

Report  
of the Sample Survey on  
The Problem of Indebtedness Among  
Scheduled Castes and Scheduled Tribes.



GOVERNMENT OF KERALA

**REPORT**  
OF  
**THE SAMPLE SURVEY**  
ON  
**THE PROBLEM OF INDEBTEDNESS**  
**AMONG SCHEDULED CASTES**  
**AND SCHEDULED TRIBES**

*Issued by*  
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**Trivandrum**

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**Appendix I**  
**GOVERNMENT OF KERALA**  
**BUREAU OF ECONOMICS AND STATISTICS**  
**SCHEDULE I**

Survey on Household Indebtedness among Scheduled Castes and Scheduled Tribes

1. District

2. Taluk

3. Census Village/Municipality

House Number	Name of Head of Household	Serial Number	Sampling Serial Number
(1)	(2)	(3)	(4)

**GOVERNMENT OF KERALA**

**BUREAU OF ECONOMICS AND STATISTICS**

Survey on Households indebtedness among Scheduled Castes  
and Scheduled Tribes

**SCHEDULE II**

<i>(1) Identification of Sample household.</i>	
1. Name of District	4. House Number
2. Taluk	5. Name of Head of household
3. Town/Village/Desom	6. Name of informant
	7. Informant's relation to head.
<i>(2) Classificatory character</i>	<i>(3) Housing Particulars</i>
1. Household size	1. Whether owned or not
2. Land owned (cents)	2. Date of construction
3. Land Possessed (cents)	3. Whether constructed with aid of Government or not
4. Details of Land possessed (cents)	4. The nature of aid (subsidy or loan)
a. Purampooku land	5. The source of subsidy (Name of the Department or Institution)
b. Forest land	6. The actual amount spent for construction
c. Kudikidappu	7. Materials used for construction
d. Leased in	(a) Floor :
e. Owned	(b) Wall :
5. Major source of income	(c) Roof :
6. Average monthly income	
7. Whether indebted Yes (1) No (2)	
8. Whether Scheduled Caste/ Scheduled Tribe.	

4. Household members and their particulars:

Sl. No.	Relation to head	Sex M-1 F-2	Age at last birth day	Marital status	Educational particulars		Assistance rendered by Government (give details)	Give reasons for discontinuing	Activity status	Industry occupation description	Normal working hours per day	No. of days employed during the last 30 days	Earnings during the last 30 days
1					General								
2					Technical								
3													
4													
5													
6													
7													
8													
9													
10													
11													
12													
13													
14													

## 5. Income and expenditure for the year ending.....

<i>Sl. No.</i>	<i>Income</i>	<i>Rs. (0.00)</i>	<i>Sl. No.</i>	<i>Expenditure</i>	<i>Rs. (0.00)</i>
1.	Agriculture (including Animal Husbandry)		1.	Agriculture	
2.	Wages, salary and other income from paid employment.		2.	Food & Beverages items	
3.	Business and profession		3.	Fairs and festivals	
4.	Loans		4.	Clothings	
5.	Household enterprises excluding Agriculture		5.	Durable consumer goods	
6.	Transfer income-social assistance, remittance etc.		6.	Entertainments	
	(a) Harijan Welfare		7.	Fuel and light	
	(b) Others		8.	Education	
7.	Perquisites.		9.	Business and profession	
8.	Others.		10.	Loan repayment	
			11.	Household enterprises	
			12.	Medical	
			13.	Travel	
			14.	Taxes	
			15.	Others	

## 6. Average monthly income of household members:

<i>Sl. No.</i>	<i>Sl. No. as in Blocks 4</i>	<i>Earnings (Rs. 0.00)</i>		
		<i>Cash</i>	<i>Kind</i>	<i>Total</i>

(7) Particulars of household indebtedness on.....

