

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

Introduction:

The Kerala State Government in Memorandum No 56972-M4-60-RD dated 10th May 1963 requested the Department of Statistics to conduct a study on the problem of indebtedness among Scheduled Castes and Scheduled Tribes in the State. A scheme to conduct a Sample Survey to study the problem was forwarded to the Government on 24-6-1963. The Schedules prepared for the survey were sent to the Director of Harijan Welfare also for suggesting changes if any. Government in G.O. MS. 820 dated 17-10-1963 from the Revenue Department approved the scheme and sanctioned the following Staff for a period of three months to undertake the compilation work.

Research Assistant	..	1
Compilers	..	3

The field work of the survey was commenced during the latter half of December 1963 and completed by the end of April 1964.

The object of the survey was to assess the magnitude of indebtedness among Scheduled Castes and Scheduled Tribes as well as to study the Social and Economic environments in which they live. The survey covered the entire State.

Sampling Plan:

Considering the limited time and personnel available, the Survey was confined to 150 Census Villages and 58 Municipal Wards. The 150 Census Villages were allotted to the different taluks in proportion to the population of Scheduled Castes and Scheduled Tribes in each Taluk. The 58 Municipal Wards were equally distributed among the 29 Municipalities and Corporations. The list of villages and wards selected for the survey is appended. From each selected village 20 households of Scheduled Castes and Scheduled Tribes were chosen for the survey by the systematic sampling method after preparing a list of Scheduled Caste and Scheduled Tribe households in the village. From each of the Municipalities and Corporations 2 wards were selected with equal probability and from each selected ward 20 households of Scheduled Castes and Scheduled Tribes were selected by the systematic sampling method. Instructions were issued to the field staff that if in any selected Village/Ward the number of Scheduled Castes and Scheduled Tribes households is less than twenty then all the households have to be enumerated.

On the whole 4160 households were planned to be enumerated. But in a few villages and municipal wards the required number of 20 households could not be obtained and only 3800 households could be actually enumerated.

The field work of the survey was conducted by trained Investigators under the immediate guidance and supervision of the District Statistical Officers. In each district three Investigators were allotted for conducting the household enquiry. The investigators were given special training before the actual field work was commenced.

As stated in the foregoing paragraph 3800 households only could be canvassed for the enquiry as against 4160 households planned. The number of households selected for the survey and that actually enumerated from each district is given below:--

Districts	Urban		Rural		Total	
	Number of households		Number of households		Number of households	
	Selected	Enumerated	Selected	Enumerated	Selected	Enumerated
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Trivandrum	120	120	320	320	440	440
Quilon	40	40	440	376	440	416
Alleppey	160	108	320	283	480	391
Kottayam	200	177	300	296	500	473
Errakulam	280	164	300	295	580	459
Trichur	120	78	320	320	440	398
Palghat	80	61	400	387	480	448
Kozhikode	80	80	400	378	480	458
Cannanore	80	77	240	240	320	317
State	1160	905	3000	2895	4160	3800

Among the 3800 households enumerated, the Scheduled Tribe households numbered 326 (8%) only. In some of the districts no Scheduled Caste household could be obtained in the Selected Sample.

Districts.	Number of households enumerated.			
	Scheduled Caste.	Scheduled Tribe.	Total.	
(1)	(2)	(3)	(4)	
Trivandrum	..	414	26	440
Quilon	..	410	6	416
Alleppey	..	374	17	391
Kottayam	..	473	..	473
Ernakulam	..	446	13	459
Trichur	..	398	..	398
Palghat	..	448	..	448
Kozhikode	..	378	80	458
Cannanore	..	127	184	317
State	..	3474	326	3800

The maximum number of Scheduled Tribe households found in the sample was in Cannanore District.

General features of the population :

Scheduled Castes and Scheduled Tribes form about ten per cent of the population in the State. They form a significant element in the Hindu population of the State. The Scheduled Castes are found distributed all over the State. But the Scheduled Tribes are generally seen in the hilly regions especially in the Malabar region. During the course of the survey, the Supervisory Officers in the field were requested to make a detailed report of the Social and Religious customs and manners prevalent among the Scheduled Castes and Tribes. It is seen that regarding the Scheduled Caste and Tribe population, which reside in villages along with other castes of people, they follow more or less the same customs and manners prevalent among the other Hindus in these areas. In the case of the tribal population which live in the hilly region especially in the High Ranges and the Wynad and Attappadi Hills, it is found that each of the hill tribe has its own distinct individuality regarding the social customs. Each tribe has a separate way of social life distinct from the other.

