

PROVISIONAL MILITARY GOVERNMENT OF ETHIOPIA
CENTRAL STATISTICAL OFFICE

RESULTS OF THE NATIONAL SAMPLE SURVEY

SECOND ROUND

VOLUME IV

INDEBTEDNESS

ADDIS ABABA, AUGUST 1974

68

10 STATISTICAL BULLETIN 10

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Introduction: A good knowledge of the indebtedness situation in rural Ethiopia is important in trying to introduce some measures on the matter. For example, such information would be vital for establishing credit institutions that might help Ethiopian peasant farmers.

To this end, a set of questions on the subject were incorporated in the second round of the National Sample Survey of Ethiopia. Topics on purposes, sources, amounts, periods, modes of repayment, interest charges and number of loans were sought from sample households in the settled parts of thirteen out of the fourteen provinces.⁽¹⁾ The sample design and the estimation procedure used in the survey is presented in Annex 1. The survey dates in each of the provinces is given in Annex 2. Areas not surveyed during the two rounds of the National Sample Survey are listed in Annex 3. Annex 4 is the "Indebtedness" form used in this survey.

The details on indebtedness are presented in 11 tables for each of the thirteen provinces. (see list of tables on page II)

Table by table and province by province commentary on the findings was not deemed necessary. Rather, general observations on all topics were pulled together for all the provinces. Accordingly, a short comparative analyses of the contents of each of the 11 tables for all the provinces were made in the following paragraphs.

(1) Eritrea province was not covered by the survey.

Table 1 shows the major sources and purposes of loans in the rural parts of the country. Landowners and traders were the major source of loans in all the provinces under study. Loans from "ownlandlords" were also reported in each of the provinces, but loans of this type were particularly low in Begmedir and Semien, Gojam, Tigre, Wollo, Gemu Goffa and Sidamo. The church was not reported as a source of loan practically in all the provinces except in Begmedir and Semien, Gojam, Tigre and Wollo provinces where such loans made 9.9%, 26.0% and 3.9% respectively of the overall number of loans from different sources. Bank loans were practically non-existent in the rural parts of Ethiopia at the time of the survey.

The purpose for which loans were taken was varied and the emphasis on the reasons for the loans taken also varied from province to province. Accordingly in all the provinces except Gemu Goffa and Sidamo, the great majority of the loans were for the purchase of food items for the household. These varied from 35.4% of the total loans in Shoa province to 71.2% of the loans in Wollo province. In Gemu Goffa, however, 43.6% of the loans were for the payment of taxes while the next big item of 27.7% of the loans were for the purchase of food. In Sidamo province, on the other hand, 28.2% of the loans were for "other reasons", 22.8% for the payment of taxes and 16.1% for the purchase of food. These clearly indicate the subsistence nature of the Ethiopian economy. The extensive use of root crops, in the two provinces of Sidamo and Gemu Goffa may have been the cause for a lower number of loans for the purchase of food in these two provinces. (2)

(2) Root crops, particularly Enset, are not as prone to diseases and pests as the other crops. Hence, the people of these provinces may not have had as much need for taking loans to buy extra food items as did the other provinces who are mainly cereal users.

The average size of loans used for the purpose of trading, purchase of land, and purchase of house or building materials were clearly higher than the average size of loans used for other purposes such as the purchase of food, clothing, payment of taxes etc.

Table 2 shows the distribution of loans by source and tenancy of the recipient households. As a whole, landowners and owners-cum-tenants took bigger size loans than the pure tenants. The total number of loans taken by the different classifications of tenancy groups varied from province to province, depending, generally speaking, on the total numbers of households in each category of tenancy. For example, more number of loans were reported by pure tenants in Arussi province, perhaps because there were more tenants than landowners in that province or because the tenants might have taken multiple loans at a time. In Begemdir & Lemien province, on the other hand, more loans were taken by landowners because they outnumbered the tenants in the province.

Table 3 presents the distribution of loans by purpose and tenancy of recipient households. In all the provinces, land owners as well as partowners and part tenants took loans to purchase food for consumption. This could be interpreted to mean that agricultural output was low inspite of the fact that the owner-operators in each province kept all the produce for their own use. This observation seems to hold true even in the provinces where owner-operators make up as high as 94% of the total farming households.

Table 4 presents the distribution of indebted households by sizes of indebtedness and the number of outstanding loans in the provinces.⁽³⁾ In all the provinces, the number of households who had only one outstanding loan was much higher than those who had two outstanding loans and so on. The estimate of the number of households who reported three outstanding loans

⁽³⁾ Indebtedness in this connection means the amount still due.

were not many. As a matter of fact, no sample households reported four outstanding loans in the provinces of Gemu Goffa, Hararge and Wollo.

There does not seem to be any observable set pattern among the provinces as to the statistical mode of the number of households, regarding sizes of indebtedness. Such a mode was in the Eth. \$16-20 class for Arussi province, while it was Eth. \$41-60 for Bale, Hararge and Shoa provinces. Sidamo and Tigre paired in the Eth. \$21-30 category, while the remaining seven provinces were in the Eth. \$6-10 class. The information on the distribution of indebted households by the amount of indebtedness and by tenancy shown in Table 5 tallies in all cases with some of the findings presented in Tables 2 and 3. These tables show the distribution of loans by tenancy with respect to source and purpose of loans respectively. Comparing columns (16) of Table 2, (26) of Table 3 and (14) of Table 5 it is evident that both the number of loans by source and purpose, and the number of indebted households follow a definite pattern as far as the tenancy situation was concerned. If the number of loans taken by tenant households was highest in Tables 2 and 3 the highest number of indebted households was also shown for that tenancy group in Table 5 and so on.

Table 6 shows the distribution of indebted households by the amount of indebtedness by the awrajas within a province. The distribution of the total number of indebted households was the same as shown in Table 4 where the classification was according to the number of outstanding loans per indebted households.

Generally speaking, the distribution of indebted households in each awraja was in line with the estimated number of total population and households in each of the Awrajas.⁽⁴⁾ In other words, awrajas which showed a higher number of indebted households

(4) Central Statistical Office, The Demography of Ethiopia, Vol. I, Addis Ababa, January 1974. PP. 7-10.

also had a higher estimate of total population and households by the same survey. However, there were a few exceptions to this observation. These were Bichena Awraja in Gojam province, Buno Bedelle in Illubabor, and Limu Awraja in Kaffa province.

Table 7 shows the number of loans by type and the mode of repayment in each of the provinces. It is interesting to note the different combinations of the type of loan - cash, produce etc. - and the mode of repayment - again in cash, in produce etc.

Cash loans were the most dominant type of loan in all the provinces. Many indebted households did not indicate the modes of repayment. But from reported modes of repayment, cash repayments were indicated to be more numerous.

In Table 8 is presented the distribution of loans by size (amount) of loan in the awrajas of each province. (5)

Distinction was made between two types of loans - namely "definite" and "indefinite" loans. (6)

It has already been established in connection with Table 7 that the total number of loans in an awraja generally followed the total number of indebted households which in turn depended on the estimate of total number of households in the awraja.

In comparing the distribution of loans by awrajas according to different size groups (Table 8) with the distribution of indebted households by amount of indebtedness (Table 6), seven provinces showed the same distribution patterns on both topics. In the other six provinces, however, the statistical mode for the number of loans fell in lower size groups than for the

(5) Size or amount of loan means the total value of a loan.

(6) "Definite" loans have specific repayment date(s) with or without interest charges.
"Indefinite" loans do not have specific repayment date(s) on the principal. See National Sample Survey 2nd Round Forms and Instructions: Statistical Manual 4, Nov. 1968. P. 59.

number of indebted households. This may have been due to the fact that there were more than one loan to a household at a time, and that the loans taken in these particular instances tended to be smaller in size.

The distribution of loans by the rate of interest charged and the size of loans is presented in Table 9.

A substantial number of loans reported "zero" interest rates. However, among the loans with interest rates, those estimated as having the customary 10% bank rate were very minor in all provinces. As a matter of fact, interest rates of 1 to 40 percent per year ranged from 6% of the interest carrying loans in Wollega province to 27% in Gojam province.

Loans carrying interest rates from 40 to 100% per year ranged from 23% in Illubabor province to 54% in Tigre province. The percentage ranges of loans of 101 to 200% interest per year were 18% in Hararge province to 51% of the loans in Kaffa province. Loans with interest rates of over 200% per year ranged from 4% of the total loans in Wollo province up to 24% in Illubabor province.

It is to be observed that high interest rates were usually observed in the so-called coffee regions of the country. Provinces such as Illubabor, Kaffa, Wollega showed markedly higher interest charges than such provinces like Wollo, Begemdir & Semien, Gojam. This is perhaps indicative of the observation that in spite of and because of the availability of the cash crop, the majority of the farmers of the regions were exploited by a few money lenders who lend at usurious rates during the off seasons.

Table 10 shows the distribution of loans by rate of interest and source of loans for the provinces.

The percentage of loans without interest ranged from as low as 9% in Hararge province to as high as 70% of the total loans in Wollo province.

TABLE - 1

DISTRIBUTION OF LOANS BY SOURCE AND PURPOSE OF LOANS FOR PROVINCE

PURPOSE OF LOAN	SOURCE OF LOAN																								
	OWN LANDLORD			TRADER			LANDOWNER			CHURCH			BANK			OTHERS			NOT STATED			TOTAL			
	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	
Purchase of Food	2800	50.9	24	1800	48.7	45	13900	50.9	17	-	-	-	-	-	-	12900	41.1	20	200	25.0	17	31600	46.0	21	
Purchase of Clothing	-	-	-	300	8.1	21	2400	8.8	19	-	-	-	-	-	-	4200	13.4	16	-	-	-	6900	10.0	17	
Payment of Medical Expenses	-	-	-	100	2.7	30	300	1.1	13	-	-	-	-	-	-	700	2.2	26	-	-	-	1100	1.6	23	
Purchase of House or Building Materials	-	-	-	-	-	-	100	0.4	10	-	-	-	-	-	-	-	-	-	100	12.5	1	200	0.3	5	
Expense on Ceremonies	100	1.8	3	100	2.7	100	1100	4.0	21	-	-	-	-	-	-	1900	6.1	26	-	-	-	3200	4.7	26	
Payment of Taxes	100	1.8	80	200	5.4	65	1300	4.7	19	-	-	-	-	-	-	2000	6.4	29	100	12.5	10	3700	5.4	28	
Purchase of Land	1-	-	-	-	-	-	400	1.5	59	-	-	-	-	-	-	200	0.6	90	-	-	-	600	0.9	70	
Purchase of Live Stock	200	3.6	17	300	8.1	33	300	1.1	12	-	-	-	-	-	-	900	2.9	40	-	-	-	1700	2.5	31	
Purchase of Seeds, Tools, H/H Equipment	800	14.6	13	500	13.5	28	3600	13.2	12	-	-	-	-	-	-	2800	8.9	17	-	-	-	7700	11.2	14	
For Trading	200	3.6	70	200	5.4	205	400	1.5	53	-	-	-	-	-	-	1300	4.1	82	-	-	-	2100	3.0	87	
Other Reasons	1300	23.7	29	200	5.4	100	3500	12.8	50	-	-	-	-	-	-	4400	14.0	23	-	-	-	9400	13.7	36	
Not Stated	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100	0.3	200	400	50.0	16	500	0.7	53	
TOTAL	5500	100.0	22	3700	100.0	54	27300	100.0	22	-	-	-	-	-	-	31400	100.0	25	800	100.0	14	68700	100.0	25	
PERCENTAGE	9.4	x	x	5.4	x	x	38.3	x	x	-	x	x	-	x	x	45.7	x	x	1.2	x	x	100.0	x	x	

TABLE - 2

DISTRIBUTION OF LOANS BY TENANCY OF RECIPIENT HOUSEHOLD & SOURCE
OF LOAN FOR PROVINCE

TENANCY	SOURCE OF LOAN															
	OWN LANDLORD		TRADER		LANDOWNER		CHURCH		BANK		OTHERS		NOT STATED		TOTAL	
	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
Owners only	—	—	800	59	6900	29	—	—	—	—	5300	40	100	30	13100	36
Tenants only	5000	21	1700	37	14300	21	—	—	—	—	18000	21	400	15	39400	22
Owner-Own-Tenants	300	18	900	58	4000	19	—	—	—	—	5600	20	100	4	10900	22
Not Stated	200	56	300	124	2100	19	—	—	—	—	2500	38	200	7	5300	35
TOTAL	5500	22	3700	54	27300	22	—	—	—	—	31400	25	800	14	68700	25

TABLE - 1

 DISTRIBUTION OF LOANS BY TENANCY OF RECIPIENT & PURPOSE
 OF LOAN FOR PROVINCE

TENANCY	PURPOSE OF LOAN																									TOTAL	
	PURCHASE OF FOOD		PURCHASE OF CLOTHING		PAYMENT OF MEDICAL EXPENSES		PURCHASE OF HOUSE OR BUILDING MATERIALS		EXPENSES ON CREWMONIES		PAYMENT OF TAXES		PURCHASE OF LAND		PURCHASE OF LIVESTOCK		PURCHASE OF SEEDS, TOOLS, E/S EQUIPMENT		FOR TRADING		OTHER REASONS		NOT STATED				
	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	
Owners only	6100	35	1200	22	100	20	-	-	800	55	1200	35	100	150	400	21	1200	17	500	69	1400	31	100	200	13100	36	
Tenants only	17900	16	3600	16	600	18	200	5	1600	21	1500	22	400	52	1100	35	5200	14	900	45	6100	40	300	20	39400	22	
Owner-Cum-Tenants	5300	25	1500	17	200	12	-	-	600	5	800	32	100	60	100	30	1100	14	300	17	800	31	100	4	10900	22	
Not Stated	2300	11	600	13	200	53	-	-	200	13	200	15	-	-	100	10	200	10	400	258	1100	26	-	-	5300	35	
TOTAL	31600	21	6900	17	1100	23	200	5	3200	26	3700	28	600	70	1700	31	7700	14	2100	87	9400	36	500	53	68700	25	

TABLE - 4

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY INDEBTEDNESS AND BY NUMBER OF
OUTSTANDING LOANS FOR PROVINCE

NUMBER OF OUTSTANDING LOANS	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (KPE. \$)												AVERAGE AMOUNT OF INDEBTEDNESS	
	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+		TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1	2800	6000	4100	6000	5300	2700	3200	800	1400	600	600	500	34000	37
2	200	900	400	1300	1600	800	1700	600	300	400	-	100	8300	42
3	-	-	300	200	700	700	400	300	200	200	300	200	3500	74
4 and above	-	-	-	200	-	100	300	200	-	300	100	200	1400	109
TOTAL	3000	6900	4800	7700	7600	4300	5600	1900	1900	1500	1000	1000	47200	43

AMOUNT OF INDEBTEDNESS = TOTAL STILL DUE

TABLE - 3

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY AMOUNT OF INDEBTEDNESS & TENANCY FOR PROVINCE

TENANCY	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (DOL. \$)												AVERAGE AMOUNT OF INDEBTEDNESS	
	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+		TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Owners only	500	1300	700	1900	1600	1100	1300	300	700	100	500	200	10200	47
Tenants only	1200	4500	2800	4200	4000	2600	2900	1200	800	1100	400	400	26100	40
Owner-Cum-Tenants	1000	400	700	300	1500	200	1000	400	200	200	100	200	6800	42
Not Stated	300	700	600	700	500	400	400	-	200	100	-	200	4100	51
TOTAL	3000	6900	4800	7700	7600	4300	5600	1900	1900	1500	1000	1000	47200	43

AMOUNT OF INDEBTEDNESS = TOTAL STILL DUE

TABLE - 6

TABLE NO. 107 - AGRICULTURE IN 1958

AROUSI PROVINCE

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY AMOUNT OF INDEBTEDNESS
IN DIFFERENT AWRAJAS

AWRAJA	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (STR. \$)												TOTAL	PERCENTAGE	AVERAGE AMOUNT OF INDEBTEDNESS
	1-5	6-10	11-15	16-20	21-30	31-40	41-50	61-80	81-100	101-150	151-200	201+			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
ARBA GUGU	1100	1600	1100	1400	1000	400	1100	200	600	200	200	200	9100	19.3	42
CHILALO	1700	4000	2700	4800	4700	3000	3400	1500	900	1100	400	800	29000	61.4	45
TICHO	200	1300	1000	1500	1900	900	1100	200	400	200	400	-	9100	19.3	39
TOTAL FOR PROVINCE	3000	6900	4800	7700	7600	4300	5600	1900	1900	1500	1000	1000	47200	100.0	43

AMOUNT OF INDEBTEDNESS = TOTAL STILL DUE

ANDES PROJECT

TABLE - 1

NUMBER OF LOANS BY TYPE AND MODE OF REPAYMENT FOR PROVINCE

TYPE OF LOAN	MODE OF REPAYMENT															
	CASH ONLY		PRODUCE ONLY		ARTICLES ONLY		LABOUR ONLY		OTHER		ANY COMBINATION		NOT STATED		TOTAL	
	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
Cash only	20400	30	-	-	-	-	-	-	-	-	100	15	25300	31	45800	31
Produce only	3400	16	11200	12	-	-	-	-	-	-	100	5	6400	17	21100	14
Articles only	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	400	24	100	5	-	-	-	-	-	-	-	-	300	53	800	33
Any combination	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Not stated	400	20	-	-	-	-	-	-	-	-	-	-	600	13	1000	16
TOTAL	24600	28	11300	12	-	-	-	-	-	-	200	10	32600	28	68700	25

AMOUNT OF LOAN = TOTAL VALUE OF LOAN

TABLE - 8

DISTRIBUTION OF LOANS BY SIZE IN DIFFERENT AWRAJAS

AWRAJA	NUMBER OF LOANS			NUMBER OF LOANS HAVING SIZE (KSH. #)												AVERAGE SIZE OF LOAN
	DEFINITE	INDEFINITE	TOTAL	1-5	6-10	11-15	16-20	21-25	26-30	31-40	41-50	51-60	61-80	81-100	101+	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
ARRA GUGU	2600	10000	12600	3200	2700	1200	1800	-	1100	400	700	500	100	400	500	30
CHILALO	30400	15400	45800	8400	12900	4600	7700	1600	3400	2400	1400	600	1100	1000	700	23
TICHO	3000	7300	10300	800	2000	1200	1600	200	1600	900	800	100	300	300	500	33
TOTAL FOR PROVINCE	36000	32700	68700	12400	17600	7000	11100	1800	6100	3700	2900	1200	1500	1700	1700	25

SIZE = TOTAL VALUE OF LOAN

TABLE - 2

DISTRIBUTION OF LOANS BY RATE OF INTEREST AND SIZE OF LOAN FOR PROVINCE

RATE OF INTEREST (% PER YEAR)	SIZE OF LOAN (RTE. \$)												AVERAGE SIZE OF LOAN	
	1-5	6-10	11-15	16-20	21-25	26-30	31-40	41-50	51-60	61-80	81-100	101+		TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
0	8700	9400	4100	7100	1200	4000	2500	2000	900	600	900	1300	42400	25
11 - 5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 - 10	-	-	-	-	100	-	-	100	-	-	-	100	300	91
11 - 15	100	-	-	100	-	-	-	-	-	-	-	100	300	59
16 - 20	-	200	200	200	100	-	-	-	-	-	-	-	700	16
21 - 30	-	400	-	100	-	-	-	-	-	100	-	-	600	22
31 - 40	200	200	100	-	-	200	100	-	-	-	-	100	900	72
41 - 60	300	600	200	1000	100	200	300	100	-	100	300	100	3300	32
61 - 80	200	300	200	300	100	300	200	100	-	100	-	-	1800	24
81 - 100	200	1200	300	200	100	-	-	100	100	-	100	-	2300	18
101 - 150	1500	3400	900	1500	-	1000	600	400	100	500	400	300	10600	27
151 - 200	500	500	600	400	100	200	-	100	-	-	-	-	2400	15
201 +	700	1400	400	200	-	200	-	-	100	100	-	-	3100	14
TOTAL	12400	17600	7000	11100	1800	6100	3700	2900	1200	1500	1700	1700	68700	25

SIZE OF LOAN = TOTAL VALUE OF LOAN

ARUSSI PROVINCE

TABLE - 10

DISTRIBUTION OF LOANS BY RATE OF INTEREST & SOURCE OF LOAN FOR PROVINCE

SOURCE OF LOAN	NO. OF LOANS HAVING RATE OF INTEREST (% PER YEAR)														
	NOT STATED	0	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+	TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Own Landlord	-	3200	-	-	-	100	-	100	400	200	200	700	200	400	5500
Trader	-	1700	-	100	100	-	100	-	100	100	100	1100	300	-	3700
Landowner	-	15500	-	100	200	400	100	500	1500	700	800	4400	1500	1600	21300
Church	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	21700	-	100	-	200	400	300	1300	800	1100	4100	400	1000	31400
Not Stated	-	300	-	-	-	-	-	-	-	-	100	300	-	100	800
TOTAL	-	42400	-	300	300	700	600	900	3300	1800	2300	10600	2400	3100	68700

TABLE - 11

DISTRIBUTION OF DEFINITE LOANS BY SOURCE AND PERIOD OF LOAN FOR PROVINCE

SOURCE OF LOAN	NUMBER OF LOANS HAVING PERIOD (MONTHS)							TOTAL
	0-3	4-6	7-9	10-12	13-18	19-24	25+	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Own Landlord	100	1300	1800	600	100	-	-	3900
Trader	300	600	600	300	-	-	-	1800
Landowner	900	6300	5100	2600	500	400	-	15800
Church	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-
Others	1900	4600	3300	2400	1300	400	300	14200
Not Stated	100	-	200	-	-	-	-	300
TOTAL	3300	12800	11000	5900	1900	800	300	36000
PERCENTAGE	9.2	35.5	30.6	16.4	5.3	2.2	0.8	100.0

TABLE - 1

DISTRIBUTION OF LOANS BY SOURCE AND PURPOSE OF LOANS FOR PROVINCE

PURPOSE OF LOAN	SOURCE OF LOAN																							
	OWN LANDLORD			TRADER			LANDOWNER			CHURCH			BANK			OTHERS			NOT STATED			TOTAL		
	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)
Purchase of Food	415	25.7	31	1960	34.7	56	7735	43.3	34	-	-	-	-	-	-	5275	42.6	30	100	25.0	15	15485	40.7	35
Purchase of Clothing	300	18.6	13	1260	22.3	20	1470	8.2	17	-	-	-	-	-	-	935	7.6	22	-	-	-	3965	10.4	80
Payment of Medical Expenses	-	-	-	-	-	-	720	4.0	38	-	-	-	-	-	-	200	1.6	43	-	-	-	920	2.4	39
Purchase of House or Building Materials	-	-	-	200	3.5	60	425	2.4	23	-	-	-	-	-	-	-	-	-	-	-	-	625	1.6	15
Expense on Ceremonies	500	30.9	48	-	-	-	830	4.7	47	-	-	-	-	-	-	400	3.2	24	-	-	-	1730	4.4	42
Payment of Taxes	300	18.6	8	1120	19.8	43	2070	11.6	30	-	-	-	-	-	-	1810	14.6	52	100	25.0	50	5400	14.2	39
Purchase of Land	-	-	-	100	1.8	100	-	-	-	-	-	-	-	-	-	100	0.8	60	100	25.0	15	300	0.8	58
Purchase of Livestock	100	6.2	80	-	-	-	500	2.8	39	-	-	-	-	-	-	835	6.8	63	-	-	-	1435	3.8	54
Purchase of Seeds, Tools, H/E Equipment	-	-	-	-	-	-	900	5.0	29	-	-	-	-	-	-	300	2.4	32	-	-	-	1200	3.2	30
For Trading	-	-	-	200	3.5	55	300	1.7	120	-	-	-	-	-	-	665	5.4	54	100	25.0	100	1265	3.3	73
Other Reasons	-	-	-	815	14.4	300	2920	16.3	145	-	-	-	100	100.0	80	1850	15.0	117	-	-	-	5685	15.0	157
Not Stated	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	1615	100.0	33	5655	100.0	81	17870	100.0	51	-	-	-	100	100.0	80	12370	100.0	50	400	100.0	45	38010	100.0	55
PERCENTAGE	7.1	x	x	14.9	x	x	44.1	x	x	-	x	x	0.3	x	x	32.5	x	x	1.1	x	x	100.0	x	x

