CHAPTER-VI

SUMMARY AND RECOMMENDATIONS
Summary and Recommendation

Various studies on poverty have been conducted throughout the World, and the same have become a major issue all over the world. Attempts also have been made to reduce poverty all over the world at different stages. Even though reduction of poverty remains a “challenge of development.” The cause of most of the problems we face today appears to be poverty. This remains the cause of concern. This continues to be a major source of chronic headache. One must understand the meaning and concept of poverty if one has to identify the poor, formulate programmes for the reduction of poverty and evaluate the programmes. One may than go deeper and analyze the process of poverty.
'Poverty' mean 'want', or 'lack of money'. It is also a socio-economic phenomenon. It reduces the incentive of life. The economic urge is crippled with growing poverty. Man loses confidence in himself, and surrenders before challenging circumstances. It not only affects his personal attainment, but also erodes the national life. It creates an atmosphere of frustration and inaction. The peace and security is disturbed. The production activities, the development of agriculture and industries come under strain. It is a social phenomenon in which a section of the society is unable to fulfil even its basic necessities of life and remains deprived of the minimum level of living and continues to a bar subsistence level. A man without a job, without any opportunity to care for himself and his family develops a sense of bitterness and rejection. He is poor. His friends and neighbours are also poor. He is surrounded by a culture of poverty. This is what B.D. Sharma calls a 'Vicious circle of poverty.'

The content of poverty varies from country to country depending upon what a particular society accepts a reasonable good living standard for its people. Thus, in California, (USA), it would not be surprising if a family owning less than two cars may be dubbed as poor. But in India, poverty manifests itself in its starkest form as a visual of Semi-Starved, ill-clad, deprived millions of countrymen, thousands of them getting weaker everyday from malnutrition, ill-health and lack of basic amenities, a picture which is both appalling and agonizing by any standard of human existence.

Regarding the characteristics of the poor; households with lowest income per person tend to be large with many children. Family having many children is susceptible to poverty. The problems of malnutrition, lack of education, lowlife expectancy, and low-standard housing are also, as a rule, more severe in rural areas. Most of the poor are located in regions where arable land is scare, agricultural productivity is low, opportunities for non-farm employment are few, and where the demand for labour trend to be highly seasonal. The poor live in
regions that have a less promising endowments of natural resources. They also lack education and health, irrigation information, technical assistance, transport and market centre. The urban poor, typically housed in slums or squatter settlements, often to content with appalling and crowding, bad sanitation, and contaminated water. The sites are often illegal and dangerous. Child labour is common at the expense of schooling. Poverty and hunger among children is of particular concern. Mortality is high for children in destitute families. Women are often disadvantaged.

The rural poor comprise landless tenants, small landholders, agricultural labour households and village artisans. The urban poor comprise those with no or little paid jobs, hawkers, rickshaws-pullers, cart-pullers, unskilled workers etc. The poor are different in respect of their attitude and outlook. They do not plan ahead. Lack of belongingness and a lack of trust in other, is evident. Over a typical part of year the poor spend nearly all their incomes on consumption of one sort or another, and at least half of this consumption is likely to be in the form of food.

Regarding assets, the poor usually lack assets as well as low income. In local economies in which wealth and status come from the land, disadvantaged households are typically land poor or landless. Poverty is likely correlated with landlessness. Even when one owns land, the land is often unproductive and lies outside irrigated areas. The poor farmers are unable to improve such plots, since they have nominal and do not have access to credit. Many of the poor have access to land without having ownership rights. The poor are also lacking in human capital. They have a lower level of educational attainment.
Without assets such as land, the poor hire out their labour. They work as cultivators, gatherers, artisans, petty trades, wage labourers and hunters. Income is low and insecure and vary substantially according to season. In general, the poor have less access to publicity provided goods and infrastructure.

In many countries poverty is correlated with race and ethnic background. Tribal people are among those most at risk of poverty in India.

