A Survey and Critical Study on the Customer Satisfaction of the customers of -- Arohan --

The Third Annual Survey

Conducted by friday solutions
M : 9831602695
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## Section One
Introduction

Arohan is a Kolkata based micro finance institution catering to economically active poor women in and around Kolkata through the provision of loans. Arohan believes that success lies in being customer centric. A formal customer satisfaction survey is part of the processes it has set up to hear what the customer has to say. Since it commenced operations in April 2006, Arohan has reached a customer base of 68,000 and a loan portfolio of Rs. 31 crores as on December 2008.

This is the third annual customer satisfaction survey. Arohan uses this survey to understand the socio-economic profile of its customers and their level of satisfaction with Arohan better. This serves as a vital input in refining its processes and changing it policies, where required.

In the present survey a wide gamut of characteristics was covered to measure the socio-economic conditions of the customers and their satisfaction with the activities of Arohan. The survey covers the details of the aspects under the broad heads of -

1. Demographic particulars
2. Information on usage of loan amount
3. Information on family matters
4. Customer satisfaction regarding Loan Terms
5. Information regarding repayment of loan
6. Information regarding Joint Liability Group (JLG) and Group Training
7. Information regarding services from Arohan
8. Credit Rating

The present survey has been done by Friday Solutions – a Kolkata based firm involved in Sample Survey, Market Survey, Economic & Statistical Analysis and Report Writing. The motto of the organisation being ‘Inventing Ideas to Reinvent Business’ is providing business solution to several clients since July 2005. The team of Friday Solutions is dedicated to and belong to the school of thought in accuracy, perfection and timeliness leading to quality output. We stand by our report and believe in lifelong association with our client in providing them with the backup database and its analysis at the hour of its need. The present survey and its study were done over a period of 45 days in December 2008 with a sample size of 300 clients across 10 branches.

Section Two
Executive Summary

The compilation of survey results shows quite interesting indicators --

1. The Customers of Arohan comes really from a very poor section of the society.
2. The education standard of the customers is mostly illiterate, primary or middle school pass.
3. Mostly they have one room for living and do not have a separate kitchen.
4. They are mostly in self employed household with majority living in Semi-Katcha accommodation.
5. Majority are Hindu and belonging to general community. They speak mostly Bengali.
6. The loan amount is mostly used by themselves or their husband and mostly utilized the same for their business need. They require more money as being disclosed in the course of the survey.
7. Customers are very satisfied with the staff behaviour and timeliness adhered to by them
8. In general the customers are not very satisfied with the Loan Processing Fee (many want a reduction or abolition of the same) and the interest rate of loan.
9. In general the customers are satisfied with weekly repayment and concept of collection at a Center
10. The concept and procedure of this loan is not only new to the customers but also a gradually developing methodology in India. People are quite happy and confident since the formation of the JLG, the group training and maintaining the group throughout the loan tenure. As is seen the default rate is also remarkably low and almost nil. They are happy with the group training also.
11. The method of reaching out to the customers every week has also contributed significantly to low down the default rate. On the other hand the customers also have good faith in the persons reaching to them from Arohan. They have commendable appreciation towards the attitudes as tendered by the officials of Arohan.
12. It is being desired by the customers that the management of Arohan may concentrate on providing greater amount to the customers and may think of having flexible repayment schedule like a month and create some JLGs in that line.
13. It is desired that Arohan may further think of reducing the loan disbursing time as in some cases it is quite high. Disbursing loan to the male members may also be explored.

Section Three
Sample Design and Estimation Procedure

Sampling Frame & Geographical coverage: The frame of the present survey is the total customer of Arohan existing in and around Kolkata. There were about 50,000 active customers as on Nov ‘07, who were given loan through Arohan’s branches at Kolkata and its suburbs. The above customers who are overwhelmingly in the trade & services sector are all from the poor class of society and reside in the slums or colonies in and around the branches of Arohan as mentioned above. This group comprise the frame for this survey. The survey is conducted in the branches of Madhyamgram, Barrackpore, Sreerampur, Konnagar, Shilpur, Amtala1, Baguiati, Beleghata, Khidderpore and Behala.