Sl. No. of Loans.	Credit Agency (A)		Month & year of loan.	Whether in Cash-1 Kind-2, Both-3	Security (B)	Nature of interest Nil-1, Simple-2, Compound-3.	Period of compounding	Rate of interest (per cent)	Purpose of loan (C)	Indebtedness in Rs. (0.00)		
	Source	Code								Principal	Interest	Total
1	2	3	4	5	6	7	8	9	10	11	12	13

- (A) Credit agency code—Commercial Bank-1, LIC-2, Government-3, (a) Harijan Welfare Department (b) others. Co-operative Society-4, Professional money lender-5, Owner of land-6 and others-7.  
 (B) Security code—Land and building-1, Ornaments-2, Other goods and equipments-3, others-4, Nil-5.  
 (C) Purpose of Loan code—Acquisition of real assets-1, current expenditure agriculture-2, Manufacture-3, other economic activity-4, normal domestic consumption-5, Ceremonials-6 and others-7.

**Block 8**

**PARTICULARS OF INSPECTION**

Sl. No.	Item	Investigator	Inspector
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1. Name
2. Date of survey/inspection
3. Date of receipt/despatch
4. Signature;



## SURVEY OF INDEBTEDNESS AMONG SCHEDULED CASTES AND SCHEDULED TRIBES

### **Introduction:**

The purpose of this survey is to study the magnitude of the problem of indebtedness among Scheduled Castes and Scheduled Tribes. The survey in each District will be conducted under the supervision of the District Statistical Officer and in consultation with the concerned District Welfare Officers.

*Method of Collection of Data:* The data will be collected by the sample survey method. From each selected household details will be collected by interview method.

*Coverage.*—The survey is to cover the entire State.

*Sampling Plan.* 150 Census Villages from the 55 taluks will be selected, number of villages allocated to each taluk in proportion to the scheduled caste and scheduled tribe population of the taluk. From each selected village 20 households of scheduled castes and scheduled tribes will be chosen for enumeration, by systematic random sampling method after preparing list of the households of scheduled castes and scheduled tribes. From each Municipal town, two wards will be selected at random and from each ward after complete listing, 20 households of Scheduled Castes and Scheduled Tribes selected on systematic random sampling method for enumeration. If in a Census village or ward the number of households belonging to scheduled castes and scheduled tribes is less than 20, all the households belonging to scheduled castes and scheduled tribes in that Census village/ward will be enumerated.

*Field work:* Three Investigators will be allotted for each District and they will be under the control of the District Statistical Officer in the concerned District who will be assisted by the Analyst. The period of survey will be three months commencing from 20th December 1963.

### SCHEDULES

*Schedule I.* This schedule is meant for the listing of households of scheduled castes and scheduled tribes only.

**Block II.** Col. 1. Here enter the Census number of the household.

Col. 2. Here enter the name of the head of the household.

Col. 3. Continuous serial number should be entered in this column.

Col 4. Twenty households will be selected by the method of systematic random sampling. The sampling serial numbers will be noted in this column. If the number of households belonging to scheduled castes and scheduled tribes is less than 20, then there won't be any entry in this column.

## SCHEDULE II

The extent of indebtedness on the date of survey only will be ascertained by enumerating separately each outstanding loan in Block 7 of the Schedule. The schedule consists of eight blocks.

**Block I** This block is meant for recording the identification particulars of the sample household. All the items are self-explanatory. In Item 3, in the case of Municipal towns ward No. should also be noted.

**Block II—Item 1.** Only the normally resident members of the household will be taken into account for determining the household size.

**Item 2 & 3.** Area of land owned and possessed by the household on the date of the survey would be recorded against items 2 & 3 respectively in cents

Land owned/possessed by the household would be the sum total of the land owned/possessed by the individual members of the household.

**Item 5.** The source from which the major part of the income of the household is derived will be written here.

**Item 7.** Whether the household had any indebtedness or not, on the date of survey, would be indicated against this item by codes 1 and 2. In case of households reporting no indebtedness (code-2) there would be no scope for entry in Block-7.

**Item 8.** If the household belongs to scheduled caste, write against this item S. C. and if it belongs to scheduled tribe write S. T.

**Block III—**In this Block the details regarding housing conditions should be collected. The items are self explanatory.

**Block IV—**For Col. (5) marital status the following codes should be adopted. Never married 1, married for the first-2, married not for the first time-3, widowed-4, divorced-5, separated-6.