Poverty has been defined in different ways by eminent economists, social scientists and scholars. I.C. Dhingra and D. Raj, C.N. Vakil maintained the relative term. Stanley Fischer and Ruriger Dornbusch, Sibnath Bhatacharya treated it in the absolute phenomenon. B.D. Sharma discussed the phenomenon of poverty in terms of simple cause and effect relationship. Poverty as the outcome of combination of many reactions of factors like shortage of input/materials for economic development. it has many dimensions and inter-linkage a web-like structure called vicious circle of poverty. Hubert H. Humphrey discussed the characteristic features of the poor that, the poor are different in respect of attitude and outlook . . . and his family develops a sense of bitterness and rejection and is surrounded by a culture of poverty. Gunner Myrdal stated that the decline of village crafts thus intensified rural poverty. Amartya Sen considered that, “to live in poverty may be ‘sad,’ but to offend or be hurtful to society, creating problems for those who are ‘not poor,’ is, it would appear, the real tragedy. And those people whose incomes lie below that line are poor.” And, M.K. Sukuran Nair discussed the tribal economies which are discussed as ‘primitive agricultural communities,’ mainly practising shifting cultivation or engaged in hunting/ food-gathering activities. Paul A. Brinker and Joseph J. Klos have given three definitions, two are economic; that is, absolute measure and relative measure and the other is a non-economic, that is, the social indicators’ definition. Attar Chand, Ruddar Datta and K.P.M. Sundharam also maintain poverty as a social phenomenon
in which a substantial segment of a society is deprived of the minimum level of living, and also view both in absolute standard and relative standard. Human Development Report also discussed poverty in the two form - absolute term and relative term.

Absolute poverty refers to some absolute standard of minimum requirement or, a condition of acute physical starvation, malnutrition, want of clothing, and want of shelter etc. Relative poverty, is more a matter of subjective definition than of objective conditions. In such a situation a person may have everything that a normal human being requires, such as clothing, shelter and food. In short, it refers to falling behind most others in the community. An idea of comparative status and satisfaction is seen.

Poverty may be defined as the level of consumer expenditure at which a certain proportion such as 80-85 percent of the total expenditure is devoted to food (V.M. Dandekar). And, it occurs when a household cannot meet 80 percent of the minimum caloric requirements. So, the most commonly acceptable definition is given by the World Development Report (1990), for the developing Country like India, “Poverty may be defined as the inability to attain a minimal standard of living.”

Some essential/important criteria used to define the poverty line are - calculation through level of per capita income, level of per capita consumer expenditure on food, choleric value of food, cost of a balanced diet; and cost of essential of tolerable human existence etc.

World Scenario on Poverty

Poverty is, it seems, a world wide legacy. Both developed and developing countries of the world have equally faced the problem of poverty. And majority of the people in the Less Developed Countries (L.D.Cs.) have continued to live at the
low level of living extensively. 633 million people were found ‘extremely poor’ and 1,116 million poor (including extremely poor) in all developing countries in 1985. 1.3 billion people live in poverty in the world according to the World Development Report, 1990.

South Asia has the largest number of people in the world living in absolute poverty. About 43 percent in South Asia, 39 percent in Sub-Saharan Africa, 24 percent in Latin America and the Caribbean, and 14 percent in East Asia (excluding China) live in absolute poverty respectively.

According to the latest World Bank estimates (1990), 53 percent of the population in India, 29 percent in Bangladesh, 12 percent in Pakistan, 4 percent in Sri Lanka, and 53 percent in Nepal subsist in absolute poverty.

The burden of poverty is spread unevenly among regions of the developing world, among countries within those regions, and among localities within these countries. Within regions and countries, the poor are often concentrated in certain places; in rural areas within high population densities, and in resource-poor areas. Often the problems of poverty, population and the environment are intertwined. And, the incidence of poverty is often high among the ethnic and minorities; such as the indigenous people in Bolivia, Equator, Guatemala, Mexico, Peru and the Scheduled Castes and Scheduled Tribes in India.