Most of the Scheduled Castes and Tribes living in villages and towns are agricultural labourers or coolies. So far as family earnings are concerned both the grown up male and the female members add to the income. Along with the male members of the family, females also go to work in a majority of the households, to earn their living.

Most of these families have only subsistence income and do not inherit anything nor do they bequeath anything to their descendants. 'Marumakkathayam' is generally followed as the inheritance rule.

Regarding marriage and the position of Women in Society it is gathered that women are having equal status with men. Normally monogamy is prevalent among the Scheduled Castes and Tribes and Polygamy is very rare.

The average size of a Scheduled Caste household, according to the results of the survey, is found to be 5.3 only whereas it is 5.8 in the case of Scheduled Tribes. But in the general population, according to the 1961 census, the average size of a household is only 5.1. The average size of the Scheduled Caste and Scheduled Tribe family is therefore found to be greater than that of the general population. In the sample households selected for the enquiry about half of the households enumerated have 4 to 6 members. Nearly one-fifth is having less than four members and the rest is having 7 and more members. The percentage distribution of the sample households according to the size is given in the following table:—

Percentage distribution of households.

<i>Households Size.</i>	<i>Scheduled Caste.</i>	<i>Scheduled Tribe.</i>
(1)	(2)	(3)
1-3	20.8	20.9
4-6	48.4	50.0
7 and above	30.8	29.1
Total	100.0	100.0

It is seen from the above table that the distribution of the sample households in the different size groups is more or less the same in both the communities, though the average size of the family varies.

The number of females for every 1,000 males (i.e. Sex Ratio) is found to be 988, according to the survey, among the Scheduled Castes and 983 among the Tribes. But according to the results thrown out by the 1961 census the sex ratio among the Scheduled Castes is 1015 and the same among the tribal population is 1,000. The divergence in the results obtained may be due to the fact that the survey covered only about one per cent of the Scheduled Caste and Tribe population in the States.

About 40 per cent of the sample population is found to be in the age-group 0-14. The percentage of population in the working age-group (15-59) is found to be 54. The distribution of the population in the different age groups is as given in the sub-joined table.

**Age distribution of the population
(Per cent)**

<i>Age-group</i>	<i>Scheduled Caste (%)</i>	<i>Scheduled Tribe (%)</i>
(1)	(2)	(3)
0-4	13.0	13.7
5-9	13.2	15.0
10-14	13.5	12.4
15-19	9.8	8.5
20-24	7.9	7.0
25-29	7.7	8.4
30-39	12.9	13.8
40-49	9.6	9.6
50-59	6.3	6.8
60 and above	6.1	4.8
Total	100.0	100.0

It may be noted in this connection that the percentage of population in the working age-group in the general population is 52 according to the 1961 census. This shows that the distribution of the Scheduled Caste and Scheduled Tribe population in the different age-groups follow more or less the same pattern of the general population. Even when the Scheduled Castes and Tribes are considered separately the conclusion arrived at is seen to be correct.

So far as education is concerned, majority of the Scheduled Caste and Tribe population are illiterates. About 60 percent of the Scheduled Castes and more than three-fourth of the Tribes are reported to be

illiterate. Even among the literates more than 50 per cent have only education below the primary level. The percentage distribution of the population according to the general education is given below :—

<i>Standard</i>	<i>Scheduled Caste %</i>	<i>Scheduled Tribe %</i>
(1)	(2)	(3)
1. Illiterate	59.6	76.2
2. Literate, but below Primary	22.1	14.8
3. Primary	12.4	6.4
4. Middle	4.9	2.2
5. S. S. L. C.	1.0	0.4
6. Graduate	..	..
7. Post-Graduate	..	..
Total	100.0	100.0

Only one per cent of the Scheduled Castes and less than half a per cent of Scheduled Tribes could get education upto the S. S. L. C. and above. Even though the percentage of graduates is shown in the above table as Zero, 9 persons out of the 21188 persons enumerated are reported as graduates. But it is to be mentioned here that not even a single post-graduate belonging to Scheduled Caste or Tribe could be obtained in the Sample selected for the Survey. It is seen from the above table that the tribes are far behind the caste population with regard to education.

