specified (12)		42.46	8175
(iii) without usufruct (13)	5.19		4.12
4 other goods and equipment (40)	6.14		4.87
6 nil (60)	66.08	51.48	63-08
7 not recorded	9.21	6.06	8.56
all	100.00	100-00	100.00
Base : (Rs. 000)	540	140	340

# Indebtedness of Scheduled Tribe Households

Table 7(iv): Percentage distribution of amount of outstanding loan by purpose of loan [contract loan]

number of sample villages: 192

MANIPUR

RURAL

purposes of loan with codes		percentage			
	h.s. 1	h.s. 2	combined		
(1)	(2)	(3)	(4)		
la. production (agriculture): (i) capital account, e.g., purchase of land, cattle, implements, tools	etc. (11) 5.66	5.94	5.72		
(ii) current account, e.g., purchase of seeds, manures etc. (12)	6.56	7.16	6.68		
1b. production (other enterprises): (i) capital account, e.g., purchase of building, implements, tools	ctc. (14)	30.32	6.25		
2. consumption: (i) normal maintenance including education, sickness, unemployment etc. (21)	29.84	50-52	34.9		
(iii) purchase of residental and other durable goods for domestic use (23)	9.71		7.71		
3. social purposes: (ii) marriage (32)	7.86		6.2		
(iv) deaths (34)	13.82		10.97		
(v) others (35)	0 · 47		0.37		
4. others: (i) repayment of arrears, e.g., rent, loan or interest etc. (42)	6.29		5.00		
(ii) others (43)	10.58		8.40		
5. not recorded	9.21	6.06	8.56		
all	100.00	100-00	100.00		
Base : (Rs. 000	540	140	340		

#### Indebtedness of Scheduled Tribe Households

Table 7(v): Percentage distribution of amount of outstanding loan by nature of loan [contract loan]

#### MANIPUR

RURAL

number of sample villages: 192

number of sample households: 391

nature of loan with codes	h.s 1	h.s 2	combined
(1)	(2)	(3)	(4)
(a) credit purchase: (i) short term (1)	19.80	43.43	24.67
(ii) long term (2)	3.15		2.50
(b) other than credit purchases: (i) cash (3)	61.03	1.26	48.72
(ii) kind (4)	3.46		2.75
(iii) cash & kind (5)	3.35	49.25	12.80
not recorded	9.21	6.06	8.26
all	100.00	100.00	100.00
Base: (Rs. 000)	540	140	340

Table 7(vi): Percentage distribution of amount of outstanding loan by type of interest [contract loan]

#### MANIPUR

RURAL

number of sample villages : 192		number of sample households:	
type of interest with codes	percentage		
type of interest with codes	h.s 1	h,s 2	combined
(1)	(2)	(3)	(4)
simple (1)	37.88	85.88	47.77
compound (2)			• •
debt bondage (3)	51.42		40.83
not recorded	10.70	14.12	11.40
all	100.00	100.00	100.00
Base : (Rs. 000)	540	140	340

Table 7(vii): Percentage distribution of amount of outstanding loan by mode of repayment [contract loan]

M	4 22	200	71	22
JYdra	3 11	ur	Ų	74

RURAL

number of sample villages ; 192

mode of repayment with codes		percentage			
		h.s 1	h.s 2	combined	
(1)		(2)	(3)	(4)	
cash	(1)	53-23	37.53	50.00	
kind	(2)	24.22		19.23	
cash & kind	(3)	13.34	56.41	22.22	
labour for specified	period (4)				
not recorded		9.21	6.06	8.55	
all		100.00	100.00	100.00	
1	Base r (Rs. 000)	540	140	340	

