

**IDPM FINANCIAL DIARIES COVER SHEET FORMAT**  
**India: Rural**

*Interview taken by:* Sushil Kumar *date:* 14<sup>th</sup> September 2001

Category: Poor Initial wealth ranking: Poor Code: KBH13

**Site:** Barahulla **Principal respondent(s):** Mr. SD & Mrs. SH **Caste:** Gosain

SD comes from a family of Gosain worshipers of Lord Siva & priests under the Jajmani system who originally came from MP (Devghat). His father had been a full-time, wandering priest with a bull and moved around the Koraon region, hence the link. Mr. BP's (KBH01) father was one of several jajmans of his father, and provided 1 bigha land to farm in return for services during temple puja. Eventually he was assisted in settling in the region by the donation of a small homestead plot by a Brahmin family (on which SD's brother now lives) so he brought his family to live in Barahulla where he pursued goat rearing but did not farm. SD's own homestead was donated by government 25 years ago. SD has 3 brothers who are basically separated, one in Devghat, one living in another tola and the third (still working as a priest for Mr. BP's (KBH01) family who moves around.

SD does not like this work and says respect for such priests have declined citing that to live on alms and donations is no different than begging. His brother still does it on a small scale. He has never done harvahi and focused on off-farm labour in his youth, forced to earn from a young age due to the poverty of his father. While SD was young, he made bricks for 12 years outside the village until 6 years ago when he left it since the toil and separation from family was hard to bear, bringing back enough savings to build the house. The UP Government donated 1 bigha of fertile land 10 years ago. A further donation of 9 bighas was made to his father years ago but the family has only recently been informed (1-2 years ago) by a local amin. They're now trying to establish its whereabouts and quality and have already spent Rs.3000 plus travel expenses in the process.

Until 1998, SD took land on sharecropping regularly but stopped because of the problems in managing agreements with landlords. Even though it provided the grain required for the family it wasn't worth the effort. During this time he was also a mason-builder for mud houses, managing a group of 5-7 workers. While he made Rs.50-70/ day, the work was intermittent.

He then opened the grocery store in 1997 and this has provided another means to satisfy the grain and other daily needs of the family and have 2-3 Q to sell.

Shyamnath, SD's son is the money manager of the household. Shyamnath is described as lazy and careless. He has never prioritised education. With his father's goodwill and connections, Shyamnath could have secured a service job. However, Shymnath lives in the present and is not ambitious. Shyamnath is, however, proving himself a good money and household manager. The household's situation is improving.

The family's financial transactions are simple and few. Through their grocery shop they manage to level out their cash flow. While they have a small (unreliable) farm, they have only small investment costs and supplement grain requirements through the shop and wage labour. For small working capital needs (for shop and Shyamnath's bangle trading) they go to suppliers. They generally avoid both government credit facilities and loans on interest unless urgency compels (as it did during the sickness of Shyamnath's new baby). They do not save in cash since spare money gets ploughed in to the shop or drawn down for expenses. They have a history of livestock (goats) but have lost several to disease during the year. They have low awareness of cash-based savings options.

### 1. Initial household profile:

| Name         | Relationship to HH | Age | Highest school grade | Main livelihood/ schooling | Other economic activities |
|--------------|--------------------|-----|----------------------|----------------------------|---------------------------|
| SD           | Self               | 50  | Illiterate           | Farming                    | Sharecropping, shop       |
| Sushila Devi | wife               | 47  | illiterate           | Runs house                 | Wage labour               |
| SH           | son                | 30  | illiterate           | Wage laborer               | Shop                      |
| Saroja       | d-in-law           | 28  | illiterate           | housewife                  | Beautiful                 |
| Manonath     | son                | 9   | illiterate           | Helps in farming           | -                         |
| Prema        | daughter           | 7   | illiterate           | Helps in farming           | -                         |
|              | grandson           | 1   | -                    |                            |                           |

### 2. Significant changes to household profile during research year:

Mar 01: SD & Sushila had a baby boy. Sushila is henceforth unable to work in the fields.

Sept 01: Saroja delivers a baby girl but she dies after a week

### 3. Residence:

The family shifted from Devghat, MP to Barahulla during SD's childhood.

### 4. Tenure:

The homestead on which SD lives is their own, donated by UP Government 25 years ago. The homestead where the family used to reside inside the village (where his brother is based) was donated by a Brahmin family and is now owned by his brother. The 1 bigha plot they farm was donated by UP Government 10 years ago.

### 5. Support networks:

SH is able to source off-farm labour from Koraon due to good relations with contractors. His brother still does temple service for Tiwari's family although wider "patron-client" relations between the two families appear to have faded. SD's own income sources (small cultivation & running a grocery shop) are independent of such contacts and he appears to live in a self-sufficient way within limited ambitions and does not seek to make contacts.

Several of SD's relatives are significantly better-off than he (in government jobs). He does not ask for help and there is now a class gap (as a result of lifestyle and education) between the families, as well as physical distance, which makes such relations restricted to gifts at marriage time etc.

Within the village, Mr. KS (KBH03) is important and they feel they can lean on him in emergencies. SD's father-in-law (based 8 km away) is better off. While also a priest with Jajmans, he has his own land. He has given gifts and never expected return. SD's sister-in-law (fufa) is in the village and he has reciprocal transactions with them.

### 6. Public entitlements:

BPL Ration Card holder. This has not been very useful to date (quotas are small; grain is rarely available and if it is, its quality is too low). The new AAY scheme holds out potential of more benefit since it will secure supply of grain in larger quotas at a lower rate.