Considering the educational standard of the male and female population separately it is seen that only 21 per cent of the males and 14 per cent of the females could secure education of the primary level and above.

<i>Item</i>	<i>Scheduled Caste</i>		<i>Scheduled Tribe</i>	
	<i>Male</i>	<i>Female</i>	<i>Male</i>	<i>Female</i>
(1)	(2)	(3)	(4)	(5)
1. Illiterate	52.5	67.3	71.2	81.4
2. Literate but below primary	25.3	18.5	17.9	11.6
3. Primary	14.6	10.2	7.7	5.2
4. Middle	6.1	3.5	2.8	1.6
5. S. S. L. C.	1.5	0.5	0.4	0.2
6. Graduate	..	..	..	..
7. Post-graduate	..	..	..	..
Total	100.0	100.0	100.0	100.0

It is seen from the above table that literacy among the Schedule Castes are 48% and 33% respectively and that among the Schedule Tribes are 29% and 19% respectively. The corresponding percentages among the general population in Kerala as per the 1961 census are 55 and 39 respectively and the same for all India are 34 and 13 respectively. Thus it is seen that in the matter of literacy, the Scheduled Castes and Tribes are behind in general population of Kerala but are not so with regard to the general population of India as a whole. In fact the Scheduled Castes in Kerala are much ahead of the general population of India in this respect. The literacy in the age-group 5-19 is about 65 per cent. But 55 per cent of the population in that age-group are educated upto primary level only.

In the case of technical education, the position is seen to be still worse in the sample households. Among the persons covered by the Survey only 0.1 per cent had some technical education and that too only upto a certificate or diploma level. The conclusion is found to be the same even when the Scheduled Caste households and Scheduled Tribe households are considered separately.

The general backwardness in education among the castes is attributable to many reasons. During the course of the survey an attempt was made to collect information on the reasons for the discontinuance of education from the members of the sample households. It is seen from the survey that about 6 per cent of the Scheduled Castes and 15 per cent of the Tribes put forth 'financial difficulty' as the main hindrance of their education. Another 3 per cent of the castes and 6 per cent of the tribes point out 'lack of aptitude' as the reason. But in the case of about 90 per cent of the cast population and about 80 per cent of the tribes there is no specific reason for discontinuance of education.

Now coming to the other social aspects of the Scheduled Castes and Tribes the survey revealed that second marriages are also prevalent among the female sex of the population to some extent. In some parts of the State even child marriage is seen prevalent even now though very rarely among the castes and tribes. 7 out of the 1377 females in the age-group 10-14 and 9 boys out of 995 boys in the age-group 15-19 are reported as married persons.

The financial position of the Scheduled Castes and Scheduled Tribes are not at all satisfactory though they are economically better or at least equal to the other so-called higher strata of the general population of the State. The average number of earners per household is found to be about 2.4 both among the Scheduled Castes and Tribes households.

Out of the total population of 21188 persons in the sample households 10277 persons are not in the labour force and the rest 10911 persons reported their activity status. More than two-third of labour force earn their livelihood as workers on daily wages and about 3 per cent on weekly wages. The percentage distribution of the labour force is given in the table overleaf.

<i>Activity status.</i>	<i>Scheduled Caste. (%)</i>	<i>Scheduled Tribe. (%)</i>
(1)	(2)	(3)
1. Employer	0.2	..
2. <i>Employee:</i>		
(i) Daily Wage	68.9	61.9
(ii) Weekly Wage	2.8	6.7
(iii) Monthly Wage	4.7	3.1
3. Own account worker	8.4	6.8
4. Unpaid family enterprise worker.	8.6	8.1
5. Un-employed.	6.4	13.4
Total.	100.0	100.0

About 7 per cent of the Scheduled Castes and 14 per cent of the Tribes in the labour force is reported as unemployed. About 60 per cent of those who are employed get work for 10 to 20 days in a month and about 30 per cent get work for more than 20 days a month.

