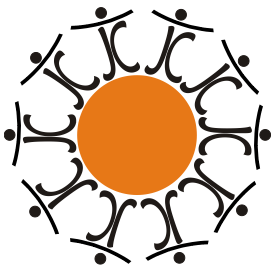


Local Economy Series

Economy of
**BVM Producer Group
Members**






Just Change Trust

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2007

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-  This research was designed and facilitated by Subhash Gautam and Sushil Jacob.
-  The research was conducted by a joint team including SAWARD members and Just Change Trust.
-  Data entry was done by Sushil and Mr. Krishnamurthi.

Just Change Trust

Just Change is an international alliance of producers, consumers and investors whose objective is to mobilize communities to take control of their local economies. We are building an economic system founded upon principles of justice and equity; one which is driven by human values, not invisible market forces.

Research Unit

The Research Unit of Just Change undertakes action research on issues that have an impact on the producers, consumers and investors affiliated to Just Change. The unit involves the communities in the research process and is committed to their interests as the focus of its research activities.

The Local Economy Series analyses the pattern of incomes and expenditures of the communities and addresses the intervention possibilities for the Just Change India Producer Company. The Commodity Research Series analyses those primary commodities which are crucial to the economy of the members of the Just Change network.

Contents

<u>No.</u>	<u>Description</u>	<u>Page</u>
1.	Summary of Major Findings	1
2.	Objectives of the Study	3
3.	Expected Outcomes	3
4.	Methodology and Process	4
5.	Limitations of the Study	5
6.	Analysis	7
7.	Conclusion	54
	Annexure 1: List of Income Sources	57
	Annexure 2: Market Literacy Graphs	60
	Annexure 3 : Flow Chart of the Study Process	63
	Annexure 4 : Study Format	64



1. Summary of Major Findings

Background:

The survey covered a sample population of 140 families, representing 1,260 families, which is an 11% sample size. In the total sample size there were 82 wage labour families, 22 agriculturalists, 18 self-employed, 15 salaried, and 3 other families.

Income:

The average reported income is Rs. 61,000. The majority of income came from wage labor (55%), while agriculture contributed 22%, followed other sources (17%) and livestock (6%). The “other sources” category included side incomes such as pensions, businesses, and rental incomes.

Expense:

The average annual expenditure for a family was Rs. 48,919. At the community level, commodities took up the largest percentage of total expenditures (32%), followed by other household expenses (21%), education (14%) agriculture (12%) and medical (9%). Out of commodities, rice alone consumed 34% of all expenditures, followed by meat (24%), vegetables (13%) and milk (8%).

Assets and Landholding:

The average landholding was 0.79 acres. The assets which were most likely to be held in the community are TV (47%), Mixer (46%) and radio (42%) of the population. With regard to livestock, chickens were the most widely held animal, with an average of 2.8 chickens per household. This was followed by goats (.45) and cows (.30).

Savings:



The average savings in the community was Rs. 5,623. The majority of savings were held in SHG's (57%), followed by banks (27%), chitfunds (11%) and insurance (5%).

Investment:

The average investment was about Rs. 35,000. Land purchase registered as the largest investment category, with 73% of the total amount. This was followed by house work (construction, improvement) (16%) and gold purchase (6%).

Debt:

The average loan indebtedness was Rs 44,259. House work accounted for the highest amount of money taken as loans in the community (28%), followed by weddings (19%), agriculture (10%), other (9%), gulf (7%), business (7%), land purchase (7%), and medical (6%). On a community level, the largest loan source is the bank (56%), followed by self-help groups (29%), unreported (7%), and individuals (6%).

Agricultural Production:

The highest number of respondents reported growing coconuts (87), followed by rubber (56), arecanut (43), and cashew nut (19). Rubber accounts for the largest percentage of agricultural income (86%), followed by coconut (8%), cashew (3%) and arecanut (3%).

Market Literacy:

In terms of product selection, the characteristics which scored highest were the product's price and its quality, followed by advertisements and its appearance. Packaging and Brand Reputation scored relatively lower.

In terms of selection of a shop, the two highest scorers were the price level at the shop and the overall quality of goods sold at the shop. These were followed by the convenience of shopping and the loyalty to the shop. The two low scorers were quality of service and choice of goods.



2. Objectives of the Study

As part of its work in enabling and assisting its member groups to take control of their local economies, Just Change undertakes local economy studies whose main priority is to identify and analyze the significant economic indicators including:

- patterns of income and expenditure of SHG members in the SAWARD region.
- savings, investment and debt of SHG members.
- the most important products/commodities produced and/or consumed and that have significant impact on the lives of these SHG members.
- and to create a baseline against which future changes can be measured as a result of the Just Change intervention.

All of these together facilitate Just Change and the member community in identifying key areas for market intervention and value addition for our producer and consumer groups.

3. Expected Outcomes

From the data collected it is expected that:

1. An estimate of the purchasing power of the members will be prepared.
2. A list of product preferences of the members can be prepared.
3. A reasonable assessment of the peoples awareness (market literacy) with respect to the functioning of the market and commodities produced and consumed in the local area can be made.
4. A list of products that can be sourced from the local markets into the Just Change Village Shops can be prepared.
5. A table accounting for the relative proportion of total expenditure going towards specific needs including those which the community identifies as “vices”, or wasteful expenditures, will be prepared.



6. A reasonable estimate of the economic inequality that exists among the sample population will be reached, from which we can draw inferences about the total population.

4. Methodology and Process

Identification of the study team:

It was decided after discussion with the BVM to conduct the initial part of the study on one day, December 4th, during the SHG leaders' meeting. During this time about 70 group representatives would be in attendance and we will survey one member from each group. After completing this we will give two additional surveys to these same group members and have them conduct the additional surveys in their respective groups. In this way, the initial survey completion would serve as training for the remainder of the surveys to be done in the villages. The two remaining surveys per group member would be then selected according to the three socio-economic categories, as determined by the group members, not including the respective category into which the group member belonged.

The Study team was constituted as follows:

The responsibility of coordination, guidance and data analysis was taken on by Subhash and Sushil. The persons who would be involved in the data collection process are the representatives from the SHGs who will be present at the December 4th meeting.

Sample Size:

The following table shows the distribution of groups and members among two federations of SHG groups, which are divided by Chaaliyar river.

It was decided that a two surveys would be taken from each of the 70 groups which are currently active, which would give us a sample size of 140 families, which is 11



percent of the total population. It was estimated that there were about 18 members per group, to give a total population of 1260 families.

Coordinator	Grama Vikas SHG Federation (1)	Grama Prakashini SHG Federation (2)	Total
Total # of Groups	About 30 active groups	About 40 active groups	70
Total no of Members (Avg 18 members per group)	540	720	1260
Area Percentage	43	57	100
Sample Population (11% of total)	60	80	140
Sample # of Groups	30	40	70
Number of families per group:	2	2	140

A stratified random sampling technique would be used to identify the sample population. Two persons in a group having different economic conditions are to be chosen. Due to lack of data it was not possible to identify the individual members and so it was left to the surveyors to decide the different economic classes based on their knowledge of the community and select families based on these criteria to be part of the sample population.

5. Limitations of the Study

During the period of data entry we immediately recognized the fact that many of the areas we were hoping for good data in were not properly filled out. After repeated attempts to get more accurate data and fully fill out the questionnaire form, we came to the realization that some of the information gaps were due to a lack of knowledge amongst the survey respondents themselves about certain questions,



such as agricultural expenditure, production and income. Thus, certain areas have “weaker” data sections than others. Among these are the agricultural information section, which at times had confusing data entry and required us to do a bit of interpretation. Also we were not able to collect enough accurate information from a large enough sample size on agricultural investment, total production, or income. We recommend following up this initial study with a study devoted solely to agricultural production and income.

In the areas of income, aside from agricultural income gaps, there is always the issue of underreporting of incomes due to fear of losing certain benefits, or of not wanting to appear “too rich”. Thus there is the possibility that the income measures may be undervalued by 5-10% of the total.

In addition to the problem of underreporting, we were faced with the problem of large outliers which skewed the average income, expenditure and other measures, which gave a very different picture of the community than we knew to be true. In order to deal with these we removed the upper outliers in each category.

Finally in the areas of expenditure, there is the likelihood that these were also underreported due to certain oversights in the surveying process, such as including “oil” or “fruits” as categories for household expenditure. Measures were taken to account for this after the data collection process, which is covered in more detail in the section on expenditures. Additionally, certain “one-time” expenses such as buying new goods or appliances, or recurring expenses such as festivals and weddings may not be accurately reflected in the study. This is due mainly to the fact that it is difficult to estimate these irregular expenses for an entire year.

Despite these limitations, we have made efforts in the study to make corrections in the data and estimations where possible, to arrive at a very reasonable and accurate description of the local economy.



6. Analysis

Section 1: Background

The survey covered a sample population of 140 families, representing 1,260 families, which is an 11% sample size. The sample population included 470 adults (238 men, 231 women, 1 unreported) and 264 children (132 boys, 129 girls, 3 unreported), for a total of 734 persons in the sample population.

Population Statistics

Boys	Girls	Children
132	129	264
Men	Women	Adults
238	231	470
	Total	734

In terms of the SHG group federation representation, the sampling exercise fell short of the projected 60 families in Gram Vikas federation and 80 families in Gram Prakashini federation. Instead, due to the inaccessibility of the GV federation sites for our surveyors, we took only 35 respondents from that area, and 105 respondents from GP.

Federation Breakdown:

Federation Name	Total # of Families
Gram Prakashini	105
Gram Vikas	35

The survey included a question about “main occupation”, which was divided into four categories: agriculture (22 families), self-employed (18), salaried (15), wage labour (82), and other (3). An additional question was included which covered income categories and was left to the surveyor’s discretion to select. We stressed that each surveyor try to get a minimum of one family of each category. That



category was divided into three levels, A, which referred to the highest income level, to C, which was the lowest. We had 17 families considered A, 17 considered B, and 15 who were considered C. The remaining 88 families were unreported by the surveyors.

Initially we had planned to use the income categories as a good proxy to focus our analysis and future Just Change interventions to the poorest group in the community (C category). However, because the data on income categories was not strong enough, we decided to use the wage labour occupational group as a more accurate indicator of the poorer sections of the community. Throughout the analysis we will analyze the average statistics for the community, as well as focus on the wage labourers' average in relation to the other occupational groups. In a majority of cases we have removed the "other" occupational group because it is a higher outlier which skewed the average figure and the analysis.

Occupation breakdown:

Occupation	# of Families
Unknown	1
agriculture	22
other	2
salaried	15
self-employed	18
wage labour	82

Income Categories:

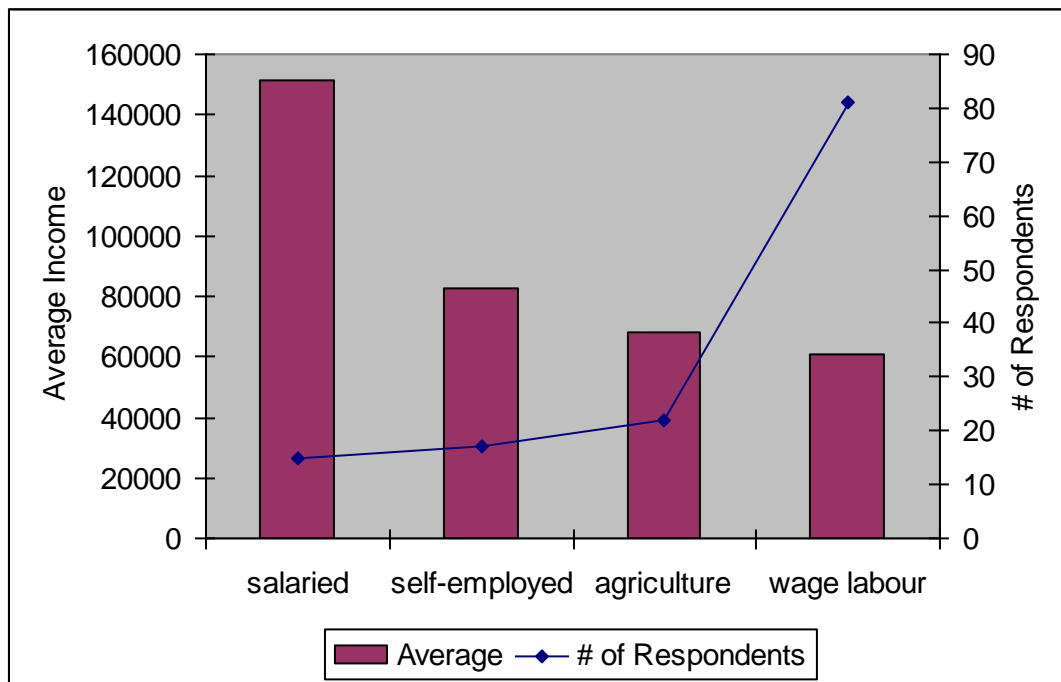
Category	# of Families
Unreported	88
A	17
B	17
C	15



Section 2: Income Details

The average annual reported income is **Rs. 61,052**, which represents an average of the entire population. The reported incomes ranged from zero to Rs. 642700. We removed the zero incomes and the top five outliers from the calculation of the average income. When disaggregated according to occupations, we can see there is a great deal of variance in average incomes across the sample group. The average income for a wage labourer is Rs. 60,943, while a salaried person draws an average of Rs. 151,322. The self-employed were second-highest, followed by agriculturalists. The self-employed category included barbers, drivers, tea shop owners, and other small informal businesses. Wage labourers included many different occupations such as coolie labour, agricultural labor, domestic help, rubber tapping and hotel employees. Salaried people included those employed in government jobs, in the Gulf, bank employees and teachers. The agriculture category denoted those depended on farming for the majority of their income. Their average salary was Rs. 71,894.

Occupation-wise Average Incomes



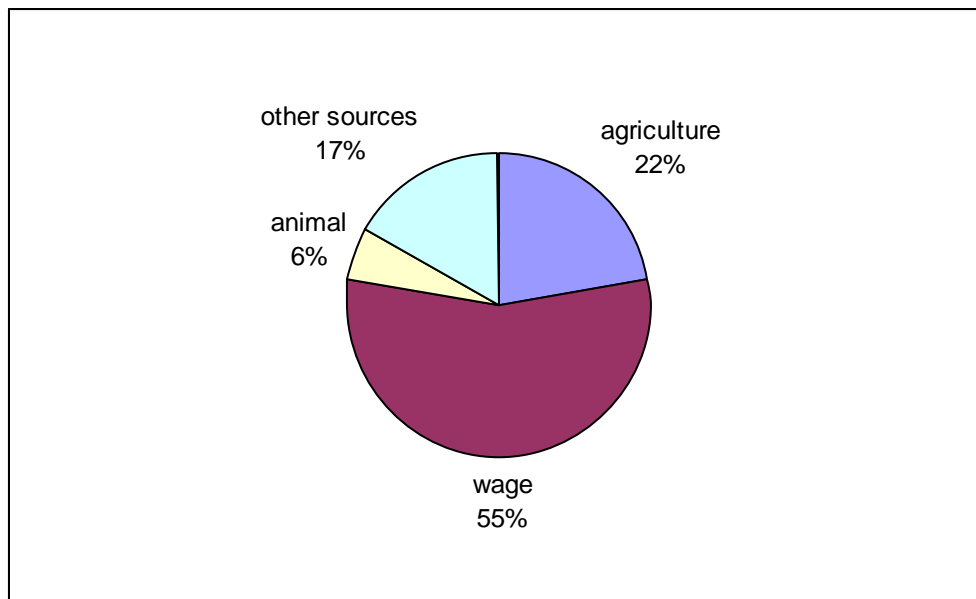


Occupation	Average	# of Respondents
salaried	151322	15
self-employed	82794	17
agriculture	68274	22
wage labour	60943	81

Income according to Sources:

The majority of income came from wage labor (55%), while agriculture contributed 22%, followed other sources (17%) and livestock (6%). The “other sources” category included side incomes such as pensions, businesses, and rental incomes.

Income According to Source



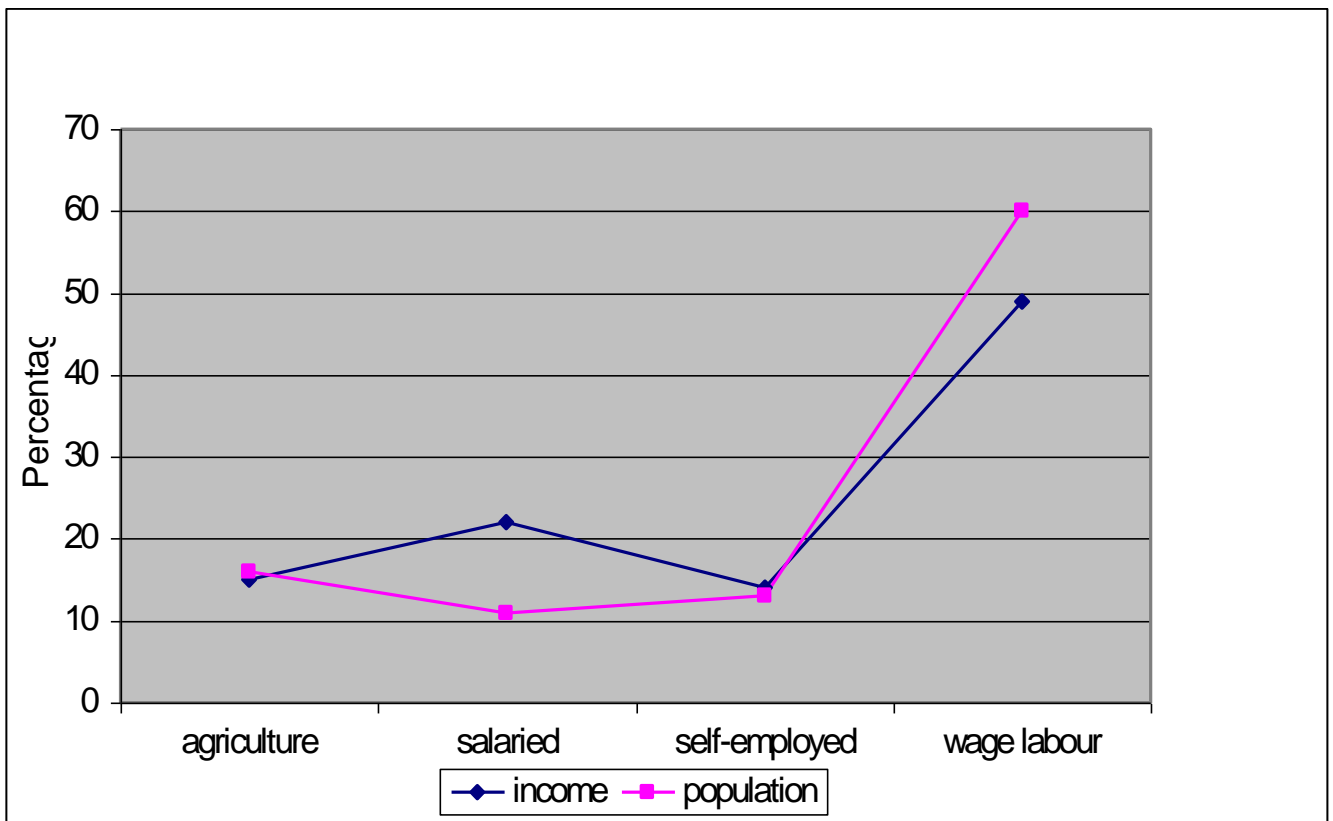
Income Equity Analysis:

In this section we analyze the level of economic inequality that exists in the community by taking the share of total population according to main occupations, and then comparing this with the share of the total income captured by each occupational grouping. For instance, salaried people comprise 11% of the population and draw 22% of the total income. They are thus the best-off group. Agriculturalists and self-employed people are also well off in an aggregate sense. Similarly wage labourers comprise 60% of the population, but only command 49% of



the total income. Thus the wage labourers are less well-off according to our income equity analysis. For the equity analysis we took “uncorrected” data, but removed the “other” occupation category, which were high outliers (average income of Rs. 300,000).