## APPENDIX III

# Grouping of Industries and Occupations

## INDUSTRY

srl. no.	division/major group/group	description description description
1.	011 & 012	Production of cereals & pulses
2.	013, 014, 015	Production of fibres, oil seeds, roots, vegetables, fruits etc.
3.	016	Plantation.
4.	017, 018, 019	Other agriculture and livestock.
5.	04	Fishing
6.	02 & 03	Forestry, logging and hunting etc.
7.	division 1	Mining and quarrying.
8.	division 2-3	Manufacturing.
9.	division 4	Construction.
10.	division 5	Electricity, gas, water & sanitary services.
11.	611, 612-619	Wholesale trade.
12.	621-629, 63, 64 & 65	Retail trade & commerce.
13.	7	Transport, storage & communication.
14.	81	Government services.
15.	821	Educational services.
16.	822	Medical & health services.
17.	83, 84 & 85	Other services (including personal services).
18.	Through and the Calendara Latin Partie	Activities not adequately described,

# APPENDIX III Grouping of Industries and Occupations

#### OCCUPATION

srl. no.	division/group/family	description on to all the second	an Jak
1.	03	Physicians, surgeons, dentists	
2.	04	Nurses, pharmacists and other medical and health to	chnicians
3.	05	Teachers	.0
4.	01, 02, 06-09 & 0X	Other professional and technical workers	.0
5.	divisions 1 and 2	Administrative, executive and managerial, cle related workers	erical and
6.	30	Working proprietors, wholesale and retail trade	.01
7.	31—34	Other sales workers	
8.	400	Cultivator (owner)	
9,	401	Cultivator (tenant)	
10.	414	Agricultural labourers	
11.	415	Plantation labourers	
12.	410-413 and 419	Other farm workers	
13.	43	Fishermen and related workers	
11.	402, 403, 404, 409, 42	Other farmers, hunters and related workers	M
15.	44	Loggers and other forestry workers	
16.	division 5	Miners and quarrymen and related workers	
17.	division 6	Workers in transport and communication occupation	152
18.	division 7-8	Craftsmen, production process workers	
19.	division 9	Services etc.	
20.		Workers not classifiable by occupation	

# Appendix-IV

# FACSIMILE OF THE SCHEDULE OF INVESTIGATION

## GOVERNMENT OF INDIA NATIONAL SAMPLE SURVEY 1962-63

Supplementary schedule 1.04 (ST) Indebtedness of scheduled tribe households

RURAL Eighteenth Round

cteristic				
household size     ,, industry-occupation code				
				2023
4. ,, livelihood type code				
5. RL(1)/non-RL(2)				
6. household land cultivated (acres 0.00)  7. name of tribe				
				nold
10. whether indebted(yes-1, no-2)				
crutiniser				
(5)				
-				
december of his				
-				

<sup>\*</sup>delete whichever is inapplicable.

<sup>\*\*</sup>codes: not in GPA-05 in GPA: stage 1-1; stage-2; G.D. block-3-

[4] indebted less: particulars of loans outstanding on the date of survey

	nature of loan (code)	amount of loan outstan- ding on the date of visit including interest (Rs. 0.00)	original amount of loan (Rs. 0.00)	when incurred (year)	rate of interest (Rs. 0·00) (code)	source of loan (code)	purpose of loan (code)	security (code)	mode of repayment (code)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
			A	. hered	litary loan	S			tion is a second	
1.		Marketon Company			I many			The You		
2.				(Alexa)	alegin it					
3.								N.		
4.										
5.					- ALL C	11				
6.			4(1)		- 40000					
7. 3.					China Carda		-		No. of the con-	
9.							-			
10.	-									
11.	-						-			
12.	/									
13.										
14.										
15.	1			Mar.						
				B. cont	ract loans				Account 1	
1.							2.34			
2.	-			-					Carl State Co.	
3.	la series		-	-						
4.										
5.	-									
6.										
7.										
8.				-		41				
9.	-	-								
11.	-			-		-				
12.	-									
13.	a grandania									
14.		mile of the property of the second distribution of the second second			-			7		
15.					-					
		[5] na	ature and u	tilisation	of govern	ment su	bsidy			
srl.		item (questions)								
(1)	The section of the section			(5	2)				(3)	
1.	Are yo	n in receipt of gove	rnment subsi	dy? (yes-	-1; no-2)					
2.	If yes,	nature of subsidy re	ceived (code	)						
3,	Whethe	or the subsidy is use	d for the pur	oose for wh	ich it was g	iven by ge	overnment	(yes-1; no	0-2)	