**National Scenario on Poverty**

In India, the problem of poverty is, it appears, widespread. Even after more than forty-five years since independence, India still suffers from the problem of mass poverty. The biggest challenge being faced at present is the abject poverty.
The challenge is gigantic and pressing one. The same picture is observed in the North-Eastern Region and particularly in the hilly state of Manipur.

Unfortunately the agriculture is backward of various factors; Land holding are not economically viable. Technology is not modern and Scientific. Irrigation is not adequately ensured. The availability of High Yielding Seeds and fertilizers remains a problem. The farmers do not have easy access to institutional finance. Marketing poses a living obstacle. Illiteracy is an old problem. Mobility is poor and limited. Therefore, productivity remains fairly low. As a consequence, poverty become wide spread throughout the country. The biggest challenge being faced at present by the country is the abject poverty.

In a developing country like India, the generally accepted definition of poverty emphasis minimum level of living rather than a reasonable level of living and the poverty line generally denotes a subsistence level. This is just enough caloric intake to ward off hunger or malnutrition. The Planning Commission has defined the poverty line on the basis of recommended nutritional requirements of 2,400 calories per person per day for rural area and 2,100 calories per person per day for urban area. On the basis, the latest available percentage of poverty in the country is 36.0 (Planning commission).

Thirty six percent (36%) of the India population was below poverty line (BPL) in 1993-94, i.e., 320 million. 244 million of BPL live in rural areas (37%). The incidence of poverty, of course declines from 54.9 percent in 1973-74 to 36 percent in 1993-94. But the absolute number of poor has not declined much over this period of 20 years. There were 321 million in 1973-74 and 320 in 1993-94. The population of the rural poor was 261 in rural area in 1973074 and 244 million in 1993-94.
By and large the main determinants of poverty are:

1. lack of income and purchasing power attributable to lack of productive employment and considerable underemployment;

2. continuous rise in the price of food especially food grains which account for 70-80 percent of consumption basket;


Realising the urgency of the matter, top-most priority is being given to the Seven (7) Basic Minimum Services. They are:

1. 100 percent provision of safe drinking water in all rural and urban areas;

2. 100 percent coverage of primary health service facilities in all rural and urban areas;

3. universalisation of primary education;

4. public housing assistences to all shelterless familities;

5. extension of the mid-day meal programme in primary school in all rural blocks, urban slums and other disadvantaged sections;

6. connectivity to all unconnected villages and habitation; and

7. streamlining of the public distribution system with focus on the poor.

State Scenario on Poverty

Manipur lies in the Eastern most part of the country. The total geographical area is 22,327 sq.kms. About 9/10th of the State’s area (i.e., 20,089 sq.kms.) is
occupied and surrounded on all sides by hills and mountains in which include 67.2 percent of the forest area. Out of the total 18,37,149 population (1991 census), 34.41 percent are Scheduled Tribes and 2.02 percent Scheduled Castes. The density of population per square kilometre is 82 persons; but, only 32 in the hills and 529 in the valley.

The State is land-locked and it does not have any water way transport and railways system. Of the two National Highways No. 39 and No. 53, the former No. 39 Highway is the only main life-line for the State of Manipur.

The State has 9 revenue districts; 4 in the valley and 5 are in the hills. There are 30 sub-division; 9 in the valley and 21 are in the hill districts. And there are 31 blocks; 9 Community Development Blocks are in the valley and 22 Tribal Development Blocks are in the hill districts. There are 165 Gram Panchayats in the valley districts and 6 Autonomous Districts Councils in the hill districts. Moreover, all the hill tribes have their respective Village Authorities or Village Councils in each village.

Manipur remains basically underdeveloped State. The State is lagging far behind other states in the country in terms of availability of infrastructure for social and economic development. Further, the imbalance of development between the hill and valley is equally high.

