

**A study on Cash-flows of
Over indebted Rural Households
at Machareddy and SS Nagar
Mandals of Kamareddy cluster**

Study conducted by



APMAS



Study Objectives

- To collect the present socio-economic status of sample Households.
- To study the cash flows of sample Households - Receipts and Payments including income, expenses, loan payments etc.
- To know the status of present livelihood opportunities
- To suggest the possible better livelihood interventions in the sample villages



Criteria for Selection

Mandals and villages

- Pop Mandal / village
- Percentage of SC and ST HHs to Total HHs
- Percentage of SHGs bank linked
- Recovery rate of CIF, Sthree Nidhi loans
- Marginal farmers/ Small farmers/ tenant farmer
- Migration
- No .of Farmer suicides reported
- Existence of NGOs

Households

- HH having defaults of loans from last three years
- Women headed families
- Marginal farmers/ Small farmers/ tenant farmer
- Migration
- Victims of suicide persons
- Participation in EGS programme



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Profile of sample HHs

No. of Mandals	2
No. of villages	13
No. of HHs	523
Average size of HHs	4.3
Social Category	
SCs	5.35
STs	37.28
BCs	47.61
MNs	3.44
Others	6.31
Economic Category	
POP	26.77
Poor	72.66
ADI	0.57



Profile of sample HHs

Ration cards	White	98.47
	Pink	0.38
	Others	0.19
	No Card	0.96
Type of Housing	Hut	3.63
	Thatched	3.82
	Tiled	66.16
	Pucca	20.08
	Others	6.31



Profile of sample HHs

Gender	Male	49.00
	Female	51.00
Social status	Married	51.57
	Un married	41.84
	Widowed	5.97
	Seperated	0.62
Working & Dependents		
	Working	61.96
	Not working	11.01
	Student	23.57
	Aged	2.57
	Sick	0.88



Profile of sample HHs

Education	Illiterates	40.11
	Primary	15.08
	High school	25.25
	College	14.99
	Under age	4.56
Disability	Disability	2.17
Migration	% of HHs	18.93

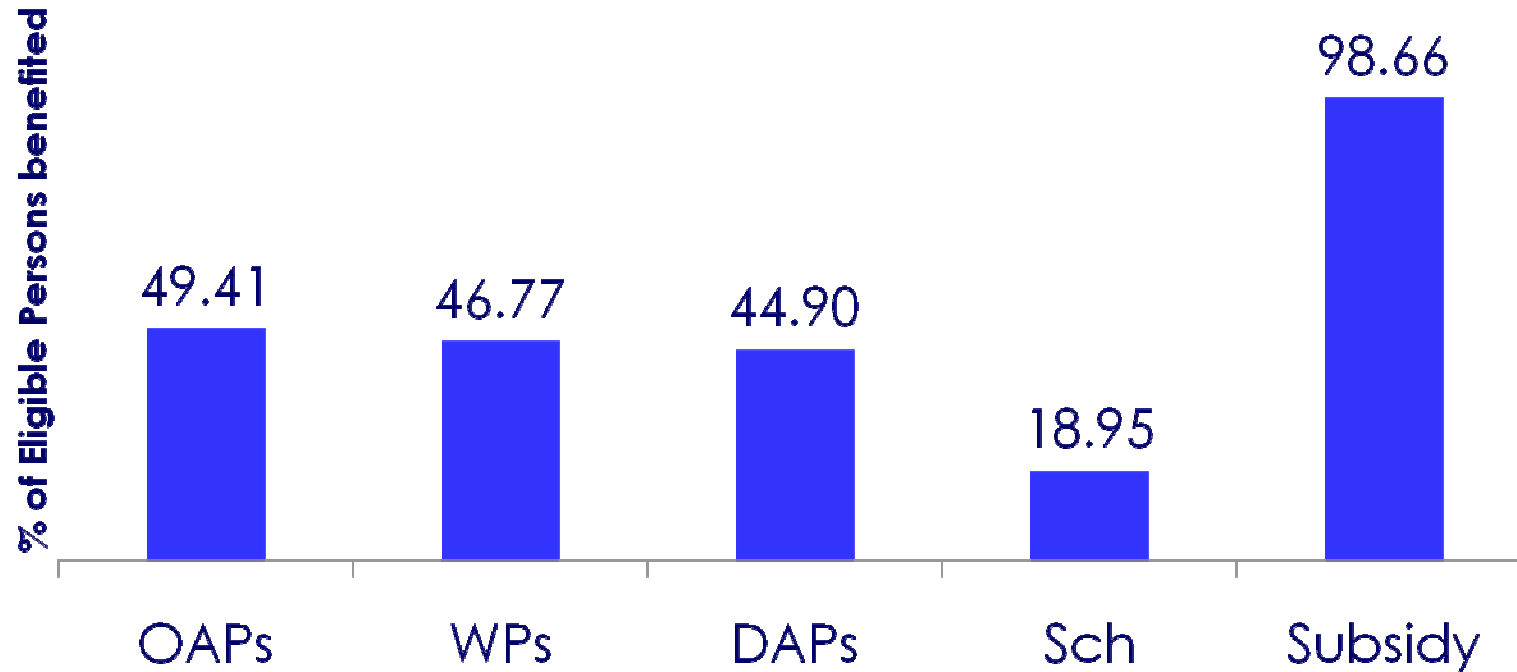


Membership in CBOs

- **All the sample HHs are members in SHGs**
- **More than one member joined in SHGs in 44% of Households**
- **A significant percent of Women are members of the Village Development Committees**
- **A little percent of members involved in JLG, RMGs and User Groups**
- **However, all the CBOs are not functioning Actively**