SALE FIGURES

TABLE - 2

DISTRIBUTION OF LOANS BY TENANCY OF RECIPIENT HOUSEHOLD & SOURCE OF LOAN FOR PROVIDENCE

TENANCY	SOURCE OF LOAN															
	OWN LANDLORD		TRADER		LANDOWNER		CHURCH		BANK		OTHERS		NOT STATED		TOTAL	
	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
Owners only	-	-	3940	45	10490	64	-	-	100	80	4995	71	400	45	19925	62
Tenants only	915	42	1315	201	6255	32	-	-	-	-	6040	33	-	-	14525	48
Owner-Cum-Tenants	200	25	200	50	500	67	-	-	-	-	100	60	-	-	1000	54
Not Stated	500	20	200	45	625	27	-	-	-	-	1235	41	-	-	2560	34
TOTAL	1615	33	5655	81	17870	51	-	-	100	80	12370	50	400	45	38010	55

TABLE - 1

DISTRIBUTION OF LOANS BY TENANT OF RECIPIENT & PURPOSE OF LOANS FOR PROVINCE

TENANT	PURPOSE OF LOAN																										
	PURCHASE OF FOOD		PURCHASE OF CLOTHING		PAYMENT OF MEDICAL EXPENSES		PURCHASE OF HOUSE OR BUILDING MATERIALS		EXPENSES ON CROCKINGS		PAYMENT OF TAXES		PURCHASE OF LAND		PURCHASE OF LIVESTOCK		PURCHASE OF SEEDS, TOOLS, E/R EQUIPMENT		FOR TRADING		OTHER REASONS		NOT STATED		TOTAL		
	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	
Owners only	6630	42	2660	23	400	76	500	41	595	27	4055	37	100	15	400	83	700	29	545	47	3320	177	-	-	19925	42	
Tenants only	4855	30	1205	13	520	11	-	-	735	43	1045	45	200	80	835	44	500	31	700	79	1930	139	-	-	14525	48	
Owner-Own-Tenants	400	26	-	-	-	-	-	-	100	200	200	40	-	-	-	-	-	-	-	-	300	53	-	-	6000	54	
Not Stated	1400	30	100	10	-	-	125	10	300	17	100	25	-	-	200	45	-	-	-	-	135	144	-	-	2540	34	
TOTAL	15485	35	3945	20	920	39	625	35	1730	42	5400	39	300	38	1435	54	1200	30	1285	73	5485	157	-	-	38010	55	

TABLE - 4

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY INDEBTEDNESS AND BY NUMBER OF
OUTSTANDING LOANS FOR PROVINCE

NUMBER OF OUTSTANDING LOANS	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (ETH. \$)													AVERAGE AMOUNT OF INDEBTEDNESS
	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+	TOTAL	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1	1170	2065	900	2790	3295	765	4585	600	1750	400	400	700	19420	62
2	100	355	320	300	35	570	700	820	515	400	100	800	5015	123
3	-	-	100	-	100	320	200	300	400	100	200	400	2120	110
4 and above	-	-	-	-	-	-	100	-	-	100	-	100	300	190
TOTAL	1270	2420	1320	3090	3430	1655	5585	1720	2665	1000	700	2000	26855	79

AMOUNT OF INDEBTEDNESS = TOTAL STILL DUE

TABLE - 5

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY AMOUNT OF INDEBTEDNESS & TENANCY FOR PROVINCE

TENANCY	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (RTHL. \$)												AVERAGE AMOUNT OF INDEBTEDNESS	
	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+		TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Owners only	200	855	920	1455	1395	755	1855	1120	1500	600	500	1300	12455	92
Tenants only	770	1140	400	1435	1335	700	3030	600	830	400	100	500	11240	65
Owner-Cum-Tenants	100	-	-	100	200	-	300	-	100	-	100	-	900	60
Not Stated	200	425	-	100	500	200	400	-	235	-	-	200	2260	79
TOTAL	1270	2420	1320	3090	3430	1655	5585	1720	2665	1000	700	2000	26855	79

AMOUNT OF INDEBTEDNESS - TOTAL STILL DUE

TABLE - 6

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY AMOUNT OF INDEBTEDNESS IN DIFFERENT AMRAJAS

AMRAJA	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (RTH. \$)												TOTAL	PERCENTAGE	AVERAGE AMOUNT OF INDEBTEDNESS
	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	150-200	201+			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
DOLO	200	200	200	600	400	100	200	-	100	-	-	100	2100	7.8	63
GENALE	200	100	200	400	1000	500	2100	100	700	400	100	600	6400	23.8	105
FASIL	600	915	500	1400	1600	600	2015	1100	1215	600	500	1200	12245	45.6	80
VABIE	270	1205	420	690	430	455	1270	520	650	-	100	100	6110	22.8	53
TOTAL FOR PROVINCE	1270	2420	1320	3090	3430	1655	5585	1720	2665	1000	700	2000	26855	100.0	79

AMOUNT OF INDEBTEDNESS = TOTAL STILL DUE

TABLE - 1

NUMBER OF LOANS BY TYPE AND MODE OF REPAYMENT FOR PROVINCE

TYPE OF LOAN	MODE OF REPAYMENT															
	CASH ONLY		PRODUCE ONLY		ARTICLES ONLY		LABOUR ONLY		OTHER		ANY COMBINATION		NOT STATED		TOTAL	
	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
Cash only	7620	27	300	25	-	-	-	-	100	400	-	-	20875	74	28895	82
Produce only	1420	21	4700	42	-	-	-	-	-	-	-	-	1515	29	7635	36
Articles only	-	-	-	-	-	-	-	-	-	-	-	-	640	5	640	5
Other	100	10	-	-	-	-	-	-	-	-	-	-	-	-	100	10
Any combination	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Not Stated	740	12	-	-	-	-	-	-	-	-	-	-	-	-	740	12
TOTAL	9880	25	5000	41	-	-	-	-	100	400	-	-	23030	69	38010	55

AMOUNT OF LOAN = TOTAL VALUE OF LOAN

TABLE - 8

DISTRIBUTION OF LOANS BY SIZE IN DIFFERENT AVRAJAS

AVRAJA	NUMBER OF LOANS			NUMBER OF LOANS HAVING SIZE (RHS. \$)												AVERAGE SIZE OF LOAN
	DEFINITE	INDEFINITE	TOTAL	1-5	6-10	11-15	16-20	21-25	26-30	31-40	41-50	51-60	61-80	81-100	101+	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
DOLO	400	1900	2300	200	400	200	600	-	400	100	200	100	-	100	-	27
GENALE	5300	2800	8100	600	200	400	1400	400	1100	600	1700	500	400	800	500	77
FASIL	6400	12860	19260	1400	1915	1400	3100	1300	1900	1600	1645	500	800	1400	2300	57
WABIE	2495	5855	8350	1300	1845	270	1500	330	400	165	1490	100	200	550	200	35
TOTAL FOR PROVINCE	14595	23415	38010	3500	4360	2270	6600	2030	3800	2465	4535	1200	1400	2850	3000	55

SIZE = TOTAL VALUE OF LOAN

TABLE - 9

DISTRIBUTION OF LOANS BY RATE OF INTEREST AND SIZE OF LOAN FOR PROVINCE

RATE OF INTEREST (\$ PER YEAR)	SIZE OF LOAN (ETH. \$)												AVERAGE SIZE OF LOAN	
	1-5	6-10	11-15	16-20	21-25	26-30	31-40	41-50	51-60	61-80	81-100	101+		TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
0	2360	3240	970	3380	1230	2500	965	2820	400	700	1250	1600	21415	52
1 - .5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 - 10	-	-	-	-	-	-	-	-	-	-	-	100	100	150
11 - 15	-	-	-	-	-	-	-	-	-	-	-	100	100	500
16 - 20	-	-	-	200	-	-	-	-	-	-	-	-	200	20
21 - 30	-	-	-	100	100	-	100	200	-	-	-	100	600	50
31 - 40	-	-	100	100	200	100	-	200	-	100	-	-	800	36
41 - 60	-	320	-	200	-	100	200	200	-	100	500	400	2020	120
61 - 80	-	100	600	200	300	500	300	300	100	-	100	300	2800	44
81 - 100	-	-	400	500	-	100	300	315	200	100	200	100	2215	56
101 - 150	940	500	100	1320	-	400	600	400	300	100	600	200	5460	39
151 - 200	-	100	100	200	100	-	-	-	100	-	200	-	800	44
201+	200	100	-	400	100	100	-	100	100	300	-	100	1500	59
TOTAL	3500	4360	2270	6600	2030	3800	2465	4535	1200	1400	2850	3000	38010	55

SIZE OF LOAN = TOTAL VALUE OF LOAN

TABLE - 10

DISTRIBUTION OF LOANS BY RATE OF INTEREST & SOURCE OF LOAN FOR PROVINCE

SALE PROVINCE

SOURCE OF LOAN	NO. OF LOANS HAVING RATE OF INTEREST (% PER YEAR)														TOTAL
	NOT STATED	0	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Own Landlord	-	315	-	-	-	-	-	200	100	500	-	400	-	100	1615
Trader	-	3115	-	-	-	-	-	100	300	400	400	940	100	300	2655
Landowner	-	9715	-	100	100	200	400	-	1220	1500	1115	2520	300	700	17870
Church	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	100	-	-	-	-	-	100
Others	-	8170	-	-	-	-	200	500	300	300	600	1500	400	400	12370
Not Stated	-	100	-	-	-	-	-	-	-	100	100	100	-	-	400
TOTAL	-	21415	-	100	100	200	600	800	2020	2800	2215	5460	800	1500	38010

TABLE - 11

DISTRIBUTION OF DEFINITE LOANS BY SOURCE AND PERIOD OF LOAN FOR PROVINCE

SOURCE OF LOAN	NO. OF LOANS HAVING PERIOD (MONTHS)							TOTAL
	0-3	4-6	7-9	10-12	13-18	19-24	25+	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Own Landlord	800	100	600	100	-	-	-	1600
Trader	1555	300	200	100	-	-	-	2155
Landowner	1620	1820	1700	200	0	100	-	5440
Church	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-
Others	1700	1900	800	800	-	-	100	5300
Not Stated	-	100	-	-	-	-	-	100
TOTAL	5675	4220	3300	1200	-	100	100	14595
PERCENTAGE	38.9	28.9	22.6	8.2	-	0.7	0.7	100.0

TABLE - 1

REVENUE & FINANCE DEPARTMENT

DISTRIBUTION OF LOANS BY SOURCE AND PURPOSE OF LOANS FOR PROVINCE

PURPOSE OF LOAN	SOURCE OF LOAN																							
	OWN LANDLORD			TRADER			LANDOWNER			OFFICE			BANK			OTHERS			NOT STATED			TOTAL		
	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)
Purchase of Food	200	28.6	17	1805	27.3	22	41840	49.3	17	7.70	38.0	23	-	-	-	42010	51.7	19	300	23.1	9	93455	48.2	18
Purchase of Clothing	200	28.6	20	300	4.5	22	6700	7.9	12	2000	10.4	9	-	-	-	5800	7.1	13	-	-	-	15000	7.7	12
Payment of Medical Expenses	-	-	-	200	3.0	6	1200	1.4	19	100	0.5	50	-	-	-	1200	1.5	21	-	-	-	2700	1.4	20
Purchase of House or Building Material	-	-	-	-	-	-	300	0.4	37	300	1.6	15	-	-	-	700	0.9	69	100	7.7	30	1400	0.7	48
Expenses on Ceremonies	-	-	-	-	-	-	2400	2.8	23	500	2.6	24	-	-	-	500	0.6	23	-	-	-	3400	1.6	25
Payment of Taxes	100	14.2	12	1100	16.6	12	8900	10.5	10	2400	12.5	11	-	-	-	5600	6.9	15	-	-	-	18100	9.3	11
Purchase of Land	-	-	-	-	-	-	-	-	-	100	0.5	20	-	-	-	100	0.1	9	100	7.7	300	300	0.2	110
Purchase of Livestock	-	-	-	900	13.6	46	4200	5.0	28	2100	10.9	55	-	-	-	10500	12.9	43	-	-	-	17700	9.1	41
Purchase of Seeds, Tools, H/H equipment	200	28.6	12	600	9.1	17	5300	6.2	12	1300	6.8	10	-	-	-	4100	5.0	16	-	-	-	11500	5.9	13
For Trading	-	-	-	1300	19.6	54	1500	1.8	100	700	3.7	33	-	-	-	2600	3.2	150	-	-	-	6100	3.1	103
Other Reasons	-	-	-	415	6.3	71	12310	14.5	27	2400	12.5	38	-	-	-	8000	9.8	43	300	23.1	32	23425	12.1	35
Not Stated	-	-	-	-	-	-	200	0.2	50	-	-	-	-	-	-	200	0.3	130	500	38.4	13	900	0.5	47
TOTAL	700	100.0	16	5620	100.0	32	84850	100.0	19	13200	100.0	25	-	-	-	81310	100.0	28	1300	100.0	40	193380	100.0	24
PERCENTAGE	0.4	x	x	3.4	x	x	43.7	x	x	9.9	x	x	-	x	x	41.9	x	x	0.7	x	x	100.0	x	x

RENTAL & SIMILAR PROVISIONS

TABLE - 2

DISTRIBUTION OF LOANS BY TENANCY OF RECIPIENT HOUSEHOLD & SOURCE OF LOAN FOR PROVINCE

TENANCY	SOURCE OF LOAN															
	OWN LANDLORD		TRADER		LANDOWNER		CHURCH		BANK		OTHERS		NOT STATED		TOTAL	
	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
Owners only	-	-	3320	29	45735	20	11100	23	-	-	40400	27	500	22	101055	23
Tenants only	400	9	1100	33	15100	16	1600	14	-	-	9700	27	100	18	28000	20
Owner-Cum-Tenants	100	12	1200	54	15500	24	5600	31	-	-	19400	39	400	13	42200	32
Not Stated	200	30	1000	14	8515	16	900	20	-	-	11810	17	300	112	22725	18
TOTAL	700	16	6620	32	84850	19	19200	25	-	-	81310	28	1300	40	193980	24

AGRICULTURE & FISHERIES

TABLE - 1

DISTRIBUTION OF LOANS BY TENANCY OF BENEFICIARY & PURPOSE OF LOAN FOR PROVINCE

TENANCY	PURPOSE OF LOAN																										
	PURCHASE OF FOOD		PURCHASE OF CLOTHING		PAYMENT OF MEDICAL EXPENSES		PURCHASE OF HOUSE OR BUILDING MATERIALS		EXPENSES ON CEREAL/SEED		PAYMENT OF TAXES		PURCHASE OF LAND		PURCHASE OF LIVESTOCK		PURCHASE OF SEEDS, TOOLS, H/S EQUIPMENT		FOR TRADING		OTHER REASONS		NOT STATED		TOTAL		
	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	
Owners only	46330	21	9200	12	1800	24	800	55	2300	22	10600	11	100	20	8500	43	6500	14	2100	54	12325	37	300	6	101055	23	
Tenants only	14300	16	2000	10	400	9	100	6	200	6	2900	10	-	-	2800	31	2100	12	300	230	2800	37	100	18	28000	20	
Owner-Cum-Tenants	16100	17	2200	18	300	25	500	45	600	40	4400	13	100	9	6000	43	2700	12	2500	159	6500	33	300	117	42200	32	
Not Stated	16525	15	1600	9	200	6	-	-	300	30	200	8	100	300	400	36	200	24	1200	42	1800	20	200	18	22725	18	
TOTAL	93455	18	15000	12	2700	20	1400	48	3400	25	12100	11	300	110	17700	41	11500	13	6100	103	23425	35	900	47	193980	24	

BRIGIDIR & SEMIEN PROVINCE

TABLE - 4

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY INDEBTEDNESS AND BY NUMBER OF
OUTSTANDING LOANS FOR PROVINCE

NUMBER OF OUTSTANDING LOANS	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (MTE. \$)												AVERAGE AMOUNT OF INDEBTEDNESS	
	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+		TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1	17300	24305	15505	12005	13915	5400	10500	2800	3600	1400	705	220	107655	26
2	700	2500	2705	2400	4100	3000	3900	900	300	1300	500	405	22710	45
3	100	700	1200	500	2600	1500	2300	1100	800	500	200	500	12000	61
4 and above	-	-	-	100	300	200	100	100	-	200	-	-	1000	52
TOTAL	18100	27505	19410	15005	20915	10100	16800	4900	4700	3400	1405	1125	143365	32

AMOUNT OF INDEBTEDNESS = TOTAL STILL DUE

REGIONAL & SIMILAR PROVINCE

TABLE - 3

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY AMOUNT OF INDEBTEDNESS & TENANCY FOR PROVINCE

TENANCY	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (RTH. \$)												AVERAGE AMOUNT OF INDEBTEDNESS	
	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+		TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Owners only	9600	15705	10000	8505	9215	6000	8100	3100	2400	1700	600	625	75550	30
Tenants only	3300	4500	3000	2800	3400	1100	2000	500	700	200	100	100	21700	27
Owner-Cum-Tenants	2000	3800	4800	2100	6000	1600	4600	900	1300	1500	600	400	29400	45
Not Stated	3200	3500	1810	1600	2300	1400	2100	400	300	-	105	-	16715	24
TOTAL	18100	27505	19410	15005	20915	10100	16800	4900	4700	3400	1405	1125	143365	32

AMOUNT OF INDEBTEDNESS - TOTAL STILL DUE

BEJEMDIR & SEMIEN PROVINCE

TABLE - 6

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY AMOUNT OF INDEBTEDNESS IN DIFFERENT AWRAJAS

AWRAJA	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (BTH. \$)													AVERAGE AMOUNT OF INDEBTEDNESS	
	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+	TOTAL		PERCENTAGE
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
CHILGA	1300	1505	610	705	1015	700	700	400	200	-	5	25	7165	5.0	26
DEBRE-TABOR	5300	6600	5700	3000	6000	2200	4800	800	1500	1200	500	500	38100	26.6	37
GAYT	2000	4100	3100	1800	2900	1600	2500	600	800	200	300	-	19900	13.9	29
GONDER	1800	4300	3300	3000	3000	1500	2900	700	400	100	200	-	21200	14.8	27
LIBO	2900	4800	1700	2100	2700	1900	1200	1000	400	600	-	100	19400	13.5	27
SEMIEN	3000	3700	2900	2100	2900	1000	1500	500	400	500	-	100	18600	13.0	26
WEGERA	1800	2500	2100	2300	2400	1200	3200	900	1000	800	400	400	19000	13.2	44
TOTAL FOR PROVINCE	18100	27505	19410	15005	20915	10100	16600	4900	4700	3400	1405	1125	143365	100.0	32

AMOUNT OF INDEBTEDNESS = TOTAL STILL DUE

NUMBER & SERIES PREFIX

TABLE - 1

NUMBER OF LOANS BY TYPE AND MODE OF REPAYMENT FOR PROVINCE

TYPE OF LOAN	MODE OF REPAYMENT															
	CASH ONLY		PRODUCE ONLY		ARTICLES ONLY		LABOUR ONLY		OTHER		ANY COMBINATION		NOT STATED		TOTAL	
	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
Cash only	124370	28	300	6	-	-	-	-	-	-	-	-	26500	22	151170	27
Produce only	900	7	9300	14	-	-	-	-	-	-	100	8	30805	14	41105	14
Articles only	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	300	33	-	-	300	33
Any combination	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Not Stated	100	1	100	12	-	-	-	-	-	-	100	11	1105	21	1405	18
TOTAL	125370	28	9700	13	-	-	-	-	-	-	500	24	58410	18	193980	24

AMOUNT OF LOAN = TOTAL VALUE OF LOAN

BERNARD & SEMLEN PROVINCE

DISTRIBUTION OF LOANS BY SIZE IN DIFFERENT AVRAJAS

TABLE - 8

AVRAJA	NUMBER OF LOANS			NUMBER OF LOANS HAVING SIZE (ETH. \$)												AVERAGE SIZE OF LOAN
	DEFINITE	INDEFINITE	TOTAL	1-5	6-10	11-15	16-20	21-25	26-30	31-40	41-50	51-60	61-80	81-100	101+	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
CHILGA	2125	6855	8980	2705	1710	1305	1010	605	310	200	800	200	100	5	30	18
DEBRE-TABOR	6500	43500	50000	9900	10700	7700	4300	1800	5100	1700	3100	1600	400	2300	1400	30
GAYNT	1100	24600	25700	4100	6300	4800	2500	1200	1900	1100	1100	600	600	900	600	23
GONDER	14500	14000	28500	5700	8900	4300	2900	1100	1600	1600	1400	200	200	300	300	18
LIBO	4600	23900	28500	7000	7400	3800	3500	2100	1200	1600	900	300	300	300	100	17
SEMLEN	4200	21700	25900	6500	6000	4200	3100	1400	1500	700	700	700	300	400	400	23
WAGNER	700	25700	26400	4600	5600	2400	3300	900	2600	900	1800	900	500	1900	1000	31
TOTAL FOR PROVINCE	33725	160255	193980	40505	46610	28505	20610	3105	14210	7800	9800	4500	2400	6105	3830	24

SIZE = TOTAL VALUE OF LOAN

TABLE - 9

DISTRIBUTION OF LOANS BY RATE OF INTEREST AND SIZE OF LOAN FOR PROVINCE

RATE OF INTEREST (\$ PER YEAR)	SIZE OF LOAN (RTH. \$)												AVERAGE SIZE OF LOAN	
	1-5	6-10	11-15	16-20	21-25	26-30	31-40	41-50	51-60	61-80	81-100	101+		TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
0	28305	27810	16705	13310	5925	8610	4700	5000	2900	1400	3105	2130	119880	23
1 - 5	-	-	-	-	-	-	-	-	-	-	-	100	100	200
6 - 10	100	100	-	-	-	-	-	-	-	-	-	-	200	5
11 - 15	200	100	-	200	-	-	100	100	-	-	300	200	1200	53
16 - 20	100	100	600	100	-	500	100	300	400	-	400	100	2700	41
21 - 30	300	1100	500	1200	400	100	300	400	200	100	-	200	4800	36
31 - 40	800	2300	2900	300	500	800	-	600	100	100	900	100	9400	36
41 - 60	1400	3800	2300	2200	1100	900	200	1300	200	100	900	400	14800	30
61 - 80	1300	2200	1700	400	100	300	500	400	-	100	-	100	7100	17
81 - 100	900	1800	1000	400	100	100	800	-	100	-	-	100	5300	18
101 - 150	4400	5800	2300	1900	600	2400	800	1000	600	600	500	200	21100	22
151 - 200	1000	1200	200	400	200	300	100	300	-	-	-	-	3700	15
201 +	1700	300	300	200	200	200	200	400	-	-	-	200	3700	21
TOTAL	40505	46610	28505	20610	9105	14210	7800	9800	4500	2400	6105	3830	193980	24

BEHEMDIN & SEMIEN PROVINCE

DISTRIBUTION OF LOANS BY RATE OF INTEREST & SOURCE OF LOAN FOR PROVINCE

SOURCE OF LOAN	NO. OF LOANS HAVING RATE OF INTEREST (% PER YEAR)														TOTAL
	NOT STATED	0	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Own Landlord	-	500	-	-	-	-	-	-	100	-	-	-	-	-	700
Trader	-	3020	-	100	100	100	500	500	400	100	100	1100	200	400	6620
Landowner	-	55550	-	-	500	1100	1900	3200	6900	2100	2000	8200	1500	1900	84850
Church	-	2000	-	-	300	600	1500	2400	2900	1800	1100	5900	700	-	19200
Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	57510	100	100	300	900	900	3300	4400	3100	2100	5900	1300	1400	81310
Not Stated	-	1200	-	-	-	-	-	-	100	-	-	-	-	-	1300
TOTAL	-	119880	100	200	1200	2700	4800	9400	14800	7100	5300	21100	3700	3700	193980

TABLE - 11

DISTRIBUTION OF DEFINITE LOANS BY SOURCE AND PERIOD OF LOAN FOR PROVINCE

SOURCE OF LOAN	NUMBER OF LOANS HAVING PERIOD (MONTHS)							TOTAL
	0-3	4-6	7-9	10-12	13-18	19-24	25+	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Own Landlord	-	100	100	-	-	-	-	200
Trader	100	500	305	200	-	-	100	1205
Landowner	3100	5805	5710	1400	600	200	100	16915
Church	-	700	1300	1000	-	-	-	3000
Bank	-	-	-	-	-	-	-	-
Others	1100	4900	3905	2100	100	-	-	12105
Not Stated	-	100	100	-	-	-	100	300
TOTAL	4300	12105	11420	4700	700	200	300	33725
PERCENTAGE	12.7	35.9	33.9	13.9	2.1	0.6	0.9	100.0