#### NATIONAL SAMPLE SURVEY REPORTS ALREADY PUBLISHED

#### No.

- 1 General Report No. 1 on the First Round (October 1950-March 1951)
- 2 Tables with Notes on the Second Pound (April-June 1951)
- 3 Tables with Notes on the Third Round (August-November 1951)
  - 4 Special Report on the survey on the persons in the "Live Register" of Delhi Employment Exchange (August-Sept. 1951)
  - 5 Technical Paper on Some Aspects of the Development of the Sample Design
- 6 Survey of Faridabad Township (March-April 1954)
  - 7 Couple Fertility (Second Round, April-June, 1951 and Fourth Round, April-September 1952)
  - 8 Report on Preliminary Survey of Urban Un-Employment (September 1953)
  - 9 Report of the Sample Survey of Displaced Persons in the Urban Areas of the Bombay State (July-Sept. 1953)
- 10 First Report on Land Holdings, Rural Sector (Eighth Round : July 1954-March 1955)
- 11 Report on Sample Survey of Manufacturing Industries, 1949-50
- 12 A Technical Note on Age Grouping
- 13 Report on household Transport Operations (Seventh Round : October 1953 March 1954)
- 14 Report on Some Characteristics of the Economically Active Population (Fourth to Seventh Round: April 1952-March 1954-
- 15 Report on Sample Survey of Manufacturing Industries, 1951
- 16 Report on Employment and Unemployment (Ninth Round : Preliminary, May-November 1955)
- 17 Report on Sample Survey of Employment in Calcutta (September 1953)
- 18 Tables with Notes on Consumer Expenditure (Fourth Round : April-September 1952)
- 19 Report on small Scale Manufacture: Household Enterprises smaller than Registered Factories (Seventh round: October 1953-March 1954)
- 20 Report on Pattern of Consumer Expenditure (Second to Seventh Round : April 1951-March 1954)
- 21 Household Small Scale Manufacturing Establishments (Ninth Round : May-November 1955)
- 22 Report on Sample Survey of Manufacturing Industries, 1952
- 23 Report on Sample Survey of Manufacturing Industries, 1953
- 24 Report on Household Retail Trade (Seventh to Ninth Round : October 1953-September 1955)
- 25 Sample Verification of Livestock Census: 1956
- 26 A Preliminary Report on Housing Condition (Seventh Round: Octover 1953-March 1954)
- 27 Technical Records of Sample Design, Instructions to Field Workers and List of Sample Village and Urban Block (Ninth Round: May-November 1955)
- 28 Report on Sample Survey of Manufacturing Industries 1954(1)
- 29 Notes on Some Results of the Land Utilisation Survey (Tenth Round : December 1955-May 1956)
- 30 Report on Land Holdings (2): Operational Holdings in Rural India (Eighth Round: July 1954-April 1955)
- 31 Tables with Notes on household Transport Operations (Eighth to Tenth Round : July 1954-May 1956)
- 32(I) Some Aspects of Costs of Cultivation of Paddy, Wheat, Jowar and Bajra (Fifth to Seventh Round: October 1952-March 1954)
- 32(II) Some Aspects of Costs of Cultivation of Barley, Maize, Ragi, Gram, Small Millets, Groundnut, Cotton and Jute (Fifth to Seventh Round: October 1952-March 1954)
- 32(III) Some Aspects of Costs of Cultivation of Minor Cereals, Pulses, Sugarcane, Oil Seeds, Potato, Spices and Tobacco (Fifth to Seventh Round: October 1952-March 1954)
- 33 Tables with Noies on Wages, Employment, Income and Indebtedness of Agricultural Labour Households in Rural Areas Eleventh and Twelfth Rounds: August 1956-August 1957)
- 34 Tables with Notes on Employment and Unemployment (Tenth Round : December 1955-May 1956)
- 35 Tables with Notes on Livestock Products (Fifth to Seventh Round : April 1952-March 1954)
- 36 Report on Land Holdings (3): Some Aspects of Ownership Holdings (Eighth Round: July 1954-April 1955)
- 37 Survey of Book Readers Preference in Indian (Thirteenth Round : September 1957-May 1958)
- 38 Some Results of the Land Utilisation Survey and Crop-cutting Experiments : (Thirteenth Round : September 1957 May 1958)
- 39 Tables with Notes on Consumer Expenditure (Eighth Round : July 1954-March 1955)
- 40 Tables with Notes on Consumver Expenditure (Ninth Round : May-November 1955)
- 41 Household Retail Trade (Tenth Round : December 1955-May 1956)
- 42 Report on Small Scale Manufacture: Household Enerprises smaller than Registered Factories (Seventh to Eighth Round)
  October 1953-April 1955)
- 43 Tables with Note on Small Scale Manufacture: Household Enerprise smaller than Registered Factories (Ninth and Tenth
- Rounds: May 1955-May 1956)
  4 Note on Profession and Services (Fourth to Eighth Round: April 1952-April 1955)
- 45 Report on Indian Villages; A Study of Some Social and Economic Aspects (Tenth to Twelfth Round: December 1955-August 1957).
- 46 Tables with Notes on Consumer Expenditure of Agricultural Labour Households in Rural Areas (Eleventh and Twelfth Round: August 1956-August 1957)
- 47 Tables with Notes on Consumer Expenditure (Tenth Round : December 1955-May 1956)
- 48 Preliminary Extimates of Birth and Death Rates and of the Rate of Growth of Population (Fourteenth Round : July 1958-July 1959)
- 49 Report on Morbidity (Thirteenth Round : September 1957 -May 1958)
- 50 Tables with Notes on Housing Condition (Tenth Round : December 1955-May 1956)
- 51 Tables with Notes on Housing Condition (Eleventh Round : August 1956-January 1957)
- 52 Tables with Notes on Employment and Unemployment (Eleventh and Twelfth Rounds : August 1956-August 1957)
- 53 Tables with Notes on Internal Migration (Ninth, Eleventh, Twelfth and Thirteenth Rounds : May 1955-May 1958)
- 54 Vital Rates (Seventh Round : Octover 1953-March 1954)
- 55 Report on Sample Survey of Manufacturing Industries, 1954 (2): Exploratory Survey of Scheduled Industries
- 56 Report on Sample Survey of Manufacturing Industries, 1955(1): Suvery of Scheduled Industries
- 57 Report on Sample Survey of Manufacturing Industries, 1955(2)

