

Cash Flow Study

Kota District



Centre for microFinance, Jaipur

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CASH FLOW STUDY OF URBAN POOR

District: Kota

1. Introduction

Microfinance (mF) has largely remained a rural phenomenon, which is generally operated through the Self Help Groups (SHG) promoted in rural areas. There is definitely a need to focus on alleviating rural poverty and mF has been a proven measure in that respect. But with the increasing urbanisation, urban poverty has also emerged as a core area to address. As per the Census 2001, though the urban poor constitute around 35% - 40% of the total urban population only 0.01% of them have access to formal banking (CMF, 2006). They face a daily struggle to balance their low income and household expenditure especially in case of emergencies.

But not much has been studied with regard to the financial needs of urban poor. To fill up this gap, the Centre for Microfinance (CMF), Jaipur has undertaken a study on cash flow pattern of urban poor in five cities of Rajasthan – Bikaner, Kota, Jaipur, Jodhpur, and Udaipur. The objectives of the study are:

- To understand the existing pattern of cash flow, acquisitions, investments and credit amongst the urban poor in Rajasthan.
- To identify opportunities of interventions for ensuring timely access to financial services at fair terms
- To act as a benchmark on the financial needs of the urban poor in the state.

To understand these aspects a survey of 1058 households (HH) was carried out. A structured questionnaire was used for data collection. The number of households covered in the study in various cities is as follows:

Bikaner	163 HH
Jaipur	304 HH
Jodhpur	214 HH
Kota	211 HH
Udaipur	166 HH

This report has been prepared on the basis of the data collected in the city of Kota. This included a survey of 211 households primarily from the slum areas (Khand Gawdi, Nanda ji ki Badi and Hussain Nagar). In terms of Municipal Wards, the surveyed households are from Ward No. 23 and Ward No. 19 . The residents of these areas are primarily the natives of Rajasthan particularly from the city of Kota.

The report has been structured in seven sections. This section introduces the study, the second section gives an overview of the respondent profile, the third section describes the asset owned by the respondents and its source of finance, the fourth section describes the income, expenditure, and savings of the households, the fifth section describes the life cycle events and credit need, the sixth section describes the indebtedness and other financial aspect, and the last section concludes the study and draws some implications for financial institutions.

2. Profile of the Respondent Households

Of the 211 HH covered in the study, 86% are male-headed and 14% are female-headed. Of the household surveyed, 12% have been living for less than five years, 14% for 5-10 years, and 73% of the respondents have been living in the area for more than 10 years as given in Figure 1.

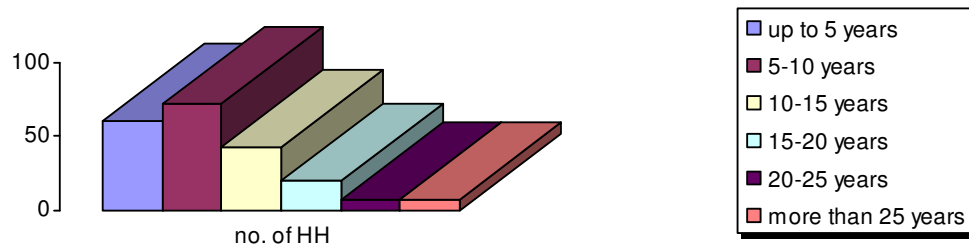


Figure 1: Resident for Number of Years

In terms of social groups, 45% belong to SC and ST categories. From the other groups, 25% are OBC and 30% belong to the general categories. Of the respondents, 43% are listed as below poverty line (BPL) households, 41% told that they are above poverty line (APL), while 16% do not know about their BPL/APL status. Literacy rate of the area is 85%.

Of the surveyed households 75% own a house, while 25% do not. The average value of the houses is Rs. 0.37 lakh (85% houses are priced at Rs. 0.15 lakh). 7% houses have both kitchen and toilet, while 15% have the kitchen facility only and 15% have only toilet facility, rest 63% have none of these two facilities. Only 21% of the houses have pucca roof, while the rest 79% have kutchra roof. 86% of the houses have electricity, while others do not have this utility. Regarding facility of water, 25% have a tap at home, while 73% use the community. Figure 2 depicts the facilities these households have.

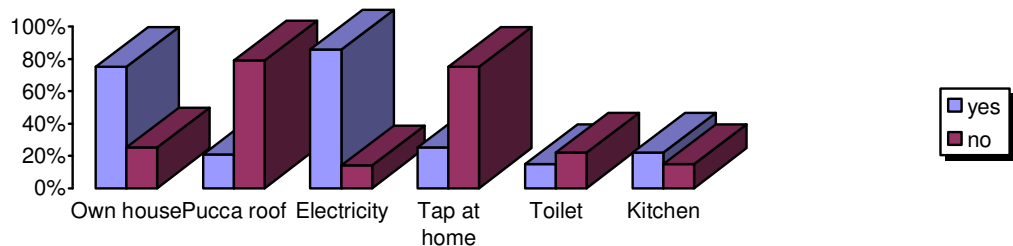


Figure 2: Household Facilities

Thus the general well-being of the area is not quite good; 63% of HH neither have a toilet nor a kitchen, 79% live under kutchra roof, 14% do not have electricity, 71% are illiterates, 43%

of the HHs is living below the poverty line – these indicate the poor socio-economic conditions of the area. It is interesting to know how they manage their finances to make their ends meet. The following sections make an attempt to understand the same.