A Focussed Group Discussion preceded the field work and preparing the questionnaire of enquiry at places of Panihati, Maheshtala and Beleghata. The Priority satisfaction questions as being observed through FGD process are as follows.

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>List of Parameters</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Loan amount</td>
</tr>
<tr>
<td>2</td>
<td>Time Period till Loan Amount Receipt</td>
</tr>
<tr>
<td>3</td>
<td>Repayment Frequency</td>
</tr>
<tr>
<td>4</td>
<td>Top up Loan Facility</td>
</tr>
<tr>
<td>5</td>
<td>Pre closure option</td>
</tr>
<tr>
<td>6</td>
<td>Cost of Loan (Rate of Interest, Insurance Premia, processing Fee, Deposit etc.)</td>
</tr>
<tr>
<td>7</td>
<td>Loan EWI amount</td>
</tr>
<tr>
<td>8</td>
<td>Loan Tenure</td>
</tr>
<tr>
<td>9</td>
<td>Loan Officer’s Behaviour</td>
</tr>
<tr>
<td>10</td>
<td>Repayment Transaction Time</td>
</tr>
<tr>
<td>11</td>
<td>Simplicity of process for Loan Sanction</td>
</tr>
</tbody>
</table>

The above priority parameters are taken into consideration while building the questionnaire.

Sample Design: The sample design adopted in the survey was a three stage sample design. The first stage units were the branches of Arohan in and around Kolkata. The second stage units were the selection of Centres and, and the third stage units were the JLG (Joint Liability Group) customers covered. Within a JLG all the five customers are selected for the survey. Total number of sample on which the survey was conducted is 300.

Selected Sample size:

<table>
<thead>
<tr>
<th>Branch Name</th>
<th>Number of Centre selected</th>
<th>Number of Selected Sample</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Method of Data Collection & Survey period: The survey was conducted during the 22nd December 2008 to 27th December 2008. Persons employed for the job went to the centre first with the Field Officer (FO) of Arohan and reached the five members of the pre selected five member JLG group. Thereafter they visited the house (without the FO) of the selected members (customers) of the JLG and canvassed the questionnaire meant for the purpose by questioning and recording the same in designed questionnaire called Schedule of Enquiry. The schedule was translated in Bengali, and the Bengali version was used during the survey field work.

Treatment of Non Response, Non Availability & Substitution of Sample: For non-response & non-availability of the informant a substitution of the sample is given. While making substitution, efforts were made to maintain the homogeneity of the sample, originally selected. To ensure the same, substitution was made with the other member available within the same centre. It is to be noted that the substitution was made if the informant was not available for quite a few number of days or the researcher was convinced that the selected informant could not be canvassed.

Total Number of Substitution has been 32
Survey Findings

1. Socio-Economic Profiling of Customers

The Demographic pattern of the population includes its habits and habitats and incorporates the social structure and several socio-economic parameters. The first in the line is Age, Marital Status & Educational Qualification.

1.1 Marital Status of the customers of AROHAN

![Marital Status Graph]

It is observed that almost 90% of the customers Arohan are married.

1.2 The Average age of the customers of Arohan is 33 years

1.3 Educational Qualifications of the customers of AROHAN

![Educational Qualifications Graph]
The Educational comparison of Arohan vis-à-vis West Bengal and India is given below –

### 1.3.1

<table>
<thead>
<tr>
<th>Education levels</th>
<th>Arohan %</th>
<th>Urban Bengal % for female</th>
<th>Urban India % for female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Illiterate</td>
<td>23</td>
<td>21</td>
<td>28</td>
</tr>
<tr>
<td>Primary</td>
<td>23</td>
<td>26</td>
<td>20</td>
</tr>
<tr>
<td>Middle School</td>
<td>35</td>
<td>20</td>
<td>17</td>
</tr>
<tr>
<td>Secondary</td>
<td>10</td>
<td>12</td>
<td>14</td>
</tr>
<tr>
<td>Higher Secondary</td>
<td>6</td>
<td>8</td>
<td>10</td>
</tr>
<tr>
<td>Graduate &amp; above</td>
<td>3</td>
<td>13</td>
<td>11</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: NSSO Reports, Year: 2004-05

### 1.4

![Accommodation pattern of the customers of Arohan](image)

- **Accommodation Status**
  - Rented
  - Own

- **Percent**
  - Rented: 28%
  - Own: 72%

It is observed that the customers are staying mostly in their own accommodation. It is to mention that in the slum areas there is rarely any rent being paid and the people dwelling over there are staying there since long and hence the accommodation pattern is taken as ownership.