Population Versus Income Across Occupations

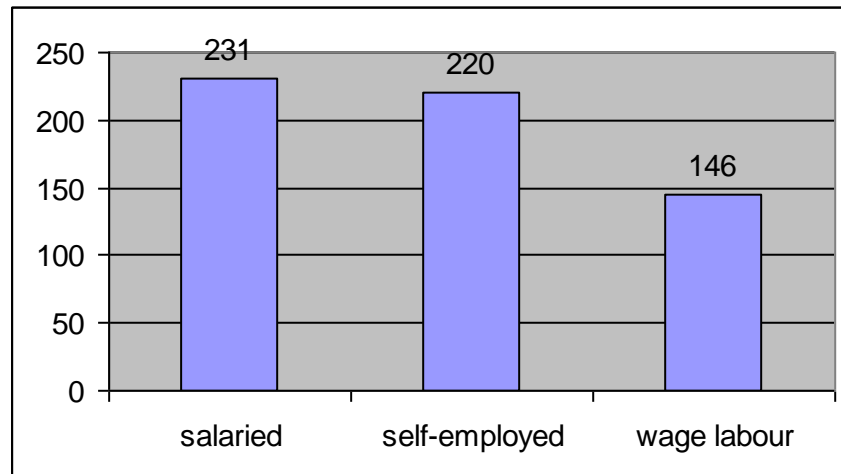


Occupation	Total Income Percentage	Total Population Percentage
agriculture	15	16
salaried	22	11
self-employed	14	13
wage labour	49	60

In terms of daily wages, salaried and self-employed people commanded the higher average wages (Rs 231 and 220, respectively), while wage labourers commanded Rs. 146. For a gender analysis of wages, men on average received Rs 150 compared to Rs. 103 for women.



Average Wage According to Occupation



Average Wage According to Gender



Section 3: Expense Details

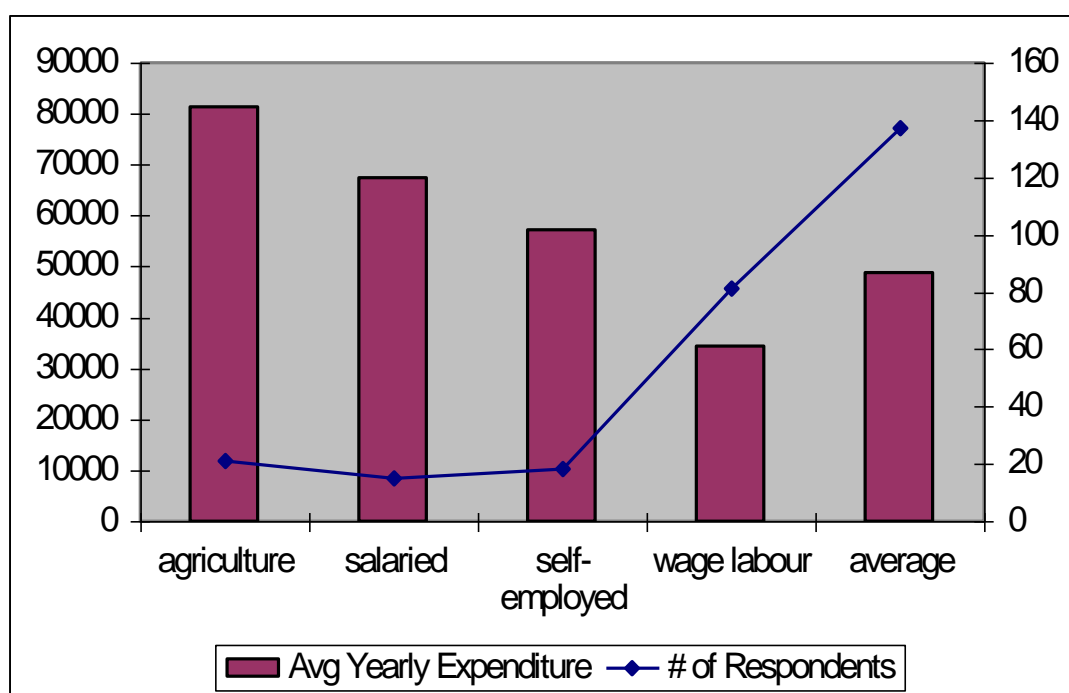
The average yearly expenditure is **Rs. 48,919**. The range of expenses was from Rs. 4400 to Rs. 200,074. We removed the top five outliers so that they would not skew the average expense figure upwards.

When we disaggregated the data across occupations, we found there to be great variance between the wage labourers at the bottom with Rs. 34,278 and the agriculturalists occupations with Rs. 81,277.



Occupation	Average Expense	# of Respondents
agriculture	81277	21
salaried	67552	15
self-employed	57241	18
wage labour	34278	81
average	48919	137

Average Yearly Expenditure Occupation-wise



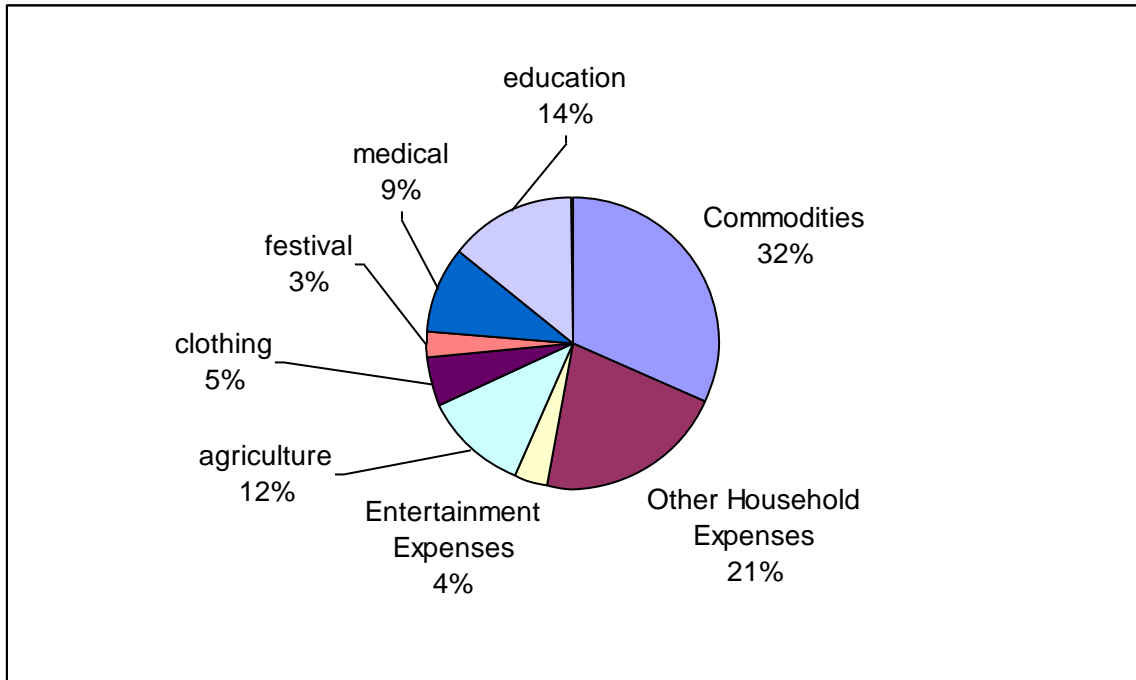
Expenditure Breakdown:

At the community level, commodities took up the largest percentage of total expenditures (32%), followed by other household expenses (21%), education (14%) agriculture (12%) and medical (9%). Other household expenses included phone, firewood, petrol, gas and electricity expenses. The next figure shows average expenditures along with numbers of respondents. From this we can see that the highest average expenditure, along with the highest number of respondents, goes to

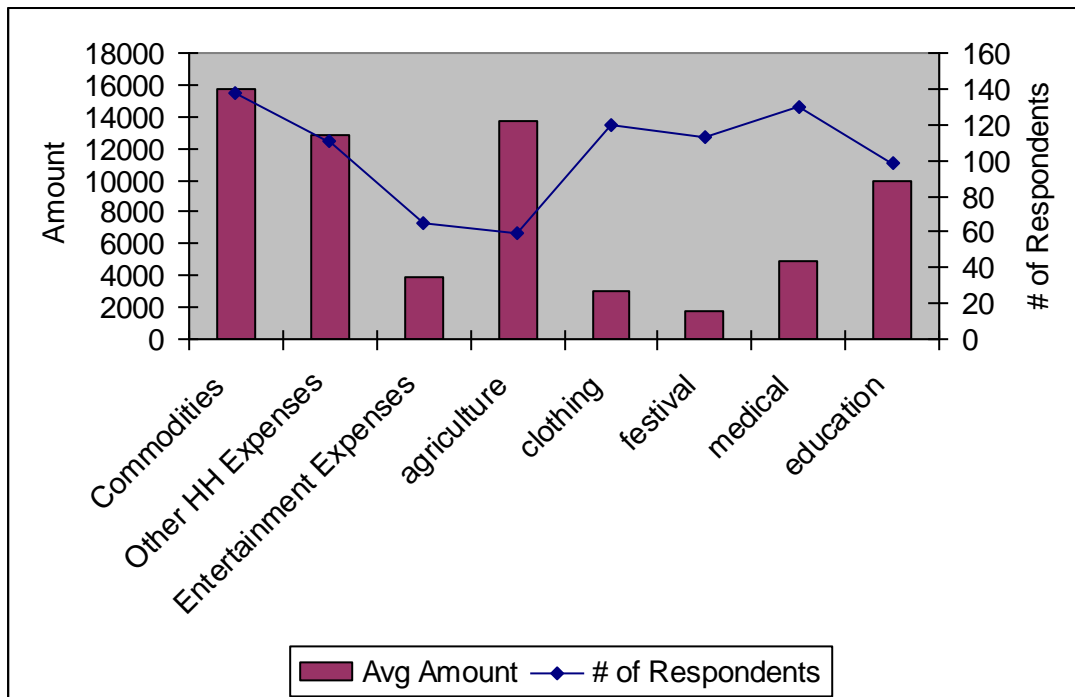


commodities (basic food items), followed by agriculture and other household expenditures.

Community Expenditure Breakdown



Average Expenditures



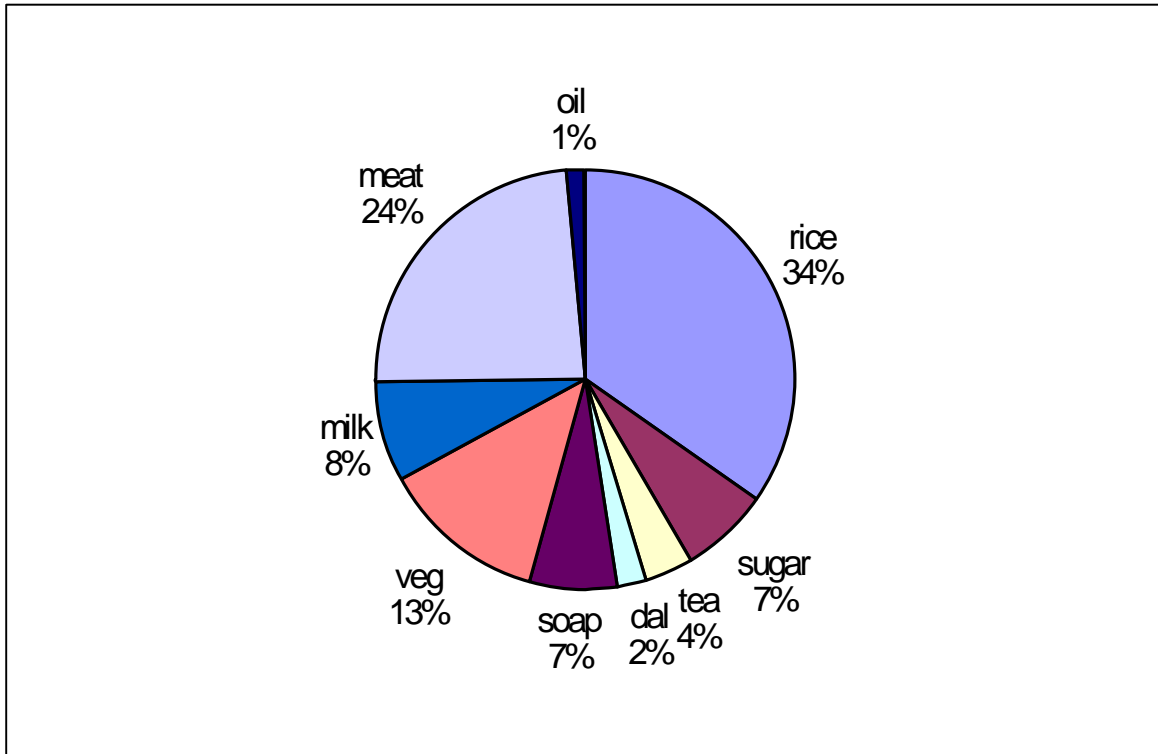


Expenditure Types	Average	# of Respondents
Commodities	15709	138
Other Household Expenses	12823	111
Entertainment Expenses	3871	65
agriculture	13675	59
clothing	2983	120
festival	1770	113
medical	4943	130
education	9920	98

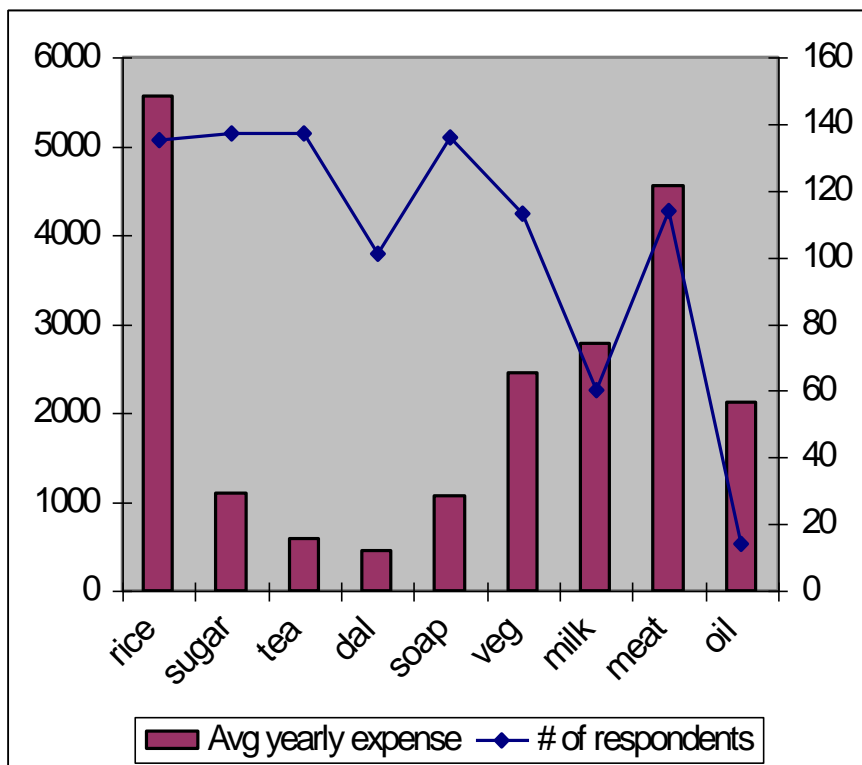
When we disaggregate commodities we find that rice takes up the largest share of total commodities expenditures at 34%, followed by meat (24%), vegetables (13%) and milk (8%). In terms of average expenses as well, rice ranks the highest with yearly average expenses of Rs. 5567, which was reported by 135 respondents. This is followed by meat (Rs. 4,562 and 114 respondents) and milk (Rs. 2779 and 60 respondents). Some commodities which had a high number of respondents but lower average expenditure were sugar (137), tea (137) and soap (136).



Commodities Expenditure



Average yearly expenditure on commodities





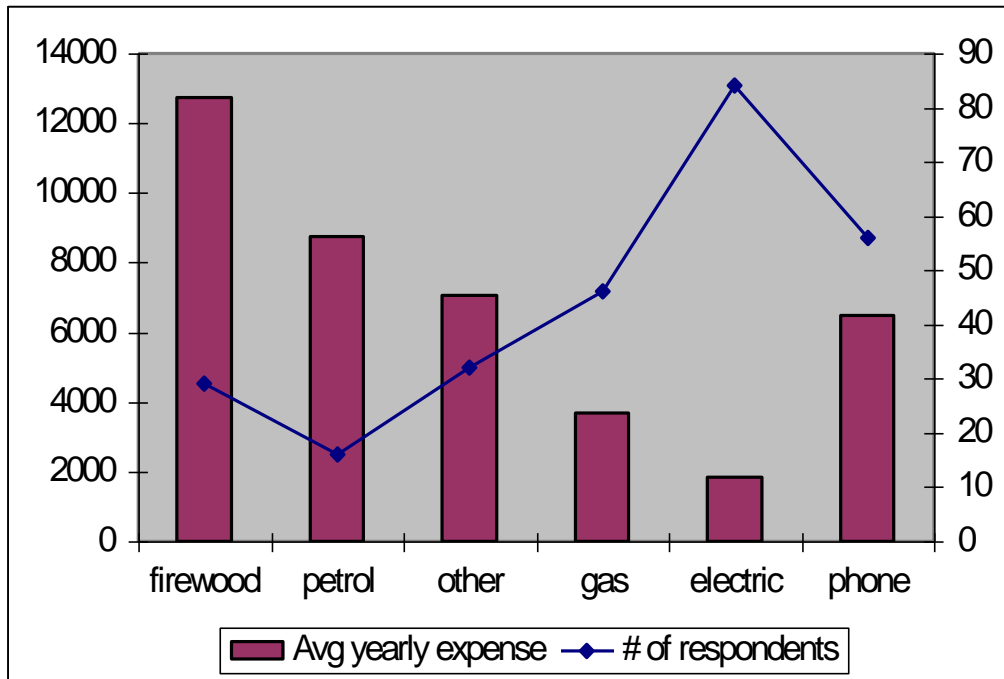
Commodity	Average Expense	# of Respondents
rice	5567	135
sugar	1098	137
tea	590	137
dal	446	101
soap	1072	136
vegetables	2457	113
milk	2779	60
meat	4562	114
oil	2126	14

In terms of other household items, firewood had the highest average annual expenditure (Rs. 12,724), but a low number of respondents (29). Electricity had a high number of respondents (84), along with telephone (56), but both had relatively low average expenditures (Rs. 1849 and 6479, respectively).

Item	Average	# of Respondents
firewood	12724	29
petrol	8753	16
other	7076	32
gas	3691	46
electric	1849	84
phone	6479	56



Average Expenditure on Other Household Items

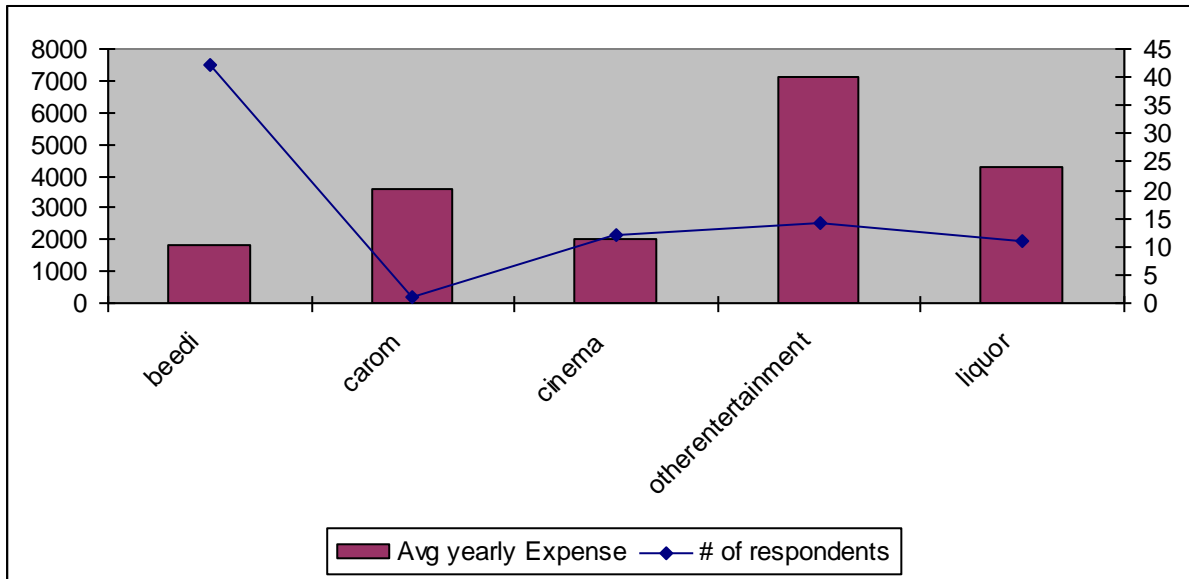


For Entertainment Expenditures, we found that the category “other entertainment” had the highest average expenditure (Rs. 7140). However beedi received the highest number of respondents (42).

