

## CHAPTER VII

### INDEBTEDNESS AND MORBIDITY

#### 7.1 INTRODUCTION

Indebtedness is defined as the amount of loan outstanding on the date of survey with the aim to target both the long term loans such as hereditary debt as well as short period loans like advances etc. However, suitable mechanism is in place to take into consideration only the family's share of debt in case of debt incurred on enterprises and on other purpose account. The aim of this chapter is to analyses the extent of borrowing, its source and the purpose. Besides, an attempt has also been made to examine indebtedness by family size, income class, loan amount, nature of security, period of loan and type of surety.

#### BOX-IX

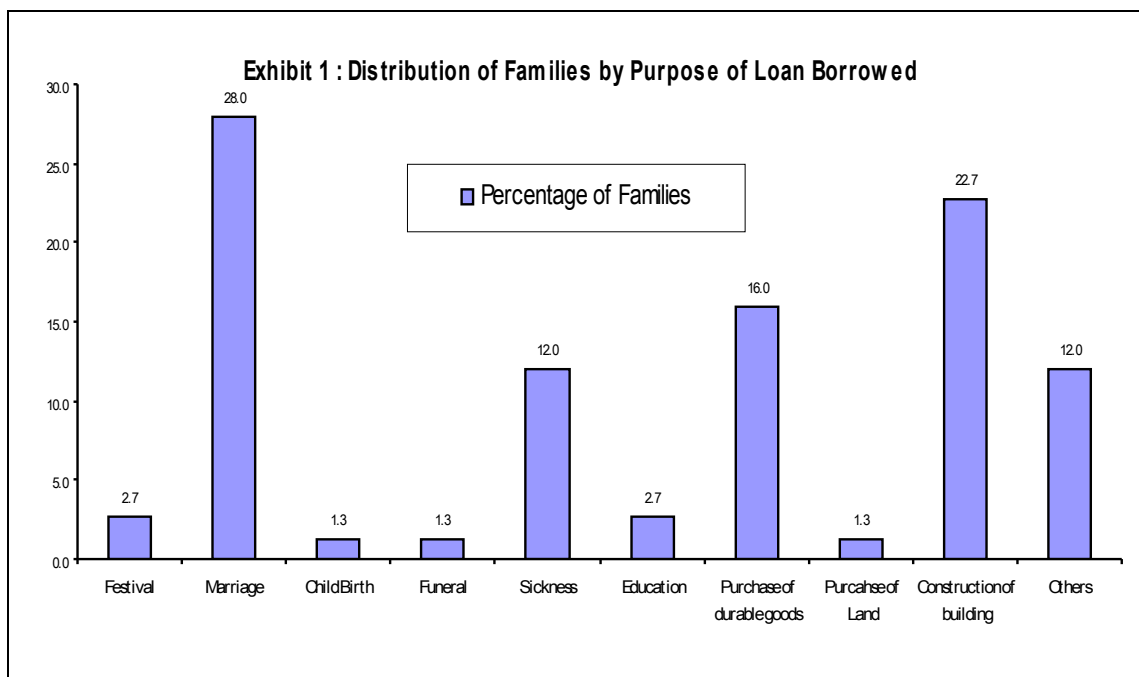
<b>Indebtedness</b>	
• <b>Percentage of indebted Scheduled Tribe worker households</b>	<b>: 12 per cent.</b>
• <b>The income group in which majority of Scheduled Tribe worker households fall</b>	<b>: Rs. 2500 to less than Rs. 8000.</b>
• <b>Percentage of reason attributing to indebtedness of Scheduled Tribe worker household:-</b>	
<b>a) Customs &amp; Tradition</b>	
<b>1. Marriage</b>	<b>: 28 per cent.</b>
<b>2. Festival</b>	<b>: 3 per cent.</b>
<b>3. Child Birth</b>	<b>: 1 per cent.</b>
<b>4. Funeral</b>	<b>: 1 per cent.</b>
<b>b) Economic Infrastructure</b>	
<b>1. House Construction</b>	<b>: 23 per cent.</b>
<b>2. Purchase of durables</b>	<b>: 16 per cent.</b>
<b>3. Purchase of Land</b>	<b>: 1 per cent.</b>
<b>c) Social Infrastructure</b>	
<b>1. Sickness</b>	<b>: 12 per cent.</b>
<b>2. Education</b>	<b>: 3 per cent.</b>

<ul style="list-style-type: none"> <li>• <b>Percentage of indebted families taking loan from</b> <ul style="list-style-type: none"> <li>a) <b>Bank</b></li> <li>b) <b>Money lender</b></li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>: <b>12 per cent.</b></li> <li>: <b>4 per cent.</b></li> </ul>
<ul style="list-style-type: none"> <li>• <b>The amount of Loan of majority of indebted Scheduled Tribe worker families</b></li> </ul>	<ul style="list-style-type: none"> <li>: <b>More then Rs. 10,000/-</b></li> </ul>

## **7.2 PURPOSE OF LOAN**

In all 12 per cent of the surveyed Scheduled Tribe workers' household were under debt. The higher income classes are more indebted than the lower ones. The majority fall between the income groups Rs.2500, to less than Rs.8000. In Vapi Stratum, the highest proportion i.e. about 48 per cent of families, took loan for the construction of buildings followed by about 24 per cent families taken loan for the marriage, whereas the minimum proportion of families i.e. 9.5 per cent have taken loan for the purchase of durable goods. The maximum 38 per cent indebted families belong to the highest monthly family income class of Rs.8000 and above and about 62.5 per cent of the loan is for the construction of building. Further about 29 per cent of indebted families, belong to the monthly family income class of Rs.4000 to than Rs.6000, about 14 per cent indebted families belong to the monthly family income class of Rs.1500 to less than Rs.2500, whereas 9.5 per cent indebted families, each belong to the income class of Rs.2500 to less than Rs.4000 and Rs.6000 to less than Rs.8000.

In Valsad stratum, the highest proportion i.e. about 30 per cent of indebted families, took loan for the purpose of marriage, followed by about 15.2 per cent indebted families each, which took loan for sickness and construction of building, whereas the minimum proportion i.e. about 3 per cent each, are taken loan for festival, child birth, funeral and purchase of land.



Out of the highest proportion of indebted families i.e. 42.4 per cent belong to the monthly family income class of Rs 2500 to less than Rs 4000, about 21 per cent each, fetch loan for the construction of building and marriage ceremony. Further, about 30 per cent of indebted families belong to the monthly family income class of Rs 4000 to less than 6000, about 6.1 per cent indebted families each belong to the monthly family income class of Rs 6000 to less than Rs 8000 and Rs 8000 & above, whereas about 12 per cent of indebted families belong to the monthly family income class of Rs 1500 to less than Rs 2500, while only 3 per cent indebted families belong to the lowest income class of Rs 1000 to less than Rs 1500.

