

MAURITIUS RESEARCH COUNCIL

INNOVATION FOR TECHNOLOGY

INCIDENCE OF OVER - INDEBTEDNESS AMONG DOMESTIC HOUSEHOLDS IN MAURITIUS. ANALYSIS AND IMPLICATIONS

FINAL REPORT

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LIST OF ABBREVIATIONS

ACIM:	Association des Consommateurs de l'Ile Maurice
APEA:	Association Pour les Emprunteurs Abusés
CMPHS:	Continuous Multi-Purpose Household Survey
CPU:	Consumer Protection Unit
CSO:	Central Statistical Office
DBM:	Development Bank of Mauritius
GDFCF:	Gross Domestic Fixed Capital Formation
GDP:	Gross Domestic Product
HBS:	Household Budget Survey
ICP:	Institute for Consumer Protection
LCH:	Life Cycle Hypothesis
MHC:	Mauritius Housing Company Ltd
MRC:	Mauritius Research Council
NHDC:	National Housing Development Corporation
PIH:	Permanent Income Hypothesis

EXECUTIVE SUMMARY

1. Objective and Methodology

1.1 This report presents the results of the second phase of a two-phase study on the over-indebtedness issue among Mauritian households. The first phase of the study, conducted in 1998, looked into the trend and pattern of consumption expenditure of Mauritian households, the various sources of influence that may be associated with a rise in debt contraction as well as the legal and regulatory framework for credit and debt.

1.2 The present report aims at assessing the severity of the over-indebtedness problem among Mauritian households. Key issues that are explored in the study are:

- the proportion of households who are indebted/over-indebted
- the level and types of debt contracted by Mauritian households
- factors leading to debt contraction and over-indebtedness
- profile of indebted/over-indebted households
- behaviour and lifestyle of over-indebted households
- implications of over-indebtedness on the household sector and the economy
- recommendations of how to help out over-indebted households as well as to reduce over-indebtedness in the future

1.3 The report is based primarily on a quantitative survey among Mauritian households; this quantitative survey was conducted in two waves and was completed in September 2000. The first wave was based on a representative sample of 1,001 households while the second wave targeted only households who are over-indebted; a total of 236 households was thus interviewed during the second wave of the quantitative survey.

1.4 In addition to the quantitative survey, the study also involved qualitative research through desk research and qualitative interviews with key stakeholders. These include accountants, bankers, sociologists, lawyers, social workers, consumer associations, NGO's and traders.

2. Main Findings

2.1 The incidence of indebtedness among Mauritian households has been estimated at over 70% by the study. This proportion is higher than that reported by the Continuous Multi Purpose Household Survey (CMPHS), conducted in 1999, whereby 60% of Mauritian households were categorised as indebted. A positive relationship was observed between debt contraction and household size as well as household income. On the other hand, no significant disparity was observed between the incidence of indebtedness among rural households and urban ones.

2.2 Using the results of the survey, the total level of debt contracted by households has been estimated at around Rs 29 billion. The distribution of debt by indebted households was also observed to display significant disparity. While the first 50% of the least indebted households held only around 10% of the total level of debt contracted by the household sector, over 40% of the total amount of debt are contracted by only 10% of the households.

2.3 The monthly expenditure on debt servicing averages Rs 3,077, a figure higher than the one estimated by the 1999 CMPHS whereby, on average, an indebted household was observed to spend around Rs 2,154 per month for debt servicing.

2.4 The survey shows that around 60% of indebted households reported debts contracted through hire purchase, a proportion comparable with that of the 1999 CMPHS. Next to hire purchase, housing represents the most important item for which debt is contracted.

2.5 Hire purchase institutions represent the most popular source of credit for indebted households, followed by loans contracted from banking and non-banking institutions. The survey also indicates that the informal sector of the credit market is not a popular source of credit for households; while the proportion of households reporting debt contracted through credit purchase from retail shops/petrol stations and loans from friends/relatives/employers is relatively low, none of the households interviewed reported a loan contracted from non-registered money-lenders ("casseurs"). This is a surprising result and may be due to non-reporting by the survey respondents; households having recourse to "casseurs" tend to be unwilling to acknowledge this fact.

2.6 Based on the definition provided in the report, the distribution of Mauritian households by debt profile is as follows:

- Not-indebted at all: 27%
- Moderately-indebted: 25%
- Highly-indebted: 11%
- Over-indebted: 37%

2.7 Thus, around one Mauritian household out of three is over-indebted. This proportion is observed to be higher among low-income groups, larger households and those living in rural areas.

2.8 Using Logit Regression Techniques, the probability of a household being over-indebted has been observed to increase with household size and the level of education reached by the main income earner in the household. On the other hand, the probability of being over-indebted decreases with the level of monthly household income.

2.9 A high proportion of over-indebted households have never borrowed/considered borrowing from the banking sector. Inaccessibility to bank credit in terms of high interest rates and lack of security as well as the fear of not being able to repay loans contracted from banks are major constraints hindering over-indebted households from contracting bank loans.

2.10 The popularity of instalment borrowing is observed to be higher among over-indebted households than among moderately/highly indebted ones. Furthermore, the proportion of households contracting instalment borrowing from both hire purchase institutions and credit agencies is slightly higher among over-indebted households than moderately/highly indebted ones. This may point to a less prudent debt-contracting behaviour by over-indebted households.

2.11 On the other hand, the study points to a more prudent spending behaviour by over-indebted households (preparing an monthly shopping budget and spending according to the amount budgeted) as opposed to the average Mauritian households. However, this prudent spending nature of over-indebted households may be the result of financial difficulties that they currently face rather than a more rational spending behaviour on their part.

2.12 The prevalence of impulsive buying is observed to be relatively low among over-indebted households. Furthermore, to the extent that these households are engaged in impulsive buying, they tend to be driven by economic rather than sociological/psychological considerations.

2.13 Deficiency in consumer understanding (not reading terms and conditions of credit contracted) reaches high proportion among over-indebted households. On the other hand, these households tend to be price-conscious, a high proportion of the over-

indebted households claiming to compare the cash price items they bought on credit with the total credit repayment.

2.14 The over-indebtedness situation faced by Mauritian households is aggravated by a number of factors namely:

- inefficiency within the current system; and
- market failure in terms of imperfect information.

2.15 Inefficiencies within the current system can be captured from three main angles:

- loopholes in the legal framework (inadquate provisions to protect consumers and/or lack of enforcement mechanisms);
- absence of a credit bureau; and
- existence of the informal sector.

2.16 Market failure in terms of imperfect information is mainly due to misleading advertising and low level of consumer awareness with regards to the existence of consumer protection mechanisms and institutions like consumer associations.

2.17 In terms of its impact on indebted households, though debt contraction has contributed towards improvement in their quality of life by reducing their liquidity constraints and providing them with greater capacity to respond to emergencies, excessive level of debt contracted has negatively affected their well-being through stress and behavioural disturbances, for example insomnia, negligence of the family and at work, alcoholism and drug problems.

2.18 At the economy level, though benefits of debt contraction have been observed, particularly in sectors where money raised though credit has been channelled to, for example, the construction sector, exccessive debt contraction has resulted in using resources for consumption purposes whilst they could otherwise have been used for productive purposes. Futhermore, the negative impact of debt contraction felt at the household level is also felt at the economy level.

3. Recommendations

3.1 Measures that can be adopted to reduce the severity of over-indebtedness among Mauritian households include:

- Setting up of a Committee on Over-indebtedness, aimed at assisting indebted households in financial distress
- Implementation of Debt consolidation programme
- Establishment of "Debtors Anonymous" meetings
- Reinforcement of activities of NGOs and Government Organisations

3.2 In terms of preventive measures, proposals that can be considered by the authorities and consumer associations include:

- Consumer education
- Credit scoring
- Legal reform
- Informative advertising

1. INTRODUCTION

1.1 Background and Objectives

The level of debt contracted by Mauritian households, along with the proportion of indebted households, have witnessed a dramatic increase over the past few years. Indeed, bank credit to the Personal and Professional sector has increased by some 60% over the period 1996-2000 while loans issued by insurance companies (including mortgage on property, loans on insurance policies, loans on personal securities and other loans) rose by nearly 12% over the period 1995-97. On the other hand, while the 1996/97 Household Budget Survey (HBS) concluded that nearly two households out of five are indebted, the 1999 Continuous Multi-Purpose Household Survey (CMPHS), conducted by the Central Statistical Office (CSO), showed that over 60% of Mauritian households are indebted.

Along with the increase in debt contraction and the proportion of Mauritian households who are indebted, observations of what is currently taking place in everyday life in Mauritius point to the fact that an increasing number of indebted households are facing difficulties in repaying their debt. Frequent press reports pertaining to cases of abuse perpetrated against indebted individuals by credit suppliers, the level of non-performing loans reported by banking institutions as well as the amount of bad debts written off by lending agencies and traders involved in credit sales provide clear evidence of a rising problem of over-indebtedness among Mauritian households.

In spite of these observations, no attempt has been made to assess the severity of this problem among Mauritian households. The sole association looking into the over-indebtedness issue in Mauritius (*l'Association pour les Emprunteurs Abusés* - APEA) has estimated in 1997 that around 15% of households are facing great difficulty in meeting their financial commitments, namely in terms of repayments of their current debts.

In that context, De Chazal Du Mée proposed to conduct a two-phase study to look into the over-indebtedness issue. The first phase of the study, conducted in 1998, aimed at gathering relevant insights into the over-indebtedness phenomenon. Through desk research and qualitative interviews, the first phase of the study covered the following issues:

- the trend and pattern of consumption expenditure of Mauritian households
- the various sources of influence (demand and supply factors) that may be associated with the rise in debt contraction
- the legal and regulatory framework for credit and debt in terms of protection granted to consumers

The second phase of the study, which forms the basis of this report, aims at conducting a more in-depth exploration of the over-indebtedness issue in Mauritius. The objectives of this study are:

- to estimate the level of debt contracted by Mauritian households
- to identify why households contract debt
- to determine the incidence of over-indebtedness among Mauritian households
- to examine the implications of over-indebtedness on the Mauritian economy and Mauritian households
- to make policy recommendations on how to tackle the problem of over-indebtedness

Key issues that are explored in the study are:

- the proportion of households who are indebted / over-indebted
- the level and types of debt contracted by Mauritian households
- factors leading to debt contraction and over-indebtedness
- profile of indebted and over-indebted households
- behaviour and lifestyle of over-indebted households
- implications of over-indebtedness on the economy and the household sector
- recommendations on how to help out over-indebted households as well as reduce over-indebtedness in the future

1.2 Methodology

To meet the objectives of the study, a quantitative survey was conducted among a sample of 1001 households. A quota-based sampling procedure was used to select the respondent households with a view to ensure representativeness of Mauritian households in terms of the following socio-demographic variables:

- Ethnic origin
- Income group
- Household size
- Region

Details pertaining to the sampling design, organisation and monitoring of fieldwork and discrepancies between the targeted and achieved sample are presented in the fieldwork report in Appendix 1.

For the purpose of the survey, a questionnaire was designed to cover the various issues that needed to be addressed. This questionnaire was split into two self-contained sections and administered as follows:

	Section 1 Screening questions	Section 2 Consumption and savings behaviour and other related issues
Over-indebted households	√	√
Households who are not over-indebted	√	

The draft questionnaire was pilot-tested among a targeted sample of five over-indebted households (note that these questionnaires were not retained for analysis). Following the pilot test, appropriate revisions were made to the questionnaire (namely in terms of re-wording of some questions) and submitted to the Mauritius Research Council (MRC) for approval. A copy of the final questionnaire is attached in Appendix 2.

Once the questionnaire had been finalised with the MRC, it was administered among the quota-based sample of 1001 households. The field interviews were conducted over a period of five weeks (from June 28th to August 5th, 2000).

Following completion of these interviews, it was observed that out of the 1001 households contacted, 370 were interviewed on the second section of the questionnaire, a section reserved solely for over-indebted households. Since this sub-sample was not sufficiently large to ensure accuracy of results with regard to the analysis of over-indebted households, a second series of interviews, targeting only over-indebted households, were conducted. A total of 236 additional interviews were thus conducted; those interviews were carried out during three weeks, from September 1st to September 22nd, 2000.

Though the quantitative survey was the main source of information for this report, its results were complemented by a qualitative study involving desk research and face-to-face interviews. This qualitative study enabled the research team to:

- Estimate the level of debt contracted at the macro level,
- Assess the trend in debt contraction; and
- Assess the severity and implications of over-indebtedness.

In addition, prior to the quantitative survey, qualitative interviews were conducted in order to enable the development of an accurate definition of over-indebtedness. In that context, the Delphi technique was used whereby the opinion of different experts, including sociologists, bankers, accountants as well as other opinion leaders, were gathered. The Delphi Technique is based on one-to-one, in-depth interviews with the different experts; each interview consisted of the following three steps:

Step 1 Each respondent was invited to express his/her view of what constitute over-indebted households.

Step 2 The respondent was then presented with the views collected from other experts. Differences in views are identified and discussed.

Step 3 The respondent is then invited to review his/her definition of over-indebtedness in the light of the discussions held.

1.3 Structure of the report

This report is organised along the following sections:

Section 2 gives an overview of the current situation of indebtedness among Mauritian households in terms of (a) the incidence of indebtedness in the country; (b) the profile of indebted households; (c) an estimation of the total level of debt contracted; (d) an indication of the average monthly debt servicing by households; (e) the purpose of contracting debt; (f) the major sources of credit which Mauritians households resort to; and (g) the trends observed in the country over the past few years with regard to household debt contracted from different sources.

Section 3 provides an in-depth analysis of the over-indebtedness phenomenon in Mauritius. This section is divided into three major sub-sections. The first part points to a number of indicators which lead to the conclusion that over-indebtedness among Mauritian households is a reality. Subsequently, the second sub-section provides a definition of over-indebtedness. The last sub-section establishes the incidence of over-indebtedness among Mauritian households.

In Section 4 of the report, the behaviour and lifestyle of over-indebted households are analysed. This comprises of the socio-economic profile of over-indebted households, their banking habits, hire purchase tendencies, budget planning and decision-making process, their consumption and savings behaviour respectively as well as their level of general awareness.

Section 5 provides an analysis of the possible factors which aggravate the over-indebtedness phenomenon in the country from two main perspectives: (a) inefficiency within the current system; and (b) market failure in terms of imperfect information.

Section 6 of the report assesses both the positive and negative implications of over-indebtedness on both the household sector and the economy as a whole.

The final section of the report provides a number of suggestions on how to help over-indebted households and also, most importantly, how to reduce the incidence of over-indebtedness in the future.

2. ANALYSIS OF THE CURRENT DEBT SITUATION

2.1 Incidence of household debt

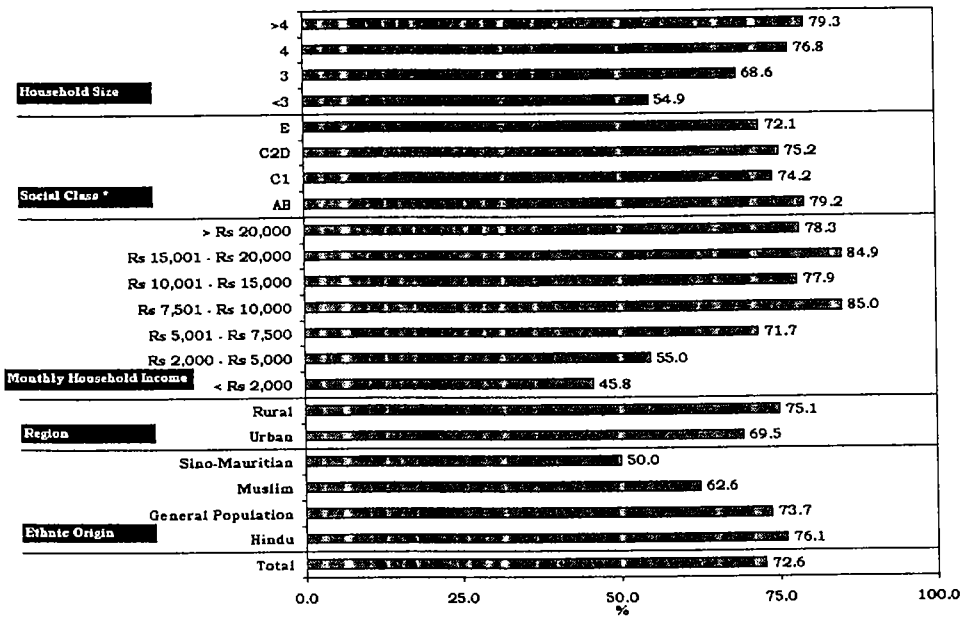
Previous studies on consumption and spending behaviour of Mauritian households clearly point to a high proportion of households who are indebted. The table below provides some observations pertaining to debt contraction in Mauritius.

- The 1996/97 Household Budget Survey (HBS) estimated that two out of five households in Mauritius are indebted. The Continuous Multi-Purpose Household Survey (CMPHS) conducted in 1999 showed that this proportion has increased to around 60%
- Consumption made on credit remains the preferred option for nearly 50% of Mauritian households
- One quarter of the population has recourse to credit to make their current purchases
- The number of credit card holders in Mauritius was estimated at around 118,000 at June 2000
- Around 70% of households who bought electrical goods, TV, VCR, Hi-fi and furniture, bought them on credit

Source: CSO, HBS, CMPHS, Press reports and MRC – funded studies

Our survey, conducted among a representative sample of 1001 households, shows that nearly 73% of households are indebted, either through loan contraction or credit purchases. The survey also reveals that of those who are indebted, 69% have made credit purchase (or have financed purchases by using credit cards) while 62% have contracted a loan. The following chart presents the incidence of indebtedness by household profile.

INCIDENCE OF INDEBTEDNESS BY HOUSEHOLD PROFILE



*Social Class *: The categorisation of households by social class as well as the definition of the different social classes are presented in Appendix 4*

The analysis of incidence of indebtedness of Mauritian households by their socio-demographic and economic profile reveals the following:

- There exists a strong positive relationship between household size and debt contraction whereby the incidence of indebtedness is observed to be higher among the larger households.
- A similar relationship is observed between household income and debt contraction whereby the proportion of indebted households is higher among the middle/upper income groups as opposed to the low income groups (for the purpose of this study, a low-income household is one with a monthly income of Rs7500 or less- Appendix 3 provides details pertaining to how we reached this figure).
- There is no significant disparity in the proportion of indebtedness in rural versus urban areas, with 75% indebted households in the former case and 70% in the latter case.
- The incidence of indebtedness is observed to be highest among Hindu households (76%) followed by households belonging to the 'General Population' group. The incidence of indebtedness is lowest among Sino-Mauritians (50%); this figure must however be interpreted with care, given the relative sample size of this sub-group in the total sample (26 respondents out of 1001).
- With regard to socio-economic groups, the incidence of indebtedness is higher among households belonging to the highest socio-economic group AB.

2.2 Profile of indebted households

The table below presents the profile of indebted households in Mauritius as well as that of the total sample of 1001 households interviewed (totals may not add up to 100% due to non-response). Given that the survey was based on a representative sample of households, it can reasonably be assumed that the total sample has the same profile as the total number of households in Mauritius.

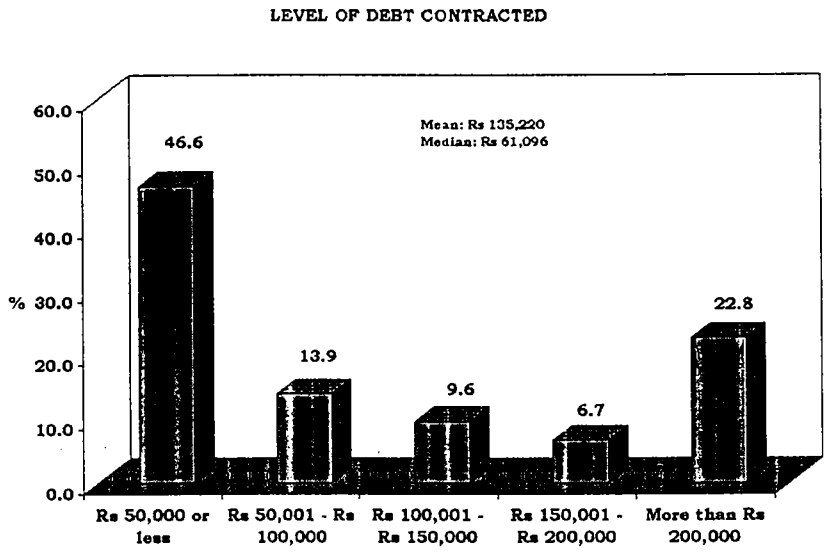
		Sample Profile (%)	Profile of indebted households (%)
Number of respondents		1,001	727
Ethnic Origin	Hindu	53.4	56.0
	General Population	28.5	28.9
	Muslim	15.5	13.3
	Sino-Mauritian	2.6	1.8
Region	Urban	43.9	42.0
	Rural	56.1	58.0
Monthly Household Income	< Rs 2,000	2.4	1.5
	Rs 2,000 - Rs 5,000	22.2	16.8
	Rs 5,001 - Rs 7,500	23.0	22.7
	Rs 7,501 - Rs 10,000	20.6	24.1
	Rs 10,001 - Rs 15,000	16.3	17.5
	Rs 15,001 - Rs 20,000	7.3	8.5
	> Rs 20,000	8.3	8.9
Social Class	AB	7.7	8.4
	C1	9.3	9.5
	C2D	31.5	32.6
	E	43.3	42.9
Household Size	<3	16.2	12.2
	3	18.5	17.5
	4	30.2	31.9
	>4	35.2	38.4

Compared to the total of Mauritian households, the profile of indebted households display an over-representation of the following sub-groups:

- Rural households
- Middle/high income households
- Household in the "AB" social class
- Hindu households
- Large households (those with 4 or more household members)

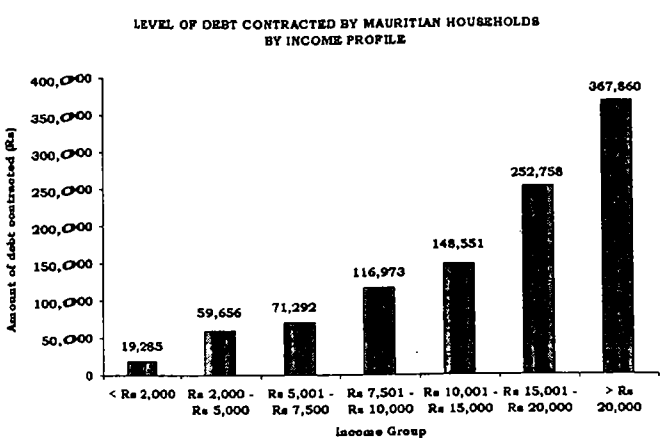
2.3 Level of debt contracted

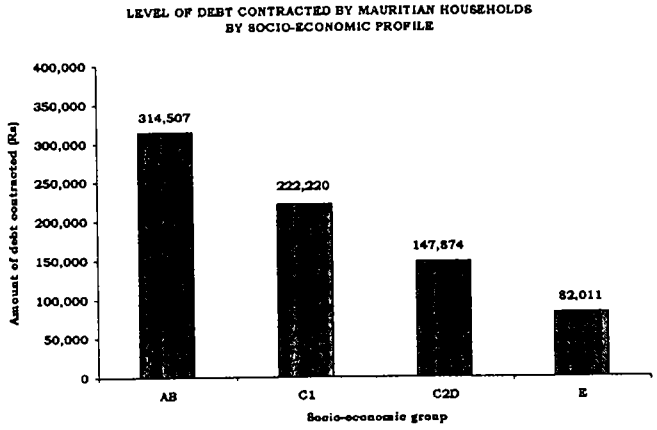
The survey estimates the average amount of debt contracted by an indebted household at around Rs135,220. This figure however hides significant dispersion in the data, as evidenced by the following chart.



It can be observed that, though on average, an indebted household has around Rs135,220 of debt, over 50% of these households have a debt of Rs61,096 or less. Around 30% of indebted households have a debt level higher than the average of Rs135,220.

An analysis of the level of debt contracted by household profile reveals that the average debt contracted is higher in urban than in rural areas, amounting to Rs147,301 in the former case and Rs126,449 in the latter case. A strong positive relationship between household income and household debt is also observed, as evidenced by a correlation coefficient of 0.5 between the two variables. As a matter of fact, the average amount of debt contracted by households with a monthly income in the range of Rs15000-20000 is nearly twice the average observed for the whole sample; the average amount of debt contracted by households with a monthly income of more than Rs20,000 is nearly three times the average for all households.





The same conclusion is reached with regard to the socio-economic groups of Mauritian households. The average amount of debt contracted is considerably lower among households who belong to the lower socio-economic groups as opposed to those belonging to the higher groups.

With regard to ethnic origin of indebted households, the survey indicates that the amount of debt held by households who are Hindus, Muslims and Sino-Mauritian is higher than the average.

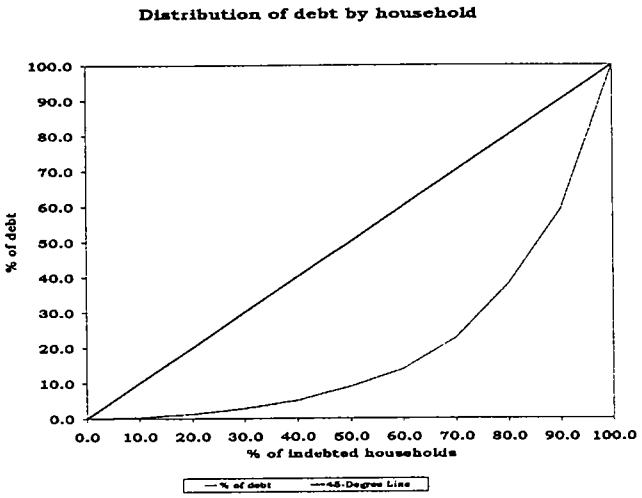
Based on the average amount of debt held as well as the proportion of indebted households, we have estimated the total amount of debt held by Mauritian households as follows:

Estimation of the Level of Debt Contracted (Rs Million)

Household Size		<3		3		4		>4		TOTAL
Region		Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	
Monthly Household Income	< Rs 2,000	10.4	26.4	0.0	7.7	0.0	0.0	0.0	34.6	79.0
	Rs 2,000 - Rs 5,000	25.8	63.2	46.0	154.1	373.6	554.4	353.1	409.7	1,979.9
	Rs 5,000 - Rs 7,500	6.0	11.5	141.0	151.9	1,765.1	1,136.3	290.3	517.1	4,019.4
	Rs 7,500 - Rs 10,000	16.6	43.2	73.5	193.8	1,623.3	1,849.5	750.6	684.8	5,235.5
	Rs 10,000 - Rs 15,000	25.3	20.3	178.7	116.9	1,804.8	2,042.6	896.1	852.0	5,936.6
	Rs 15,000 - Rs 20,000	27.9	44.2	59.3	104.4	1,179.1	1,158.2	661.4	1,058.7	4,293.2
	Rs 20,000 - Rs 30,000	13.9	34.4	52.4	70.2	840.9	992.1	383.4	751.4	3,138.8
	Rs 30,000+	0.0	0.0	0.0	0.0	1,628.1	1,027.8	844.8	814.7	4,315.5
	TOTAL	126.0	243.3	551.0	799.1	9,215.1	8,760.9	4,179.6	5,122.9	28,997.9

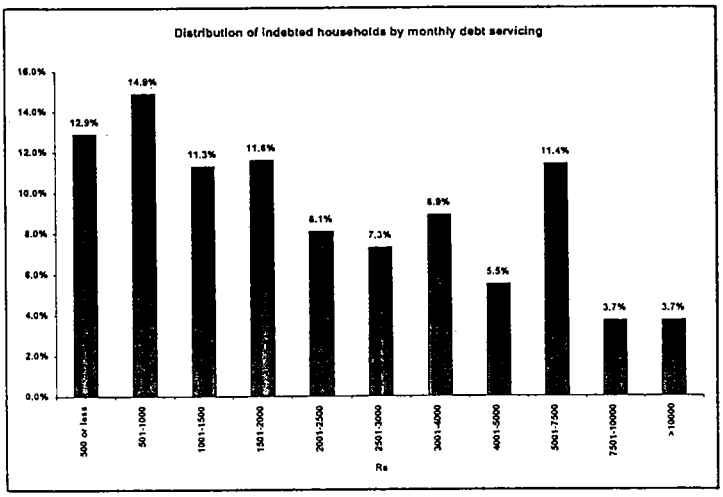
Source: *DCDM Survey (The calculations are presented in Appendix 5)*

Using the results of the survey, we have thus estimated the total level of debt held by Mauritian households at around Rs29 billion. Given that the average level of debt contracted by households varies considerably according to household profile, the distribution of debt by indebted household displays substantial inequality, as illustrated in the following diagram. One can observe that the first 50% of the least indebted households account for less than 10% of total amount of debt contracted by households. On the other hand, over 40% of the total amount of debt contracted by households are contracted by only 10% of households.



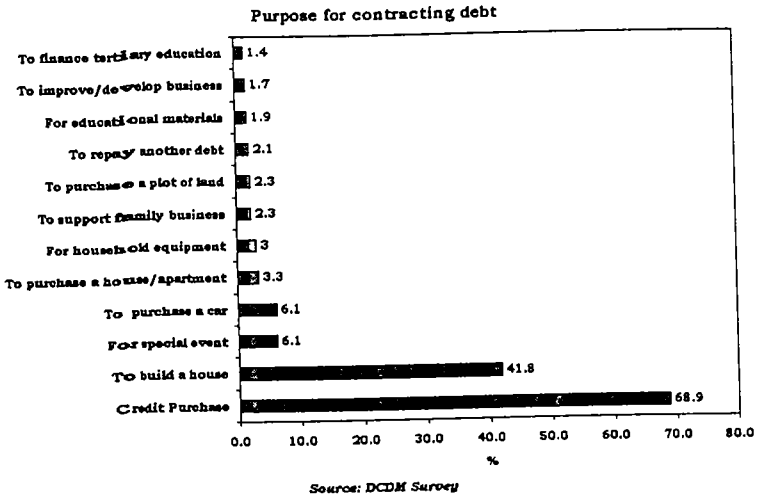
2.4 Debt servicing

The average monthly repayment of debt by indebted households in Mauritius averages Rs3077; this figure is higher than the result of the 1999 CMPHS whereby on average, indebted households spend Rs2154 each month to repay their monthly debt. More than half of indebted households pay a monthly debt servicing of Rs2000 or less. On the other hand, the proportion of households decreases as the amount of debt servicing rises.



2.5 Purpose of contracting debt

The survey results show that nearly 7 indebted households out of 10 are indebted through credit purchase (hire purchase, credit facilities from retail shops/petrol stations and purchase financed by credit cards). Households reporting debt contracted through hire purchase is estimated at 60%, a proportion comparable with that of the 1999 CMPHS whereby it was noted that around 59.6% of indebted households had recourse to hire purchase.



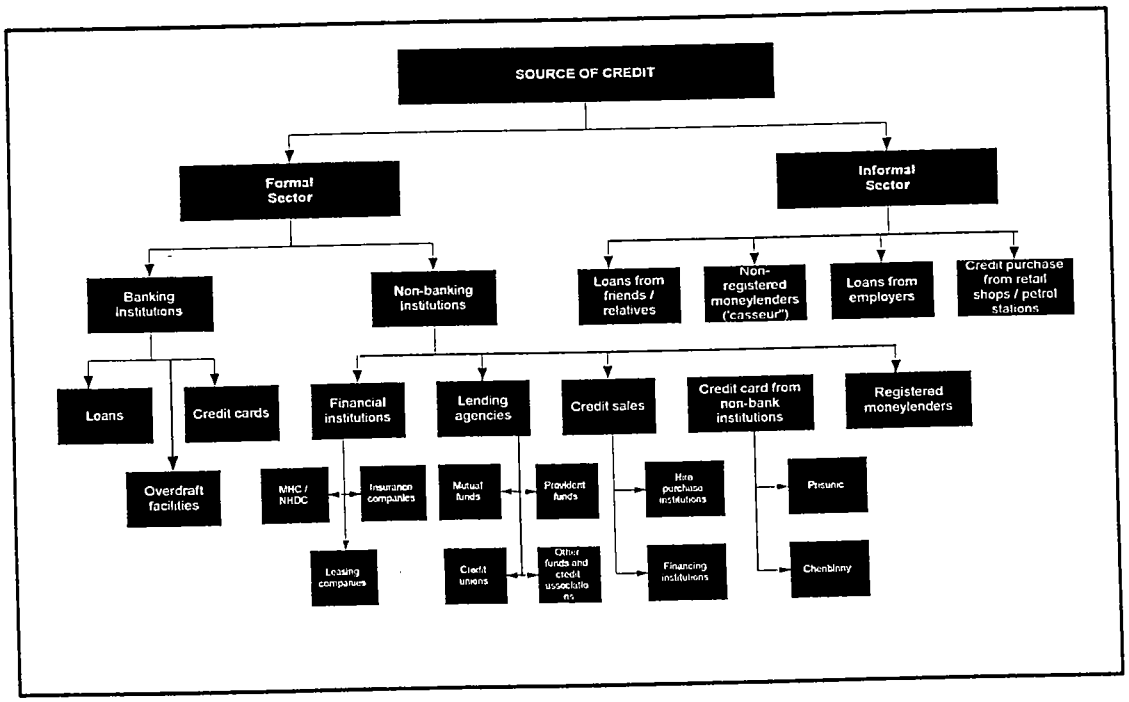
Debt Item	% indebted households reporting debt
Hire Purchase	59.6
Purchase/Construction of house	38.8
Purchase of land	4.6
Medical expenses	2.3
Educational expenses	2.8

Source: 1999 CMPHS

Apart from credit purchase, housing represents the most important item on which households contract debt. Indeed, around 45% of indebted households interviewed during the survey have contracted a debt for the purchase/construction of a house/apartment; this figure is slightly above that obtained by the 1999 CMPHS (38.8%).

2.6 Sources of credit in Mauritius

The table below provides a breakdown of the different potential sources of credit which Mauritian households can resort to.



As mentioned in the previous section, hire purchase represents the most popular source of credit among indebted households. While more than half of the indebted households have contracted credit directly from hire purchase institutions like Mammouth, TFP, etc, around

10% of indebted households have contracted credit through instalment borrowing from institutions like CIM and Eco-credit.

Apart from hire purchase, debt contracted from banking institutions represents the most important source of credit for indebted households; while 36.5% of indebted households have contracted a loan from banks, 3.4% reported a debt contracted through purchase financed by bank credit cards. The proportion of indebted households with debt through bank overdrafts is on its part, very low (less than 1%).

With regard to loans contracted from non-banking institutions, the Mauritius Housing Co Ltd/National Housing Development Corporation (MHC/NHDC) represent the most popular source of debt (13.5% of indebted households have contracted a loan from these institutions).

It can be noted that the informal sector represents a minor proportion of the total credit contracted by households. Indeed, while the proportion of households reporting debt contracted from friends/relatives/employers is relatively low, none of the indebted households interviewed during the survey contracted a loan from non-registered moneylenders ('casseurs'). This is a surprising result, given frequent reporting in newspapers of cases of abuse inflicted by 'casseurs' as well the high number of cases registered at consumer associations related to individuals' inability to repay debts contracted from these non-registered money-lenders. These newspaper articles and consumer association reports point to the fact the issue of 'casseurs' is a real one. The non-occurrence of this phenomenon in the survey may be the result of non-reporting by the survey respondents; households having rescourse to 'casseurs' tend to be unwilling to acknowledge this fact.

2.7 Trends in household debt

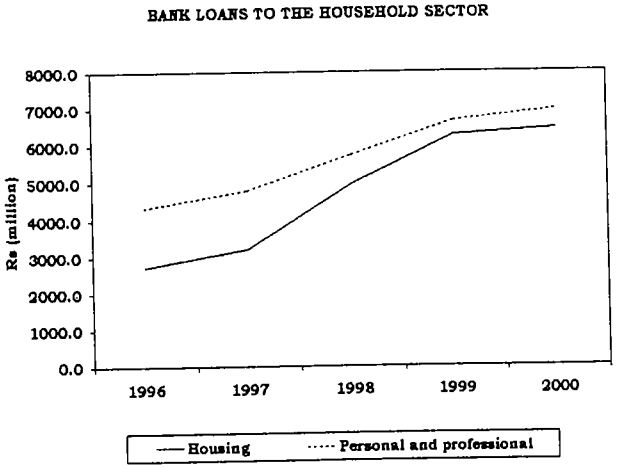
Although the survey results enable us to estimate the total amount of credit contracted by Mauritian households at the time the survey was conducted, the evolution in the amount of debt contracted could not be captured. The analysis below provides an indication of the trends in debt contracted by Mauritian households, based on data collected from providers of credit/ loan.

2.7.1 The formal sector

A Banking Institutions

Bank loans

Data pertaining to the amount of loans to the household sector by commercial banks are not readily available; the sectorwise distribution of credit to the private sector by commercial banks (presented in Appendix 6) does not allow a direct identification of loans granted to households. However, following discussions with officials from the Bank of Mauritius, an estimate of bank loans to



private households can be obtained by looking at the following two terms in the sectorwise distribution of credit: 'Personal and Professional' and 'Housing'.

The graph illustrates the total amount of credit provided by commercial banks to the Personal and Professional sector and Housing sector over the period 1996-2000. Over the 5-year period, credit from commercial banks to the Personal and Professional sector rose by 60%, from Rs4,327.6 million to Rs6,963.4 million. Housing loans to the personal sector also rose dramatically, from Rs2,715.2 million in 1996 to Rs6,449.9 million in year 2000, representing an increase of nearly 140% over the 5-year period. Total bank loans to the household sector, based on these two items, is thus observed to increase from Rs7,042.8 million in 1996 to Rs13,413.3 million in year 2000, that is, an average annual increase of over 13%. It must however be pointed out that the proportion of bank credit to the private sector going to the household sector registered a slight decrease from 22% in 1996 to 20% in year 2000.

Bank credit cards

With regard to bank credit cards, the number of cardholders increased by 12% over the period 1999-2000, from 105,284 in June 1999 to 118,198 by June 2000. As at January 2001, there were 127, 380 credit cards issued by the various banking institutions. The value of transactions made through bank credit cards has also risen, from Rs452 million in June 1999 to Rs598 million by January 2001, that is an increase of 32%.

B Credit cards from Non-Banking Institutions

There are a large number of non-banking institutions issuing credit cards in Mauritius, including Prisunic, Shell (Shell Card), Fleet Management Ltd (Fleetman Card) and CIM Finance Ltd (Rogers Card) among others. The Prisunic card was launched in 1994 and it currently has around 600 cardholders. There are no specific criteria required to be eligible for Prisunic cards and even those below 18 years old can obtain one. The card can be used at seven points of sale in the country. The Rogers card has recently been launched and provides 45 days credit free. The card will be accepted in more than 1500 point of sales. The targeted clientele is mainly the middle-income individuals who are normally not eligible for bank credit cards as well as the public at large. CIM Ltd aims to have a market standing at 30,000 cardholders in the long term. Fleetman card, on the other hand, is mainly used to purchase petrol at the petrol stations over the island and to date, there are more than 5000 Fleetman card holders.

Other institutions are also planning to launch credit card facilities in the near future. Currimjee Jeewanjee & Co. Ltd. is one typical example. The company will soon put on the market a new credit card on the market to replace its current Chericard. GSR (Grandes Surfaces Reunies) is also expected to launch a credit card exclusively for its clients very soon.

C Insurance Companies

The insurance sector in Mauritius comprises of 21 insurance companies. The number of loans issued by these companies have witnessed a significant increase over the period 1995-1998, the latest period for which figures are available. The table below details the total amount of loans granted by all insurance companies to policy holders, broken down by mortgage on property, loan on insurance policies, loan on personal securities and other loans over the past years (Appendix 7 provides more details on loans issued by the respective insurance companies).

Type of Loans issued	Amount (Rs million)			
	1995	1996	1997	1998
Mortgage on Property	3,158	3,744	4,179,	4,374
Loans on insurance policies	105	119	133	149
Loans on personal securities	28	9	10	12
Other Loans	1,389	1,158	891	620
Total	4,660	5,030	5,213	5,155

Source: Controller of Insurance – 1996, 1997, 1998.

After a general increase from Rs4,660 million in 1995 to Rs5,213 million in 1997, representing an average annual increase of over 5.8%, total loans issued by insurance companies registered a slight drop in 1998, falling by around 1.1% when compared to the amount of loan issued in 1997. This decline in the total amount of loan issued is mainly attributed to the item "Other Loans"; mortgage on property and loans on insurance policies/personal securities all registered increases from 1997 to 1998.

D Leasing Companies

The leasing sector in Mauritius comprises of eight leasing companies, providing credit to the household and non-household sectors. The total outstanding lease due to these companies amounted to Rs3.3 billion at the end of 1999, representing more than 57% increase over the amount reported in June 1998 (Rs2.1 billion).

The share of finance leases granted to the household sector in the total credit granted by leasing companies is not readily available; however, based on the qualitative interviews conducted with key players in this sector, we can reasonably assume that the proportion of finance leases going to the household sector would turn around 5% of the total finance leases. Using this figure, the total amount of finance leases due by the household sector would amount to around Rs165 million as at the end of 1999.

E The Development Bank of Mauritius

Though the loans granted by the Development Bank of Mauritius (DBM) are mainly channelled towards the small business sector, this institution has developed a number of loan schemes targeting the household sector. These include:

- The Computer Loan Scheme, launched in 1992 to provide financial assistance to individuals for the purchase of computers, and
- The Solar Water Heater Scheme, launched in 1990 to provide loans to households for the installation of Solar Water Heaters.

The following table presents the amount of loans disbursed by the DBM under the above two schemes during the 5-year period ending 30 June 1999, the latest year for which data are available.

Year ending 30 June	LOANS DISBURSED (RS MILLION)		
	Solar Water Heater Scheme	Computer Loan Scheme	Total
1995	10.8	52.1	62.9
1996	13.5	26.5	40.0
1997	8.6	23.2	31.8
1998	7.7	72.9	80.6
1999	5.6	58.7	64.3

Since its launch in 1990, cumulative loans sanctioned under the Solar Water Heater Scheme amounted to, as at June 1999, Rs 84million in respect of more than 7,500 borrowers. On its part, loans sanctioned under the Computer Loan Scheme at the same date cumulated to Rs358 million for over 15,000 beneficiaries.

F The Mauritius Housing Company Ltd

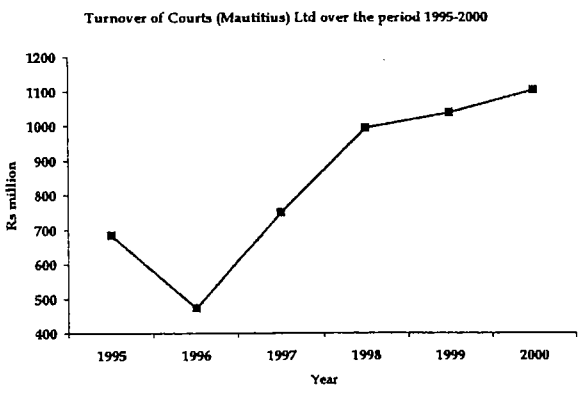
The MHC is involved in the housing finance business. Though the company grants loans mainly to the household sector for the purchase/construction of housing units as well as for repairs/ extension and improvements to existing units, the MHC also grants loans to private developers who build housing estates for sale to the public.

The following table presents the amount of loan approved by the MHC over the 5-year ending 30 June 2000 as well as the number of beneficiaries.

Financial Year	Amount (Rs million)	Number of Beneficiaries
1995 - 1996	549	2,589
1996 - 1997	605	2,721
1997 - 1998	476	2,478
1998 - 1999	420	2,000
1999 - 2000	426	2,007

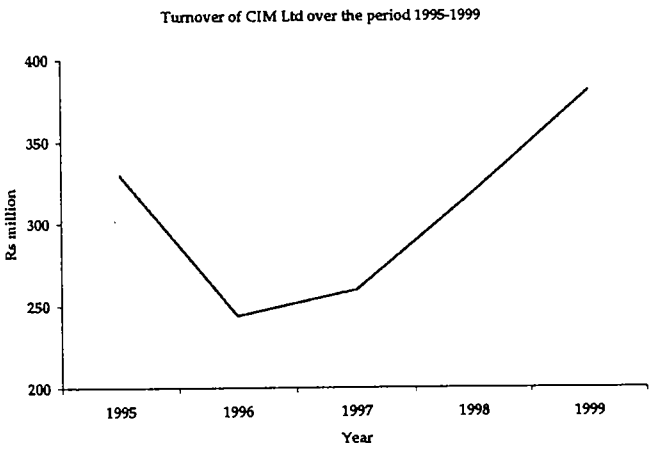
G Instalment borrowing

Most of the dealers in household appliances, audio-visual equipments and furniture sell on hire purchase, with Mammouth occupying a larger share of the market. Indeed, it is estimated that Mammouth occupies around 30% of the hire purchase market and has over 180,000 client accounts. Between 1995-2000, the organisation registered an increase of around 61% in its turnover. Although turnover fell sharply in the year 1996 (a more than 30% decline compared to the 1995 figure), it registered significant increases in the following two years (with growth rates in turnover reaching 58.5% and 32.7%,



in 1997 and 1998 respectively). Though the rate of growth in turnover during the last two years have been less remarkable (4.4% and 6.4% respectively), the increasing turnover of the company is a clear indication of the increasing number of purchases made of instalment borrowing from Mammouth. In fact, four out of five sales of goods are made on credit and a client at Mammouth on average has two accounts with the organisation. Also, 80% of its clients are non first-time buyers.

CIM Finance Ltd, a registered moneylender practising instalment borrowing, is the second largest institution providing this service. It occupies around 25% of the lending market through instalment borrowing and has 77,200 clients. The number of clients to which the institution has provided credit facilities has increased considerably over the past years, as indicated by the increase in its turnover. Following a significant fall in the year 1996 (26%), the turnover of the company picked up slightly in 1997 and rose sharply as from that year onwards. The company registered an increase of over 50% in its turnover over the period 1995-1999.



2.7.2 Informal credit sector

The informal sector of the credit market comprises of credit facilities from retail shops/petrol stations as well as borrowing from friends, relatives and employers, and loans contracted from non-registered moneylenders, also known as 'casseurs'. Official figures pertaining to this segment of the credit market are non-existent, hence the difficulty in establishing a trend for debt contracted by Mauritian households from the informal sector. However, press reports over the past months clearly indicate that the informal sector, mainly in the context of casseurs, is a much-demanded source of credit by many households. The target groups of the casseurs are mostly the vulnerable groups like the elderly and the unemployed. A more detailed analysis of this sector is presented later in the report.

3. OVER-INDEBTEDNESS PHENOMENON IN MAURITIUS

The analysis of the current situation in Mauritius indicates that the amount of debt contracted by Mauritian households has increased drastically over the past years. Alongside this trend however, there are worrying signs of households contracting debt beyond what their means allow them to repay as debt servicing. In fact, there exist a number of indicators which point to the existence of over-indebtedness among Mauritian households.

This chapter starts by presenting some indicators of the existence of over-indebtedness. A definition of over-indebtedness is also presented. Based on this definition, the incidence of over-indebtedness in Mauritius has been established.

3.1 Indicators of over-indebtedness in Mauritius

3.1.1 Cases registered at consumer associations

Consumer associations in Mauritius have registered a significantly large number of cases with regards to individuals facing difficulties in repaying their debt. The Institute for Consumer Protection (ICP), for example, registers some 300 cases of complaints every month, out of which around one-third are related to debt repayment problems faced by individuals. On the other hand, out of 741 cases registered at the Association des Consommateurs de l'Ile Maurice (ACIM) between January to November 2000, more than a quarter related to circumstances whereby indviduals face difficulties in repaying their debt.

The table below summarises the number of cases registered by APEA, the sole association dealing exclusively with debt repayment problems, over the period 1994-1999.

Year	*Number of cases registered*	*Amount (Rs 000's)*					
		TOTAL	Wedding	Illness	Business	Land/house	Other
1994-95	16	965	67	720	14	7	157
1995-96	33	6100	230	50	3400	2000	520
1996-97	88	7300	650	500	2600	3000	550
1997-98	46	2400	300	120	590	900	490
1998-99	30	3700	30	400	1100	920	750

Source: APEA

The above table indicates that the amount of money owed by individuals and which the latter are unable to repay differs across the years as well as by purpose of debt contracted. The year 1996-97 is by far the year which experienced the peak number of cases, whereby 88 cases were registered and Rs7.3million was recorded as the total amount of money which individuals were unable to repay to their creditors. 41% of the amount was related to debt contracted for housing purposes as opposed to 36% contracted for business purposes.

The figures indicated in the table is obviously only an under-estimate of the total amount of debt contracted by households and which they are finding difficult to repay. Many consumers are either not aware of consumer associations like APEA or are reluctant to contact them for a number of reasons.

Out of those cases registered with the APEA, we note an alarmingly high proportion of the amount owed which has not been sorted out, representing cases rejected either by APEA or the bank, as indicated in the following table. Cases are rejected mainly because of the low income level of the individuals reporting these cases or because of insufficient security to satisfy the bank's requirements.

Year	1994-95	1995-96	1996-97	1997-98
Proportion of total amount owed which has been rejected by banks/APEA	33%	59%	55%	31%

These high figures imply that the existing system in Mauritius does not make provisions for vulnerable consumers who face severe difficulties in repaying their debt. Otherwise, during the year 2000, 23 out of 35 cases have been handled (the amount of credit was more than Rs3 million) while the twelve remaining ones are currently being studied.

3.1.2 Court cases

Data on court cases related to debt repayment problems are not readily available. However, insights gathered during our qualitative interviews with various players in the sector point to an alarmingly high and rising number of such cases being referred to court. For instance, around 4,000 cases were referred to the District Court of Port Louis in 1998; these cases refer mostly to non-repayment of debt contracted as well as to cases where the goods bought were defective.

3.1.3 Bad debts

Non-performing loans in 1999 represented over 4% of total credit made available by banking institutions, that is, around Rs 2.5 billion. The amount of bad debts from hire purchase institutions is also observed to be reaching alarming proportions. For both Mammouth and CIM Finance Ltd, it is estimated that some 3% of the clients are unable to repay their debt. CIM Finance Ltd estimates the amount of bad debts to around 5.7% of its turnover. On the other hand, IBL, another major provider of instalment borrowing, estimates that around 10% of its clients usually face difficulties in repaying the amounts due. Of these clients, 7 out of 10 eventually repay their debt while the remaining represent bad debts for the company as an average.

Based on the above analysis, we can reasonably infer that indebtedness, beyond a certain level, leads to an inability to repay the amount due. This may be an indication that households are "overly-indebted". The sections which follow probe deeper into the phenomenon of over-indebtedness among Mauritian households by, first of all, establishing what is over-indebtedness and, then, analysing the incidence of over-indebtedness among Mauritian households.

3.2 Definition of over-indebted households

In spite of the high number of registered cases at consumer associations related to debt repayment difficulties of individuals, the increase in court cases as well as the high percentage of bad debts experienced by credit agencies, no attempt has been made to measure the incidence of over-indebtedness among Mauritian households. While there has been growing concern over the issue, the definition of over-indebtedness has not been established so far.

The sole measure that is commonly used to assess the extent to which a household is indebted is the debt service to income ratio. This measure is very often used by banking institutions whereby individuals whose monthly debt servicing exceeds 40% of their monthly income are generally not granted any further loan. Categorising these households as over-indebted may however be inappropriate since it does not take into account the level of income (in absolute terms) nor does it consider the wealth of the respective household.

The research team also came across other definitions of over-indebtedness. These include:

- A household who has contracted more than three types of debt
- A household who has contracted a loan to finance the repayment of another debt
- A household who is continuously late in its debt repayment due to financial problems

Given the complexity in reaching a precise definition of over-indebtedness, the Delphi Technique was used, pooling the judgements of different experts including bankers, sociologists, economists and accountants and accordingly, an over-indebted household is defined as one who is in 'financial distress', that is, a household:

(a) whose monthly debt servicing is higher than the difference between its income and the average monthly expenditure of households having similar characteristics in terms of income level and household size; and

(b) who finds it very difficult to raise money in case of emergency (emergency defined as the ability to raise cash equivalent to twice the monthly income of the household) or if it can raise money easily, can only do so at a cost.

Using results of the 1996/97 HBS, the average income and expenditure of households by income class and household size have been estimated as follows (details on the estimation of these figures are provided in Appendix 8).

	AVERAGE MONTHLY INCOME				
Household size	<3	3	4	5	>5
< 2000	1185	1,295	1,331	1,245	1,389
2000-5000	3088	3,435	3,917	3,465	3,725
5001-7500	5817	6,129	6,197	6,001	6,302
7501-10000	8359	8,459	8,592	8,689	8,710
10001-15000	12279	11,811	11,995	12,072	12,186
15001-20000	17069	17,558	17,026	16,613	17,128
20000-30000	22311	22,975	23,952	22,934	24,221
30001-40000	32817	33103	33264	33395	33598
40001-50000	42817	43103	43264	43395	43598
50001-60000	52817	53103	53264	53395	53598
60000+	62817	63103	63264	63395	63598

AVERAGE MONTHLY EXPENDITURE					
Household size	<3	3	4	5	>5
< 2000	2,024	2,312	2,452	2,440	2,729
2000-5000	3,511	4,052	4,562	4,395	4,813
5001-7500	5,054	5,653	5,939	6,027	6,512
7501-10000	6,225	6,804	7,166	7,457	7,844
10001-15000	7,766	8,244	8,682	9,009	9,514
15001-20000	9,385	10,355	10,620	10,825	11,572
20000-30000	10,948	12,087	12,923	13,030	14,124
30001-40000	13668	14912	15609	16173	17048
40001-50000	15927	17357	18156	18802	19804
50001-60000	17970	19569	20462	21184	22301
60000+	19854	21610	22590	23382	24606

Given the average income and expenditure, the maximum amount of monthly debt servicing that can be incurred by households are presented in the following table. These figures have been obtained by substracting the average expenditure from the average income for each category of households. Households whose monthly debt servicing is lower than the amount shown in the above table, given its monthly income and household size, are categorised as moderately indebted households. On the other hand, those households whose monthly debt service exceeds the amount from the table are considered highly indebted. Over-indebted households, furthermore, are those highly indebted households who cannot raise a sum of money equivalent to twice their monthly income in case of emergency or those who can only do so at a cost.

	Household size				
Monthly income	< 3	3	4	5	>5
< Rs 2,000	-839	-1,017	-1,121	-1,195	-1,340
Rs 2,000 - Rs 5,000	-423	-617	-645	-930	-1,088
Rs 5,001 - Rs 7,500	763	476	258	-26	-210
Rs 7,501 - Rs 10,000	2,134	1,655	1,426	1,232	866
Rs 10,001 - Rs 15,000	4,513	3,567	3,313	3,063	2,672
Rs 15,001 - Rs 20,000	7,684	7,203	6,406	5,788	5,556
Rs 20,001 - Rs 30,000	11,363	10,888	11,029	9,904	10,097
Rs 30,001 - Rs 40,000	19,149	18,191	17,656	17,222	16,550
Rs 40,001 - Rs 50,000	26,890	25,747	25,109	24,593	23,794
Rs 50,001 - Rs 60,000	34,847	33,534	32,802	32,211	31,297
> Rs 60,000	42,962	41,493	40,674	40,013	38,992

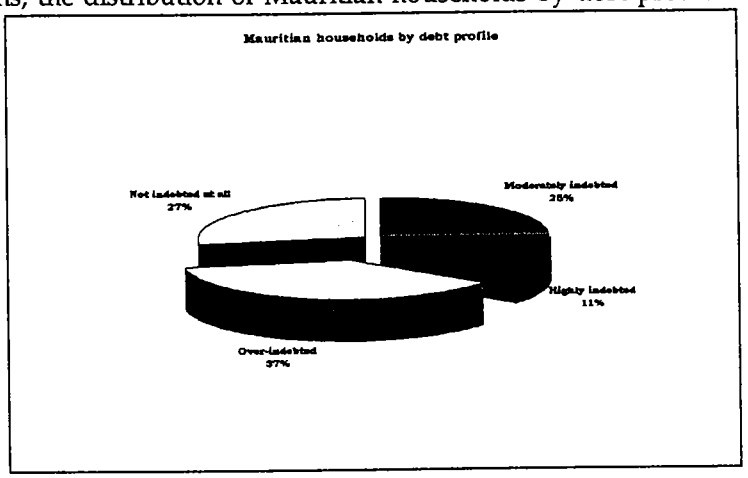
The negative figures indicate that the average income for these categories of households is less than the average expenditure. Households falling into these categories and which have contracted debt are automatically classified as highly-indebted households.

Mauritian households can therefore be categorised into one of four mutually exclusive groups (depending on their debt profile) namely non-indebted, moderately-indebted, highly-indebted and over-indebted households. The following table gives a definition of each.

Category of households	Definition
Non-indebted households	These households have not contracted any loan nor have they made any purchases on credit
Moderately-indebted households	These households have contracted debt but their debt servicing is less than the difference between their monthly income and average expenditure of households having similar characteristics
Highly-indebted households	The debt servicing of these households is higher than the difference between their income and average expenditure of households having similar characteristics. Nevertheless, these households can easily raise money in case of emergency from a cost-free source
Over-indebted households	In the case of over-indebted households, not only debt servicing of these households is higher than the difference between their income and average expenditure of similar households, but they also find it very difficult to raise money in case of emergency. To the extent that they can raise money, they can only do so at a cost

3.3 Incidence of over-indebtedness

In line with the above definitions, the distribution of Mauritian households by debt profile is presented in the following chart. The incidence of over-indebtedness has been estimated at 37% of the Mauritian households. On the other hand, as per the definition provided in the previous section, around 11% of households are highly-indebted while 25% are moderately-indebted. In Mauritius, 27% of households did not hold any type of debt at all at the time the survey was conducted.



Analysis of over-indebtedness by socio-demographic profile of households shows the following results.

* The incidence of over-indebtedness is observed to be significantly higher among the low income groups where 47% of the households are over-indebted as opposed to 32% among the middle income groups and 7% among the high income groups.
* An interesting observation is the higher incidence of over-indebtedness among the larger households. Indeed, while nearly 42% of households with more than 4 family members are over-indebted, only 26% of those with less than three members are over-indebted.
* The incidence of over-indebtedness is higher among households living in rural areas (40%) as opposed to those living in urban areas (34%). At the district level, Black River has the highest proportion of over-indebted households (57%) followed by Rivière-du-Rempart and Moka (both at 48%)

* Hindu households have the highest proportion of over-indebted households (40%) while Sino-Mauritius have the lowest proportion of over-indebted households (12%). The incidence of over-indebtedness among the Muslims and general population are more or less comparable (around one third).
* The incidence of over-indebtedness is highest among households whose Main Income Earner (MIE) has not been to school; 43% of these households are over-indebted. This proportion falls to 39% among households whose MIE have only primary education or who have read up to S.C. only. Households whose MIE have 3 years or more of university education have the lowest proportion of over-indebted households (4%) largely below that of other categories of households.
* The proportion of over-indebted households is observed to be highest among those households whose MIE are self-employed (39%), slightly ahead of households whose MIE are in paid employment. Households with inactive MIE have the lowest proportion of over-indebted household.
* The incidence of over-indebtedness is higher among households who are owners of their house compared to those who are tenants. The incidence is higher among those households who have contracted a loan to construct/purchase their house (48%) as opposed to those who have not (26%).

3.4 Probability of becoming over-indebted

The incidence of over-indebtedness among different socio-demographic and economic groups is however only of limited use in indicating the bearing that a particular characteristic has on the event of getting over-indebted. To compute this likelihood relationship, a logit regression technique has been used. This technique is particularly useful in the current context since the dependent variable in question - over-indebted households - is dichotomous, that is, can take only two values. The statistical details are presented in Appendix 9.

The objective of the statistical analysis is to estimate the extent to which a given set of factors influence the probability of a household being over-indebted. The initial set of factors chosen were region (urban or rural), ethnic origin, social class, income group, household size, number of persons contributing to family income, and education level.

The regression has been carried out using the logit Maximum Likelihood Estimation method. The main results may be summarised as follows:

1. Region and number of contributors to family income were found to be both economically and statistically insignificant, and were strongly rejected by relevant t-tests. As a result, the regression was re-run without these two variables.

2. Hindus have a higher probability of being over-indebted, followed by Muslims, General Population, and Chinese.

3. There is a higher probability among households in the socio-economic group E (the lowest level) to be in an over-indebted situation, followed by those in categories C2D and A (the highest level). Households with main income earners in category C1 have the least probability in being in an over-indebted situation.

4. The probability of getting over-indebted decreases with income. As monthly household income increases by Rs 1,000, the probability of the household being over-indebted decreases by 2.5 percentage points.

5. The probability of being over-indebted increases with household size. With one additional household member, the probability of being over-indebted increases by 3.97 percentage points.

6. Finally, the probability of a household being over-indebted increases with the level of education reached by its main income earner. One additional year of formal education increases the probability of being over-indebted by 2.84 percentage points. In particular, if the main income earner has completed Higher School Certificate, his/her chance of being in an over-indebted household is higher by 5.69 percentage points compared to if he/she had completed only School Certificate.

The table which follows displays the expected probabilities of a household being over-indebted depending on the ethnic origin and social status category of its main income earner. For illustration purposes, the household size is taken to be 4 (mode), the highest level of education reached is S.C. (mode), and the monthly income of the household is Rs 9,573 (estimated average income). Relevant adjustments to the probabilities may be made as per notes 4 - 6 above*.

	HINDU	MUSLIM	GENERAL POPULATION	CHINESE
AB	47.17%	41.73%	40.48%	29.17%
C1	45.22%	39.84%	38.71%	27.58%
C2D	51.26%	45.76%	44.58%	32.66%
E	60.67%	55.31%	54.13%	41.58%

The above table can be further interpreted as follows:

(a) Add (subtract) 3.97% per household member for an increase (decrease) in household size
(b) Add (subtract) 2.50% for each decrease (increase) of Rs 1,000 in household income
(c) Add (subtract) 2.84% if the main income earner has one extra year (one year less) of effective formal education

4. BEHAVIOUR AND LIFESTYLE OF OVER-INDEBTED HOUSEHOLDS

This section analyses the socio-demographic profile of over-indebted households as well as their consumption/savings behaviour and lifestyle characteristics.

4.1 Socio-economic profile of over-indebted households

4.1.1 Demographic Characteristics

The table below details the socio-demographic profile of the different categories of households in Mauritius by ethnic origin, region, monthly income, socio-economic group and household size (totals may not add up to 100% because of non-response).

		TOTAL (%)	Not indebted at all (%)	Moderately indebted (%)	Highly indebted (%)	Over indebted (%)
Ethnic origin	Hindu	53.4	46.7	51.8	57.4	58.4
	General Population	28.5	27.4	34.5	25.9	25.9
	Muslim	15.5	21.2	9.6	16.7	14.9
	Chinese	2.6	4.7	4.0	0.0	0.8
Region	Urban	43.9	48.9	45.4	41.7	39.7
	Rural	56.1	51.1	54.6	58.3	60.3
Income	< Rs 2,000	2.4	4.7	0.0	3.7	1.9
	Rs 2,000 - Rs 5,000	22.2	36.5	0.0	19.4	27.3
	Rs 5,001 - Rs 7,500	23.0	23.7	6.0	31.5	31.4
	Rs 7,501 - Rs 10,000	20.6	11.3	22.9	24.1	24.9
	Rs 10,001 - Rs 15,000	16.3	13.1	29.7	10.2	11.4
	Rs 15,001 - Rs 20,000	7.3	4.0	18.1	10.2	1.6
	Rs 20,001 +	8.3	6.6	23.3	0.9	1.6
Socio-economic group	AB	7.7	5.8	17.7	1.9	4.1
	C1	9.3	8.8	14.1	8.3	6.8
	C2D	31.5	28.5	36.1	32.4	30.3
	E	43.3	44.2	25.3	54.6	51.4
Household size	<3	16.2	26.6	12.4	14.8	11.4
	3	18.5	21.2	15.7	18.5	18.4
	4	30.2	25.5	34.1	31.5	30.5
	>4	35.2	26.6	37.8	35.2	39.7

It can reasonably be argued from the profiles observed that an average over-indebted household tends to be poorer (in terms of monthly household income and socio-economic group) and larger (in terms of household size) than the average Mauritian household.

With regards to other socio-demographic variables, no major differences is observed between the profile of over-indebted households and that of the total Mauritian households, apart from a slight over-representation of rural households among the over-indebted ones.

4.1 .2 Housing Status

The following table presents the tenure status of Mauritian households.

	Mauritian Households (%)		Over-indebted Households (%)
	1996/97 HBS	DCDM Survey	DCDM Survey
Owner-occupied	80.2	76.9	78.1
Rented	10.0	9.0	7.0
Supplied Free	9.8	14.0	14.6

As indicated in the above table, 78% of over-indebted households are owners of their houses while 7% are tenants. On the other hand, for around 15%, their houses have been supplied free to them. No major differences are observed between the tenure status of over-indebted households and that of the total Mauritian households as estimated by our survey. However, when compared to the tenure status of Mauritian households obtained during the 1996/97 HBS, the proportion of households whose housing unit has been supplied free to them is in this case, markedly higher among over-indebted households.

4.1 .3 Ownership of Consumer Durables

The table below details household ownership of different types of consumer durables.

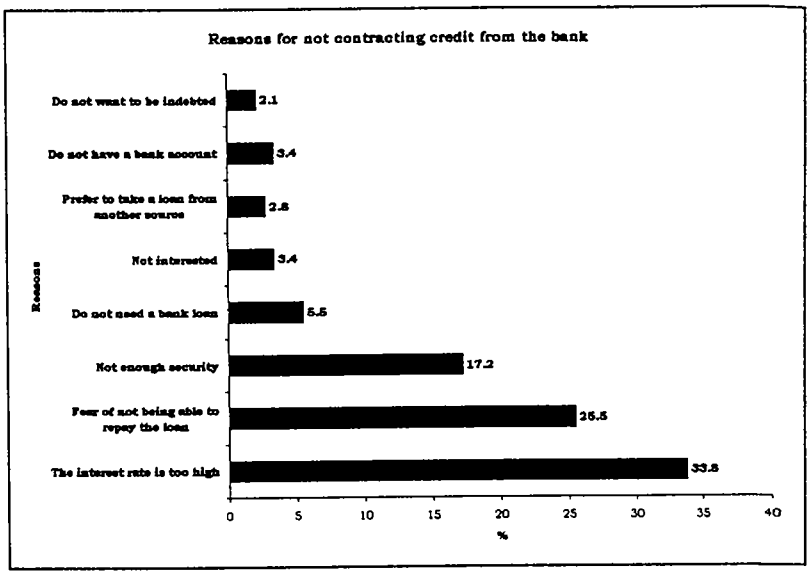
	Mauritian Households	Over-indebted Households
	DCDM Survey	DCDM Survey
A car	21.0	14.1
A telephone	76.1	72.2
A video recorder	72.1	70.3
A washing machine	44.9	36.2
A motorcycle	27.9	29.2
A compact disc player	26.6	24.1
A vacuum cleaner/floor polisher	13.9	7.3
A microwave oven	11.6	5.9
A personal computer	11.5	5.9

As can be observed from the above table, ownership of consumer durables like vacuum cleaners/floor polisher, microwave oven, personal computer, washing machine and cars by over-indebted households is lower than among total Mauritian households. On the other hand, no major differences are observed between the two categories of households with regard to ownership of consumer durable goods like a telephone, video recorder, motorcycle and compact disc player.

4.2 Banking habits

The survey results indicate that 41.2% of over-indebted households in Mauritius have contracted a loan from the bank, a proportion slightly above that observed among moderately / highly-indebted households (33.3%). On the other hand, we note that a very small proportion of over-indebted households have a credit card in their possession (3.5%). Among those who have one or more credit cards, around half can contract credit on their card up to an amount equivalent to more than their monthly salary.

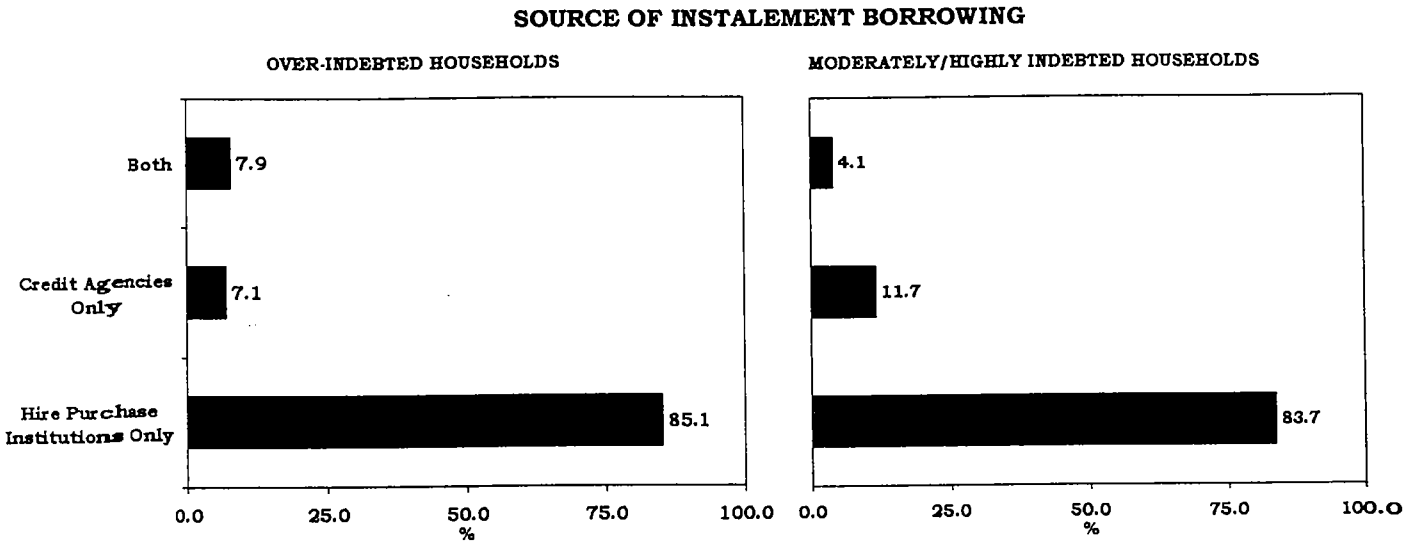
These results show that, though banking institutions represent a slightly more popular source of credit among over-indebted households than among moderately / highly indebted ones, the proportion of households having recourse to these institutions is not very high. In fact, the survey results indicate that 39% of over-indebted households have never borrowed or considered borrowing from the bank. Reasons put forward for not borrowing from banks/not considering to borrow from banks are presented in the following chart.



These results point to the fact that inaccessibility to bank credit (in terms of high interest rates and lack of security) as well as the fear of not being able to repay the debt contracted are major constraints hindering over-indebted households to contract bank loans. This observation has important implications with regard to households resorting to alternative sources of credit, especially the informal sector. This is discussed further in later sections of the study.

4.3 Hire purchase tendencies

The survey result show that around 65% of over-indebted households have contracted instalment borrowing through hire purchase (either directly from hire purchase institutions like Mammouth, TFP, etc,) or from credit agencies like CIM and Eco-credit. This proportion is thus comparable with that observed among indebted households (60.2% according to our survey and 59.6% according to the 1999 CMPHS). However, hire-purchase institutions represent a more important source of instalment borrowing among over-indebted households than among moderately/highly-indebted households.



These results may point to a less prudent spending and debt-contracting behaviour of over-indebted households; a higher proportion of these households have contracted debt from both sources as opposed to moderately / highly-indebted households. At the same time, the popularity of hire purchase institutions is observed to be higher among the former group of households, though it is generally acknowledged that these institutions may turn out to be a more expensive source of credit than credit agencies.

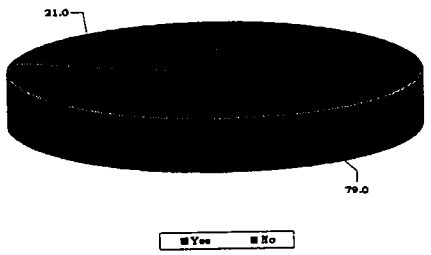
4.4 Budget Planning and Decision-making Process

Research on the issue of how individuals make purchase decisions, given economic factors, social influences and conflicts between preferences, shows two types of individuals:

1. Those who prioritise their purchase commitment, deferring the least important ones as it become harder to make ends meet. This behaviour emerges from the prioritisation of commitments.
2. Those who do not prioritise their purchase commitments, thus deferring commitments with no regards to importance. These individuals, having made unplanned purchases, are more likely to resort to credit to finance important purchase commitments when their budget is insufficient to cater for such purchases. Such a behavioural characteristic is expected to be more popular among over-indebted households. However, the survey results appear to be in contradiction with what we would have expected if over-indebted households indeed display a lack of prioritisation of commitments. As a matter of fact, nearly 4 over-indebted households out of 5 usually prepare a monthly shopping budget, a proportion substantially higher than that of the total Mauritian households (estimated at 60% by a MRC-funded research entitled 'A study of Consumer Behaviour in a Small-Island Economy', carried out in 1998).

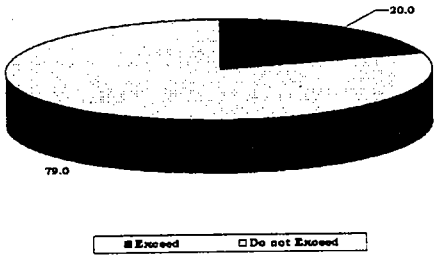
PREPARATION OF MONTHLY SHOPPING BUDGET

OVER-INDEBTED HOUSEHOLDS



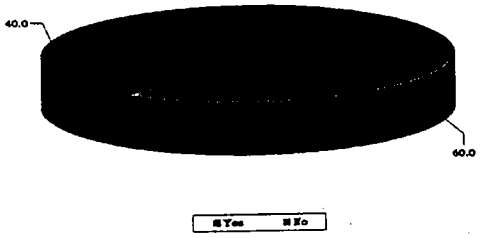
EXPENDITURE ACCORDING TO BUDGET

OVER-INDEBTED HOUSEHOLDS

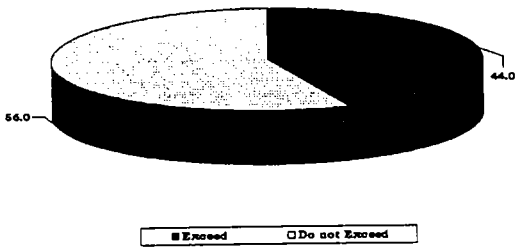


DCDM Survey

MAURITIAN HOUSEHOLDS



MAURITIAN HOUSEHOLDS



"Study of Consumer Behaviour in a Small-Island Economy", MRC

Apart from the higher proportion of over-indebted households preparing a monthly shopping budget, comparing the results of the two studies reveals that, of those who prepare such a budget, the proportion of households spending according to the amount budgeted is higher among over-indebted households. These result point to a more cautious nature of over-indebted households, as opposed to the average Mauritian household.

Nevetheless, these results must be read with care since only the present behaviour of households were assessed during the survey. The cautious nature of the over-indebted households (preparing a monthly shopping budget and spending according to the amount budgeted) may only be the result of the financial difficulties being faced by these households rather than a more rational spending behaviour on their part.

4.5 Consumption Behaviour

An understanding of the factors which drive consumption behaviour of households is useful in trying to assess what motivates an individual to contract debt. There is no single reason to explain what motivates a consumer to spend and eventually contract debt.

In economic literature, while the Keynesian explanation relates consumption to current income, Life Cycle Hypothesis (LCH) and Permanent Income Hypothesis (PIH) have been developed to provide a multi-period analysis of consumption behaviour. These two consumption theories explain how individuals, in an attempt to smooth consumption over a certain period of time, use savings and borrowing as a means of adjustment. Consumers are assumed to behave in a rational manner, gathering information strategically and buying goods according to functional cost-benefit considerations.

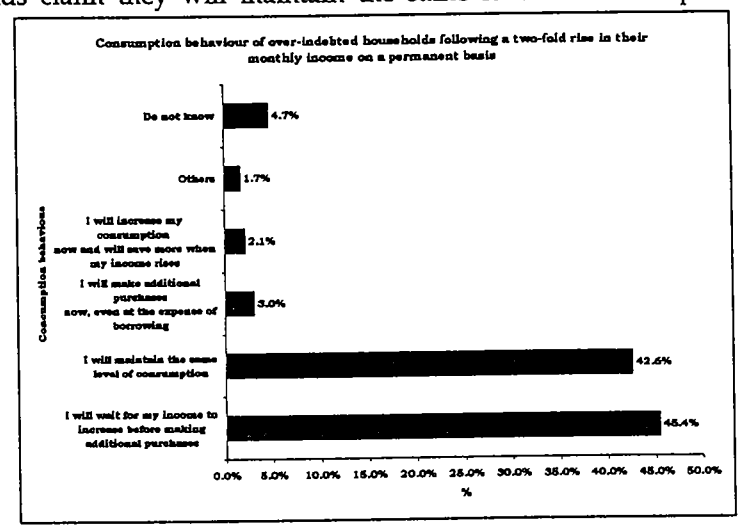
Under the LCH, individuals attempt to smooth out their consumption in the face of income fluctuations in order to enjoy constant standard of living over time. The smoothing of consumption relative to income provides the motivation for saving/dissaving, that is, households save to transfer their current resources to future consumption. Under the PIH, on the other hand, individuals base their consumption on what they perceive as normal income and only permanent changes in their income will change consumption significantly. Any changes in income which they consider to be temporary will not alter their consumption to a large extent.

However, this rational behaviour of consumers has been challenged by many, especially sociologists and psychologists, who argue that the consumption behaviour of households has a strong emotional component attached to it. The concept of impulsive buying associated with self-image and identity creation is often utilised to explain why consumers engage in excessive buying and ultimately become indebted.

This section assesses to what extent the consumption behaviour as predicted under the life cycle and permanent income hypothesis are applicable to over-indebted households in Mauritius. The impulsive buying of these households is also assessed.

4.5.1 Changes in income

43% of over-indebted households claim they will maintain the same level of consumption following an expected increase in household income on a permanent basis as opposed to only 3% of households who state they will make additional purchases now, even if this requires contracting a debt. On the other hand, 45% of over-indebtedness households prefer to wait for their income to increase before engaging in additional consumption. These results are not in line with the forward looking theories of consumption where we would expect the households to borrow to smooth consumption in the face of income fluctuations.



A preference to wait till income rises on a permanent basis before making additional purchases may be more in line with the Keynesian approach to consumption whereby households will consume in line with their current income rather than what they perceive as normal income.

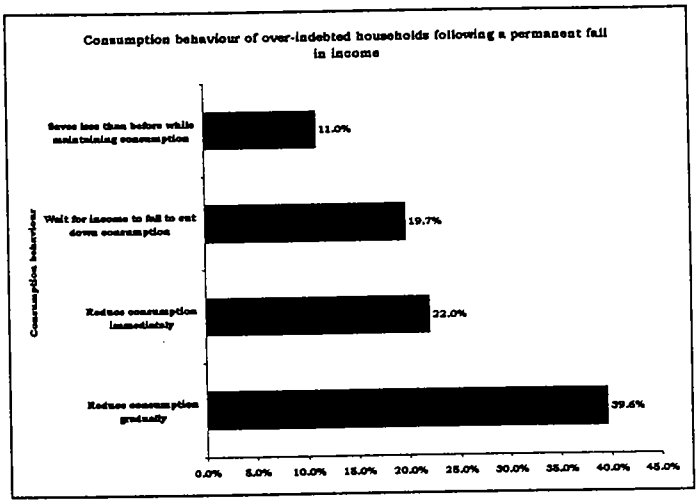
It is interesting to note that the majority of over-indebted households who claim to increase their consumption following a rise in permanent income (whether immediately or in the future) will do so on basic necessities like food and clothing items (64% of these households) and consumer durables like TV, microwaves, washing machines, etc (51%). The table below

indicates the type of expenditure that will be incurred by over-indebted households following a permanent increase in their income.

Expenditure	Food and Clothing	Consumer durables	Buying a house / other property	Leisure activities	Holidays abroad	Others
%	63.5	50.5	19.7	10.4	7.0	15.1

As can be observed from the table above, expenditure on items like holidays abroad, capital investment and on leisure activities do not seem to be a priority or necessity for such households, even in the face of an expected permanent rise in their income.

On the other hand, around 40% of over-indebted households claim they will reduce consumption gradually following an expected fall in their permanent income versus 22% who say they will reduce consumption immediately. On the other hand, 20% state they will wait for income to fall before cutting down on consumption while 11% will save less than before while maintaining the same consumption level. Once more, we find that the consumption behaviour of over-indebted households is not in line with the forward-looking theories of consumption to a considerable extent.



From those households who plan to reduce their consumption expenditure following an expected permanent fall in their monthly income, 34% claim to do so on water, electricity and phone bills while 20% will reduce consumption expenditure on food items. Again, we note that changes in income have relatively more impact on consumption of basic needs rather than on other expenditure items.

4.5.2 Impulsive nature of over-indebted households

Sociologists and psychologists attempt to explain the consumption behaviour of consumers by challenging the concept of rational behaviour of consumers and focussing on the impulsive nature of households vis-à-vis their consumption patterns. There is emerging evidence that impulse buying constitutes a substantial 'non-rational' segment of purchasing behaviour, which is present in 'normal' consumer behaviour, but which can assume such excessive proportions that individuals find themselves in considerable financial debt and psychological distress. Impulsive buying is in fact one of the seven spending personalities that characterise a consumer - Appendix 10 gives a description of each of these spending personalities in more details.

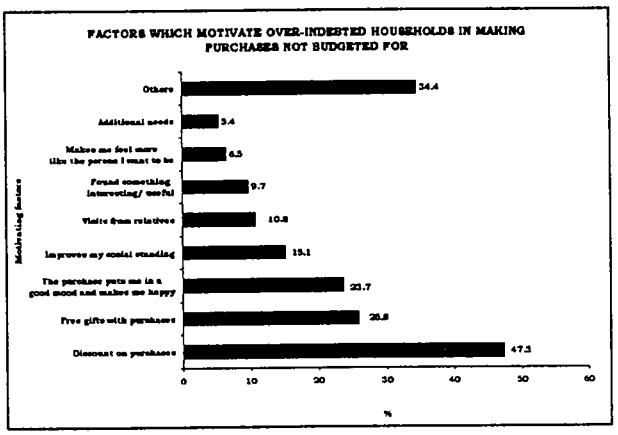
Such 'impulsive buys', when people engage in non-planned "spur of the moment" purchases without careful deliberation and prior intent, are often later regretted. Impulsive buying can take two forms: (a) 'reminder impulse buying' in which a shopper remembers the need for an

essential item on seeing it in the shop; and (b) 'pure impulse buying' representing an escape purchase which breaks the normal buying pattern.

Impulsive buying has been attributed by many to people trying to fill up the hole of not being good enough. They contract debt to counteract feelings of low esteem through the emotional 'lift' and momentary euphoria provided by impulsive shopping. Impulsive buying has also been considered as part of a continuous process of identity formation. Simply put, individuals use goods as a means to express a sense of self-identity (further information on the relationship between consumption, debt contraction and identity formation is provided in Appendix 11).

According to a number of research undertaken on consumer behaviour, impulsive buying often results in excessive buying behaviour which in turn may lead to over-indebtedness. This affliction, more commonly labelled as "shopping addiction" or "compulsive buying", affects an estimated 5 to 10 per cent of the adult population, according to empirical studies carried out in the US, Canada, Germany and the UK.

Our survey results indicate that one over-indebted household preparing a monthly shopping budget out of 5 often/always has a bill which exceeds the amount budgeted for. Over 70% of such households maintain that the availability of discounts and gifts on their purchases are key appealing factors in motivating them to make unplanned purchases. On the other hand, around one-third of these households make unplanned purchases for reasons which can be englobed under sociological/ psychological explanations (namely, *'the purchase puts me in a good mood and makes me happy'*, *'improves my social standing'* and *'makes me feel more like the person I like to be'*). This indicates that economic considerations dominate over psychological buying motivations in explaining why individuals make unplanned purchases. Moreover, only 23% of households who spend more than the amount budgeted for actually regret such purchases. The rest rarely or never regret such unplanned purchases.



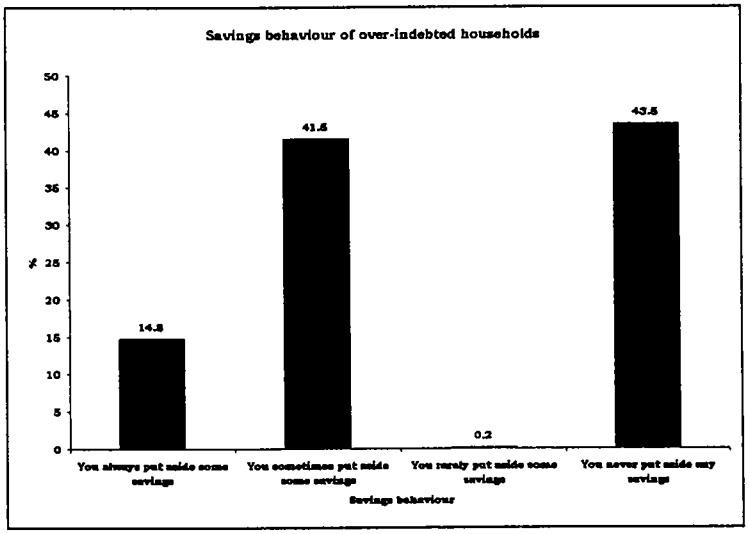
Self-discrepancies, that is the gap between the actual and ideal self, do not drive decision considerations in impulse purchases to a large extent, nor does the importance attached to self-image. The majority of Mauritian households do not acquire goods unplanned for to 'make-up for' or 'improve' perceived inadequacies in their self-image that bring them closer to their ideal selves. In fact, only 5% of over-indebted households claim that making unplanned purchases make them feel more like the person they want to be.