Item	Average	# of Respondents
beedi	1831	42
carom	3600	1
cinema	2029	12
other entertainment	7140	14
liquor	4255	11



Average Yearly Expenditure on Entertainment Items



Projected Market Sizes

We calculated the projected market size for each type of expenditure by taking the respective average expenditure, multiplying it by the number of respondents and then multiplying this by the factor of 11 (because the sample size was 11% of the total population). For example in the case of rice, we arrived at a projected market size of Rs. 82 lakhs by taking the average expenditure (Rs. 5567) and multiplying it by 135 and 11. The market size for the rest of the expenses is calculated in the table below. After education (106 lakhs), rice is the second largest market, followed by medical (70 lakhs) and meat (57 lakhs).

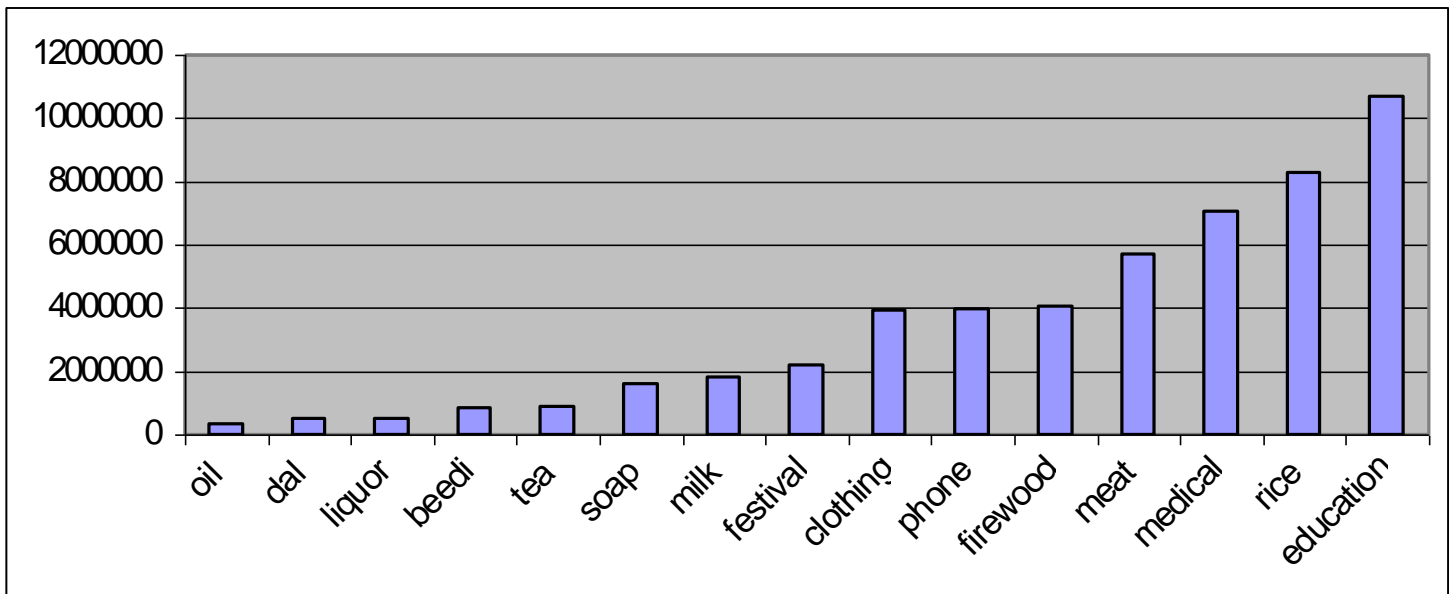
Expenditure type	average expenditure	# of Respondents	Sample Percentage	Projected Market Size
rice	5567	135	11	8267556



Projected Market Size for Selected Items

Amount	BVM Market Size
oil	327360
dal	495990
liquor	514800
beedi	846120
tea	888822
soap	1603206
milk	1834140
festival	2200550
clothing	3936900
phone	3990888
firewood	4059000
meat	5720220
medical	7068050
rice	8267556
education	10694200

BVM Estimated Market Size for Selected Items





Section 4: Landholding and Assets

The average landholding was **0.79 acres**. The range in landholding was from landless (6 respondents) to 5 acres (1 respondent). Five respondents had landholdings greater than 4 acres. We see that the “other” and “agriculture” occupations had the highest average landholding. Agriculturalists had an average of 1.8 acres. Wage labourers had the lowest average landholding, of .37 acres, and four of them were landless.

Average Landholdings across Occupations

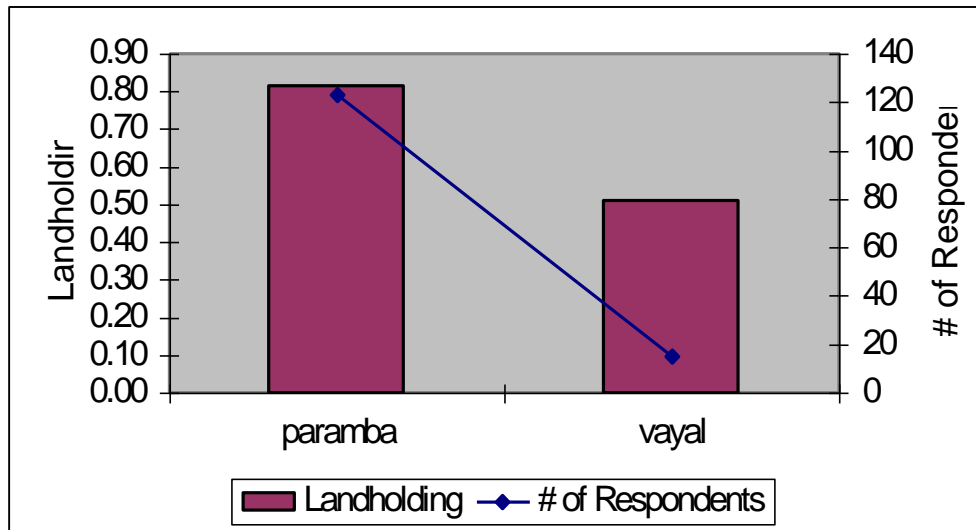


occupation	average landholding	# of respondents
agriculture	1.82	22
salaried	1.17	15
self-employed	0.87	17
wage labour	0.37	78
average	0.79	134



The majority of landholding was paramba land, with about .81 acres (123 respondents), and a minority had vayal land (15 respondents) at about .51 acres.

Average Paramba/Vayal Landholdings

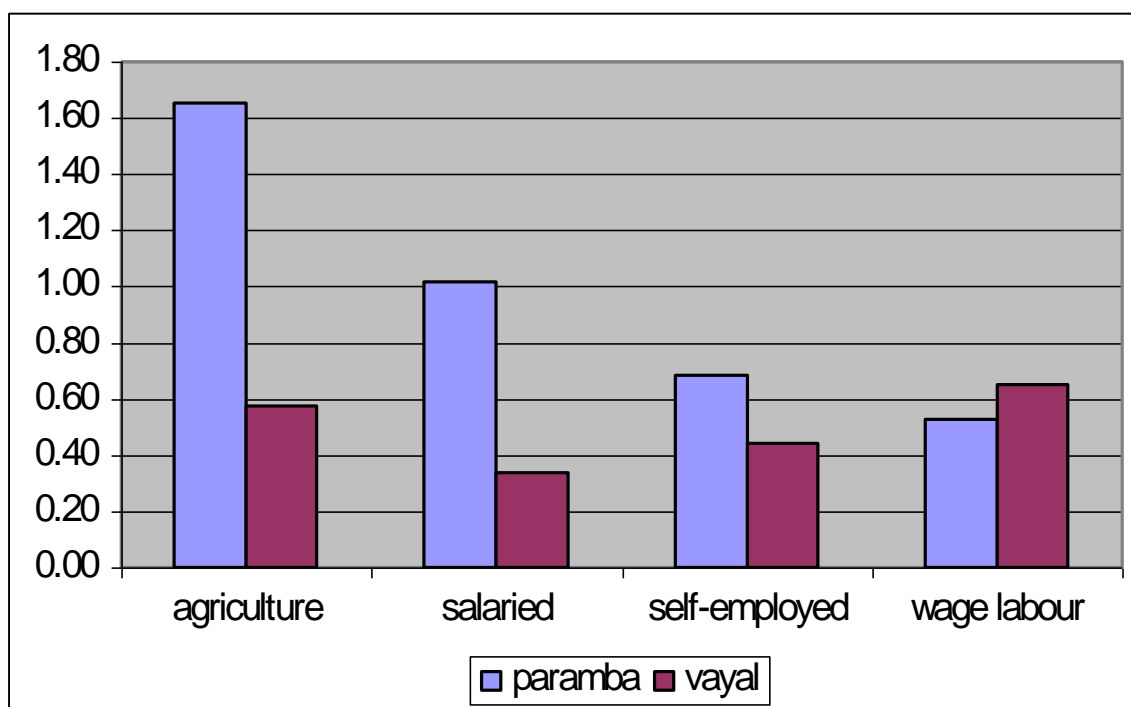


Land type	Average	# of Respondents
paramba	0.81	123
vayal	0.51	15

In terms of occupations, agriculturalists were more likely to have larger paramba tracts (1.65 acres) and wage labourers had a mix of land holdings (.53 acres of paramba and .65 acres of vayal).



Average Paramba/Vayal Landholding across Occupations



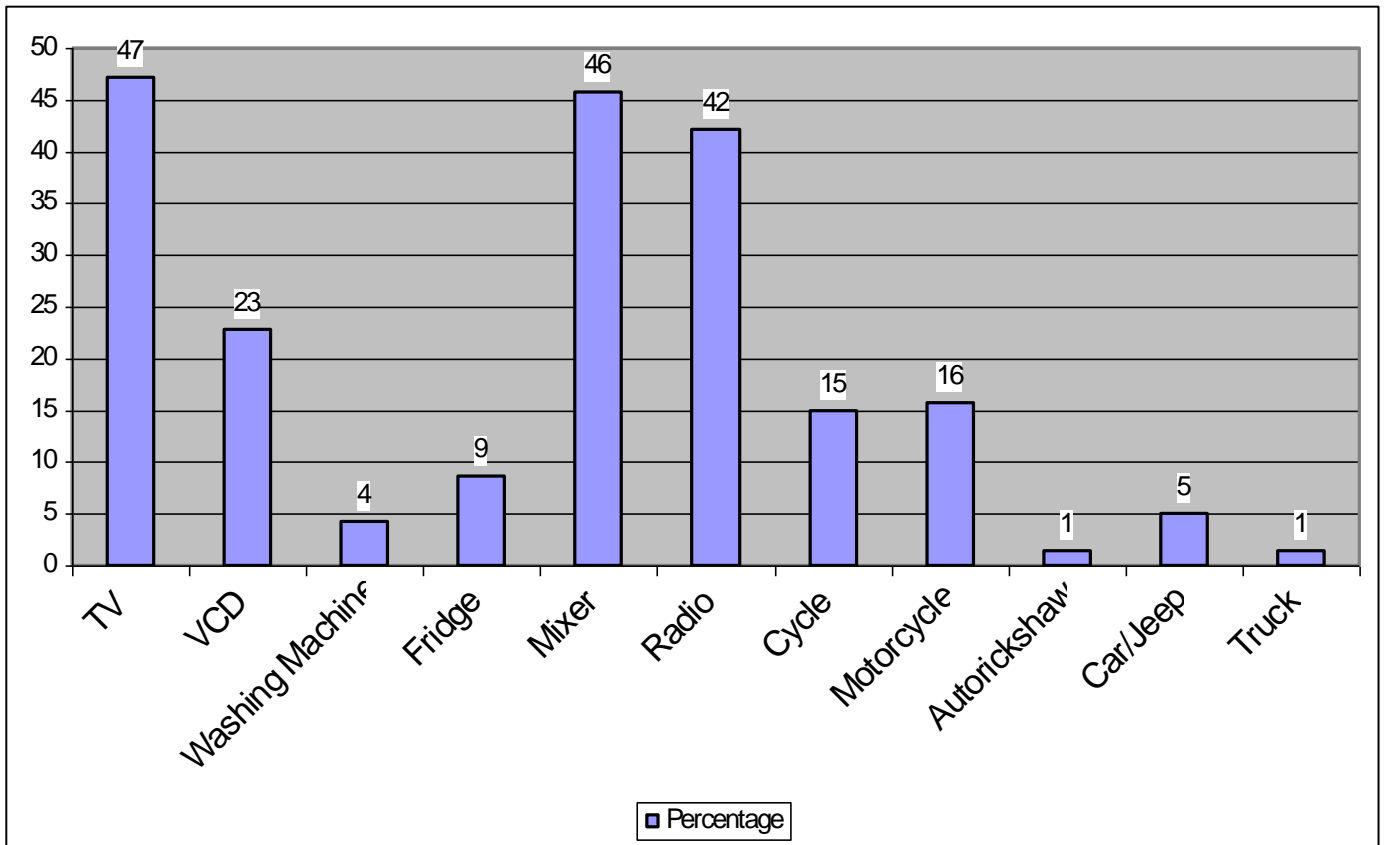
Occupation type	paramba	vayal
agriculture	1.65	0.58
salaried	1.02	0.34
self-employed	0.68	0.44
wage labour	0.53	0.65

Other Assets:

The assets which were most likely to be held in the community are TV (47%), Mixer (46%) and radio (42%) of the population. Those which were less likely are the larger appliances such as washing machine (4%) and fridge (9%), along with motor vehicles motorcycle (16%) and car/jeep (5%).



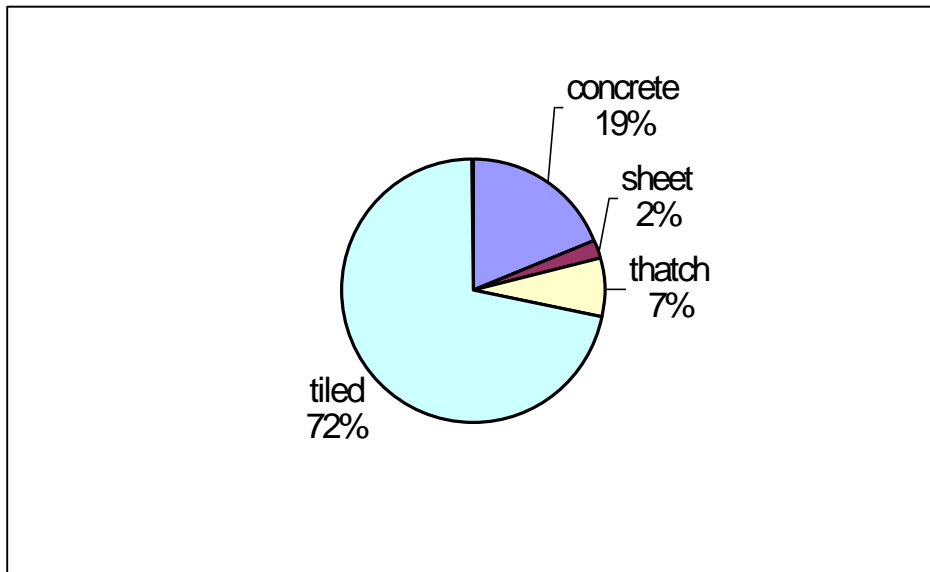
Assets According to Percentage of Community Ownership



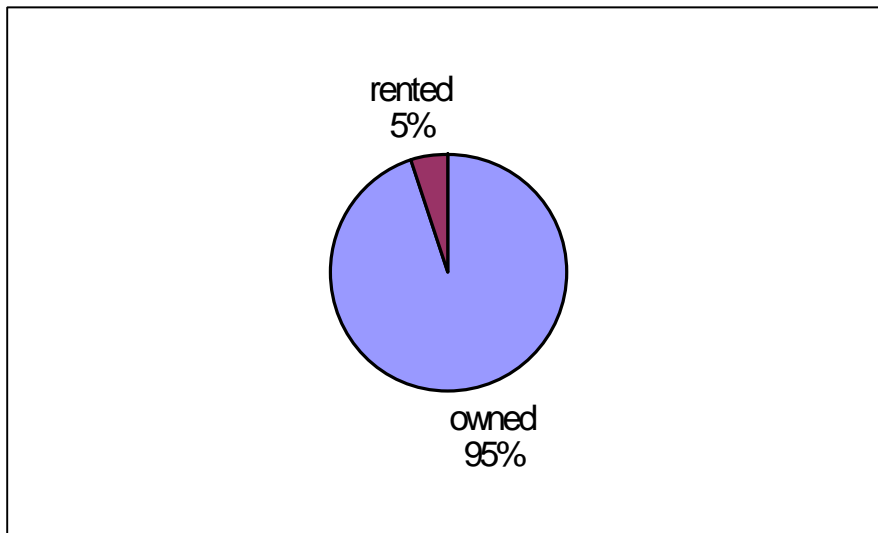
With regard to roof-types, the majority of respondents reported owning tiled roofs (72%), followed by concrete (19%) and thatch (7%). A vast majority (95%) of respondents owned their own houses.



Household Roof type Percentages



Household Renting/Ownership Percentages



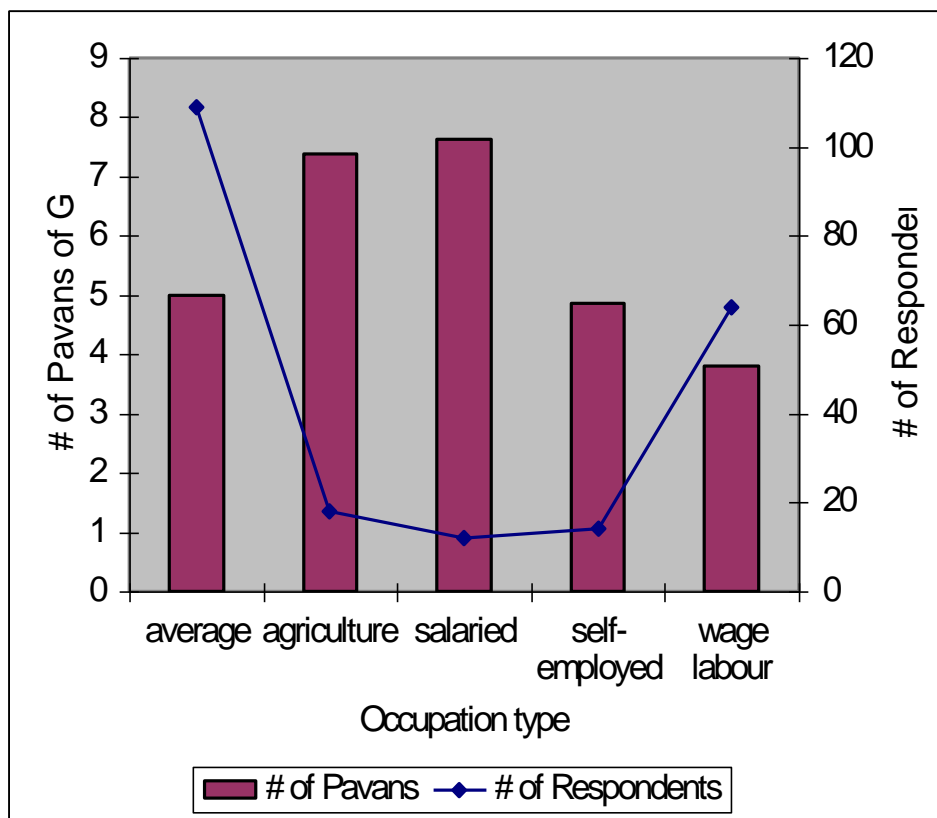


Gold Assets:

The average gold holding was 5 pavans, calculated for 109 respondents. In calculating the gold average, we removed the top five outliers, which were above 25 pavans of gold. The range of gold holdings was from 0 pavans to 70 pavans.

The salaried and the agriculturalists had the highest average gold holdings of about 7.40 pavans, and the wage labourers had the lowest holdings, with an average of 3.8 pavans.