### 1.5

**Average number of Adult in an Arohan Customer family is 3.1, the average number of child is 1.3 making he total average family size as 4.4**

The average family size is observed high among the customers in Amtala1 & Howrah whereas it is lowest among the customers at Madhyamgram & Konnagar beyond the city of Kolkata. The general average is 4.40. The Indian Average is 5.07 for Rural India and 4.43 for Urban India. The West Bengal average being 4.84 for rural and 4.14 for urban.

### 1.6

**Average number of earning members in the Arohan customer family is 2.1**

It is quite worthy to note that the average number of earning members in the family is above 2.0 in general, which means that the beneficiary of the Arohan almost always has a chance to get a backup within the family if need arise.
1.7

**Land Possession status of the customers of Arohan**

<table>
<thead>
<tr>
<th>Percent</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-20</td>
<td>30</td>
<td>70</td>
</tr>
</tbody>
</table>

1.8

**Percent population having separate kitchen room**

- Yes, 44%
- No, 56%

1.9

**Number of rooms in the residence of the customers of Arohan**

- One room, 51%
- Two room, 34%
- More than two room, 15%
The majority of the households covered by Arohan are self-employed. Quite a good number are either regular wage/salaried employees or work as casual labour.

The majority of the customers of Arohan are staying in a semi-pucca accommodation.

The social group distribution of the customers of Arohan is as follows:
- Others, 73%
- ST, 3%
- SC, 20%
- OBC, 4%
1.13

Religion distribution of the customers of Arohan

- Hinduism, 71%
- Islam, 27%
- Others, 2%

1.14

Principal Occupation of the Customers of Arohan

- Bengali, 79%
- Hindi, 21%

- Food Vending: 6
- Grocery Shop: 3
- Tailoring & Sewing: 17
- Garments/Jewellery/Cosmetics Trading: 25
- Jari works: 12
- Other own business: 6
- Pvt Tution: 2
- Other Self employed: 1
- Domestic help, Ayah, Anganwadi, Nurse etc: 16
- Household work: 7
- Others: 5
1.16

Average major medical expenditure per family is Rs.3912.00

A good thing to note is that most of Arohan’s customers are sending their sons or daughters for pursuing institutional education.
It is seen that many of the customers of Arohan are looking at life by covering up the risk their in. 29% of the customers have already taken resort to Life Insurance.

It is seen that the families of the customers of Arohan are slowly moving towards insurance like health, property etc. A good indicator of the upward trend of the economy of the society from where the customers of Arohan do come in.

2. Information on Usage of Loan & Satisfaction Levels

2.1

Percent Satisfaction With The Adequacy Of Loan Amount

No, 49%

Yes, 51%
2.2

Desired Loan Amount of those not satisfied with present loan amount

- Above Rs 30,000: 10
- Rs.22001 to Rs.30000: 8
- Rs.15001 to Rs.22000: 24
- Rs10001 to Rs 15000: 24
- upto Rs 10000: 34

2.3

Family member who utilised the loan amount

- Self: 61
- Husband: 20
- Father: 5
- Son: 4
- Daughter: 1
- Other: 1

It is observed that the beneficiaries of Arohan have taken loan either to start a new venture or to purchase some equipment, which they were working upon on borrowed machine till the time. Many of the beneficiaries (about 28%) have taken loan for their husband.

2.4

Usage of Loan Amount

- Garment Trading: 21
- Tailoring & Sewing: 14
- Rickshaw purchase/repairs: 14
- Jari works: 9
- Eateries: 8
- Consumption Needs: 8
- Cosmetics trading: 7
- Vending Food Items: 7
- Any other Business: 4
- Grocery Shop: 4
- Eateries: 5
- Other: 7

Major usage of the loan amount is done for Garment trading, Rickshaw pullers and other trading. A good amount is invested for tailoring works and procuring or maintaining transport equipments.
**Terms of Loan from Arohan**

