

## **FORRY EIGHTH ROUND : JANAURY - DECEMBER 1992**

### **SECTION SIX HOUSEHOLD SCHEDULE 18.2: DEBT AND INVESTMENT**

6.0.1 **INTRODUCTION:** The reserve Bank of India (RBI) conducted, for the first time during November 1951 to August 1952, the “All India Rural Credit Survey” in 75 selected districts spread all over the country. The main objective of this survey was to study two aspects namely (i) the demand for credit from rural families and (ii) the supply of credit by credit agencies both institutional and non-institutional. The data were collected mainly for formulating the banking policies. The design of the survey was not suitable for providing estimates of indebtedness at state and national level. The second such survey on rural “Debt and Investment” was conducted by the RBI in the year 1961-62 for obtaining etc. The third comprehensive enquiry in this series of decennial surveys was entrusted by the RBI to the National Sample Survey Organization (NSSO) and was conducted along with the survey on “Land Holdings” during the year 1971-72, as a part of the NSSO programme in its 26<sup>th</sup> round survey operation. In this round, the coverage of the survey was extended to the urban areas. Fourth such survey was conducted in the 37<sup>th</sup> round (January to December 1982) along with Land Holdings as per the ten years programme charted by the Governing Council.

6.0.2 In the 48<sup>th</sup> round (January to December, 1992) also “All India Debt and Investment Survey (AIDIS)” will be carried out along with “Land and Livestock Holdings”. The objectives of the AIDIS remain the same as those of the earlier surveys, namely, to obtain quantitative information on the incidence of indebtedness, capital formation and other indicators or rural/urban economy which will be of value in developing the credit structure in particular and also for obtaining other allied information required in the field of planning and development. Further since the survey will be of the kind of the kind of a repeat survey of that of the NSS 37<sup>th</sup> round, it is considered necessary to plan the survey in such a way as to ensure, as far as practicable, comparability with the estimates of the various characteristics generated from the earlier rounds.

6.0.3 **GENERAL PLAN OF THE SURVEY:** The survey period of the 48<sup>th</sup> round would be from January to December 1992. The required information is to be collected from the same set of sample households in two visits to each sample. The information to be collected in the second visit to the household is considerably less than that to be collected in the first visit. In view of this uneven work-load in the two visits, it is decided to extend the survey period of the first visit to eight months – from January to August 1992 – and to reduce the survey period of the second visit to four months – from September to December 1992. As a result, the households which will be visited in the first two months of the first visit will be revisited in the first month of the second visit and so on. To reduce the fatigue of the respondent, it is decided that unlike in the 37<sup>th</sup> round, the sample households in this round will be selected separately for schedules

18.1 and 18.2 in the rural sector. Since the land and livestock holdings are likely to be small in most cases, it is decided to survey the same set of sample households both for schedules 18.1 and 18.2 in the urban sector.

6.0.4 The position in regard to the assets and liabilities of the sample households is required to be collected with reference to a fixed date, namely, as on the 30<sup>th</sup> June 1991. There will be a time lag between the reference date and the survey date in the first visit varying from household to household within the range of maximum period of 14 months. To derive the above, therefore, it has been decided to collect information on assets and liabilities as on the date of survey and the transactions relating to the said assets and liabilities carried out during the period intervening the date of reference and the date of survey.

6.0.5 Broadly, the following information will be collected in this round of survey:-

- (i) the asset and the liability position of the households
- (ii) the amount of capital expenditure on
  - (a) residential plots, houses or buildings,
  - (b) farm business and
  - (c) non-farm business,incurred by the household during the reference period of agricultural year 1991-22.
- (iii) acquisition, disposal and loss of assets during July 1991 to June 1992.

The assets owned by the households have been classified into three categories, namely,

- (a) physical assets contributing to capital formation
- (b) financial assets and
- (c) durable household assets.

Besides collection of information for deriving the asset and liability position of the households as on 30.6.91, provisions have also been made to collect data on the transactions of physical, financial and household durable assets and also on the cash borrowings and repayments made during the agricultural year 1991-92.

6.0.6 **METHOD OF DATA COLLECTION:** As mentioned earlier, the information in this schedule will be collected by visiting the same set of sample households twice. In the first visit, information on assets owned on the date of survey as well as addition and depletion of these assets during the period, July 1, 1991 to the date of survey will be ascertained to derive the asset position of the households as on 30<sup>th</sup> June 1991. The same procedure will be adopted for assessing the indebtedness position of the households at the beginning of the agricultural year 1991-92 i.e. 30.6.91 in the first visit. However, provision has been made for obtaining the data on the amount and other particulars of borrowings and repayments made during the first half of the agricultural year 1991-92 i.e. during 1.7.91 to 31.12.91. As for the items of capital expenditure and of

acquisition, disposal and loss of assets, information will be collected for the period 1.7.91 to 31.12.91 in the first visit. During the second visit to the households, information will be collected for ascertaining the indebtedness position of the households as on 30.6.92 and for assessing the borrowings and repayments made during the second half of the agricultural year 1991-92 i.e. during 1.1.92 to 30.6.92. Similarly, data on the capital expenditure and acquisition, disposal and loss of assets during 1.1.92 to 30.6.92 will be collected in the second visit.

**6.0.7 VALUATION OF PHYSICAL ASSETS:** Value of a physical asset acquired prior to 30<sup>th</sup> June 1991 will be evaluated at the current market price prevailing in the locality considering the condition of the asset as on date of survey at that point of time and will be recorded under “owned on the date of survey” or under “disposal/depletion” depending on whether the said asset is owned on the date of survey or disposed of by other way than sale during the reference period. If the said asset is disposed of by way of sale, the sale price is to be recorded under “disposal”. On the other hand, if a physical asset is acquired by way of purchase or construction during the reference period (i.e. during 1.7.91 to date of survey), the purchase price or the total expenditure incurred on construction including the value imputed at current market price of labour and materials supplied from the household stock will be considered as its value. However, if an asset is ‘otherwise acquired’ during the reference period, value at current price evaluated as on date of survey will be reported under acquisition. Now, if the said asset is “owned on the date of survey”, value on the date of survey will be the same as that of the “acquired” during the reference period. Similarly, if the asset “acquired” during the reference period is again disposed of during the said period, the same value as reported under “acquisition” will be recorded under “disposal”. The value will always be recorded in rupees (whole number) only.

**6.0.8 METHOD OF RECORDING JOINTLY OWNED ASSETS:** In case an asset is owned by the household jointly with other households, only the value of the share of the sample household is to be recorded. The number of such assets will be recorded in the relevant column of the respective block against the household having the senior most member (according to age). For other partner households, a cross mark (x) will be given in the respective column for recording the number of asset owned. In all such cases, it is extremely necessary to record appropriate remarks in the remarks block.

6.0.9 There are 24 block(including two sub-blocks) in the visit-1 schedule of 18.2. Since information on less number of items will be collected in visit-2, the visit-2 schedule contains only 14 blocks(including three sub-blocks). In visit-2 the block numbers and the formats of these 14 blocks have been retained same as those of visit-1 and some modifications in the format have been made in one block, i.e. block 5. Apart from those blocks which are common to the schedules of visits one and two, block 5.1 appears in the schedules of visit-2 only. The block numbers are continuous in visit-1 schedule, whereas there are breaks in block numbers in the visit-2 schedule. The reference period which is printed along with the block headings is generally different in the two visits. The blocks are described below:

**Table (6.1) : The description of different blocks appearing in visit -1 and visit-2 schedules of 18.2.**

block no.	block heading	appearing in the sch. for
(1)	(2)	(3)
0	descriptive identification of sample household	visit 1 & 2
1	identification of sample household	visit 1 & 2
2	particulars of field operation	visit 1 & 2
3	remarks by investigator	visit 1 & 2
4	remarks by supervisory officer(s)	visit 1 & 2
5	household characteristics	visit 1 & 2
5.1	particulars of partitioned household	visit 2 only
6.	household members and their activity particulars	visit 1 only
7	area of land owned as on date of survey and transactions during 1.7.91 to date of survey	visit 1 only
8	livestock and poultry owned as on the date of survey and their transactions during 1.7.91 to date of survey.	visit 1 only
9	agricultural machinery and implements owned as on the date of survey and their transactions during 1.7.91 to date of survey	visit 1 only
10	owned buildings and other constructions as on the date of survey and their transactions during 1.7.91 to date of survey.	visit 1 only
11	non-farm business equipments owned on the date of survey and their transactions during 1.7.91 to date of survey	visit 1 only

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**Table (6.1) : The description of different blocks appearing in visit -1 and visit-2 (contd.) schedules of 18.2.**

<b>block no.</b>	<b>block heading</b>	<b>appearing in the sch. for</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>
12	transport equipments owned as on the date of date of survey and their transactions during 1.7.91 to date of survey	visit 1 only
13	household durable assets owned on the date of survey and their transactions during 1.7.91 to date of survey	visit 1 only
14	ownership of shares/debentures etc. in co-operative societies & companies as on the date of survey and their transactions during 1.7.91 to date of survey.	visit 1 only
15	other financial assets owned as on the date of survey and their transactions during 1.7.91 to date of survey	visit 1 only
16	cash loans and kind loans receivable by household on the date of survey and their transactions during 1.7.91/1.7.92 to date of survey	visit 1 & 2
17.1	number of cash loans outstanding as on the date of survey and number of loans repaid and written off during 1.7.91/1.1.92 to date of survey	visit 1 & 2
17.2	particulars of cash loans payable by the household as on the date survey and transactions of loans during 1.7.91/1.1.92 to date of survey	visit 1 & 2
18	other cash loans and kind loans payable by the household as on the date of survey	visit 1 & 2
19.1	specified items on which expenditure incurred during 1.7.91 to 31.12.91/1.1.92 to 30.6.92	visit 1 & 2

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**Table (6.1) : The description of different blocks appearing in visit -1 and visit-2 (contd.) schedules of 18.2.**

block no.	block heading	appearing in the sch. for
(1)	(2)	(3)
19.2	expenditure on specified items during 1.7.91 to 31.12.91/1.1.92 to 30.6.92	visit 1 & 2
20	acquisition, disposal and loss of assets during 1.7.91 to 31.12.91/1.1.92 to 30.6.92	visit 1 & 2
21	unit-price(last transaction) of reported items	visit 1 & 2

**6.0.10 BLOCK 0 : DESCRIPTIVE IDENTIFICATION OF SAMPLE HOUSEHOLD:** This block is meant for recording descriptive identification particulars of the sample household and the sample items in this block are self-explanatory. The first four items will be same as in block 0 of schedule 0.1 for rural sample. Similarly, first three items and item six will be same as items 1,2,3 and 4 of block 0 of schedule 0.2. Items 4 and 5 are applicable to rural areas only and a cross mark 'x' will be put against this item in urban schedule. Item 6 is applicable to urban areas only and a cross mark 'x' will be put against this item in rural schedules. The name of the hamlet to which the sample household belongs will be recorded against the fifth item 'hamlet name'. On the other hand, for a sample village with no hamlet group selection, a cross mark 'x' is to be recorded against this item. The name of the head of the selected sample household will be copied from block 9 of schedule 0.1 or block 6 of schedule 0.2, as the case may be. The entry against the last item, viz. 'name of informant', will be the name of the principal informant i.e. the person from whom the bulk of the information is collected.

**6.1.1 BLOCK 1 : ITEMS 1 TO 11: IDENTIFICATION PARTICULARS OF SAMPLE VILLAGE/BLOCK:** The identification particulars of the sample village/block to which the sample household belongs are to be recorded against items 1 to 11. The entries against items 1.2 and 4 are already printed in the schedule. Item 3 will be copied from item 3 of block 1 of schedule 0.1 or 0.2, as the case may be. Similarly, items 5 to 11 will be copied from the corresponding items 4 to 10 of block 1 of schedule 0.1 for the rural households and from those of schedule 0.2 for the urban households.

**6.1.2 BLOCK 1 : ITEM 12: FLOT NO.:** This item will be left blank by the FOD staff. This will be filled in by the DPD staff only.

6.1.3 **BLOCK 1: ITEM 13: SERIAL NO. OF SAMPLE VILLAGE /BLOCK:**

This item will be copied from the item 13 of schedule 0.1 or item 12 of schedule 0.2 depending upon whether the sample household belongs to rural sector or urban sector.

6.1.4 **BLOCK 1: ITEM 14: SUB-STRATUM NUMBER:** This will be taken from headings of cols. (30) to (36) of block 9 of schedule 0.1 and cols. (16) to (22) of block 6 of schedule 0.2 respectively for rural and urban sectors. One of the sub-strata 1 to 7 will be recorded depending upon the sub-stratum to which the sample household belongs.

6.1.5 **BLOCK 1: ITEM 15: SAMPLE HOUSEHOLD NUMBER:** This is same as the order of selection of the sample household and it will be copied from cols. (30) to (36) of block 9 of schedule 0.1 or cols. (16) to (22) of block 6 of schedule 0.2 as the case may be.

6.1.6 **BLOCK 1: ITEM 16: INFORMANT'S RELATION TO HEAD:** The relationship of the principal informant (i.e. the person providing the bulk of the information) to the head of the household is to be recorded in the box space in terms of codes. The relevant codes are:

head of the household ..... 1  
other member of the household ...2  
others ..... 9

6.1.7 **BLOCK 1: ITEM 17: RESPONSE CODE:** This item will be filled in after collecting all the required information for all items in the schedule. The entry is to be made in terms of codes on the basis of the impression formed by the investigator regarding the overall response of the informant. The codes are:

informant co-operative and capable ..... 1  
informant co-operative but not capable ..... 2  
informant busy ..... 3  
informant reluctant .....4  
others .....5

6.1.8 **BLOCK 1: ITEM 18: SURVEY CODE:** It is to be noted that the survey codes are different for the schedules of visit-1 and visit-2.

- (i) In the schedule of visit-1, whether the originally selected household or a substitute household has been surveyed will be indicated against this item by recording code '1' if the originally selected household has been surveyed and code '2' if the substitute household has been surveyed. If neither the originally selected household nor a substitute household could be surveyed, i.e. if the sample household is a casualty, code '3' will be recorded in the first visit.
- (ii) The survey codes for visit -2 are as follows :

hh surveyed in the first visit is surveyed in the second visit .....	1
household surveyed in the first visit is substituted by another hh in the second visit .....	2
casualty in the second visit .....	3
casualty in the first visit but the originally selected household in the first visit surveyed in the second visit .....	4

If a household treated as casualty in visit -1 is available for survey during visit -2, only visit – 2 schedule will be canvassed with survey code 4 under item 18. In case of a casualty only the blocks 0 to 4 are to be filled up and on the top of the front page of the schedule the word ‘CASUALTY’ will be written in block capitals.

6.1.9 **BLOCK 1 : ITEM 19: REASON FOR SUBSTITUTION OF ORIGINAL HOUSEHOLD:** If the originally selected household cannot be surveyed, irrespective of whether a substitute household can be surveyed or not, the reason for the originally selected household becoming a casualty will be recorded against this item in terms of codes. The codes are :

informants busy .....	1
members away from home .....	2
informant non-cooperative .....	3
others .....	9

6.2.1 **BLOCK 2 : PARTICULARS OF FIELD OPERATION :** The names of the Investigator, Assistant Superintendent and Superintendent, their signatures, dates of survey/inspection/scrutiny, duplication of schedules, dispatch, etc. will be recorded in this block against the appropriate items in the relevant columns.

6.3.1 **BLOCK 3 : REMARKS BY INVETIGATOR:** Any relevant remarks relating to the problems encountered in collecting the data, attitude of respondent etc., will be recorded in this block by the investigator. The abnormal entries, if any, in the schedule may be explained here. If the investigator feels that certain information is of doubtful nature, it may also be indicated with comments, if any. Any other comments which may help to assess the entries made in the schedule may also be recorded here. The number of lines written in this block may also be filled in the box space provided at the bottom of the block.

6.4.1 **BLOCK 4 : REMARKS BY SUPERVISORY OFFICER (8) :** This block will be used by the supervisory officers to record their comments and suggestions. They should particularly highlight the inconsistent entries, if any, in the schedule giving



possible reasons for such entries. The number of lines written by them may also be filled in the box space provided at the bottom of the block.