So far as the earnings of the Scheduled Castes and Scheduled Tribes are concerned about 90 per cent of the male workers get only average income less than Rs. 60 per month. About 95 per cent of the female earners get only less than Rs. 40 per month.

Percentage distribution of earners according to their monthly income is given below:—

<i>Income Group.</i>	<i>Male (%)</i>	<i>Female (%)</i>
(1)	(2)	(3)
0-19	19.8	69.2
20-39	47.2	25.6
40-59	21.9	3.1
60-89	9.0	1.7
90-119	1.3	0.3
120 and above	0.8	0.1
Total	100.0	100.0

More than two thirds of the female workers could earn only less than Rs. 20 a month. The male workers getting a monthly income Rs. 90 and above is hardly two per cent while the corresponding percentage among females is as low as 0.4 per cent. When the Scheduled Castes are considered separately more or less the same proportion holds good in the different income groups.

In the case of the scheduled tribes more than 75 per cent of the males and about 96 per cent of the females earn only less than Rs. 40 a month. About one fourth of the males and three fourth of the females have income less than Rs. 20 per month. The percentage distribution of the scheduled caste and tribe earners in the different income groups is given in the table below:—

<i>Percentage distribution of earners.</i>				
<i>Monthly Income Group</i> (Rs.)	<i>Scheduled Caste.</i>		<i>Scheduled Tribe.</i>	
	<i>Male.</i>	<i>Female.</i>	<i>Male.</i>	<i>Female.</i>
(1)	(2)	(3)	(4)	(5)
0-19	19.5	68.7	22.6	75.1
20-39	46.8	26.0	52.6	20.6
40-59	22.8	3.2	13.3	2.3
60-89	9.0	1.7	8.3	1.7
90-119	1.2	0.2	1.6	..
120 and above	0.7	0.2	1.6	0.3
Total	100.0	100.00	100.0	100.0

The table shows that the income of scheduled tribe families is below that of the Scheduled Castes in a majority of the families.

Now considering the 'family' as the unit of study it is seen from the survey that "agriculture labour" is the main source of income in about half of the Scheduled Caste and Tribe families enumerated. More than a quarter of the families earn their livelihood through 'ordinary labour' or 'Cooli'. Households whose major source of income is 'Government Service' form only about 4 per cent of the sample families. The following table gives the percentage distribution of the sample households according to source of income.

<i>Source of income.</i>	<i>Scheduled Caste.</i> (%)	<i>Scheduled Tribe.</i> (%)
(1)	(2)	(3)
1. Agriculture labour	47.2	50.3
2. Other agricultural services	0.6	0.6
3. Small Scale and Handicrafts	6.3	4.6
4. Training	0.6	0.3
5. Government Service	4.0	4.9
6. Cooli	26.5	28.8
7. Others	14.8	10.5
Total	100.0	100.0

The Scheduled Caste families and the tribe families when considered separately show that the distribution of the two types of families in the different occupation is more or less the same.

All these sample households when classified according to their monthly income, show that about 24 percent of the Scheduled Caste families and about 30 percent of the tribe families have only an income below Rs. 40 per month. More than half the Scheduled Caste and Tribe families get only less than Rs. 60 a month. The percentage distribution of households according to monthly income is given below:

<i>Income Group</i>	<i>Scheduled Caste</i>	<i>Scheduled Tribe</i>
(1)	(2)	(3)
0— 19	2.4	2.1
10— 39	21.3	27.0
40— 59	30.7	25.2
60— 89	28.9	21.2
90—119	8.4	8.9
120 and above	8.3	15.6
Total	100.0	100.0

The re-classification of the households according to the annual income show that more than three fourths of the households are of income below Rs. 1000 annually. Another one sixth of the families fall in the income slab Rs 1000-1499. About 6 percent have annual income between Rs. 1500 and Rs 2000. The percentage of households having income Rs. 2000 and above per annum is as low as 3 percent.