We can therefore conclude that impulsive buying is not significantly present among over-indebted Mauritian households and also, 'reminder impulsive buying' is more prevalent than 'pure impulsive buying'. Also, to the extent that over-indebted households are impulsive buyers, they are driven more by economic rather than sociological/psychological considerations.

4.6 Savings behaviour

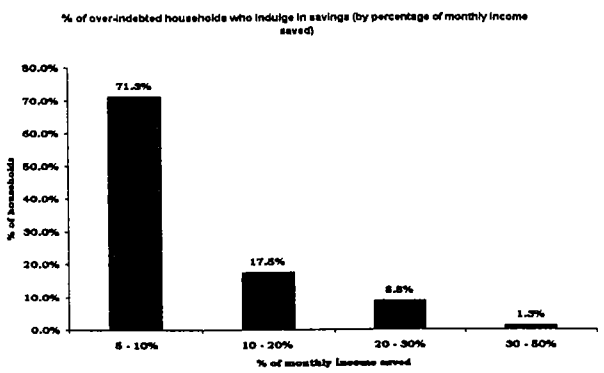
The standard framework for explaining saving, the life-cycle hypothesis, states that consumers want to smooth expenditures over their remaining life-time and savings and borrowing are just instruments which enable them to ensure that the consumption/expenditure stream is independent of income. Since the consumers also want to maximise consumption in each of the period, they will search for the saving or borrowing arrangement with the most favourable terms.

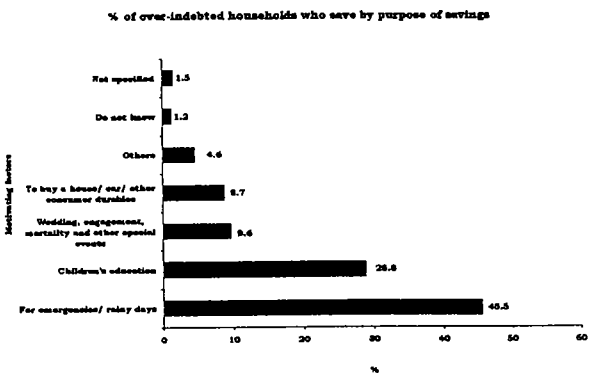
The survey results reveal that 44% of over-indebted households never put aside some money as savings compared to 15% who claim to always put aside some money as savings. 42% of over-indebted households, on the other hand, maintain that they sometimes save. An interesting observation is that around 64% of over-indebted households who never save are found in the low to middle income category, that is those receiving a monthly income which is within the Rs 2000-7500 range. In fact, 97% of such households claim that they never save due to insufficient income at the end of the month.



Although 56% of over-indebted households claim to invest in some sort of savings or other, it is observed that a 'savings culture' is absent among them. An individual is usually characterised as being inborn with a savings culture if he/she first puts aside some savings every month before spending the rest. Accordingly, we note from the survey results that, among those households who do save, only 25% first put aside some savings before spending the rest of their monthly income. 74% of the households first use up their income and only save the remainder.

Moreover, 71% of households who claim to have a savings culture only save in the range of 5 to 10 percent of their monthly income. On the other hand, only 18% of households save 10 to 20 percent of their monthly income while 9% save in the range of 20 to 30 percent.





The precautionary motive for saving is strongly felt among households who save, with 46% who state that the primary reason for saving is to meet money requirements in rainy days. On the other hand, 29% mainly save for their children's education, 10% for special events like wedding and engagement and 9% for purchase of consumer durables.

4.7 Level of consumer awareness

Consumer awareness has been interpreted by many in terms of the extent to which consumers are cautious and alert of their rights and responsibilities in the market place. Consumer rights can be defined as the right to be informed, right to choose and right to safety while consumer responsibility refers to the ability to make independent opinions regarding one's consumption behaviour. It also entails being aware of perceived risks related with one's purchasing decisions - for example: physical risks like damaged products and financial risks like an abnormally high price charged for a particular product.

The level of awareness determines whether consumers are buying wisely as well as whether they are knowledgeable on ways to voice their complaints. The level of awareness also has important implications on the consumption behaviour of individuals and hence, can contribute to understand why they contract debt to make their purchases.

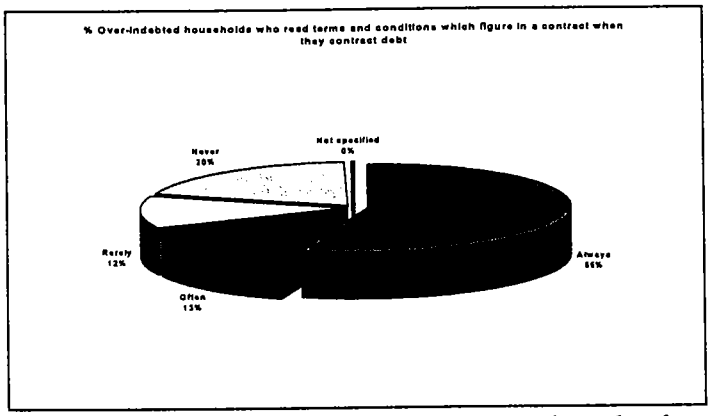
The level of awareness of a consumer can be determined in terms of (a) knowledge on his/her rights as a consumer; (b) product knowledge; and (c) price consciousness. A number of criteria determine each of them, as summarised in the table below:

Right as a consumer	Product knowledge	Price consciousness
➢ Awareness of existence of consumer associations, their functions and services ➢ Awareness of laws protecting consumer rights ➢ Awareness of rights when undertaking a purchase transaction	➢ Analyse terms and conditions attached with the purchase of a product ➢ Engage in information search about product	➢ Extent of bargain hunting ➢ Importance of prices relative to other product attributes ➢ Importance attached to price discounts, cheaper/special prices

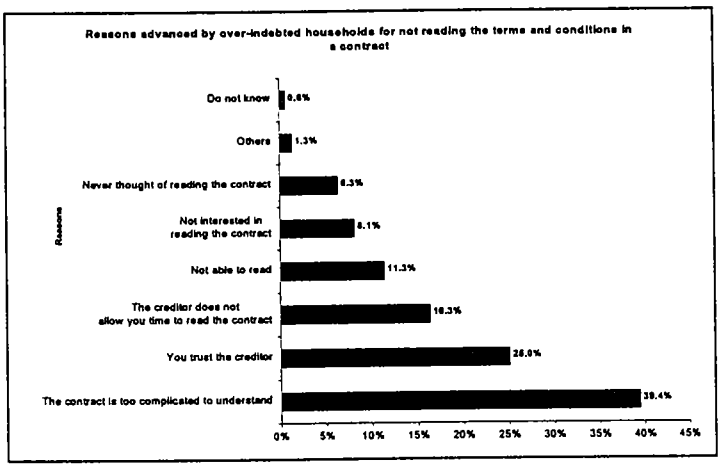
Accordingly, low levels of awareness can be captured from two major perspectives namely (a) deficiency in consumer understanding; and (b) deficiency in consumer information. The former represents a possible explanation why consumers contract debt in the amount that they do. On the other hand, deficiency in consumer information results from a market failure and represents factors which can aggravate the situation of an over-indebted household. The latter will be discussed in more details in the next section of the report.

4.7.1 Deficiency in consumer understanding

92% of over-indebted households claim they are requested to sign a contract when contracting a loan (whether from banking institutions, other financial institutions as well as for hire purchases). However, slightly over half of these households always read the terms and conditions which figure in the contract (that is, those related to rate of interest, terms of payment, duration of loan, etc) while 13% would do so relatively often.



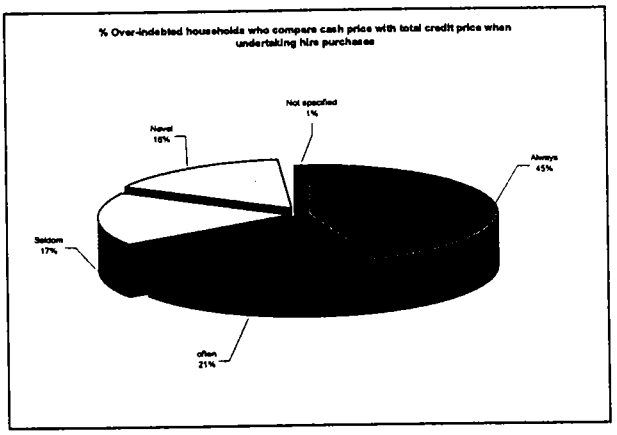
On the other hand, 32% of households rarely or never read the terms and conditions specified. Among this category of households, more than one third claim that it is too complicated to do so or they are not able to read these terms and conditions. On the other hand, around 25% say they trust the creditor and therefore do not feel the need to read the contract. The reasons cited by the households for not reading the terms and conditions of the contract are shown in the diagram.



Based on the survey results, we can reasonably argue that deficiency in consumer understanding plays an important role in encouraging over-indebted households to contract debt with ease and without much second thought since they are not conscious of the cost and other related implications of their action. A better understanding of the terms and conditions specified in the contract (with regard to interest rate charged, the way interest is calculated, the total amount paid at the end of the repayment period as well as penalties following debt default) could have provided them with an important tool on which to base their purchase decision.

4.7.2 Price consciousness

The findings from the survey results indicate that over-indebted households are more or less price conscious when making credit purchases. Among those households who have made purchases on instalment borrowing for which they were still repaying the amount due at the time the survey was conducted, 66% claim they always or often compare the cash price of the item purchased with the total credit paid (the latter comprising of the principal amount plus the interest payable) as opposed to 33% who state they never/seldom undertake such comparison. However, while we can reasonably say that a large proportion of over-indebted households are price conscious when making credit purchases, this result can be interpreted in a number of ways and should therefore be treated with caution. The results may mean any one or more of the following:



(a) the rate of interest is acceptable for the majority of over-indebted households

(b) these households have a higher time preference than others, that is, the satisfaction derived from possessing the good now is much higher than possessing it at a later stage

(c) despite being conscious of the significant difference between the cash price and credit price of the purchase, these households have no other choice but to resort to credit facilities to make their purchases

5. FACTORS AGGRAVATING THE OVER-INDEBTEDNESS PHENOMENON

The over-indebtedness situation faced by Mauritian households is aggravated by a number of factors, which can be gauged from two main perspectives, namely:

1. inefficiency within the current system; and
2. market failure in terms of imperfect information.

5.1 Inefficiency within the current system

Inefficiency within the current system has largely contributed to aggravating the problem of over-indebtedness in Mauritius. These inefficiencies can be captured from three main angles, namely:

(a) Loopholes in the legal framework
(b) Absence of credit bureau
(c) Existence of the informal sector

5.1.1 Loopholes in the legal framework

The failure of the legal system in protecting consumers against abuses practised by various credit agencies, most importantly those practised by hire purchase institutions, has been highly deplored by many. These abuses relate mainly to the relatively high interest rate charged, fines imposed in case of late repayments and goods seizure following late/non repayment of credit. Loopholes in the legal framework enabling the existence of non-registered moneylenders are discussed later in the report.

Abusive rate of interest

It is observed that the rate of interest charged is an important consideration in the decision-making process of households making hire purchases. This is indicated by the following:

- → Among those households who always/often read the terms and conditions specified in the contract, 72% claim they check the interest rate specified
- → Moreover, as mentioned earlier, 66% of households who make hire purchases always/often compare the cash price of the item purchased to the total credit price to be paid

Any credit sales made at a higher interest rate than the current market rate is illegal. However, as reported in Phase 1 of the study, even though hire purchase institutions claim to charge an annual interest rate of 15% (the advertised rate), this refers actually to the Flat Interest Rate rather than the Annual Percentage Rate (APR). With the system of flat interest rate, these traders are able to charge interest on the capital that has been already repaid by clients through monthly instalments. Thus, though the interest rate being applied is 15% and within legal limits, the effective rate charged could reach up to 30% or more, depending on the duration of the repayment period.

With a view to regulate interest rates charged by hire purchase institutions, amendments have recently been made to the Hire Purchase and Credit Sale Act, 1964 under sections 3 and 23 of the Act. The amendments related to interest rate charged by hire purchase institutions and included the following:

(a) 'In every hire purchase or credit sale agreement, the payment of the chargeable price together with the total charges shall be made by monthly equal instalments'
(b) 'No dealer shall claim charges at a rate which exceeds the APR'
(c) 'For the purposes of determining the monthly charges or the total charges for the repayment period, the dealer shall apply the APR on the chargeable price on a diminishing balance method' (Appendix 12 provides details on the calculation of the total charges that is, the total charges payable over the whole of the repayment period and monthly charges which represent the charges for any given month within the repayment period)
(d) 'Every dealer shall affix with the goods on display at a conspicuous place on his licensed premises, a label stating the APR'

However, despite the above-mentioned amendments, it seems that that there are institutions providing credit sales which are still not complying with the law. A recent press article reported that a large number of such institutions still do not display the APR on the respective products sold on credit. It seems that the new law is not being properly enforced and sanctions are not being appropriately targeted towards such institutions.

Fines charged

Under the Hire Purchase and Credit Sale Regulations, 2000, it is stipulated that '*the maximum surcharge that a dealer may claim for the late payment of an instalment shall not exceed an amount representing a rate of 8 per cent per annum above the APR, of the amount overdue*'. However, despite amendments made to the Act with regard to surcharges to be paid in case of late repayment, abusive practices from hire purchase institutions persist. In fact, several cases have been reported recently in the newspapers whereby aggressive letters were addressed to clients to request a surcharge to cover the intervention cost of debt collectors. Even worse, these letters are sometimes addressed to those clients who have already paid a significant part of their debt due.

Seized goods

Seizure of goods in case of non-repayment of contracted is illegal. However, a number of companies do not hesitate to seize furniture and household equipment sold on credit in cases where the customer fails to repay the monthly amount due. This situation arises even though the customer in question has already repaid a large part of his/her debt. Moreover, these credit agencies request the customer to sign a contract where it is specifically mentioned that he/she accepts to give back his/her assets to the agency in case of non-payment.

Goods seized by hire purchase agencies are usually resold at a lower price in special outlets. A visit by DCDM to one of these traders indicated that the majority of goods seized comprises of 'entertainment and lifestyle goods' like hi-fi, TV sets, bedroom and living room furniture among others.

These observations point to persistent loopholes in the legal framework and in the way it functions. Either no provisions are made to cater for the problem or the law is not being respected. The problem seems to rest more heavily upon enforcement of existing legal provisions.

At the same time however, there is a general belief that the new trend nowadays is for individuals to purchase goods on instalment borrowing, knowing well in advance that they will not repay the amount due. The idea is in fact to enjoy the goods for some time until credit agencies seize them. Corrective actions must be designed to tackle this issue, though their actual implementation may not be easy. One major difficulty is to distinguish customers who are sincere from those who are not.

5.1.2 Absence of credit bureau

An important deficiency in the Mauritian system is the absence of a credit bureau to assess the credit-worthiness of individuals requesting credit. In a number of countries, there are credit bureaus which operate as a 'clearing house' for credit history information. Credit grantors provide the bureau with information on how their credit customers pay their bills and the bureau keeps an updated consumer file. As such, credit grantors, with the permission of the consumer, or upon providing adequate notice to the credit bureau, can obtain credit reports about payback habits of prospective borrowers. The report produces credit scoring for each individual, which is used to assess their credit-worthiness. These scores are used by lenders to assess the level of risk involved in extending credit to applicants for mortgages, car loans, and credit cards. The existence of a credit bureau in Mauritius would have ensured that credit is granted solely to credit-worthy individuals such that the problem of late/non-repayment of debt and other implications like goods seizure, court cases, etc. remains under control.

At the same time, however, credit bureaus may be socially undesirable. They create an incentive for many, especially households in the low-income category and who lack sufficient security to obtain credit from the formal sector, to resort to the informal credit market, pushing them into situations of over-indebtedness. The problem may further be exacerbated since it is very common for credit grantors operating in the informal sector to systematically hassle and exploit their creditors, as discussed in the next section.

5.1.3 Existence of the Informal Sector

In Section 2.6, the potential sources from which households can contract debt informally have been presented; these included the following:

1. Credit facilities from retail shops/petrol stations
2. Loans from friends/relatives
3. Loans from employers
4. Loans from non-registered money-lenders, that is, "casseurs"

These represent what we can call the informal sector of the credit market. The survey among indebted households reveals that while credit facilities from retail shops/petrol stations and loans from friends/relatives/employers are relatively less popular among indebted households than other forms of debt contracted from the formal sector, none of the households

interviewed reported having contracted loans from "casseurs". Unwillingness of indebted households to acknowledge such loans may explain this result.

However, it is widely acknowledged by many opinion leaders interviewed during the study that "casseurs" is a characteristic feature of the Mauritian credit market. These non-registered moneylenders operate on an illegal basis, usually on terms not clearly disclosed to the borrowers. They target mainly those high-risk households who, due to lack of security or high level of debt already contracted, cannot obtain a loan/credit from the formal sector.

In recent years, there has been increasing concern expressed, especially by consumer associations, with regard to abuse faced by individuals having contracted loans from "casseurs". Such abuse can take various forms including:

- excessively high interest rates (reports includes interest rates reaching up to 40% per month)
- high sur-charge in case of late repayments
- irregular documentation and high documentation cost
- oppressive methods used to force repayments
- seizure of pension cards, valuables, homes and other assets provided as security

Pressing financial commitment and inability to raise money from the formal sector induces these individuals to borrow on excessive/oppressive terms from "casseurs". Once having contracted the loan, the individuals enter a vicious circle from which they cannot get out. Press reports include examples of cases whereby individuals, having contracted loans from "casseurs", have already repaid a sum several times higher than the amount initially borrowed and for which the capital is still due. Reports also include cases where the pension cards of old people having contracted debt from "casseurs" have been seized by these people; it is the "casseurs" who receive the pension instead of the beneficiaries. The latter are thus forgoing what very often represents their only/most important source of income.

To make things worse, it seems that a number of notaries work together with these "casseurs" to trap consumers who are unable to repay their debt.

The existence of these "casseurs" thus represent a severe threat to those who constitute the most vulnerable groups of society, particularly those who:

1. tend to trust "casseurs"
2. are unaware of their rights
3. do not have access to the formal sector of the credit market

5.2 Market failure in terms of imperfect information

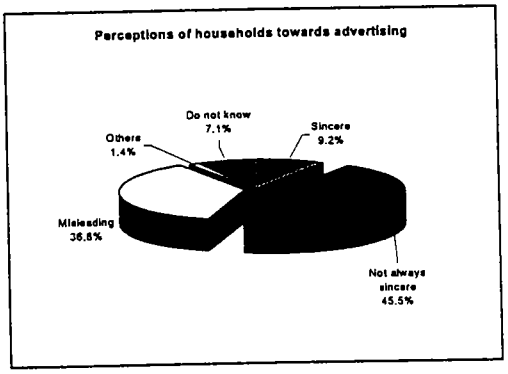
The second type of inefficiency within the current system relates to market failure due to imperfect information. Many consumer problems can be attributed to difficulties in obtaining the information needed to make rational decisions when purchasing a good. There are limits to the information which consumers can take in and these limits vary between individuals. Moreover, just providing more information is not the answer to solving consumers' problems. In fact, 'consumer detriment' may arise when the information consumers assimilate falls short

of the information they need in order to reach rational decisions. Deficiency in consumer information includes not only lack of information but also, most importantly, lack of adequate information on which consumers can react. Two major causes of this phenomenon are (a) misleading advertising; and (b) low level of awareness with regard to the existence of consumer associations.

5.2.1 Misleading advertising

Misleading advertising by credit agencies has often been held responsible for deficiency in consumer information. Advertising plays an important role in the daily lives of every individual and influences the behaviour of many consumers through a number of channels - TV, radio, pamphlets, newspapers, magazines, etc. The survey results reveal a significantly high media coverage among over-indebted households in the country, with 78% reading newspapers / magazines, 97% watching TV and 94% listening to the radio.

To the extent that advertising is informative and enables consumers to compare different goods and services available to them in the market, it is regarded as desirable. However, a large number of institutions offering credit facilities (namely hire purchase institutions) have been accused of resorting to 'aggressive advertising', misleading consumers and making them undertake purchases not initially planned for. More specifically, they are blamed for using misleading tools to indulge consumers to contract more credit more rapidly, for example, through zero deposit requirement and non-revelation of the total cost of the good when bought on hire purchase.



A significantly large proportion of the respondents were of the view that credit agencies do not act in the interest of consumers and tend to 'over-reach' with regard to their lending practices through misleading advertising techniques. According to the survey results, around 46% of over-indebted households find that the information provided through advertising on the sale of goods and/or credit facilities offered are not always sincere as opposed to only 9% who consider them to be sincere. On the other hand, 37% of the households claim that such information is misleading.

Consumers have the right to be protected in respect of their economic interests. One important aspect of this right in particular is that advertising should not mislead consumers and the advertiser should be able to justify the contents contained in the advert. Consumers also have the right to be informed. An individual who wishes to make a particular purchase should be able to have in his / her possession sufficient information to enable him / her to be aware of the different features of the goods and services made available and to make a choice between these different goods and services which are, in most cases, of a competing nature.

In Mauritius, there exists a number of regulations which protect consumers against the abusive nature of advertising and protecting them in general, namely the Advertisements Regulation Act, 1930, the Fair Trading Act, 1980, the Moneylenders Act, 1960 and the Hire Purchase and Credit Sale Act, 1964. However, it is widely held by stakeholders that the existing legal provisions are not sufficient to cater for the protection of consumers. Although efforts have

been made to cater for these deficiencies in the recent amendments brought to the Hire Purchase and Credit Sale Act, insights gathered during our qualitative interviews with key players in the market, including consumer associations, lawyers and sociologists, indicate that existing laws are not being properly enforced to target the most vulnerable groups in society, that is the low income and lower socio-economic groups.

5.2.2 Low level of awareness

The second major problem which explains imperfect information among over-indebted households is the low level of awareness of the existence and functions of consumer associations in Mauritius. There are two main NGOs dealing with consumer protection in Mauritius namely ACIM and ICP. The activities of these NGOs are summarised in the table below:

ACTIVITIES OF CONSUMER ASSOCIATIONS	
ACIM	**ICP**
➢ handling consumer complaints ➢ assist in consumer education ➢ provide consumer advice ➢ provide legal assistance on consumer disputes ➢ assist consumers with any litigation with suppliers ➢ consumer publications ➢ membership of ministerial and technical committees related to consumer affairs ➢ membership of international consumer organisations	➢ One of ICP's most popular services is complaint handling. The institute handles about 300 complaints monthly, ranging from problems arising out of credit buying, after sales service, payment of indemnities by insurance companies, transport services, landlord and tenant relationship, etc... ➢ Publishes consumer information and education issues in l'Express on a weekly basis

The Ministry of Industry, Commerce and International Trade, which is the parent Ministry for consumer affairs in Mauritius, also has a Consumer Protection Unit (CPU) which deals with consumer policies and their implementation. There also exists an enforcement branch which deals with registration, handling and resolving of consumer conflicts.

The survey reveals that more that 50% of over-indebted households are not aware of any institutions dealing with consumer problems. An interesting result obtained from the survey is that awareness of such institutions is observed to be substantially lower among the low income households, those living in rural areas and those categorised in the lower socio-economic groups.

Awareness of consumer institutions	Income profile (Rs)							Region		Socio-economic profile			
	<2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	>20000	Urban	Rural	AB	C1	C2D	E
YES	21.4	29.9	35.4	62.0	68.0	89.5	94.4	58.7	40.2	92.6	82.9	63.9	33.2
NO	78.6	70.1	64.6	38.0	32.0	10.5	5.6	41.3	59.8	7.4	17.1	36.1	66.8

The above results indicate that different household profiles experience different levels of awareness and this may be attributed to the existence of market failure. The most vulnerable groups among the over-indebted households, that is those with a low education level and low

monthly income, are more prone to suffer from imperfect information in the form of costly information due to higher search costs and particular difficulty in assimilating information.

We can deduce from the above that consumer policies appear to assume that all consumers are the same. As such these policies are standard and do not differentiate the most needy groups of society from the less needy ones. In fact, consumers with different income group, ethnic origin or education status may and do experience greater difficulty than others in dealing with a particular buyer or a creditor when making a particular purchase / contracting a debt because their level of awareness and understanding is different from the others. This calls for better policies targeted towards those belonging to the lower socio-economic strata.

6. IMPLICATIONS OF INCREASED DEBT CONTRACTION

Debt contracted by households can play an important role in the economy through its impact on standard of living, consumption, employment and overall economic growth. However, excessive debt contraction, leading to over-indebtedness has adversely affected the well-being of the households and the economy at large.

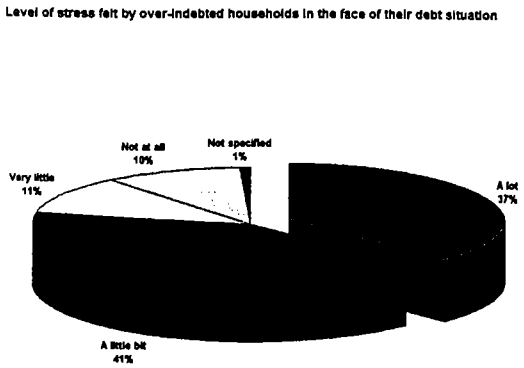
6.1 Over-indebtedness and its implication on households

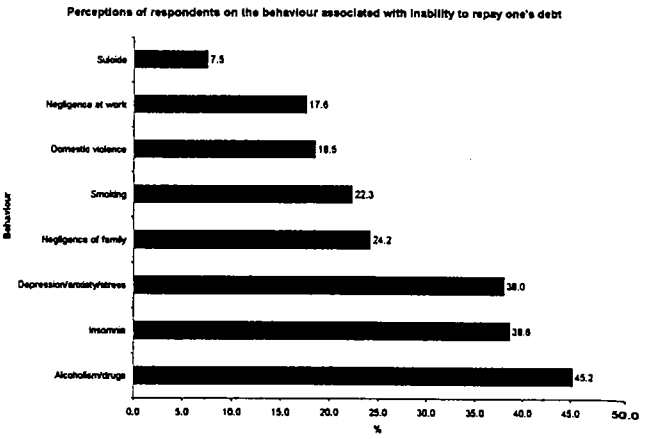
Household debt has largely improved the quality of life of households by reducing their liquidity constraints and providing them with greater capacity to respond to emergencies. Our survey among households provides strong evidence of the positive impact of indebtedness on household's well-being. Indeed, as mentioned earlier in Section 2.5, two households having contracted debt out of five have used the money to finance the purchase/construction of a housing unit. Debt contraction has also enabled these households to acquire household appliances, purchase a car, support family business, finance educational needs and cater for specials events, all of which have a positive bearing on their standard of living.

However, in spite of its positive impact, debt contraction, beyond the level that households can afford to repay, is known to impinge severely on their well-being. Research on the issue of over-indebtedness in academic circles, press reports on over-indebted households as well as opinions gathered from stakeholders all point to disturbances in family life of households facing debt repayment difficulties. These disturbances can take various forms including negligence of family, domestic violence, alcoholism, absenteeism and negligence at work.

Given the nature of the potential negative impact of over-indebtedness on the household, capturing the extent to which these disturbances actually occur among over-indebted households in Mauritius through face-to-face quantitative interviewing is very difficult. These are sensitive issues that are best tackled through case studies of a few households severely affected by over-indebtedness as well as interviews with social agents working to assist these households.

Nevertheless, to assess the implications of over-indebtedness on households, respondents of the quantitative survey were prompted on the following two issues: the degree of stress that they feel due to their debt situation and behavioural characteristics they would associate with an individual in deep financial problems and unable to repay his/her debt. The results obtained are presented in the following charts.





The survey results thus show a high percentage of over-indebted households who are emotionally affected by their debt situation, around 37% of these households claiming to be very stressed due to the pressure they have to face.

With regards to behaviour associated with an individual unable to repay his/her debt, over 45% of over-indebted households would associate such an individual with alcoholism/drug problems. Insomnia, depression/anxiety/stress, negligence of the family and at work as well as smoking have also been mentioned by a large proportion of over-indebted households as a likely impact of debt repayment problems on an individual.

The above results represent a strong reflection of the true state of mind of participants who are likely to have experienced one or more of the above-mentioned situation. To the extent that this assumption is plausible, the survey results point to severe sociological disturbances threatening households who are faced with debt repayment problems.

6.2 Implications on the economy

The positive impact of debt contraction on the economy at large can be demonstrated using economic theory. Contracting debt enables households to enjoy a higher consumption level than what their income would have actually allowed them. Higher consumption in turn stimulates investment and employment in those sectors where demand is increasing, leading to a positive contribution to national income economic growth.

One of the sectors where the positive impact of debt contraction on the economy has been most remarkable is the housing/construction sector, an assessment of which can be made by looking at Gross Domestic Fixed Capital Formation (GDFCF). As mentioned earlier in section 2.7, housing loans from commercial banking institutions to the personal sector has witnessed a dramatic increase over the 5-year period ending June 2000, with an average annual increase estimated at over 18%. Over the same period, housing loans representing a total of around Rs2.5 billion have been approved by the MHC for nearly 12,000 beneficiaries.

These increases in housing loans have been accompanied by remarkable growth in the sector, as presented in the following table:

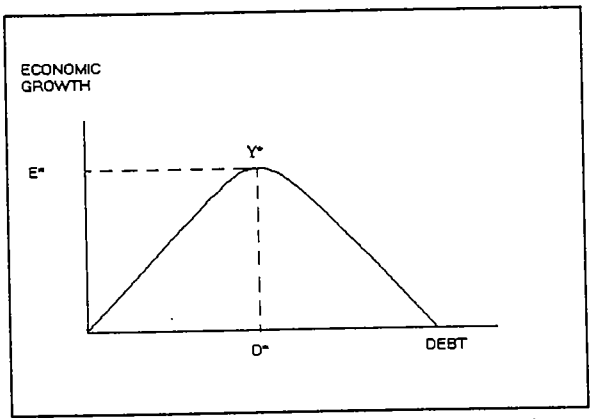
	1992 (Rs million)	1995 (Rs million)	2000 (Rs million)
Real GDP at factor cost	42,393	60,674	101,655
Real GDFCF in Building and Construction Works	7,715	10,225	15,150
Residential Buildings	3,820	4,650	6,000

Source: CSO, DCDM estimates

The size of the residential market for construction works has been estimated at around Rs 6 billion for year 2000, representing an average annual increase of over 5% during the past five years.

However, while economic theory can be used to illustrate the beneficial impact of debt contraction on the economy, the case against excessive debt contraction can also be built based on these theories. Excessive debt contraction implies using resources for consumption purposes whilst they could have been otherwise channelled towards more productive uses. Furthermore, the negative impact of excessive debt contraction on the households, presented earlier in section 6.1, will also be felt at the level of the economy. Family disturbance (neglect and violence), alcoholism/drug abuse, absenteeism and negligence at work all can have very severe implications on the economy through, for example, the channelling of resources towards support and rehabilitation programmes, lower productivity at work, etc.

The relationship between debt contraction and economic growth can thus be illustrated as follows:



Increased debt contraction by households up to D* will boost up economic growth through its impact on consumption and other multiplier effects on the economy. Economic growth is at its maximum at E* (assuming other factors affecting growth remain constant). However, debt contraction is bound to reach a saturation point Y* whereby any further debt contracted by households will be at the expense of reduced expenditure on consumption as well as savings. Economic growth drops following a fall in consumption and savings.

7. RECOMMENDATIONS

Based on the findings of the study, a number of recommendations are being proposed in this report in an attempt to:

(a) reduce the severity of over-indebtedness among Mauritian households; and
(b) prevent indebted households to end up being over-indebted.

7.1 Reduce the severity of over-indebtedness

This section presents out a number of ways by which the authorities as well as other development partners can help reduce the severity of over-indebtedness in the country.

7.1.1 Committee on over-indebtedness

In Mauritius, the legislation makes no provision for those individuals who find themselves heavily indebted and unable to raise funds to repay their debt. These individuals end up selling their house or have their goods / assets seized by debt collectors following their inability to repay their debt. This study proposes that a 'Committee on Over-indebtedness' be set up in Mauritius, similar to the one which exists in France as well as other industrialised countries. Members of this Committee may include officials from the Ministry of Industry, Commerce and International Trade, Ministry of Finance, attorney general's office, representatives from consumer associations and lending agencies as well as a legal adviser.

The Committee will be accessible to individuals who satisfy the following two main pre-requirements:

(a) the individual should be sincere - it will be up to the creditors to declare an individual 'insincere' and able to bring proof before the judge. An individual will usually be considered sincere unless he/she has given false declarations or given falsified documents in order to receive credit; has concealed or attempted to conceal part of or the total of his/her assets; or has aggravated his/her debt situation through more debt contracted without the creditor's knowledge

(b) the individual should be unable to repay total debt contracted (for non-professional purposes) from local creditors. Non-professional debts are those which have been contracted by the individual to meet his personal needs and those of his family. The Committee will consider only non-professional debt to evaluate the debt situation of a debtor

The Committee will have the responsibility to assess the status of the debtor with respect to his/her debt situation and the debtor is expected to reveal all his/her assets and liabilities to the Committee. The latter can obtain information on the debtor from different sources - credit institutions, social security departments, banks - to have more accurate information on the debtor. These organisations can, on the request of the Committee, make inquiries on the status of the debtor.

Once the Committee has reached a decision with respect to a particular case, both the debtor and the creditor will be notified of the decision. Two situations may arise: (a) the request of the debtor is declared 'unacceptable'; or (b) the request of the debtor is acceptable. If a request from a particular debtor is declared 'unacceptable' by the Committee, the debtor can contest such a decision before a court of justice within a delay of say, 15 days. On the other hand, where the request of a debtor is declared acceptable, the Committee attempts to reconcile the two parties (the debtor and creditor) in order to elaborate a sort of "Recovery Plan" in compliance with both parties duties and obligations.

The 'Recovery Plan' may include measures pertaining to the following:

(a) to carry forward debt or reschedule debt repayment
(b) reduction or cancellation of debt
(c) reduction or cancellation of interest rate
(d) consolidation, creation or substitution of guarantee

The Plan will be made available to the two parties for approval once it has been established. It then becomes a contract between the debtor and creditor once signed by the two parties.

In case no consensus is reached between the two parties, one possibility is to have the law authorise the Committee to make recommendations with respect to the following:

- to carry forward debt or reschedule debt repayment (for example, the delay to carry forward or reschedule debt may not exceed half the duration of repayment remaining)
- make the debtor pay the capital owed first
- in special cases, request that the amount carried forward or rescheduled be paid at a lower interest rate (lower than the rate in force legally) irrespective of the duration of payment
- make recommendations with respect to sale of own house against the debtor's will or with the consent of the debtor - in the former case, recommendations can pertain to a reduction in repayment after sale of asset; in the latter case, the Committee can make recommendations to avoid the sale of the house at a low price

For those debtors whose cases are classified as 'desperate', the Committee may propose to the judge the suspension of debt for say, three years, carrying a lower interest rate than the one enforced legally. At the end of three years, the Committee reviews the status of the debtor and:

(a) if the debtor is still insolvent, the Committee may recommend, under special request, the total or partial cancellation of debt;
(b) if the conditions of the debtor allows to do so, the Committee may request that the debt be repaid a rescheduled time period

7.1.2 Debt consolidation programme

One plausible recommendation to help out over-indebted households is to consolidate their debt through debt consolidation programmes. Debt consolidation is the process of restructuring one's existing debt with his/her creditor/s. It is a process by which an organisation negotiates all the debts of an over-indebted household with its creditors to obtain the lowest monthly obligation. The negotiated monthly payment is lower than the sum of the

household's individual debt accounts. In fact, debt consolidation is not a loan but rather a way to lower the debtor's monthly payments and sometimes, also the interest paid.

There are a number of family debt counselling centres in the US who work with the consumers and existing creditors to negotiate lower interest rates. They maintain a close working relationship with all creditors and clients by coordinating the disbursement of money and providing legal and customer service functions to ensure the client's successful reduction of debt. This leads to lower monthly payments, consolidation of one's debt and extension of the debt-repayment period. Creditors, on the other hand, allow these centres to negotiate better terms that are not directly available to the consumer. The consumer who signs on with the centre's service is one who is 'willing but unable' to repay his debt at the previously agreed upon rates. Creditors acknowledge this and appreciate the consumers' willingness to seek counselling. The creditors also seek to save the account from going into collection status that severely damages the relationship between the parties and also costs the creditors even more, through debt collection costs.

However, a key dilemma with the debt consolidation programme is the ability to distinguish between households who are 'willing but unable' to service their debt from those who are 'unwilling but able' to repay their debt. This distinction requires detailed information on the wealth of the households which is usually a very sensitive area to probe into and whereby information is not adequately and honestly provided. One strong implication of deficiency associated with the lack of knowledge about a household's wealth is the procreation of 'unwilling but able' households.

7.1.3 "Debtors anonymous"

While the survey results indicate that impulsive buying leading to compulsive buying is not a major issue among Mauritian households, for those who are compulsive buyers, breaking the automatic cycle of shopping becomes an important focus of treatment. Compulsive here means that the individual has a history of repeatedly incurring debt despite negative emotional and financial consequences.

In the US, an excellent way of achieving this is attendance at Debtors Anonymous meetings. These programmes encourage incoming members to avoid taking new debt one day at a time, to stabilise their income to match monthly expenses and to keep a daily spending record. Today, there are over 500 meetings throughout the US and in 13 other countries throughout the world.

Debtors Anonymous (DA) meetings could be initiated in Mauritius, regrouping both men and women who share their experience, strength and hope with each other. In addition to the opportunity to solve their common problem, these people mal also help others to recover from compulsive buying. A key to the success of such programmes is that there are no dues or fees for DA membership nor should it be allied to any political body, organisation or institution. The only requirement for membership is a desire to stop incurring unsecured debt (i.e. debt not backed up by some form of collateral). The primary goal of DA will be to stay solvent and help other compulsive debtors to achieve solvency.

7.1.4 Reinforce the activities of NGOs and Government organisations

Imperfect information has been identified in the report as a critical factor in explaining why consumers are unaware of their rights and subsequently get intimidated by creditors/debt collectors and 'casseurs' when they default in their debt repayment. The market system, on its own, does not provide the information that consumers need. Those needs must be addressed by specialised institutions and mechanisms. These organisations, which provide information on issues related to consumer interest and their rights, in effect play an important watchdog role in an economy. In Mauritius, there are three NGOs (ACIM, ICP and APEA) as well as the CPU which have been set up to address the needs of consumers.

However, as observed earlier in the report, a large proportion of over-indebted households are not aware of such associations. One important policy recommendation is the need for more awareness raising at the national level with regard to the existence of such associations as well as their respective functions. More specifically, the rights of consumers need to be spelt out more clearly so that these consumers are well equipped to confront debt collectors / creditors who sometimes adopt an abusive attitude.

Awareness raising activities can take different forms and depend heavily on whom they are targeted at. Based on the findings of the study, it is recommended that awareness raising programmes be directed towards the most needy sections of the population, namely those households who fall in the low-income category, belong to the lower socio-economic groups and live in rural areas. The level of awareness of consumer associations has actually been observed to be particularly low among these households.

Two major ways of increasing awareness of consumers are as follows:

(a) TV/radio programmes on consumer protection related issues at selected hours of the day so that the outreach is wider
(b) Consumer organisations, in partnership with the government, can also assist in the dissemination of information pertaining to the various laws related to consumer protection (for example, the Hire Purchase and Credit Sale Act, the Moneylender Act, etc) through pamphlet distribution and indoor bills (to be displayed in shops for instance)
(c) Regular talks on issues pertaining to consumer protection in Community Centres, Village Halls and the like

The key objective of awareness raising among consumers is to:

→ Give them better insight into and explain what they need to know when dealing with creditors, debt collectors and attorneys
→ Make them aware of existing laws which protect them against abuses, particularly from "casseurs". For example, they need to know the following:
  - that a collection agency is required by law to send a written statement to the debtor explaining his/her right to dispute the debt
  - their right to tell debt collectors to stop contacting them
  - which actions of debt collectors are illegal

- how to communicate with debt collectors only in writing. Written communication works to the debtors' advantage because they have a record of everything that the debt collectors say. The latter are less likely to use unfair and deceptive tactics if they have to put what they say in writing
- that letters need to be sent to debt collectors by registered mail so that there is proof of the dates when the letters were received by the debt collectors
- that copies of letters and envelopes from the debt collector, letters to the debt collector, receipts from certified letters, proof of payments etc. should be saved

7.2 Reduce over-indebtedness in the country

Any policy decision-making with regard to the issue of over-indebtedness in Mauritius should not only focus on how to help out those already over-indebted but should also, and most importantly, be oriented towards how to prevent over-indebtedness from arising in the first place.

This section puts forward four major proposals in an attempt to do so, for consideration by all those concerned (mainly the authorities and consumer associations), namely:

(a) Consumer education
(b) Credit scoring
(c) Legal reform
(d) Promotion of informative advertising

7.2.1 Consumer education / counselling / advice

In the face of low level of awareness among Mauritian households together with increasingly aggressive and unethical suppliers, the best tool to protect consumers is education.

Education of households can be undertaken on several fronts, as follows:

→ the importance to track spending by having a budget, planning their expenses and recording their revenue and expenses
→ consumer choice, that is, the importance of choosing and purchasing products which are within their financial ability
→ consumer responsibility, that is, increase their ability and participation in making complaints against abusive practices of creditors either to a law office or a consumer association
→ credit usage
→ how to create a realistic spending plan which allows them to get out of debt and maintain their household expenses at the same time
→ importance of savings and how to save

Awareness raising on the above issues can take place at two major levels: (a) through the media; and (b) through formal education.

7.2.2 Credit scoring

As mentioned in previous sections, there is no mechanism in Mauritius to determine the credit-worthiness of an individual. There exists no database in Mauritius which indicates the credit rating of each consumer. One possible recommendation is to encourage the introduction of credit scoring. The latter can be used as a tool for credit agencies to track down the credit-worthiness of particular customers.

However, although the credit scoring system is a useful tool, the appropriateness of the credit score has been questioned by many. In the US, consumer advocacy groups have expressing concerns about what they view as serious flaws in the credit scoring system. Some of the critics that were raised are as follows:

- → Several factors used to calculate credit scores might have nothing to do with a consumer's payment history or present credit situation. For example, age, education level, occupation, geographical region of residence do not reflect a consumer's true credit profile, yet they influence the credit score. The use of demographic information is regarded as discriminatory and is not considered a legitimate indicator of whether or not a person will repay a debt
- → Failure of credit scoring firms to disclose scores to consumers
- → Credit scores are used for purposes that have nothing to do with the extension of credit, such as insurance, employment, apartment rentals, etc
- → Incorrect credit information on scores due to information that is 'unknown' to the credit bureaus and/or not updated by creditors

In line with the above, if a credit scoring system is to be introduced in Mauritius and operate successfully, there should be several consultations among various stakeholders in the country, including representatives of consumer associations, credit agencies and attorney general's office among others to:

(a) debate on the relevance and practical side of a credit scoring system in the Mauritian context
(b) reach a consensus on the criteria to be used to calculate the credit score
(c) reflect on the degree of transparency required of the system
(d) identify for what other purposes the credit score can be utilised apart from tracking credit-worthiness of an individual

7.2.3 Reform the legal system

Based on the discussion in previous chapters of the paper, we note that the problem with regard to the regulatory framework in Mauritius relates less to insufficient legal provisions to protect consumers but more to the lack of an efficient enforcement mechanism to ensure that these provisions are adhered to. It is suggested that such a mechanism be put in place and severe sanctions be taken where appropriate to demotivate abusive practices by credit agencies as well as the 'casseurs' and debt collectors.

We also note that Mauritius lacks the necessary legal framework which defines the parameters within which credit agencies should operate with respect to debt repayment by debtors. This is

catered for in a number of countries under the *Fair Debt Collection Practice Act.* Such enactment views to protect consumers from abusive, deceptive and unscrupulous tactics by debt collection agencies, individual debt collectors, and collection attorneys. A similar Act is desirable in Mauritius to enable individuals to learn about their rights as a consumer and debtor and hence be able to defend themselves.

7.2.4 Informative advertising

Advertising, in theory, has the role of informing and providing consumers with relevant and appropriate information that they can utilise to make a consumption decision. However, as mentioned earlier in the report, there are marketers in Mauritius who use advertising as a tool to mislead consumers in such a way that they purchase the products even though it was not their original intent.

In a recent report published by the Central Statistical Office, the absence of an appropriate legal framework which caters for promotions and aggressive advertising campaigns is held responsible for the current indebtedness situation among Mauritian households. The advertising campaigns used by various credit organisations induce individuals to spend beyond their means and without any planification. Eventually, they tend to develop a culture of indebtedness which they transmit to other members of their family, their friends and their children.

Media advertising does not display relevant information on goods sold on credit. This in turn may be misleading to potential customers. Advertisement on TV for the various products sold on credit by commercial enterprises (especially hire purchase borrowing) should become more informative. For example: information should not only be restricted to the facilities offered by the credit agencies (i.e. amount paid per day/week, deposit requirements or duration of repayment) but also, most importantly, the public should be made aware of the annual rate of interest charged, the cash price of the commodity and the total price to be paid by the consumer when purchasing the good on credit.

APPENDICES

APPENDIX A
FIELDWORK REPORT

1. METHODOLOGY

Coverage	• Adult respondents • Extensive coverage of the island
Number of respondents	• 1001 respondents (Phase I) • 236 respondents (Phase II)
Stratification Criteria	• A quota-based sampling were used to select the respondents and the criteria retained for the definition of quotas were: • Occupational status • Income group • Household size • Ethnic Origin • Region
Type of interviews	• In-home face-to-face interviews, conducted ★ After office hours during weekdays, and ★ At any time convenient to respondents during weekends
Field Materials	• Questionnaire translated into French and administered in either French or Creole • Showcards

2. SAMPLE SIZE

PHASE I	
Sample size: Households with moderate or no debts :631 Over-indebted households :370	1001
PHASE II	
"Boost" technique to complete the targeted sub-sample of highly-indebted households	236 boost interviews were carried out in order to achieve the sub-sample requested.

3. FIELDWORK

3.1 Organisation, Monitoring and Control

Fieldwork	↳ A team of 44 surveyors ↳ Individual workloads
Briefing	↳ 2 sessions
Responsibilities of Field Manager	↳ Monitoring fieldwork, i.e regularly collecting completed questionnaires, ↳ Following-up workloads targeted, ↳ Random spot checks and field accompaniments ↳ Giving post-fieldwork cross-check phone calls (around 20 % of contacts), ↳ Reviewing all the questionnaires and checking on the following criteria: • Adherence to sampling instructions • Legibility and intelligibility of open-ended questions • Completeness • Consistency • Correctness of records
Fieldwork Period	• 28th of June to 5th of August 2000 (phase I) • 1st of September to 22nd of September 2000 (Phase II)

3.1 *Achievements*

1001 questionnaires (excluding the 236 boost interviews) were used for data input. The next table gives an indication of quota achieved compared to the targeted ones.

		Number of respondents targeted	Number of respondents encountered	Deviation	Theoretical %	% in sample	Deviation
Occupational Status	AB	57	57	-	5.7	5.7	-
	C1	200	200	-	20.0	20.0	-
	C2D	651	651	-	65.1	65.1	-
	Retired	92	83	-9	9.2	8.2	-1.0
	Others	-	10	+10	-	1.0	+1.0
	Total	**1000**	**1001**	**+1**	**100.0**	**100.0**	**0.0**
Income group	Less than Rs5000	236	246	+10	23.6	24.5	+0.9
	Rs5000- Rs9999	420	436	+16	42.0	43.6	+1.6
	Rs10000 -Rs14999	180	163	-17	18.0	16.3	-1.7
	Rs15000-Rs19999	77	73	-4	7.7	7.3	-0.4
	Rs20000-Rs24999	34	34	-	3.4	3.4	-
	Rs25000+	53	49	-5	5.3	4.9	-0.4
	Total	**1000**	**1001**	**+1**	**100.0**	**100.0**	**0.0**
Ethnic Origin	Hindu	536	535	-1	53.6	53.5	-0.1
	Muslim	149	155	+6	14.9	15.5	+0.6
	G Population	287	285	-2	28.7	28.5	-0.2
	Sino-mauritian	28	26	-2	2.8	2.5	-0.3
	Total	**1000**	**1001**	**+1**	**100.0**	**100.0**	**0.0**
Household Size	2 or less	167	162	-5	16.7	16.1	-0.6
	3	185	185	-	18.5	18.5	-
	4	296	302	+6	29.6	30.2	+0.6
	5+	352	352	-	35.2	35.2	-
	Total	**1000**	**1001**	**+1**	**100.0**	**100.0**	**0.0**
Region	**P Louis**	123	123	-	**12.3**	**12.3**	-
	Plaines Wilhems	315	316	+1	**31.5**	**31.6**	+0.1
	Pamplemousses	102	95	-7	**10.2**	**9.5**	-0.7
	Rivière du rempart	86	93	+7	**8.6**	**9.2**	+0.6
	Flacq	110	110	-	**11.0**	**11.0**	-
	Moka	65	65	-	**6.5**	**6.5**	-
	Grand-Port	95	91	-4	**9.5**	**9.1**	-0.4
	Savanne	58	61	+3	**5.8**	**6.1**	+0.3
	Black River	46	47	+1	**4.6**	**4.7**	+0.1
	Total	**1000**	**1001**	**+1**	**100.0**	**100.0**	**0.0**

APPENDIX B
QUESTIONNAIRE

ETUDE SUR L'ENDETTEMENT DES MÉNAGES

QUESTIONNAIRE DE SELECTION

Enquêteur				Répondant			

JUIN 2000

ZONE D'ENQUETE : _____

DATE : _____

HEURE DEBUT : _____

HEURE FIN D'ENQUETE : _____

Madame, Monsieur, Bonjour. Je m'appelle _____ et je travaille pour le cabinet d'études De Chazal Du Mée. Nous faisons en ce moment une étude sur l'endettement des ménages à Maurice. Puis-je vous poser quelques questions? Merci.

QUESTIONS DE RECRUTEMENT

Q1 **Etes-vous le membre de votre foyer dont le revenu est le plus élevé?**

		PASSER A
Oui	1	SECTION 1
Non	2	Q2

Q2 **Puis-je parler à cette personne?**

Si cette personne n'est pas disponible, remercier la personne et procéder à un autre entretien.

SECTION 1: Profil sociologique

PROFIL DU MENAGE

Q3 **Noter dans le tableau ci-dessous le nom, l'âge, le sexe, la profession et le statut matrimonial des personnes dans le ménage (incluant le répondant)**

	Nom	Age	Sexe	Profession	Statut matrimonial
1					
2					
3					
4					
5					
6					
7					
8					
9					

PROFIL DU RÉPONDANT

Q4 **Noter l'origine ethnique du répondant:**

Hindoue	1	Musulmane	3	PASSER A Q4.1
Population Générale	2	Sino-mauricienne	4	

Q4.1 Région:					PASSER A
	Port Louis	1	Pamplemousses	6	Q4.2
	Beau Bassin/ Rose Hill	2	Rivière Du Rempart	7	
	Quatre Bornes	3	Flacq	8	
	Vacoas/Phoenix	4	Moka	9	
	Curepipe	5	Grand Port	10	
			Savanne	11	
			Black River	12	
Q4.2 Zone:	Urbaine	1	Rurale	2	Q5

Q5 A quel niveau avez-vous arrêté vos études (à plein temps)?

		PASSER A
Primaire (Stds 1 à 6)	1	Q6
Secondaire, jusqu'au S.C. (Formes 1 à 5)	2	
Secondaire, jusqu'au H.S.C. (Forme 6)	3	
Université (1-2 ans)	4	
Université (3 ans +)	5	
N'a pas été à l'école	6	Q8.1

** Note: Si le répondant étudie toujours (en question Q5) noter le niveau actuel.*

Q6 A quel âge avez-vous fini vos études (à plein temps)?

	Répondant	PASSER A
Noter l' AGE EXACT:	_____	Q7.1
Le répondant étudie toujours	1	Q8.1
Ne se prononce pas	2	

** Vérifier la cohérence à la question Q5.*

Q7.1 Après cela, avez-vous repris plus tard des études?

	Répondant	PASSER A
Oui	1	Q7.3
Non	2	Q7.2

Q7.2 Après cela, avez-vous suivi une formation professionnelle ou un apprentissage dans le cadre de votre travail?

	Répondant	PASSER A
Oui	1	Q7.3
Non	2	Q8.1

Q7.3 Au total, combien de mois ces études/ cette formation professionnelle a/ ont-elle(s) duré?

Répondant: _____ mois

Ne sait pas	98
Ne se prononce pas	99

PASSER A Q8.1

Q8.1 Etes-vous actuellement ... ?

	Répondant	PASSER A
Travailleur indépendant/ A son propre compte	1	Q9.1
Salarié	2	Q9.2
Temporairement sans emploi (chômage, maladie)	3	Q8.2
A la retraite	4	
Femme/ homme au foyer/ sans profession, responsable des achats courants et des travaux ménagers du foyer	5	Q10

Q8.2 **Auparavant, étiez-vous ... ?**

	Répondant	PASSER A
Travailleur indépendant/ A son propre compte	1	Q9.1
Salarié	2	Q9.2
Sans emploi	3	Q10

Q9.1 **SI TRAVAILLEUR INDEPENDANT/ A SON PROPRE COMPTE, DEMANDER:**
Quelle profession exercez-vous? (Quelle est votre fonction/ votre position?)

REPONDANT	*Code*	PASSER A
Noter la PROFESSION: _____		**Q10**
Professional (e.g. Doctor, Lawyer, Accountant, Architect)	1	
Business proprietor, owner of company/ shop, craftsman, other self-employed - with responsibility of 6 employees or more	2	
Business proprietor, owner of company/ shop, craftsman, other self-employed - with responsibility of 5 employees or less	3	
Farmer / Fisherman...	4	

Q9.2 **SI SALARIE, DEMANDER:**
Quelle profession exercez-vous? (Quelle est votre fonction/ votre position?)

REPONDANT	*Code*	PASSER A
Noter la PROFESSION: _____		**Q10A**
General management (Executive, Managing Director, Officer, Manager) - with responsibility of 6 employees or more	1	
General management (Executive, Managing Director, Officer, Manager) - with responsibility of 5 employees or less	2	
Employed professional	3	
Middle management (Dept./ Branch Head, Junior Manager) - with resp. of 6 employees or more	4	
Middle management (Dept./ Branch Head, Junior Manager) - with resp. of 5 employees or less	5	
Other non-manual employee – working mainly in an office/ at a desk	6	
Other non-manual employee - not working mainly in an office (i.e. not at a desk but travelling or in a service job)	7	
(Skilled) Manual worker- working as a foreman or in a supervisory capacity, or - having received formal training to acquire specific skills in the work he/ she does	8	
Other (unskilled) manual worker, servant - not having received any formal training to acquire specific skills in the work he/ she does	9	

Q10A **Vous-même ou un membre de votre foyer possède-t-il ...?**

				PASSER A
Un magnétoscope	1	Une machine à laver	6	**Q1OB**
Un micro-ordinateur / PC	2	Un téléphone	7	
Des chaînes de TV payantes (Canal+, LSS, etc.)	3	Une Chaîne Hifi incorporant un lecteur CD	8	
Une mobylette (ou moto)	4	Un "vacuum cleaner" ou "floor polisher"	9	
Un four à micro-ondes	5			
		Aucun	96	
		Ne se prononce pas	99	

Q10B **Vous-même ou un autre membre de votre famille possède-t-il.....?**

		PASSER A
Une voiture	1	**Section 2**
Un deuxième terrain	2	
Une résidence secondaire	3	
Des actions / obligations / autres titres	4	

Section 2: Le logement

Q11 Pouvez-vous me dire dans quel type de logement vous et votre famille vivez?

		PASSER A
Maison individuelle	1	Q12
Résidence commune privée	2	
Duplex	3	
Logements sociaux	4	
Autre (veuillez préciser)	5	

Q12 Laquelle des situations suivantes vous correspond le mieux?

		PASSER A
Vous êtes le propriétaire de votre maison / appartement	1	Q12A
Vous êtes locataire	2	Q12D
La maison dans laquelle vous habitez vous est offerte gratuitement	3	Section 3

Q12A Vous êtes donc propriétaire de votre maison/ appartement. Comment avez-vous financé l'achat/ la construction de votre maison/ appartement?

		PASSER A
Vous avez contracté des emprunts	1	Q12B
Vos économies	2	Section 3
Autre (spécifier):_____	3	

Q12B Laquelle des situations suivantes vous correspond le mieux?

		PASSER A
Vous avez déjà remboursé le montant dû pour votre maison	1	Section 3
Vous n'avez remboursé qu'une partie de l'emprunt contracté pour votre maison	2	Q12C

Q12C Pouvez-vous nous spécifier la somme que vous payez mensuellement pour votre maison et la date à laquelle la totalité sera remboursée

La mensualité payée pour votre maison	Rs /mois

	Date		Month		year	
La date à laquelle la totalité de l'emprunt sera totalement remboursée						

PASSER A SECTION 3

Q12D Pouvez-vous nous indiquer le montant de votre loyer?

Le montant de votre loyer mensuel	Rs /mois

Section 3 : Revenus, dépenses, avoirs et dettes du ménage

Q13A **Quelles sont les différentes sources de revenu de votre ménage? (plus d'une réponse possible)**

ENCERCLER LE CODE QUI CORRESPOND LE MIEUX A LA REPONSE DONNEE PAR LE REPONDANT DANS LA COLONNE Q13A

Q13B **Je vais maintenant vous montrer une liste contenant différentes sources de revenu. Pouvez-vous nous indiquer quelles sont les autres sources de revenu de votre ménage?**

MONTRER LA CARTE 2 AU REPONDANT
ENCERCLER LE CODE POUR TOUTES LES DIFFERENTES SOURCES DE REVENUS DU MENAGE DANS LA COLONNE Q13B

Q13C **Veuillez préciser la fréquence à laquelle vous obtenez ces différentes sources de revenu s.**

MONTRER LA CARTE AU REPONDANT

	Q13A	Q13B	Q13C Fréquence à laquelle le revenu est obtenu				PASSER A
			Plus d'une fois par mois	Une fois par mois	Trois à quatre fois par an	Plus rarement	
Revenu habituel							
Votre salaire mensuel (incluant les revenus provenant des heures de travail supplémentaire)	1	1	1	2	3	4	
Pension	2	2	1	2	3	4	
Revenu provenant des placements à rendement fixe							
Dividendes	3	3	1	2	3	4	
Loyer (logement, magasin, etc)	4	4	1	2	3	4	
Revenu sous forme d'intérêts bancaires	5	5	1	2	3	4	Q14
Autres sources de revenu							
Le salaire des autres membres de votre famille	6	6	1	2	3	4	
Revenu provenant d'un travail temporaire / d'un travail à temps partiel	7	7	1	2	3	4	
Boni	8	8	1	2	3	4	
Revenu provenant du casino, des courses, des jeux, loterie, etc.	9	9	1	2	3	4	
Autres (préciser) _____	10	10	1	2	3	4	

Q14 **Noter le revenu mensuel du ménage uniquement:**

Revenu mensuel			PASSER A
< Rs 2,000	A	1	
Rs 2,000 – Rs 5,000	B	2	
Rs 5,001 – Rs 7,500	C	3	
Rs 7,501 – Rs 10,000	D	4	
Rs 10,001 – Rs 15,000	E	5	
Rs 15,001 – Rs 20,000	F	6	Q15
Rs 20,001 – Rs 30,000	G	7	
Rs 30,001 – Rs 40,000	H	8	
Rs 40,001 – Rs 50,000	I	9	
Rs 50,001 – Rs 60,000	J	10	
> Rs 60,000	K	11	

Q15A **Quelles sont les différentes dépenses effectuées par votre ménage (plus d'une réponse possible)?**

** *Cochez la case qui correspond le mieux à la réponse donnée par le répondant*
*** *Montrer la carte au répondant et cochez toutes les différentes sources de revenus du ménage*

Veuillez préciser la fréquence à laquelle vous effectuez ces dépenses – *Montrez la carte au répondant*

			A quelle fréquence ces dépenses sont effectuées		
	**	***	Plus d'une fois par mois	Une fois par mois	Plus rarement
Alimentation					
Achat de denrées alimentaires et boissons non-alcoolisées	1	1			
Boissons alcoolisées et tabac	2	2			
Logement					
Loyer pour la maison	3	3			
Autre loyer (magasin, etc)	4	4			
Dépenses d'entretien pour la maison (lessive, détergents, savon, etc.)	5	5			
Gaz, eau et électricité	6	6			
Transport et communication					
Frais de transport public	7	7			
Dépenses relatives à la voiture (essence, diesel, etc)	8	8			
Téléphone, fax, internet, etc.	9	9			
Frais de scolarité					
Primaire et secondaire (leçons particulières seulement)	10	10			
Etude tertiaire à Maurice (l'Université de Maurice, IVTB, Chambre de Commerce, etc)	11	11			
Etude tertiaire à l'étranger	12	12			
Autres					
Frais médicaux	13	13			
Remboursement des dettes	14	14			
Remboursement pour les achats à crédit	15	15			
Loisirs et activités culturelle	16	16			
Aucun	96				
Ne se prononce pas	99				

PASSER A Q16

Q16 Avez-vous, ou un autre membre de votre ménage, contracté une dette dont vous n'avez pas encore terminé le remboursement?

		PASSER A
OUI	1	Q16A
NON	2	Terminer l'entretien

Q16A **Combien de personnes dans votre famille, incluant vous-méme, ont contracté une / des dettes?**

Nombre de personnes qui ont contracté une / des dettes	

Ne sais pas	98
Ne se prononce pas	99

PASSER A Q16B

Q16B **Pouvez-vous spécifier le / les différents types de dettes que vous ou un autre membre de votre famille avez contracté, le montant des dettes contractées, le taux d'intérêt, le type de garantie donné au créancier et la date à laquelle la somme contractée sera repayée en totalité**

En ce qui concerne les dettes que vous remboursez par mensualité, pouvez-vous également nous citer le montant de la mensualité

Si d'autres membres de votre famille ont contracté des dettes, citez seulement les dettes et le montant des dettes de ceux qui contribuent au revenu mensuel de la famille ou ceux qui ne contribuent pas au revenu mensuel de la famille mais dont les dettes sont remboursées par la famille

Si le répondant n'est pas au courant des dettes contractées par les autres membres de sa famille, considérez seulement les informations dont il/elle est au courant

Type de dette contractée	Montant du crédit initial	Montant de la mensualité	Taux d'intêret ***	Type de garantie donné au créancier	Date à laquelle la somme contractée sera repayée en totalité	PASSER A
EMPRUNTS						
Emprunt auprès de la banque	1					
Emprunt auprès d'une compagnie d'assurance	2					
Crédit – bail (location avec option d'achat)	3					
Emprunt provenant d'un prêteur licencié	4					
Emprunt provenant du Mutual Fund	5					Q16C
Emprunt provenant du Provident Fund	6					
Emprunts provenant des prêteurs non-licenciés	7					
Emprunts auprès des amis / de vos proches	8	*				
Emprunts de la MHC et PEL	9					
Autres sources d'emprunts (veuillez spécifier)	10					
Vente à tempérament						
Mammouth, TFP, Eco-crédit, CIM Finance, etc	11					
Carte de crédit						
Carte de crédit non-bancaire (Prisunic, Currimjee Jeewanjee Group, etc.)	12 **					
Carte de crédit bancaire	13 **					
Autorisation de découvert avec votre banque	14					Q17
Autre facilité de crédit						
Facilité de crédit provenant de votre boutiquier	15					
Facilité de crédit provenant de la station d'essence	16					
TOTAL						

* *Pour les emprunts provenant des amis / de la famille, si le répondant ne rembourse pas par mensualité, divisez le montant de l'emprunt par 10*

** *Noter le montant total du crédit autorisé par l'institution concernée*

*** *Si le répondant n'est pas au courant du taux d'intérêt sur les dettes contractées, notez "Ne sait pas" dans la case correspondante*

Q16C Dans quel but vous (ou un autre membre de votre famille) avez contracté des emprunts? Veuillez spécifier le but de vos emprunts (par types d'emprunts contractés)

** *Noter le type d'emprunt contracté (se référer à Section 3 – Q16B) dans le tableau suivant et demandez au répondant de spécifier le but de chaque emprunt contracté*

		Emprunt 1 **	Emprunt 2 **	Emprunt 3 **	Emprunt 4 **	Emprunt 5 **	Emprunt 6 **	PASSER A
Évènements spéciaux								
Pour partir en voyage								
Un évènement spécial (un mariage, des fiançailles, un anniversaire, un enterrement, etc.)								
Evènements inatendus								
Pour remplacer l'argent perdu au casino / aux courses / au jeu								
Pour des besoins de santé exceptionnels (par exemple: pour financer une opération chirurgicale)								
Pour le remboursement d'une autre dette								
Pour faire face à une perte d'emploi ou de revenu d'un membre de votre famille ou de vous-même								
Pour soutenir l'entreprise familiale								
Dépenses courantes								
Pour financer les leçons particulières (le cycle primaire et secondaire)								
Pour financer les études tertiaires à Maurice (L'Université de Maurice, IVTB, etc.)								
Pour financer les études à l'étranger								Q17
Pour des besoins de santé réguliers (par exemple: vous-même ou un membre de votre famille a besoin d'un traitement médical régulier)								
Pour des nécessités de base (alimentation, etc)								
Pour payer le loyer								
Biens durables et semi-durables								
Pour l'achat d'une voiture								
Pour construire votre maison								
Pour acheter une maison / un appartement								
Equipement sportifs								
Marériel éducatif (encyclopédie, CD Roms, etc								
Equipement pour l'entretien de la maison (incluant ustensile de cuisine)								
Placements								
Pour investir en bourse								
Pour des raisons fiscales								
Pour épargner								
Autres								
Ne se prononce pas								

Q17 La banque a-t-elle déjà refusé un prêt à vous-même ou à un autre membre de votre famille?

		PASSER A
OUI	1	Q17A
NON	2	Q18

Q17A Comment cela est-il arrivé??

Salaire trop faible	1	PASSER A
Garantie insuffisante	2	Q17B
Problème antérieur de remboursement de dette avec la banque	3	
Trop endetté	4	
Compte en banque trop faible	5	
Revenu irrégulier provenant d'un travail temporaire	6	
Autres (veuillez préciser)	7	

Q17B Quand la banque vous a refusé un prêt, avez-vous cherché un emprunt provenant d'une source alternative?

		PASSER A
OUI	1	Q17C
NON	2	Q18

Q17C Où avez-vous contracté cet emprunt?

des amis / des proches	1	PASSER A
d'un prêteur licencié	2	Q18
d'un prêteur non-licencié	3	
D'une institution non-bancaire	4	

Q18 Vous est-il déjà arrivé de manquer le remboursement de vos dettes?

		PASSER A
Oui	1	Q18A
Non	2	Q19

Q18A Pourquoi?

Pour des raisons de santé	1	PASSER A
Mortalité dans votre famille	2	Q18B
Vous ou un autre membre de votre famille avez perdu votre travail	3	
Hausse du coût des nécessités de base (par example: augmentation du loyer, des factures d'électricité, des factures relatives à l'alimentation)	4	
Perte de revenu (par example: au casino, aux courses, etc)	5	
Autres (veuillez spécifier)	6	

Q18B En cas de retard dans le remboursement de vos dettes, vous êtes-vous déjà retrouvé dans l'une de ces situations?

		PASSER A
Vous avez reçu des rappels de votre banque	1	Q18D
Vos articles/avoirs ont été saisis par les créanciers	2	
Vous avez été contacté/harcelé par les agents de recouvrement / créanciers	3	
Vous avez du payer un taux d'intérêt plus élevé/des amendes	4	
Vous avez été assigné en cour	5	Q18C
Aucun	6	Q19

Q18C Quelle a été l'issue du procés?

		PASSER A
Vos articles / vos avoirs ont été saisis	1	Q19
Vous avez payé une amende	2	
Vous avez été acquitté	3	
Vous avez encourue une peine de prison	4	
Le procés est toujours en cour	5	
Autre (veuillez spécifier)	6	

Q18D Qui avez-vous contacté pour des conseils?

		PASSER A
Association de consommateurs	1	Q18E
Un avoué ou homme de loi	2	Q19
Votre créancier	3	
La police		
Le pasteur/ prête		
Vos amis /des proches	4	
Un ministère	5	
Personne	6	
Autres (veuillez spécifier)	7	

Q18E Quelle association avez-vous contacté?

		PASSER A
Associations des Consommateurs de l'île Maurice (ACIM)	1	Q19
Institute for Consumer Protection (ICP)	2	
Association pour les emprunteurs abusés (APEA)	3	
Consumer Protection Unit (CPU) du Ministère de l'Industrie et du Commerce	4	
Autres réponses (veuillez spécifier)	5	

Q19 Quelle situation décrit le mieux le remboursement de vos dettes?

		PASSER A
Vous faites face à beaucoup de difficultés pour rembourser vos dettes	1	SECTION 4
Vous faites face à un peu de difficultés pour rembourser vos dettes	2	
Vous n'avez pas beaucoup de difficultés pour rembourser vos dettes	3	
Vous ne faites face à aucune difficulté pour rembourser vos dettes	4	

SECTION 4: CLASSIFICATION

Cette section devra être remplie par l'enquêteur afin de connaître le type de questionnaire qui sera administré.

Encerclez le nombre de personnes dans le ménage dans le tableau ci-dessous **(se référer à Section 1 – Q3)**

Noter le revenu mensuel du ménage **(se référer à Section 3 – Q14)**

Noter dans le tableau ci-dessous le montant qui "croise" la ligne correspondant au revenu mensuel du ménage et la colonne correspondant au nombre de personnes du le ménage

		Nombre de personnes composant le ménage				
		< 3	3	4	5	>5
Revenu mensuel						
< Rs 2,000	A	-839	-1,017	-1,121	-1,195	-1,340
Rs 2,000 – Rs 5,000	B	-423	-617	-645	-930	-1,088
Rs 5,001 – Rs 7,500	C	763	476	258	-26	-210
Rs 7,501 – Rs 10,000	D	2,134	1,655	1,426	1,232	866
Rs 10,001 – Rs 15,000	E	4,513	3,567	3,313	3,063	2,672
Rs 15,001 – Rs 20,000	F	7,684	7,203	6,406	5,788	5,556
Rs 20,001 – Rs 30,000	G	11,363	10,888	11,029	9,904	10,097
Rs 30,001 – Rs 40,000	H	19,149	18,191	17,656	17,222	16,550
Rs 40,001 – Rs 50,000	I	26,890	25,747	25,109	24,593	23,794
Rs 50,001 – Rs 60,000	J	34,847	33,534	32,802	32,211	31,297
> Rs 60,000	K	42,962	41,493	40,674	40,013	38,992

Noter le montant correspondant au revenu mensuel et au nombre de personnes du ménage dans la case (A)

Noter dans la case le montant dépensé par le ménage pour le remboursement mensuel des dettes (B) – **se référer à Section 3, Q16B**

Le répondant sera retenu pour toutes les sections du questionnaire 2 si le montant dans la case A est inférieur au montant correspondant à la case B et s'il satisfait les critères suivants:

Q20 En cas d'urgence, vous est-il possible de recueillir facilement une somme importante pour satisfaire vos besoins d'argent?

		PASSER A
Très facilement	1	Q21
Facilement	2	
Difficilement	3	Retenez le répondant pour le questionnaire 2
Très difficilement	4	

Q21 Quelle serait cette source de revenus en cas d'urgence? En cas de réponses multiples, veuillez répondre en ordre de priorité

CLASSEMENT		1	2	3	4	5	PASSER A
Sources de revenus 'gratuites' qui ne portent pas un coût							
Vos économies	1	1	1	1	1	1	
Vente d'une partie de vos avoirs (deuxième terrain, deuxième maison, votre voiture, vos bijoux, etc)	2	2	2	2	2	2	Remerciez le répondant et terminez l'entretien
Travail à temps partiel	3	3	3	3	3	3	
La somme due par un débiteur	4	4	4	4	4	4	
Don provenant des amis / de la famille	5	5	5	5	5	5	
Autres sources (veuillez préciser)	6	6	6	6	6	6	
Sources de revenus qui supportent un coût (par example: tout type d'emprunt, vente d'avoirs dont on ne se sépare pas normalement)							
Vente de votre maison	8	8	8	8	8	8	
Emprunt (des amis / de la famille, avec la compagnie pour laquelle vous-même ou un autre membre de votre famille travaillez, etc.)	9	9	9	9	9	9	Retenez la répondant pour le questionnaire 2
Autres sources (veuillez spécifier)	10	10	10	10	10	10	

QUESTIONNAIRE 2

ETUDE SUR L'ENDETTEMENT DES MÉNAGES

A être rempli par l'enquêteur:

Est-ce que le répondant ou un autre membre de sa famille possède une ou plusieurs de ces facilités de crédit? (se référer au questionnaire de sélection – Section 3, Q16B)

Cochez les cases correspondantes

Si le répondant a les deux types des crédits, passez à Q1 et Q2
Si le répondant effectue seulement des achats à tempérament, passez directement à Q2
Si le répondant a seulement des facilités de carte de crédit avec la banque, passez à Q1

	OUI	PASSER A	NON	PASSER A
Carte/s de crédit avec la banque		**Q1**		**Q3**
Achats à tempérament		**Q2**		**Q3**

LES HABITUDES BANCAIRES DES MENAGES

Q1 Quel est le montant de crédit que vous, ou un autre membre de votre famille, bénéficiez sur votre carte de crédit bancaire?

*** Montrez la carte au répondant*

		PASSER A
Plus que votre salaire mensuel	1	**Q1A**
Equivalant à votre salaire mensuel	2	
Trois quarts de votre salaire mensuel	3	
La moitié de votre salaire mensuel	4	
Moins de la moitié de votre salaire mensuel	5	
Vous ne savez pas	6	
Autre (veuillez spécifier)	7	

Q1A Avez-vous déjà dépassé la limite de crédit autorisée par votre carte de crédit bancaire?

		PASSER A
OUI	1	**Q1B**
NON	2	

Q1B Vérifiez-vous les dépenses faites à partir de votre carte de crédit quand vous recevez votre relevé bancaire?

		PASSER A
OUI	1	**Q3**
NON	2	

ACHAT A TEMPERAMENT

Q2 Avez-vous fait des achats à tempérament, dont vous repayez encore les mensualités?

		PASSER A
OUI	1	Q2A
NON	2	Q3

Q2A En faisant des achats à tempérament, comparez-vous le prix comptant du produit au coût total à crédit. (c'est-à-dire, le capital et les intérêts payés sur le produit)

		PASSER A
Toujours	1	Q3
Parfois	2	
Rarement	3	
Jamais	4	

PLANIFICATION BUDGETAIRE DU MENAGE

Q3 Quand vous faites vos achats, préparez-vous généralement votre liste de commissions prioritaires, c'est à dire, établissez-vous un budget pour votre shopping?

		PASSER A
OUI	1	Q3A
NON	2	

Q3A Quelle phrase résume mieux vos habitudes en termes de dépenses? (Une seule réponse possible)

*** Montrez la carte au répondant*

		PASSER A
Vous dépensez toujours selon la somme budgétisée	1	Q3E
Vous dépensez rarement plus que la somme budgétisée	2	
Vous dépensez avez souvent une somme au-dessus de la somme budgétisée	3	Q3B
Vous dépensez toujours une somme supérieure à la somme budgétisée	4	
Autres (veuillez spécifier)	5	

Q3B Quels sont les facteurs qui vous poussent à faire des achats non-prévus dans votre budget? En cas de réponses multiples, répondez en ordre de priorité (pas plus de trois réponses)

Classement		1	2	3	PASSER A
Des remises sur des produits achetés	1	1	1	1	Q3C
Des cadeaux reçu avec les achats faits	2	2	2	2	
L'achat vous met dans une bonne humeur et vous rend joyeux	3	3	3	3	
Le produit vous donne l'impression d'être celui ou celle que vous rêvez d'être.	4	4	4	4	
Le produit relève votre statut social	5	5	5	5	
Autres (veuillez spécifier)	7	7	7	7	

Q3C Est-ce que vous regrettez vos achats non-prévus?

		PASSER A
Toujours	1	Q3D
Souvent	2	
Rarement	3	
Jamais	4	

Q3D Vérifiez-vous vos factures lors de vos achats dans les supermarchés, boutiques et autres? (Une seule réponse possible)

		PASSER A
Toujours	1	Q4
Souvent	2	
Rarement	3	
Jamais	4	
Vous ne prenez pas le reçu	5	
Vous ne recevez pas de reçu là où vous achetez vos commissions	6	
Autres (Veuillez spécifier)	7	

LA CONSOMMATION DES MENAGES

Q4 Que feriez-vous si vous savez que votre revenu va doubler dans le futur, sur une base permanente? Choisissez l'option qui correspond le mieux à votre situation ou à votre personnalité

*** Montrez la carte au répondant*

		PASSER A
Vous allez maintenir votre niveau de consommation, avant et après l'augmentation	1	Q4A
Vous allez faire des achats additionnels dès maintenant, quitte à devoir emprunter	2	
Vous allez attendre que l'augmentation ait lieu avant de faire des achats additionnels	3	
Vous allez augmenter votre consommation dès maintenant, mais vous épargnerez plus après l'augmentation de revenu	4	
Vous ne savez pas	5	
Autres (veuillez spécifier)	6	

Q4A Quels sont les types d'achats ou de dépenses que vous êtes plus aptes à entreprendre? En cas de réponses multiples, répondez en ordre de priorité(pas plus de trois réponses)

Classement		1	2	3	PASSER A
Vêtements et nourriture	1	1	1	1	Q4B
Vacances à l'étranger	2	2	2	2	
Loisirs	3	3	3	3	
Biens durables (par exemple télé, micro-ondes, machine à laver)	4	4	4	4	
Acheter des actions	5	5	5	5	
Acheter une maison ou autre type de propriété	6	6	6	6	
Vous ne savez pas	7	7	7	7	
Autres (Veuillez spécifier)					

Q4B Si vous vous attendez à ce que votre salaire baisse dans un proche avenir, sur une base permanente, quelle attitude adopterez-vous? (Une seule réponse possible)

		PASSER A
Réduire immédiatement votre consommation	1	GO TO Q4C
Réduire graduellement votre consommation	2	
Attendre la réduction de votre salaire avant de réduire votre consommation	3	
Epargner moins, tout en gardant votre niveau de consommation	4	GO TO Q5
Vous ne savez pas	5	
Autres (veillez spécifier)	6	

Q4C Si vous pensez réduire votre consommation, quels sont les types de dépenses que vous réduirez en premier?

		PASSER A
Nourriture	1	Q5
Factures d'eau, d'électricité, et de téléphone	2	
Transport	3	
Biens durables (machine à laver, réfrigérateur...	4	
L'éducation des enfants	5	
Les jeux de hasard - loterie, course, casino	6	
Loisir et divertissement	7	
Cigarettes et boissons alcoolisées	8	
Autres (Veuillez spécifier)	9	
Vous ne savez pas	10	

LES HABITUDES D'EPARGNE DES MENAGES

Q5 Quelle est la phrase qui décrit mieux vos habitudes concernant les dépenses et l'épargne?

*** Montrez la carte au répondant*

		PASSER A
Vous mettez de côté vos épargnes tout d'abord, et vous vous servez du reste pour vos dépenses	1	Q5A
Vous faites vos dépenses d'abord, et épargnez le reste	2	Q5B
Vous n'épargnez pas	3	

Q5A Pouvez-vous nous donner le pourcentage de votre salaire que vous épargnez en moyenne?

		PASSER A
5-10%	1	Q5B
10-20%	2	
20-30%	3	
30-50%	4	
>50%	5	

Q5B Si vous gagnez un prix équivalent à environ trois mois de votre salaire habituel, combien mettrez-vous de côté comme épargne?

		PASSER A
Le tout	1	Q5C
Plus de la moitié	2	
La moitié	3	
Moins de la moitié	4	
Rien	5	
Vous ne savez pas	6	

Q5C Comment décririez-vous vos habitudes concernant l'épargne?

		PASSER A
Vous épargnez beaucoup	1	Q5D
Vous épargnez de temps en temps	2	
Vous n'épargnez jamais	3	Q5G
Autres (veuillez spécifier)	4	

Q5D Quelles sont les raisons principales qui vous poussent à l'épargne? En cas de réponses multiples, répondez en ordre de priorité (pas plus de trois réponses)

Classement		1	2	3	PASSER A
L'éducation des enfants	1	1	1	1	Q5E
Mariage, fiançaille, mortalité et autres évènements spéciaux	2	2	2	2	
L'achat d'une maison/ voiture/ autres biens durables	3	3	3	3	
Pour partir en voyage	4	4	4	4	
Afin de prévoir votre retraite	5	5	5	5	
Pour faire face aux imprévus	6	6	6	6	
Pour l'investissement (par exemple investir en Bourse, lancer une entreprise, etc.)	7	7	7	7	
Vous ne savez pas	8	8	8	8	
Autres (veuillez spécifier)	9	9	9	9	

Q5E Vous servez-vous de vos épargnes pour rembourser vos dettes / mensualités?

		PASSER A
Toujours	1	Q5F
Souvent	2	
Rarement	3	
Jamais	4	
Autres (veuillez spécifier)	5	

Q5F Lorsque le taux d'intérêt bancaire est révisé à la hausse, quel sera votre comportement par rapport à vos dépenses et à l'épargne? (Une seule réponse possible pour chaque cas)

			PASSER A
	Dépense	Épargne	Q6
Augmenter	1	1	
Réduire	2	2	
Reste inchangé	3	3	
Vous ne savez pas	4	4	
Autres réponses	5	5	

Q5G Quelle est la principale raison qui explique pourquoi vous n'épargnez jamais ou rarement? (une seule réponse possible)

		PASSER A
Il ne vous reste pas suffisamment d'argent à la fin du mois	1	Q6
Il n'y a pas d'incitations à l'épargne	2	
Vous n'avez pas envie d'épargner	3	
Autres (veuillez spécifier)	4	

Q5H Pratiquez-vous les activités suivantes ?

	Jouer aux courses	Casino	Lotterie/autres mises	PASSER A
Oui				**Q5I**
Non				**Q6 (si le répondant répond 'non' aux 3 activités)**

Q5I **Si votre revenu augmente de 10%, allez-vous augmenter vos mises aux courses par...?**

		PASSER A
10%	1	Q6
Plus de 10%	2	
Moins de 10%	3	
Vos mises resteront inchangées	4	
Vous allez réduire vos mises	5	

ACCES DES MENAGES AUX MEDIAS/ PERCEPTIONS SUR LA PUBLICITE

Q6 **Parmi les activités que je vais vous citer, lesquelles pratiquez-vous?**

	Lire des journaux / magazines	Regarder la télévision	Ecouter la radio	PASSER A
OUI				Q6A
NON				Q7

Q6A **Que pensez-vous de l'information contenue dans ces différentes publicités à propos des produits ou des facilités de crédit offertes?**

		PASSER A
Sincère	1	Q7
Pas toujours sincère	2	
Mensongère	3	
Ne sait pas	4	
Autres (veuillez spécifier)	5	

NOTORIÉTÉ DES CONSOMMATEURS

Q7 **Connaissez-vous des institutions qui s'occupent des problèmes des consommateurs?**

		PASSER A
Oui	1	Q7A
Non	2	Q8

Q7A **Pouvez-vous nous dire quelle(s) institution/s vous connaissez?**

	Nom de l'institution	PASSER A
1		Q7B
2		
3		
4		

Q7B **Etes-vous membre d'une ou de plusieurs de ces associations de consommateurs?**

		PASSER A
Oui	1	Q7C
Non	2	

Q7C **Savez-vous, en général, quelles sont les fonctions des associations de consommateurs?**

		PASSER A
Oui	1	Q8
Non	2	

Q8 **Lorsque vous contractez un emprunt, ou faites des achats à crédit, devez-vous signer un contrat?**

		PASSER A
Oui	1	Q8A
Non	2	Q9

Q8A **Est-ce que vous lisez les termes et les conditions spécifiées dans le contrat, par exemple, est-ce que vous vérifiez le taux d'intérêt qui sera appliqué, le montant de l'emprunt, les termes de remboursement, les amendes applicables, etc.?**

		PASSER A
Toujours	1	Q8B
Souvent	2	
Rarement	3	Q8C
Jamais	4	

Q8A **Quels sont les détails dans un contrat qui vous intéressent particulièrement ?**

		PASSER A
Le taux d'intérêt à être appliqué	1	Q9
Le mode de repaiement	2	
Les mensualités applicables	3	
La duration du contrat	4	
Les intervalles entre les différents paiements	5	

Q8C **Pourquoi ne lisez-vous pas ces termes et conditions ? (une seule réponse possible)**

		PASSER A
Vous n'y avez jamais pensé	1	Q8D
Vous faites confiance au créancier	2	
Le créancier ne vous donne pas assez de temps pour lire le contrat	3	
Vous n'êtes pas intéressé à lire le contrat	4	
Le contrat est trop compliqué pour que vous puissiez comprendre	5	
Autres (veuillez spécifier)	6	

Q8D **Que feriez-vous si vous vous apercevez que le contrat que vous avez signé avec une agence de crédit / prêteur spécifie un taux d'intérêt ou une somme plus élevé/e que celui / celle dont vous êtes tombé d'accord? (une seule réponse possible)**

		PASSER A
Vous demanderez rectification immédiate	1	
Vous irez voir un avoué	2	Q9
Vous rapporterez le cas à une association de consommateur	3	
Vous ne ferez rien	4	
Vous ne saurez que faire	5	
Autres (veuillez spécifier)	6	

LE NIVEAU DE STRESS

Q9 **Quelles sont les raisons qui vous poussent à contracter un emprunt ? En cas de réponses multiples, veuillez citer en ordre de priorité (pas plus de trois réponses)**

Classement		1	2	3	PASSER A
Évènement inatendu (mortalité dans la famille, raison de santé)		1	1	1	Q9B
Vous ou un autre membre de votre famille avez perdu votre travail		2	2	2	
Hausse du coût des nécessités de base (par example: augmentation du loyer, des factures d'électricité, des factures relatives à l'alimentation)		3	3	3	
Perte de revenus (par example: au casino, aux courses, etc)		4	4	4	
Autres (veuillez spécifier)		5	5	5	

Q9B **Est-ce que vous, ou votre famille, vous sentez stressé en raison des dettes que vous avez contractées?**

		PASSER A
Beaucoup	1	Q9C
Un peu	2	
Très peu	3	
Pas du tout	4	

Q9C **Quels sont, selon vous, les comportements / caractéristisques d'une personne qui se retrouve constamment dans l'impossibilité de rembourser ses dettes? En cas de réponses multiples, répondez en ordre de priorité (pas plus de trois réponses)**

Classement		1	2	3	
L'alcoolisme / la drogue	1	1	1	1	Remerciez le répondant et terminez l'entretien
Le tabagisme	2	2	2	2	
Négligence de la famille	3	3	3	3	
L'insomnie	4	4	4	4	
Négligence au travail	5	5	5	5	
Violence domestique (femmes / enfants battus, abus verbal, etc.)	6	6	6	6	

APPENDIX C

DEFINITION OF A LOW INCOME HOUSEHOLD

APPENDIX 3 - DEFINITION OF A LOW-INCOME HOUSEHOLD

There exists no official poverty line in Mauritius. However, a number of studies have attempted to identify the cut-off income level below which a household is defined as poor. These include:

- The Commission Justice et Paix, in 1994, estimated that it was necessary for a family to earn at least Rs5,129 per month to enjoy a decent standard of living.
- Appavoo Associates, in their study on poverty, drew the poverty line at Rs3,500 in 1997.
- A.Duncan and P.Valenti in their paper 'The Relative Poverty of the Elderly in Mauritius' established an absolute poverty line at around Rs2,250 per equivalent adult per month in 1996 Mauritian rupees.
- The Ministry of Economic Development, Financial Services and Corporate Affairs commisssioned a study which estimated the amount required to buy critical minimum food basket as 50% of total consumption expenditure. This adds up to Rs2600 based on the results of the 1996/97 HBS.