Arohan gives loans to poor women who have to form 5-member Joint Liability Groups (JLGs). These groups are given 3-days of Compulsory Group Training (CGT) followed by a Group Recognition Test (GRT) where the loan is sanctioned. The starting loan amount is Rs. 5,000 with increments of Rs. 2,500 in every cycle. The interest rate on the loan is 24.13% p.a. The loan tenure is 57 weeks with an Equated Weekly Installment (EWI) of Rs. 100 for a Rs. 5,000 loan, Rs. 150 for a Rs. 7,500 loan, etc. In addition, a Loan Processing Fee (LPF) of 4% of the loan amount is charged. Repayments are made in the mornings at a Center (place in the neighbourhood) on a fixed time on a fixed day of the week, where attendance of all customers is compulsory. Customers are also provided with a life insurance cover of Rs. 10,000 at no extra charge.

Arohan is very particular that customers attend CGTs, GRTs and Repayments at the Center on time, every time.

2.5

<table>
<thead>
<tr>
<th>Customer Satisfaction with the tenure of the loan</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes, 73%</td>
<td>No, 27%</td>
</tr>
</tbody>
</table>

It is noted that several customers could not elaborate about their expectation about loan tenure - a situation which is experienced when some other members inside the family are using the loan amount, the lady member in the case might have been involved for taking the loan only as a mere formality.

Almost all the customers of Arohan are quite satisfied with the loan tenure. Some few desired to reduce the same and make the repayment within around 40 weeks.

2.6
There are two concepts of loan in the market. One is the flat rate of interest, another is a diminishing rate of interest. The flat rate of interest on a same loan amount and terms is much lesser than the calculation being done on diminishing rate of interest. While some of the MFIs pose to the customers with their flat rate of interest, Arohan reaches the customer with the denomination of diminishing rate, resulting into the customers understanding on a higher rate of interest by Arohan, who could not otherwise distinguish between the finer intricacies of financial nitty-gritty.
Nobody revealed the amount being paid and to whom.

Arohan is in the business of providing loans at a much softer term in an area where demand for the same is very high. Though majority of the customers expressed satisfaction over the loan amount being disbursed by Arohan as it met their immediate requirement, almost all of them want a higher loan amount. In fact almost 50% of the customers expressed requirement of more loans to augment their business.

It is observed that the beneficiaries of Arohan have taken loan either to start a new venture or to purchase some equipment, which they were working upon on borrowed machine till the time. Many of the beneficiaries (about 33%) have taken loan for their husband.
3. Information regarding repayment of Loan

3.1

Customer's desire about the repayment period schedule

- Present: 78%
- Monthly: 20%
- Fortnightly: 2%

The present Repayment periodicity is weekly. Around 80% of the customers are already accustomed with the system and willing to continue with the same; while around 20% desire to get the same changed to Fortnightly or Monthly.

3.2

Convenience about weekly repayment place

- Yes: 93%
- No: 7%

All the Customers are quite satisfied with the repayment place, i.e. Center location and rarely any body is seeking any alternative. Those who said “no” preferred to be collected from their home.

3.3

Convenience about scheduled weekly repayment time

- Yes: 93%
- No: 7%

Nearly 93% of the customers are satisfied with the repayment time. Those who said no in above preferred a different time and several preferred a time in the afternoon.
Almost everybody, said that they had no problem to adhere to Arohan's insistence to be in the centre every week.

3.5

Convenience about adhering to Arohan's insistence about coming to centre every week, without fail and always on time

- Yes 81%
- Regular attendance is a problem 2%
- Timely attendance is a problem 17%
- No 0%

3.6

Customer’s suggestion for change regarding Centre attendance – The indicative replies are

a. The Customers expressed desire for the extension of the weekly repayment time at their centers.
b. The customers expressed that rule for center timing like punctuality, late comers, and absence may be changed
c. Some of the customers expressed that the Center to be in such a place where no rent need to be paid by them, probably some rent is paid by the customers for operating the center
d. Some preferred that center to be at own locality
4. Information regarding Joint Liability Group (JLG) and Group Training

4.1

Was it easy to form JLG

- Yes: 83%
- No: 17%

83% of the customers faced no problem in forming the JLG.

4.2

In case of default of any member whether the EWI is paid by rest in the group

- Yes: 70%
- Sometimes: 5%
- No: 2%
- Situation never arose: 23%

Situation never arose means that all the customers in the JLG have been paying their own installments.