Less diversification is seen. Occupational specialisation is equally limited. Productivity of labour is low. Sectoral mobility is limited. There is little or no scope for generation of large scale employment opportunity in the industrial field.
Till 1991, the percentage of cultivation and agricultural workers account for 66.38; those in the tiny and household industries account for 7.09 percent, and tertiary sector provided employment to 26.53 percent of the workers. But, the hill economy presents more discouraging picture with 79.73 percent being engaged in the agricultural activities. Whereas, it is 58.99 percent in the valley. The per capita income from the agricultural sector was only Rs. 1844 in 1988-89. The performance of industrial sector in the State Domestic Product (SDP) has been all along less than 20 percent. And the per capita income of the state in 1990 was Rs. 3,467 (at current price) as compared with Rs.4,252 for All-India average. The annual growth rate during the Seventh Plan period was 4.02 percent. But in 1990-91 there was further fall to 3.53 percent.

The problem of unemployment is another factor of poverty. The state is having 2,92,559 applicants on the exchange live-register at the end of August 1991. And, the percentage of poverty according to survey conducted all over the state in 1988 by the government of Manipur was found as 45.06. And it ranges from 21.57 percent to 64.07 percent. It means to say that 62 percent of the rural population was below the poverty line.
Table 6.1
The Following Table Speaks of the Incidence of Poverty in Manipur

<table>
<thead>
<tr>
<th>Year</th>
<th>Rural</th>
<th>Urban</th>
<th>Combined</th>
</tr>
</thead>
<tbody>
<tr>
<td>1973-74</td>
<td>5.11</td>
<td>0.75</td>
<td>5.86</td>
</tr>
<tr>
<td></td>
<td>(52.67)</td>
<td>(37.16)</td>
<td>(50.01)</td>
</tr>
<tr>
<td>1977-78</td>
<td>6.09</td>
<td>1.11</td>
<td>7.20</td>
</tr>
<tr>
<td></td>
<td>(59.82)</td>
<td>(37.58)</td>
<td>(54.83)</td>
</tr>
<tr>
<td>1983-84</td>
<td>4.71</td>
<td>1.13</td>
<td>5.84</td>
</tr>
<tr>
<td></td>
<td>(42.60)</td>
<td>(26.38)</td>
<td>(38.08)</td>
</tr>
<tr>
<td>1987-88</td>
<td>4.68</td>
<td>0.85</td>
<td>5.53</td>
</tr>
<tr>
<td></td>
<td>(39.35)</td>
<td>(17.34)</td>
<td>(32.93)</td>
</tr>
<tr>
<td>1993-94</td>
<td>6.33</td>
<td>0.80</td>
<td>7.13</td>
</tr>
<tr>
<td></td>
<td>(45.01)</td>
<td>(13.15)</td>
<td>(35.41)</td>
</tr>
</tbody>
</table>


Tribal Scenario on Poverty

The population of the Scheduled Tribes in Manipur according to 1991 census is 6,32,173. It accounts for 34.41 percent to total population of the State. And these populations are divided into 29 sub-tribes according to differences in their dialect, culture, and traditions and, settle mostly in the hill districts, and only 3.68 belong to the plain districts.

The total area of the State is 22,327 sq. km. and 20,089 sq.km., that is, 89.98 percent of the whole State are hills and mountain ranges, including forest. but the density of population is only 64 person per sq.km. So, one may easily understand that the area will offer ample scope for undertaking various economic
development activities for the hill tribes. It has not been possible. On the other hand, the tribals are living in the difficult hill areas where the topography offers all shorts of hindrance to socio-economic development. Signs of poverty loom large as one enter a village in the hill areas. One will also come across the different type of nature - the steep hill slopes, narrow and deep gorges and sharp ridges of the hills and mountain ranges. Indeed, there is little or no scope for profitable sedentary cultivation. Therefore, the entire tribal territory of the State is not fit for the modern agricultural practise.