#### NATIONAL SAMPLE SURVEY REPORTS ALREADY PUBLISHED

- 58 Report on Sample Survey of Manufacturing Industries 1956 (1): Survey of Scheduled Industries
- 59 Tables with Notes on Pattern of Household Ownership and Possession of Land in Rural Area, 1950-51 to 1953-54 (Eighth Round: July 1954-April 1955)
- 60 Tables with Note on Farming Condition and Practices in Rural Areas 1953-54 (Eighth Round : July 1954-April 1955)
- 61 Notes on the Results of the Land Utilisation Survey and Crop-cutting Experiments: Eleventh Round: August 1956-February 1957)
- 62 Report on Employment and Unemployment (Ninth Round : Supplementary : May-November 1955)
- 63 Tables with Notes on Employment and Unemployment in Urban Areas (Thirteenth Round : September 1957-May 1958)
- 64 Indian Villages: A Study of Some Social and Economic Aspects (Thirteenth Round: September 1957-May 1958)
- 65 Tables with Notes on Animal Husbandry (Eleventh Round : August 1956-January 1957)
- 66 Report on Land Holdings (4): Rural Sector, States (Eighth Round: July 1954-April 1955)
- 67 Tables with Notes oh Housing Condition (Twelfth Round: March-August 1957).
- 68 Tables with Notes Indebtedness (Eighth Round : July 1954-April 1955)
- 69 Notes on the Results of the Land Utilisation Survey and Crop-cutting Experiments (Twelfth Round: Mrach-August 1957)
- 70 Technical Paper on Sample Design (Fourteenth Round : July 1958-June 1959)
- 71 Consumer Expenditure by Levels of Household Expenditure (Thirteenth Round : September 1957-May 1958)
- 72 Tables with Notes on Milk Production (Twelfth Round : March-August 1957)
- 73 Some Results of the Land Utilisation Survey and Crop-cutting Experiments (Foruteenth Round : July 1958-June 1959)
- 74 Report on Land Holdings (5), Rural Sector (Some Aspects of Operational Holdings—Population Zones and All India): (Eighth Round: July 1954-April 1955)
- 75 Report on Sample Survey of Manufacturing Industries 1956(2)
- 76 Fertility and Mortality Rates in India (Fourteenth Round : July 1958-June 1959)
- 77 Tables with Notes on Consumer Expenditure (Eleventh Round : August 1956-February 1957)
- 78 Tables with Notes on Consumer Expenditure (Twelfth Round: March-August 1957)
- 79 Some Results of the Land Utilisations Survey and Grop-cutting Experiments (Fifteenth Pound : July 1959-June, 1960)
- 30 Tables with Notes on Consumver Expenditure (Thirteenth Round : September 1957 May 1958)
- 81 Report on Land Holdings: Urban Sector (Eighth Round: July 1954-April 1955)
- 82 Tables with Notes on Some Aspects of Cost of Cultivation of Paddy, Wheat, Barley, Maize, Millets, Pulses, Oil Seeds and Vegetables, Urban India (Fifth to Seventh Round, 1951-1953)
- 83 Report on Sample Survey of Manufacturing Industries, 1957(1)
- 84 Tables with Notes on Sample Survey of Manufacturing Industries: Survey of Scheduled Industries, 1957
- 85 Tables with Notes on Employment and Unemployment in Urban Areas, (Fourteenth Round : July 1958-June 1959)
- 86 Tables with Notes on Sample Survey of Manufacturing Industries, 1957(2)
- 87 Tables with Notes on Average Budget of Agricultural Labour Households in Rural Areas (Eleventh and Twelfth Round: August 1956-August 1957)
- 88 Tables with Notes on Household Receipts and Disbursements : Fourteenth Round : July 1958-June 1959