HHs Accessing Government Benefits

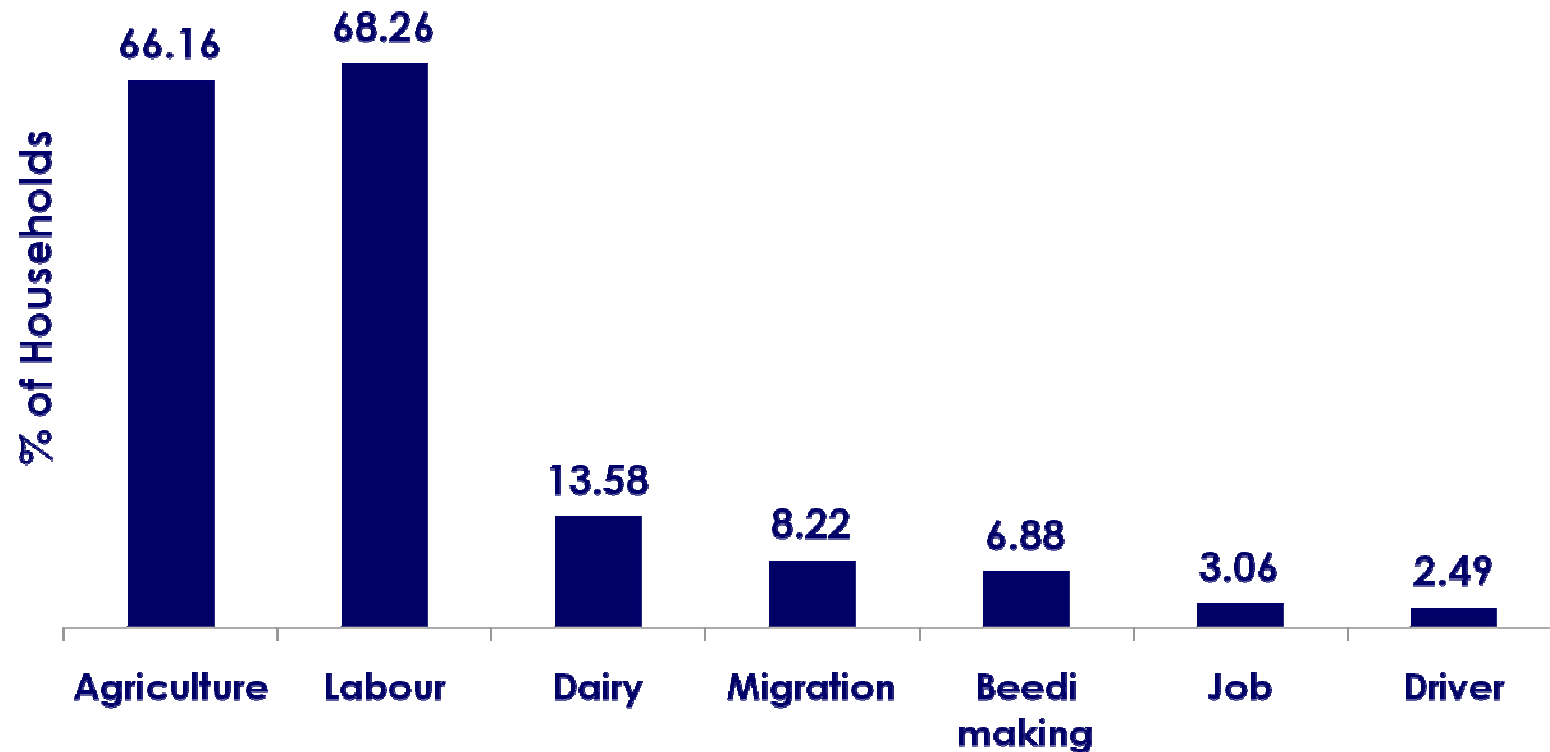


•All the White card holders are getting subsidized rice every month

Note: OAPs:Old Age Pensions, WPs: Widow Pensions, DAPs: Disabled Pensions, Sch : Scholarships



Livelihoods of Sample HHs (HH Head)



Other occupations : Carpentry, Blacksmith, barbarers, Kiranashop, Goar rearing Washerman, Basket Making, Seasonal Business, Taddy taping and others