4.3

Usefulness of the days of group training

- Useful: 99%
- Not Useful: 1%

Almost all the customer did not hesitate to say that the group training prior to the disbursement of loan was indeed helpful.
4.4

Suggestions for improving the group training system

- Reduce training time: 0.5%
- Reduce training days: 8%
- Make training more interesting: 0.5%
- Others: 0%
- No change required: 91%

4.5

About 17 Customer’s suggested for change regarding the group concept

Indicative replies are -

a. Separate the concept of group, that is the customer expressed to break the group and to provide them loans alone, in other words the customer do not want to be a part of JLG but to avail the loan singly
b. Expressed inability to repay others loan as a part of joint liability

5. Satisfaction regarding services from Arohan

5.1

First time customer: Number of days required to receive the loan after forming the JLG

- 0 to 5 days: 21%
- 6 to 10 days: 46%
- 11 to 15 days: 19%
- 16 to 20 days: 3%
- 20 to 30 days: 9%
- More than 30 days: 2%
5.2

Repeat customer: Number of days required to receive the second loan after closing first loan

- 6 to 10 days: 32%
- 11 to 15 days: 27%
- 16 to 20 days: 5%
- 20 to 30 days: 16%
- More than 30 days: 10%
- 0 to 5 days: 10%

5.3

Satisfaction about time taken to give loan

- Yes: 74%
- No: 26%

5.4

Customer's desire about ideal time required for disposing the loan

<table>
<thead>
<tr>
<th>Time Required</th>
<th>Percent Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 to 5 days</td>
<td>44%</td>
</tr>
<tr>
<td>6 to 10 days</td>
<td>52%</td>
</tr>
<tr>
<td>11 to 15 days</td>
<td>4%</td>
</tr>
<tr>
<td>More than 16 days</td>
<td>0%</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
</tr>
</tbody>
</table>

5.5

Punctuality of Arohan’s Staff

- Yes, always: 94%
- Most of the time: 5%
- Often late: 1%
5.6

Do the Arohan staff are able to answer queries properly

Yes 99%
No 1%

All are satisfied with the replies they get for the queries they raise to the representative of Arohan.

5.7

Behavior of the staff of Arohan

Good 83%
Satisfactory 15%
Poor 2%

Overwhelmingly, customers were satisfied with the cooperation from staff of Arohan and were satisfied with their behaviour.

6. Other Information

6.1

Customers knowledge about the MRs

<table>
<thead>
<tr>
<th>Organization</th>
<th>Number of Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arohan</td>
<td>300</td>
</tr>
<tr>
<td>Bandhan</td>
<td>283</td>
</tr>
<tr>
<td>ASA</td>
<td>118</td>
</tr>
<tr>
<td>SKS</td>
<td>133</td>
</tr>
<tr>
<td>Village Society (VWS)</td>
<td>18</td>
</tr>
<tr>
<td>Ujjivan</td>
<td>118</td>
</tr>
</tbody>
</table>

Number of the person out of 300
There are several reasons put up by the respondents for taking loan from others; around 4 respondents said they require loan for business purpose, around 9 customers said they require more money, around 8 said that another MFI came to them first, while 1 respondent said that there are many problems in Arohan.
<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Respondents Indicative Replies</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>They may borrow if more money is available</td>
<td>1</td>
</tr>
<tr>
<td>2</td>
<td>They are not Borrowing due to personal financial problem</td>
<td>3</td>
</tr>
<tr>
<td>3</td>
<td>They may borrow if more money is obtained quickly</td>
<td>3</td>
</tr>
<tr>
<td>4</td>
<td>They may not borrow as they are required to pay others loan in the group</td>
<td>1</td>
</tr>
<tr>
<td>5</td>
<td>They decline to borrow as they need to follow more rules than other MFIs</td>
<td>1</td>
</tr>
<tr>
<td>6</td>
<td>They may not borrow as Arohan is having more rate of interest</td>
<td>2</td>
</tr>
</tbody>
</table>

Though very few said "No", while the above reply came, one customer said that the hurried repayment is very short, another one replied that they had many loans and it is difficult for them to repay. Another customer insisted upon for monthly installment and hence not willing to take another loan from Arohan.

