



GOVERNMENT OF NAGALAND

EVALUATION REPORT

ON

A SURVEY ON

RURAL SAVINGS AND ITS UTILISATION IN MON

DISTRICT

NAGALAND

**DIRECTORATE OF EVALUATION
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KOHIMA.**

PREFACE

This marvel on Rural saving and its utilization in MOD District was carried out by the District Evaluation Office, Mon at the instance of the Mon District Planning & Development Boated. In (act for Planning for the rural masses it is necessary to have an idea on the mend and intensity of poverty of the rural poor and their capacity at accept the programmer. It was with this consideration that the present survey was conducted.

Shri Sovelhu Nyekha, the District Evaluation Officer, Mon has carried out the survey and prepared the survey report. The valuable services rendered by the investigating staff of Mon District Evaluation office deserved much appreciation.

The Evaluation Department gratefully acknowledges die cooperation extended to she investigating staff by the general public and particularly those whose names falls in our sample.-

It is hoped that this Report will be useful for the planners and the Administrators while training or implementing plans relating to the rural poor in general and of Mon District in particular.

Sdl-

(N. Zeliang)

Joint Director of Evaluation
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CHAPTER-I

INTRODUCTION.

Background information.

1.1. In order to have a realistic meaningful and successful planning for the rural masses, the first pre-requisite is to assess the extend and intensity of poverty. The general development strategy could be visualized only when we know the capacity of people to accept a programmer or to put in matching resources. In the absence of proper need assessment and the capacity of formally react to a programmer, the chances are that there would be non-utilization, under utilization or even diversion of the available resource! to the wrong target group. A serious consideration of feasibility cannot be ignored while planning for the rural masses.

1.2. The members of the Mon District Planning & Development Board has therefore felt it necessary to carry a survey on rural saving and ii utilization. This tasks was entrusted to the District Evaluation Office, Mon by the Mon District Planning & Development Board. Accordingly this survey was carried out by the District Evaluation Office Mon.

Objective of Survey.

- (i) To find out the various small savings.
- (ii) To study the socio-economic profile of the selected rural households.
- (iii) To trace out the sources, of income and its utilization and
- (iv) To assess further savings potentials if any.

Reference Period.

1.4. The reference period for this survey is die year 1992-1993.

Sampling Method.

1.5. After the selection of village for this survey, the entire house-hold of the village are listed. Then one household in every sixteenth house holds were pick up randomly for the purpose of this survey.

1.6. The survey was conducted in Men district only.

Main Occupation of the Selected Village.

1.7. Jhum cultivation is the main occupation of the people. People also engaged in weaving, blacksmith and other handicrafts to meet their own requirements and nor for commercial purposes. No other framings or other activities for generating income ate found. To wean away the farmers from extensive jhuming practice, the technique and benefit of terrace rice cultivation was demonstrated to the farmers but no impact is found to have been developed. Rice, millets, yam and meat form part of the stable diet of the people.

Methods of data collection.

1.8. Primary data was collected directly from the selected respondents by using households interview schedule. Further with the help of various officials and informers secondary data was sought.

1.9. In order to collect the required data from the respondents a set of pre-tested interview schedule were administered.

Limitation of the Survey.

1.10. The survey could not cover a numbers of villages due or shortage of staff and lack of conveyances. As such, die survey may not reflect the entered rural position of the Mon District. Moreover, the rural households are not keeping account of incomes and expenditure. All the information collected are out of memory of the respondents. Hence, the data may not be treated as the accurate figures.

CHAPTER-II

TABULATED DATA OF THE SURVEY.

TABLE- I

DISTRIBUTION OF RESPONDENTS BY AGE

Sl. No.	AGE GROUP	NO. OF RESPONDENTS	PERCENTAGE (%)
(1)	(2)	(3)	(4)
1.	30	3	27.27
2.	31-40	2	18.18
3.	41-50	1	9.09
4.	51-60	3	27.27
5.	61-70	Nil	Nil
6.	71-80	2	18.18
7.	81 +	Nil	Nil
	TOTAL	11	100

TABLE NO. II.

DISTRIBUTION OF REPORTED HOUSEHOLDS BY SIZE.