TABLE - 1

DISTRIBUTION OF LOANS BY SOURCE AND PURPOSE OF LOANS FOR PROVINCE

PURPOSE OF LOAN	SOURCE OF LOAN																							
	OWE LANDLORD			TRADER			LANDOWNER			CHURCH			BANK			OTHERS			NOT STATED			TOTAL		
	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)
Purchase of Food	100	20.0	7	2865	17.5	12	8465	31.1	15	-	-	-	-	-	-	7300	31.5	11	200	19.4	7	18930	27.7	13
Purchase of Clothing	-	-	-	1145	7.0	21	1700	6.3	19	-	-	-	-	-	-	1765	7.6	26	-	-	-	4610	6.8	22
Payment of Medical Expenses	100	20.0	9	500	3.0	18	600	2.2	32	-	-	-	-	-	-	700	3.0	20	-	-	-	1900	2.8	23
Purchase of House or Building Materials	-	-	-	100	0.6	100	200	0.7	100	-	-	-	-	-	-	-	-	-	-	-	-	300	0.4	100
Expenses on Ceremonies	-	-	-	300	1.8	16	1100	4.1	39	-	-	-	-	-	-	350	1.7	44	-	-	-	1750	2.6	36
Payment of taxes	200	40.0	21	7785	47.5	20	11680	42.9	13	-	-	-	-	-	-	9780	42.2	15	330	32.1	10	29775	43.6	15
Purchase of Livestock	-	-	-	-	-	-	200	0.7	23	-	-	-	-	-	-	100	0.4	23	-	-	-	300	0.4	23
Purchase of Seeds, Tools, E/K Equipment	100	20.0	28	100	0.6	3	400	1.5	5	-	-	-	-	-	-	900	3.9	7	-	-	-	1500	2.2	7
For Trading	-	-	-	500	3.7	119	200	0.7	28	-	-	-	-	-	-	400	1.8	34	-	-	-	1200	1.8	75
Other Expenses	-	-	-	2900	17.7	46	2365	8.7	25	-	-	-	-	-	-	1740	7.5	21	200	19.4	38	7205	10.5	33
Not Stated	-	-	-	100	0.6	30	300	1.1	44	-	-	-	-	-	-	100	0.4	50	300	29.1	14	800	1.2	32
TOTAL	500	100.0	12	16395	100.0	27	27210	100.0	17	-	-	-	-	-	-	23165	100.0	16	1030	100.0	16	68300	100.0	19
PERCENTAGE	0.9	x	x	24.0	x	x	39.7	x	x	-	x	x	-	x	x	33.9	x	x	1.5	x	x	100.0	x	x

OMI DATA PROJECT

DISTRIBUTION OF LOANS BY TENANCY OF RECIPIENT HOUSEHOLD & SOURCE OF LOAN FOR PROVINCE

TENANCY	SOURCE OF LOAN															
	OWN LANDLORD		TRADER		LANDOWNER		CHURCH		BANK		OTHERS		NOT STATED		TOTAL	
	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
Owners only	-	-	9585	26	13549	17	-	-	-	-	9100	16	630	20	32660	20
Tenants only	500	12	5210	18	12065	16	-	-	-	-	11565	15	400	9	29740	16
Owner-Cum-Tenants	-	-	100	5	400	19	-	-	-	-	1000	30	-	-	1500	26
Not Stated	-	-	4500	64	1200	40	-	-	-	-	1500	16	-	-	4200	40
TOTAL	500	12	16395	27	27210	17	-	-	-	-	23165	16	1030	16	68300	19

TABLE - 1

DISTRIBUTION OF LOANS BY TENANCY OF RECEIPT & PURPOSE OF LOAN FOR PROVINCE

TENANCY	PURPOSE OF LOAN																											
	PURCHASE OF FOOD		PURCHASE OF CLOTHING		PAYMENT OF MEDICAL EXPENSES		PURCHASE OF HOUSE OR BUILDING MATERIALS		EXPENSES OF CEREMONIES		PAYMENT OF TAXES		PURCHASE OF LAND		PURCHASE OF LIVESTOCK		PURCHASE OF SEEDS, TOOLS, S/R EQUIPMENT		FOR TRADING		OTHER REASONS		NOT STATED		TOTAL			
	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	
Owners only	4700	14	2055	22	1000	29	-	-	600	43	1,170	15	-	-	100	20	500	5	100	5	4225	40	200	16	1260	20		
Tenants only	11330	11	1945	24	800	16	-	-	980	32	3505	16	-	-	200	24	900	8	500	34	2680	24	400	21	2970	16		
Owner-Own-Tenants	600	26	100	10	-	-	-	-	100	75	800	19	-	-	-	-	-	-	100	30	-	-	-	-	1500	26		
Not Stated	2100	18	500	14	100	11	300	100	100	2	-	-	-	-	-	-	100	3	500	140	300	23	200	70	4200	11		
TOTAL	18930	13	4610	22	1900	23	300	100	1780	36	2775	15	-	-	300	23	1500	7	1200	75	7205	33	800	32	6300	39		

GENU COFFA PROVINCE

TABLE - 4

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY INDEBTEDNESS AND BY NUMBER OF
OUTSTANDING LOANS FOR PROVINCE

NUMBER OF OUTSTANDING LOANS	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (BTL. \$)													AVERAGE AMOUNT OF INDEBTEDNESS
	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+	TOTAL	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1	11010	15375	7300	4765	7245	1600	5545	700	865	900	100	200	55605	22
2	300	300	500	300	600	800	265	200	100	200	100	100	3765	44
3	-	200	200	100	-	300	100	200	200	100	200	100	1700	76
4 and above	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	11310	15875	8000	5165	7845	2700	5910	1100	1165	1300	400	400	61070	25

AMOUNT OF INDEBTEDNESS = TOTAL STILL DUE

QEMU GOFFA PROVINCE

TABLE - 5

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY AMOUNT OF INDEBTEDNESS & TENANCY FOR PROVINCE

TENANCY	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (ETH. \$)													AVERAGE AMOUNT OF INDEBTEDNESS
	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+	TOTAL	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Owners only	4705	8430	3700	2900	3365	1200	3365	800	665	600	100	-	29830	24
Tenants only	5805	6745	3500	1965	4080	1400	1945	300	300	400	100	100	26640	21
Owner-Cum-Tenants	100	100	200	-	200	100	100	-	100	-	100	-	1000	43
Not Stated	700	600	600	300	200	-	500	-	100	200	100	300	3600	54
TOTAL	11310	15875	8000	5165	7845	2700	5910	1100	1165	1200	400	400	61070	25

AMOUNT OF INDEBTEDNESS - TOTAL STILL DUE

TABLE - 6

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY AMOUNT OF INDEBTEDNESS
IN DIFFERENT AWRAJAS

AWRAJA	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (NTH. \$)													AVERAGE AMOUNT OF INDEBTEDNESS	
	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+	TOTAL		PERCENTAGE
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
GARDULA	2880	4580	1900	1500	1580	400	980	100	200	200	-	-	14320	23.5	19
GELEB & HAMER BAKO	700	700	200	200	700	100	300	-	-	-	100	-	3000	4.9	25
GEMU	2130	4895	3700	2865	4465	1800	4130	700	965	1000	300	300	27250	44.6	35
GOFFA	5600	5700	2200	600	1100	400	500	300	-	-	-	100	16500	27.0	14
TOTAL FOR PROVINCE	11310	15875	8000	5165	7845	2700	5910	1100	1165	1200	400	400	61070	100.0	25

AMOUNT OF INDEBTEDNESS = TOTAL STILL DUE

GENY OFFA PROVINCE

TABLE - 7

NUMBER OF LOANS BY TYPE AND MODE OF REPAYMENT FOR PROVINCE

TYPE OF LOAN	MODE OF REPAYMENT															
	CASH ONLY		PRODUCE ONLY		ARTICLES ONLY		LABOUR ONLY		OTHER		ANY COMBINATION		NOT STATED		TOTAL	
	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
Cash only	3085	22	1100	17	-	-	-	-	100	5	-	-	32150	17	64235	20
Produce only	400	16	1100	7	-	-	-	-	-	-	-	-	200	17	1700	10
Articles only	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	900	4	-	-	-	-	-	-	200	4	-	-	500	41	1600	16
Any combination	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Not Stated	400	12	-	-	-	-	-	-	-	-	-	-	365	19	765	13
TOTAL	32585	22	2200	12	-	-	-	-	300	4	-	-	33215	18	68300	19

AMOUNT OF LOAN = TOTAL VALUE OF LOAN

TABLE - 8

DISTRIBUTION OF LOANS BY SIZE IN DIFFERENT AMRAJAS

AMRAJA	NUMBER OF LOANS			NUMBER OF LOANS HAVING SIZE (MYR. \$)												AVERAGE SIZE OF LOAN
	DEFINITE	INDEFINITE	TOTAL	1-5	6-10	11-15	16-20	21-25	26-30	31-40	41-50	51-60	61-80	81-100	101+	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
GARDULA	7500	8220	15720	4680	5280	1600	1500	380	1200	200	280	300	-	100	200	17
GELED & HANER BAKO	1400	1800	3200	1000	1000	300	100	200	400	100	-	-	-	-	100	19
GEMU	23385	7895	31280	3630	8460	3965	3130	1365	3300	1300	3065	1165	500	1000	400	25
GOFFA	2500	15600	18100	7600	5800	2200	400	200	900	200	300	300	200	-	-	11
TOTAL FOR PROVINCE	34785	33515	68300	16910	20540	8065	5130	2145	5800	1800	3645	1765	700	1100	700	19

SIZE = TOTAL VALUE OF LOAN

TABLE - 2

DISTRIBUTION OF LOANS BY RATE OF INTEREST AND SIZE OF LOAN FOR PROVINCE

RATE OF INTEREST (\$ PER YEAR)	SIZE OF LOAN (Sth. \$)												AVERAGE SIZE OF LOAN	
	1-5	6-10	11-15	16-20	21-25	26-30	31-40	41-50	51-60	61-80	81-100	101+		TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
NOT STATED	100	-	-	-	-	-	-	-	-	-	-	-	100	2
0	10785	9595	3000	2365	945	2600	400	1280	800	300	600	400	13070	17
1 - 5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 - 10	-	-	-	-	-	-	-	100	100	-	100	300	600	184
11 - 15	-	-	-	-	100	-	100	100	100	-	-	-	400	43
16 - 20	-	300	100	65	-	-	100	100	100	-	100	-	865	34
21 - 30	-	300	-	-	-	-	-	-	100	100	-	-	500	31
31 - 40	400	100	300	100	100	-	300	100	100	-	-	-	1500	22
41 - 50	400	600	300	200	100	500	300	300	300	100	-	-	3100	27
61 - 80	100	880	800	400	100	200	-	100	100	-	-	-	2680	17
81-100	1500	1800	900	400	200	700	200	300	65	200	-	-	6265	16
101 - 150	500	2700	700	700	200	600	200	1000	-	-	200	-	6800	21
151 - 200	900	1700	900	400	200	300	100	-	-	-	-	-	4500	12
201+	2225	2565	1065	500	200	900	100	265	-	-	100	-	7920	15
TOTAL	16910	20540	8065	5130	2145	5600	1800	3645	1765	700	1100	700	68300	19

SIZE OF LOAN = TOTAL VALUE OF LOAN

TABLE - 10

DISTRIBUTION OF LOANS BY RATE OF INTEREST & SOURCE OF LOAN
FOR PROVINCE

SOURCE OF LOAN	NO. OF LOANS HAVING RATE OF INTEREST (\$ PER YEAR)														
	NOT STATED	0	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+	TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Own Landlord	-	300	-	-	100	-	-	-	-	-	-	-	-	100	500
Trader	100	4140	-	500	200	165	-	200	1200	1180	1865	3000	1200	2645	16395
Landowner	-	14255	-	-	-	600	200	1000	1000	400	2200	2400	2100	3045	27210
Church	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	14200	-	100	100	100	300	300	300	1100	1700	1200	1100	2065	23165
Not Stated	-	165	-	-	-	-	-	-	-	-	500	200	100	65	1030
TOTAL	100	33070	-	600	400	865	500	1500	3100	2680	6265	6800	4500	7920	66300

TABLE - 11

DISTRIBUTION OF DEFINITE LOANS BY SOURCE AND PERIOD OF LOAN FOR PROVINCE

SOURCE OF LOAN	NUMBER OF LOANS HAVING PERIOD (MONTHS)							TOTAL
	0-3	4-6	7-9	10-12	13-18	19-24	25+	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Own Landlord	200	100	-	100	-	-	-	400
Trader	3565	3360	1000	2165	-	-	500	10590
Landowner	3565	3900	400	3300	-	-	400	11565
Church	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-
Others	3900	2665	1000	3100	400	-	500	11565
Not Stated	100	165	-	400	-	-	-	665
TOTAL	11330	10190	2400	9065	400	-	1400	34785
PERCENTAGE	32.6	29.3	6.9	26.1	1.1	-	4.0	100.0

TABLE - 1

DISTRIBUTION OF LOANS BY SOURCE AND PURPOSE OF LOANS FOR PROVINCE

PURPOSE OF LOAN	SOURCE OF LOAN																							
	OWN LANDLORD			TRADER			LANDOWNER			CHURCH			BANK			OTHERS			NOT STATED			TOTAL		
	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)
Purchase of Food	200	28.5	16	3960	42.7	21	18640	57.4	15	15640	55.4	18	200	100.0	23	19350	52.3	19	100	12.5	8	58090	53.5	18
Purchase of Clothing	-	-	-	9200	13.0	18	2300	7.1	15	3200	11.3	19	-	-	-	2900	7.9	23	-	-	-	9600	8.8	19
Payment of Medical Expenses	-	-	-	100	1.0	50	200	0.6	18	300	1.1	87	-	-	-	300	0.8	23	-	-	-	900	0.8	46
Purchase of House or Building Materials	-	-	-	100	1.0	38	500	1.5	23	-	-	-	-	-	-	400	1.1	23	-	-	-	1000	0.9	25
Expenses on Ceremonies	-	-	-	100	1.0	80	1000	3.1	16	300	1.1	22	-	-	-	800	2.2	27	200	25.0	131	2400	2.2	33
Payment of Taxes	-	-	-	1120	12.1	14	3820	11.8	12	2580	9.1	18	-	-	-	3000	7.9	13	100	12.5	2	10620	9.8	14
Purchase of Land	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	200	0.6	135	-	-	-	200	0.2	135
Purchase of Livestock	100	14.3	20	900	9.7	36	2500	7.7	39	1890	6.7	39	-	-	-	3900	10.6	39	-	-	-	9290	8.6	39
Purchase of Seeds, Tools, E/H Equipment	100	14.3	28	500	5.4	12	1100	3.4	15	1100	3.9	9	-	-	-	2100	5.7	17	-	-	-	4900	4.5	14
For Trading	100	14.3	200	200	2.2	425	200	0.6	18	890	3.1	22	-	-	-	900	2.4	30	-	-	-	2290	2.1	68
Other Reasons	100	14.3	43	1100	11.9	48	2200	6.8	29	2230	7.9	22	-	-	-	3020	8.2	48	-	-	-	8650	8.0	36
Not Stated	100	14.3	30	-	-	-	-	-	-	100	0.4	20	-	-	-	100	0.3	20	400	50.0	32	700	0.6	28
TOTAL	700	100.0	50	9280	100.0	34	32460	100.0	18	28230	100.0	20	200	100.0	23	36970	100.0	24	800	100.0	50	108640	100.0	22
PERCENTAGE	1.9	x	x	8.6	x	x	29.9	x	x	26.0	x	x	0.2	x	x	32.7	x	x	0.7	x	x	100.0	x	x

DEAN PROFILE

TABLE - 1

DISTRIBUTION OF LOANS BY TENANT & PURPOSE OF LOAN FOR PROVINCE

TENANT	PURPOSE OF LOAN																										
	PURCHASE OF FOOD		PURCHASE OF CLOTHING		PAYMENT OF MEDICAL EXPENSES		PURCHASE OF HOUSE OR BUILDING MATERIALS		EXPENSES ON CELEBRITIES		PAYMENT OF TAXES		PURCHASE OF LAND		PURCHASE OF LIVESTOCK		PURCHASE OF SEEDS, TOOLS & M/H EQUIPMENT		FOR TRADING		OTHER REASONS		NOT STATED		TOTAL		
	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	
Owners only	32045	19	6700	17	600	62	700	30	1900	31	8520	14	200	135	5930	40	3400	16	1390	31	5640	35	500	33	67585	23	
Tenants only	9540	14	1300	34	100	20	-	-	300	53	600	18	-	-	1100	38	500	12	200	8	1300	27	100	30	15040	20	
Owner-Own-Tenants	6545	20	1100	14	100	6	300	13	-	-	1500	11	-	-	1900	37	800	12	100	200	1210	53	-	-	13555	25	
Not Stated	3960	14	500	13	100	20	-	-	200	18	-	-	-	-	300	37	200	3	600	151	500	37	100	3	12460	22	
TOTAL	58090	18	9600	19	900	46	1000	25	2400	33	10620	14	200	135	7290	39	4900	14	2290	68	8650	36	700	28	108640	22	

GOJAM PROVINCE

TABLE - 4

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY INDEBTEDNESS AMT. BY NUMBER OF
OUTSTANDING LOANS FOR PROVINCE

NUMBER OF OUTSTANDING LOANS	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (ETH. \$)												AVERAGE AMOUNT OF INDEBTEDNESS	
	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+		TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1	11990	18590	9600	9865	9900	4195	6885	1200	1700	475	400	600	75400	26
2	300	1300	900	1400	1720	1400	1400	460	200	500	100	100	9780	37
3	-	100	100	-	820	200	1200	420	520	100	100	-	3560	55
4 and above	-	-	100	-	-	-	-	-	-	300	-	-	400	99
TOTAL	12290	19990	10700	11265	12440	5795	9485	2080	2420	1375	600	700	89140	29

AMOUNT OF INDEBTEDNESS = TOTAL STILL DUE

TABLE - 5

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY AMOUNT OF INDEBTEDNESS & TENANCY FOR PROVINCE

TENANCY	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (RTH. \$)												AVERAGE AMOUNT OF INDEBTEDNESS	
	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+		TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Owners only	7935	10800	6320	6475	8640	4095	7285	1490	1500	775	200	500	55925	29
Tenants only	800	3600	1720	1600	1800	800	600	260	500	100	-	-	11780	24
Owner-Cum-Tenants	1155	2690	1160	1590	1400	700	800	100	320	500	300	100	10815	33
Not Stated	2400	2900	1500	1600	600	200	800	320	100	-	100	100	10620	26
TOTAL	12290	19990	10700	11265	12440	5795	9485	2080	2420	1375	600	700	89140	29

AMOUNT OF INDEBTEDNESS = TOTAL STILL DUE

TABLE - 6

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY AMOUNT OF INDEBTEDNESS
IN DIFFERENT AWRAJAS

AWRAJA	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (ETH. \$)												TOTAL	PERCENTAGE	AVERAGE AMOUNT OF INDEBTEDNESS
	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
AGNW-MIDIR	1400	3600	1900	900	2000	700	1500	300	500	200	-	200	13200	14.8	34
BAHR DAR	2155	2300	1060	2100	1600	1000	1000	360	400	-	200	100	12275	13.8	30
BICHENA	1500	3200	2640	2800	2240	1520	2420	820	720	700	300	100	18960	21.3	35
KOLA-DEGA DAMOT	2175	2700	1500	1600	1600	700	1300	200	300	100	100	-	12275	13.8	24
DEBRE MARKOS	1800	4300	1200	1900	1900	600	1200	200	200	200	-	200	13700	15.3	25
METEKKEL	900	1100	1000	300	1200	500	900	100	-	-	-	-	6000	6.7	23
NOTTA	2360	2790	1400	1665	1900	775	1165	100	300	175	-	100	12730	14.3	24
TOTAL FOR PROVINCE	12290	19990	10700	11265	12440	5795	9485	2080	2420	1375	600	700	89140	100.0	29

AMOUNT OF INDEBTEDNESS = TOTAL STILL DUE

TABLE - I

NUMBER OF LOANS BY TYPE AND MODE OF REPAYMENT FOR PROVINCE

TYPE OF LOAN	MODE OF REPAYMENT															
	CASH ONLY		PRODUCE ONLY		ARTICLES ONLY		LABOUR ONLY		OTHER		ANY COMBINATION		NOT STATED		TOTAL	
	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
Cash only	24060	29	340	24	-	-	-	-	-	-	200	15	62420	22	87020	24
Produce only	200	33	8640	18	-	-	-	-	-	-	-	-	12080	16	20920	17
Articles only	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	390	51	300	51
Any combination	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Not Stated	100	38	-	-	-	-	-	-	-	-	-	-	300	8	400	15
TOTAL	24360	29	8980	18	-	-	-	-	-	-	200	15	75100	21	108640	22

AMOUNT OF LOAN = TOTAL VALUE OF LOAN

GOJAN PROVINCE

DISTRIBUTION OF LOANS BY SIZE IN DIFFERENT AWRAJAS

AWRAJA	NUMBER OF LOANS			NUMBER OF LOANS HAVING SIZE (RTH. ₹)												AVERAGE SIZE OF LOAN
	DEFINITE	INDEFINITE	TOTAL	1-5	6-10	11-15	16-20	21-25	26-30	31-40	41-50	51-60	61-80	81-100	101+	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
AGNW-MIDIR	7600	7600	15200	3500	4900	1000	1800	200	1200	500	900	400	200	300	300	27
BAHR DAR	3220	9715	12935	2255	3060	1360	2300	300	900	800	800	360	100	300	400	27
BICHEMA	8920	19780	28700	4240	7880	3560	4200	1420	2780	1320	700	800	600	700	500	23
KOLA-DEGA DANOT	4100	9475	13575	2875	3600	2100	1500	700	1200	400	500	400	-	200	100	19
DENRE MARKOS	4300	11800	16100	2600	5100	1600	2000	900	1300	500	1200	400	300	-	200	21
METAKEL	3000	3600	6600	1100	1900	800	400	-	1500	300	400	100	100	-	-	20
MOTTA	2200	13330	15530	3360	4290	2700	2165	400	700	675	465	100	100	400	175	18
TOTAL FOR PROVINCE	33340	75300	108640	19930	30730	13120	14365	3320	9580	4495	4965	2560	1400	1900	1675	22

SIZE - TOTAL VALUE OF LOAN

DOYAN PROVINCE

TABLE - 2

DISTRIBUTION OF LOANS BY RATE OF INTEREST AND SIZE OF LOAN FOR PROVINCE

RATE OF INTEREST (\$ PER YEAR)	SIZE OF LOAN (RTH. \$)												AVERAGE SIZE OF LOAN	
	1-5	6-10	11-15	16-20	21-25	26-30	31-40	41-50	51-60	61-80	81-100	101+		TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
0	11195	16160	6620	6100	2520	5440	2720	3000	1660	700	1000	800	57915	22
1 - 5	-	-	-	-	-	-	-	-	-	-	-	308	300	467
6 - 10	-	-	-	100	100	-	-	75	-	-	100	75	450	65
11 - 15	-	-	100	500	100	-	175	200	-	-	100	-	1175	33
16 - 20	400	400	400	175	200	400	-	100	-	-	-	-	2075	18
21 - 30	190	990	600	700	300	300	300	400	100	200	100	-	4180	26
31 - 40	990	1200	1700	100	300	900	100	190	-	-	100	100	5680	20
41 - 60	1000	2900	1400	2000	300	500	100	600	400	200	200	100	9700	24
61 - 80	1490	1720	400	890	100	300	100	-	-	-	-	200	5200	18
81 - 100	900	1400	300	500	-	200	100	100	-	-	-	-	3500	12
101 - 150	1975	4360	1000	2500	-	920	900	300	300	200	300	-	12755	20
151 - 200	100	900	200	400	-	300	-	-	100	100	-	100	2220	28
201 +	1690	700	400	400	-	300	-	-	-	-	-	-	3490	11
TOTAL	19930	30730	13120	14365	3920	9580	4495	4965	2560	1400	1900	1675	108640	22

SIZE OF LOAN = TOTAL VALUE OF LOAN

TABLE - 10

DISTRIBUTION OF LOANS BY RATE OF INTEREST & SOURCE OF LOAN
FOR PROVINCE

SOURCE OF LOAN	NO. OF LOANS HAVING RATE OF INTEREST (% PER YEAR)														
	NOT STATED	0	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+	TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Own Landlord	-	100	100	-	-	-	200	-	200	-	-	100	-	-	700
Trader	-	3160	100	-	100	100	300	100	600	400	200	1500	420	300	9280
Landowner	-	21240	-	-	500	200	1000	1000	2100	420	1300	3200	400	1100	32460
Church	-	3600	-	250	475	1275	1580	3880	4700	3380	1200	5700	1000	1190	28230
Bank	-	-	-	-	-	-	100	100	-	-	-	-	-	-	200
Others	-	27415	100	200	100	500	1000	600	2100	1000	800	2255	200	700	36370
Not Stated	-	400	-	-	-	-	-	-	-	-	-	-	200	200	800
TOTAL	-	57915	300	450	1175	2075	4180	5680	9700	5200	3500	12755	2220	3490	108640