About 90 percent of the scheduled caste families and 84 percent of the tribe families live in their own houses. 80 percent of these 'owned' houses are of thatched roof and mud floor. More than half of these buildings are constructed with mudwall and another one fourth with leaves. A few families are reported as housed in quarters provided by the employers and the remaining in rented or rent free buildings. All the families who are reported to be residing in quarters provided by employers are seen to be scheduled castes.

About 95 percent of the households surveyed are in possession of some land. Regarding the extent of land in possession the Scheduled tribes are ahead of the caste people. The percentage of the Scheduled Caste families possessing 50 cents and above is only 17 while the corresponding percentage among the tribe is as high as 47. The distribution

of households according to the extent of land in possession is as follows:—

<i>Land in cents</i>	<i>Scheduled Caste</i>	<i>Scheduled Tribe</i>
(1)	(2)	(3)
5	20.6	3.3
5—9	22.0	31.5
10—19	19.7	5.6
20—49	21.2	12.8
50 and above	13.5	46.8
Total	100.0	100.0

About one fifth of the scheduled caste families possess only less than 5 cents whereas the corresponding proportion among the tribes is only one thirtieth. 48 percent of the lands in possession of the scheduled castes are Kudikidappu and 32 percent are of ownership tenure. 8 percent of lands are puramboke lands.

In the case of scheduled tribes 37 percent are Kudikidappu lands and 35 percent 'owned' lands.

Percentage distribution of Land according to type of land.

<i>Type of land</i>	<i>In possession of</i>	
	<i>Scheduled Caste</i>	<i>Scheduled Tribe</i>
(1)	(2)	(3)
1. Puramboke ..	7.7	11.5
2. Forest ..	0.2	8.4
3. Kudikidappu ..	48.1	37.4
4. Leased in ..	12.1	8.1
5. Owned ..	31.9	34.6
Total ..	100.0	100.0

12 percent of the land in possession of the scheduled tribes belong to Puramboke lands. About 9 percent of the land are forest lands. Regarding the possession of puramboke and forest the tribes are far ahead of the scheduled castes.

Indebtedness :

As stated in the introductory part of this report the prime importance of the survey was to collect adequate and reliable information on the extent of indebtedness prevalent among the scheduled caste and tribes as also the conditions attached to these loans.

The results of the survey shows that about 47 percent of the scheduled caste and 36 percent of the tribe households contacted have taken loans from outside. Three fourth of the indebted scheduled caste and more than two third of the indebted tribe families are of income less than Rs. 1000 per annum.

45 percent of the scheduled caste house holds and 35 percent of tribe households with annual income less than Rs. 1000 are seen to be indebted. The percentage of indebted households in each income group is as follows:—

<i>Income Group</i>	<i>Percentage of</i>	
	<i>Scheduled Caste Households</i>	<i>Scheduled Tribe Households.</i>
(1)	(2)	(3)
500	38.6	34.8
500—999	48.8	35.3
1000—1499	46.7	42.0
1500—1999	56.4	34.6
2000 and above	57.4	31.8
All income	46.5	35.9

It is seen from this table that higher the income group higher is the proportion of indebtedness.

In the case of 57 per cent of the indebted scheduled caste families only one loan was outstanding at the time of the enquiry. The corresponding percentage among the tribes is 71. The distribution of indebted households according to the number of loans outstanding is as follows:—

<i>No of Loans</i>	<i>Percentages of households</i>	
	<i>Scheduled Caste</i>	<i>Scheduled Tribe</i>
(1)	(2)	(3)
1	57.4	71.0
2	20.4	18.8
3	10.9	6.8
4 and above	11.3	3.4
Total	100.0	100.0

The value of loan outstanding is below Rs. 500 in the case of 97 percent of the indebted scheduled caste and 89 percent of the tribe families.

<i>Amount of Loan in Rupees.</i>	<i>Percentage of indebted Households.</i>	
	<i>Scheduled Caste</i>	<i>Scheduled Tribe.</i>
(1)	(2)	(3)
— 25	19.0	6.8
25 — 49	20.4	15.4
50 — 99	24.3	18.8
100 —199	19.1	30.0
200 —499	14.1	17.9
500 and above	3.1	11.1
Total	100.0	100.0

About 64 per cent of the indebted scheduled caste households have a liability less than Rs. 100. The corresponding percentage among the indebted scheduled tribe households is 41.