In Navsari, the highest proportion of about 28 per cent indebted families each took loan for the marriage and purchase of durable goods purpose. About 11 per cent of indebted families each have taken loan for sickness, education and for other purposes.

Out of the highest proportion of indebted families, i.e. 66.6 per cent belong to the monthly family income classes of Rs 2500 to less than Rs 6000; about 67 per cent took loan for the purchase of durable goods. Further about 17

per cent indebted families belong to the family income class of Rs 6000 to less than Rs 8000. The proportion of indebted families belonging to the monthly family income classes of Rs 8000 and above and Rs 1500 to less than Rs 2500 are 11 per cent and about 6 per cent respectively.

In Sachin, the proportion of 33.4 per cent, each of indebted families, took loan for marriage, purchase of durable goods and construction of building. Out of highest proportion of indebted families i.e. 67 per cent belong to the monthly family income class of Rs 8000 and above, while the lowest proportion i.e. 33 per cent belong to the monthly family income class of Rs 1500 to less than Rs 2500.

Taking all the strata together, the highest proportion i.e. about 28 per cent of indebted families, took loan for marriage, followed by about 23 per cent indebted families, took loan for the construction of building, whereas the minimum proportion i.e. 1.3 per cent each of indebted families took loan for childbirth, funeral and purchase of land. While about 16 per cent and 12 per cent loans are taken for purchase of durable goods, sickness and for other purposes respectively.

Out of the highest proportion of 58.6 per cent families belonging to the monthly income classes of Rs 2500 to less than Rs 6000, about 50 per cent have taken loan for the purpose of marriage; about 41 per cent have taken loan for the construction of building. Further 19 per cent of indebted families belong to the highest monthly income class of Rs 8000 and above, out of which 43 per cent have taken loan for the construction of building. The minimum proportion i.e. 1.4 per cent belongs to the lowest income class of Rs 1000 to less than Rs.1500. The details have been presented in Table 7.1.

### **7.3 SOURCE OF LOAN**

Table 7.2 presents the percentage distribution of indebted families by source of loan and family monthly income classes. The indebted families have

reportedly taken loan from their Provident Fund Accounts, Co-operative Credit Society, Employers Banks, and Money Lender etc. The most preferred source of loan is found to be the employer. The loan from employer creates bondage and reduces labour turnover which is favorable to the employers whereas it acts against the interests of workers. The lower income group take loans from money lenders while higher income group from banks.

In the Vapi Stratum, the highest proportion i.e. 52.3 per cent of families have taken loan from Employers, followed by 28.6 per cent families from Co-operative Credit Society, whereas the minimum proportion of families i.e. 4.8 per cent have taken loan from the money lenders.

Out of the maximum i.e. 38.1 per cent indebted families belong to the highest income class of Rs.8000 and above, and 62.5 per cent of families have taken loan from cooperative Credit Societies. Further, 28.6 per cent of indebted families belong to the monthly family income class of Rs.4000 to less than Rs.6000, about 83 per cent of families' fetched loan from Employers. About 14 per cent indebted families belong to the lowest income class of Rs.1500 to less than Rs.2500 in this stratum, whereas 9.5 per cent of indebted families each belong to the income classes of Rs.2500 to less than Rs.4000 and Rs.6000 to less than Rs.8000.

In Valsad stratum, the highest proportion i.e. 57.5 percentage of indebted families have taken loan from employers, followed by 18.2 per cent of indebted families from friends and relatives, whereas the minimum proportion i.e. 3 per cent indebted families each have taken loan from Bank and other source respectively.

Out of the highest proportion of indebted families i.e. 42.4 per cent belong to the monthly family income class of Rs.2500 to less than Rs.4000, about 64 per cent indebted families have taken loan from Employers; followed by about 30 per cent of indebted families belong to the monthly income group of Rs.4000 to

Rs.4000 to less than Rs.6000, among them 20 per cent families have taken loan from provident fund, 10 per cent each from co-operative credit societies, money lenders & others etc. Further 12.1 per cent of indebted families belong to the monthly family income class of Rs.1500 to less than Rs.2500, about 6 per cent each indebted families belong to the monthly family income class of Rs.6000 to less than Rs.8000 and Rs.8000 and above, whereas the minimum proportion i.e. about 3 per cent indebted families belong to the lowest income class of Rs.1000 to less than Rs.1500.

In Navsari, the highest proportion of about 39 per cent of indebted families have taken loan from employers, followed by 28 per cent and 22 per cent from banks and Co-operative Credit Societies respectively, while 11 per cent of indebted families have taken loan from friends and relatives.

Out of the 11 per cent of indebted families which belong to the highest income class of Rs.8000 and more, all families have taken loan from Co-operative Credit Societies and 5.6 per cent family belongs to the lowest income class in this stratum i.e. Rs.1500 to less than Rs.2500, all the families have taken loan from Employers. Further 33 per cent of indebted families each belong to the monthly family income classes of Rs.2500 to less than Rs.4000 and Rs.4000 to less than Rs.6000, whereas about 16.7 per cent of families belong to the monthly family income class of Rs.6000 to less than Rs.8000.

In Sachin, the proportions of 33 per cent each of indebted families have taken loan from Provident Fund, Employers and others sources. Out of the highest proportion of indebted families i.e. about 67 per cent, which belong to the highest income class of Rs.8000 and above, among them 50 per cent have availed loan from Provident Fund and the rest 50 per cent have availed loan from other sources, while the lowest proportion i.e. 33 per cent belonging to the income class of Rs.1500 to less than Rs.2500, cent per cent families took loan from the Employers.

Taking all the strata together i.e. at aggregate level, the highest proportion of indebted families i.e. 50.6 per cent have taken loan from Employers, 16 per cent of indebted families fetched loan from co-operative credit societies, while only 4 per cent of indebted families each have taken loan from Provident fund and Money lenders. About 12 per cent and 11 per cent of indebted families have taken loan from Banks and Friends and relatives respectively.

Out of the highest proportion of 58.6 per cent indebted families belonging to the income class of Rs.2500 to less than Rs.6000. Further, 18.7 per cent of indebted families belong to the highest monthly family income of Rs.8000 and above, 9.3 per cent belongs to the monthly family income class of Rs.6000 to less than Rs.8000, while the lowest proportion of indebted families belong to the lowest monthly family income class of Rs.1000 to less than Rs.1500 and all the families have taken loan from Employers.

#### **7.4 PERCENTAGE OF INDEBTED FAMILIES BY AMOUNT OF LOAN AND FAMILY CLASSES**

Table 7.3 depicts the percentage of indebted Scheduled Tribe families by amount of loan and income classes.