Gold Assets across Occupations



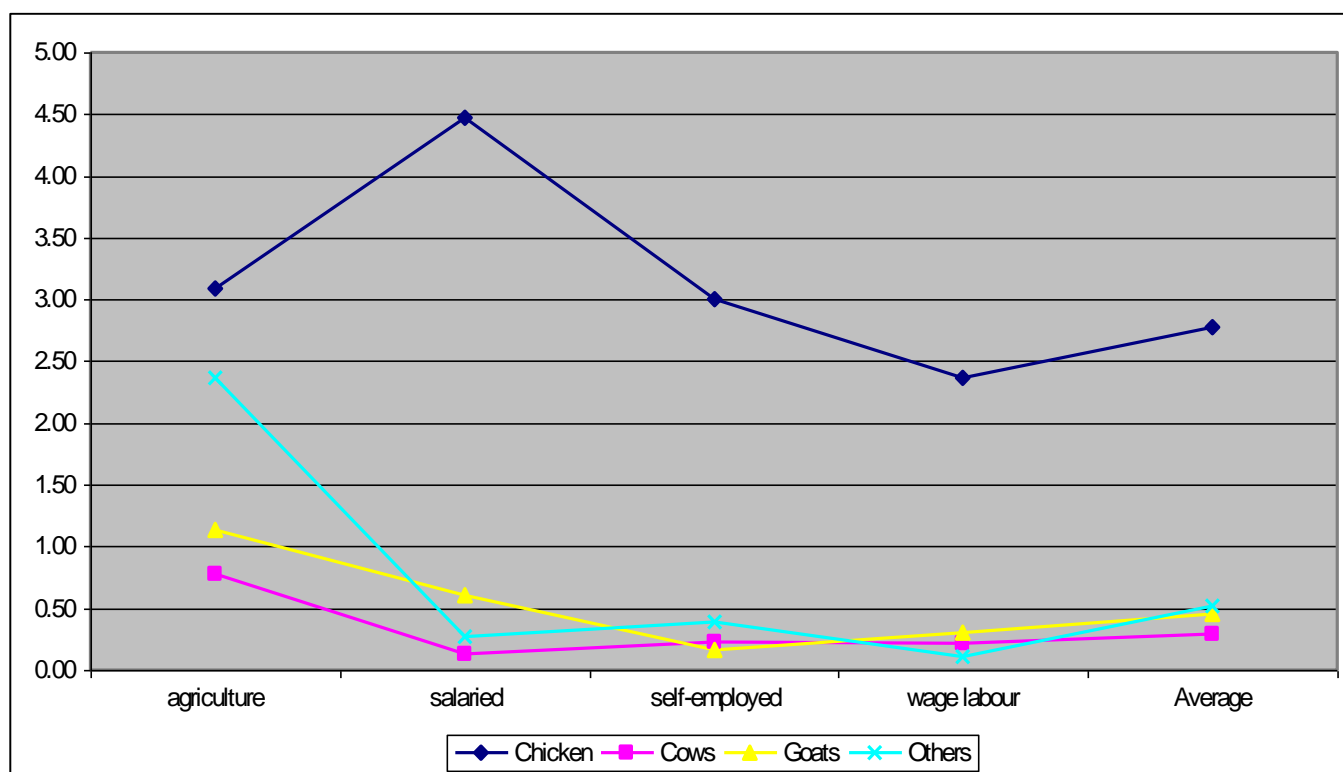
Occupation	Average	# of Respondents
average	5.00	109
agriculture	7.38	18
salaried	7.63	12
self-employed	4.86	14
wage labour	3.80	64



Livestock

With regard to livestock, chickens were the most widely held animal, with an average of 2.8 chickens per household. This was followed by goats (.45) and cows (.30). Wage labourers held fewer livestock on average than did the salaried, self-employed and agriculturalists. They had an average of about 2.4 chickens and only 0.22 cows and 0.3 goats. Considering that the BVM market size for milk is 18 lakhs (as covered in the expenditure section), it may be a good intervention to start a dairy business with the wage labourers families in the community and provide them with more cows.

Average Livestock Holding According to Occupation



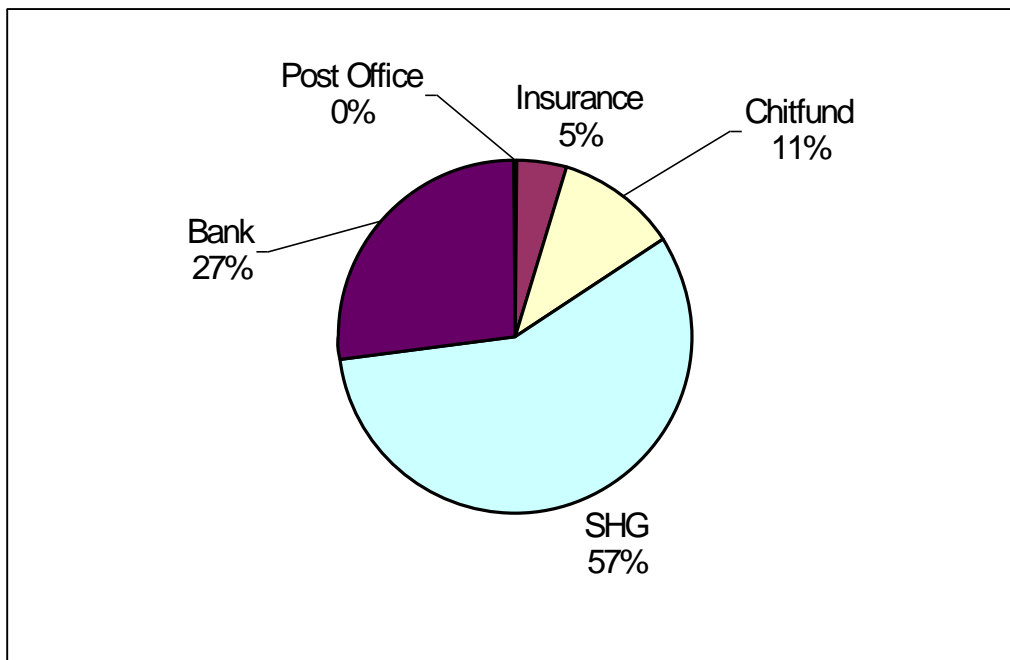
Occupation	Chicken	Cows	Goats	Others
agriculture	3.09	0.77	1.14	2.36
salaried	4.47	0.13	0.60	0.27
self-employed	3.00	0.22	0.17	0.39
wage labour	2.37	0.22	0.30	0.11
Average	2.78	0.29	0.45	0.52



Section 5: Savings

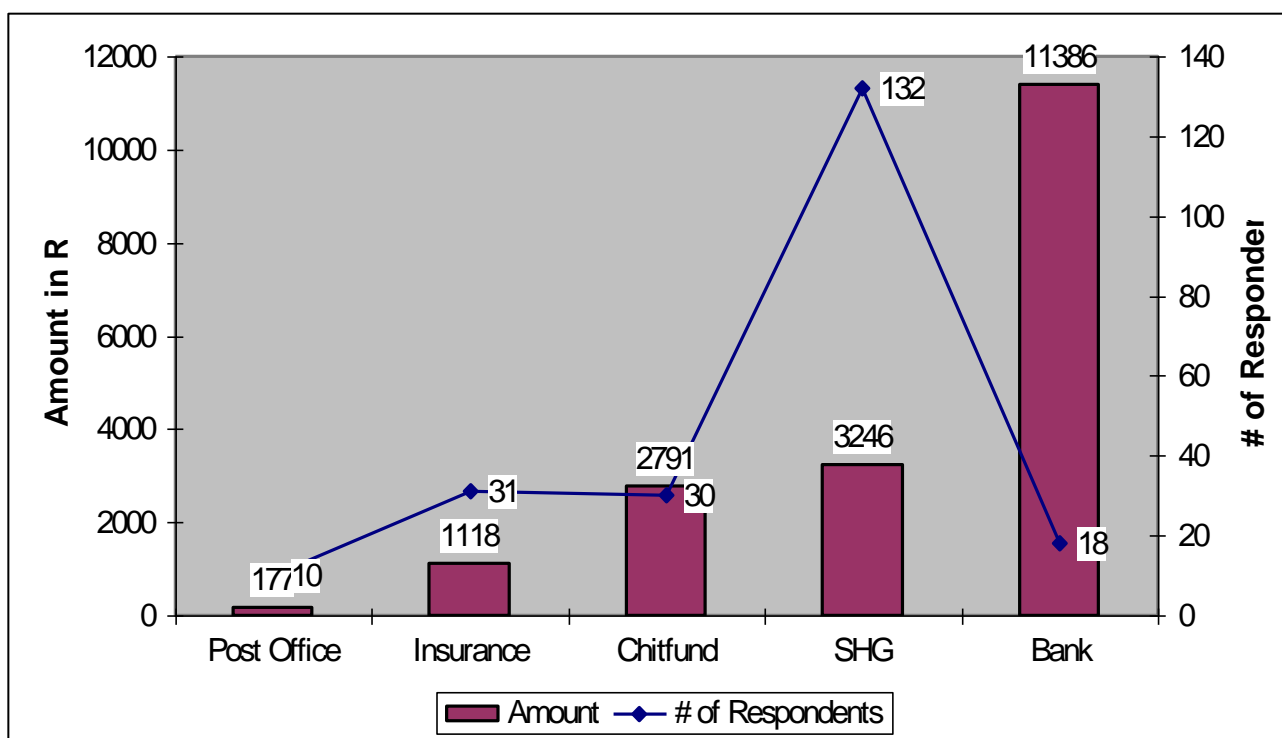
The average savings in the community was **Rs. 5,623**. It is important to note that unlike income and expenditures, the savings figure is *not an annual figure*, but the total current savings. The range in reported savings was from 0 (4 respondents) to 105,300 (1 respondent). In calculating the average we removed the top outliers from each savings category. In terms of types of savings, the majority of savings were held in SHG's (57%), followed by banks (27%), chitfunds (11%) and insurance (5%). With regards to average savings, banks held the highest average amount Rs 11,386 (calculated from 18 respondents) followed by SHGs (Rs 3,246, 132 respondents) and chitfunds (Rs 2,791, 30 respondents).

Community Savings Pattern





Average Savings According to Type



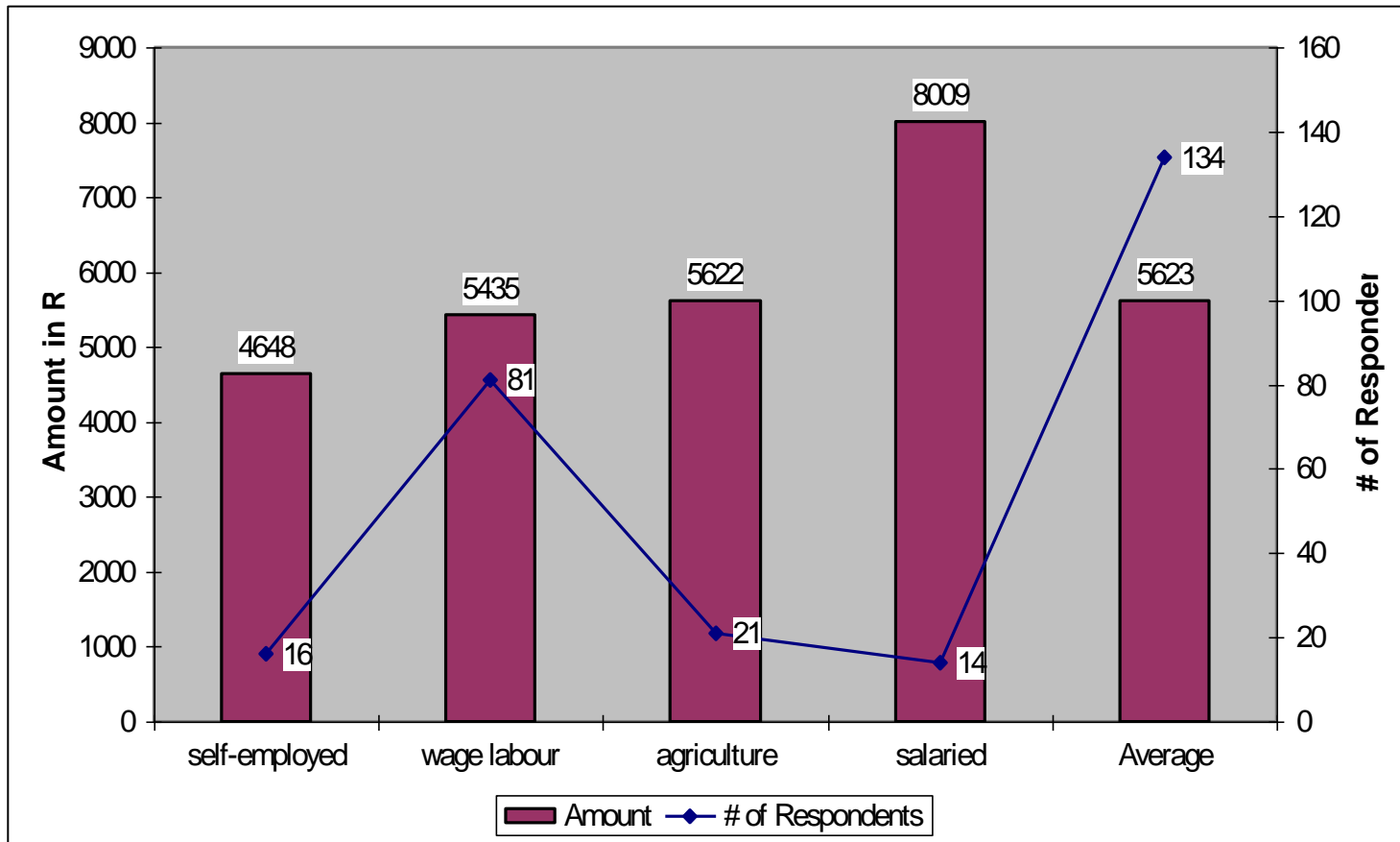
Type	Average	# of Respondents
Post Office	177	10
Insurance	1118	31
Chitfund	2791	30
SHG	3246	132
Bank	11386	18

Savings across Occupation:

With regard to occupation types, the salaried respondents reported the highest average savings (Rs. 8,009) followed by agriculturalists and then wage labourers. Interestingly, the self-employed and other categories had lower average savings than the wage labourers, but this is partly due to the high outliers who were removed, who were from those categories.



Average Savings According to Occupation Type



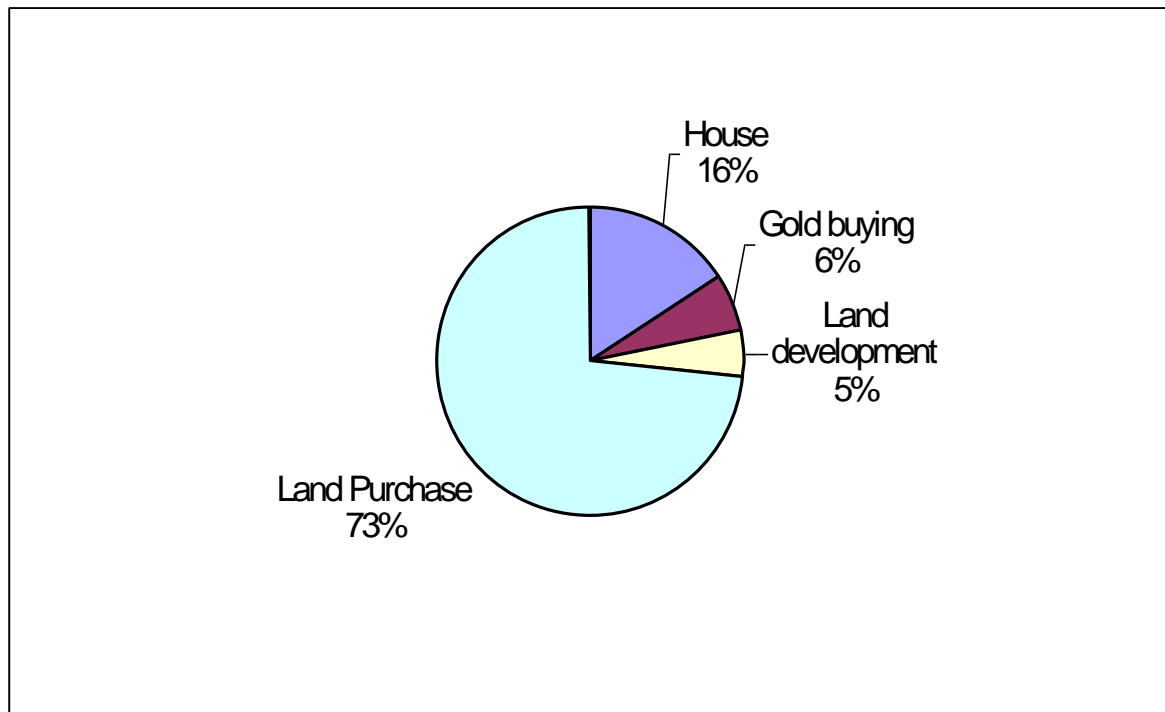
Occupation	Average	# of Respondents
self-employed	4648	16
wage labour	5435	81
agriculture	5622	21
salaried	8009	14
Average	5623	134



Section 6: Investment

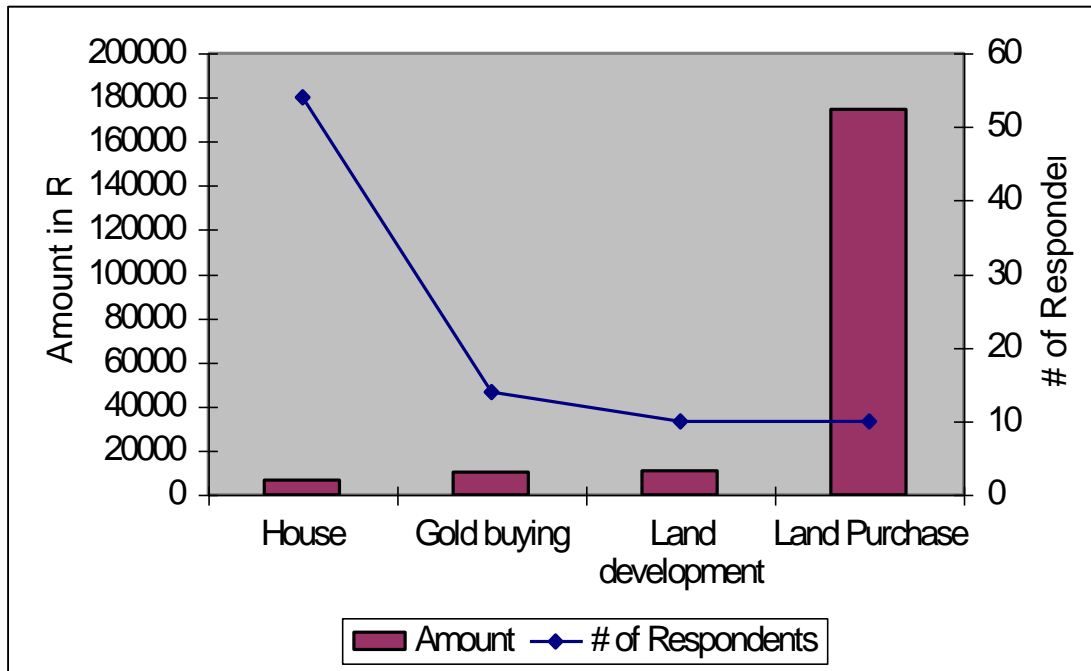
The average investment was about **Rs. 35,000**, which only represented 68 respondents. As is the case with savings, investment is not an annual figure but the current total investment. The savings ranged from Rs. 0 to 615,000. We removed the top outliers from each investment category, so as not to skew the category-wise and total averages. Land purchase registered as the largest investment category, with 73% of the total amount. This was followed by house work (construction, improvement) (16%) and gold purchase (6%). In terms of averages, land purchase had the highest average investment amount (Rs 174,600), but only represented 10 respondents. House work had the lowest average investment amount (Rs. 6,944) but was represented by the highest number (54) of respondents.

Community Investment Pattern





Average Investment across Types



Type	Average	# of Respondents
House	6944	54
Gold buying	10571	14
Land development	10950	10
Land Purchase	174600	10



Investment across Occupation:

The salaried respondents had the highest average investment (Rs. 119556), but only represented 10 respondents. In contrast the wage labourers had relatively low investment amounts (Rs. 22,642) and represented 37 respondents. Agriculturalists had the lowest reported investment amounts (Rs. 9525), which represented 10 respondents.

