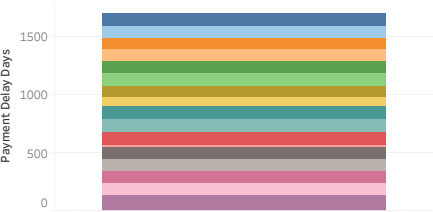


Why Small Farmers Remain Financially Excluded

Data-driven view of credit dependency, delayed payments, and lack of trust

Regional Stress



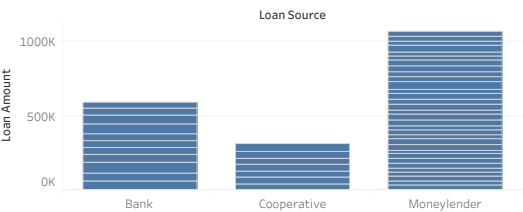
Informal vs Formal Credit



Crop Value vs Loan



Loan soucre Depency



- Loan Source
- Bank
 - Cooperative
 - Moneylender
- Region
- Andhra Pradesh
 - Assam
 - Bihar
 - Chhattisgarh
 - Gujarat
 - Jharkhand
 - Karnataka
 - Kerala
 - Madhya Pradesh
 - Maharashtra
 - Odisha
 - Punjab
 - Rajasthan
 - Tamil Nadu
 - Telangana
 - Uttar Pradesh
 - West Bengal