In Vapi stratum about 67 per cent of indebted families have taken loan more than Rs 10,000; among them about 57 per cent of families belong to the monthly family income class of Rs.8000 and above. About 19 per cent of indebted families have taken loan ranging between Rs.7000 to less than Rs.10,000; among them 75 per cent of families belong to the monthly family income class of Rs.4000 to less than Rs.6000.

Out of the total loan amount borrowed about 38 per cent of indebted families belong to the highest monthly family income class of Rs.8000 and above, followed by about 29 per cent belonging to the monthly family income class of

Rs.4000 to less than Rs.6000, about 14 per cent of indebted families belong to the monthly family income class of Rs.1500 to less than Rs.2500. None have reported taken loan for families belonging to the monthly family income classes of less than Rs.1000 and Rs.1000 to less than Rs.1500.

In Valsad stratum, the amount of loan raised by about 46 per cent of families, ranged between Rs.4000 to less than Rs.7000; among them 40 per cent of families belong to the monthly family income class of Rs.2500 to less than Rs.4000. Whereas about 30 per cent of indebted families have raised loan of Rs.10,000 and more and about 60 per cent of indebted families belong to the monthly family income class of Rs.4000 to less than Rs.6000 and about 24 per cent families, raised loan ranging between Rs.1000 to less than Rs.4000.

Taking all the loan amount classes together it is observed that about 42 per cent of indebted families belong to the monthly family income class of Rs.2500 to less than Rs.4000, while 30 per cent of indebted families belong to the monthly family income class of Rs.4000 to less than Rs.6000. The percentage of families raising loan, belonging to the income class of Rs.1000 to less than Rs.1500 is about 3 per cent only.

In Navsari stratum about 67 per cent of indebted families have taken loan of Rs.10000 and more, followed by the families having raised loan of Rs.1000 to less than Rs.4000 is about 28 per cent. Further about 33 per cent each of indebted families belongs to the monthly family income class of Rs.2500 to less than Rs.4000 and Rs.4000 to less than Rs.6000. About 17 per cent and 11 per cent of indebted families belong to the monthly family income classes of Rs.6000 to less than Rs.8000 and Rs.8000 and above.

In Sachin about 67 per cent of families have raised loan of Rs.10000 and more, followed by 33 per cent families have raised a loan of Rs.1000 to less than Rs.4000. Among them all the families belong to the monthly family income class of Rs.8000 and above and Rs.1500 to less than Rs.2500 respectively.

Taking all the strata together, it is observed that more than 50 per cent of indebted Scheduled Tribe families have taken loan of Rs.10000 and more, about 24 per cent families have raised a loan of Rs.4000 to less than Rs.7000, while 20 per cent of indebted families have raised a loan of Rs.1000 to less than Rs.4000. Taking all the loan amount classes together, it is found that about 59 per cent of families belonging to the monthly income class of Rs.2500 to up to Rs.6000.

## **7.5 PERCENTAGE DISTRIBUTION OF SCHEDULED TRIBE FAMILIES BY AMOUNT OF LOAN AND FAMILY SIZE**

The details regarding distribution of indebted families by amount of loan and family size have been presented in table 7.4

In Vapi stratum, the highest proportion of Scheduled Tribe indebted families which took loan of Rs.10000 and more is about 67 per cent, among them about 64 per cent families have three to five members while 36 per cent have six to eight members. Out of 19 per cent indebted families, which have taken loan of Rs.7000 to less than Rs.10000, among them 75 per cent of families have three to five members and 25 per cent have six to eight members. Further 9.5 per cent and 4.8 per cent of indebted families have reported, raising loan of Rs.4000 to less than Rs.7000 and Rs.1000 to less than Rs.4000 respectively.

In Valsad stratum, about 46 per cent of indebted families have taken loan of Rs.4000 to less than Rs.7000, among them 60 per cent of families have three to five members, and 33 per cent are having six to eight members while only 7 per cent are having 2 members. Out of the 30 per cent of indebted families which have taken a loan of Rs.10000 and more, 50 per cent of families have three to five members, 30 per cent have six to eight members and the remaining 20 per cent have nine members and more. All the families out of the 24 per cent families who have raised loan of Rs.1000 to less than Rs.4000 have three to five members.

In Navsari, out of the 67 per cent of indebted families which have taken loan of Rs.10000 and more, 50 per cent of families have three to five members, 33 per cent have six to eight members and 8 per cent each have 2 members and nine members and more. Out of the 28 per cent of families that took loan of Rs.1000 to less than Rs.4000, 80 per cent have three to five members and 20 per cent have six to eight members.

In Sachin, out of the 67 per cent and 33 per cent of families, which have raised a loan amount of Rs.10000 and more and Rs.1000 to less than Rs.4000 respectively cent per cent families have three to five members.

Taking all the strata together, out of about 51 per cent of families which have raised a loan of Rs.10,000 and more, 58 per cent have three to five members, 32 per cent have six to eight members, about 8 per cent have nine members and above, while remaining about 3 per cent have 2 members. Among 24 per cent families have drawn a loan amount of Rs.4000 to less than Rs.7000, about 56 per cent have three to five members and 39 per cent have 6 to eight members. Out of the 20 per cent of indebted families that raised a loan of Rs.1000 to less than Rs.4000, about 94 per cent of families have 3 to 5 members while the remaining 6 per cent have six to eight members. Only 5 per cent of families have been reported against the class of Rs.7000 to less than Rs.10000. None of single members family have reported taking of loan. Majority of the indebted families were of average family size.

## **7.6 PERCENTAGE DISTRIBUTION OF LOANS BY TYPE OF SURETY**

Table 7.5 gives percentage distribution of the families under debt by nature of surety/security.

In Vapi about 57 per cent of loans are raised without furnishing any surety, 29 per cent of loans are raised with surety of their co-members of co-

operative society, while 5 per cent of families have raised loan by giving their house as security.

In Valsad about 82 per cent of loans are raised without any surety and 12 per cent of loans are given by keeping land as security. In Navsari and Sachin about 61 per cent and 67 per cent of loans are given without furnishing any surety, while keeping house as security have raised about 33 per cent loans in Sachin and about 6 per cent loans in Navsari.

At aggregate level, the maximum amount of loan i.e. about 69 per cent is raised without furnishing any surety. About 12 per cent of loans are provided with surety of co-members, 5.3 per cent loans each are raised by keeping land and house as collective security, while the percentage of loans provided/raised by 'others' source is 8 per cent only.