Land is one basic asset and is a primary means of production for the tribals in the hill. Labour is the only input in the production process. Land and labour are the two inseparable factors of production to the Tribal economy. And the availability of land means reclamation of land. The Forest land has to be converted into agricultural land. Thus, a beginning is seen in terms of burning the jungle to arrange agricultural land for the production of food crops. This is the beginning of the shifting cultivation. This stage of agricultural production is said to be primitive cultivation for three angle:

1. The production is geared towards meeting domestic requirement only.

2. The method of production is highly labour intensive with low Productivity. And,

3. Family labour is major labour-input.

Tribal economy is mainly land-based one. Land ownership system is often subject to some critical question. There are normally three systems of land holding in the hill areas in Manipur:-
1] Land belongs to the village chiefs, which
2] Land belongs to community and, which
3] Land belongs to individuals.

1. Land in the hill areas belongs to the village chiefs as found mostly among the Chin-Kuki-Mizo Tribes. In this system, all the availability lands (forest or village land etc.) are vested in the village chief. He is the King of the village. Without his consent no villager can cultivate or cut a single tree. So, on the demand of the villagers the village Chief may set apart some portion of the land for next cultivation and grain-rent is collected by the village chief. The village Chief enjoy “unearned income.” Extra compulsions are imposed as part of social system. The peasant do not have access to land and other agrarian resources, and the landlord-peasant relationship is the core of the matter.

2. Lands belong to the village community are normally found among the Naga Tribes. Under this system, all the land available to them are distributed among each other with equal proportion and cultivates. The works are done by the village Council/Committee of the village concern. And,

3. Lands belong to individuals are scarcely existed and only the tribal settled in the plain/valley area. However, it is very much limited.

The main occupation of most of the tribal people is cultivation. 92 percent of the total scheduled tribe families are cultivators about 72 percent of them are still depending on destructive practices of jhumming. Out of the total 22, 327
sq.km. area of the state, an area of 1,800 sq.km. is reported to be under jhum cultivation.

The tools used by them are axes, chopping knife, dibbling stick, spade etc. Human labour is the main input. Improvement of soil and fertilizer remain absent. Hence, the production remain fairly low. The other crops like maize, beans, arum and bananas etc. which are treated as subsidiary food items but, in the lean season they are treated as the main food items.

The uneconomic habitation of the tribals does not favour them to develop economically. and the problem faced by the small and marginal farmers is lack of finance. They do not go to banks and other financial institutions. They personally approach village Chiefs, Mahajons or money-lenders and they also readily agree to pay back with high interest in kind or in cash.

Excessive dependence on the primary sector is observed in the areas of the Scheduled tribes. 86.92 percent of the workers depend on primary sector in 1981. There is a marginal change during the decade, 1981 to 1991. 88.86 percent depend on primary sector in 1991, as against 66.39 percent of the state average. Equally discouraging is lesser percentage of schedule tribes depending on secondary sector which records 1.80 percent in 1991 as against 7.09 percent of the state average. In 1991 the picture was very discouraging with 1.78 percent being engaged in secondary sector in the areas of the scheduled tribes. But the participation rate in the tertiary sector was less discouraging. In 1991 it was 5.07 percent. On the whole it appears that the extent of poverty and the possible deprivation are high in view of excessive dependence on primary activities and dependence on tertiary and secondary sectors. And, larger proportion of marginal workers is observed in the
scheduled tribes. In other words too many marginal man and women depend on small activities for slender survival. To that extent the burden of poverty is acute in the tribal areas.

The problem of poverty still continues to be a serious ones and has been a socio-political and socio-economic phenomenon among the scheduled tribes in the state particularly the hill areas. They encounter various types of problems. The poverty of the scheduled tribes is age-old. It is also inherited. There is extreme form of poverty suffered by them.

Social problem

Tribals in the hill generally lack education and training. Their parents have by nature traditional outlook and are not educated. Lack of money, and lack of proper and sufficient communication are other problems. Those who settle at the valley and foot-hills are found better off.