SL. NO.	FAMILY SIZE	NO. OF FAMILIES	TOTAL PERSONS	PERCENTAGE (%)
1.	2	3	4	5
2.	1-3	Nil	Nil	Nil
3.	4-6	2	10	11
4.	7-9	6	50	54
5.	10+	3	33	35
	Total:-	11	93	100

TABLE NO. III.
DISTRIBUTION OF RESPONDENTS BY LITERACY RATE

SI No.	Educational Status	NO. of Respondents	Percentage (%)
1	2	3	4
1.	Illiterate	8	73
2.	Literate	3	27
	Total:-	11	100

TABLE NO. IV.
DISTRIBUTION OF RESPONDENTS BY MAIN OCCUPATION

Sl. No.	Occupation	NO. of respondents	Percentage (%)
1	2	3	4
1.	Agriculture	11	100
2.	Service Job	Nil	Nil
3.	Small Business	Nil	Nil
4.	Blacksmith	Nil	Nil
5.	Others	Nil	Nil
	Total:-	11	100

**TABLE NO. V.
DISTRIBUTION OF WORKING PERSONS IN THE FAMILY**

Sl. No.	Family group	No. of families	Total No. of working persons	Percentage (%)
1	2	3	4	5
1.	2	2	4	8
2.	3-4	3	11	21
3.	5-6	3	14	27
4.	7+	3	23	44
	Total:-	11	52	100

**TABLE NO. VI.
DISTRIBUTIONS OF HOUSEHOLDS WITH AND WITHOUT DEPENDENTS**

Sl. No.	Type of household	Total reported households	Percentage (%)
1	2	3	4
1.	No. of household having No dependents	1	9
2.	No. of household having dependents	10	91
	TOTAL:-	11	100

**TABLE NO. VII.
DISTRIBUTION OF DEPENDENTS AMONG THE FAMILIES**

Sl. No.	Size household	No. of respondents	Total dependent persons	Percentage (%)
1	2	3	4	5
1.	1-2	1	2	5
2.	3-4	5	16	39
3.	6-6	3	16	39
4.	7+	1	7	17
	Total:-	10	41	100

**TABLE NO. VIII.
DATE ON WORKING PERSONS AND DEPENDENTS**

Sl. No.	No. of working persons	No. of dependents	Percentage (%)
1	2	3	4
1.	52	41	93

**TABLE NO. IX.
DISTRIBUTION OF DEPENDENTS AND ITS REASONS**

Sl. No.	Reasons	No. of dependents	Percentage (%)
1	2	3	4
1.	Old age	11	27
2.	Sick/ invalid	2	5
3.	In School	14	34
4.	Child/ infants	14	34
	Total:-	41	100

**TABLE NO. X.
DISTRIBUTION OF INCOME OF INCOME EARNING CHILDREN**

Sl. No.	SEX	IN AGRI	IN SERVICE	OTHERS	TOTAL	PERCENYAGE (%)
1	2	3	4	5	6	7
1.	Boys	8	Nil	Nil	8	30
2.	Girls	19	Nil	Nil	19	70
	TOTAL:-	27	-	-	27	100

**TABLE NO. XI
DISTRIBUTION OF RESPONDENTS BY LAND HOLDING**

Sl. No.	RANGE IN ACRE	NO. OF RESPONDENTS	PERCENTAGE (%)
1	2	3	4
1.	1-8	1	9
2.	9-10	6	55
3.	11-12	Nil	Nil
4.	12-14	3	27
5.	15 and above	1	9
	TOTAL:-	11	100

**TABLE NO. XII.
DISTRIBUTION OF LAND IN CLASSIFICATION.**

Sl. No.	Type of Land	Reported household	Land in Acres	Average in acres	Percentage (%)
1	2	3	4	5	6
1.	Dry Land	11	120	10.9	100
2.	Wet land for cultivation	Nil	Nil	Nil	

**TABLE NO. XIII.
DATE ON IRRIGATION**

Sl. No.	Type of irrigation	Nos. of household reported	Percentage (%)
1	2	3	4
1.	Surface cannel	Nil	Nil
2.	Pipe	Nil	Nil
3.	Others	Nil	Nil

**TABLE NO. XIV.
DISTRIBUTION OF CULTIVATION AREAS (ACRE)**

Sl. No.	Type of Crops	In wet land	Dry land	Total	Percentage (%)
1	2	3	4	5	6
1.	Cereal	Nil	25	25	100
2.	Spice/ Vegetable and others	Nil	Nil	Nil	

**TABLE NO. XV.
EXPENDITURE ON PAYMENT OF LABOURERS IN
AGRICULTURAL ACTIVITIES**

Sl. No.	Activities	No of respondents	Total Amount	Percentage (%)
1	2	3	4	5
1.	Clearing of jungle	11	4550.00	35.00
2.	Plugging	2	670	5.00
3.	Fellow up	10	3700.00	28.00
4.	Harvesting	9	4180.00	32.00
	TOTAL:-		13,100.00	100

TABLE NO. XVI.
ANNUAL COST OF FAMILY LABOURS IN AGRICULTURE
ACTIVITIES

Sl. No.	ACTIVITIES	NO. OF RESPONDENTS FAMILY	DAYS	DAYS IN Rs.	AVERAGE	PERCENTAGE (%)
1	2	3	4	5	6	7
1.	Clearing of jungle till sowing	11	670	38,500	3,040	41
2.	Follow up	11	435	21,800	1,982	27
3.	Harvesting and other	11	525	26,250	2,469	32
	TOTAL:-		1,631	81,550	2,469	100

TABLE NO. XVII.
DISTRIBUTION OF RESPONDENTS BY ANNUAL
INCOME FROM
SERVICE JOBS (PART TIME JOBS ie.V.G.)