6.5.0 **BLOCK 5 : HOUSEHOLD CHARACTERISTICS** : Certain household characteristics, such as, household size, social – group, household type, household industry – occupation, consumer expenditure, and land owned, land operated etc., which are intended to be used mainly as classificatory characteristics in tabulation will be recorded in this block, paras 6.5.1 to 6.5.12 relates to visit -1 schedule and instruction for filling in different items of this block in visit -2 schedules are described in para 6.5.13.

6.5.1 **BLOCK 5. ITEM 1: HOUSEHOLD SIZE** : Size of the sample household i.e. the total number of persons normally residing together (under the same roof) and taking food from the same kitchen (including temporary stay-aways and excluding temporary visitors) will be recorded against this item. In the visit - 1 schedule, the entry against this item will be the same as the last serial number recorded in col. (1) of block 6.

6.5.2 **BLOCK 5. ITEM 2 : HEAD OF HOUSEHOLD** : The sex of the head of the household will be recorded against item 2 in terms of codes. The codes are :  
male ..... 1  
female ..... 2

6.5.3 **BLOCK 5. ITEM 3 : HOUSEHOLD TYPE** : The procedure of determining the type of a household is given in para 5.5.3. One of the codes 1 to 4 and 9 for the rural household and 1 to 3 and 9 for the urban household will be ascertained in accordance to the procedure laid down in para 5.5.3 and will be recorded against this item.

6.5.4 **BLOCK 5. ITEM 4: HOUSEHOLD INDUSTRY OCCUPATION CODE** : The household industry –occupation has been defined in para 2.2.4. determined according to the definition, three digit level industry (NIC, 1987) and occupation (NCO, 1968) codes for the household are to be recorded in the box spaces against item 4. The industry code will be recorded in the left most three box spaces followed by occupation code. A short description of the industry-occupation combination may be given in the space provided for recording it.

6.5.5 **BLOCK 5. ITEM 5 : SOCIAL GROUP** : whether the household belongs to a scheduled tribe or a scheduled caste or ‘others’ , it will be indicated by an appropriate code against this item. A household will be classified as scheduled tribe/scheduled caste if the head of the household belongs to any scheduled tribe/scheduled caste community. Neo-Buddhist households will be considered as scheduled caste. All the remaining households will be considered to belong to the group ‘others’. The codes for social group are :

scheduled tribe .....1  
scheduled caste/neo-Buddhist ..... 2  
others ..... 9

6.5.6 **BLOCK 5. ITEM 6: OWNED AREA OF LAND AS ON 30.6.91** : The entry made in col. (12) against the line for 'total land' of block 7 will be copied here. The figure will be recorded in two places of decimal.

6.5.7 **BLOCK 5. ITEMS 7 TO 9** : area of land leased out, leased in and otherwise possessed by the household as on 30.6.91 will be recorded against items 7 to 9 respectively in two places of decimal. The position of the household as on 30.6.91 will be ascertained by asking a direct question to the respondent. The terms 'leased out' and 'leased in' have been defined in para 2.2.7. Any land which is possessed but neither owned nor leased in by the household will be considered as 'otherwise possessed'.

6.5.8 **BLOCK 5. ITEM 10: AREA POSSESSED**: The figure against this item will be derived by subtracting the entry against item 7 from the total of entries against items 6.8 and 9. The entry will be recorded in two places of decimal.

6.5.9 **BLOCK 5. ITEM 11 : AREA OWNED AND RETAINED BUT NOT AVAILABLE FOR CROP PRODUCTION** : The entry to be recorded in acres in two decimal places against this item, by asking a direct question to the respondent, will be area of those tracts of land which were owned and retained by the household on 30.6.91 but were not available then for crop production due to various reasons. The possible reasons may be land not suitable for cultivation, under water bodies, under non-agricultural uses etc. Land kept fallow up to a maximum period of 5 years will be considered as land available for crop production. Seasonal crop area, orchards and plantations will constitute area available for crop production.

6.5.10 **BLOCK 5. ITEMS 12-13 : WHETHER OPERATED ANY LAND DURING AGRICULTURAL YEAR 1991-92 AND IF YES, AREA OPERATED** :

The answer to direct question whether the household operated any land during agricultural year 1991-92 will be recorded in codes against item 12. The codes are yes-1, no-2. If the code against item 12 is '1' the area operated by the household is to be filled against item 13 in acres in two places of decimal. The household operational holding has been defined in para 2.2.11. The total area under all the operational holdings formed in the household will be considered as the area operated by the household. However, if the household operates a holding jointly with other household(s), the total area of the operational holding divided by the number of partners will be the share of the household from that operational holding. As the agricultural year ends in June 1992 and visit-1 survey starts in January 1992, difficulties may arise in some cases in collecting data on area operated during the agricultural year 1991-92. However, it is expected that in majority of the cases, the informant will be able to furnish reliable data, as major decisions about operating land during Rabi season will be taken by the household when the investigator meets the respondent. In the cases where such decisions have not been taken by the household, the investigator will have to record the required information taking into account the intention of the household about operating land in Rabi season. In all such cases the information recorded in items 12 and 13 will have to be verified at the time of the second visit and, in case of discrepancy, the correct figures should be

furnished to the concerned D. P. Centre of NSSO with the relevant identification particulars of the household.

**6.5.11 BLOCK 5. ITEMS 14 TO 16 : HOUSEHOLD CONSUMER EXPENDITURE DURING LAST 30 DAYS:** The definition of the household consumer expenditure is given in para 2.1.5. It is same as that adopted for consumer expenditure survey. The household consumer expenditure during last 30 days is to be ascertained through a direct question under two broad categories namely (1) out of purchases and (2) out of homegrown/home produced stock, free collection and transfer receipts etc. These will be recorded in whole number in nearest rupees against items 14 and 15. The total of items 14 and 15 will be recorded against item 16. This entry will also be recorded in whole rupees.

**6.5.12 BLOCK 5. ITEM 17: HOUSEHOLD MONTHLY PER CAPITA CONSUMER EXPENDITURE:** The figure for this item would be obtained by dividing the entry against item 16 by the entry against item 1 (household size). This will be recorded in rupees in two places of decimal.

6.5.13 In the second visit, entries in items 1 to 11 will be copied from the corresponding items of block 5 of visit-1 schedule. For items 12 & 13 of block 5 of visit-2 schedule instructions given in para 6.5 10 will be followed. In the second visit, item 14 of this block will be copied from item 17 of block 5 of visit-1 schedule. The procedure of filling in items 15 to 17 in the visit-2 schedule is same as that for items 10 to 12 of block 5 of visit-2 schedule 18.1, given in paras 5.5.20 & 5.5.21.

**6.5.14 BLOCK 5.1. VISIT TWO : PARTICULARS OF PARTITIONED HOUSEHOLD:** This block is provided in visit-2 schedule only. It will be filled in only when the entry in item 15 of block 5 of visit-2 schedule is '1', i.e. when the household surveyed in the first visit is found to have been partitioned in the second visit. There are four columns in this block, which are exactly the same as the first four columns of block 5.1 of schedule 18.1. The procedure of filling in this block will, therefore, be same as that given in para 5.5.22 for schedule 18.1 In case of partitioning of a household surveyed in the first visit. Information for different blocks will be collected from all the partitioned households residing in the sampled village/urban block. i.e. those listed in block 5.1 Special instructions for filling in different blocks of visit-2 schedule for partitioned households are given in paras 6.22.0 to 6.22.4.

**6.6.0 BLOCK 6: HOUSEHOLD MEMBERS AND THEIR ACTIVITY PARTICULARS:** All normal members of the sample household will be listed in this block. Demographic particulars viz. relation to head, age, sex, general education and usual activity particulars will be recorded for each member, using one line for each. This block may be copied from schedule 18.1 in urban areas.

**6.6.1 BLOCK 6: COL. (1) : SERIAL NUMBER:** A continuous serial number of all the normally resident members of the sample household listed in this block is to be given in col. (1). While listing, the head of the household will be listed first, followed by

head's spouse, the first son, first son's wife and children, etc. After the sons are enumerated, the daughters will be listed followed by other relatives, dependents, servants, etc. For definitions of 'household' and 'normally resident members' paras 2.1.2 and 2.1.3 may be referred.

6.6.2 **BLOCK 6. COL(2) : NAME OF THE MEMBER :** The names of the normally resident members corresponding to serial numbers entered in col. (1) will be recorded in col. (2).

6.6.3 **BLOCK 5. COL. (3) : RELATION TO HEAD :** The family relationship of each member of the household with the head of the household (for the head, the relationship is self) expressed in terms of the specified codes will be recorded in this column. The codes to be used are:

self .....	1
spouse of head .....	2
married child .....	3
spouse of married child .....	4
unmarried child .....	5
grand child .....	6
father/mother/father-in-law/ mother-in-law .....	7
brother/sister/brother-in-law/ sister-in-law/other relatives .....	8
servant/employee/paying guest/ other non-relative .....	9

6.6.4 **BLOCK 6. COL. (4) : AGE AT LAST BIRTHDAY :** The age at last birthday in completed years of all the members listed in col. (1) will be ascertained and recorded in col. (4). For a new born baby or a baby who has not completed one year of age on the date of survey, entry to be made in col. (4) will be '0'.

6.6.5 **BLOCK 6. COL. (5) : SEX :** The sex of each member of the household, in terms of the code number (male-1, female-2) will be recorded in this column.

6.6.6 **BLOCK 6. COL. (6) : GENERAL EDUCATION :** Information regarding the general education attained by the normal members of the household listed in col. (1) will be recorded in col. (6) in terms of the specified code numbers. For the purpose of making entries in this column. Only the course successfully completed will be considered. For instance, for a person who has studied up to first year B.A., his educational attainment will be considered only secondary/higher secondary (code 4). Also, for a person who has studied up to 12<sup>th</sup> standard but has not sat for the final examination or has failed or even passed in the examination, his educational attainment will be considered secondary/higher secondary (code 4). The relevant codes to be used for recording entries in this column are:

not literate .....	1
literate but below primary .....	2
primary and above but below secondary .....	3
secondary/higher secondary .....	4
graduate and above .....	5

6.6.7 A person who can both read and write a simple message in at least one language is to be considered as literate. Those who are not able to do so are to be considered 'not literate' and will be assigned code 1. Those who are literate but never attended any school or attended or attending educational institution but are yet to pass primary standard will get code 2, codes 3,4 and 5 will indicate the successive higher standards of education attained.

6.6.8 **BLOCK 6. COL. (7) : IF NOT LITERATE. WHETHER CAN READ :** col. (7) will be filled in only for the persons who are 'not literate' i.e. those who are having entry '1' in col. (6). A person is considered as 'not literate', if he/she cannot read or write. It is, therefore, possible that some of the persons considered 'not literate, can read a simple message in at least one language but cannot write. It is to be ascertained from those with code 1 in col. (6) as to whether they can read a simple message in at least one language. If the answer is in affirmative, code 1 will be entered in col. (7). Otherwise code 2 is to be recorded in this column.

6.6.9 **BLOCK 6. COLS. (8) AND (10) : USUAL ACTIVITY STATUS- PRINCIPAL AND SUBSIDIARY (GAINFUL) :** The definition of usual activity status is given in paragraph 2.2.5. The principal and subsidiary (gainful) activity status of each of the persons listed in block 6 is to be determined in accordance to the definition mentioned above and as per the procedure described in para 5.6.9 & 5.6.11. The status so determined will be expressed in terms of codes for recording entries in cols. (8) and (10). The codes are :

worked in household enterprise (self employed) .....	11
worked as helper in household enterprise .....	21
worked as regular-salaried/wage employee .....	31
worked as casual wage labour in public works .....	41
worked as casual labour in other types of work .....	51
did not work but was seeking and/ or available for work .....	81
attended educational institution .....	91
attended domestic duties .....	92
attended domestic duties and was also engaged in free collection of goods (vegetables, roots, firewood, cattle feed etc.), sewing, tailoring, weaving, etc., for household use .....	93
renters, pensioners, remittance recipients etc .....	94
not able to work due to disability .....	95
beggars, prostitute .....	96
others .....	97

**6.6.10 BLOCK 6. COLS. (9) AND (11): INDUSTRY SECTION OF PRINCIPAL AND SUBSIDIARY GAINFUL ACTIVITY :** Col. (9) will be filled in only when the entry in col. (8) is one of the codes 11, 21, 31 and 41-51 i.e. When the usual activity status of the person is “working”. Similarly, col. (11) will be filled in only when the entry in col. (10) is one of the codes 11, 21, 31 and 41-51. The industry section corresponding to the principal/subsidiary gainful activity is to be determined according to NIC 1987 and the appropriate code is to be recorded in col. (9)/col. (11). If the principal/ subsidiary gainful activity is carried out in more than one industry section the appropriate industry section code will be decided on the basis of the major time criteria. The codes for industry section are :

agriculture, hunting, forestry & fishing .....	0
mining & quarrying .....	1
manufacturing .....	2/3
electricity, gas and water .....	4
construction .....	5
wholesale and retail trade and restaurants .....	6
transport, storage and communication .....	7
financing, insurance, real estate and business services .....	8
personal services .....	9

**6.7.0 BLOCK 7: AREA OF LAND OWNED BY THE HOUSEHOLD ON DATE OF SURVEY AND TRANSACTIONS DURING 1.7.91 TO DATE OF SURVEY :** This block is meant for recording area and value of each of the plots of land, including the house site and other residential areas, owned by the sample household on the date of survey and also the acquisition and disposal of land during the period 1.7.91 to date of survey. With the help of these date, the area and value of land owned by the household on 30.6.91 will be derived.

6.7.1 The definition of ownership of land has been provided in para 2.2.6. It may again be emphasized here that land owned, acquired and disposed of by the domestic servants. Paying guest etc. who are listed as normal members of the household in block 6 will also be recorded in this block. However, to avoid duplication, such land should not be taken into account while enumerating land owned/acquired/disposed of by the original households to which they used to belong as family members prior to their joining this household as normal members.

6.7.2 This block will be filled in only during the first visit to the sample household. While information on plots, other than the plots containing the house site and other residential areas, will be recorded separately, using one blank line for each plot, the particulars of all residential areas including the plot containing the house site will be entered against the line with serial no. of plot printed as ‘98’ in col. (1) of block 7.

6.7.3 A plot will be considered to be a distinct-patch of land demarcated with boundaries and bearing a survey number, However, for large plots where sub-divisions of survey numbers (that is sub-survey numbers) are given to demarcate the sub plots, a plot will be taken as the distinct patch of land having a sub-survey number. A Plot is demarcated generally by a strip of raised land commonly known as ails or bunds. There may also be ails inside the plot. All such ails or bounds will be included in the plot area.

6.7.4 **ASSESSMENT OF THE VALUE OF LAND** : (i) For assessing the value of land acquired by the household through inheritance or otherwise prior to 30<sup>th</sup> June 1991, the informant, if necessary, may be asked to take the help of the knowledgeable persons of the village to ascertain the current market price of the type of land. This may be determined on the basis of the transactions made within the village or in its vicinity during the recent past. The value of land so determined will be recorded under 'owned as on date of survey, or under 'disposal' depending on whether the area of land is owned on the date of survey or 'disposed of' during the reference period by ways other than sale. However, if the land is sold during the reference period, the sale price will be recorded under disposal.

(ii) If the land is acquired by way of purchase during the reference period, the purchase price will be its value of acquisition. But, if the land is acquired during the reference period by ways other than purchase, value will be determined as para 6.7.4(i) and will be recorded under 'acquisition'. Now, if the acquired land is owned on the date of survey, the value as reported under acquisition will be shown under 'owned on the date of survey'. Similarly, if the land acquired during the reference period is disposed of again during the said reference period, value to be reported under 'disposal' will be same as that reported under acquisition. If a part of the land is disposed of and a part is owned on the date of survey, then the value under 'disposal' and that under 'date of survey' will be worked out on the basis of the unit price of land reported under 'acquisition'.

6.7.4 For plots having buildings, well, tube-well, drainage, channels and other construction works etc., the value of the plot/land excluding the value of all such construction work/buildings will be considered. However, in the cases where the value of buildings and land can not be separated, it should be recorded under buildings in block 10 appropriately.