3. Assets and Source of Finance

The households surveyed have movable assets like Televisions, furniture, and almirah valued Rs. 1921 per household on an average. Televisions are owned by majority of the households (52%) This is followed by the ownership of the fans and radio which is 18% and 11% respectively. Only four households own a cycle and one household each own a LPG, Thela and VCD respectively. Furniture which comprises of chairs/ tables, almirah and sewing machine is owned by 17 households (8%). As the Figure 3 shows, the major source of finance has been from the household's own savings which contributes to 55% of the total amount, followed by the moneylenders (21%). Banks/ finance companies contribute only 3% of the value of assets, while 12% has been contributed from gifts, and 3% has been borrowed from friends and relatives.

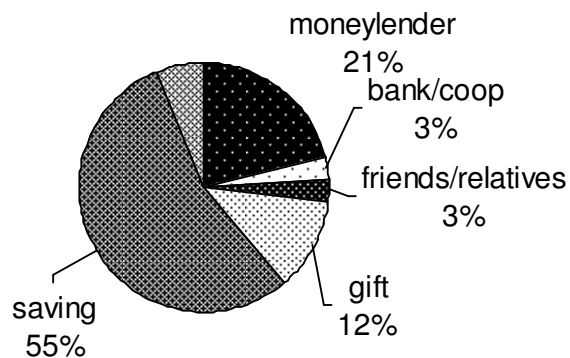


Figure 3: Source of Finance for Purchasing Assets

As the results bring out, about 55% of the total amount spent from assets has been financed out of own savings followed by borrowings made from moneylenders.

Thus, the households have on an average borrowed an amount of Rs. 1826/- for purchasing the assets. In all there has been 59 such instances where assets have been purchased with the source of finance not being gift or own saving. About 65% of this has been lent by moneylenders, followed by bank/ cooperative and friends and relatives which stand at 12% each.

Thus it can be observed that the formal financial sector (Banks/ Cooperatives) contributes a very small proportion of the total amount of finances required for acquisition of the assets. In fact the 14% share cannot be taken at its face value as only 2% of households have accessed to this source of finance only in 0.4% of occasions. Excluding the own savings and gifts, the figures turns out to be 29% of amount of finance in only 4% instances. In terms of the number of instances of providing loan for purchase of assets, moneylenders have contributed on two-third occasions, while friends and relatives have contributed on about one fifth occasions.

Now let's analyse the situation household-income-wise. Earlier it has been mentioned that the average spending on assets has been Rs. 1921 per household. The maximum spending by a household has been Rs 10000, while 10 household have spent nothing on any asset (this means they own no asset). In fact the first quartile (25%) people have spent only 1.1% of the total spending on the assets, the first half of households have spent only 8.4% of the, and the first three-fourth of households have spent only 22.5% of the amount.

4. Income, Expenditure, and Savings

4.1. Employment and Income

On an average there are two earning members per household, and they are involved in occupational work or are employed at offices in the form of help age workers. The main primary employments are reported to be that of sweeping, daily labour, driving, beldari, running camel cart, running shops etc as given in the Appendix II. Some of the households also have a secondary mode of employment which contributes to their annual income and this employment is in the form of small household activities carried out like papad making, bidi making and a few of them own petty shops. On a majority, the jobs are of a temporary nature, with large chunk forming the daily wage labourers while only a small amount of people being self employed. This can be represented as follows.

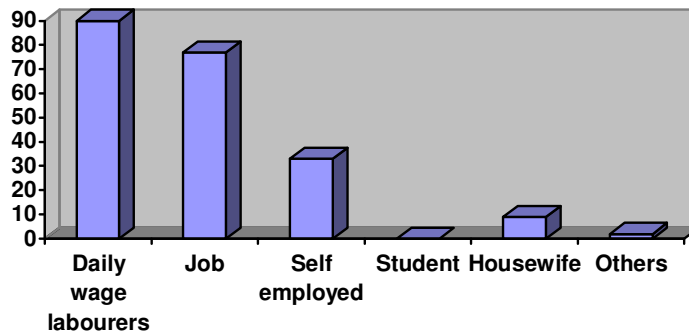


Figure 4: Employment details of the households

The average income of the surveyed households comes to be Rs. 42,804/- per annum of which the occupational income contributes 89% while the rest is contributed by rent and

other sources. The income from primary employment contributes 74% of the total income, while the secondary employment contributes about 4%. Based on the responses, the income groups can be classified into four as follows. The table also shows the expenditure of these four groups.