**Col. 6 & 7.** The educational standard of individual members of the household should be noted in this column against entries in col. (2). The following codes should be adopted.

**Col. 8.** The details of the Scholarship, fee concession, and other educational grants should be separately shown.

**Col. 9.** The actual reason for discontinuance may be given.

**General:** Illiterate-1, Literate but below primary-2, Primary-3, Middle-4, S. S. L. C.-5, Graduate-6, Post Graduate-7, Technical-Nil-1, Holder of diploma, Certificate or equivalent-2, holder of degree or equivalent-3.

**Col. 10.** The activity status of the members may be noted by the following codes. If any member/more than has one activity status they may be entered

one below the other according to their importance and the details should be entered in columns 11 to 14.

1. Employer
2. Employee—daily wages
3. Employee—weekly wages
4. Employee—monthly wages
5.                   Own account worker
6.                   Unpaid family enterprise worker
7. Unemployed
8. Not in the labour force.

Col. 11. The actual industry occupation of members having the codes (1) to (6) in col. (10) may be described.

Col. 12. The normal working hours in the occupation should be entered here.

*Income and Expenditure.*

Block V.—In this block the income and expenditure for the last one year i. e. 365 days previous to the date of visit may be noted.

Item (6) Here will be noted the amount received as assistance from the Social Service Board, Harijan Welfare department, Education Department or such other bodies.

Expenditure.—All the items in the expenditure side should also be filled up after detailed enquiries.

Block VI.—The average monthly income of household members should be noted in this Block.

Block VII.—In this block particulars of each loan outstanding on the date of survey shall be noted in the space provided (dotted). Provision has been made for recording twelve loans. In case where the number of loans is larger additional schedules may be used. The various items on which information is sought to be obtained in respect of each outstanding loan are specified in cols. (1) to (12). Most of these items are self-explanatory in nature. Information under cols. (2), (5), (6), (7) and (10) will be recorded in code numbers. The code numbers of the possible answers are given in the foot-note to the schedule or along with the item itself.

Col. 1. The source from which the loan was taken will be stated here.

Col. 4. The entry here will be the month and year in which the loan is taken.

Col. 8. The period of compounding will be written here eg. week, month, quarter, year, etc.

Col. 10, 11 & 12. The amount of loan outstanding on the date of survey in respect of principal and interest will be entered in cols. (10) and (11) respectively or each loan. The sum of the entries in col. (10) and (11) would be entered in col. (12).

## Appendix II

SURVEY ON INDEBTEDNESS AMONG SCHEDULED  
CASTES AND SCHEDULED TRIBES—LIST OF  
SELECTED KARA/DESOM

<i>Name of Taluk</i>	<i>Name of Village</i>	<i>Name of Kara/Desom</i>
<b>TRIVANDRUM DISTRICT</b>		
Neyyattinkara	Ottasekharamangalam	Mailakara } Mukunnaro Kallikad }
	Athiyanloor	Chithirapazhanji
	Kunnathukal	Kallimoottukani
Trivandrum	Veiloor	Palliveed
	Iroopara	Uthiyaramoola
	Ulloor	Mavarathalakonam
	Anchamada	Muttada
	Trivandrum	Muttakkad
Nedumangad	Pullampara	Nellanad East
	Uzhamalackal	Chittvect Muri North
	Veeranakavu	Veeranakavu Kara
Chirayinkil	Edava	Odayam
	Ottoor	Mullaramkottu
	Vallalloor	Kizhaperoor
	Nagaroor	Nagaroor
	Pulimath	Pulimath
<b>QUILON DISTRICT</b>		
Quilon	Mulavana	Mulavana
	Adichanalloor	Thazhathalacherry
	Monroe Island	Nenmani
	Thrikadavoor	Murunthal
	Mayyanad	Thekkumkaracherry
Kottarakkara	Kottarakkara	Padinjattinkara
	Ezhukone	Karuveli
	Pooyappally	Chenkulam
	Ittiva	Kizhuthoni
Pathanapuram	Aryankavu	Aryankavu
	Anchal	Panayanacherry
	Vilakkudi	Kariyara
Pathanamthitta	Perunade	Perunade
	Iravon	Iravon
	Omalloor	Mannaramala
Kunnathoor	Angadickal	Angadickal Vadakke Kara
	Pallickal	Pallickal
	Kunnathoor	Kunnathoor East
Karunagappally	Kulasekharapuram	Kotiakkupuram
	Thevalakkara	Arinalloor