6.7.6 **BLOCK 7. COL.(1): SERIAL NO. OF PLOT** : A running serial number starting from 1 will be given in col.(1) of this block for all lines recording particulars of ownership/acquisition/disposal of land during the specified reference period. It may be noted that, in most cases, there will be a gap between the last serial number entered by the investigator and serial number '98' printed in col.(1) against residential areas including house site. No attempt need be made to bridge the gap by altering the serial number printed in the schedule. For each column except cols. (3), (4) and (6), total of all the plots recorded in this block (residential areas including house site) is to be derived and recorded against serial number of plot 99.

**6.7.7 BLOCK 7. COL.(2): SURVEY NUMBER OR OTHER IDENTIFICATION PARTICULARS :** The survey numbers (or sub-survey numbers) of the plots will be recorded in col.(2) for each of the plots enumerated in this block. If a survey number is subdivided and the subdivided plot has no sub number, the letter 'p' is to be recorded below the survey number to indicate the subdivisions of the relevant plot. On the other hand if several plots are shown as amalgamated and that is owned/acquired/disposed of either wholly or partly during the specified reference period, then survey number of all plots which have been amalgamated will be recorded, if a new number has not been assigned to the consolidated plot. If the informant is unable to furnish the survey number (or sub-survey number), other identification of the plot giving the demarcation of the area by distinct patches, if any, (such as identification of a plot by name of place, name of plot etc.) will be recorded in col. (2).

**6.7.8 BLOCK 7. COL.(3): GEOGRAPHICAL AREA OF PLOT :** The total geographical area of the plot (that is survey number or sub-survey number) will be recorded in col.(3) even when a part of it is owned/acquired/disposed of by the household during the specified reference period. The geographical area may be based on some document or as reported by the informant. In case informant is unaware of actual area, it can be ascertained from some knowledgeable persons of the village. The area will be recorded in acres up to two places of decimal.

**6.7.9 BLOCK 7. COL.(4) AND (5) : PERCENTAGE AND ACTUAL AREA OWNED BY THE HOUSEHOLD :** If the entire plot is owned by the members of the household on the date of survey, the owned area, which is the geographical area of the plot, will be recorded in acres up to two places of decimal in col.(5) and 100 will be recorded in col.(4). However, if on the date of survey, the plot is owned jointly by members of two or more households, the share of area owned by the sample household, in terms of percentage to the total geographical area, will be recorded in col.(4) (nearest whole number) and the actual area owned by the sample household in acres up to two places of decimal in col.(5). For example, if a plot of 5.00 acres is owned equally by four brothers belonging to four different households and if one of them is selected for the survey, the entries in cols.(4) and (5) for the sample household will be 25 and 1,25 acres respectively. Cols.(4) and (5) and (7) will remain blank if no area of the plot is owned by the household on the date of survey but some area of the plot has been disposed of during 1.7.91 to the date of survey.

**6.7.10 BLOCK 7. COL.(6): TYPE OF LAND:** This column is meant for recording the type of land owned/acquired/disposed of by the household during the specified reference period in terms of codes. The codes are :

- seasonal crop area-irrigated ..... 1
- seasonal crop area-un irrigated ..... 2
- orchards and plantations .....3
- water bodies ..... 4
- put to non-agricultural uses ..... 5
- others ..... 9



The different types of land have been described in para 2.2.14 of section two. Area under forests will be given code 3. In case owned/acquired/disposed of area of a plot includes more than one type of land, the type which covers the maximum area of the plot under the ownership/acquisition/disposal will be considered as the type for making entry in this column.

**6.7.11 BLOCK 7. COLS.(7),(9) AND (11) : VALUE OF LAND: OWNED/ACQUIRED/DISPOSED OF**: The procedures to be followed for ascertaining the value of land and making entries in cols. (7), (9) and (11) have been described in para 6.7.4. For each plot, value will be recorded in rupees (whole no.) in col.(7) and/or (9) and/or (11) depending whether an area of the plots is owned as on the date of survey or acquired or disposed of during the reference period. It may be emphasized that as per the procedure laid down, if a piece of land is acquired during the reference period and is owned on the date of survey, the value to be recorded in col.(7) and col.(9) will be the same. Similarly, if a piece of land is acquired and then disposed of during the reference period, the value to be recorded in col.(9) and col.(11) will be the same. However, if a part of the plot which is acquired during 1.7.91 to the date survey, is disposed of during the said reference period and the remaining part of the plot is owned on the date of survey, then the entries to be made in cols.(7) & (11) together will be same as that in col.(9).

**6.7.12 BLOCK 7. COLS. (8) TO (11): TRANSACTIONS DURING 1.7.91 TO DATE OF SURVEY**: The transactions of land that take place during 1.7.91 to the date of survey will be recorded in cols. (8) to (11). Under transaction, information will be collected separately for acquisition and for disposal. Acquisition will mean addition to stock by way of purchase, gift. Inheritance etc. and disposal will result in depletion of stock by way of sale, gift etc. Inheritance will be considered as acquisition only when inheritor belongs to a different household. Leasing in and leasing out of land will not be treated as acquisition or disposal of land. Area and value of all pieces of land acquired during 1.7.91 to date of survey will be recorded in cols. (8) and (9) respectively irrespective of whether the piece of land is disposal of subsequently or owned on the date of survey. Similarly, area and value of all pieces of land disposed of during 1.7.91 to date of survey will be recorded in cols. (10) and (11) respectively irrespective of whether the piece of land has been acquired during the said reference period or prior to that. Area will be recorded in acres (two places of decimal).

**6.7.13 BLOCK 7. COLS. (12) AND (13) LAND OWNED AS ON 30.6.91**:The area and value of land owned on 30.6.91 will be recorded in cols.(12) and (13) respectively. The relevant entries, in these two columns, will be derived as follows:

- (i) col. (12) = col. (5) + col. (10) – col. (8)
- (ii) col. (13) = col. (7) + col. (11) – col. (9).

**6.8.0 BLOCK 8: LIVESTOCK AND POULTRY OWNED**:The information on number and value of livestock and poultry owned by the household with break-up by age, sex, use in respect of cattle and buffalo and sex and age of poultry birds will be

collected in this block along with the data on the transactions during 1.7.91 to date of survey.

6.8.1 The cattle and buffalo are classified first into adult and young stock on the basis of age. The animals up to 3 years of age will be called young stock and others will be called adults. It may be noted that this classification is slightly different from the one adopted for collecting similar data in block 11 of schedule 18.1. In schedule 18.1, a distinction has been made between non-descript and cross-bred cattle. The cross-bred cattle up to 28 months are classified as young stock and for non-descript the age limit is 3 years. In schedule 18.2, no distinction is made between cross bred and non-descript cattle. The bovines are further classified as males and females both for adults and young stock. Adult males are again classified according to use of animals into two categories: (i) for work/breeding and (ii) others. Similarly the adult females are classified as (i) milch animals and (ii) others on the basis of the lactating potentials. Animals in milk and those temporarily dry (calved at least once). On the date of survey but likely to be in milk again are considered as milch animals. The poultry birds are classified into five categories, viz. cocks, hens, chickens, ducks and other poultry. It is to be noted that the classification of poultry birds is also different from that followed in block 12 of schedule 18.1 where information on deshi and improved variety will be collected separately. Under the 'other large head' horses & ponies, mules, donkeys, camels, yaks, mithuns and elephants are included, while under the heading of ovine, pigs and rabbits, the information on sheep, goats, pigs and rabbits will be collected. It needs to be mentioned that if rabbits are kept as pets, those will not be included in this schedule.

6.8.2 **BLOCK 8: COLS. (3) AND (4): NUMBER AND VALUE OF LIVESTOCK AND POULTRY BIRDS OWNED ON DATE OF SURVEY:** For each of the items listed in col. (2), the number of animals owned on the date of survey will be ascertained and recorded in col. (3). The value of each of livestock will be assessed in accordance to the procedure laid down on para 6.0.7 and 6.0.8 and the total value of all the livestock recorded in col. (3) against an item will be entered in col. (4) against the same item.

6.8.3 **BLOCK 8: COLS. (5 TO (10): TRANSACTIONS OF LIVESTOCK DURING 1.7.91 TO DATE OF SURVEY AND LIVESTOCK OWNED ON 306.91:** The transactions during 1.7.91 to date of survey will be recorded in cols. (5) to (8). The information on acquisition will be recorded in cols. (5) and (6), while that of disposal in cols. (7) and (8). The acquisition will mean addition to stock by way of purchase, birth, gift, otherwise acquired etc. Similarly disposal will mean depletion of stock and will include sale, deaths, loss, gift, etc. The information in respect of number will be recorded in cols. (5) and (7) for acquisition and disposal respectively, and on value, as per para 6.0.7 and 6.0.8, will be entered into cols. (6) and (8) for acquisition and disposal respectively. It may be mentioned that in the case of death of a livestock acquired prior to the reference period, i.e. before to 1.7.91, the value of the livestock to be recorded in before to 1.7.91, the value of the livestock to be recorded in col. (8) will be the price that the livestock would have fetched had it been sold prior to its death. The entries in cols.

(9) and (10) will be obtained by derivation of figures given in cols. (3) to (8) in the following way:

- (i) col. (9) = col. (3) + col. (7) – col. (5)
- (ii) col. (10) = col. (4) + col. (8) – col. (6).

**6.9.0 BLOCK 9: AGRICULTURAL MACHINERY AND IMPLEMENTS OWNED ON THE DATE OF SURVEY AND THEIR TRANSACTIONS DURING 1.7.91 TO DATE OF SURVEY :** The number and value of agricultural machinery and implements owned by the household on the date of survey and those acquired or disposed of during 1.7.91 to date of survey will be collected in this block. The important items of agricultural machinery and implements have been specified in col. (2). For each of these items, the stock position as on the date of survey and transactions of the asset during 1.7.91 to date of survey will have to be ascertained for making entry in the relevant columns. If the household reports ownership/acquisition/disposal of any agricultural machinery or equipments other than those specified in col. (2) against serial numbers 1 to 21, the total value of all such assets will be recorded against item 22 such as solar equipments, wind mill, sprinkler etc. in cols. (4), (6) and/or (8) depending on whether the asset is owned on the date of survey, acquired and/or disposed of during 1.7.91 to date of survey. The total of items 1 to 22 will be derived for cols. (4), (6), (8) and (10) and be recorded against item 23 in respective columns.

**6.9.1 BLOCK 9: COLS (3) AND (4): NUMBER AND VALUE OF ASSETS OWNED ON THE DATE OF SURVEY :** For each item specified in col. (2), number of implements owned on the date of survey will be recorded in col. (3). Value of each of the implements owned has to be ascertained separately as per the procedure laid down in para 6.0.7 and 6.0.8 and the total value of all the assets reported in col. (3) against an item will be recorded in col. (4).

**6.9.2 BLOCK 9 : COLS. (5) TO (8) : TRANSACTIONS DURING 1.7.91 TO DATE OF SURVEY :** The particulars of transaction of an item specified in col. (2) will be recorded in cols. (5) and (6), if it is acquired during 1.7.91 to date of survey and in cols. (7) and (8), if any disposal takes place during the said reference period. An asset may be acquired by way of purchase, construction, gift or otherwise. An asset may be disposed of by way of sale, loss, gift, discarding or otherwise. In case, an asset is acquired and disposed of during the reference period, the same entries are to be made both under acquisition and disposal. The number of an item of asset acquired will be entered in col. (5) and that disposed of in col. (7). The values of the respective assets as ascertained in accordance to paras 6.0.7 and 6.0.8 will be recorded in cols. (6) and (8) for acquisition and disposal respectively.

**6.9.3 BLOCK 9 : COLS. (9) AND (10) : ASSETS OWNED AS ON 30.6.91 :** The entries for cols. (9) and (10) will be obtained from the entries made in cols. (3) to (8) as given below:

- (i) col. (9) = col. (3) – col. (5) + col. (7)

(ii) col. (10) = col. (4) – col. (6) + col. (8)

**6.10.0 BLOCK 10: PARTICULARS OF OWNED BUILDINGS AND OTHER CONSTRUCTIONS:**

This block is meant for recordings approximate floor area and value of all owned buildings and constructions on the date of survey and also the value of acquisition and disposal of these assets during the period 1.7.91 to date of survey. With the help of these data the stock position as on 30.6.91 will be derived. The items have been grouped under three major heads viz.

- (i) residential buildings,
- (ii) buildings used for farm business,
- (iii) buildings used for non-farm business

The particulars of ownership and transactions of any other construction which are not covered in these three categories and those of incomplete structures will be separately entered against item numbers 9 and 10 respectively.

6.10.1 Sometimes temporary sheds, hutments, machans etc. are erected on the farm during the season to guard crops against wild animals, birds, thefts etc. When such constructions are of purely temporary nature, i.e. built to last only one season, they will not be considered here.

6.10.2 The data on the floor area in square meters rounded in whole numbers and the value of the completed buildings will be recorded against items 1 to 9, depending on the use of the building. Floor area is defined as the covered area under a roof. It will, thus, include the area of all types of rooms. Kitchen, W/c (water closet), etc. and covered verandah, and will exclude uncovered area both inside and outside the structure e.g. terrace, stairs, stairways, landing etc. The procedure to be adopted for ascertaining the value of a building will be the same as stated in paras 6.07 and 6.08. A building construction will be regarded as completed if it is considered ready for first occupation by its owner. If the construction of a building or a building or a structure owned by the household is incomplete, the value of the incomplete building/construction will be recorded against item 10. The total expenditure incurred for any other completed construction, including the imputed value of labour and materials supplied from home will be recorded against item 9. It may be noted that generally, value of land will not be included in the value of buildings and other constructions. However, in the cases where it is not possible to apportion the value of land and building separately, the value of building/other constructions will be inclusive of the value of land.

6.10.3 **BLOCK 10 : COLS (3) AND (4) : OWNED ON THE DATE OF SURVEY :** Floor area and value of the building and other constructions owned by the sample household on the date of survey will be recorded under cols. (3) and (4) respectively.

6.10.4 **BLOCK 10 : COLS. (5) AND (6) : PURCHASE :** If the household has purchased (first hand or second hand) any building or structure during the reference

period, the floor area of the building or structure along with the purchase price (whether fully paid or not) of the said structure will be recorded in cols. (5) and (6) respectively.

**6.10.5 BLOCK 10: COLS. (7)AND(8): CONSTRUCTION AND IMPROVEMENT :**

In case any building or other construction is newly built or the floor area of the existing structure is extended during the reference period, the floor area of the newly constructed building or the extended floor area of the existing structure along with the value of the construct red building/other construction or the extended portion of the building/other construction will be recorded in cols. (7) and (8) respectively. Sometimes for improving the condition of the structure, major repairs and alterations (refer para 2.3.6 in section 2), are made to the existing structure/construction. In such cases, although there is no increase in the floor area, the value of such major repairs and alteration has to be recorded in col. (8). It need be emphasized here that normal repairs and maintenance (defined in para 2.3.7) of building undertaken by the household will not be considered for making entry in this block.

**6.10.6 BLOCK 10 : COLS (9) AND (10) : OTHERWISE ACOUIRED :** The required information of buildings or structures/constructions acquired by the household during the reference period by any other way than mentioned above, such as gift etc., will be recorded here. Value will be equal to the amount it will fetch if sold in the market in the existing condition.

**6.10.7 BLOCK 10: COLS.(11)AND(12): TOTAL ACQUISITION:** The total acquisition in floor area and value is to be recorded in cols. (11) and (12) respectively by using the following algebraic relations:

$$\text{Col. (11)} = \text{Col. (5)} + \text{Col. (7)} + \text{Col. (9)}$$

$$\text{Col. (12)} = \text{Col. (6)} + \text{Col. (8)} + \text{Col. (10)}.$$

**6.10.8 BLOCK10 : COLS. (13) AND (14) : SOLD :** If the household has sold an owned building or structure/construction or part thereof during the reference period, the floor area of the said building or the part of the building will be recorded in col. (13) and the value of sale will be shown in col. (14).