Table 1: Income and Expenditure of sample HH (Monthly)

(in rupees)

No	Income group	Total Income	Average Income/HH	Total Expenditure	Average Expenditure/HH
1	500 – 2000	69850	1455	66076	1376
2	2000-5000	377060	2674	426182	3001
3	5000-8000	44500	5562	102337	6019
4	8000-13000	39900	9975	88056	11007

It is apparent from the above table, that from income group second onwards, the average monthly expenditure of the household exceeds the average monthly income of the household. This explains why these households have to struggle to make their ends meet. The following figure gives a representational picture of the income and the expenses of the households surveyed.

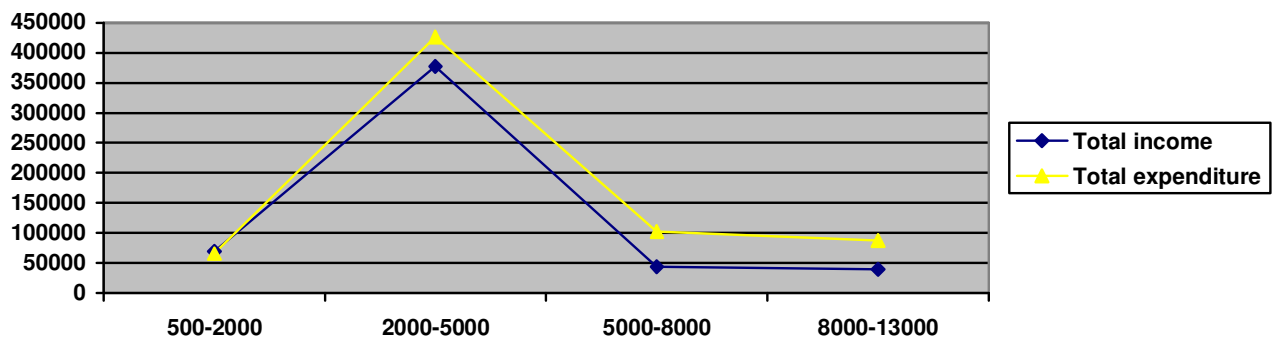


Figure 5: Income and Expenditure of households

The peaks in the above figures show that from the income group two onwards expenditures of the households is higher than the income. Considering the socio-economic and the employment status of the population surveyed, it is evident that most the expenditures would be on consumption. As we say, earn and spend on a daily basis.

The following section gives details about the expenditures of the households that were surveyed.

4.2. Expenditure

In terms of expenditure, the average annual expenditure of the sample households is Rs. 38824/-. The lowest 25% income group spends Rs. 16519/- per annum, while the highest 25% income groups spends Rs. 132084/- per annum.

What are the heads of expenditure on which the households spend? Figure 4 shows the details. It can be observed that the expenditure on food is highest i.e. 35% of total expenditure, followed by the expenditure on debt servicing i.e. 16% of total expenditure. Cooking fuel takes another 6% that is the expenditure which can be included in the expenditure on food.