SURVEY ON INDEBTEDNESS AMONG SCHEDULED  
CASTES AND SCHEDULED TRIBES—LIST OF  
SELECTED KARA/DESOM

<i>Name of Taluk</i>	<i>Name of Village</i>	<i>Name of Kara/Desom</i>
<b>ALLEPPEY DISTRICT</b>		
Sherthala	Thaikkattussery	Thevaravattam
Kuttand	Mararikulam vadakku	Perunnermangalam
	Kainakari	Attuvathala
Ampalapuzha	Champakulam	Pullangadi
	Ariyad North	Perumthuruth
Thiruvalla	Kaviyoor	Njalbhagam
	Eraviperur	Vallamkulam West
Chengannoor	Mannar	Kurattikad
	Chengannoor	Budhannoor
Karthigappally	Karuvatta	Karuvatta vadakku
	Keerikkad	Karuvattumkuzhi
Mavelikkara	Bharanikavu	Kattachira
	Noornad	Naduvilemuri
	Pandalam South	Padikkottackal
	Peringala	Koipallykaranma
<b>KOTTAYAM DISTRICT</b>		
Deviculam	Vellathooval	Koombanpara
	Pallivassal	Pallivassal
	K. D. Hills	Devikulam Town
	Keezhanthoor	Chorakkulam
Udambanchola	Udambanchola	Attupura
Meenachil	Melukavu	Melukavu
	Lalam	Nechipuzhoor
Vaikom	Velloor	Keezhaveloor
	Vadakkemuri	Padinjaremuri
Kottayam	Onamthuruthy	Onamthuruthy
	Panachikkad	Velloothuruthi
Changanacherry	Vellavoor	Vellavoor
Kanjirappally	Mundakayam	Palpra
Peermade	Elappara	Vembanad
	Peruvanthanam	Peruvanthanam South
	Periyar	Vazhadi
<b>ERNAKULAM DISTRICT</b>		
Parur	Chennamangalam	Vadakkumpuram
	Varapuzha	Manjural
Alwaye	Kothakulangara North	Azakam
	Chowara	Edanad
Kunnathunad	Vengoor East	Nedungapara
	Aikaranad North	Pangode
Kanayannoor	Kulayettikara	Karunelapetti Desom
	Mulavacade	Ponnarimangalam
	Manakunnam	Parur

<i>Name of Taluk</i>	<i>Name of Village</i>	<i>Name of Kara Desom</i>
Cochin	Pallipuram	Chrai
Muvattupuzha	Elamgunnapuzha	Ochanthuruthu Desom
	Eramalloor	Nellikuzhi
Thodupuzha	Thirumarady	Kakoor
	Kudayathoor	Kolappara
	Thodupuzha	Kolani

## TRICHUR DISTRICT

Thalappally	Mayannoor	Chiramkara
	Kadavalur	Korat kara,
	Mullur kara	Mullur kara
	Thayyoor	Thayyoor
Trichur	Anjur	Attampully
	Nettissery	Mukkattu kara
	Edakuanni	Edakunni
	Padiyam	Edathiri
Chowghat	Venkidangu	Venkidangu
	Padinharevempalloor	Padinharevempalloor
Crangannoor	Lokamaleswaram	Lokamaleswaram
Mukundapuram	Nenmanikara	Madavakara
	Manavalasserry	Challoor
	Muriyad	Vezhakathu kara
	Alur	Alur
	Thirumukulam	Kochukadavu

## PALGHAT DISTRICT

Perinthalmanna	Chengaleeri	Kulappadam
	Mankada	Mankada
	Angadipuram!	Angadipuram
	Anamangad	Anamangad
Ponnani	Kanhiramukku	Kanhiramukku
	Vylathur	Vylathur
	Ezhuvanthurthy	Theyyengad
Ottappalam	Chalavara	Chalavara
	Thirunarayanapuram	Kuravattur
	Maruthur	Poovakode
	Ottappalam	-
Palghat	Nochupully	..
	Kinassery	..
	Panayur	..