Sl. No.	RANGES	TOTAL NOS OF HOUSEHOLD RESPONDENTS	PERCENTAGE (%)
1	2	3	4
1.	1.500	NIL	
2.	1,500-300	2	50
3.	300+	2	50

TABLE NO. XVIII.
CONSOLIDATED INCOME
“A”

**ANNUAL FAMILY REPORTED INCOM FROM MAJOR AND SUB-
OCCUPATION IN Rs.**

Sl. No.	OCCUPATIONS	NO. OF FAMILY	MAJOR		SUB		TOTAL	
			In (Rs)	Average	In (Rs)	Average	In (Rs)	Average
1	2	3	4	5	6	7	8	9
1.	Agriculture	7	50,330	4,575	11,760	3,920	69,090	5,645
2.	Service Jobs	4	16,180	4,045			29,940	6,985
3.	Business, R/ Artisan etc	Nil						
	Total:-	11	66,510	4,310	11,760	3,920	90,030	6,315

TABLE NO. XIX
ANNUAL DISTRIBUTION OF CONSOLIDATED EXPENDITURES

“A” Operational Expenditure

Sl. No.	Particulars	No. of family	Major Occupation (X)		Sub-occupation(Y)		Total (X+Y)	
			In Rs.	Average	In Rs.	Average	In Rs.	Average
1	2	3	4	5	6	7	8	9
1	Agriculture	11	14,650	1,332	NIL	NIL	14,650	1,332
2	Any others	NIL	NIL		NIL	NIL	NIL	NIL

“B” DOMESTIC EXPENDITURE

FOODS		FUELS		CLOTHING		HEALTHCARE		RECREATION AND FESTIVALS	
Total in Rs.	Average	Total in Rs.	Average	Total in Rs.	Average	Total in Rs.	Average	Total in Rs.	Average
10	11	12	13	14	15	16	17	18	19
64,000	5,818	15,220	1,384	10,700	973	9,000	818	17,900	1,627

EDUATION		TRAVELS		TOTAL		TOTAL(A+B)	
Total in Rs.	Average	Total in Rs.	Average	Total in Rs.	Average	Total in Rs.	Average
20	21	22	23	24	25	26	27
26,500	2,944	6,860	624	160,180	14,562	156,830	14,075

TABLE NO. XX
DISTRIBUTION OF CONSOLIDATED SAVINGS

Sl. No.	No. of families reported	Total Families Income	Average	Total Expenditure Families		NST INCOME (theoretical surplus)		
				In Rs.	Average	In Rs. (A-B)	Average	
1	2	3	4	5	6	7	8	
1	11	93620	84572	154,820.00	14,075.00	61800.00	5618.00	
							"A"- "B" = 5618.00	

TABLE NO. XXII
DISTRIBUTION OF REASONS DEBTED

Sl. No.	Sources	No. of families Reported	Percentage (%)
1	2	3	4
1.	From private	4	36.35
2.	Others	Nil	Nil

TABLE NO. XXII
DISTRICUTION OF REASONS DEBTED

Sl. No.	Reasons of debts	No. of reported Families
1	For study	Nil
2	For Foods & Festivals	3
3	For contract works	Nil
	TOTAL :-	4

TABLE NO. XXIII
DISTRIBUTION OF REPORTED REASONS FOR NOT SAVINGS

Sl. No.	Reasons	No. of respondents
1	2	3
1.	For Education	1
2.	For Natural calamity	Nil
3.	Old and sick	Nil
4.	High dependency	3
5.	Shortage of land	Nil
6.	Shortage of foods	6
7.	Otehrs	1
	Total :-	11

**TABLE NO. XXIV
DISTRIBUTION OF INSTITUTIONAL PERFORMANCE**

Sl. No.	FOLLOWINGS	NO. OF RESPONDENTS
1	2	3
1	Co-operative	NIL
2	Post office	NIL
3	Chit fund	NIL
4	Loan	NIL
5	Cash in hands	NIL
6	Bank	2
7	Others	NIL
	Total :-	2

**TABLE NO. XXV
DISTRIBUTION OF CONSUMER DURABLE GOODS PURCHASE OUT OF
SAVING**

Sl. No.	Goods	No. os respondents	Total value (in Rs.)
1	2	3	4
1	Elephoen tusk	1	5,000
2	Radio, Tape & T.V	1	2,000
3	Sowing Machine	1	16,000
4	Gun	6	67,300
5	Others	1	10,000
	Total :-	10	100,200