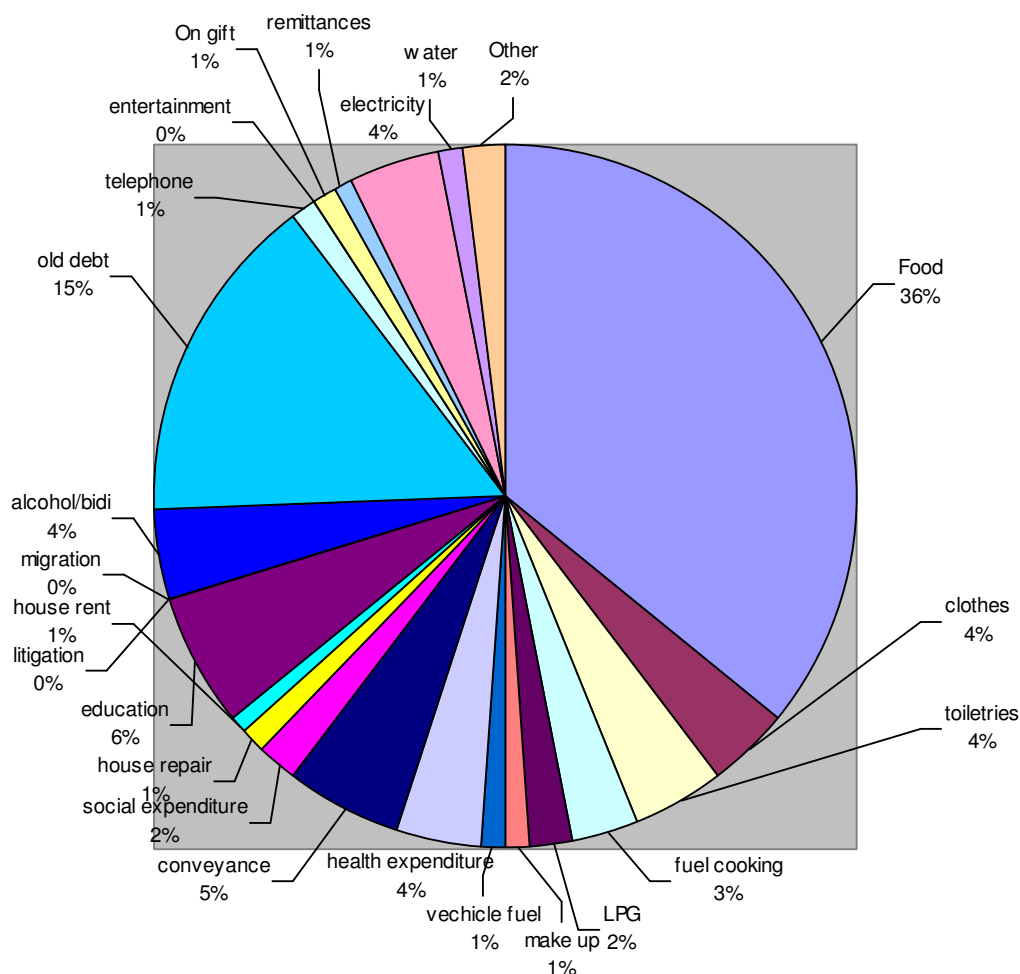


Figure 6 : Household Expenditures

If we look the expenditure from the point of view of percentage of income, we can find that the expenditure on food and cooking fuel together consumes 41% of the total income. Debt servicing consumes 16% of the total income. Thus food, cooking fuel, and debt servicing takes half of the total income as given in Table 4. It can be further observed that about 4% of income is spent on consumption of alcohol/ bidi. Expenditure on minor health related expenses is about 4% of income. Thus, on the whole it can be said that the consumption expenses are prioritised by the households.

Table 2: Household Expenditures

Item of Expenditure	Average annual expenditure/ HH in Rs.	Percentage of expenditure	Percentage of income
Food expenditure	14128	36%	33%
Clothes	1477	4%	3%
Toiletries	1695	4%	4%
Cooking fuel	1250	3%	3%
LPG	702	2%	2%
Make up	335	1%	1%
Vehicle	276	1%	1%
Health expenditure	1640	4%	4%
Conveyance	2138	5%	5%
Social expenditure	984	2%	2%
Education	2283	6%	5%
House repair	509	1%	1%
House rent	466	1%	1%
Litigation	49	0%	0%
Migration	129	0%	0%
Alcohol/Bidi	1635	4%	4%
Old debt	5914	15%	14%
Remittances	530	1%	1%
Telephone	473	1%	1%
Entertainment	179	0%	0%
Electricity	1709	4%	4%
Water	236	1%	1%
Gifts	332	1%	1%
Other	626	2%	2%

It is interesting to see that the same amount of income and expenditure is consumed by all the above heads. It is as good as saying that whatever is earned by the household is lost in their consumption.

4.3. Savings

Of the many savings options available in the city, the population surveyed mostly have their savings in the form of cash at home. Of the 211 households surveyed, all households save at home in addition to other places like Banks/Co -ops, Chit funds, SHGs, Post Offices, NBFCs/Private companies.

The percentage of households saving at various places can be shown by the figure below. The average saving of a household stands at Rs. 1424/- ; periodicity of which differs from household to household.

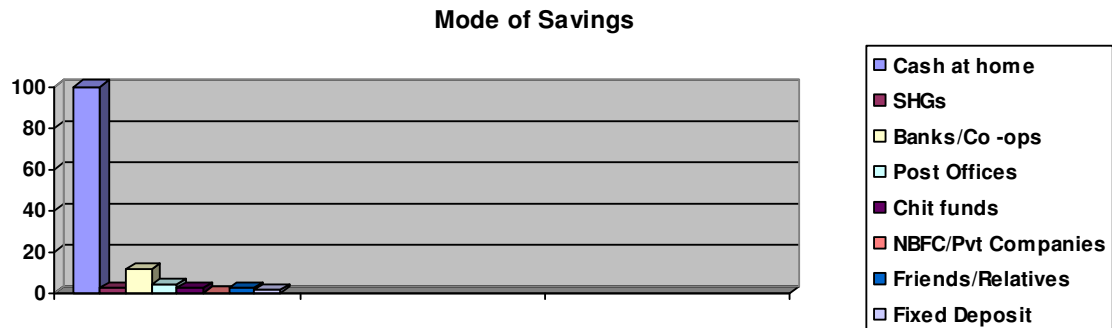


Figure 7: Mode of Savings

Thus, it is seen that cash at home is the most suited option that the households choose to avoid the other transaction costs involved in saving with formal institutions.

The following table and figure explain the mode of savings and the periodicity with which they are saved.