Average Investment According to Occupation



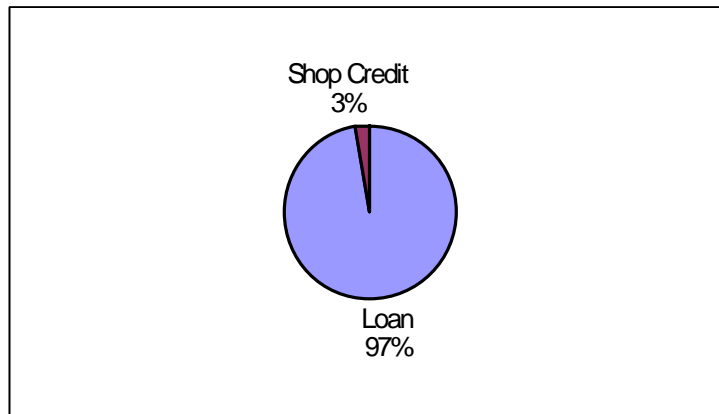
Occupation	Average	# of Respondents
agriculture	9525	10
salaried	119556	9
self-employed	32682	11
wage labour	22642	37
Average	34978	68



Section 7: Debt

The survey included a question on loan and shop credit. Loans normally are taken from sources such as banks and self-help groups (SHG's), while shop credit is given upon the time of purchase of goods from a general store if the customer does not have cash on hand to make the payment. In our sample population we found that shop credit made up only 3% of total debts, while loans accounted for 97%. The average loan indebtedness was **Rs 44,259** while the average shop credit amount was only Rs. 2,485. Like savings and investment, debt figures reflect the total current amount and are not an annual figure. The range of reported loan amounts was from Rs. 0 to Rs. 400,000, and the range for shop credit was Rs. 0 to Rs. 10,000. The top outliers for both loan amount and shop credit were removed in calculating the averages.

Total Debt Breakdown



Average Loan and Shop Credit Amounts



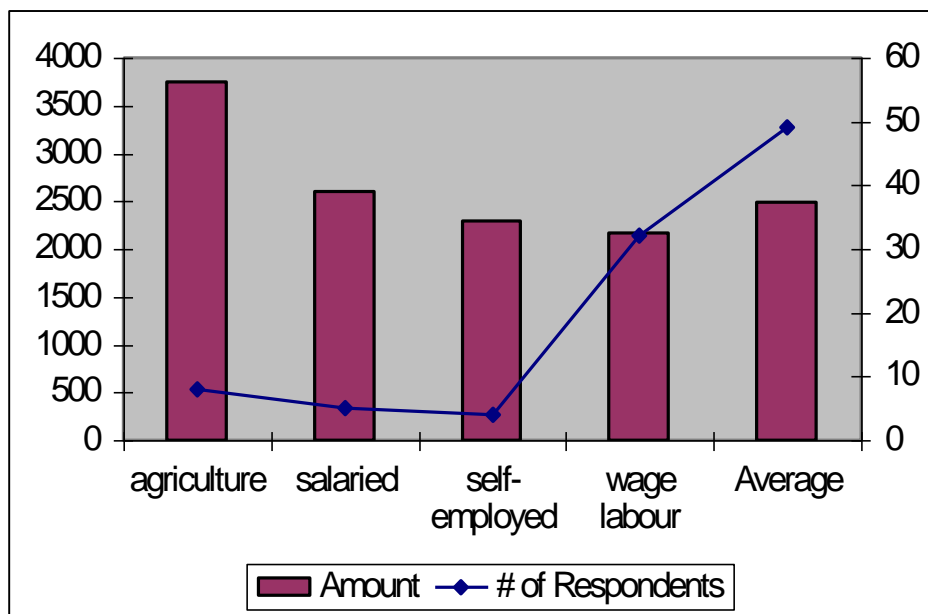


Type of Debt	Average	Count
Loan	44259	107
Shop Credit	2485	49

Debt According to Occupation

The agriculturalists had the highest average outstanding shop credit (Rs. 3750), which was 36% of their population. Wage labourers had the lowest outstanding shop credit (Rs. 2173), which was 39% of their population. Salaried people reported 33% of their group taking shop credit, and self-employed had the lowest, which was only 22% of the population.

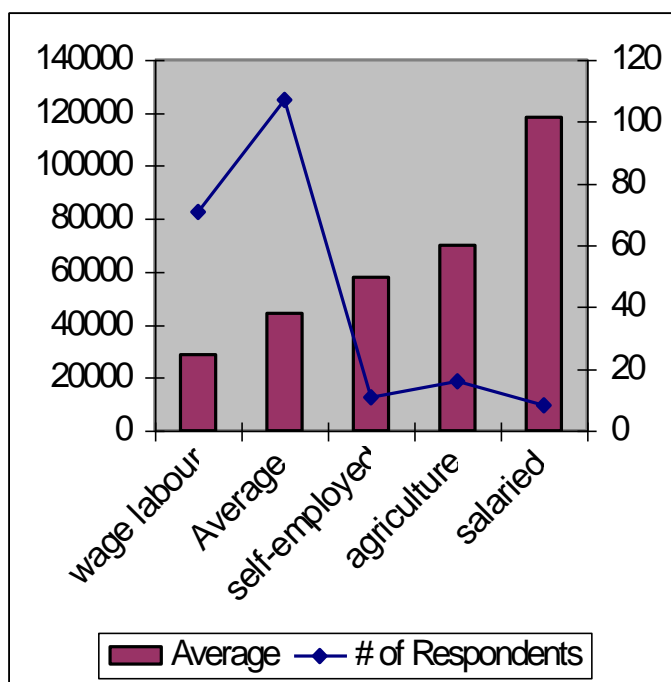
Average Shop Credit Across Occupation



Occupation	Average	# of Respondents	total	percentage
agriculture	3750	8	22	0.36
salaried	2600	5	15	0.33
self-employed	2300	4	18	0.22
wage labour	2173	32	82	0.39
Average	2485	49	49	100



Average Loan Amount Across Occupation



Occupation	Average	# of Respondents
other	5000	1
wage labour	28621	71
Average	44259	107
self-employed	57727	11
agriculture	69913	16
salaried	118125	8

Projected BVM Debt Size:

We used the same method to calculate the debt size which we used for calculating the market size for certain commodities. The projected Loan size for the entire BVM community is Rs. 52,092,700 or about **5.2 crores**. The estimated shop credit size is about **13 lakhs**. The total debt amount is about **5.3 crores**.

Projected BVM Debt Size

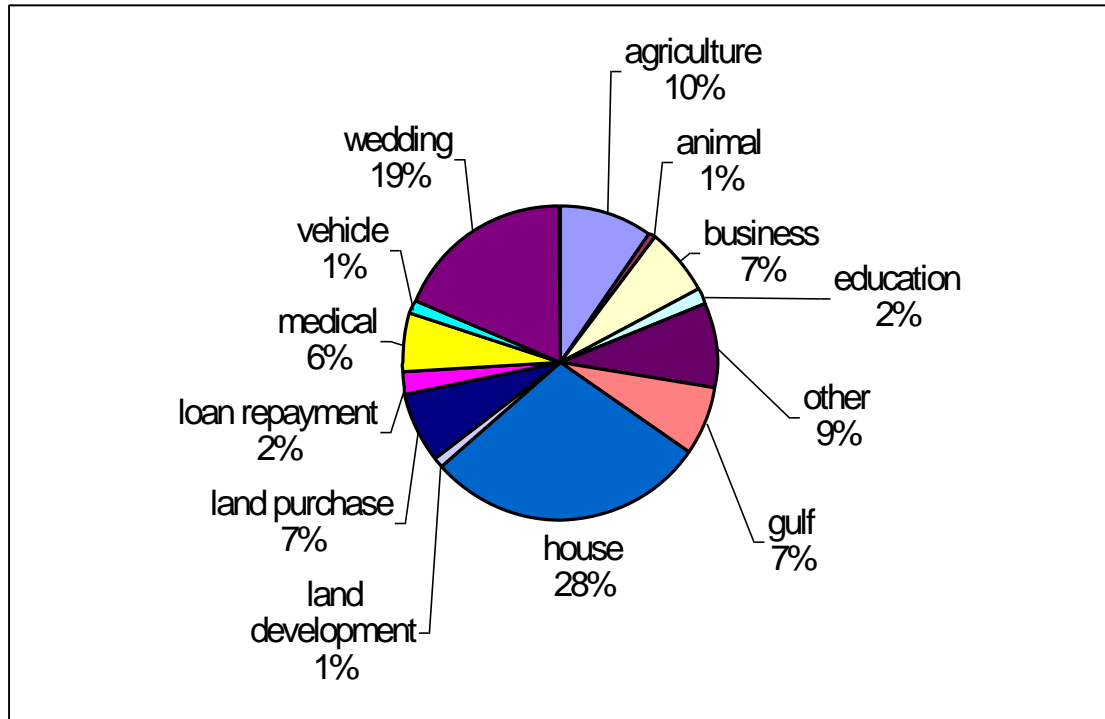
Type of Debt	BVM Debt Size	Projected # of Families
Loan	52092700	963
Shop Credit	1339250	441
total debt	53431950	999

Loans according to purpose:



House work accounted for the highest amount of money taken as loans in the community (28%), followed by weddings (19%), agriculture (10%), other (9%), gulf (7%), business (7%), land purchase (7%), and medical (6%).

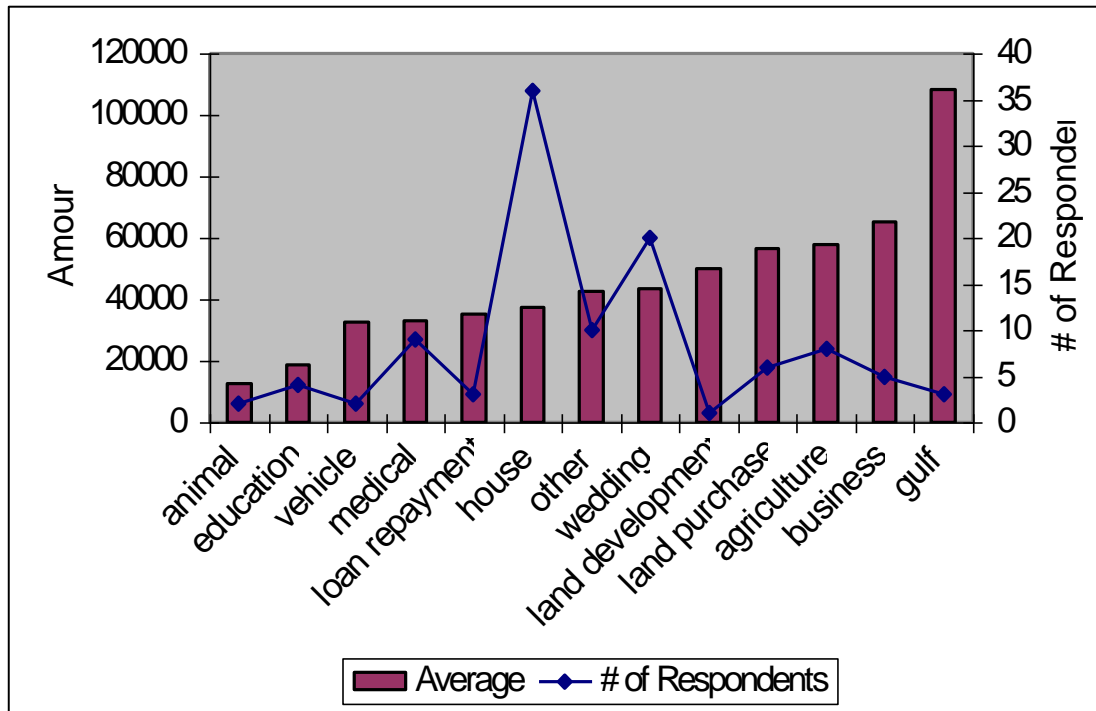
Loan Breakdown According to Purpose



The highest average loan was taken for going to the gulf (Rs. 108,333), but was only represented by 3 respondents. However, house was the most reported loan purposes (36 respondents), and had an average of Rs. 37,339. Other highly reported loan purposes were wedding (20 respondents, Rs. 43,650) and medical (9 respondents, Rs. 33,167) and agriculture (8 respondents, Rs. 58,000).



Average Loan Amount According to Purpose

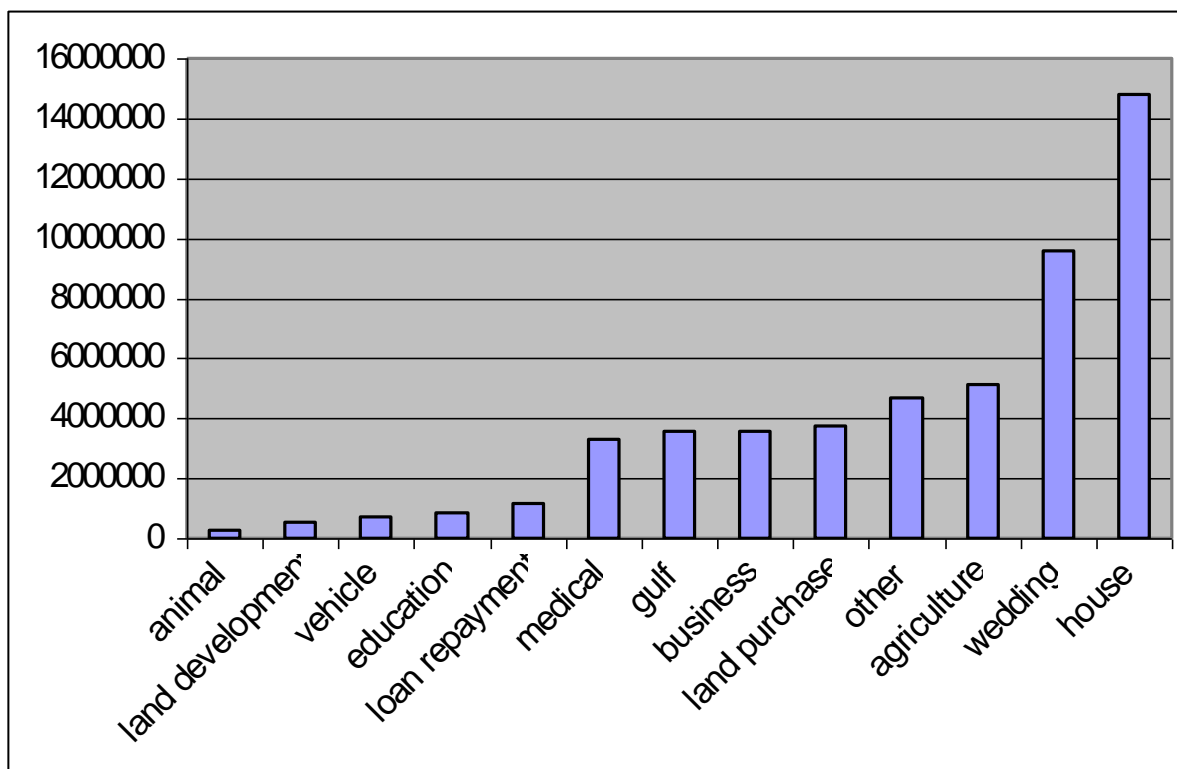


Loan Purpose	Average	# of Respondents
animal	12500	2
education	18750	4
vehicle	32500	2
medical	33167	9
loan repayment	35167	3
house	37339	36
other	42450	10
wedding	43650	20
land development	50000	1
land purchase	56667	6
agriculture	58000	8
business	65200	5
gulf	108333	3

Loan Purpose Market Sizes:

Unlike the average loan amounts, which had gulf as the largest category, the projected loan market size shows the house category as the largest with a total of Rs. 14,786,200 or about **1.47 crores**. This is followed by wedding (96 lakhs) and agriculture (51 lakhs).

Projected Market Size of Loans According to Purpose



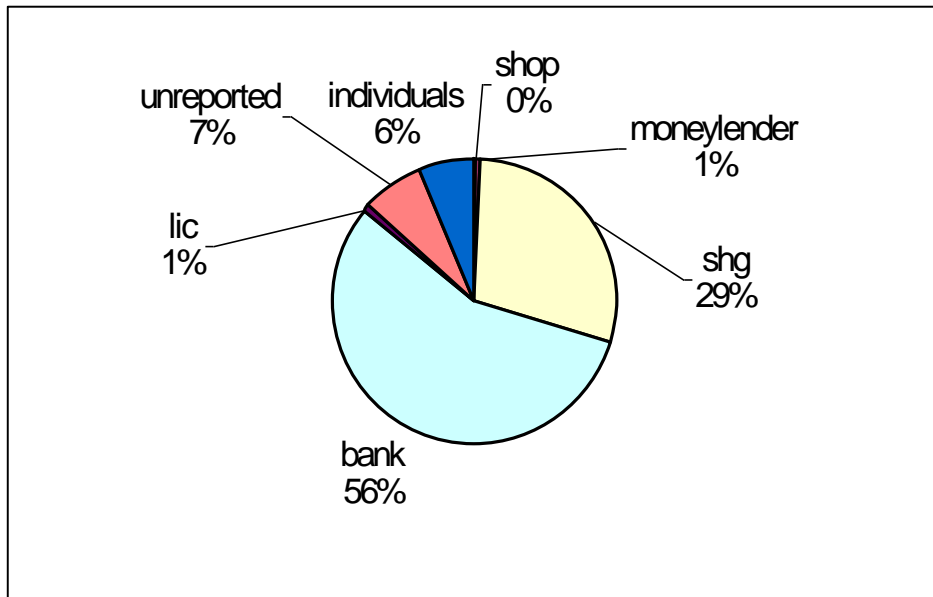
Loan Purpose	Market Size
animal	275000
land development	550000
vehicle	715000
education	825000
loan repayment	1160500
medical	3283500
gulf	3575000
business	3586000
land purchase	3740000
other	4669500
agriculture	5104000
wedding	9603000
house	14786200

Loans according to Sources:

On a community level, the largest loan source is the bank (56%), followed by self-help groups (29%), unreported (7%), and individuals (6%).

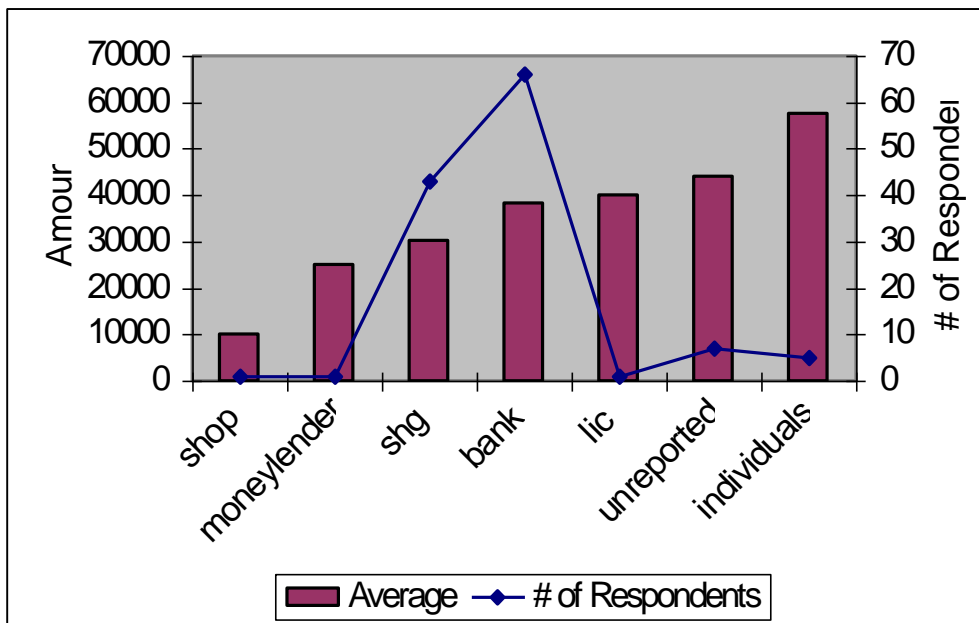


Loan Breakdown According to Sources



The highest average loan source is from individuals (Rs. 57,500), which accounted for 5 respondents. The highest number of respondents reported the bank as their loan source (66 respondents) with an average loan of Rs. 38,439. This was followed by SHG's (43 respondents, Rs. 30,214).