For the purpose of this study, the figure cited by the Commission Justice et Paix (Rs5,129) has been used to define the income bracket of the low-income households. However, this figure has been adjusted to take into account the rise in cost of living which have occurred since 1994, proxied by the inflation rate. Thus, after adjusting the 1994 figure of Rs5,129 by the inflation rate over the period 1994-2000, the cut-off income level is estimated at Rs7,371.

It is therefore not unreasonable to assume that households with a monthly income of Rs7,500 or less represent the low-income groups.

APPENDIX 4

ESOMAR SOCIAL GRADE CLASSIFICATION

APPENDIX 4 - ESOMAR SOCIAL GRADE CLASSIFICATION

The ESOMAR Social Grade is a composite variable constructed from:

- the occupation of the main income earner (M.I.E.) in the household, i.e. the person contributing most to the income of the household,
- the terminal education age (T.E.A.) of the main income earner, adjusted to incorporate any further education or professional training completed by the main income earner following a period of employment, and
- in the case of non-active main income earners, the economic status of the household, based on the household ownership level of ten selected consumer durables.

The ten products selected for inclusion in the scale are:
- a video recorder
- a PC/ home computer
- a car
- a motorcycle
- a microwave oven
- a washing machine
- a vacuum cleaner or floor polisher
- a telephone
- a compact disc player
- pay TV (LSS, MC Vision, etc)

Each household is categorised into one of the eight social grade categories: ranging from A (high) through B, C1, C2, D, E1, E2 to E3 (low). In the case of non-responses to questions on which the grades are based, no assignment to any category can be made.

Description of the social grade categories:

A	'*Well educated top managers and professionals*': well-educated top to middle level managers with responsibility for more extensive personnel; well-educated independent or self-employed professional people.
B	'*Middle managers*': well-educated smaller middle level managers or slightly less well educated top managers with fewer personnel responsibilities.
C1	'*Well educated non-manual employees, skilled workers and business owners*': smaller middle level managers; well educated non-manual employees, supervisors/ skilled manual workers and small business owners; less well educated managers.
C2	'*Skilled workers and non-manual employees*': better educated supervisors/ skilled manual workers; moderately well educated non-manual employees and small business owners.
D	'*Skilled and unskilled manual workers and poorly educated people in non-manual/managerial positions*': less well educated supervisors/ skilled and unskilled manual workers; poorly educated top/ middle managers or smaller business owners.

E	*'Less well educated skilled and unskilled manual workers, small business owners and farmers/ fishermen'.* ➢ E1 comprises mainly poorly educated supervisors/ skilled manual workers and better educated unskilled workers, with some poorly educated non-office non-manual employees and small business owners. ➢ E2 comprises mainly very poorly educated supervisors/ skilled manual workers and small business owners plus very poorly educated non-office non-manual employees. ➢ E3 comprises poorly educated unskilled manual workers and farmers/ fishermen.

The above eight social grade categories can be aggregated to provide a more practical four-category classification as follows:

AB *'managers and professionals'*

C1 *'well educated non-manual and skilled workers'*

C2D *'skilled workers and non-manual employees, skilled and unskilled manual workers'*

E *' Less well educated skilled and unskilled manual workers'.*

APPENDIX 5

CALCULATION OF LEVEL OF DEBT CONTRACTED

APPENDIX 5- CALCULATION OF LEVEL OF DEBT CONTRACTED

TABLE 1

NUMBER OF HOUSEHOLDS BY INCOME GROUP, HOUSEHOLD SIZE AND REGION								
Household Size	<3		3		4		>4	
Region	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural
< Rs 2,000	2469	3069	398	495	757	941	1075	1337
Rs 2,000 - Rs 5,000	1991	2475	3146	3911	12662	15742	6809	8465
Rs 5,000 - Rs 7,500	478	594	2449	3045	18436	22920	7765	9653
Rs 7,500 - Rs 10,000	219	272	1354	1683	13916	17302	7526	9356
Rs 10,000 - Rs 15,000	219	272	995	1238	13021	16188	8063	10025
Rs 15,000 - Rs 20,000	80	99	398	495	5156	6411	3803	4728
Rs 20,000 - Rs 30,000	119	149	259	322	3524	4381	2708	3366
Rs 30,000+	20	25	338	421	2469	3069	1374	1708

Source: 1996/97 HBS, DCDM Estimates

TABLE 2

PROPORTION OF INDEBTED HOUSEHOLDS BY INCOME GROUP, HOUSEHOLD SIZE AND REGION								
Household size	<3		3		4		>4	
Region	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural
< Rs 2,000	0.6	0.4	0.0	0.5	0.0	0.0	0.0	1.0
Rs 2,000 - Rs 5,000	0.4	0.4	0.3	0.6	0.4	0.6	0.7	0.8
Rs 5,000 - Rs 7,500	0.4	0.5	0.7	0.8	0.7	0.8	0.7	0.8
Rs 7,500 - Rs 10,000	0.9	0.9	0.6	0.8	0.9	0.9	0.9	0.8
Rs 10,000 - Rs 15,000	0.6	0.5	0.8	0.6	0.9	0.8	0.8	0.8
Rs 15,000 - Rs 20,000	1.0	1.0	0.5	0.9	0.9	0.8	0.8	0.9
Rs 20,000 - Rs 30,000	0.3	1.0	1.0	1.0	0.8	0.8	0.6	0.9
Rs 30,000+	0.0	0.0	0.0	0.0	1.0	0.6	1.0	0.9

TABLE 3

ESTIMATED NUMBER OF INDEBTED HOUSEHOLDS BY INCOME GROUP, HOUSEHOLD SIZE AND REGION								
Household size	<3		3		4		>4	
Region	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural
< Rs 2,000	1481	1364	0	248	0	0	0	1337
Rs 2,000 - Rs 5,000	771	1070	1049	2514	5427	9347	4630	7006
Rs 5,000 - Rs 7,500	199	314	1729	2368	13678	17345	5313	7761
Rs 7,500 - Rs 10,000	197	240	838	1390	12846	15936	6451	7797
Rs 10,000 - Rs 15,000	137	136	820	774	11160	13153	6719	7968
Rs 15,000 - Rs 20,000	80	99	199	433	4813	4986	2852	4230
Rs 20,000 - Rs 30,000	40	149	259	322	2883	3408	1579	2885
Rs 30,000+	0	0	0	0	2469	1754	1374	1464

Source: DCDM Estimates (Table 1 x Table 2)

TABLE 4

AVERAGE AMOUNT OF DEBT BY INCOME GROUP, HOUSEHOLD SIZE AND REGION								
Household size	<3		3		4		>4	
Region	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural
< Rs 2,000	7,000.00	19,383.33	0.00	31,000.00	0.00	0.00	0.00	25,850.00
Rs 2,000 - Rs 5,000	33,450.00	59,043.75	43,875.00	61,308.78	68,850.00	59,308.63	76,252.82	58,480.67
Rs 5,000 - Rs 7,500	30,270.00	36,711.11	81,591.17	64,162.95	129,047.39	65,512.50	54,643.38	66,629.71
Rs 7,500 - Rs 10,000	84,455.56	179,960.00	87,730.77	139,394.74	126,366.67	116,061.74	116,366.60	87,832.23
Rs 10,000 - Rs 15,000	185,200.00	149,000.00	217,986.29	151,097.00	161,711.11	155,300.00	133,355.00	106,919.35
Rs 15,000 - Rs 20,000	350,000.00	446,000.00	298,000.00	241,057.14	245,007.14	232,285.71	231,891.67	250,282.35
Rs 20,000 - Rs 30,000	350,000.00	231,833.33	202,500.00	218,250.00	291,666.67	291,142.86	242,728.00	260,416.67
Rs 30,000+	0.00	0.00	0.00	0.00	659,500.00	586,000.00	615,000.00	556,550.00

Source: DCDM Survey

TABLE 5

TOTAL AMOUNT OF DEBT BY INCOME GROUP, HOUSEHOLD SIZE AND REGION								
Household size	<3		3		4		>4	
Region	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural
< Rs 2,000	10,368,673	26,441,089	0	7,673,145	0	0	0	34,551,430
Rs 2,000 - Rs 5,000	25,779,108	63,198,083	46,005,014	154,136,656	373,625,478	554,358,047	353,055,643	409,697,561
Rs 5,000 - Rs 7,500	6,026,493	11,545,535	141,036,911	151,934,603	1,765,137,607	1,136,326,620	290,298,077	517,080,199
Rs 7,500 - Rs 10,000	16,646,220	43,233,732	73,525,353	193,817,402	1,623,303,812	1,849,534,332	750,629,390	684,819,619
Rs 10,000 - Rs 15,000	25,349,296	20,284,330	178,702,447	116,873,911	1,804,774,845	2,042,604,516	896,056,285	851,961,861
Rs 15,000 - Rs 20,000	27,872,777	44,157,712	59,329,197	104,416,653	1,179,145,766	1,158,215,866	661,350,950	1,058,694,437
Rs 20,000 - Rs 30,000	13,936,389	34,430,144	52,410,776	70,227,841	840,934,361	992,079,900	383,378,531	751,402,453
Rs 30,000+	0	0	0	0	1,628,128,559	1,027,762,971	844,843,789	814,738,431
TOTAL	125,978,955	243,290,626	551,009,699	799,080,212	9,215,050,426	8,760,882,253	4,179,612,665	5,122,945,991

Source: DCDM Estimates (Table 3 x Table 4)

APPENDIX 6

SECTORWISE DISTRIBUTION OF COMMERCIAL BANK CREDIT TO THE PRIVATE SECTOR

APPENDIX 6 - SECTORWISE DISTRIBUTION OF COMMERCIAL BANK CREDIT TO THE PRIVATE SECTOR

	Amount (Rs million)				
	Jun-96	Jun-97	Jun-98	Jun-99	Jun-00
Mauritius Sugar Syndicate	2.8	0	0.8	95.3	235.6
Sugar Industry	1867.1	2286.6	3076.1	3341.8	3799.3
Other agricultural interest	568.5	593.9	504.2	401.1	429.6
Export Processing Zone	5106.4	5709.5	5859.1	5958.1	6037.4
Development Certificate Holders	1112.5	1143.4	1121.7	1058.4	1573.0
Agricultural Development Certificate Holders	72	44	40.4	56.8	34.3
Export Service Certificate Holders	101	106	103.8	159.7	155.4
Pioneer Service Certificate Holders	60.5	77.3	149.3	128.3	165.6
Housing Development Certificate Holders	63.5	51.2	53.9	36.1	25.1
Hotel Management Certificate Holders	972.6	1108.4	367.6	668.6	2208.3
Small Scale Industries	277.3	224	246.3	249.6	260.7
Ex Dc Industries	545.7	476.2	351.4	483.9	467.4
Other Industries and Manufacturers	3780.8	3829.5	4731.2	4860.2	4855.1
Industrial Building Enterprise Certificate Holders	135.6	110.9	142.8	184.9	215.4
Strategic Local Enterprise Certificate Holders	6	16.4	7.5	5.6	0.0
Housing	2715.2	3207.7	4970.7	6282.5	6449.9
Hotels	851.3	1283.4	1267.8	1663.8	2529.6
Transport	361	496.4	606.4	681.6	600.6
Statutory and Parastatal Bodies	445.7	501.9	400.5	944.9	2390.6
Building Contractors, Commercial Premises and Real Estate Developers	1794	2019.8	2337.1	2576.7	2771.3
Traders	5830.6	6660.4	8489.9	9814.6	8989.6
Stock Brokers	76.5	106.4	143.4	153.1	23.7
Personal and professional	4327.6	4797.2	5755	6672.3	6963.4
Financial Institutions	321.6	626.2	710.6	1162.7	1509.2
Other Customers	814.6	1387.4	1469.7	2441.6	2677.9
Investments	365.8	871.7	7033.9	10024.1	11903.4
Total	32576.1	37735.9	49941.1	60106.3	67271.4

Source: Bank of Mauritius, Annual Report

APPENDIX 7
LOANS ISSUED BY INSURANCE COMPANIES

APPENDIX 7 - LOANS ISSUED BY INSURANCE COMPANIES OVER THE PERIOD 1995-1998

	Mortgages on Property				Loan on Insurance Policies				Loan on Personal Securities				Other Loans			
(Amount Rs 000)	1995	1996	1997	1998	1995	1996	1997	1998	1995	1996	1997	1998	1995	1996	1997	1998
ALBATROSS	90,941	113,457	141,153	156,047	664	792	895	1,825					8,038	11,824	15,007	12,225
ANGLO MTIUS	810,593	950,658	1,107,122	1,288,405	44,748	48,093	50,557	53,511	2,395	3,111	3,313	3,951	619,338	573,917	474,552	428,124
BAI	451,934	541,442	558,908	534,387												
IOGA	8,138	7,705	9,445	10,594	2,303	2,909	3,245	3,898	59	81	292	166				38
ISLAND	93,146	106,094	108,567	114,791									8,227	4,240	9,175	10,891
JUBILEE					2	2										
LA PRUDENCE	32,315	44,610	74,591	74,669	696	2,125	3,768	8,509	3,596	939	883	1,329	6,149	19,198	11,936	23,758
LAMCO	4,830	5,484	6,253	8,337	281	300	202	121				18				
LIC	17,352	31,389	40,359	48,612	6,832	6,920	6,811	6,817					34,781	32,198	30,091	28,105
MAURITIAN EAGLE	15,849	21,530	25,448	30,109												
MAURITIUS UNION	254,324	272,638	289,047	286,243	35,127	36,732	37,473	36,336	16,895					30,913	62,284	41,592
MUNICH RE	810	783	754	724												
NEW INDIA												2,085				3,737
RAINBOW	17,135	18,439	19,202	19,408	2,494	3,258	3,486	3,476	2,166	2,245	2,226					
SEAGULL							4,445	6,205								2,436
SICOM	1,272,259	1,535,385	1,695,409	1,696,570	9,283	14,210	18,733	23,055	2,592	2,647	2,751	4,519	620,578	412,297	224,883	23,849
STELLA	26,887	27,420	24,972	24,797	475	658	98	822	243	98	697	93				
SUN	36,843	44,503	56,053	57,385	2,118	2,562	2,916	4,878					47,396	51,495	43,261	32,537
SWAN	24,461	22,254	21,776	23,047									24,750	21,450	19,950	12,450
TOTAL	3,157,817	3,743,791	4,179,059	4,374,125	105,023	118,561	132,629	149,453	27,946	9,121	10,162	12,161	1,369,257	1,157,532	891,139	619,742

Source: Controller of Insurance, 1996, 1997, 1998

APPENDIX 8
REGRESSION DETAILS

APPENDIX 8 - REGRESSION DETAILS

The following tables represent the average income and average expenditure of households according to income group and household size.

AVERAGE INCOME (Rs)					
Household size	<3	3	4	5	>5
< 2000	1,185	1,295	1,331	1,245	1,389
2000-5000	3,088	3,435	3,917	3,465	3,725
5001-7500	5,817	6,129	6,197	6,001	6,302
7501-10000	8,359	8,459	8,592	8,689	8,710
10001-15000	12,279	11,811	11,995	12,072	12,186
15001-20000	17,069	17,558	17,026	16,613	17,128
20000-30000	22,311	22,975	23,952	22,934	24,221
30000 +	80,000	49,221	49,066	32,777	44,171
AVERAGE EXPENDITURE (Rs)					
< 2000	2,024	2,312	2,452	2,440	2,729
2000-5000	3,511	4,052	4,562	4,395	4,813
5001-7500	5,054	5,653	5,939	6,027	6,512
7501-10000	6,225	6,804	7,166	7,457	7,844
10001-15000	7,766	8,244	8,682	9,009	9,514
15001-20000	9,385	10,355	10,620	10,825	11,572
20000-30000	10,948	12,087	12,923	13,030	14,124
30000 +	22,816	18,733	19,518	16,000	19,953

Source: 1996/97, HBS

Data on income range from official sources is available only up to Rs20000-30000. The rest of the households are categorised under the income range Rs30000 +. One problem with the data available is that the income range above Rs 30,000 is large and can be misleading, especially for small samples. The main concern of the research team with using these official data was that those households whose income is slightly above Rs30000 and are over-indebted would not be captured. For the purpose of the study, therefore, the upper income range (that is above Rs30000) was broken down into narrower income groups.

This has been done through the identification of a stable function between the average income differential above the minimum income for each income group and the size of the household. The log-linear fit explains 82% of the data and produces statistically significant coefficients at the 1% level. The parameters of the regression are presented below (t-statistics are in brackets):

$$\text{LN [differential income]} = 1.4992 + \underset{(3.1252)}{0.689}\ \text{LN [income range]} + \underset{(12.008)}{0.176}\ \text{LN [household size]}_{(2.781)}$$

* *Working with absolute values rather than differentials produces a very good fit, but the predicted figures are implausible, since predicted averages lie outside income ranges.*

This regression enables the top income range to be broken down as follows:

	AVERAGE INCOME				
Household size	<3	3	4	5	>5
30001-40000	32,817	33,103	33,264	33,395	33,598
40001-50000	42,817	43,103	43,264	43,395	43,598
50001-60000	52,817	53,103	53,264	53,395	53,598
60000+	62,817	63,103	63,264	63,395	63,598

* For household sizes <3 and >5, the weighted averages have been taken.

The next step has been to find a stable function that explains average expenditure in terms of average income and household size. Again, a log-linear regression produces a stable fit explaining 92% of the data. The parameters of the regression are as follows (t-statistics are in brackets):

LN [average expenditure] = 3.461 + 0.575 LN [average income] + 0.149 LN [household size]
(12.613) (20.318) (2.325)

The coefficients are all statistically significant at 3% or lower, and they are all of the expected sign.

With the help of the above two regressions, the following patterns of income and expenditure have been established.

	AVERAGE INCOME				
Household size	<3	3	4	5	>5
< 2000	1,185	1,295	1,331	1,245	1,389
2000-5000	3,088	3,435	3,917	3,465	3,725
5001-7500	5,817	6,129	6,197	6,001	6,302
7501-10000	8,359	8,459	8,592	8,689	8,710
10001-15000	12,279	11,811	11,995	12,072	12,186
15001-20000	17,069	17,558	17,026	16,613	17,128
20000-30000	22,311	22,975	23,952	22,934	24,221
30001-40000	32,817	33,103	33,264	33,395	33,598
40001-50000	42,817	43,103	43,264	43,395	43,598
50001-60000	52,817	53,103	53,264	53,395	53,598
60000+	62,817	63,103	63,264	63,395	63,598
	AVERAGE EXPENDITURE				
Household size	<3	3	4	5	>5
< 2000	2,024	2,312	2,452	2,440	2,729
2000-5000	3,511	4,052	4,562	4,395	4,813
5001-7500	5,054	5,653	5,939	6,027	6,512
7501-10000	6,225	6,804	7,166	7,457	7,844
10001-15000	7,766	8,244	8,682	9,009	9,514
15001-20000	9,385	10,355	10,620	10,825	11,572
20000-30000	10,948	12,087	12,923	13,030	14,124
30001-40000	13,668	14,912	15,609	16,173	17,048
40001-50000	15,927	17,357	18,156	18,802	19,804
50001-60000	17,970	19,569	20,462	21,184	22,301
60000+	19,854	21,610	22,590	23,382	24,606

The difference between the average income and estimated average expenditure is presented in the table below, classified by household size and income range.

DIFFERENCE					
Household Size	**<3**	**3**	**4**	**5**	**>5**
< 2000	-839	-1,017	-1,121	-1,195	-1,340
2000-5000	-423	-617	-645	-930	-1,088
5001-7500	763	476	258	-26	-210
7501-10000	2,134	1,655	1,426	1,232	866
10001-15000	4,513	3,567	3,313	3,063	2,672
15001-20000	7,684	7,203	6,406	5,788	5,556
20000-30000	11,363	10,888	11,029	9,904	10,097
30001-40000	19,149	18,191	17,656	17,222	16,550
40001-50000	26,890	25,747	25,109	24,593	23,794
50001-60000	34,847	33,534	32,802	32,211	31,297
60000+	42,962	41,493	40,674	40,013	38,992

This difference is indicative of the amount that a household is expected to have available for debt servicing after having reasonably met its monthly current expenditure needs.

Suitability of the method used:

Regression analysis has been used to establish a pattern across income group and household size to

1) break down the upper income group of Rs 30,000+ into groups with smaller ranges, and
2) estimate average expenditure as a function of average income and household size

The choice of regressors and functional form has been guided by the following considerations:

- the overall fit of the regression
- statistical significance of regression coefficients
- appropriate signs and plausible magnitudes of regression coefficients
- predictive value of regression

The main strength of the method used lies in its predictions about the difference between average income and estimated average expenditure, which is decreasing in household size, allowing for minor deviations in the income range Rs 20,000 - Rs 30,000 range, and increasing in income.

APPENDIX 9

DETAILS OF THE LOGIT MAXIMUM LIKELIHOOD ESTIMATION METHOD

APPENDIX 9 - DETAILS OF THE LOGIT MAXIMUM LIKELIHOOD ESTIMATION METHOD

Binomial (or binary) logistic regression is a form of regression which is used when the dependent is a dichotomy and the independents are continuous variables, categorical variables, or both. Logistic regression applies maximum likelihood estimation after transforming the dependent into a logit variable (the natural log of the odds of the dependent occurring or not). In this way, logistic regression estimates the probability of a certain event occurring. It is to be noted that logistic regression calculates changes in the log odds of the dependent, not changes in the dependent itself as Ordinary Least Squares regression does.

Logit regression

There are different types of logistic regressions. One of the most common methods used is the logit regression. This assumes an exponential probability distribution function, as follows:

$$f(z) = \frac{e^z}{1 + e^z} \qquad (1)$$

in which Z can take different functional forms. In the case of over-indebted households, the following functional form is assumed:

$$Z = \beta' X + \varepsilon \qquad (2)$$

where

Z is the dichotomous variable to be explained,
β is a vector of coefficients $\beta_0, \beta_1, \beta_2, \beta_3, \beta_4, \ldots$
X is a row vector of variables $X_0, X_1, X_2, X_3, X_4, \ldots$, and.
ε is an error term

The impact on the probability of Z of say X_2 is given by

$$f'(Z \mid \beta) \times \beta_2 \qquad (3)$$

Application of logit regression to estimation of over-indebtedness probabilities

1 The dependent variable Z is taken to represent over-indebtedness (that is Z = 1 if the household is over-indebted and Z = 0 otherwise)

2 The initial choice of variables is as follows:

Continuous variables

YY (income)
SIZE (household size)
CONT (number of contributors to household income)
ED (number of years of effective formal education)

Categorical variables

URBAN (= 1 for an urban household, = 0 for a rural household)
HINDU (= 1 for a hindu household, = 0 otherwise)
MUSLIM (= 1 for a muslim household, = 0 otherwise)
GENPOP (= 1 for a general population household, = 0 otherwise)

(Note: If HINDU = MUSLIM = GENPOP = 0, the results for a Chinese household are obtained)
AB (=1 if the socio-economic status of the MIE is AB, = 0 otherwise)
C1 (=1 if the socio-economic status of the MIE is C1, = 0 otherwise)
C2D (=1 if the socio-economic status of the MIE is either a C2 or a D, = 0 otherwise)
(Note: If AB = C1 = C2D = 0, the results for the socio-economic status E are obtained)

The regression is run for 1131 observations where data is available on all X variables. The result is as follows:

Dependent variable is OVERDEBT

Regressor	Coefficient	Standard Error	T-Ratio[Prob]
C	-1.8401	.68238	-2.6965[.007]
URBAN	-.5116E-3	.13098	-.0039058[.997]
HINDU	.77374	.50162	1.5425[.123]
MUSLIM	.55418	.51649	1.0730[.284]
GENPOP	.50591	.50670	.99845[.318]
AB	-.54720	.34344	-1.5933[.111]
C1	-.62453	.29037	-2.1508[.032]
C2D	-.38325	.19376	-1.9780[.048]
YY	-.10014	.014039	-7.1330[.000]
SIZE	.15927	.045922	3.4683[.001]
CONT	-.4249E-3	.0075554	-.056241[.955]
ED	.11390	.034901	3.2635[.001]

Factor for the calculation of marginal effects = .24936
Maximized value of the log-likelihood function =-730.7924
Mean of OVERDEBT = .48276
Mean of fitted OVERDEBT = .51636
Goodness of fit = .63042

Region and number of contributors are highly insignificant statistically, so the regression is re-run without these two variables, and the result is as follows:

```
*******************************************************************************
Dependent variable is OVERDEBT
*******************************************************************************
 Regressor              Coefficient       Standard Error         T-Ratio[Prob]
 C                        -1.8418            .67567            -2.7259[.007]
 HINDU                     .77381            .49786             1.5543[.120]
 MUSLIM                    .55332            .51542             1.0735[.283]
 GENPOP                    .50583            .50611              .99945[.318]
 AB                       -.54703            .34334            -1.5932[.111]
 C1                       -.62530            .28998            -2.1564[.031]
 C2D                      -.38323            .19373            -1.9782[.048]
 YY                       -.10018           .014021            -7.1451[.000]
 SIZE                      .15916           .045872             3.4697[.001]
 ED                        .11400           .034855             3.2706[.001]
*******************************************************************************
 Factor for the calculation of marginal effects =    .24936
 Maximized value of the log-likelihood function =-730.7940
 Mean of OVERDEBT =    .48276
 Mean of fitted OVERDEBT =    .51724
 Goodness of fit =    .63130
*******************************************************************************
```

The Goodness of fit (63.13%) gives the proportion of times that the regression correctly predicts over-indebtedness in the sample.

From the above, the effects of the different variables on the probability of being over-indebted can be estimated for a given profile by replacing in (2) and (1). For instance, for a Chinese household of 5 people, with a monthly income of Rs 20, 000, whose main income earner is of socio-economic status AB and has studied up to Higher School Certificate (effective education of 18-5), the probability of being over-indebted is equal to 17.6%. [Z = -1.8418 - 0.54703 -0.10018 x 20 + 0.15916 x 5 + 0.114 x 18 = -1.54463; f (Z) = $e^{-1.54463}/(1+e^{-1.54463})$ = 17.6%]

It should be noted that for continuous variables, the marginal effect of a change in the value of the variable can be calculated directly according to (3) where f ' (Z | β) = 0.24936.

APPENDIX 10

DIFFERENT SPENDING PERSONALITIES

APPENDIX 10 - DIFFERENT SPENDING PERSONALITIES

Different spending personalities	
Spending Personality	**Criteria to determine the spending personality in question**
Impulsive buyer - Impulsive buying is the most common of the seven spending personalities. It sometimes stems from a lack of self-control, but more often it results from a lack of clear priorities for spending. Without priorities, it is easy to be seduced into buying whatever catches an individual's eyes.	♦ Do you tend to make unplanned, impulsive purchases? ♦ Do you have little willpower when considering an impulsive purchase? ♦ Do you buy items primarily because they are on 'sale'?
Fanatical shopper - These shoppers expend excessive efforts to save a few rupees and may shop for weeks in an attempt to find the lowest price. Such individuals may neglect quality in search for lowest price and may often buy products that does not meet their needs to save a few rupees. They may even end up buying items they do not really need when they find a super discount.	♦ Do you shop for weeks for the best price? ♦ Would others consider the effort you spend shopping for bargains excessive? ♦ Do you ever neglect quality or buy items that do not meet your needs to save money?
Passive buyer - Passive buyers dislike shopping, they do not comparison shop or ask questions, they often miss out on products that would better meet their needs and pay too much for their purchases. They may be talked into buying by salespeople/peers and may blame others for their spending mistakes.	♦ Do you dislike shopping or procrastinate before making needed purchases? ♦ Are you talked into buying items by persuasive salespeople? ♦ Do you blame the product or salespeople when a purchase is unsatisfactory?
Avoidance shopper - Avoidance shoppers go shopping to escape from stresses in life (shopping acts as a 'coping mechanism' for stress) and they may make purchases to demonstrate power over another person or out of revenge.	♦ Do you use shopping as an escape from the pressures of life? ♦ Do you ever spend money to get back at your spouse or other? ♦ Does buying certain items make you feel superior? ♦ Do you ever buy gifts out of guilt or because you have difficulty showing affection?
Esteem buyer - One of the most common spending personalities after impulsive buying is esteem buying - buying to fit in with a peer group or to impress other people. The esteem buyer often buys designer labels and from prestige stores. Some will not even go into a discount store for fear of being seen by their friends. Esteem buyers subconsciously buy based on other people's values, not their own	♦ Do you prefer to buy in prestigious stores? ♦ Do you avoid discount chains? ♦ Do you buy items because others have them? ♦ Does impressing others affect your buying decisions?
Overdone buyer - Overdone buying is any activity, hobby or collection pursued to the point of causing personal or financial problems. Overdone spending is typically cased by a need to be unique or different or sometimes just out of boredom. It leads to excessive spending on certain possessions.	♦ Do you have a collection, hobby or activity that others might consider excessive? ♦ If so, would others consider your spending on it to be excessive? ♦ Is that collection, hobby or activity potentially harmful to your finances? ♦ Does this collection, hobby or activity cause family conflicts?
Hot Potato buyer - This phenomenon is observed through two stages. In stage one, an unfamiliar financial decision causes the individual to worry over what to do. The decision typically involves a significant amount of money and is in an area where he/she lacks expertise. In stage two, the worry grows over days/weeks until eventually it becomes so great that the individual makes an impulsive decision just to get it over with. This can be very dangerous financially since the individual is acting emotionally, not logically.	♦ Do you worry for weeks over significant purchases or investments? ♦ After putting off a significant purchase or investment for weeks, do you tend to make sudden decisions to "get it over with"? ♦ When faced with a complex financial decision with many variables, do you tend to get overwhelmed and make quick choices rather than think through all the variables?

APPENDIX 11

RELATIONSHIP BETWEEN CONSUMPTION BEHAVIOUR OF HOUSEHOLDS AND IDENTITY FORMATION

APPENDIX 11 - RELATIONSHIP BETWEEN CONSUMPTION BEHAVIOUR OF HOUSEHOLDS AND IDENTITY FORMATION

Recent developments in consumer psychology and cultural studies emphasise the importance of 'symbolic consumption' for understanding the ways in which consumers construct, maintain and express their self-identity. This perspective proposes that consumers do not just consume *actual* products, but also (or instead) consume the symbolic meanings of those products. Purchasing consumer goods is thus a significant element in the construction and maintenance of consumers' self-identities, in the attainment of social status, and in attempts to make oneself 'feel better'. The same observations are made in social/psychological studies which demonstrate empirically that, in addition to the functional and use-related benefits they offer, material possessions are used to express and communicate personal and social aspects of identity. Also, they demonstrate that people acquire and display material symbols (among other strategies) to compensate for perceived inadequacies in certain dimensions of their self-concept: a process referred to as ***symbolic self-completion*** in the literature. Moreover, various studies suggest that shoppers try to counteract their feelings of depression and low self-esteem through the emotional 'lift' and momentary euphoria provided by impulsive shopping.

Ownership of consumer goods and material possessions therefore become an important symbol of identity for the consumers. Ownership of a status symbol could be used to impress neighbours. If it was financed by borrowing, the trick is often to keep the financing secret while enjoying the admiration or envy of neighbours. Another important and related factor is the relationship between debt and loss of respectability which is sometimes mediated by the type of product bought. For example, someone who borrows to buy food items loses more respectability than someone who borrows to buy a luxury good. Hence, although a household may not buy goods that gave them the highest economic return on investment, they bought the products that maximised their social status.

Other reasons which can possibly explain impulsive buying are as follows:

Habituation

Despite awareness of the non-usefulness of goods purchased on impulse, people still indulge in impulse buys. One plausible explanation for this phenomenon is provided by habituation. Once a behaviour has become habitual, and it can sometimes be made so by deliberate repetition, it can be carried out with negligible cognitive effort.

Imprecise wants or needs

The well-being and wants or needs of an individual are often relatively imprecise. Agents learn to understand their desires over time by a process or recollection and generalisation. However, due to the complexity of the determinants of well-being, there is a substantial amount of trial and error involved in the process. Sometimes, it is not only unclear whether a given purchase will result in satisfaction, but even what sort of purchases should be considered to satisfy some unfocussed desire.

Conflict between social and personal need

Socialising with acquaintances who are relatively well off can result in overspending because of a lack of shared priorities. This leads to what is referred to in the literature as 'social consumption'. A different, but related aspect of social consumption, is the existence of lifestyles. The analysis of lifestyles constitutes a major part of sociological analysis of consumption. For example, an individual can actively 'pursue' a lifestyle, making it part of his/her planning, on the grounds that if some consumption in a lifestyle is found to be agreeable, the rest may also be so.

APPENDIX 12

CALCULATION OF TOTAL CHARGES AND MONTHLY CHARGES

APPENDIX 12 - CALCULATION OF TOTAL CHARGES AND MONTHLY CHARGES

Following the amendment made to the Hire Purchase and Credit Sale Act, the formula for the calculation of total charges (total charges payable over the whole of the repayment period) is as follows:

Total Charges:

$$TC=N*\{P*R(1+R)^N/(1+R)^N-1\}-P$$

Where N= Number of instalments
P= Chargeable price
R= monthly rate of the annual percentage rate (APR)
= APR/12

The formula for the monthly charges is as follows:

Charges (C) for the first month $C1= APR/12 *P$

Charges (C) for month m $Cm = APR/12 * [P-S]$

Chargeable price component (capital) = 1-C

Instalment $I= (P+TC)/N$

Where	APR	=	Annual percentage rate
	I	=	Amount of instalment
	M	=	Any given month of the repayment period
	N	=	Number of instalments
	P	=	Chargeable price
	S	=	Sum of chargeable price component (capital) from first month to month m
	TC	=	Total charges

MAURITIUS RESEARCH COUNCIL

Incidence of Over-Indebtedness among Domestic Households in Mauritius (July 2000)

MAURITIUS RESEARCH COUNCIL
DATE RECEIVED
17/5/01

May 2001

De Chazal Du Mée
Chartered Accountants
DCDM

MAURITIUS RESEARCH COUNCIL

INCIDENCE OF OVER-INDEBTEDNESS AMONG DOMESTIC HOUSEHOLDS IN MAURITIUS

JULY 2000

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SECTION 1

SOCIO-DEMOGRAPHIC CLASSIFICATION

Table1.1
Q4

DISTRIBUTION OF RESPONDENTS BY ETHNIC ORIGIN

Record ethnic origin of respondent

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER-INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		1001	535	285	155	26	439	562	24	222	230	206	163	73	83	77	93	315	433	83	162	185	302	352	370	631
FREQ	Hindu	535	535				164	371	13	111	126	106	91	40	48	41	59	175	216	44	76	105	163	191	216	319
	General population	285		285			167	118	10	74	65	62	44	15	15	14	10	83	150	28	54	48	74	109	96	189
	Muslim	155			155		88	67	1	34	34	37	23	17	9	17	18	49	64	7	25	28	57	45	55	100
	Chinese	26				26	20	6		3	5	1	5	1	11	5	6	8	3	4	7	4	8	7	3	23
	TOTAL	1001	535	285	155	26	439	562	24	222	230	206	163	73	83	77	93	315	433	83	162	185	302	352	370	631
COL%	Hindu	53.4	100.0	0.0	0.0	0.0	37.4	66.0	54.2	50.0	54.8	51.5	55.8	54.8	57.8	53.2	63.4	55.6	49.9	53.0	46.9	56.8	54.0	54.3	58.4	50.6
	General population	28.5	0.0	100.0	0.0	0.0	38.0	21.0	41.7	33.3	28.3	30.1	27.0	20.5	18.1	18.2	10.8	26.3	34.6	33.7	33.3	25.9	24.5	31.0	25.9	30.0
	Muslim	15.5	0.0	0.0	100.0	0.0	20.0	11.9	4.2	15.3	14.8	18.0	14.1	23.3	10.8	22.1	19.4	15.6	14.8	8.4	15.4	15.1	18.9	12.8	14.9	15.8
	Chinese	2.6	0.0	0.0	0.0	100.0	4.8	1.1	0.0	1.4	2.2	0.5	3.1	1.4	13.3	6.5	6.5	2.5	0.7	4.8	4.3	2.2	2.6	2.0	0.8	3.6
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Hindu	100.0	100.0	0.0	0.0	0.0	30.7	69.3	2.4	20.7	23.6	19.8	17.0	7.5	9.0	7.7	11.0	32.7	40.4	8.2	14.2	19.6	30.5	35.7	40.4	59.6
	General population	100.0	0.0	100.0	0.0	0.0	58.6	41.4	3.5	26.0	22.8	21.8	15.4	5.3	5.3	4.9	3.5	29.1	52.6	9.8	18.9	16.8	26.0	38.2	33.7	66.3
	Muslim	100.0	0.0	0.0	100.0	0.0	56.8	43.2	0.6	21.9	21.9	23.9	14.8	11.0	5.8	11.0	11.6	31.6	41.3	4.5	16.1	18.1	36.8	29.0	35.5	64.5
	Chinese	100.0	0.0	0.0	0.0	100.0	76.9	23.1	0.0	11.5	19.2	3.8	19.2	3.8	42.3	19.2	23.1	30.8	11.5	15.4	26.9	15.4	30.8	26.9	11.5	88.5
	TOTAL	100.0	53.4	28.5	15.5	2.6	43.9	56.1	2.4	22.2	23.0	20.6	16.3	7.3	8.3	7.7	9.3	31.5	43.3	8.3	16.2	18.5	30.2	35.2	37.0	63.0

Table1.2
Q4.1

DISTRIBUTION OF RESPONDENTS BY REGION

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER-INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		1001	535	285	155	26	439	562	24	222	230	206	163	73	83	77	93	315	433	83	162	185	302	352	370	631
FREQ	Port Louis	123	31	39	42	11	123		3	31	22	26	21	8	12	12	11	35	50	15	21	22	38	42	52	71
	Beau Bassin/ Rose Hill	90	38	37	13	2	90		3	18	24	15	14	8	8	8	4	32	41	5	15	15	27	33	26	64
	Quatre Bornes	64	27	26	9	2	64		1	12	12	17	8	7	7	7	9	26	22		8	12	22	22	20	44
	Vacoas/ Phoenix	56	24	22	8	2	56			13	10	16	9	4	4	1	11	18	23	3	10	8	17	21	16	40
	Curepipe	106	44	43	16	3	106		2	22	30	18	18	8	8	13	6	29	56	2	17	18	34	37	33	73
	Pamplemousses	95	59	19	16	1		95	4	25	23	15	15	7	6	10	12	30	35	8	16	23	25	31	30	65
	Rivière du Rempart	93	68	13	11	1		93	1	25	18	23	16	5	5	4	6	32	38	13	12	13	30	38	45	48
	Flacq	110	75	20	14	1		110	5	22	32	16	17	8	10	4	14	29	49	14	19	21	31	39	29	81
	Moka	65	52	11	2			65	1	13	19	13	10	4	5	3	4	25	31	2	8	14	19	24	31	34
	Grand Port	91	58	20	12	1		91	3	16	13	26	17	7	9	5	7	29	36	14	18	20	26	27	34	57
	Savanne	61	35	14	11	1		61	1	14	14	13	10	4	5	4	6	20	27	4	10	11	18	22	27	34
	Black River	47	24	21	1	1		47		11	13	8	8	3	4	6	3	10	25	3	8	8	15	16	27	20
	TOTAL	1001	535	285	155	26	439	562	24	222	230	206	163	73	83	77	93	315	433	83	162	185	302	352	370	631
COL%	Port Louis	12.3	5.8	13.7	27.1	42.3	28.0	0.0	12.5	14.0	9.6	12.6	12.9	11.0	14.5	15.6	11.8	11.1	11.5	18.1	13.0	11.9	12.6	11.9	14.1	11.3
	Beau Bassin/ Rose Hill	9.0	7.1	13.0	8.4	7.7	20.5	0.0	12.5	8.1	10.4	7.3	8.6	11.0	9.6	10.4	4.3	10.2	9.5	6.0	9.3	8.1	8.9	9.4	7.0	10.1
	Quatre Bornes	6.4	5.0	9.1	5.8	7.7	14.6	0.0	4.2	5.4	5.2	8.3	4.9	9.6	8.4	9.1	9.7	8.3	5.1	0.0	4.9	6.5	7.3	6.3	5.4	7.0
	Vacoas/ Phoenix	5.6	4.5	7.7	5.2	7.7	12.8	0.0	0.0	5.9	4.3	7.8	5.5	5.5	4.8	1.3	11.8	5.7	5.3	3.6	6.2	4.3	5.6	6.0	4.3	6.3
	Curepipe	10.6	8.2	15.1	10.3	11.5	24.1	0.0	8.3	9.9	13.0	8.7	11.0	11.0	9.6	16.9	6.5	9.2	12.9	2.4	10.5	9.7	11.3	10.5	8.9	11.6
	Pamplemousses	9.5	11.0	6.7	10.3	3.8	0.0	16.9	16.7	11.3	10.0	7.3	9.2	9.6	7.2	13.0	12.9	9.5	8.1	9.6	9.9	12.4	8.3	8.8	8.1	10.3
	Rivière du Rempart	9.3	12.7	4.6	7.1	3.8	0.0	16.5	4.2	11.3	7.8	11.2	9.8	6.8	6.0	5.2	6.5	10.2	8.8	15.7	7.4	7.0	9.9	10.8	12.2	7.6
	Flacq	11.0	14.0	7.0	9.0	3.8	0.0	19.6	20.8	9.9	13.9	7.8	10.4	11.0	12.0	5.2	15.1	9.2	11.3	16.9	11.7	11.4	10.3	11.1	7.8	12.8
	Moka	6.5	9.7	3.9	1.3	0.0	0.0	11.6	4.2	5.9	8.3	6.3	6.1	5.5	6.0	3.9	4.3	7.9	7.2	2.4	4.9	7.6	6.3	6.8	8.4	5.4
	Grand Port	9.1	10.8	7.0	7.7	3.8	0.0	16.2	12.5	7.2	5.7	12.6	10.4	9.6	10.8	6.5	7.5	9.2	8.3	16.9	11.1	10.8	8.6	7.7	9.2	9.0
	Savanne	6.1	6.5	4.9	7.1	3.8	0.0	10.9	4.2	6.3	6.1	6.3	6.1	5.5	6.0	5.2	6.5	6.3	6.2	4.8	6.2	5.9	6.0	6.3	7.3	5.4
	Black River	4.7	4.5	7.4	0.6	3.8	0.0	8.4	0.0	5.0	5.7	3.9	4.9	4.1	4.8	7.8	3.2	3.2	5.8	3.6	4.9	4.3	5.0	4.5	7.3	3.2
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Port Louis	100.0	25.2	31.7	34.1	8.9	100.0	0.0	2.4	25.2	17.9	21.1	17.1	6.5	9.8	9.8	8.9	28.5	40.7	12.2	17.1	17.9	30.9	34.1	42.3	57.7
	Beau Bassin/ Rose Hill	100.0	42.2	41.1	14.4	2.2	100.0	0.0	3.3	20.0	26.7	16.7	15.6	8.9	8.9	8.9	4.4	35.6	45.6	5.6	16.7	16.7	30.0	36.7	28.9	71.1
	Quatre Bornes	100.0	42.2	40.6	14.1	3.1	100.0	0.0	1.6	18.8	18.8	26.6	12.5	10.9	10.9	10.9	14.1	40.6	34.4	0.0	12.5	18.8	34.4	34.4	31.3	68.8
	Vacoas/ Phoenix	100.0	42.9	39.3	14.3	3.6	100.0	0.0	0.0	23.2	17.9	28.6	16.1	7.1	7.1	1.8	19.6	32.1	41.1	5.4	17.9	14.3	30.4	37.5	28.6	71.4
	Curepipe	100.0	41.5	40.6	15.1	2.8	100.0	0.0	1.9	20.8	28.3	17.0	17.0	7.5	7.5	12.3	5.7	27.4	52.8	1.9	16.0	17.0	32.1	34.9	31.1	68.9
	Pamplemousses	100.0	62.1	20.0	16.8	1.1	0.0	100.0	4.2	26.3	24.2	15.8	15.8	7.4	6.3	10.5	12.6	31.6	36.8	8.4	16.8	24.2	26.3	32.6	31.6	68.4
	Rivière du Rempart	100.0	73.1	14.0	11.8	1.1	0.0	100.0	1.1	26.9	19.4	24.7	17.2	5.4	5.4	4.3	6.5	34.4	40.9	14.0	12.9	14.0	32.3	40.9	48.4	51.6
	Flacq	100.0	68.2	18.2	12.7	0.9	0.0	100.0	4.5	20.0	29.1	14.5	15.5	7.3	9.1	3.6	12.7	26.4	44.5	12.7	17.3	19.1	28.2	35.5	26.4	73.6
	Moka	100.0	80.0	16.9	3.1	0.0	0.0	100.0	1.5	20.0	29.2	20.0	15.4	6.2	7.7	4.6	6.2	38.5	47.7	3.1	12.3	21.5	29.2	36.9	47.7	52.3
	Grand Port	100.0	63.7	22.0	13.2	1.1	0.0	100.0	3.3	17.6	14.3	28.6	18.7	7.7	9.9	5.5	7.7	31.9	39.6	15.4	19.8	22.0	28.6	29.7	37.4	62.6
	Savanne	100.0	57.4	23.0	18.0	1.6	0.0	100.0	1.6	23.0	23.0	21.3	16.4	6.6	8.2	6.6	9.8	32.8	44.3	6.6	16.4	18.0	29.5	36.1	44.3	55.7
	Black River	100.0	51.1	44.7	2.1	2.1	0.0	100.0	0.0	23.4	27.7	17.0	17.0	6.4	8.5	12.8	6.4	21.3	53.2	6.4	17.0	17.0	31.9	34.0	57.4	42.6
	TOTAL	100.0	53.4	28.5	15.5	2.6	43.9	56.1	2.4	22.2	23.0	20.6	16.3	7.3	8.3	7.7	9.3	31.5	43.3	8.3	16.2	18.5	30.2	35.2	37.0	63.0

Table1.3
Q4.2

DISTRIBUTION OF RESPONDENTS BY ZONE

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER-INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		1001	535	285	155	26	439	562	24	222	230	206	163	73	83	77	93	315	433	83	162	185	302	352	370	631
FREQ	Urban	439	164	167	88	20	439		9	96	98	92	70	35	39	41	41	140	192	25	71	75	138	155	147	292
	Rural	562	371	118	67	6		562	15	126	132	114	93	38	44	36	52	175	241	58	91	110	164	197	223	339
	TOTAL	1001	535	285	155	26	439	562	24	222	230	206	163	73	83	77	93	315	433	83	162	185	302	352	370	631
COL%	Urban	43.9	30.7	58.6	56.8	76.9	100.0	0.0	37.5	43.2	42.6	44.7	42.9	47.9	47.0	53.2	44.1	44.4	44.3	30.1	43.8	40.5	45.7	44.0	39.7	46.3
	Rural	56.1	69.3	41.4	43.2	23.1	0.0	100.0	62.5	56.8	57.4	55.3	57.1	52.1	53.0	46.8	55.9	55.6	55.7	69.9	56.2	59.5	54.3	56.0	60.3	53.7
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Urban	100.0	37.4	38.0	20.0	4.6	100.0	0.0	2.1	21.9	22.3	21.0	15.9	8.0	8.9	9.3	9.3	31.9	43.7	5.7	16.2	17.1	31.4	35.3	33.5	66.5
	Rural	100.0	66.0	21.0	11.9	1.1	0.0	100.0	2.7	22.4	23.5	20.3	16.5	6.8	7.8	6.4	9.3	31.1	42.9	10.3	16.2	19.6	29.2	35.1	39.7	60.3
	TOTAL	100.0	53.4	28.5	15.5	2.6	43.9	56.1	2.4	22.2	23.0	20.6	16.3	7.3	8.3	7.7	9.3	31.5	43.3	8.3	16.2	18.5	30.2	35.2	37.0	63.0

Table1.4
Q5

DISTRIBUTION OF RESPONDENTS BY EDUCATIONAL LEVEL

What is your highest level of education?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER-INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		1001	535	285	155	26	439	562	24	222	230	206	163	73	83	77	93	315	433	83	162	185	302	352	370	631
FREQ	Primary school (Std 1 to6)	379	190	135	51	3	166	213	16	116	106	80	41	16	4	1	2	20	342	14	66	58	108	147	146	233
	Secondary school, up to S.C (Form 1-5)	449	243	116	80	10	206	243	2	81	103	105	88	36	34	32	49	264	90	14	50	95	146	158	173	276
	Secondary school, up to H.S.C (Form 6)	86	50	15	15	6	37	49		2	9	14	24	14	23	19	33	31	1	2	17	15	29	25	25	61
	University (1-2 years)	8	6	1	1		3	5				1	4		3	5	2			1	2	1	3	2	3	5
	University (3 years+)	28	18	1	5	4	15	13			1		3	7	17	20	7			1	5	4	10	9	1	27
	Have not been to school	51	28	17	3	3	12	39	6	23	11	6	3		2					51	22	12	6	11	22	29
	TOTAL	1001	535	285	155	26	439	562	24	222	230	206	163	73	83	77	93	315	433	83	162	185	302	352	370	631
COL%	Primary school (Std 1 to6)	37.9	35.5	47.4	32.9	11.5	37.8	37.9	66.7	52.3	46.1	38.8	25.2	21.9	4.8	1.3	2.2	6.3	79.0	16.9	40.7	31.4	35.8	41.8	39.5	36.9
	Secondary school, up to S.C (Form 1-5)	44.9	45.4	40.7	51.6	38.5	46.9	43.2	8.3	36.5	44.8	51.0	54.0	49.3	41.0	41.6	52.7	83.8	20.8	16.9	30.9	51.4	48.3	44.9	46.8	43.7
	Secondary school, up to H.S.C (Form 6)	8.6	9.3	5.3	9.7	23.1	8.4	8.7	0.0	0.9	3.9	6.8	14.7	19.2	27.7	24.7	35.5	9.8	0.2	2.4	10.5	8.1	9.6	7.1	6.8	9.7
	University (1-2 years)	0.8	1.1	0.4	0.6	0.0	0.7	0.9	0.0	0.0	0.0	0.5	2.5	0.0	3.6	6.5	2.2	0.0	0.0	1.2	1.2	0.5	1.0	0.6	0.8	0.8
	University (3 years+)	2.8	3.4	0.4	3.2	15.4	3.4	2.3	0.0	0.0	0.4	0.0	1.8	9.6	20.5	26.0	7.5	0.0	0.0	1.2	3.1	2.2	3.3	2.6	0.3	4.3
	Have not been to school	5.1	5.2	6.0	1.9	11.5	2.7	6.9	25.0	10.4	4.8	2.9	1.8	0.0	2.4	0.0	0.0	0.0	0.0	61.4	13.6	6.5	2.0	3.1	5.9	4.6
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Primary school (Std 1 to6)	100.0	50.1	35.6	13.5	0.8	43.8	56.2	4.2	30.6	28.0	21.1	10.8	4.2	1.1	0.3	0.5	5.3	90.2	3.7	17.4	15.3	28.5	38.8	38.5	61.5
	Secondary school, up to S.C (Form 1-5)	100.0	54.1	25.8	17.8	2.2	45.9	54.1	0.4	18.0	22.9	23.4	19.6	8.0	7.6	7.1	10.9	58.8	20.0	3.1	11.1	21.2	32.5	35.2	38.5	61.5
	Secondary school, up to H.S.C (Form 6)	100.0	58.1	17.4	17.4	7.0	43.0	57.0	0.0	2.3	10.5	16.3	27.9	16.3	26.7	22.1	38.4	36.0	1.2	2.3	19.8	17.4	33.7	29.1	29.1	70.9
	University (1-2 years)	100.0	75.0	12.5	12.5	0.0	37.5	62.5	0.0	0.0	0.0	12.5	50.0	0.0	37.5	62.5	25.0	0.0	0.0	12.5	25.0	12.5	37.5	25.0	37.5	62.5
	University (3 years+)	100.0	64.3	3.6	17.9	14.3	53.6	46.4	0.0	0.0	3.6	0.0	10.7	25.0	60.7	71.4	25.0	0.0	0.0	3.6	17.9	14.3	35.7	32.1	3.6	96.4
	Have not been to school	100.0	54.9	33.3	5.9	5.9	23.5	76.5	11.8	45.1	21.6	11.8	5.9	0.0	3.9	0.0	0.0	0.0	0.0	100.0	43.1	23.5	11.8	21.6	43.1	56.9
	TOTAL	100.0	53.4	28.5	15.5	2.6	43.9	56.1	2.4	22.2	23.0	20.6	16.3	7.3	8.3	7.7	9.3	31.5	43.3	8.3	16.2	18.5	30.2	35.2	37.0	63.0

Table1.5
Q6

DISTRIBUTION OF RESPONDENTS BY TERMINAL EDUCATION AGE

At what age did you finish full-time education?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER-INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		950	507	268	152	23	427	523	18	199	219	200	160	73	81	77	93	315	433	32	140	173	296	341	348	602
FREQ	13 or below	392	197	139	53	3	174	218	14	119	116	81	42	16	4	1	3	21	367	0	63	62	116	151	159	233
	14	39	18	15	5	1	20	19	1	13	10	9	6				1	3	33	2	7	4	10	18	18	21
	15-16	129	67	38	20	4	55	74	0	32	32	33	19	9	4	2	6	88	33	0	13	35	36	45	56	73
	17-20	324	186	64	64	10	152	172	2	29	50	72	76	43	52	51	70	201	0	2	43	64	114	103	105	219
	21 or above	38	24	3	7	4	16	22	0	1	3	1	9	4	20	23	13	2	0	0	7	3	15	13	6	32
	Is still studying	1			1		1						1							1			1			1
	Not specified	27	15	9	2	1	9	18	1	5	8	4	7	1	1					27	7	5	4	11	4	23
	TOTAL	950	507	268	152	23	427	523	18	199	219	200	160	73	81	77	93	315	433	32	140	173	296	341	348	602
COL%	13 or below	41.3	38.9	51.9	34.9	13.0	40.7	41.7	77.8	59.8	53.0	40.5	26.3	21.9	4.9	1.3	3.2	6.7	84.8	0.0	45.0	35.8	39.2	44.3	45.7	38.7
	14	4.1	3.6	5.6	3.3	4.3	4.7	3.6	5.6	6.5	4.6	4.5	3.8	0.0	0.0	0.0	1.1	1.0	7.6	6.3	5.0	2.3	3.4	5.3	5.2	3.5
	15-16	13.6	13.2	14.2	13.2	17.4	12.9	14.1	0.0	16.1	14.6	16.5	11.9	12.3	4.9	2.6	6.5	27.9	7.6	0.0	9.3	20.2	12.2	13.2	16.1	12.1
	17-20	34.1	36.7	23.9	42.1	43.5	35.8	32.9	11.1	14.6	22.8	36.0	47.5	58.9	64.2	66.2	75.3	63.8	0.0	6.3	30.7	37.0	38.5	30.2	30.2	36.4
	21 or above	4.0	4.7	1.1	4.6	17.4	3.7	4.2	0.0	0.5	1.4	0.5	5.6	5.5	24.7	29.9	14.0	0.6	0.0	0.0	5.0	1.7	5.1	3.8	1.7	5.3
	Is still studying	0.1	0.0	0.0	0.7	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.6	0.0	0.0	0.0	0.0	0.0	0.0	3.1	0.0	0.0	0.3	0.0	0.0	0.2
	Not specified	2.8	3.0	3.4	1.3	4.3	2.1	3.4	5.6	2.5	3.7	2.0	4.4	1.4	1.2	0.0	0.0	0.0	0.0	84.4	5.0	2.9	1.4	3.2	1.1	3.8
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	13 or below	100.0	50.3	35.5	13.5	0.8	44.4	55.6	3.6	30.4	29.6	20.7	10.7	4.1	1.0	0.3	0.8	5.4	93.6	0.0	16.1	15.8	29.6	38.5	40.6	59.4
	14	100.0	46.2	38.5	12.8	2.6	51.3	48.7	2.6	33.3	25.6	23.1	15.4	0.0	0.0	0.0	2.6	7.7	84.6	5.1	17.9	10.3	25.6	46.2	46.2	53.8
	15-16	100.0	51.9	29.5	15.5	3.1	42.6	57.4	0.0	24.8	24.8	25.6	14.7	7.0	3.1	1.6	4.7	68.2	25.6	0.0	10.1	27.1	27.9	34.9	43.4	56.6
	17-20	100.0	57.4	19.8	19.8	3.1	46.9	53.1	0.6	9.0	15.4	22.2	23.5	13.3	16.0	15.7	21.6	62.0	0.0	0.6	13.3	19.8	35.2	31.8	32.4	67.6
	21 or above	100.0	63.2	7.9	18.4	10.5	42.1	57.9	0.0	2.6	7.9	2.6	23.7	10.5	52.6	60.5	34.2	5.3	0.0	0.0	18.4	7.9	39.5	34.2	15.8	84.2
	Is still studying	100.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	100.0
	Not specified	100.0	55.6	33.3	7.4	3.7	33.3	66.7	3.7	18.5	29.6	14.8	25.9	3.7	3.7	0.0	0.0	0.0	0.0	100.0	25.9	18.5	14.8	40.7	14.8	85.2
	TOTAL	100.0	53.4	28.2	16.0	2.4	44.9	55.1	1.9	20.9	23.1	21.1	16.8	7.7	8.5	8.1	9.8	33.2	45.6	3.4	14.7	18.2	31.2	35.9	36.6	63.4

Table1.6.1

Q7.1

RESUMPTION OF GENERAL EDUCATION

Any time after that, did you resume general education at a later stage in your life?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER-INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		922	492	259	149	22	417	505	17	194	211	196	152	72	80	77	93	315	433	4	133	168	291	330	344	578
FREQ	Yes	79	56	10	9	4	38	41		4	7	12	22	12	22	25	27	24	2	1	15	11	24	29	22	57
	No	841	435	248	140	18	378	463	17	190	204	183	130	59	58	51	66	291	430	3	118	157	267	299	321	520
	Not specified	2	1	1			1	1				1		1		1			1					2	1	1
	TOTAL	922	492	259	149	22	417	505	17	194	211	196	152	72	80	77	93	315	433	4	133	168	291	330	344	578
COL%	Yes	8.6	11.4	3.9	6.0	18.2	9.1	8.1	0.0	2.1	3.3	6.1	14.5	16.7	27.5	32.5	29.0	7.6	0.5	25.0	11.3	6.5	8.2	8.8	6.4	9.9
	No	91.2	88.4	95.8	94.0	81.8	90.6	91.7	100.0	97.9	96.7	93.4	85.5	81.9	72.5	66.2	71.0	92.4	99.3	75.0	88.7	93.5	91.8	90.6	93.3	90.0
	Not specified	0.2	0.2	0.4	0.0	0.0	0.2	0.2	0.0	0.0	0.0	0.5	0.0	1.4	0.0	1.3	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.6	0.3	0.2
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Yes	100.0	70.9	12.7	11.4	5.1	48.1	51.9	0.0	5.1	8.9	15.2	27.8	15.2	27.8	31.6	34.2	30.4	2.5	1.3	19.0	13.9	30.4	36.7	27.8	72.2
	No	100.0	51.7	29.5	16.6	2.1	44.9	55.1	2.0	22.6	24.3	21.8	15.5	7.0	6.9	6.1	7.8	34.6	51.1	0.4	14.0	18.7	31.7	35.6	38.2	61.8
	Not specified	100.0	50.0	50.0	0.0	0.0	50.0	50.0	0.0	0.0	0.0	50.0	0.0	50.0	0.0	50.0	0.0	0.0	50.0	0.0	0.0	0.0	0.0	100.0	50.0	50.0
	TOTAL	100.0	53.4	28.1	16.2	2.4	45.2	54.8	1.8	21.0	22.9	21.3	16.5	7.8	8.7	8.4	10.1	34.2	47.0	0.4	14.4	18.2	31.6	35.8	37.3	62.7

Table1.6.2
Q7.2

OPPORTUNITY FOR APPRENTICESHIP/ PROFESSIONAL TRAINING

Any time after that, did you take any apprenticeship/ professional training for your job?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER-INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		841	435	248	140	18	378	463	17	190	204	183	130	59	58	51	66	291	430	3	118	157	267	299	321	520
FREQ	Yes	155	78	46	26	5	69	86	1	16	28	32	36	17	25	30	27	71	27		22	28	49	56	51	104
	No	685	357	201	114	13	308	377	16	173	176	151	94	42	33	21	39	220	402	3	96	129	217	243	269	416
	Not specified	1		1			1			1									1				1		1	
	TOTAL	841	435	248	140	18	378	463	17	190	204	183	130	59	58	51	66	291	430	3	118	157	267	299	321	520
COL%	Yes	18.4	17.9	18.5	18.6	27.8	18.3	18.6	5.9	8.4	13.7	17.5	27.7	28.8	43.1	58.8	40.9	24.4	6.3	0.0	18.6	17.8	18.4	18.7	15.9	20.0
	No	81.5	82.1	81.0	81.4	72.2	81.5	81.4	94.1	91.1	86.3	82.5	72.3	71.2	56.9	41.2	59.1	75.6	93.5	100.0	81.4	82.2	81.3	81.3	83.8	80.0
	Not specified	0.1	0.0	0.4	0.0	0.0	0.3	0.0	0.0	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.4	0.0	0.3	0.0
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Yes	100.0	50.3	29.7	16.8	3.2	44.5	55.5	0.6	10.3	18.1	20.6	23.2	11.0	16.1	19.4	17.4	45.8	17.4	0.0	14.2	18.1	31.6	36.1	32.9	67.1
	No	100.0	52.1	29.3	16.6	1.9	45.0	55.0	2.3	25.3	25.7	22.0	13.7	6.1	4.8	3.1	5.7	32.1	58.7	0.4	14.0	18.8	31.7	35.5	39.3	60.7
	Not specified	100.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0	100.0	0.0
	TOTAL	100.0	51.7	29.5	16.6	2.1	44.9	55.1	2.0	22.6	24.3	21.8	15.5	7.0	6.9	6.1	7.8	34.6	51.1	0.4	14.0	18.7	31.7	35.6	38.2	61.8

Table1.7.1
Q8.1

EMPLOYMENT STATUS OF RESPONDENT

What is your present employment status?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER-INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		1001	535	285	155	26	439	562	24	222	230	206	163	73	83	77	93	315	433	83	162	185	302	352	370	631
FREQ	Self-employed	225	112	54	47	12	112	113	3	53	51	42	37	15	24	10	36	72	97	10	27	46	74	78	88	137
	In paid employment	680	375	198	96	11	284	396	7	116	172	151	120	56	58	57	54	231	290	48	76	125	218	261	261	419
	Temporarily not working (unemployment, sickness...)	8	6	2			4	4	4	3	1							2	5	1	4	2	1	1	2	6
	Retired	83	40	29	12	2	34	49	10	46	6	12	6	2	1	10	1	9	40	23	52	12	9	10	18	65
	Not working/ responsible for ordinary shopping and looking after the home/ Housewife	5	2	2		1	5			4		1					2	1	1	1	3			2	1	4
	TOTAL	1001	535	285	155	26	439	562	24	222	230	206	163	73	83	77	93	315	433	83	162	185	302	352	370	631
COL%	Self-employed	22.5	20.9	18.9	30.3	46.2	25.5	20.1	12.5	23.9	22.2	20.4	22.7	20.5	28.9	13.0	38.7	22.9	22.4	12.0	16.7	24.9	24.5	22.2	23.8	21.7
	In paid employment	67.9	70.1	69.5	61.9	42.3	64.7	70.5	29.2	52.3	74.8	73.3	73.6	76.7	69.9	74.0	58.1	73.3	67.0	57.8	46.9	67.6	72.2	74.1	70.5	66.4
	Temporarily not working (unemployment, sickness...)	0.8	1.1	0.7	0.0	0.0	0.9	0.7	16.7	1.4	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.6	1.2	1.2	2.5	1.1	0.3	0.3	0.5	1.0
	Retired	8.3	7.5	10.2	7.7	7.7	7.7	8.7	41.7	20.7	2.6	5.8	3.7	2.7	1.2	13.0	1.1	2.9	9.2	27.7	32.1	6.5	3.0	2.8	4.9	10.3
	Not working/ responsible for ordinary shopping and looking after the home/ Housewife	0.5	0.4	0.7	0.0	3.8	1.1	0.0	0.0	1.8	0.0	0.5	0.0	0.0	0.0	0.0	2.2	0.3	0.2	1.2	1.9	0.0	0.0	0.6	0.3	0.6
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Self-employed	100.0	49.8	24.0	20.9	5.3	49.8	50.2	1.3	23.6	22.7	18.7	16.4	6.7	10.7	4.4	16.0	32.0	43.1	4.4	12.0	20.4	32.9	34.7	39.1	60.9
	In paid employment	100.0	55.1	29.1	14.1	1.6	41.8	58.2	1.0	17.1	25.3	22.2	17.6	8.2	8.5	8.4	7.9	34.0	42.6	7.1	11.2	18.4	32.1	38.4	38.4	61.6
	Temporarily not working (unemployment, sickness...)	100.0	75.0	25.0	0.0	0.0	50.0	50.0	50.0	37.5	12.5	0.0	0.0	0.0	0.0	0.0	0.0	25.0	62.5	12.5	50.0	25.0	12.5	12.5	25.0	75.0
	Retired	100.0	48.2	34.9	14.5	2.4	41.0	59.0	12.0	55.4	7.2	14.5	7.2	2.4	1.2	12.0	1.2	10.8	48.2	27.7	62.7	14.5	10.8	12.0	21.7	78.3
	Not working/ responsible for ordinary shopping and looking after the home/ Housewife	100.0	40.0	40.0	0.0	20.0	100.0	0.0	0.0	80.0	0.0	20.0	0.0	0.0	0.0	0.0	40.0	20.0	20.0	20.0	60.0	0.0	0.0	40.0	20.0	80.0
	TOTAL	100.0	53.4	28.5	15.5	2.6	43.9	56.1	2.4	22.2	23.0	20.6	16.3	7.3	8.3	7.7	9.3	31.5	43.3	8.3	16.2	18.5	30.2	35.2	37.0	63.0

Table1.7.2
Q8.2

PREVIOUS EMPLOYMENT STATUS OF RESPONDENT

And formerly, have you been ...?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER-INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		91	46	31	12	2	38	53	14	49	7	12	6	2	1	10	1	11	45	24	56	14	10	11	20	71
FREQ	Self-employed	14	4	6	3	1	6	8	3	7	1		2	1		2		1	7	4	9	3		2	4	10
	In paid employment	71	39	22	9	1	31	40	8	39	6	12	4	1	1	8	1	8	35	19	43	10	10	8	15	56
	No former employment	6	3	3			1	5	3	3								2	3	1	4	1		1	1	5
	TOTAL	91	46	31	12	2	38	53	14	49	7	12	6	2	1	10	1	11	45	24	56	14	10	11	20	71
COL%	Self-employed	15.4	8.7	19.4	25.0	50.0	15.8	15.1	21.4	14.3	14.3	0.0	33.3	50.0	0.0	20.0	0.0	9.1	15.6	16.7	16.1	21.4	0.0	18.2	20.0	14.1
	In paid employment	78.0	84.8	71.0	75.0	50.0	81.6	75.5	57.1	79.6	85.7	100.0	66.7	50.0	100.0	80.0	100.0	72.7	77.8	79.2	76.8	71.4	100.0	72.7	75.0	78.9
	No former employment	6.6	6.5	9.7	0.0	0.0	2.6	9.4	21.4	6.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.2	6.7	4.2	7.1	7.1	0.0	9.1	5.0	7.0
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Self-employed	100.0	28.6	42.9	21.4	7.1	42.9	57.1	21.4	50.0	7.1	0.0	14.3	7.1	0.0	14.3	0.0	7.1	50.0	28.6	64.3	21.4	0.0	14.3	28.6	71.4
	In paid employment	100.0	54.9	31.0	12.7	1.4	43.7	56.3	11.3	54.9	8.5	16.9	5.6	1.4	1.4	11.3	1.4	11.3	49.3	26.8	60.6	14.1	14.1	11.3	21.1	78.9
	No former employment	100.0	50.0	50.0	0.0	0.0	16.7	83.3	50.0	50.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.3	50.0	16.7	66.7	16.7	0.0	16.7	16.7	83.3
	TOTAL	100.0	50.5	34.1	13.2	2.2	41.8	58.2	15.4	53.8	7.7	13.2	6.6	2.2	1.1	11.0	1.1	12.1	49.5	26.4	61.5	15.4	11.0	12.1	22.0	78.0

Table1.8.1
Q9.1

POSITION IN SELF-EMPLOYMENT

What kind of work do you do? (What position do you hold?)

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER-INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		239	116	60	50	13	118	121	6	60	52	42	39	16	24	12	36	73	104	14	36	49	74	80	92	147
FREQ	Professional (Doctor, lawyer, accountant, architect...)	7	2		4	1	4	3					1		6	7					2	2	3		1	6
	Business proprietor, owner of company, owner of shop with responsibility of 6 employees or more	19	11	4	2	2	11	8		1	3		4	2	9	2	9	6		2		4	8	7	5	14
	Business proprietor, owner of company, owner of shop with responsibility of 5 employees or less	96	52	15	23	6	49	47	2	21	17	19	22	7	8	2	3	53	32	6	11	16	38	31	36	60
	Farmer/ Fisherman	115	51	40	20	4	53	62	4	37	32	22	12	7	1	1	24	14	72	4	22	26	25	42	49	66
	Others	2		1	1		1	1		1		1								2	1	1			1	1
	TOTAL	239	116	60	50	13	118	121	6	60	52	42	39	16	24	12	36	73	104	14	36	49	74	80	92	147
COL%	Professional (Doctor, lawyer, accountant, architect...)	2.9	1.7	0.0	8.0	7.7	3.4	2.5	0.0	0.0	0.0	0.0	2.6	0.0	25.0	58.3	0.0	0.0	0.0	0.0	5.6	4.1	4.1	0.0	1.1	4.1
	Business proprietor, owner of company, owner of shop with responsibility of 6 employees or more	7.9	9.5	6.7	4.0	15.4	9.3	6.6	0.0	1.7	5.8	0.0	10.3	12.5	37.5	16.7	25.0	8.2	0.0	14.3	0.0	8.2	10.8	8.8	5.4	9.5
	Business proprietor, owner of company, owner of shop with responsibility of 5 employees or less	40.2	44.8	25.0	46.0	46.2	41.5	38.8	33.3	35.0	32.7	45.2	56.4	43.8	33.3	16.7	8.3	72.6	30.8	42.9	30.6	32.7	51.4	38.8	39.1	40.8
	Farmer/ Fisherman	48.1	44.0	66.7	40.0	30.8	44.9	51.2	66.7	61.7	61.5	52.4	30.8	43.8	4.2	8.3	66.7	19.2	69.2	28.6	61.1	53.1	33.8	52.5	53.3	44.9
	Others	0.8	0.0	1.7	2.0	0.0	0.8	0.8	0.0	1.7	0.0	2.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.3	2.8	2.0	0.0	0.0	1.1	0.7
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Professional (Doctor, lawyer, accountant, architect...)	100.0	28.6	0.0	57.1	14.3	57.1	42.9	0.0	0.0	0.0	0.0	14.3	0.0	85.7	100.0	0.0	0.0	0.0	0.0	28.6	28.6	42.9	0.0	14.3	85.7
	Business proprietor, owner of company, owner of shop with responsibility of 6 employees or more	100.0	57.9	21.1	10.5	10.5	57.9	42.1	0.0	5.3	15.8	0.0	21.1	10.5	47.4	10.5	47.4	31.6	0.0	10.5	0.0	21.1	42.1	36.8	26.3	73.7
	Business proprietor, owner of company, owner of shop with responsibility of 5 employees or less	100.0	54.2	15.6	24.0	6.3	51.0	49.0	2.1	21.9	17.7	19.8	22.9	7.3	8.3	2.1	3.1	55.2	33.3	6.3	11.5	16.7	39.6	32.3	37.5	62.5
	Farmer/ Fisherman	100.0	44.3	34.8	17.4	3.5	46.1	53.9	3.5	32.2	27.8	19.1	10.4	6.1	0.9	0.9	20.9	12.2	62.6	3.5	19.1	22.6	21.7	36.5	42.6	57.4
	Others	100.0	0.0	50.0	50.0	0.0	50.0	50.0	0.0	50.0	0.0	50.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	50.0	50.0	0.0	0.0	50.0	50.0
	TOTAL	100.0	48.5	25.1	20.9	5.4	49.4	50.6	2.5	25.1	21.8	17.6	16.3	6.7	10.0	5.0	15.1	30.5	43.5	5.9	15.1	20.5	31.0	33.5	38.5	61.5

Table1.8.2
Q9.2

POSITION IN PAID EMPLOYMENT

What position do you hold? (What kind of work do you do?)

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER-INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		751	414	220	105	12	315	436	15	155	178	163	124	57	59	65	55	239	325	67	119	135	228	269	276	475
FREQ	General management, Director or Top management with responsibility of 6 employees or more	4	1	1	2		3	1						1	3	4					1		2	1		4
	General management, Director or Top management with responsibility of 5 employees or less	5	1	2		2	2	3						1	4	3	2				1	1	1	2		5
	Employed professional	43	27	5	7	4	22	21		1	1	3	10	11	17	38	3		1	1	4	5	15	19	12	31
	Middle management (Dept/ Branch Head, Junior manager) with responsibility of 6 employees or more	13	8	4	1		3	10				3	4	1	5	13					3	1	6	3	3	10
	Middle management (Dept/ Branch Head, Junior manager) with responsibility of 5 employees or less	16	9	3	4		7	9			1	2	6	4	3	3	8	5				2	6	8	3	13
	Employed non-manual position, working mainly at desk	71	46	15	8	2	35	36		3	6	15	23	11	13	1	20	45	2	3	13	18	16	24	14	57
	Employed non-manual worker - not working mainly at desk	109	59	22	25	3	52	57	1	12	20	25	27	13	11	1	12	72	20	4	13	21	40	35	35	74
	Manual worker (Foremen or in a supervisory capacity)	182	90	76	15	1	87	95	5	36	47	54	30	9	1	2	10	80	78	12	28	35	55	64	62	120
	Manual worker (not received any formal training to acquire specific skills in his/ her work)	305	172	90	43		102	203	9	103	103	60	22	6	2			37	224	44	54	52	86	113	146	159
	Not specified	3	1	2			2	1				1	2							3	2		1		1	2
	TOTAL	751	414	220	105	12	315	436	15	155	178	163	124	57	59	65	55	239	325	67	119	135	228	269	276	475

Table1.8.2
Q9.2

POSITION IN PAID EMPLOYMENT

What position do you hold? (What kind of work do you do?)

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER-INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		751	414	220	105	12	315	436	15	155	178	163	124	57	59	65	55	239	325	67	119	135	228	269	276	475
COL%	General management, Director or Top management with responsibility of 6 employees or more	0.5	0.2	0.5	1.9	0.0	1.0	0.2	0.0	0.0	0.0	0.0	0.0	1.8	5.1	6.2	0.0	0.0	0.0	0.0	0.8	0.0	0.9	0.4	0.0	0.8
	General management, Director or Top management with responsibility of 5 employees or less	0.7	0.2	0.9	0.0	16.7	0.6	0.7	0.0	0.0	0.0	0.0	0.0	1.8	6.8	4.6	3.6	0.0	0.0	0.0	0.8	0.7	0.4	0.7	0.0	1.1
	Employed professional	5.7	6.5	2.3	6.7	33.3	7.0	4.8	0.0	0.6	0.6	1.8	8.1	19.3	28.8	58.5	5.5	0.0	0.3	1.5	3.4	3.7	6.6	7.1	4.3	6.5
	Middle management (Dept/ Branch Head, Junior manager) with responsibility of 6 employees or more	1.7	1.9	1.8	1.0	0.0	1.0	2.3	0.0	0.0	0.0	1.8	3.2	1.8	8.5	20.0	0.0	0.0	0.0	0.0	2.5	0.7	2.6	1.1	1.1	2.1
	Middle management (Dept/ Branch Head, Junior manager) with responsibility of 5 employees or less	2.1	2.2	1.4	3.8	0.0	2.2	2.1	0.0	0.0	0.6	1.2	4.8	7.0	5.1	4.6	14.5	2.1	0.0	0.0	0.0	1.5	2.6	3.0	1.1	2.7
	Employed non-manual position, working mainly at desk	9.5	11.1	6.8	7.6	16.7	11.1	8.3	0.0	1.9	3.4	9.2	18.5	19.3	22.0	1.5	36.4	18.8	0.6	4.5	10.9	13.3	7.0	8.9	5.1	12.0
	Employed non-manual worker - not working mainly at desk	14.5	14.3	10.0	23.8	25.0	16.5	13.1	6.7	7.7	11.2	15.3	21.8	22.8	18.6	1.5	21.8	30.1	6.2	6.0	10.9	15.6	17.5	13.0	12.7	15.6
	Manual worker (Foremen or in a supervisory capacity)	24.2	21.7	34.5	14.3	8.3	27.6	21.8	33.3	23.2	26.4	33.1	24.2	15.8	1.7	3.1	18.2	33.5	24.0	17.9	23.5	25.9	24.1	23.8	22.5	25.3
	Manual worker (not received any formal training to acquire specific skills in his/ her work)	40.6	41.5	40.9	41.0	0.0	32.4	46.6	60.0	66.5	57.9	36.8	17.7	10.5	3.4	0.0	0.0	15.5	68.9	65.7	45.4	38.5	37.7	42.0	52.9	33.5
	Not specified	0.4	0.2	0.9	0.0	0.0	0.6	0.2	0.0	0.0	0.0	0.6	1.6	0.0	0.0	0.0	0.0	0.0	0.0	4.5	1.7	0.0	0.4	0.0	0.4	0.4
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table1.8.2
Q9.2.

POSITION IN PAID EMPLOYMENT

What position do you hold? (What kind of work do you do?)