**6.10.9 BLOCK 10: COLS. (15) AND (16): OTHERWISE DISPOSED OF:** If the household has disposed of a building or part thereof by way of gift etc. (and not discarded or disposed of by way of sale) during the reference period, the floor area and value of the structure or part of the structure disposed of will be noted in cols. (15) respectively.

**6.10.10 BLOCK 10 : COLS. (17) AND (18) : DISCARDED :** Sometimes a building or a part of a building is completely discarded being of no use to the owner. Usually such assets are in very poor conditions. These assets do not fetch much value and generally they are considered as scraps. The value of the said assets, discarded during the reference period, will be evaluated at current market price prevailing in the locality during the reference period, considering the condition of the asset when it was in use

prior to being discarded. The floor area and the value of the discarded building will be recorded in cols. (17) and (18).

6.10.11 **BLOCK 10 : COL. (19) AND (20) : TOTAL DISPOSAL** : The total disposal in floor area and value is to be recorded in cols. (19) and (20) respectively by using the following algebraic relations :

$$\text{Col. (19)} = \text{Col. (13)} + \text{Col. (15)} + \text{Col. (17)}$$

$$\text{Col. (20)} = \text{Col. (14)} + \text{Col. (16)} + \text{Col. (18)}.$$

6.10.12 **BLOCK 10: COLS.(21) AND (22): OWNED AS ON 30<sup>TH</sup> JUNE 1991:** Total area of the floor of the building/structure disposed of [col. (19)] will be added with the floor area of the assets owned on the date of survey [col. (3)]. The floor area of the assets acquired during the reference period [col. (11)] will then be deducted from the arrived total so as to get the floor area of the structure as on 30.6.91. The value of assets as on 30.6.91 will also be derived in the similar manner (col. (4) + col. (20) – col. (22)). It may be mentioned here, that even if an item of asset is not owned on the date of survey, the particulars of acquisition and disposal of the items of assets during the reference period is to be collected as an asset might have been owned by the household on 30.6.91 but subsequently disposed of. All these information are to be collected separately in respect of each type of building or structure or other construction.

6.10.13 **BLOCK 10: ITEM 1: RESIDENTIAL BUILDINGS:** The floor area of the building used for residential purpose either by the sample household or by others, along with its value, excluding the value of site on which the residential building is constructed, will be reported against this item. Information on assets owned on the date of survey, 'acquisition' and 'disposal' during the reference period, along with the stock position as on 30<sup>th</sup> June 1991, will be recorded in the appropriate columns as described in para 6.10.3 to 6.10.12.

6.10.14 **BLOCK 10: ITEMS 2 TO 5: BUILDINGS USED FOR FARM BUSINEES** : Farm business has been defined in para 2.3.4 under Section Two. Any building or structure used for farm business either by the sample household or by others will be reported here. The floor area of each of the items, vix. Barn (gola), animal shed, farm house etc. and the approximate value of each structure used for farm business will be shown separately for 'assets owned on the date of survey', 'acquisition' and 'disposal' during the reference period and the stock position as on 39<sup>th</sup> June 1991 in the appropriate columns as described in para 6.10.3 to 6.10.12. Item 5 will cover gobar gas plant etc. In some cases it may so happen that animal sheds, barns etc. are part of the residential building. Separate estimates for animal sheds etc. need not be made in those cases. The entire area and total value of the structure should be indicated against item 1. i.e. residential buildings.

6.10.15 **BLOCK 10: ITEMS 6 TO 8: BUILDINGS USED FOR NON-FARM BUSINESS** : Non-farm business has already been defined in para 2.3.5 in Section Two. All buildings owned and used exclusively for non-farm business either by the sample

household or by others will be recorded separately under heading 'factory and workshop', 'shop' and 'others' against items 6 to 8 respectively. There may be cases where part of the residential building is used as a shop or workshop in connection with non-farm business. In such cases, the entire area and the total value of the structure should be shown against item 1, i.e. residential buildings. Similarly, if a non-farm business is carried out in a part of the structure which is used for farm business, the entire floor area and its value will be shown against the appropriate items under farm business and no separate entry will be made against items 6 to 8 for the portion used for non-farm business. If the two types of non-farm business are carried out in the same building, the entire floor area and its value will be shown against the item which occupies the major portion of the floor area.

**6.10.16 BLOCK 10: ITEMS 9 TO 11: OTHER CONSTRUCTIONS, INCOMPLETE STRUCTURES (WORK IN PROGRESS) AND TOTAL** : The floor area and value of all constructions other than those covered above will be recorded against item number 9. The value of other constructions, like well, tube-well, path etc., will also be recorded against item 9. In case of other constructions, a cross (x) may be put for floor area. The value of all incomplete buildings, structures and other constructions owned on the date of survey/acquired and/or disposed of during the reference period by the household will be recorded against item 10. The total expenditure incurred including the imputed value of household labour and materials used by the household till the date of survey for the construction of the incomplete building will be considered as its value as on the date of survey, irrespective of whether the said expenditure has been incurred prior to or during the reference period. However, only the expenditure incurred for the actual construction during 1.7.91 to date of survey will be considered for making entries in cols. (7) and (8) even in the case of incomplete structures (item 10). The total floor area and the value of all buildings and structures/constructions will be recorded against item 11 for each column.

**6.11.0 BLOCK 11: PARTICULARS OF NON-FARM BUSINESS EQUIPMENTS**: The non-farm business equipments include machinery, tools and appliances, furniture and fixtures and other related physical assets used in the non-farm business. The number and the value of the household's share of equipments used exclusively for non-farm business on the date of survey will be entered in whole number and in rupees respectively in cols. (4) & (5). Any equipment, except furniture and fixtures, which is used both for farm and non-farm business will be recorded under "agricultural machinery and implements" in block 9 of this schedule. Similarly, if an equipment is used both for non-farm business and for domestic purpose, and also furniture and fixtures, utensils etc. used for non-farm business and domestic purpose will be recorded in block 13 of this schedule under household durables.

6.11.1 The value of the assets will be determined following the procedure described in paras 6.0.7 and 6.0.8. The acquisition of these assets during the reference period by way of purchases, construction and improvement or otherwise (by way of gifts etc.) will be entered in cols. (6) and (7) in terms of number and value respectively. Similarly, the number and value of assets disposed of by way sale, discarded or gift etc.

will be recorded in cols. (8) and (9) respectively. If acquisition is through improvement of existing assets, only the value figure need to be recorded putting a cross (x) mark against 'number'. This procedure will also be applicable when parts of equipments are sold, otherwise disposed of or disposed of or discarded. In such cases, the value of the part disposed of and not the number will be recorded under appropriate column. Like ownership of assets, only the share of household need be considered in the cases of transactions of assets. In this connection, it may be noted that stock position as well as the transaction of these assets will not be recorded in this block if they are merchandise i.e. meant for sale by the household for the purpose of trade.

6.11.2 The items of machinery, tools and appliances for non-farm business are given at the foot of block 11 in the schedule along with the codes. It may be noted that if the household owns on the date of survey/acquires and/or disposes of during the reference period instruments like harmonium, drum, tabla, string instruments etc. the entries will be made in this block with item 20 in col.(1) (musical instruments), only when those instruments are used by the professional musicians, proprietors of drama troupes etc. Otherwise they will find place in block 13.

6.11.3 **BLOCK 11: ITEMS 001,002, ... 100: MACHINERY, TOOLS AND APPLIANCES:** For each item of machinery, tools and appliances, one line will be used. The names of the machinery, tools and appliances will be recorded in col. (2). The corresponding codes as given in the schedule will be entered in col.(3). The total of all machinery and equipments will be recorded against item 100: total machinery tools & appliances. No attempt may be made to fill the gap between the serial number of last line and 100 against machinery, tools and appliances.

6.11.4 **BLOCK 11: ITEM 200: FURNITURE AND FIXTURES:** This item will include all furniture, like tables, chairs, cots etc. and all fixtures (e.g. cupboards, shelves fixed to the wall etc.) owned by the household and used exclusively for non-farm business.

6.11.5 **BLOCK 11: ITEM 300: OTHERS:** The value of household share of equipments other than those specified in the code list provided in the schedule and used exclusively for non-farm business will be shown against this item.

6.11.6 **BLOCK 11: ITEM 400: TOTAL:** This item will be obtained by adding entries against items 100, 200 and 300 for respective columns.

6.12.0 **BLOCK 12: TRANSPORT EQUIPMENTS:** In this block, the number and the value of the household's share of all transport equipments owned on the date of survey will be recorded in cols. (3) and (4) respectively for each of the items listed under col.(2) irrespective of whether the equipments are used in the farm, non-farm or household purposes. As regards transactions, the procedure described for filling in similar columns of block 11 will be followed. Like non-farm equipments, transport equipments meant for sale by the households engaged in trading of those articles will not be considered.



6.12.1 **BLOCK 12: COL. 11: MAIN USE OF TRANSPORT EQUIPMENT:** The main use of the transport equipments owned by the household on 30.6.91 will be recorded in code numbers as given below:

for farm business ..... 1  
for non-farm business ... 2  
for household use ..... 3

If an equipment is used for more than one purpose, the main use has to be determined on the basis of the time utilization of the said equipment during last 365 days. If the number of an item of transport equipments owned by the household on 30.6.91 is two or more the particulars of main use have to be collected for each of them and the relevant codes have to be collected for each of them and the relevant codes have to be entered in col. (11) with comma(,) in between. For example, if the household owned three bicycles on 30.6.91, two of which were used for the household purpose and one for non-farm business, then the entry in col. (11) would be 2, 3, 3.

6.12.2 **BLOCK 12: ITEM 1 TO 11:** The names of different transport equipments are given in col. (2). In case of item 2 i.e. “carts = animal driven”, the value of cart will only be recorded under the appropriate columns. The value of animals will be shown in block 8 of this schedule. Similarly, for item 8 the value of trollies/trailor will be recorded here, the value of tractor will be entered in block 9. The items are self-explanatory.

6.12.3 **BLOCK 12: ITEM 12: OTHERS:** If any transport equipment, other than those listed against serial numbers 1 to 11, is owned on the date of survey or acquired/disposed of by the household within the reference period, value only will be recorded against this item under the appropriate columns.

6.12.4 **BLOCK 12: ITEM 13: TOTAL:** The total of the value recorded against items 1 to 12 will be obtained and shown against this item under the relevant columns.

6.13.0 **BLOCK 13: HOUSEHOLD DURABLE ASSETS:** The household durable assets has been defined in para 2.3.3. The items used for household purposes will be taken into account irrespective of whether they are home produced, purchased or received as gift. There may be some household articles which are used both in the household and also in enterprises. In such cases, the durable articles will be recorded here and not under farm or non-farm business. Further, furniture and fixtures, utensils etc., even if exclusively used in the farm business or farm as well as non-farm business, will be shown in this block. But the durable assets including furniture and fixtures if exclusively used in the non-farm business, will be recorded in block 11 and not here.

6.13.1 The items have been specified in col. (2) of this block following the procedure similar to the one adopted for blocks 9.1 and 9.2 of schedule 1.0 (consumer expenditure survey). However, schedule 1.0 provides for more detailed item wise information. For

example, among the items of furniture & fixtures, only bedstead (item 1) and steel/wooden almirah (item 2) have been separately listed in block 13 of schedule 18.2. The remaining items like chair, table, carpet etc. which are separately purpose of recording value against item 3: other furniture & fixtures, under appropriate columns in block 13 of schedule 18.2. Similarly, goods for recreation, entertainment, hobby etc. other than those listed against items 4 to 8 of this block will be shown against item 9. It is to be noted that all musical instruments like harmonium, piano, tabla, drum, string instruments, etc. which are not for professional use, will be shown against item 8 and not against item 9. Ornaments made of gold, silver and other precious metals or precious stones will find place against item 21: bullions & ornaments. Any item which does not fall in the broad groups of items covered under serial numbers 1 to 21 of this block will be recorded against item 22. The total of value figures recorded against items 1 to 22 will be entered against item 23.

6.13.2 The items like gas cylinders which may be used by the household for domestic purposes should not be considered for making entry in this block as those are not owned by the household. However, the security deposits made by the household for use of the cylinder will be recorded in block 15.

6.13.2 **BLOCK 13: COLS. (3) TO (8):** The number and value of all the household durable assets owned by the household on the date of survey will be recorded in whole numbers in cols. (3) and (4) respectively. While any acquisition during 1.7.91 to date of survey will be recorded in cols. (5) and (6) respectively for number and value of the assets, the disposal during the said reference period will be noted in cols. (7) and (8). For recording data on transactions, the procedure described in paras 6.11.0 and 6.11.2 is to be followed.

6.13.4 **BLOCK 13: COLS. (9) & (10): OWNED ON 30.6.91:** The number and value of durable assets owned by the household on 30.6.91 will be recorded in cols. (9) and (10) respectively. The figures will be derived as follows:

$$\text{Col. (9)} = \text{Col. (3)} + \text{Col. (7)} - \text{Col. (5)}$$

$$\text{Col. (10)} = \text{Col. (4)} + \text{Col. (8)} - \text{Col. (6)}$$

6.14.0 **BLOCK 14: SHARES AND DEBENTURES OWNED:** This block is meant for recording the stock of the financial assets in the form of ownership of shares and debentures in the credit or non-credit cooperative societies, commercial banks, companies, Unit Trust of India, mutual fund and other similar financial assets as on the date of survey and also their transactions during 1.7.91 to date of survey. Transactions will concern both inflow and outflow of stock by way of acquisition and disposal of assets. The assets in the form of shares and debentures may be disposed of by way of sale or otherwise and may be acquired by way of purchase or otherwise during reference period.

6.14.1 The ownership on the date of survey and disposal and acquisition during 1.7.91 to

date of survey of financial assets listed in col. (2) will be collected in cols. (3), (4) and (5) respectively. The stock position of these assets as on 30.6.91 will be worked out in the following way :

$$\text{Col. (6)} = \text{Col. (3)} + \text{Col. (5)} - \text{Col. (4)}$$

6.14.2 **DIFFERENT TYPE OF SHARE:** Following are the types of shares held by the shareholders in cooperative institutions, commercial banks and companies:

- (a) ordinary shares
- (b) preference share
- (c) debentures

In case of ordinary and preference shares, share value is not generally fully paid up and paid-up value is often different from the face value. Paid-up value represents the share money actually paid to the company by the shareholders. Debentures are on the other hand, bonds issued by the corporations and companies with specific maturity period and rate of interest. Debenture holders do not have any ownership rights to the companies. They are the creditors of the company. The value of the shares and debentures will be ascertained according to the procedure laid down for determining the value of the physical assets. In other words, the value of the shares and debentures owned on the date of survey will be evaluated as per the market price prevailing on the date of survey, if the said shares/debentures are acquired before the reference date i.e. 30.6.91. On the other hand, if the shares etc. are acquired during the reference period by way of purchase, then the purchase price will be recorded under 'acquisition' and under 'date of survey' or under disposal, as the case may be. If it is acquired during the reference period by ways other than purchase, then the market price prevailing on the date of survey will be recorded under appropriate columns. In the cases where it is not possible to ascertain the prevailing market price of a share, the paid up value of the shares (if it acquired other than by way of purchase) or the value paid by the household (if it is purchased) may be recorded in the relevant column(s).

6.14.2 **BLOCK 14: ITEM 1: COOPERATIVE CREDIT SOCIETY/BANK:**

cooperative credit society/bank means and organization created under cooperative movement whose main objective is to provide financial help to its members. Cooperative credit societies broadly fall under two categories, viz.

(i) Agricultural credit societies and (ii) non-agricultural credit societies.

(i) Agricultural credit societies: Agricultural credit societies provide finance to their members for agricultural purposes or for purposes connected with agricultural activities (including the marketing of crops).

(ii) Non-agricultural credit societies: Non-agricultural credit societies generally fall under three broad groups, viz. (a) urban co-operative banks (b) employer's credit societies and (c) others.

(a) Urban co-operative banks are cooperative societies functioning in urban or semi-urban areas and engaged in providing the banking facilities, e.g. accepting of deposits from members and non-members. Their clientele is largely drawn from traders, small entrepreneurs. Salaried and professional classes etc. These banks provide credit for such purposes as trade and commerce, cottage and small-scale industries, housing, consumption and domestic purposes.