Average Loan Amounts According to Source





Source	Average	# of Respondents
shop	10000	1
moneylender	25000	1
shg	30214	43
bank	38439	66
LIC	40000	1
unreported	44000	7
individuals	57500	5

Section 8: Agricultural Production

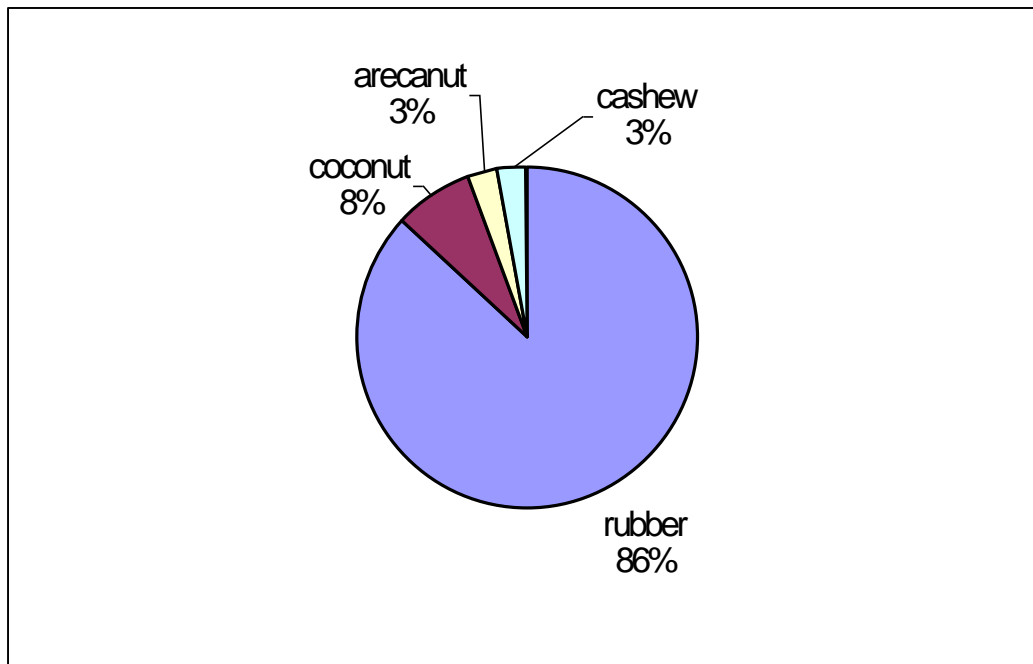
The number of respondents for each type of crop is given below. The highest number of respondents reported growing coconuts (87), followed by rubber (56), arecanut (43), and cashew nut (19). These four crops constitute the basis of our further analysis, as they were the only ones for which we were able to obtain reliable data. Three of these four main crops (cashew, rubber and arecanut) function as cash crops in these economies, while coconut has more daily subsistence uses.

Crop	# of Respondents
coconut	87
arecanut	43
cashew nut	19
rubber	56
pepper	12
banana	11
other (beetel and vegetables)	6

In the table below we have listed the total income according to the four major crops in the community. Rubber accounts for the largest percentage of agricultural income (86%), followed by coconut (8%), cashew (3%) and arecanut (3%).



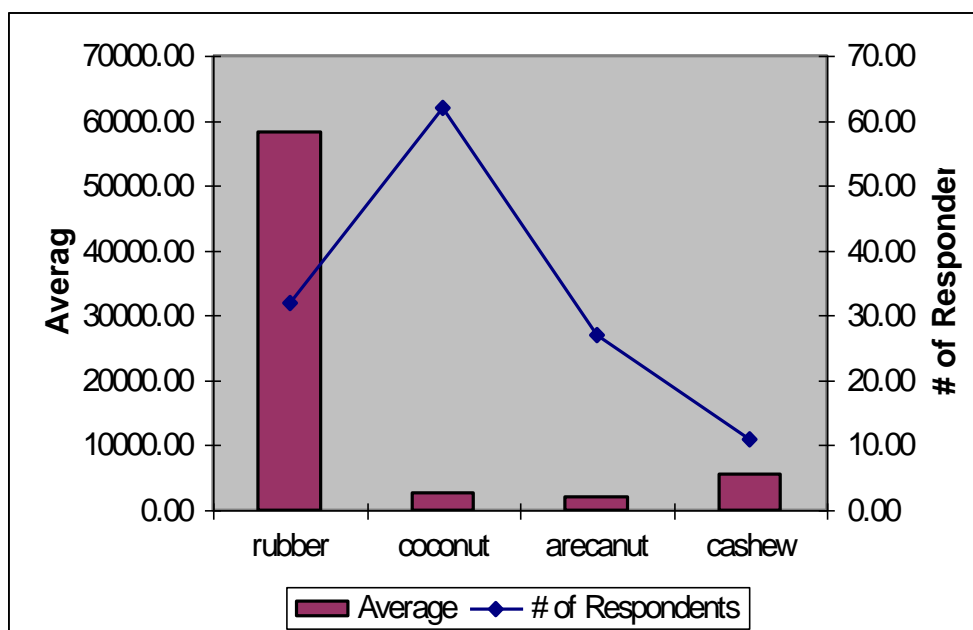
Total Income Accruing to Selected Crops



However when we view the crop details according to averages and number of respondents we find a different picture. According to average incomes, rubber is giving an average income of Rs. 58,286, which is accruing to 32 respondents. However, cashew nut is the second highest average income of Rs. 5,613, which is going to 11 respondents, followed by coconut (Rs. 2612, 62 respondents) and arecanut (Rs. 2068, 27 respondents). Thus coconut is the most popular crop, but rubber gives the highest income. We are suspicious of the data which shows such a high average income for rubber. It is important to note that in the calculation of rubber income we used an average figure of Rs. 88 per kg, and multiplied this figure by the total number of kgs reported to arrive at the total rubber income. We removed the three highest rubber outliers, which were in excess of Rs. 400,000, with the highest being Rs. 712,800. However, even after removal of these outliers we are left with such a high average rubber income. Thus we feel that follow-up research is warranted to test the accuracy of these results.



Average Incomes According to Crop Type

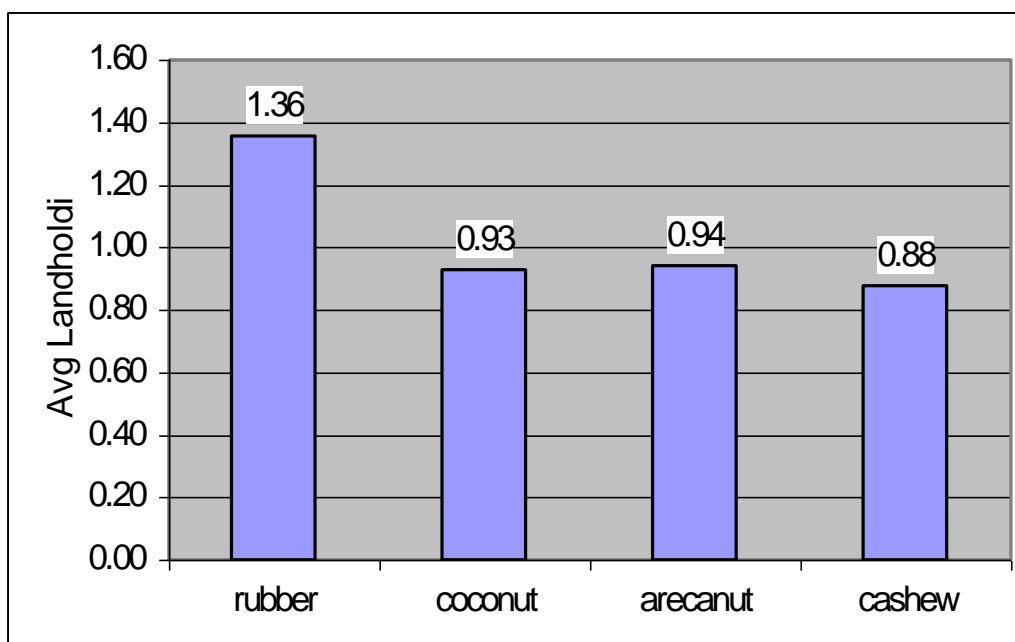


Crop	Average	# of Respondents
rubber	58286	32
coconut	2612	62
arecanut	2068	27
cashew	5613	11

An inquiry to landholdings across crop types shows that the average landholding for a rubber planter is 1.36 acres, which is well out of reach for most of BVM's respondents. In comparison, the average landholding for coconut planters was 0.93 acres and for cashew it was 0.88 acres.



Average Landholding According to Crop Types



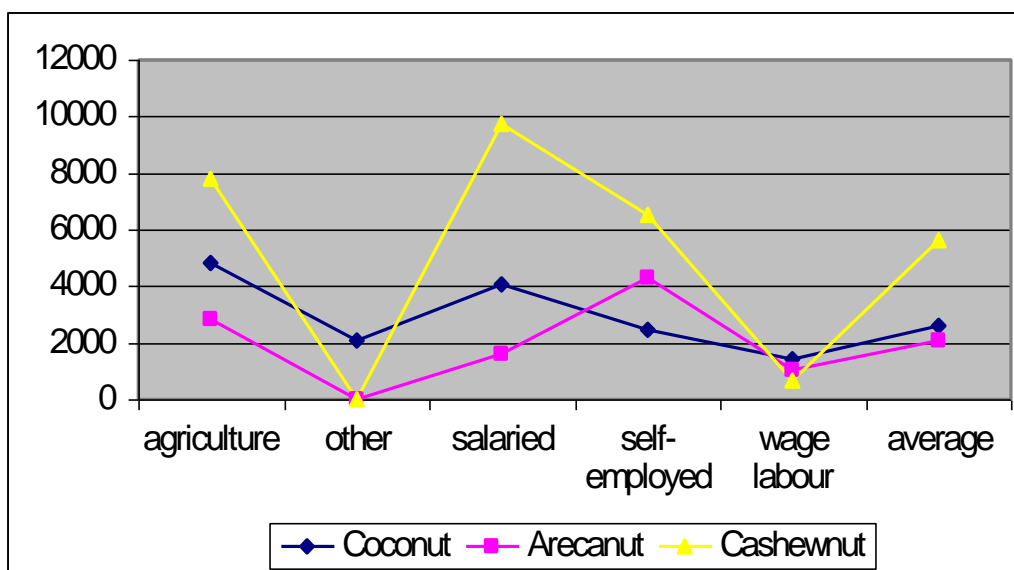
Crop	Landholding
rubber	1.36
coconut	0.93
arecanut	0.94
cashew	0.88

Crop Data According to Occupation:

When we disaggregate the crop data according to occupation we find that the main occupations who gain from agriculture income are the salaried, the agriculturalists and the self-employed. The salaried and the agriculturalists in particular are gaining high average incomes from cashew nut (Rs. 9750 and Rs. 7800, respectively). The wage labourers are far behind these other groups and all of their agricultural incomes are below average.



Average Crop Income According to Occupation type

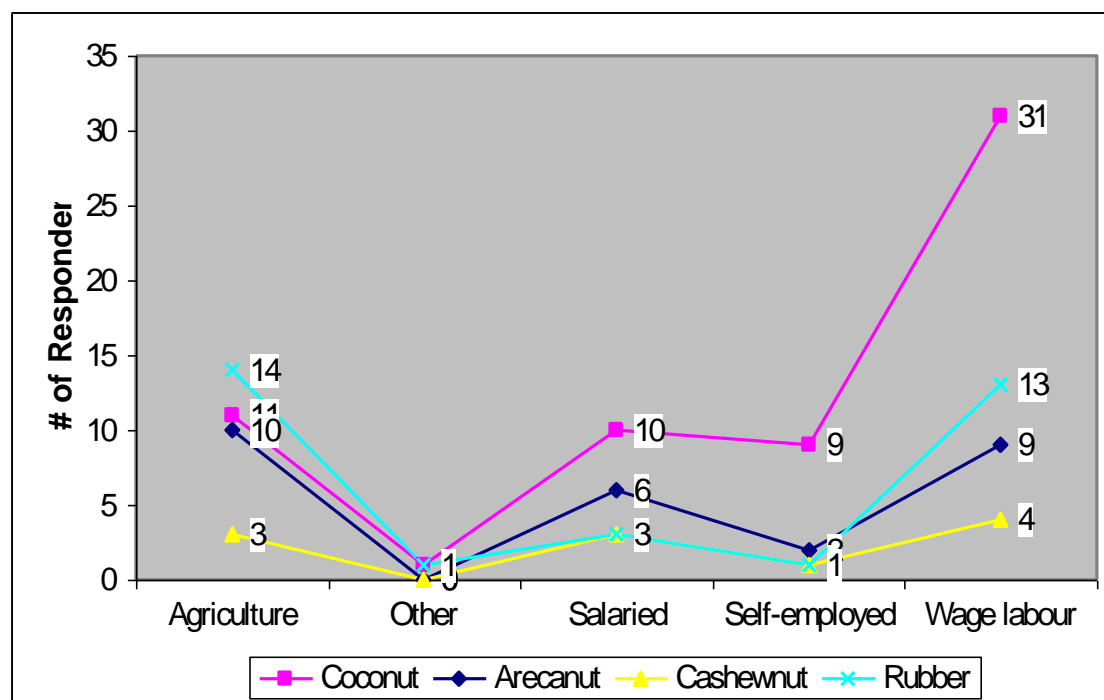


Occupation	Coconut	Arecanut	Cashew nut
agriculture	4806	2829	7800
other	2065	0	0
salaried	4078	1602	9750
self-employed	2467	4316	6500
wage labour	1422	1034	650
average	2613	2068	5614

When we analyze the crop data according to numbers of respondents we find that wage labourers, as expected outnumber all the rest. They are most active in planting coconut (31 respondents), followed by rubber (13), arecanut (9) and only a minority plant cashew (4). In comparison, the agriculturalists plant rubber, coconut and arecanut in relatively even numbers (14, 11, and 10, respectively) and cashew at a lower rate (3 respondents). Across most occupations cashew is least planted and coconut is most planted (rubber is the most likely to be planted for agriculturalists). However, arecanut is always the middle crop.



Numbers of Respondents According to Crop-type and Occupation-group

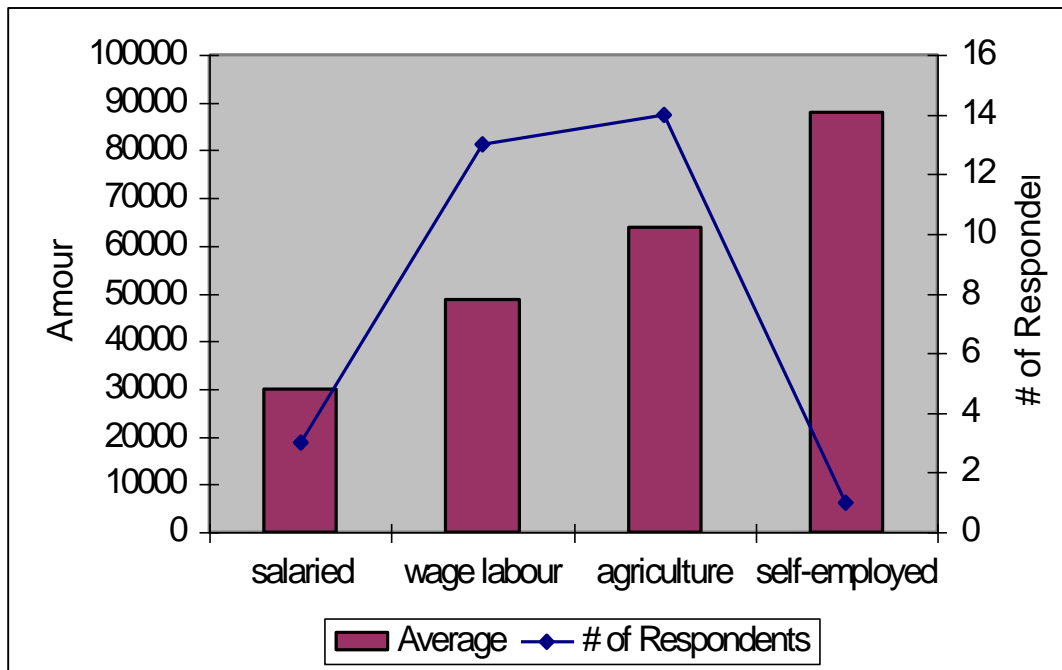


Occupation	Coconut	Arecanut	Cashew nut	Rubber
Agriculture	11	10	3	14
Other	1	0	0	1
Salaried	10	6	3	3
Self-employed	9	2	1	1
Wage labour	31	9	4	13
Average	62	27	11	32

Due to the large difference in values for rubber and other crops, we have included the data on rubber in a separate table. As is evident from the figure below, the average amount going to an agriculturalist for rubber is about Rs. 64,000 (14 respondents) as compared to a wage labourer, who gets about Rs. 48,000 on average (13 respondents).



Rubber Incomes Across Occupation groups



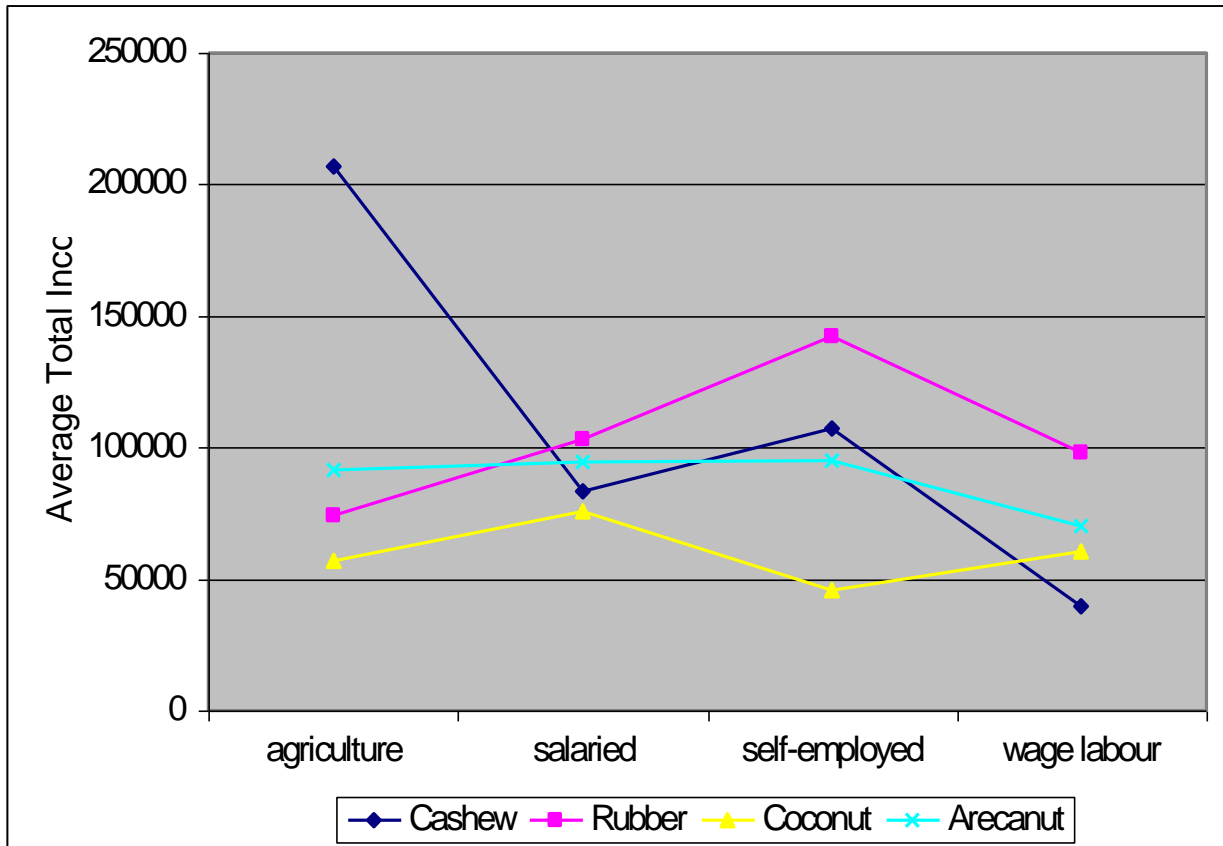
Rubber Income	Average	# of Respondents
salaried	30067	3
wage labour	48671	13
agriculture	63989	14
self-employed	88000	1
other	158400	1

In order to gain a better understanding of the stratification of crop selection across income levels, the figure below displays the average household income of the respondent according to their occupation and their crop type. From this we can see that those wage labourers who have planted rubber have an average income higher than those who planted arecanut, which in turn is a higher income than coconut and cashew. However, this hierarchy of crops does not hold constant across other groups. For instance, amongst the agriculturalists, those who planted rubber have the lowest average household income, while those who planted cashew have the highest household income. Thus, there is no definite link between household income level and crop selection. The only definite patterns we can draw are that



coconut is the most favoured crop across occupational groups, and cashew is the least-favoured crop.