Administrative problem

Tribal people are located in the remote areas beyond 2/3 mountain ranges and are more than that where officials of the Government hardly visit and interact with the people. There is less interaction. It appears that both tribal people and the Government are in separate world.

Economic problem

The economy is primarily of agricultural production. There is no sign of intensive cultivation. There is no land improvement, concentration of power, status and wealth is seen. There is unequal division of property. There is non-economic
coercion. There is peasant's surplus labour. The production is meant for mere survival. Subsistence economy is a marked feature. Survival is the immediate aim. Absence of technological aids, Absence of profit motive in economic dealings, is observed. Regular markets as an institution is absent. Specialisation is absent. Thus, there is survival economy characterised by the reign of poverty and it continues to be accepted.

Indeed, the problems faced by the scheduled tribes particularly in the hills and rural area are multidimensional. Right from birth their lives are in difficulties because of many problems. Economical, educational, residential pattern, political, occupational structure and, in their daily economics etc. Hence, the development processes of the tribals particularly in the remote hill areas remained unchanged.
Economy of the Kom Tribes (Investigated),
The Following Picture Emerges

– Out of the total of 325 Kom families in 15 villages in Churachandpur and Chandel Districts investigated so far, 278 families, that is, 85.84 percent are found living below poverty line, as against reported by the Tribal Bench Mark survey (TBMS) of 62.42 percent.

– 100 families belong to the range of income below Rs. 6,000 per annum, accounting for 35.97 percent. 41 percent of the families have the income range of Rs. 6,000 – Rs. 9,000. 23 percent has the income range of Rs. 9,000 – Rs. 11,000. In other wards, 77 percent of the poor family belong to a very low range of income.

– Out of the total 1,750 population surveyed, 31.54 percent (552) are found as main workers, which include 47 (i.e., 8.51 percent to total main workers) service sectors. The remaining 68.46 percent (2298) are non-workers. Female workers are much more than male worker in number.

– 46.15 percent (150 households) are landless. 40 percent are marginal farmers. 13.54 percent is small farmers. And the average size of holding among the Kom is 0.85 hectare.
- The average yield per acre is 520 kgs. The average requirement (per family of 5 member) is 1,4000 kgs. and there is a shortage of 880 kgs. a year.

- 37.89 percent are engaged in subsidiary occupation of marginal importance.

- Out of the total 325 households investigated, 58.46 percent (190) are found indebted. 78.95 percent borrow from the village money-lenders and Mahajons at the rate of Rs. 5-10 percent per month, and 21.05 percent from relatives and friends.

- 98.77 percent of the households investigated have Kuccha houses made of mud, weeds and bamboos. The average size of the house is 25ft. x 12ft. and the smallest size is 15 ft. x 10 ft. An all the houses investigated are without modern toilet facilities.

- Literacy percentage is 45. The population of school-going children (below 15) accounts for 36.16 percent. The drop-outs account for 25.83 percent of the school going population and female drop-out account for 31.82 percent.

- 93.33 percent have no marketing shads. And the average distance between the village and the marketing centre is 7 kms.
- 76.80 percent get drinking water from ponds and rivers. It appears that tap-water is hardly available in villages.

- 93.33 percent of villages are connected with Inter-Village-Road, and only kuccha, wooden culverts are found.

- No police station and public call offices are found in the villages. They are available beyond 7 km. from the villages. Same in the case of sub-station.

- 80 percent (12 villages) have no health care units. The villagers have to cover 10-45 kms. for treatment in the medical institutions/agencies. Of the three villages, one has no building of its own. The other two are kuccha building. Nurses and other workers are not seen on the occasions of emergency cases.

- Almost all the houses are electrified without energy metre, and without paying the tax.