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER-INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		751	414	220	105	12	315	436	15	155	178	163	124	57	59	65	55	239	325	67	119	135	228	269	276	475
ROW	General management, Director or Top management with responsibility of 6 employees or more	100.0	25.0	25.0	50.0	0.0	75.0	25.0	0.0	0.0	0.0	0.0	0.0	25.0	75.0	100.0	0.0	0.0	0.0	0.0	25.0	0.0	50.0	25.0	0.0	100.0
	General management, Director or Top management with responsibility of 5 employees or less	100.0	20.0	40.0	0.0	40.0	40.0	60.0	0.0	0.0	0.0	0.0	0.0	20.0	80.0	60.0	40.0	0.0	0.0	0.0	20.0	20.0	20.0	40.0	0.0	100.0
	Employed professional	100.0	62.8	11.6	16.3	9.3	51.2	48.8	0.0	2.3	2.3	7.0	23.3	25.6	39.5	88.4	7.0	0.0	2.3	2.3	9.3	11.6	34.9	44.2	27.9	72.1
	Middle management (Dept/ Branch Head, Junior manager) with responsibility of 6 employees or more	100.0	61.5	30.8	7.7	0.0	23.1	76.9	0.0	0.0	0.0	23.1	30.8	7.7	38.5	100.0	0.0	0.0	0.0	0.0	23.1	7.7	46.2	23.1	23.1	76.9
	Middle management (Dept/ Branch Head, Junior manager) with responsibility of 5 employees or less	100.0	56.3	18.8	25.0	0.0	43.8	56.3	0.0	0.0	6.3	12.5	37.5	25.0	18.8	18.8	50.0	31.3	0.0	0.0	0.0	12.5	37.5	50.0	18.8	81.3
	Employed non-manual position, working mainly at desk	100.0	64.8	21.1	11.3	2.8	49.3	50.7	0.0	4.2	8.5	21.1	32.4	15.5	18.3	1.4	28.2	63.4	2.8	4.2	18.3	25.4	22.5	33.8	19.7	80.3
	Employed non-manual worker - not working mainly at desk	100.0	54.1	20.2	22.9	2.8	47.7	52.3	0.9	11.0	18.3	22.9	24.8	11.9	10.1	0.9	11.0	66.1	18.3	3.7	11.9	19.3	36.7	32.1	32.1	67.9
	Manual worker (Foremen or in a supervisory capacity)	100.0	49.5	41.8	8.2	0.5	47.8	52.2	2.7	19.8	25.8	29.7	16.5	4.9	0.5	1.1	5.5	44.0	42.9	6.6	15.4	19.2	30.2	35.2	34.1	65.9
	Manual worker (not received any formal training to acquire specific skills in his/ her work)	100.0	56.4	29.5	14.1	0.0	33.4	66.6	3.0	33.8	33.8	19.7	7.2	2.0	0.7	0.0	0.0	12.1	73.4	14.4	17.7	17.0	28.2	37.0	47.9	52.1
	Not specified	100.0	33.3	66.7	0.0	0.0	66.7	33.3	0.0	0.0	0.0	33.3	66.7	0.0	0.0	0.0	0.0	0.0	0.0	100.0	66.7	0.0	33.3	0.0	33.3	66.7
	TOTAL	100.0	55.1	29.3	14.0	1.6	41.9	58.1	2.0	20.6	23.7	21.7	16.5	7.6	7.9	8.7	7.3	31.8	43.3	8.9	15.8	18.0	30.4	35.8	36.8	63.2

Table1.9.1
Q10A

HOUSEHOLD OWNERSHIP OF CONSUMER DURABLES

Do you, or does anyone else in your household, own ...?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER-INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		1001	535	285	155	26	439	562	24	222	230	206	163	73	83	77	93	315	433	83	162	185	302	352	370	631
FREQ	A telephone	762	417	203	119	23	349	413	11	123	166	170	145	66	81	76	84	267	285	50	95	126	260	281	267	495
	A video recorder	722	386	195	118	23	336	386	8	115	161	156	138	65	79	72	76	256	277	41	92	129	228	273	260	462
	A washing machine	449	218	122	89	20	244	205	2	44	66	98	106	58	75	70	68	177	112	22	54	78	159	158	134	315
	A motorcycle	279	154	59	55	11	112	167	1	42	60	74	56	22	24	20	28	112	104	15	24	52	89	114	108	171
	A compact disc player	266	110	106	36	14	162	104	1	25	39	62	65	29	45	37	32	97	87	13	29	38	92	107	89	177
	A vacuum cleaner/ floor polisher	139	75	33	18	13	86	53		5	10	22	35	25	42	42	21	59	14	3	17	27	51	44	27	112
	A microwave oven	116	53	27	23	13	73	43		8	14	13	25	19	37	29	25	45	12	5	15	20	47	34	22	94
	A personal computer	115	64	18	22	11	68	47		5	8	12	26	23	41	34	24	40	12	5	5	22	44	44	22	93
	Pay TV	71	23	24	19	5	46	25		7	9	7	17	10	21	15	10	27	15	4	4	11	32	24	22	49
	None	86	45	27	13	1	31	55	10	45	20	7	3	1			1	12	55	18	33	18	11	24	34	52
	Not specified	7	4	3			2	5		4	1	1			1			2	3	2	3	2	2		5	2
COL%	A telephone	76.1	77.9	71.2	76.8	88.5	79.5	73.5	45.8	55.4	72.2	82.5	89.0	90.4	97.6	98.7	90.3	84.8	65.8	60.2	58.6	68.1	86.1	79.8	72.2	78.4
	A video recorder	72.1	72.1	68.4	76.1	88.5	76.5	68.7	33.3	51.8	70.0	75.7	84.7	89.0	95.2	93.5	81.7	81.3	64.0	49.4	56.8	69.7	75.5	77.6	70.3	73.2
	A washing machine	44.9	40.7	42.8	57.4	76.9	55.6	36.5	8.3	19.8	28.7	47.6	65.0	79.5	90.4	90.9	73.1	56.2	25.9	26.5	33.3	42.2	52.6	44.9	36.2	49.9
	A motorcycle	27.9	28.8	20.7	35.5	42.3	25.5	29.7	4.2	18.9	26.1	35.9	34.4	30.1	28.9	26.0	30.1	35.6	24.0	18.1	14.8	28.1	29.5	32.4	29.2	27.1
	A compact disc player	26.6	20.6	37.2	23.2	53.8	36.9	18.5	4.2	11.3	17.0	30.1	39.9	39.7	54.2	48.1	34.4	30.8	20.1	15.7	17.9	20.5	30.5	30.4	24.1	28.1
	A vacuum cleaner/ floor polisher	13.9	14.0	11.6	11.6	50.0	19.6	9.4	0.0	2.3	4.3	10.7	21.5	34.2	50.6	54.5	22.6	18.7	3.2	3.6	10.5	14.6	16.9	12.5	7.3	17.7
	A microwave oven	11.6	9.9	9.5	14.8	50.0	16.6	7.7	0.0	3.6	6.1	6.3	15.3	26.0	44.6	37.7	26.9	14.3	2.8	6.0	9.3	10.8	15.6	9.7	5.9	14.9
	A personal computer	11.5	12.0	6.3	14.2	42.3	15.5	8.4	0.0	2.3	3.5	5.8	16.0	31.5	49.4	44.2	25.8	12.7	2.8	6.0	3.1	11.9	14.6	12.5	5.9	14.7
	Pay TV	7.1	4.3	8.4	12.3	19.2	10.5	4.4	0.0	3.2	3.9	3.4	10.4	13.7	25.3	19.5	10.8	8.6	3.5	4.8	2.5	5.9	10.6	6.8	5.9	7.8
	None	8.6	8.4	9.5	8.4	3.8	7.1	9.8	41.7	20.3	8.7	3.4	1.8	1.4	0.0	0.0	1.1	3.8	12.7	21.7	20.4	9.7	3.6	6.8	9.2	8.2
	Not specified	0.7	0.7	1.1	0.0	0.0	0.5	0.9	0.0	1.8	0.4	0.5	0.0	0.0	1.2	0.0	0.0	0.6	0.7	2.4	1.9	1.1	0.7	0.0	1.4	0.3
ROW	A telephone	100.0	54.7	26.6	15.6	3.0	45.8	54.2	1.4	16.1	21.8	22.3	19.0	8.7	10.6	10.0	11.0	35.0	37.4	6.6	12.5	16.5	34.1	36.9	35.0	65.0
	A video recorder	100.0	53.5	27.0	16.3	3.2	46.5	53.5	1.1	15.9	22.3	21.6	19.1	9.0	10.9	10.0	10.5	35.5	38.4	5.7	12.7	17.9	31.6	37.8	36.0	64.0
	A washing machine	100.0	48.6	27.2	19.8	4.5	54.3	45.7	0.4	9.8	14.7	21.8	23.6	12.9	16.7	15.6	15.1	39.4	24.9	4.9	12.0	17.4	35.4	35.2	29.8	70.2
	A motorcycle	100.0	55.2	21.1	19.7	3.9	40.1	59.9	0.4	15.1	21.5	26.5	20.1	7.9	8.6	7.2	10.0	40.1	37.3	5.4	8.6	18.6	31.9	40.9	38.7	61.3
	A compact disc player	100.0	41.4	39.8	13.5	5.3	60.9	39.1	0.4	9.4	14.7	23.3	24.4	10.9	16.9	13.9	12.0	36.5	32.7	4.9	10.9	14.3	34.6	40.2	33.5	66.5
	A vacuum cleaner/ floor polisher	100.0	54.0	23.7	12.9	9.4	61.9	38.1	0.0	3.6	7.2	15.8	25.2	18.0	30.2	30.2	15.1	42.4	10.1	2.2	12.2	19.4	36.7	31.7	19.4	80.6
	A microwave oven	100.0	45.7	23.3	19.8	11.2	62.9	37.1	0.0	6.9	12.1	11.2	21.6	16.4	31.9	25.0	21.6	38.8	10.3	4.3	12.9	17.2	40.5	29.3	19.0	81.0
	A personal computer	100.0	55.7	15.7	19.1	9.6	59.1	40.9	0.0	4.3	7.0	10.4	22.6	20.0	35.7	29.6	20.9	34.8	10.4	4.3	4.3	19.1	38.3	38.3	19.1	80.9
	Pay TV	100.0	32.4	33.8	26.8	7.0	64.8	35.2	0.0	9.9	12.7	9.9	23.9	14.1	29.6	21.1	14.1	38.0	21.1	5.6	5.6	15.5	45.1	33.8	31.0	69.0
	None	100.0	52.3	31.4	15.1	1.2	36.0	64.0	11.6	52.3	23.3	8.1	3.5	1.2	0.0	0.0	1.2	14.0	64.0	20.9	38.4	20.9	12.8	27.9	39.5	60.5
	Not specified	100.0	57.1	42.9	0.0	0.0	28.6	71.4	0.0	57.1	14.3	14.3	0.0	0.0	14.3	0.0	0.0	28.6	42.9	28.6	42.9	28.6	28.6	0.0	71.4	28.6

Table1.9.2

Q10B

HOUSEHOLD OWNERSHIP

Do you, or does anyone else in your family, own ...?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER-INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		1001	535	285	155	26	439	562	24	222	230	206	163	73	83	77	93	315	433	83	162	185	302	352	370	631
FREQ	A car	210	121	29	47	13	109	101		10	19	29	57	38	57	52	41	78	32	7	20	27	82	81	52	158
	Another plot of land	177	125	20	28	4	54	123	1	25	30	28	28	26	39	27	26	68	49	7	22	29	56	70	57	120
	Shares/ debentures/ other bonds	39	18	13	5	3	23	16		1	1	9	6	7	15	14	6	14	4	1	3	6	18	12	10	29
	Secondary residence	27	14	3	8	2	14	13		3	2	2	6	6	8	8	3	11	3	2	2	5	11	9	6	21
	None	488	244	159	75	10	205	283	21	127	127	111	73	18	11	13	28	132	256	59	97	102	139	150	203	285
	Not specified	188	90	76	20	2	105	83	2	58	55	38	17	11	7	6	12	60	99	11	28	33	52	75	69	119
COL%	A car	21.0	22.6	10.2	30.3	50.0	24.8	18.0	0.0	4.5	8.3	14.1	35.0	52.1	68.7	67.5	44.1	24.8	7.4	8.4	12.3	14.6	27.2	23.0	14.1	25.0
	Another plot of land	17.7	23.4	7.0	18.1	15.4	12.3	21.9	4.2	11.3	13.0	13.6	17.2	35.6	47.0	35.1	28.0	21.6	11.3	8.4	13.6	15.7	18.5	19.9	15.4	19.0
	Shares/ debentures/ other bonds	3.9	3.4	4.6	3.2	11.5	5.2	2.8	0.0	0.5	0.4	4.4	3.7	9.6	18.1	18.2	6.5	4.4	0.9	1.2	1.9	3.2	6.0	3.4	2.7	4.6
	Secondary residence	2.7	2.6	1.1	5.2	7.7	3.2	2.3	0.0	1.4	0.9	1.0	3.7	8.2	9.6	10.4	3.2	3.5	0.7	2.4	1.2	2.7	3.6	2.6	1.6	3.3
	None	48.8	45.6	55.8	48.4	38.5	46.7	50.4	87.5	57.2	55.2	53.9	44.8	24.7	13.3	16.9	30.1	41.9	59.1	71.1	59.9	55.1	46.0	42.6	54.9	45.2
	Not specified	18.8	16.8	26.7	12.9	7.7	23.9	14.8	8.3	26.1	23.9	18.4	10.4	15.1	8.4	7.8	12.9	19.0	22.9	13.3	17.3	17.8	17.2	21.3	18.6	18.9
ROW	A car	100.0	57.6	13.8	22.4	6.2	51.9	48.1	0.0	4.8	9.0	13.8	27.1	18.1	27.1	24.8	19.5	37.1	15.2	3.3	9.5	12.9	39.0	38.6	24.8	75.2
	Another plot of land	100.0	70.6	11.3	15.8	2.3	30.5	69.5	0.6	14.1	16.9	15.8	15.8	14.7	22.0	15.3	14.7	38.4	27.7	4.0	12.4	16.4	31.6	39.5	32.2	67.8
	Shares/ debentures/ other bonds	100.0	46.2	33.3	12.8	7.7	59.0	41.0	0.0	2.6	2.6	23.1	15.4	17.9	38.5	35.9	15.4	35.9	10.3	2.6	7.7	15.4	46.2	30.8	25.6	74.4
	Secondary residence	100.0	51.9	11.1	29.6	7.4	51.9	48.1	0.0	11.1	7.4	7.4	22.2	22.2	29.6	29.6	11.1	40.7	11.1	7.4	7.4	18.5	40.7	33.3	22.2	77.8
	None	100.0	50.0	32.6	15.4	2.0	42.0	58.0	4.3	26.0	26.0	22.7	15.0	3.7	2.3	2.7	5.7	27.0	52.5	12.1	19.9	20.9	28.5	30.7	41.6	58.4
	Not specified	100.0	47.9	40.4	10.6	1.1	55.9	44.1	1.1	30.9	29.3	20.2	9.0	5.9	3.7	3.2	6.4	31.9	52.7	5.9	14.9	17.6	27.7	39.9	36.7	63.3

HOUSING

Table2.1.1
Q11

TYPE OF ACCOMODATION

Could you tell me in which type of accommodation you and your family live in?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER-INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		1001	535	285	155	26	439	562	24	222	230	206	163	73	83	77	93	315	433	83	162	185	302	352	370	631
FREQ	Detached house	832	458	224	129	21	336	496	23	176	190	171	139	60	73	61	80	268	350	73	122	155	251	304	302	530
	Duplex	117	60	38	17	2	61	56	1	33	28	24	16	8	7	11	10	33	55	8	31	21	33	32	43	74
	Apartment	33	9	15	6	3	28	5		8	7	6	5	4	3	4	3	8	18		7	7	11	8	17	16
	Others	16	6	7	3	0	12	4	0	5	3	4	3	1	0	1	0	5	9	1	2	2	5	7	7	9
	Not specified	3	2	1			2	1			2	1						1	1	1			2	1	1	2
	TOTAL	1001	535	285	155	26	439	562	24	222	230	206	163	73	83	77	93	315	433	83	162	185	302	352	370	631
COL%	Detached house	83.1	85.6	78.6	83.2	80.8	76.5	88.3	95.8	79.3	82.6	83.0	85.3	82.2	88.0	79.2	86.0	85.1	80.8	88.0	75.3	83.8	83.1	86.4	81.6	84.0
	Duplex	11.7	11.2	13.3	11.0	7.7	13.9	10.0	4.2	14.9	12.2	11.7	9.8	11.0	8.4	14.3	10.8	10.5	12.7	9.6	19.1	11.4	10.9	9.1	11.6	11.7
	Appartment	3.3	1.7	5.3	3.9	11.5	6.4	0.9	0.0	3.6	3.0	2.9	3.1	5.5	3.6	5.2	3.2	2.5	4.2	0.0	4.3	3.8	3.6	2.3	4.6	2.5
	Others	1.6	1.1	2.5	1.9	0.0	2.7	0.7	0.0	2.3	1.3	1.9	1.8	1.4	0.0	1.3	0.0	1.6	2.1	1.2	1.2	1.1	1.7	2.0	1.9	1.4
	Not specified	0.3	0.4	0.4	0.0	0.0	0.5	0.2	0.0	0.0	0.9	0.5	0.0	0.0	0.0	0.0	0.0	0.3	0.2	1.2	0.0	0.0	0.7	0.3	0.3	0.3
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Detached house	100.0	55.0	26.9	15.5	2.5	40.4	59.6	2.8	21.2	22.8	20.6	16.7	7.2	8.8	7.3	9.6	32.2	42.1	8.8	14.7	18.6	30.2	36.5	36.3	63.7
	Duplex	100.0	51.3	32.5	14.5	1.7	52.1	47.9	0.9	28.2	23.9	20.5	13.7	6.8	6.0	9.4	8.5	28.2	47.0	6.8	26.5	17.9	28.2	27.4	36.8	63.2
	Appartment	100.0	27.3	45.5	18.2	9.1	84.8	15.2	0.0	24.2	21.2	18.2	15.2	12.1	9.1	12.1	9.1	24.2	54.5	0.0	21.2	21.2	33.3	24.2	51.5	48.5
	Others	100.0	37.5	43.8	18.8	0.0	75.0	25.0	0.0	31.3	18.8	25.0	18.8	6.3	0.0	6.3	0.0	31.3	56.3	6.3	12.5	12.5	31.3	43.8	43.8	56.3
	Not specified	100.0	66.7	33.3	0.0	0.0	66.7	33.3	0.0	0.0	66.7	33.3	0.0	0.0	0.0	0.0	0.0	33.3	33.3	33.3	0.0	0.0	66.7	33.3	33.3	66.7
	TOTAL	100.0	53.4	28.5	15.5	2.6	43.9	56.1	2.4	22.2	23.0	20.6	16.3	7.3	8.3	7.7	9.3	31.5	43.3	8.3	16.2	18.5	30.2	35.2	37.0	63.0

Table2.1.2
Q11A

NUMBER OF HOUSEHOLDS LIVING IN HOUSE

How many households are there living in your house?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER-INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		1001	535	285	155	26	439	562	24	222	230	208	163	73	83	77	93	315	433	83	162	185	302	352	370	631
FREQ	1	876	468	249	135	24	374	502	21	189	199	182	146	66	73	68	82	275	375	76	132	165	276	303	317	559
	2	94	50	29	13	2	49	45	2	24	24	16	15	6	7	8	10	32	38	6	25	12	17	40	39	55
	3	19	11	5	3		7	12	1	7	4	6			1	1		4	13	1	5	6	4	4	9	10
	4	3	1	1	1		2	1		1	1				1			3					3		1	2
	5	2	1		1		2					1	1				1		1			1		1	1	1
	6	1	1				1							1					1				1			1
	Not specified	6	3	1	2		4	2		1	2	1	1		1			1	5			1	1	4	3	3
	TOTAL	1001	535	285	155	26	439	562	24	222	230	208	163	73	83	77	93	315	433	83	162	185	302	352	370	631
COL%	1	87.5	87.5	87.4	87.1	92.3	85.2	89.3	87.5	85.1	86.5	88.3	89.6	90.4	88.0	88.3	88.2	87.3	86.6	91.6	81.5	89.2	91.4	86.1	85.7	88.6
	2	9.4	9.3	10.2	8.4	7.7	11.2	8.0	8.3	10.8	10.4	7.8	9.2	8.2	8.4	10.4	10.8	10.2	8.8	7.2	15.4	6.5	5.6	11.4	10.5	8.7
	3	1.9	2.1	1.8	1.9	0.0	1.6	2.1	4.2	3.2	1.7	2.9	0.0	0.0	1.2	1.3	0.0	1.3	3.0	1.2	3.1	3.2	1.3	1.1	2.4	1.6
	4	0.3	0.2	0.4	0.6	0.0	0.5	0.2	0.0	0.5	0.4	0.0	0.0	0.0	1.2	0.0	0.0	1.0	0.0	0.0	0.0	0.0	1.0	0.0	0.3	0.3
	5	0.2	0.2	0.0	0.6	0.0	0.5	0.0	0.0	0.0	0.0	0.5	0.6	0.0	0.0	0.0	1.1	0.0	0.2	0.0	0.0	0.5	0.0	0.3	0.3	0.2
	6	0.1	0.2	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	1.4	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.3	0.0	0.0	0.2
	Not specified	0.6	0.6	0.4	1.3	0.0	0.9	0.4	0.0	0.5	0.9	0.5	0.6	0.0	1.2	0.0	0.0	0.3	1.2	0.0	0.0	0.5	0.3	1.1	0.8	0.5
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	1	100.0	53.4	28.4	15.4	2.7	42.7	57.3	2.4	21.6	22.7	20.8	16.7	7.5	8.3	7.8	9.4	31.4	42.8	8.7	15.1	18.8	31.5	34.6	36.2	63.8
	2	100.0	53.2	30.9	13.8	2.1	52.1	47.9	2.1	25.5	25.5	17.0	16.0	6.4	7.4	8.5	10.6	34.0	40.4	6.4	26.6	12.8	18.1	42.6	41.5	58.5
	3	100.0	57.9	26.3	15.8	0.0	36.8	63.2	5.3	36.8	21.1	31.6	0.0	0.0	5.3	5.3	0.0	21.1	68.4	5.3	26.3	31.6	21.1	21.1	47.4	52.6
	4	100.0	33.3	33.3	33.3	0.0	66.7	33.3	0.0	33.3	33.3	0.0	0.0	0.0	33.3	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	33.3	66.7
	5	100.0	50.0	0.0	50.0	0.0	100.0	0.0	0.0	0.0	0.0	50.0	50.0	0.0	0.0	0.0	50.0	0.0	50.0	0.0	0.0	50.0	0.0	50.0	50.0	50.0
	6	100.0	100.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0
	Not specified	100.0	50.0	16.7	33.3	0.0	66.7	33.3	0.0	16.7	33.3	16.7	16.7	0.0	16.7	0.0	0.0	16.7	83.3	0.0	0.0	16.7	16.7	66.7	50.0	50.0
	TOTAL	100.0	53.4	28.5	15.5	2.6	43.9	56.1	2.4	22.2	23.0	20.8	16.3	7.3	8.3	7.7	9.3	31.5	43.3	8.3	16.2	18.5	30.2	35.2	37.0	63.0

Table2.1.3
Q11B

NUMBER OF BEDROOMS IN HOUSE

How many bedrooms are there in your house?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER-INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		1001	535	285	155	26	439	562	24	222	230	206	163	73	83	77	93	315	433	83	162	185	302	352	370	631
FREQ	1	70	31	33	5	1	23	47	10	28	20	9	2		1	1		16	35	18	34	18	10	8	24	46
	2	405	201	130	68	6	181	224	9	126	103	90	51	17	9	18	28	106	217	36	85	93	113	114	185	220
	3	310	166	84	50	10	138	172	4	44	65	73	66	29	29	29	33	115	114	19	29	53	116	112	101	209
	4	134	86	26	18	4	56	78		16	26	25	26	19	22	20	15	52	41	6	7	13	38	76	40	94
	5	37	27	3	7		15	22		3	7	5	8	4	10	2	8	14	11	2	5	2	12	18	8	29
	6	20	10	4	3	3	11	9	1	1	6	1	4		7	5	3	6	5	1	1	4	5	10	9	11
	More than 6	10	6	1	2	1	3	7	0	0	1	1	3	2	3	2	5	1	2	0	1	1	2	6	0	10
	Not specified	15	8	4	2	1	12	3		4	2	2	3	2	2		1	5	8	1		1	6	8	3	12
	TOTAL	1001	535	285	155	26	439	562	24	222	230	206	163	73	83	77	93	315	433	83	162	185	302	352	370	631
COL%	1	7.0	5.8	11.6	3.2	3.8	5.2	8.4	41.7	12.6	8.7	4.4	1.2	0.0	1.2	1.3	0.0	5.1	8.1	21.7	21.0	9.7	3.3	2.3	6.5	7.3
	2	40.5	37.6	45.6	43.9	23.1	41.2	39.9	37.5	56.8	44.8	43.7	31.3	23.3	10.8	23.4	30.1	33.7	50.1	43.4	52.5	50.3	37.4	32.4	50.0	34.9
	3	31.0	31.0	29.5	32.3	38.5	31.4	30.6	16.7	19.8	28.3	35.4	40.5	39.7	34.9	37.7	35.5	36.5	26.3	22.9	17.9	28.6	38.4	31.8	27.3	33.1
	4	13.4	16.1	9.1	11.6	15.4	12.8	13.9	0.0	7.2	11.3	12.1	16.0	26.0	26.5	26.0	16.1	16.5	9.5	7.2	4.3	7.0	12.6	21.6	10.8	14.9
	5	3.7	5.0	1.1	4.5	0.0	3.4	3.9	0.0	1.4	3.0	2.4	4.9	5.5	12.0	2.6	8.6	4.4	2.5	2.4	3.1	1.1	4.0	5.1	2.2	4.8
	6	2.0	1.9	1.4	1.9	11.5	2.5	1.6	4.2	0.5	2.6	0.5	2.5	0.0	8.4	6.5	3.2	1.9	1.2	1.2	0.6	2.2	1.7	2.8	2.4	1.7
	More than 6	1.0	1.1	0.4	1.3	3.8	0.7	1.2	0.0	0.0	0.4	0.5	1.8	2.7	3.6	2.6	5.4	0.3	0.5	0.0	0.6	0.5	0.7	1.7	0.0	1.6
	Not specified	1.5	1.5	1.4	1.3	3.8	2.7	0.5	0.0	1.8	0.9	1.0	1.8	2.7	2.4	0.0	1.1	1.6	1.8	1.2	0.0	0.5	2.0	2.3	0.8	1.9
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	1	100.0	44.3	47.1	7.1	1.4	32.9	67.1	14.3	40.0	28.6	12.9	2.9	0.0	1.4	1.4	0.0	22.9	50.0	25.7	48.6	25.7	14.3	11.4	34.3	65.7
	2	100.0	49.6	32.1	16.8	1.5	44.7	55.3	2.2	31.1	25.4	22.2	12.6	4.2	2.2	4.4	6.9	26.2	53.6	8.9	21.0	23.0	27.9	28.1	45.7	54.3
	3	100.0	53.5	27.1	16.1	3.2	44.5	55.5	1.3	14.2	21.0	23.5	21.3	9.4	9.4	9.4	10.6	37.1	36.8	6.1	9.4	17.1	37.4	36.1	32.6	67.4
	4	100.0	64.2	19.4	13.4	3.0	41.8	58.2	0.0	11.9	19.4	18.7	19.4	14.2	16.4	14.9	11.2	38.8	30.6	4.5	5.2	9.7	28.4	56.7	29.9	70.1
	5	100.0	73.0	8.1	18.9	0.0	40.5	59.5	0.0	8.1	18.9	13.5	21.6	10.8	27.0	5.4	21.6	37.8	29.7	5.4	13.5	5.4	32.4	48.6	21.6	78.4
	6	100.0	50.0	20.0	15.0	15.0	55.0	45.0	5.0	5.0	30.0	5.0	20.0	0.0	35.0	25.0	15.0	30.0	25.0	5.0	5.0	20.0	25.0	50.0	45.0	55.0
	More than 6	100.0	60.0	10.0	20.0	10.0	30.0	70.0	0.0	0.0	10.0	10.0	30.0	20.0	30.0	20.0	50.0	10.0	20.0	0.0	10.0	10.0	20.0	60.0	0.0	100.0
	Not specified	100.0	53.3	26.7	13.3	6.7	80.0	20.0	0.0	26.7	13.3	13.3	20.0	13.3	13.3	0.0	6.7	33.3	53.3	6.7	0.0	6.7	40.0	53.3	20.0	80.0
	TOTAL	100.0	53.4	28.5	15.5	2.6	43.9	56.1	2.4	22.2	23.0	20.6	16.3	7.3	8.3	7.7	9.3	31.5	43.3	8.3	16.2	18.5	30.2	35.2	37.0	63.0

Table2.2.1
Q12

HOUSE OWNERSHIP

Which one of the following situation best applies to you?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER-INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		1001	535	285	155	26	439	562	24	222	230	206	163	73	83	77	93	315	433	83	162	185	302	352	370	631
FREQ	You are the owner of your current house/	770	444	189	119	18	317	453	16	153	183	163	126	58	71	65	71	239	331	64	110	143	240	277	289	481
	The house where you live is free of cost/ has been given to you as a gift	140	67	45	23	5	52	88	3	42	28	22	26	9	10	10	17	49	54	10	31	25	38	46	54	86
	You rent your current residence	90	23	51	13	3	70	20	5	27	18	21	11	6	2	2	5	27	48	8	21	16	24	29	26	64
	Not specified	1	1					1			1									1		1			1	
	TOTAL	1001	535	285	155	26	439	562	24	222	230	206	163	73	83	77	93	315	433	83	162	185	302	352	370	631
COL%	You are the owner of your current house/	76.9	83.0	66.3	76.8	69.2	72.2	80.6	66.7	68.9	79.6	79.1	77.3	79.5	85.5	84.4	76.3	75.9	76.4	77.1	67.9	77.3	79.5	78.7	78.1	76.2
	The house where you live is free of cost/ has been given to you as a gift	14.0	12.5	15.8	14.8	19.2	11.8	15.7	12.5	18.9	12.2	10.7	16.0	12.3	12.0	13.0	18.3	15.6	12.5	12.0	19.1	13.5	12.6	13.1	14.6	13.6
	You rent your current residence	9.0	4.3	17.9	8.4	11.5	15.9	3.6	20.8	12.2	7.8	10.2	6.7	8.2	2.4	2.6	5.4	8.6	11.1	9.6	13.0	8.6	7.9	8.2	7.0	10.1
	Not specified	0.1	0.2	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.2	0.0	0.5	0.0	0.0	0.3	0.0
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	You are the owner of your current house/	100.0	57.7	24.5	15.5	2.3	41.2	58.8	2.1	19.9	23.8	21.2	16.4	7.5	9.2	8.4	9.2	31.0	43.0	8.3	14.3	18.6	31.2	36.0	37.5	62.5
	The house where you live is free of cost/ has been given to you as a gift	100.0	47.9	32.1	16.4	3.6	37.1	62.9	2.1	30.0	20.0	15.7	18.6	6.4	7.1	7.1	12.1	35.0	38.6	7.1	22.1	17.9	27.1	32.9	38.6	61.4
	You rent your current residence	100.0	25.6	56.7	14.4	3.3	77.8	22.2	5.6	30.0	20.0	23.3	12.2	6.7	2.2	2.2	5.6	30.0	53.3	8.9	23.3	17.8	26.7	32.2	28.9	71.1
	Not specified	100.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0	100.0	0.0
	TOTAL	100.0	53.4	28.5	15.5	2.6	43.9	56.1	2.4	22.2	23.0	20.6	16.3	7.3	8.3	7.7	9.3	31.5	43.3	8.3	16.2	18.5	30.2	35.2	37.0	63.0

Table2.2.2
Q12A

BORROWING TO FINANCE PURCHASE/ CONSTRUCTION OF HOUSE (YES/ NO)

Have you contracted a loan in order to finance the purchase or the construction of your house?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER-INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		770	444	189	119	18	317	453	16	153	183	163	126	58	71	65	71	239	331	64	110	143	240	277	289	481
FREQ	Yes	401	251	78	61	11	175	226	4	58	75	93	78	43	50	50	45	138	147	21	39	73	143	146	193	208
	No	368	193	111	57	7	141	227	12	94	108	70	48	15	21	15	25	101	184	43	71	70	97	130	95	273
	Not specified	1			1		1			1							1							1	1	
	TOTAL	770	444	189	119	18	317	453	16	153	183	163	126	58	71	65	71	239	331	64	110	143	240	277	289	481
COL%	Yes	52.1	56.5	41.3	51.3	61.1	55.2	49.9	25.0	37.9	41.0	57.1	61.9	74.1	70.4	76.9	63.4	57.7	44.4	32.8	35.5	51.0	59.6	52.7	66.8	43.2
	No	47.8	43.5	58.7	47.9	38.9	44.5	50.1	75.0	61.4	59.0	42.9	38.1	25.9	29.6	23.1	35.2	42.3	55.6	67.2	64.5	49.0	40.4	46.9	32.9	56.8
	Not specified	0.1	0.0	0.0	0.8	0.0	0.3	0.0	0.0	0.7	0.0	0.0	0.0	0.0	0.0	0.0	1.4	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.3	0.0
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Yes	100.0	62.6	19.5	15.2	2.7	43.6	56.4	1.0	14.5	18.7	23.2	19.5	10.7	12.5	12.5	11.2	34.4	36.7	5.2	9.7	18.2	35.7	36.4	48.1	51.9
	No	100.0	52.4	30.2	15.5	1.9	38.3	61.7	3.3	25.5	29.3	19.0	13.0	4.1	5.7	4.1	6.8	27.4	50.0	11.7	19.3	19.0	26.4	35.3	25.8	74.2
	Not specified	100.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	0.0
	TOTAL	100.0	57.7	24.5	15.5	2.3	41.2	58.8	2.1	19.9	23.8	21.2	16.4	7.5	9.2	8.4	9.2	31.0	43.0	8.3	14.3	18.6	31.2	36.0	37.5	62.5

Table2.2.3
Q12B

LAST DATE FOR REPAYMENT OF DEBTS

Could you tell me the date at which the total amount of debts will have to be repaid ?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER-INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		401	251	78	61	11	175	226	4	58	75	93	78	43	50	50	45	138	147	21	39	73	143	146	193	208
FREQ	End of year 2000	19	14	3		2	7	12	1	4	2	4	4	1	3	2	4	4	7	2	3	6	7	3	7	12
	January 2001	1	1				1					1							1					1	1	
	February 2001	3	2	1			1	2				2	1					1	2			1		2	1	2
	March 2001	2	2					2		1			1						2					2	1	1
	April 2001	1	1					1			1								1					1	1	
	June 2001	1	1					1				1							1					1	1	
	July 2001	1	1					1				1					1						1			1
	August 2001	4	4				1	3			2	1			1			1	3			1		3	3	1
	October 2001	3	2		1			3		1	1	1						2	1				3		3	
	November 2001	3	2	1			1	2				1	1		1	1			2			1		2		3
	December 2001	4	3		1		1	3		2	1			1			1		3		2	1		1	3	1
	During the year 2002	22	11	7	4		8	14		2	5	6	7	1	1	2	3	10	6	1	3	7	3	9	13	9
	During the year 2003	28	18	5	4	1	10	18		3	4	11	8		2	1	2	13	12		1	3	9	15	16	12
	During the year 2004	10	5	2	3		6	4			3	2	2	2	1	2	2	2	4			1	3	6	6	4
	During the year 2005	23	16	3	3	1	7	16		3	5	2	6	4	3	5	2	10	5	1	1	3	9	10	12	11
	During the year 2006	10	6	2	2		4	6		2	1	5	2				1	4	4	1	1	2	4	3	5	5
	During the year 2007	7	3	3	1		2	5		1	1	1	1	1	2	1		4	1	1	1	3	1	2	4	3
	During the year 2008	11	9	2			3	8		1	2	2	3	2	1	3	1	5	2		1	1	7	2	4	7
	During the year 2009	6	3	1	2		2	4			1	1	1	2	1	1	2	2	1		2	1	1	2	3	3
	During the year 2010	32	18	6	8		14	18	1	4	9	8	5	2	3	5	5	10	12		1	6	15	10	23	9
	During the year 2011	7	6			1	3	4					3	3	1	1	1	3	2			3	3	1	2	5
	During the year 2012	12	5	2	4	1	6	6			1	1	4	2	4	2	3	6	1			1	9	2	4	8
	During the year 2013	13	8	2	3		9	4		1	1	6	1	3	1	2	3	6	1	1	2	4	3	4	10	3
	During the year 2014	7	6		1		4	3		1		3	1		2	1		4	2				5	2	4	3
	During the year 2015	23	15	6	1	1	17	6		2	8	4	5	1	3	4	2	7	8	2	2	5	10	6	17	6
	After the year 2015	24	15	8	1	0	7	17	0	4	9	5	1	2	3	1	2	6	15	0	2	6	5	11	16	8
	Have already repaid the debts	123	73	24	22	4	61	62	2	25	18	24	21	16	17	16	10	38	47	12	17	17	44	45	32	91
	Not specified	1	1					1		1									1				1		1	
	TOTAL	401	251	78	61	11	175	226	4	58	75	93	78	43	50	50	45	138	147	21	39	73	143	146	193	208

Table2.2.3
Q12B

LAST DATE FOR REPAYMENT OF DEBTS

Could you tell me the date at which the total amount of debts will have to be repaid ?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER-INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		401	251	78	61	11	175	226	4	58	75	93	78	43	50	50	45	138	147	21	39	73	143	146	193	208
ROW	End of year 2000	100.0	73.7	15.8	0.0	10.5	36.8	63.2	5.3	21.1	10.5	21.1	21.1	5.3	15.8	10.5	21.1	21.1	36.8	10.5	15.8	31.6	36.8	15.8	36.8	63.2
	January 2001	100.0	100.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	100.0	0.0
	February 2001	100.0	66.7	33.3	0.0	0.0	33.3	66.7	0.0	0.0	0.0	66.7	33.3	0.0	0.0	0.0	0.0	33.3	66.7	0.0	0.0	33.3	0.0	66.7	33.3	66.7
	March 2001	100.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	50.0	0.0	0.0	50.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	50.0	50.0
	April 2001	100.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	100.0	0.0
	June 2001	100.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	100.0	0.0
	July 2001	100.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0
	August 2001	100.0	100.0	0.0	0.0	0.0	25.0	75.0	0.0	0.0	50.0	25.0	0.0	0.0	25.0	0.0	0.0	25.0	75.0	0.0	0.0	25.0	0.0	75.0	75.0	25.0
	October 2001	100.0	66.7	0.0	33.3	0.0	0.0	100.0	0.0	33.3	33.3	33.3	0.0	0.0	0.0	0.0	0.0	66.7	33.3	0.0	0.0	0.0	100.0	0.0	100.0	0.0
	November 2001	100.0	66.7	33.3	0.0	0.0	33.3	66.7	0.0	0.0	0.0	33.3	33.3	0.0	33.3	33.3	0.0	0.0	66.7	0.0	0.0	33.3	0.0	66.7	0.0	100.0
	December 2001	100.0	75.0	0.0	25.0	0.0	25.0	75.0	0.0	50.0	25.0	0.0	0.0	25.0	0.0	0.0	25.0	0.0	75.0	0.0	50.0	25.0	0.0	25.0	75.0	25.0
	During the year 2002	100.0	50.0	31.8	18.2	0.0	36.4	63.6	0.0	9.1	22.7	27.3	31.8	4.5	4.5	9.1	13.6	45.5	27.3	4.5	13.6	31.8	13.6	40.9	59.1	40.9
	During the year 2003	100.0	64.3	17.9	14.3	3.6	35.7	64.3	0.0	10.7	14.3	39.3	28.6	0.0	7.1	3.6	7.1	46.4	42.9	0.0	3.6	10.7	32.1	53.6	57.1	42.9
	During the year 2004	100.0	50.0	20.0	30.0	0.0	60.0	40.0	0.0	0.0	30.0	20.0	20.0	20.0	10.0	20.0	20.0	20.0	40.0	0.0	0.0	10.0	30.0	60.0	60.0	40.0
	During the year 2005	100.0	69.6	13.0	13.0	4.3	30.4	69.6	0.0	13.0	21.7	8.7	26.1	17.4	13.0	21.7	8.7	43.5	21.7	4.3	4.3	13.0	39.1	43.5	52.2	47.8
	During the year 2006	100.0	60.0	20.0	20.0	0.0	40.0	60.0	0.0	20.0	10.0	50.0	20.0	0.0	0.0	0.0	10.0	40.0	40.0	10.0	10.0	20.0	40.0	30.0	50.0	50.0
	During the year 2007	100.0	42.9	42.9	14.3	0.0	28.6	71.4	0.0	14.3	14.3	14.3	14.3	14.3	28.6	14.3	0.0	57.1	14.3	14.3	14.3	42.9	14.3	28.6	57.1	42.9
	During the year 2008	100.0	81.8	18.2	0.0	0.0	27.3	72.7	0.0	9.1	18.2	18.2	27.3	18.2	9.1	27.3	9.1	45.5	18.2	0.0	9.1	9.1	63.6	18.2	36.4	63.6
	During the year 2009	100.0	50.0	16.7	33.3	0.0	33.3	66.7	0.0	0.0	16.7	16.7	16.7	33.3	16.7	16.7	33.3	33.3	16.7	0.0	33.3	16.7	16.7	33.3	50.0	50.0
	During the year 2010	100.0	56.3	18.8	25.0	0.0	43.8	56.3	3.1	12.5	28.1	25.0	15.6	6.3	9.4	15.6	15.6	31.3	37.5	0.0	3.1	18.8	46.9	31.3	71.9	28.1
	During the year 2011	100.0	85.7	0.0	0.0	14.3	42.9	57.1	0.0	0.0	0.0	0.0	42.9	42.9	14.3	14.3	14.3	42.9	28.6	0.0	0.0	42.9	42.9	14.3	28.6	71.4
	During the year 2012	100.0	41.7	16.7	33.3	8.3	50.0	50.0	0.0	0.0	8.3	8.3	33.3	16.7	33.3	16.7	25.0	50.0	8.3	0.0	0.0	8.3	75.0	16.7	33.3	66.7
	During the year 2013	100.0	61.5	15.4	23.1	0.0	69.2	30.8	0.0	7.7	7.7	46.2	7.7	23.1	7.7	15.4	23.1	46.2	7.7	7.7	15.4	30.8	23.1	30.8	76.9	23.1
	During the year 2014	100.0	85.7	0.0	14.3	0.0	57.1	42.9	0.0	14.3	0.0	42.9	14.3	0.0	28.6	14.3	0.0	57.1	28.6	0.0	0.0	0.0	71.4	28.6	57.1	42.9
	During the year 2015	100.0	65.2	26.1	4.3	4.3	73.9	26.1	0.0	8.7	34.8	17.4	21.7	4.3	13.0	17.4	8.7	30.4	34.8	8.7	8.7	21.7	43.5	26.1	73.9	26.1
	After the year 2015	100.0	62.5	33.3	4.2	0.0	29.2	70.8	0.0	16.7	37.5	20.8	4.2	8.3	12.5	4.2	8.3	25.0	62.5	0.0	8.3	25.0	20.8	45.8	66.7	33.3
	Have already repaid the debts	100.0	59.3	19.5	17.9	3.3	49.6	50.4	1.8	20.3	14.6	19.5	17.1	13.0	13.8	13.0	8.1	30.9	38.2	9.8	13.8	13.8	35.8	36.6	26.0	74.0
	Not specified	100.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0	100.0	0.0
	TOTAL	100.0	62.6	19.5	15.2	2.7	43.6	56.4	1.0	14.5	18.7	23.2	19.5	10.7	12.5	12.5	11.2	34.4	36.7	5.2	9.7	18.2	35.7	36.4	48.1	51.9

Table2.2.4
Q12C

AMOUNT OF MONTHLY REPAYMENT
What is the amount that has to be repaid monthly?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER-INDEBTED	
			HINDU	GEN POP	MUS LIM	CHINESE	URBAN	RURAL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		278	178	54	39	7	114	164	2	33	57	69	57	27	33	34	35	100	100	9	22	56	99	101	161	117
FREQ	Rs 500 or less	9	6	1	2	0	3	6	1	2	2	1	3	0	0	0	1	3	4	1	1	3	3	2	4	5
	Rs 501 - 1000	30	18	6	6	0	9	21	1	10	9	5	2	3	0	1	4	7	17	1	3	5	12	10	17	13
	Rs 1001 - 1500	44	28	6	8	2	16	28	0	7	14	8	10	3	2	4	4	16	18	2	1	13	14	16	29	15
	Rs 1501 - 2000	35	24	10	1	0	12	23	0	7	12	11	3	1	1	2	1	11	21	0	3	7	9	16	27	8
	Rs 2001 - 2500	36	24	6	6	0	14	22	0	0	11	11	9	3	2	1	4	12	14	5	2	9	11	14	22	14
	Rs 2501 - 3000	23	12	7	3	1	12	11	0	4	0	6	8	3	2	4	2	8	9	0	1	6	11	5	11	12
	Rs 3001 - 3500	14	10	2	2	0	4	10	0	0	3	6	0	2	3	2	3	5	4	0	3	1	7	3	5	9
	Rs 3501 - 4000	24	18	3	3	0	11	13	0	0	3	8	8	2	3	3	3	15	3	0	1	7	6	10	14	10
	Rs 4001 - 4500	7	5	1	0	1	3	4	0	0	0	2	4	0	1	2	0	5	0	0	1	1	3	2	5	2
	Rs 4501 - 5000	11	9	2	0	0	3	8	0	0	1	4	2	2	2	2	2	5	2	0	0	1	3	7	6	5
	Above Rs 5000	41	23	8	7	3	25	16	0	1	2	6	7	8	17	12	10	12	7	0	4	3	19	15	19	22
	Not specified	4	1	2	1		2	2		2		1	1			1	1	1	1		2		1	1	2	2
	TOTAL	233	178	54	39	7	114	164	2	33	57	69	57	27	33	34	35	100	100	9	22	56	99	101	161	117
COL%	Rs 500 or less	3.2	3.4	1.9	5.1	0.0	2.6	3.7	50.0	6.1	3.5	1.4	5.3	0.0	0.0	0.0	2.9	3.0	4.0	11.1	4.5	5.4	3.0	2.0	2.5	4.3
	Rs 501 - 1000	10.8	10.1	11.1	15.4	0.0	7.9	12.8	50.0	30.3	15.8	7.2	3.5	11.1	0.0	2.9	11.4	7.0	17.0	11.1	13.6	8.9	12.1	9.9	10.6	11.1
	Rs 1001 - 1500	15.8	15.7	11.1	20.5	28.6	14.0	17.1	0.0	21.2	24.6	11.6	17.5	11.1	6.1	11.8	11.4	16.0	18.0	22.2	4.5	23.2	14.1	15.8	18.0	12.8
	Rs 1501 - 2000	12.6	13.5	18.5	2.6	0.0	10.5	14.0	0.0	21.2	21.1	15.9	5.3	3.7	3.0	5.9	2.9	11.0	21.0	0.0	13.6	12.5	9.1	15.8	16.8	6.8
	Rs 2001 - 2500	12.9	13.5	11.1	15.4	0.0	12.3	13.4	0.0	0.0	19.3	15.9	15.8	11.1	6.1	2.9	11.4	12.0	14.0	55.6	9.1	16.1	11.1	13.9	13.7	12.0
	Rs 2501 - 3000	8.3	6.7	13.0	7.7	14.3	10.5	6.7	0.0	12.1	0.0	8.7	14.0	11.1	6.1	11.8	5.7	8.0	9.0	0.0	4.5	10.7	11.1	5.0	6.8	10.3
	Rs 3001 - 3500	5.0	5.6	3.7	5.1	0.0	3.5	6.1	0.0	0.0	5.3	8.7	0.0	7.4	9.1	5.9	8.6	5.0	4.0	0.0	13.6	1.8	7.1	3.0	3.1	7.7
	Rs 3501 - 4000	8.6	10.1	5.6	7.7	0.0	9.6	7.9	0.0	0.0	5.3	11.6	14.0	7.4	9.1	8.8	8.6	15.0	3.0	0.0	4.5	12.5	6.1	9.9	8.7	8.5
	Rs 4001 - 4500	2.5	2.8	1.9	0.0	14.3	2.6	2.4	0.0	0.0	0.0	2.9	7.0	0.0	3.0	5.9	0.0	5.0	0.0	0.0	4.5	1.8	3.0	2.0	3.1	1.7
	Rs 4501 - 5000	4.0	5.1	3.7	0.0	0.0	2.6	4.9	0.0	0.0	1.8	5.8	3.5	7.4	6.1	5.9	5.7	5.0	2.0	0.0	0.0	1.8	3.0	6.9	3.7	4.3
	Above Rs 5000	14.7	12.9	14.8	17.9	42.9	21.9	9.8	0.0	3.0	3.5	8.7	12.3	29.6	51.5	35.3	28.6	12.0	7.0	0.0	18.2	5.4	19.2	14.9	11.8	18.8
	Not specified	1.4	0.6	3.7	2.6	0.0	1.8	1.2	0.0	6.1	0.0	1.4	1.8	0.0	0.0	2.9	2.9	1.0	1.0	0.0	9.1	0.0	1.0	1.0	1.2	1.7
	TOTAL	83.8	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Rs 500 or less	100.0	66.7	11.1	22.2	0.0	33.3	66.7	11.1	22.2	22.2	11.1	33.3	0.0	0.0	0.0	11.1	33.3	44.4	11.1	11.1	33.3	33.3	22.2	44.4	55.6
	Rs 501 - 1000	100.0	60.0	20.0	20.0	0.0	30.0	70.0	3.3	33.3	30.0	16.7	6.7	10.0	0.0	3.3	13.3	23.3	56.7	3.3	10.0	16.7	40.0	33.3	56.7	43.3
	Rs 1001 - 1500	100.0	63.6	13.6	18.2	4.5	36.4	63.6	0.0	15.9	31.8	18.2	22.7	6.8	4.5	9.1	9.1	36.4	40.9	4.5	2.3	29.5	31.8	36.4	65.9	34.1
	Rs 1501 - 2000	100.0	68.6	28.6	2.9	0.0	34.3	65.7	0.0	20.0	34.3	31.4	8.6	2.9	2.9	5.7	2.9	31.4	60.0	0.0	8.6	20.0	25.7	45.7	77.1	22.9
	Rs 2001 - 2500	100.0	66.7	16.7	16.7	0.0	38.9	61.1	0.0	0.0	30.6	30.6	25.0	8.3	5.6	2.8	11.1	33.3	38.9	13.9	5.6	25.0	30.6	38.9	61.1	38.9
	Rs 2501 - 3000	100.0	52.2	30.4	13.0	4.3	52.2	47.8	0.0	17.4	0.0	26.1	34.8	13.0	8.7	17.4	8.7	34.8	39.1	0.0	4.3	26.1	47.8	21.7	47.8	52.2
	Rs 3001 - 3500	100.0	71.4	14.3	14.3	0.0	28.6	71.4	0.0	0.0	21.4	42.9	0.0	14.3	21.4	14.3	21.4	35.7	28.6	0.0	21.4	7.1	50.0	21.4	35.7	64.3
	Rs 3501 - 4000	100.0	75.0	12.5	12.5	0.0	45.8	54.2	0.0	0.0	12.5	33.3	33.3	8.3	12.5	12.5	12.5	62.5	12.5	0.0	4.2	29.2	25.0	41.7	58.3	41.7
	Rs 4001 - 4500	100.0	71.4	14.3	0.0	14.3	42.9	57.1	0.0	0.0	0.0	28.6	57.1	0.0	14.3	28.6	0.0	71.4	0.0	0.0	14.3	14.3	42.9	28.6	71.4	28.6
	Rs 4501 - 5000	100.0	81.8	18.2	0.0	0.0	27.3	72.7	0.0	0.0	9.1	36.4	18.2	18.2	18.2	18.2	18.2	45.5	18.2	0.0	0.0	9.1	27.3	63.6	54.5	45.5
	Above Rs 5000	100.0	56.1	19.5	17.1	7.3	61.0	39.0	0.0	2.4	4.9	14.6	17.1	19.5	41.5	29.3	24.4	29.3	17.1	0.0	9.8	7.3	46.3	36.6	46.3	53.7
	Not specified	100.0	25.0	50.0	25.0	0.0	50.0	50.0	0.0	50.0	0.0	25.0	25.0	0.0	0.0	25.0	25.0	25.0	25.0	0.0	50.0	0.0	25.0	25.0	50.0	50.0
	TOTAL	119.3	76.4	23.2	16.7	3.0	48.9	70.4	0.9	14.2	24.5	29.6	24.5	11.6	14.2	14.6	15.0	42.9	42.9	3.9	9.4	24.0	42.5	43.3	69.1	50.2

Table2.2.5
Q12D

RENT PAYABLE

Could you tell me how much you pay for your rent?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER-INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		90	23	51	13	3	70	20	5	27	18	21	11	6	2	2	5	27	48	8	21	16	24	29	26	64
FREQ	Rs 500 or less	13	3	7	3	0	10	3	3	6	4	0	0	0	0	0	0	2	9	2	3	1	4	5	4	9
	Rs 501 - 1000	12	3	9	0	0	7	5	0	6	3	1	1	0	1	0	1	2	9	0	3	1	3	5	4	8
	Rs 1001 - 1500	19	4	10	3	2	15	4	2	6	3	6	2	0	0	0	0	5	11	3	7	2	3	7	6	13
	Rs 1501 - 2000	15	5	7	2	1	9	6	0	2	4	5	1	3	0	1	1	4	6	3	3	5	4	3	5	10
	Rs 2001 - 2500	14	4	7	3	0	12	2	0	5	2	2	5	0	0	0	2	6	6	0	3	1	6	4	4	10
	Rs 2501 - 3000	7	1	5	1	0	7	0	0	0	0	4	1	1	1	0	1	4	2	0	1	4	1	1	0	7
	Above Rs 3000	10	3	6	1	0	10	0	0	2	2	3	1	2	0	1	0	4	5	0	1	2	3	4	3	7
	TOTAL	90	23	51	13	3	70	20	5	27	18	21	11	6	2	2	5	27	48	8	21	16	24	29	26	64
COL%	Rs 500 or less	14.4	13.0	13.7	23.1	0.0	14.3	15.0	60.0	22.2	22.2	0.0	0.0	0.0	0.0	0.0	0.0	7.4	18.8	25.0	14.3	6.3	16.7	17.2	15.4	14.1
	Rs 501 - 1000	13.3	13.0	17.6	0.0	0.0	10.0	25.0	0.0	22.2	16.7	4.8	9.1	0.0	50.0	0.0	20.0	7.4	18.8	0.0	14.3	6.3	12.5	17.2	15.4	12.5
	Rs 1001 - 1500	21.1	17.4	19.6	23.1	66.7	21.4	20.0	40.0	22.2	16.7	28.6	18.2	0.0	0.0	0.0	0.0	18.5	22.9	37.5	33.3	12.5	12.5	24.1	23.1	20.3
	Rs 1501 - 2000	16.7	21.7	13.7	15.4	33.3	12.9	30.0	0.0	7.4	22.2	23.8	9.1	50.0	0.0	50.0	20.0	14.8	12.5	37.5	14.3	31.3	16.7	10.3	19.2	15.6
	Rs 2001 - 2500	15.6	17.4	13.7	23.1	0.0	17.1	10.0	0.0	18.5	11.1	9.5	45.5	0.0	0.0	0.0	40.0	22.2	12.5	0.0	14.3	6.3	25.0	13.8	15.4	15.6
	Rs 2501 - 3000	7.8	4.3	9.8	7.7	0.0	10.0	0.0	0.0	0.0	0.0	19.0	9.1	16.7	50.0	0.0	20.0	14.8	4.2	0.0	4.8	25.0	4.2	3.4	0.0	10.9
	Above Rs 3000	11.1	13.0	11.8	7.7	0.0	14.3	0.0	0.0	7.4	11.1	14.3	9.1	33.3	0.0	50.0	0.0	14.8	10.4	0.0	4.8	12.5	12.5	13.8	11.5	10.9
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Rs 500 or less	100.0	23.1	53.8	23.1	0.0	76.9	23.1	23.1	46.2	30.8	0.0	0.0	0.0	0.0	0.0	0.0	15.4	69.2	15.4	23.1	7.7	30.8	38.5	30.8	69.2
	Rs 501 - 1000	100.0	25.0	75.0	0.0	0.0	58.3	41.7	0.0	50.0	25.0	8.3	8.3	0.0	8.3	0.0	8.3	16.7	75.0	0.0	25.0	8.3	25.0	41.7	33.3	66.7
	Rs 1001 - 1500	100.0	21.1	52.6	15.8	10.5	78.9	21.1	10.5	31.6	15.8	31.6	10.5	0.0	0.0	0.0	0.0	26.3	57.9	15.8	36.8	10.5	15.8	36.8	31.6	68.4
	Rs 1501 - 2000	100.0	33.3	46.7	13.3	6.7	60.0	40.0	0.0	13.3	26.7	33.3	6.7	20.0	0.0	6.7	6.7	26.7	40.0	20.0	20.0	33.3	26.7	20.0	33.3	66.7
	Rs 2001 - 2500	100.0	28.6	50.0	21.4	0.0	85.7	14.3	0.0	35.7	14.3	14.3	35.7	0.0	0.0	0.0	14.3	42.9	42.9	0.0	21.4	7.1	42.9	28.6	28.6	71.4
	Rs 2501 - 3000	100.0	14.3	71.4	14.3	0.0	100.0	0.0	0.0	0.0	0.0	57.1	14.3	14.3	14.3	0.0	14.3	57.1	28.6	0.0	14.3	57.1	14.3	14.3	0.0	100.0
	Above Rs 3000	100.0	30.0	60.0	10.0	0.0	100.0	0.0	0.0	20.0	20.0	30.0	10.0	20.0	0.0	10.0	0.0	40.0	50.0	0.0	10.0	20.0	30.0	40.0	30.0	70.0
	TOTAL	100.0	25.6	56.7	14.4	3.3	77.8	22.2	5.6	30.0	20.0	23.3	12.2	6.7	2.2	2.2	5.6	30.0	53.3	8.9	23.3	17.8	26.7	32.2	28.9	71.1

SOURCES OF INCOME, EXPENDITURES, ASSETS AND DEBTS OF HOUSEHOLDS

Table 3.1
Q13A

SOURCES OF HOUSEHOLD INCOME (UNPROMPTED)
What are the different sources of your household income?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		1001	535	285	155	26	439	562	24	222	230	206	163	73	83	77	93	315	433	83	162	185	302	352	370	631
ROW	Monthly salary (including income from overtime)	100.0	54.0	27.6	16.0	2.4	43.0	57.0	0.9	18.2	25.1	21.7	17.8	7.5	8.9	7.7	9.7	33.7	42.8	6.2	11.2	18.9	32.6	37.3	38.8	61.2
	Salaries of other members of the family	100.0	48.5	34.2	14.6	2.7	41.4	58.6	1.1	12.2	18.3	23.9	19.6	10.9	14.1	9.5	8.0	29.2	45.4	8.0	9.3	18.6	29.4	42.7	35.5	64.5
	Pension	100.0	56.5	29.1	12.2	2.2	41.7	58.3	6.5	33.9	17.8	18.7	14.8	3.5	4.8	7.8	7.0	24.8	43.5	17.0	32.2	17.8	18.3	31.7	28.3	71.7
	Income from a temporary/ part-time job	100.0	64.4	22.8	12.9	0.0	21.8	78.2	0.0	13.9	20.8	27.7	21.8	7.9	7.9	7.9	7.9	30.7	45.5	7.9	11.9	22.8	28.7	36.6	36.6	63.4
	Income from own business/ self employment	100.0	72.7	6.1	18.2	3.0	24.2	75.8	3.0	9.1	12.1	24.2	15.2	9.1	27.3	9.1	21.2	27.3	36.4	6.1	12.1	18.2	30.3	39.4	24.2	75.8
	Bonus	100.0	34.8	56.5	8.7	0.0	91.3	8.7	4.3	8.7	30.4	30.4	13.0	8.7	4.3	4.3	0.0	56.5	39.1	0.0	13.0	13.0	47.8	26.1	26.1	73.9
	Bank Interests	100.0	65.0	15.0	20.0	0.0	25.0	75.0	0.0	0.0	10.0	15.0	25.0	25.0	25.0	25.0	20.0	35.0	20.0	0.0	5.0	20.0	35.0	40.0	10.0	90.0
	Dividends	100.0	63.2	10.5	21.1	5.3	31.6	68.4	0.0	10.5	10.5	10.5	15.8	15.8	36.8	31.6	15.8	47.4	5.3	0.0	5.3	10.5	73.7	10.5	31.6	68.4
	Rent received	100.0	52.6	10.5	36.8	0.0	68.4	31.6	0.0	5.3	5.3	5.3	26.3	36.8	21.1	31.6	10.5	36.8	15.8	5.3	5.3	26.3	36.8	31.6	15.8	84.2
	Income from casinos, horseracing, lotteries, etc	100.0	71.4	28.6	0.0	0.0	21.4	78.6	7.1	7.1	0.0	35.7	7.1	21.4	21.4	0.0	28.6	35.7	35.7	0.0	7.1	21.4	28.6	42.9	21.4	78.6
	Income received from children/ close relatives	100.0	35.7	28.6	14.3	21.4	71.4	28.6	14.3	50.0	7.1	14.3	14.3	0.0	0.0	14.3	7.1	35.7	28.6	14.3	57.1	35.7	7.1	0.0	21.4	78.6
	Others	100.0	58.3	25.0	16.7	0.0	50.0	50.0	0.0	41.7	0.0	16.7	33.3	8.3	0.0	8.3	0.0	33.3	50.0	8.3	25.0	41.7	8.3	25.0	41.7	58.3
	Not specified	100.0	42.4	36.4	15.2	6.1	72.7	27.3	0.0	27.3	15.2	21.2	9.1	18.2	9.1	6.1	12.1	36.4	30.3	15.2	15.2	9.1	39.4	36.4	33.3	66.7

Table 3.2
Q13B

SOURCES OF HOUSEHOLD INCOME (PROMPTED)

I will now read a list of different sources of household income. Could you tell me what are the known sources of your household income?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		1001	535	285	155	26	439	562	24	222	230	206	163	73	83	77	93	315	433	83	162	185	302	352	370	631
FREQ	Monthly salary (including income from overtime)	890	476	250	141	23	391	499	8	162	220	194	156	70	80	68	88	302	375	57	99	166	293	332	344	546
	Salaries of other members of the family	449	220	157	60	12	197	252	5	58	84	103	88	52	59	42	37	136	202	32	42	78	136	193	161	288
	Pension	272	153	79	32	8	124	148	15	87	51	51	42	9	17	19	24	75	111	43	77	44	51	100	74	198
	Income from a temporary/ part-time job	173	105	45	22	1	54	119	2	29	36	43	34	16	13	13	13	59	75	13	23	31	53	66	62	111
	Bonus	107	53	44	9	1	102	5	1	14	24	21	18	16	13	12	9	44	39	3	16	18	41	32	27	80
	Bank interests	71	46	15	9	1	21	50		5	8	11	18	10	19	15	13	25	15	3	8	13	23	27	11	60
	Income from casinos, horseracing, lotteries, etc	32	25	6	1		7	25	1	5	4	7	6	5	4	1	9	12	10		3	3	14	12	9	23
	Dividends	28	16	6	5	1	12	16		2	2	4	3	6	11	10	4	12	1	1	2	4	17	5	8	20
	Rent received	23	11	2	9	1	16	7		1	1	1	5	10	5	6	2	10	3	2	2	6	7	8	3	20
	Not specified	3	2			1	3			1			1		1		1	1	1		1	1		1	1	2
COL%	Monthly salary (including income from overtime)	88.9	89.0	87.7	91.0	88.5	89.1	88.8	33.3	73.0	95.7	94.2	95.7	95.9	96.4	88.3	94.6	95.9	86.6	68.7	61.1	89.7	97.0	94.3	93.0	86.5
	Salaries of other members of the family	44.9	41.1	55.1	38.7	46.2	44.9	44.8	20.8	26.1	36.5	50.0	54.0	71.2	71.1	54.5	39.8	43.2	46.7	38.6	25.9	42.2	45.0	54.8	43.5	45.6
	Pension	27.2	28.6	27.7	20.6	30.8	28.2	26.3	62.5	39.2	22.2	24.8	25.8	12.3	20.5	24.7	25.8	23.8	25.6	51.8	47.5	23.8	16.9	28.4	20.0	31.4
	Income from a temporary/ part-time job	17.3	19.6	15.8	14.2	3.8	12.3	21.2	8.3	13.1	15.7	20.9	20.9	21.9	15.7	16.9	14.0	18.7	17.3	15.7	14.2	16.8	17.5	18.8	16.8	17.6
	Bonus	10.7	9.9	15.4	5.8	3.8	23.2	0.9	4.2	6.3	10.4	10.2	11.0	21.9	15.7	15.6	9.7	14.0	9.0	3.6	9.9	9.7	13.6	9.1	7.3	12.7
	Bank interests	7.1	8.6	5.3	5.8	3.8	4.8	8.9	0.0	2.3	3.5	5.3	11.0	13.7	22.9	19.5	14.0	7.9	3.5	3.6	4.9	7.0	7.6	7.7	3.0	9.5
	Income from casinos, horseracing, lotteries, etc	3.2	4.7	2.1	0.6	0.0	1.6	4.4	4.2	2.3	1.7	3.4	3.7	6.8	4.8	1.3	9.7	3.8	2.3	0.0	1.9	1.6	4.6	3.4	2.4	3.6
	Dividends	2.8	3.0	2.1	3.2	3.8	2.7	2.8	0.0	0.9	0.9	1.9	1.8	8.2	13.3	13.0	4.3	3.8	0.2	1.2	1.2	2.2	5.6	1.4	2.2	3.2
	Rent received	2.3	2.1	0.7	5.8	3.8	3.6	1.2	0.0	0.5	0.4	0.5	3.1	13.7	6.0	7.8	2.2	3.2	0.7	2.4	1.2	3.2	2.3	2.3	0.8	3.2
	Not specified	0.3	0.4	0.0	0.0	3.8	0.7	0.0	0.0	0.5	0.0	0.0	0.6	0.0	1.2	0.0	1.1	0.3	0.2	0.0	0.6	0.5	0.0	0.3	0.3	0.3
ROW	Monthly salary (including income from overtime)	100.0	53.5	28.1	15.8	2.6	43.9	56.1	0.9	16.2	24.7	21.8	17.5	7.9	9.0	7.6	9.9	33.9	42.1	6.4	11.1	18.7	32.9	37.3	38.7	61.3
	Salaries of other members of the family	100.0	49.0	35.0	13.4	2.7	43.9	56.1	1.1	12.9	18.7	22.9	19.6	11.6	13.1	9.4	8.2	30.3	45.0	7.1	9.4	17.4	30.3	43.0	35.9	64.1
	Pension	100.0	56.3	29.0	11.8	2.9	45.6	54.4	5.5	32.0	18.8	18.8	15.4	3.3	6.3	7.0	8.8	27.6	40.8	15.8	28.3	16.2	18.8	36.8	27.2	72.8
	Income from a temporary/ part-time job	100.0	60.7	26.0	12.7	0.6	31.2	68.8	1.2	16.8	20.8	24.9	19.7	9.2	7.5	7.5	7.5	34.1	43.4	7.5	13.3	17.9	30.6	38.2	35.8	64.2
	Bonus	100.0	49.5	41.1	8.4	0.9	95.3	4.7	0.9	13.1	22.4	19.6	16.8	15.0	12.1	11.2	8.4	41.1	36.4	2.8	15.0	16.8	38.3	29.9	25.2	74.8
	Bank interests	100.0	64.8	21.1	12.7	1.4	29.6	70.4	0.0	7.0	11.3	15.5	25.4	14.1	26.8	21.1	18.3	35.2	21.1	4.2	11.3	18.3	32.4	38.0	15.5	84.5
	Income from casinos, horseracing, lotteries, etc	100.0	78.1	18.8	3.1	0.0	21.9	78.1	3.1	15.6	12.5	21.9	18.8	15.6	12.5	3.1	28.1	37.5	31.3	0.0	9.4	9.4	43.8	37.5	28.1	71.9
	Dividends	100.0	57.1	21.4	17.9	3.6	42.9	57.1	0.0	7.1	7.1	14.3	10.7	21.4	39.3	35.7	14.3	42.9	3.6	3.6	7.1	14.3	60.7	17.9	28.6	71.4
	Rent received	100.0	47.8	8.7	39.1	4.3	69.6	30.4	0.0	4.3	4.3	4.3	21.7	43.5	21.7	26.1	8.7	43.5	13.0	8.7	8.7	26.1	30.4	34.8	13.0	87.0
	Not specified	100.0	66.7	0.0	0.0	33.3	100.0	0.0	0.0	33.3	0.0	0.0	33.3	0.0	33.3	0.0	33.3	33.3	33.3	0.0	33.3	33.3	0.0	33.3	33.3	66.7

Table 3.3.1
Q13C

FREQUENCY OF INCOME
Monthly salary (Including Income from overtime)

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		890	476	250	141	23	391	499	8	162	220	194	156	70	80	68	88	302	375	57	99	166	293	332	344	546
FREQ	More than once a month	216	106	61	37	12	88	128	3	59	53	41	31	13	16	6	29	68	98	15	23	35	72	86	94	122
	Once a month	666	364	189	102	11	298	368	5	99	166	153	122	57	64	61	59	230	274	42	75	130	217	244	245	421
	Three to four times a year	2			2		2			1			1					2					2			2
	Not specified	6	6				3	3		3	1		2			1		2	3		1	1	2	2	5	1
	TOTAL	890	476	250	141	23	391	499	8	162	220	194	156	70	80	68	88	302	375	57	99	166	293	332	344	546
COL%	More than once a month	24.3	22.3	24.4	26.2	52.2	22.5	25.7	37.5	36.4	24.1	21.1	19.9	18.6	20.0	8.8	33.0	22.5	26.1	26.3	23.2	21.1	24.6	25.9	27.3	22.3
	Once a month	74.8	76.5	75.6	72.3	47.8	76.2	73.7	62.5	61.1	75.5	78.9	78.2	81.4	80.0	89.7	67.0	76.2	73.1	73.7	75.8	78.3	74.1	73.5	71.2	77.1
	Three to four times a year	0.2	0.0	0.0	1.4	0.0	0.5	0.0	0.0	0.6	0.0	0.0	0.6	0.0	0.0	0.0	0.0	0.7	0.0	0.0	0.0	0.0	0.7	0.0	0.0	0.4
	Not specified	0.7	1.3	0.0	0.0	0.0	0.8	0.6	0.0	1.9	0.5	0.0	1.3	0.0	0.0	1.5	0.0	0.7	0.8	0.0	1.0	0.6	0.7	0.6	1.5	0.2
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	More than once a month	100.0	49.1	28.2	17.1	5.6	40.7	59.3	1.4	27.3	24.5	19.0	14.4	6.0	7.4	2.8	13.4	31.5	45.4	6.9	10.6	16.2	33.3	39.8	43.5	56.5
	Once a month	100.0	54.7	28.4	15.3	1.7	44.7	55.3	0.8	14.9	24.9	23.0	18.3	8.6	9.6	9.2	8.9	34.5	41.1	6.3	11.3	19.5	32.6	36.6	36.8	63.2
	Three to four times a year	100.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0	50.0	0.0	0.0	50.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0
	Not specified	100.0	100.0	0.0	0.0	0.0	50.0	50.0	0.0	50.0	16.7	0.0	33.3	0.0	0.0	16.7	0.0	33.3	50.0	0.0	16.7	16.7	33.3	33.3	83.3	16.7
	TOTAL	100.0	53.5	28.1	15.8	2.6	43.9	56.1	0.9	18.2	24.7	21.8	17.5	7.9	9.0	7.6	9.9	33.9	42.1	6.4	11.1	18.7	32.9	37.3	38.7	61.3

Table 3.3.2
Q13C

FREQUENCY OF INCOME
Salaries of other members of the family

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		449	220	157	60	12	197	252	5	58	84	103	88	52	59	42	37	136	202	32	42	78	136	193	161	288
FREQ	More than once a month	94	44	37	10	3	28	66	4	18	16	20	18	12	6	4	5	24	50	11	9	17	29	39	41	53
	Once a month	349	171	119	50	9	168	181	1	36	68	83	68	40	53	37	32	109	151	20	32	59	106	152	116	233
	Three to four times a year	1		1				1		1								1				1			1	
	Less often	1	1					1		1										1	1					1
	Not specified	4	4				1	3		2			2			1		2	1			1	1	2	3	1
	TOTAL	449	220	157	60	12	197	252	5	58	84	103	88	52	59	42	37	136	202	32	42	78	136	193	161	288
COL%	More than once a month	20.9	20.0	23.6	16.7	25.0	14.2	26.2	80.0	31.0	19.0	19.4	20.5	23.1	10.2	9.5	13.5	17.6	24.8	34.4	21.4	21.8	21.3	20.2	25.5	18.4
	Once a month	77.7	77.7	75.8	83.3	75.0	85.3	71.8	20.0	62.1	81.0	80.6	77.3	76.9	89.8	88.1	86.5	80.1	74.8	62.5	76.2	75.6	77.9	78.8	72.0	80.9
	Three to four times a year	0.2	0.0	0.6	0.0	0.0	0.0	0.4	0.0	1.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.7	0.0	0.0	0.0	1.3	0.0	0.0	0.6	0.0
	Less often	0.2	0.5	0.0	0.0	0.0	0.0	0.4	0.0	1.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.1	2.4	0.0	0.0	0.0	0.0	0.3
	Not specified	0.9	1.8	0.0	0.0	0.0	0.5	1.2	0.0	3.4	0.0	0.0	2.3	0.0	0.0	2.4	0.0	1.5	0.5	0.0	0.0	1.3	0.7	1.0	1.9	0.3
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	More than once a month	100.0	46.8	39.4	10.6	3.2	29.8	70.2	4.3	19.1	17.0	21.3	19.1	12.8	6.4	4.3	5.3	25.5	53.2	11.7	9.6	18.1	30.9	41.5	43.6	56.4
	Once a month	100.0	49.0	34.1	14.3	2.6	48.1	51.9	0.3	10.3	19.5	23.8	19.5	11.5	15.2	10.6	9.2	31.2	43.3	5.7	9.2	16.9	30.4	43.6	33.2	66.8
	Three to four times a year	100.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0
	Less often	100.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	0.0	0.0	0.0	0.0	100.0
	Not specified	100.0	100.0	0.0	0.0	0.0	25.0	75.0	0.0	50.0	0.0	0.0	50.0	0.0	0.0	25.0	0.0	50.0	25.0	0.0	0.0	25.0	25.0	50.0	75.0	25.0
	TOTAL	100.0	49.0	35.0	13.4	2.7	43.9	56.1	1.1	12.9	18.7	22.9	19.6	11.6	13.1	9.4	8.2	30.3	45.0	7.1	9.4	17.4	30.3	43.0	35.9	64.1

Table 3.3.3
Q13C

FREQUENCY OF INCOME
Pension

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		272	153	79	32	8	124	148	15	87	51	51	42	9	17	19	24	75	111	43	77	44	51	100	74	198
FREQ	More than once a month	5	2	2	1		4	1		2	2	1						2	1	2	1	1	1	2	3	2
	Once a month	261	145	77	31	8	117	144	15	83	47	50	40	9	17	18	24	70	108	41	75	42	49	95	67	194
	Three to four times a year	2	2					2		1	1							1	1					2	1	1
	Not specified	4	4				3	1		1	1		2			1		2	1		1	1	1	1	3	1
	TOTAL	272	153	79	32	8	124	148	15	87	51	51	42	9	17	19	24	75	111	43	77	44	51	100	74	198
COL%	More than once a month	1.8	1.3	2.5	3.1	0.0	3.2	0.7	0.0	2.3	3.9	2.0	0.0	0.0	0.0	0.0	0.0	2.7	0.9	4.7	1.3	2.3	2.0	2.0	4.1	1.0
	Once a month	96.0	94.8	97.5	96.9	100.0	94.4	97.3	100.0	95.4	92.2	98.0	95.2	100.0	100.0	94.7	100.0	93.3	97.3	95.3	97.4	95.5	96.1	95.0	90.5	98.0
	Three to four times a year	0.7	1.3	0.0	0.0	0.0	0.0	1.4	0.0	1.1	2.0	0.0	0.0	0.0	0.0	0.0	0.0	1.3	0.9	0.0	0.0	0.0	0.0	2.0	1.4	0.5
	Not specified	1.5	2.6	0.0	0.0	0.0	2.4	0.7	0.0	1.1	2.0	0.0	4.8	0.0	0.0	5.3	0.0	2.7	0.9	0.0	1.3	2.3	2.0	1.0	4.1	0.5
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	More than once a month	100.0	40.0	40.0	20.0	0.0	80.0	20.0	0.0	40.0	40.0	20.0	0.0	0.0	0.0	0.0	0.0	40.0	20.0	40.0	20.0	20.0	20.0	40.0	60.0	40.0
	Once a month	100.0	55.6	29.5	11.9	3.1	44.8	55.2	5.7	31.8	18.0	19.2	15.3	3.4	6.5	6.9	9.2	26.8	41.4	15.7	28.7	16.1	18.8	36.4	25.7	74.3
	Three to four times a year	100.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	50.0	50.0	0.0	0.0	0.0	0.0	0.0	0.0	50.0	50.0	0.0	0.0	0.0	0.0	100.0	50.0	50.0
	Not specified	100.0	100.0	0.0	0.0	0.0	75.0	25.0	0.0	25.0	25.0	0.0	50.0	0.0	0.0	25.0	0.0	50.0	25.0	0.0	25.0	25.0	25.0	25.0	75.0	25.0
	TOTAL	100.0	56.3	29.0	11.8	2.9	45.6	54.4	5.5	32.0	18.8	18.8	15.4	3.3	6.3	7.0	8.8	27.6	40.8	15.8	28.3	16.2	18.8	36.8	27.2	72.8

Table 3.3.4
Q13C

FREQUENCY OF INCOME
Income from a temporary/ part-time employment

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		173	105	45	22	1	54	119	2	29	36	43	34	16	13	13	13	59	75	13	23	31	53	66	62	111
FREQ	More than once a month	97	63	19	15		22	75	1	19	17	28	20	9	3	3	6	34	47	7	8	19	33	37	38	59
	Once a month	42	24	12	6		14	28	1	7	10	7	6	5	6	6	4	13	16	3	11	9	12	10	11	31
	Three to four times a year	20	11	8	1		11	9		1	6	6	4	2	1	2	2	6	8	2	2	2	6	10	10	10
	Less often	12	5	6		1	7	5			3	2	4		3	2	1	6	3		2	1	1	8	2	10
	Not specified	2	2					2		2									1	1			1	1	1	1
	TOTAL	173	105	45	22	1	54	119	2	29	36	43	34	16	13	13	13	59	75	13	23	31	53	66	62	111
COL%	More than once a month	56.1	60.0	42.2	68.2	0.0	40.7	63.0	50.0	65.5	47.2	65.1	58.8	56.3	23.1	23.1	46.2	57.6	62.7	53.8	34.8	61.3	62.3	56.1	61.3	53.2
	Once a month	24.3	22.9	26.7	27.3	0.0	25.9	23.5	50.0	24.1	27.8	16.3	17.6	31.3	46.2	46.2	30.8	22.0	21.3	23.1	47.8	29.0	22.6	15.2	17.7	27.9
	Three to four times a year	11.6	10.5	17.8	4.5	0.0	20.4	7.6	0.0	3.4	16.7	14.0	11.8	12.5	7.7	15.4	15.4	10.2	10.7	15.4	8.7	6.5	11.3	15.2	16.1	9.0
	Less often	6.9	4.8	13.3	0.0	100.0	13.0	4.2	0.0	0.0	8.3	4.7	11.8	0.0	23.1	15.4	7.7	10.2	4.0	0.0	8.7	3.2	1.9	12.1	3.2	9.0
	Not specified	1.2	1.9	0.0	0.0	0.0	0.0	1.7	0.0	6.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.3	7.7	0.0	0.0	1.9	1.5	1.6	0.9
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	More than once a month	100.0	64.9	19.6	15.5	0.0	22.7	77.3	1.0	19.6	17.5	28.9	20.6	9.3	3.1	3.1	6.2	35.1	48.5	7.2	8.2	19.6	34.0	38.1	39.2	60.8
	Once a month	100.0	57.1	28.6	14.3	0.0	33.3	66.7	2.4	16.7	23.8	16.7	14.3	11.9	14.3	14.3	9.5	31.0	38.1	7.1	26.2	21.4	28.6	23.8	26.2	73.8
	Three to four times a year	100.0	55.0	40.0	5.0	0.0	55.0	45.0	0.0	5.0	30.0	30.0	20.0	10.0	5.0	10.0	10.0	30.0	40.0	10.0	10.0	10.0	30.0	50.0	50.0	50.0
	Less often	100.0	41.7	50.0	0.0	8.3	58.3	41.7	0.0	0.0	25.0	16.7	33.3	0.0	25.0	16.7	8.3	50.0	25.0	0.0	16.7	8.3	8.3	66.7	16.7	83.3
	Not specified	100.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	50.0	50.0	0.0	0.0	50.0	50.0	50.0	50.0
	TOTAL	100.0	60.7	26.0	12.7	0.6	31.2	68.8	1.2	16.8	20.8	24.9	19.7	9.2	7.5	7.5	7.5	34.1	43.4	7.5	13.3	17.9	30.6	38.2	35.8	64.2

Table 3.3.5
Q13C

FREQUENCY OF INCOME
Bonus

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		107	53	44	9	1	102	5	1	14	24	21	18	16	13	12	9	44	39	3	16	18	41	32	27	80
FREQ	More than once a month	1		1			1						1						1					1		1
	Once a month	3	1	2			3			1			1	1				2	1			1	2			3
	Three to four times a year	3	1	2			1	2					1	1	1		1	2			1		2			3
	Less often	100	51	39	9	1	97	3	1	13	24	21	15	14	12	12	8	40	37	3	15	17	37	31	27	73
	TOTAL	107	53	44	9	1	102	5	1	14	24	21	18	16	13	12	9	44	39	3	16	18	41	32	27	80
COL%	More than once a month	0.9	0.0	2.3	0.0	0.0	1.0	0.0	0.0	0.0	0.0	0.0	5.6	0.0	0.0	0.0	0.0	0.0	2.6	0.0	0.0	0.0	0.0	3.1	0.0	1.3
	Once a month	2.8	1.9	4.5	0.0	0.0	2.9	0.0	0.0	7.1	0.0	0.0	5.6	6.3	0.0	0.0	0.0	4.5	2.6	0.0	0.0	5.6	4.9	0.0	0.0	3.8
	Three to four times a year	2.8	1.9	4.5	0.0	0.0	1.0	40.0	0.0	0.0	0.0	0.0	5.6	6.3	7.7	0.0	11.1	4.5	0.0	0.0	6.3	0.0	4.9	0.0	0.0	3.8
	Less often	93.5	96.2	88.6	100.0	100.0	95.1	60.0	100.0	92.9	100.0	100.0	83.3	87.5	92.3	100.0	88.9	90.9	94.9	100.0	93.8	94.4	90.2	96.9	100.0	91.3
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	More than once a month	100.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0
	Once a month	100.0	33.3	66.7	0.0	0.0	100.0	0.0	0.0	33.3	0.0	0.0	33.3	33.3	0.0	0.0	0.0	66.7	33.3	0.0	0.0	33.3	66.7	0.0	0.0	100.0
	Three to four times a year	100.0	33.3	66.7	0.0	0.0	33.3	66.7	0.0	0.0	0.0	0.0	33.3	33.3	33.3	0.0	33.3	66.7	0.0	0.0	33.3	0.0	66.7	0.0	0.0	100.0
	Less often	100.0	51.0	39.0	9.0	1.0	97.0	3.0	1.0	13.0	24.0	21.0	15.0	14.0	12.0	12.0	8.0	40.0	37.0	3.0	15.0	17.0	37.0	31.0	27.0	73.0
	TOTAL	100.0	49.5	41.1	8.4	0.9	95.3	4.7	0.9	13.1	22.4	19.6	16.8	15.0	12.1	11.2	8.4	41.1	36.4	2.8	15.0	16.8	38.3	29.9	25.2	74.8

Table 3.4
Q14

DISTRIBUTION OF RESPONDENTS BY MONTHLY HOUSEHOLD INCOME

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		1001	535	285	155	26	439	562	24	222	230	206	163	73	83	77	93	315	433	83	162	185	302	352	370	631
FREQ	< Rs 2,000	24	13	10	1		9	15	24									2	15	7	14	7		3	7	17
	Rs 2,000 - Rs 5,000	222	111	74	34	3	96	126		222						2	11	48	133	28	68	40	60	54	101	121
	Rs 5,001 - Rs 7,500	230	126	65	34	5	98	132			230					2	9	67	133	19	29	44	68	89	116	114
	Rs 7,501 - Rs 10,000	206	106	62	37	1	92	114				206				8	17	77	92	12	27	44	64	71	92	114
	Rs 10,001 - Rs 15,000	163	91	44	23	5	70	93					163			18	19	70	43	13	14	33	53	63	42	121
	Rs 15,001 - Rs 20,000	73	40	15	17	1	35	38						73		13	13	31	15	1	4	10	24	35	6	67
	Rs 20,001 - Rs 30,000	58	37	10	4	7	28	30							58	22	18	13	2	3	6	6	20	26	3	55
	Rs 30,001 - Rs 40,000	16	5	3	4	4	5	11							16	6	4	6				1	9	6	2	14
	Rs 40,001 - Rs 50,000	6	4	1	1		3	3							6	4	1	1					2	4	1	5
	Rs 50,001 - Rs 60,000	2	1	1			2								2	1	1						1	1		2
	> Rs 60,000	1	1				1								1	1							1			1
	TOTAL	1001	535	285	155	26	439	562	24	222	230	206	163	73	83	77	93	315	433	83	162	185	302	352	370	631
COL%	< Rs 2,000	2.4	2.4	3.5	0.6	0.0	2.1	2.7	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.6	3.5	8.4	8.6	3.8	0.0	0.9	1.9	2.7
	Rs 2,000 - Rs 5,000	22.2	20.7	26.0	21.9	11.5	21.9	22.4	0.0	100.0	0.0	0.0	0.0	0.0	0.0	2.6	11.8	15.2	30.7	33.7	42.0	21.6	19.9	15.3	27.3	19.2
	Rs 5,001 - Rs 7,500	23.0	23.6	22.8	21.9	19.2	22.3	23.5	0.0	0.0	100.0	0.0	0.0	0.0	0.0	2.6	9.7	21.3	30.7	22.9	17.9	23.8	22.5	25.3	31.4	18.1
	Rs 7,501 - Rs 10,000	20.6	19.8	21.8	23.9	3.8	21.0	20.3	0.0	0.0	0.0	100.0	0.0	0.0	0.0	10.4	18.3	24.4	21.2	14.5	16.7	23.8	21.2	20.2	24.9	18.1
	Rs 10,001 - Rs 15,000	16.3	17.0	15.4	14.8	19.2	15.9	16.5	0.0	0.0	0.0	0.0	100.0	0.0	0.0	23.4	20.4	22.2	9.9	15.7	8.6	17.8	17.5	17.9	11.4	19.2
	Rs 15,001 - Rs 20,000	7.3	7.5	5.3	11.0	3.8	8.0	6.8	0.0	0.0	0.0	0.0	0.0	100.0	0.0	16.9	14.0	9.8	3.5	1.2	2.5	5.4	7.9	9.9	1.6	10.6
	Rs 20,001 - Rs 30,000	5.8	6.9	3.5	2.6	26.9	6.4	5.3	0.0	0.0	0.0	0.0	0.0	0.0	69.9	28.6	19.4	4.1	0.5	3.6	3.7	3.2	6.6	7.4	0.8	8.7
	Rs 30,001 - Rs 40,000	1.6	0.9	1.1	2.6	15.4	1.1	2.0	0.0	0.0	0.0	0.0	0.0	0.0	19.3	7.8	4.3	1.9	0.0	0.0	0.0	0.5	3.0	1.7	0.5	2.2
	Rs 40,001 - Rs 50,000	0.6	0.7	0.4	0.6	0.0	0.7	0.5	0.0	0.0	0.0	0.0	0.0	0.0	7.2	5.2	1.1	0.3	0.0	0.0	0.0	0.0	0.7	1.1	0.3	0.8
	Rs 50,001 - Rs 60,000	0.2	0.2	0.4	0.0	0.0	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.4	1.3	1.1	0.0	0.0	0.0	0.0	0.0	0.3	0.3	0.0	0.3
	> Rs 60,000	0.1	0.2	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.2	1.3	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.2
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	< Rs 2,000	100.0	54.2	41.7	4.2	0.0	37.5	62.5	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.3	62.5	29.2	58.3	29.2	0.0	12.5	29.2	70.8
	Rs 2,000 - Rs 5,000	100.0	50.0	33.3	15.3	1.4	43.2	56.8	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.9	5.0	21.6	59.9	12.6	30.6	18.0	27.0	24.3	45.5	54.5
	Rs 5,001 - Rs 7,500	100.0	54.8	28.3	14.8	2.2	42.6	57.4	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.9	3.9	29.1	57.8	8.3	12.6	19.1	29.6	38.7	50.4	49.6
	Rs 7,501 - Rs 10,000	100.0	51.5	30.1	18.0	0.5	44.7	55.3	0.0	0.0	0.0	100.0	0.0	0.0	0.0	3.9	8.3	37.4	44.7	5.8	13.1	21.4	31.1	34.5	44.7	55.3
	Rs 10,001 - Rs 15,000	100.0	55.8	27.0	14.1	3.1	42.9	57.1	0.0	0.0	0.0	0.0	100.0	0.0	0.0	11.0	11.7	42.9	26.4	8.0	8.6	20.2	32.5	38.7	25.8	74.2
	Rs 15,001 - Rs 20,000	100.0	54.8	20.5	23.3	1.4	47.9	52.1	0.0	0.0	0.0	0.0	0.0	100.0	0.0	17.8	17.8	42.5	20.5	1.4	5.5	13.7	32.9	47.9	8.2	91.8
	Rs 20,001 - Rs 30,000	100.0	63.8	17.2	6.9	12.1	48.3	51.7	0.0	0.0	0.0	0.0	0.0	0.0	100.0	37.9	31.0	22.4	3.4	5.2	10.3	10.3	34.5	44.8	5.2	94.8
	Rs 30,001 - Rs 40,000	100.0	31.3	18.8	25.0	25.0	31.3	68.8	0.0	0.0	0.0	0.0	0.0	0.0	100.0	37.5	25.0	37.5	0.0	0.0	0.0	6.3	56.3	37.5	12.5	87.5
	Rs 40,001 - Rs 50,000	100.0	66.7	16.7	16.7	0.0	50.0	50.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	66.7	16.7	16.7	0.0	0.0	0.0	0.0	33.3	66.7	16.7	83.3
	Rs 50,001 - Rs 60,000	100.0	50.0	50.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	50.0	50.0	0.0	0.0	0.0	0.0	0.0	50.0	50.0	0.0	100.0
	> Rs 60,000	100.0	100.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0
	TOTAL	100.0	53.4	28.5	15.5	2.6	43.9	56.1	2.4	22.2	23.0	20.6	16.3	7.3	8.3	7.7	9.3	31.5	43.3	8.3	16.2	18.5	30.2	35.2	37.0	63.0