Table 3: Saving and Periodicity

	No. of HH	Saving Amount in Rs	percent	Periodicity						
				Daily	Weekly	Monthly	Half yearly	Yearly	Whenever available	Others
Bank/Coop	24	127280	11%	0	0	15	1	1	3	5
Cash at Home	189	80360	90%	54	5	126	0	1	0	3
Chit Fund	5	780	2%	0	1	4	0	0		
NBFC/Private Company	1	2400	0%	0	0	1	0	0	0	0
Fixed Deposit	2	50330	1%	0	0	1	0	0	1	0
Post Office	9	22400	4%	0	0	9	0	0		
SHG	4	750	2%	1	0	3	0	0		
Friends and relatives	3	16200	1%	1	0	2	0	0	0	0
Total household saving	211	300500		56	6	161	1	2	4	8
Average		Rs. 1424								

saving per household								
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In terms of periodicity, monthly mode of saving is followed in 78% instances, followed by daily deposits (12%) as given in Figure 5.

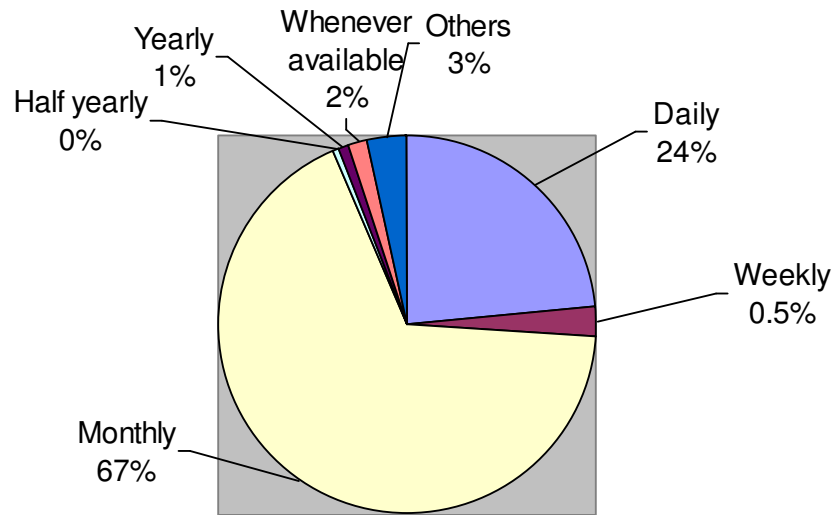


Figure 8: Periodicity of Saving

Thus broadly we have three modes (frequency) of saving– daily, monthly, and whenever money is available. The preference depends upon the nature of the primary employment in the household. This can be summarised as follows:

- 81% of people in regular service (as primary employment) prefer the monthly mode of saving
- 78% of daily labourers prefer monthly mode of saving, while 19% follow daily savings
- Of the self-employed people, 32% save in daily mode, while 57% save in monthly mode.
- About 10% savings have been done in ‘when money is available’ mode
- Yearly savings have been done only by 3% people in regular service

Interestingly, in terms of criteria for choosing a particular institution/place for depositing money, people look primarily at accessibility and liquidity. About 90% cases accessibility and in 81% cases liquidity is the ‘very important’ cause of saving in a particular place. A majority of the respondents mentioned that interest rate is just irrelevant in making this decision, while security has been referred as the ‘very important’ criterion. Banks are considered to be the more secure than cash at home. However, in terms of accessibility, bank deposits do not match the ease of cash at home. Table 6 gives more details about this.

Table 4: Why do people choose to keep savings at home?

	Accessibility	Interests	Security	Liquidity
Very Important	174	3	55	169

Important	8	2	133	14
Not so important		26	5	21
less important		21	5	7
Irrelevant	29	159	13	0
Total	211	211	211	211

5. Life Cycle Events

Events such as births, marriages, deaths, accidents, health problems usually are unplanned for and hence the BPL populations experience financial shocks with the advent of such events. In such situations then, money is borrowed from informal sources since these events bring urgency with them due to which formal financial organisations cannot be approached.

The following table gives a description of the spending made by the population surveyed on the unprecedented events over the past 10 years. It also gives information about the source of financing to meet the expenses.

Table 5: Expenditure on Life Cycle Events (in the past 10 years)

Lifecycle event	No. of events	Total amount spent	Average per event	self finance	Asset sale	Gift	credit	govt aid
Marriage	78	3575000	45833	26%	4%	0%	71%	0.0%
Child birth	101	1709901	16930	16%	0%	0%	45%	0.0%
Health expenses	77	1398500	18162	10%	3%	2%	96%	0.0%
House construction	112	6547000	58455	25%	1%	5%	69%	0.0%
Death	29	695000	23965	27%	34%	0%	48%	0.0%
Litigation	2	40000	20000	38%	0%	0%	38%	0.0%
Others	24	410500	17104	17%	1%	0%	80%	0.0%
Total	423	13734300	32470	21%	8%	3%	63%	0.0%
Average/HH		13223						

As is evident from the above table, for all the unprecedented events, the financial need at most of the times is met through credit. Almost, on an average 64% of the financial needs are met through credit. It is seen that on an average a marriage ceremony costs Rs. 45833 while house construction (fixed asset) costs about Rs. 58455. It is interesting to note that the health expenses come much later in the order of expenses.