6.6

Improvements as demanded from Arohan by its customers

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Respondents Indicative Replies</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>More Loan Amount</td>
<td>35</td>
</tr>
<tr>
<td>2</td>
<td>Reduce Interest</td>
<td>11</td>
</tr>
<tr>
<td>3</td>
<td>Return or reduce or drop taking LPF</td>
<td>11</td>
</tr>
<tr>
<td>4</td>
<td>Reduce Number Of Weeks</td>
<td>4</td>
</tr>
<tr>
<td>5</td>
<td>Better Behaviour Required</td>
<td>3</td>
</tr>
<tr>
<td>6</td>
<td>Change of Center</td>
<td>2</td>
</tr>
<tr>
<td>7</td>
<td>Reduce Meetings</td>
<td>1</td>
</tr>
<tr>
<td>8</td>
<td>Money Required Quickly</td>
<td>1</td>
</tr>
<tr>
<td>9</td>
<td>Allow some flexibility to delay repayments based on need</td>
<td>1</td>
</tr>
<tr>
<td>10</td>
<td>Do An Educational Program</td>
<td>1</td>
</tr>
<tr>
<td>11</td>
<td>Don’t insist on exact timeliness when there are personal problems</td>
<td>1</td>
</tr>
</tbody>
</table>

6.7

<table>
<thead>
<tr>
<th>MFI</th>
<th>Customer’s choice of best MFI</th>
<th>Customer’s choice of second best MFI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arohan</td>
<td>217</td>
<td>2</td>
</tr>
<tr>
<td>Bandhan</td>
<td>30</td>
<td>102</td>
</tr>
<tr>
<td>ASA</td>
<td>3</td>
<td>20</td>
</tr>
<tr>
<td>SKS</td>
<td>1</td>
<td>34</td>
</tr>
<tr>
<td>VWS</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Ujjivan</td>
<td>0</td>
<td>25</td>
</tr>
<tr>
<td>Can’t Say</td>
<td>49</td>
<td>115</td>
</tr>
<tr>
<td>Total</td>
<td>300</td>
<td>300</td>
</tr>
</tbody>
</table>

It is observed that Arohan and Bandhan are the major players in the MFI market as being responded by the respondent customers, however presence of SKS and Ujjivan are also being responded by the Arohan customers.

6.8
The fieldwork of the survey was completed in ten working days. Each schedule of enquiry took about 30 minutes for canvassing. The respondent quality was also found to be very much cooperating. About 90% of the respondents were cooperative and also they were quite capable in answering the schedule of enquiry.

![Respondent Quality Chart]

- Madhyagram: co-operative and capable
- Barrackpore: co-operative but not capable
- Sreerampur: Busy
- Konnagar: co-operative and capable
- Shibpur: co-operative but not capable
- Shibpur 1: Busy
- Baguiati: co-operative and capable
- Beleghata: Busy
- Khiderpur: co-operative and capable
- Behala: Busy
Concepts and Definitions

Pucca structure: A pucca structure is one whose walls and roofs (at least) are made of pucca materials such as cement, concrete, over burnt bricks, stone, stone blocks, jack boards (cement plastered reeds), iron and other metal sheets, timber, tiles, slate, corrugated iron, zinc or other metal sheets, asbestos cement sheet, etc.

Katcha structure: A structure, which has walls and roof made of non-pucca materials, is regarded as a katcha structure. Non-pucca materials include unburnt bricks, bamboo, mud, grass, leaves, reeds and/or thatch.

Semi-pucca structure: A structure, which cannot be classified as a pucca, or a katcha structure as per definition, is a semi-pucca structure. Such a structure will have either the walls or the roof but not both, made of pucca materials. Walls/roof made partially of pucca materials are regarded as katcha walls/roof.

Casual labour: Persons engaged in others’ farm or non-farm enterprise (both household and non-household) and getting in return wages according to terms of the daily wage or periodic word contract are treated as casual labourers.

Adult: A person who has completed 18 years of age.

Social group (code): Whether or not the household belongs to scheduled tribe, scheduled caste or other backward class will be indicated against this item in terms of the specified codes which are: scheduled tribe - 1, scheduled caste - 2, other backward class - 3, others - 9.