They have had one memorable contact with a woman health worker who vaccinated the children.

### 7. Food habits:

Their food varies according to season: they eat more in the labour season and less off-season.

**8. Significant assets:**

| Asset type                        | Description   | Value (if known or estimated) |
|-----------------------------------|---|-------------------------------|
| Homestead Land                    | 10 bisa of rocky land.  |                               |
| Farm land (state if irrigated)    | 1 bigha semi-fertile land                                       |                               |
| Home (equipment, furnishings etc) | 2-room mud house with tiled roof; runs grocery shop from 1 room |                               |
| Machinery                         | -   |                               |
| Livestock                         | 2 oxen  |                               |
| Jewelry etc                       | N/a   |                               |
| Stock in hand for grocery store   |   | Rs.450 (Oct 00)               |

**9. Significant changes to assets during research year:**

- May 01: 1 ox dies valued at Rs.2000
- Sept 01: another ox and calf die, valued at Rs.2500

**10. Income pattern: estimated annual income over research year: Rs.14,360**

| Name         | Income source                             | Frequency                                    | Scale  | Comments  |
|--------------|---|--|--|---|
| SD & Sushila | Paddy farming                             | Will be sold in small quantities or consumed | 40 kg (Rs.160)                               | Very poor harvest due to untimely irrigation  |
| SD & Sushila | Wheat farming                             | Will be sold in small quantities or consumed | 110 kg wheat (Rs.550)<br>40 kg gram (Rs.640) | Wheat a little disappointing.   |
| SD           | Grocery store                             | Jan – Jun 01                                 | Rs.3400 (grain)<br>Rs.1300 (cash)            | About 50% grain kept for own consumption, balance sold. Income is seasonal (related to customer's income). Son's idea |
| SH           | Off-farm wage labour                      | 100 days spread over year (less rains)       | Rs.5300                                      | Construction sites in Koraon. Good contacts with masons   |
| SD's brother | Alms (or "dan")                           | 2 (after each harvest)                       | Rs.1400 (grain)                              | For Mr. BP's (KBH01) family   |
| SH           | Bangle trading                            | 4 (Jan-Mar 01)                               | Rs.1000                                      | Starts up in Jan 01 with own capital but sales are poor so stops in Mar 01  |
| SH           | Dry waste trading from villages to Koraon | Rare   | Rs.400                                       | SH does this when he can't find any other options. It's easy to take up and low-maintenance                           |
| Prema        | On-farm labour                            | 12 days                                      | 42 kg wheat (Rs.210)                         | Only 7 years old. Goes to work with kuta group  |

**11. Expenditure pattern:**

| Expenditure item   | Scale      | Comments  |
|--|------------|---|
| General expenses   | Rs.50/ mth | Most of daily needs managed through own shop                            |
| Housing  | -          |   |
| Clothing   | Rs.215     | 2 entries   |
| Education  | -          |   |
| Health   | Rs.1850    | 5 entries spread over year: 2 new babies, another who dies & mothers    |
| Travel   | Rs.100     |   |
| Festivals & ceremonies   | Rs.150     | 2 entries for Holi & Diwali   |
| Farm investment (fertilizer, seed, tractor, wages, irrigation) | Rs.700     | 2 entries in Sept & Jan for fertilizer                                  |
| Working stock for business                                     | Rs.1100    | For Shyamnath's new bangle trading business. 3 entries over Jan-Mar 01. |
| Acquisition of legal papers for land                           | Rs.100     | For land donated through government scheme                              |
| Loss of livestock  | Rs.2000    | Ox dies in May 01   |

**12. Financial services/devices used during research year:**

| Type                           | Number of instances | Total Value (Range)  | Comments   |
|--------------------------------|---------------------|----------------------|--|
| Interest-free loans            | several             | Small                | We don't have specific details but small len-den has been moving both ways during research year  |
| Private loan taken on interest | 1                   | Rs.1000              | @ 5%/ mth from Kushwaha intermittent lender for Shyamnath's new baby. Rs.500 (interest) still o/s at research end.                               |
| Goods bought on credit         | 4                   | Rs.1150 (Rs.100-500) | Mostly bangle stock for Shyamnath's business (paid small interest voluntarily). Also wholesale groceries from Koraon & Ayodha                    |
| Services on credit             | 1                   | Rs.90                | Doctor's fees (Nov 00)   |
| Groceries sold on credit       | 2                   | Rs.260 o/s           | To village customers   |
| Reciprocal gifts out           | 3                   | Rs.450               | Marriages of relatives   |
| Savings in the home (cash)     | 1                   | Rs.190               | Saved by daughter-in-law for health of baby son (Nov 00). Sushila, Saroja & SH frequently keep cash in the home but it is needed in daily needs. |

**13. Cheating:**

None

**14. Comments on financial services and devices:**

SD doesn't take loans on interest at all – he did 3 years ago from an intermittent lender when he had no other options in the village.

SD has not tried to raise money from banks since he is suspicious of the consequences of poor repayment (particular risk of losing his land) and has seen co-villagers suffer. He is not clear how he would go about it.

Since the cash they raise needs constantly to be drawn down for expenses they see no point in a bank account.

SD is pinning much prospect on gaining access/ title to the 9 bigha land he has been told about. Once acquired, he'd focus on developing the farm and join Society etc. but thus far has no use for such lending facilities.

**15. Recording financial service transactions:**

None. But he keeps vouchers if they're given to him

**16. This year compared to previous years:**

This has been a tough year for the family: they have lost a baby, 2 oxen and a calf to disease and have incurred high expenses on health. Both harvests were extremely poor. There has been no savings at all.

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