- 89 Table with Notes on Dwelling Habits of Occupants of the Two-room Government Residences in New Delhi, July 1960
- 90 Tables with Notes on Survey of Scheduled Industries, 1958 : Sample Survey of Manufacturing Industries, 1958
- 91 Tables with Notes on the Annual Survey of Industries, 1959: Sample Sector: Summary Results
- 92 Some Results of Land Utilisation Surveyed and Crop-cutting Experiments (Sixteenth Round : July 1960 -June 1961)
- 93 Tables with Notes on Sample Survey of Manufacturing Industries 1958, Factory Establishment : Summary Results.
- 94 Tables with Notes on Small Scale Manufacture : Rural and Urban (Fourteenth Round : July 1958-June 1959)
- 95 Tables with Notes on Household Indebtedness (Sixteenth Round : July 1960-June 1961)
- 96 The Annual Survey of Industries, 1960 : Sample Sector, Summary Results
- 97 Tables with Notes on Capital Form ation (Fifteenth Round Rural; July 1959-June 1960)
- 98 Tables with Notes on Consumer Expenditure (Preliminary : Fifteenth Round, July 1959-June 1960)
- 99 Table with Notes on Household Non-Registered Trade (Fifteenth Round : July 1959-June 1960)
- 100 Tables with Notes on Rural Employment and Unemployment (Fourteenth Round: July 1958-June 1959)
- 101 Tables with Notes on Consumer Expenditure (Preliminary): Sixteenth Round, July 1960-August 1961
- 102 Tables with Notes on Consumer Expenditure : Fourteenth Round, July 1958-June 1959
- 103 Tables with Notes on Urban Labour Force : Sixteenth Round July 1960-June 1961
- 104 Tables with Notes on Consumer Expenditure: Fifteenth Round, July 1959-June 1960
- 105 Tables with Notes on Household Non-Mechanised Transport and Utilization of Working Ainmals: Fifteenth Round July 1959-June 1960
- 106 Tables with Notes on Land Utilization Survey and Crop-cutting Experiments: Seventeenth Round-July 1961-June 1962
- 107 Tables with Notes on Consumer Expenditure Eleventh and Twelfth Round, August 1956-August 1957
- 108 Report on the Type Study on Consumption and Disposal of Cereals and Capital Formation by Households: 1959-60
- 109 Tables with Notes on Indian Villages : Fourteenth Round, July 1958-June 1959
- 110 Tables with Notes on Rates of Birth, Death and Growth of Rural Population : Fifteenth Round, July 1959-July 1960
- 111 Tables with Notes on Sample Survey of Manufacturing Industries: 1958: Factory Establishments: Detailed Results
- 112 Tables with Notes on Land utilisation and Grop-cutting Experiments 18 Round, July 1962-June 1963
- 113 Tables with Notes on Agricultural Holdings in Rural India: Sixteenth Round, July 1960-June 1961
- 114 Tables with Notes on Employment and Unemployment in rural areas: Sixteenth Round, July 1960—June 1961
- 115 Tables with Notes on disposal of cereals by producer households in rural areas, 15th Round, July 1959-June 1960
- 116 Tables with Notes on Family Planning: 16th Round, July 1960-June 1961
- 117 Tables with Notes on Enquiry of Physically Handicapped Persons, 16th Pound, July 1960-August 1961
- 118 Tables with Notes on the Annual Survey of Industries 1961-Sample Sector, Summary Results
- 119 Special Study on Morbidity, 16th Round: November 1960-October 1961
- 120 Tables with Notes on Annual Survey of Industries, 1962-Sample Sector Summary Results
- 121 Preliminary estimates of birth and death rates and of the rates of growth of population, 18th Round, February, 1963-January-1964.