Hence, from the above presentation of the findings, it may be evident that the Kom community continues/remains plagued with various forms of deprivations leading to a complex web of poverty even after fifty years of economic planning in the country. Poverty is associated with the history of mankind. Since human being came into exist it also faced the problem of poverty. And the problems of poverty
suffered by the Kom tribes are born out of the political and social institutions, and economic activities. As a matter of fact, the problem of poverty is multidimensional. One dimension of the poverty reinforces and prolongs the process of deprivation and poverty. So, poverty is one of the most formidable problems. In fact, it is the root of most of the problems.
Recommendations

In order to raise their standard of living, it is necessary to take up and adopt several measures and programmes in the investigated areas:

1. The basic infrastructure in terms of roads, transport, marketing net-work, banking facility, and technical knowledge may receive top priority.

2. While the admissible limit to autonomy of the community is respected, every possible effort may be made to bring the land under legislation.

3. While it is agreed upon that the change of shifting cultivation is a difficult task, attempt may be made to introduce the cash-nexus by adopting the cultivation of cash-crops.

4. Area-specific Integrated Rural Development Programme may be undertaken on large scale for asset creation and skill formation.

5. The poor and the helpless may be organised into groups as parts of social planning so that they develop the urge to work for higher level of production with scientific-technical outlook.

6. Proper provision of social security services like those connected with hospital, drinking water, essential consumer goods at cheaper rate, education, family planning facilities etc. may be available at the threshold of the workers.
7. Reclamation may be undertaken to have more arable land. The surplus land acquired through a policy of ceiling should be distributed among them.

8. Non-agricultural industries should be developed so that the surplus labour should be absorbed. Credit, training facilities etc. should be provided by the Government. Co-operative should be organised and strengthened with a view to promoting such micro industries in the region.

9. Farmers may be given proper guidance on better technical knowhow in rearing livestock, and to change from rice cultivation to horticultural cultivation. The incidence of jhooming should thus be reduced.

10. The knowhow for forest-management and horticultural development in integrated manner should be developed to share the income the forests and also to reduce the incidence of jhooming.

11. For giving gainful employment to the underemployed workers, agriculture is to be modernised and developed. the existing cottage and household industries should be modernised with provision of all essential materials and infrastructures. Handloom and loin weaving, bee keeping, poultry, carpentry, fishery, dairy, cane and bamboo works, pigger, and forestry etc. are some of the cottage industries that may be developed in the region to solve the problem of unemployment on the co-operative basis.
12. The problem of heavy debt of the agricultural workers and labourers has led to all kinds of evil consequences which are economic, social and moral in nature. The co-operative movement will go a long way for solving the problem of indebtedness. Co-operative societies may provide loans at cheater rate or interest and on easy instalment basis.

13. In the investigated area, most of the houses are kuccha-thatched with in ventilated poor conditions. The houses gather smokes while cooking. Programme for low cost housing may be undertaken with finance assistance from different institutions.
Household-Scheduled

1. (a) Name of the head of the family:
   (b) Village (S/T) . . . . . . . . . . . . . . .
   (c) Sub-division . . . . . . . . . . . . . . .
   (d) District . . . . . . . . . . . . . . . . .
   (e) No. of family . . . . . . . . . . . . . .: M. F. Children

2. Area of the village
   (a) Total area of the village . . . . . . .
   (b) Area under forest . . . . . . . . . . .
   (c) Cultivable land . . . . . . . . . . . . .
   (d) Non-cultivable land . . . . . . . . . .

3. (a) Do you have landed property . .
   (b) If so, what is the size . . . . . . .
   (c) The type of land . . . . . . . . . . . .
   (d) What type of crop you grow . . .

4. Occupation of the Family

   A. Main Occupation . . . . . . . . . . . . . . . . . : Main occupation : No. of day
      (a) Agriculture . . . . . . . . . . . . . . . .
      (b) Village industry . . . . . . . . . . . . .
      (c) Cottage industry . . . . . . . . . . . . .
      (d) Service . . . . . . . . . . . . . . . . .