Religion (code): The religion of the household are recorded against this item in code. If different members of the household claim to belong to different religions, the religion of the head of the household are considered as the religion of the household. The codes are: Hinduism-1, Islam-2, Christianity-3, Sikhism-4, Jainism-5, Buddhism-6, Zoroastrianism-7, others-9

Primary source of energy used for cooking and lighting: Against these two items, the code corresponding to the primary source of energy that is used by the household for cooking and the primary source of energy used for lighting. If more than one type of energy is utilised, the primary or principal one on the basis of its extent of use were identified and the corresponding code was noted in the appropriate box. The codes are:

primary source of energy for cooking: coke, coal-01, firewood and chips-02, LPG-03, gobar gas-04, dung cake-05, charcoal-06, kerosene-07, electricity-08, others-99, no cooking arrangement-10

primary source of energy for lighting: kerosene-1, other oil -2, gas-3, candle-4, electricity-5, others-9, no lighting arrangement-6

Marital status (code): The marital status of each member is recorded in this column. The codes are: B(Bachelor), M(Married), W(Widowed), D(Divorced), S(Separated)
**Educational Qualification (code):** Information regarding the level of general education attained by the members of the household listed will be recorded in this column. For the purpose of making entries in this column, only the course successfully completed will be considered. For instance, for a person who has studied up to say, first year B.A., his/her educational attainment will be considered as higher secondary. For a person who has studied up to 12th standard but has not appeared for the final examination or has failed, his/her educational attainment will be considered under 'School Final'. The relevant codes to be used for recording entries in this column are: I(Illiterate), P(Primary), M(Middle School), S(School Final), H(Higher Secondary), G(Graduate), O(Others)

**Household type (code):** The household type code based on the means of livelihood of a household will be decided on the basis of the sources of the household's income during the 365 days preceding the date of survey. For this purpose, only the household's income (net income and not gross income) from economic activities will be considered; but the incomes of servants and paying guests will not be taken into account. The codes are –

*for rural areas:* self-employed in non-agriculture-1, agricultural labour-2, other labour-3, self-employed in agriculture-4

*for urban areas:* self-employed-1, regular wage/salary earning-2, casual labour-3, others-9(for both in Rural & Urban)

**Occupation**

**Own Business**
- Self owned shop (electronic goods, catering, book Binding, STD Booth etc.)-1
- Vending Eateries (tea, pan, Cigarette, cold drinks stall, hotel, restaurant, fast food) -2
- Vending Raw Food Items (fish, meat, vegetables, fruits, condiments) -3
- Vending utensils/plastic stuff or any other items -4
- Grocery Shop -5
- Tailoring & Sewing-6
- Garments/Jewellery/Cosmetics Trading-7
- Scrap trading/processing-8
- Jari works-9
- Leather/Rubber works-10
- Bidi rolling-11
- Other own business -12

**Self Employed**
- Electrician, Financial Agent, TV Repair, Cook, Envelope Maker, Painting, Plumber, Broker etc.-13
- Rickshaw/Van puller -14
- Pvt Tution -15
- Other Self employed-16

**Others Categories**
- Renting out items-17
- Auto/Taxi/Bus driver/Conductor –18
- Factory worker -19
- Regular employed other than factory-20
- Workers not covered in 19 & 20 including irregular workers-21
- Ayah, Anganwadi, Nurse etc-22
- Domestic help-23
- Household work-24
- Wage Earners-25
- Agriculture-26
- Others-99

**mother tongue:** Bengali – 1, Hindi – 2, Urdu – 3, Oriya – 4, Others – 9

**Utilisation:** Eateries (tea shop, hotel, restaurant, fast food) -1
- Vending Food Items (fish, vegetables, fruits, condiments) -2
- Pan/Cigarette shop -3
- Grocery Shop -4
- Tailoring & Sewing-5
- Garment Trading-6
- Rickshaw purchase/repairs -7
- Cosmetics trading -8
- Scrap trading/processing-9
- Trading (any other items) -10
- Any other Business -11
- Repayment of old debt – 12
- House Repairs/Extension-13
- Medical Expenses-14
- Educational Expenses-15
- Purchase of household goods-16
- Consumption Needs -17
- Others (note details)-18