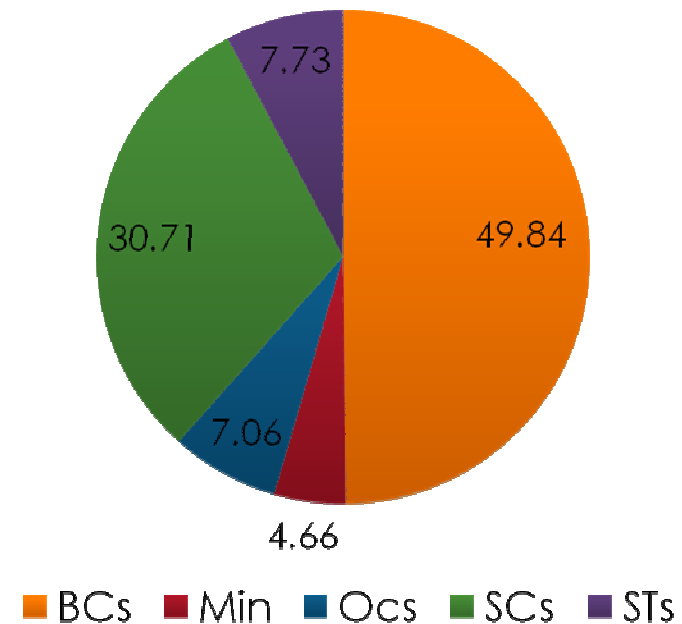


Indebtedness

Caste wise Loan Outstanding

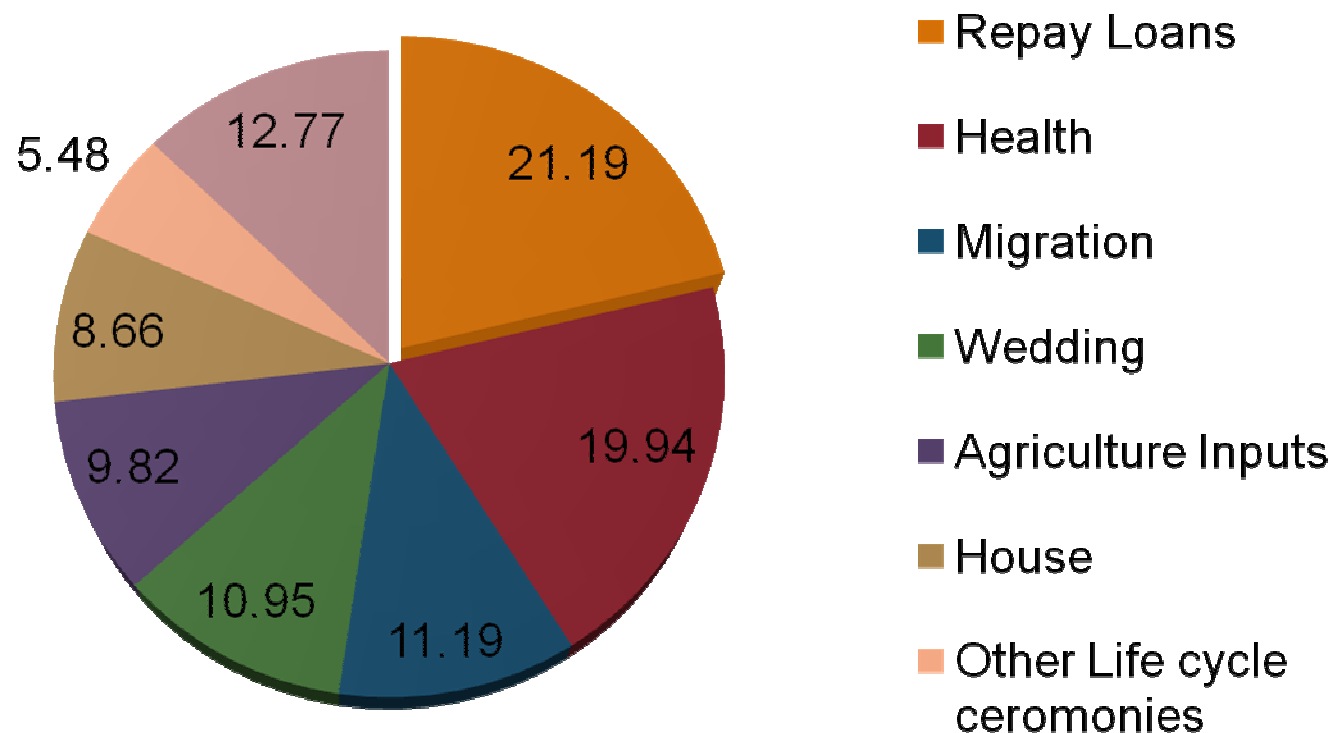
Caste	Mean no. of loans	Mean Loan OS
STs	6.9	301638
Min	6.7	282663
Ocs	6.5	233692
BCs	6.5	218626
SCs	6.3	172053
Total	6.4	208860

Caste wise % of loan outstanding





Purpose of loans





Reasons for indebtedness



Savings

Caste	No. of sources	Mean	% of total Savings
STs	3.86	5997	5.15
SCs	3.61	5147	30.81
BCs	3.68	6275	47.95
Min	3.44	4693	2.59
OCs	3.64	13321	13.49
Total	3.65	6229	100.00

Sources of Savings : Post Offices, SHGs, Banks and Insurance companies



Purpose of savings



Receipts and payments



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Learnings