SURVEY ON INDEBTEDNESS AMONG SCHEDULED  
CASTES AND SCHEDULED TRIBES—LIST OF  
SELECTED KARA/DESOM

<i>Name of Taluk</i>	<i>Name of Village</i>	<i>Name of Kara/Desom</i>
Alathoor	Varode	..
	Vilayachathanur	..
	Pazambilakode	..
Chittoor	Manchakunnampathy	..
	Kollengode	..
	Ozhalapathy	..
KOZHICODE, DISTRICT		
Badagara	Maniyoor	Maniyoor
Quilandy	Muyipoth	Muyipoth
	Viyur	..
	Kokallur	Eramangalam
Kozhikode	Raroth	Raroth
	Parannur	Punnurcherupalam
	Elathil	Elathil
	Kumaranellur	Kumaranellur
Tirur	Olakkara	..
	Thrikkandiyoor	..
	Kuttiapuram	..
Ernad	Cheruvayoor	Cheruvayoor
	Perakamanna	Perakkamanna
	Chelamanna	..
	Nediyirippu	Nediyirippu
S. Wynad	Vettikattiri	Valarad
	Kottathara	..
	Muttil	..
	Sultan's Bathery	..
	Muppainad	..
CANNANORE DISTRICT		
Kasargode	Perdala	..
	Karadka	..
	Kudlu	..
Hosdurg	Panathady	..
	Cheruvathur	..
Thaliparamba	Eruvassi	Payyaavoor
	Cheleri	Nuneri
Cannanore	Cheruthazham	..
	Kunhimangalam	Kunhimangalam
Tellicherry	Vekkalam	Vayannoor
N. Wynad	Vemom	Vemom
	Anchukunnu	Anchukunnu

**MUNICIPALITIES AND WARDS SELECTED  
FOR THE SURVEY**

<i>Name of Municipal Town.</i>	<i>Ward No. and Name.</i>
<b>TRIVANDRUM DISTRICT</b>	
Neyyattinkara	2. Athiyannoor 3. Puthanampalam
Trivandrum Corporation	25. Beach II 27. Sreevaraham
Attingal	8. 9.
<b>QUILON DISTRICT</b>	
Quilon	7. Mundackal East 10. Contonment
<b>ALLEPPEY DISTRICT</b>	
Kayamkulam	4. Kannamppally 17. Pathiyoor
Mavelikkara	4. 11.
Thiruvalla	11. 18.
Alleppey	34. Kottamkulangara 35. Kallercode
Sherthalai	7. Varanad 9. Kokkaparambath
<b>KOTTAYAM DISTRICT</b>	
Changanacherry	1. Vazhappally West. 11. Ananthapuram
Kottayam	4. Convent ? 23. Thazhathangadi South
Palai	10. Kizhathadiyoor West 14. Palai East
Vaikom	14. Palace 15. Udayanapuram
<b>ERNAKULAM DISTRICT</b>	
Muvattupuzha	2. Kadathy 16.
Mattancherry	10. 23.
Fort Cochin	11. 16.
Ernakulam	9. 23.



<i>Name of Municipal Town.</i>	<i>Ward No. and Name.</i>
Perumbavoor	4. Sasthamangalam 5. Chengamanadh ward
Alwaye	4. 9.
Parur	8. 15.
<b>TRICHUR DISTRICT</b>	
Irinjalakuda	3. 8.
Trichur	13. 24.
Kunnamkulam	11. 12.
<b>PALGHAT DISTRICT</b>	
Chittur-Thathamangalam	9. 14.
Palghat	16. 21.
<b>KOZHIKODE DISTRICT</b>	
Kozhikode	17. 23.
Badagara	15. Meypayil North 16. Meppayil South
<b>CANNANORE DISTRICT</b>	
Tellicherry	10. Narangapuram 15. Kuzhipangad
Cannanore	5. Bakkat 12. Kottaparamb