Average Household Income Across Crop and Occupation Group



Average Total Income				
Occupation	Cashew	Rubber	Coconut	Arecanut
agriculture	206687	74406	56783	91306
salaried	83100	103367	75673	94545
self-employed	107000	142075	45862	94878
wage labour	39675	97849	60610	69968

Section 9: Rice Analysis

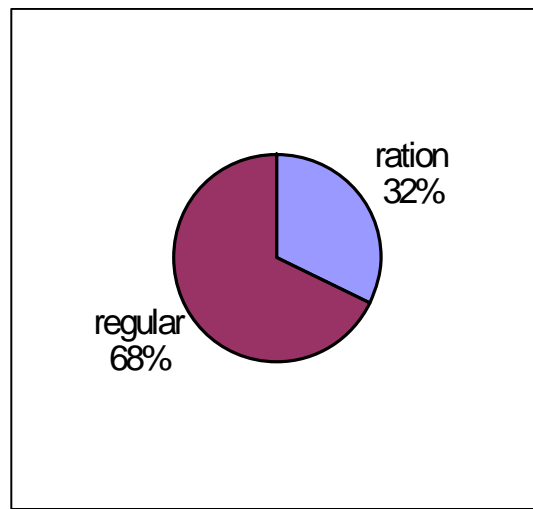
As we discussed in section 2, rice is one of the most important items in this economy. It accounts for 34% of total commodities (food) spending, and 11% of the total annual household expenditure (34% X 32% [commodities share in the total]). The average family spends about Rs. 5,500 per year on rice alone. Thus it is



important to do a more in-depth analysis, particularly of the equity issues concerning rice in this economy. This section will explore the issues related to ration rice consumption and economic exclusion of the poorer sections in the community.

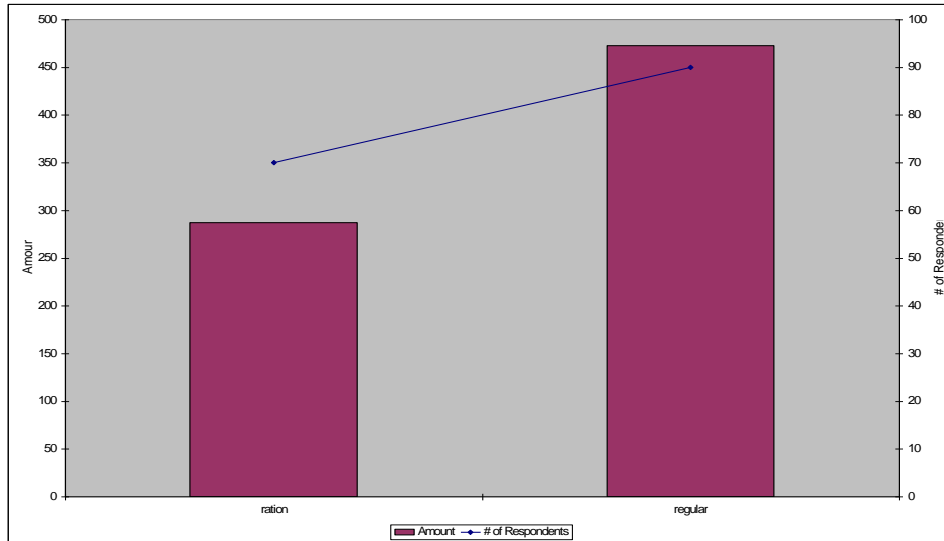
As the following figure shows, regular rice (rice from a private store) forms the bulk of the total spending on rice (88%), while ration rice is only 32%.

Rice Market Breakdown (Rs.)



The figure below gives the average monthly expenditure for ration rice (Rs. 287), which is represented by 70 respondents and regular rice (Rs. 473, 90 respondents). Thus a majority of respondents spend their money on regular rice.

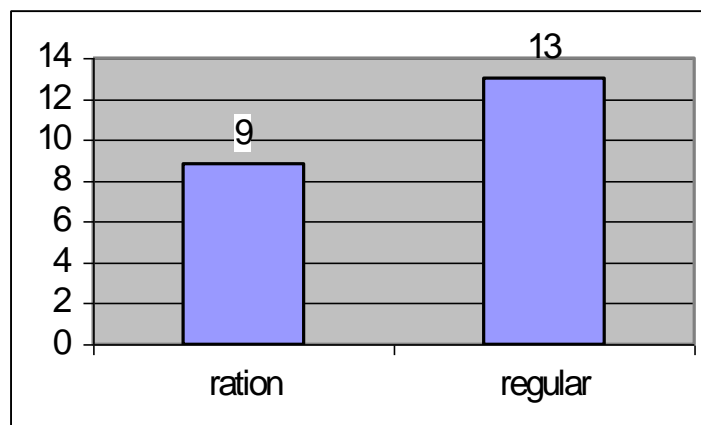
Average Expenditure on Ration and Regular Rice



Spending	Average Amount	# of Respondents
ration	287	70
regular	473	90

The figure below gives the relative rates per kg of ration rice (Rs. 9) versus regular rice (Rs. 13), as collected from the survey data. From this data it is clear that there is a price advantage in consuming ration rice, and its purpose is to reach the BPL, below poverty line candidates and other poor community members.

Average Rice Rate According to Type

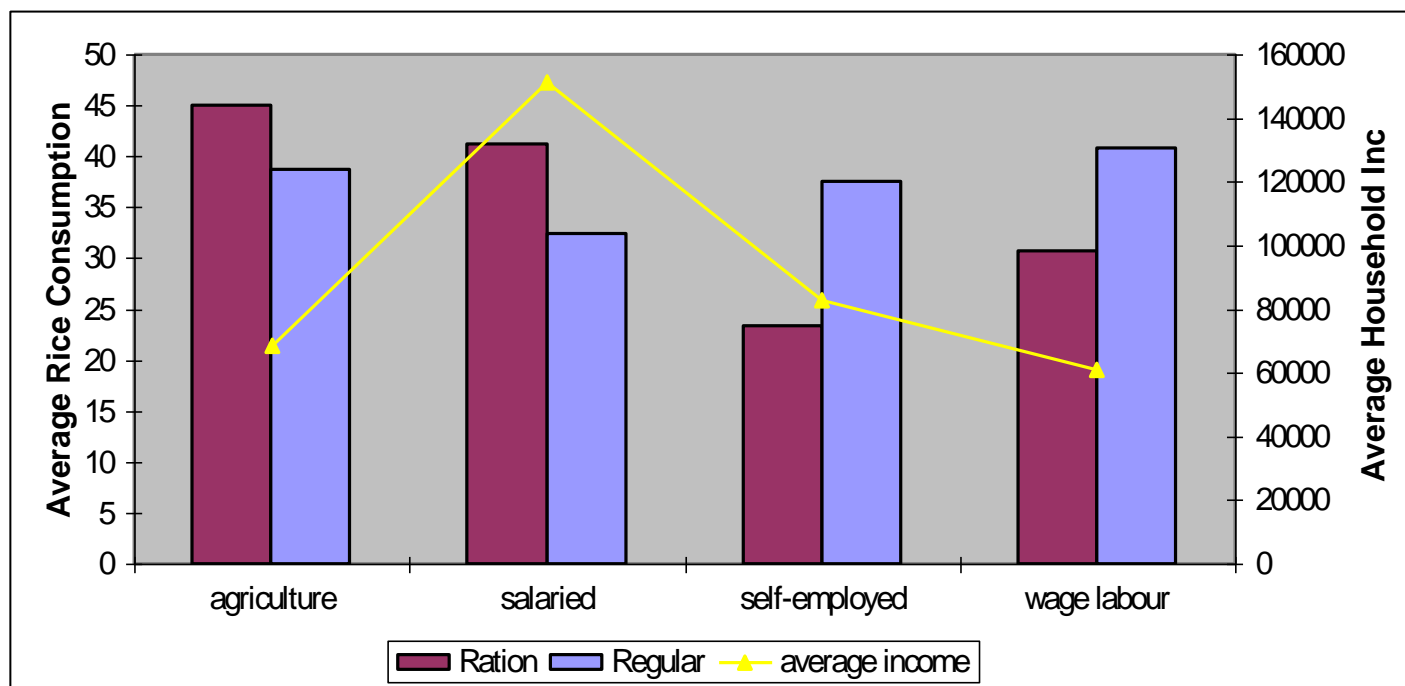


The following table shows us that the group which consumes the most ration rice are the agriculturalists (45 kgs per month), while the group who consumes the least are the wage labourers (31 kgs) and the self-employed (23 kgs). This is



counterintuitive considering that the wage labourers are by most measures the poorest members of this community. When considering the average household incomes of these two groups we see that the agriculturalists are slightly better off than the wage labourers (68,274 and 60,943 respectively). However, the larger equity issue arises when taking the salaried group into account. They have the highest average household income (Rs. 151,000), as well as the second highest average consumption of ration rice (Rs. 469 monthly). In the final analysis we have the peculiar situation in which the *poorest* group (in terms of annual household income) finds itself with the *second-lowest* consumption of ration rice, which is meant to be targeted at the poor. Meanwhile, the *richest* group in the community has the *second-highest* consumption of this same rice. This fact raises equity issues and must be further explored. What are the factors preventing the wage labourers from getting their “fair” share of ration rice? Do they need to get ration cards? Are they living too far away from the ration shops? Moreover, why is it that such rich salaried people have so much access to ration rice if it is really meant to be a social service for the poor? A Just Change intervention is possible in this area as it will both address equity issues, as well as allows one of our target groups, wage labourers, to increase their control over the economy in a very tangible way.

Rice Consumption and Average Yearly Income Across Occupations



Occupation	Ration	Regular	average income
agriculture	45	39	68274
salaried	41.3	32	151322
self-employed	23.3	38	82794
wage labour	30.8	41	60943

Section 10: Market Literacy

The survey contained a section meant to gauge the respondents understanding the market or “market literacy”. This section contained sections for producers as well as consumers and dealt with issues related to pricing and forward and backward linkages in the market.

These are the responses to the initial questions posed on questions for those who produced their own goods. There were many null responses from those who did not produce any of their goods and did not feel comfortable responding to the question, which were left out of the figures. The table below has listed the questions



and the answers which received the greatest number of responses. Annexure 2 contains all of the figures and the percentages of the market literacy questions.

As is evident from the table and the figures, there is very little formal knowledge of the market, by what can be judged from multiple choice questions. However it remains to be seen whether this type of awareness exists in the community and is practiced in the daily buying and selling of goods. Perhaps a multiple choice questionnaire format is not the best way to gauge these types of questions. This being stated, however, it is interesting to note that despite an overall ignorance of how prices are determined or fluctuate in the market or of forward and backward linkages in the market chain, there was an overwhelming positive response to the question of whether people differentiated between prices in the market (89%). But 97% said that they did not know the margin that the shopkeeper was taking on most of the goods that they buy.

Market Literacy Multiple Choice Questions

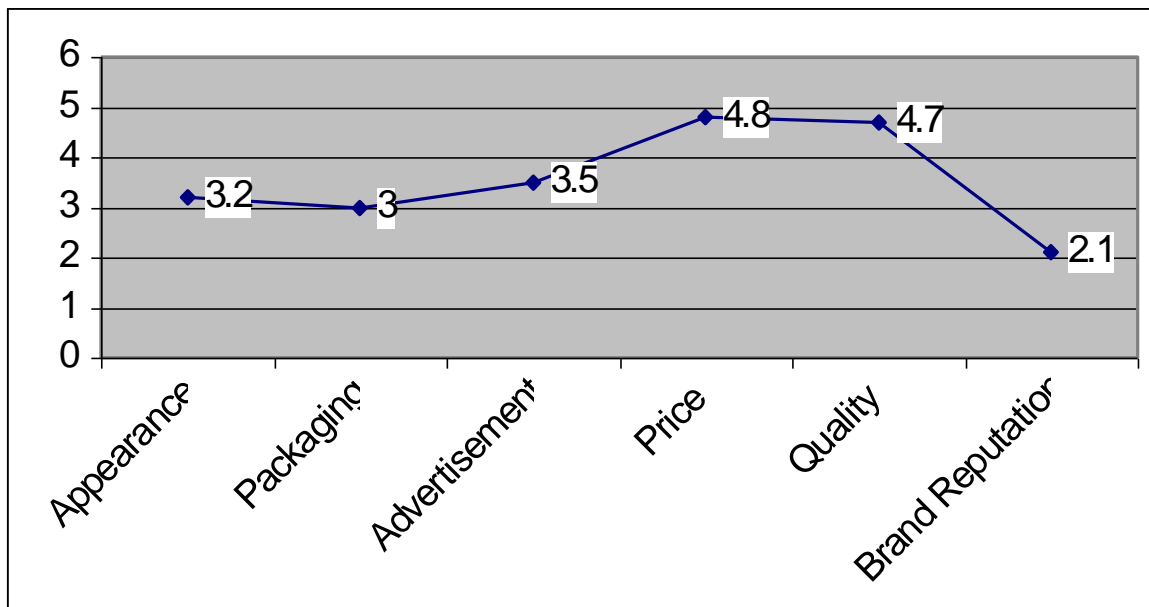
Question	Answer	Percentage
1. During festival season what happens to the price of your produce?	Don't know	66%
2. What would happen if you held onto your produce and sold it at a later date?	Don't know	49%
3. What does the buyer do with your produce?	Don't know	44%
4. If the trader sells your produce, where does he sell it?	Don't know	66%
5. Who ends up eating your produce?	Don't know	69%
6. Do you know the Actual cost of the goods (the margin) the shopkeeper is taking?	No	97%
7. Do you differentiate between prices?	Yes	89%

In the second market literacy section we asked the respondents to rank their preferences in terms of how they select which goods to buy and which shops they patronise. The first chart gives information on product preferences. Those characteristics which scored high were the product's price and its quality, followed by advertisements and its appearance. Packaging and Brand Reputation scored relatively lower.

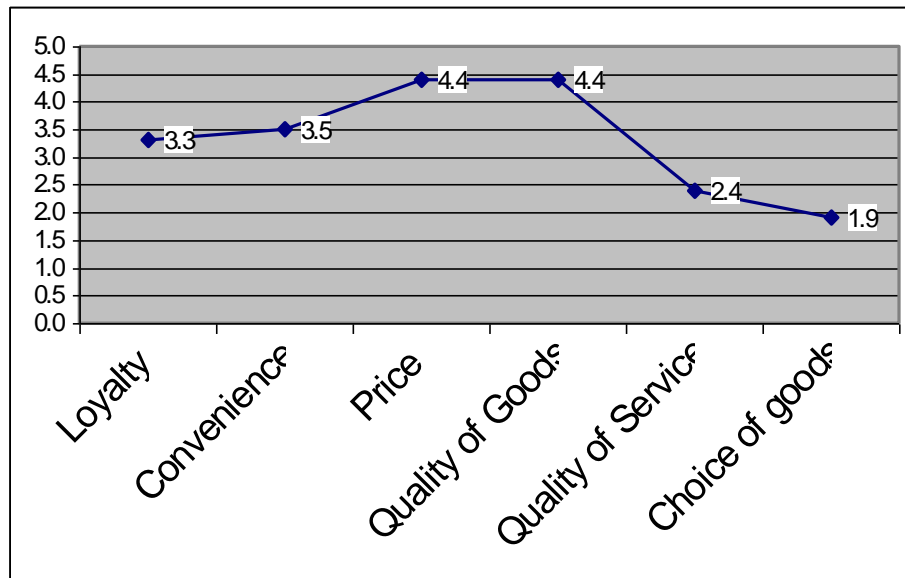


In the question on ranking qualities for a shop, the two highest scorers were the price level at the shop and the overall quality of goods sold at the shop. These were followed by the convenience of shopping and the loyalty to the shop. The two low scorers were quality of service and choice of goods.

Which qualities do you rank highest in selecting a product?



Which qualities do you rank highest in selecting a shop?



Section 11: Conclusion

In our study we have probed the major facets of the BVM economy with special attention given to the different occupational groupings and their relative economic levels. We have used the occupational groupings as a proxy for economic hierarchy: salaried people in the top rung, followed by self-employed people, agriculturalists and wage labourers in the lowest. However, we have seen that that this can be a rather crude proxy which does not always hold. For example, in the area of savings, the self-employed people have lower reported figures than wage labourers. And for landholdings agriculturalists have more than salaried people. Overall though we see the criteria conform to these economic rungs.

Given that Just Change's objective is to mobilize poor people to take control over their economies, it would be effective to target our interventions primarily at the wage labourers. In certain areas it would be good to include the other occupation groups as well. It is important to distinguish between *agriculturalists*, or those who receive their primary income from agriculture, and *agricultural income* which is received by all the occupational groupings. In discussing interventions it is important to keep in mind this distinction, as many interventions in the area of agriculture present the possibility of empowering the wage labourers, as well as the agriculturalists.



In that vein it would be good to explore the market chains of coconut, arecanut and cashew nut, which are more likely to be grown by the poorer members of the community. Rubber, in contrast, is more likely to be grown by the richer members according to our analysis. Further research should be done on products associated with these three commodities and possible interventions in the areas of new products, value addition, and marketing. In addition we need to explore the prices that are received at higher levels of the value chain and do a cost-benefit analysis processing our own cashews. This could lead to increasing the cashew crop within the community and investing in processing inputs. The same can be said for a coconut drier or an arecanut processor.

In the area of savings it would be good to investigate the connections between savings and debt. Our research has shown that the majority of savings (57%) are in SHG's, while the majority of debt is owed to banks (56%). What are the differences in interest rates and lending access between these two institutions and what are the reasons why more debt and savings are not held in the banks? Our research shows that the majority of loans are taken for the purpose of house construction and weddings. Are these types of loans too large to take from SHG's? Are they being taken from banks or from SHG's more frequently? What are interventions Just Change could do to increase the community's control over lending and savings practices? A further investigation into creating an institution such as a community bank would be useful here.

Our research on assets shows that TVs (47%), mixers (46%) and radios (42%) are prevalent in the community. Considering this it may be worthwhile to train a group of people to repair electronics, which would provide employment to the community.

In the area of expenditures we find that there is a large annual market size for commodities such as rice (83 lakhs), meat (57 lakhs), firewood (40.5 lakhs), clothing (40 lakhs), milk (18 lakhs), soap (16 lakhs), tea (8 lakhs), and dal (5 lakhs). With an understanding of the market size we are working with we should do further analysis to see how Just Change can increase our market share of key items such as rice, dal, soap and tea. Additionally the creation of a dairy business or firewood business



may be economically beneficial and create further employment. These would all help to increase local economic control, and thus further research is justified in these areas.

In the area of rice a further enquiry should be made into the equity implications of access to ration rice amongst wage labourers, who are clearly the poorest members of the community. As our research shows, their consumption of ration rice is the *second lowest* of all occupational groups.

Finally, in the area of market literacy it is necessary to undertake awareness and training sessions on local markets and how they work. There are many creative possibilities for this, especially in the area of field exposures and market-related games. The research on product and shop preferences reveals prior-held beliefs that the community's two most important considerations in purchasing goods are *price* and *quality*. It would therefore behoove Just Change in its retailing interventions that it constantly seeks to improve its position *vis a vis* its competitors on these two selling points.