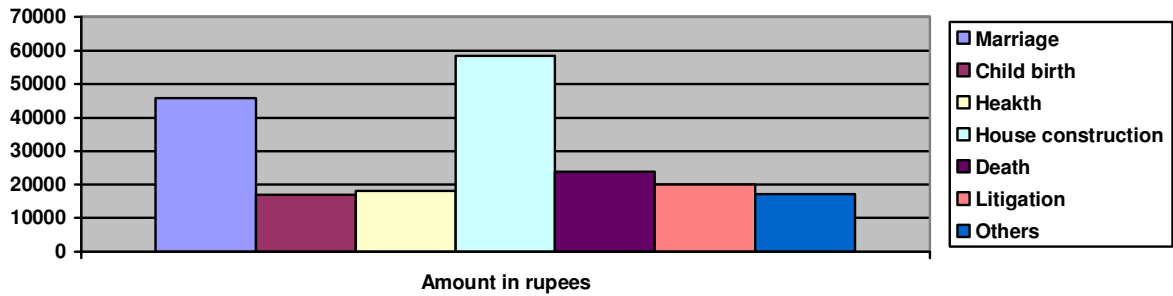


Figure 9: Expenses by the households

The spending on the life cycle events also depend on the economic class the population surveyed belongs too. The lower 25% of the income group spends less as compared to the other groups, the highest spending being done by the upper 25% income group. For credit, there are various sources of finance as well. This is represented in the following figure.

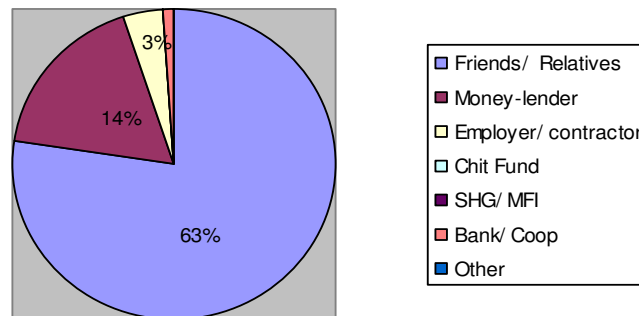


Figure 10: Sources of finance for life-cycle events.

It is interesting to know however that there is some expenditure in the life cycle events where the people haven't used any of their credit sources. Such incidents include deaths in the family and litigation.

The credit sources used for financing needs by the surveyed population, levy various interest rates which essentially depends upon the source. Widely though, the interest rates range from 1% to 6%. Friends and relative levy anything between 2% to 5%. It goes as greater the acquaintance lower is the interest rate as there is a cushion of trust among the people you lend to.

6. Indebtedness and Other Financial Aspects

6.1. Indebtedness

All the credit requirements together, the surveyed households have taken some or other loans from various sources. The average amount of credit of the surveyed households comes out to be Rs. 0.35 lakh per household as shown in Table 10. Friends and relatives here also are the major source of credit, from which 77% of households have obtained credit, followed by moneylenders (13%), and banks and cooperatives (11%).

Table 6: Source of Credit and Rate of interest

	Bank/ coop	Employ er	Friends/ relatives	Money- lenders	others	Total
No. of households	11	2	93	16	3	125
No. of occasions	16	2	98	23	6	145
Amount borrowed in Rs.	12,53,400	90,000	32,80,300	10,75,700	45,000	5744400
Average indebtedness in Rs.						35,242
Average rate of interest (monthly)	1.19%	3%	2.43%	3.08%	2.33%	2.40%
Yearly interest rate*	14%	36%	29%	37%	28%	29%

* calculated at simple interest rate

The average amount of credit per household from the various sources of finance, the banks and cooperatives have provided the highest amount i.e. 0.88 lakh followed by moneylenders (0.58 lakh), employers (0.45 lakh), and friends and relatives (Rs. 0.32 lakh). In overall terms, friends/relatives have provided 61% of total credit, while banks and cooperatives have provided 19%, followed by moneylenders (18%).

The credit requirement of people varies greatly from household to household; Table 11 shows that 23% of people have not taken any debt, another 7% have the requirement up to Rs. 5000-only. About half of the people have an indebtedness ranging from Rs. 5000 to Rs. 50,000. In all, 18% of households have an indebtedness of more than Rs. 50,000/-.

Table 7: Credit Requirement of Households

	Nil	< Rs. 5000	Rs.5000- 10000	Rs. 10000- 25000	Rs. 25000- 50000	Rs. 50000 to Rs. 1 lakh	>Rs. 1 lakh
No. of HH	38	12	23	23	38	18	11
Percent of HH	23%	7%	14%	14%	23%	11%	7%

6.2. Interest Rate

As stated above although the interest rates levied on the credit/loans differ from source to source, the periodicity of repayment also differs from source to source. Usually formal sources of finance like the banks and the cooperatives have a monthly repayment schedule while the informal sources like friends and relatives and moneylenders allow a flexible

repayment. The following figure shows the periodicity of repayment of the surveyed population.