GOJAM PROVINCE

TABLE - 11

DISTRIBUTION OF DEFINITE LOANS BY SOURCE AND PERIOD OF LOAN FOR PROVINCE

SOURCE OF LOAN	NUMBER OF LOANS HAVING PERIOD (MONTHS)							TOTAL
	0-3	4-6	7-9	10-12	13-18	19-24	25+	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Own Landlord	100	100	400	-	-	-	100	700
Trader	800	1040	1020	1000	100	100	-	4060
Landowner	1100	2720	3920	2000	-	-	200	9940
Church	400	1500	3600	1900	-	-	100	7500
Bank	-	-	-	-	-	-	-	-
Others	1620	2200	2820	3900	-	-	-	10540
Not Stated	100	200	-	100	-	100	100	600
TOTAL	4120	7760	11760	8900	100	200	500	33340
PERCENTAGE	12.3	23.3	35.3	26.7	0.3	0.6	1.5	100.0

BARABO PROVINCE

TABLE - 1

DISTRIBUTION OF LOANS BY SOURCE AND PURPOSE OF LOANS FOR PROVINCE

PURPOSE OF LOAN	SOURCE OF LOAN																							
	OWN LANDLORD			TRADER			LANDOWNER			CHURCH			BANK			OTHERS			NOT STATED			TOTAL		
	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)
Purchase of Food	3044	65.1	30	5088	10.9	35	25578	52.6	27	-	-	-	-	-	-	34715	62.6	32	101	7.7	15	8026	55.0	18
Purchase of Clothing	400	8.6	13	2004	14.5	22	3700	7.6	13	-	-	-	-	-	-	4754	8.6	18	100	7.7	30	10458	8.9	17
Payment of Medical Expenses	-	-	-	387	2.8	125	300	1.7	24	-	-	-	-	-	-	1596	2.9	62	-	-	-	2783	2.2	30
Purchase of house or Building Materials	100	2.1	25	200	1.5	150	300	0.6	217	-	-	-	-	-	-	-	-	-	-	-	-	600	2.5	148
Expenses on Carcasses	200	4.3	30	1278	9.3	88	4200	8.7	31	-	-	-	-	-	-	4419	7.9	55	-	-	-	10097	8.2	50
Payment of Taxes	500	10.7	40	2268	16.5	30	6942	14.1	23	-	-	-	-	-	-	2060	3.8	40	100	7.7	20	14870	12.0	30
Purchase of Land	100	2.1	30	142	1.0	100	200	0.4	80	-	-	-	-	-	-	100	0.2	999	-	-	-	342	0.4	248
Purchase of Livestock	100	2.1	25	100	0.7	70	900	1.9	85	-	-	-	-	-	-	1001	1.8	53	100	7.7	20	2201	1.8	66
Purchase of Seeds, Tools, I/S Equipment	16	0.3	10	201	1.5	8	600	1.3	24	-	-	-	-	-	-	200	0.3	36	-	-	-	1017	0.8	23
For Trading	100	2.1	100	400	2.9	425	-	-	-	-	-	-	-	-	-	100	0.2	300	-	-	-	600	0.5	304
Other Reasons	100	2.1	30	1806	11.3	68	5200	10.7	35	-	-	-	-	-	-	3421	6.2	49	200	15.4	30	10327	8.5	54
Not Stated	-	-	-	100	0.7	20	200	0.4	28	-	-	-	-	-	-	100	0.2	13	700	51.8	13	1100	0.9	16
TOTAL	4680	100.0	32	13774	100.0	57	46620	100.0	33	-	-	-	-	-	-	55466	100.0	37	1201	100.0	18	123841	100.0	28
PERCENTAGE	5.0	%	%	11.1	%	%	18.0	%	%	-	%	%	-	%	%	44.8	%	%	1.1	%	%	100.0	%	%

TABLE - 2

DISTRIBUTION OF LOANS BY TENANCY OF RECEIPTER HOUSEHOLD & SOURCE
OF LOAN FOR PROVINCE

TENANCY	SOURCE OF LOAN															
	OWE LANDLORD		TRADER		LANDOWNER		CHURCH		BANK		OTHERS		NOT STATED		TOTAL	
	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
Owners only	-	-	8350	53	29900	37	-	-	-	-	25100	49	800	15	64150	43
Tenants only	4480	32	4037	49	13720	28	-	-	-	-	25119	29	301	35	47657	31
Owner-Cum-Tenants	100	30	200	58	3100	26	-	-	-	-	2000	26	-	-	5400	27
Not Stated	100	30	1187	114	1900	25	-	-	-	-	3247	20	200	6	6634	38
TOTAL	4680	32	13774	57	48620	33	-	-	-	-	55466	37	1301	18	123841	38

TABLE - 3

DISTRIBUTION OF LOANS BY TENANCY OF RECIPIENT & PURPOSE OF LOAN FOR PROVINCE

TENANCY	PURPOSE OF LOAN																											
	PURCHASE OF FOOD		PURCHASE OF CLOTHING		PAYMENT OF MEDICAL EXPENSES		PURCHASE OF HOUSE OR BUILDING MATERIALS		EXPENSES ON CEREMONIES		PAYMENT OF TAXES		PURCHASE OF LAND		PURCHASE OF LIVESTOCK		PURCHASE OF SEEDS, TOOLS, S/E EQUIPMENT		FOR TRADING		OTHER REASONS		NOT STATED		TOTAL			
	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	
Owners only	30300	37	5800	19	1600	57	400	106	7100	69	10350	30	100	999	1100	75	300	9	100	300	6500	61	500	17	64150	43		
Tenants only	30177	27	4216	74	983	42	100	400	2760	32	3320	35	442	75	1100	53	737	28	300	267	3122	40	400	21	47957	31		
Owner-Own-Tenants	3700	27	300	27	200	33	-	-	200	25	700	21	-	-	-	-	-	-	-	-	300	45	-	-	5400	27		
Not Stated	4349	19	642	14	-	-	100	150	37	20	500	22	-	-	1	450	-	-	200	500	605	29	200	6	6634	38		
TOTAL	68526	31	10958	17	2783	50	600	1462	10097	58	14870	30	542	266	2201	64	1037	23	600	350	10527	54	1100	16	123841	38		

BARANG PROVINCE

TABLE - 4

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY INDEBTEDNESS AND BY NUMBER OF
OUTSTANDING LOANS FOR PROVINCE

NUMBER OF OUTSTANDING LOANS	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (PHT.)												AVERAGE AMOUNT OF INDEBTEDNESS	
	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+		TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1	6402	15570	11093	10124	13304	5545	13853	1942	6194	2394	1601	1619	89641	43
2	-	500	700	1300	2060	2100	1992	1500	1400	700	400	352	13004	59
3	-	100	-	100	200	300	500	600	250	400	100	100	2650	80
4 and above	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	6402	16170	11793	11524	15564	7945	16345	4042	7844	3494	2101	2071	105295	45

AMOUNT OF INDEBTEDNESS = TOTAL STILL DUE

HARARH PROVINCE

TABLE - 5

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY AMOUNT OF INDEBTEDNESS & TENANCY FOR PROVINCE

TENANCY	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (ETH. \$)												AVERAGE AMOUNT OF INDEBTEDNESS	
	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+		TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Owners only	2700	6750	4600	5500	7250	4200	9200	3000	5200	2350	1700	1250	53700	53
Tenants only	3101	7777	5693	4987	6913	3045	5341	642	2443	843	300	618	41703	36
Owner-Cum-Tenants	100	300	700	400	400	600	900	400	100	100	-	-	4000	38
Not Stated	501	1343	800	637	1001	100	904	-	101	201	101	203	5892	45
TOTAL	6402	16170	11793	11524	15564	7945	16345	4042	7844	3494	2101	2071	105295	45

AMOUNT OF INDEBTEDNESS - TOTAL STILL DUE

TABLE - 6

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY AMOUNT OF INDEBTEDNESS
IN DIFFERENT ARAJAS

ARAJA	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (RTH. \$)												AVERAGE AMOUNT OF INDEBTEDNESS		
	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+		TOTAL	PERCENTAGE
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
ADAL-ISSA & GARAGURACHA	502	700	1977	204	606	511	1371	-	102	2	1	5	5081	4.8	30
CHERCHER	2000	6170	3716	4320	5508	2084	4624	1242	2142	542	500	916	33764	32.1	43
DIRE DAWA	100	600	300	-	400	400	800	100	300	100	300	-	3400	3.2	54
GARA MULSTA	1200	2000	1400	1500	1400	800	2400	400	900	800	200	100	13100	12.5	41
GURSUM	400	500	300	600	450	550	650	100	500	250	-	150	4450	4.2	52
HARAR	1600	4000	4000	3800	5400	2500	5200	1600	2800	1600	800	500	33800	32.1	48
WEBERA	600	2200	1030	1100	1800	1100	1300	600	1100	200	300	400	11700	11.1	50
TOTAL FOR PROVINCE	6402	16170	11793	11524	15564	7945	16345	4042	7844	3494	2101	2071	105295	100.0	45

AMOUNT OF INDEBTEDNESS - TOTAL STILL DUE

HARARE PROVINCE

NUMBER OF LOANS BY TYPE AND MODE OF REPAYMENT FOR PROVINCE

TYPE OF LOAN	MODE OF REPAYMENT															
	CASH ONLY		PRODUCE ONLY		ARTICLES ONLY		LABOUR ONLY		OTHER		ANY COMBINATION		NOT STATED		TOTAL	
	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
Cash only	21257	33	500	10	-	-	-	-	-	-	100	15	65199	46	87056	42
Produce only	4301	20	12718	21	-	-	-	-	-	-	-	-	16665	25	33684	23
Articles only	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	800	84	300	40	-	-	-	-	-	-	-	-	800	60	1900	67
Any Combination	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Not Stated	201	53	-	-	-	-	-	-	-	-	-	-	1000	43	1201	44
TOTAL	26559	32	13518	21	-	-	-	-	-	-	100	15	83664	42	123841	38

AMOUNT OF LOAN = TOTAL VALUE OF LOAN

VARAGE PROVINCE

TABLE - 8

DISTRIBUTION OF LOANS BY SIZE IN DIFFERENT ARAJAS

ARAJA	NUMBER OF LOANS			NUMBER OF LOANS HAVING SIZE (RTH. \$)												AVERAGE SIZE OF LOAN
	DEFINITE	INDEFINITE	TOTAL	1-5	6-10	11-15	16-20	21-25	26-30	31-40	41-50	51-60	61-80	81-100	101+	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
ADAL-ISSA & GARAOURACHA	2370	3113	5483	502	800	1377	304	3	703	211	872	501	-	202	8	28
CHEKCHER	10108	29400	39508	3736	8336	5616	5080	1784	4064	2326	2656	1226	842	2242	1600	36
DIRE DAWA	1500	2100	3600	200	700	300	100	-	300	400	500	200	100	400	400	53
GARA-MULETA	5000	10700	15700	1800	2900	1500	1800	1000	1100	700	2900	300	200	600	900	34
GURSUM	1700	3550	5250	400	550	600	700	400	350	700	700	50	200	500	100	37
HARAR	14000	26300	40300	2600	6300	5300	5700	3400	3000	2600	4600	1100	1000	2600	2100	40
WEBERA	6400	7600	14000	900	2600	1500	1700	1500	900	1200	1100	500	400	900	800	39
TOTAL FOR PROVINCE	41078	82763	123841	10138	22186	16193	15384	8087	10417	8137	13328	3877	2742	7444	5908	38

SIZE = TOTAL VALUE OF LOAN

TABLE - 2

DISTRIBUTION OF LOANS BY RATE OF INTEREST AND SIZE OF LOAN FOR PROVINCE

RATE OF INTEREST (% PER YEAR)	SIZE OF LOAN (STE. \$)													AVERAGE SIZE OF LOAN
	1-5	6-10	11-15	16-20	21-25	26-30	31-40	41-50	51-60	61-80	81-100	101+	TOTAL	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
0	9238	20286	13957	12948	7787	9817	7495	12066	3777	2442	6602	5208	111623	37
1 - 5	100	-	-	-	-	-	-	-	-	-	200	-	300	68
6 - 10	-	100	-	-	-	-	-	-	-	-	42	100	242	104
11 - 15	-	-	100	-	-	-	42	-	-	-	-	200	342	342
16 - 20	-	-	200	436	-	-	-	100	-	100	-	-	836	29
21 - 30	-	100	100	200	-	-	-	100	-	100	-	200	800	63
31 - 40	-	100	300	-	100	-	-	100	-	-	-	100	700	48
41 - 60	-	500	436	200	200	100	200	300	-	-	200	-	2136	30
61 - 80	100	200	100	200	-	-	-	200	100	-	200	-	1100	39
81 - 100	300	300	400	1000	-	200	200	262	-	-	100	-	2762	58
101 - 150	100	-	-	200	-	200	100	200	-	-	-	100	900	44
151 - 200	200	500	400	100	-	-	100	-	-	-	-	-	1300	21
201 +	100	100	200	100	-	100	-	-	-	100	100	-	600	34
TOTAL	10138	22186	16193	15384	8087	10417	8137	13328	3877	2742	7444	5908	123841	38

SIZE OF LOAN = TOTAL VALUE OF LOAN

KARACHI PROVINCE

TABLE - 10

DISTRIBUTION OF LOANS BY RATE OF INTEREST & SOURCE OF LOAN FOR PROVINCE

SOURCE OF LOAN	NO. OF LOANS HAVING RATE OF INTEREST (% PER YEAR)														
	NOT STATED	0	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+	TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Own Landlord	-	4044	-	-	-	100	100	-	136	100	-	-	-	200	4680
Trader	-	10354	100	142	42	36	100	400	600	100	500	400	800	200	13774
Landowner	-	43520	-	100	-	200	400	200	800	700	1800	200	500	200	48620
Church	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	53004	200	-	300	500	100	100	500	-	362	200	-	200	55466
Not Stated	-	701	-	-	-	-	100	-	100	200	100	100	-	-	1301
TOTAL	-	111623	300	242	342	836	800	700	2136	1100	2762	900	1300	800	123841

TABLE - 11

DISTRIBUTION OF DEFINITE LOANS BY SOURCE AND PERIOD OF LOAN FOR PROVINCE

SOURCE OF LOAN	NUMBER OF LOANS HAVING PERIOD (MONTHS)							
	0-3	4-6	7-9	10-12	13-18	19-24	25+	TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Own Landlord	-	300	300	1500	200	-	-	2300
Trader	363	1001	1300	3060	-	100	-	5824
Landowner	1200	3600	4900	7542	100	200	100	17642
Church	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-
Others	1600	1519	2216	8375	300	1	300	14311
Not Stated	100	100	201	500	-	-	100	1001
TOTAL	3263	6520	8917	20977	600	301	500	41078
PERCENTAGE	7.9	15.9	21.7	51.1	1.5	0.7	1.2	100.0

TABLE - 1

INDIAGRAH PROJECT

DISTRIBUTION OF LOANS BY SOURCE AND PURPOSE OF LOANS FOR PROVINCE

PURPOSE OF LOAN	SOURCE OF LOAN																								
	OWN LANDLORD			TRADER			LANDOWNER			CHURCH			BANK			OTHERS			NOT STATED			TOTAL			
	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	
Purchase of Food	3300	87.0	18	9600	70.0	14	18900	60.3	15	-	-	-	-	-	-	22500	65.6	11	100	100.0	5	54400	65.3	13	
Purchase of Clothing	-	-	-	700	5.1	18	1900	6.1	11	-	-	-	-	-	-	1200	3.5	15	-	-	-	-	3600	4.6	14
Payment of Medical Expenses	-	-	-	500	3.6	12	1000	3.2	28	-	-	-	-	-	-	1300	3.8	13	-	-	-	-	2600	3.4	16
Purchase of House or Building Materials	100	2.6	20	200	1.5	83	400	1.3	95	-	-	-	-	-	-	-	-	-	-	-	-	-	700	0.8	81
Expenses on Ceremonies	100	2.6	100	100	0.7	45	1500	4.8	43	-	-	-	-	-	-	1200	3.5	76	-	-	-	-	2900	3.5	58
Payment of Taxes	-	-	-	1200	8.7	10	1620	5.8	14	-	-	-	-	-	-	3300	9.6	12	-	-	-	-	6320	7.6	12
Purchase of Land	-	-	-	200	1.5	360	500	1.6	65	-	-	-	-	-	-	-	-	-	-	-	-	-	700	0.8	149
Purchase of Livestock	100	2.6	15	100	0.7	30	1100	3.5	58	-	-	-	-	-	-	900	2.6	131	-	-	-	-	2200	2.6	85
Purchase of Seeds, Tools, E/E Equipment	100	2.6	5	300	2.2	8	2400	7.7	10	-	-	-	-	-	-	1800	5.3	13	-	-	-	-	4600	5.5	11
For Trading	-	-	-	300	2.2	140	-	-	-	-	-	-	-	-	-	100	0.3	20	-	-	-	-	400	0.5	110
Other Reasons	100	2.6	50	420	3.1	62	1600	5.7	67	-	-	-	100	100.0	999	1900	5.5	60	-	-	-	-	4320	5.2	85
Not Stated	-	-	-	100	0.7	10	-	-	-	-	-	-	-	-	-	100	0.3	123	-	-	-	-	200	0.2	67
TOTAL	3800	100.0	21	13720	100.0	24	31320	100.0	22	-	-	-	100	100.0	999	34300	100.0	20	100	100.0	5	83340	100.0	23	
PERCENTAGE	4.5	x	x	16.5	x	x	37.6	x	x	x	x	x	0.1	x	x	41.2	x	x	0.1	x	x	100.0	x	x	

ILLUMBOR PROVINCE

TABLE - 2

DISTRIBUTION OF LOANS BY TENANCY OF RECIPIENT HOUSEHOLD & SOURCE OF LOAN FOR PROVINCE

TENANCY	SOURCE OF LOAN															
	OWN LANDLORD		TRADER		LANDOWNER		CHURCH		BANK		OTHERS		NOT STATED		TOTAL	
	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
Owners only	-	-	3520	41	9520	26	-	-	100	999	4800	37	-	-	17940	37
Tenants only	3800	21	9400	15	21200	18	-	-	-	-	28400	17	100	5	62900	17
Owner-Cum-Tenants	-	-	100	25	100	500	-	-	-	-	200	7	-	-	400	135
Not Stated	-	-	700	69	500	33	-	-	-	-	900	38	-	-	2100	47
TOTAL	3800	21	13720	24	31320	22	-	-	100	999	34300	20	100	5	83340	23

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TABLE - 2

ILLUMBOR PROVINCE

TABLE - 1

DISTRIBUTION OF LOANS BY TENANCY OF BENEFICIARY & PURPOSE
OF LOAN FOR PROVINCE

TENANCY	PURPOSE OF LOAN																										
	PURCHASE OF FOOD		PURCHASE OF CLOTHING		PAYMENT OF MEDICAL EXPENSES		PURCHASE OF HOUSE OR BUILDING MATERIALS		EXPENSES ON CEREMONIES		PAYMENT OF TAXES		PURCHASE OF LAND		PURCHASE OF LIVESTOCK		PURCHASE OF SEED, TOOLS, H/H EQUIPMENT		FOR TRADING		OTHER REASONS		NOT STATED		TOTAL		
	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	
Owners only	7600	15	2000	16	600	36	200	90	1000	45	1420	11	700	149	900	139	1900	9	100	29	1420	114	100	123	17940	37	
Tenants only	45300	13	1800	11	2200	13	500	77	1900	65	4800	13	-	-	1200	43	2700	13	100	20	2300	54	100	10	62900	17	
Owner-Cum-Tenants	200	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	200	263	-	-	400	135		
Not Stated	1300	16	-	-	-	-	-	-	-	-	100	1	-	-	100	100	-	-	200	200	400	69	-	-	2100	47	
TOTAL	54400	13	3800	14	2800	18	700	81	2900	58	6320	12	700	149	2200	85	4600	11	400	110	4320	85	200	67	83340	23	

TABLE - 4

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY INDEBTEDNESS AND BY NUMBER OF
OUTSTANDING LOANS FOR PROVINCE

NUMBER OF OUTSTANDING LOANS	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (ETH. \$)													AVERAGE AMOUNT OF INDEBTEDNESS
	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+	TOTAL	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1	5840	9600	5000	5900	5500	2900	2300	700	1600	900	500	400	41340	33
2	200	500	800	1400	2800	2400	2800	1600	300	400	100	100	13400	45
3	-	-	-	100	600	800	1100	400	600	600	100	100	4600	69
4 and above	-	-	-	100	-	-	-	-	-	100	100	-	300	110
TOTAL	6040	10100	5800	7500	8900	6100	6200	2700	2900	2000	800	600	59640	39

AMOUNT OF INDEBTEDNESS = TOTAL STILL DUE

ILLINOIS PROVINCE

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY AMOUNT OF INDEBTEDNESS & TENANCY FOR PROVINCE

TENANCY	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (ETH. \$)												AVERAGE AMOUNT OF INDEBTEDNESS	
	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+		TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Owners only	540	1700	600	1100	1400	1100	1600	900	900	1000	200	300	11340	63
Tenants only	5100	8200	5100	6200	7200	5000	4500	1600	1700	1000	600	100	46300	31
Owner-Cum-Tenants	100	-	-	-	200	-	-	-	-	-	-	100	400	138
Not Stated	300	200	100	200	100	-	100	200	300	-	-	100	1600	64
TOTAL	6040	10100	5800	7500	8900	6100	6200	2700	2900	2000	800	600	59640	39

AMOUNT OF INDEBTEDNESS = TOTAL STILL DUE

ILLURAS PROVINCE

TABLE - 6

DISTRIBUTION OF INDENTED HOUSEHOLDS BY AMOUNT OF INDEBTEDNESS IN DIFFERENT AWRAJAS

AWRAJA	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (RHS. \$)												TOTAL	PERCENTAGE	AVERAGE AMOUNT OF INDEBTEDNESS
	1-5	6-10	11-15	16-20	21-30	31-40	41-50	51-60	61-80	81-100	101-150	151-200			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
SUNO BEDELLA	2400	4900	1800	3800	4100	4100	4000	1300	1300	1400	500	100	29700	49.8	39
GAMBELLA	140	-	-	-	-	100	-	-	-	-	-	-	240	0.4	19
OGRE	3500	4900	3700	3400	4200	1700	1800	1000	700	200	100	300	25500	42.8	32
NOTCHA	-	300	300	300	600	200	400	400	900	400	200	200	4200	7.0	84
TOTAL FOR PROVINCE	6040	10100	5800	7500	8900	6100	6200	2700	2900	2000	800	600	59640	100.0	39

AMOUNT OF INDEBTEDNESS = TOTAL STILL DUE

TABLE - I

NUMBER OF LOANS BY TYPE AND MODE OF REPAYMENT FOR PROVINCE

TYPE OF LOAN	MODE OF REPAYMENT															
	CASH ONLY		PRODUCE ONLY		ARTICLES ONLY		LABOUR ONLY		OTHER		ANY COMBINATION		NOT STATED		TOTAL	
	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
Cash only	23600	26	30900	12	-	-	-	-	900	7	-	-	15020	42	70420	23
Produce only	2200	20	6020	17	-	-	-	-	-	-	-	-	2600	16	10820	17
Articles only	100	6	100	24	-	-	-	-	-	-	-	-	-	-	200	15
Other	1000	31	400	39	-	-	-	-	-	-	-	-	200	85	1600	39
Any combination	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Not Stated	-	-	-	-	-	-	-	-	-	-	300	79	-	-	300	79
TOTAL	26900	26	37420	13	-	-	-	-	900	7	300	79	17820	39	63340	23

AMOUNT OF LOAN = TOTAL VALUE OF LOAN

AWRAJA	1000	2000	3000	4000	5000	6000	7000	8000	9000	10000	11000	12000	13000	14000	15000
TABLE - 8	1000	2000	3000	4000	5000	6000	7000	8000	9000	10000	11000	12000	13000	14000	15000
DISTRIBUTION OF LOANS BY SIZE IN DIFFERENT AWRAJAS															
BUNO BEDELLA	39100	7100	46200	9100	17000	3700	7300	1700	2400	1300	1200	700	400	700	700
GAMBELLA	220	20	240	140	-	-	-	-	-	100	-	-	-	-	-
OOBE	24700	7300	32000	7100	13600	3500	3600	700	1300	600	500	-	200	300	600
NOTCHA	2500	2400	4900	200	900	300	300	200	400	200	300	100	300	800	300
TOTAL FOR PROVINCE	66520	15820	83340	16540	31500	7500	11200	2600	4100	2200	2000	800	900	1800	2200