Table 3.5
Q14a

NUMBER OF PERSONS CONTRIBUTING TO MONTHLY HOUSEHOLD INCOME

How many persons contribute to the monthly household income?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		1001	535	285	155	26	439	562	24	222	230	206	163	73	83	77	93	315	433	83	162	185	302	352	370	631
FREQ	1	386	216	91	70	9	161	225	20	113	105	68	46	18	16	23	36	125	171	31	77	74	127	108	150	236
	2	425	228	125	63	9	183	242	4	91	102	92	69	30	37	39	36	140	174	36	82	91	123	129	171	254
	3	124	64	40	14	6	58	66		14	19	37	26	15	13	11	13	31	60	9	1	17	37	69	40	84
	4	43	18	20	3	2	24	19		1	3	6	15	7	11	3	3	16	17	4			15	28	4	39
	5	11	3	7	1		3	8					4	1	6	1	3	1	4	2				11	1	10
	6	1	1					1					1					1						1		1
	7	2	1	1			1	1		1				1					2					2		2
	Not specified	9	4	1	4		9			2	1	3	2	1			2	1	5	1	2	3		4	4	5
	TOTAL	1001	535	285	155	26	439	562	24	222	230	206	163	73	83	77	93	315	433	83	162	185	302	352	370	631
COL%	1	38.6	40.4	31.9	45.2	34.6	36.7	40.0	83.3	50.9	45.7	33.0	28.2	24.7	19.3	29.9	38.7	39.7	39.5	37.3	47.5	40.0	42.1	30.7	40.5	37.4
	2	42.5	42.6	43.9	40.6	34.6	41.7	43.1	16.7	41.0	44.3	44.7	42.3	41.1	44.6	50.6	38.7	44.4	40.2	43.4	50.6	49.2	40.7	36.6	46.2	40.3
	3	12.4	12.0	14.0	9.0	23.1	13.2	11.7	0.0	6.3	8.3	18.0	16.0	20.5	15.7	14.3	14.0	9.8	13.9	10.8	0.6	9.2	12.3	19.6	10.8	13.3
	4	4.3	3.4	7.0	1.9	7.7	5.5	3.4	0.0	0.5	1.3	2.9	9.2	9.6	13.3	3.9	3.2	5.1	3.9	4.8	0.0	0.0	5.0	8.0	1.1	6.2
	5	1.1	0.6	2.5	0.6	0.0	0.7	1.4	0.0	0.0	0.0	0.0	2.5	1.4	7.2	1.3	3.2	0.3	0.9	2.4	0.0	0.0	0.0	3.1	0.3	1.6
	6	0.1	0.2	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.6	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.2
	7	0.2	0.2	0.4	0.0	0.0	0.2	0.2	0.0	0.5	0.0	0.0	0.0	1.4	0.0	0.0	0.0	0.0	0.5	0.0	0.0	0.0	0.0	0.6	0.0	0.3
	Not specified	0.9	0.7	0.4	2.6	0.0	2.1	0.0	0.0	0.9	0.4	1.5	1.2	1.4	0.0	0.0	2.2	0.3	1.2	1.2	1.2	1.6	0.0	1.1	1.1	0.8
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	1	100.0	56.0	23.6	18.1	2.3	41.7	58.3	5.2	29.3	27.2	17.6	11.9	4.7	4.1	6.0	9.3	32.4	44.3	8.0	19.9	19.2	32.9	28.0	38.9	61.1
	2	100.0	53.6	29.4	14.8	2.1	43.1	56.9	0.9	21.4	24.0	21.6	16.2	7.1	8.7	9.2	8.5	32.9	40.9	8.5	19.3	21.4	28.9	30.4	40.2	59.8
	3	100.0	51.6	32.3	11.3	4.8	46.8	53.2	0.0	11.3	15.3	29.8	21.0	12.1	10.5	8.9	10.5	25.0	48.4	7.3	0.8	13.7	29.8	55.6	32.3	67.7
	4	100.0	41.9	46.5	7.0	4.7	55.8	44.2	0.0	2.3	7.0	14.0	34.9	16.3	25.6	7.0	7.0	37.2	39.5	9.3	0.0	0.0	34.9	65.1	9.3	90.7
	5	100.0	27.3	63.6	9.1	0.0	27.3	72.7	0.0	0.0	0.0	0.0	36.4	9.1	54.5	9.1	27.3	9.1	36.4	18.2	0.0	0.0	0.0	100.0	9.1	90.9
	6	100.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0
	7	100.0	50.0	50.0	0.0	0.0	50.0	50.0	0.0	50.0	0.0	0.0	0.0	50.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0
	Not specified	100.0	44.4	11.1	44.4	0.0	100.0	0.0	0.0	22.2	11.1	33.3	22.2	11.1	0.0	0.0	22.2	11.1	55.6	11.1	22.2	33.3	0.0	44.4	44.4	55.6
	TOTAL	100.0	53.4	28.5	15.5	2.6	43.9	56.1	2.4	22.2	23.0	20.6	16.3	7.3	8.3	7.7	9.3	31.5	43.3	8.3	16.2	18.5	30.2	35.2	37.0	63.0

Table 3.6
Q15a

HOUSEHOLD EXPENDITURE (UNPROMPTED)
What are the different expenses that are incurred by your family?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		1001	535	285	155	26	439	562	24	222	230	208	163	73	83	77	93	315	433	83	162	185	302	352	370	631
FREQ	Purchase of food products and non-alcoholic drinks	940	499	271	148	22	413	527	21	208	209	199	156	68	79	74	85	298	405	78	156	175	283	326	340	600
	Gas, water and electricity	808	432	228	130	18	334	474	19	168	180	175	135	63	68	66	79	257	347	59	124	153	241	290	299	509
	Telephone, fax, Internet, etc.	546	297	145	87	17	239	307	7	88	114	122	104	49	62	58	59	200	200	29	64	91	188	203	191	355
	Travelling	448	247	131	61	9	169	279	11	101	101	97	74	33	31	33	36	141	202	36	66	78	135	169	179	269
	Household cleaning materials	403	225	109	60	9	145	258	6	78	84	87	76	33	39	34	43	130	173	23	59	73	129	142	148	255
	Repayment of debts	315	196	72	40	7	114	201	4	41	61	80	62	29	38	36	33	108	122	16	33	47	109	126	191	124
	Magazines and newspapers	302	174	69	48	11	120	182	2	43	67	64	65	28	33	31	35	109	113	14	35	61	107	99	99	203
	Medical expenses	279	155	77	39	8	109	170	9	57	51	61	49	23	29	18	36	83	116	26	57	51	83	88	91	188
	Primary and secondary education (private tuitions only)	263	160	47	52	4	108	155	3	45	62	59	51	19	24	27	21	91	111	13	1	34	101	127	113	150
	Repayment of hire purchases	243	128	84	31		81	162	4	39	57	66	48	18	11	13	13	76	116	25	30	39	77	97	127	116
	Alcoholic drinks and tobacco products	226	123	78	19	6	83	143	4	45	46	50	44	15	22	14	21	72	108	11	34	31	64	97	82	144
	Leisure and cultural activities	167	92	44	27	4	52	115	2	26	29	38	34	18	20	16	16	58	69	8	20	33	57	57	52	115
	Car expenses	154	92	24	31	7	67	87		11	18	30	35	25	35	35	25	51	40	3	14	23	60	57	48	106
	Beauty products	136	83	33	15	5	55	81	1	15	19	30	32	15	24	17	23	48	43	5	17	25	47	47	30	106
	Rent	75	19	42	12	2	55	20	4	23	15	18	10	3	2	2	6	21	37	9	19	14	17	25	23	52
	Tertiary education in Mauritius	21	14	2	4	1	12	9		3	5	2	4	2	5	6	2	7	5	1	1	3	8	9	11	10
	Other rents (shops, etc.)	15	2	10	2	1	5	10		3	4	3	1	1	3	2	2	3	6	2	1	1	6	7	8	7
	Tertiary education abroad	12	11	1			5	7		1	1	1	3	3	3	6	1	3	2		3	1	4	4	4	8
	Others	49	25	15	8	1	30	19	0	4	14	8	10	2	11	5	8	19	15	2	7	9	20	13	25	24
	Not specified	14	10	3		1	7	7	1	3	4	2	1	1	2	1	2	4	6	1	1	3	3	7	6	8
COL%	Purchase of food products and non-alcoholic drinks	93.9	93.3	95.1	95.5	84.6	94.1	93.8	87.5	93.7	90.9	96.6	95.7	93.2	95.2	96.1	91.4	94.6	93.5	94.0	96.3	94.6	93.7	92.6	91.9	95.1
	Gas, water and electricity	80.7	80.7	80.0	83.9	69.2	76.1	84.3	79.2	75.7	78.3	85.0	82.8	86.3	81.9	85.7	84.9	81.6	80.1	71.1	76.5	82.7	79.8	82.4	80.8	80.7
	Telephone, fax, Internet, etc.	54.5	55.5	50.9	56.1	65.4	54.4	54.6	29.2	39.6	49.6	59.2	63.8	67.1	74.7	75.3	63.4	63.5	46.2	34.9	39.5	49.2	62.3	57.7	51.6	58.3
	Travelling	44.8	46.2	46.0	39.4	34.6	38.5	49.6	45.8	45.5	43.9	47.1	45.4	45.2	37.3	42.9	38.7	44.8	46.7	43.4	40.7	42.2	44.7	48.0	48.4	42.6
	Household cleaning materials	40.3	42.1	38.2	38.7	34.6	33.0	45.9	25.0	35.1	36.5	42.2	46.6	45.2	47.0	44.2	46.2	41.3	40.0	27.7	36.4	39.5	42.7	40.3	40.0	40.4
	Repayment of debts	31.5	36.6	25.3	25.8	26.9	26.0	35.8	16.7	18.5	26.5	38.8	38.0	39.7	45.8	46.8	35.5	34.3	28.2	19.3	20.4	25.4	36.1	35.8	51.6	19.7
	Magazines and newspapers	30.2	32.5	24.2	31.0	42.3	27.3	32.4	8.3	19.4	29.1	31.1	39.9	38.4	39.8	40.3	37.6	34.6	26.1	16.9	21.6	33.0	35.4	28.1	26.8	32.2
	Medical expenses	27.9	29.0	27.0	25.2	30.8	24.8	30.2	37.5	25.7	22.2	29.6	30.1	31.5	34.9	23.4	38.7	26.3	26.8	31.3	35.2	27.6	27.5	25.0	24.6	29.8
	Primary and secondary education (private tuitions only)	26.3	29.9	16.5	33.5	15.4	24.6	27.6	12.5	20.3	27.0	28.6	31.3	26.0	28.9	35.1	22.6	28.9	25.6	15.7	0.6	18.4	33.4	36.1	30.5	23.8
	Repayment of hire purchases	24.3	23.9	29.5	20.0	0.0	18.5	28.8	16.7	17.6	24.8	32.0	29.4	24.7	13.3	16.9	14.0	24.1	26.8	30.1	18.5	21.1	25.5	27.6	34.3	18.4
	Alcoholic drinks and tobacco products	22.6	23.0	27.4	12.3	23.1	18.9	25.4	16.7	20.3	20.0	24.3	27.0	20.5	26.5	18.2	22.6	22.9	24.9	13.3	21.0	16.8	21.2	27.6	22.2	22.8
	Leisure and cultural activities	16.7	17.2	15.4	17.4	15.4	11.8	20.5	8.3	11.7	12.6	18.4	20.9	24.7	24.1	20.8	17.2	18.4	15.9	9.6	12.3	17.8	18.9	16.2	14.1	18.2
	Car expenses	15.4	17.2	8.4	20.0	26.9	15.3	15.5	0.0	5.0	7.8	14.6	21.5	34.2	42.2	45.5	26.9	16.2	9.2	3.6	8.6	12.4	19.9	16.2	13.0	16.8
	Beauty products	13.6	15.5	11.6	9.7	19.2	12.5	14.4	4.2	6.8	8.3	14.6	19.6	20.5	28.9	22.1	24.7	15.2	9.9	6.0	10.5	13.5	15.6	13.4	8.1	16.8
	Rent	7.5	3.6	14.7	7.7	7.7	12.5	3.6	16.7	10.4	6.5	8.7	6.1	4.1	2.4	2.6	6.5	6.7	8.5	10.8	11.7	7.6	5.6	7.1	6.2	8.2
	Tertiary education in Mauritius	2.1	2.6	0.7	2.6	3.8	2.7	1.6	0.0	1.4	2.2	1.0	2.5	2.7	6.0	7.8	2.2	2.2	1.2	1.2	0.6	1.6	2.6	2.6	3.0	1.6
	Other rents (shops, etc.)	1.5	0.4	3.5	1.3	3.8	1.1	1.8	0.0	1.4	1.7	1.5	0.6	1.4	3.6	2.6	2.2	1.0	1.4	2.4	0.6	0.5	2.0	2.0	2.2	1.1
	Tertiary education abroad	1.2	2.1	0.4	0.0	0.0	1.1	1.2	0.0	0.5	0.4	0.5	1.8	4.1	3.6	7.8	1.1	1.0	0.5	0.0	1.9	0.5	1.3	1.1	1.1	1.3
	Others	4.9	4.7	5.3	5.2	3.8	6.8	3.4	0.0	1.8	6.1	3.9	6.1	2.7	13.3	6.5	8.6	6.0	3.5	2.4	4.3	4.9	6.6	3.7	6.8	3.8
	Not specified	1.4	1.9	1.1	0.0	3.8	1.6	1.2	4.2	1.4	1.7	1.0	0.6	1.4	2.4	1.3	2.2	1.3	1.4	1.2	0.6	1.6	1.0	2.0	1.6	1.3

Table 3.6
Q15a

HOUSEHOLD EXPENDITURE (UNPROMPTED)

What are the different expenses that are incurred by your family?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		1001	535	285	155	26	439	562	24	222	230	206	163	73	83	77	93	315	433	83	162	185	302	352	370	631
ROW	Purchase of food products and non-alcoholic drinks	100.0	53.1	28.8	15.7	2.3	43.9	56.1	2.2	22.1	22.2	21.2	16.6	7.2	8.4	7.9	9.0	31.7	43.1	8.3	16.6	18.6	30.1	34.7	36.2	63.8
	Gas, water and electricity	100.0	53.5	28.2	16.1	2.2	41.3	58.7	2.4	20.8	22.3	21.7	16.7	7.0	8.4	8.2	9.8	31.8	42.9	7.3	15.3	18.9	29.8	35.9	37.0	63.0
	Telephone, fax, Internet, etc.	100.0	54.4	26.6	15.9	3.1	43.8	56.2	1.3	16.1	20.9	22.3	19.0	9.0	11.4	10.6	10.8	36.6	36.6	5.3	11.7	16.7	34.4	37.2	35.0	65.0
	Travelling	100.0	55.1	29.2	13.6	2.0	37.7	62.3	2.5	22.5	22.5	21.7	16.5	7.4	6.9	7.4	8.0	31.5	45.1	8.0	14.7	17.4	30.1	37.7	40.0	60.0
	Household cleaning materials	100.0	55.8	27.0	14.9	2.2	36.0	64.0	1.5	19.4	20.8	21.6	18.9	8.2	9.7	8.4	10.7	32.3	42.9	5.7	14.6	18.1	32.0	35.2	36.7	63.3
	Repayment of debts	100.0	62.2	22.9	12.7	2.2	36.2	63.8	1.3	13.0	19.4	25.4	19.7	9.2	12.1	11.4	10.5	34.3	38.7	5.1	10.5	14.9	34.6	40.0	60.6	39.4
	Magazines and newspapers	100.0	57.6	22.8	15.9	3.6	39.7	60.3	0.7	14.2	22.2	21.2	21.5	9.3	10.9	10.3	11.6	36.1	37.4	4.6	11.6	20.2	35.4	32.8	32.8	67.2
	Medical expenses	100.0	55.6	27.6	14.0	2.9	39.1	60.9	3.2	20.4	18.3	21.9	17.6	8.2	10.4	6.5	12.9	29.7	41.6	9.3	20.4	18.3	29.7	31.5	32.6	67.4
	Primary and secondary education (private tuitions only)	100.0	60.8	17.9	19.8	1.5	41.1	58.9	1.1	17.1	23.6	22.4	19.4	7.2	9.1	10.3	8.0	34.6	42.2	4.9	0.4	12.9	38.4	48.3	43.0	57.0
	Repayment of hire purchases	100.0	52.7	34.6	12.8	0.0	33.3	66.7	1.6	16.0	23.5	27.2	19.8	7.4	4.5	5.3	5.3	31.3	47.7	10.3	12.3	16.0	31.7	39.9	52.3	47.7
	Alcoholic drinks and tobacco products	100.0	54.4	34.5	8.4	2.7	36.7	63.3	1.8	19.9	20.4	22.1	19.5	6.6	9.7	6.2	9.3	31.9	47.8	4.9	15.0	13.7	28.3	42.9	36.3	63.7
	Leisure and cultural activities	100.0	55.1	26.3	16.2	2.4	31.1	68.9	1.2	15.6	17.4	22.8	20.4	10.8	12.0	9.6	9.6	34.7	41.3	4.8	12.0	19.8	34.1	34.1	31.1	68.9
	Car expenses	100.0	59.7	15.6	20.1	4.5	43.5	56.5	0.0	7.1	11.7	19.5	22.7	16.2	22.7	22.7	16.2	33.1	26.0	1.9	9.1	14.9	39.0	37.0	31.2	68.8
	Beauty products	100.0	61.0	24.3	11.0	3.7	40.4	59.6	0.7	11.0	14.0	22.1	23.5	11.0	17.6	12.5	16.9	35.3	31.6	3.7	12.5	18.4	34.6	34.6	22.1	77.9
	Rent	100.0	25.3	56.0	16.0	2.7	73.3	26.7	5.3	30.7	20.0	24.0	13.3	4.0	2.7	2.7	8.0	28.0	49.3	12.0	25.3	18.7	22.7	33.3	30.7	69.3
	Tertiary education in Mauritius	100.0	66.7	9.5	19.0	4.8	57.1	42.9	0.0	14.3	23.8	9.5	19.0	9.5	23.8	28.6	9.5	33.3	23.8	4.8	4.8	14.3	38.1	42.9	52.4	47.6
	Other rents (shops, etc.)	100.0	13.3	66.7	13.3	6.7	33.3	66.7	0.0	20.0	26.7	20.0	6.7	6.7	20.0	13.3	13.3	20.0	40.0	13.3	6.7	6.7	40.0	46.7	53.3	46.7
	Tertiary education abroad	100.0	91.7	8.3	0.0	0.0	41.7	58.3	0.0	8.3	8.3	8.3	25.0	25.0	25.0	50.0	8.3	25.0	16.7	0.0	25.0	8.3	33.3	33.3	33.3	66.7
	Others	100.0	51.0	30.6	16.3	2.0	61.2	38.8	0.0	8.2	28.6	16.3	20.4	4.1	22.4	10.2	16.3	38.8	30.6	4.1	14.3	18.4	40.8	26.5	51.0	49.0
	Not specified	100.0	71.4	21.4	0.0	7.1	50.0	50.0	7.1	21.4	28.6	14.3	7.1	7.1	14.3	7.1	14.3	28.6	42.9	7.1	7.1	21.4	21.4	50.0	42.9	57.1

Table 3.7
Q15b

HOUSEHOLD EXPENDITURE (PROMPTED)

I will now read a list of expenditure, could you tell me what are the other household expenses?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		1001	535	285	155	26	439	562	24	222	230	208	163	73	83	77	93	315	433	83	182	185	302	352	370	631
FREQ	Purchase of food products and non-alcoholic drinks	979	522	279	154	24	433	546	22	216	221	204	161	72	83	76	89	310	422	82	159	179	297	344	360	619
	Gas, water and electricity	953	509	272	148	24	420	533	21	205	218	200	157	71	81	75	90	297	411	80	156	175	285	337	350	603
	Household cleaning materials	801	435	223	122	21	339	462	14	168	180	167	137	61	74	68	73	258	342	60	125	141	248	287	300	501
	Travelling expenses	788	421	231	121	15	330	458	20	174	185	170	130	56	53	50	70	242	356	70	118	145	229	296	306	482
	Telephone, fax, Internet, etc.	717	385	195	114	23	339	378	8	116	150	161	140	63	79	74	79	256	265	43	88	116	247	266	248	469
	Medical expenses	691	379	189	105	18	296	395	14	145	147	150	112	56	67	59	74	217	287	54	115	116	217	243	253	438
	Magazines and newspapers	673	363	175	114	21	311	362	3	108	145	145	135	63	74	70	78	242	246	37	77	126	225	245	243	430
	Repayment of debts	484	300	109	64	11	194	290	5	66	94	117	92	53	57	53	57	173	178	23	48	77	163	196	269	215
	Alcoholic drinks and tobacco products	495	268	182	35	10	205	290	7	104	113	103	86	39	43	32	41	150	242	30	64	79	151	201	198	297
	Repayment of hire purchases	449	238	151	58	2	177	272	8	71	114	114	80	36	26	30	25	149	212	33	56	72	144	177	229	220
	Primary and secondary education (private tuitions only)	415	239	97	71	8	186	229	4	70	103	92	74	33	39	34	36	147	179	19	2	53	160	200	179	236
	Leisure and cultural activities	402	215	98	75	14	177	225	3	67	72	94	78	40	48	44	43	148	146	21	55	74	138	135	152	250
	Beauty products	357	202	102	42	11	146	211	1	42	69	79	73	42	51	44	51	136	111	15	45	68	125	119	110	247
	Car expenses	281	156	43	53	9	115	146	1	22	31	52	64	35	56	47	42	94	70	8	22	41	92	106	84	177
	Rent	87	24	48	13	2	65	22	4	27	16	20	12	6	2	2	6	27	43	9	22	16	22	27	26	61
	Tertiary education in Mauritius	32	24	2	5	1	17	15		5	6	3	8	2	8	8	4	9	8	3	2	4	14	12	13	19
	Other rents (shops, etc.)	22	5	11	5	1	10	12		3	6	4	2	2	5	3	2	6	9	2	1	1	10	10	13	9
	Tertiary education abroad	14	13	1			6	8		1	2	1	3	3	4	6	1	4	3		3	1	5	5	4	10
COL%	Purchase of food products and non-alcoholic drinks	97.8	97.6	97.9	99.4	92.3	98.6	97.2	91.7	97.3	96.1	99.0	98.8	98.6	100.0	98.7	95.7	98.4	97.5	98.8	98.1	96.8	98.3	97.7	97.3	98.1
	Gas, water and electricity	95.2	95.1	95.4	95.5	92.3	95.7	94.8	87.5	92.3	94.8	97.1	96.3	97.3	97.6	97.4	96.8	94.3	94.9	96.4	96.3	94.6	94.4	95.7	94.6	95.6
	Household cleaning materials	80.0	81.3	78.2	78.7	80.8	77.2	82.2	58.3	75.7	78.3	81.1	84.0	83.6	89.2	88.3	78.5	81.9	79.0	72.3	77.2	76.2	82.1	81.5	81.1	79.4
	Travelling expenses	78.7	78.7	81.1	78.1	57.7	75.2	81.5	83.3	78.4	80.4	82.5	79.8	76.7	63.9	64.9	75.3	76.8	82.2	84.3	72.8	78.4	75.8	84.1	82.7	76.4
	Telephone, fax, Internet, etc.	71.6	72.0	68.4	73.5	88.5	77.2	67.3	33.3	52.3	65.2	78.2	85.9	86.3	95.2	96.1	84.9	81.3	61.2	51.8	54.3	62.7	81.8	75.6	67.0	74.3
	Medical expenses	69.0	70.8	66.3	67.7	69.2	67.4	70.3	58.3	65.3	63.9	72.8	68.7	76.7	80.7	76.6	79.6	68.9	66.3	65.1	71.0	62.7	71.9	69.0	68.4	69.4
	Magazines and newspapers	67.2	67.9	61.4	73.5	80.8	70.8	64.4	12.5	48.6	63.0	70.4	82.8	86.3	89.2	90.9	83.9	76.8	56.8	44.6	47.5	68.1	74.5	69.6	65.7	68.1
	Repayment of debts	48.4	56.1	38.2	41.3	42.3	44.2	51.6	20.8	29.7	40.9	56.8	56.4	72.6	68.7	68.8	61.3	54.9	41.1	27.7	29.6	41.6	54.0	55.7	72.7	34.1
	Alcoholic drinks and tobacco products	49.5	50.1	63.9	22.6	38.5	46.7	51.6	29.2	46.8	49.1	50.0	52.8	53.4	51.8	41.6	44.1	47.6	55.9	36.1	39.5	42.7	50.0	57.1	53.5	47.1
	Repayment of hire purchases	44.9	44.5	53.0	37.4	7.7	40.3	48.4	33.3	32.0	49.6	55.3	49.1	49.3	31.3	39.0	26.9	47.3	49.0	39.8	34.6	38.9	47.7	50.3	61.9	34.9
	Primary and secondary education (private tuitions only)	41.5	44.7	34.0	45.8	30.8	42.4	40.7	16.7	31.5	44.8	44.7	45.4	45.2	47.0	44.2	38.7	46.7	41.3	22.9	1.2	28.6	53.0	56.8	48.4	37.4
	Leisure and cultural activities	40.2	40.2	34.4	48.4	53.8	40.3	40.0	12.5	30.2	31.3	45.6	47.9	54.8	57.8	57.1	46.2	47.0	33.7	25.3	34.0	40.0	45.7	38.4	41.1	39.6
	Beauty products	35.7	37.8	35.8	27.1	42.3	33.3	37.5	4.2	18.9	30.0	38.3	44.8	57.5	61.4	57.1	54.8	43.2	25.6	18.1	27.8	36.8	41.4	33.8	29.7	39.1
	Car expenses	26.1	29.2	15.1	34.2	34.6	26.2	26.0	4.2	9.9	13.5	25.2	39.3	47.9	67.5	61.0	45.2	29.8	16.2	9.6	13.6	22.2	30.5	30.1	22.7	28.1
	Rent	8.7	4.5	16.8	8.4	7.7	14.8	3.9	16.7	12.2	7.0	9.7	7.4	8.2	2.4	2.6	6.5	8.6	9.9	10.8	13.6	8.6	7.3	7.7	7.0	9.7
	Tertiary education in Mauritius	3.2	4.5	0.7	3.2	3.8	3.9	2.7	0.0	2.3	2.6	1.5	4.9	2.7	9.6	10.4	4.3	2.9	1.8	3.6	1.2	2.2	4.6	3.4	3.5	3.0
	Other rents (shops, etc.)	2.2	0.9	3.9	3.2	3.8	2.3	2.1	0.0	1.4	2.6	1.9	1.2	2.7	6.0	3.9	2.2	1.9	2.1	2.4	0.6	0.5	3.3	2.8	3.5	1.4
	Tertiary education abroad	1.4	2.4	0.4	0.0	0.0	1.4	1.4	0.0	0.5	0.9	0.5	1.8	4.1	4.8	7.8	1.1	1.3	0.7	0.0	1.9	0.5	1.7	1.4	1.1	1.6

Table 3.7
Q15b

HOUSEHOLD EXPENDITURE (PROMPTED)
I will now read a list of expenditure, could you tell me what are the other household expenses?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		1001	535	285	155	26	439	562	24	222	230	206	163	73	83	77	93	315	433	83	162	185	302	352	370	631
ROW	Purchase of food products and non-alcoholic drinks	100.0	53.3	28.5	15.7	2.5	44.2	55.8	2.2	22.1	22.6	20.8	16.4	7.4	8.5	7.8	9.1	31.7	43.1	8.4	16.2	18.3	30.3	35.1	36.8	63.2
	Gas, water and electricity	100.0	53.4	28.5	15.5	2.5	44.1	55.9	2.2	21.5	22.9	21.0	16.5	7.5	8.5	7.9	9.4	31.2	43.1	8.4	16.4	18.4	29.9	35.4	36.7	63.3
	Household cleaning materials	100.0	54.3	27.8	15.2	2.6	42.3	57.7	1.7	21.0	22.5	20.8	17.1	7.6	9.2	8.5	9.1	32.2	42.7	7.5	15.6	17.6	31.0	35.8	37.5	62.5
	Travelling expenses	100.0	53.4	29.3	15.4	1.9	41.9	58.1	2.5	22.1	23.5	21.6	16.5	7.1	6.7	6.3	8.9	30.7	45.2	8.9	15.0	18.4	29.1	37.6	38.8	61.2
	Telephone, fax, Internet, etc.	100.0	53.7	27.2	15.9	3.2	47.3	52.7	1.1	16.2	20.9	22.5	19.5	8.8	11.0	10.3	11.0	35.7	37.0	6.0	12.3	16.2	34.4	37.1	34.6	65.4
	Medical expenses	100.0	54.8	27.4	15.2	2.6	42.8	57.2	2.0	21.0	21.3	21.7	16.2	8.1	9.7	8.5	10.7	31.4	41.5	7.8	16.6	16.8	31.4	35.2	36.6	63.4
	Magazines and newspapers	100.0	53.9	26.0	16.9	3.1	46.2	53.8	0.4	16.0	21.5	21.5	20.1	9.4	11.0	10.4	11.6	36.0	36.6	5.5	11.4	18.7	33.4	36.4	36.1	63.9
	Repayment of debts	100.0	62.0	22.5	13.2	2.3	40.1	59.9	1.0	13.6	19.4	24.2	19.0	11.0	11.8	11.0	11.8	35.7	36.8	4.8	9.9	15.9	33.7	40.5	55.6	44.4
	Alcoholic drinks and tobacco products	100.0	54.1	36.8	7.1	2.0	41.4	58.6	1.4	21.0	22.8	20.8	17.4	7.9	8.7	6.5	8.3	30.3	48.9	6.1	12.9	16.0	30.5	40.6	40.0	60.0
	Repayment of hire purchases	100.0	53.0	33.6	12.9	0.4	39.4	60.6	1.8	15.8	25.4	25.4	17.8	8.0	5.8	6.7	5.6	33.2	47.2	7.3	12.5	16.0	32.1	39.4	51.0	49.0
	Primary and secondary education (private tuitions only)	100.0	57.6	23.4	17.1	1.9	44.8	55.2	1.0	16.9	24.8	22.2	17.8	8.0	9.4	8.2	8.7	35.4	43.1	4.6	0.5	12.8	38.6	48.2	43.1	56.9
	Leisure and cultural activities	100.0	53.5	24.4	18.7	3.5	44.0	56.0	0.7	16.7	17.9	23.4	19.4	10.0	11.9	10.9	10.7	36.8	36.3	5.2	13.7	18.4	34.3	33.6	37.8	62.2
	Beauty products	100.0	56.6	28.6	11.8	3.1	40.9	59.1	0.3	11.8	19.3	22.1	20.4	11.8	14.3	12.3	14.3	38.1	31.1	4.2	12.6	19.0	35.0	33.3	30.8	69.2
	Car expenses	100.0	59.8	16.5	20.3	3.4	44.1	55.9	0.4	8.4	11.9	19.9	24.5	13.4	21.5	18.0	16.1	36.0	26.8	3.1	8.4	15.7	35.2	40.6	32.2	67.8
	Rent	100.0	27.6	55.2	14.9	2.3	74.7	25.3	4.6	31.0	18.4	23.0	13.8	6.9	2.3	2.3	6.9	31.0	49.4	10.3	25.3	18.4	25.3	31.0	29.9	70.1
	Tertiary education in Mauritius	100.0	75.0	6.3	15.6	3.1	53.1	46.9	0.0	15.6	18.8	9.4	25.0	6.3	25.0	25.0	12.5	28.1	25.0	9.4	6.3	12.5	43.8	37.5	40.6	59.4
	Other rents (shops, etc.)	100.0	22.7	50.0	22.7	4.5	45.5	54.5	0.0	13.6	27.3	18.2	9.1	9.1	22.7	13.6	9.1	27.3	40.9	9.1	4.5	4.5	45.5	45.5	59.1	40.9
	Tertiary education abroad	100.0	92.9	7.1	0.0	0.0	42.9	57.1	0.0	7.1	14.3	7.1	21.4	21.4	28.6	42.9	7.1	28.6	21.4	0.0	21.4	7.1	35.7	35.7	28.6	71.4

Table 3.8.1
Q15c

FREQUENCY OF INCURRING EXPENSES
Purchase of food products and non-alcoholic drinks

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		979	522	279	154	24	433	546	22	216	221	204	161	72	83	76	89	310	422	82	159	179	297	344	360	619
FREQ	More than once a month	450	223	133	79	15	232	218	14	92	115	90	68	31	40	43	34	141	200	32	72	79	133	166	172	278
	Once a month	511	286	143	74	8	196	315	8	118	99	112	92	40	42	32	53	163	214	49	87	99	154	171	182	329
	Three to four times a year	1	1					1				1							1				1		1	
	Less often	1	1					1			1							1						1		1
	Not specified	16	11	3	1	1	5	11		6	6	1	1	1	1	1	2	5	7	1		1	9	6	4	12
	TOTAL	979	522	279	154	24	433	546	22	216	221	204	161	72	83	76	89	310	422	82	159	179	297	344	360	619
COL%	More than once a month	46.0	42.7	47.7	51.3	62.5	53.6	39.9	63.6	42.6	52.0	44.1	42.2	43.1	48.2	56.6	38.2	45.5	47.4	39.0	45.3	44.1	44.8	48.3	47.8	44.9
	Once a month	52.2	54.8	51.3	48.1	33.3	45.3	57.7	36.4	54.6	44.8	54.9	57.1	55.6	50.6	42.1	59.6	52.6	50.7	59.8	54.7	55.3	51.9	49.7	50.6	53.2
	Three to four times a year	0.1	0.2	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.3	0.0	0.3	0.0
	Less often	0.1	0.2	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.0	0.0	0.0	0.3	0.3	0.0
	Not specified	1.6	2.1	1.1	0.6	4.2	1.2	2.0	0.0	2.8	2.7	0.5	0.6	1.4	1.2	1.3	2.2	1.6	1.7	1.2	0.0	0.6	3.0	1.7	1.1	1.9
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	More than once a month	100.0	49.6	29.6	17.6	3.3	51.6	48.4	3.1	20.4	25.6	20.0	15.1	6.9	8.9	9.6	7.6	31.3	44.4	7.1	16.0	17.6	29.6	36.9	38.2	61.8
	Once a month	100.0	56.0	28.0	14.5	1.6	38.4	61.6	1.6	23.1	19.4	21.9	18.0	7.8	8.2	6.3	10.4	31.9	41.9	9.6	17.0	19.4	30.1	33.5	35.6	64.4
	Three to four times a year	100.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0	100.0	0.0
	Less often	100.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	0.0
	Not specified	100.0	68.8	18.8	6.3	6.3	31.3	68.8	0.0	37.5	37.5	6.3	6.3	6.3	6.3	6.3	12.5	31.3	43.8	6.3	0.0	6.3	56.3	37.5	25.0	75.0
	TOTAL	100.0	53.3	28.5	15.7	2.5	44.2	55.8	2.2	22.1	22.6	20.8	16.4	7.4	8.5	7.8	9.1	31.7	43.1	8.4	16.2	18.3	30.3	35.1	36.8	63.2

Table 3.8.2
Q15c

FREQUENCY OF INCURRING EXPENSES
Gas, water and electricity

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		953	509	272	148	24	420	533	21	205	218	200	157	71	81	75	90	297	411	80	156	175	285	337	350	603
FREQ	More than once a month	23	12	5	6		5	18		10	4	4	3	1	1	1	1	9	11	1	5	2	7	9	6	17
	Once a month	910	485	262	140	23	405	505	21	190	209	193	149	69	79	72	84	282	394	78	150	170	269	321	337	573
	Three to four times a year	1	1					1					1			1							1			1
	Less often	1	1					1			1							1						1	1	
	Not specified	18	10	5	2	1	10	8		5	4	3	4	1	1	1	5	5	6	1	1	3	8	6	6	12
	TOTAL	953	509	272	148	24	420	533	21	205	218	200	157	71	81	75	90	297	411	80	156	175	285	337	350	603
COL%	More than once a month	2.4	2.4	1.8	4.1	0.0	1.2	3.4	0.0	4.9	1.8	2.0	1.9	1.4	1.2	1.3	1.1	3.0	2.7	1.3	3.2	1.1	2.5	2.7	1.7	2.8
	Once a month	95.5	95.3	96.3	94.6	95.8	96.4	94.7	100.0	92.7	95.9	96.5	94.9	97.2	97.5	96.0	93.3	94.9	95.9	97.5	96.2	97.1	94.4	95.3	96.3	95.0
	Three to four times a year	0.1	0.2	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.6	0.0	0.0	1.3	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.0	0.0	0.2
	Less often	0.1	0.2	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.0	0.0	0.0	0.3	0.3	0.0
	Not specified	1.9	2.0	1.8	1.4	4.2	2.4	1.5	0.0	2.4	1.8	1.5	2.5	1.4	1.2	1.3	5.6	1.7	1.5	1.3	0.6	1.7	2.8	1.8	1.7	2.0
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	More than once a month	100.0	52.2	21.7	26.1	0.0	21.7	78.3	0.0	43.5	17.4	17.4	13.0	4.3	4.3	4.3	4.3	39.1	47.8	4.3	21.7	8.7	30.4	39.1	26.1	73.9
	Once a month	100.0	53.3	28.8	15.4	2.5	44.5	55.5	2.3	20.9	23.0	21.2	16.4	7.6	8.7	7.9	9.2	31.0	43.3	8.6	16.5	18.7	29.6	35.3	37.0	63.0
	Three to four times a year	100.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0
	Less often	100.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	0.0
	Not specified	100.0	55.6	27.8	11.1	5.6	55.6	44.4	0.0	27.8	22.2	16.7	22.2	5.6	5.6	5.6	27.8	27.8	33.3	5.6	5.6	16.7	44.4	33.3	33.3	66.7
	TOTAL	100.0	53.4	28.5	15.5	2.5	44.1	55.9	2.2	21.5	22.9	21.0	16.5	7.5	8.5	7.9	9.4	31.2	43.1	8.4	16.4	18.4	29.9	35.4	36.7	63.3

Table 3.8.3
Q15c

FREQUENCY OF INCURRING EXPENSES
Household cleaning materials

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		801	435	223	122	21	339	462	14	168	180	167	137	61	74	68	73	258	342	60	125	141	248	287	300	501
FREQ	More than once a month	288	142	80	52	12	132	154	6	59	61	66	48	19	27	23	21	88	137	17	42	41	90	113	105	181
	Once a month	495	283	136	68	8	196	299	8	105	112	98	86	40	46	44	49	163	196	43	82	96	151	166	189	306
	Three to four times a year	2	2				1	1				1	1				1	1				1	1		2
	Less often	3	1	2			3				1	1		1				2	1			2	1		1	2
	Not specified	15	7	5	2	1	7	8		4	6	1	2	1	1	1	2	4	8		1	1	5	8	5	10
	TOTAL	801	435	223	122	21	339	462	14	168	180	167	137	61	74	68	73	258	342	60	125	141	248	287	300	501
COL%	More than once a month	35.7	32.6	35.9	42.6	57.1	38.9	33.3	42.9	35.1	33.9	39.5	35.0	31.1	36.5	33.8	28.8	34.1	40.1	28.3	33.6	29.1	36.3	39.4	35.0	36.1
	Once a month	61.8	65.1	61.0	55.7	38.1	57.8	64.7	57.1	62.5	62.2	58.7	62.8	65.6	62.2	64.7	67.1	63.2	57.3	71.7	65.6	68.1	60.9	57.8	63.0	61.1
	Three to four times a year	0.2	0.5	0.0	0.0	0.0	0.3	0.2	0.0	0.0	0.0	0.6	0.7	0.0	0.0	0.0	1.4	0.4	0.0	0.0	0.0	0.7	0.4	0.0	0.0	0.4
	Less often	0.4	0.2	0.9	0.0	0.0	0.9	0.0	0.0	0.0	0.6	0.6	0.0	1.6	0.0	0.0	0.0	0.8	0.3	0.0	0.0	1.4	0.4	0.0	0.3	0.4
	Not specified	1.9	1.6	2.2	1.6	4.8	2.1	1.7	0.0	2.4	3.3	0.6	1.5	1.6	1.4	1.5	2.7	1.6	2.3	0.0	0.8	0.7	2.0	2.8	1.7	2.0
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	More than once a month	100.0	49.7	28.0	18.2	4.2	46.2	53.8	2.1	20.6	21.3	23.1	16.8	6.6	9.4	8.0	7.3	30.8	47.9	5.9	14.7	14.3	31.5	39.5	36.7	63.3
	Once a month	100.0	57.2	27.5	13.7	1.6	39.6	60.4	1.6	21.2	22.6	19.8	17.4	8.1	9.3	8.9	9.9	32.9	39.6	8.7	16.6	19.4	30.5	33.5	38.2	61.8
	Three to four times a year	100.0	100.0	0.0	0.0	0.0	50.0	50.0	0.0	0.0	0.0	50.0	50.0	0.0	0.0	0.0	50.0	50.0	0.0	0.0	0.0	50.0	50.0	0.0	0.0	100.0
	Less often	100.0	33.3	66.7	0.0	0.0	100.0	0.0	0.0	0.0	33.3	33.3	0.0	33.3	0.0	0.0	0.0	66.7	33.3	0.0	0.0	66.7	33.3	0.0	33.3	66.7
	Not specified	100.0	46.7	33.3	13.3	6.7	46.7	53.3	0.0	26.7	40.0	6.7	13.3	6.7	6.7	6.7	13.3	26.7	53.3	0.0	6.7	6.7	33.3	53.3	33.3	66.7
	TOTAL	100.0	54.3	27.8	15.2	2.6	42.3	57.7	1.7	21.0	22.5	20.8	17.1	7.6	9.2	8.5	9.1	32.2	42.7	7.5	15.6	17.6	31.0	35.8	37.5	62.5

Table 3.8.4
Q15c

FREQUENCY OF INCURRING EXPENSES
Travelling expenses

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		788	421	231	121	15	330	458	20	174	185	170	130	56	53	50	70	242	356	70	118	145	229	296	306	482
FREQ	More than once a month	698	376	200	107	15	293	405	20	152	160	154	113	51	48	48	64	217	310	59	105	128	201	264	276	422
	Once a month	74	38	26	10		32	42		17	22	14	14	4	3	1	5	18	40	10	11	16	22	25	25	49
	Three to four times a year	2		1	1			2		1		1							1	1	1	1			2	
	Less often	3	1	2			1	2		1			1		1		1	1	1		1		1	1		3
	Not specified	11	6	2	3		4	7		3	3	1	2	1	1	1		6	4				5	6	3	8
	TOTAL	788	421	231	121	15	330	458	20	174	185	170	130	56	53	50	70	242	356	70	118	145	229	296	306	482
COL%	More than once a month	88.6	89.3	86.6	88.4	100.0	88.8	88.4	100.0	87.4	86.5	90.6	86.9	91.1	90.6	96.0	91.4	89.7	87.1	84.3	89.0	88.3	87.8	89.2	90.2	87.6
	Once a month	9.4	9.0	11.3	8.3	0.0	9.7	9.2	0.0	9.8	11.9	8.2	10.8	7.1	5.7	2.0	7.1	7.4	11.2	14.3	9.3	11.0	9.6	8.4	8.2	10.2
	Three to four times a year	0.3	0.0	0.4	0.8	0.0	0.0	0.4	0.0	0.6	0.0	0.6	0.0	0.0	0.0	0.0	0.0	0.0	0.3	1.4	0.8	0.7	0.0	0.0	0.7	0.0
	Less often	0.4	0.2	0.9	0.0	0.0	0.3	0.4	0.0	0.6	0.0	0.0	0.8	0.0	1.9	0.0	1.4	0.4	0.3	0.0	0.8	0.0	0.4	0.3	0.0	0.6
	Not specified	1.4	1.4	0.9	2.5	0.0	1.2	1.5	0.0	1.7	1.6	0.6	1.5	1.8	1.9	2.0	0.0	2.5	1.1	0.0	0.0	0.0	2.2	2.0	1.0	1.7
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	More than once a month	100.0	53.9	28.7	15.3	2.1	42.0	58.0	2.9	21.8	22.9	22.1	16.2	7.3	6.9	6.9	9.2	31.1	44.4	8.5	15.0	18.3	28.8	37.8	39.5	60.5
	Once a month	100.0	51.4	35.1	13.5	0.0	43.2	56.8	0.0	23.0	29.7	18.9	18.9	5.4	4.1	1.4	6.8	24.3	54.1	13.5	14.9	21.6	29.7	33.8	33.8	66.2
	Three to four times a year	100.0	0.0	50.0	50.0	0.0	0.0	100.0	0.0	50.0	0.0	50.0	0.0	0.0	0.0	0.0	0.0	0.0	50.0	50.0	50.0	50.0	0.0	0.0	100.0	0.0
	Less often	100.0	33.3	66.7	0.0	0.0	33.3	66.7	0.0	33.3	0.0	0.0	33.3	0.0	33.3	0.0	33.3	33.3	33.3	0.0	33.3	0.0	33.3	33.3	0.0	100.0
	Not specified	100.0	54.5	18.2	27.3	0.0	36.4	63.6	0.0	27.3	27.3	9.1	18.2	9.1	9.1	9.1	0.0	54.5	36.4	0.0	0.0	0.0	45.5	54.5	27.3	72.7
	TOTAL	100.0	53.4	29.3	15.4	1.9	41.9	58.1	2.5	22.1	23.5	21.6	16.5	7.1	6.7	6.3	8.9	30.7	45.2	8.9	15.0	18.4	29.1	37.6	38.8	61.2

Table 3.8.5
Q15c

FREQUENCY OF INCURRING EXPENSES
Telephone, fax, Internet, etc.

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		717	385	195	114	23	339	378	8	116	150	161	140	63	79	74	79	256	265	43	88	116	247	266	248	469
FREQ	More than once a month	21	16	2	3		3	18		4	8	4	1	1	3	1	5	10	4	1	6	5	6	4	6	15
	Once a month	684	363	190	109	22	327	357	8	109	139	156	138	60	74	71	72	242	257	42	82	111	234	257	239	445
	Not specified	12	6	3	2	1	9	3		3	3	1	1	2	2	2	2	4	4				7	5	3	9
	TOTAL	717	385	195	114	23	339	378	8	116	150	161	140	63	79	74	79	256	265	43	88	116	247	266	248	469
COL%	More than once a month	2.9	4.2	1.0	2.6	0.0	0.9	4.8	0.0	3.4	5.3	2.5	0.7	1.6	3.8	1.4	6.3	3.9	1.5	2.3	6.8	4.3	2.4	1.5	2.4	3.2
	Once a month	95.4	94.3	97.4	95.6	95.7	96.5	94.4	100.0	94.0	92.7	96.9	98.6	95.2	93.7	95.9	91.1	94.5	97.0	97.7	93.2	95.7	94.7	96.6	96.4	94.9
	Not specified	1.7	1.6	1.5	1.8	4.3	2.7	0.8	0.0	2.6	2.0	0.6	0.7	3.2	2.5	2.7	2.5	1.6	1.5	0.0	0.0	0.0	2.8	1.9	1.2	1.9
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	More than once a month	100.0	76.2	9.5	14.3	0.0	14.3	85.7	0.0	19.0	38.1	19.0	4.8	4.8	14.3	4.8	23.8	47.6	19.0	4.8	28.6	23.8	28.6	19.0	28.6	71.4
	Once a month	100.0	53.1	27.8	15.9	3.2	47.8	52.2	1.2	15.9	20.3	22.8	20.2	8.8	10.8	10.4	10.5	35.4	37.6	6.1	12.0	16.2	34.2	37.6	34.9	65.1
	Not specified	100.0	50.0	25.0	16.7	8.3	75.0	25.0	0.0	25.0	25.0	8.3	8.3	16.7	16.7	16.7	16.7	33.3	33.3	0.0	0.0	0.0	58.3	41.7	25.0	75.0
	TOTAL	100.0	53.7	27.2	15.9	3.2	47.3	52.7	1.1	16.2	20.9	22.5	19.5	8.8	11.0	10.3	11.0	35.7	37.0	6.0	12.3	16.2	34.4	37.1	34.6	65.4

Table 3.9
Q16

CONTRACT DEBT/ HIRE PURCHASE (YES/ NO)

Have you, or any member of your family, contracted a loan/ made credit purchases for which you are still repaying the amount due?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		1001	535	285	155	26	439	562	24	222	230	206	163	73	83	77	93	315	433	83	162	185	302	352	370	631
FREQ	Yes	727	407	210	97	13	305	422	11	122	165	175	127	62	65	61	69	237	312	48	89	127	232	279	370	357
	No	274	128	75	58	13	134	140	13	100	65	31	36	11	18	16	24	78	121	35	73	58	70	73		274
	TOTAL	1001	535	285	155	26	439	562	24	222	230	206	163	73	83	77	93	315	433	83	162	185	302	352	370	631
COL%	Yes	72.6	76.1	73.7	62.6	50.0	69.5	75.1	45.8	55.0	71.7	85.0	77.9	84.9	78.3	79.2	74.2	75.2	72.1	57.8	54.9	68.6	76.8	79.3	100.0	56.6
	No	27.4	23.9	26.3	37.4	50.0	30.5	24.9	54.2	45.0	28.3	15.0	22.1	15.1	21.7	20.8	25.8	24.8	27.9	42.2	45.1	31.4	23.2	20.7	0.0	43.4
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Yes	100.0	56.0	28.9	13.3	1.8	42.0	58.0	1.5	16.8	22.7	24.1	17.5	8.5	8.9	8.4	9.5	32.6	42.9	6.6	12.2	17.5	31.9	38.4	50.9	49.1
	No	100.0	46.7	27.4	21.2	4.7	48.9	51.1	4.7	36.5	23.7	11.3	13.1	4.0	6.6	5.8	8.8	28.5	44.2	12.8	26.6	21.2	25.5	26.6	0.0	100.0
	TOTAL	100.0	53.4	28.5	15.5	2.6	43.9	56.1	2.4	22.2	23.0	20.6	16.3	7.3	8.3	7.7	9.3	31.5	43.3	8.3	16.2	18.5	30.2	35.2	37.0	63.0

Table 3.10
Q16A

NUMBER OF PERSONS IN FAMILY HAVING CONTRACTED A DEBT/ MADE HIRE PURCHASES

How many persons in your family, including yourself, have contracted a debt/ made hire purchases?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		727	407	210	97	13	305	422	11	122	165	175	127	62	65	61	69	237	312	48	89	127	232	279	370	357
FREQ	1	613	342	176	84	11	259	354	10	115	147	150	105	42	44	43	56	199	275	40	79	112	196	226	319	294
	2	101	55	31	13	2	44	57	1	5	17	23	19	17	19	18	11	36	28	8	10	15	30	46	45	56
	3	8	4	2			1	5			1		3		2		1	1	4				2	4	3	3
	4	2	1	1			1	1						2				1	1				1	1		2
	Not specified	5	5					5		2		2		1			1		4				3	2	3	2
	TOTAL	727	407	210	97	13	305	422	11	122	165	175	127	62	65	61	69	237	312	48	89	127	232	279	370	357
COL%	1	84.3	84.0	83.8	86.6	84.6	84.9	83.9	90.9	94.3	89.1	85.7	82.7	67.7	67.7	70.5	81.2	84.0	88.1	83.3	88.8	88.2	84.5	81.0	86.2	82.4
	2	13.9	13.5	14.8	13.4	15.4	14.4	13.5	9.1	4.1	10.3	13.1	15.0	27.4	29.2	29.5	15.9	15.2	9.0	16.7	11.2	11.8	12.9	16.5	12.2	15.7
	3	0.8	1.0	1.0	0.0	0.0	0.3	1.2	0.0	0.0	0.6	0.0	2.4	0.0	3.1	0.0	1.4	0.4	1.3	0.0	0.0	0.0	0.9	1.4	0.8	0.8
	4	0.3	0.2	0.5	0.0	0.0	0.3	0.2	0.0	0.0	0.0	0.0	0.0	3.2	0.0	0.0	0.0	0.4	0.3	0.0	0.0	0.0	0.4	0.4	0.0	0.6
	Not specified	0.7	1.2	0.0	0.0	0.0	0.0	1.2	0.0	1.6	0.0	1.1	0.0	1.6	0.0	0.0	1.4	0.0	1.3	0.0	0.0	0.0	1.3	0.7	0.8	0.6
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	1	100.0	55.8	28.7	13.7	1.8	42.3	57.7	1.6	16.8	24.0	24.5	17.1	6.9	7.2	7.0	9.1	32.5	44.9	6.5	12.9	18.3	32.0	36.9	52.0	48.0
	2	100.0	54.5	30.7	12.9	2.0	43.6	56.4	1.0	5.0	16.8	22.8	18.8	16.8	18.8	17.8	10.9	35.6	27.7	7.9	9.9	14.9	29.7	45.5	44.6	55.4
	3	100.0	66.7	33.3	0.0	0.0	16.7	83.3	0.0	0.0	16.7	0.0	50.0	0.0	33.3	0.0	16.7	16.7	66.7	0.0	0.0	0.0	33.3	66.7	50.0	50.0
	4	100.0	50.0	50.0	0.0	0.0	50.0	50.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	50.0	50.0	0.0	0.0	0.0	50.0	50.0	0.0	100.0
	Not specified	100.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	40.0	0.0	40.0	0.0	20.0	0.0	0.0	20.0	0.0	80.0	0.0	0.0	0.0	60.0	40.0	60.0	40.0
	TOTAL	100.0	56.0	28.9	13.3	1.8	42.0	58.0	1.5	16.8	22.7	24.1	17.5	8.5	8.9	8.4	9.5	32.6	42.9	6.6	12.2	17.5	31.9	38.4	50.9	49.1

Table 3.11.1
Q16B

TYPES OF DEBTS (UNPROMPTED)

Could you specify the different types of debts that you or anyone else in your family have contracted?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		727	407	210	97	13	305	422	11	122	165	175	127	62	65	61	69	237	312	48	89	127	232	279	370	357
FREQ	Mammouth, TFP, etc.	327	165	120	42		125	202	7	47	90	83	66	20	14	17	21	106	166	17	39	54	97	137	166	161
	Bank loans	225	143	51	25	6	85	140	1	22	34	58	52	24	34	24	33	86	74	8	21	38	69	97	128	97
	Loans from MHC, PEL and NHDC	89	53	23	11	2	38	51	1	17	22	18	19	7	5	7	8	35	34	5	6	18	35	30	63	26
	Loans from Mutual Fund	86	56	14	15	1	30	56	1	3	14	28	21	8	11	7	14	35	29	1	8	13	31	34	44	42
	Credit facilities from shops	61	40	15	6		6	55	3	13	14	17	9	3	2	2	2	16	27	14	7	7	15	32	44	17
	Credit facilities from CIM, Eco-credit, etc.	55	29	23	3		18	37		6	18	15	9	5	2	5	4	18	24	4	9	10	12	24	28	27
	Loans from Insurance companies	53	33	9	9	2	22	31	1		9	12	12	10	9	13	5	22	11	2	4	10	23	16	29	24
	Borrowings from friends/ close relatives	32	19	4	9		8	24		14	5	6	4	2	1	1	3	5	19	4	5	7	6	14	26	6
	Loans from Provident Fund	31	22	5	4		8	23			5	9	9	2	6	7	4	14	5	1	2	5	13	11	14	17
	Loans from Credit Unions	13	9	3	1		4	9		1	3	2	2	4	1	1	4	5	3			2	5	6	2	11
	Bank credit cards	12	6	3	2	1	9	3				2	6	1	3	3		8	1		1	1	5	5	9	3
	Loans from employer	10	7	1	2		4	6		1	1	1	4	2	1	2		7		1	1	2	5	2	5	5
	Other Funds and Credit Associations	8	2	2	4		3	5		1		3	2	1	1	1	1	3	3		1	1	1	5	3	5
	Others	33	20	10	2	1	12	21	0	4	5	8	7	4	5	5	7	7	9	5	6	7	8	12	17	16
	Not specified	87	41	28	15	3	55	32		23	16	21	9	9	9	7	11	24	36	9	12	17	25	33	40	47
COL%	Mammouth, TFP, etc.	45.0	40.5	57.1	43.3	0.0	41.0	47.9	63.6	38.5	54.5	47.4	52.0	32.3	21.5	27.9	30.4	44.7	53.2	35.4	43.8	42.5	41.8	49.1	44.9	45.1
	Bank loans	30.9	35.1	24.3	25.8	46.2	27.9	33.2	9.1	18.0	20.6	33.1	40.9	38.7	52.3	39.3	47.8	36.3	23.7	16.7	23.6	29.9	29.7	34.8	34.6	27.2
	Loans from MHC, PEL and NHDC	12.2	13.0	11.0	11.3	15.4	12.5	12.1	9.1	13.9	13.3	10.3	15.0	11.3	7.7	11.5	11.6	14.8	10.9	10.4	6.7	14.2	15.1	10.8	17.0	7.3
	Loans from Mutual Fund	11.8	13.8	6.7	15.5	7.7	9.8	13.3	9.1	2.5	8.5	16.0	16.5	12.9	16.9	11.5	20.3	14.8	9.3	2.1	9.0	10.2	13.4	12.2	11.9	11.8
	Credit facilities from shops	8.4	9.8	7.1	6.2	0.0	2.0	13.0	27.3	10.7	8.5	9.7	7.1	4.8	3.1	3.3	2.9	6.8	8.7	29.2	7.9	5.5	6.5	11.5	11.9	4.8
	Credit facilities from CIM, Eco-credit, etc.	7.6	7.1	11.0	3.1	0.0	5.9	8.8	0.0	4.9	10.9	8.6	7.1	8.1	3.1	8.2	5.8	7.6	7.7	8.3	10.1	7.9	5.2	8.6	7.6	7.6
	Loans from Insurance companies	7.3	8.1	4.3	9.3	15.4	7.2	7.3	9.1	0.0	5.5	6.9	9.4	16.1	13.8	21.3	7.2	9.3	3.5	4.2	4.5	7.9	9.9	5.7	7.8	6.7
	Borrowings from friends/ close relatives	4.4	4.7	1.9	9.3	0.0	2.6	5.7	0.0	11.5	3.0	3.4	3.1	3.2	1.5	1.6	4.3	2.1	6.1	8.3	5.6	5.5	2.6	5.0	7.0	1.7
	Loans from Provident Fund	4.3	5.4	2.4	4.1	0.0	2.6	5.5	0.0	0.0	3.0	5.1	7.1	3.2	9.2	11.5	5.8	5.9	1.6	2.1	2.2	3.9	5.6	3.9	3.8	4.8
	Loans from Credit Unions	1.8	2.2	1.4	1.0	0.0	1.3	2.1	0.0	0.8	1.8	1.1	1.6	6.5	1.5	1.6	5.8	2.1	1.0	0.0	0.0	1.6	2.2	2.2	0.5	3.1
	Bank credit cards	1.7	1.5	1.4	2.1	7.7	3.0	0.7	0.0	0.0	0.0	1.1	4.7	1.6	4.6	4.9	0.0	3.4	0.3	0.0	1.1	0.8	2.2	1.8	2.4	0.8
	Loans from employer	1.4	1.7	0.5	2.1	0.0	1.3	1.4	0.0	0.8	0.6	0.8	3.1	3.2	1.5	3.3	0.0	3.0	0.0	2.1	1.1	1.6	2.2	0.7	1.4	1.4
	Other Funds and Credit Associations	1.1	0.5	1.0	4.1	0.0	1.0	1.2	0.0	0.8	0.0	1.7	1.6	1.6	1.5	1.6	1.4	1.3	1.0	0.0	1.1	0.8	0.4	1.8	0.8	1.4
	Others	4.5	4.9	4.8	2.1	7.7	3.9	5.0	0.0	3.3	3.0	4.6	5.5	6.5	7.7	8.2	10.1	3.0	2.9	10.4	6.7	5.5	3.4	4.3	4.6	4.5
	Not specified	12.0	10.1	13.3	15.5	23.1	18.0	7.6	0.0	16.9	9.7	12.0	7.1	14.5	13.8	11.5	15.9	10.1	11.5	18.8	13.5	13.4	10.8	11.8	10.8	13.2

Table 3.11.1
Q16B

TYPES OF DEBTS (UNPROMPTED)

Could you specify the different types of debts that you or anyone else in your family have contracted?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		727	407	210	97	13	305	422	11	122	165	175	127	62	65	61	69	237	312	48	89	127	232	279	370	357
ROW	Mammouth, TFP, etc.	100.0	50.5	36.7	12.8	0.0	38.2	61.8	2.1	14.4	27.5	25.4	20.2	6.1	4.3	5.2	6.4	32.4	50.8	5.2	11.9	16.5	29.7	41.9	50.8	49.2
	Bank loans	100.0	63.6	22.7	11.1	2.7	37.8	62.2	0.4	9.8	15.1	25.8	23.1	10.7	15.1	10.7	14.7	38.2	32.9	3.6	9.3	16.9	30.7	43.1	56.9	43.1
	Loans from MHC, PEL and NHDC	100.0	59.6	25.8	12.4	2.2	42.7	57.3	1.1	19.1	24.7	20.2	21.3	7.9	5.6	7.9	9.0	39.3	38.2	5.6	6.7	20.2	39.3	33.7	70.8	29.2
	Loans from Mutual Fund	100.0	65.1	16.3	17.4	1.2	34.9	65.1	1.2	3.5	16.3	32.6	24.4	9.3	12.8	8.1	16.3	40.7	33.7	1.2	9.3	15.1	36.0	39.5	51.2	48.8
	Credit facilities from shops	100.0	65.8	24.6	9.8	0.0	9.8	90.2	4.9	21.3	23.0	27.9	14.8	4.9	3.3	3.3	3.3	26.2	44.3	23.0	11.5	11.5	24.6	52.5	72.1	27.9
	Credit facilities from CIM, Eco-credit, etc.	100.0	52.7	41.8	5.5	0.0	32.7	67.3	0.0	10.9	32.7	27.3	16.4	9.1	3.6	9.1	7.3	32.7	43.6	7.3	16.4	18.2	21.8	43.6	50.9	49.1
	Loans from Insurance companies	100.0	62.3	17.0	17.0	3.8	41.5	58.5	1.9	0.0	17.0	22.6	22.6	18.9	17.0	24.5	9.4	41.5	20.8	3.8	7.5	18.9	43.4	30.2	54.7	45.3
	Borrowings from friends/ close relatives	100.0	59.4	12.5	28.1	0.0	25.0	75.0	0.0	43.8	15.6	18.8	12.5	6.3	3.1	3.1	9.4	15.6	59.4	12.5	15.6	21.9	18.8	43.8	81.3	18.8
	Loans from Provident Fund	100.0	71.0	16.1	12.9	0.0	25.8	74.2	0.0	0.0	16.1	29.0	29.0	6.5	19.4	22.6	12.9	45.2	16.1	3.2	6.5	16.1	41.9	35.5	45.2	54.8
	Loans from Credit Unions	100.0	69.2	23.1	7.7	0.0	30.8	69.2	0.0	7.7	23.1	15.4	15.4	30.8	7.7	7.7	30.8	38.5	23.1	0.0	0.0	15.4	38.5	46.2	15.4	84.6
	Bank credit cards	100.0	50.0	25.0	16.7	8.3	75.0	25.0	0.0	0.0	0.0	16.7	50.0	8.3	25.0	25.0	0.0	66.7	8.3	0.0	8.3	8.3	41.7	41.7	75.0	25.0
	Loans from employer	100.0	70.0	10.0	20.0	0.0	40.0	60.0	0.0	10.0	10.0	10.0	40.0	20.0	10.0	20.0	0.0	70.0	0.0	10.0	10.0	20.0	50.0	20.0	50.0	50.0
	Other Funds and Credit Associations	100.0	25.0	25.0	50.0	0.0	37.5	62.5	0.0	12.5	0.0	37.5	25.0	12.5	12.5	12.5	12.5	37.5	37.5	0.0	12.5	12.5	12.5	62.5	37.5	62.5
	Others	100.0	60.6	30.3	6.1	3.0	36.4	63.6	0.0	12.1	15.2	24.2	21.2	12.1	15.2	15.2	21.2	21.2	27.3	15.2	18.2	21.2	24.2	36.4	51.5	48.5
	Not specified	100.0	47.1	32.2	17.2	3.4	63.2	36.8	0.0	26.4	18.4	24.1	10.3	10.3	10.3	8.0	12.6	27.6	41.4	10.3	13.8	19.5	28.7	37.9	46.0	54.0

Table 3.11.2
Q16C

TYPES OF DEBTS (PROMPTED)

I am now going to read you a list of different types of debts. Could you tell me which types of debts you or any other member of your family have contracted?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HINDU	GEN POP	MUSLIM	CHINESE	URBAN	RURAL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		727	407	210	97	13	305	422	11	122	165	175	127	62	65	61	89	237	312	48	89	127	232	279	370	357
FREQ	Mammouth, TFP, etc.	393	198	142	52	1	158	235	7	64	107	98	72	28	17	20	27	128	194	24	44	63	118	168	203	190
	Bank loans	265	162	63	31	9	110	155	1	29	40	66	55	35	39	31	37	102	86	9	26	44	85	110	146	119
	Loans from MHC, PEL and NHDC	98	59	24	13	2	43	55	1	18	23	18	22	9	7	10	9	37	37	5	7	20	37	34	66	32
	Loans from Mutual Fund	91	61	14	15	1	33	58	1	3	15	29	23	9	11	8	15	37	30	1	9	14	33	35	47	44
	Credit facilities from shops	82	55	21	6		11	71	3	20	20	23	10	4	2	2	2	24	38	16	10	8	21	43	61	21
	Credit facilities from CIM, Eco-credit, etc.	72	37	25	10		27	45		8	24	21	11	6	2	6	6	24	31	5	10	16	15	31	37	35
	Loans from Insurance companies	59	38	9	10	2	27	32	1	1	9	15	13	10	10	13	5	25	14	2	4	12	23	20	32	27
	Borrowings from friends/ close relatives	42	27	4	10	1	12	30		14	9	7	8	3	1	1	5	11	21	4	6	9	10	17	34	8
	Loans from Provident Fund	38	29	5	4		13	25			6	11	13	2	6	7	5	17	8	1	4	6	15	13	17	21
	Bank credit cards	25	12	7	5	1	17	8			1	3	10	5	6	7	2	15	1		2	6	9	8	14	11
	Others	21	7	8	6	0	10	11	0	2	2	5	5	4	3	2	4	8	5	2	3	1	6	11	9	12
	Not specified	19	12	5	1	1	8	11		4	4	6		3	2	4	2	4	8	1	4	3	6	6	7	12
COL%	Mammouth, TFP, etc.	54.1	48.6	67.6	53.6	7.7	51.8	55.7	63.6	52.5	64.8	56.0	56.7	45.2	26.2	32.8	39.1	54.0	62.2	50.0	49.4	49.6	50.9	60.2	54.9	53.2
	Bank loans	36.5	39.8	30.0	32.0	69.2	36.1	36.7	9.1	23.8	24.2	37.7	43.3	56.5	60.0	50.8	53.6	43.0	27.6	18.8	29.2	34.6	36.6	39.4	39.5	33.3
	Loans from MHC, PEL and NHDC	13.5	14.5	11.4	13.4	15.4	14.1	13.0	9.1	14.8	13.9	10.3	17.3	14.5	10.8	16.4	13.0	15.6	11.9	10.4	7.9	15.7	15.9	12.2	17.8	9.0
	Loans from Mutual Fund	12.5	15.0	6.7	15.5	7.7	10.8	13.7	9.1	2.5	9.1	16.6	18.1	14.5	16.9	13.1	21.7	15.6	9.6	2.1	10.1	11.0	14.2	12.5	12.7	12.3
	Credit facilities from shops	11.3	13.5	10.0	6.2	0.0	3.6	16.8	27.3	16.4	12.1	13.1	7.9	6.5	3.1	3.3	2.9	10.1	12.2	33.3	11.2	6.3	9.1	15.4	16.5	5.9
	Credit facilities from CIM, Eco-credit, etc.	9.9	9.1	11.9	10.3	0.0	8.9	10.7	0.0	6.6	14.5	12.0	8.7	9.7	3.1	9.8	8.7	10.1	9.9	10.4	11.2	12.6	6.5	11.1	10.0	9.8
	Loans from Insurance companies	8.1	9.3	4.3	10.3	15.4	8.9	7.6	9.1	0.8	5.5	8.6	10.2	16.1	15.4	21.3	7.2	10.5	4.5	4.2	4.5	9.4	9.9	7.2	8.6	7.6
	Borrowings from friends/ close relatives	5.8	6.6	1.9	10.3	7.7	3.9	7.1	0.0	11.5	5.5	4.0	6.3	4.8	1.5	1.6	7.2	4.6	6.7	8.3	6.7	7.1	4.3	6.1	9.2	2.2
	Loans from Provident Fund	5.2	7.1	2.4	4.1	0.0	4.3	5.9	0.0	0.0	3.6	6.3	10.2	3.2	9.2	11.5	7.2	7.2	2.6	2.1	4.5	4.7	6.5	4.7	4.6	5.9
	Bank credit cards	3.4	2.9	3.3	5.2	7.7	5.6	1.9	0.0	0.0	0.6	1.7	7.9	8.1	9.2	11.5	2.9	6.3	0.3	0.0	2.2	4.7	3.9	2.9	3.8	3.1
	Others	2.9	1.7	3.8	6.2	0.0	3.3	2.6	0.0	1.6	1.2	2.9	3.9	6.5	4.6	3.3	5.8	3.4	1.6	4.2	3.4	0.8	2.6	3.9	2.4	3.4
	Not specified	2.6	2.9	2.4	1.0	7.7	2.6	2.6	0.0	3.3	2.4	3.4	0.0	4.8	3.1	6.6	2.9	1.7	2.6	2.1	4.5	2.4	2.6	2.2	1.9	3.4
ROW	Mammouth, TFP, etc.	100.0	50.4	36.1	13.2	0.3	40.2	59.8	1.8	16.3	27.2	24.9	18.3	7.1	4.3	5.1	6.9	32.6	49.4	6.1	11.2	16.0	30.0	42.7	51.7	48.3
	Bank loans	100.0	61.1	23.8	11.7	3.4	41.5	58.5	0.4	10.9	15.1	24.9	20.8	13.2	14.7	11.7	14.0	38.5	32.5	3.4	9.8	16.6	32.1	41.5	55.1	44.9
	Loans from MHC, PEL and NHDC	100.0	60.2	24.5	13.3	2.0	43.9	56.1	1.0	18.4	23.5	18.4	22.4	9.2	7.1	10.2	9.2	37.8	37.8	5.1	7.1	20.4	37.8	34.7	67.3	32.7
	Loans from Mutual Fund	100.0	67.0	15.4	16.5	1.1	36.3	63.7	1.1	3.3	16.5	31.9	25.3	9.9	12.1	8.8	16.5	40.7	33.0	1.1	9.9	15.4	36.3	38.5	51.6	48.4
	Credit facilities from shops	100.0	67.1	25.6	7.3	0.0	13.4	86.6	3.7	24.4	24.4	28.0	12.2	4.9	2.4	2.4	2.4	29.3	46.3	19.5	12.2	9.8	25.6	52.4	74.4	25.6
	Credit facilities from CIM, Eco-credit, etc.	100.0	51.4	34.7	13.9	0.0	37.5	62.5	0.0	11.1	33.3	29.2	15.3	8.3	2.8	8.3	8.3	33.3	43.1	6.9	13.9	22.2	20.8	43.1	51.4	48.6
	Loans from Insurance companies	100.0	64.4	15.3	16.9	3.4	45.8	54.2	1.7	1.7	15.3	25.4	22.0	16.9	16.9	22.0	8.5	42.4	23.7	3.4	6.8	20.3	39.0	33.9	54.2	45.8
	Borrowings from friends/ close relatives	100.0	64.3	9.5	23.8	2.4	28.6	71.4	0.0	33.3	21.4	16.7	19.0	7.1	2.4	2.4	11.9	26.2	50.0	9.5	14.3	21.4	23.8	40.5	81.0	19.0
	Loans from Provident Fund	100.0	76.3	13.2	10.5	0.0	34.2	65.8	0.0	0.0	15.8	28.9	34.2	5.3	15.8	18.4	13.2	44.7	21.1	2.6	10.5	15.8	39.5	34.2	44.7	55.3
	Bank credit cards	100.0	48.0	28.0	20.0	4.0	68.0	32.0	0.0	0.0	4.0	12.0	40.0	20.0	24.0	28.0	8.0	60.0	4.0	0.0	8.0	24.0	36.0	32.0	56.0	44.0
	Others	100.0	33.3	38.1	28.6	0.0	47.6	52.4	0.0	9.5	9.5	23.8	23.8	19.0	14.3	9.5	19.0	38.1	23.8	9.5	14.3	4.8	28.6	52.4	42.9	57.1
	Not specified	100.0	63.2	26.3	5.3	5.3	42.1	57.9	0.0	21.1	21.1	31.6	0.0	15.8	10.5	21.1	10.5	21.1	42.1	5.3	21.1	15.8	31.6	31.6	36.8	63.2

Table 3.11.3
Q16C

TYPES OF DEBTS

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		1001	535	285	155	26	439	562	24	222	230	206	163	73	83	77	93	315	433	83	162	185	302	352	370	631
FREQ	Loans only	226	146	38	32	10	107	119	2	38	31	53	40	24	38	28	34	78	75	11	27	42	83	74	110	116
	Other types of debts	279	128	117	33	1	123	156	7	62	82	67	39	11	11	10	13	76	151	29	45	48	80	106	115	164
	Loans and other debts	222	133	55	32	2	75	147	2	22	52	55	48	27	16	23	22	83	86	8	17	37	69	99	145	77
	None	274	128	75	58	13	134	140	13	100	65	31	36	11	18	16	24	78	121	35	73	58	70	73		274
	TOTAL	1001	535	285	155	26	439	562	24	222	230	206	163	73	83	77	93	315	433	83	162	185	302	352	370	631
COL%	Loans only	22.6	27.3	13.3	20.6	38.5	24.4	21.2	8.3	17.1	13.5	25.7	24.5	32.9	45.8	36.4	36.6	24.8	17.3	13.3	16.7	22.7	27.5	21.0	29.7	18.4
	Other types of debts	27.9	23.9	41.1	21.3	3.8	28.0	27.8	29.2	27.9	35.7	32.5	23.9	15.1	13.3	13.0	14.0	24.1	34.9	34.9	27.8	25.9	26.5	30.1	31.1	26.0
	Loans and other debts	22.2	24.9	19.3	20.6	7.7	17.1	26.2	8.3	9.9	22.6	26.7	29.4	37.0	19.3	29.9	23.7	26.3	19.9	9.6	10.5	20.0	22.8	28.1	39.2	12.2
	None	27.4	23.9	26.3	37.4	50.0	30.5	24.9	54.2	45.0	28.3	15.0	22.1	15.1	21.7	20.8	25.8	24.8	27.9	42.2	45.1	31.4	23.2	20.7	0.0	43.4
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Loans only	100.0	64.6	16.8	14.2	4.4	47.3	52.7	0.9	16.8	13.7	23.5	17.7	10.6	16.8	12.4	15.0	34.5	33.2	4.9	11.9	18.6	36.7	32.7	48.7	51.3
	Other types of debts	100.0	45.9	41.9	11.8	0.4	44.1	55.9	2.5	22.2	29.4	24.0	14.0	3.9	3.9	3.6	4.7	27.2	54.1	10.4	16.1	17.2	28.7	38.0	41.2	58.8
	Loans and other debts	100.0	59.9	24.8	14.4	0.9	33.8	66.2	0.9	9.9	23.4	24.8	21.6	12.2	7.2	10.4	9.9	37.4	36.7	3.6	7.7	16.7	31.1	44.6	65.3	34.7
	None	100.0	46.7	27.4	21.2	4.7	48.9	51.1	4.7	36.5	23.7	11.3	13.1	4.0	6.6	5.8	8.8	28.5	44.2	12.8	26.6	21.2	25.5	26.6	0.0	100.0
	TOTAL	100.0	53.4	28.5	15.5	2.6	43.9	56.1	2.4	22.2	23.0	20.6	16.3	7.3	8.3	7.7	9.3	31.5	43.3	8.3	16.2	18.5	30.2	35.2	37.0	63.0

Table 3.12.1
Q16D

TOTAL AMOUNT BORROWED

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		727	407	210	97	13	305	422	11	122	165	175	127	62	65	61	69	237	312	48	89	127	232	279	370	357
FREQ	Rs 10,000 or less	84	34	38	12	0	36	48	5	25	30	16	8	0	0	1	0	23	43	17	18	16	20	30	35	49
	Rs 10,001 - 20,000	83	44	33	6	0	31	52	1	26	25	15	13	1	2	1	5	24	48	5	11	10	23	39	36	47
	Rs 20,001 - 30,000	72	36	30	5	1	34	38	1	14	21	17	12	3	4	3	4	14	43	8	12	12	20	28	25	47
	Rs 30,001 - 40,000	52	27	17	8	0	18	34	2	15	11	15	5	4	0	0	6	17	28	1	8	11	17	16	30	22
	Rs 40,001 - 50,000	48	24	18	6	0	23	25	1	8	12	14	10	2	1	3	2	15	25	3	5	11	13	19	24	24
	Rs 50,001 - 75,000	60	36	13	11	0	20	40	0	8	16	18	12	2	4	4	6	18	29	3	6	7	18	29	34	26
	Rs 75,001 - 100,000	41	27	5	8	1	10	31	0	5	12	12	5	4	3	4	4	13	17	3	5	9	12	15	26	15
	Rs 100,001 - 150,000	70	42	14	12	2	31	39	0	7	13	18	18	9	5	4	12	29	22	3	5	15	22	28	41	29
	Rs 150,001 - 200,000	49	29	10	9	1	25	24	0	4	11	16	9	6	3	3	5	23	17	1	2	8	23	16	31	18
	Rs 200,001 - 250,000	31	18	10	3	0	13	18	0	4	6	9	3	6	3	5	1	10	14	1	0	10	10	11	18	13
	Rs 250,001 - 300,000	43	27	7	5	4	20	23	0	5	5	7	11	7	8	7	8	15	12	1	5	5	18	15	24	19
	Rs 300,001 - 400,000	40	27	5	6	2	17	23	0	0	2	9	12	6	11	11	4	16	9	0	6	7	14	13	19	21
	Rs 400,001 - 500,000	21	16	4	1	0	11	10	0	1	0	5	4	4	7	4	4	12	1	0	2	4	8	7	10	11
	More than Rs 500,000	31	18	6	5	2	16	15	0	0	1	3	5	8	14	11	8	8	3	1	3	2	13	13	16	15
	Not specified	2	2					2	1			1							1	1	1		1		1	1
	TOTAL	727	407	210	97	13	305	422	11	122	165	175	127	62	65	61	69	237	312	48	89	127	232	279	370	357
COL%	Rs 10,000 or less	11.6	8.4	18.1	12.4	0.0	11.8	11.4	45.5	20.5	18.2	9.1	6.3	0.0	0.0	1.6	0.0	9.7	13.8	35.4	20.2	12.6	8.6	10.8	9.5	13.7
	Rs 10,001 - 20,000	11.4	10.8	15.7	6.2	0.0	10.2	12.3	9.1	21.3	15.2	8.6	10.2	1.6	3.1	1.6	7.2	10.1	15.4	10.4	12.4	7.9	9.9	14.0	9.7	13.2
	Rs 20,001 - 30,000	9.9	8.8	14.3	5.2	7.7	11.1	9.0	9.1	11.5	12.7	9.7	9.4	4.8	6.2	4.9	5.8	5.9	13.8	16.7	13.5	9.4	8.6	10.0	6.8	13.2
	Rs 30,001 - 40,000	7.2	6.6	8.1	8.2	0.0	5.9	8.1	18.2	12.3	6.7	8.6	3.9	6.5	0.0	0.0	8.7	7.2	9.0	2.1	9.0	8.7	7.3	5.7	8.1	6.2
	Rs 40,001 - 50,000	6.6	5.9	8.6	6.2	0.0	7.5	5.9	9.1	6.6	7.3	8.0	7.9	3.2	1.5	4.9	2.9	6.3	8.0	6.3	5.6	8.7	5.6	6.8	6.5	6.7
	Rs 50,001 - 75,000	8.3	8.8	6.2	11.3	0.0	6.6	9.5	0.0	6.6	9.7	10.3	9.4	3.2	6.2	6.6	8.7	7.6	9.3	6.3	6.7	5.5	7.8	10.4	9.2	7.3
	Rs 75,001 - 100,000	5.6	6.6	2.4	8.2	7.7	3.3	7.3	0.0	4.1	7.3	6.9	3.9	6.5	4.6	6.6	5.8	5.5	5.4	6.3	5.6	7.1	5.2	5.4	7.0	4.2
	Rs 100,001 - 150,000	9.6	10.3	6.7	12.4	15.4	10.2	9.2	0.0	5.7	7.9	10.3	14.2	14.5	7.7	6.6	17.4	12.2	7.1	6.3	5.6	11.8	9.5	10.0	11.1	8.1
	Rs 150,001 - 200,000	6.7	7.1	4.8	9.3	7.7	8.2	5.7	0.0	3.3	6.7	9.1	7.1	9.7	4.6	4.9	7.2	9.7	5.4	2.1	2.2	6.3	9.9	5.7	8.4	5.0
	Rs 200,001 - 250,000	4.3	4.4	4.8	3.1	0.0	4.3	4.3	0.0	3.3	3.6	5.1	2.4	9.7	4.6	8.2	1.4	4.2	4.5	2.1	0.0	7.9	4.3	3.9	4.9	3.6
	Rs 250,001 - 300,000	5.9	6.6	3.3	5.2	30.8	6.6	5.5	0.0	4.1	3.0	4.0	8.7	11.3	12.3	11.5	11.6	6.3	3.8	2.1	5.6	3.9	7.8	5.4	6.5	5.3
	Rs 300,001 - 400,000	5.5	6.6	2.4	6.2	15.4	5.6	5.5	0.0	0.0	1.2	5.1	9.4	9.7	16.9	18.0	5.8	6.8	2.9	0.0	6.7	5.5	6.0	4.7	5.1	5.9
	Rs 400,001 - 500,000	2.9	3.9	1.9	1.0	0.0	3.6	2.4	0.0	0.8	0.0	2.9	3.1	6.5	10.8	6.6	5.8	5.1	0.3	0.0	2.2	3.1	3.4	2.5	2.7	3.1
	More than Rs 500,000	4.3	4.4	2.9	5.2	15.4	5.2	3.6	0.0	0.0	0.6	1.7	3.9	12.9	21.5	18.0	11.6	3.4	1.0	2.1	3.4	1.6	5.6	4.7	4.3	4.2
	Not specified	0.3	0.5	0.0	0.0	0.0	0.0	0.5	9.1	0.0	0.0	0.6	0.0	0.0	0.0	0.0	0.0	0.0	0.3	2.1	1.1	0.0	0.4	0.0	0.3	0.3
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 3.12.1
Q16D