(b) Employers, credit societies also known as salary earners, societies, are essentially organizations of salaried employees and/or wage earners or persons employed under a common employer or an institution. They accept deposits mostly from their members, though some of them deal with non-members also. The loan advanced by them are generally recovered from monthly salaries of the members.

© The other non-agricultural credit societies comprise those formed with the object of promotion of thrift and saving among the members of a particular community or profession and include women's thrift societies, co-operative credit societies formed for fisherman, taxi-drivers, rickshaw-pullers and others belonging to the category.

6.14.4 **BLOCK 14: ITEM 2: CO-OPERATIVE NON-CREDIT SOCIETY:** All other cooperative societies whose basic aim is not to provide credit will be considered against item 2. Some such cooperative societies are described below:

(i) Service cooperative societies: The service cooperative is a organization of members who have willingly combined for mutual help and cooperation in meeting their common economic requirements. The individuals cooperate for procuring the essential services needed for their enterprise. These cooperatives service as a store, a bank, a distribution agent and arrange for marketing of their members, produce through the cooperative marketing societies. These societies take up these activities with the sole objective of increasing agricultural production.

(ii) Cooperative marketing societies: A marketing society has the main objective of marketing of agricultural produce of members in its area of operation. Such produce may be received by the marketing society from the cultivators directly or through primary credit societies. The produce is then sold either in the local market or to the higher level marketing organization. Some of the marketing societies also undertake processing of produce with the object of making it more easily marketable and/or for getting a better price. In addition, societies may also undertake supply of agricultural requisites like seeds, manures and fertilizers, pesticides, implements and machinery and distribution of common consumer goods such as food grains, cloth, kerosene and sugar.

(iii) processing society: A processing society is organized with the sole objective of processing mainly agricultural produce grown by its members and/or by the members of the primary agricultural credit societies. In addition to processing of produce and marketing of the products, they also undertake the supply of agricultural requisites.

(iv) Central cooperative banks are federations mainly of primary credit societies and those of other types of primary societies in their area of operations. Central cooperative banks are generally of the mixed types, i.e. majority of the shares are owned by the societies registered within the area of their operation and partly by the individuals. Besides financing the affiliated societies, they also conduct normal banking business.

6.14.5 **BLOCK 14: ITEMS 3 TO 8:** The companies are registered under companies act and can be of two types. Public limited companies and private limited companies. The shares held by the household in a company will be shown against item 4 and those in commercial banks other than cooperative banks will be shown against item 3. Units/shares held under various schemes of Unit Trust of India will be entered against item 5. Mutual Funds or collective investment schemes are and important constituents of the capital market. Through institutionalized risk pooling mechanism they provide the benefits of diversified portfolios and expert investment advice and management to a large number of investors who may not be in a position to do so by themselves. Unit Trust of India (UTI) is also one kind of mutual fund. The shares/units in UTI will be recorded separately against item 5 and those in other mutual funds against item 6. Other similar types of shares not listed under items 1 to 6 will be recorded against item 7. The total of items 1 to 7 will be recorded against item 8. These figures will be recorded in whole rupees. The entries in cols. (3) to (5) are to be made as per the procedure described in para 6.14.2.

6.15.0 **BLOCK 15: OTHER FINANCIAL ASSETS:** This block is provided for collecting information in financial assets not covered in block 14 above. The financial assets to be considered here are the different types of certificates/securities issued by the government or bank, deposits in post office, bank, companies insurance etc. In case of certificates, securities, the amount paid at the time of purchase will be considered and for deposits the total amount including interest accrued should be taken into account.

6.15.1 Value of the assets as on the date of survey is to be recorded in col. (3). Provision has also been made to record the transaction of these assets during 1.7.91 to date of survey in cols. (4) and (5). All transfer of financial assets specified on col. (2) to other free or against payment received in cash or in kind and all reductions in financial assets through withdrawal of deposits will be recorded in col. (5). Disposal of these assets by other means such as gift etc. will also be included. The term purchase/deposit col. (4) will include all acquisition of assets through payment in cash or in kind, including the payment of insurance premium, contribution to provident fund, subscription to chit fund, additions to deposits etc. The interest accrued during the reference period may also be recorded under acquisition in case of deposits. Acquisition of these assets by other means such as gift received etc. will also be shown here. Value of assets as on 30.6.91 will be derived in the same manner as has been explained for block 14. Some of the items included in this block are described below.

6.15.2 **BLOCK 15: ITEM 1: NATIONAL SAVING CERTIFICATE:** The 6 years National Savings Certificates relating to sixth and seventh series were issued in the denomination of Rs. 100, Rs. 1000 and Rs. 5000. These certificates mature in 6 years

time. It is permissible to encase sixth series certificate after three years lock-in period on predetermined maturity value. For the purpose of evaluating the value, face value of these certificate will be recorded both in the case of value as on date of survey col. (3) and also for transactions cols. (4) & (5) during the reference period.

6.15.3 **BLOCK 15: ITEM 2: NATIONAL SAVING SCHEME DEPOSITS:** These deposits entitles the depositor in reduction of his/her taxable income. The amount at the designated post offices is deposited by opening an account and this amount can be withdrawn only after 3 years period and is taxable at the time of withdrawal. The total deposits including interest earned as on date of survey and transactions made during the reference period i.e. deposits and withdrawals in National Saving Scheme will be recorded against this item in the cols. (3) to (5).

6.15.4 **BLOCK 15: ITEMS 3 TO 6 AND 8:** Deposits in post offices, cooperative society/bank, commercial bank, and non-banking companies and individuals made under various schemes/accounts such as saving bank account, thrift account, cumulative time deposits, fixed deposits etc. will be enumerated separately against respective items in col. (2) for deposits as on date of survey and transactions during the reference period in cols.(4) and (5). It is to be noted that in the cases of deposits, the total amount including interest accrued upon on these deposits will be recorded in the appropriate columns.

6.15.5 **BLOCK 15: ITEM 7: CHIT CONTRIBUTION MADE:** Against this item, total of the monthly contributions paid for the chit till the date of survey will be recorded in col. (3), if the chit amount has not been drawn by the household. If the chit amount has already been taken by the household on or before the date of survey, the household is liable to the chit fund to the extent the monthly installments are payable from the date of survey till the completion of the chit. The total amount of the installments will be recorded with minus sign (-) in col. (3). In the case of transactions, if the chit amount has been drawn during the reference period, the face value of the chit will be recorded under col. (5). Similarly, total of the monthly contributions and installments paid to the chit fund during 1.7.91 to date of survey will be recorded under col. (4). The value as on 30.6.91 will be derived by subtracting the figure in col. (4) from the total of cols. (3) + (5). It is to be noted that a negative sign (-) may, in some cases, be applicable to the figures reported in cols. (3) and (6) but never against entries in cols. (4) and (5).

6.15.6 **BLOCK 15: ITEM 9: INSURANCE PREMIUM:** The total amount of premium paid for the life policies up to the date of survey will be recorded in col. (3), if the policy is not matured. If the policy is already matured and the amount is received from the life insurance corporation during the reference period, the entry in col. (3) will be 'zero'. But the amount so received will be recorded in col. (5). The entry in col. (4) will be the total amount of premium paid during the reference period. In case of money back policies the value to be recorded in col.(3) will be the total premium paid minus the money received back up to the date of survey. The transactions to be recorded in col. (4) will be premium paid during the reference period and in col. (5) the money received back, if any, during the reference period including the maturity amount.

6.15.7 **BLOCK 15: ITEM 10: PROVIDENT FUND:** All types of provident fund, viz. 'Contributory Provident Fund' 'General Provident Fund' in Government and Public Sector Offices and Provident Fund maintained in the private sector offices and companies and public provident fund in post offices/public sector banks, will be considered for this item. The total amount held in the provident fund account (including employer's contribution) and interest will be recorded in col. (3). The amount deposited in the provident fund account during the reference period will be recorded in col.(4). If any final withdrawal (not loan or advance which is repayable is made from the provident fund account during the reference period, the amount of such withdrawal will be recorded in col. (5).

6.15.8 **BLOCK 15: ITEM 11: ANNUITY :** Annuity is a sum of money received annually in one or more installments, for a period of time. In the case of a life annuity, payment continues until the death of a person to whom it has been awarded. Such annuities can be purchased from insurance companies. Some insurance companies issue terminable annuities that continue to be paid to the annuitants dependents until the end of the agreed period if he dies within that period. An immediate annuity is one that commences immediately after it has been purchased whereas a deferred annuity starts at an agreed future date. The purchase value of annuity will be recorded in the respective columns. The value of annuities purchased up to date of survey will be recorded in col. (3) and annuities purchased or encashed (sold) during reference period will be recorded in cols. (4) and (5) respectively.

6.15.9 **BLOCK 15: ITEMS 12 TO 16:** Indira Vaikas Patra and Kisan Vikas Patra are small saving schemes of post office. The certificates can be purchased at half the face value. The maturity period is five years and five and half years respectively. The purchase value of the certificates owned on the date of survey will be recorded in col. (3) against items 12 and/or 13, as the case may be. The purchase value of the certificates purchased during the reference period will be entered in col. (4). If any of these certificates is cashed on maturity or disposed of by way of sale before maturity, given as gift to others, lost etc. the face value of the certificate so disposed of will be recorded in col. (5) For such certificates, the entry in col. (3) will be '0'. Only the cash held on hand by the household i.e. cash with the household as on the date of survey will be recorded in col. (3) against item 14. The other financial assets not covered under items 1 to 14 and owned by the sample household on the date of survey or transacted during reference period will be worked out as per the procedure given for the previous block. The total of items 1 to 15 will be filled in against item 16 in respective columns.

**6.16.0 BLOCK 16: CASH LOANS AND KIND LOANS RECEIVABLE BY THE HOUSEHOLD:** This block is meant of collecting information in respect of amount receivable by the household on the date of survey on account of loans advanced by them in cash or in kind and the transactions of such loans during the reference periods, viz. 1.7.91 to date of survey during the first visit and 1.7.92 to date of survey in second visit. The procedure to be adopted in filling up different columns is the same as described for blocks 14 and 15. The total amount received by the household during the reference period by way of repayment of loan advanced to others within or prior to reference period,

including the interest accrued up to 30.6.91/30.6.92, will be recorded in col. (5). Similarly the total amount lent out during the reference period by the household will be recorded in col. (4). To obtain the information on “receivable on 30.6.91/30.6.92” for recording the same in col. (6), the following algebraic relation will be used:

$$\text{Col (6)} = \text{Col. (3)} + \text{Col. (5)} - \text{Col. (4)}$$

6.16.1 Loans receivable against different securities such as promissory notes, mortgage of real asset or bullion and ornaments and pledge of other movable properties etc. are to be receivable as repayment of loans given to friends and relatives without any security. All such loans will be recorded against item 5. In some cases, a person may advance some loan on the condition that the borrower household will have to repay the loan or sell the produce of the household to the person advancing the loan. The amount of the household to the person advancing the loan. The amount of such loans receivable by the household will be recorded against item 7. Loans receivable by professionals like doctors, lawyers etc., from their clients will be taken into account under item 6. Any other receivable amount not falling in the category of items 1 to 7 will be recorded against item 8. These are cases of bonus, profits, lottery etc. which are already declared but not paid by the appropriate authority. Entries to be made against items 1 to 8 relate to cash loans receivable.

6.16.2 Loans receivable by the household in kind i.e. on account of the grain and other commodity loans advanced by it to others will be recorded against item 9. All loans advanced in kind, irrespective of whether they are repaid or yet to be repaid in cash or kind, will be considered as kind loans and the imputed value of the quantity advanced including interest will be noted. Imputations will be made at the current market price prevailing in the locality on the date of survey.

6.16.3 **BLOCK 16: ITEM 5 TO 9 : UNSECURED LOAN, PROFESSIONAL DUES, TRADE CREDIT, OTHERS AND KIND LOANS:** In case the loan advanced by the sample household is less than Rs. 100/- and full amount of the said loan is repaid within a period of 1 month, will not be considered for recording entries against items 5 to 8. In other words, all loans amounting to Rs. 100/- and above, irrespective of the period for which they are outstanding, and all loans outstanding for a period of more than 1 month, irrespective of the amount, will be considered as loans for recording entries against items 5 to 8. Similarly in case of kind loans (item 9), quantity weighing less than 10 kg. will be ignored if it is outstanding for less than 1 month only. The stipulation mentioned above is not applicable to any loan advanced against a security. In those cases, all loans regardless of the amount advanced and the period it remains outstanding will be recorded against the items 1 to 4.

6.17.0 **BLOCKS 17.1 17.2 AND 18:** All liabilities of the household, in cash or in kind, whether in the form of loans or dues payable are to be recorded in these blocks. The particulars to be collected in blocks 17.1 and 17.2 will relate to the cash loans only. To classify a loan as cash loan, the following points are to be considered:



- (i) all loans taken in cash even if they are repaid or proposed to be repaid in kind will be considered as cash loans.
- (ii) Cash loans, generally, cover borrowings at specific rate of interest for a specific period of time. However, even if a loan is taken at “nil” rate of interest, it is to be considered as cash loan. Thus, interest free loans taken from friends and relatives for short period will be considered as cash loans. Cash loans may be taken against a security or without any security.
- (iii) If a loan is taken in kind but the cash value of the commodity is noted as the contracted amount to be repaid, such loan will be considered as cash loans payable. Thus, for articles purchased on “hire purchase basis” the price excluding initial cash payment will be considered as cash loan.
- (iv) Balances due on overdraft account or cash credit limits sanctioned by a bank will also be considered as cash loans. However, it should be noted that outstanding balances in these accounts only need to be recorded and not the overdraft/credit limit.
- (v) The trader’s credit (cash loan given by the trader) in anticipation that the borrowing cultivator will sell his crop to the creditor will not be considered as cash loan.
- (vi) Difficulties may be encountered in collecting information on small loans taken for a short period without any security. Thus, if the original amount of an unsecured loan is less than Rs. 100/- and the said loan is fully repaid within a period of one month, for operational convenience, it will not be considered as a loan for this purpose of the survey and will not be recorded in blocks 17.1 and 17.2.

6.17.1 As distinguished from cash loans described above, other liabilities comprise liabilities arising out, of goods taken from traders, services received from doctors, lawyers etc. and kind loans and dues on account of taxes etc. The particulars of other liabilities will be recorded in block 18. In this connection, the following points may be noted:-

- (i) All loans taken in kind even if those are repaid or proposed to be repaid in cash will be considered as kind loans. However, it is to be noted that if a loan is taken in kind but the cash value of the commodity is noted as the contracted amount to be repaid, such a loan will not be treated as kind loan. The value of the commodity loan will be evaluated at the current market price prevailing in the locality during the period of visit.
- (ii) In case the loan is to be paid in kind, the original quantity borrowed and the quantity to be paid in excess of the originally borrowed quantity will have to be included in the total outstanding loan.
- (iii) The trader’s credit (cash loans given by trader) i.e. the credit extended by trader in anticipation that the borrowing cultivator will sell his crop to the creditor, will be considered as other liabilities.

(iv) The amount due to provision merchants or other shopkeepers from whom goods were purchased on credit, for which payments are made periodically, unpaid bills to doctors, lawyers etc., outstanding taxes, rent payable by the sample household to government, public bodies etc., will be considered as other liabilities.

(v) Sometimes, payments are made to shopkeepers, doctors etc., once in a month or after a fixed period of time, in all such cases, dues will be considered only after the expiry of the due date.

(vi) Difficulties may be encountered in collecting information on small loans taken for short period without any security. Thus, if the original quantity borrowed is less than 10 kg. and the said quantity is fully repaid during the period of less than one month, such kind loans may be ignored.

6.17.2 **BLOCK 17.1:** This block is meant for recording general particulars about the cash loans payable by the households to institutions and other agencies. It also aims to provide some basic information which will help the investigator in collecting the detailed information on loan particulars in block 17.2. This block appears in both visit 1 and visit 2 schedules. While number of loans outstanding on the date of survey and those repaid and/or written off during 1.7.91 to date of survey will be collected in visit1, the number of loans outstanding on the date of survey, and those repaid and/or written off during 1.1.92 to date of survey will be collected in visit 2.