ILLUMBOR PROVINCE

AWRAJA	NUMBER OF LOANS			NUMBER OF LOANS HAVING SIZE (STG. \$)												AVERAGE SIZE OF LOAN
	DEFINITE	INDEFINITE	TOTAL	1-5	6-10	11-15	16-20	21-25	26-30	31-40	41-50	51-60	61-80	81-100	101+	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
BUNO BEDELLA	39100	7100	46200	9100	17000	3700	7300	1700	2400	1300	1200	700	400	700	700	18
GAMBELLA	220	20	240	140	-	-	-	-	-	100	-	-	-	-	-	19
OOBE	24700	7300	32000	7100	13600	3500	3600	700	1300	600	500	-	200	300	600	20
NOTCHA	2500	2400	4900	200	900	300	300	200	400	200	300	100	300	800	300	22
TOTAL FOR PROVINCE	66520	15820	83340	16540	31500	7500	11200	2600	4100	2200	2000	800	900	1800	2200	23

SIZE - TOTAL VALUE OF LOAN

STATE OF NIGERIA - 1967

TABLE - 2

DISTRIBUTION OF LOANS BY RATE OF INTEREST AND SIZE OF LOAN FOR PROVINCE

RATE OF INTEREST (% PER YEAR)	SIZE OF LOAN (ETH. \$)												AVERAGE SIZE OF LOAN	
	1-5	6-10	11-15	16-20	21-25	26-30	31-40	41-50	51-60	61-80	81-100	101+		TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
0	6740	10100	3300	4700	1500	2200	1400	1200	700	700	1600	1500	35640	28
1 - 5	100	-	-	-	-	-	-	-	-	-	-	-	100	5
6 - 10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 - 15	-	-	-	-	-	-	-	-	-	-	-	100	100	250
16 - 20	-	100	-	200	-	-	-	-	-	100	-	-	400	32
21 - 30	200	300	-	-	-	-	100	100	-	-	-	100	800	91
31 - 40	200	300	-	-	-	200	-	-	-	100	-	100	900	35
41 - 60	500	900	500	600	-	200	-	100	-	-	100	400	3300	71
61 - 80	400	2600	400	200	-	100	100	100	100	-	-	-	4000	13
81 - 100	500	1100	500	1400	100	400	100	200	-	-	-	-	4300	17
101 - 150	1800	3800	600	900	300	300	100	100	-	-	100	-	8000	13
151 - 200	3300	6500	1300	1600	500	500	300	200	-	-	-	-	14200	12
201 +	2800	5800	900	1600	200	200	100	-	-	-	-	-	11600	10
TOTAL	16540	31500	7500	11200	2600	4100	2200	2000	800	900	1800	2200	83340	23

SIZE OF LOAN - TOTAL VALUE OF LOAN

TABLE - 10

DISTRIBUTION OF LOANS BY RATE OF INTEREST & SOURCE OF LOAN FOR PROVINCE

SOURCE OF LOAN	NO. OF LOANS HAVING RATE OF INTEREST (% PER YEAR)														
	NOT STATED	0	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+	TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Own Landlord	-	1500	-	-	-	-	-	-	200	100	400	400	300	900	3800
Trader	-	2920	-	-	100	100	300	200	500	500	1600	1500	2700	3300	13720
Landowner	-	13120	100	-	-	100	400	400	1000	1800	1600	3100	6100	3600	31320
Church	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	100	-	-	-	-	-	100
Others	-	18100	-	-	-	200	100	300	1500	1600	700	3000	5000	3800	34300
Not Stated	-	-	-	-	-	-	-	-	-	-	-	-	100	-	100
TOTAL	-	35640	100	-	100	400	800	900	3300	4000	4300	8000	14200	11600	83340

ILLUBABOR PROVINCE

TABLE - 11

DISTRIBUTION OF DEFINITE LOANS BY SOURCE AND PERIOD OF LOAN FOR PROVINCE

SOURCE OF LOAN	NUMBER OF LOANS HAVING PERIOD (MONTHS)							TOTAL
	0-3	4-6	7-9	10-12	13-18	19-24	25+	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Own Landlord	-	500	2000	700	-	-	-	3200
Trader	400	4400	5400	1700	-	200	-	12100
Landowner	500	10920	10300	2600	1000	500	300	26120
Church	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-
Others	2600	4700	13900	2600	500	300	400	25000
Not Stated	-	-	100	-	-	-	-	100
TOTAL	3500	20520	31700	7600	1500	1000	700	66520
PERCENTAGE	5.3	30.8	47.7	11.4	2.3	1.5	1.0	100.0

TABLE - 1

DISTRIBUTION OF LOANS BY SOURCE AND PURPOSE OF LOANS FOR PROVINCE

PURPOSE OF LOAN	SOURCE OF LOAN																							
	OWN LANDLORD			TRADER			LANDOWNER			CHURCH			BANK			OTHERS			NOT STATED			TOTAL		
	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)
Purchase of Food	2645	54.6	10	19030	51.1	22	21975	36.3	13	-	-	-	-	-	-	25345	43.4	15	-	-	-	69055	42.5	16
Purchase of Clothing	500	12.4	10	2945	7.9	19	7490	12.4	14.	-	-	-	-	-	-	7015	12.0	10	-	-	-	15050	11.1	13
Payment of Medical Expenses	100	2.1	15	700	1.9	27	3100	5.1	30	-	-	-	-	-	-	1655	3.2	29	-	-	-	5755	3.5	29
Purchase of House or Building Materials	-	-	-	1400	3.7	56	1300	2.2	116	100	100.0	250	-	-	-	1570	2.7	44	600	63.1	124	4970	3.1	80
Expenses on Ceremonies	100	2.1	50	700	1.9	18	4990	8.3	35	-	-	-	-	-	-	2590	4.4	46	-	-	-	8380	5.2	37
Payment of Taxes	400	8.3	32	3820	10.2	19	7075	11.7	14	-	-	-	-	-	-	6810	11.7	14	-	-	-	18105	11.2	15
Purchase of Land	100	2.1	47	900	2.4	68	900	1.5	40	-	-	-	-	-	-	2000	3.4	34	300	31.6	301	4200	2.6	62
Purchase of Livestock	400	8.1	35	510	1.4	45	3700	6.1	38	-	-	-	-	-	-	1825	3.1	30	-	-	-	6435	4.0	36
Purchase of Seeds, Tools, & Equipment	-	-	-	735	2.0	19	370	1.6	6	-	-	-	-	-	-	650	1.1	9	-	-	-	2355	1.4	11
For Trading	-	-	-	2000	5.4	66	2010	3.3	75	-	-	-	100	50.0	500	1300	2.2	56	-	-	-	5410	3.3	75
Other Expenses	500	10.3	85	4520	12.1	59	6855	11.3	50	-	-	-	100	50.0	900	7460	12.8	58	-	-	-	19435	12.0	60
Not Stated	-	-	-	-	-	-	100	0.2	30	-	-	-	-	-	-	-	-	-	50	5.3	999	150	0.1	353
TOTAL	4845	100.0	23	37320	100.0	31	60465	100.0	27	100	100.0	250	200	100.0	700	56420	100.0	24	950	100.0	226	162300	100.0	29
PERCENTAGE	3.0	x	x	23.0	x	x	37.2	x	x	0.1	x	x	0.1	x	x	36.0	x	x	0.6	x	x	100.0	x	x

AMTA PROVINCE

TABLE - 2

DISTRIBUTION OF LOANS BY TENANCY OF RECIPIENT HOUSEHOLD & SOURCE OF LOAN FOR PROVINCE

TENANCY	SOURCE OF LOAN															
	OWN LANDLORD		TRADER		LANDOWNER		CHURCH		BANK		OTHERS		NOT STATED		TOTAL	
	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
Owners only	-	-	10200	30	19535	33	-	-	200	700	11325	49	300	274	41560	42
Tenants only	4545	23	17710	23	29430	21	100	250	-	-	38140	15	550	223	90475	21
Owner-Own-Tenants	200	26	7410	34	10000	27	-	-	-	-	6645	27	-	-	24255	29
Not Stated	100	8	2000	90	1500	56	-	-	-	-	2310	37	100	100	6010	60
TOTAL	4845	23	37320	31	60465	27	100	250	200	700	58420	24	950	226	162300	29

TABLE - 3

DISTRIBUTION OF LOANS BY TENANCY OF RECIPIENT & PURPOSE OF LOAN FOR PROVINCE

TENANCY	PURPOSE OF LOAN																										
	PURCHASE OF FOOD		PURCHASE OF CLOTHING		PAYMENT OF MEDICAL EXPENSES		PURCHASE OF HOUSE OR BUILDING MATERIALS		EXPENSES ON CEREMONIES		PAYMENT OF TAXES		PURCHASE OF LAND		PURCHASE OF LIVESTOCK		PURCHASE OF SEEDS, TOOLS, H/H EQUIPMENT		FOR TRADING		OTHER REASONS		NOT STATED		TOTAL		
	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	
Owners only	13180	22	3995	16	1445	33	2500	60	3645	35	6785	16	1700	98	1500	40	300	32	900	75	5610	114	-	-	41560	42	
Tenants only	41475	13	11555	12	3700	20	1470	91	3390	42	9610	13	1000	31	3735	37	1655	7	2510	38	10225	36	150	353	90475	21	
Owner-Over-Tenants	11500	17	1900	15	500	64	900	124	1045	32	1410	21	1400	37	1200	26	400	12	1000	61	3000	40	-	-	24255	29	
Not Stated	2900	28	600	18	110	109	100	20	300	28	300	36	100	100	-	-	-	-	1000	181	600	70	-	-	6010	60	
TOTAL	69055	16	18050	13	5755	29	4970	80	8380	37	18105	15	4200	62	6435	36	2355	11	3410	75	19435	60	150	353	162300	29	

TABLE - 4

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY INDEBTEDNESS AND BY NUMBER OF
OUTSTANDING LOANS FOR PROVINCE

NUMBER OF OUTSTANDING LOANS	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (KTE. ₦)												AVERAGE AMOUNT OF INDEBTEDNESS	
	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+		TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1	10740	14965	5580	11865	8875	5015	6315	1845	3645	1535	1045	1455	72880	38
2	750	2535	1800	3220	5045	2425	1990	1500	1100	1000	400	1000	22765	61
3	145	475	745	535	3015	935	2000	800	600	1700	435	645	12030	77
4 and above	-	-	-	-	-	200	-	600	200	100	-	300	1400	123
TOTAL	11635	17975	8125	15620	16935	8575	10305	4745	5545	4335	1880	3400	109075	48

AMOUNT OF INDEBTEDNESS = TOTAL STILL DUE

TABLE - 5

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY AMOUNT OF INDEBTEDNESS & TENANCY FOR PROVINCE

TENANCY	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (ETH. \$)													AVERAGE AMOUNT OF INDEBTEDNESS
	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+	TOTAL	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Owners only	2340	3520	1945	4075	4045	2900	2555	1200	1500	1100	600	1590	27370	67
Tenants only	7795	11755	5270	8845	10890	4275	5705	2945	2745	1935	580	400	63140	33
Owner-Own-Tenants	500	1800	910	2200	1800	1200	1645	600	900	1100	500	800	13955	66
Not Stated	1000	900	-	500	200	200	400	-	400	200	200	610	4610	100
TOTAL	11635	17975	8125	15620	16935	8575	10305	4745	5545	4335	1680	3400	109075	48

AMOUNT OF INDEBTEDNESS = TOTAL STILL DUE

KEPPA PROVINCE

TABLE - 6

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY AMOUNT OF INDEBTEDNESS IN DIFFERENT ARAJAS

ARAJA	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (STR.S)													TOTAL	PERCENTAGE	AVERAGE AMOUNT OF INDEBTEDNESS
	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
GIMIRA	150	600	100	100	200	100	300	-	200	-	-	100	1650	1.7	39	
JIRMA	4040	5905	2445	4250	4145	1900	2415	1100	2300	1200	200	800	30730	28.2	49	
KEPPA	2900	3400	1300	1800	2600	400	1200	500	200	200	-	-	14500	13.3	22	
KULO KONTA	2200	2900	2300	2600	3500	1800	2100	900	600	500	500	300	20200	18.5	39	
LINU	2145	5040	1660	6840	6290	4375	4250	2245	2245	2435	1180	2190	46895	37.5	63	
MADJI & OGLDIA	200	130	320	30	200	-	10	-	-	-	-	10	900	0.8	20	
TOTAL FOR PROVINCE	11635	17975	8125	15620	16935	8575	10305	4745	5545	4335	1380	3400	109075	100.0	48	

AMOUNT OF INDEBTEDNESS = TOTAL STILL DUE

KEPPA PROVINCE

TABLE - I

NUMBER OF LOANS BY TYPE AND MODE OF REPAYMENT FOR PROVINCE

TYPE OF LOAN	MODE OF REPAYMENT															
	CASH ONLY		PRODUCE ONLY		ARTICLES ONLY		LABOUR ONLY		OTHER		ANY COMBINATION		NOT STATED		TOTAL	
	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
Cash only	76345	30	37285	21	-	-	100	6	600	15	100	20	34410	37	148840	29
Produce only	1115	24	3805	22	-	-	-	-	-	-	-	-	1100	32	6020	24
Articles only	100	9	-	-	-	-	-	-	-	-	-	-	100	5	200	7
Other	5545	9	500	5	-	-	-	-	200	11	-	-	500	5	6745	9
Any combination	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Not Stated	100	77	300	67	-	-	-	-	-	-	-	-	95	539	495	159
TOTAL	83205	29	41890	21	-	-	100	6	800	14	100	20	36205	38	162300	29

AMOUNT OF LOAN = TOTAL VALUE OF LOAN

TABLE - 3

DISTRIBUTION OF LOANS BY SIZE IN DIFFERENT AVRAJAS

AVRAJA	NUMBER OF LOANS			NUMBER OF LOANS HAVING SIZE (KTH. \$)												AVERAGE SIZE OF LOAN
	DEFINITE	INDEFINITE	TOTAL	1-5	6-10	11-15	16-20	21-25	26-30	31-40	41-50	51-60	61-80	81-100	101+	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
GIMIRA	1650	350	2000	650	500	-	200	-	100	-	300	-	-	-	50	39
JIMMA	18390	22155	40545	8100	8435	4345	5875	745	2400	1700	3545	800	900	1800	1700	36
KEPPA	13100	8500	21600	8700	3800	1500	2100	600	900	500	500	400	300	100	100	14
KULO KONTA	18000	9800	27800	6500	3700	3000	3300	300	3200	1300	1500	400	700	500	800	28
LIMU	59850	9485	69335	17240	21790	5795	7035	2245	2705	3090	3050	480	600	2635	2680	29
MADJI & GOLDIA	570	450	1020	200	340	210	140	-	120	-	-	-	-	-	10	21
TOTAL FOR PROVINCE	111560	50740	162300	41390	48365	14950	18650	4490	9425	6580	8895	2080	2500	5035	5540	29

SIZE = TOTAL VALUE OF LOAN

TABLE - 9

DISTRIBUTION OF LOANS BY RATE OF INTEREST AND SIZE OF LOAN FOR PROVINCE

RATE OF INTEREST (% PER YEAR)	SIZE OF LOAN (SYP. \$)												AVERAGE SIZE OF LOAN	
	1-5	6-10	11-15	16-20	21-25	26-30	31-40	41-50	51-60	61-80	81-100	101+		TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
0	24105	21805	8880	10950	1590	5690	3345	6405	1735	1400	3735	3740	93980	30
1 - 5	200	100	-	-	-	-	-	-	-	-	-	100	400	129
6 - 10	-	100	-	-	-	-	100	100	-	100	-	400	800	191
11 - 15	-	-	-	-	-	-	-	-	-	100	-	-	100	80
16 - 20	-	-	-	-	300	300	-	-	-	-	-	200	800	158
21 - 30	-	-	100	845	100	200	100	-	-	300	100	-	1745	36
31 - 40	245	200	800	-	-	700	-	-	-	100	100	200	2345	74
41 - 60	380	1900	500	1225	300	90	600	500	-	-	-	200	5695	35
61 - 80	635	435	545	325	-	400	290	145	-	100	-	-	2875	21
81 - 100	2385	2435	445	860	-	400	200	300	100	100	100	-	7345	15
101 - 150	3660	6590	1880	1315	1000	645	445	645	-	100	500	300	17080	20
151 - 200	6180	5510	900	2100	800	700	800	400	200	100	300	100	18090	16
201 +	3800	3490	900	1010	400	300	100	400	45	100	200	300	11045	22
TOTAL	41590	42565	14950	18650	4490	9425	6580	8895	2080	2500	5035	5540	162300	29

SIZE OF LOAN = TOTAL VALUE OF LOAN

TABLE - 10

DISTRIBUTION OF LOANS BY RATE OF INTEREST & SOURCE OF LOAN FOR PROVINCE

KEPPA PROVINCE

SOURCE OF LOAN	NO. OF LOANS HAVING RATE OF INTEREST (% PER YEAR)														
	NOT STATED	0	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+	TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Own Landlord	-	3700	-	-	-	-	-	100	100	100	145	200	200	300	4845
Trader	-	11965	-	-	100	200	300	900	1325	1170	2150	6755	8400	4055	37320
Landowner	-	35365	200	100	-	500	945	900	2870	845	2645	6060	6300	3735	60465
Church	-	100	-	-	-	-	-	-	-	-	-	-	-	-	100
Bank	-	-	100	-	-	100	-	-	-	-	-	-	-	-	200
Others	-	42000	100	700	-	-	500	445	1400	760	2405	4065	3190	2855	58420
Not Stated	-	850	-	-	-	-	-	-	-	-	-	-	-	100	950
TOTAL	-	93980	400	800	100	800	1745	2345	5695	2875	7345	17080	18090	11045	162300

TABLE - 11

DISTRIBUTION OF DEFINITE LOANS BY SOURCE AND PERIOD OF LOAN FOR PROVINCE

SOURCE OF LOAN	NUMBER OF LOANS HAVING PERIOD (MONTHS)							TOTAL
	0-3	4-6	7-9	10-12	13-18	19-24	25+	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Own Landlord	500	800	800	1100	100	-	100	3400
Trader	2820	9200	14040	3100	700	500	700	31060
Landowner	5410	13190	15225	6680	700	700	900	42805
Church	-	-	-	-	-	-	100	100
Bank	-	-	-	-	-	-	-	-
Others	5980	8470	11335	5160	900	500	1000	33345
Not Stated	-	100	-	-	-	-	750	850
TOTAL	14710	31760	41400	16040	2400	1700	3550	111560
PERCENTAGE	13.2	28.5	37.1	14.4	2.1	1.5	3.2	100.0

TABLE - 1

BINA PROVINCE

DISTRIBUTION OF LOANS BY SOURCE AND PURPOSE OF LOANS FOR PROVINCE

PURPOSE OF LOAN	SOURCE OF LOAN																							
	OWE LANDLORD			TRADER			LANDOWNER			OFFICE			BANK			OTHERS			NOT STATED			TOTAL		
	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)
Purchase of Food	5105	25.7	20	17915	24.6	31	45175	34.3	21	-	-	-	-	-	-	103480	39.9	18	1115	25.3	26	172790	35.4	20
Purchase of Clothing	1225	6.2	20	8005	11.0	30	11000	8.4	24	-	-	-	-	-	-	25310	9.8	23	260	5.9	16	45800	9.4	24
Payment of Medical Expenses	420	2.1	20	1890	2.6	51	3655	2.8	65	-	-	-	-	-	-	8400	3.2	37	100	2.3	30	14465	3.0	45
Purchase of House or Building Materials	-	-	-	795	1.1	296	2095	1.6	102	-	-	-	-	-	-	1570	0.6	82	-	-	-	4460	0.9	122
Expenses on Ceremonies	1020	5.1	33	8350	11.5	83	8275	6.3	61	-	-	-	-	-	-	14765	5.7	55	100	2.3	30	32510	6.7	63
Payment of Taxes	1300	6.6	48	4415	6.1	42	6530	5.0	46	150	100.0	15	-	-	-	16790	6.5	26	100	2.3	10	29285	6.0	34
Purchase of Land	145	0.7	82	1320	1.8	196	2250	1.7	152	-	-	-	-	-	-	1400	0.5	150	200	4.5	200	5315	1.1	162
Purchase of Livestock	545	2.8	45	2685	3.7	85	6600	5.0	48	-	-	-	-	-	-	11265	4.3	56	190	4.3	51	21285	4.3	57
Purchase of Seeds, Tools, H/B Equipment	4110	20.7	23	3425	4.7	21	14770	11.2	16	-	-	-	-	-	-	24705	9.5	15	490	11.1	19	47500	9.7	16
For Trading	100	0.5	150	9225	12.7	129	5570	4.2	90	-	-	-	-	-	-	7925	3.1	75	-	-	-	22880	4.7	100
Other Reasons	5775	29.1	47	14540	20.0	68	25405	19.3	55	-	-	-	-	-	-	43725	16.8	52	500	11.4	33	89945	18.4	55
Not Stated	100	0.5	9	160	0.2	65	200	0.2	11	-	-	-	-	-	-	300	0.1	19	1350	30.6	16	2110	0.4	20
TOTAL	19845	100.0	34	72725	100.0	65	131525	100.0	40	150	100.0	15	-	-	-	259695	100.0	32	4405	100.0	31	488345	100.0	39
PERCENTAGE	4.6	x	x	14.9	x	x	26.9	x	x	0.1	x	x	-	x	x	52.6	x	x	0.9	x	x	100.0	x	x

TABLE - 2

DISTRIBUTION OF LOANS BY TENANCY OF RECIPIENT HOUSEHOLD & SOURCE OF LOAN FOR PROVINCE

TENANCY	SOURCE OF LOAN															
	OWN LANDLORD		TRADER		LANDOWNER		CHURCH		BANK		OTHERS		NOT STATED		TOTAL	
	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
Owners only	-	-	27120	26	28380	50	-	-	-	-	46160	43	300	23	101960	56
Tenants only	16565	29	34605	47	70000	40	100	12	-	-	163165	27	3605	29	288040	33
Owner-Own-Tenants	2345	70	7310	64	20795	32	50	20	-	-	31240	39	100	5	61840	41
Not Stated	935	24	3690	75	12350	31	-	-	-	-	19130	26	400	61	36505	33
TOTAL	19845	34	72725	65	131525	40	150	15	-	-	257695	32	4405	31	488345	39

TABLE NO. 206

DEPARTMENT OF STATISTICS - SROA PROVINCE

STATISTICS AS AT THE END OF THE YEAR 1955

TABLE - 1

DISTRIBUTION OF LOANS BY TENANCY OF RECIPIENT & PURPOSE OF LOAN FOR PROVINCE

TENANCY	PURPOSE OF LOAN																										
	PURCHASE OF FOOD		PURCHASE OF CLOTHING		PAYMENT OF MEDICAL EXPENSES		PURCHASE OF HOUSE OR BUILDING MATERIALS		EXPENSES ON CEREMONIES		PAYMENT OF TAXES		PURCHASE OF LAND		PURCHASE OF LIVESTOCK		PURCHASE OF SEEDS, TOOLS, H/E EQUIPMENT		FOR TRADING		OTHER REASONS		NOT STATED		TOTAL		
	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	
Owners only	26875	28	10855	39	4435	70	1580	193	11320	77	9635	39	910	298	3330	72	4735	19	7180	119	20585	59	400	22	101960	56	
Tenants only	106855	19	27270	19	8815	35	2060	82	17220	55	15360	34	2835	148	11370	44	32265	16	10935	102	51525	47	1510	20	288040	33	
Owner-Cum-Tenants	19915	20	5590	23	245	18	560	118	2685	58	3230	23	1170	68	4905	75	8480	17	2545	65	12515	77	-	-	61840	41	
Not Stated	19145	17	2085	13	310	29	260	18	1285	68	1040	16	400	233	1680	59	1960	12	2220	73	5320	66	200	13	36505	33	
TOTAL	172790	20	45800	24	14465	45	4460	122	32510	63	29285	34	5315	162	21285	57	47500	16	22660	100	89345	55	2110	20	488345	39	

TABLE - 4

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY INDEBTEDNESS AND BY NUMBER OF
OUTSTANDING LOANS FOR PROVINCE

NUMBER OF OUTSTANDING LOANS	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (ETH. \$)													AVERAGE AMOUNT OF INDEBTEDNESS
	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+	TOTAL	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1	14050	43000	17305	36800	32025	22235	30740	8970	21495	6580	4685	7490	245375	50
2	400	2525	3460	8315	10440	9090	11795	4825	4570	5590	2435	2930	66375	70
3	100	490	900	1120	4810	3305	6835	2780	2710	2795	1465	3370	30680	96
4 and above	-	-	-	100	100	400	500	800	300	600	300	400	3500	108
TOTAL	14550	46015	21665	46335	47375	35030	49870	17375	29075	15545	8885	14190	345930	59