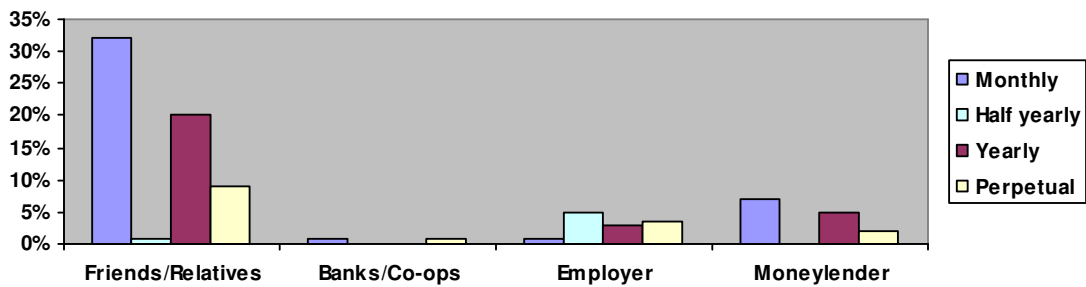


Figure 11: Periodicity of repayment

Overall, monthly repayment option has been followed by 83% instances, 4% cases yearly repayment option is followed, while in rest 13% cases repayment done on perpetual outstanding basis (i.e. payment is made when money is available). Although there is a flexibility of repayment when the money is borrowed from informal sources, by and large it is seen from the responses obtained during the survey that the people prefer a monthly mode of repayment the most.

6.3. Purpose of Credit

Of all the occasions that the credit is taken, it is commonly observed that the most common reasons for which the surveyed population borrows money is mostly consumption and asset building, for eg social events like marriages, child births, and assets like house. There are also occasions when the money is borrowed to meet emergency health expenses. (Table 12).

There also exists a correlation between the credit source and the credit purpose. Banks usually give credit for social consumption, building assets (house), and for educational purposes, but not for daily consumption, and health related expenses. Moneylenders have paid for all purposes except for acquiring an asset. Friends and relatives have lent money for all purposes, including emergencies (presumably) related to health, and also for daily consumption. The following table explains the same:

Table 8: Purpose of obtaining credit (Number of Households)

Source	Purpose							Total
	Daily Consumption	Social Consumption	Health related expenses	Capital investment	Purchase of house/ repair	Education	Others	
Bank/Coo	0		0		1		1	2
Employer	0	4	1	0	1	0	0	6
Friends/		62	24		58		8	144

Moneylenders		12	18	0	7	0	2	37
Others					1		1	2
Total	0	78	43		68		12	191

When questioned why they prefer a particular source of credit, the respondents had a good deal of rational thinking to it. They said that collateral becomes a hindrance when they approach the formal organisations for obtaining credit. Also in emergency situations, it becomes difficult to cater to banks and co-ops since their loan procedures are time consuming. At such instances, they prefer loans from their friends/ relatives or moneylenders.

Broadly speaking, there could be an opportunity for the financial institutions that can operate at a slightly lower interest rate than the money lenders who charge more than 3% of interest, but at the same time they have to be more accessible than banks in terms of providing for purposes like social consumption and for meeting health related emergencies. Another point to be noted is that for enterprising activities only 4% cases loans have been taken. This indicates that the existing financial institutions are not confident of the reliability of success of such ventures. A hand-holding support mechanism for enterprising activity along with loans for investment can not only help boosting the economy but it can also improve the livelihoods of the people.

6.4. Remittances

Of the total population surveyed, only 22 people (10%) of the people spend on remittances. The amount ranges from petty Rs.100 to a maximum of Rs. 60000. The total amount remitted last year by the surveyed population is Rs. 163900. As per the respondents there is no specific periodicity with which they incur the remittances. The remittances usually involve sending money back to their villages (native places) from which they hail. On a general basis, they send money back home as and when it is available. Of the 22 people, 4 people send it weekly, 4 send it monthly, 5 people send it quarterly, 2 people send it half yearly and yearly each and the rest send it as and when the money is available. But the respondents said that this order is likely to change each month, depending upon the influx of their cash flow.

6.5. Insurance

Of the 211 respondents, 30 respondents (14%) have purchased or more insurance products. Except for 2 people of the 30, all have purchased life insurance products. About 76% of the households have purchased insurance for a single member while 24% have purchased for two members. The premium paid ranges from Rs. 275/- to Rs. 9600/- per month. The maturity period ranges from 1 year to 60 years (in about 50% of the cases the maturity is for 20 years). The premium is paid monthly (43%), while in 23% it is paid half-yearly, and in 24% it is paid yearly. Thus the coverage of insurance in the area is very poor and there is ample scope for expanding it.