6.17.3 **BLOCK 17.1, ITEM 1:** It is to be ascertained from the respondent whether any member of the household has any cash loan(as described in para 6.17.0) outstanding, i.e. whether any amount remains payable on the date of survey. Code '1' will be entered if the answer is affirmative; otherwise code '2' will be recorded against this item.

6.17.4 **BLOCK 17.1, ITEMS 2 AND 3:** If the answer to item 1 is '1'. Number of loans which remain outstanding on the date of survey will be recorded in the box spaces provided against item 2 and/or 3, depending on whether those loans were taken from institutional agencies or non-institutional agencies or from both. The institutional agencies are:-

government, cooperative society/bank, commercial banks including regional rural bank, insurance, provident fund and other institutional agencies. These are defined in para 6.17.14.

Any other agency like money lender, trader, relatives and friends etc., will be considered as non-institutional agency.

6.17.5 If two or more loans are taken/contracted from two different credit agencies belonging to the broad group of institutional/non-institutional agencies each of them will be considered as a separate loan. Even if loans are taken from different sources coming under same credit agency, they will be considered as a separate loan. Similarly, loans

taken from the same source at two different points of time, will be considered separate loans. The total number of all such loans which remain outstanding on the date of survey will be recorded in the box spaces against items 2 and/or 3, as the case may be. If the entry against item 1 is '1', items 2 and 3 should not be left blank. If a particular household reports loans outstanding only to institutional or non-institutional agency, the entry to be made against the non-institutional or institutional agency respectively will be '0'.

6.17.6 **BLOCK 17.1, ITEM 4:** The household may not have any loan outstanding on the date of survey. But, it may have repaid some loans during 1.7.91 to date of survey during the first visit and 1.1.92 to date survey during the second visit. It is also possible that the household has some outstanding loan on the date of survey and also has repaid fully some other loans(not the loans already recorded against items 2 and 3) during the reference period. Information to be sought against item 4 relates to the loans whose final repayment was made during the reference period and no amount of those loans remains outstanding on the date of survey. In some situation, it is possible that household takes a second loan from the same source, say provident fund, before the first loan is fully repaid and the amount of the first loan is so adjusted that the amount borrowed from the second loan gets inflated by the amount unpaid on account of the first loan. In all such cases, the second loan will be considered as outstanding on the date of survey, while the first loan will be treated as repaid fully during the reference period.

6.17.7 **BLOCK 17.1, ITEM 5 AND 6:** The entries against items 5 and 6 will be made in a manner similar to that described in para 6.17.4 and 6.17.5.

6.17.8 **BLOCK 17.1, ITEM 7 TO 9:** Sometimes to provide debt relief to farmer and others, the government agencies, banks etc. exempt the household from repaying a loan fully or partly and consider such loan as cleared up. Whether any loan other than those recorded against items 2,3,5 and 6 is written off during 1.7.91 to date of survey in the first visit and 1.1.92 to date of survey in the second visit will be ascertained and recorded against item 7 in terms of codes : yes-1, no-2. If the code against item 7 is '1', number of such loans will be recorded against item a and/or 9' in a manner similar to that described in para 6.17.4 and 6.17.5.

6.17.9 **BLOCK 17.2: PARTICULARS OF CASH LOANS PAYABLE BY THE HOUSEHOLD:** The details of cash loans payable by the household as on the date of survey and transactions of all loans during the reference period of 1.7.91/1.1.92 to date of survey will be recorded in this sub-block in the schedules of first/second visit. First the loans advanced by the institutional agencies will be entered and thereafter those advanced by non-institutional agencies. One line each will be used for a loan. For the institutional loans, the number of lines will be equal to the total of items 2,5 and 8 of block 17.1 Similarly, for non-institutional loans, the number of lines will be equal to the sum of items 3,6 and 9 of block 17.1.

6.17.10 **BLOCK 17.2, COL. (1): SERIAL NUMBER OF LOAN:** For recording the loans in this block, a specific order is to be maintained. All loans reported

against item 2 of block 17. will be listed first in this block under ‘institutional agencies’, followed by loans accounted for in items 5 and 8 of block 17.1 respectively. Thereafter, all loans reported against item 3 of block 17.1 will be listed in this block under ‘non-institutional agencies’, followed by loans reported against items 6 and 9 respectively. A continuous serial number will be given in col. (1) for all loans (institutional and non-institutional), particulars of which will be collected in block 17.2. The last serial number will be equal to the total of entries made in block 17.1 against items 2+3+5+6+8+9.

6.17.11 **BLOCK 17.2, COLS. (2) AND (3): DATE OF BORROWING:** The month and year of borrowing will be recorded in cols. (2) and (3) respectively. It may be noted that month will be recorded in two digits, e.g. January will be recorded as 01, February-02, March-03....., December-12. Year will also be recorded in two digits, i.e. year 1985 will be recorded as ‘85’ only.

6.17.12 **BLOCK 17.2, COL. 4: PERIOD OF LOAN:** For each loan the period of loan will be recorded in col. (4) in terms of codes. The codes are different for visit 1 and 2, as shown below:

**For visit-1**

- loan remained unpaid on 30.6.91 ..... 1
- loan taken during 1.7.91 to 30.9.91 ..... 2
- loan taken during 1.10.91 to 31.12.91 .....3
- loan taken during 1.1.92 to date of survey .... 4

**For visit-2**

- loan taken on or before 30.6.91 and remained unpaid on 1.1.92 ..... 1
- loan taken during 1.7.91 to 30.9.91 and remained unpaid on 1.1.92 ..... 2
- loan taken during 1.10.91 to 31.12.91 and remained unpaid on 1.1.92 ..... 3
- loan taken during 1.1.92 to 31.3.92 ..... 4
- loan taken during 1.4.92 to 30.6.92 ..... 5
- loan taken during 1.7.92 to date of survey ..... 6

In the first visit, all loans taken prior to 30.6.91 and not fully repaid by 30.6.91 will get code ‘1’ in col. (4). Again, all loans taken during 1.7.91 to 30.9.91, 1.10.91 to 31.12.91 and 1.1.92 to date of survey will get codes ‘2’, ‘3’ and ‘4’ respectively, irrespective of whether the loans have been fully or partly repaid or not. In the second visit, all loans taken on or before 30.6.91 but not fully repaid by 1.1.92 will be assigned code ‘1’. Similarly, loans which have been taken during 1.7.91 to 30.9.91 and those taken during 1.1.92 to 31.12.91 but have not been fully repaid by 1.1.92 will be given codes 2 and 3 respectively. Loans taken during 1.1.92 to 31.3.92, 1.4.92 to 30.6.92 and 1.7.92 to date of survey will be assigned codes ‘4’, ‘5’ and ‘6’ respectively, irrespective of whether the loans have been fully or partly repaid or not.

6.17.13 **BLOCK 17.2, COL. (5): AMOUNT BORROWED:** For each loan, the amount originally borrowed will be recorded in rupees (whole number) in col. (5). Sometimes, a second loan is taken from the same source before the first loan is fully repaid and the unpaid amount of the first loan is included in the amount of second loan. The borrower receives the sanctioned amount minus the unpaid amount of the first loan. Again, the lender may deduct the first installment of interest before paying the amount to the borrower. In all such cases, the amount contracted will be the amount originally borrowed, even if the amount received by the borrower is less.

6.17.14 **BLOCK 17.2, COL. (6): CREDIT AGENCY:** The agency from which the loan has been taken will be recorded in col. (6) in code number. The codes are : government-1, cooperative society/bank-2, commercial bank including regional rural banks-3, insurance-4, provident fund-5, other institutional agencies-6, landlord-7, agriculturist money lender-8, professional money lender-9, trader-10, relatives and friends-11, doctors, lawyers and other professionals-12 and others-99. The codes 1 to 6 are considered as institutional agencies and will be applicable for loans recorded under 'institutional agencies'. The remaining codes are treated as non-institutional agencies and will be applicable for loans recorded under 'non-institutional agencies'. The codes are described below:

(i) **GOVERNMENT:** The central and state governments may act as an agency for advancing loans. Government may advance loans through departments like Revenue, Agriculture, Industries or Rural Development etc. Finance from Government may also be channeled through Khadi and Village Industries Commission. All kinds received from the above sources will be treated as form 'government'.

(ii) **COOPERRATIVE SOCIETY/BAANK:** Loan may be obtained from agencies, such as cooperative society/banks like primary cooperative credit societies, primary cooperative marketing societies, district or central cooperative banks, handloom weavers cooperative societies and other industrial or other types of cooperative societies etc. Such societies/banks will be treated as 'cooperative society/bank'.

(iii) **COMMERCIAL BANKS INCLUDING REGIONAL RURAL BANK:** All loans taken form commercial banks, including nationalized banks, regional rural banks and State Bank of India and its associates like State Bank of Rajasthan, State Bank of Mysore; Foreign Commercial banks operating in India will be considered as loans taken form 'commercial banks'.

(iv) **INSURANCE:** All loans taken from Life Insurance Corporation, Postal Life Insurance and other insurance funds will be considered as loans taken from 'insurance'.

(v) **PROVIDENT FUND:** Loans taken from the Provident Fund account, such as contributory Provident Fund, General Provident Fund, Public Provident Fund and any other provident fund in the public/private sector offices and companies, by the employees of the concern or account holder in case of Public Provident Fund will be classified as loans taken from 'Provident Fund'.

(vi) **OTHER INSTITUTIONAL AGENCIES:** Some households may report loans taken from institutions other than those listed above. Institutions such as State Financial Corporations, Small Industries Development Bank of India (SIDBI), Small Industries Development Corporation (SIDC) which play promotional and development role through extending finance may be grouped under this head. Financial and Investment companies may also be classified here.

(vii) **LANDLORD:** The credit agency for loans given by landlords to their own tenants will be taken as loan from 'landlord'. If the tenant takes a loan from a person who is not his landlord, but belonging to the landlord class, the credit agency in such cases will be 'agriculturist money lender' or 'professional money lender' etc., depending upon the types of money lending business done by the landlord.

(viii) **AGRICULTURIST MONEY LENDER:** An agriculturist money lender is defined as one whose major profession is agriculture and whose money lending business is comparatively of minor importance. When a landowner or a cultivator derives the major part of his income from money lending, he should not be classified as an 'agriculturist money lender' but as a 'professional money lender'.

(ix) **PROFESSIONAL MONEY LENDER:** A professional money lender is a person who earns major part of his income from money lending.

(x) **TRADER:** A trader here is defined as a person whose principal occupation is trading.

(xi) **RELATIVES & FRIENDS:** If a loan is received from one of the relatives or friends free of interest it will be considered as a loan taken from 'relatives and friends'. If the loan bears interest it will be considered as taken from an 'agriculturist money lender', 'trader' etc., depending upon the types of business carried out by the relative or the friend.

(xii) **DOCTORS, LAWYERS & OTHER PROFESSIONALS:** The term is self-explanatory.

(xiii) **OTHERS:** The credit agency not covered above will be recorded under this category.

6.17.15 **BLOCK 17.2, COL. (7): SCHEME OF LENDING:** Sometimes institutional agencies advance loans under various programmes or schemes for

development of particular community, area, industry etc. The scheme under which loans are borrowed will be ascertained and will be filled in col. (7) in terms of code. The codes are:

integrated rural development programme (IRDP) .....	1
differential rates of interest (DRI) .....	2
self-employment scheme for educated unemployed youth .....	3
self-employment programme for urban youth .....	4
financial assistance to ex-servicemen for self-employment .....	5
advances to minority communities .....	6
employment guarantee scheme (EGS) .....	7
other schemes .....	8
not covered under any scheme .....	9

In case of non-institutional agencies, the code in col. (7) will always be 9.

6.17.16 **BLOCK 17.2, COL. (8): TYPE OF LOAN:** The loans are generally given for a specific period. Short-term loans are advanced for a period up to 12 months, medium-term for a period ranging from 1 to 3 years and long-term loan for a period exceeding 3 years. Short term loans are sometimes given against the pledge of commodities or without any pledge. So the relevant category of loans has to be ascertained and the corresponding code is to be given in col. (8). The codes are:

short term pledged .....	1
short term non-pledged ....	2
medium term .....	3
long term .....	4

6.17.17 **BLOCK 17.2, COLS. (9) AND (10): NATURE AND RATE OF INTEREST:** The nature of interest expressed in terms of codes will be recorded in col. (9) for each loan. The codes are:

interest free .....	1
simple .....	2
compound .....	3
confessional rate .....	4

The rate of interest per 100 rupee per annum actually charged by the lender will be recorded against col. (10) in two decimal places of rupee.

6.17.18 **BLOCK 17.2, COLS. (11) AND (12) : PURPOSE OF LOAN :** The purpose of loan is defined as the occasion which prompts the household to contract a loan. Even if the loan amount is utilized for a purpose other than that for which it is borrowed, the original purpose of borrowing will only be considered. If more than one

purpose are involved, the purpose for which the maximum amount of loan is originally intended to be spent will be considered.

6.17.19 For each of the loans recorded in block 17.2, it is to be ascertained as to whether the original purpose of borrowing was to incur expenditure on items relating to farm business or non-farm business or other 1 to 3 will be recorded in col. (11). The codes are as follows:

farm business .....	1
non-farm business .....	2
household .....	3

The terms “farm business” and “non-farm business” have been described in para 2.3.4 and 2.3.5 of section Two. If part of the loan amount was intended to be spent for say, farm business and the remaining amount for non-farm business or household purposes, then the broad category i.e. farm business, non-farm business or household on which the maximum amount of the loan was originally proposed to be spent will be considered for recording entry in col. (11). Sometime, an asset may be used for farm as well as non-farm business or farm/non-farm business and household. If the purpose of loan is to acquire or improve such an asset, a priority rule is to be applied to determine the broad category purpose. If the asset is used both in farm as well as in non-farm business, then it will be treated as one of the farm business. If the asset is used both in farm and/or non-farm business and in household, the appropriate category will be household in case of building and farm business for other physical assets.

6.17.20 **BLOCK 17.2, COL. (12): TYPE OF EXPENDITURE:** After recording the broad category of the purpose of loan in col. (11), the type of expenditure on which the loan amount was intended to be spent will be ascertained and recorded in terms of codes in col. (12). The codes are as follows:

(new purchase, own construction, major repairs, additions, alterations and improvement of buildings and other constructions .....	01
(old) purchase of buildings and other constructions .....	02
purchase of land and land rights .....	03
bonding and other land improvement including reclamation of land .....	04
purchase of livestock (in farm business only) .....	05
(new) purchase, own construction, major repairs and improvement of machinery and equipments including transport equipments, furniture and fixtures and	



household durables .....	06
(old) purchase of machinery & equipments including transport equipments, furniture & fixtures and household durables .....	07
current expenditure for raw materials etc. and those for normal repairs and maintenance of buildings construction, machinery and equipments including transport equipments, furniture & fixtures and household durables .....	08
expenditure on education .....	09
marriage in the household .....	10
financial investment by the household .....	11
repayment of debt by the household .....	12
other household expenditure .....	13
any other type of expenditure not mentioned above .....	99

The codes are self explanatory. However, it is to be noted that if the purpose of a loan is to purchase a newly constructed building or to construct a new building the code in col. (12) will be 01 and if it is for purchasing an old building (second hand purchase) code 02 will be recorded in col. (12). If the said building is meant for residential use (for the household or for others), the appropriate code for col. (11) will be 3 and when it is meant for farm or non-farm business, the code in col. (11) will be 1 or 2. Again if a loan is taken for (new) purchase, construction or improvements of transport equipment used for household purposes alone or any other household durables, the entry in col. (11) and (12) will be 3 and 06 respectively. In short, the type of expenditure on which the loan amount is intended to be spent will be recorded in col. (12) and whether the proposed expenditure relates to the activities of farm, non-farm or household will be indicated, in terms of code, in col. (11). It may be noted that codes 09-13 will be applicable in col. (12) only when the code in col. (11) is 3. Similarly, if the loan is taken for purchase of livestock i.e., when the code in col. (12) is 06, the entry in col. (11) will always be 1.