TOTAL AMOUNT BORROWED

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		727	407	210	97	13	305	422	11	122	165	175	127	62	65	61	69	237	312	48	89	127	232	279	370	357
ROW	Rs 10,000 or less	100.0	40.5	45.2	14.3	0.0	42.9	57.1	6.0	29.8	35.7	19.0	9.5	0.0	0.0	1.2	0.0	27.4	51.2	20.2	21.4	19.0	23.8	35.7	41.7	58.3
	Rs 10,001 - 20,000	100.0	53.0	39.8	7.2	0.0	37.3	62.7	1.2	31.3	30.1	18.1	15.7	1.2	2.4	1.2	6.0	28.9	57.8	6.0	13.3	12.0	27.7	47.0	43.4	56.6
	Rs 20,001 - 30,000	100.0	50.0	41.7	6.9	1.4	47.2	52.8	1.4	19.4	29.2	23.6	16.7	4.2	5.6	4.2	5.6	19.4	59.7	11.1	16.7	16.7	27.8	38.9	34.7	65.3
	Rs 30,001 - 40,000	100.0	51.9	32.7	15.4	0.0	34.6	65.4	3.8	28.8	21.2	28.8	9.6	7.7	0.0	0.0	11.5	32.7	53.8	1.9	15.4	21.2	32.7	30.8	57.7	42.3
	Rs 40,001 - 50,000	100.0	50.0	37.5	12.5	0.0	47.9	52.1	2.1	16.7	25.0	29.2	20.8	4.2	2.1	6.3	4.2	31.3	52.1	6.3	10.4	22.9	27.1	39.6	50.0	50.0
	Rs 50,001 - 75,000	100.0	60.0	21.7	18.3	0.0	33.3	66.7	0.0	13.3	26.7	30.0	20.0	3.3	6.7	6.7	10.0	30.0	48.3	5.0	10.0	11.7	30.0	48.3	56.7	43.3
	Rs 75,001 - 100,000	100.0	65.9	12.2	19.5	2.4	24.4	75.6	0.0	12.2	29.3	29.3	12.2	9.8	7.3	9.8	9.8	31.7	41.5	7.3	12.2	22.0	29.3	36.6	63.4	36.6
	Rs 100,001 - 150,000	100.0	60.0	20.0	17.1	2.9	44.3	55.7	0.0	10.0	18.6	25.7	25.7	12.9	7.1	5.7	17.1	41.4	31.4	4.3	7.1	21.4	31.4	40.0	58.6	41.4
	Rs 150,001 - 200,000	100.0	59.2	20.4	18.4	2.0	51.0	49.0	0.0	8.2	22.4	32.7	18.4	12.2	6.1	6.1	10.2	46.9	34.7	2.0	4.1	16.3	46.9	32.7	63.3	36.7
	Rs 200,001 - 250,000	100.0	58.1	32.3	9.7	0.0	41.9	58.1	0.0	12.9	19.4	29.0	9.7	19.4	9.7	16.1	3.2	32.3	45.2	3.2	0.0	32.3	32.3	35.5	58.1	41.9
	Rs 250,001 - 300,000	100.0	62.8	16.3	11.6	9.3	46.5	53.5	0.0	11.6	11.6	16.3	25.6	16.3	18.6	16.3	18.6	34.9	27.9	2.3	11.6	11.6	41.9	34.9	55.8	44.2
	Rs 300,001 - 400,000	100.0	67.5	12.5	15.0	5.0	42.5	57.5	0.0	0.0	5.0	22.5	30.0	15.0	27.5	27.5	10.0	40.0	22.5	0.0	15.0	17.5	35.0	32.5	47.5	52.5
	Rs 400,001 - 500,000	100.0	76.2	19.0	4.8	0.0	52.4	47.6	0.0	4.8	0.0	23.8	19.0	19.0	33.3	19.0	19.0	57.1	4.8	0.0	9.5	19.0	38.1	33.3	47.6	52.4
	More than Rs 500,000	100.0	58.1	19.4	16.1	6.5	51.6	48.4	0.0	0.0	3.2	9.7	16.1	25.8	45.2	35.5	25.8	25.8	9.7	3.2	9.7	6.5	41.9	41.9	51.6	48.4
	Not specified	100.0	100.0	0.0	0.0	0.0	0.0	100.0	50.0	0.0	0.0	50.0	0.0	0.0	0.0	0.0	0.0	0.0	50.0	50.0	50.0	0.0	50.0	0.0	50.0	50.0
	TOTAL	100.0	56.0	28.9	13.3	1.8	42.0	58.0	1.5	16.8	22.7	24.1	17.5	8.5	8.9	8.4	9.5	32.6	42.9	6.6	12.2	17.5	31.9	38.4	50.9	49.1
Average amount borrowed (Rs)		135221	148662	95926	143554	289077	147301	126449	19285	59656	71292	116973	148551	252758	367860	314507	222220	147874	82011	63104	106557	120337	158888	131443	138391	131936

Table 3.12.2
Q16D

TOTAL MONTHLY PAYMENTS

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		727	407	210	97	13	305	422	11	122	165	175	127	62	65	61	69	237	312	48	89	127	232	279	370	357
FREQ	Rs 500 or less	94	40	41	13	0	48	46	3	33	31	18	9	0	0	1	3	23	56	11	16	17	27	34	37	57
	Rs 501 - 1,000	108	54	38	15	1	36	72	4	32	35	16	14	4	3	2	4	27	68	7	23	15	25	45	49	59
	Rs 1,001 - 1,500	82	39	34	7	2	36	46	3	15	17	26	12	6	3	5	4	31	32	10	5	21	29	27	31	51
	Rs 1,501 - 2,000	84	51	22	11	0	30	54	1	18	26	18	13	4	4	6	9	19	44	6	11	15	26	32	48	36
	Rs 2,001 - 2,500	59	34	15	10	0	25	34	0	8	15	19	11	5	1	2	4	23	27	3	4	11	23	21	35	24
	Rs 2,501 - 3,000	53	26	15	10	2	24	29	0	7	12	16	14	2	2	4	3	13	27	6	5	13	13	22	32	21
	Rs 3,001 - 4,000	65	41	15	9	0	28	37	0	4	12	23	9	12	5	4	10	29	21	1	7	7	27	24	37	28
	Rs 4,001 - 5,000	40	28	8	3	1	13	27	0	2	5	15	10	4	4	7	7	13	12	1	5	7	9	19	26	14
	Rs 5,001 - 7,500	83	60	12	8	3	34	49	0	1	9	18	23	12	20	15	12	36	20	0	8	9	34	32	41	42
	Rs 7,501 - 10,000	27	17	4	4	2	13	14	0	0	1	4	6	6	10	10	7	8	2	0	2	6	8	11	13	14
	More than Rs 10,000	27	15	5	5	2	17	10	0	0	0	1	6	7	13	5	6	13	2	1	1	5	11	10	17	10
	Not specified	5	2	1	2		1	4		2	2	1						2	1	2	2	1		2	4	1
	TOTAL	727	407	210	97	13	305	422	11	122	165	175	127	62	65	61	69	237	312	48	89	127	232	279	370	357
COL%	Rs 500 or less	12.9	9.8	19.5	13.4	0.0	15.7	10.9	27.3	27.0	18.8	10.3	7.1	0.0	0.0	1.6	4.3	9.7	17.9	22.9	18.0	13.4	11.6	12.2	10.0	16.0
	Rs 501 - 1,000	14.9	13.3	18.1	15.5	7.7	11.8	17.1	36.4	26.2	21.2	9.1	11.0	6.5	4.6	3.3	5.8	11.4	21.8	14.6	25.8	11.8	10.8	16.1	13.2	16.5
	Rs 1,001 - 1,500	11.3	9.6	16.2	7.2	15.4	11.8	10.9	27.3	12.3	10.3	14.9	9.4	9.7	4.6	8.2	5.8	13.1	10.3	20.8	5.6	16.5	12.5	9.7	8.4	14.3
	Rs 1,501 - 2,000	11.6	12.5	10.5	11.3	0.0	9.8	12.8	9.1	14.8	15.8	10.3	10.2	6.5	6.2	9.8	13.0	8.0	14.1	12.5	12.4	11.8	11.2	11.5	13.0	10.1
	Rs 2,001 - 2,500	8.1	8.4	7.1	10.3	0.0	8.2	8.1	0.0	6.6	9.1	10.9	8.7	8.1	1.5	3.3	5.8	9.7	8.7	6.3	4.5	8.7	9.9	7.5	9.5	6.7
	Rs 2,501 - 3,000	7.3	6.4	7.1	10.3	15.4	7.9	6.9	0.0	5.7	7.3	9.1	11.0	3.2	3.1	6.6	4.3	5.5	8.7	12.5	5.6	10.2	5.6	7.9	8.6	5.9
	Rs 3,001 - 4,000	8.9	10.1	7.1	9.3	0.0	9.2	8.8	0.0	3.3	7.3	13.1	7.1	19.4	7.7	6.6	14.5	12.2	6.7	2.1	7.9	5.5	11.6	8.6	10.0	7.8
	Rs 4,001 - 5,000	5.5	6.9	3.8	3.1	7.7	4.3	6.4	0.0	1.6	3.0	8.6	7.9	6.5	6.2	11.5	10.1	5.5	3.8	2.1	5.6	5.5	3.9	6.8	7.0	3.9
	Rs 5,001 - 7,500	11.4	14.7	5.7	8.2	23.1	11.1	11.6	0.0	0.8	5.5	10.3	18.1	19.4	30.8	24.6	17.4	15.2	6.4	0.0	9.0	7.1	14.7	11.5	11.1	11.8
	Rs 7,501 - 10,000	3.7	4.2	1.9	4.1	15.4	4.3	3.3	0.0	0.0	0.6	2.3	4.7	9.7	15.4	16.4	10.1	3.4	0.6	0.0	2.2	4.7	3.4	3.9	3.5	3.9
	More than Rs 10,000	3.7	3.7	2.4	5.2	15.4	5.6	2.4	0.0	0.0	0.0	0.6	4.7	11.3	20.0	8.2	8.7	5.5	0.6	2.1	1.1	3.9	4.7	3.6	4.6	2.8
	Not specified	0.7	0.5	0.5	2.1	0.0	0.3	0.9	0.0	1.6	1.2	0.6	0.0	0.0	0.0	0.0	0.0	0.8	0.3	4.2	2.2	0.8	0.0	0.7	1.1	0.3
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Rs 500 or less	100.0	42.6	43.6	13.8	0.0	51.1	48.9	3.2	35.1	33.0	19.1	9.6	0.0	0.0	1.1	3.2	24.5	59.6	11.7	17.0	18.1	26.7	36.2	39.4	60.6
	Rs 501 - 1,000	100.0	50.0	35.2	13.9	0.9	33.3	66.7	3.7	29.6	32.4	14.8	13.0	3.7	2.8	1.9	3.7	25.0	63.0	6.5	21.3	13.9	23.1	41.7	45.4	54.6
	Rs 1,001 - 1,500	100.0	47.6	41.5	8.5	2.4	43.9	56.1	3.7	18.3	20.7	31.7	14.6	7.3	3.7	6.1	4.9	37.8	39.0	12.2	6.1	25.6	35.4	32.9	37.8	62.2
	Rs 1,501 - 2,000	100.0	60.7	26.2	13.1	0.0	35.7	64.3	1.2	21.4	31.0	21.4	15.5	4.8	4.8	7.1	10.7	22.6	52.4	7.1	13.1	17.9	31.0	38.1	57.1	42.9
	Rs 2,001 - 2,500	100.0	57.6	25.4	16.9	0.0	42.4	57.6	0.0	13.6	25.4	32.2	18.6	8.5	1.7	3.4	6.8	39.0	45.8	5.1	6.8	18.6	39.0	35.6	59.3	40.7
	Rs 2,501 - 3,000	100.0	49.1	28.3	18.9	3.8	45.3	54.7	0.0	13.2	22.6	30.2	26.4	3.8	3.8	7.5	5.7	24.5	50.9	11.3	9.4	24.5	24.5	41.5	60.4	39.6
	Rs 3,001 - 4,000	100.0	63.1	23.1	13.8	0.0	43.1	56.9	0.0	6.2	18.5	35.4	13.8	18.5	7.7	6.2	15.4	44.6	32.3	1.5	10.8	10.8	41.5	36.9	56.9	43.1
	Rs 4,001 - 5,000	100.0	70.0	20.0	7.5	2.5	32.5	67.5	0.0	5.0	12.5	37.5	25.0	10.0	10.0	17.5	17.5	32.5	30.0	2.5	12.5	17.5	22.5	47.5	65.0	35.0
	Rs 5,001 - 7,500	100.0	72.3	14.5	9.6	3.6	41.0	59.0	0.0	1.2	10.8	21.7	27.7	14.5	24.1	18.1	14.5	43.4	24.1	0.0	9.6	10.8	41.0	38.6	49.4	50.6
	Rs 7,501 - 10,000	100.0	63.0	14.8	14.8	7.4	48.1	51.9	0.0	0.0	3.7	14.8	22.2	22.2	37.0	37.0	25.9	29.6	7.4	0.0	7.4	22.2	29.6	40.7	48.1	51.9
	More than Rs 10,000	100.0	55.6	18.5	18.5	7.4	63.0	37.0	0.0	0.0	0.0	3.7	22.2	25.9	48.1	18.5	22.2	48.1	7.4	3.7	3.7	18.5	40.7	37.0	63.0	37.0
	Not specified	100.0	40.0	20.0	40.0	0.0	20.0	80.0	0.0	40.0	40.0	20.0	0.0	0.0	0.0	0.0	0.0	40.0	20.0	40.0	40.0	20.0	0.0	40.0	80.0	20.0
	TOTAL	100.0	56.0	28.9	13.3	1.8	42.0	58.0	1.5	16.8	22.7	24.1	17.5	8.5	8.9	8.4	9.5	32.6	42.9	6.6	12.2	17.5	31.9	38.4	50.9	49.1
Average monthly payments (Rs)		3077	3349	2228	3397	5912	3241	2957	818	1285	1885	2693	3525	4953	8118	5680	5121	3536	1973	1677	2237	2894	3410	3145	3314	2833

Table 3.12.3
Q16D

TYPES OF GUARANTEE GIVEN

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		727	407	210	97	13	305	422	11	122	185	175	127	62	65	61	69	237	312	48	89	127	232	279	370	357
FREQ	Immovable properties	229	145	46	30	8	95	134	2	26	34	56	45	29	37	30	27	88	72	12	19	42	88	80	128	101
	Pay slips	195	98	72	22	3	91	104	2	22	37	51	47	21	15	18	15	73	79	10	25	35	63	72	87	108
	Guarantors	164	105	42	16	1	48	116	4	26	41	39	30	14	10	10	19	51	79	5	19	27	48	70	96	68
	Others	84	37	30	13	4	48	36	0	10	14	25	19	6	10	18	13	25	26	2	9	19	24	32	50	34
	Not specified	123	65	34	23	1	54	69	1	29	41	25	18	6	3	3	12	39	57	12	16	18	38	51	67	56
COL%	Immovable properties	31.5	35.6	21.9	30.9	61.5	31.1	31.8	18.2	21.3	20.6	32.0	35.4	46.8	56.9	49.2	39.1	37.1	23.1	25.0	21.3	33.1	37.9	28.7	34.6	28.3
	Pay slips	26.8	24.1	34.3	22.7	23.1	29.8	24.6	18.2	18.0	22.4	29.1	37.0	33.9	23.1	29.5	21.7	30.8	25.3	20.8	28.1	27.6	27.2	25.8	23.5	30.3
	Guarantors	22.6	25.8	20.0	16.5	7.7	15.7	27.5	36.4	21.3	24.8	22.3	23.6	22.6	15.4	16.4	27.5	21.5	25.3	10.4	21.3	21.3	20.7	25.1	25.9	19.0
	Others	11.6	9.1	14.3	13.4	30.8	15.7	8.5	0.0	8.2	8.5	14.3	15.0	9.7	15.4	29.5	18.8	10.5	8.3	4.2	10.1	15.0	10.3	11.5	13.5	9.5
	Not specified	16.9	16.0	16.2	23.7	7.7	17.7	16.4	9.1	23.8	24.8	14.3	14.2	9.7	4.6	4.9	17.4	16.5	18.3	25.0	18.0	14.2	16.4	18.3	18.1	15.7
ROW	Immovable properties	100.0	63.3	20.1	13.1	3.5	41.5	58.5	0.9	11.4	14.8	24.5	19.7	12.7	16.2	13.1	11.8	38.4	31.4	5.2	8.3	18.3	38.4	34.9	55.9	44.1
	Pay slips	100.0	50.3	36.9	11.3	1.5	46.7	53.3	1.0	11.3	19.0	26.2	24.1	10.8	7.7	9.2	7.7	37.4	40.5	5.1	12.8	17.9	32.3	36.9	44.6	55.4
	Guarantors	100.0	64.0	25.6	9.8	0.6	29.3	70.7	2.4	15.9	25.0	23.8	18.3	8.5	6.1	6.1	11.6	31.1	48.2	3.0	11.6	16.5	29.3	42.7	58.5	41.5
	Others	100.0	44.0	35.7	15.5	4.8	57.1	42.9	0.0	11.9	16.7	29.8	22.6	7.1	11.9	21.4	15.5	29.8	31.0	2.4	10.7	22.6	28.6	38.1	59.5	40.5
	Not specified	100.0	52.8	27.6	18.7	0.8	43.9	56.1	0.8	23.8	33.3	20.3	14.6	4.9	2.4	2.4	9.8	31.7	46.3	9.8	13.0	14.6	30.9	41.5	54.5	45.5

Table 3.13
Q16E

PURPOSE FOR CONTRACTING LOAN

For what purpose did you or any other member of your family contract a loan?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		448	279	93	64	12	182	266	4	60	83	108	88	51	54	51	56	161	161	19	44	79	152	173	255	193
FREQ	To build a house	304	190	68	38	8	123	181	1	36	57	80	67	29	34	37	39	107	108	13	28	58	100	118	176	128
	For a special event (wedding, engagement, birthday parties, etc)	44	25	10	8	1	20	24	1	4	14	12	7	4	2	1	6	11	23	3	5	12	8	19	26	18
	To purchase a car	44	31	3	8	2	20	24		1	3	8	14	10	8	8	9	17	9	1	3	6	16	19	24	20
	To purchase a house/ apartment	24	13	6	5		15	9	1	2	5	7		4	5	2	2	10	10		3	3	11	7	15	9
	For household equipment	22	11	8	2	1	11	11		2	4	8	4	1	3	2	3	8	9		2	4	10	6	13	9
	To support family business	17	11	2	4		6	11		7	2	1	2	3	2		3	7	5	2	3	4	3	7	10	7
	To purchase a plot of land	17	15	1		1	5	12		2	2	3	2	5	3	2	3	8	4		1	2	6	8	9	8
	To repay another debt	15	8	3	3	1	8	7		3	1	1	6	1	3	3	4	6	1	1	2	2	7	4	8	7
	For educational materials	13	11	1	1		7	6		2	1	3	3	1	3	6	2	4	1			2	6	5	9	4
	To improve/ develop business	12	9	2	1		5	7		3		2	4	2	1			9	3		2	2	3	5	9	3
	To finance tertiary education abroad	10	8	1	1		6	4		2	2		2	2	2	3	2	3	2		1		6	3	6	4
	Others	64	36	15	10	3	30	34	0	9	10	12	15	9	9	12	13	20	16	3	12	5	23	24	31	33
	Not specified	8	5		1			6		2	3	1						2	4				4	2	6	
COL%	To build a house	67.9	68.1	73.1	59.4	66.7	67.6	68.0	25.0	60.0	68.7	74.1	76.1	56.9	63.0	72.5	69.6	66.5	67.1	68.4	63.6	73.4	65.8	68.2	69.0	66.3
	For a special event (wedding, engagement, birthday parties, etc)	9.8	9.0	10.8	12.5	8.3	11.0	9.0	25.0	6.7	16.9	11.1	8.0	7.8	3.7	2.0	10.7	6.8	14.3	15.8	11.4	15.2	5.3	11.0	10.2	9.3
	To purchase a car	9.8	11.1	3.2	12.5	16.7	11.0	9.0	0.0	1.7	3.6	7.4	15.9	19.6	14.8	15.7	16.1	10.6	5.6	5.3	6.8	7.6	10.5	11.0	9.4	10.4
	To purchase a house/ apartment	5.4	4.7	6.5	7.8	0.0	8.2	3.4	25.0	3.3	6.0	6.5	0.0	7.8	9.3	3.9	3.6	6.2	6.2	0.0	6.8	3.8	7.2	4.0	5.9	4.7
	For household equipment	4.9	3.9	8.6	3.1	8.3	6.0	4.1	0.0	3.3	4.8	7.4	4.5	2.0	5.6	3.9	5.4	5.0	5.6	0.0	4.5	5.1	6.6	3.5	5.1	4.7
	To support family business	3.8	3.9	2.2	6.3	0.0	3.3	4.1	0.0	11.7	2.4	0.9	2.3	5.9	3.7	0.0	5.4	4.3	3.1	10.5	6.8	5.1	2.0	4.0	3.9	3.6
	To purchase a plot of land	3.8	5.4	1.1	0.0	8.3	2.7	4.5	0.0	3.3	2.4	2.8	2.3	9.8	5.6	3.9	5.4	5.0	2.5	0.0	2.3	2.5	3.9	4.6	3.5	4.1
	To repay another debt	3.3	2.9	3.2	4.7	8.3	4.4	2.6	0.0	5.0	1.2	0.9	6.8	2.0	5.6	5.9	7.1	3.7	0.6	5.3	4.5	2.5	4.6	2.3	3.1	3.6
	For educational materials	2.9	3.9	1.1	1.6	0.0	3.8	2.3	0.0	3.3	1.2	2.8	3.4	2.0	5.6	11.8	3.6	2.5	0.6	0.0	0.0	2.5	3.9	2.9	3.5	2.1
	To improve/ develop business	2.7	3.2	2.2	1.6	0.0	2.7	2.6	0.0	5.0	0.0	1.9	4.5	3.9	1.9	0.0	0.0	5.6	1.9	0.0	4.5	2.5	2.0	2.9	3.5	1.6
	To finance tertiary education abroad	2.2	2.9	1.1	1.6	0.0	3.3	1.5	0.0	3.3	2.4	0.0	2.3	3.9	3.7	5.9	3.6	1.9	1.2	0.0	2.3	0.0	3.9	1.7	2.4	2.1
	Others	14.3	12.9	16.1	15.6	25.0	16.5	12.8	0.0	15.0	12.0	11.1	17.0	17.6	16.7	23.5	23.2	12.4	9.9	15.8	27.3	6.3	15.1	13.9	12.2	17.1
	Not specified	1.3	1.8	0.0	1.6	0.0	0.0	2.3	0.0	3.3	3.6	0.9	0.0	0.0	0.0	0.0	0.0	1.2	2.5	0.0	0.0	0.0	2.6	1.2	2.4	0.0
ROW	To build a house	100.0	62.5	22.4	12.5	2.6	40.5	59.5	0.3	11.8	18.8	26.3	22.0	9.5	11.2	12.2	12.8	35.2	35.5	4.3	9.2	19.1	32.9	38.8	57.9	42.1
	For a special event (wedding, engagement, birthday parties, etc)	100.0	56.8	22.7	18.2	2.3	45.5	54.5	2.3	9.1	31.8	27.3	15.9	9.1	4.5	2.3	13.6	25.0	52.3	6.8	11.4	27.3	18.2	43.2	59.1	40.9
	To purchase a car	100.0	70.5	6.8	18.2	4.5	45.5	54.5	0.0	2.3	6.8	18.2	31.8	22.7	18.2	18.2	20.5	38.6	20.5	2.3	6.8	13.6	36.4	43.2	54.5	45.5
	To purchase a house/ apartment	100.0	54.2	25.0	20.8	0.0	62.5	37.5	4.2	8.3	20.8	29.2	0.0	16.7	20.8	8.3	8.3	41.7	41.7	0.0	12.5	12.5	45.8	29.2	62.5	37.5
	For household equipment	100.0	50.0	36.4	9.1	4.5	50.0	50.0	0.0	9.1	18.2	36.4	18.2	4.5	13.6	9.1	13.6	36.4	40.9	0.0	9.1	18.2	45.5	27.3	59.1	40.9
	To support family business	100.0	64.7	11.8	23.5	0.0	35.3	64.7	0.0	41.2	11.8	5.9	11.8	17.6	11.8	0.0	17.6	41.2	29.4	11.8	17.6	23.5	17.6	41.2	58.8	41.2
	To purchase a plot of land	100.0	88.2	5.9	0.0	5.9	29.4	70.6	0.0	11.8	11.8	17.6	11.8	29.4	17.6	11.8	17.6	47.1	23.5	0.0	5.9	11.8	35.3	47.1	52.9	47.1
	To repay another debt	100.0	53.3	20.0	20.0	6.7	53.3	46.7	0.0	20.0	6.7	6.7	40.0	6.7	20.0	20.0	26.7	40.0	6.7	6.7	13.3	13.3	46.7	26.7	53.3	46.7
	For educational materials	100.0	84.6	7.7	7.7	0.0	53.8	46.2	0.0	15.4	7.7	23.1	23.1	7.7	23.1	46.2	15.4	30.8	7.7	0.0	0.0	15.4	46.2	38.5	69.2	30.8
	To improve/ develop business	100.0	75.0	16.7	8.3	0.0	41.7	58.3	0.0	25.0	0.0	16.7	33.3	16.7	8.3	0.0	0.0	75.0	25.0	0.0	16.7	16.7	25.0	41.7	75.0	25.0
	To finance tertiary education abroad	100.0	80.0	10.0	10.0	0.0	60.0	40.0	0.0	20.0	20.0	0.0	20.0	20.0	20.0	30.0	20.0	30.0	20.0	0.0	10.0	0.0	60.0	30.0	60.0	40.0
	Others	100.0	56.3	23.4	15.6	4.7	46.9	53.1	0.0	14.1	15.6	18.8	23.4	14.1	14.1	18.8	20.3	31.3	25.0	4.7	18.8	7.8	35.9	37.5	48.4	51.6
	Not specified	100.0	83.3	0.0	16.7	0.0	0.0	100.0	0.0	33.3	50.0	16.7	0.0	0.0	0.0	0.0	0.0	33.3	66.7	0.0	0.0	0.0	66.7	33.3	100.0	0.0

Table 3.14
Q17

BORROWING FROM BANK

Have you ever borrowed or considered borrowing from a bank?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		727	407	210	97	13	305	422	11	122	165	175	127	62	65	61	69	237	312	48	89	127	232	279	370	357
FREQ	Yes	434	260	115	48	11	186	248	4	56	82	103	88	50	51	46	50	156	159	23	41	80	140	173	225	209
	No	293	147	95	49	2	119	174	7	66	83	72	39	12	14	15	19	81	153	25	48	47	92	106	145	148
	TOTAL	727	407	210	97	13	305	422	11	122	165	175	127	62	65	61	69	237	312	48	89	127	232	279	370	357
COL%	Yes	59.7	63.9	54.8	49.5	84.6	61.0	58.8	36.4	45.9	49.7	58.9	69.3	80.6	78.5	75.4	72.5	65.8	51.0	47.9	46.1	63.0	60.3	62.0	60.8	58.5
	No	40.3	36.1	45.2	50.5	15.4	39.0	41.2	63.6	54.1	50.3	41.1	30.7	19.4	21.5	24.6	27.5	34.2	49.0	52.1	53.9	37.0	39.7	38.0	39.2	41.5
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Yes	100.0	59.9	26.5	11.1	2.5	42.9	57.1	0.9	12.9	18.9	23.7	20.3	11.5	11.8	10.6	11.5	35.9	36.6	5.3	9.4	18.4	32.3	39.9	51.8	48.2
	No	100.0	50.2	32.4	16.7	0.7	40.6	59.4	2.4	22.5	28.3	24.6	13.3	4.1	4.8	5.1	6.5	27.6	52.2	8.5	16.4	16.0	31.4	36.2	49.5	50.5
	TOTAL	100.0	56.0	28.9	13.3	1.8	42.0	58.0	1.5	16.8	22.7	24.1	17.5	8.5	8.9	8.4	9.5	32.6	42.9	6.6	12.2	17.5	31.9	38.4	50.9	49.1

Table 3.16
Q18

REFUSAL FROM BANK TO GIVE LOAN (YES/ NO)
Has the bank ever refused to issue you (or another member of your family) a loan?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		434	260	115	48	11	186	248	4	56	82	103	88	50	51	46	50	156	159	23	41	80	140	173	225	209
FREQ	Yes	32	22	9	1		8	24	1	10	7	7	2	3	2		4	5	17	6	8	5	8	11	23	9
	No	401	238	106	46	11	177	224	3	46	74	96	86	47	49	46	46	150	142	17	33	75	131	162	201	200
	Not specified	1			1		1				1							1					1		1	
	TOTAL	434	260	115	48	11	186	248	4	56	82	103	88	50	51	46	50	156	159	23	41	80	140	173	225	209
COL%	Yes	7.4	8.5	7.8	2.1	0.0	4.3	9.7	25.0	17.9	8.5	6.8	2.3	6.0	3.9	0.0	8.0	3.2	10.7	26.1	19.5	6.3	5.7	6.4	10.2	4.3
	No	92.4	91.5	92.2	95.8	100.0	95.2	90.3	75.0	82.1	90.2	93.2	97.7	94.0	96.1	100.0	92.0	96.2	89.3	73.9	80.5	93.8	93.6	93.6	89.3	95.7
	Not specified	0.2	0.0	0.0	2.1	0.0	0.5	0.0	0.0	0.0	1.2	0.0	0.0	0.0	0.0	0.0	0.0	0.6	0.0	0.0	0.0	0.0	0.7	0.0	0.4	0.0
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Yes	100.0	68.8	28.1	3.1	0.0	25.0	75.0	3.1	31.3	21.9	21.9	6.3	9.4	6.3	0.0	12.5	15.6	53.1	18.8	25.0	15.6	25.0	34.4	71.9	28.1
	No	100.0	59.4	26.4	11.5	2.7	44.1	55.9	0.7	11.5	18.5	23.9	21.4	11.7	12.2	11.5	11.5	37.4	35.4	4.2	8.2	18.7	32.7	40.4	50.1	49.9
	Not specified	100.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0	0.0
	TOTAL	100.0	59.9	26.5	11.1	2.5	42.9	57.1	0.9	12.9	18.9	23.7	20.3	11.5	11.8	10.6	11.5	35.9	36.6	5.3	9.4	18.4	32.3	39.9	51.8	48.2

Table 3.17
Q18A

REASONS FOR REFUSAL TO GIVE LOAN
Why?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		32	22	9	1	0	8	24	1	10	7	7	2	3	2	0	4	5	17	6	8	5	8	11	23	9
FREQ	Not enough security	18	11	6	1		6	12		4	4	6	1	1	2		3	1	10	4	4	4	3	7	13	5
	Salary is too low	7	4	3			1	6		3	2		1	1				3	2	2	1	1	3	2	5	2
	Irregular income from a temporary job	3	3				1	2		2		1					1		2				2	1	2	1
	Is retired	1	1					1		1									1		1				1	
	Not enough money at the bank	1	1					1		1								1			1				1	
	Problems regarding repayment of a previous bank loan	1	1					1						1					1					1		1
	Salary is not directly credited to the bank	1	1					1	1										1		1				1	
	Too indebted	1		1				1			1								1					1	1	
	Others	2	1	1			1	1				2							2				1	1	1	1
	TOTAL	32	22	9	1	0	8	24	1	11	6	7	2	3	2	0	4	5	17	6	8	5	8	11	23	9
COL%	Not enough security	56.3	50.0	66.7	100.0	0.0	75.0	50.0	0.0	40.0	57.1	85.7	50.0	33.3	100.0	0.0	75.0	20.0	58.8	66.7	50.0	80.0	37.5	63.6	56.5	55.6
	Salary is too low	21.9	18.2	33.3	0.0	0.0	12.5	25.0	0.0	30.0	28.6	0.0	50.0	33.3	0.0	0.0	0.0	60.0	11.8	33.3	12.5	20.0	37.5	18.2	21.7	22.2
	Irregular income from a temporary job	9.4	13.6	0.0	0.0	0.0	12.5	8.3	0.0	20.0	0.0	14.3	0.0	0.0	0.0	0.0	25.0	0.0	11.8	0.0	0.0	0.0	25.0	9.1	8.7	11.1
	Is retired	3.1	4.5	0.0	0.0	0.0	0.0	4.2	0.0	10.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.9	0.0	12.5	0.0	0.0	0.0	4.3	0.0
	Not enough money at the bank	3.1	4.5	0.0	0.0	0.0	0.0	4.2	0.0	10.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.0	0.0	0.0	12.5	0.0	0.0	0.0	4.3	0.0
	Problems regarding repayment of a previous bank loan	3.1	4.5	0.0	0.0	0.0	0.0	4.2	0.0	0.0	0.0	0.0	0.0	33.3	0.0	0.0	0.0	0.0	5.9	0.0	0.0	0.0	0.0	9.1	0.0	11.1
	Salary is not directly credited to the bank	3.1	4.5	0.0	0.0	0.0	0.0	4.2	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.9	0.0	12.5	0.0	0.0	0.0	4.3	0.0
	Too indebted	3.1	0.0	11.1	0.0	0.0	0.0	4.2	0.0	0.0	14.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.9	0.0	0.0	0.0	0.0	9.1	4.3	0.0
	Others	6.3	4.5	11.1	0.0	0.0	12.5	4.2	0.0	0.0	0.0	28.6	0.0	0.0	0.0	0.0	0.0	0.0	11.8	0.0	0.0	0.0	12.5	9.1	4.3	11.1
	TOTAL	100.0	100.0	100.0	100.0	0.0	100.0	100.0	100.0	110.0	85.7	100.0	100.0	100.0	100.0	0.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Not enough security	100.0	61.1	33.3	5.6	0.0	33.3	66.7	0.0	22.2	22.2	33.3	5.6	5.6	11.1	0.0	16.7	5.6	55.6	22.2	22.2	22.2	16.7	38.9	72.2	27.8
	Salary is too low	100.0	57.1	42.9	0.0	0.0	14.3	85.7	0.0	42.9	28.6	0.0	14.3	14.3	0.0	0.0	0.0	42.9	28.6	28.6	14.3	14.3	42.9	28.6	71.4	28.6
	Irregular income from a temporary job	100.0	100.0	0.0	0.0	0.0	33.3	66.7	0.0	66.7	0.0	33.3	0.0	0.0	0.0	0.0	33.3	0.0	66.7	0.0	0.0	0.0	66.7	33.3	66.7	33.3
	Is retired	100.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0
	Not enough money at the bank	100.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0
	Problems regarding repayment of a previous bank loan	100.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0
	Salary is not directly credited to the bank	100.0	100.0	0.0	0.0	0.0	0.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0
	Too indebted	100.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	100.0	0.0
	Others	100.0	50.0	50.0	0.0	0.0	50.0	50.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	50.0	50.0	50.0	50.0
	TOTAL	100.0	68.8	28.1	3.1	0.0	25.0	75.0	3.1	34.4	18.8	21.9	6.3	9.4	6.3	0.0	12.5	15.6	53.1	18.8	25.0	15.6	25.0	34.4	71.9	28.1

Table 3.18

Q18B

BORROW FROM SOMEONE ELSE (YES/ NO)

When the bank refused to issue you a loan, did you resort to other sources of credit?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		32	22	9	1	0	8	24	1	10	7	7	2	3	2	0	4	5	17	6	8	5	8	11	23	9
FREQ	Yes	13	11	2			2	11	1	4	3	2	1	1	1		4	1	6	2	4	4	3	2	10	3
	No	19	11	7	1		6	13		6	4	5	1	2	1			4	11	4	4	1	5	9	13	6
	TOTAL	32	22	9	1	0	8	24	1	10	7	7	2	3	2	0	4	5	17	6	8	5	8	11	23	9
COL%	Yes	40.6	50.0	22.2	0.0	0.0	25.0	45.8	100.0	40.0	42.9	28.6	50.0	33.3	50.0	0.0	100.0	20.0	35.3	33.3	50.0	80.0	37.5	18.2	43.5	33.3
	No	59.4	50.0	77.8	100.0	0.0	75.0	54.2	0.0	60.0	57.1	71.4	50.0	66.7	50.0	0.0	0.0	80.0	64.7	66.7	50.0	20.0	62.5	81.8	56.5	66.7
	TOTAL	100.0	100.0	100.0	100.0	0.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	0.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Yes	100.0	84.6	15.4	0.0	0.0	15.4	84.6	7.7	30.8	23.1	15.4	7.7	7.7	7.7	0.0	30.8	7.7	46.2	15.4	30.8	30.8	23.1	15.4	76.9	23.1
	No	100.0	57.9	36.8	5.3	0.0	31.6	68.4	0.0	31.6	21.1	26.3	5.3	10.5	5.3	0.0	0.0	21.1	57.9	21.1	21.1	5.3	26.3	47.4	68.4	31.6
	TOTAL	100.0	68.8	28.1	3.1	0.0	25.0	75.0	3.1	31.3	21.9	21.9	6.3	9.4	6.3	0.0	12.5	15.6	53.1	18.8	25.0	15.6	25.0	34.4	71.9	28.1

Table 3.19
Q18C

OTHER SOURCE OF BORROWING
From whom have you borrowed ?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		13	11	2			2	11	1	4	3	2	1	1	1		4	1	6	2	4	4	3	2	4	2
FREQ	Friends/ close relatives	4	4					4		3		1					1		2	1	1	1	1	1	3	1
	From another bank	2	1	1			1	1		1			1					1	1				2		1	1
	From another institution	8	7	1			1	7	1		4	1		1	1		3		4	1	3	4		1	7	1
	Eco-crédit	1	1				1					1					1					1			1	
	FSUC	1	1					1			1								1			1			1	
	GSA Loan	1	1					1			1								1			1			1	
	Insurance company	1	1					1	1										1		1				1	
	Mauritius Co operative Commercial Bank	1	1					1							1		1							1	1	
	MHC	1	1					1			1									1	1				1	
	Mutual Aid	1	1					1						1			1				1					1
	Other	1		1				1			1								1			1			1	
COL%	Friends/ close relatives	30.8	36.4	0.0	0.0	0.0	0.0	36.4	0.0	75.0	0.0	50.0	0.0	0.0	0.0	0.0	25.0	0.0	33.3	50.0	25.0	25.0	33.3	50.0	75.0	50.0
	From another bank	15.4	9.1	50.0	0.0	0.0	50.0	9.1	0.0	25.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	16.7	0.0	0.0	0.0	66.7	0.0	25.0	50.0
	From another institution	61.5	63.6	50.0	0.0	0.0	50.0	63.6	100.0	0.0	133.3	50.0	0.0	100.0	100.0	0.0	75.0	0.0	66.7	50.0	75.0	100.0	0.0	50.0	175.0	50.0
	Eco-crédit	7.7	9.1	0.0	0.0	0.0	50.0	0.0	0.0	0.0	0.0	50.0	0.0	0.0	0.0	0.0	25.0	0.0	0.0	0.0	0.0	25.0	0.0	0.0	25.0	0.0
	FSUC	7.7	9.1	0.0	0.0	0.0	0.0	9.1	0.0	0.0	33.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.7	0.0	0.0	25.0	0.0	0.0	25.0	0.0
	GSA Loan	7.7	9.1	0.0	0.0	0.0	0.0	9.1	0.0	0.0	33.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.7	0.0	0.0	25.0	0.0	0.0	25.0	0.0
	Insurance company	7.7	9.1	0.0	0.0	0.0	0.0	9.1	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.7	0.0	25.0	0.0	0.0	0.0	25.0	0.0
	Mauritius Co operative Commercial Bank	7.7	9.1	0.0	0.0	0.0	0.0	9.1	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0	50.0	25.0	0.0
	MHC	7.7	9.1	0.0	0.0	0.0	0.0	9.1	0.0	0.0	33.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	50.0	25.0	0.0	0.0	0.0	25.0	0.0
	Mutual Aid	7.7	9.1	0.0	0.0	0.0	0.0	9.1	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	25.0	0.0	0.0	0.0	25.0	0.0	0.0	0.0	0.0	50.0
	Other	7.7	0.0	50.0	0.0	0.0	0.0	9.1	0.0	0.0	33.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.7	0.0	0.0	25.0	0.0	0.0	25.0	0.0
ROW	Friends/ close relatives	100.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	75.0	0.0	25.0	0.0	0.0	0.0	0.0	25.0	0.0	50.0	25.0	25.0	25.0	25.0	25.0	75.0	25.0
	From another bank	100.0	50.0	50.0	0.0	0.0	50.0	50.0	0.0	50.0	0.0	0.0	50.0	0.0	0.0	0.0	0.0	50.0	50.0	0.0	0.0	0.0	100.0	0.0	50.0	50.0
	From another institution	100.0	87.5	12.5	0.0	0.0	12.5	87.5	12.5	0.0	50.0	12.5	0.0	12.5	12.5	0.0	37.5	0.0	50.0	12.5	37.5	50.0	0.0	12.5	87.5	12.5
	Eco-crédit	100.0	100.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0
	FSUC	100.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0
	GSA Loan	100.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0
	Insurance company	100.0	100.0	0.0	0.0	0.0	0.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0
	Mauritius Co operative Commercial Bank	100.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	0.0
	MHC	100.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	0.0	0.0	0.0	100.0	0.0
	Mutual Aid	100.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0
	Other	100.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0

Table 3.20
Q19

EVER MISSED REPAYING DEBTS (YES/ NO)
Have you ever been late in repaying your debt?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		727	407	210	97	13	305	422	11	122	165	175	127	62	65	61	69	237	312	48	89	127	232	279	370	357
FREQ	Yes	185	98	62	24	1	67	118	5	49	50	42	23	7	9	6	15	57	95	12	19	34	53	79	131	54
	No	541	309	147	73	12	237	304	6	72	115	133	104	55	56	55	54	180	217	35	70	93	178	200	238	303
	Not specified	1		1			1			1										1				1		
	TOTAL	727	407	210	97	13	305	422	11	122	165	175	127	62	65	61	69	237	312	48	89	127	232	279	370	357
COL%	Yes	25.4	24.1	29.5	24.7	7.7	22.0	28.0	45.5	40.2	30.3	24.0	18.1	11.3	13.8	9.8	21.7	24.1	30.4	25.0	21.3	26.8	22.8	28.3	35.4	15.1
	No	74.4	75.9	70.0	75.3	92.3	77.7	72.0	54.5	59.0	69.7	76.0	81.9	88.7	86.2	90.2	78.3	75.9	69.6	72.9	78.7	73.2	76.7	71.7	64.3	84.9
	Not specified	0.1	0.0	0.5	0.0	0.0	0.3	0.0	0.0	0.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.1	0.0	0.0	0.4	0.0	0.3	0.0
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Yes	100.0	53.0	33.5	13.0	0.5	36.2	63.8	2.7	26.5	27.0	22.7	12.4	3.8	4.9	3.2	8.1	30.8	51.4	6.5	10.3	18.4	28.6	42.7	70.8	29.2
	No	100.0	57.1	27.2	13.5	2.2	43.8	56.2	1.1	13.3	21.3	24.6	19.2	10.2	10.4	10.2	10.0	33.3	40.1	6.5	12.9	17.2	32.9	37.0	44.0	56.0
	Not specified	100.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	100.0	0.0
	TOTAL	100.0	56.0	28.9	13.3	1.8	42.0	58.0	1.5	16.8	22.7	24.1	17.5	8.5	8.9	8.4	9.5	32.6	42.9	6.6	12.2	17.5	31.9	38.4	50.9	49.1

Table 3.21

Q19A

REASONS FOR MISSING RERPAYMENT OF DEBTS

Why?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		185	98	62	24	1	67	118	5	49	50	42	23	7	9	6	15	57	95	12	19	34	53	79	131	54
FREQ	Financial problems	72	43	20	8	1	30	42	2	21	22	12	9	4	2	3	7	23	36	3	7	16	18	31	61	11
	Increase in the cost of basic needs	36	18	14	4		11	25		10	10	10	4	1	1		2	9	21	4	3	6	12	15	22	14
	Health problems	35	19	16			8	27	2	11	12	6	3	1		1	2	8	18	6	6	8	8	13	25	10
	Carelessness/ forgetting	15	5	4	6		5	10		3	3	3	3	1	2	1	2	4	8			1	5	9	7	8
	Loss of income (casinos, horseracing, etc.)	9	5	2	2		2	7		2	2	3	2				1	5	1	2		2	2	5	7	2
	You or any other member of your family have lost your/ his job	6	2	4			5	1		2	2	2						1	5			1	3	2	4	2
	Do not work	5	1	3	1		3	2		3	1	1						1	4				1	4	5	
	Do not have a regular employment	5	3		2		3	2	1	1	2	1					1	1	3		1		2	2	5	
	Unexpected expenses	3	1	1	1		2	1		1	1	1						2	1				2	1	3	
	Mortality	2	1	1			1	1		1		1							2		1			1	1	1
	Standing order missed by the bank	2	2					2					1		1		1	1				1	1		2	
	Others	12	7	4	1	0	4	8	0	2	2	4	1	0	3	1	0	8	2	1	3	2	2	5	6	6
COL%	Financial problems	38.9	43.9	32.3	33.3	100.0	44.8	35.6	40.0	42.9	44.0	28.6	39.1	57.1	22.2	50.0	46.7	40.4	37.9	25.0	36.8	47.1	34.0	39.2	46.6	20.4
	Increase in the cost of basic needs	19.5	18.4	22.6	16.7	0.0	16.4	21.2	0.0	20.4	20.0	23.8	17.4	14.3	11.1	0.0	13.3	15.8	22.1	33.3	15.8	17.6	22.6	19.0	16.8	25.9
	Health problems	18.9	19.4	25.8	0.0	0.0	11.9	22.9	40.0	22.4	24.0	14.3	13.0	14.3	0.0	16.7	13.3	14.0	18.9	50.0	31.6	23.5	15.1	16.5	19.1	18.5
	Carelessness/ forgetting	8.1	5.1	6.5	25.0	0.0	7.5	8.5	0.0	6.1	6.0	7.1	13.0	14.3	22.2	16.7	13.3	7.0	8.4	0.0	0.0	2.9	9.4	11.4	5.3	14.8
	Loss of income (casinos, horseracing, etc.)	4.9	5.1	3.2	8.3	0.0	3.0	5.9	0.0	4.1	4.0	7.1	8.7	0.0	0.0	0.0	6.7	8.8	1.1	16.7	0.0	5.9	3.8	6.3	5.3	3.7
	You or any other member of your family have lost your/ his job	3.2	2.0	6.5	0.0	0.0	7.5	0.8	0.0	4.1	4.0	4.8	0.0	0.0	0.0	0.0	0.0	1.8	5.3	0.0	0.0	2.9	5.7	2.5	3.1	3.7
	Do not work	2.7	1.0	4.8	4.2	0.0	4.5	1.7	0.0	6.1	2.0	2.4	0.0	0.0	0.0	0.0	0.0	1.8	4.2	0.0	0.0	0.0	1.9	5.1	3.8	0.0
	Do not have a regular employment	2.7	3.1	0.0	8.3	0.0	4.5	1.7	20.0	2.0	4.0	2.4	0.0	0.0	0.0	0.0	6.7	1.8	3.2	0.0	5.3	0.0	3.8	2.5	3.8	0.0
	Unexpected expenses	1.6	1.0	1.6	4.2	0.0	3.0	0.8	0.0	2.0	2.0	2.4	0.0	0.0	0.0	0.0	0.0	3.5	1.1	0.0	0.0	0.0	3.8	1.3	2.3	0.0
	Mortality	1.1	1.0	1.6	0.0	0.0	1.5	0.8	0.0	2.0	0.0	2.4	0.0	0.0	0.0	0.0	0.0	0.0	2.1	0.0	5.3	0.0	0.0	1.3	0.8	1.9
	Standing order missed by the bank	1.1	2.0	0.0	0.0	0.0	0.0	1.7	0.0	0.0	0.0	0.0	4.3	0.0	11.1	0.0	6.7	1.8	0.0	0.0	0.0	2.9	1.9	0.0	1.5	0.0
	Others	6.5	7.1	6.5	4.2	0.0	6.0	6.8	0.0	4.1	4.0	9.5	4.3	0.0	33.3	16.7	0.0	14.0	2.1	8.3	15.8	5.9	3.8	6.3	4.6	11.1
ROW	Financial problems	100.0	59.7	27.8	11.1	1.4	41.7	58.3	2.8	29.2	30.6	16.7	12.5	5.6	2.8	4.2	9.7	31.9	50.0	4.2	9.7	22.2	25.0	43.1	84.7	15.3
	Increase in the cost of basic needs	100.0	50.0	38.9	11.1	0.0	30.6	69.4	0.0	27.8	27.8	27.8	11.1	2.8	2.8	0.0	5.6	25.0	58.3	11.1	8.3	16.7	33.3	41.7	61.1	38.9
	Health problems	100.0	54.3	45.7	0.0	0.0	22.9	77.1	5.7	31.4	34.3	17.1	8.6	2.9	0.0	2.9	5.7	22.9	51.4	17.1	17.1	22.9	22.9	37.1	71.4	28.6
	Carelessness/ forgetting	100.0	33.3	26.7	40.0	0.0	33.3	66.7	0.0	20.0	20.0	20.0	20.0	6.7	13.3	6.7	13.3	26.7	53.3	0.0	0.0	6.7	33.3	60.0	46.7	53.3
	Loss of income (casinos, horseracing, etc.)	100.0	55.6	22.2	22.2	0.0	22.2	77.8	0.0	22.2	22.2	33.3	22.2	0.0	0.0	0.0	11.1	55.6	11.1	22.2	0.0	22.2	22.2	55.6	77.8	22.2
	You or any other member of your family have lost your/ his job	100.0	33.3	66.7	0.0	0.0	83.3	16.7	0.0	33.3	33.3	33.3	0.0	0.0	0.0	0.0	0.0	16.7	83.3	0.0	0.0	16.7	50.0	33.3	66.7	33.3
	Do not work	100.0	20.0	60.0	20.0	0.0	60.0	40.0	0.0	60.0	20.0	20.0	0.0	0.0	0.0	0.0	0.0	20.0	80.0	0.0	0.0	0.0	20.0	80.0	100.0	0.0
	Do not have a regular employment	100.0	60.0	0.0	40.0	0.0	60.0	40.0	20.0	20.0	40.0	20.0	0.0	0.0	0.0	0.0	20.0	20.0	60.0	0.0	20.0	0.0	40.0	40.0	100.0	0.0
	Unexpected expenses	100.0	33.3	33.3	33.3	0.0	66.7	33.3	0.0	33.3	33.3	33.3	0.0	0.0	0.0	0.0	0.0	66.7	33.3	0.0	0.0	0.0	66.7	33.3	100.0	0.0
	Mortality	100.0	50.0	50.0	0.0	0.0	50.0	50.0	0.0	50.0	0.0	50.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	50.0	0.0	0.0	50.0	50.0	50.0
	Standing order missed by the bank	100.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	50.0	0.0	50.0	0.0	50.0	50.0	0.0	0.0	0.0	50.0	50.0	0.0	100.0	0.0
	Others	100.0	58.3	33.3	8.3	0.0	33.3	66.7	0.0	16.7	16.7	33.3	8.3	0.0	25.0	8.3	0.0	66.7	16.7	8.3	25.0	16.7	16.7	41.7	50.0	50.0

Table 3.22
Q19B

WHEN DELAY IN REPAYMENT OF DEBTS

In case of delay in repayment of debts, have you been in any one or more of the following situations?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		185	98	62	24	1	67	118	5	49	50	42	23	7	9	6	15	57	95	12	19	34	53	79	131	54
FREQ	You have received written reminders from your bank	71	43	22	5	1	34	37	2	17	22	11	8	4	7	5	7	24	35		2	9	24	36	53	18
	Your goods have been seized	4	1	3			1	3	1	2	1							1	3			1		3	4	
	You have been contacted/ harassed by the agent/ creditor	29	13	15	1		8	21		7	10	8	4					8	19	2	3	8	5	13	20	9
	You have had to pay a higher interest rate/ fine	51	25	22	4		17	34	1	15	12	14	6	2	1		5	16	27	3	8	9	9	25	38	13
	You have been issued a writ	6	4	1	1		4	2		3	1	2					1	1	4			1	1	4	6	
	None	53	26	14	13		13	40	2	17	13	12	5	2	2		4	16	25	8	7	10	17	19	38	15
	Not specified	2		2			2			1			1			1			1			1	1		1	1
COL%	You have received written reminders from your bank	38.4	43.9	35.5	20.8	100.0	50.7	31.4	40.0	34.7	44.0	26.2	34.8	57.1	77.8	83.3	46.7	42.1	36.8	0.0	10.5	26.5	45.3	45.6	40.5	33.3
	Your goods have been seized	2.2	1.0	4.8	0.0	0.0	1.5	2.5	20.0	4.1	2.0	0.0	0.0	0.0	0.0	0.0	0.0	1.8	3.2	0.0	0.0	2.9	0.0	3.8	3.1	0.0
	You have been contacted/ harassed by the agent/ creditor	15.7	13.3	24.2	4.2	0.0	11.9	17.8	0.0	14.3	20.0	19.0	17.4	0.0	0.0	0.0	0.0	14.0	20.0	16.7	15.8	23.5	9.4	16.5	15.3	16.7
	You have had to pay a higher interest rate/ fine	27.6	25.5	35.5	16.7	0.0	25.4	28.8	20.0	30.6	24.0	33.3	26.1	28.6	11.1	0.0	33.3	28.1	28.4	25.0	42.1	26.5	17.0	31.6	29.0	24.1
	You have been issued a writ	3.2	4.1	1.6	4.2	0.0	6.0	1.7	0.0	6.1	2.0	4.8	0.0	0.0	0.0	0.0	6.7	1.8	4.2	0.0	0.0	2.9	1.9	5.1	4.6	0.0
	None	28.6	26.5	22.6	54.2	0.0	19.4	33.9	40.0	34.7	26.0	28.6	21.7	28.6	22.2	0.0	26.7	28.1	26.3	66.7	36.8	29.4	32.1	24.1	29.0	27.8
	Not specified	1.1	0.0	3.2	0.0	0.0	3.0	0.0	0.0	2.0	0.0	0.0	4.3	0.0	0.0	16.7	0.0	0.0	1.1	0.0	0.0	2.9	1.9	0.0	0.8	1.9
ROW	You have received written reminders from your bank	100.0	60.6	31.0	7.0	1.4	47.9	52.1	2.8	23.9	31.0	15.5	11.3	5.6	9.9	7.0	9.9	33.8	49.3	0.0	2.8	12.7	33.8	50.7	74.6	25.4
	Your goods have been seized	100.0	25.0	75.0	0.0	0.0	25.0	75.0	25.0	50.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0	25.0	75.0	0.0	0.0	25.0	0.0	75.0	100.0	0.0
	You have been contacted/ harassed by the agent/ creditor	100.0	44.8	51.7	3.4	0.0	27.6	72.4	0.0	24.1	34.5	27.6	13.8	0.0	0.0	0.0	0.0	27.6	65.5	6.9	10.3	27.6	17.2	44.8	69.0	31.0
	You have had to pay a higher interest rate/ fine	100.0	49.0	43.1	7.8	0.0	33.3	66.7	2.0	29.4	23.5	27.5	11.8	3.9	2.0	0.0	9.8	31.4	52.9	5.9	15.7	17.6	17.6	49.0	74.5	25.5
	You have been issued a writ	100.0	66.7	16.7	16.7	0.0	66.7	33.3	0.0	50.0	16.7	33.3	0.0	0.0	0.0	0.0	16.7	16.7	66.7	0.0	0.0	16.7	16.7	66.7	100.0	0.0
	None	100.0	49.1	26.4	24.5	0.0	24.5	75.5	3.8	32.1	24.5	22.6	9.4	3.8	3.8	0.0	7.5	30.2	47.2	15.1	13.2	18.9	32.1	35.8	71.7	28.3
	Not specified	100.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	50.0	0.0	0.0	50.0	0.0	0.0	50.0	0.0	0.0	50.0	0.0	0.0	50.0	50.0	0.0	50.0	50.0

Table 3.23
Q19C

OUTCOME OF TRIAL
What was the outcome of the trial?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		6	4	1	1	0	4	2	0	3	1	2	0	0	0	0	1	1	4	0	0	1	1	4	6	0
FREQ	Amicable arrangements	3	1	1	1		3			2	1								3				1	2	3	
	The trial is still pending	1	1				1					1							1					1	1	
	Delay allowed for repayments	1	1					1		1								1						1	1	
	Others	1	1					1				1					1					1			1	
	TOTAL	6	4	1	1	0	4	2	0	3	1	2	0	0	0	0	1	1	4	0	0	1	1	4	6	0
COL%	Amicable arrangements	50.0	25.0	100.0	100.0	0.0	75.0	0.0	0.0	66.7	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	75.0	0.0	0.0	0.0	100.0	50.0	50.0	0.0
	The trial is still pending	16.7	25.0	0.0	0.0	0.0	25.0	0.0	0.0	0.0	0.0	50.0	0.0	0.0	0.0	0.0	0.0	0.0	25.0	0.0	0.0	0.0	0.0	25.0	16.7	0.0
	Delay allowed for repayments	16.7	25.0	0.0	0.0	0.0	0.0	50.0	0.0	33.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	25.0	16.7	0.0
	Others	16.7	25.0	0.0	0.0	0.0	0.0	50.0	0.0	0.0	0.0	50.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	16.7	0.0
	TOTAL	100.0	100.0	100.0	100.0	0.0	100.0	100.0	0.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0	100.0	100.0	100.0	0.0	0.0	100.0	100.0	100.0	100.0	0.0
ROW	Amicable arrangements	100.0	33.3	33.3	33.3	0.0	100.0	0.0	0.0	66.7	33.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	33.3	66.7	100.0	0.0
	The trial is still pending	100.0	100.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	100.0	0.0
	Delay allowed for repayments	100.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	0.0
	Others	100.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0
	TOTAL	100.0	66.7	16.7	16.7	0.0	66.7	33.3	0.0	50.0	16.7	33.3	0.0	0.0	0.0	0.0	16.7	16.7	66.7	0.0	0.0	16.7	16.7	66.7	100.0	0.0

Table 3.24
Q19D

CONTACT FOR ADVICE
Who id you contact for advice?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		161	86	63	11	1	64	97	4	44	46	35	18	6	8	5	13	50	88	5	13	28	39	81	121	40
FREQ	Did not contact anyone	94	50	34	9	1	38	56	3	23	26	21	15	2	4	2	9	27	52	4	11	18	24	41	67	27
	Creditor	13	8	5			6	7		2	5	2		2	2	2		5	6		1	2	5	5	9	4
	Friends/ close relatives	5	4	1			2	3		3		1	1					3	2			1		4	5	
	The manager of the business (Mammouth)	3	2	1				3		1		2						1	2					3	2	1
	The manager of the insurance company	2	2					2					1	1				2					1	1		2
	Consumer association	1			1		1				1							1					1		1	
	Attorney or lawyer	1	1					1				1							1					1	1	
	The clerk who deals with such problems	1		1				1				1							1					1		1
	The department at the MRC dealing with such problems	1	1					1							1		1						1		1	
	Others	1		1			1				1								1					1	1	
	Not specified	5	2	3			2	3			3	2				1		1	3			1	2	2	2	3
COL%	Did not contact anyone	58.4	58.1	54.0	81.8	100.0	59.4	57.7	75.0	52.3	56.5	60.0	83.3	33.3	50.0	40.0	69.2	54.0	59.1	80.0	84.6	64.3	61.5	50.6	55.4	67.5
	Creditor	8.1	9.3	7.9	0.0	0.0	9.4	7.2	0.0	4.5	10.9	5.7	0.0	33.3	25.0	40.0	0.0	10.0	6.8	0.0	7.7	7.1	12.8	6.2	7.4	10.0
	Friends/ close relatives	3.1	4.7	1.6	0.0	0.0	3.1	3.1	0.0	6.8	0.0	2.9	5.6	0.0	0.0	0.0	0.0	6.0	2.3	0.0	0.0	3.6	0.0	4.9	4.1	0.0
	The manager of the business (Mammouth)	1.9	2.3	1.6	0.0	0.0	0.0	3.1	0.0	2.3	0.0	5.7	0.0	0.0	0.0	0.0	0.0	2.0	2.3	0.0	0.0	0.0	0.0	3.7	1.7	2.5
	The manager of the insurance company	1.2	2.3	0.0	0.0	0.0	0.0	2.1	0.0	0.0	0.0	0.0	5.6	16.7	0.0	0.0	0.0	4.0	0.0	0.0	0.0	0.0	2.6	1.2	0.0	5.0
	Consumer association	0.6	0.0	0.0	9.1	0.0	1.6	0.0	0.0	0.0	2.2	0.0	0.0	0.0	0.0	0.0	0.0	2.0	0.0	0.0	0.0	0.0	2.6	0.0	0.8	0.0
	Attorney or lawyer	0.6	1.2	0.0	0.0	0.0	0.0	1.0	0.0	0.0	0.0	2.9	0.0	0.0	0.0	0.0	0.0	0.0	1.1	0.0	0.0	0.0	0.0	1.2	0.8	0.0
	The clerk who deals with such problems	0.6	0.0	1.6	0.0	0.0	0.0	1.0	0.0	0.0	0.0	2.9	0.0	0.0	0.0	0.0	0.0	0.0	1.1	0.0	0.0	0.0	0.0	1.2	0.0	2.5
	The department at the MRC dealing with such problems	0.6	1.2	0.0	0.0	0.0	0.0	1.0	0.0	0.0	0.0	0.0	0.0	0.0	12.5	0.0	7.7	0.0	0.0	0.0	0.0	0.0	2.6	0.0	0.8	0.0
	Others	0.6	0.0	1.6	0.0	0.0	1.6	0.0	0.0	0.0	2.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.1	0.0	0.0	0.0	0.0	1.2	0.8	0.0
	Not specified	3.1	2.3	4.8	0.0	0.0	3.1	3.1	0.0	0.0	6.5	5.7	0.0	0.0	0.0	20.0	0.0	2.0	3.4	0.0	0.0	3.6	5.1	2.5	1.7	7.5
ROW	Did not contact anyone	100.0	53.2	36.2	9.6	1.1	40.4	59.6	3.2	24.5	27.7	22.3	16.0	2.1	4.3	2.1	9.6	28.7	55.3	4.3	11.7	19.1	25.5	43.6	71.3	28.7
	Creditor	100.0	61.5	38.5	0.0	0.0	46.2	53.8	0.0	15.4	38.5	15.4	0.0	15.4	15.4	15.4	0.0	38.5	46.2	0.0	7.7	15.4	38.5	38.5	69.2	30.8
	Friends/ close relatives	100.0	80.0	20.0	0.0	0.0	40.0	60.0	0.0	60.0	0.0	20.0	20.0	0.0	0.0	0.0	0.0	60.0	40.0	0.0	0.0	20.0	0.0	80.0	100.0	0.0
	The manager of the business (Mammouth)	100.0	66.7	33.3	0.0	0.0	0.0	100.0	0.0	33.3	0.0	66.7	0.0	0.0	0.0	0.0	0.0	33.3	66.7	0.0	0.0	0.0	0.0	100.0	66.7	33.3
	The manager of the insurance company	100.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	50.0	50.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	50.0	50.0	0.0	100.0
	Consumer association	100.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0	0.0
	Attorney or lawyer	100.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	100.0	0.0
	The clerk who deals with such problems	100.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0
	The department at the MRC dealing with such problems	100.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0	0.0
	Others	100.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	100.0	0.0
	Not specified	100.0	40.0	60.0	0.0	0.0	40.0	60.0	0.0	0.0	60.0	40.0	0.0	0.0	0.0	20.0	0.0	20.0	60.0	0.0	0.0	20.0	40.0	40.0	40.0	60.0

Table 3.25
Q19E

CONSUMER ASSOCIATION CONTACTED FOR ADVICE
Which consumer association did you contact?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		1	0	0	1	0	1	0	0	0	1	0	0	0	0	0	0	1	0	0	0	0	1	0	1	0
FREQ	Institute for Consumer Protection (ICP)	1			1		1				1							1					1		1	
	TOTAL	1	0	0	1	0	1	0	0	0	1	0	0	0	0	0	0	1	0	0	0	0	1	0	1	0
COL%	Institute for Consumer Protection (ICP)	100.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0	0.0
	TOTAL	100.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0	0.0
ROW	Institute for Consumer Protection (ICP)	100.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0	0.0
	TOTAL	100.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0	0.0

Table 3.26

Q20

DIFFICULTY IN REPAYING DEBTS

Which statement best describes your situation with regards to repayment of your debts?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		727	407	210	97	13	305	422	11	122	165	175	127	62	65	61	69	237	312	48	89	127	232	279	370	357
FREQ	You find it very difficult to repay your debts	159	95	43	20	1	57	102	4	45	49	36	14	6	5	5	9	48	83	14	14	30	42	73	138	21
	You find it difficult to repay your debts	274	157	74	39	4	111	163	4	45	63	71	56	17	18	18	19	92	130	15	34	53	85	102	147	127
	You find it not much difficult to repay your debts	151	79	51	18	3	70	81	2	17	23	43	34	19	13	17	21	50	54	9	23	25	47	56	53	98
	You find it not difficult at all to repay your debts	143	76	42	20	5	67	76	1	15	30	25	23	20	29	21	20	47	45	10	18	19	58	48	32	111
	TOTAL	727	407	210	97	13	305	422	11	122	165	175	127	62	65	61	69	237	312	48	89	127	232	279	370	357
COL%	You find it very difficult to repay your debts	21.9	23.3	20.5	20.6	7.7	18.7	24.2	36.4	36.9	29.7	20.6	11.0	9.7	7.7	8.2	13.0	20.3	26.6	29.2	15.7	23.6	18.1	26.2	37.3	5.9
	You find it difficult to repay your debts	37.7	38.6	35.2	40.2	30.8	36.4	38.6	36.4	36.9	38.2	40.6	44.1	27.4	27.7	29.5	27.5	38.8	41.7	31.3	38.2	41.7	36.6	36.6	39.7	35.6
	You find it not much difficult to repay your debts	20.8	19.4	24.3	18.6	23.1	23.0	19.2	18.2	13.9	13.9	24.6	26.8	30.6	20.0	27.9	30.4	21.1	17.3	18.8	25.8	19.7	20.3	20.1	14.3	27.5
	You find it not difficult at all to repay your debts	19.7	18.7	20.0	20.6	38.5	22.0	18.0	9.1	12.3	18.2	14.3	18.1	32.3	44.6	34.4	29.0	19.8	14.4	20.8	20.2	15.0	25.0	17.2	8.6	31.1
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	You find it very difficult to repay your debts	100.0	59.7	27.0	12.6	0.6	35.8	64.2	2.5	28.3	30.8	22.6	8.8	3.8	3.1	3.1	5.7	30.2	52.2	8.8	8.8	18.9	26.4	45.9	86.8	13.2
	You find it difficult to repay your debts	100.0	57.3	27.0	14.2	1.5	40.5	59.5	1.5	16.4	23.0	25.9	20.4	6.2	6.6	6.6	6.9	33.6	47.4	5.5	12.4	19.3	31.0	37.2	53.6	46.4
	You find it not much difficult to repay your debts	100.0	52.3	33.8	11.9	2.0	46.4	53.6	1.3	11.3	15.2	28.5	22.5	12.6	8.6	11.3	13.9	33.1	35.8	6.0	15.2	16.6	31.1	37.1	35.1	64.9
	You find it not difficult at all to repay your debts	100.0	53.1	29.4	14.0	3.5	46.9	53.1	0.7	10.5	21.0	17.5	16.1	14.0	20.3	14.7	14.0	32.9	31.5	7.0	12.6	13.3	40.6	33.6	22.4	77.6
	TOTAL	100.0	56.0	28.9	13.3	1.8	42.0	58.0	1.5	16.8	22.7	24.1	17.5	8.5	8.9	8.4	9.5	32.6	42.9	6.6	12.2	17.5	31.9	38.4	50.9	49.1

CLASSIFICATION

Table 4.1
Q21

RAISE AN IMPORTANT SUM OF MONEY

In case of emergency, is it possible for you to raise an important sum of money (equivalent to twice your household income)?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		478	278	124	73	3	192	286	11	122	150	118	53	17	7	17	34	147	249	31	58	88	147	185	370	108
FREQ	Very easily	22	15	4	3		8	14	1	2	9	3	4	3			4	9	9		3	6	8	5	4	18
	Easily	125	71	31	22	1	53	72	3	25	37	32	17	8	3	3	7	41	70	4	18	21	37	49	36	89
	With difficulty	184	104	49	30	1	88	96	1	42	64	46	23	5	3	10	13	51	94	16	16	29	64	75	184	
	With much difficulty	139	84	37	17	1	40	99	6	46	40	37	9		1	4	10	46	69	10	20	31	36	52	139	
	Not specified	8	4	3	1		3	5		7				1					7	1	1	1	2	4	7	1
	TOTAL	478	278	124	73	3	192	286	11	122	150	118	53	17	7	17	34	147	249	31	58	88	147	185	370	108
COL%	Very easily	4.6	5.4	3.2	4.1	0.0	4.2	4.9	9.1	1.6	6.0	2.5	7.5	17.6	0.0	0.0	11.8	6.1	3.6	0.0	5.2	6.8	5.4	2.7	1.1	16.7
	Easily	26.2	25.5	25.0	30.1	33.3	27.6	25.2	27.3	20.5	24.7	27.1	32.1	47.1	42.9	17.6	20.6	27.9	28.1	12.9	31.0	23.9	25.2	26.5	9.7	82.4
	With difficulty	38.5	37.4	39.5	41.1	33.3	45.8	33.6	9.1	34.4	42.7	39.0	43.4	29.4	42.9	58.8	38.2	34.7	37.8	51.6	27.6	33.0	43.5	40.5	49.7	0.0
	With much difficulty	29.1	30.2	29.8	23.3	33.3	20.8	34.6	54.5	37.7	26.7	31.4	17.0	0.0	14.3	23.5	29.4	31.3	27.7	32.3	34.5	35.2	24.5	28.1	37.6	0.0
	Not specified	1.7	1.4	2.4	1.4	0.0	1.6	1.7	0.0	5.7	0.0	0.0	0.0	5.9	0.0	0.0	0.0	0.0	2.8	3.2	1.7	1.1	1.4	2.2	1.9	0.9
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Very easily	100.0	68.2	18.2	13.6	0.0	36.4	63.6	4.5	9.1	40.9	13.6	18.2	13.6	0.0	0.0	18.2	40.9	40.9	0.0	13.6	27.3	36.4	22.7	18.2	81.8
	Easily	100.0	56.8	24.8	17.6	0.8	42.4	57.6	2.4	20.0	29.6	25.6	13.6	6.4	2.4	2.4	5.6	32.8	56.0	3.2	14.4	16.8	29.6	39.2	26.8	71.2
	With difficulty	100.0	56.5	26.6	16.3	0.5	47.8	52.2	0.5	22.8	34.8	25.0	12.5	2.7	1.6	5.4	7.1	27.7	51.1	8.7	8.7	15.8	34.8	40.8	100.0	0.0
	With much difficulty	100.0	60.4	26.6	12.2	0.7	28.8	71.2	4.3	33.1	26.8	26.6	6.5	0.0	0.7	2.9	7.2	33.1	49.6	7.2	14.4	22.3	25.9	37.4	100.0	0.0
	Not specified	100.0	50.0	37.5	12.5	0.0	37.5	62.5	0.0	87.5	0.0	0.0	0.0	12.5	0.0	0.0	0.0	0.0	87.5	12.5	12.5	12.5	25.0	50.0	87.5	12.5
	TOTAL	100.0	58.2	25.9	15.3	0.6	40.2	59.8	2.3	25.5	31.4	24.7	11.1	3.6	1.5	3.6	7.1	30.8	52.1	6.5	12.1	18.4	30.8	38.7	77.4	22.6

Table 4.1
Q21

RAISE AN IMPORTANT SUM OF MONEY

In case of emergency, is it possible for you to raise an important sum of money (equivalent to twice your household income)?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		478	278	124	73	3	192	286	11	122	150	118	53	17	7	17	34	147	249	31	58	88	147	185	370	108
FREQ	Very easily	22	15	4	3		8	14	1	2	9	3	4	3			4	9	9		3	6	8	5	4	18
	Easily	125	71	31	22	1	53	72	3	25	37	32	17	8	3	3	7	41	70	4	18	21	37	49	36	89
	With difficulty	184	104	49	30	1	88	96	1	42	64	46	23	5	3	10	13	51	94	16	16	29	64	75	184	
	With much difficulty	139	84	37	17	1	40	99	6	46	40	37	9		1	4	10	46	69	10	20	31	36	52	139	
	Not specified	8	4	3	1		3	5		7				1					7	1	1	1	2	4	7	1
	TOTAL	478	278	124	73	3	192	286	11	122	150	118	53	17	7	17	34	147	249	31	58	88	147	185	370	108
COL%	Very easily	4.6	5.4	3.2	4.1	0.0	4.2	4.9	9.1	1.6	6.0	2.5	7.5	17.6	0.0	0.0	11.8	6.1	3.6	0.0	5.2	6.8	5.4	2.7	1.1	16.7
	Easily	26.2	25.5	25.0	30.1	33.3	27.6	25.2	27.3	20.5	24.7	27.1	32.1	47.1	42.9	17.6	20.6	27.9	28.1	12.9	31.0	23.9	25.2	26.5	9.7	82.4
	With difficulty	38.5	37.4	39.5	41.1	33.3	45.8	33.6	9.1	34.4	42.7	39.0	43.4	29.4	42.9	58.8	38.2	34.7	37.8	51.6	27.6	33.0	43.5	40.5	49.7	0.0
	With much difficulty	29.1	30.2	29.8	23.3	33.3	20.8	34.6	54.5	37.7	26.7	31.4	17.0	0.0	14.3	23.5	29.4	31.3	27.7	32.3	34.5	35.2	24.5	28.1	37.6	0.0
	Not specified	1.7	1.4	2.4	1.4	0.0	1.6	1.7	0.0	5.7	0.0	0.0	0.0	5.9	0.0	0.0	0.0	0.0	2.8	3.2	1.7	1.1	1.4	2.2	1.9	0.9
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Very easily	100.0	68.2	18.2	13.6	0.0	36.4	63.6	4.5	9.1	40.9	13.6	18.2	13.6	0.0	0.0	18.2	40.9	40.9	0.0	13.6	27.3	36.4	22.7	18.2	81.8
	Easily	100.0	56.8	24.8	17.6	0.8	42.4	57.6	2.4	20.0	29.6	25.6	13.6	6.4	2.4	2.4	5.6	32.8	56.0	3.2	14.4	16.8	29.6	39.2	28.8	71.2
	With difficulty	100.0	56.5	26.6	16.3	0.5	47.8	52.2	0.5	22.8	34.8	25.0	12.5	2.7	1.6	5.4	7.1	27.7	51.1	8.7	8.7	15.8	34.8	40.8	100.0	0.0
	With much difficulty	100.0	60.4	26.6	12.2	0.7	28.8	71.2	4.3	33.1	28.8	26.6	6.5	0.0	0.7	2.9	7.2	33.1	49.6	7.2	14.4	22.3	25.9	37.4	100.0	0.0
	Not specified	100.0	50.0	37.5	12.5	0.0	37.5	62.5	0.0	87.5	0.0	0.0	0.0	12.5	0.0	0.0	0.0	0.0	87.5	12.5	12.5	12.5	25.0	50.0	87.5	12.5
	TOTAL	100.0	58.2	25.9	15.3	0.6	40.2	59.8	2.3	25.5	31.4	24.7	11.1	3.6	1.5	3.6	7.1	30.8	52.1	6.5	12.1	18.4	30.8	38.7	77.4	22.6

Table 4.2

SOURCE OF INCOME IN CASE OF EMERGENCY - FIRST MENTION

In an emergengy,what would be the source of income?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		147	86	35	25	1	61	86	4	27	46	35	21	11	3	3	11	50	79	4	21	27	45	54	40	107
FREQ	Own savings	67	40	18	9		31	36	2	10	19	19	9	8		1	6	24	34	2	12	11	21	23	5	62
	Donations from friends/ close relatives	27	16	5	6		10	17	1	7	10	7	1		1	1	2	4	19	1	3	6	9	9	1	26
	Temporary job	14	8	4	2		7	7	1	3	7	1	1	1			1	5	8		1	3	4	6	1	13
	Loan from friends/ relatives, etc.	14	9	2	2	1	5	9		4	6	1	3				1	7	6		2	1	5	6	14	
	Loan from the bank	7	3	3	1		2	5			2	2	3					2	5		1		1	5	7	
	Loan from Mutual Aid	5	4		1		3	2				2	2		1			3	2			3	1	1	5	
	Sale of properties	3	2		1		1	2			1		1	1				3					1	2		3
	Others	5	2	2	1	0	1	4	0	1	1	1	1	0	1	1	0	2	2	0	0	2	2	1	3	2
	Not specified	5	2	1	2		1	4		2		2		1			1		3	1	2	1	1	1	4	1
	TOTAL	147	86	35	25	1	61	86	4	27	46	35	21	11	3	3	11	50	79	4	21	27	45	54	40	107
COL%	Own savings	45.6	46.5	51.4	36.0	0.0	50.8	41.9	50.0	37.0	41.3	54.3	42.9	72.7	0.0	33.3	54.5	48.0	43.0	50.0	57.1	40.7	46.7	42.6	12.5	57.9
	Donations from friends/ close relatives	18.4	18.6	14.3	24.0	0.0	16.4	19.8	25.0	25.9	21.7	20.0	4.8	0.0	33.3	33.3	18.2	8.0	24.1	25.0	14.3	22.2	20.0	16.7	2.5	24.3
	Temporary job	9.5	9.3	11.4	8.0	0.0	11.5	8.1	25.0	11.1	15.2	2.9	4.8	9.1	0.0	0.0	9.1	10.0	10.1	0.0	4.8	11.1	8.9	11.1	2.5	12.1
	Loan from friends/ relatives, etc.	9.5	10.5	5.7	8.0	100.0	8.2	10.5	0.0	14.8	13.0	2.9	14.3	0.0	0.0	0.0	9.1	14.0	7.6	0.0	9.5	3.7	11.1	11.1	35.0	0.0
	Loan from the bank	4.8	3.5	8.6	4.0	0.0	3.3	5.8	0.0	0.0	4.3	5.7	14.3	0.0	0.0	0.0	0.0	4.0	6.3	0.0	4.8	0.0	2.2	9.3	17.5	0.0
	Loan from Mutual Aid	3.4	4.7	0.0	4.0	0.0	4.9	2.3	0.0	0.0	0.0	5.7	9.5	0.0	33.3	0.0	0.0	6.0	2.5	0.0	0.0	11.1	2.2	1.9	12.5	0.0
	Sale of properties	2.0	2.3	0.0	4.0	0.0	1.6	2.3	0.0	0.0	2.2	0.0	4.8	9.1	0.0	0.0	0.0	6.0	0.0	0.0	0.0	0.0	2.2	3.7	0.0	2.8
	Others	3.4	2.3	5.7	4.0	0.0	1.6	4.7	0.0	3.7	2.2	2.9	4.8	0.0	33.3	33.3	0.0	4.0	2.5	0.0	0.0	7.4	4.4	1.9	7.5	1.9
	Not specified	3.4	2.3	2.9	8.0	0.0	1.6	4.7	0.0	7.4	0.0	5.7	0.0	9.1	0.0	0.0	9.1	0.0	3.8	25.0	9.5	3.7	2.2	1.9	10.0	0.9
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Own savings	100.0	59.7	26.9	13.4	0.0	46.3	53.7	3.0	14.9	28.4	28.4	13.4	11.9	0.0	1.5	9.0	35.8	50.7	3.0	17.9	16.4	31.3	34.3	7.5	92.5
	Donations from friends/ close relatives	100.0	59.3	18.5	22.2	0.0	37.0	63.0	3.7	25.9	37.0	25.9	3.7	0.0	3.7	3.7	7.4	14.8	70.4	3.7	11.1	22.2	33.3	33.3	3.7	96.3
	Temporary job	100.0	57.1	28.6	14.3	0.0	50.0	50.0	7.1	21.4	50.0	7.1	7.1	7.1	0.0	0.0	7.1	35.7	57.1	0.0	7.1	21.4	28.6	42.9	7.1	92.9
	Loan from friends/ relatives, etc.	100.0	64.3	14.3	14.3	7.1	35.7	64.3	0.0	28.6	42.9	7.1	21.4	0.0	0.0	0.0	7.1	50.0	42.9	0.0	14.3	7.1	35.7	42.9	100.0	0.0
	Loan from the bank	100.0	42.9	42.9	14.3	0.0	28.6	71.4	0.0	0.0	28.6	28.6	42.9	0.0	0.0	0.0	0.0	28.6	71.4	0.0	14.3	0.0	14.3	71.4	100.0	0.0
	Loan from Mutual Aid	100.0	80.0	0.0	20.0	0.0	60.0	40.0	0.0	0.0	0.0	40.0	40.0	0.0	20.0	0.0	0.0	60.0	40.0	0.0	0.0	60.0	20.0	20.0	100.0	0.0
	Sale of properties	100.0	66.7	0.0	33.3	0.0	33.3	66.7	0.0	0.0	33.3	0.0	33.3	33.3	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	33.3	66.7	0.0	100.0
	Others	100.0	40.0	40.0	20.0	0.0	20.0	80.0	0.0	20.0	20.0	20.0	20.0	0.0	20.0	20.0	0.0	40.0	40.0	0.0	0.0	40.0	40.0	20.0	60.0	40.0
	Not specified	100.0	40.0	20.0	40.0	0.0	20.0	80.0	0.0	40.0	0.0	40.0	0.0	20.0	0.0	0.0	20.0	0.0	60.0	20.0	40.0	20.0	20.0	20.0	80.0	20.0
	TOTAL	100.0	58.5	23.8	17.0	0.7	41.5	58.5	2.7	18.4	31.3	23.8	14.3	7.5	2.0	2.0	7.5	34.0	53.7	2.7	14.3	18.4	30.6	36.7	27.2	72.8

Table 4.3

SOURCES OF INCOME IN CASE OF EMERGENCY

In an emergency,what would be the source of income?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE				OVER INDEBTED	
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4	YES	NO
Number of respondents		147	86	35	25	1	61	86	4	27	46	35	21	11	3	3	11	50	79	4	21	27	45	54	40	107
FREQ	Own savings	75	45	19	11		34	41	2	10	25	20	9	9		1	6	27	39	2	12	13	21	29	5	70
	Donations from friends/ close relatives	59	32	15	12		26	33	2	12	21	14	5	4	1	1	4	15	36	3	7	14	16	22	4	55
	Temporary job	36	25	8	3		13	23	3	5	11	6	8	3			4	14	18		5	6	11	14	4	32
	Loan from friends/ relatives, etc.	20	14	2	3	1	10	10		4	8	2	4	1	1		2	9	9		2	2	8	8	20	
	Sale of properties	14	9	1	4		5	9			5	1	5	2	1		1	8	5			1	4	9	3	11
	Loan from the bank	9	4	3	2		3	6			3	3	3				1	2	6		1	2	1	5	9	
	Loan from Mutual Aid	6	5		1		3	3			1	2	2		1			3	3			3	1	2	6	
	Others	14	6	4	4	0	5	9	1	3	2	3	3	1	1	1	0	5	8	0	1	3	6	4	5	9
	Not specified	5	2	1	2		1	4		2		2		1			1		3	1	2	1	1	1	4	1
COL%	Own savings	51.0	52.3	54.3	44.0	0.0	55.7	47.7	50.0	37.0	54.3	57.1	42.9	81.8	0.0	33.3	54.5	54.0	49.4	50.0	57.1	48.1	46.7	53.7	12.5	65.4
	Donations from friends/ close relatives	40.1	37.2	42.9	48.0	0.0	42.6	38.4	50.0	44.4	45.7	40.0	23.8	36.4	33.3	33.3	36.4	30.0	45.6	75.0	33.3	51.9	35.6	40.7	10.0	51.4
	Temporary job	24.5	29.1	22.9	12.0	0.0	21.3	26.7	75.0	18.5	23.9	17.1	38.1	27.3	0.0	0.0	36.4	28.0	22.8	0.0	23.8	22.2	24.4	25.9	10.0	29.9
	Loan from friends/ relatives, etc.	13.6	16.3	5.7	12.0	100.0	16.4	11.6	0.0	14.8	17.4	5.7	19.0	9.1	33.3	0.0	18.2	18.0	11.4	0.0	9.5	7.4	17.8	14.8	50.0	0.0
	Loan from the bank	9.5	10.5	2.9	16.0	0.0	8.2	10.5	0.0	0.0	10.9	2.9	23.8	18.2	33.3	0.0	9.1	16.0	6.3	0.0	0.0	3.7	8.9	16.7	7.5	10.3
	Loan from Mutual Aid	6.1	4.7	8.6	8.0	0.0	4.9	7.0	0.0	0.0	6.5	8.6	14.3	0.0	0.0	0.0	9.1	4.0	7.6	0.0	4.8	7.4	2.2	9.3	22.5	0.0
	Sale of properties	4.1	5.8	0.0	4.0	0.0	4.9	3.5	0.0	0.0	2.2	5.7	9.5	0.0	33.3	0.0	0.0	6.0	3.8	0.0	0.0	11.1	2.2	3.7	15.0	0.0
	Others	9.5	7.0	11.4	16.0	0.0	8.2	10.5	25.0	11.1	4.3	8.6	14.3	9.1	33.3	33.3	0.0	10.0	10.1	0.0	4.8	11.1	13.3	7.4	12.5	8.4
	TOTAL	3.4	2.3	2.9	8.0	0.0	1.6	4.7	0.0	7.4	0.0	5.7	0.0	9.1	0.0	0.0	9.1	0.0	3.8	25.0	9.5	3.7	2.2	1.9	10.0	0.9
ROW	Own savings	100.0	60.0	25.3	14.7	0.0	45.3	54.7	2.7	13.3	33.3	26.7	12.0	12.0	0.0	1.3	8.0	36.0	52.0	2.7	16.0	17.3	28.0	38.7	6.7	93.3
	Donations from friends/ close relatives	100.0	54.2	25.4	20.3	0.0	44.1	55.9	3.4	20.3	35.6	23.7	8.5	6.8	1.7	1.7	6.8	25.4	61.0	5.1	11.9	23.7	27.1	37.3	6.8	93.2
	Temporary job	100.0	69.4	22.2	8.3	0.0	36.1	63.9	8.3	13.9	30.6	16.7	22.2	8.3	0.0	0.0	11.1	38.9	50.0	0.0	13.9	16.7	30.6	38.9	11.1	88.9
	Loan from friends/ relatives, etc.	100.0	70.0	10.0	15.0	5.0	50.0	50.0	0.0	20.0	40.0	10.0	20.0	5.0	5.0	0.0	10.0	45.0	45.0	0.0	10.0	10.0	40.0	40.0	100.0	0.0
	Loan from the bank	100.0	64.3	7.1	28.6	0.0	35.7	64.3	0.0	0.0	35.7	7.1	35.7	14.3	7.1	0.0	7.1	57.1	35.7	0.0	0.0	7.1	28.6	64.3	21.4	78.6
	Loan from Mutual Aid	100.0	44.4	33.3	22.2	0.0	33.3	66.7	0.0	0.0	33.3	33.3	33.3	0.0	0.0	0.0	11.1	22.2	66.7	0.0	11.1	22.2	11.1	55.6	100.0	0.0
	Sale of properties	100.0	83.3	0.0	16.7	0.0	50.0	50.0	0.0	0.0	16.7	33.3	33.3	0.0	16.7	0.0	0.0	50.0	50.0	0.0	0.0	50.0	16.7	33.3	100.0	0.0
	Others	100.0	42.9	28.6	28.6	0.0	35.7	64.3	7.1	21.4	14.3	21.4	21.4	7.1	7.1	7.1	0.0	35.7	57.1	0.0	7.1	21.4	42.9	28.6	35.7	64.3
	TOTAL	100.0	40.0	20.0	40.0	0.0	20.0	80.0	0.0	40.0	0.0	40.0	0.0	20.0	0.0	0.0	20.0	0.0	60.0	20.0	40.0	20.0	20.0	20.0	80.0	20.0