AMOUNT OF INDEBTEDNESS = TOTAL STILL DUE

TABLE - 5

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY AMOUNT OF INDEBTEDNESS & TENANCY FOR PROVINCE

TENANCY	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (RTH. \$)												AVERAGE AMOUNT OF INDEBTEDNESS	
	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+		TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Owners only	2130	7230	4370	10930	8970	6060	10795	4145	7535	4160	3750	5780	75875	79
Tenants only	7140	27650	13360	27035	28255	22615	30515	10750	17620	7695	3965	5195	201995	52
Owner-Cum-Tenants	2595	5045	2035	5530	5195	4055	5460	2230	2870	3400	690	2020	41125	63
Not Stated	2685	6090	1900	2840	4955	2280	3100	250	850	310	480	1195	26935	42
TOTAL	14550	46015	21665	46335	47375	35030	49870	17375	29075	15565	8885	14190	345930	59

AMOUNT OF INDEBTEDNESS = TOTAL STILL DUE

TABLE - 6

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY AMOUNT OF INDEBTEDNESS IN DIFFERENT ARAJAS

ARAJA	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (RTHL. \$)													AVERAGE AMOUNT OF INDEBTEDNESS	
	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+	TOTAL		PERCENTAGE
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
CHESO & OUBAGE	1735	6515	3260	8835	8780	6340	11360	3230	10055	4040	4550	5920	74620	21.6	84
HAIKOH & BUTAJIRA	680	3565	1625	3535	4875	2625	5095	1650	2975	1495	1255	1030	30405	8.8	61
JIRAT & MBEHA	3600	6600	4400	7100	9200	5600	8800	3800	4600	3700	800	3000	61200	17.7	61
KENDATA	1450	8495	2010	6735	3445	3110	6335	2385	4240	1720	180	1085	41910	12.1	53
KEMAGESHA	1400	4540	2280	4060	4270	4430	2690	900	1200	500	-	400	26670	7.7	39
KESE & QISEH	1720	2560	1000	1580	1060	600	1000	300	100	-	-	200	10120	2.9	28
KENRA-BEPE	600	2200	1000	3400	3470	900	1000	600	1670	200	200	100	15340	4.4	38
SELALE	1410	4310	2310	3630	4150	4410	4520	1530	890	800	860	655	29475	8.5	45
TEOULBY & BULOQ	1455	4030	1480	3810	3190	2825	3110	980	1655	1320	540	100	24495	7.1	42
YERRE & KARTU	200	2120	1600	2600	3000	3300	4120	1400	1200	1200	500	1600	22840	6.6	68
YIPAT & YINQA	300	1280	700	990	1935	890	1180	600	490	590	-	100	8855	2.6	42
TOTAL FOR PROVINCE	14550	46015	21665	46335	47375	35030	49870	17375	29075	15565	8885	14190	345930	100.0	59

AMOUNT OF INDEBTEDNESS - TOTAL STILL DUE

TABLE - 1

NUMBER OF LOANS BY TYPE AND MODE OF REPAYMENT FOR PROVINCE

TYPE OF LOAN	MODE OF REPAYMENT															
	CASH ONLY		PRODUCE ONLY		ARTICLES ONLY		LABOUR ONLY		OTHER		ANY COMBINATION		NOT STATED		TOTAL	
	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
Cash only	126225	36	5560	21	-	-	-	-	350	16	5845	20	238285	8	376265	18
Produce only	3000	17	66505	18	-	-	-	-	100	20	200	8	37655	19	107460	18
Articles only	-	-	-	-	-	-	-	-	-	-	-	-	400	12	400	12
Other	200	83	100	63	-	-	-	-	-	-	-	-	630	43	930	54
Any combination	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Not Stated	1000	80	-	-	-	-	-	-	-	-	200	62	2090	61	3290	67
TOTAL	130425	36	72165	19	-	-	-	-	450	17	6245	21	279060	10	488345	39

AMOUNT OF LOAN - TOTAL VALUE OF LOAN

TABLE - 8

DISTRIBUTION OF LOANS BY SIZE IN DIFFERENT AWRAJAS

AWRAJA	NUMBER OF LOANS			NUMBER OF LOANS HAVING SIZE (ETH. ₹)												AVERAGE SIZE OF LOAN
	DEFINITE	INDEFINITE	TOTAL	1-5	6-10	11-15	16-20	21-25	26-30	31-40	41-50	51-60	61-80	81-100	101+	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
CHEBO & GURAGE	35470	63900	99370	5335	18205	4235	14255	1430	11685	6520	8325	2860	3735	11575	10610	59
HAIKOCH & BUTAJIRA	16250	24550	40830	4785	7410	2850	6835	1495	3805	2135	3775	1440	1105	2565	2590	41
JISAT & MUDHA	55000	38500	93500	12800	22100	8200	13800	1800	7900	6000	5200	3100	2200	4700	4700	36
KINDATA	27695	22850	50545	2545	12865	3505	8915	1180	4295	3770	4140	2560	1215	3675	1680	39
KENAGESHA	15620	18380	34000	4170	8410	4740	5440	700	3760	2690	900	990	800	800	600	28
KENZ & GISHA	1440	12100	13540	3760	4320	860	1500	100	800	1000	500	-	-	100	300	20
KESHA-BETE	4200	16140	20340	2400	5500	1900	3600	800	2270	900	600	100	300	1670	700	33
SELAL	20930	27185	48115	7960	15190	3270	8890	1360	2910	2230	1940	990	580	1260	1535	25
TRUULET & BULGA	8635	25415	34050	2935	11725	1405	5285	1640	2600	2525	1360	960	880	1775	960	29
TERER & KARETU	21140	22000	43140	1500	13220	4700	9200	1300	3400	3800	1820	700	400	1400	1700	36
TIPAT & TIMDA	3270	7645	10915	990	1880	700	1750	500	2005	1080	500	390	500	390	200	31
TOTAL FOR PROVINCE	209680	278665	488345	49180	120825	36005	79200	12305	45430	32650	30660	14090	11715	29910	25775	39

SIZE - TOTAL VALUE OF LOAN

TABLE - 2

DISTRIBUTION OF LOANS BY RATE OF INTEREST AND SIZE OF LOAN FOR PROVINCE

RATE OF INTEREST (\$ PER YEAR)	SIZE OF LOAN (RTH. \$)													AVERAGE SIZE OF LOAN
	1-5	6-10	11-15	15-20	21-25	26-30	31-40	41-50	51-60	61-80	81-100	101+	TOTAL	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
0	26565	51840	16950	33785	6160	22700	16825	17225	7275	7370	16185	17335	240215	45
1 - 3	-	-	-	85	-	-	100	70	-	-	190	-	445	63
6 - 10	-	760	100	300	-	205	-	-	140	20	555	400	2480	68
11 - 15	100	500	260	-	-	-	220	300	100	400	100	620	2760	104
16 - 20	-	500	200	510	-	400	200	735	-	-	2235	1150	5930	107
21 - 30	100	1015	620	2120	400	270	1115	210	-	-	535	365	6750	43
31 - 40	990	1200	1045	280	910	1340	490	490	490	-	920	295	8450	36
41 - 60	4475	13875	4840	11365	1195	3980	3415	2380	1425	945	3135	1970	53000	33
61 - 80	1230	3505	2385	2500	400	2445	920	1170	1055	355	515	345	16825	30
81 - 100	4060	6805	2245	4885	850	1905	1925	1285	335	300	465	865	25925	27
101 - 150	6985	30220	4955	18220	1530	9155	5890	6085	2980	2125	4570	2170	74885	31
151 - 200	1860	5400	1305	3895	710	1510	865	500	90	200	405	100	16840	21
201 +	2815	5105	1100	1855	150	1520	685	210	200	-	100	100	13840	17
TOTAL	49180	120825	36005	79800	12305	45430	32650	30660	14090	11715	29910	25775	488345	39

SIZE OF LOAN = TOTAL VALUE OF LOAN

TABLE - 10

DISTRIBUTION OF LOANS BY RATE OF INTEREST & SOURCE OF LOAN FOR PROVINCE

SOURCE OF LOAN	NO. OF LOANS HAVING RATE OF INTEREST (% PER YEAR)														
	NOT STATED	0	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+	TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Own Landlord	-	10445	-	-	-	-	560	495	1840	690	1025	2790	1520	480	19845
Trader	-	31570	-	370	700	1110	1120	1190	5905	2205	2935	19530	3385	2705	72725
Landowner	-	63075	155	725	500	2605	1160	2470	18165	5690	7575	22110	3320	3975	131525
Church	-	100	-	-	-	-	-	-	-	-	-	50	-	-	150
Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	132900	290	1385	1460	2115	3910	3825	26710	8240	14190	50045	8315	6310	259695
Not Stated	-	2125	-	-	190	100	-	470	380	-	200	360	300	370	4405
TOTAL	-	243215	445	2480	2760	5930	6750	8450	53000	16325	25925	94885	16840	13840	488345

TABLE - 11

DISTRIBUTION OF DEFINITE LOANS BY SOURCE AND PERIOD OF LOAN FOR PROVINCE

SOURCE OF LOAN	NUMBER OF LOANS HAVING PERIOD (MONTHS)							TOTAL
	0-3	4-6	7-9	10-12	13-18	19-24	25+	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Own Landlord	775	4465	3820	3240	400	-	200	12900
Trader	2945	7340	6165	4480	260	-	270	21460
Landowner	4425	16450	18180	14325	1200	1230	1600	57410
Church	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-
Others	7105	32005	32250	39260	1110	2170	1450	115350
Not Stated	-	690	680	490	100	200	400	2560
TOTAL	15250	60950	61095	61795	3070	3600	3920	209680
PERCENTAGE	7.3	29.1	29.1	29.5	1.4	1.7	1.9	100.0

TABLE - 1

DISTRIBUTION OF LOANS BY SOURCE AND PURPOSE OF LOANS FOR PROVINCE

PURPOSE OF LOAN	SOURCE OF LOAN																							
	OWN LANDLORD			TRADER			LANDOWNER			CHURCH			BANK			OTHERS			NOT STATED			TOTAL		
	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)
Purchase of Food	500	17.8	10	3900	15.5	29	5300	14.1	27	-	-	-	-	-	-	13900	17.2	20	100	20.0	6	23700	16.1	23
Purchase of Clothing	400	14.3	17	1600	5.4	28	3100	8.3	14	-	-	-	-	-	-	11000	13.6	18	-	-	-	16100	11.0	18
Payment of Medical Expenses	100	3.6	60	1500	6.0	65	1700	4.5	41	-	-	-	-	-	-	6500	8.1	28	-	-	-	3500	6.7	35
Purchase of House or Building Materials	-	-	-	400	1.6	113	700	1.9	212	-	-	-	-	-	-	800	1.0	214	-	-	-	1900	1.3	191
Expense on Ceremonies	400	14.3	30	2000	7.9	52	3500	9.3	69	-	-	-	-	-	-	5800	7.2	47	-	-	-	11700	8.0	54
Payment of Taxes	700	25.0	33	8100	32.3	34	8200	21.9	25	-	-	-	-	-	-	16200	20.1	24	200	40.0	30	33400	22.8	27
Purchase of Land	-	-	-	200	0.8	55	900	2.4	146	-	-	-	-	-	-	800	1.0	39	-	-	-	1900	1.3	94
Purchase of Seeds, Tools, I/I Equipment	100	3.6	7	-	-	-	-	-	-	-	-	-	-	-	-	300	0.4	5	-	-	-	400	0.3	6
Purchase of Livestock	-	-	-	300	1.2	31	500	1.3	20	-	-	-	-	-	-	1400	1.7	30	-	-	-	2200	1.5	28
Fer Trailing	200	7.1	27	1000	4.0	77	900	2.4	70	-	-	-	-	-	-	1900	2.3	55	-	-	-	4000	2.7	62
Other Expenses	400	14.3	89	6100	24.3	90	12700	33.9	72	-	-	-	-	-	-	22100	27.4	55	100	20.0	41	41400	28.2	45
Not Stated	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100	20.0	5	100	0.1	5
TOTAL	2800	100.0	41	25100	100.0	53	37500	100.0	53	-	-	-	-	-	-	50700	100.0	35	500	100.0	22	146400	100.0	43
PERCENTAGE	2.2	x	x	17.1	x	x	25.6	x	x	-	x	x	-	x	x	54.8	x	x	0.3	x	x	100.0	x	x

TABLE - 2

DISTRIBUTION OF LOANS BY TENANCY OF RECIPIENT HOUSEHOLD & SOURCE OF LOAN FOR PROVINCE

TENANCY	SOURCE OF LOAN															
	OWN LANDLORD		TRADER		LANDOWNER		CHURCH		BANK		OTHERS		NOT STATED		TOTAL	
	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
Owners only	-	-	7100	60	10200	60	-	-	-	-	32400	41	100	6	49800	47
Tenants only	1100	24	5200	42	4100	30	-	-	-	-	14500	22	100	5	25000	28
Owner-Cum-Tenants	100	18	200	48	800	27	-	-	-	-	2700	22	-	-	3800	24
Not Stated	1600	46	12600	54	22400	54	-	-	-	-	31100	37	300	34	68000	46
TOTAL	2800	41	25100	53	37500	53	-	-	-	-	60700	35	500	22	146600	43

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TABLE - 1

DISTRIBUTION OF LOANS BY TENANT OF RECIPIENT & PURPOSE OF LOAN FOR PROVINCE

TENANT	PURPOSE OF LOAN																											
	PURCHASE OF FOOD		PURCHASE OF CLOTHING		PAYMENT OF MEDICAL EXPENSES		PURCHASE OF HOUSE OR BUILDING MATERIALS		EXPENSES ON CEREMONIES		PAYMENT OF TAXES		PURCHASE OF LAND		PURCHASE OF LIVESTOCK		PURCHASE OF SEEDS, TOOLS, R/R EQUIPMENT		FOR TRADING		OTHER REASONS		NOT STATED		TOTAL			
	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)		
Owners only	6600	27	6300	19	4100	38	1100	174	3100	61	10400	29	600	46	1000	37	100	3	1200	51	15300	72	-	-	-	-	49800	47
Tenants only	3600	18	2500	17	2000	33	100	70	2300	23	7100	22	-	-	400	8	100	7	500	71	6300	42	100	5	25000	28		
Owner-Cum-Tenants	1000	14	400	11	200	10	-	-	300	37	300	33	400	24	-	-	-	-	400	40	800	29	-	-	-	3800	24	
Not Stated	12500	23	6900	17	3500	37	700	238	6000	63	15600	28	900	156	800	27	200	6	1900	72	19000	69	-	-	-	68000	46	
TOTAL	23700	23	16100	18	9800	34	1900	191	11700	54	33400	27	1900	94	2200	28	400	6	4000	62	41400	65	100	5	148000	43		

TABLE - 4

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY INDEBTEDNESS AND BY NUMBER OF
OUTSTANDING LOANS FOR PROVINCE

NUMBER OF OUTSTANDING LOANS	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (NTH. \$)												AVERAGE AMOUNT OF INDEBTEDNESS	
	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+		TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1	6000	13100	10700	10700	19200	10000	16500	4700	7600	4800	3100	4300	110700	56
2	100	900	400	900	1500	400	2000	1900	1000	1500	400	900	11900	82
3	-	200	100	400	400	200	600	300	300	300	200	700	3700	110
4 and above	-	-	-	-	100	-	-	-	-	100	-	-	200	76
TOTAL	6100	14200	11200	12000	21200	10600	19100	6900	8900	6700	3700	5900	126500	60

AMOUNT OF INDEBTEDNESS = TOTAL STILL DUE

TABLE - 5

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY AMOUNT OF INDEBTEDNESS & TENANCY FOR PROVINCE

TENANCY	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (ETH. \$)													AVERAGE AMOUNT OF INDEBTEDNESS
	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+	TOTAL	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Owners only	1300	2900	3100	3400	8600	4000	7200	2500	3100	3000	1200	2100	42400	66
Tenants only	1200	2900	2100	3200	3300	1500	3200	1000	1700	600	400	200	21400	42
Owner-Own-Tenants	200	300	400	200	700	200	600	400	-	-	100	-	3100	37
Not stated	3400	3100	5600	5200	8600	4800	8100	3000	4100	3100	2000	3600	59600	63
TOTAL	6100	14200	11200	12000	21200	10600	19100	6900	8900	6700	3700	5900	126500	60

AMOUNT OF INDEBTEDNESS - TOTAL STILL DUE

TABLE - 6

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY AMOUNT OF INDEBTEDNESS IN DIFFERENT AWRAJAS

AWRAJA	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (ETB. \$)													AVERAGE AMOUNT OF INDEBTEDNESS	
	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+	TOTAL		PERCENTAGE
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
ARERO	-	-	-	200	-	200	100	100	200	-	100	200	1100	0.9	160
DERASSA	400	2600	1500	2200	3000	1700	2200	1100	1300	600	300	300	17200	13.6	46
JEMJEM	200	800	300	700	300	300	400	200	100	-	-	100	3400	2.7	38
SIDAMA	2200	4300	1500	4700	7200	4600	8400	2500	4300	3800	2500	3500	49500	39.1	75
WOLLAMO	3300	6500	7900	4200	10700	3800	8000	3000	3000	2300	800	1800	55300	43.7	50
TOTAL FOR PROVINCE	6100	14200	11200	12900	21200	10600	19100	6900	8900	6700	3700	5900	126500	100.0	60

AMOUNT OF INDEBTEDNESS = TOTAL STILL DUE

TABLE - 7

NUMBER OF LOANS BY TYPE AND MODE OF REPAYMENT FOR PROVINCE

TYPE OF LOAN	MODE OF REPAYMENT															
	CASH ONLY		PRODUCE ONLY		ARTICLES ONLY		LABOUR ONLY		OTHER		ANY COMBINATION		NOT STATED		TOTAL	
	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
Cash only	80200	35	6200	23	-	-	-	-	100	60	-	-	56500	57	143000	43
Produce only	100	16	1100	40	-	-	-	-	-	-	-	-	100	8	1300	36
Articles only	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	100	6 ⁵	-	-	-	-	200	14	-	-	100	33	400	17
Any combination	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Not Stated	900	16	-	-	-	-	-	-	-	-	100	21	900	15	7900	16
TOTAL	81200	35	7400	25	-	-	-	-	300	29	100	21	57600	56	146600	43

AMOUNT OF LOAN = TOTAL VALUE OF LOAN

TABLE - 8

DISTRIBUTION OF LOANS BY SIZE IN DIFFERENT AMRAJAS

AMRAJA	NUMBER OF LOANS			NUMBER OF LOANS HAVING SIZE (KTH. \$)												AVERAGE SIZE OF LOAN
	DEFINITE	INDEFINITE	TOTAL	1-5	6-10	11-15	16-20	21-25	26-30	31-40	41-50	51-60	61-80	81-100	101+	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
ARERO	700	400	1100	-	200	-	100	-	100	200	200	-	-	-	300	141
DERASSA	15700	2700	18400	2000	4000	3700	2400	500	1600	1400	900	200	200	1000	500	29
JEMJEM	2800	700	3500	300	1200	400	300	200	400	100	300	-	100	100	100	36
SIDAMA	35500	26400	61900	5700	9000	5100	6400	1100	6800	6000	6500	3700	1400	4700	5500	49
WOLLAMO	36000	25700	61700	6100	9900	11900	3300	3500	7800	3300	4600	2900	2100	2600	3700	39
TOTAL FOR PROVINCE	90700	55900	146600	14100	24300	21100	12500	5300	16700	11000	12500	6800	3800	8400	10100	43

SIZE = TOTAL VALUE OF LOAN

TABLE - 9

DISTRIBUTION OF LOANS BY RATE OF INTEREST AND SIZE OF LOAN FOR PROVINCE

RATE OF INTEREST (% PER YEAR)	SIZE OF LOAN (ETH. \$)													AVERAGE SIZE OF LOAN
	1-5	6-10	11-15	16-20	21-25	26-30	31-40	41-50	51-60	61-80	81-100	101+	TOTAL	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
0	7400	10500	7800	5900	2300	8100	4400	4500	2800	1600	3700	5000	64000	47
1 - 5	-	-	100	-	-	-	-	-	-	-	-	200	300	110
6 - 10	-	-	-	300	-	-	-	200	100	100	500	300	1500	85
11 - 15	-	200	-	-	-	-	-	-	100	-	100	300	700	79
16 - 20	200	-	200	100	100	200	100	-	200	-	200	300	1600	56
21 - 30	-	300	300	-	100	400	600	700	200	300	200	200	3300	48
31 - 40	100	200	600	200	100	1700	200	700	300	200	200	100	4600	38
41 - 60	700	700	1000	1200	500	800	2000	700	400	300	800	700	9800	47
61 - 80	200	400	1000	200	200	1000	100	300	500	300	200	600	5000	57
81 - 100	1700	3600	3200	1100	900	2200	1300	2400	1100	800	1100	700	20100	36
101 - 150	1100	2200	2300	1900	400	1200	700	1800	700	100	1000	800	14200	40
151 - 200	700	2200	1800	800	500	500	200	400	400	-	200	400	8100	30
201 +	2000	4000	2800	800	200	600	1400	800	-	100	200	500	13400	27
TOTAL	14100	24300	21100	12500	5300	16700	11000	12500	6800	3800	8400	10100	148600	43

SIZE OF LOAN = TOTAL VALUE OF LOAN

TABLE - 10

DISTRIBUTION OF LOANS BY RATE OF INTEREST & SOURCE OF LOAN FOR PROVINCE

SOURCE OF LOAN	NO. OF LOANS HAVING RATE OF INTEREST (% PER YEAR)														
	NOT STATED	0	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+	TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Own Landlord	-	500	-	200	-	-	100	-	300	100	500	600	100	400	2800
Trader	-	5700	200	200	100	800	700	700	1900	700	4400	3600	2000	4100	25100
Landowner	-	13200	100	600	200	100	1000	1200	2900	1500	5500	3600	2600	5000	37500
Church	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	44600	-	500	400	700	1400	2700	4600	2700	9700	6400	3200	3800	80700
Not Stated	-	-	-	-	-	-	100	-	100	-	-	-	200	100	500
TOTAL	-	64000	300	1500	700	1600	3300	4600	9800	5000	20100	14200	8100	13400	146600

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TABLE - 11

DISTRIBUTION OF DEFINITE LOANS BY SOURCE AND PERIOD OF LOAN FOR PROVINCE

SOURCE OF LOAN	NUMBER OF LOANS HAVING PERIOD (MONTHS)							TOTAL
	0-3	4-6	7-9	10-12	13-18	19-24	25+	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Own Landlord	200	700	400	800	-	100	100	2300
Trader	1400	3000	2900	8100	100	500	800	16800
Landowner	2400	4800	3000	10500	200	900	700	22500
Church	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-
Others	4200	9800	9000	22700	900	1400	900	48900
Not Stated	-	100	100	-	-	-	-	200
TOTAL	8200	18400	15400	42100	1200	2900	2500	90700
PERCENTAGE	9.0	20.3	17.0	46.4	1.3	3.2	2.8	100.0