- \*122 Tables with Notes on the Annual Survey of Industries, 1959—Sample Sector, Detailed Results
- \*123 Tables with Notes on the Annual Survey of Industries, 1963—Sample Sector, Summary Results
- \*124 Some results of the land utilisation survey and crop-cutting experiments, 18th round, July 1963-June 1964
- \*125 Technical paper on sample design, 19th round, July 1964-June 1965
- \*126 Tables with Notes on internal migration, (Fourteenth and Fifteenth rounds, July, 1958-June 1960)
- \*127 Tables with Notes on urban labour force, 17th round, September 1961-July 1962
- \*128 Tables with Notes on Internal Migration (Rural), (14th Pound, July 1958-June 1959)
- \*129 Report on Pilot Enquiry on Morbidity, (17th Round, September, 1961-July 1962)
- \*130 Tables with Notes on Professions and Liberal Arts, (18th Round, February 1963-January 1964)
- \*131 Tables with Notes on Annual Survey of Industries 1960—Sample Sector (Detailed Results)
- \*132 Tables with Notes on the Annual Survey of Industries, 1964 Sample Sector, (Summary Results)
- \*133 Some results of the land utilisation survey and crop-cutting experiments: (19th round: July 1964-June 1965)
- \*134 Tables with Notes on Income Tax of rural labour Households: (18th round: February 1963-January 1964)
- \*135 Tables with Notes on consumer expenditure (Preliminary) (17th round, Sep. 1961-July 1962)
- \*136 Tables with Notes on Capital formation of (17th round: (urban) (September 1961-July 1962)
- \*137 Tables with Notes on Housing conditions (16th round : July 1960-August 1961)
- \*138 Tables with Notes on consumer expenditure (16th round : July 1960-August 1961)
- \*139 Tables with Notes on Annual Survey of Industries 1961—Sample Sector: (Detailed Results.)
- \*140 Tables with Notes on some aspects of Agriculture in India: (11th round, August-1955 to February 1957)
- \*141 Tables with Notes on Household consumption of Fuel and Light (18th Round: February 1963-January 1964)
- \*142 Tables with Notes on consumer expenditure Preliminary (18th round : February 1963-January 1964)
- 143 Tables with Notes on Indebtedness of Scheduled Tribe Households (18th round: February 1963-January 1964)

Note—Report Nos. 115 to 117 are under print.

\*Reports under print.