SECTION 2

BANKING HABITS OF HOUSEHOLDS

Table 5.1
Q1

AMOUNT OF CREDIT

How much credit on your credit card did you or any member of your family receive from your bank?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RU RAL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		19	13	1	4	1	8	11	0	1	1	3	9	1	4	6	2	10	1	0	3	4	6	6
FREQ	More than my monthly salary	9	9				1	8		1		2	5		1	5	1	3			1	2	3	3
	Equal to my monthly salary	5	2		2	1	3	2			1	1	2		1		1	3	1		2	1	1	1
	Half of my monthly salary	1	1				1						1					1						1
	Less than half of my monthly salary	3	1	1	1		2	1					1	1	1			3				1	2	
	Do not know	1			1		1								1	1								1
	TOTAL	19	13	1	4	1	8	11	0	1	1	3	9	1	4	6	2	10	1	0	3	4	6	6
COL%	More than my monthly salary	47.4	69.2	0.0	0.0	0.0	12.5	72.7	0.0	100.0	0.0	66.7	55.6	0.0	25.0	83.3	50.0	30.0	0.0	0.0	33.3	50.0	50.0	50.0
	Equal to my monthly salary	26.3	15.4	0.0	50.0	100.0	37.5	18.2	0.0	0.0	100.0	33.3	22.2	0.0	25.0	0.0	50.0	30.0	100.0	0.0	66.7	25.0	16.7	16.7
	Half of my monthly salary	5.3	7.7	0.0	0.0	0.0	12.5	0.0	0.0	0.0	0.0	0.0	11.1	0.0	0.0	0.0	0.0	10.0	0.0	0.0	0.0	0.0	0.0	16.7
	Less than half of my monthly salary	15.8	7.7	100.0	25.0	0.0	25.0	9.1	0.0	0.0	0.0	0.0	11.1	100.0	25.0	0.0	0.0	30.0	0.0	0.0	0.0	25.0	33.3	0.0
	Do not know	5.3	0.0	0.0	25.0	0.0	12.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.0	16.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.7
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	0.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	0.0	100.0	100.0	100.0	100.0
ROW	More than my monthly salary	100.0	100.0	0.0	0.0	0.0	11.1	88.9	0.0	11.1	0.0	22.2	55.6	0.0	11.1	55.6	11.1	33.3	0.0	0.0	11.1	22.2	33.3	33.3
	Equal to my monthly salary	100.0	40.0	0.0	40.0	20.0	60.0	40.0	0.0	0.0	20.0	20.0	40.0	0.0	20.0	0.0	20.0	60.0	20.0	0.0	40.0	20.0	20.0	20.0
	Half of my monthly salary	100.0	100.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	100.0
	Less than half of my monthly salary	100.0	33.3	33.3	33.3	0.0	66.7	33.3	0.0	0.0	0.0	0.0	33.3	33.3	33.3	0.0	0.0	100.0	0.0	0.0	0.0	33.3	66.7	0.0
	Do not know	100.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0
	TOTAL	100.0	68.4	5.3	21.1	5.3	42.1	57.9	0.0	5.3	5.3	15.8	47.4	5.3	21.1	31.6	10.5	52.6	5.3	0.0	15.8	21.1	31.6	31.6

Table 5.2

Q1A

VERIFY EXPENSES FROM BANK STATEMENT (YES/ NO)

Do you verify each expense made by you on your bank credit card when you receive the monthly statement from the bank?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RU RAL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		19	13	1	4	1	8	11	0	1	1	3	9	1	4	6	2	10	1	0	3	4	6	6
FREQ	Yes	15	10	1	3	1	7	8		1		3	6	1	4	4	1	9	1		2	3	5	5
	No	4	3		1		1	3			1		3			2	1	1			1	1	1	1
	TOTAL	19	13	1	4	1	8	11	0	1	1	3	9	1	4	6	2	10	1	0	3	4	6	6
COL%	Yes	78.9	76.9	100.0	75.0	100.0	87.5	72.7	0.0	100.0	0.0	100.0	66.7	100.0	100.0	66.7	50.0	90.0	100.0	0.0	66.7	75.0	83.3	83.3
	No	21.1	23.1	0.0	25.0	0.0	12.5	27.3	0.0	0.0	100.0	0.0	33.3	0.0	0.0	33.3	50.0	10.0	0.0	0.0	33.3	25.0	16.7	16.7
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	0.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	0.0	100.0	100.0	100.0	100.0
ROW	Yes	100.0	66.7	6.7	20.0	6.7	46.7	53.3	0.0	6.7	0.0	20.0	40.0	6.7	26.7	26.7	6.7	60.0	6.7	0.0	13.3	20.0	33.3	33.3
	No	100.0	75.0	0.0	25.0	0.0	25.0	75.0	0.0	0.0	25.0	0.0	75.0	0.0	0.0	50.0	25.0	25.0	0.0	0.0	25.0	25.0	25.0	25.0
	TOTAL	100.0	68.4	5.3	21.1	5.3	42.1	57.9	0.0	5.3	5.3	15.8	47.4	5.3	21.1	31.6	10.5	52.6	5.3	0.0	15.8	21.1	31.6	31.6

HIRE PURCHASE

Table 6.1

Q2

PAYING INSTALMENTS FOR HIRE PURCHASE MADE (YES/ NO)

Have you made a purchase through hire purchase instalment for which you are still repaying the amount due?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RU RAL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		367	199	121	46	1	146	221	8	93	113	88	47	12	6	14	25	107	196	25	47	77	106	137
FREQ	Yes	312	167	105	39	1	116	196	7	81	94	75	42	9	4	11	20	94	163	24	44	68	87	113
	No	1	1				1					1						1						1
	Not specified	54	31	16	7		29	25	1	12	19	12	5	3	2	3	5	12	33	1	3	9	19	23
	TOTAL	367	199	121	46	1	146	221	8	93	113	88	47	12	6	14	25	107	196	25	47	77	106	137
COL%	Yes	85.0	83.9	86.8	84.8	100.0	79.5	88.7	87.5	87.1	83.2	85.2	89.4	75.0	66.7	78.6	80.0	87.9	83.2	96.0	93.6	88.3	82.1	82.5
	No	0.3	0.5	0.0	0.0	0.0	0.7	0.0	0.0	0.0	0.0	1.1	0.0	0.0	0.0	0.0	0.0	0.9	0.0	0.0	0.0	0.0	0.0	0.7
	Not specified	14.7	15.6	13.2	15.2	0.0	19.9	11.3	12.5	12.9	16.8	13.6	10.6	25.0	33.3	21.4	20.0	11.2	16.8	4.0	6.4	11.7	17.9	16.8
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Yes	100.0	53.5	33.7	12.5	0.3	37.2	62.8	2.2	26.0	30.1	24.0	13.5	2.9	1.3	3.5	6.4	30.1	52.2	7.7	14.1	21.8	27.9	36.2
	No	100.0	100.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	100.0
	Not specified	100.0	57.4	29.6	13.0	0.0	53.7	46.3	1.9	22.2	35.2	22.2	9.3	5.6	3.7	5.6	9.3	22.2	61.1	1.9	5.6	16.7	35.2	42.6
	TOTAL	100.0	54.2	33.0	12.5	0.3	39.8	60.2	2.2	25.3	30.8	24.0	12.8	3.3	1.6	3.8	6.8	29.2	53.4	6.8	12.8	21.0	28.9	37.3



Table 6.2
Q2A

COMPARE CASH PRICE WITH TOTAL CREDIT PAID ON HIRE PURCHASE (YES/ NO)

When buying goods on hire purchase, do you compare the cash price of the item with the total credit paid (i.e. with the total capital plus interest paid on the good purchased)

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RU RAL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		312	167	105	39	1	116	196	7	81	94	75	42	9	4	11	20	94	163	24	44	68	87	113
FREQ	Always	139	72	44	23		48	91	2	28	45	35	19	6	4	8	12	41	71	7	23	28	40	48
	Often	66	37	24	5		29	37		13	21	21	10	1			6	22	33	5	7	15	17	27
	Seldom	54	32	18	4		20	34	1	18	11	13	9	2		1	2	21	27	3	6	14	18	16
	Never	50	26	17	6	1	18	32	4	21	15	6	4			2		10	30	8	8	8	12	22
	Not specified	3		2	1		1	2		1	2								2	1		3		
	TOTAL	312	167	105	39	1	116	196	7	81	94	75	42	9	4	11	20	94	163	24	44	68	87	113
COL%	Always	44.6	43.1	41.9	59.0	0.0	41.4	46.4	28.6	34.6	47.9	46.7	45.2	66.7	100.0	72.7	60.0	43.6	43.6	29.2	52.3	41.2	46.0	42.5
	Often	21.2	22.2	22.9	12.8	0.0	25.0	18.9	0.0	16.0	22.3	28.0	23.8	11.1	0.0	0.0	30.0	23.4	20.2	20.8	15.9	22.1	19.5	23.9
	Seldom	17.3	19.2	17.1	10.3	0.0	17.2	17.3	14.3	22.2	11.7	17.3	21.4	22.2	0.0	9.1	10.0	22.3	16.6	12.5	13.6	29.4	20.7	14.2
	Never	16.0	15.6	17.1	20.5	100.0	15.5	16.3	57.1	24.7	17.0	8.0	9.5	0.0	0.0	18.2	0.0	10.6	18.4	33.3	18.2	7.3	13.8	19.5
	Not specified	1.0	1.2	1.0	2.6	0.0	0.9	1.0	0.0	1.2	1.1	0.0	0.0	0.0	0.0	9.1	0.0	0.0	1.2	4.2	0.0	1.5	1.1	1.1
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW%	Always	100.0	51.8	31.7	16.5	0.0	34.5	65.5	1.4	20.1	32.4	25.2	13.7	4.3	2.9	5.8	8.6	29.5	51.1	5.0	16.5	20.1	22.5	24.5
	Often	100.0	56.1	36.4	7.6	0.0	43.9	56.1	0.0	19.7	31.8	31.8	15.2	1.5	0.0	0.0	9.1	33.3	50.0	7.6	10.6	22.7	25.8	40.9
	Seldom	100.0	59.3	33.3	7.4	0.0	37.0	63.0	1.9	33.3	20.4	24.1	16.7	3.7	0.0	1.9	3.7	38.9	50.0	5.6	11.1	25.9	33.3	29.6
	Never	100.0	52.0	34.0	12.0	2.0	36.0	64.0	8.0	42.0	30.0	12.0	8.0	0.0	0.0	4.0	0.0	20.0	60.0	16.0	16.0	16.0	24.0	44.0
	Not specified	100.0	0.0	66.7	33.3	0.0	33.3	66.7	0.0	33.3	66.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	66.7	33.3	0.0	100.0	0.0	0.0
	TOTAL	100.0	53.5	33.7	12.5	0.3	37.2	62.8	2.2	26.0	30.1	24.0	13.5	2.9	1.3	3.5	6.4	30.1	52.2	7.7	14.1	21.8	27.9	36.2

HOUSEHOLD BUDGET PLANNING

Table 7.1
Q3

PREPARE MONTHLY SHOPPING BUDGET (YES/ NO)
In general, do you draw a shopping budget each month?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RU RAL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		573	326	159	81	7	247	326	14	144	161	142	75	19	18	27	41	180	277	48	78	121	172	202
FREQ	Yes	454	263	128	58	5	191	263	6	108	128	121	64	14	13	21	36	150	212	35	63	97	138	156
	No	118	62	31	23	2	55	63	8	35	33	21	11	5	5	6	5	30	64	13	15	23	34	46
	Not specified	1	1				1			1									1			1		
	TOTAL	573	326	159	81	7	247	326	14	144	161	142	75	19	18	27	41	180	277	48	78	121	172	202
COL%	Yes	79.2	80.7	80.5	71.6	71.4	77.3	80.7	42.9	75.0	79.5	85.2	85.3	73.7	72.2	77.8	87.8	83.3	76.5	72.9	80.8	80.2	80.2	77.2
	No	20.6	19.0	19.5	28.4	28.6	22.3	19.3	57.1	24.3	20.5	14.8	14.7	26.3	27.8	22.2	12.2	16.7	23.1	27.1	19.2	19.0	19.8	22.8
	Not specified	0.2	0.3	0.0	0.0	0.0	0.4	0.0	0.0	0.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.0	0.0	0.8	0.0	0.0
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Yes	100.0	57.9	28.2	12.8	1.1	42.1	57.9	1.3	23.8	28.2	26.7	14.1	3.1	2.9	4.6	7.9	33.0	46.7	7.7	13.9	21.4	30.4	34.4
	No	100.0	52.5	26.3	19.5	1.7	46.6	53.4	6.8	29.7	28.0	17.8	9.3	4.2	4.2	5.1	4.2	25.4	54.2	11.0	12.7	19.5	28.8	39.0
	Not specified	100.0	100.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0
	TOTAL	100.0	56.9	27.7	14.1	1.2	43.1	56.9	2.4	25.1	28.1	24.8	13.1	3.3	3.1	4.7	7.2	31.4	48.3	8.4	13.6	21.1	30.0	35.3

Table 7.2

Q3A

LIST OF PRIORITIY PURCHASES (YES/ NO)

When making purchases in general, do you have a list of priority goods which you intend to buy?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RU RAL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		573	326	159	81	7	247	326	14	144	161	142	75	19	18	27	41	180	277	48	78	121	172	202
FREQ	Yes	466	261	136	65	4	210	256	6	110	140	123	59	16	12	22	34	155	224	31	58	98	146	164
	No	103	65	21	14	3	35	68	8	33	20	18	15	3	6	5	7	24	50	17	20	22	26	35
	Not specified	4		2	2		2	2		1	1	1	1					1	3			1		3
	TOTAL	573	326	159	81	7	247	326	14	144	161	142	75	19	18	27	41	180	277	48	78	121	172	202
COL%	Yes	81.3	80.1	85.5	80.2	57.1	85.0	78.5	42.9	76.4	87.0	86.6	78.7	84.2	66.7	81.5	82.9	86.1	80.9	64.6	74.4	81.0	84.9	81.2
	No	18.0	19.9	13.2	17.3	42.9	14.2	20.9	57.1	22.9	12.4	12.7	20.0	15.8	33.3	18.5	17.1	13.3	18.1	35.4	25.6	18.2	15.1	17.3
	Not specified	0.7	0.0	1.3	2.5	0.0	0.8	0.6	0.0	0.7	0.6	0.7	1.3	0.0	0.0	0.0	0.0	0.6	1.1	0.0	0.0	0.8	0.0	1.5
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Yes	100.0	56.0	29.2	13.9	0.9	45.1	54.9	1.3	23.6	30.0	26.4	12.7	3.4	2.6	4.7	7.3	33.3	48.1	6.7	12.4	21.0	31.3	35.2
	No	100.0	63.1	20.4	13.6	2.9	34.0	66.0	7.8	32.0	19.4	17.5	14.6	2.9	5.8	4.9	6.8	23.3	48.5	16.5	19.4	21.4	25.2	34.0
	Not specified	100.0	0.0	50.0	50.0	0.0	50.0	50.0	0.0	25.0	25.0	25.0	25.0	0.0	0.0	0.0	0.0	25.0	75.0	0.0	0.0	25.0	0.0	75.0
	TOTAL	100.0	56.9	27.7	14.1	1.2	43.1	56.9	2.4	25.1	28.1	24.8	13.1	3.3	3.1	4.7	7.2	31.4	48.3	8.4	13.6	21.1	30.0	35.3

Table 7.3
Q3B

SPENDING HABITS

Which one of the following statement best describes you with respect to your spending habits?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RU RAL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		466	261	136	65	4	210	256	6	110	140	123	59	16	12	22	34	155	224	31	58	98	146	164
FREQ	You always spend according to the amount budgeted	205	119	52	32	2	90	115	3	54	58	56	22	6	6	12	12	74	94	13	27	44	65	69
	You seldom have a bill which exceeds the amount budgeted for	163	90	49	22	2	66	97	3	36	48	47	22	6	1	5	13	52	83	10	20	30	54	59
	You often have a bill which exceeds the amount budgeted for	71	39	26	6		44	27		16	27	13	9	3	3	3	7	19	35	7	8	19	19	25
	You always end up with a bill which exceeds the amount budgeted for	22	12	7	3		7	15		1	7	7	5	1	1	2	2	8	9	1	2	5	6	9
	Do not have a budget	3	1	1	1		2	1		1			1		1			1	2		1		1	1
	Not specified	2		1	1		1	1		2								1	1				1	1
	TOTAL	466	261	136	65	4	210	256	6	110	140	123	59	16	12	22	34	155	224	31	58	98	146	164
COL%	You always spend according to the amount budgeted	44.0	45.6	38.2	49.2	50.0	42.9	44.9	50.0	49.1	41.4	45.5	37.3	37.5	50.0	54.5	35.3	47.7	42.0	41.9	46.6	44.9	44.5	42.1
	You seldom have a bill which exceeds the amount budgeted for	35.0	34.5	36.0	33.8	50.0	31.4	37.9	50.0	32.7	34.3	38.2	37.3	37.5	8.3	22.7	38.2	33.5	37.1	32.3	34.5	30.6	37.0	36.0
	You often have a bill which exceeds the amount budgeted for	15.2	14.9	19.1	9.2	0.0	21.0	10.5	0.0	14.5	19.3	10.6	15.3	18.8	25.0	13.6	20.6	12.3	15.6	22.6	13.8	19.4	13.0	15.2
	You always end up with a bill which exceeds the amount budgeted for	4.7	4.6	5.1	4.6	0.0	3.3	5.9	0.0	0.9	5.0	5.7	8.5	6.3	8.3	9.1	5.9	5.2	4.0	3.2	3.4	5.1	4.1	5.5
	Do not have a budget	0.6	0.4	0.7	1.5	0.0	1.0	0.4	0.0	0.9	0.0	0.0	1.7	0.0	8.3	0.0	0.0	0.6	0.9	0.0	1.7	0.0	0.7	0.6
	Not specified	0.4	0.0	0.7	1.5	0.0	0.5	0.4	0.0	1.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.6	0.4	0.0	0.0	0.0	0.7	0.6
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	You always spend according to the amount budgeted	100.0	56.0	25.4	15.6	1.0	43.9	56.1	1.5	26.3	28.3	27.3	10.7	2.9	2.9	5.9	5.9	36.1	45.9	6.3	13.2	21.5	31.7	33.7
	You seldom have a bill which exceeds the amount budgeted for	100.0	55.2	30.1	13.5	1.2	40.5	59.5	1.8	22.1	29.4	28.8	13.5	3.7	0.6	3.1	8.0	31.9	50.9	6.1	12.3	18.4	33.1	36.2
	You often have a bill which exceeds the amount budgeted for	100.0	54.9	36.6	8.5	0.0	62.0	38.0	0.0	22.5	38.0	18.3	12.7	4.2	4.2	4.2	9.9	26.8	49.3	9.9	11.3	26.8	26.8	35.2
	You always end up with a bill which exceeds the amount budgeted for	100.0	54.5	31.8	13.6	0.0	31.8	68.2	0.0	4.5	31.8	31.8	22.7	4.5	4.5	9.1	9.1	36.4	40.9	4.5	9.1	22.7	27.3	40.9
	Do not have a budget	100.0	33.3	33.3	33.3	0.0	66.7	33.3	0.0	33.3	0.0	0.0	33.3	0.0	33.3	0.0	0.0	33.3	66.7	0.0	33.3	0.0	33.3	33.3
	Not specified	100.0	0.0	50.0	50.0	0.0	50.0	50.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	50.0	50.0	0.0	0.0	0.0	50.0	50.0
	TOTAL	100.0	56.0	29.2	13.9	0.9	45.1	54.9	1.3	23.6	30.0	26.4	12.7	3.4	2.6	4.7	7.3	33.3	48.1	6.7	12.4	21.0	31.3	35.2

Table 7.4

Q3C

MOTIVATING FACTORS IN MAKING UNPLANNED PURCHASES

What are the factors that motivates you in making purchases not figuring in your budget i.e. in making 'unplanned purchases'?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RU RAL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		93	51	33	9	0	51	42	0	17	34	20	14	4	4	5	9	27	44	8	10	24	25	34
FREQ	Discount on purchases	44	29	11	4		19	25		9	13	10	9	1	2	4	3	16	16	5	6	14	10	14
	Free gifts with purchases	24	14	8	2		6	18		4	11	3	4	1	1	2	2	9	6	5	3	9	3	9
	The purchase puts me in a good mood and makes me happy	22	8	8	6		11	11		5	9	3	2	1	2	2	2	9	6	3	2	3	8	9
	Improves my social standing	14	6	4	4		7	7		3	4	1	4		2	3	1	4	6		2	2	5	5
	Visits from relatives	10	8	1	1		6	4		2	4	2	1	1			2	2	4	2	2	4	3	1
	Found something interesting/ useful	9	5	3	1		9				5	1	2	1			2	3	4			1	3	5
	Makes me feel more like the person I want to be	6	1	3	2		4	2			3	2	1			1		3	2			2	2	2
	Additional needs	5	4	1			3	2		1	2	1	1				1	1	2	1			2	3
	Others	32	16	11	5		16	16		9	8	6	5	2	2	1	4	4	18	5	5	6	10	11
	None	2	1	1			1	1				1	1			1		1					1	1
	Not specified	9	5	3	1		7	2		3	3	1	1	1				1	8		1	2	1	5
COL%	Discount on purchases	47.3	56.9	33.3	44.4	0.0	37.3	59.5	0.0	52.9	38.2	50.0	64.3	25.0	50.0	80.0	33.3	59.3	36.4	62.5	60.0	58.3	40.0	41.2
	Free gifts with purchases	25.8	27.5	24.2	22.2	0.0	11.8	42.9	0.0	23.5	32.4	15.0	28.6	25.0	25.0	40.0	22.2	33.3	13.6	62.5	30.0	37.5	12.0	26.5
	The purchase puts me in a good mood and makes me happy	23.7	15.7	24.2	66.7	0.0	21.6	26.2	0.0	29.4	26.5	15.0	14.3	25.0	50.0	40.0	22.2	33.3	13.6	37.5	20.0	12.5	32.0	26.5
	Improves my social standing	15.1	11.8	12.1	44.4	0.0	13.7	16.7	0.0	17.6	11.8	5.0	28.6	0.0	50.0	60.0	11.1	14.8	13.6	0.0	20.0	8.3	20.0	14.7
	Visits from relatives	10.8	15.7	3.0	11.1	0.0	11.8	9.5	0.0	11.8	11.8	10.0	7.1	25.0	0.0	0.0	22.2	7.4	9.1	25.0	20.0	16.7	12.0	2.9
	Found something interesting/ useful	9.7	9.8	9.1	11.1	0.0	17.6	0.0	0.0	0.0	14.7	5.0	14.3	25.0	0.0	0.0	22.2	11.1	9.1	0.0	0.0	4.2	12.0	14.7
	Makes me feel more like the person I want to be	6.5	2.0	9.1	22.2	0.0	7.8	4.8	0.0	0.0	8.8	10.0	7.1	0.0	0.0	20.0	0.0	11.1	4.5	0.0	0.0	8.3	8.0	5.9
	Additional needs	5.4	7.8	3.0	0.0	0.0	5.9	4.8	0.0	5.9	5.9	5.0	7.1	0.0	0.0	0.0	11.1	3.7	4.5	12.5	0.0	0.0	8.0	8.8
	Others	34.4	31.4	33.3	55.6	0.0	31.4	38.1	0.0	52.9	23.5	30.0	35.7	50.0	50.0	20.0	44.4	14.8	40.9	62.5	50.0	25.0	40.0	32.4
	None	2.2	2.0	3.0	0.0	0.0	2.0	2.4	0.0	0.0	0.0	5.0	7.1	0.0	0.0	20.0	0.0	3.7	0.0	0.0	0.0	0.0	4.0	2.9
	Not specified	9.7	9.8	9.1	11.1	0.0	13.7	4.8	0.0	17.6	8.8	5.0	7.1	25.0	0.0	0.0	0.0	3.7	18.2	0.0	10.0	8.3	4.0	14.7
ROW	Discount on purchases	100.0	65.9	25.0	9.1	0.0	43.2	56.8	0.0	20.5	29.5	22.7	20.5	2.3	4.5	9.1	6.8	36.4	36.4	11.4	13.6	31.8	22.7	31.8
	Free gifts with purchases	100.0	58.3	33.3	8.3	0.0	25.0	75.0	0.0	16.7	45.8	12.5	16.7	4.2	4.2	8.3	8.3	37.5	25.0	20.8	12.5	37.5	12.5	37.5
	The purchase puts me in a good mood and makes me happy	100.0	36.4	36.4	27.3	0.0	50.0	50.0	0.0	22.7	40.9	13.6	9.1	4.5	9.1	9.1	9.1	40.9	27.3	13.6	9.1	13.6	36.4	40.9
	Improves my social standing	100.0	42.9	28.6	28.6	0.0	50.0	50.0	0.0	21.4	28.6	7.1	28.6	0.0	14.3	21.4	7.1	28.6	42.9	0.0	14.3	14.3	35.7	35.7
	Visits from relatives	100.0	80.0	10.0	10.0	0.0	60.0	40.0	0.0	20.0	40.0	20.0	10.0	10.0	0.0	0.0	20.0	20.0	40.0	20.0	20.0	40.0	30.0	10.0
	Found something interesting/ useful	100.0	55.6	33.3	11.1	0.0	100.0	0.0	0.0	0.0	55.6	11.1	22.2	11.1	0.0	0.0	22.2	33.3	44.4	0.0	0.0	11.1	33.3	55.6
	Makes me feel more like the person I want to be	100.0	16.7	50.0	33.3	0.0	66.7	33.3	0.0	0.0	50.0	33.3	16.7	0.0	0.0	16.7	0.0	50.0	33.3	0.0	0.0	33.3	33.3	33.3
	Additional needs	100.0	80.0	20.0	0.0	0.0	60.0	40.0	0.0	20.0	40.0	20.0	20.0	0.0	0.0	0.0	20.0	20.0	40.0	20.0	0.0	0.0	40.0	60.0
	Others	100.0	50.0	34.4	15.6	0.0	50.0	50.0	0.0	28.1	25.0	18.8	15.6	6.3	6.3	3.1	12.5	12.5	56.3	15.6	15.6	18.8	31.3	34.4
	None	100.0	50.0	50.0	0.0	0.0	50.0	50.0	0.0	0.0	0.0	50.0	50.0	0.0	0.0	50.0	0.0	50.0	0.0	0.0	0.0	0.0	50.0	50.0
	Not specified	100.0	55.6	33.3	11.1	0.0	77.8	22.2	0.0	33.3	33.3	11.1	11.1	11.1	0.0	0.0	0.0	11.1	88.9	0.0	11.1	22.2	11.1	55.6

Table 7.5
Q3D

REGRET PURCHASES MADE ON IMPULSE
Do you regret the purchases you make on 'impulse'?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RU RAL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		123	70	39	14	0	65	58	0	26	40	25	21	6	5	7	13	33	56	14	16	27	32	48
FREQ	Always	3	1	2			2	1			1	1			1			1	2		1		1	1
	Often	25	15	7	3		11	14		7	8	4	5		1	1	3	9	7	5	2	8	4	11
	Rarely	35	18	12	5		16	19		4	16	7	5	2	1	1	5	8	16	5	4	6	12	13
	Never	51	32	14	5		30	21		12	12	12	9	4	2	4	5	13	25	4	7	11	15	18
	Not specified	9	4	4	1		6	3		3	3	1	2			1		2	6		2	2		5
	TOTAL	123	70	39	14	0	65	58	0	26	40	25	21	6	5	7	13	33	56	14	16	27	32	48
COL%	Always	2.4	1.4	5.1	0.0	0.0	3.1	1.7	0.0	0.0	2.5	4.0	0.0	0.0	20.0	0.0	0.0	3.0	3.6	0.0	6.3	0.0	3.1	2.1
	Often	20.3	21.4	17.9	21.4	0.0	16.9	24.1	0.0	26.9	20.0	16.0	23.8	0.0	20.0	14.3	23.1	27.3	12.5	35.7	12.5	29.6	12.5	22.9
	Rarely	28.5	25.7	30.8	35.7	0.0	24.6	32.8	0.0	15.4	40.0	28.0	23.8	33.3	20.0	14.3	38.5	24.2	28.6	35.7	25.0	22.2	37.5	27.1
	Never	41.5	45.7	35.9	35.7	0.0	46.2	36.2	0.0	46.2	30.0	48.0	42.9	66.7	40.0	57.1	38.5	39.4	44.6	28.6	43.8	40.7	46.9	37.5
	Not specified	7.3	5.7	10.3	7.1	0.0	9.2	5.2	0.0	11.5	7.5	4.0	9.5	0.0	0.0	14.3	0.0	6.1	10.7	0.0	12.5	7.4	0.0	10.4
	TOTAL	100.0	100.0	100.0	100.0	0.0	100.0	100.0	0.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Always	100.0	33.3	66.7	0.0	0.0	66.7	33.3	0.0	0.0	33.3	33.3	0.0	0.0	33.3	0.0	0.0	33.3	66.7	0.0	33.3	0.0	33.3	33.3
	Often	100.0	60.0	28.0	12.0	0.0	44.0	56.0	0.0	28.0	32.0	16.0	20.0	0.0	4.0	4.0	12.0	36.0	28.0	20.0	8.0	32.0	16.0	44.0
	Rarely	100.0	51.4	34.3	14.3	0.0	45.7	54.3	0.0	11.4	45.7	20.0	14.3	5.7	2.9	2.9	14.3	22.9	45.7	14.3	11.4	17.1	34.3	37.1
	Never	100.0	62.7	27.5	9.8	0.0	58.8	41.2	0.0	23.5	23.5	23.5	17.6	7.8	3.9	7.8	9.8	25.5	49.0	7.8	13.7	21.6	29.4	35.3
	Not specified	100.0	44.4	44.4	11.1	0.0	66.7	33.3	0.0	33.3	33.3	11.1	22.2	0.0	0.0	11.1	0.0	22.2	66.7	0.0	22.2	22.2	0.0	55.6
	TOTAL	100.0	56.9	31.7	11.4	0.0	52.8	47.2	0.0	21.1	32.5	20.3	17.1	4.9	4.1	5.7	10.6	26.8	45.5	11.4	13.0	22.0	26.0	39.0

CONSUMPTION PATTERNS OF HOUSEHOLDS

Table 7.6
Q3E

VERIFICATION OF SHOPPING BILLS

Do you check your shopping bills after shopping in a supermarket, shop or otherwise?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HINDU	GEN POP	MUSLIM	CHINESE	URBAN	RURAL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		123	70	39	14	0	65	58	0	26	40	25	21	6	5	7	13	33	56	14	16	27	32	48
FREQ	Always	61	36	17	8		34	27		14	25	13	4	3	2	2	5	15	34	5	9	12	19	21
	Often	15	7	7	1		9	6		1	4	5	5			1		6	6	2	2	3	2	8
	Rarely	23	14	7	2		9	14		6	3	4	6	1	3	2	4	8	8	1	2	8	6	7
	Never	21	12	7	2		12	9		5	5	3	6	2		2	4	4	7	4	3	4	5	9
	Do not bother taking the bill after shopping	1			1			1			1									1				1
	Do not receive bills where I go shopping	2	1	1			1	1			2								1	1				2
	TOTAL	123	70	39	14	0	65	58	0	26	40	25	21	6	5	7	13	33	56	14	16	27	32	48
COL%	Always	49.6	51.4	43.6	57.1	0.0	52.3	46.6	0.0	53.8	62.5	52.0	19.0	50.0	40.0	28.6	38.5	45.5	60.7	35.7	56.3	44.4	59.4	43.8
	Often	12.2	10.0	17.9	7.1	0.0	13.8	10.3	0.0	3.8	10.0	20.0	23.8	0.0	0.0	14.3	0.0	18.2	10.7	14.3	12.5	11.1	6.3	16.7
	Rarely	18.7	20.0	17.9	14.3	0.0	13.8	24.1	0.0	23.1	7.5	16.0	28.6	16.7	60.0	28.6	30.8	24.2	14.3	7.1	12.5	29.6	18.8	14.6
	Never	17.1	17.1	17.9	14.3	0.0	18.5	15.5	0.0	19.2	12.5	12.0	28.6	33.3	0.0	28.6	30.8	12.1	12.5	28.6	18.8	14.8	15.6	18.8
	Do not bother taking the bill after shopping	0.8	0.0	0.0	7.1	0.0	0.0	1.7	0.0	0.0	2.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.1	0.0	0.0	0.0	2.1
	Do not receive bills where I go shopping	1.6	1.4	2.6	0.0	0.0	1.5	1.7	0.0	0.0	5.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.8	7.1	0.0	0.0	0.0	4.2
	TOTAL	100.0	100.0	100.0	100.0	0.0	100.0	100.0	0.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Always	100.0	59.0	27.9	13.1	0.0	55.7	44.3	0.0	23.0	41.0	21.3	6.6	4.9	3.3	3.3	8.2	24.6	55.7	8.2	14.8	19.7	31.1	34.4
	Often	100.0	46.7	46.7	6.7	0.0	60.0	40.0	0.0	6.7	26.7	33.3	33.3	0.0	0.0	6.7	0.0	40.0	40.0	13.3	13.3	20.0	13.3	53.3
	Rarely	100.0	60.9	30.4	8.7	0.0	39.1	60.9	0.0	26.1	13.0	17.4	26.1	4.3	13.0	8.7	17.4	34.8	34.8	4.3	8.7	34.8	26.1	30.4
	Never	100.0	57.1	33.3	9.5	0.0	57.1	42.9	0.0	23.8	23.8	14.3	28.6	9.5	0.0	9.5	19.0	19.0	33.3	19.0	14.3	19.0	23.8	42.9
	Do not bother taking the bill after shopping	100.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	100.0
	Do not receive bills where I go shopping	100.0	50.0	50.0	0.0	0.0	50.0	50.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	50.0	50.0	0.0	0.0	0.0	100.0
	TOTAL	100.0	56.9	31.7	11.4	0.0	52.8	47.2	0.0	21.1	32.5	20.3	17.1	4.9	4.1	5.7	10.6	26.8	45.5	11.4	13.0	22.0	26.0	39.0

Table 8.1
Q4

BEHAVIOUR WITH PERMANENT INCREASE IN INCOME

If you expect your income to increase by, say, two-fold in the future on a permanent basis, which of the following statement would best describe your behaviour?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RU RAL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		573	326	159	81	7	247	326	14	144	161	142	75	19	18	27	41	180	277	48	78	121	172	202
FREQ	I will wait for my income to increase before making additional purchases	260	154	62	41	3	91	169	5	76	77	55	32	6	9	12	15	78	128	27	44	57	69	90
	I will maintain the same level of consumption	244	135	75	30	4	124	120	5	54	56	74	36	11	8	12	21	80	116	15	27	46	82	89
	I will make additional purchases now, even if I have to borrow money	17	13	1	3		5	12		2	10	1	4			2	3	3	8	1		5	5	7
	I will increase consumption now and will save more when my income increases	12	7	3	2		4	8		2	5	2	1	1	1		2	4	5	1		2	7	3
	Others	10	4	4	2	0	6	4	2	0	4	4	0	0	0	1	0	4	5	0	2	1	4	3
	Do not know	27	12	13	2		15	12	2	8	9	5	2	1				9	14	4	5	8	5	9
	Not specified	3	1	1	1		2	1		2		1						2	1			2		1
	TOTAL	573	326	159	81	7	247	326	14	144	161	142	75	19	18	27	41	180	277	48	78	121	172	202
COL%	I will wait for my income to increase before making additional purchases	45.4	47.2	39.0	50.6	42.9	36.8	51.8	35.7	52.8	47.8	38.7	42.7	31.6	50.0	44.4	36.6	43.3	46.2	56.3	56.4	47.1	40.1	44.6
	I will maintain the same level of consumption	42.6	41.4	47.2	37.0	57.1	50.2	36.8	35.7	37.5	34.8	52.1	46.0	57.9	44.4	44.4	51.2	44.4	41.9	31.3	34.6	38.0	47.7	44.1
	I will make additional purchases now, even if I have to borrow money	3.0	4.0	0.6	3.7	0.0	2.0	3.7	0.0	1.4	6.2	0.7	5.3	0.0	0.0	7.4	7.3	1.7	2.9	2.1	0.0	4.1	2.9	3.5
	I will increase consumption now and will save more when my income increases	2.1	2.1	1.9	2.5	0.0	1.6	2.5	0.0	1.4	3.1	1.4	1.3	5.3	5.6	0.0	4.9	2.2	1.8	2.1	0.0	1.7	4.1	1.5
	Others	1.7	1.2	2.5	2.5	0.0	2.4	1.2	14.3	0.0	2.5	2.8	0.0	0.0	0.0	3.7	0.0	2.2	1.8	0.0	2.6	0.8	2.3	1.5
	Do not know	4.7	3.7	8.2	2.5	0.0	6.1	3.7	14.3	5.6	5.6	3.5	2.7	5.3	0.0	0.0	0.0	5.0	5.1	8.3	6.4	6.6	2.9	4.5
	Not specified	0.5	0.3	0.6	1.2	0.0	0.8	0.3	0.0	1.4	0.0	0.7	0.0	0.0	0.0	0.0	0.0	1.1	0.4	0.0	0.0	1.7	0.0	0.5
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	I will wait for my income to increase before making additional purchases	100.0	59.2	23.8	15.8	1.2	35.0	65.0	1.9	29.2	29.6	21.2	12.3	2.3	3.5	4.6	5.8	30.0	49.2	10.4	16.9	21.9	26.5	34.6
	I will maintain the same level of consumption	100.0	55.3	30.7	12.3	1.6	50.8	49.2	2.0	22.1	23.0	30.3	14.8	4.5	3.3	4.9	8.6	32.8	47.5	6.1	11.1	18.9	33.6	36.5
	I will make additional purchases now, even if I have to borrow money	100.0	76.5	5.9	17.6	0.0	29.4	70.6	0.0	11.8	58.8	5.9	23.5	0.0	0.0	11.8	17.6	17.6	47.1	5.9	0.0	29.4	29.4	41.2
	I will increase consumption now and will save more when my income increases	100.0	58.3	25.0	16.7	0.0	33.3	66.7	0.0	16.7	41.7	16.7	8.3	8.3	8.3	0.0	16.7	33.3	41.7	8.3	0.0	16.7	58.3	25.0
	Others	100.0	40.0	40.0	20.0	0.0	60.0	40.0	20.0	0.0	40.0	40.0	0.0	0.0	0.0	10.0	0.0	40.0	50.0	0.0	20.0	10.0	40.0	30.0
	Do not know	100.0	44.4	48.1	7.4	0.0	55.6	44.4	7.4	29.6	33.3	18.5	7.4	3.7	0.0	0.0	0.0	33.3	51.9	14.8	18.5	29.6	18.5	33.3
	Not specified	100.0	33.3	33.3	33.3	0.0	66.7	33.3	0.0	66.7	0.0	33.3	0.0	0.0	0.0	0.0	0.0	66.7	33.3	0.0	0.0	66.7	0.0	33.3
	TOTAL	100.0	56.9	27.7	14.1	1.2	43.1	56.9	2.4	25.1	28.1	24.8	13.1	3.3	3.1	4.7	7.2	31.4	48.3	8.4	13.6	21.1	30.0	35.3

Table 8.2
Q4A

TYPES OF MOST LIKELY ADDITIONAL PURCHASES/ EXPENSES

What types of additional purchases / expenses are you most likely to undertake?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HINDU	GEN POP	MUSLIM	CHINESE	URBAN	RURAL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		299	178	70	48	3	106	193	7	80	96	62	37	7	10	15	20	89	146	29	46	65	85	103
FREQ	Food and clothing	190	111	46	31	2	66	124	4	56	70	37	16	3	4	4	11	52	105	18	32	39	56	63
	Consumer durables e.g. TV, microwave, washing machine	151	99	32	19	1	48	103	1	41	47	35	19	4	4	6	10	38	85	12	22	35	45	49
	Buy a house/ any type of property	59	36	16	6	1	16	43		12	19	12	11	2	3	3	2	21	25	8	8	13	13	25
	Leisure activities	31	17	5	8	1	8	23		8	9	8	4		2	1	2	11	16	1	7	9	12	3
	Holiday abroad	21	12	2	6	1	7	14		3	3	4	4	2	5	5	2	10	4		5	6	5	5
	Children's education	16	9	4	3		5	11	1	5	9	1						6	9	1		5	1	10
	Repay debts	14	5	5	4		9	5	2	3	4	5				1		4	7	2	3	2	5	4
	House repairs/ improvements	9	3	2	4		3	6		3	4	2					1	4	4		1	2	6	
	Buy shares	6	3	1	2		2	4				1	3		2	3		1	2		1	3	2	
	Others	6	2	2	2	0	3	3	0	2	3	0	0	0	1	1	0	0	5	0	1	0	1	4
	Do not know	7	5		2		4	3		3		2	2			1	2	1	3			1	3	3
	Not specified	20	12	7	1		5	15	1	6	4	4	4	1		2	1	4	9	4	4	5	5	6
COL%	Food and clothing	63.5	62.4	65.7	64.6	66.7	62.3	64.2	57.1	70.0	72.9	59.7	43.2	42.9	40.0	26.7	55.0	58.4	71.9	62.1	69.6	60.0	65.9	61.2
	Consumer durables e.g. TV, microwave, washing machine	50.5	55.6	45.7	39.6	33.3	45.3	53.4	14.3	51.3	49.0	56.5	51.4	57.1	40.0	40.0	50.0	42.7	58.2	41.4	47.8	53.8	52.9	47.6
	Buy a house/ any type of property	19.7	20.2	22.9	12.5	33.3	15.1	22.3	0.0	15.0	19.8	19.4	29.7	28.6	30.0	20.0	10.0	23.6	17.1	27.6	17.4	20.0	15.3	24.3
	Leisure activities	10.4	9.6	7.1	16.7	33.3	7.5	11.9	0.0	10.0	9.4	12.9	10.8	0.0	20.0	6.7	10.0	12.4	11.0	3.4	15.2	13.8	14.1	2.9
	Holiday abroad	7.0	6.7	2.9	12.5	33.3	6.6	7.3	0.0	3.8	3.1	6.5	10.8	28.6	50.0	33.3	10.0	11.2	2.7	0.0	10.9	9.2	5.9	4.9
	Children's education	5.4	5.1	5.7	6.3	0.0	4.7	5.7	14.3	6.3	9.4	1.6	0.0	0.0	0.0	0.0	0.0	6.7	6.2	3.4	0.0	7.7	1.2	9.7
	Repay debts	4.7	2.8	7.1	8.3	0.0	8.5	2.6	28.6	3.8	4.2	8.1	0.0	0.0	0.0	6.7	0.0	4.5	4.8	6.9	6.5	3.1	5.9	3.9
	House repairs/ improvements	3.0	1.7	2.9	8.3	0.0	2.8	3.1	0.0	3.8	4.2	3.2	0.0	0.0	0.0	0.0	5.0	4.5	2.7	0.0	2.2	3.1	7.1	0.0
	Buy shares	2.0	1.7	1.4	4.2	0.0	1.9	2.1	0.0	0.0	0.0	1.6	8.1	0.0	20.0	20.0	0.0	1.1	1.4	0.0	2.2	4.6	2.4	0.0
	Others	2.0	1.1	2.9	4.2	0.0	2.8	1.6	0.0	2.5	3.1	0.0	0.0	0.0	10.0	6.7	0.0	0.0	3.4	0.0	2.2	0.0	1.2	3.9
	Do not know	2.3	2.8	0.0	4.2	0.0	3.8	1.6	0.0	3.8	0.0	3.2	5.4	0.0	0.0	6.7	10.0	1.1	2.1	0.0	0.0	1.5	3.5	2.9
	Not specified	6.7	6.7	10.0	2.1	0.0	4.7	7.8	14.3	7.5	4.2	6.5	10.8	14.3	0.0	13.3	5.0	4.5	6.2	13.8	8.7	7.7	5.9	5.8
ROW	Food and clothing	100.0	58.4	24.2	16.3	1.1	34.7	65.3	2.1	29.5	36.8	19.5	8.4	1.6	2.1	2.1	5.8	27.4	55.3	9.5	16.8	20.5	29.5	33.2
	Consumer durables e.g. TV, microwave, washing machine	100.0	65.6	21.2	12.6	0.7	31.8	68.2	0.7	27.2	31.1	23.2	12.6	2.6	2.6	4.0	6.6	25.2	56.3	7.9	14.6	23.2	29.8	32.5
	Buy a house/ any type of property	100.0	61.0	27.1	10.2	1.7	27.1	72.9	0.0	20.3	32.2	20.3	18.6	3.4	5.1	5.1	3.4	35.6	42.4	13.6	13.6	22.0	22.0	42.4
	Leisure activities	100.0	54.8	16.1	25.8	3.2	25.8	74.2	0.0	25.8	29.0	25.8	12.9	0.0	6.5	3.2	6.5	35.5	51.6	3.2	22.6	29.0	38.7	9.7
	Holiday abroad	100.0	57.1	9.5	28.6	4.8	33.3	66.7	0.0	14.3	14.3	19.0	19.0	9.5	23.8	23.8	9.5	47.6	19.0	0.0	23.8	28.6	23.8	23.8
	Children's education	100.0	56.3	25.0	18.8	0.0	31.3	68.8	6.3	31.3	56.3	6.3	0.0	0.0	0.0	0.0	0.0	37.5	56.3	6.3	0.0	31.3	6.3	62.5
	Repay debts	100.0	35.7	35.7	28.6	0.0	64.3	35.7	14.3	21.4	28.6	35.7	0.0	0.0	0.0	7.1	0.0	28.6	50.0	14.3	21.4	14.3	35.7	28.6
	House repairs/ improvements	100.0	33.3	22.2	44.4	0.0	33.3	66.7	0.0	33.3	44.4	22.2	0.0	0.0	0.0	0.0	11.1	44.4	44.4	0.0	11.1	22.2	66.7	0.0
	Buy shares	100.0	50.0	16.7	33.3	0.0	33.3	66.7	0.0	0.0	0.0	16.7	50.0	0.0	33.3	50.0	0.0	16.7	33.3	0.0	16.7	50.0	33.3	0.0
	Others	100.0	33.3	33.3	33.3	0.0	50.0	50.0	0.0	33.3	50.0	0.0	0.0	0.0	16.7	16.7	0.0	0.0	83.3	0.0	16.7	0.0	16.7	66.7
	Do not know	100.0	71.4	0.0	28.6	0.0	57.1	42.9	0.0	42.9	0.0	28.6	28.6	0.0	0.0	14.3	28.6	14.3	42.9	0.0	0.0	14.3	42.9	42.9
	Not specified	100.0	60.0	35.0	5.0	0.0	25.0	75.0	5.0	30.0	20.0	20.0	20.0	5.0	0.0	10.0	5.0	20.0	45.0	20.0	20.0	25.0	25.0	30.0

Table 8.3
Q4B

BEHAVIOUR WITH EXPECTED DECREASE IN INCOME

If you expect your monthly salary to fall in the near future (and remain so), which one of the following attitude would you most likely to adopt:

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RU RAL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		573	326	159	81	7	247	326	14	144	161	142	75	19	18	27	41	180	277	48	78	121	172	202
FREQ	Reduce consumption gradually	227	126	61	36	4	104	123	4	55	67	61	27	6	7	11	15	72	110	19	32	45	70	80
	Reduce consumption immediately	126	71	36	19		72	54	3	36	36	27	17	5	2	3	10	40	65	8	14	29	36	47
	Wait for income to fall to cut down consumption	113	68	33	10	2	31	82	1	27	33	26	18	2	6	7	6	38	57	5	13	23	31	46
	Saves less than before while maintaining consumption	63	37	16	10		23	40		12	12	21	12	4	2	6	7	23	20	7	7	15	25	16
	Others	10	8	2	0	0	4	6	0	4	3	2	0	1	0	0	0	3	6	1	2	0	2	6
	Do not know	33	15	11	6	1	13	20	5	10	10	5	1	1	1		3	4	18	8	9	9	8	7
	Not specified	1	1					1	1										1		1			
	TOTAL	573	326	159	81	7	247	326	14	144	161	142	75	19	18	27	41	180	277	48	78	121	172	202
COL%	Reduce consumption gradually	39.6	38.7	38.4	44.4	57.1	42.1	37.7	28.6	38.2	41.6	43.0	36.0	31.6	38.9	40.7	36.6	40.0	39.7	39.6	41.0	37.2	40.7	39.6
	Reduce consumption immediately	22.0	21.8	22.6	23.5	0.0	29.1	16.6	21.4	25.0	22.4	19.0	22.7	26.3	11.1	11.1	24.4	22.2	23.5	16.7	17.9	24.0	20.9	23.3
	Wait for income to fall to cut down consumption	19.7	20.9	20.8	12.3	28.6	12.6	25.2	7.1	18.8	20.5	18.3	24.0	10.5	33.3	25.9	14.6	21.1	20.6	10.4	16.7	19.0	18.0	22.8
	Saves less than before while maintaining consumption	11.0	11.3	10.1	12.3	0.0	9.3	12.3	0.0	8.3	7.5	14.8	16.0	21.1	11.1	22.2	17.1	12.8	7.2	14.6	9.0	12.4	14.5	7.9
	Others	1.7	2.5	1.3	0.0	0.0	1.6	1.8	0.0	2.8	1.9	1.4	0.0	5.3	0.0	0.0	0.0	1.7	2.2	2.1	2.6	0.0	1.2	3.0
	Do not know	5.8	4.6	6.9	7.4	14.3	5.3	6.1	35.7	6.9	6.2	3.5	1.3	5.3	5.6	0.0	7.3	2.2	6.5	16.7	11.5	7.4	4.7	3.5
	Not specified	0.2	0.3	0.0	0.0	0.0	0.0	0.3	7.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.0	1.3	0.0	0.0	0.0
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Reduce consumption gradually	100.0	55.5	26.9	15.9	1.8	45.8	54.2	1.8	24.2	29.5	26.9	11.9	2.6	3.1	4.8	6.6	31.7	48.5	8.4	14.1	19.8	30.8	35.2
	Reduce consumption immediately	100.0	56.3	28.6	15.1	0.0	57.1	42.9	2.4	28.6	28.6	21.4	13.5	4.0	1.6	2.4	7.9	31.7	51.6	6.3	11.1	23.0	28.6	37.3
	Wait for income to fall to cut down consumption	100.0	60.2	29.2	8.8	1.8	27.4	72.6	0.9	23.9	29.2	23.0	15.9	1.8	5.3	6.2	5.3	33.6	50.4	4.4	11.5	20.4	27.4	40.7
	Saves less than before while maintaining consumption	100.0	58.7	25.4	15.9	0.0	36.5	63.5	0.0	19.0	19.0	33.3	19.0	6.3	3.2	9.5	11.1	36.5	31.7	11.1	11.1	23.8	39.7	25.4
	Others	100.0	80.0	20.0	0.0	0.0	40.0	60.0	0.0	40.0	30.0	20.0	0.0	10.0	0.0	0.0	0.0	30.0	60.0	10.0	20.0	0.0	20.0	60.0
	Do not know	100.0	45.5	33.3	18.2	3.0	39.4	60.6	15.2	30.3	30.3	15.2	3.0	3.0	3.0	0.0	9.1	12.1	54.5	24.2	27.3	27.3	24.2	21.2
	Not specified	100.0	100.0	0.0	0.0	0.0	0.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0	0.0
	TOTAL	100.0	56.9	27.7	14.1	1.2	43.1	56.9	2.4	25.1	28.1	24.8	13.1	3.3	3.1	4.7	7.2	31.4	48.3	8.4	13.6	21.1	30.0	35.3

Table 8.4
Q4C

CONSUMPTION ITEMS MOST LIKELY TO BE CUT DOWN

If you plan to cut down on consumption, on what consumption items do you think you would most likely cut down?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RU RAL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		467	266	130	65	6	207	260	8	118	136	115	62	13	15	21	31	151	232	32	59	97	138	173
FREQ	Water, electricity and phone bills	157	87	37	30	3	90	67	3	33	39	47	21	7	7	6	14	54	73	10	21	31	45	60
	Leisure and entertainment	103	59	30	12	2	61	42	1	20	27	22	23	6	4	7	9	40	42	5	15	23	31	34
	Cigarettes and alcoholic drinks	92	48	34	8	2	39	53	1	26	29	20	7	4	5	4	1	28	55	4	11	18	28	35
	Food items	74	34	27	12	1	31	43	3	23	22	14	12				5	22	41	6	7	18	22	27
	Consumer durables e.g. washing machine, refrigerator...	54	30	16	8		29	25		8	17	18	7	2	2	2	3	25	19	5	7	10	17	20
	Travelling expenses	38	23	13	2		18	20	1	5	12	10	5	2	3	4	1	14	18	1	6	5	14	13
	Others	27	17	5	5	0	14	13	0	8	12	4	2	0	1	2	3	8	13	1	1	9	8	9
	Do not know	20	14	4	2		11	9	2	10	5	2	1				1	5	12	2	4	4	5	7
	Not specified	2	2				1	1				2						2				1	1	
COL%	Water, electricity and phone bills	33.6	32.7	28.5	46.2	50.0	43.5	25.8	37.5	28.0	28.7	40.9	33.9	53.8	46.7	28.6	45.2	35.8	31.5	31.3	35.6	32.0	32.6	34.7
	Leisure and entertainment	22.1	22.2	23.1	18.5	33.3	29.5	16.2	12.5	16.9	19.9	19.1	37.1	46.2	26.7	33.3	29.0	26.5	18.1	15.6	25.4	23.7	22.5	19.7
	Cigarettes and alcoholic drinks	19.7	18.0	26.2	12.3	33.3	18.8	20.4	12.5	22.0	21.3	17.4	11.3	30.8	33.3	19.0	3.2	18.5	23.7	12.5	18.6	18.6	20.3	20.2
	Food items	15.8	12.8	20.8	18.5	16.7	15.0	16.5	37.5	19.5	16.2	12.2	19.4	0.0	0.0	0.0	16.1	14.6	17.7	18.8	11.9	18.6	15.9	15.6
	Consumer durables e.g. washing machine, refrigerator...	11.6	11.3	12.3	12.3	0.0	14.0	9.6	0.0	6.8	12.5	15.7	11.3	15.4	13.3	9.5	9.7	16.6	8.2	15.6	11.9	10.3	12.3	11.6
	Travelling expenses	8.1	8.6	10.0	3.1	0.0	8.7	7.7	12.5	4.2	8.8	8.7	8.1	15.4	20.0	19.0	3.2	9.3	7.8	3.1	10.2	5.2	10.1	7.5
	Others	5.8	6.4	3.8	7.7	0.0	6.8	5.0	0.0	6.8	8.8	3.5	3.2	0.0	6.7	9.5	9.7	5.3	5.6	3.1	1.7	9.3	5.8	5.2
	Do not know	4.3	5.3	3.1	3.1	0.0	5.3	3.5	25.0	8.5	3.7	1.7	1.6	0.0	0.0	0.0	3.2	3.3	5.2	6.3	6.8	4.1	3.6	4.0
	Not specified	0.4	0.8	0.0	0.0	0.0	0.5	0.4	0.0	0.0	0.0	1.7	0.0	0.0	0.0	0.0	0.0	1.3	0.0	0.0	0.0	1.0	0.7	0.0
ROW	Water, electricity and phone bills	100.0	55.4	23.6	19.1	1.9	57.3	42.7	1.9	21.0	24.8	29.9	13.4	4.5	4.5	3.8	8.9	34.4	46.5	6.4	13.4	19.7	28.7	38.2
	Leisure and entertainment	100.0	57.3	29.1	11.7	1.9	59.2	40.8	1.0	19.4	26.2	21.4	22.3	5.8	3.9	6.8	8.7	38.8	40.8	4.9	14.6	22.3	30.1	33.0
	Cigarettes and alcoholic drinks	100.0	52.2	37.0	8.7	2.2	42.4	57.6	1.1	28.3	31.5	21.7	7.6	4.3	5.4	4.3	1.1	30.4	59.8	4.3	12.0	19.6	30.4	38.0
	Food items	100.0	45.9	36.5	16.2	1.4	41.9	58.1	4.1	31.1	29.7	18.9	16.2	0.0	0.0	0.0	6.8	29.7	55.4	8.1	9.5	24.3	29.7	36.5
	Consumer durables e.g. washing machine, refrigerator...	100.0	55.6	29.6	14.8	0.0	53.7	46.3	0.0	14.8	31.5	33.3	13.0	3.7	3.7	3.7	5.6	46.3	35.2	9.3	13.0	18.5	31.5	37.0
	Travelling expenses	100.0	60.5	34.2	5.3	0.0	47.4	52.6	2.6	13.2	31.6	26.3	13.2	5.3	7.9	10.5	2.6	36.8	47.4	2.6	15.8	13.2	36.8	34.2
	Others	100.0	63.0	18.5	18.5	0.0	51.9	48.1	0.0	29.6	44.4	14.8	7.4	0.0	3.7	7.4	11.1	29.6	48.1	3.7	3.7	33.3	29.6	33.3
	Do not know	100.0	70.0	20.0	10.0	0.0	55.0	45.0	10.0	50.0	25.0	10.0	5.0	0.0	0.0	0.0	5.0	25.0	60.0	10.0	20.0	20.0	25.0	35.0
	Not specified	100.0	100.0	0.0	0.0	0.0	50.0	50.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	50.0	50.0	0.0

SAVINGS BEHAVIOUR OF HOUSEHOLDS

Table 9.1
Q5

SAVING HABITS
How would you describe yourself in terms of your savings habits?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		573	326	159	81	7	247	326	14	144	161	142	75	19	18	27	41	180	277	48	78	121	172	202
FREQ	You always put aside some savings	85	46	22	14	3	42	43		16	23	26	11	4	5	4	6	40	29	6	7	16	37	25
	You sometimes put aside some savings	238	140	65	31	2	89	149	4	45	60	74	36	10	9	15	24	70	105	24	41	58	63	76
	You rarely put aside some savings	1		1				1		1									1				1	
	You never put aside any savings	249	140	71	36	2	116	133	10	82	78	42	28	5	4	8	11	70	142	18	30	47	71	101
	TOTAL	573	326	159	81	7	247	326	14	144	161	142	75	19	18	27	41	180	277	48	78	121	172	202
COL%	You always put aside some savings	14.8	14.1	13.8	17.3	42.9	17.0	13.2	0.0	11.1	14.3	18.3	14.7	21.1	27.8	14.8	14.6	22.2	10.5	12.5	9.0	13.2	21.5	12.4
	You sometimes put aside some savings	41.5	42.9	40.9	38.3	28.6	36.0	45.7	28.6	31.3	37.3	52.1	48.0	52.6	50.0	55.6	58.5	38.9	37.9	50.0	52.6	47.9	36.6	37.6
	You rarely put aside some savings	0.2	0.0	0.6	0.0	0.0	0.0	0.3	0.0	0.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.0	0.0	0.0	0.6	0.0
	You never put aside any savings	43.5	42.9	44.7	44.4	28.6	47.0	40.8	71.4	56.9	48.4	29.6	37.3	26.3	22.2	29.6	26.8	38.9	51.3	37.5	38.5	38.8	41.3	50.0
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	You always put aside some savings	100.0	54.1	25.9	16.5	3.5	49.4	50.6	0.0	18.8	27.1	30.6	12.9	4.7	5.9	4.7	7.1	47.1	34.1	7.1	8.2	18.8	43.5	29.4
	You sometimes put aside some savings	100.0	58.8	27.3	13.0	0.8	37.4	62.6	1.7	18.9	25.2	31.1	15.1	4.2	3.8	6.3	10.1	29.4	44.1	10.1	17.2	24.4	26.5	31.9
	You rarely put aside some savings	100.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0
	You never put aside any savings	100.0	56.2	28.5	14.5	0.8	46.6	53.4	4.0	32.9	31.3	16.9	11.2	2.0	1.6	3.2	4.4	28.1	57.0	7.2	12.0	16.9	28.5	40.6
	TOTAL	100.0	56.9	27.7	14.1	1.2	43.1	56.9	2.4	25.1	28.1	24.8	13.1	3.3	3.1	4.7	7.2	31.4	48.3	8.4	13.6	21.1	30.0	35.3

Table 8.2
Q5A

MAIN REASON FOR RARELY/ NEVER SAVE

Can you please specify why you rarely / never save?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		250	140	72	36	2	116	134	10	83	78	42	28	5	4	8	11	70	143	18	30	47	72	101
FREQ	Do not have sufficient income left at the end of the month	243	137	69	35	2	112	131	9	81	76	42	26	5	4	8	10	67	141	17	28	46	69	100
	Do not feel like saving	3	2	1			1	2		1	1		1					2		1	1		1	1
	There is no incentive to save	3	1	1	1		2	1		1	1		1				1	1	1		1		2	
	Do not receive any income	1		1			1		1										1			1		
	TOTAL	250	140	72	36	2	116	134	10	83	78	42	28	5	4	8	11	70	143	18	30	47	72	101
COL%	Do not have sufficient income left at the end of the month	97.2	97.9	95.8	97.2	100.0	96.6	97.8	90.0	97.6	97.4	100.0	92.9	100.0	100.0	100.0	90.9	95.7	98.6	94.4	93.3	97.9	95.8	99.0
	Do not feel like saving	1.2	1.4	1.4	0.0	0.0	0.9	1.5	0.0	1.2	1.3	0.0	3.6	0.0	0.0	0.0	0.0	2.9	0.0	5.6	3.3	0.0	1.4	1.0
	There is no incentive to save	1.2	0.7	1.4	2.8	0.0	1.7	0.7	0.0	1.2	1.3	0.0	3.6	0.0	0.0	0.0	9.1	1.4	0.7	0.0	3.3	0.0	2.8	0.0
	Do not receive any income	0.4	0.0	1.4	0.0	0.0	0.9	0.0	10.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.7	0.0	0.0	2.1	0.0	0.0
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Do not have sufficient income left at the end of the month	100.0	56.4	28.4	14.4	0.8	46.1	53.9	3.7	33.3	31.3	17.3	10.7	2.1	1.6	3.3	4.1	27.6	58.0	7.0	11.5	18.9	28.4	41.2
	Do not feel like saving	100.0	66.7	33.3	0.0	0.0	33.3	66.7	0.0	33.3	33.3	0.0	33.3	0.0	0.0	0.0	0.0	66.7	0.0	33.3	33.3	0.0	33.3	33.3
	There is no incentive to save	100.0	33.3	33.3	33.3	0.0	66.7	33.3	0.0	33.3	33.3	0.0	33.3	0.0	0.0	0.0	33.3	33.3	33.3	0.0	33.3	0.0	66.7	0.0
	Do not receive any income	100.0	0.0	100.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0
	TOTAL	100.0	56.0	28.8	14.4	0.8	46.4	53.6	4.0	33.2	31.2	16.8	11.2	2.0	1.6	3.2	4.4	28.0	57.2	7.2	12.0	18.8	28.8	40.4

Table 9.3

Q5B

SAVING AND SPENDING HABITS

Which of the following best describes your saving and spending habits?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		323	186	87	45	5	131	192	4	61	83	100	47	14	14	19	30	110	134	30	48	74	100	101
FREQ	You first put aside some savings and use the rest for expenses	80	44	24	11	1	34	46		17	22	22	13	3	3	4	9	34	27	6	8	17	28	27
	You first pay your expenses and saves what remains	239	140	62	33	4	97	142	4	44	58	77	34	11	11	15	20	75	106	23	40	55	71	73
	Not specified	4	2	1	1			4			3	1					1	1	1	1		2	1	1
	TOTAL	323	186	87	45	5	131	192	4	61	83	100	47	14	14	19	30	110	134	30	48	74	100	101
COL%	You first put aside some savings and use the rest for expenses	24.8	23.7	27.6	24.4	20.0	26.0	24.0	0.0	27.9	26.5	22.0	27.7	21.4	21.4	21.1	30.0	30.9	20.1	20.0	16.7	23.0	28.0	26.7
	You first pay your expenses and saves what remains	74.0	75.3	71.3	73.3	80.0	74.0	74.0	100.0	72.1	69.9	77.0	72.3	78.6	78.6	78.9	66.7	68.2	79.1	76.7	83.3	74.3	71.0	72.3
	Not specified	1.2	1.1	1.1	2.2	0.0	0.0	2.1	0.0	0.0	3.6	1.0	0.0	0.0	0.0	0.0	3.3	0.9	0.7	3.3	0.0	2.7	1.0	1.0
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	You first put aside some savings and use the rest for expenses	100.0	55.0	30.0	13.8	1.3	42.5	57.5	0.0	21.3	27.5	27.5	16.3	3.8	3.8	5.0	11.3	42.5	33.8	7.5	10.0	21.3	35.0	33.8
	You first pay your expenses and saves what remains	100.0	58.6	25.9	13.8	1.7	40.6	59.4	1.7	18.4	24.3	32.2	14.2	4.6	4.6	6.3	8.4	31.4	44.4	9.6	16.7	23.0	29.7	30.5
	Not specified	100.0	50.0	25.0	25.0	0.0	0.0	100.0	0.0	0.0	75.0	25.0	0.0	0.0	0.0	0.0	25.0	25.0	25.0	25.0	0.0	50.0	25.0	25.0
	TOTAL	100.0	57.6	26.9	13.9	1.5	40.6	59.4	1.2	18.9	25.7	31.0	14.6	4.3	4.3	5.9	9.3	34.1	41.5	9.3	14.9	22.9	31.0	31.3

Table 9.5.1
Q5D

MAIN REASON FOR UNDERTAKING SAVINGS

What are the main reasons for undertaking savings?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		323	186	87	45	5	131	192	4	61	83	100	47	14	14	19	30	110	134	30	48	74	100	101
FREQ	For emergencies/ rainy days	147	85	48	13	1	52	95	4	32	35	44	20	4	8	10	17	49	57	14	36	32	37	42
	Children's education	93	55	19	16	3	44	49		17	22	30	15	4	5	4	11	35	37	6		21	42	30
	Wedding, engagement, mortality and other special events	31	18	6	6	1	13	18		5	11	9	3	2	1	2		9	16	4	2	10	6	13
	To buy a house/ car/ other consumer durables	28	14	7	7		13	15		5	11	5	4	3		2		7	15	4	7	4	10	7
	For retirement	7	3	4			5	2		1		5	1					2	4	1	2	3	1	1
	For investment purposes (shares, business...)	4	2		2		2	2					3	1				4				1	2	1
	Others	4	3	1	0	0	1	3	0	1	0	2	1	0	0	1	0	2	1	0	1	0	1	2
	Do not know	4	3	1			1	3			1	3					1	1	2			1		3
	Not specified	5	3	1	1			5			3	2					1	1	2	1		2	1	2
	TOTAL	323	186	87	45	5	131	192	4	61	83	100	47	14	14	19	30	110	134	30	48	74	100	101
COL%	For emergencies/ rainy days	45.5	45.7	55.2	28.9	20.0	39.7	49.5	100.0	52.5	42.2	44.0	42.6	28.6	57.1	52.6	56.7	44.5	42.5	46.7	75.0	43.2	37.0	41.6
	Children's education	28.8	29.6	21.8	35.6	60.0	33.6	25.5	0.0	27.9	26.5	30.0	31.9	28.6	35.7	21.1	36.7	31.8	27.6	20.0	0.0	28.4	42.0	29.7
	Wedding, engagement, mortality and other special events	9.6	9.7	6.9	13.3	20.0	9.9	9.4	0.0	8.2	13.3	9.0	6.4	14.3	7.1	10.5	0.0	8.2	11.9	13.3	4.2	13.5	6.0	12.9
	To buy a house/ car/ other consumer durables	8.7	7.5	8.0	15.6	0.0	9.9	7.8	0.0	8.2	13.3	5.0	8.5	21.4	0.0	10.5	0.0	6.4	11.2	13.3	14.6	5.4	10.0	6.9
	For retirement	2.2	1.6	4.6	0.0	0.0	3.8	1.0	0.0	1.6	0.0	5.0	2.1	0.0	0.0	0.0	0.0	1.8	3.0	3.3	4.2	4.1	1.0	1.0
	For investment purposes (shares, business...)	1.2	1.1	0.0	4.4	0.0	1.5	1.0	0.0	0.0	0.0	0.0	6.4	7.1	0.0	0.0	0.0	3.6	0.0	0.0	0.0	1.4	2.0	1.0
	Others	1.2	1.6	1.1	0.0	0.0	0.8	1.6	0.0	1.6	0.0	2.0	2.1	0.0	0.0	5.3	0.0	1.8	0.7	0.0	2.1	0.0	1.0	2.0
	Do not know	1.2	1.6	1.1	0.0	0.0	0.8	1.6	0.0	0.0	1.2	3.0	0.0	0.0	0.0	0.0	3.3	0.9	1.5	0.0	0.0	1.4	0.0	3.0
	Not specified	1.5	1.6	1.1	2.2	0.0	0.0	2.6	0.0	0.0	3.6	2.0	0.0	0.0	0.0	0.0	3.3	0.9	1.5	3.3	0.0	2.7	1.0	2.0
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	For emergencies/ rainy days	100.0	57.8	32.7	8.8	0.7	35.4	64.6	2.7	21.8	23.8	29.9	13.6	2.7	5.4	6.8	11.6	33.3	38.8	9.5	24.5	21.8	25.2	28.6
	Children's education	100.0	59.1	20.4	17.2	3.2	47.3	52.7	0.0	18.3	23.7	32.3	16.1	4.3	5.4	4.3	11.8	37.6	39.8	6.5	0.0	22.6	45.2	32.3
	Wedding, engagement, mortality and other special events	100.0	58.1	19.4	19.4	3.2	41.9	58.1	0.0	16.1	35.5	29.0	9.7	6.5	3.2	6.5	0.0	29.0	51.6	12.9	6.5	32.3	19.4	41.9
	To buy a house/ car/ other consumer durables	100.0	50.0	25.0	25.0	0.0	46.4	53.6	0.0	17.9	39.3	17.9	14.3	10.7	0.0	7.1	0.0	25.0	53.6	14.3	25.0	14.3	35.7	25.0
	For retirement	100.0	42.9	57.1	0.0	0.0	71.4	28.6	0.0	14.3	0.0	71.4	14.3	0.0	0.0	0.0	0.0	28.6	57.1	14.3	28.6	42.9	14.3	14.3
	For investment purposes (shares, business...)	100.0	50.0	0.0	50.0	0.0	50.0	50.0	0.0	0.0	0.0	0.0	75.0	25.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	25.0	50.0	25.0
	Others	100.0	75.0	25.0	0.0	0.0	25.0	75.0	0.0	25.0	0.0	50.0	25.0	0.0	0.0	25.0	0.0	50.0	25.0	0.0	25.0	0.0	25.0	50.0
	Do not know	100.0	75.0	25.0	0.0	0.0	25.0	75.0	0.0	0.0	25.0	75.0	0.0	0.0	0.0	0.0	25.0	25.0	50.0	0.0	0.0	25.0	0.0	75.0
	Not specified	100.0	60.0	20.0	20.0	0.0	0.0	100.0	0.0	0.0	60.0	40.0	0.0	0.0	0.0	0.0	20.0	20.0	40.0	20.0	0.0	40.0	20.0	40.0
	TOTAL	100.0	57.6	26.9	13.9	1.5	40.6	59.4	1.2	18.9	25.7	31.0	14.6	4.3	4.3	5.9	9.3	34.1	41.5	9.3	14.9	22.9	31.0	31.3

Table 9.4
Q5C

PROPORTION OF MONTHLY SALARY THAT GOES INTO SAVINGS

Can you please specify approximately the percentage of your monthly salary that goes into savings?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	
Number of respondents		80	44	24	11	1	34	46	0	17	22	22	13	3	3	4	9	34	27	6	8	17	28	
FREQ	More than 5%, up to 10%	57	34	15	7	1	23	34		13	17	15	8	2	2	4	6	21	22	4	5	13	18	
	More than 10%, up to 20%	14	5	6	3		7	7		2	4	4	3		1		2	8	3	1	2	2	6	
	More than 20%, up to 30%	7	4	2	1		3	4		1	1	2	2	1			1	4	1	1		1	4	
	More than 30%, up to 50%	1	1				1					1						1				1		
	Not specified	1		1				1		1									1		1			
	TOTAL	80	44	24	11	1	34	46	0	17	22	22	13	3	3	4	9	34	27	6	8	17	28	
COL%	More than 5%, up to 10%	71.3	77.3	62.5	63.6	100.0	67.6	73.9	0.0	76.5	77.3	68.2	61.5	66.7	66.7	100.0	66.7	61.8	81.5	66.7	62.5	76.5	64.3	7
	More than 10%, up to 20%	17.5	11.4	25.0	27.3	0.0	20.6	15.2	0.0	11.8	18.2	18.2	23.1	0.0	33.3	0.0	22.2	23.5	11.1	16.7	25.0	11.8	21.4	1
	More than 20%, up to 30%	8.8	9.1	8.3	9.1	0.0	8.8	8.7	0.0	5.9	4.5	9.1	15.4	33.3	0.0	0.0	11.1	11.8	3.7	16.7	0.0	5.9	14.3	
	More than 30%, up to 50%	1.3	2.3	0.0	0.0	0.0	2.9	0.0	0.0	0.0	0.0	4.5	0.0	0.0	0.0	0.0	0.0	2.9	0.0	0.0	0.0	5.9	0.0	
	Not specified	1.3	0.0	4.2	0.0	0.0	0.0	2.2	0.0	5.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7	0.0	12.5	0.0	0.0	
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	0.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	1
ROW	More than 5%, up to 10%	100.0	59.6	26.3	12.3	1.8	40.4	59.6	0.0	22.8	29.8	26.3	14.0	3.5	3.5	7.0	10.5	36.8	38.6	7.0	8.8	22.8	31.6	3
	More than 10%, up to 20%	100.0	35.7	42.9	21.4	0.0	50.0	50.0	0.0	14.3	28.6	28.6	21.4	0.0	7.1	0.0	14.3	57.1	21.4	7.1	14.3	14.3	42.9	2
	More than 20%, up to 30%	100.0	57.1	28.6	14.3	0.0	42.9	57.1	0.0	14.3	14.3	28.6	28.6	14.3	0.0	0.0	14.3	57.1	14.3	14.3	0.0	14.3	57.1	2
	More than 30%, up to 50%	100.0	100.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0	
	Not specified	100.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0	
	TOTAL	100.0	55.0	30.0	13.8	1.3	42.5	57.5	0.0	21.3	27.5	27.5	16.3	3.8	3.8	5.0	11.3	42.5	33.8	7.5	10.0	21.3	35.0	3

Table 9.5.2
Q5D

REASONS FOR UNDERTAKING SAVINGS

What are the main reasons for undertaking savings? If more than one answer, please specify in order of priority (not more than three answers possible)

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		323	186	87	45	5	131	192	4	61	83	100	47	14	14	19	30	110	134	30	48	74	100	101
FREQ	For emergencies/ rainy days	263	152	71	35	5	105	158	4	53	67	80	38	10	11	17	26	88	108	24	42	63	78	80
	Children's education	158	94	34	25	5	69	89		26	42	50	23	7	10	7	18	63	63	7	6	33	64	55
	Wedding, engagement, mortality and other special events	102	65	18	18	1	37	65		17	26	36	16	4	3	6	4	34	49	9	7	28	33	34
	To buy a house/ car/ other consumer durables	82	50	19	13		33	49		16	19	26	13	7	1	6	7	24	36	9	20	18	21	23
	For retirement	44	29	12	2	1	24	20		5	10	18	6	2	3	3	3	19	16	3	6	9	17	12
	For investment purposes (shares, business...)	11	7	1	3		3	8		2	1	1	4	2	1	2		7	2		2	3	4	2
	For medical expenses	11	7	3	1		2	9	2	3	1	2	3			1		4	2	4	3	2	2	4
	To travel	10	6	3	1		4	6	1	1	3	1	2		2	3	1	2	3	1	4	3	1	2
	Others	3	2	1	0	0	1	2	0	0	1	2	0	0	0	0	1	1	1	0	0	1	1	1
	Do not know	4	3	1			1	3			1	3					1	1	2			1		3
	Not specified	5	3	1	1			5			3	2					1	1	2	1		2	1	2
COL%	For emergencies/ rainy days	81.4	81.7	81.6	77.8	100.0	80.2	82.3	100.0	86.9	80.7	80.0	80.9	71.4	78.6	89.5	86.7	80.0	80.6	80.0	87.5	85.1	78.0	79.2
	Children's education	48.9	50.5	39.1	55.6	100.0	52.7	46.4	0.0	42.6	50.6	50.0	48.9	50.0	71.4	36.8	60.0	57.3	47.0	23.3	12.5	44.6	64.0	54.5
	Wedding, engagement, mortality and other special events	31.6	34.9	20.7	40.0	20.0	28.2	33.9	0.0	27.9	31.3	36.0	34.0	28.6	21.4	31.6	13.3	30.9	36.6	30.0	14.6	37.8	33.0	33.7
	To buy a house/ car/ other consumer durables	25.4	26.9	21.8	28.9	0.0	25.2	25.5	0.0	26.2	22.9	26.0	27.7	50.0	7.1	31.6	23.3	21.8	26.9	30.0	41.7	24.3	21.0	22.8
	For retirement	13.6	15.6	13.8	4.4	20.0	18.3	10.4	0.0	8.2	12.0	18.0	12.8	14.3	21.4	15.8	10.0	17.3	11.9	10.0	12.5	12.2	17.0	11.9
	For investment purposes (shares, business...)	3.4	3.8	1.1	6.7	0.0	2.3	4.2	0.0	3.3	1.2	1.0	8.5	14.3	7.1	10.5	0.0	6.4	1.5	0.0	4.2	4.1	4.0	2.0
	For medical expenses	3.4	3.8	3.4	2.2	0.0	1.5	4.7	50.0	4.9	1.2	2.0	6.4	0.0	0.0	5.3	0.0	3.6	1.5	13.3	6.3	2.7	2.0	4.0
	To travel	3.1	3.2	3.4	2.2	0.0	3.1	3.1	25.0	1.6	3.6	1.0	4.3	0.0	14.3	15.8	3.3	1.8	2.2	3.3	8.3	4.1	1.0	2.0
	Others	0.9	1.1	1.1	0.0	0.0	0.8	1.0	0.0	0.0	1.2	2.0	0.0	0.0	0.0	0.0	3.3	0.9	0.7	0.0	0.0	1.4	1.0	1.0
	Do not know	1.2	1.6	1.1	0.0	0.0	0.8	1.6	0.0	0.0	1.2	3.0	0.0	0.0	0.0	0.0	3.3	0.9	1.5	0.0	0.0	1.4	0.0	3.0
	Not specified	1.5	1.6	1.1	2.2	0.0	0.0	2.6	0.0	0.0	3.6	2.0	0.0	0.0	0.0	0.0	3.3	0.9	1.5	3.3	0.0	2.7	1.0	2.0
ROW	For emergencies/ rainy days	100.0	57.8	27.0	13.3	1.9	39.9	60.1	1.5	20.2	25.5	30.4	14.4	3.8	4.2	6.5	9.9	33.5	41.1	9.1	16.0	24.0	29.7	30.4
	Children's education	100.0	59.5	21.5	15.8	3.2	43.7	56.3	0.0	16.5	26.6	31.6	14.6	4.4	6.3	4.4	11.4	39.9	39.9	4.4	3.8	20.9	40.5	34.8
	Wedding, engagement, mortality and other special events	100.0	63.7	17.6	17.6	1.0	36.3	63.7	0.0	16.7	25.5	35.3	15.7	3.9	2.9	5.9	3.9	33.3	48.0	8.8	6.9	27.5	32.4	33.3
	To buy a house/ car/ other consumer durables	100.0	61.0	23.2	15.9	0.0	40.2	59.8	0.0	19.5	23.2	31.7	15.9	6.5	1.2	7.3	8.5	29.3	43.9	11.0	24.4	22.0	25.6	28.0
	For retirement	100.0	65.9	27.3	4.5	2.3	54.5	45.5	0.0	11.4	22.7	40.9	13.6	4.5	6.8	6.8	6.8	43.2	36.4	6.8	13.6	20.5	38.6	27.3
	For investment purposes (shares, business...)	100.0	63.6	9.1	27.3	0.0	27.3	72.7	0.0	18.2	9.1	9.1	36.4	18.2	9.1	18.2	0.0	63.6	18.2	0.0	18.2	27.3	36.4	18.2
	For medical expenses	100.0	63.6	27.3	9.1	0.0	18.2	81.8	18.2	27.3	9.1	18.2	27.3	0.0	0.0	9.1	0.0	36.4	18.2	36.4	27.3	18.2	18.2	36.4
	To travel	100.0	60.0	30.0	10.0	0.0	40.0	60.0	10.0	10.0	30.0	10.0	20.0	0.0	20.0	30.0	10.0	20.0	30.0	10.0	40.0	30.0	10.0	20.0
	Others	100.0	66.7	33.3	0.0	0.0	33.3	66.7	0.0	0.0	33.3	66.7	0.0	0.0	0.0	0.0	33.3	33.3	33.3	0.0	0.0	33.3	33.3	33.3
	Do not know	100.0	75.0	25.0	0.0	0.0	25.0	75.0	0.0	0.0	25.0	75.0	0.0	0.0	0.0	0.0	25.0	25.0	50.0	0.0	0.0	25.0	0.0	75.0
	Not specified	100.0	60.0	20.0	20.0	0.0	0.0	100.0	0.0	0.0	60.0	40.0	0.0	0.0	0.0	0.0	20.0	20.0	40.0	20.0	0.0	40.0	20.0	40.0

Table 9.6.1
Q5E

BEHAVIOUR WITH FALL IN BANK RATE OF INTEREST - SPENDING

How would you react if the bank rate of interest were to increase?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		573	326	159	81	7	247	326	14	144	161	142	75	19	18	27	41	180	277	48	78	121	172	202
FREQ	Increase spending	26	18	5	2	1	7	19		7	7	6	5		1	2	3	3	16	2	3	5	9	9
	Decrease spending	28	19	8	1		10	18		10	6	8	2	1	1	1	1	9	14	3	2	8	6	12
	No change in spending	406	226	113	61	6	178	228	5	93	119	105	55	14	15	19	33	138	185	31	55	78	128	145
	Do not know	100	56	31	13		45	55	6	29	27	22	12	3	1	5	3	26	58	8	11	29	27	33
	Not specified	13	7	2	4		7	6	3	5	2	1	1	1			1	4	4	4	7	1	2	3
	TOTAL	573	326	159	81	7	247	326	14	144	161	142	75	19	18	27	41	180	277	48	78	121	172	202
COL%	Increase spending	4.5	5.5	3.1	2.5	14.3	2.8	5.8	0.0	4.9	4.3	4.2	6.7	0.0	5.6	7.4	7.3	1.7	5.8	4.2	3.8	4.1	5.2	4.5
	Decrease spending	4.9	5.8	5.0	1.2	0.0	4.0	5.5	0.0	6.9	3.7	5.6	2.7	5.3	5.6	3.7	2.4	5.0	5.1	6.3	2.6	6.6	3.5	5.9
	No change in spending	70.9	69.3	71.1	75.3	85.7	72.1	69.9	35.7	64.6	73.9	73.9	73.3	73.7	83.3	70.4	80.5	76.7	66.8	64.6	70.5	64.5	74.4	71.8
	Do not know	17.5	17.2	19.5	16.0	0.0	18.2	16.9	42.9	20.1	16.8	15.5	16.0	15.8	5.6	18.5	7.3	14.4	20.9	16.7	14.1	24.0	15.7	16.3
	Not specified	2.3	2.1	1.3	4.9	0.0	2.8	1.8	21.4	3.5	1.2	0.7	1.3	5.3	0.0	0.0	2.4	2.2	1.4	8.3	9.0	0.8	1.2	1.5
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Increase spending	100.0	69.2	19.2	7.7	3.8	26.9	73.1	0.0	26.9	26.9	23.1	19.2	0.0	3.8	7.7	11.5	11.5	61.5	7.7	11.5	19.2	34.6	34.6
	Decrease spending	100.0	67.9	28.6	3.6	0.0	35.7	64.3	0.0	35.7	21.4	28.6	7.1	3.6	3.6	3.6	3.6	32.1	50.0	10.7	7.1	28.6	21.4	42.9
	No change in spending	100.0	55.7	27.8	15.0	1.5	43.8	56.2	1.2	22.9	29.3	25.9	13.5	3.4	3.7	4.7	8.1	34.0	45.6	7.6	13.5	19.2	31.5	35.7
	Do not know	100.0	56.0	31.0	13.0	0.0	45.0	55.0	6.0	29.0	27.0	22.0	12.0	3.0	1.0	5.0	3.0	26.0	58.0	8.0	11.0	29.0	27.0	33.0
	Not specified	100.0	53.8	15.4	30.8	0.0	53.8	46.2	23.1	38.5	15.4	7.7	7.7	7.7	0.0	0.0	7.7	30.8	30.8	30.8	53.8	7.7	15.4	23.1
	TOTAL	100.0	56.9	27.7	14.1	1.2	43.1	56.9	2.4	25.1	28.1	24.8	13.1	3.3	3.1	4.7	7.2	31.4	48.3	8.4	13.6	21.1	30.0	35.3