TABLE - 1

DISTRIBUTION OF LOANS BY SOURCE AND PURPOSE OF LOANS FOR PROVINCE

PURPOSE OF LOAN	SOURCE OF LOAN																							
	ONE LANDLORD			TRADER			LANDOWNER			CHURCH			BANK			OTHERS			NOT STATED			TOTAL		
	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)
Purchase of Feed	600	60.0	14	8800	56.8	22	58586	65.0	17	2000	83.3	17	-	-	-	27100	67.2	18	-	-	-	97086	64.8	18
Purchase of Clothing	-	-	-	1800	11.6	19	9800	10.9	16	100	4.2	30	-	-	-	4100	10.2	15	-	-	-	15800	10.6	17
Payment of Medical Expenses	-	-	-	100	0.7	30	1700	1.9	17	-	-	-	-	-	-	700	1.7	21	100	20.0	100	2600	1.7	22
Purchase of House or Building Materials	-	-	-	200	1.3	30	100	0.1	50	-	-	-	-	-	-	-	-	-	-	-	-	300	0.2	37
Expenses on Ceremonies	100	10.0	30	200	1.3	25	100	0.1	5	-	-	-	-	-	-	-	-	-	-	-	-	400	0.3	21
Payment of Taxes	-	-	-	400	2.6	15	3500	3.9	15	-	-	-	-	-	-	1200	3.0	14	-	-	-	5100	3.4	15
Purchase of Land	-	-	-	100	0.6	20	-	-	-	-	-	-	-	-	-	-	-	-	100	20.0	50	200	0.1	35
Purchase of Livestock	100	10.0	20	900	5.8	40	3100	3.5	49	-	-	-	-	-	-	1500	3.7	51	-	-	-	5600	3.8	47
Purchase of Seeds, Tools, H/H Equipment	200	20.0	8	600	3.9	22	5300	5.9	15	200	8.3	30	-	-	-	1900	4.7	15	-	-	-	8200	5.5	15
For Trading	-	-	-	1100	7.1	36	900	1.0	89	-	-	-	-	-	-	600	1.5	115	-	-	-	2600	1.7	73
Other Reasons	-	-	-	1200	7.7	44	6700	7.4	43	100	4.2	24	-	-	-	3100	7.7	27	-	-	-	11100	7.4	38
Not Stated	-	-	-	100	0.6	12	300	0.3	21	-	-	-	-	-	-	100	0.3	5	300	60.0	10	800	0.5	14
TOTAL	1000	100.0	14	15500	100.0	26	90086	100.0	20	2400	100.0	19	-	-	-	40300	100.0	21	500	100.0	36	149786	100.0	21
PERCENTAGE	1.6	x	x	10.4	x	x	59.0	x	x	1.6	x	x	-	x	x	26.9	x	x	0.3	x	x	100.0	x	x

TIERRA PROVINCE

TABLE - 2

DISTRIBUTION OF LOANS BY TENANCY OF RECIPIENT HOUSEHOLD & SOURCE OF LOAN FOR PROVINCE

TENANCY	SOURCE OF LOAN															
	OWE LANDLORD		TRADER		LANDOWNER		CHURCH		BANK		OTHERS		NOT STATED		TOTAL	
	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
Owners only	-	-	9500	28	62856	21	1300	14	-	-	20000	20	300	40	93986	21
Tenants only	-	-	600	14	4000	25	100	25	-	-	3600	17	-	-	8300	21
Owner-Sub-Tenants	800	16	2900	27	15000	20	600	33	-	-	10200	21	100	8	29600	21
Not Stated	200	6	2500	18	8200	15	400	10	-	-	6500	27	100	50	17900	20
TOTAL	1000	14	15500	26	90056	20	2400	19	-	-	40300	21	500	36	149786	21

DISTRIBUTION OF LOANS BY TENANCY OF RECIPIENT & PURPOSE OF LOAN FOR PROVINCE

TABLE - 1

TENANCY	PURPOSE OF LOAN																										
	PURCHASE OF FOOD		PURCHASE OF CLOTHING		PAYMENT OF MEDICAL EXPENSES		PURCHASE OF HOUSE OR BUILDING MATERIALS		EXPENSES ON CEREMONIES		PAYMENT OF TAXES		PURCHASE OF LAND		PURCHASE OF LIVESTOCK		PURCHASE OF SEEDS, TOOLS, S/H EQUIPMENT		FOR TRADING		OTHER REASONS		NOT STATED		TOTAL		
	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	
Owners only	60286	18	10100	18	1600	27	300	37	400	21	3600	16	100	20	4000	41	4900	16	1800	66	6600	43	300	11	93986	21	
Tenants only	5500	17	700	11	100	25	-	-	-	-	100	20	-	-	700	57	600	14	100	50	500	13	-	-	8300	21	
Owner-Cum-Tenants	17700	20	3200	15	600	12	-	-	-	-	1200	14	-	-	900	60	2700	14	100	20	2900	35	300	23	29600	21	
Not Stated	13600	16	1800	13	300	14	-	-	-	-	200	6	100	50	-	-	-	-	600	105	1100	31	200	4	17900	20	
TOTAL	97086	18	15800	17	2600	22	300	37	400	21	5100	15	200	35	5600	47	8200	15	2600	73	11100	38	800	14	149786	21	

TABLE - 4

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY INDEBTEDNESS AND BY NUMBER OF
OUTSTANDING LOANS FOR PROVINCE

NUMBER OF OUTSTANDING LOANS	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (MTH. \$)												AVERAGE AMOUNT OF INDEBTEDNESS	
	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+		TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1	10600	16900	9566	12000	13100	4000	5600	2000	1000	1100	200	300	76366	25
2	700	700	1700	4400	5300	2500	4300	2300	1500	400	200	300	24300	44
3	100	400	200	600	1200	700	2240	1100	600	400	200	200	7940	61
4 and above	-	-	-	-	-	-	200	-	-	-	-	-	200	54
TOTAL	11400	18000	11466	17000	19600	7200	12340	5400	3100	1900	600	800	108806	32

AMOUNT OF INDEBTEDNESS = TOTAL STILL DUE

TABLE - 5

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY AMOUNT OF INDEBTEDNESS &

TENANCY FOR PROVINCE

TENANCY	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (RHS. \$)												AVERAGE AMOUNT OF INDEBTEDNESS	
	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+		TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Owners only	6700	10900	6366	10900	12600	4600	8040	3000	2200	800	400	700	67206	33
Tenants only	200	1100	1500	400	1400	600	700	300	-	300	-	-	6500	30
Owner-Cum-Tenants	2200	2600	1900	3800	3100	1600	2500	1600	800	600	200	-	20900	34
Not Stated	2300	3400	1700	1900	2500	400	1100	500	100	200	-	100	14200	25
TOTAL	11400	18000	11466	17000	19600	7200	12340	5400	3100	1900	600	800	108806	32

AMOUNT OF INDEBTEDNESS - TOTAL STILL DUE

TABLE - 6

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY AMOUNT OF INDEBTEDNESS
IN DIFFERENT AWRAJAS

AWRAJA	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (ETH. \$)												AVERAGE AMOUNT OF INDEBTEDNESS		
	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+		TOTAL	PERCENTAGE
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
ADWA	3200	4300	3700	5500	5800	1400	2300	700	600	400	-	-	27900	25.6	25
AGAME	1600	1900	1366	1500	2200	700	800	300	200	100	-	200	10866	10.0	29
AXUM	2100	3400	1300	2300	2000	1300	2000	1300	400	-	100	-	16200	14.9	28
ENDERTA	900	1200	1100	2000	3000	1700	2240	1100	300	300	-	100	13940	12.8	37
HULET-AWLALO	1100	1300	600	900	2000	400	800	600	-	100	-	-	7800	7.2	27
RAYA & AZSBO	300	1200	1100	800	1100	700	400	100	100	-	-	-	5800	5.3	23
SHIRN	800	1800	400	1800	1100	500	2400	800	1000	800	400	400	12200	11.2	58
TEMBIEN	1400	2900	1900	2200	2400	500	1400	500	500	200	100	100	14100	13.0	31
TOTAL FOR PROVINCE	11400	18000	11466	17000	19600	7200	12340	5400	3100	1900	600	800	108806	100.0	32

AMOUNT OF INDEBTEDNESS = TOTAL STILL DUE

NUMBER OF LOANS BY TYPE AND MODE OF REPAYMENT FOR PROVIDOR

TYPE OF LOAN	MODE OF REPAYMENT															
	CASH ONLY		PRODUCE ONLY		ARTICLES ONLY		LABOUR ONLY		OTHER		ANY COMBINATION		NOT STATED		TOTAL	
	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
Cash only	47306	20	200	6	-	-	-	-	-	-	200	10	67100	25	114626	23
Produce only	800	32	20980	16	-	-	-	-	-	-	-	-	12800	15	34580	16
Articles only	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	100	6	-	-	-	-	-	-	-	-	-	-	-	-	100	6
Any combination	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Not Stated	200	8	-	-	-	-	-	-	-	-	-	-	100	32	300	16
TOTAL	48406	20	21180	15	-	-	-	-	-	-	200	10	80000	23	149786	21

AMOUNT OF LOAN = TOTAL VALUE OF LOAN

TABLE - 8

DISTRIBUTION OF LOANS BY SIZE IN DIFFERENT AWRAJAS

AWRAJA	NUMBER OF LOANS			NUMBER OF LOANS HAVING SIZE (ETH. \$)												AVERAGE SIZE OF LOAN
	DEFINITE	INDEFINITE	TOTAL	1-5	6-10	11-15	16-20	21-25	26-30	31-40	41-50	51-60	61-80	81-100	101+	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
ADWA	13700	21800	35500	5100	10600	4700	7600	1200	3200	1200	700	400	500	100	-	17
AGAME	6266	8400	14666	2500	4266	2600	2300	800	900	100	600	200	-	300	100	19
AXUM	17100	10900	28000	5100	10300	2100	5400	1400	1300	1200	300	100	400	200	200	16
ENDERTA	12920	5100	18020	1200	3440	2710	3940	900	2200	1700	1100	300	200	200	100	24
HULET AWLALO	4700	4900	9600	2000	2600	1200	1500	300	500	400	800	-	200	-	-	18
HAYA & AZEMO	4800	2100	6900	1200	2400	500	900	400	700	500	200	100	-	-	-	16
SHIRE	4800	14700	19500	2100	4700	900	3100	600	1200	1000	3200	300	400	1200	800	35
TEMBIEN	5600	12000	17600	2600	5900	1900	2500	600	1000	800	1100	400	100	400	300	24
TOTAL FOR PROVINCE	69886	79900	149786	22000	44206	16640	27340	6200	11000	6900	8000	1800	1800	2400	1500	21

SIZE - TOTAL VALUE OF LOAN

TABLE - 2

DISTRIBUTION OF LOANS BY RATE OF INTEREST AND SIZE OF LOAN FOR PROVINCE

RATE OF INTEREST (% PER YEAR)	SIZE OF LOAN (RTH. \$)												AVERAGE SIZE OF LOAN	
	1-5	6-10	11-15	16-20	21-25	26-30	31-40	41-50	51-60	61-80	81-100	101+		TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
0	16700	28333	9700	16300	4000	5900	4100	4800	1200	1400	1200	800	94433	20
1 - 5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 - 10	100	300	100	-	100	-	100	200	-	-	-	-	900	24
11 - 15	-	100	100	-	-	100	-	-	-	100	300	-	700	23
16 - 20	200	100	200	-	-	100	-	500	100	-	100	-	1300	37
21 - 30	-	200	200	500	-	100	500	200	-	-	-	-	1700	28
31 - 40	300	300	600	400	400	1100	100	100	100	-	-	200	3600	34
41 - 60	1000	3900	1480	3300	600	1100	800	500	100	100	300	100	13280	21
61 - 80	700	1500	1700	1000	200	500	200	600	-	200	100	100	6800	23
81 - 100	900	3673	800	2840	400	600	200	300	-	-	-	-	9713	16
101 - 150	1100	5100	1600	2500	500	800	600	500	200	-	400	200	13500	23
151 - 200	400	-	100	200	-	100	-	200	100	-	-	-	1100	24
201 +	600	700	100	300	-	600	300	100	-	-	-	100	2800	22
TOTAL	22000	44206	16640	27340	6200	11000	6900	8000	1800	1800	2400	1500	149786	21

SIZE OF LOAN = TOTAL VALUE OF LOAN

TABLE - 10

DISTRIBUTION OF LOANS BY RATE OF INTEREST & SOURCE OF LOAN FOR PROVINCE

SOURCE OF LOAN	NO. OF LOANS HAVING RATE OF INTEREST (% PER YEAR)														
	NOT STATED	0	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+	TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Own Landlord	-	500	-	100	-	-	100	-	100	-	-	200	-	-	1000
Trailer	-	9500	-	400	200	100	300	200	700	400	1000	1900	-	800	15500
Landowner	-	55933	-	300	400	800	900	2300	7440	5000	6813	8300	700	1200	90086
Church	-	900	-	-	-	-	-	100	600	-	500	300	-	-	2400
Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	27300	-	100	100	400	400	1000	4300	1400	1400	2800	300	800	40300
Not Stated	-	300	-	-	-	-	-	-	100	-	-	-	100	-	500
TOTAL	-	94433	-	900	700	1300	1700	3600	13240	6800	9713	13500	1100	2800	149786

TABLE - 11

DISTRIBUTION OF DEFINITE LOANS BY SOURCE AND PERIOD OF LOAN FOR PROVINCE

SOURCE OF LOAN	NUMBER OF LOANS HAVING PERIOD (MONTHS)							TOTAL
	0-3	4-6	7-9	10-12	13-18	19-24	25+	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Own Landlord	100	800	100	600	-	-	-	1600
Trader	1300	2600	900	300	-	-	-	5100
Landowner	4600	22253	12900	5900	100	400	433	46586
Church	-	500	600	300	-	100	-	1500
Bank	-	-	-	-	-	-	-	-
Others	1100	7400	3800	2300	-	200	200	15000
Not Stated	-	100	-	-	-	-	-	100
TOTAL	7100	33653	18300	9400	100	700	633	69886
PERCENTAGE	10.4	48.2	26.0	13.4	0.1	1.0	0.9	100.0

TABLE - 1

DISTRIBUTION OF LOANS BY SOURCE AND PURPOSE OF LOANS FOR PROVINCE

PURPOSE OF LOAN	SOURCE OF LOAN																							
	OWN LANDLORD			TRADER			LANDOWNER			CHURCH			BANK			OTHERS			NOT STATED			TOTAL		
	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)
Purchase of Feed	3400	63.0	14	12795	57.6	20	33625	60.3	15	100	100.0	7	-	-	-	33275	52.3	14	620	58.5	15	83815	56.6	14
Purchase of Clothing	-	-	-	940	4.2	25	1815	3.3	11	-	-	-	-	-	-	3400	5.4	14	-	-	-	6155	4.1	13
Payment of Medical Expenses	300	5.6	14	620	2.8	54	1000	1.8	13	-	-	-	-	-	-	2100	3.3	31	-	-	-	4020	2.7	26
Purchase of House or Building Materials	305	5.6	71	-	-	-	1300	2.3	73	-	-	-	-	-	-	1600	2.5	36	100	9.5	50	3305	2.2	54
Expenses on Ceremonies	200	3.7	30	1820	8.1	46	2320	4.2	65	-	-	-	-	-	-	4525	7.1	32	-	-	-	8865	6.0	51
Payment of Taxes	300	5.6	27	2290	10.3	26	6630	11.9	23	-	-	-	-	-	-	7990	12.6	14	100	9.4	5	17310	11.7	19
Purchase of Land	100	1.8	25	400	1.8	54	100	0.2	10	-	-	-	-	-	-	-	-	-	100	9.4	40	700	0.5	42
Purchase of Livestock	-	-	-	100	0.9	70	1150	2.1	39	-	-	-	-	-	-	1710	2.7	38	-	-	-	3060	2.1	41
Purchase of Seeds, Tools, E/E Equipment	595	11.0	8	300	1.4	8	1510	2.7	12	-	-	-	-	-	-	2140	3.3	10	-	-	-	4540	3.1	10
For Trading	-	-	-	1200	5.4	74	1085	1.9	49	-	-	-	-	-	-	800	1.3	21	-	-	-	3085	2.1	51
Other Reasons	200	3.7	15	1660	7.5	33	5210	9.3	26	-	-	-	-	-	-	6040	9.5	28	-	-	-	13180	8.8	27
Not Stated	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	140	13.2	33	140	0.1	33
TOTAL	5400	100.0	18	22225	100.0	29	55745	100.0	21	100	100.0	7	-	-	-	63580	100.0	19	1060	100.0	22	148110	100.0	21
PERCENTAGE	3.9	x	x	15.0	x	x	37.3	x	x	0.1	x	x	-	x	x	43.0	x	x	0.7	x	x	100.0	x	x

TABLE - 2

YOUNG PROVINCE

DISTRIBUTION OF LOANS BY TENANCY OF RECIPIENT HOUSEHOLD & SOURCE OF LOAN FOR PROVINCE

TENANCY	SOURCE OF LOAN															
	OWN LANDLORD		TRADER		LANDOWNER		CHURCH		BANK		OTHERS		NOT STATED		TOTAL	
	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
Owners only	-	-	2700	30	13850	29	-	-	-	-	7735	22	100	50	24385	27
Tenant only	5000	18	15305	31	31475	18	100	7	-	-	46285	18	840	16	99005	20
Owner-Own-Tenant	300	13	2400	18	8500	19	-	-	-	-	5700	17	-	-	17200	18
Not Stated	100	24	1820	27	1620	29	-	-	-	-	3860	15	120	39	7520	22
TOTAL	5400	18	22225	29	55745	21	100	7	-	-	6590	19	1060	22	148110	21

TABLE - 1

DISTRIBUTION OF LOANS BY TENANCY OF RECEIPT & PURPOSE OF LOAN FOR PROVINCE

TENANCY	PURPOSE OF LOAN																										
	PURCHASE OF FOOD		PURCHASE OF CLOTHING		PAYMENT OF MEDICAL EXPENSES		PURCHASE OF HOUSE OR BUILDING MATERIALS		EXPENSES OF CEREMONIES		PAYMENT OF TAXES		PURCHASE OF LAND		PURCHASE OF LIVESTOCK		PURCHASE OF SEEDS, TOOLS, H/H EQUIPMENT		FOR TRADING		OTHER REASONS		NOT STATED		TOTAL		
	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	
Owners only	10535	15	1555	11	700	21	905	74	1840	55	4640	31	100	25	860	60	400	7	200	48	2650	34	-	-	24385	27	
Tenants only	59760	16	3820	14	2500	31	1700	55	5925	43	9670	13	400	53	1800	30	3745	10	1385	60	8260	26	40	17	99005	20	
Owner-Own-Tenants	8900	16	200	10	400	21	700	25	800	26	2900	14	280	8	300	50	400	13	200	38	2200	25	-	-	17200	18	
Not Stated	4620	14	580	14	420	36	-	-	300	33	100	2	-	-	100	40	-	-	1300	45	-	-	100	40	7520	22	
TOTAL	83815	16	6155	13	6020	26	3305	54	8865	51	17310	19	700	42	3060	41	4545	10	3085	51	13110	27	140	33	140110	21	

TABLE - 4

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY INDEBTEDNESS AND BY NUMBER OF
OUTSTANDING LOANS FOR PROVINCE

NUMBER OF OUTSTANDING LOANS	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (NTH. \$)												AVERAGE AMOUNT OF INDEBTEDNESS	
	1-5	6-10	11-15	16-20	21-30	31-40	41-50	61-80	81-100	101-150	151-200	201+		TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1	10380	14995	9300	11040	10410	6330	5380	2425	2150	1530	640	520	75100	29
2	700	2300	1100	3005	4385	3540	3060	1900	1120	1100	500	100	22810	45
3	-	300	300	200	990	800	1600	1100	1000	900	200	400	7790	79
4 and above	-	-	-	-	-	-	-	200	100	300	100	-	700	117
TOTAL	11080	17595	10700	14245	15785	10670	10040	5625	4370	3830	1440	1020	106400	37

AMOUNT OF INDEBTEDNESS - TOTAL STILL DUE

TABLE - 5

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY AMOUNT OF INDEBTEDNESS &

TENANCY FOR PROVINCE

TENANCY	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (ETH. \$)												AVERAGE AMOUNT OF INDEBTEDNESS	
	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+		TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Owners only	1680	2760	2160	2660	2815	1205	2400	940	430	910	340	400	18700	44
Tenants only	6910	12435	7540	9765	3970	7055	6300	3785	3020	1800	1000	600	70180	35
Owner-Cum-Tenants	700	1400	700	1400	2500	1700	1100	600	700	600	100	-	11500	38
Not Stated	1730	1000	300	420	500	710	240	300	220	520	-	20	6020	33
TOTAL	11080	17595	10700	14245	15785	10670	10040	5625	4370	3830	1440	1020	106400	37

AMOUNT OF INDEBTEDNESS - TOTAL STILL DUE

TABLE - 6

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY AMOUNT OF INDEBTEDNESS
IN DIFFERENT AWEJAJA

AWEJAJA	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (KWA. \$)												TOTAL	PERCENTAGE	AVERAGE AMOUNT OF INDEBTEDNESS
	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
ARJO	400	1095	800	1600	1310	805	700	-	100	100	100	100	7110	6.7	32
ASOESA	1040	900	760	945	1035	375	100	85	90	90	-	-	5420	5.1	21
GHIMBI	2700	7000	2800	6400	5500	4100	2600	1500	1300	1000	200	300	35400	33.3	33
HORO-GUDRU	1140	1900	1340	1700	2640	1890	1740	1040	1180	540	140	120	15370	14.4	40
KELEN	2500	3700	2300	2000	3300	2300	3200	1900	1400	1700	1000	500	25600	24.2	52
MEKANT	3300	3000	2700	1600	2000	1200	1700	1100	300	400	-	-	17300	16.3	26
TOTAL FOR PROVINCE	11080	17595	10700	14245	15785	10670	10040	5625	4370	3830	1440	1020	106400	100.0	37

AMOUNT OF INDEBTEDNESS = TOTAL STILL DUE

TABLE - 7

NUMBER OF LOANS BY TYPE AND MODE OF REPAYMENT FOR PROVINCE

TYPE OF LOAN	MODE OF REPAYMENT															
	CASH ONLY		PRODUCE ONLY		ARTICLES ONLY		LABOUR ONLY		OTHER		ANY COMBINATION		NOT STATED		TOTAL	
	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
Cash only	52610	23	32935	15	360	12	-	-	1400	11	100	7	29330	29	116735	22
Produce only	2510	12	22270	14	-	-	-	-	-	-	-	-	4525	33	29375	17
Articles only	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	200	53	-	-	-	-	-	-	100	30	-	-	-	-	300	45
Any combination	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Not Stated	400	24	300	15	-	-	-	-	-	-	200	11	600	43	1700	30
TOTAL	55720	23	35505	14	360	12	-	-	1500	12	300	9	34725	29	142110	21

AMOUNT OF LOAN = TOTAL VALUE OF LOAN

TABLE - 2

DISTRIBUTION OF LOANS BY SIZE IN DIFFERENT ARAJAS

ARAJA	NUMBER OF LOANS			NUMBER OF LOANS BY SIZE (STR. \$)												AVERAGE SIZE OF LOAN
	DEFINITE	INDEFINITE	TOTAL	1-5	6-10	11-15	16-20	21-25	26-30	31-40	41-50	51-60	61-80	81-100	101+	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
ARJO	7220	1300	8520	1410	2805	810	1295	200	1000	300	200	200	100	-	200	20
AMCHHA	4770	1410	6180	1330	1490	1070	1045	630	250	100	-	-	85	180	-	17
CHILPI	45300	7000	52300	14300	21100	4400	4600	1500	2500	1300	1200	300	300	300	1100	17
HORO-KUDRU	12190	5520	17710	1750	3800	1880	3020	780	1940	1170	1480	440	460	760	200	27
CHILM	28400	10800	39200	7100	9400	4700	4800	1400	4700	2200	1400	1100	500	800	1100	25
SIKAMT	15100	8500	23600	8100	4600	2400	2100	800	1400	1700	500	800	600	500	100	19
TOTAL FOR PROVINCE	113520	34530	148110	34020	43195	15260	16860	5310	11790	5770	4780	2840	2045	2540	2700	21

SIZE = TOTAL VALUE OF LOAN

DISTRIBUTION OF LOANS BY RATE OF INTEREST AND SIZE OF LOAN FOR PROVINCE

RATE OF INTEREST (% PER YEAR)	SIZE OF LOAN (ETH. \$)												AVERAGE SIZE OF LOAN	
	1-5	6-10	11-15	16-20	21-25	26-30	31-40	41-50	51-60	61-80	81-100	101+		TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
NOT STATED	-	-	-	-	-	-	100	-	-	-	-	-	100	40
0	14890	15665	6930	7640	3285	6120	3490	2720	2040	1405	1890	2100	68175	26
1 - 5	-	-	-	-	-	-	100	100	-	-	-	-	200	43
6 - 10	-	100	-	-	100	200	-	-	-	-	-	-	400	24
11 - 15	-	-	-	100	-	-	-	-	-	-	-	-	100	20
16 - 20	-	200	200	-	100	-	-	-	-	100	200	100	900	94
21 - 30	-	700	100	100	100	-	-	100	-	100	90	100	1390	32
31 - 40	200	300	390	-	300	320	120	-	-	100	100	-	1830	25
41 - 60	520	1300	790	660	200	220	100	100	-	-	100	-	3990	13
61 - 80	1090	1320	645	700	100	600	300	200	-	-	-	100	5055	19
81 - 100	1600	2680	940	1860	140	640	740	520	500	220	20	200	10060	25
101 - 150	4300	6460	2480	2580	385	1600	1020	640	200	120	140	-	19925	16
151 - 200	4720	7820	1400	1600	400	1600	500	300	100	-	-	-	18440	13
201 +	6700	6650	1385	1620	200	490	300	100	-	-	-	100	17545	11
TOTAL	34020	43195	15260	16860	5310	11790	6770	4780	2840	2045	2540	2700	148110	21