7. Concluding Remarks

7.1. Conclusions

From the above observations the following conclusions can be made:

- The surveyed households has a surplus economy in terms of regular income and expenditure, however, meeting the long terms needs of creating assets, incurring social expenditures and life cycle events, the household turn into a deficit situation as given follows:

Average annual income:	Rs. 42804/-
Average annual expenditure:	Rs. 38824/-
Average savings of a household:	Rs. 1424/-
Average debt of a household:	Rs. 35,242/-

- Thus an average households' saving is equal to about its two weeks of income, but the debt amounts to about eight months of income.
- Social consumption and housing (purchase/ repair) are the most important causes of obtaining a loan which together covers 61% of the instances for which loan is taken. The next most important cause of indebtedness is daily consumption and health related expenses together covering 27% of the instances in which a loan has been taken.
- Friends and relatives have provided 61% of the total credit, followed by Banks/ cooperatives (19%), and money lenders (18%), while the employers have provided only 2% of the credit. However, the number of instances in which friends and relatives have provided loan is still higher (77%), which also means that average loan is higher in case of Banks of cooperatives.
- The average interest paid to serve the credit is 2.4% per month. The formal sources of credit have been the cheapest ones charging 1.2% interest per month, while the moneylenders have charged the highest, i.e. 3.08% per month.
- The rate of interest also depends on the frequency of repayment, the average rate of interest in monthly 2.34%, for perpetual outstanding basis repayment 2.92%, while the rate of interest in the case of yearly repayment schedule is as high as 3.4% per month.
- For saving, accessibility, security, and liquidity are the main criteria for choosing the place of savings has to be made. Rate of interest is a very less important criterion for saving. For obtaining credit, the important criteria for choosing creditor are need of collateral, accessibility, and cost of credit; while adequacy of amount is a slightly less important reason.
- As the area has residents primarily from the same district or from the neighbouring districts, the remittance is directly handed over by the person who is sending it. Only 7% cases remittance has been observed.
- Insurance has been purchased by less than 20% households (15% single member, 5% two members). In 97% cases it has been a life insurance product, while in only one instance a health insurance product has been purchased.

7.2. Implications for Financial Institutions

Other than banks/cooperatives no other institution is working there particularly to provide savings/credit services. There is no MFI/ NBFC working in the area. There is ample scope for such agencies to operate in the area.

A Financial institution may take care of the a few things while operating or before starting its operation in the area:

- People have low accessibility to low interest loans of Banks; any loan product priced below that of the money lenders is definitely going to be taken if they are easily accessible
- Monthly mode of saving and repayment has been the mostly widely followed frequency. No instance of weekly or daily repayment has been observed. As SHGs have started operating in the area, these options can be included which can help expanding the credit base.
- There is a lot of scope for expanding the coverage of insurance services.
- While the economy is running on net deficit, it has also been observed that there is not much effort in extending finance for enterprising activities. Only in 4% cases loans have been taken for such purpose. A hand-holding support mechanism in such activities can ensure viability of such initiatives, and it can improve the livelihoods of people too.

References:

CMF (2006) 'Reaching the Other 100 million Poor in India', Centre for Micro Finance, India

Appendix I: Assets owned by the households

Asset	No. of HH	No. of Asset	Amount Spent	Percentage of household	Percentage of amount spent to total
Almirah	28	31	64400	17%	4%
Bed	1	1	2500	1%	0%
Chair/Table	45	132	33500	28%	2%
Cooler	16	19	40700	10%	2%
Cycle	94	105	123880	58%	7%
Fan	104	145	101500	64%	6%
LPG	30	35	74900	18%	4%
Mobile	49	53	77124	30%	4%
Moped	3	3	23600	2%	1%
Motorcycle	4	4	125500	2%	7%
Radio	24	24	6500	15%	0%
Rickshaw	1	1	165000	1%	9%
Sewing Machine	16	16	17600	10%	1%
Tape Recorder	8	8	8500	5%	0%
Thari	1	1	50000	1%	3%
Thela	1	1	1600	1%	0%
TV	73	74	300650	45%	17%
VCD	10	10	20050	6%	1%
Others	23	32	531900	14%	30%
	531	695	1769404		100%

Appendix II: Employment

Primary Employment				Secondary Employment	
Employment	no	Employment	no	Employment	no
Almari making	1	Nagar Nigum Work	6	Begging	1
animal husbandry	1	Oon Chatai	10	Dairying/animal husbandry	6
Army	1	Painting	1	Factory Worker	1
Beldari	50	Papad Making	3	Kabadi ka Work	1
Belgadi running	4	Paper Supply	1	Kirana Shop	6
Camel Cart	8	Pashu Chara ki	1	Labour	2
Chara Khali Karna	2	Railway Worker	1	LIC Agent	1
Driver	27	Seat Cover Bana	1	Maid	2
Electrician (Govt)	1	Shoe Polish	2	Oon Chatai	2
Factory worker	2	Shop	1	Pension	1
Farmer	2	Shop helper	1	Papad Making	19
Gas Agency Work	1	shop-bidi	1	Sweeper	8
Helper	1	shop-iron	3	Tailoring	2
Hospital worker	1	shop-kirana	4		
Hotel Waiter	1	shop-tea	1		
Kabadi	1	Sweeper	33		
Kariger (Mason)	1	Tantrik	1		
Labour	60	Tin shed making	2		
LIC Agent	1	Tyre Puncture	1		
Maal Dona	1	vendor-fruit	1		
Maid	1	vendor-milk	4		

Motor Washing	1	vendor-vegetable	3		
		Welding	11		