Annexure 1: List of All Income source According to Main Occupation

Main occupation	Primary Income	Secondary Income	Other Income
agriculture			
agriculture	agriculture in lease lands	nil	shop
agriculture	nil	nil	
agriculture	agriculture		
agriculture	nil	nil	
agriculture	nil	nil	
agriculture	nil	nil	vehicle hire
agriculture	nil	nil	silk worm
agriculture	nil	nil	
agriculture	nil	nil	
agriculture	ward member	nil	
agriculture			
agriculture	nil	nil	agric on leased land
agriculture	nil	nil	
agriculture	nil	nil	shop
agriculture	nil	nil	
agriculture	nil	Nil	
other	not mentioned		
other			1 Engineer + 1 Supervisor
salaried	employed in the gulf	nil	
salaried	electrical and plumber in gulf	nil	
salaried	pension	nil	
salaried	employee	nil	vehicle hire etc
salaried	teacher	nil	
salaried	govt job	nil	
salaried	employed	nil	
salaried			
salaried	postal employee - salary	nil	
salaried	salary from Bank	nil	
salaried	pension	nil	
salaried	Employed in Gulf	nil	
salaried	employee	nil	
salaried	employee	nil	
salaried	teacher	nil	
salaried	Supervisor		
self-employed	tea shop	nil	
self-employed	Driver	nil	jeep hire



self-employed	operator		
self-employed	Driver	nil	
self-employed	barber	BVM worker	
self-employed	nil	nil	
self-employed	Driver		
self-employed	business	nil	
self-employed	barber	nil	
self-employed	Driver	nil	
self-employed	Driver	nil	
self-employed	Driver	nil	
self-employed	nil	nil	tea shop
self-employed	nil	nil	harvest in lease land - banana & vegetables
self-employed	Driver	nil	
self-employed	nil	nil	Auto rickshaw
self-employed	nil	nil	Barber
self-employed	Driver	nil	
wage labour	misc works	nil	
wage labour	general labour	nil	
wage labour	coolie		
wage labour	rubber tapping	nil	
wage labour	coolie		
wage labour	rubber tapping	nil	
wage labour	work in tapioca field	nil	
wage labour	carpenter	nil	
wage labour	coolie		
wage labour	wage	nil	
wage labour	coolie	wage labourer	
wage labour	rubber tapping	anganwadi charge	
wage labour	coolie	nil	
wage labour	coolie	nil	
wage labour	coolie	nil	
wage labour	porter	nil	
wage labour	coolie	nil	
wage labour	coolie	common labour	
wage labour	wage	Nil	
wage labour	wage	Tuition	
wage labour	wage	nil	
wage labour	wage		
wage labour	carpenter		
wage labour	stone work		
wage labour	coolie	Nil	
wage labour	carpenter	nil	
wage labour	wage	nil	
wage labour	rubber tapping	nil	



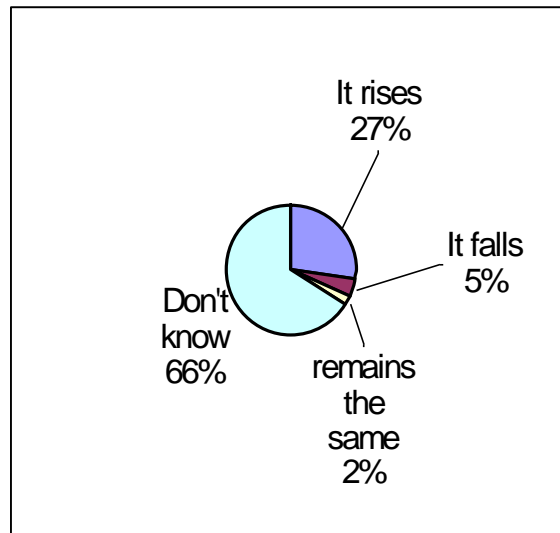
wage labour	coolie	nil
wage labour	coolie	nil
wage labour	rubber tapping	nil
wage labour	painting	
wage labour	wage	nil
wage labour	coolie	0
wage labour	rubber tapping	nil
wage labour	agricultural labour	
wage labour	wage	nil
wage labour	wage	nil
wage labour	wage	nil
wage labour	wage	nil
wage labour	rubber tapping	nil
wage labour	rubber tapping	nil
wage labour	wage	nil
wage labour	wage	nil
wage labour	wage	nil
wage labour	carpenter	nil
wage labour	wage	nil
wage labour	agricultural labour	
wage labour	rubber tapping	nil
wage labour	coolie	nil
wage labour	coolie	Milk society secretary
wage labour	wage	nil
wage labour	coolie	nil
wage labour	field labour	nil
wage labour	wage	nil
wage labour	wage	nil
wage labour	rubber tapping	nil
wage labour	rubber tapping	nil
wage labour	wage	nil
wage labour	wage	nil
wage labour	wage	nil
wage labour	wage	nil
wage labour	wage	nil
wage labour	wage	nil
wage labour	wage	tailor
wage labour	farm labourer	
wage labour	rubber tapping	nil
wage labour	Agric farm employee	Carpenter
wage labour	rubber tapping	nil
wage labour	rubber tapping	nil
wage labour	employed in hotel	nil



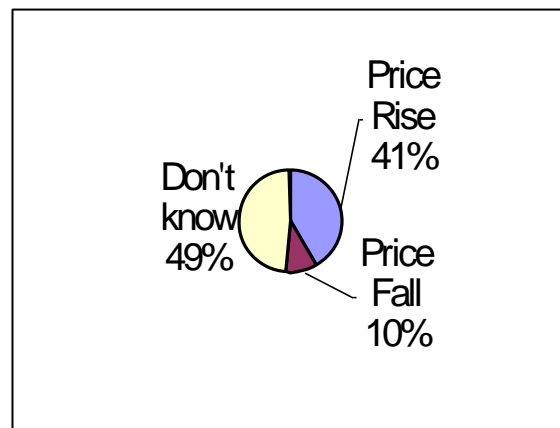
wage labour	wage	nil
wage labour	construction labour	nil
wage labour	wage	nil
wage labour	labour in estate	nil
wage labour	house work	nil
wage labour	work in paddy fields	nil
wage labour	wage	nil
wage labour	coolie	nil
wage labour	rubber tapping	nil

Annexure 2: Market Literacy Figures

During festival season what happens to the price?

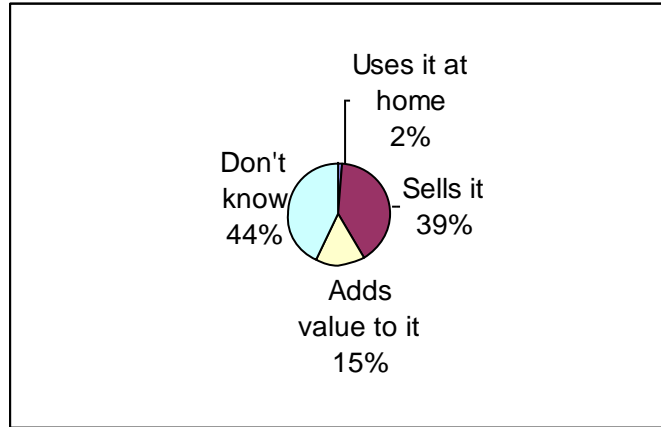


What would happen if you held on to your produce and sold it at a later date?

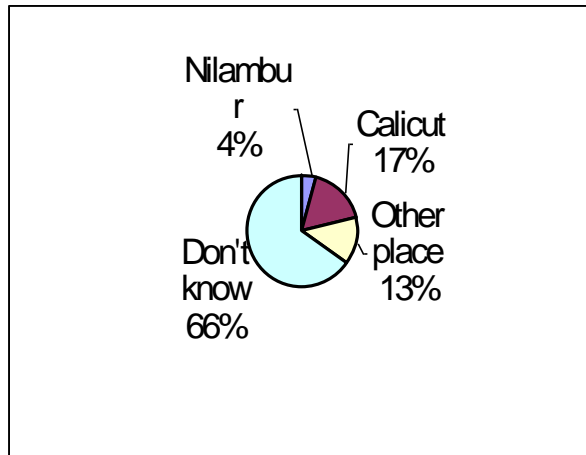




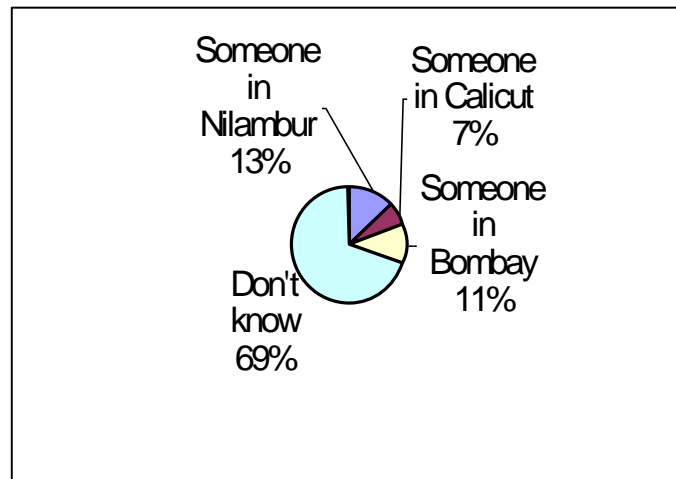
What does the buyer of your produce do with it?



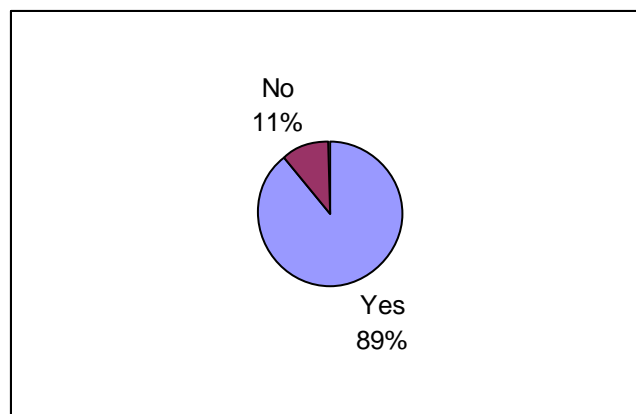
If the trader sells your produce, where does he sell it?



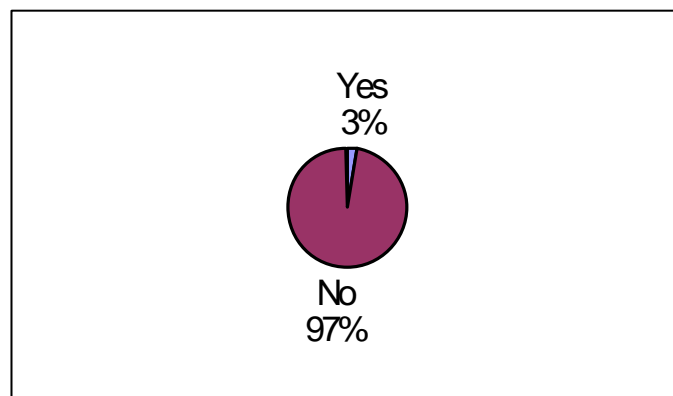
Who ends up eating your produce?



Do you differentiate between prices?

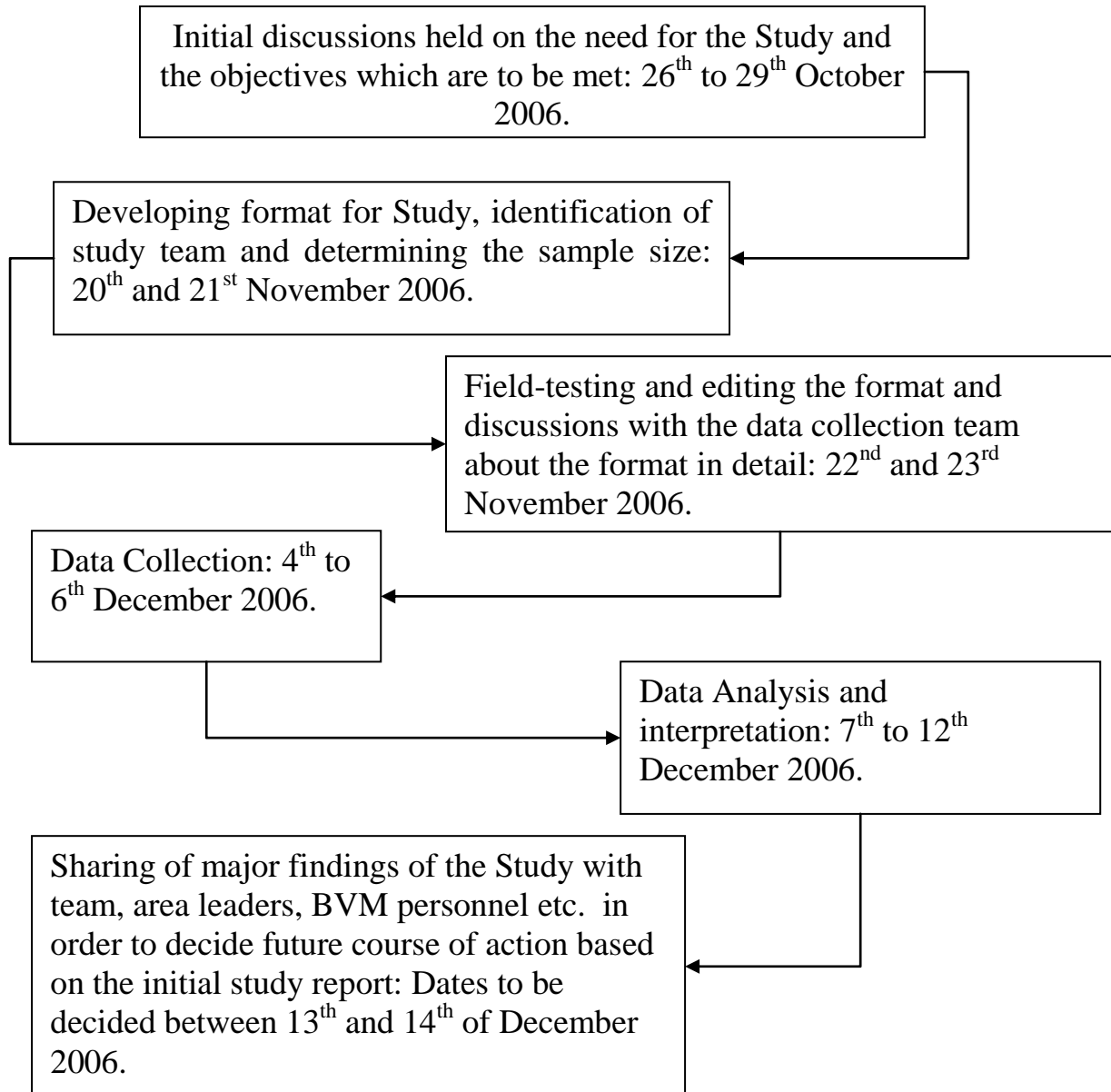


Do you know the actual cost the shopkeeper is buying the goods for from the wholesaler (the margin)?





Annexure 3: Flow Chart of the Economic Study





Annexure 4: Format for the Study

Guidelines for Economic Survey

Goal of JUST CHANGE:

Uniting the producers and consumers to bring about a '*Just Change*' in their social and economic condition.

Objectives to communicate to the survey team

- We want to understand the general economic conditions of the SHG members.
- We want to create a baseline database by which we can measure the changes happening in the future as a result of the work of Just Change.
- We want to use the baseline data to plan the future actions of the Just Change Programme.
- We are doing this survey to study and understand the amount of money that is being generated as income and how much is being spent by the members of the SAWARD group.
- We also want to study the savings, investment and debt patterns of the SHG members.
- We want to understand which are the most important products/commodities that are produced or consumed by the SHG members and which have an important effect on their lives.

Note to coordinators and CMO's:

Please make sure to aid the SHG members in filling out the forms so that we may get the most accurate data and honest answers to the survey questions.

When surveying please ensure the participation of both men and women in the household. If you cannot collect all of the information on the first visit, please make the effort to return and get the rest of the information from the knowledgeable informant. Please avoid guessing or estimate based on general knowledge of the area.

Thank you,
The Just Change Team



Study on SAWARD Self-help group economic conditions

FORM NUMBER: _____ **Category: A B C**

Surveyor Name: _____

1. Background Information

Name of the SHG member: _____

Self Help Group Name: _____

Village: _____

Panchayat: _____

Caste: SC / ST / OBC / General _____

Religion: _____

No. of family members: _____ adults (_____ men + _____ women)

_____ children (_____ boys + _____ girls)

Main occupation: Wage labour/ Agriculture/ Self-employed/ Other _____

. Land/assets possession details:

2.1 LandAcrescents

..... Paramba Vayal

Type	# of Acres
Coconut	
Cashew nut	
Arecanut	
Pepper	
Rubber	
Banana	
Paddy	
Vegetables	
Others	

2.2 Other Assets:

Phone Mobile Phone TV VCD Washing Machine

Fridge Mixer Radio

Gold ornaments _____ pavan / gms

Vehicles: Cycle Motorcycle Autorickshaw Car/Jeep Truck



House: _____ Owned _____ Rented _____ Leased

Type: (Tiled/RC) _____

If Rented, how much rent are you paying per month? _____

3. Income details:

3.1 Labour Income:

Type of labour	Where do you go? Migration?	# of days per month	Wage paid?	# of Family Members who participate in this work.	Do you know the state minimum wage for this job?

3.2 Agricultural Income:

Crop Name	How much do you produce?	When do you sell your goods?	Where/To Whom do you sell?	Price (Range)	Avg. Yearly Income
Coconut					
Cashew nut					
Arecanut					
Pepper					
Rubber					
Banana					
Paddy					
Vegetables					
Others					

Follow up informational questions (to gauge market literacy):

During the festival season what happens to the price of your produce?

- A. It rises B. It falls C. It remains the same D. Don't know.

What would happen if you held onto your produce and sold them at a later date? A. The price would rise, B. the price would fall, C. it would not sell. D. Don't know.

What does the buyer of your produce do with it?

- A. Uses it at home B. Sells it C. Adds value to it D. Other_____
- E. Don't know

If the trader sells your produce, where does he sell it?

- A. Poovatuparamba or a nearby town B. Kozhikode C. Other place_____ D. Don't know



Who ends up eating your produce?

- A. Someone in poovatuparamba, B. someone in Kozhikode, C. someone in Bombay, D. someone in the USA E. Don't know

3.3 Livestock Income:

Type	Number of livestock	Avg. Yearly Income
Goat		
Cows		
Chicken		
Others		

3.4 Other Income Sources:

Type	Avg. Yearly Income

4. Expenditure details:

4.1 Agricultural expenditures yearly

Crop	Wages paid	Fertiliser	Seed	Other	Total

4.2 Household Expenditures

Provisions, Vegetables, Others

Name	From where do you buy it?	# of kgs per month.	Avg. monthly spending
Rice			
Sugar			
Dal			
Tea/ Coffee			
Soap, washing soap			
Shampoo, toiletries			
Oil			
Vegetables			
Milk			
Meat/Fish			



Firewood			
Petrol (Diesel)			
Others			

Monthly Gas bill: _____ Electricity bill: _____ Phone bill: _____

Follow up questions:

How do you decide where to buy your household goods? (Rank in order of importance 1 (least important) -6 (most important))

Criteria	Rank (1-6)
Loyalty to shop	
Convenience	
Price	
Quality of goods	
Quality of service	
Choice of goods	

Do you know the actual cost of these goods and the margin the shopkeeper is getting? (Yes/No)

What do you consider when choosing between different products? (Please rank in order of importance from 1 (being least important) -5 (most important))

Criteria	Rank (1-5)
Packaging	
Advertisements	
Price	
Quality	
Brand reputation	

Clothes: From where do you buy? _____

When do you buy clothes?	How much do you spend during these times?
For wedding in your family.	
For someone else's wedding.	
Festival _____	



--	--

Festival Expenses (other than clothes): _____

Medical Expenses (Doctor/Hospital): Avg. expenditure in the past year _____

Where do you go for medical care? _____

Annual Education expenses (school fees, books, uniforms, etc.): _____

Monthly Expenses:

Liquor: _____

Beedi/Vetila/Pan Parag: _____

Caroms: _____

Cinema: _____

Other expense: _____

5. Investment:

How much do you spend on your house yearly? _____

How much do you spend on gold yearly? _____

How much do you spend on developing your existing land? _____

How much do you spend on acquiring/buying new land? _____

6. Savings:

How much savings do you have in an institution? _____

How much savings with SHG? _____

Do you have an insurance policy? (Yes/No) _____ Premium amount: _____

7. Debt:

Are you in debt? (Yes/No) _____ If yes, how much do you owe? _____

Who did you borrow from? _____

For what purpose did you borrow money? _____

Have you taken credit from any shops? Yes/No If yes, how much? _____

8. General follow-up:

If you have invested in JUST CHANGE, what do you expect in return?