SIZE OF LOAN = TOTAL VALUE OF LOAN

WOLLEGA PROVINCE

TABLE - 10

DISTRIBUTION OF LOANS BY RATE OF INTEREST & SOURCE OF LOAN FOR PROVINCE

SOURCE OF LOAN	NO. OF LOANS HAVING RATE OF INTEREST (\$ PER YEAR)														
	NOT STATED	0	1-5	6-10	11-15	15-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+	TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Own Landlord	-	2890	-	-	-	-	100	-	200	100	200	800	400	710	5400
Trailer	-	7425	-	200	-	300	100	100	500	700	1560	3320	5300	2720	22225
Landowner	100	24560	-	100	100	200	790	990	1310	2115	4580	7625	6800	6475	55745
Church	-	100	-	-	-	-	-	-	-	-	-	-	-	-	100
Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	32760	200	100	-	400	300	720	1980	2140	3720	7880	5740	7640	63580
Not Stated	-	440	-	-	-	-	100	20	-	-	-	300	200	-	1060
TOTAL	100	68175	200	400	100	900	1390	1830	3930	5055	10060	19925	18440	17545	148110

TABLE - 11

DISTRIBUTION OF DEFINITE LOANS BY SOURCE AND PERIOD OF LOAN FOR PROVINCE

SOURCE OF LOAN	NUMBER OF LOANS HAVING PERIOD (MONTHS)							TOTAL
	0-3	4-6	7-9	10-12	13-18	19-24	25+	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Own Landlord	600	1610	1995	400	-	-	100	4705
Trader	1740	7695	6470	1720	-	300	100	18025
Landowner	4330	15505	16370	6800	290	500	300	44095
Church	-	100	-	-	-	-	-	100
Bank	-	-	-	-	-	-	-	-
Others	6925	14510	16340	7400	100	100	420	45795
Not Stated	-	420	300	40	-	-	100	860
TOTAL	13595	39840	41475	16360	390	900	1020	113580
PERCENTAGE	12.0	35.1	36.5	14.4	0.3	0.8	0.9	100.0

TABLE - 1

TOTAL PURPOSE

DISTRIBUTION OF LOANS BY SOURCE AND PURPOSE OF LOANS FOR PROVINCE

PURPOSE OF LOAN	SOURCE OF LOAN																							
	OWN LANDLORD			TRADER			LANDOWNER			OUTSIDE			BANK			OTHERS			NOT STATED			TOTAL		
	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN	NO. OF LOANS	%	AV. SIZE OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)
Purchase of Feed	1545	77.2	25	11190	59.7	23	44260	75.7	20	3220	67.4	22	555	100.0	17	25630	71.7	22	630	34.2	15	87030	71.2	21
Purchase of Clothing	100	5.0	22	300	1.6	43	1615	3.1	16	400	8.4	18	-	-	-	2110	5.9	13	100	5.4	27	4625	3.9	15
Payment of Medical Expenses	-	-	-	100	0.5	10	330	0.6	14	-	-	-	-	-	-	100	0.3	50	-	-	-	530	0.4	20
Purchase of House or Building Materials	-	-	-	100	0.5	100	215	0.4	31	-	-	-	-	-	-	-	-	-	-	-	-	315	0.3	53
Expenses on Ceremonies	130	6.5	18	355	1.9	20	445	0.8	37	100	2.1	18	-	-	-	1255	3.5	25	-	-	-	2285	1.9	26
Payment of Taxes	-	-	-	3230	17.2	26	4775	8.2	14	300	6.3	66	-	-	-	2220	6.2	21	120	6.5	6	10645	8.7	20
Purchase of Land	-	-	-	265	1.4	238	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	265	0.2	238
Purchase of Livestock	125	6.3	40	1000	5.3	44	2685	4.6	58	355	7.4	83	-	-	-	2130	6.0	95	-	-	-	6295	5.2	69
Purchase of Seeds, Tools, H/H Equipment	-	-	-	100	0.5	3	495	0.8	10	-	-	-	-	-	-	265	0.7	6	-	-	-	860	0.7	8
Fer Trading	-	-	-	1440	7.7	91	485	0.8	95	100	2.1	33	-	-	-	300	0.8	35	-	-	-	2325	1.9	82
Other Reasons	100	5.0	10	555	3.0	75	2735	4.7	86	300	6.2	75	-	-	-	1765	4.9	42	-	-	-	5455	4.5	69
Not Stated	-	-	-	120	0.7	50	200	0.3	19	-	-	-	-	-	-	-	-	-	995	53.9	18	1315	1.1	21
TOTAL	2000	100.0	24	18755	100.0	35	58440	100.0	25	4775	100.0	33	555	100.0	17	35775	100.0	27	1845	100.0	17	122145	100.0	27
PERCENTAGE	2.5	x	x	15.4	x	x	46.9	x	x	3.9	x	x	0.5	x	x	29.3	x	x	1.5	x	x	100.0	x	x

WOLLO PROVINCE

TABLE - 2

DISTRIBUTION OF LOANS BY TENANCY OF RECIPIENT HOUSEHOLD & SOURCE OF LOAN FOR PROVINCE

TENANCY	SOURCE OF LOAN															
	OWN LANDLORD		TRADER		LANDOWNER		CHURCH		BANK		OTHERS		NOT STATED		TOTAL	
	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN	NO. OF LOANS	AVERAGE SIZE OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
Owners only	-	-	6935	30	18360	21	3220	37	555	17	15405	32	745	11	45220	27
Tenants only	440	39	1995	35	5170	20	200	18	-	-	4740	27	200	36	12745	26
Owner-Cum-Tenants	325	13	2305	43	4725	28	455	24	-	-	4115	29	500	17	12425	30
Not Stated	1235	25	7520	37	30185	27	900	23	-	-	11515	21	400	18	51755	27
TOTAL	2000	24	18755	35	58440	25	4775	33	555	17	35775	27	1845	17	122145	27

DISTRIBUTION OF LOANS BY TENANT OF RECIPIENT & PURPOSE OF LOAN FOR PROVINCE

TENANT	PURPOSE OF LOAN																										
	PURCHASE OF FOOD		PURCHASE OF CLOTHING		PAYMENT OF MEDICAL EXPENSES		PURCHASE OF HOUSE OR BUILDING MATERIALS		EXPENSES ON CEREMONIES		PAYMENT OF TAXES		PURCHASE OF LAND		PURCHASE OF LIVESTOCK		PURCHASE OF SEEDS, TOOLS, & EQUIPMENT		FOR TRAINING		OTHER REASONS		NOT STATED		TOTAL		
	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS	AV. SIZE OF LOAN	NO. OF LOANS
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	
Owners only	29740	21	2825	17	430	22	115	40	730	20	6295	21	-	-	2390	98	230	9	700	106	1370	47	395	15	45220	27	
Tenants only	10035	23	500	9	-	-	-	-	355	5	355	6	-	-	825	82	-	-	355	48	200	32	120	50	12745	26	
Owner-Cum-Tenants	7640	19	200	10	-	-	-	-	870	36	595	25	100	300	1365	49	-	-	115	100	1040	63	500	17	12425	30	
Not Stated	39615	21	1300	20	100	10	200	60	330	34	3400	20	165	200	1715	40	630	8	1155	76	2845	84	300	25	51755	27	
TOTAL	87030	21	4825	15	530	20	315	53	2285	26	10645	20	265	238	6295	69	860	8	2325	82	5455	69	1315	21	122145	27	

TABLE - 4

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY INDEBTEDNESS AND BY NUMBER OF
OUTSTANDING LOANS FOR PROVINCE

NUMBER OF OUTSTANDING LOANS	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (STR. \$)													AVERAGE AMOUNT OF INDEBTEDNESS
	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+	TOTAL	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1	14425	17965	10705	10410	12315	5820	8500	2510	3280	1455	1355	1360	90100	33
2	185	1485	1740	1910	1785	1965	1140	540	300	200	100	200	11550	36
3	-	200	200	350	700	465	400	85	130	100	100	100	2830	57
4 and above	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	14610	19650	12645	12670	14800	8250	10040	3135	3710	1755	1555	1660	104480	34

AMOUNT OF INDEBTEDNESS - TOTAL STILL DUE

TABLE - 5

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY AMOUNT OF INDEBTEDNESS & TENANCY FOR PROVINCE

TENANCY	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (RTH. \$)													AVERAGE AMOUNT OF INDEBTEDNESS
	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+	TOTAL	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Owners only	6430	8385	4370	5245	6725	2425	3450	1125	940	955	540	185	40775	30
Tenants only	1450	2235	1940	1000	1680	1045	1070	405	300	300	150	100	11675	35
Owner-Cum-Tenants	1495	1915	1290	1245	1175	1170	2030	200	615	200	-	100	11435	33
Not Stated	5235	7115	5045	5180	5220	3610	3490	1405	1855	300	865	1275	40595	38
TOTAL	14610	19650	12645	12670	14800	8250	10040	3135	3710	1755	1555	1660	104480	34

AMOUNT OF INDEBTEDNESS = TOTAL STILL DUE

TABLE - 6

DISTRIBUTION OF INDEBTED HOUSEHOLDS BY AMOUNT OF INDEBTEDNESS IN DIFFERENT AMRAJAS

AMRAJA	NO. OF HOUSEHOLDS REPORTING AMOUNT OF INDEBTEDNESS (ETH. \$)														AVERAGE AMOUNT OF INDEBTEDNESS
	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+	TOTAL	PERCENTAGE	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
AMBASSEL	2670	4995	1795	2030	2420	1470	1745	595	485	200	140	-	18545	17.8	26
ANSA	40	125	225	140	300	100	525	-	100	100	100	-	1755	1.7	50
DESSIE-ZURIA	1650	755	1095	1130	3015	2305	1305	525	100	-	150	85	12115	11.6	33
KALU	600	900	1100	1000	400	200	800	200	700	300	-	100	6300	6.0	41
LASTA	2145	3380	2430	2220	3040	915	400	550	-	355	300	100	15835	15.2	31
RAYA & KOBO	100	400	350	300	400	400	200	-	-	100	-	100	2350	2.2	56
WADLA-DELANTA	1000	1300	500	100	500	100	-	-	200	-	-	-	3700	3.5	16
WAO	2200	1300	1700	1200	1300	800	2200	500	300	400	-	-	11900	11.4	30
WERE-HIMENU	1900	4200	1200	1900	1700	800	1400	400	600	200	200	200	14700	14.1	32
WERE-ILU	300	1025	1410	1170	300	750	770	100	1125	-	400	810	8160	7.8	64
YEJU	2005	1270	840	1480	1425	410	695	265	100	100	265	265	9120	8.7	35
TOTAL FOR PROVINCE	14610	19650	12645	12670	14800	8250	10040	3135	3710	1755	1555	1660	104480	100.0	34

AMOUNT OF INDEBTEDNESS = TOTAL STILL DUE

TABLE - 7

NUMBER OF LOANS BY TYPE AND MODE OF REPAYMENT FOR PROVINCE

TYPE OF LOAN	MODE OF REPAYMENT															
	CASH ONLY		PRODUCE ONLY		ARTICLES ONLY		LABOUR ONLY		OTHER		ANY COMBINATION		NOT STATED		TOTAL	
	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN	NUMBER OF LOANS	AVERAGE AMOUNT OF LOAN
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
Cash only	20100	33	345	7	-	-	-	-	-	-	360	10	69125	31	90530	31
Produce only	1050	7	10665	14	-	-	-	-	-	-	230	7	17900	16	29845	15
Articles only	-	-	-	-	-	-	-	-	-	-	-	-	100	27	100	27
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Any combination	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Not stated	100	5	-	-	-	-	-	-	-	-	-	-	1570	15	1670	15
TOTAL	21250	32	11610	14	-	-	-	-	-	-	590	9	88695	28	122145	27

AMOUNT OF LOAN = TOTAL VALUE OF LOAN

TABLE - 8

DISTRIBUTION OF LOANS BY SIZE IN DIFFERENT AWRAJAS

AWRAJA	NUMBER OF LOANS			NUMBER OF LOANS HAVING SIZE (ETH. \$)												AVERAGE SIZE OF LOAN
	DEFINITE	INDEFINITE	TOTAL	1-5	6-10	11-15	16-20	21-25	26-30	31-40	41-50	51-60	61-80	81-100	101+	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
AMBASSEL	7265	14535	21800	5170	5765	1905	2325	1135	1455	1110	1545	580	215	455	140	21
AWSA	540	1740	2280	165	125	425	240	100	200	225	400	-	-	400	-	39
DESSIE-ZURIA	4335	10050	14385	2390	2165	1295	2005	505	2260	1685	1220	85	440	250	85	27
KALU	3600	3400	7000	700	1700	1100	1000	200	100	200	100	600	200	700	400	37
LASTA	1425	15245	16670	2885	4100	1905	2120	655	2085	1415	200	200	350	-	755	30
RAYA & KOBO	400	2150	2550	300	500	250	400	100	300	300	100	100	100	-	100	27
WADLA-DELANTA	1200	3300	4500	2300	1000	400	200	200	100	100	-	-	-	200	-	13
WAG	3700	11000	14700	3000	3700	1900	2100	300	600	500	900	600	200	100	200	21
WERE-HIMENU	2800	14200	17000	3300	5300	1100	2100	800	1200	500	800	400	200	900	400	25
WERE-ILU	3505	6965	10470	1410	2920	700	1085	100	300	750	370	-	200	325	1110	49
YEJU	4255	6535	10790	2870	2360	1285	1035	530	940	80	660	200	265	100	465	26
TOTAL FOR PROVINCE	33025	89120	122145	24490	29635	12265	14610	5225	9540	6865	6835	2765	2170	4030	3055	27

SIZE = TOTAL VALUE OF LOAN

TABLE - 2

DISTRIBUTION OF LOANS BY RATE OF INTEREST AND SIZE OF LOAN FOR PROVINCE

RATE OF INTEREST (% PER YEAR)	SIZE OF LOAN (RHS. #)													AVERAGE SIZE OF LOAN
	1-5	6-10	11-15	16-20	21-25	26-30	31-40	41-50	51-60	61-80	81-100	101+	TOTAL	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
0	17085	19530	9105	10245	3755	6770	4495	5465	2045	1770	2780	2260	85305	27
1 - 5	-	-	-	-	-	-	-	-	-	-	-	710	710	217
6 - 10	-	100	-	-	-	-	-	100	-	-	-	-	200	26
11 - 15	-	-	100	-	100	-	-	-	100	-	100	100	500	70
16 - 20	295	200	-	-	155	150	-	200	-	200	-	100	1300	40
21 - 30	-	200	80	520	165	600	500	-	100	-	-	200	2365	31
31 - 40	300	1295	500	100	-	620	200	300	120	-	-	-	3435	20
41 - 60	1085	2085	780	1285	100	400	670	-	400	100	400	-	7305	24
61 - 80	1145	1355	100	600	-	100	-	220	-	-	-	-	3520	10
81 - 100	1485	1315	300	540	200	100	-	-	-	-	200	-	4140	13
101 - 150	1610	2630	1000	1100	650	700	900	200	-	100	550	285	9725	29
151 - 200	1085	420	100	220	-	100	-	165	-	-	-	-	2090	11
201 +	400	505	200	-	100	-	100	245	-	-	-	-	1550	18
TOTAL	24490	29635	12265	14610	5225	9540	6865	6895	2765	2170	4030	3655	122145	27

SIZE OF LOAN = TOTAL VALUE OF LOAN

TABLE - 10

DISTRIBUTION OF LOANS BY RATE OF INTEREST & SOURCE OF LOAN FOR PROVINCE

SOURCE OF LOAN	NO. OF LOANS HAVING RATE OF INTEREST (% PER YEAR)														
	NOT STATED	0	1-5	6-10	11-15	16-20	21-30	31-40	41-60	61-80	81-100	101-150	151-200	201+	TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Own Landlord	-	1400	-	-	-	-	-	100	200	-	200	100	-	-	2000
Trader	-	12165	-	-	100	300	400	515	1455	765	965	1520	470	100	18755
Landowner	-	42590	610	100	300	645	665	1120	2685	2355	1240	4145	1155	830	58440
Church	-	710	-	100	100	200	600	700	700	200	400	765	100	200	4775
Bank	-	-	-	-	-	155	200	100	100	-	-	-	-	-	555
Others	-	26950	100	-	-	-	500	900	2050	200	1095	3195	365	420	35775
Not Stated	-	1490	-	-	-	-	-	-	115	-	240	-	-	-	1845
TOTAL	-	85305	710	200	500	1300	2365	3435	7305	3520	4140	9725	2090	1550	122145

TABLE - 11

DISTRIBUTION OF DEFINITE LOANS BY SOURCE AND PERIOD OF LOAN FOR PROVINCE

SOURCE OF LOAN	NUMBER OF LOANS HAVING PERIOD (MONTHS)							TOTAL
	0-3	4-6	7-9	10-12	13-18	19-24	25+	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Own Landlord	125	200	115	440	-	-	-	880
Trader	455	790	805	3110	300	100	330	5890
Landowner	2440	5375	2250	6640	215	100	565	17585
Church	-	100	100	200	-	-	-	400
Bank	-	-	-	155	-	-	-	155
Others	400	1505	1960	3410	100	40	-	7415
Not Stated	-	-	460	240	-	-	-	700
TOTAL	3420	7970	5690	14195	615	240	895	33025
PERCENTAGE	10.4	24.1	17.2	43.0	1.9	0.7	2.7	100.0

1. Sample Design

A stratified two-stage sampling design was adopted for the Second Round National Sample Survey in the rural areas. The whole country (excluding Eritrea and nomadic areas in the other provinces - see Annex 4 for a complete list of rural areas not covered in the MSS 2nd Round), was at first stratified into about 450 weredas into which the country is divided for administrative purposes.

Within each wereda, a complete list of all the administrative sub-divisions was prepared for use as the first stage sampling frame.

In the case of weredas with less than 30 sub-divisions, the first stage sampling consisted of selecting two sub-divisions with probability proportional to their administrative population counts, or some other suitable measure of size if available, otherwise with equal probability.

When there are 30 or more sub-divisions in a wereda, two pairs of two contiguous sub-divisions were selected, by selecting two nucleus sub-divisions by the above method, and then selecting a neighbouring sub-division for each nucleus with equal probability among all its contiguous neighbours.

For the second stage sampling all the households residing in a selected sub-division were listed, and a proportion sampled for further inquiries by systematic sampling after stratification by household class (i.e. owner, tenant, etc.) such that the overall sampling fraction is 1 in 100.

Method of Estimation

As outlined in the sampling design two methods were utilized depending on the number of sub-divisions in a vereda.

A. When the number of sub-divisions is less than 30, two sub-divisions were selected at random with probability proportional to some size measure if available, otherwise with equal probability. At the second stage, all the households in a selected sub-division were listed down and a proportion selected to be canvassed by systematic sampling with a random start after determining the sampling interval. The sampling interval, k , was chosen so that

$$k_1 = 200 p_1, \text{ where}$$

p_1 = probability of selection of the i th sample sub-division.

When the sample aggregates, in the respective sub-divisions, for any desired characteristic, such as the number of persons, is multiplied by the inverse sampling fraction, i.e. 100 and the resultant totals for the two sub-divisions added up, this will give the vereda estimates.

Hence if we denote by t_1 and t_2 the respective sample totals for the two selected sub-divisions for a particular vereda, vereda estimates will be given by

$$100t_1 + 100t_2$$

B. When the number of sub-divisions in a vereda is more than 30, two pairs of two contiguous sub-divisions were selected, by selecting two nucleus sub-divisions either with probability proportional to size if available, otherwise with equal probability, and then selecting a neighbouring sub-division for each nucleus with equal probability among all its contiguous neighbours. For the second stage sampling, all the households residing in each of the selected sub-divisions were listed and a proportion sampled for further inquiries such that the overall sampling fraction is 1 in 100.

To get an estimate for the vereda for any desired characteristic, e.g., the number of persons or households, the following estimating formula was used.

$$\frac{1}{2} \left[\frac{\frac{k_{1N} t_{1N}}{n_{1N}} + \frac{k_{1c} t_{1c}}{n_{1c}}}{\frac{p_{1N}}{n_{1N}} + \frac{p_{1c}}{n_{1c}}} + \frac{\frac{k_{2N} t_{2N}}{n_{2N}} + \frac{k_{2c} t_{2c}}{n_{2c}}}{\frac{p_{2N}}{n_{2N}} + \frac{p_{2c}}{n_{2c}}} \right]$$

where k_{iN} = sampling interval for i th selected nucleus subdivision
($i=1,2$)

p_{iN} = probability of selecting the i th nucleus subdivision
($i=1,2$)

n_{iN} = number of contiguous neighbouring subdivisions for the
 i th nucleus subdivision ($i=1,2$)

t_{iN} = sample total of the characteristic in the i th nucleus
subdivision ($i=1,2$)

k_{ic} = sampling interval for the selected contiguous subdivision
to the i th nucleus subdivisions ($i=1,2$)

p_{ic} = probability of selecting the selected contiguous subdivision
to the i th nucleus subdivision ($i=1,2$)

n_{ic} = number of contiguous neighbouring subdivision to the selected
contiguous subdivision to the i th nucleus subdivision ($i=1,2$)

t_{ic} = sample total of the characteristic in the chosen subdivision
contiguous to the i th nucleus subdivision.

The sampling intervals k_{iN} and k_{ic} have been fixed such that

$$k_{iN} = 200 \left(p_{iN} + p_{ic} \frac{n_{iN}}{n_{ic}} \right) \quad i = 1, 2$$

$$k_{ic} = 200 \left(p_{ic} + p_{iN} \frac{n_{ic}}{n_{iN}} \right) \quad i = 1, 2$$

Since t_{10} , t_{10} , t_{20} and t_{20} represent the sample totals in the respective pairs of contiguous subdivision, by multiplying each of these totals by the inverse sampling fraction, i.e., 100, the wereda estimate is obtained.

When the wereda estimate has been obtained by using either A or B, as appropriate, the Awraja estimate totals are obtained by adding the wereda estimates. The same procedure was followed to get the final province and country aggregates (for the surveyed areas).

SURVEY DATES IN THE PROVINCES

(NATIONAL SAMPLE SURVEY, SECOND ROUND)

	<u>PROVINCE</u>	<u>SURVEY DATE</u>
1.	ARUSSI	November 1968 - March 1970
2.	BALE	December 1970 - February 1971
3.	BEGEMDIR . & SEMIEN	November 1968 - July 1969
4.	GEMU GOFFA	November 1968 - June 1970
5.	GOJAM	January 1971 - May 1971 (Metekel Awraja was surveyed in January & February of 1968)
6.	HARARGE	November 1968 - September 1969
7.	ILLUBABOR	November 1968 - May 1969 (Gambella Awraja was surveyed in March of 1968)
8.	KEFFA	November 1968 - March 1969
9.	SHOA	November 1968 - June 1970
10.	SIDAMO	November 1968 - December 1969
11.	TIGRE	November 1968 - December 1969
12.	WOLLEGA	November 1968 - April 1970
13.	WOLLO	November 1968 - May 1970

AREAS NOT SURVEYED DURING THE FIRST AND SECOND ROUNDS OF THE NATIONAL SAMPLE SURVEY

PROVINCE	FIRST ROUND		SECOND ROUND	
	AWRAJA	WEREDA	AWRAJA	WEREDA
BALE	All Awrajae		Iltara	
			Dalle	a) Mota Walabu
			Abe	a) Hajtu
BENSHANG & GEMAL	Yegara	a) Selit Bahera		
	"	b) Volkalt		
ERITREA	All Awrajae		All Awrajae	
GAMBOJA	Celeb & Hamar Baga		Goffa	a) Fula-Baga
			Celeb	a) Celeb b) Muraibodi
GUJAN	Metakel			
HARARGE	The 6 Awrajae of the Ogaden		Caragurecha	a) Denkel b) Ayikha c) Gowane
			The 6 Awrajae of Ogaden	
ILLUABOR	Gambella		Gambella	Akoto
KEFFA	Kadji		Kadji	a) Biro b) Tirmaid
SIDAMA	Borena		Borena	
			Araro	a) Araro b) Tartele c) Yabelle
			Jahjan	a) Arrossa
TIGRE		Seven miktil weredas in Agane, Eulet Awlalo, Euderta and Raya & Azebo	Agane	a) Dalaj
			Alwa	a) Eniafalasi
WOLLO	Awa		Borena	
			Wadia Delanta	a) Wadia Dawunt
			Awa	a) Afambo b) Awa

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