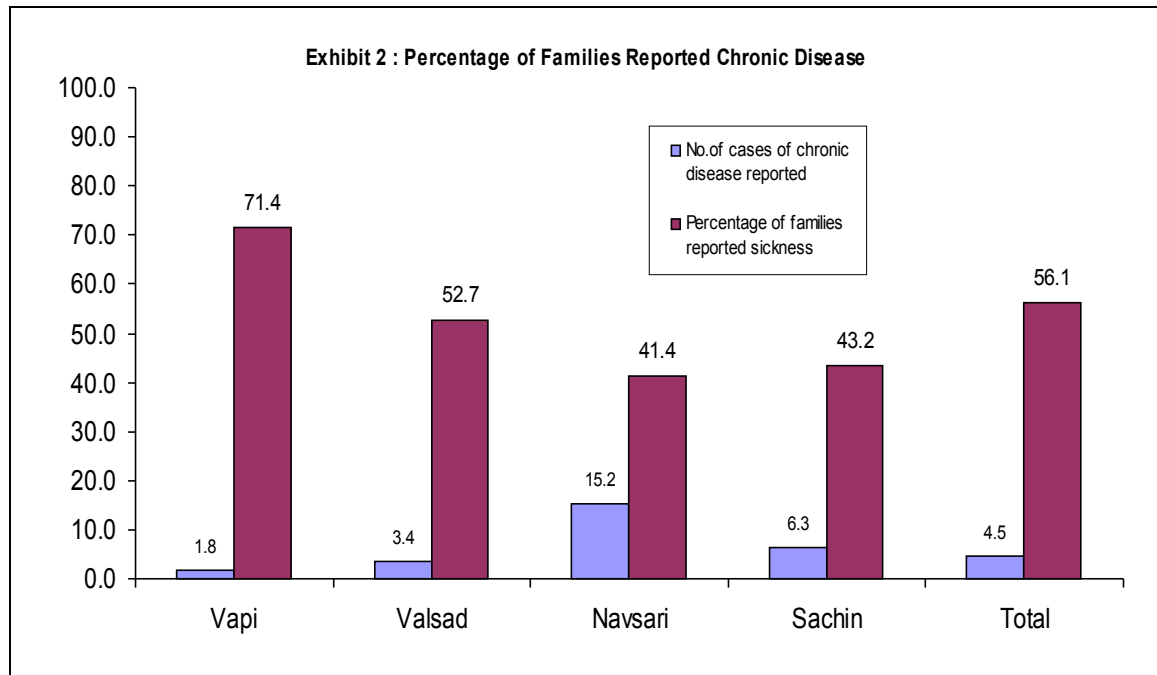
## **7.7 INCIDENCE OF MORBIDITY**

During the course of the survey data on incidence of sickness, type of treatment obtained and the source of treatment with reference to preceding six month from the date of survey, were collected to have an idea of general state of health of Scheduled Tribe workers and their family members. Details have been presented in Tables 7.6 and 7.7 and 7.8.

In Vapi stratum, about 71 per cent households (170 families) reported sickness during the reference period. Out of these about 36 per cent have fallen ill one time, about 39 per cent have fallen ill two times, 20 per cent have reported three times and about 5 per cent have reported fallen ill four times, while 0.6 per cent have fallen ill for more than six times. About 2 per cent (3 cases) of family members have reported chronic illness.

In Valsad stratum, about 53 per cent households (88 families) have reported sickness during the reference period. Out of these, about 20 per cent have

reported sickness once in the reference period, 23 per cent two times, 18 per cent three times, 17 per cent four times, about 6 per cent five times and 8 per cent each have reported six times and more than 6 times respectively. About 3 per cent (3 cases) of family members have reported chronic disease.



In Navsari, about 41 per cent households (46 families) have reported sickness during the reference period. Out of these about 30 per cent, 33 per cent and 24 per cent reported once, two times and three times sickness respectively, while 6.5 per cent each has reported sickness four times and five times respectively. About 15 per cent of households (15.2 per cent) have reported chronic sickness.

In Sachin, about 43 per cent households (48 families) have reported sickness during the preceding 6 months from the date of survey. Out of these, 42 per cent have fallen ill once during the reference period, 31 per cent fallen ill for two times, 23 per cent three times and 4.2 per cent four times respectively. About 6 per cent have reported chronic disorder.

At aggregate level, 56 per cent households (352 cases/families) have reported sickness during the preceding 6 months from the date of survey. Out of these 32 per cent have fallen ill once during the reference period, 33 per cent fallen ill for two times, 20 per cent reported bouts of morbidity three, about 8 per cent four times and about 2 per cent each have fallen ill for five times, six times and more than six times respectively. About 5 per cent cases out of 353 cases have reported chronic disorder. The highest number of Scheduled Tribe families reported incidence of illness in Vapi but more chronic cases were reported in Navsari.

## **7.8 DISTRIBUTION OF SCHEDULED TRIBE HOUSEHOLDS REPORTING SICKNESS BY TYPE AND SOURCE OF TREATMENT**

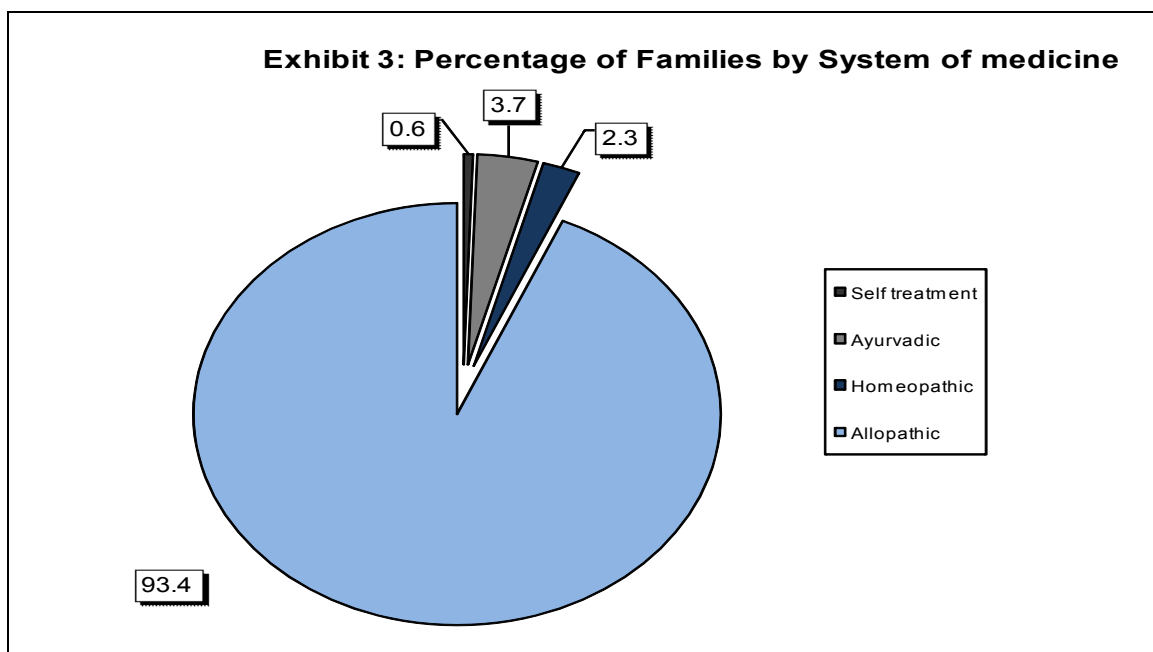
Table 7.7 gives percentage distribution of families reporting sickness by type and source of treatment.