Considering the loans individually it is seen that more than 80 percent of the loans taken by the Scheduled Castes and 55 percent of the loans taken by the Tribes are of value less than Rs. 100.

When the loans outstanding are categorised according to the purpose of the loans taken, it is found that 54 percent of the loans taken by the Scheduled Castes and 67 percent of those obtained by the tribes are for meeting the normal domestic expenditure.

<i>Purpose of Loan</i>	<i>Percentage of loans outstanding among</i>	
	<i>Scheduled Caste</i>	<i>Scheduled Tribe.</i>
(1)	(2)	(3)
1. Acquisition of assets	3.0	6.9
2. Current expenditure in Agriculture	1.0	1.1
3. Manufacture	0.7	..
4. Other economic activity	6.6	16.0
5. Normal domestic consumption	54.1	67.4
6. Ceremonials	9.4	0.6
7. Others	25.2	8.0
Total	100.0	100.0

More than one third of the loan taken by the Scheduled castes are in connection with some ceremonials or other unspecified purposes.

The survey also attempted to collect information on the credit agencies prevalent among the Scheduled Castes and Tribes. It is seen that the recognised credit agencies such as commercial banks and co-operative Societies play only a very little role in extending financial assistance to the Scheduled Castes and Tribes. The categorisation of the loans according to the credit agencies is given below:

<i>Name of Credit Agency.</i>	<i>Percentage of loan taken by</i>	
	<i>Scheduled Caste</i>	<i>Scheduled Tribe.</i>
(1)	(2)	(3)
1. Commercial bank	8.0	12.1
2. Life Insurance Corporation	0.6	..
3. <i>Government</i>		
(a) Harijan Welfare Department	0.3	..
(b) Others	0.7	1.1
4. Co-operative Society	3.5	3.4
5. Professional money lenders	11.3	6.3
6. Owner of land	5.6	1.1
7. Others	70.0	76.0
Total	100.0	100.0

70 per cent of the loans among the Scheduled Castes and 76 per cent of the same among the tribes are obtained through unspecified credit agencies. It is seen that the credit agencies 1 to 4 play only a very little role in providing financial assistance to the depressed castes.

In the case of about 7 per cent of the loans taken by the Scheduled Castes and Tribes, "land and building" is given as the security. But 75 per cent of the loans outstanding among the Scheduled Castes and 68 per cent of the loans among the Tribes are obtained without giving any security. The distribution of loans according to the securities provided is as follows:-

<i>Nature of security</i>	<i>Percentage of loans taken by</i>	
	<i>Scheduled Caste</i>	<i>Scheduled Tribe</i>
(1)	(2)	(3)
1. Land and building	6.9	7.4
2. Ornaments	11.7	17.7
3. Other goods and equipments	3.0	0.6
4. Others	3.5	6.3
5. No security	74.9	68.0
Total	100.0	100.0

It is also seen that 72 per cent of the loans outstanding among the Scheduled Castes and 73 per cent of the same among the Tribes are interest free loans. There are also loans which bear interest over 15 per cent.

<i>Interest rate.</i>	<i>Percentage of loans outstanding among.</i>	
	<i>Scheduled Caste</i>	<i>Scheduled Tribe</i>
(1)	(2)	(3)
— 0	71.7	73.2
1— 6	5.1	12.0
7— 9	2.7	3.4
10—12	8.4	10.3
13—15	0.2	..
Above 15	11.9	1.1
Total	100.0	100.0

12 per cent of loans outstanding among the Scheduled Castes carry interest 15 per cent and above.

To sum up, the survey revealed that a good percentage of the Scheduled Caste and Tribe families have taken a number of loans. The total liability of a family is limited viz. below Rs. 200 in more than 80 per cent of the indebted households. This cannot be considered as too small compared to the average monthly income of the Scheduled Caste and Tribe families.

Copies of the Schedules and instructions used for the survey and the list of villages selected for the survey are appended.