6.17.21 **BLOCK 17.2, COL. (13): TYPE OF SECURITY:** The type of security may be different for different types of loans. The codes for various types of securities to be filled in col. (13) are:

personal security .....	1
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surety security or guarantee by third party .....	2
crop .....	3
first charge on immovable property .....	4
mortgage of immovable property .....	5
bullion/ornaments .....	6
share of companies, govt. securities and insurance policies .....	7
agricultural commodities .....	8
movable property other than bullion, share etc. and agricultural commodities .....	9
other type of security .....	10

The first charge on immovable property is defined as the charge on the immovable property created by the first mortgage when there are more than one mortgage for the same immovable property. In such cases, the liability of any mortgage cannot be cleared unless the liabilities of all the previous mortgages are cleared. If the loan is taken without any security, code '1' may be recorded in col. (13). In case, more than one securities are reported against a loan, the code which appears first in the code list will be recorded.

6.17.22 **BLOCK 17.2, COL. (14): TYPE OF MORTGAGE:** This column will be filled in for all loans entered in block 17.2. In the case of a loan secured by mortgage of immovable property, i.e. if the entry in col. (13) is '5', one of the codes 1 to 4 representing different types of mortgage will be entered in col. (14). If the loan is received without mortgaging any immovable property, code '5' should be recorded in col. (14). The mortgage may be of the following types:

- (i) **SIMPLE MORTGAGE:** In simple mortgage, the mortgagor (i.e. the person who mortgages the property) retains the ownership and possession of the property mortgaged. Code '1' will be entered for simple mortgage.
- (ii) **USUFRUCTUARY MORTGAGE:** In usufructuary mortgage, the ownership of the property remains with the mortgagor but the possession vests on the mortgagee (i.e. the person to whom the mortgage is made or given). Income from the property accrues to the mortgagee and the mortgage is terminated as soon as the full amount is realized. Code '2' would be given for this type of mortgage.

(iii) **MORTGAGE BY CONDITIONAL SALE:** It is the type of mortgage by the execution of which the ownership and possession of the property vests with the mortgagee and a sale deed is executed. The property is returnable to the mortgagor only on termination of the mortgage (i.e. on the full recovery of loan). Code '3' will be given for this mortgage.

(iv) **OTHER TYPE OF MORTGAGE:** Any type of mortgage different from the above three or any combination of those will be recorded under this category. Code '4' will be given to this type of mortgage.

(v) **NO MORTGAGE:** Loans for which no mortgage is necessary will be recorded under this category, code '5' will be given for no mortgage in col. (14).

6.17.23 **BLOCK 17.2, COLS. (15) TO (17): TOTAL AMOUNT REPAID DURING 1.7.91/1.1.92 TO DATE OF SURVEY:** (i) For each loan recorded in this block, the total amount, including interest repaid during the periods mentioned in the column headings of cols. (15) to (17), will be recorded in rupees (whole number) separately for each period. It may be noted that the reference periods given in the column heading of cols. (15) to (17) are different in visit 1 and visit 2 schedules.

(ii) **TREATMENT OF SUBSIDY :** sometimes assistance is sanctioned in the mix form of loan and subsidy. Usually, the household is given the benefit of subsidy, if it strictly adheres to the repayment schedule fixed by the lending agency. As mentioned in para 6.17.13, the original amount borrowed, in such cases, will include the amount of subsidy also. Now, if the household repays the entire amount of the loan (excluding subsidy) as per the contract and the last installment is paid during one of the reference periods mentioned in the column headings of cols. (15) to (17), the amount of subsidy will be considered to have been repaid during the said period and amount of subsidy and the last installment taken together will be recorded in one of the cols. (15) to (17), as the case may be.

6.17.24 **BLOCK 17.2, COLS. (18) TO (20): TOTAL AMOUNT WRITTEN OFF DURING 1.7.91/1.1.92 TO DATE OF SURVEY:** Sometimes to provide debt relief to farmers and others, the government agencies, banks etc. exempt the households from repaying a loan fully or partly and consider such loans cleared up under its debt relief programme. If such exemption of debt repayment is granted during the periods mentioned in the column headings of cols. (18) to (20), the total amount (including interest) so written off will be recorded in the appropriate column, depending upon the date of such exemption.

6.17.25 **BLOCK 17.2, COL. (21): INTEREST ACCRUED DURING 1.7.91/1.7.92 TO DATE OF SURVEY:** The information for this column will be collected for the loans having code '1' in col. (4) (period of loan) during the first visit and codes '1' to '5' in col. (4) (period of loan) during the second visit. Sometimes repayment of loans are made in regular periodic installments (e.g. loan taken under hire

purchase schemes), namely in months or in quarters of the year. In such cases, the interest for the reference period of 1.7.91/1.7.92 to date of survey need to be worked out on the reducing balances of the principal amount.

6.17.26 **BLOCK 17.2, COLS. (22) TO (24): AMOUNT OUTSTANDING AS ON DATE OF SURVEY:** Corresponding to each of the loans considered in this block, amount outstanding, if any, on the date of survey with break-up by amounts of principal and interest will be ascertained and recorded in cols. (22) to (24). In case, a loan is fully repaid or written off during the reference period (1.7.91/1.1.92 to date survey), the corresponding entries against these items will be '0'. If it is difficult to get 'principal' and 'interest' separately, the total amount outstanding including interest may be recorded under col. (24) for total only.

6.17.27 **BLOCK 17.2, COL. (25): TOTAL AMOUNT OUTSTANDING AS ON 30.6.91/30.6.92:** The total amount outstanding on 30.6.91/30.6.92 col. (25) will be recorded only for those loans which were taken before 30.6.91 for visit 1 and for loans taken prior to 30.6.92 in visit 2, i.e. the loans having code '1' and codes '1' to '5', during visits 1 and 2 respectively. The formulae for deriving the entries in col. (25) are as follows:

Col. (25) = Col. (15) + Col. (16) + Col. (17) + Col. (18) + Col. (19) + Col. (20) +  
Col. (24) - Col. (21) in visit 1 and  
Col. (25) = Col. (17) + Col. (20) + Col. (24) - Col. (21) in visit 2.

6.18.0 **BLOCK 18: OTHER EACH LIABILITIES AND GRAIN DUES PAYABLE BY THE HOUSEHOLD AS ON THE DATE OF SURVEY:** In this block. Information will be collected in respect of other cash liabilities and all kind loans as described in para 6.17.1. If a household is liable to pay on the date of survey any amount, either in cash or in kind, for any transaction of the nature mentioned in para 6.17.1, entries are to be made in this block separately for each transaction when the source of such liabilities are different. It is to be noted that if a household is liable to pay on the date of survey to two different traders or two different doctors etc., the number of liabilities to be considered for recording entries in this block will be two, even though the source code will be same for both the loans.

6.18.1 **BLOCK 18, COL. (1): SERIAL NUMBER:** For all liabilities recorded in this block, a running serial number starting from 1 will be put in col. (1).

6.18.2 **BLOCK 18, COL. (2): NATURE OF LIABILITY:** A liability which is contracted in cash will be considered as 'cash liability', even if the repayment is made or will be made in kind. Similarly, a liability which is contracted in kind will be considered as 'kind liability', regardless of the mode of repayment which may be in cash or in kind. The nature of each of the liabilities will be ascertained and recorded in col. (2) in terms of codes: cash-1, kind-2.

6.18.3 **BLOCK 18, COL. (3): AMOUNT OUTSTANDING ON THE DATE OF SURVEY:** For each of the liabilities, the amount outstanding including interest on the date of survey is to be ascertained and recorded in col. (3) in whole number of rupees. In case of kind loans, the amount of the liability will be evaluated at the current market price prevailing in the locality on the date of survey.

6.18.4 **BLOCK 18, COL. (4): PERIOD:** For each liability, the period for which the liability is outstanding will be recorded in term of code in col. (4). The codes are:

less than 1 month .....	1
1 month & above but less than 3 months .....	2
3 months and above but less than 6 months .....	3
6 months and above but less than 1 year .....	4
one year & above .....	5

6.18.5 **BLOCK 18, COL. (5): SOURCE:** For each liability, the agency to which the liability is due will be recorded in terms of code in col. (5). The codes are:

trader .....	1
relatives & friends .....	2
doctors, lawyers & other professionals .....	3
others .....	4

It is to be noted that the same source code may appear against two or more liabilities, since two or more liabilities will be recorded separately in this block for liabilities outstanding to two or more persons belonging to the same source-class. Again, the source code for 'trader' and 'doctor' etc. will be given only when the liability of the household arises on account of goods and professional services received by the household from agencies belonging to the respective source-type. For example, when the household is liable to pay some amount to a doctor for the medical advice or for the medicines received, the source code will be '3'.

6.18.6 **BLOCK 18, COL. (6): PURPOSE:** For each liability, the purpose for which the liability incurred will be recorded in terms of codes in col. (6). The codes are:

current expenditure in farm business .....	1
current expenditure in non-farm business .....	2
other household expenditure .....	3
other expenditure .....	4

The above terms are self-explanatory.

6.19.0 **BLOCK 19.1:** This block has been designed to identify the specific items on which expenditure in cash and or in kind has been incurred for new purchase,

constructions, additions and alterations, improvement, major repairs etc., and normal repairs and maintenance during the reference periods of 1.7.91 to 31.12.91 and 1.1.92 to 31.12.91 and 1.1.92 to 30.6.92 in visit one and visit two respectively. The information will be collected under the broad heads (i) residential plots, houses or buildings, (ii) farm business and (iii) non-farm business, with detailed items of expenditure under each broad head. The items on which expenditure has been incurred by the household, out of the number of items specified in this block, will be given code '1' in cols. (3) or (4), as the case may be, no matter whether the item is for the use of the household or for giving away as gift or whether it is subsequently lost or sold after being in use. However, assets constructed/purchased by the household for the purpose of trade will not be considered here. In the case of gifts received by the household during the reference period, the gift item will not be considered for making entry in this block. It needs to be mentioned that if a household constructs, improves upon or repairs an asset with the materials and/or labour supplied by the household, the household will be considered to have incurred some expenditure for the asset.

6.19.1 **BLOCK 19.1 COLS. (1) AND (2):** The codes and description of the items on which information is to be collected in cols. (3) and (4) have been specified in cols. (1) and (2) respectively. Some of the items specified in this block are explained below:

(i) **ITEM 101: PURCHASE OF PLOTS:** This will relate to the purchase of full ownership rights or improvement to tenurial status of the plots meant for residential purposes alone or along with farm and/or non-farm business. If any expenditure is made during the reference period, code 1 will be entered in col. (3) against item 101.

(ii) **ITEM 102: IMPROVEMENT TO PLOTS:** It will relate only to the expenditure incurred for various land improvement works like fencing etc. on residential plots only. Whether any such expenditure is made or not during the reference period will be shown in col. (3) in terms of code: yes-1; no-2.

(iii) **ITEM 103: HOUSES OR BUILDINGS OR OTHER CONSTRUCTION FOR RESIDENTIAL PURPOSE:** If any expenditure has been incurred during the reference period for purchase of a new residential building or other construction or for major repairs and alterations of the existing residential house/building or any addition involving increase in the floor area of the existing residential structure for the purpose of household's own use or for use of others (and not meant for sale), the entry against this item in col. (3) will be 1, otherwise code 2 will be recorded in col. (3). On the other hand, if some expenditure has been incurred by the household during the reference period for normal repairs and maintenance (refer to para 2.3.7) to keep the existing residential structure in good condition, code '1' will be entered in col. (4); otherwise code '2' will be recorded in col. (4) against item 103.

(iv) **ITEM 201: PURCHASE OF LAND:** Items 201 to 213 relate to farm business (refer para 2.3.4). Whether any expenditure has been incurred for purchasing land for farm business will be ascertained and recorded in terms of code against this item.

(v) **ITEM 202: PURCHASE OF LAND RIGHTS:** Purchase of land rights means expenditure for improving tenurial status. Installment payment made to government towards purchase price of land settled on tenants in terms of land reform legislations will also be covered here.

(vi) **ITEM 203: BUNDING AND OTHER LAND IMPROVEMENTS:** Bunds are generally constructed to demarcate one field from the other or to sub-divide a field into plots to facilitate irrigation and moisture conservation or for prevention of soil erosion or for protecting the crops in the low lying fields from flood.

(vii) **ITEM 204: RECLAMATION OF LAND:** The reclamation of land may take place either (a) bringing the new land under cultivation or (b) bringing the land which had been under cultivation but temporarily gone out of cultivation. The reclamation of jungle land or other uncultivated land by clearing trees and shrubs, the reclamation of marshy or low lying uncultivated land by draining out etc. are the cases of new land brought under cultivation. The reclamation of cultivated land which had gone out of use on account of one or more factors, like salinity, growth of weeds, large scale soil erosion, large deposition of desert sand brought in by the wind etc., are the cases of reclamation of land temporarily gone out of cultivation. The expenditure on the type of reclamation, such as, shallow reaches of back waters in some coastal areas is an annual feature. This and other expenditure incurred for normal repairs and maintenance of the land-already reclaimed will be considered for making entry in col. (4) and not for making entry in col. (3).

(viii) **ITEM 205: ORCHARD AND PLANTATIONS:** The term 'orchards' represents garden of fruit plants and trees, like orange, fig, betel, vines, apples etc., while the term 'plantation' represents garden of coconut, cashew nut, tea, coffee, rubber, cardamom etc. The annual replanting (in place of plants or tree which have ceased to yield due to the process of aging), and new plantations and additions during the reference period would be considered for making entry in col. (3). The case of addition will arise only when a part of the field had been prepared and planted earlier and work on the remaining part was undertaken during the reference period. In case of new orchards and plantations, expenditure incurred up to the time they start yielding produce will be considered for col. (3). Care should be taken to see that expenditure on bund and other land improvements relating to the orchards and plantations are not considered for making entry in item 205. They will be for item 204. Similarly the value of land of orchard and plantations will be indicated against item 201.

(ix) **ITEM 206: WELLS:** Whether any expenditure incurred for constructions, major repairs and alterations of wells will be reported in col. (3) against this item. Major repairs and alteration of existing wells will mean broadening and deepening and the other type of work which increase the capacity of wells. Redigging of a well which has been rendered useless by an earthquake or on account of any other natural calamity like flood etc. and the construction of new wells are other examples of capital expenditure on this item. 'Normal repairs and maintenance' of well is defined to include replastering of wells, reconstruction of stonework, which has been damaged by normal wear and tear; removal of dirt, silt and other materials from the well etc., and such items of normal maintenance work which are normally undertaken to keep the well in good condition. The term 'well' will include tube-well also.

(x) **ITEM 208: AGRICULTURAL IMPLEMENTS AND MACHINERY:** Any implement, machinery including those for processing agricultural produce, viz. cane crushers, oil crusher etc. used in farm business will be considered against this item. A list of agricultural implements and machinery commonly used in the household sector is given in col. (2) of block 9 of schedule 18.2, first visit. Some of these implements/equipments may be used partly in farm business and partly in non-farm business or even for household purposes. Even in such cases, the machinery and implements in question will be considered against item 208.

(x) **ITEM 209: TRANSPORT EQUIPMENTS:** The transport equipments which are used for farm business will be recorded under this item. A list of transport equipments is given in col.(2) of block 12 of schedule 18.2, first visit. In case of mixed use of a transport equipment, procedure laid down for item 208, will be followed for recording the item.

(xii) **ITEM 210: FARM HOUSES, BARNS AND ANIMAL SHEDS:** Whether any expenditure has been incurred for (new) purchase, construction, additions and improvements or for normal repairs and maintenance of the farm houses, barn (grain galas) and animal sheds will be ascertained and recorded against this item. Farm houses etc. which are located separately from the residential buildings etc. will only be considered against this item. IF they are attached to the residential buildings, the total expenditure on residential buildings, will be considered against item 103. Sometimes temporary sheds, hutments, mach an etc, are erected on the farm during the season to guard against thefts and also to safeguard the standing crops from the wild animals, birds etc. In such cases, if the constructions are of a purely temporary nature and is built to last for only one season. Such constructions are not to be considered here. Major alterations to the existing structure may mean replacement of a thatched roof by a tiled roof, a mud wall by a stone wall, a kutchra floor by pucca floor etc. Rebuilding of structures destroyed on account of any natural calamity will also be considered for recording entry in col. (3). The construction of new structure may be for own use or for the purpose of gift.



