

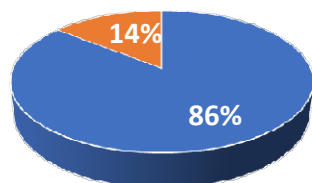
Who were our respondents?

- **Basis of sampling:** portfolio type, date of branch opening, number of active borrowers, geographical coverage and exclusion of villages covered under another study.

State	Districts	Branches		No . Of respondents
		Rural	Urban	
Bihar	3	2	1	16
Madhya Pradesh	2	1	1	10
Uttar Pradesh	3	3	1	9
Total	8	6	3	35

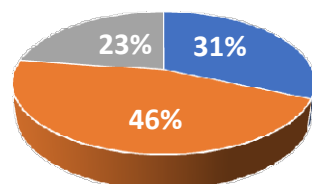
Proportion of respondents by...

Location of branch



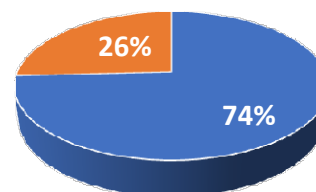
■ Rural ■ Urban

Age



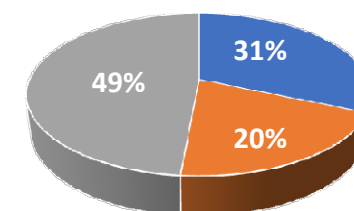
■ 18-35 years ■ 36-50 years ■ >50 years

Proportion of clients by loan cycle



■ 1st Cycle ■ 2-5th Cycle

No. of clients by activity



■ Animal husbandry
 ■ Non farm business (trade/service/manufacturing)
 ■ Wage employment

Summary of key findings

- 88% of clients reportedly took decisions on availing financial services in consultation with their husband.
- 91% clients cited names of MFIs (or banks which were previously MFIs) as the financial service provider available in their locality. Only 9% respondents named Public Sector Banks (PSBs) as a service provider.
- Microfinance loans and credit linked insurance were the most known financial services among respondents.
- The proportion of clients who found it stressful to choose amongst various credit services was 40%.
- Most of the respondents (63%) said that the interest rates are 'somewhat affordable'. The proportion of client's who believe it to be slight expensive were only 6%.