In Vapi, out of 71 per cent families reported sickness, of which about 96 per cent of families have taken allopathic treatment, about 2 per cent ayurvedic treatment whereas 1 per cent each has taken homeopathic and self treatment. Among them about 36 per cent have taken treatment from Govt. Hospital/Dispensaries, 0.6 per cent from Ozha and the rest 63.5 per cent have taken treatment from Private practitioner.

In Valsad stratum, out of 53 per cent families reported sickness, of which about 90 per cent of families have taken allopathic treatment, about 6 per cent ayurvedic treatment and the remaining 4 per cent families have taken homeopathic. Out of these families, 84 per cent families have taken treatment from Private practitioners and the rest 16 per cent from Govt. Hospital/Dispensaries.

In Navsari, out of 41 per cent families reported sickness, of which 91 per cent have patronized allopathic treatment, 7 per cent ayurvedic treatment and

the remaining 2 per cent resorted to homeopathic treatment. Out of these 65 per cent got their treatment from Govt. Hospitals/Dispensaries, while the rest 35 per cent have taken treatment from Private Practitioners.



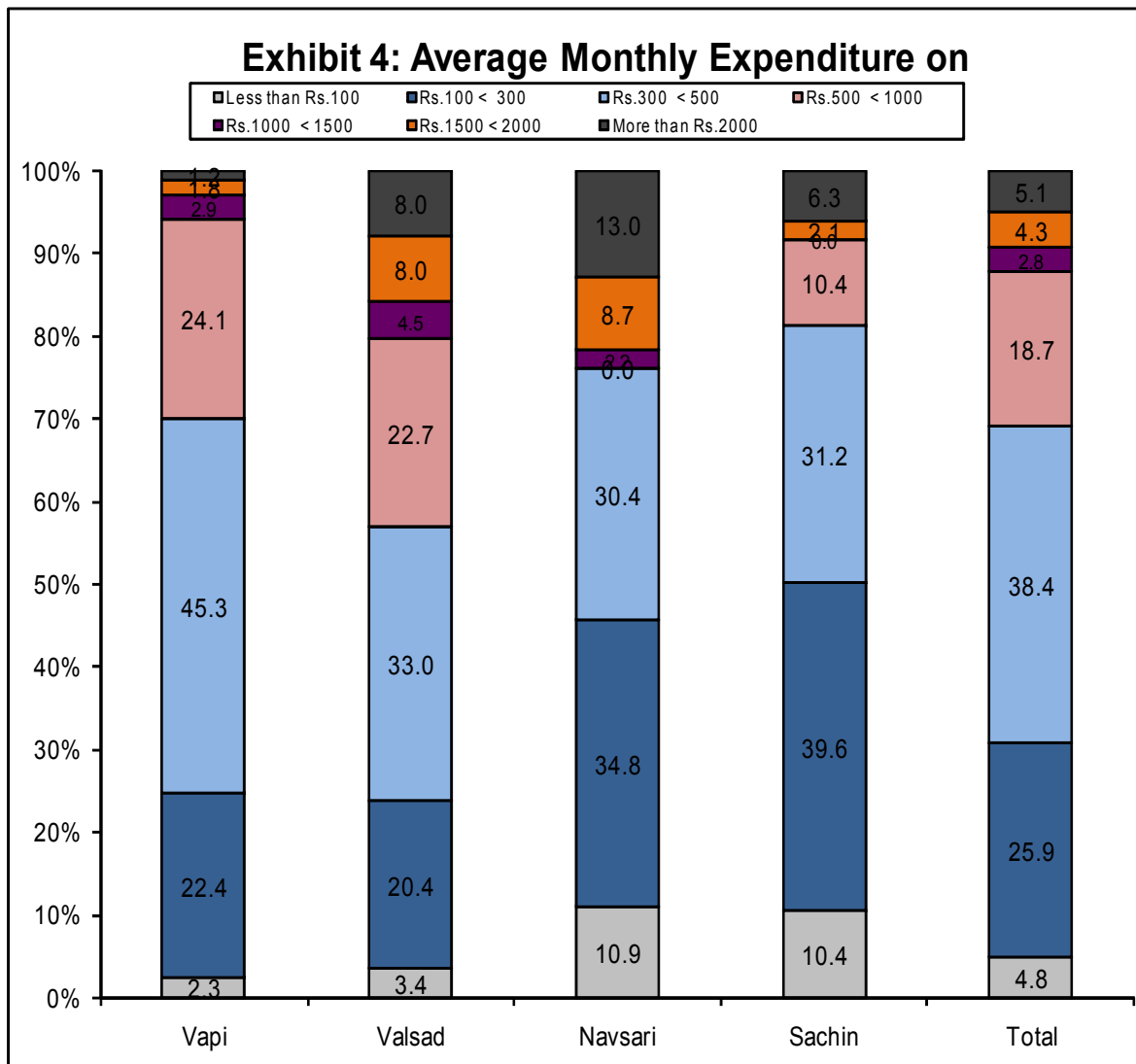
In Sachin, about 43 per cent households reported sickness; majority of families i.e. about 94 per cent patronized allopathic treatment, about 4 per cent ayurvedic treatment, while only 2 per cent of families have reported homeopathic treatment. Out of the total, the maximum percentages of families have taken treatment from Private practitioners and Govt Hospitals/Dispensaries with 90 per cent and 10 per cent respectively.

At aggregate level, about 56 per cent households have reported sickness, majority of families i.e. about 94 per cent have patronized allopathic treatment, about 4 per cent ayurvedic treatment, and 2 per cent reported homeopathic

treatment while only 1 per cent have resorted to self treatment. Out of the total reporting sickness, about 68 per cent have taken treatment from Private practioners and 31.3 per cent from Govt. Hospitals/Dispensaries, while the percentage of households who have taken treatment from Ozha is quite meagre i.e. 0.3 per cent only.

### 7.9 AMOUNT OF MONEY SPENT PER MONTH ON SICKNESS

As regards the average amount of money spent per month on sickness, the same has been shown in Table 7.8



In Vapi stratum about 45 per cent of households have spent Rs 300 to less than Rs.500 per month, 24 per cent spent Rs 500 to less than Rs 1000 per month, 25 per cent household families have spent less than Rs 300 per month, while about 6 per cent households have spent more than Rs 1000 on treatment.

In Valsad stratum, 33 per cent of households have spent Rs.300 to less than Rs.500 per month on treatment from sickness, about 23 per cent households spent Rs.500 to less than Rs.1000, about 24 per cent have spent less than Rs.300 on treatment from sickness, about 4 per cent have spent Rs.1000 to less than Rs.1500, whereas 16 per cent have spent Rs.1500 and more per month on treatment.