(xiii) **ITEM 212: FURNITURE AND FIXTURES:** The item 212 will cover all furniture and fixtures used exclusively for farm business or both for farm & non-farm business. In case furniture and fixture is used also for household purpose, the item will be excluded from the coverage of this block.

(xiv) **ITEM 213: OTHER CAPITAL EXPENDITURE:** The capital expenditure incurred on any other item of farm business which are not covered by any items 201 to 212 will be considered here. This residual work for farm business will mean preparing hedges or erecting fences around the field and similar items of work for the purpose of permanent protection or improvement of the farm. Expenditure incurred for converting sugarcane field into paddy field, orchard land into wheat land will also be covered. The replacement of wooden pillars of fences by stone or iron pillars, a wooden fence by an iron fence are examples of the major repairs and alterations. The expenditure incurred for construction of new hedges, fences etc. and/or raising the height of an existing fence etc. are the examples of “additions and new construction”. The expenditure incurred on painting of fences and pruning of hedges etc. for maintaining the existing assets in good conditions are the cases of normal repairs and maintenance.

(xv) **ITEMS 301 TO 307: NON-FARM BUSINESS:** Non-farm business has been defined in para 2.3.5 under section Two. Whether or not any capital expenditure incurred by the household to run the non-farm business activities during the reference period will be ascertained for recording codes in cols. (3) and (4) against the respective items 301 to 307. The items have already been explained in connection with ‘farm business’ and residential plots and building. The entries will be made against the appropriate item(s) depending on whether the relevant item(s) is exclusively used in the non-farm business or not.

6.19.2 **BLOCK 19.1, COLS. (3) AND (4):** For each of the items noted in cols. (1) and (2) of block 19.1, it is to be ascertained as to whether any expenditure has been made by the household during the reference period for purchase, construction, additions & alterations, improvements and major repairs. If the response is in the affirmative, code ‘1’ will be recorded against the appropriate item in col. (3); otherwise code ‘2’ will be entered. Again, it is to be ascertained for most of the items mentioned in cols. (1) and (2) as to whether any expenditure on normal repairs and maintenance has been made by the household during the reference period and the appropriate entries will be made in col. (4) in terms of codes: yes-1; no-2. The reference period in question is 1.7.91 to 31.12.91 for the first visit and 1.1.92 to 30 for the second visit. The question of normal repairs & maintenance does not arise for some of the items listed in cols. (1) and (2) of this block. Hence cross (x) has been printed in col. (4) against such items indicating that no information need be collected on normal repairs and maintenance against those items.

6.19.3 **BLOCK 19.2:**The items on which capital expenditure (including expenditure on normal repairs and maintenance) has been incurred during the reference period, has been identified in block 19.1. The details of the amount of expenditure

incurred under various heads on the items already identified in block 19.1 will be collected in block 19.2. The procedure for filling up various columns of the block is described in following paragraphs.

6.19.4 **BLOCK 19.2, COLS. (1) AND (2): CODE AND DESCRIPTION OF ITEM:** All those items having code '1' in either or both the cols. (3) and (4) in block 19.1 i.e. the items on which the household incurred capital expenditure during the reference period, will be copied in cols. (1) and (2) of this block. The codes and descriptions of the items having code '1' in cols. (3) and/or (4) of block 19.1 will be copied in the same sequence in cols. (1) and (2) of block 19.2 respectively.

6.19.5 **It is to be noted that an item may appear in block 19.2 in two or more lines if expenditure has been made on the item during the reference period for more than one of the purposes listed at the foot of block 19.2.** For example, a household may have purchased a new residential building, undertaken major repairs of an existing building and also done some normal repairs of another residential building. In this case, the entry will be '1' both in cols. (3) and (4) against item 103 in block 19.1. In block 19.2, there will be three lines, all with item code 103 in col. (1). But the purpose code in col. (4) against these three lines will be 1, 3 and 5 respectively. While copying the items in block 19.2 from block 19.1, maintaining the same sequence, it is to be ensured that the second and subsequent items are listed in block 19.2, only after recording entries against all the relevant purposes of the previous item.

6.19.6 **BLOCK 19.2, COLS. (3) AND (4): DESCRIPTION AND CODE OF PURPOSE:** The purpose for which the expenditure has been incurred will be described in col. (3) and the corresponding purpose code will be recorded in col. (4). The purpose codes are:

- (new) purchase (including purchase of land, land rights etc.) ..... 1
- additions (including reclamation of land/constructions) ..... 2
- major repairs & alterations (including renewal & replacement) .....3
- improvement (including bonding and other land improvement/  
normal annual replanting in case of orchard and plantations) ..... 4
- normal repairs & maintenance ..... 5

The above terms have been discussed while describing various items of block 19.1.

6.19.7 **EXPENDITURE :** A physical asset may be purchased or constructed or improved upon (including major repairs, additions etc.) by the sample household. The household may also carry out normal repairs and maintenance of an existing physical asset. When a new physical asset is purchased, the purchase price of the physical asset will be considered as the expenditure on account of that physical asset, irrespective of whether the full amount is paid or not during the reference period. In other cases, the expenditure will mean the value of actual construction, improvement and maintenance work done during the reference period.

6.19.8 **BLOCK 19.2 COLS. (5) TO (8): EXPENDITURE IN CASH AND IN KIND:** The amount of expenditure incurred in cash will be recorded in cols. (5) and (6) and that in kind in cols. (7) and (8). The expenditure in kind will be evaluated at the current market price prevailing in the locality or its neighborhood. If a new physical asset is purchased, the purchase price will be recorded in cols. (5) and/or (7), depending upon whether the expenditure is made in cash or in kind or in both. When some materials are purchased during or before the reference period for own construction (including improvement etc.) normal maintenance of a physical asset, the value of the materials used in the construction/maintenance work during the reference period will be recorded in cols. (5) and/or (7), as the case may be. The payment made to labour hired during the reference period for construction, improvement etc. and normal maintenance of the physical asset, will be recorded in cols. (6) or (8), depending on whether the payment is made in cash or in kind. In case the payment is partly in cash and partly in kind, cash part will be shown in col. (6) and the value of kind payment in col. (8). Payment made to the regular workers engaged by the household for work in farm or non-farm business will not be considered for recording entries here. But such payment will be considered for recording entry in col. (10) along with the value of labour put by the household members for the enterprise. Hired labour will include all manual and non-manual work like architect, plumbers etc. In the case of credit purchase, the value of the materials used during the reference period will be considered, irrespective of whether the payment is made during the reference period or not.

6.19.9 **BLOCK 19.2, COL. (9): VALUE OF ASSETS AND MATERIALS USED OUT OF HOMEGROWN/HOME PRODUCED STOCK:** The value of the home produced assets and materials actually used for the construction, improvement etc. of the asset during the reference period will be recorded in col. (9). However, this will not, include the value of commodities paid to hired labour as their payment in kind. Such payment will be considered for making entries in col. (8). The home-produced asset and materials used for construction, improvement etc. of the listed asset may have been produced during or before the reference period. Such assets and materials supplied by the household will be evaluated at current market price prevailing in the locality during the reference period.

6.19.10 **BLOCK 19.2, COL. (10): VALUE OF WORK DONE BY HOUSEHOLD MEMBERS INCLUDING REGULAR WORKERS:** The value of labour put by the household members including regular workers engaged in farm or non-farm business, guests etc. in connection with the manual work needed for repairs, construction etc. of bunds, wells or houses or any other items of physical assets in farm or non-farm business will be recorded in col. (10). In evaluating such work, the contribution of free labour or exchange labour will be included. This work will be evaluated using the average wage paid to hired labour for such work.

6.19.11 **BLOCK 19.2, COL. (11):** Total of cols. (5) to (10) will be recorded in col. (11).

6.19.12 **BLOCK 19.2, COLS.(12) AND (13): AMOUNT FINANCED FROM BORROWINGS:** Some times expenditure on some items are financed partly or wholly from borrowings. Of the total expenditure as defined in para 6.19.7 incurred during the reference period. The amount financed from borrowings is to be recorded in cols. (12) and/or (13) depending on whether the lending agency is an institutional or a non-institutional one. The institutional agencies has already been defined in para 6.17.14. In the case of credit purchase of an asset or the materials for construction. etc. of an asset, the amount outstanding at the end of the reference period will be considered as the amount financed form borrowings. Again if at the end of the reference period, some amount remains payable to the hired labour used during the reference period for construction of a physical asset, the amount will be treated as amount financed from borrowings.

6.19.13 All the entries in cols. (5) to (13) will be made in whole number of rupees.

6.30.0 **BLOCK 20: PARTICULARS OF ACOUSITION DISPOSAL AND LOSS OF ASSETS:** This block is mean for recording the details of the acquisition, disposal and the loss of physical assets caused by natural calamities or otherwise during the reference period of 1.7.91 to 31.12.91 and 1.1.92 to 30.6.92 in visit 1 and 2 respectively. In this block acquisition and disposal of new and old assets will be considered.

6.20.1 **BLOCK 20: COLS. (3) AND (4): ACOUSITION BY PURCHASE, GIFT, DONATION ETC. :** The value of assets acquired by way of purchase during the reference period will be recorded in col. (3). The purchase will include second hand purchase also. The purchase price will be recorded as the value of the asset in col. (3). If the item which is purchased during the reference period, the entry to be recorded in col. (5) will be the same as that in col. (3). Assets acquired by way of gift, donation etc. will be evaluated at the current market price prevailing in the locality and will be recorded in col. (4).

6.20.2 **BLOCK 20 COLS. (5) AND (6): DISPOSAL BY SALE, GIFT DONATION ETC.:** The term 'sale' here will mean all transfer of assets to others in return for payment receivable in cash or in kind. The payment receivable in kind will be evaluated at the current market prices prevailing in the locality during the reference period. The amount receivable, from the sale, will be recorded in col. (5) in respect of each category of items sold. The items disposed of by way of gifts, donation etc. will also be evaluated at the current market price prevailing in the locality for making entries in col. (6).

6.20.3 **BLOCK 20, COLS. (7) TO (9): LOSS:** The loss of assets may be caused by natural calamities or on account of other reasons. The value of the loss which may be total or partial for reasons. The value of the loss which may be total or partial for the item, will be recorded in cols. (7) and/or (8) depending on whether the loss is due to natural calamities or other reasons. The natural calamities will include flood, rain, fire, cyclone, earthquake etc. The loss due to other reasons will include cases ofaccident; theft,

eaten by termites etc. The value of the loss will be estimated as the expenditure required to be incurred to restore it to the same condition as it was prior to the loss. An asset having no use to the household may be discarded during the reference period. This asset may be in vary poor condition and it is not likely to be sold for its intended purpose. Still it may have some scrap value which will be recorded in col. (9).

6.20.4            **BLOCK 20, ITEMS 1 TO 20:** The category of items have already been discussed under various blocks.

6.21.0            **BLOCK 21: UNIT PRICE OF REPORTED ITEMS:** This block will be filled in by the supervisory staff during the first visit once the canvassing of schedules 18.1 and 18.2 (first visit) is over. The intention is to collect the unit price of a physical asset. The intention is to collect the unit price of a physical asset reported in the first visit schedule of schedule 18.2 on the basis of actual purchase and sale transaction that took place in the village or in its vicinity during 365 days preceding the date of survey.

6.21.1            The block and line/items code of all the physical assets which have been reported by the household as owned on 30.6.91 will be copied in cols. (2) and (3) respectively of block 21. The corresponding description of the item will be recorded in col. (4). A running serial number will be given in col. (1).

6.21.2            For each of the items listed, it is to be ascertained form the knowledgeable person(s) of the village as to whether during the last 365 days at least one villager purchased the item or not. Code '1' or '2' will be recorded in col. (5) depending on whether the answer is in the affirmative or not. If the entry in col. (5) is '1' the purchase price of an item of asset will be recorded in col.(6) in rupees (whole number). If two or more transactions are reported, the unit price of the lat transaction will be recorded in this column.

6.21.3            Like purchase, the particulars of sale will be collected in cols. (7) and (8) following the procedure described in para 6.21.2.

6.21.4            It may be mentioned that an item may be reported as owned on 30.6.91 by more than one sample household of the village. In such cases, the purchase and sale price of the item may be ascertained from the knowledgeable person(s) only once. The information so colleted may be repeated in the relevant schedules.

6.22.0            **SPECIAL INSTRUCTIONS FOR FILLING VISIT-2 SCHEDULE FOR PARTITIONED HOUSEHOLDS:** On rare occasions, when it is found that the household surveyed in the first visit has been partitioned into two or more households in the second visit. Information for blocks 17.1. 17.2 18 19.1 and 19.2 will be collected form all the partitioned households with code '1' in col. (4) of block 5.1. The procedure for making entries in these blocks for the partitioned households are given in the following paragraphs.

6.22.1 **SPECIAL INSTRUCTIONS FOR BLOCKS 17.1 & 17.2:** The procedure for making entries in block 17.1 for the partitioned households will be same as that described in paras 6.17.2 to 6.17.8, except that the entries for each of the partitioned households will first be recorded in the space available in col. (2). Each of the entries made against an item will be separated by commas (.). Once block 17.1 is canvassed in a partitioned household, the particulars of loans, if any, of the household will be recorded in block 17.2 according to the instructions given in para 6.17.9 to 6.17.27. After having surveyed all the households with code '1' in col. (4) of block 5.1 entries will be made in the box-spaces provided in block 17.1 according to the procedure given below:

(i) Enter code '1' in the box-spaces of item 1, 4 and 7, if there is at least one entry of code '1' in the corresponding blank spaces of col. (2). If all the entries in the blank spaces of col. (2) against an item be code '2', the entry in the corresponding box-space will be code '2'.

(ii) The entry in the box-space against the rest of the items will be the sum of the entries made in the blank spaces of col. (2) against the respective item.

6.22.2 **SPECIAL INSTRUCTION FOR BLOCK 18:** The procedure for recording entries in this block for the partitioned households with code '1' in col. (4) of block 5.1 will be the same as that described in para 6.18.0 to 6.18.6. The particulars of all the cash liabilities and kind loans of the partitioned household with the foremost serial number will be listed first, followed by those of the partitioned household with the next serial number and so on.

6.22.3 **SPECIAL INSTRUCTIONS FOR BLOCKS 19.1 & 19.2 :** Block 19.1 will be canvassed separately for each of the partitioned households with code '1' in col. (4), block 5.1. For each of the partitioned households, whether any expenditure is incurred by the household will be ascertained for each of the items according to the procedure given in paras 6.19.0 to 6.19.2. However, only code '1' will be entered wherever it is applicable and code '1' is not there already entered against the household while canvassing a partitioned household before all the partitioned households are canvassed. No code '2' should be recorded while canvassing an individual partitioned household. If code '1' is already recorded in col. (3) and/or (4) against item, while canvassing one of the partitioned household, no code should be recorded again in the relevant column against the same item while canvassing another partitioned household. However, if no expenditure is incurred by a partitioned household on an item listed in col. (2), col. (3) and/or (4), as the case may be, should initially be kept blank. After having canvassed the schedule in all such households, code '2' will be recorded in the cells remaining blank in col. (3) and/or col. (4). Block 19.2 of this schedule will be filled-in after canvassing block 19.1 for each partitioned household. In block 19.2, the reported items will be listed in the ascending order of their respective codes separately for each partitioned household. Thus, the codes of the reported items will be in an ascending order for an individual partitioned household but not necessarily for all the items reported by all the partitioned households. The rest of the columns of block 19.2 will be filled-in according to the procedure given in para 6.19.3 to 6.19.13.

6.22.4 **SPECIAL INSTRUCTIONS FOR BLOCK 20:** The information on acquisition, disposal and loss of different items of assets will be collected from each of the partitioned households with code 1 in col.(4), block 5.1. After having canvassed the schedule in all the households, the totals of entries for each cell reported by all the partitioned households will be recorded in the corresponding cell of the block. If necessary separate rough sheets may be used to collect the items of information from each such household. It may, however, be noted that all the transactions and transfer payments/receipts made between the partitioned household should be ignored while collecting information for this block.

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