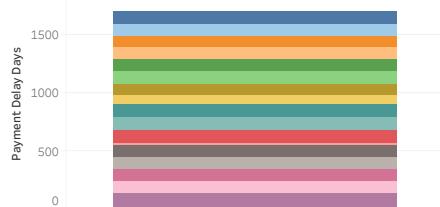


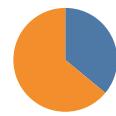
Why Small Farmers Remain Financially Excluded

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

Regional Stress



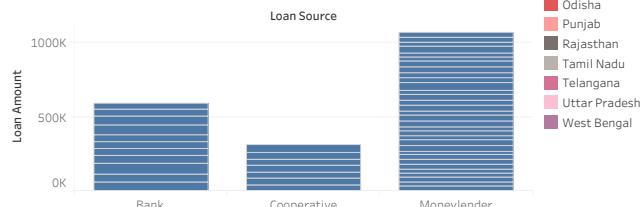
Informal vs Formal Credit



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