SUMMARY OF FINDINGS

1. About 60 per cent of the Scheduled Castes and 76 per cent of the Tribes are illiterates. Literates with primary and above education in the two sectors of population are 18 per cent and 9 per cent respectively. The Scheduled Castes and Tribes are far behind the other so called higher strata with regard to education.

2. 6 per cent of the Scheduled Castes and 15 per cent of the Scheduled Tribes covered by the survey put forth 'financial difficulty' as the reason for either not going to school or discontinuing their education.

3. Though the average number of earners per family is greater than 2, the average income per earner is very low. 67% of the male earners and 95% of the female earners are of income less than Rs. 40 per month.

4. 72% of the wage earners are employed either on daily or weekly wage basis.

5. In about 74% of the Scheduled Caste households and about 80% of the Tribe households agricultural labour or ordinary labour (cool) is the major source of income.

6. The average monthly income is below Rs. 60 in about 54 per cent of the Scheduled Caste and Tribe households.

7. Most of the Scheduled Castes and Tribes live in huts with thatched roof and mud floor and mudwall.

8. A majority of the households surveyed possessed some land or other. About 48 per cent of the land in possession of the Scheduled Castes and 37 per cent with the Tribes are Kudikidappu lands. Puramboke lands are also in possession of the Scheduled Castes and Tribes to some extent. In the case of Tribes, 8% of the land possessed by them is seen to be forest lands.

9. About 47% of the Scheduled Caste households and 36% of the Scheduled Tribe households are seen to be indebted.

10. 75% of the indebted caste households and about 70% of the indebted scheduled tribe households have annual income only less than Rs. 1000.

11. About 97% of the indebted Scheduled Caste households and 89% of the Tribe households have a loan liability below Rs. 500.

12. More than 54% of the loans taken by the Scheduled Castes and 63% by the Tribes are for meeting the normal household expenditure or ceremonials.

13. 70% of the loans taken by the Scheduled Castes and 76% by the Scheduled Tribes are from individuals.

14. About three fourth of the loans outstanding are interest free.

15. Rates of interest as high as 10 to 15% are also prevalent.

16. Compared to the monthly income of the Scheduled Caste and Tribe households, the liabilities outstanding now cannot be considered as too small.

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	General	Technical	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													
2													
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 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 for 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>
TRIVANDRUM DISTRICT		
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
QUILON DISTRICT		
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>
ALLEPPEY DISTRICT		
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
KOTTAYAM DISTRICT		
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	Vazardi
ERNAKULAM DISTRICT		
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
	Elamgunnapuzha	Ochanthuruthu Desom
Muvattupuzha	Eramalloor	Nellikuzhi
	Thirumarady	Kakoor
Thodupuzha	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	..
KOZHIKODE 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>
TRIVANDRUM DISTRICT	
Neyyattinkara	2. Athiyannoor 3. Puthanampalam
Trivandrum Corporation	25. Beach II 27. Sreevaraham
Attingal	8. 9.
QUILON DISTRICT	
Quilon	7. Mundackal East 10. Contonment
ALLEPPEY DISTRICT	
Kayamkulam	4. Kannamppally 17. Pathiyoor
Mavelikkara	4. 11.
Thiruvalla	11. 18.
Alleppey	34. Kottamkulangara 35. Kallercode
Sherthalai	7. Varanad 9. Kokkaparambath
KOTTAYAM DISTRICT	
Changanacherry	1. Vazhappally West. 11. Ananthapuram
Kottayam	4. Convent ? 23. Thazhathangadi South
Palai	10. Kizhathadiyoor West 14. Palai East
Vaikom	14. Palace 15. Udayanapuram
ERNAKULAM DISTRICT	
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.
TRICHUR DISTRICT	
Irinjalakuda	3. 8.
Trichur	13. 24.
Kunnamkulam	11. 12.
PALGHAT DISTRICT	
Chittur-Thathamangalam	9. 14.
Palghat	16. 21.
KOZHIKODE DISTRICT	
Kozhikode	17. 23.
Badagara	15. Meypayil North 16. Meppayil South
CANNANORE DISTRICT	
Tellicherry	10. Narangapuram 15. Kuzhipangad
Cannanore	5. Bakkat 12. Kottaparamb