In Navsari about 35 per cent of households have spent Rs.100 to less than Rs.300 on treatment of sickness; about 30 per cent households have spent Rs.300 to less than Rs.500, while about 11 per cent have spent less than Rs.100 on treatment of sickness.

In Sachin the maximum proportion of about 40 per cent households have spent Rs.100 to less than Rs.300 on treatment; about 31 per cent have spent Rs.300 to less than Rs.500 on treatment, 10 per cent each household spent less than Rs.100 and Rs.500 to less than Rs.1000 respectively. About 9 per cent households have spent Rs.1500 and more on the treatment of sickness.

At aggregate level, about 38 per cent households have spent Rs.300 to less than Rs.500 on treatment of sickness, about 31 per cent have spent less than Rs.300 on the treatment of sickness, while about 19 per cent have spent about Rs.500 to less than Rs.1000 whereas the proportion of families spending more than Rs.1000 is about 12 per cent.

**Table 7.1: Percentage Distribution of Scheduled Tribe Families by Family Income Class and Purpose of Loan Borrowed**

Name of Stratum	No. of ST families covered	Monthly family Income Class	No. of families indebted	Percentage of Families by Purpose of Loan													Total	
				Festival	Marriage	Child Birth	Funeral	Sickness	Unemployment lay off	Education	Inherited Debt	Purchase of durable goods	Purchase of Land	Construction of building	Purchase of live stock	Others		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
Vapi	238	1500 to < 2500	3	0.00	33.40	0.00	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33.33	14.29	
		2500 to < 4000	2	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00	0.00	0.00	0.00	0.00	9.52
		4000 to < 6000	6	0.00	0.00	0.00	0.00	16.67	0.00	0.00	0.00	0.00	16.67	0.00	66.60	0.00	0.00	28.57
		6000 to < 8000	2	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00	0.00	0.00	9.52
		8000 and above	8	0.00	25.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62.50	0.00	12.50	38.10
		<b>All Income Classes</b>	<b>21</b>	<b>0.00</b>	<b>23.81</b>	<b>0.00</b>	<b>0.00</b>	<b>9.60</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>9.52</b>	<b>0.00</b>	<b>47.62</b>	<b>0.00</b>	<b>9.52</b>	<b>100.00</b>
Valsad	167	1000 to < 1500	1	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.03	
		1500 to < 2500	4	0.00	75.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25.00	0.00	0.00	0.00	0.00	12.12
		2500 to < 4000	14	7.20	21.43	0.00	7.14	14.29	0.00	0.00	0.00	0.00	14.29	0.00	21.43	0.00	14.29	42.42
		4000 to < 6000	10	0.00	30.00	0.00	0.00	20.00	0.00	0.00	0.00	0.00	10.00	20.00	0.00	20.00	0.00	30.30
		6000 to < 8000	2	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00	0.00	0.00	0.00	0.00	6.06
		8000 and above	2	0.00	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00	6.06
		<b>All Income Classes</b>	<b>33</b>	<b>3.03</b>	<b>30.30</b>	<b>3.03</b>	<b>3.03</b>	<b>15.15</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>12.12</b>	<b>3.03</b>	<b>15.15</b>	<b>0.00</b>	<b>15.15</b>	<b>0.00</b>	<b>100.00</b>

*Continued.*

Navsari	111	1500 to < 2500	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.56	
		2500 to < 4000	6	16.67	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33.33	33.33
		4000 to < 6000	6	0.00	16.67	0.00	0.00	16.67	0.00	0.00	0.00	66.60	0.00	0.00	0.00	0.00	0.00	33.33
		6000 to < 8000	3	0.00	0.00	0.00	0.00	33.40	0.00	0.00	0.00	33.33	0.00	33.33	0.00	0.00	16.67	
		8000 and above	2	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	11.11	
		<b>All Income Classes</b>	<b>18</b>	<b>5.56</b>	<b>27.78</b>	<b>0.00</b>	<b>0.00</b>	<b>11.11</b>	<b>0.00</b>	<b>11.11</b>	<b>0.00</b>	<b>27.70</b>	<b>0.00</b>	<b>5.56</b>	<b>0.00</b>	<b>11.11</b>	<b>100.00</b>	
Sachin	111	1500 to < 2500	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33.33	
		8000 and above	2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00	0.00	50.00	0.00	0.00	66.67	
		<b>All Income Classes</b>	<b>3</b>	<b>0.00</b>	<b>33.40</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>33.33</b>	<b>0.00</b>	<b>33.33</b>	<b>0.00</b>	<b>0.00</b>	<b>100.00</b>	
All Strata	627	1000 to < 1500	1	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.40	
		1500 to < 2500	9	0.00	66.67	0.00	0.00	11.11	0.00	0.00	0.00	11.11	0.00	0.00	0.00	11.11	12.00	
		2500 to < 4000	22	9.09	31.82	0.00	4.60	9.09	0.00	0.00	0.00	13.64	0.00	13.64	0.00	18.18	29.33	
		4000 to < 6000	22	0.00	18.18	0.00	0.00	18.18	0.00	0.00	0.00	22.73	4.55	27.27	0.00	9.09	29.33	
		6000 to < 8000	7	0.00	28.50	0.00	0.00	14.29	0.00	0.00	0.00	28.57	0.00	28.57	0.00	0.00	9.33	
		8000 and above	14	0.00	14.29	7.14	0.00	0.00	0.00	14.29	0.00	7.14	0.00	42.86	0.00	14.29	18.67	
		<b>All Income Classes</b>	<b>75</b>	<b>2.67</b>	<b>28.00</b>	<b>1.33</b>	<b>1.33</b>	<b>12.00</b>	<b>0.00</b>	<b>2.67</b>	<b>0.00</b>	<b>16.00</b>	<b>1.33</b>	<b>22.67</b>	<b>0.00</b>	<b>12.00</b>	<b>100.07</b>	