Table 9.6.2
Q5E

BEHAVIOUR WITH FALL IN BANK RATE OF INTEREST - SAVINGS
How would you react if the bank rate of interest were to increase?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		573	326	159	81	7	247	326	14	144	161	142	75	19	18	27	41	180	277	48	78	121	172	202
FREQ	Save more	18	13	4	1		10	8		6	4	5	1	1	1	1		7	10		1	4	5	8
	Save less	67	46	13	8	0	20	47	0	19	20	14	10	1	3	5	9	17	28	8	11	13	22	21
	No change in saving	365	198	104	56	7	159	206	4	86	108	95	47	14	11	14	29	124	171	27	50	77	110	128
	Do not know	113	65	37	11		54	59	7	30	28	27	16	2	3	7	3	29	64	10	11	27	31	44
	Not specified	10	4	1	5	0	4	6	3	3	1	1	1	1	0	0	0	3	4	3	5	0	4	1
	TOTAL	573	326	159	81	7	247	326	14	144	161	142	75	19	18	27	41	180	277	48	78	121	172	202
COL%	Save more	3.1	4.0	2.5	1.2	0.0	4.0	2.5	0.0	4.2	2.5	3.5	1.3	5.3	5.6	3.7	0.0	3.9	3.6	0.0	1.3	3.3	2.9	4.0
	Save less	11.7	14.1	8.2	9.9	0.0	8.1	14.4	0.0	13.2	12.4	9.9	13.3	5.3	16.7	18.5	22.0	9.4	10.1	16.7	14.1	10.7	12.8	10.4
	No change in saving	63.7	60.7	65.4	69.1	100.0	64.4	63.2	28.6	59.7	67.1	66.9	62.7	73.7	61.1	51.9	70.7	68.9	61.7	56.3	64.1	63.6	64.0	63.4
	Do not know	19.7	19.9	23.3	13.6	0.0	21.9	18.1	50.0	20.8	17.4	19.0	21.3	10.5	16.7	25.9	7.3	16.1	23.1	20.8	14.1	22.3	18.0	21.8
	Not specified	1.7	1.2	0.6	6.2	0.0	1.6	1.8	21.4	2.1	0.6	0.7	1.3	5.3	0.0	0.0	0.0	1.7	1.4	6.3	6.4	0.0	2.3	0.5
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Save more	100.0	72.2	22.2	5.6	0.0	55.6	44.4	0.0	33.3	22.2	27.8	5.6	5.6	5.6	5.6	0.0	38.9	55.6	0.0	5.6	22.2	27.8	44.4
	Save less	100.0	68.7	19.4	11.9	0.0	29.9	70.1	0.0	28.4	29.9	20.9	14.9	1.5	4.5	7.5	13.4	25.4	41.8	11.9	16.4	19.4	32.8	31.3
	No change in saving	100.0	54.2	28.5	15.3	1.9	43.6	56.4	1.1	23.6	29.6	26.0	12.9	3.8	3.0	3.8	7.9	34.0	46.8	7.4	13.7	21.1	30.1	35.1
	Do not know	100.0	57.5	32.7	9.7	0.0	47.8	52.2	6.2	26.5	24.8	23.9	14.2	1.8	2.7	6.2	2.7	25.7	56.6	8.8	9.7	23.9	27.4	38.9
	Not specified	100.0	40.0	10.0	50.0	0.0	40.0	60.0	30.0	30.0	10.0	10.0	10.0	10.0	0.0	0.0	0.0	30.0	40.0	30.0	50.0	0.0	40.0	10.0
	TOTAL	100.0	56.9	27.7	14.1	1.2	43.1	56.9	2.4	25.1	28.1	24.8	13.1	3.3	3.1	4.7	7.2	31.4	48.3	8.4	13.6	21.1	30.0	35.3

Table 9.7

Q5F

AMOUNT SAVED FROM A CASH PRIZE EQUAL TO ABOUT THREE MONTHS INCOME

If you won a cash prize equal to about three months of your usual income, would you save:

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		573	326	159	81	7	247	326	14	144	161	142	75	19	18	27	41	180	277	48	78	121	172	202
FREQ	All of it	81	41	27	11	2	34	47	2	20	23	24	6	3	3	2	6	34	33	6	9	18	31	23
	More than half of it	129	77	34	16	2	43	86	1	35	35	30	19	5	4	5	9	51	55	9	16	30	38	45
	Half of it	154	89	41	23	1	71	83	2	39	36	43	22	7	5	10	11	42	79	12	27	28	41	58
	Less than half of it	78	42	29	6	1	37	41	3	22	24	15	8	3	3	4	8	18	41	7	15	17	23	23
	None of it	80	48	16	15	1	34	46	4	16	26	16	15		3	5	5	24	39	7	4	14	31	31
	Do not know	48	28	11	9		25	23	2	11	16	13	5	1		1	2	11	28	6	6	13	8	21
	Not specified	3	1	1	1		3			1	1	1							2	1	1	1		1
	TOTAL	573	326	159	81	7	247	326	14	144	161	142	75	19	18	27	41	180	277	48	78	121	172	202
COL%	All of it	14.1	12.6	17.0	13.6	28.6	13.8	14.4	14.3	13.9	14.3	16.9	8.0	15.8	16.7	7.4	14.6	18.9	11.9	12.5	11.5	14.9	18.0	11.4
	More than half of it	22.5	23.6	21.4	19.8	28.6	17.4	26.4	7.1	24.3	21.7	21.1	25.3	26.3	22.2	18.5	22.0	28.3	19.9	18.8	20.5	24.8	22.1	22.3
	Half of it	26.9	27.3	25.8	28.4	14.3	28.7	25.5	14.3	27.1	22.4	30.3	29.3	36.8	27.8	37.0	26.8	23.3	28.5	25.0	34.6	23.1	23.8	28.7
	Less than half of it	13.6	12.9	18.2	7.4	14.3	15.0	12.6	21.4	15.3	14.9	10.6	10.7	15.8	16.7	14.8	19.5	10.0	14.8	14.6	19.2	14.0	13.4	11.4
	None of it	14.0	14.7	10.1	18.5	14.3	13.8	14.1	28.6	11.1	16.1	11.3	20.0	0.0	16.7	18.5	12.2	13.3	14.1	14.6	5.1	11.6	18.0	15.3
	Do not know	8.4	8.6	6.9	11.1	0.0	10.1	7.1	14.3	7.6	9.9	9.2	6.7	5.3	0.0	3.7	4.9	6.1	10.1	12.5	7.7	10.7	4.7	10.4
	Not specified	0.5	0.3	0.6	1.2	0.0	1.2	0.0	0.0	0.7	0.6	0.7	0.0	0.0	0.0	0.0	0.0	0.0	0.7	2.1	1.3	0.8	0.0	0.5
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	All of it	100.0	50.6	33.3	13.6	2.5	42.0	58.0	2.5	24.7	28.4	29.6	7.4	3.7	3.7	2.5	7.4	42.0	40.7	7.4	11.1	22.2	38.3	28.4
	More than half of it	100.0	59.7	26.4	12.4	1.6	33.3	66.7	0.8	27.1	27.1	23.3	14.7	3.9	3.1	3.9	7.0	39.5	42.6	7.0	12.4	23.3	29.5	34.9
	Half of it	100.0	57.8	26.6	14.9	0.6	46.1	53.9	1.3	25.3	23.4	27.9	14.3	4.5	3.2	6.5	7.1	27.3	51.3	7.8	17.5	18.2	26.6	37.7
	Less than half of it	100.0	53.8	37.2	7.7	1.3	47.4	52.6	3.8	28.2	30.8	19.2	10.3	3.8	3.8	5.1	10.3	23.1	52.6	9.0	19.2	21.8	29.5	29.5
	None of it	100.0	60.0	20.0	18.8	1.3	42.5	57.5	5.0	20.0	32.5	20.0	18.8	0.0	3.8	6.3	6.3	30.0	48.8	8.8	5.0	17.5	38.8	38.8
	Do not know	100.0	58.3	22.9	18.8	0.0	52.1	47.9	4.2	22.9	33.3	27.1	10.4	2.1	0.0	2.1	4.2	22.9	58.3	12.5	12.5	27.1	16.7	43.8
	Not specified	100.0	33.3	33.3	33.3	0.0	100.0	0.0	0.0	33.3	33.3	33.3	0.0	0.0	0.0	0.0	0.0	0.0	66.7	33.3	33.3	33.3	0.0	33.3
	TOTAL	100.0	56.9	27.7	14.1	1.2	43.1	56.9	2.4	25.1	28.1	24.8	13.1	3.3	3.1	4.7	7.2	31.4	48.3	8.4	13.6	21.1	30.0	35.3

Table 9.8.1
Q5G

HORSE BETTING (YES/ NO)
Do you undertake one of the following activities

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		573	326	159	81	7	247	326	14	144	161	142	75	19	18	27	41	180	277	48	78	121	172	202
FREQ	Yes	61	35	22	2	2	26	35	1	13	14	17	10	4	2	4	5	22	30		9	10	16	26
	No	507	290	135	77	5	218	289	13	128	147	124	65	14	16	23	36	158	245	45	67	109	156	175
	Not specified	5	1	2	2		3	2		3		1		1					2	3	2	2		1
	TOTAL	573	326	159	81	7	247	326	14	144	161	142	75	19	18	27	41	180	277	48	78	121	172	202
COL%	Yes	10.6	10.7	13.8	2.5	28.6	10.5	10.7	7.1	9.0	8.7	12.0	13.3	21.1	11.1	14.8	12.2	12.2	10.8	0.0	11.5	8.3	9.3	12.9
	No	88.5	89.0	84.9	95.1	71.4	88.3	88.7	92.9	88.9	91.3	87.3	86.7	73.7	88.9	85.2	87.8	87.8	88.4	93.8	85.9	90.1	90.7	86.6
	Not specified	0.9	0.3	1.3	2.5	0.0	1.2	0.6	0.0	2.1	0.0	0.7	0.0	5.3	0.0	0.0	0.0	0.0	0.7	6.3	2.6	1.7	0.0	0.5
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Yes	100.0	57.4	36.1	3.3	3.3	42.6	57.4	1.6	21.3	23.0	27.9	16.4	6.6	3.3	6.6	8.2	36.1	49.2	0.0	14.8	16.4	26.2	42.6
	No	100.0	57.2	26.6	15.2	1.0	43.0	57.0	2.6	25.2	29.0	24.5	12.8	2.8	3.2	4.5	7.1	31.2	48.3	8.9	13.2	21.5	30.8	34.5
	Not specified	100.0	20.0	40.0	40.0	0.0	60.0	40.0	0.0	60.0	0.0	20.0	0.0	20.0	0.0	0.0	0.0	0.0	40.0	60.0	40.0	40.0	0.0	20.0
	TOTAL	100.0	56.9	27.7	14.1	1.2	43.1	56.9	2.4	25.1	28.1	24.8	13.1	3.3	3.1	4.7	7.2	31.4	48.3	8.4	13.6	21.1	30.0	35.3

Table 9.8.2
Q5G

GAMBLING - CASINO/ OTHER GAMING HOUSE (YES/ NO)
Do you undertake one of the following activities

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		573	326	159	81	7	247	326	14	144	161	142	75	19	18	27	41	180	277	48	78	121	172	202
FREQ	Yes	11	3	5	1	2	8	3		2	2	3	2	1	1	2		5	4		3	3	3	2
	No	554	319	152	78	5	236	318	14	139	158	137	72	17	17	25	41	173	270	45	73	116	167	198
	Not specified	8	4	2	2		3	5		3	1	2	1	1				2	3	3	2	2	2	2
	TOTAL	573	326	159	81	7	247	326	14	144	161	142	75	19	18	27	41	180	277	48	78	121	172	202
COL%	Yes	1.9	0.9	3.1	1.2	28.6	3.2	0.9	0.0	1.4	1.2	2.1	2.7	5.3	5.6	7.4	0.0	2.8	1.4	0.0	3.8	2.5	1.7	1.0
	No	96.7	97.9	95.6	96.3	71.4	95.5	97.5	100.0	96.5	98.1	96.5	96.0	89.5	94.4	92.6	100.0	96.1	97.5	93.8	93.6	95.9	97.1	98.0
	Not specified	1.4	1.2	1.3	2.5	0.0	1.2	1.5	0.0	2.1	0.6	1.4	1.3	5.3	0.0	0.0	0.0	1.1	1.1	6.3	2.6	1.7	1.2	1.0
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Yes	100.0	27.3	45.5	9.1	18.2	72.7	27.3	0.0	18.2	18.2	27.3	18.2	9.1	9.1	18.2	0.0	45.5	36.4	0.0	27.3	27.3	27.3	18.2
	No	100.0	57.6	27.4	14.1	0.9	42.6	57.4	2.5	25.1	28.5	24.7	13.0	3.1	3.1	4.5	7.4	31.2	48.7	8.1	13.2	20.9	30.1	35.7
	Not specified	100.0	50.0	25.0	25.0	0.0	37.5	62.5	0.0	37.5	12.5	25.0	12.5	12.5	0.0	0.0	0.0	25.0	37.5	37.5	25.0	25.0	25.0	25.0
	TOTAL	100.0	56.9	27.7	14.1	1.2	43.1	56.9	2.4	25.1	28.1	24.8	13.1	3.3	3.1	4.7	7.2	31.4	48.3	8.4	13.6	21.1	30.0	35.3

Table 9.8.3
Q5G

LOTTERY, POOLS AND OTHERS (YES/ NO)
Do you undertake one of the following activities

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		573	326	159	81	7	247	326	14	144	161	142	75	19	18	27	41	180	277	48	78	121	172	202
FREQ	Yes	273	171	89	8	5	108	165	4	62	78	72	39	9	9	15	15	91	134	18	34	50	90	99
	No	298	155	70	71	2	137	161	10	82	83	69	36	9	9	12	26	89	143	28	43	71	82	102
	Not specified	2			2		2					1		1						2	1			1
	TOTAL	573	326	159	81	7	247	326	14	144	161	142	75	19	18	27	41	180	277	48	78	121	172	202
COL%	Yes	47.6	52.5	56.0	9.9	71.4	43.7	50.6	28.6	43.1	48.4	50.7	52.0	47.4	50.0	55.6	36.6	50.6	48.4	37.5	43.6	41.3	52.3	49.0
	No	52.0	47.5	44.0	87.7	28.6	55.5	49.4	71.4	56.9	51.6	48.6	48.0	47.4	50.0	44.4	63.4	49.4	51.6	58.3	55.1	58.7	47.7	50.5
	Not specified	0.3	0.0	0.0	2.5	0.0	0.8	0.0	0.0	0.0	0.0	0.7	0.0	5.3	0.0	0.0	0.0	0.0	0.0	4.2	1.3	0.0	0.0	0.5
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Yes	100.0	62.6	32.6	2.9	1.8	39.6	60.4	1.5	22.7	28.6	26.4	14.3	3.3	3.3	5.5	5.5	33.3	49.1	6.6	12.5	18.3	33.0	36.3
	No	100.0	52.0	23.5	23.8	0.7	46.0	54.0	3.4	27.5	27.9	23.2	12.1	3.0	3.0	4.0	8.7	29.9	48.0	9.4	14.4	23.8	27.5	34.2
	Not specified	100.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0	0.0	0.0	50.0	0.0	50.0	0.0	0.0	0.0	0.0	0.0	100.0	50.0	0.0	0.0	50.0
	TOTAL	100.0	56.9	27.7	14.1	1.2	43.1	56.9	2.4	25.1	28.1	24.8	13.1	3.3	3.1	4.7	7.2	31.4	48.3	8.4	13.6	21.1	30.0	35.3

Table 9.9
Q5I1

BEHAVIOUR IF INCOME INCREASES BY 10%
If your income increase by 10%,...

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		288	178	93	12	5	113	175	5	64	81	78	40	11	9	15	16	96	141	20	36	54	92	106
FREQ	You will reduce your stakes	3	2	1			2	1			2	1						1	2				1	2
	Your stakes will remain unchanged	244	151	79	9	5	97	147	5	58	65	65	35	8	8	13	13	79	123	16	32	45	79	88
	You will increase your stakes by less than 10%	25	16	9			6	19		5	9	5	4	1	1	2	2	9	10	2	2	7	9	7
	You will increase your stakes by 10%	10	7	2	1		3	7		1	4	4	1				1	5	4				3	7
	Do not know	3	1	2			3				1	1		1				1	2		1	1		1
	Not specified	3	1		2		2	1				2		1				1		2	1	1		1
	TOTAL	288	178	93	12	5	113	175	5	64	81	78	40	11	9	15	16	96	141	20	36	54	92	106
COL%	You will reduce your stakes	1.0	1.1	1.1	0.0	0.0	1.8	0.6	0.0	0.0	2.5	1.3	0.0	0.0	0.0	0.0	0.0	1.0	1.4	0.0	0.0	0.0	1.1	1.9
	Your stakes will remain unchanged	84.7	84.8	84.9	75.0	100.0	85.8	84.0	100.0	90.6	80.2	83.3	87.5	72.7	88.9	86.7	81.3	82.3	87.2	80.0	88.9	83.3	85.9	83.0
	You will increase your stakes by less than 10%	8.7	9.0	9.7	0.0	0.0	5.3	10.9	0.0	7.8	11.1	6.4	10.0	9.1	11.1	13.3	12.5	9.4	7.1	10.0	5.6	13.0	9.8	6.6
	You will increase your stakes by 10%	3.5	3.9	2.2	8.3	0.0	2.7	4.0	0.0	1.6	4.9	5.1	2.5	0.0	0.0	0.0	6.3	5.2	2.8	0.0	0.0	0.0	3.3	6.6
	Do not know	1.0	0.6	2.2	0.0	0.0	2.7	0.0	0.0	0.0	1.2	1.3	0.0	9.1	0.0	0.0	0.0	1.0	1.4	0.0	2.8	1.9	0.0	0.9
	Not specified	1.0	0.6	0.0	16.7	0.0	1.8	0.6	0.0	0.0	0.0	2.6	0.0	9.1	0.0	0.0	0.0	1.0	0.0	10.0	2.8	1.9	0.0	0.9
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	You will reduce your stakes	100.0	66.7	33.3	0.0	0.0	66.7	33.3	0.0	0.0	66.7	33.3	0.0	0.0	0.0	0.0	0.0	33.3	66.7	0.0	0.0	0.0	33.3	66.7
	Your stakes will remain unchanged	100.0	61.9	32.4	3.7	2.0	39.8	60.2	2.0	23.8	26.6	26.6	14.3	3.3	3.3	5.3	5.3	32.4	50.4	6.6	13.1	18.4	32.4	36.1
	You will increase your stakes by less than 10%	100.0	64.0	36.0	0.0	0.0	24.0	76.0	0.0	20.0	36.0	20.0	16.0	4.0	4.0	8.0	8.0	36.0	40.0	8.0	8.0	28.0	36.0	28.0
	You will increase your stakes by 10%	100.0	70.0	20.0	10.0	0.0	30.0	70.0	0.0	10.0	40.0	40.0	10.0	0.0	0.0	0.0	10.0	50.0	40.0	0.0	0.0	0.0	30.0	70.0
	Do not know	100.0	33.3	66.7	0.0	0.0	100.0	0.0	0.0	0.0	33.3	33.3	0.0	33.3	0.0	0.0	0.0	33.3	66.7	0.0	33.3	33.3	0.0	33.3
	Not specified	100.0	33.3	0.0	66.7	0.0	66.7	33.3	0.0	0.0	0.0	66.7	0.0	33.3	0.0	0.0	0.0	33.3	0.0	66.7	33.3	33.3	0.0	33.3
	TOTAL	100.0	61.8	32.3	4.2	1.7	39.2	60.8	1.7	22.2	28.1	27.1	13.9	3.8	3.1	5.2	5.6	33.3	49.0	6.9	12.5	18.8	31.9	36.8

HOUSEHOLD EXPOSURE TO MEDIA/ PERCEPTIONS ON ADVERTISING

Table 10.1.1

Q6

READ NEWSPAPERS/ MAGAZINES (YES/ NO)

Do you read usually undertake one or more of the following?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		573	326	159	81	7	247	326	14	144	161	142	75	19	18	27	41	180	277	48	78	121	172	202
FREQ	Yes	445	251	117	71	6	208	237	2	87	128	122	71	17	18	26	38	168	194	19	49	90	147	159
	No	123	73	40	9	1	36	87	12	54	32	19	4	2		1	3	12	79	28	29	29	23	42
	Not specified	5	2	2	1		3	2		3	1	1							4	1		2	2	1
	TOTAL	573	326	159	81	7	247	326	14	144	161	142	75	19	18	27	41	180	277	48	78	121	172	202
COL%	Yes	77.7	77.0	73.6	87.7	85.7	84.2	72.7	14.3	60.4	79.5	85.9	94.7	89.5	100.0	96.3	92.7	93.3	70.0	39.6	62.8	74.4	85.5	78.7
	No	21.5	22.4	25.2	11.1	14.3	14.6	26.7	85.7	37.5	19.9	13.4	5.3	10.5	0.0	3.7	7.3	6.7	28.5	58.3	37.2	24.0	13.4	20.8
	Not specified	0.9	0.6	1.3	1.2	0.0	1.2	0.6	0.0	2.1	0.6	0.7	0.0	0.0	0.0	0.0	0.0	0.0	1.4	2.1	0.0	1.7	1.2	0.5
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Yes	100.0	56.4	26.3	16.0	1.3	46.7	53.3	0.4	19.6	28.8	27.4	16.0	3.8	4.0	5.8	8.5	37.8	43.6	4.3	11.0	20.2	33.0	35.7
	No	100.0	59.3	32.5	7.3	0.8	29.3	70.7	9.8	43.9	26.0	15.4	3.3	1.6	0.0	0.8	2.4	9.8	64.2	22.8	23.6	23.6	18.7	34.1
	Not specified	100.0	40.0	40.0	20.0	0.0	60.0	40.0	0.0	60.0	20.0	20.0	0.0	0.0	0.0	0.0	0.0	0.0	80.0	20.0	0.0	40.0	40.0	20.0
	TOTAL	100.0	56.9	27.7	14.1	1.2	43.1	56.9	2.4	25.1	28.1	24.8	13.1	3.3	3.1	4.7	7.2	31.4	48.3	8.4	13.6	21.1	30.0	35.3

Table 10.1.2

Q6

WATCH TV (YES/ NO)

Do you read usually undertake one or more of the following?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		573	326	159	81	7	247	326	14	144	161	142	75	19	18	27	41	180	277	48	78	121	172	202
FREQ	Yes	553	310	156	80	7	241	312	11	138	154	138	75	19	18	27	40	175	266	45	73	119	170	191
	No	20	16	3	1		6	14	3	6	7	4					1	5	11	3	5	2	2	11
	TOTAL	573	326	159	81	7	247	326	14	144	161	142	75	19	18	27	41	180	277	48	78	121	172	202
COL%	Yes	96.5	95.1	98.1	98.8	100.0	97.6	95.7	78.6	95.8	95.7	97.2	100.0	100.0	100.0	100.0	97.6	97.2	96.0	93.8	93.6	98.3	98.8	94.6
	No	3.5	4.9	1.9	1.2	0.0	2.4	4.3	21.4	4.2	4.3	2.8	0.0	0.0	0.0	0.0	2.4	2.8	4.0	6.3	6.4	1.7	1.2	5.4
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Yes	100.0	58.1	28.2	14.5	1.3	43.6	56.4	2.0	25.0	27.8	25.0	13.6	3.4	3.3	4.9	7.2	31.6	48.1	8.1	13.2	21.5	30.7	34.5
	No	100.0	80.0	15.0	5.0	0.0	30.0	70.0	15.0	30.0	35.0	20.0	0.0	0.0	0.0	0.0	5.0	25.0	55.0	15.0	25.0	10.0	10.0	55.0
	TOTAL	100.0	56.9	27.7	14.1	1.2	43.1	56.9	2.4	25.1	28.1	24.8	13.1	3.3	3.1	4.7	7.2	31.4	48.3	8.4	13.6	21.1	30.0	35.3

Table 10.1.3
Q6

LISTEN TO THE RADIO (YES/ NO)
Do you read usually undertake one or more of the following?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		573	326	159	81	7	247	326	14	144	161	142	75	19	18	27	41	180	277	48	78	121	172	202
FREQ	Yes	536	302	151	77	6	231	305	10	130	152	136	72	19	17	27	39	174	252	44	69	114	165	188
	No	37	24	8	4	1	16	21	4	14	9	6	3		1		2	6	25	4	9	7	7	14
	TOTAL	573	326	159	81	7	247	326	14	144	161	142	75	19	18	27	41	180	277	48	78	121	172	202
COL%	Yes	93.5	92.6	95.0	95.1	85.7	93.5	93.6	71.4	90.3	94.4	95.8	96.0	100.0	94.4	100.0	95.1	96.7	91.0	91.7	88.5	94.2	95.9	93.1
	No	6.5	7.4	5.0	4.9	14.3	6.5	6.4	28.6	9.7	5.6	4.2	4.0	0.0	5.6	0.0	4.9	3.3	9.0	8.3	11.5	5.8	4.1	6.9
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Yes	100.0	56.3	28.2	14.4	1.1	43.1	56.9	1.9	24.3	28.4	25.4	13.4	3.5	3.2	5.0	7.3	32.5	47.0	8.2	12.9	21.3	30.8	35.1
	No	100.0	64.9	21.6	10.8	2.7	43.2	56.8	10.8	37.8	24.3	16.2	8.1	0.0	2.7	0.0	5.4	16.2	67.6	10.8	24.3	18.9	18.9	37.8
	TOTAL	100.0	56.9	27.7	14.1	1.2	43.1	56.9	2.4	25.1	28.1	24.8	13.1	3.3	3.1	4.7	7.2	31.4	48.3	8.4	13.6	21.1	30.0	35.3

Table 10.2
Q6A

ATTITUDE TOWARD ADVERTISING

How do you perceive the information provided through advertisIng (on TV, radio, newspaper, pamphlets, etc.) on those goods and / or the credit facilities offered?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		563	316	159	81	7	246	317	12	140	158	141	75	19	18	27	40	180	269	47	75	120	172	196
FREQ	SIncere	52	35	12	5		22	30	1	13	20	10	8			2	3	9	34	4	4	13	17	18
	Not always sIncere	258	141	71	40	4	112	144	3	53	65	71	39	10	15	17	22	95	103	19	38	56	75	87
	MIsleadIng	207	110	64	31	2	91	116	4	59	57	53	25	6	3	7	15	71	101	13	23	39	69	76
	Others	8	3	4	1	0	7	1	0	4	0	3	0	1	0	0	0	3	4	1	1	4	1	2
	Do not know	40	27	8	4	1	14	26	4	11	16	4	3	2		1		2	27	10	9	8	10	13
	TOTAL	563	316	159	81	7	246	317	12	140	158	141	75	19	18	27	40	180	269	47	75	120	172	196
COL%	SIncere	9.2	11.1	7.5	6.2	0.0	8.9	9.5	8.3	9.3	12.7	7.1	10.7	0.0	0.0	7.4	7.5	5.0	12.6	8.5	5.3	10.8	9.9	9.2
	Not always sIncere	45.5	44.6	44.7	49.4	57.1	45.5	45.4	25.0	37.9	41.1	50.4	52.0	52.6	83.3	63.0	55.0	52.8	38.3	40.4	50.7	46.7	43.6	44.4
	MIsleadIng	36.8	34.8	40.3	38.3	28.6	37.0	36.6	33.3	42.1	36.1	37.6	33.3	31.6	16.7	25.9	37.5	39.4	37.5	27.7	30.7	32.5	40.1	38.8
	Others	1.4	0.9	2.5	1.2	0.0	2.8	0.3	0.0	2.9	0.0	2.1	0.0	5.3	0.0	0.0	0.0	1.7	1.5	2.1	1.3	3.3	0.6	1.0
	Do not know	7.1	8.5	5.0	4.9	14.3	5.7	8.2	33.3	7.9	10.1	2.8	4.0	10.5	0.0	3.7	0.0	1.1	10.0	21.3	12.0	6.7	5.8	6.6
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	SIncere	100.0	67.3	23.1	9.6	0.0	42.3	57.7	1.9	25.0	38.5	19.2	15.4	0.0	0.0	3.8	5.8	17.3	65.4	7.7	7.7	25.0	32.7	34.6
	Not always sincere	100.0	55.1	27.7	15.6	1.6	43.8	56.3	1.2	20.7	25.4	27.7	15.2	3.9	5.9	6.6	8.6	37.1	40.2	7.4	14.8	21.9	29.3	34.0
	MIsleadIng	100.0	53.1	30.9	15.0	1.0	44.0	56.0	1.9	28.5	27.5	25.6	12.1	2.9	1.4	3.4	7.2	34.3	48.8	6.3	11.1	18.8	33.3	36.7
	Others	100.0	37.5	50.0	12.5	0.0	87.5	12.5	0.0	50.0	0.0	37.5	0.0	12.5	0.0	0.0	0.0	37.5	50.0	12.5	12.5	50.0	12.5	25.0
	Do not know	100.0	67.5	20.0	10.0	2.5	35.0	65.0	10.0	27.5	40.0	10.0	7.5	5.0	0.0	2.5	0.0	5.0	67.5	25.0	22.5	20.0	25.0	32.5
	TOTAL	100.0	56.1	28.2	14.4	1.2	43.7	56.3	2.1	24.9	28.1	25.0	13.3	3.4	3.2	4.8	7.1	32.0	47.8	8.3	13.3	21.3	30.6	34.8

CONSUMER RIGHTS

Table 11.1
Q7

AWARENESS OF CONSUMER PROTECTION ASSOCIATIONS (YES/ NO)
Are you aware of any institutions which deal with consumer problems?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000- 5000	5001- 7500	7501- 10000	10001- 15000	15001- 20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		573	326	159	81	7	247	326	14	144	161	142	75	19	18	27	41	180	277	48	78	121	172	202
FREQ	Yes	278	145	76	49	6	145	131	3	43	57	88	51	17	17	25	34	115	92	10	35	55	87	99
	No	297	181	83	32	1	102	195	11	101	104	54	24	2	1	2	7	65	185	38	43	66	85	103
	TOTAL	573	326	159	81	7	247	326	14	144	161	142	75	19	18	27	41	180	277	48	78	121	172	202
COL%	Yes	48.2	44.5	47.8	60.5	85.7	58.7	40.2	21.4	29.9	35.4	62.0	68.0	89.5	94.4	92.6	82.9	63.9	33.2	20.8	44.9	45.5	50.6	49.0
	No	51.8	55.5	52.2	39.5	14.3	41.3	59.8	78.6	70.1	64.6	38.0	32.0	10.5	5.6	7.4	17.1	36.1	66.8	79.2	55.1	54.5	49.4	51.0
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Yes	100.0	52.5	27.5	17.8	2.2	52.5	47.5	1.1	15.6	20.7	31.9	18.5	6.2	6.2	9.1	12.3	41.7	33.3	3.6	12.7	19.9	31.5	35.9
	No	100.0	60.9	27.9	10.8	0.3	34.3	65.7	3.7	34.0	35.0	18.2	8.1	0.7	0.3	0.7	2.4	21.9	62.3	12.8	14.5	22.2	28.6	34.7
	TOTAL	100.0	56.9	27.7	14.1	1.2	43.1	56.9	2.4	25.1	28.1	24.8	13.1	3.3	3.1	4.7	7.2	31.4	48.3	8.4	13.6	21.1	30.0	35.3

Table 11.2
Q7A

CONSUMER PROTECTION ASSOCIATIONS KNOWN - NAME

Can you please specify which consumer association/s you are aware of?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		276	145	76	49	6	145	131	3	43	57	88	51	17	17	25	34	115	92	10	35	55	87	99
FREQ	ACIM	237	127	61	43	6	129	108	3	34	48	74	46	16	16	24	30	101	74	8	31	45	76	85
	ICP	83	42	23	15	3	37	46		13	13	25	20	6	6	9	15	37	21	1	9	18	28	28
	Ministry of Industry and Commerce	10	8	1	1		1	9				2	6		2	3	2	5			3	2	3	2
	MAPIN	5	3	2			2	3				3	1		1	1	1	2		1		1	3	1
	Others	8	3	4	1	0	3	5	0	1	1	2	3	1	0	1	1	4	1	1	3	0	1	4
	Not specified	7	2	5	0	0	6	1	0	2	2	1	2	0	0	0	0	1	6	0	0	4	0	3
COL%	ACIM	85.9	87.6	80.3	87.8	100.0	89.0	82.4	100.0	79.1	84.2	84.1	90.2	94.1	94.1	96.0	88.2	87.8	80.4	80.0	88.6	81.8	87.4	85.9
	ICP	30.1	29.0	30.3	30.6	50.0	25.5	35.1	0.0	30.2	22.8	28.4	39.2	35.3	35.3	36.0	44.1	32.2	22.8	10.0	25.7	32.7	32.2	28.3
	Ministry of Industry and Commerce	3.6	5.5	1.3	2.0	0.0	0.7	6.9	0.0	0.0	0.0	2.3	11.8	0.0	11.8	12.0	5.9	4.3	0.0	0.0	8.6	3.6	3.4	2.0
	MAPIN	1.8	2.1	2.6	0.0	0.0	1.4	2.3	0.0	0.0	0.0	3.4	2.0	0.0	5.9	4.0	2.9	1.7	0.0	10.0	0.0	1.8	3.4	1.0
	Others	2.9	2.1	5.3	2.0	0.0	2.1	3.8	0.0	2.3	1.8	2.3	5.9	5.9	0.0	4.0	2.9	3.5	1.1	10.0	8.6	0.0	1.1	4.0
	Not specified	2.5	1.4	6.6	0.0	0.0	4.1	0.8	0.0	4.7	3.5	1.1	3.9	0.0	0.0	0.0	0.0	0.9	6.5	0.0	0.0	7.3	0.0	3.0
ROW	ACIM	100.0	53.6	25.7	18.1	2.5	54.4	45.6	1.3	14.3	20.3	31.2	19.4	6.8	6.8	10.1	12.7	42.6	31.2	3.4	13.1	19.0	32.1	35.9
	ICP	100.0	50.6	27.7	18.1	3.6	44.6	55.4	0.0	15.7	15.7	30.1	24.1	7.2	7.2	10.8	18.1	44.6	25.3	1.2	10.8	21.7	33.7	33.7
	Ministry of Industry and Commerce	100.0	80.0	10.0	10.0	0.0	10.0	90.0	0.0	0.0	0.0	20.0	60.0	0.0	20.0	30.0	20.0	50.0	0.0	0.0	30.0	20.0	30.0	20.0
	MAPIN	100.0	60.0	40.0	0.0	0.0	40.0	60.0	0.0	0.0	0.0	60.0	20.0	0.0	20.0	20.0	20.0	40.0	0.0	20.0	0.0	20.0	60.0	20.0
	Others	100.0	37.5	50.0	12.5	0.0	37.5	62.5	0.0	12.5	12.5	25.0	37.5	12.5	0.0	12.5	12.5	50.0	12.5	12.5	37.5	0.0	12.5	50.0
	Not specified	100.0	28.6	71.4	0.0	0.0	85.7	14.3	0.0	28.6	28.6	14.3	28.6	0.0	0.0	0.0	0.0	14.3	85.7	0.0	0.0	57.1	0.0	42.9

Table 11.3
Q7B

MEMBER OF CONSUMER PROTECTION ASSOCIATION (YES/ NO)

Are you a member of any of these consumer associations?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		276	145	76	49	6	145	131	3	43	57	88	51	17	17	25	34	115	92	10	35	55	87	99
FREQ	Yes	7	1	3	3		5	2			2	2	3				1	4	2			2	2	3
	No	263	142	72	43	6	134	129	3	42	55	81	48	17	17	25	33	109	87	9	33	52	85	93
	Not specified	6	2	1	3		6			1		5						2	3	1	2	1		3
	TOTAL	276	145	76	49	6	145	131	3	43	57	88	51	17	17	25	34	115	92	10	35	55	87	99
COL%	Yes	2.5	0.7	3.9	6.1	0.0	3.4	1.5	0.0	0.0	3.5	2.3	5.9	0.0	0.0	0.0	2.9	3.5	2.2	0.0	0.0	3.6	2.3	3.0
	No	95.3	97.9	94.7	87.8	100.0	92.4	98.5	100.0	97.7	96.5	92.0	94.1	100.0	100.0	100.0	97.1	94.8	94.6	90.0	94.3	94.5	97.7	93.9
	Not specified	2.2	1.4	1.3	6.1	0.0	4.1	0.0	0.0	2.3	0.0	5.7	0.0	0.0	0.0	0.0	0.0	1.7	3.3	10.0	5.7	1.8	0.0	3.0
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Yes	100.0	14.3	42.9	42.9	0.0	71.4	28.6	0.0	0.0	28.6	28.6	42.9	0.0	0.0	0.0	14.3	57.1	28.6	0.0	0.0	28.6	28.6	42.9
	No	100.0	54.0	27.4	16.3	2.3	51.0	49.0	1.1	16.0	20.9	30.8	18.3	6.5	6.5	9.5	12.5	41.4	33.1	3.4	12.5	19.8	32.3	35.4
	Not specified	100.0	33.3	16.7	50.0	0.0	100.0	0.0	0.0	16.7	0.0	83.3	0.0	0.0	0.0	0.0	0.0	33.3	50.0	16.7	33.3	16.7	0.0	50.0
	TOTAL	100.0	52.5	27.5	17.8	2.2	52.5	47.5	1.1	15.6	20.7	31.9	18.5	6.2	6.2	9.1	12.3	41.7	33.3	3.6	12.7	19.9	31.5	35.9

LEVEL OF STRESS

Table 11.4.1
Q8

REQUEST TO SIGN A CONTRACT WHEN TAKING A LOAN/ MAKING PURCHASES ON CREDIT (YES/ NO) - FINANCIAL INSTITUTIONS

When contracting a loan / making purchases on credit, are you requested to sign a contract?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		240	153	53	30	4	100	140	1	42	48	72	49	13	15	15	19	93	103	10	26	44	73	97
FREQ	Yes	234	149	52	29	4	97	137	1	39	48	69	49	13	15	15	19	93	97	10	25	44	71	94
	No	3	3				1	2		2		1							3				1	2
	Not specified	3	1	1	1		2	1		1		2							3		1		1	1
	TOTAL	240	153	53	30	4	100	140	1	42	48	72	49	13	15	15	19	93	103	10	26	44	73	97
COL%	Yes	97.5	97.4	98.1	96.7	100.0	97.0	97.9	100.0	92.9	100.0	95.8	100.0	100.0	100.0	100.0	100.0	100.0	94.2	100.0	96.2	100.0	97.3	96.9
	No	1.3	2.0	0.0	0.0	0.0	1.0	1.4	0.0	4.8	0.0	1.4	0.0	0.0	0.0	0.0	0.0	0.0	2.9	0.0	0.0	0.0	1.4	2.1
	Not specified	1.3	0.7	1.9	3.3	0.0	2.0	0.7	0.0	2.4	0.0	2.8	0.0	0.0	0.0	0.0	0.0	0.0	2.9	0.0	3.8	0.0	1.4	1.0
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Yes	100.0	63.7	22.2	12.4	1.7	41.5	58.5	0.4	16.7	20.5	29.5	20.9	5.6	6.4	6.4	8.1	39.7	41.5	4.3	10.7	18.8	30.3	40.2
	No	100.0	100.0	0.0	0.0	0.0	33.3	66.7	0.0	66.7	0.0	33.3	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	33.3	66.7
	Not specified	100.0	33.3	33.3	33.3	0.0	66.7	33.3	0.0	33.3	0.0	66.7	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	33.3	0.0	33.3	33.3
	TOTAL	100.0	63.8	22.1	12.5	1.7	41.7	58.3	0.4	17.5	20.0	30.0	20.4	5.4	6.3	6.3	7.9	38.8	42.9	4.2	10.8	18.3	30.4	40.4

Table 11.4.2
Q8

REQUEST TO SIGN A CONTRACT WHEN TAKING A LOAN/ MAKING PURCHASES ON CREDIT (YES/ NO) - NON-FINANCIAL INSTITUTIONS
When contracting a loan / making purchases on credit, are you requested to sign a contract?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000- 5000	5001- 7500	7501- 10000	10001- 15000	15001- 20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		211	131	40	36	4	92	119	4	26	55	64	38	12	12	19	23	75	79	15	21	44	76	70
FREQ	Yes	186	114	35	33	4	83	103	4	25	52	55	32	9	9	17	21	62	73	13	20	41	65	60
	No	5	4	1			2	3		1		3			1	1		1	2	1			3	2
	Not specified	20	13	4	3		7	13			3	6	6	3	2	1	2	12	4	1	1	3	8	8
	TOTAL	211	131	40	36	4	92	119	4	26	55	64	38	12	12	19	23	75	79	15	21	44	76	70
COL%	Yes	88.2	87.0	87.5	91.7	100.0	90.2	86.6	100.0	96.2	94.5	85.9	84.2	75.0	75.0	89.5	91.3	82.7	92.4	86.7	95.2	93.2	85.5	85.7
	No	2.4	3.1	2.5	0.0	0.0	2.2	2.5	0.0	3.8	0.0	4.7	0.0	0.0	8.3	5.3	0.0	1.3	2.5	6.7	0.0	0.0	3.9	2.9
	Not specified	9.5	9.9	10.0	8.3	0.0	7.6	10.9	0.0	0.0	5.5	9.4	15.8	25.0	16.7	5.3	8.7	16.0	5.1	6.7	4.8	6.8	10.5	11.4
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Yes	100.0	61.3	18.8	17.7	2.2	44.6	55.4	2.2	13.4	28.0	29.6	17.2	4.8	4.8	9.1	11.3	33.3	39.2	7.0	10.8	22.0	34.9	32.3
	No	100.0	80.0	20.0	0.0	0.0	40.0	60.0	0.0	20.0	0.0	60.0	0.0	0.0	20.0	20.0	0.0	20.0	40.0	20.0	0.0	0.0	60.0	40.0
	Not specified	100.0	65.0	20.0	15.0	0.0	35.0	65.0	0.0	0.0	15.0	30.0	30.0	15.0	10.0	5.0	10.0	60.0	20.0	5.0	5.0	15.0	40.0	40.0
	TOTAL	100.0	62.1	19.0	17.1	1.9	43.6	56.4	1.9	12.3	26.1	30.3	18.0	5.7	5.7	9.0	10.9	35.5	37.4	7.1	10.0	20.9	36.0	33.2

Table 11.4.3
Q8

REQUEST TO SIGN A CONTRACT WHEN TAKING A LOAN/ MAKING PURCHASES ON CREDIT (YES/ NO) - LENDER

When contracting a loan / making purchases on credit, are you requested to sign a contract?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		3	1	2	0	0	3	0	0	1	1	0	1	0	0	0	0	0	0	3	1	0	1	1
FREQ	Yes	1		1			1				1									1			1	
	No	1		1			1			1										1	1			
	Not specified	1	1				1						1							1				1
	TOTAL	3	1	2	0	0	3	0	0	1	1	0	1	0	0	0	0	0	0	3	1	0	1	1
COL%	Yes	33.3	0.0	50.0	0.0	0.0	33.3	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.3	0.0	0.0	100.0	0.0
	No	33.3	0.0	50.0	0.0	0.0	33.3	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.3	100.0	0.0	0.0	0.0
	Not specified	33.3	100.0	0.0	0.0	0.0	33.3	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	33.3	0.0	0.0	0.0	100.0
	TOTAL	100.0	100.0	100.0	0.0	0.0	100.0	0.0	0.0	100.0	100.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	0.0	100.0	100.0
ROW	Yes	100.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0
	No	100.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	0.0	0.0	0.0
	Not specified	100.0	100.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	100.0
	TOTAL	100.0	33.3	66.7	0.0	0.0	100.0	0.0	0.0	33.3	33.3	0.0	33.3	0.0	0.0	0.0	0.0	0.0	0.0	100.0	33.3	0.0	33.3	33.3

Table 11.4.4
Q8

REQUEST TO SIGN A CONTRACT WHEN TAKING A LOAN/ MAKING PURCHASES ON CREDIT (YES/ NO) - HIRE PURCHASE

When contracting a loan / making purchases on credit, are you requested to sign a contract?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		367	199	121	46	1	146	221	8	93	113	88	47	12	6	14	25	107	196	25	47	77	106	137
FREQ	Yes	333	175	114	43	1	136	197	5	83	101	81	46	11	6	13	23	100	174	23	42	68	99	124
	No	22	15	4	3		5	17	2	8	7	5					1	4	15	2	5	5	3	9
	Not specified	12	9	3			5	7	1	2	5	2	1	1		1	1	3	7			4	4	4
	TOTAL	367	199	121	46	1	146	221	8	93	113	88	47	12	6	14	25	107	196	25	47	77	106	137
COL%	Yes	90.7	87.9	94.2	93.5	100.0	93.2	89.1	62.5	89.2	89.4	92.0	97.9	91.7	100.0	92.9	92.0	93.5	88.8	92.0	89.4	88.3	93.4	90.5
	No	6.0	7.5	3.3	6.5	0.0	3.4	7.7	25.0	8.6	6.2	5.7	0.0	0.0	0.0	0.0	4.0	3.7	7.7	8.0	10.6	6.5	2.8	6.6
	Not specified	3.3	4.5	2.5	0.0	0.0	3.4	3.2	12.5	2.2	4.4	2.3	2.1	8.3	0.0	7.1	4.0	2.8	3.6	0.0	0.0	5.2	3.8	2.9
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Yes	100.0	52.6	34.2	12.9	0.3	40.8	59.2	1.5	24.9	30.3	24.3	13.8	3.3	1.8	3.9	6.9	30.0	52.3	6.9	12.6	20.4	29.7	37.2
	No	100.0	68.2	18.2	13.6	0.0	22.7	77.3	9.1	36.4	31.8	22.7	0.0	0.0	0.0	0.0	4.5	18.2	68.2	9.1	22.7	22.7	13.6	40.9
	Not specified	100.0	75.0	25.0	0.0	0.0	41.7	58.3	8.3	16.7	41.7	16.7	8.3	8.3	0.0	8.3	8.3	25.0	58.3	0.0	0.0	33.3	33.3	33.3
	TOTAL	100.0	54.2	33.0	12.5	0.3	39.8	60.2	2.2	25.3	30.8	24.0	12.8	3.3	1.6	3.8	6.8	29.2	53.4	6.8	12.8	21.0	28.9	37.3

Table 11.5
Q8A

READ TERMS AND CONDITIONS SPECIFIED IN CONTRACT

Do you read the terms and conditions specified in the contract i.e. do you check the interest charged, the sum borrowed etc. as specified in the contract?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		509	288	141	73	7	222	287	10	117	142	131	74	18	17	24	39	167	242	37	63	106	157	183
FREQ	Always	281	165	70	44	2	130	151	3	51	83	79	43	10	12	15	30	106	118	12	35	58	84	104
	Often	66	42	15	9		29	37	1	11	15	16	15	4	4	4	5	31	17	9	7	14	22	23
	Rarely	60	30	22	7	1	20	40	2	16	18	16	6	1	1	2	2	13	41	2	2	15	20	23
	Never	100	50	33	13	4	43	57	4	38	26	19	10	3		3	2	17	65	13	17	19	31	33
	Not specified	2	1	1				2		1		1							1	1	2			
	TOTAL	509	288	141	73	7	222	287	10	117	142	131	74	18	17	24	39	167	242	37	63	106	157	183
COL%	Always	55.2	57.3	49.6	60.3	28.6	58.6	52.6	30.0	43.6	58.5	60.3	58.1	55.6	70.6	62.5	76.9	63.5	48.8	32.4	55.6	54.7	53.5	56.8
	Often	13.0	14.6	10.6	12.3	0.0	13.1	12.9	10.0	9.4	10.6	12.2	20.3	22.2	23.5	16.7	12.8	18.6	7.0	24.3	11.1	13.2	14.0	12.6
	Rarely	11.8	10.4	15.6	9.6	14.3	9.0	13.9	20.0	13.7	12.7	12.2	8.1	5.6	5.9	8.3	5.1	7.8	16.9	5.4	3.2	14.2	12.7	12.6
	Never	19.6	17.4	23.4	17.8	57.1	19.4	19.9	40.0	32.5	18.3	14.5	13.5	16.7	0.0	12.5	5.1	10.2	26.9	35.1	27.0	17.9	19.7	18.0
	Not specified	0.4	0.3	0.7	0.0	0.0	0.0	0.7	0.0	0.9	0.0	0.8	0.0	0.0	0.0	0.0	0.0	0.0	0.4	2.7	3.2	0.0	0.0	0.0
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	Always	100.0	58.7	24.9	15.7	0.7	46.3	53.7	1.1	18.1	29.5	28.1	15.3	3.6	4.3	5.3	10.7	37.7	42.0	4.3	12.5	20.6	29.9	37.0
	Often	100.0	63.6	22.7	13.6	0.0	43.9	56.1	1.5	16.7	22.7	24.2	22.7	6.1	6.1	6.1	7.6	47.0	25.8	13.6	10.6	21.2	33.3	34.8
	Rarely	100.0	50.0	36.7	11.7	1.7	33.3	66.7	3.3	26.7	30.0	26.7	10.0	1.7	1.7	3.3	3.3	21.7	68.3	3.3	3.3	25.0	33.3	38.3
	Never	100.0	50.0	33.0	13.0	4.0	43.0	57.0	4.0	38.0	26.0	19.0	10.0	3.0	0.0	3.0	2.0	17.0	65.0	13.0	17.0	19.0	31.0	33.0
	Not specified	100.0	50.0	50.0	0.0	0.0	0.0	100.0	0.0	50.0	0.0	50.0	0.0	0.0	0.0	0.0	0.0	0.0	50.0	50.0	100.0	0.0	0.0	0.0
	TOTAL	100.0	56.6	27.7	14.3	1.4	43.6	56.4	2.0	23.0	27.9	25.7	14.5	3.5	3.3	4.7	7.7	32.8	47.5	7.3	12.4	20.8	30.8	36.0

Table 11.6
Q8B

INTERESTING DETAILS IN CONTRACT

In a contract, what are the details in which you are particularly interested?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		347	207	85	53	2	159	188	4	62	98	95	58	14	16	19	35	137	135	21	42	72	106	127
FREQ	Interest rate applicable	248	149	56	41	2	124	124	2	41	68	65	47	11	14	15	26	102	95	10	30	50	73	95
	Monthly instalments	214	120	60	32	2	109	105	2	35	61	61	31	12	12	12	20	84	86	12	26	44	67	77
	Mode of repayment	192	112	47	32	1	80	112	3	33	50	53	33	8	12	16	20	75	71	10	24	48	57	63
	Duration of contract	163	94	39	29	1	76	87	3	25	40	50	31	6	8	10	16	73	58	6	22	32	47	62
	Time between each instalment	29	23	5	1		10	19	1	3	10	6	4	2	3	4	5	9	10	1	4	5	12	8
	Consequences of non-payment	12	7	4	1		4	8		2	3	2	4	1			3	6	3		2	4	3	3
	Others	11	7	3	1	0	3	8	0	0	4	4	2	1	0	1	2	2	5	1	2	3	2	4
	Do not know	1	1					1				1					1						1	
	Not specified	1	1					1			1								1					1
COL%	Interest rate applicable	71.5	72.0	65.9	77.4	100.0	78.0	66.0	50.0	66.1	69.4	68.4	81.0	78.6	87.5	78.9	74.3	74.5	70.4	47.6	71.4	69.4	68.9	74.8
	Monthly instalments	61.7	58.0	70.6	60.4	100.0	68.6	55.9	50.0	56.5	62.2	64.2	53.4	85.7	75.0	63.2	57.1	61.3	63.7	57.1	61.9	61.1	63.2	60.6
	Mode of repayment	55.3	54.1	55.3	60.4	50.0	50.3	59.6	75.0	53.2	51.0	55.8	56.9	57.1	75.0	84.2	57.1	54.7	52.6	47.6	57.1	66.7	53.8	49.6
	Duration of contract	47.0	45.4	45.9	54.7	50.0	47.8	46.3	75.0	40.3	40.8	52.6	53.4	42.9	50.0	52.6	45.7	53.3	43.0	28.6	52.4	44.4	44.3	48.8
	Time between each instalment	8.4	11.1	5.9	1.9	0.0	6.3	10.1	25.0	4.8	10.2	6.3	6.9	14.3	18.8	21.1	14.3	6.6	7.4	4.8	9.5	6.9	11.3	6.3
	Consequences of non-payment	3.5	3.4	4.7	1.9	0.0	2.5	4.3	0.0	3.2	3.1	2.1	6.9	7.1	0.0	0.0	8.6	4.4	2.2	0.0	4.8	5.6	2.8	2.4
	Others	3.2	3.4	3.5	1.9	0.0	1.9	4.3	0.0	0.0	4.1	4.2	3.4	7.1	0.0	5.3	5.7	1.5	3.7	4.8	4.8	4.2	1.9	3.1
	Do not know	0.3	0.5	0.0	0.0	0.0	0.0	0.5	0.0	0.0	0.0	1.1	0.0	0.0	0.0	0.0	2.9	0.0	0.0	0.0	0.0	0.0	0.9	0.0
	Not specified	0.3	0.5	0.0	0.0	0.0	0.0	0.5	0.0	0.0	1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.7	0.0	0.0	0.0	0.0	0.8
ROW	Interest rate applicable	100.0	60.1	22.6	16.5	0.8	50.0	50.0	0.8	16.5	27.4	26.2	19.0	4.4	5.6	6.0	10.5	41.1	38.3	4.0	12.1	20.2	29.4	38.3
	Monthly instalments	100.0	56.1	28.0	15.0	0.9	50.9	49.1	0.9	16.4	28.5	28.5	14.5	5.6	5.6	5.6	9.3	39.3	40.2	5.6	12.1	20.6	31.3	36.0
	Mode of repayment	100.0	58.3	24.5	16.7	0.5	41.7	58.3	1.6	17.2	26.0	27.6	17.2	4.2	6.3	8.3	10.4	39.1	37.0	5.2	12.5	25.0	29.7	32.8
	Duration of contract	100.0	57.7	23.9	17.8	0.6	46.6	53.4	1.8	15.3	24.5	30.7	19.0	3.7	4.9	6.1	9.8	44.8	35.6	3.7	13.5	19.6	28.8	38.0
	Time between each instalment	100.0	79.3	17.2	3.4	0.0	34.5	65.5	3.4	10.3	34.5	20.7	13.8	6.9	10.3	13.8	17.2	31.0	34.5	3.4	13.8	17.2	41.4	27.6
	Consequences of non-payment	100.0	58.3	33.3	8.3	0.0	33.3	66.7	0.0	16.7	25.0	16.7	33.3	8.3	0.0	0.0	25.0	50.0	25.0	0.0	16.7	33.3	25.0	25.0
	Others	100.0	63.6	27.3	9.1	0.0	27.3	72.7	0.0	0.0	36.4	36.4	18.2	9.1	0.0	9.1	18.2	18.2	45.5	9.1	18.2	27.3	18.2	36.4
	Do not know	100.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0
	Not specified	100.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0

Table 11.7
Q8C

REASONS FOR NOT READING TERMS AND CONDITIONS IN CONTRACT
Why don't you read the terms and conditions?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		160	80	55	20	5	63	97	6	54	44	35	16	4	1	5	4	30	106	15	19	34	51	58
FREQ	The contract is too complicated to understand	63	38	17	7	1	19	44	3	26	15	13	3	3			1	9	50	3	8	10	25	20
	You trust the creditor	40	15	17	6	2	23	17	1	12	11	7	8	1		2	2	12	20	4	4	8	12	16
	The creditor does not allow you time to read the contract	26	9	10	5	2	8	18		6	8	7	4	1		2		11	12	1		11	6	9
	Not able to read	18	9	9			5	13	1	10	3	4							9	9	6	2	3	7
	Not interested in reading the contract	13	10	1	2		3	10		5	3	2	1	1	1	1	1	2	9		1	4	4	4
	Never thought of reading the contract	10	4	3	2	1	9	1		3	1	6					1	1	8		2	1	4	3
	Others	2	0	1	0	1	2	0	0	0	0	0	2	0	0	0	0	1	1	0	1	0	0	1
	Do not know	1	1					1			1								1				1	
	Not specified	4	1	3			1	3	1		2	1							4			1	2	1
COL%	The contract is too complicated to understand	39.4	47.5	30.9	35.0	20.0	30.2	45.4	50.0	48.1	34.1	37.1	18.8	75.0	0.0	0.0	25.0	30.0	47.2	20.0	42.1	29.4	49.0	35.7
	You trust the creditor	25.0	18.8	30.9	30.0	40.0	36.5	17.5	16.7	22.2	25.0	20.0	50.0	25.0	0.0	40.0	50.0	40.0	18.9	26.7	21.1	17.6	23.5	32.1
	The creditor does not allow you time to read the contract	16.3	11.3	18.2	25.0	40.0	12.7	18.6	0.0	11.1	18.2	20.0	25.0	25.0	0.0	40.0	0.0	36.7	11.3	6.7	0.0	32.4	11.8	16.1
	Not able to read	11.3	11.3	16.4	0.0	0.0	7.9	13.4	16.7	18.5	6.8	11.4	0.0	0.0	0.0	0.0	0.0	0.0	8.5	60.0	31.6	5.9	5.9	12.5
	Not interested in reading the contract	8.1	12.5	1.8	10.0	0.0	4.8	10.3	0.0	9.3	6.8	5.7	6.3	25.0	100.0	20.0	25.0	6.7	8.5	0.0	5.3	11.8	7.8	7.1
	Never thought of reading the contract	6.3	5.0	5.5	10.0	20.0	14.3	1.0	0.0	5.6	2.3	17.1	0.0	0.0	0.0	0.0	25.0	3.3	7.5	0.0	10.5	2.9	7.8	5.4
	Others	1.3	0.0	1.8	0.0	20.0	3.2	0.0	0.0	0.0	0.0	0.0	12.5	0.0	0.0	0.0	0.0	3.3	0.9	0.0	5.3	0.0	0.0	1.8
	Do not know	0.6	1.3	0.0	0.0	0.0	0.0	1.0	0.0	0.0	2.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.9	0.0	0.0	0.0	2.0	0.0
	Not specified	2.5	1.3	5.5	0.0	0.0	1.6	3.1	16.7	0.0	4.5	2.9	0.0	0.0	0.0	0.0	0.0	0.0	3.8	0.0	0.0	2.9	3.9	1.8
ROW	The contract is too complicated to understand	100.0	60.3	27.0	11.1	1.6	30.2	69.8	4.8	41.3	23.8	20.6	4.8	4.8	0.0	0.0	1.6	14.3	79.4	4.8	12.7	15.9	39.7	31.7
	You trust the creditor	100.0	37.5	42.5	15.0	5.0	57.5	42.5	2.5	30.0	27.5	17.5	20.0	2.5	0.0	5.0	5.0	30.0	50.0	10.0	10.0	15.0	30.0	45.0
	The creditor does not allow you time to read the contract	100.0	34.6	38.5	19.2	7.7	30.8	69.2	0.0	23.1	30.8	26.9	15.4	3.8	0.0	7.7	0.0	42.3	46.2	3.8	0.0	42.3	23.1	34.6
	Not able to read	100.0	50.0	50.0	0.0	0.0	27.8	72.2	5.6	55.6	16.7	22.2	0.0	0.0	0.0	0.0	0.0	0.0	50.0	50.0	33.3	11.1	16.7	38.9
	Not interested in reading the contract	100.0	76.9	7.7	15.4	0.0	23.1	76.9	0.0	38.5	23.1	15.4	7.7	7.7	7.7	7.7	7.7	15.4	69.2	0.0	7.7	30.8	30.8	30.8
	Never thought of reading the contract	100.0	40.0	30.0	20.0	10.0	90.0	10.0	0.0	30.0	10.0	60.0	0.0	0.0	0.0	0.0	10.0	10.0	80.0	0.0	20.0	10.0	40.0	30.0
	Others	100.0	0.0	50.0	0.0	50.0	100.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	50.0	50.0	0.0	50.0	0.0	0.0	50.0
	Do not know	100.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0
	Not specified	100.0	25.0	75.0	0.0	0.0	25.0	75.0	25.0	0.0	50.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	25.0	50.0	25.0

Table 11.8

Q8D

BEHAVIOUR IF CONTRACT DOES NOT SPECIFY TRUE CONDITIONS

How would you react if you found out that the contract you signed with any credit agency / moneylender specifies a higher sum than the amount you borrowed or a higher interest rate than the one you agreed upon?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		160	80	55	20	5	63	97	6	54	44	35	16	4	1	5	4	30	106	15	19	34	51	56
FREQ	You would ask for amendments to made immediately	95	46	34	11	4	43	52	1	35	24	23	9	2	1	4	1	18	65	7	10	21	33	31
	You would not know what course of action to take	20	16	3	1		4	16	3	7	8	1	1					1	17	2	3	2	6	9
	You would do nothing	14	3	8	2	1	2	12		5	4	3	2				2	2	7	3	2	4	4	4
	You would contact a consumer association	13	5	6	2		7	6	1	4	3	2	1	2		1		3	8	1	4	1	4	4
	You would see an attornet	6	5		1		4	2		1	1	3	1				1	4	1			3	1	2
	Others	6	3	0	3	0	2	4	0	2	1	2	1	0	0	0	0	2	3	1	0	2	1	3
	Do not know	1		1				1					1						1					1
	Not specified	5	2	3			1	4	1		3	1							4	1		1	2	2
	TOTAL	160	80	55	20	5	63	97	6	54	44	35	16	4	1	5	4	30	106	15	19	34	51	56
COL%	You would ask for amendments to made immediately	59.4	57.5	61.8	55.0	80.0	68.3	53.6	16.7	64.8	54.5	65.7	56.3	50.0	100.0	80.0	25.0	60.0	61.3	46.7	52.6	61.8	64.7	55.4
	You would not know what course of action to take	12.5	20.0	5.5	5.0	0.0	6.3	16.5	50.0	13.0	18.2	2.9	6.3	0.0	0.0	0.0	0.0	3.3	16.0	13.3	15.8	5.9	11.8	16.1
	You would do nothing	8.8	3.8	14.5	10.0	20.0	3.2	12.4	0.0	9.3	9.1	8.6	12.5	0.0	0.0	0.0	50.0	6.7	6.6	20.0	10.5	11.8	7.8	7.1
	You would contact a consumer association	8.1	6.3	10.9	10.0	0.0	11.1	6.2	16.7	7.4	6.8	5.7	6.3	50.0	0.0	20.0	0.0	10.0	7.5	6.7	21.1	2.9	7.8	7.1
	You would see an attornet	3.8	6.3	0.0	5.0	0.0	6.3	2.1	0.0	1.9	2.3	8.6	6.3	0.0	0.0	0.0	25.0	13.3	0.9	0.0	0.0	8.8	2.0	3.6
	Others	3.8	3.8	0.0	15.0	0.0	3.2	4.1	0.0	3.7	2.3	5.7	6.3	0.0	0.0	0.0	0.0	6.7	2.8	6.7	0.0	5.9	2.0	5.4
	Do not know	0.6	0.0	1.8	0.0	0.0	0.0	1.0	0.0	0.0	0.0	0.0	6.3	0.0	0.0	0.0	0.0	0.0	0.9	0.0	0.0	0.0	0.0	1.8
	Not specified	3.1	2.5	5.5	0.0	0.0	1.6	4.1	16.7	0.0	6.8	2.9	0.0	0.0	0.0	0.0	0.0	0.0	3.8	6.7	0.0	2.9	3.9	3.6
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	You would ask for amendments to made immediately	100.0	48.4	35.8	11.6	4.2	45.3	54.7	1.1	36.8	25.3	24.2	9.5	2.1	1.1	4.2	1.1	18.9	68.4	7.4	10.5	22.1	34.7	32.6
	You would not know what course of action to take	100.0	80.0	15.0	5.0	0.0	20.0	80.0	15.0	35.0	40.0	5.0	5.0	0.0	0.0	0.0	0.0	5.0	85.0	10.0	15.0	10.0	30.0	45.0
	You would do nothing	100.0	21.4	57.1	14.3	7.1	14.3	85.7	0.0	35.7	28.6	21.4	14.3	0.0	0.0	0.0	14.3	14.3	50.0	21.4	14.3	28.6	28.6	28.6
	You would contact a consumer association	100.0	38.5	46.2	15.4	0.0	53.8	46.2	7.7	30.8	23.1	15.4	7.7	15.4	0.0	7.7	0.0	23.1	61.5	7.7	30.8	7.7	30.8	30.8
	You would see an attornet	100.0	83.3	0.0	16.7	0.0	66.7	33.3	0.0	16.7	16.7	50.0	16.7	0.0	0.0	0.0	16.7	66.7	16.7	0.0	0.0	50.0	16.7	33.3
	Others	100.0	50.0	0.0	50.0	0.0	33.3	66.7	0.0	33.3	16.7	33.3	16.7	0.0	0.0	0.0	0.0	33.3	50.0	16.7	0.0	33.3	16.7	50.0
	Do not know	100.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0
	Not specified	100.0	40.0	60.0	0.0	0.0	20.0	80.0	20.0	0.0	60.0	20.0	0.0	0.0	0.0	0.0	0.0	0.0	80.0	20.0	0.0	20.0	40.0	40.0
	TOTAL	100.0	50.0	34.4	12.5	3.1	39.4	60.6	3.8	33.8	27.5	21.9	10.0	2.5	0.6	3.1	2.5	18.8	66.3	9.4	11.9	21.3	31.9	35.0

Table 11.6
Q8B

INTERESTING DETAILS IN CONTRACT
In a contract, what are the details in which you are particularly interested?

		TOTAL	ETHNIC ORIGIN				REGION		MONTH	EHOLD
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR	2000	50
Number of respondents		347	207	85	53	2		1		
FREQ	Interest rate applicable	248	149	56		4				
	Monthly instalments	214	120							
	Mode of repayment			12	17					
	Duration of contract									
	Time between each instalment									
	Consequences of non-pay									
	Others									
	Do									
	ecified									
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LEVEL OF STRESS

Table 12.1
Q9

REASONS FOR BORROWING
What motivates you to borrow?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		573	326	159	81	7	247	326	14	144	161	142	75	19	18	27	41	180	277	48	78	121	172	202
FREQ	Unexpected events (death of a family member, health problem	291	164	85	40	2	128	163	8	66	81	83	36	11	6	10	15	87	152	27	41	56	86	108
	Increase in cost of basic needs (rent, electricity bill, food...)	187	98	62	26	1	89	98	7	50	49	45	25	5	6	9	17	54	90	17	29	42	52	64
	To purchase/ build a house/ bring home inprovements	136	81	28	24	3	44	92	1	33	39	39	15	6	3	7	6	41	66	16	9	31	46	50
	Someone in the family has lost his/ her job	49	21	20	6	2	26	23	2	13	16	8	7	2	1	3	1	19	22	4	6	13	9	21
	Lack of finance	49	26	17	4	2	24	25	1	12	12	14	8	1	1	4	5	16	22	2	12	6	11	20
	To buy some consumer durables	32	21	7	4		10	22	2	8	10	7	1	2	2	2	2	6	20	2	5	5	8	14
	To invest in own business	30	18	6	6		13	17		5	5	7	7	2	4	1	4	18	7		2	6	12	10
	To invest in children's education	26	19	2	5		8	18		5	10	6	3	1	1	3	1	9	10	3		1	12	13
	Loss of income (casino, horse gambling...)	19	9	8	1	1	10	9		9	3	2	4		1	2		6	11		2	5	4	8
	Others	37	24	7	6	0	13	24	0	7	9	9	10	0	2	5	5	14	9	4	5	8	12	12
	None	1		1			1			1									1		1			
	Not specified	5	4	1			3	2		1	2	1	1				1	2	2			1	2	2
COL	Unexpected events (death of a family member, health problem	50.8	50.3	53.5	49.4	28.6	51.8	50.0	57.1	45.8	50.3	58.5	48.0	57.9	33.3	37.0	36.6	48.3	54.9	56.3	52.6	46.3	50.0	53.5
	Increase in cost of basic needs (rent, electricity bill, food...)	32.6	30.1	39.0	32.1	14.3	36.0	30.1	50.0	34.7	30.4	31.7	33.3	26.3	33.3	33.3	41.5	30.0	32.5	35.4	37.2	34.7	30.2	31.7
	To purchase/ build a house/ bring home inprovements	23.7	24.8	17.6	29.6	42.9	17.8	28.2	7.1	22.9	24.2	27.5	20.0	31.6	16.7	25.9	14.6	22.8	23.8	33.3	11.5	25.6	26.7	24.8
	Someone in the family has lost his/ her job	8.6	6.4	12.6	7.4	28.6	10.5	7.1	14.3	9.0	9.9	5.6	9.3	10.5	5.6	11.1	2.4	10.6	7.9	8.3	7.7	10.7	5.2	10.4
	Lack of finance	8.6	8.0	10.7	4.9	28.6	9.7	7.7	7.1	8.3	7.5	9.9	10.7	5.3	5.6	14.8	12.2	8.9	7.9	4.2	15.4	5.0	6.4	9.9
	To buy some consumer durables	5.6	6.4	4.4	4.9	0.0	4.0	6.7	14.3	5.6	6.2	4.9	1.3	10.5	11.1	7.4	4.9	3.3	7.2	4.2	6.4	4.1	4.7	6.9
	To invest in own business	5.2	5.5	3.8	7.4	0.0	5.3	5.2	0.0	3.5	3.1	4.9	9.3	10.5	22.2	3.7	9.8	10.0	2.5	0.0	2.6	5.0	7.0	5.0
	To invest in children's education	4.5	5.8	1.3	6.2	0.0	3.2	5.5	0.0	3.5	6.2	4.2	4.0	5.3	5.6	11.1	2.4	5.0	3.6	6.3	0.0	0.8	7.0	6.4
	Loss of income (casino, horse gambling...)	3.3	2.8	5.0	1.2	14.3	4.0	2.8	0.0	6.3	1.9	1.4	5.3	0.0	5.6	7.4	0.0	3.3	4.0	0.0	2.6	4.1	2.3	4.0
	Others	6.5	7.4	4.4	7.4	0.0	5.3	7.4	0.0	4.9	5.6	6.3	13.3	0.0	11.1	18.5	12.2	7.8	3.2	8.3	6.4	6.6	7.0	5.9
	None	0.2	0.0	0.6	0.0	0.0	0.4	0.0	0.0	0.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.0	1.3	0.0	0.0	0.0
	Not specified	0.9	1.2	0.6	0.0	0.0	1.2	0.6	0.0	0.7	1.2	0.7	1.3	0.0	0.0	0.0	2.4	1.1	0.7	0.0	0.0	0.8	1.2	1.0
ROW	Unexpected events (death of a family member, health problem	8.9	56.4	29.2	13.7	0.7	44.0	56.0	2.7	22.7	27.8	28.5	12.4	3.8	2.1	3.4	5.2	29.9	52.2	9.3	14.1	19.2	29.6	37.1
	Increase in cost of basic needs (rent, electricity bill, food...)	5.7	52.4	33.2	13.9	0.5	47.6	52.4	3.7	26.7	26.2	24.1	13.4	2.7	3.2	4.8	9.1	28.9	48.1	9.1	15.5	22.5	27.8	34.2
	To purchase/ build a house/ bring home inprovements	4.1	59.6	20.6	17.6	2.2	32.4	67.6	0.7	24.3	28.7	28.7	11.0	4.4	2.2	5.1	4.4	30.1	48.5	11.8	6.6	22.8	33.8	36.8
	Someone in the family has lost his/ her job	1.5	42.9	40.8	12.2	4.1	53.1	46.9	4.1	26.5	32.7	16.3	14.3	4.1	2.0	6.1	2.0	38.8	44.9	8.2	12.2	26.5	18.4	42.9
	Lack of finance	1.5	53.1	34.7	8.2	4.1	49.0	51.0	2.0	24.5	24.5	28.6	16.3	2.0	2.0	8.2	10.2	32.7	44.9	4.1	24.5	12.2	22.4	40.8
	To buy some consumer durables	1.0	65.6	21.9	12.5	0.0	31.3	68.8	6.3	25.0	31.3	21.9	3.1	6.3	6.3	6.3	6.3	18.8	62.5	6.3	15.6	15.6	25.0	43.8
	To invest in own business	0.9	60.0	20.0	20.0	0.0	43.3	56.7	0.0	16.7	16.7	23.3	23.3	6.7	13.3	3.3	13.3	60.0	23.3	0.0	6.7	20.0	40.0	33.3
	To invest in children's education	0.8	73.1	7.7	19.2	0.0	30.8	69.2	0.0	19.2	38.5	23.1	11.5	3.8	3.8	11.5	3.8	34.6	38.5	11.5	0.0	3.8	46.2	50.0
	Loss of income (casino, horse gambling...)	0.6	47.4	42.1	5.3	5.3	52.6	47.4	0.0	47.4	15.8	10.5	21.1	0.0	5.3	10.5	0.0	31.6	57.9	0.0	10.5	26.3	21.1	42.1
	Others	1.1	64.9	18.9	16.2	0.0	35.1	64.9	0.0	18.9	24.3	24.3	27.0	0.0	5.4	13.5	13.5	37.8	24.3	10.8	13.5	21.6	32.4	32.4
	None	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0	0.0
	Not specified	0.2	80.0	20.0	0.0	0.0	60.0	40.0	0.0	20.0	40.0	20.0	20.0	0.0	0.0	0.0	20.0	40.0	40.0	0.0	0.0	20.0	40.0	40.0

Table 12.2
Q9B

STRESS CAUSED BY DEBTS

Does the pressure of your debts cause you and your family to be stressed?

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		573	326	159	81	7	247	326	14	144	161	142	75	19	18	27	41	180	277	48	78	121	172	202
FREQ	A lot	214	124	58	30	2	83	131	9	65	64	42	22	8	4	8	8	63	115	20	28	54	55	77
	Not much	234	131	64	37	2	93	141	2	55	63	60	34	9	11	11	25	79	105	14	30	45	78	81
	Very little	62	33	19	8	2	40	22	3	11	11	26	9		2	5	2	20	28	7	12	10	19	21
	Not at all	59	36	17	5	1	28	31		12	23	13	9	1	1	3	6	16	27	7	8	11	19	21
	Not specified	4	2	1	1		3	1		1		1	1	1				2	2			1	1	2
	TOTAL	573	326	159	81	7	247	326	14	144	161	142	75	19	18	27	41	180	277	48	78	121	172	202
COL%	A lot	37.3	38.0	36.5	37.0	28.6	33.6	40.2	64.3	45.1	39.8	29.6	29.3	42.1	22.2	29.6	19.5	35.0	41.5	41.7	35.9	44.6	32.0	38.1
	Not much	40.8	40.2	40.3	45.7	28.6	37.7	43.3	14.3	38.2	39.1	42.3	45.3	47.4	61.1	40.7	61.0	43.9	37.9	29.2	38.5	37.2	45.3	40.1
	Very little	10.8	10.1	11.9	9.9	28.6	16.2	6.7	21.4	7.6	6.8	18.3	12.0	0.0	11.1	18.5	4.9	11.1	10.1	14.6	15.4	8.3	11.0	10.4
	Not at all	10.3	11.0	10.7	6.2	14.3	11.3	9.5	0.0	8.3	14.3	9.2	12.0	5.3	5.6	11.1	14.6	8.9	9.7	14.6	10.3	9.1	11.0	10.4
	Not specified	0.7	0.6	0.6	1.2	0.0	1.2	0.3	0.0	0.7	0.0	0.7	1.3	5.3	0.0	0.0	0.0	1.1	0.7	0.0	0.0	0.8	0.6	1.0
	TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ROW	A lot	100.0	57.9	27.1	14.0	0.9	38.8	61.2	4.2	30.4	29.9	19.6	10.3	3.7	1.9	3.7	3.7	29.4	53.7	9.3	13.1	25.2	25.7	36.0
	Not much	100.0	56.0	27.4	15.8	0.9	39.7	60.3	0.9	23.5	26.9	25.6	14.5	3.8	4.7	4.7	10.7	33.8	44.9	6.0	12.8	19.2	33.3	34.6
	Very little	100.0	53.2	30.6	12.9	3.2	64.5	35.5	4.8	17.7	17.7	41.9	14.5	0.0	3.2	8.1	3.2	32.3	45.2	11.3	19.4	16.1	30.6	33.9
	Not at all	100.0	61.0	28.8	8.5	1.7	47.5	52.5	0.0	20.3	39.0	22.0	15.3	1.7	1.7	5.1	10.2	27.1	45.8	11.9	13.6	18.6	32.2	35.6
	Not specified	100.0	50.0	25.0	25.0	0.0	75.0	25.0	0.0	25.0	0.0	25.0	25.0	25.0	0.0	0.0	0.0	50.0	50.0	0.0	0.0	25.0	25.0	50.0
	TOTAL	100.0	56.9	27.7	14.1	1.2	43.1	56.9	2.4	25.1	28.1	24.8	13.1	3.3	3.1	4.7	7.2	31.4	48.3	8.4	13.6	21.1	30.0	35.3

Table 12.3
Q9C

BEHAVIOUR WHEN SOMEONE CANNOT REPAY HIS DEBTS

According to you what would be the behaviour of a person who found himself in a situation where he could no more repay his debts

		TOTAL	ETHNIC ORIGIN				REGION		MONTHLY HOUSEHOLD INCOME (RS)							SOCIO-ECONOMIC GROUP					HOUSEHOLD SIZE			
			HIN DU	GEN POP	MUS LIM	CHIN ESE	URB AN	RUR AL	< 2000	2000-5000	5001-7500	7501-10000	10001-15000	15001-20000	20001 +	AB	C1	C2D	E	NS	<3	3	4	>4
Number of respondents		573	326	159	81	7	247	326	14	144	161	142	75	19	18	27	41	180	277	48	78	121	172	202
FREQ	Alcoholism/ Drugs	259	158	78	20	3	100	159	7	71	67	64	36	8	6	8	13	79	141	18	41	54	74	90
	Insomnia	221	115	59	46	1	124	97	3	56	60	57	25	11	9	13	15	81	95	17	26	44	70	81
	Depression/ anxiety/ stress	218	123	61	31	3	108	110	3	56	61	54	30	9	5	11	18	69	101	19	28	47	60	83
	Negligence of family	140	72	41	26	1	59	81	2	34	35	41	16	4	8	7	13	43	70	7	19	36	40	45
	Smoking	128	72	35	20	1	58	70	4	34	35	30	14	4	7	7	6	42	64	9	15	31	45	37
	Domestic violence	106	58	33	14	1	42	64	2	27	31	29	13	1	3	4	7	35	50	10	13	28	31	34
	Negligence at work	101	57	30	13	1	32	69		19	28	33	17	2	2	7	10	26	51	7	16	19	25	41
	Suicide	43	25	12	6		11	32	1	9	13	13	5		2	1	3	14	23	2	7	10	13	13
	Others	33	18	9	4	2	15	18	0	7	13	7	3	2	1	1	3	9	20	0	3	5	12	13
	None	4	1	3			4			1	2		1			1			3			1	2	1
	Do not know	15	9	1	4	1	5	10	2	3	5	2	2		1	2	2	4	5	2	5	3	3	4
	Not specified	8	4	3	1		3	5		3		2	2	1				1	5	2			2	6
COL%	Alcoholism/ Drugs	45.2	48.5	49.1	24.7	42.9	40.5	48.8	50.0	49.3	41.6	45.1	48.0	42.1	33.3	29.6	31.7	43.9	50.9	37.5	52.6	44.6	43.0	44.6
	Insomnia	38.6	35.3	37.1	56.8	14.3	50.2	29.8	21.4	38.9	37.3	40.1	33.3	57.9	50.0	48.1	36.6	45.0	34.3	35.4	33.3	36.4	40.7	40.1
	Depression/ anxiety/ stress	38.0	37.7	38.4	38.3	42.9	43.7	33.7	21.4	38.9	37.9	38.0	40.0	47.4	27.8	40.7	43.9	38.3	36.5	39.6	35.9	38.8	34.9	41.1
	Negligence of family	24.4	22.1	25.8	32.1	14.3	23.9	24.8	14.3	23.6	21.7	28.9	21.3	21.1	44.4	25.9	31.7	23.9	25.3	14.6	24.4	29.8	23.3	22.3
	Smoking	22.3	22.1	22.0	24.7	14.3	23.5	21.5	28.6	23.6	21.7	21.1	18.7	21.1	38.9	25.9	14.6	23.3	23.1	18.8	19.2	25.6	26.2	18.3
	Domestic violence	18.5	17.8	20.8	17.3	14.3	17.0	19.6	14.3	18.8	19.3	20.4	17.3	5.3	16.7	14.8	17.1	19.4	18.1	20.8	16.7	23.1	18.0	16.8
	Negligence at work	17.6	17.5	18.9	16.0	14.3	13.0	21.2	0.0	13.2	17.4	23.2	22.7	10.5	11.1	25.9	24.4	14.4	18.4	14.6	20.5	15.7	14.5	20.3
	Suicide	7.5	7.7	7.5	7.4	0.0	4.5	9.8	7.1	6.3	8.1	9.2	6.7	0.0	11.1	3.7	7.3	7.8	8.3	4.2	9.0	8.3	7.6	6.4
	Others	5.8	5.5	5.7	4.9	28.6	6.1	5.5	0.0	4.9	8.1	4.9	4.0	10.5	5.6	3.7	7.3	5.0	7.2	0.0	3.8	4.1	7.0	6.4
	None	0.7	0.3	1.9	0.0	0.0	1.6	0.0	0.0	0.7	1.2	0.0	1.3	0.0	0.0	3.7	0.0	0.0	1.1	0.0	0.0	0.8	1.2	0.5
	Do not know	2.6	2.8	0.6	4.9	14.3	2.0	3.1	14.3	2.1	3.1	1.4	2.7	0.0	5.6	7.4	4.9	2.2	1.8	4.2	6.4	2.5	1.7	2.0
	Not specified	1.4	1.2	1.9	1.2	0.0	1.2	1.5	0.0	2.1	0.0	1.4	2.7	5.3	0.0	0.0	0.0	0.6	1.8	4.2	0.0	0.0	1.2	3.0
ROW	Alcoholism/ Drugs	100.0	61.0	30.1	7.7	1.2	38.6	61.4	2.7	27.4	25.9	24.7	13.9	3.1	2.3	3.1	5.0	30.5	54.4	6.9	15.8	20.8	28.6	34.7
	Insomnia	100.0	52.0	26.7	20.8	0.5	56.1	43.9	1.4	25.3	27.1	25.8	11.3	5.0	4.1	5.9	6.8	36.7	43.0	7.7	11.8	19.9	31.7	36.7
	Depression/ anxiety/ stress	100.0	56.4	28.0	14.2	1.4	49.5	50.5	1.4	25.7	28.0	24.8	13.8	4.1	2.3	5.0	8.3	31.7	46.3	8.7	12.8	21.6	27.5	38.1
	Negligence of family	100.0	51.4	29.3	18.6	0.7	42.1	57.9	1.4	24.3	25.0	29.3	11.4	2.9	5.7	5.0	9.3	30.7	50.0	5.0	13.6	25.7	28.6	32.1
	Smoking	100.0	56.3	27.3	15.6	0.8	45.3	54.7	3.1	26.6	27.3	23.4	10.9	3.1	5.5	5.5	4.7	32.8	50.0	7.0	11.7	24.2	35.2	28.9
	Domestic violence	100.0	54.7	31.1	13.2	0.9	39.6	60.4	1.9	25.5	29.2	27.4	12.3	0.9	2.8	3.8	6.6	33.0	47.2	9.4	12.3	26.4	29.2	32.1
	Negligence at work	100.0	56.4	29.7	12.9	1.0	31.7	68.3	0.0	18.8	27.7	32.7	16.8	2.0	2.0	6.9	9.9	25.7	50.5	6.9	15.8	18.8	24.8	40.6
	Suicide	100.0	58.1	27.9	14.0	0.0	25.6	74.4	2.3	20.9	30.2	30.2	11.6	0.0	4.7	2.3	7.0	32.6	53.5	4.7	16.3	23.3	30.2	30.2
	Others	100.0	54.5	27.3	12.1	6.1	45.5	54.5	0.0	21.2	39.4	21.2	9.1	6.1	3.0	3.0	9.1	27.3	60.6	0.0	9.1	15.2	36.4	39.4
	None	100.0	25.0	75.0	0.0	0.0	100.0	0.0	0.0	25.0	50.0	0.0	25.0	0.0	0.0	25.0	0.0	0.0	75.0	0.0	0.0	25.0	50.0	25.0
	Do not know	100.0	60.0	6.7	26.7	6.7	33.3	66.7	13.3	20.0	33.3	13.3	13.3	0.0	6.7	13.3	13.3	26.7	33.3	13.3	33.3	20.0	20.0	26.7
	Not specified	100.0	50.0	37.5	12.5	0.0	37.5	62.5	0.0	37.5	0.0	25.0	25.0	12.5	0.0	0.0	0.0	12.5	62.5	25.0	0.0	0.0	25.0	75.0