   B. Subsidiary Occupation . . . . . . . . . . . . . . . : Subsidiary occupation : No. of days
      M : F :
(a) Fishing
(b) Firewood cutting
(c) Hunting
(d) Piggery
(e) Poultry

5.A. Production of Food Items : Production (in bags, tin, kgs.)
   per day : per month : per year

   Type of food :

B. Production of Manufactured items : in wt./metres :

6. Consumption/Marketable Surplus :

   (a) What is the amount required for consumption of
       your family per month/per year :

   (b) Do you sell any surplus (Marketable surplus) :

   (c) If so, how much you can get by selling the surplus
       over your consumption :

   (d) What is the annual money income you can earn :

7. Expenditure : per month / per year

   (a) Education :

   (b) Medical :

   (c) Social function :

   (d) Travelling :

   (e) Entertainment :

   (f) Others :
8. Do you Borrow money ........................................ : Yes/No

(a) If so, what is the amount you have borrowed .............. :
(b) From whom, and at what rate? ............................ :
(c) Have you repaid ............................................. :
(d) What is the total debt ...................................... :

9. Educational Status ........................................... : Male  Female

A. Literature .................................................... :

B. Class - Category ................................. : Male  Female

(a) Class I-V ............................................. :
(b) Class VI-X ............................................ :
(c) Class PU-BA ......................................... :
(d) Class BA-MA ......................................... :
(e) Technical education ................................. :

C. Distance of the educational institution from the house (km.):

D. Type of institution/school ............................... :

E. The standard of the school ............................... :

(a) No. of students ......................................... :
(b) No. of teachers ........................................ :
(c) Qualification of the teachers .......................... :
(d) Pucca/kuccha building ............................... :
(e) Playground/Games ...........................................

(f) Pucca/kuccha toilet ......................................

(g) Library etc. ..............................................

10. Medical Facilities .......................................

(a) Distance of the medical unit from the house .......... 

(b) Type or kind of the medical unit ......................

(c) Daily/weekly/monthly service .........................

(d) No. of medical staffs ...................................

(e) Whether medicine is available free of cost ? .......

11. Power Facilities : 

(a) Whether electricity is available ......................

(b) What is the distance of transformer from the house (km.) : 

(c) Is your house electrified ? ...........................

(d) Do you pay electric tax ? ..............................

(e) If so, what is the amount per month ? ..............

(f) Do you get electricity regularly ? ...................

12. Bank Facility : 

(a) Is there any bank branch in your village .......... :

(b) do you open an account with the bank, if so, when ? : 

13. Drinking Water : 

(a) Do you get safe drinking water (tapewater) ............
(b) Do you get regularly or not? .........................
(c) If not, do you depend upon tank/spring water .........

14. Road Facility:
(a) Is your village connected by inter-village-road/state high
way/national highway ....................... 
(b) What is the distance of your house from statehighway/
national highway? (km.) ...................... 
(c) What is the condition of the village road in your locality? : 
(d) Whether it is jeepable/motorable? ................ 

15. Bus Stand:
(a) What is the distance of the nearest bus stand from your house? :
(b) do you get bus regularly - daily/weekly ................ 
(c) How many bus are playing? (Number) ............... 

16. Marketing Centre:
(a) What is the distance of the marketing centre from your house? :
(b) What is the type of market; daily/weekly or monthly market? : 
(c) What is the type of shop establishment; pucca or kuccha building? :
(d) If is daily/weekly market; is there any shopping hours? ........ 
   : Morning, from ...... am. to ...... pm. :
   : Evening, from ...... pm. to ...... pm. :
17. Veterinary Centre:

(a) What is the distance of the house from the veterinary centre?

(b) How many staff? ... daily/weekly/monthly service ...

18. Police Station/Public Call Office:

What is the distance of your house from;

(a) Police station ................. km. :
(b) Public call office ............... km. :

19. Housing Condition:

Type of House:

(a) Pucca building :
(b) Kuccha house :
(c) Size of the house :
(d) No. of rooms and doors :
(e) Other out house :
(f) Farm house :
(g) Cow/animal shed :

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