**Table 7.2: Percentage of Indebted Families by Sources of Loan and Family Income Class**

Name of Stratum	Month's Family Income Class (Rs.)	No. of families Indebtedness	Percentage of Loan by Source of Loan									Total
			Provident Fund	Co-operative Society	Employer	Money lender	Shop-keeper	Friends and Relatives	Bank	Government	Others	
1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Vapi</b>	1500 to < 2500	3	0.00	33.40	33.33	33.33	0.00	0.00	0.00	0.00	0.00	14.29
	2500 to < 4000	2	0.00	0.00	50.00	0.00	0.00	0.00	50.00	0.00	0.00	9.52
	4000 to < 6000	6	0.00	0.00	83.33	0.00	0.00	0.00	16.67	0.00	0.00	28.57
	6000 to < 8000	2	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	9.52
	8000 and above	8	0.00	62.50	25.00	0.00	0.00	0.00	12.50	0.00	0.00	38.10
	<b>All Income Classes</b>	<b>21</b>	<b>0.00</b>	<b>28.57</b>	<b>52.30</b>	<b>4.76</b>	<b>0.00</b>	<b>0.00</b>	<b>14.29</b>	<b>0.00</b>	<b>0.00</b>	<b>100.00</b>
<b>Valsad</b>	1000 to < 1500	1	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	3.03
	1500 to < 2500	4	0.00	0.00	50.00	25.00	0.00	25.00	0.00	0.00	0.00	12.12
	2500 to < 4000	14	0.00	7.14	64.29	0.00	0.00	28.57	0.00	0.00	0.00	42.42
	4000 to < 6000	10	20.00	10.00	50.00	10.00	0.00	0.00	0.00	0.00	10.00	30.30
	6000 to < 8000	2	0.00	0.00	50.00	0.00	0.00	50.00	0.00	0.00	0.00	6.06
	8000 and above	2	0.00	0.00	50.00	0.00	0.00	0.00	50.00	0.00	0.00	6.06
	<b>All Income Classes</b>	<b>33</b>	<b>6.06</b>	<b>6.06</b>	<b>57.50</b>	<b>6.06</b>	<b>0.00</b>	<b>18.18</b>	<b>3.03</b>	<b>0.00</b>	<b>3.03</b>	<b>100.00</b>

*Continued.*

Navsari	1500 to < 2500	1	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	5.56
	2500 to < 4000	6	0.00	16.67	83.33	0.00	0.00	0.00	0.00	0.00	0.00	33.33
	4000 to < 6000	6	0.00	0.00	16.67	0.00	0.00	16.67	66.60	0.00	0.00	33.33
	6000 to < 8000	3	0.00	33.40	0.00	0.00	0.00	33.33	33.33	0.00	0.00	16.67
	8000 and above	2	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11.11
	<b>All Income Classes</b>	<b>18</b>	<b>0.00</b>	<b>22.22</b>	<b>38.89</b>	<b>0.00</b>	<b>0.00</b>	<b>11.11</b>	<b>27.78</b>	<b>0.00</b>	<b>0.00</b>	<b>100.00</b>
Sachin	1500 to < 2500	1	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	33.33
	8000 and above	2	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00	66.67
	<b>All Income Classes</b>	<b>3</b>	<b>33.40</b>	<b>0.00</b>	<b>33.33</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>33.33</b>	<b>100.00</b>
All Strata	1000 to < 1500	1	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	1.40
	1500 to < 2500	9	0.00	11.11	55.56	22.22	0.00	11.11	0.00	0.00	0.00	12.00
	2500 to < 4000	22	0.00	9.09	68.18	0.00	0.00	18.18	4.55	0.00	0.00	29.33
	4000 to < 6000	22	9.20	4.60	50.00	4.60	0.00	4.55	22.73	0.00	4.55	29.33
	6000 to < 8000	7	0.00	14.29	42.80	0.00	0.00	28.57	14.29	0.00	0.00	9.33
	8000 and above	14	7.20	50.00	21.43	0.00	0.00	0.00	14.29	0.00	7.14	18.67
<b>All Income Classes</b>		<b>75</b>	<b>4.00</b>	<b>16.00</b>	<b>50.60</b>	<b>4.00</b>	<b>0.00</b>	<b>10.67</b>	<b>12.00</b>	<b>0.00</b>	<b>2.67</b>	<b>100.00</b>

**Table7.3: Percentage Distribution of Indebted Families by Amount of Loan and Family Income Classes**

Name of Stratum	Amount of loan (Rs.)	No. of families indebted	Percentage of Indebted Families by Monthly Family Income Class (Rs.)							
			Less than 1000	1000 < 1500	1500 > 2500	2500 > 4000	4000 to > 6000	6000 > 8000	8000 and above	All classes
1	2	3	4	5	6	7	8	9	10	11
Vapi	1000-4000	1	0.00	0.00	0.00	0.00	100.00	0.00	0.00	4.76
	4000-7000	2	0.00	0.00	100.00	0.00	0.00	0.00	0.00	9.52
	7000-10000	4	0.00	0.00	0.00	25.00	75.00	0.00	0.00	19.05
	10000 and above	14	0.00	0.00	7.20	7.14	14.29	14.29	57.14	66.67
	<b>All Loans</b>	<b>21</b>	<b>0.00</b>	<b>0.00</b>	<b>14.29</b>	<b>9.52</b>	<b>28.57</b>	<b>9.52</b>	<b>38.10</b>	<b>100.00</b>
Valsad	1000-4000	8	0.00	12.50	0.00	75.00	12.50	0.00	0.00	24.24
	4000-7000	15	0.00	0.00	20.00	40.00	20.00	13.33	6.67	45.45
	10000 and above	10	0.00	0.00	10.00	20.00	60.00	0.00	10.00	30.30
	<b>All Loans</b>	<b>33</b>	<b>0.00</b>	<b>3.03</b>	<b>12.12</b>	<b>42.42</b>	<b>30.30</b>	<b>6.06</b>	<b>6.06</b>	<b>100.00</b>
Navsari	1000-4000	5	0.00	0.00	0.00	100.00	0.00	0.00	0.00	27.78
	4000-7000	1	0.00	0.00	0.00	0.00	100.00	0.00	0.00	5.56
	10000 and above	12	0.00	0.00	8.33	8.33	41.67	25.00	16.67	66.67
	<b>All Loans</b>	<b>18</b>	<b>0.00</b>	<b>0.00</b>	<b>5.56</b>	<b>33.33</b>	<b>33.33</b>	<b>16.67</b>	<b>11.11</b>	<b>100.00</b>
Sachin	1000-4000	1	0.00	0.00	100.00	0.00	0.00	0.00	0.00	33.33
	10000 and above	2	0.00	0.00	0.00	0.00	0.00	0.00	100.00	66.67
	<b>All Loans</b>	<b>3</b>	<b>0.00</b>	<b>0.00</b>	<b>33.33</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>66.67</b>	<b>100.00</b>
All Strata	1000-4000	15	0.00	6.67	6.67	73.33	13.33	0.00	0.00	20.00
	4000-7000	18	0.00	0.00	27.78	33.33	22.22	11.11	5.56	24.00
	7000-10000	4	0.00	0.00	0.00	25.00	75.00	0.00	0.00	5.33
	10000 and above	38	0.00	0.00	7.89	10.53	34.21	13.16	34.21	50.67
	<b>All Loans</b>	<b>75</b>	<b>0.00</b>	<b>1.40</b>	<b>12.00</b>	<b>29.33</b>	<b>29.33</b>	<b>9.33</b>	<b>18.67</b>	<b>100.00</b>

**Table 7.4: Percentage Distribution of the ST Indebted Families by Amount of Loan and Family Size Class**

Name of Stratum	Amount of Loan (Rs.)	No. of families indebted	Percentage of Indebted Families by Family Size					All Size
			1 Member	2 Members	3-5 Members	6-8 Members	9 Members and above	
1	2	3	4	5	6	7	8	9
Vapi	1000 to < 4000	1	0.00	0.00	100.00	0.00	0.00	4.76
	4000 to < 7000	2	0.00	0.00	50.00	50.00	0.00	9.52
	7000 to < 10000	4	0.00	0.00	75.00	25.00	0.00	19.05
	10000 and above	14	0.00	0.00	64.29	35.71	0.00	66.67
	<b>All Loans</b>	<b>21</b>	<b>0.00</b>	<b>0.00</b>	<b>66.67</b>	<b>33.33</b>	<b>0.00</b>	<b>100.00</b>
Valsad	1000 to < 4000	8	0.00	0.00	100.00	0.00	0.00	24.20
	4000 to < 7000	15	0.00	6.67	60.00	33.33	0.00	45.45
	10000 and above	10	0.00	0.00	50.00	30.00	20.00	30.30
	<b>All Loans</b>	<b>33</b>	<b>0.00</b>	<b>3.03</b>	<b>66.67</b>	<b>24.24</b>	<b>6.06</b>	<b>100.00</b>
Navsari	1000 to < 4000	5	0.00	0.00	80.00	20.00	0.00	27.78
	4000 to < 7000	1	0.00	0.00	0.00	100.00	0.00	5.56
	10000 and above	12	0.00	8.33	50.00	33.33	8.33	66.67
	<b>All Loans</b>	<b>18</b>	<b>0.00</b>	<b>5.56</b>	<b>55.56</b>	<b>33.33</b>	<b>5.56</b>	<b>100.00</b>
Sachin	1000 to < 4000	1	0.00	0.00	100.00	0.00	0.00	33.33
	10000 and above	2	0.00	0.00	100.00	0.00	0.00	66.67
	<b>All Loans</b>	<b>3</b>	<b>0.00</b>	<b>0.00</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>	<b>100.00</b>
All Strata	1000 to < 4000	15	0.00	0.00	93.75	6.25	0.00	20.00
	4000 to < 7000	18	0.00	5.56	55.56	38.89	0.00	24.00
	7000 to < 10000	4	0.00	0.00	75.00	25.00	0.00	5.33
	10000 and above	38	0.00	2.63	57.89	31.58	7.89	50.67
	<b>All Loans</b>	<b>75</b>	<b>0.00</b>	<b>2.67</b>	<b>65.33</b>	<b>28.00</b>	<b>4.00</b>	<b>100.00</b>

**Table 7.5: Percentage Distribution of Loans by Type of Surety**

Name of Stratum	Total No.of scheduled tribes sampled families	No.of loans contracted	Percentage of Loan by Type of Surety						
			No Surety	Land	House	Jewellery	Surety of co-member of society	LIC Policy	others
1	2	3	4	5	6	7	8	9	10
<b>Vapi</b>	238	21	57.14	0.00	4.76	0.00	28.57	0.00	9.52
<b>Valsad</b>	167	33	81.80	12.20	3.00	0.00	3.00	0.00	0.00
<b>Navsari</b>	111	18	61.11	0.00	5.56	0.00	11.11	0.00	22.22
<b>Sachin</b>	111	3	66.67	0.00	33.33	0.00	0.00	0.00	0.00
<b>Total</b>	<b>627</b>	<b>75</b>	<b>69.40</b>	<b>5.26</b>	<b>5.26</b>	<b>0.00</b>	<b>12.00</b>	<b>0.00</b>	<b>8.00</b>

**Table 7.6: Distribution of Scheduled Tribes Households reporting Sickness by Type and Source of Treatment**

Name of Stratum	Total No.of households covered	No.of families reported sickness	No.of cases of chronic disease reported	No.of Times Families Reported Sickness During Preceding Six Months							Percentage of families reported sickness
				One time	Two times	Three times	Four times	Five time	Six time	More than six times	
1	2	3	4	5	6	7	8	9	10	11	12
Vapi	238	170	1.8	35.88	38.82	20.00	4.71	0.00	0.00	0.59	71.43
Valsad	167	88	3.4	20.45	22.73	18.18	17.05	5.68	7.95	7.95	52.69
Navsari	111	46	15.2	30.43	32.61	24.00	6.52	6.52	0.00	0.00	41.44
Sachin	111	48	6.3	41.67	31.00	22.92	4.17	0.00	0.00	0.00	43.24
<b>Total</b>	<b>627</b>	<b>352</b>	<b>4.5</b>	<b>32.10</b>	<b>32.95</b>	<b>20.40</b>	<b>7.90</b>	<b>2.27</b>	<b>1.99</b>	<b>2.27</b>	<b>56.14</b>

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**Table 7.7 : Distribution of Scheduled Tribes Households by Type of Treatment**

Name of Stratum	Total no. of households covered	Percentage of households reported sickness	Type of Treatment			
			Self treatment	Ayurvedic	Homeopathic	Allopathic
1	2	3	4	5	6	7
Vapi	238	71.4	1.2	1.8	1.2	95.9
Valsad	167	52.7	0.0	5.7	4.5	89.8
Navsari	111	41.4	0.0	6.5	2.2	91.3
Sachin	111	43.2	0.0	4.2	2.1	93.8
<b>Total</b>	<b>627</b>	<b>56.1</b>	<b>0.6</b>	<b>3.7</b>	<b>2.3</b>	<b>93.5</b>

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**Table 7.8 : Distribution of Scheduled Tribe Households by Average Amount of Money Spent per Month on Sickness**

Name of Stratum	Total No. of households covered	Percentage of households reported sickness	Percentage of households according to average amount of money spent on treatment per month						
			Less than Rs.100	Rs.100<300	Rs.300 < 500	Rs.500<1000	Rs.1000<1500	Rs.1500<2000	More than Rs.2000
1	2	3	4	5	6	7	8	9	10
<b>Vapi</b>	238	71.43	2.30	22.35	45.29	24.12	2.94	1.76	1.18
<b>Valsad</b>	167	52.69	3.41	20.40	32.95	22.73	4.55	7.95	7.95
<b>Navsari</b>	111	41.44	10.87	34.78	30.43	0.00	2.17	8.70	13.04
<b>Sachin</b>	111	43.24	10.42	39.58	31.20	10.42	0.00	2.08	6.25
<b>Total</b>	<b>627</b>	<b>56.14</b>	<b>4.83</b>	<b>25.85</b>	<b>38.35</b>	<b>18.70</b>	<b>2.84</b>	<b>4.26</b>	<b>5.11</b>