



Credit: C. J. Nordman (2021), Manamthavizh nthaputhur, India.

STATE OF *neemsis* RESEARCH

Arnaud Natal University of Bordeaux and IFP
September, 2025

<https://neemsis.hypotheses.org/>

Foreword

This PDF document provides an overview of the research undertaken using the original *Network, Employment, dEbt, Mobility, and Skills in South India Survey* (NEEMSIS).

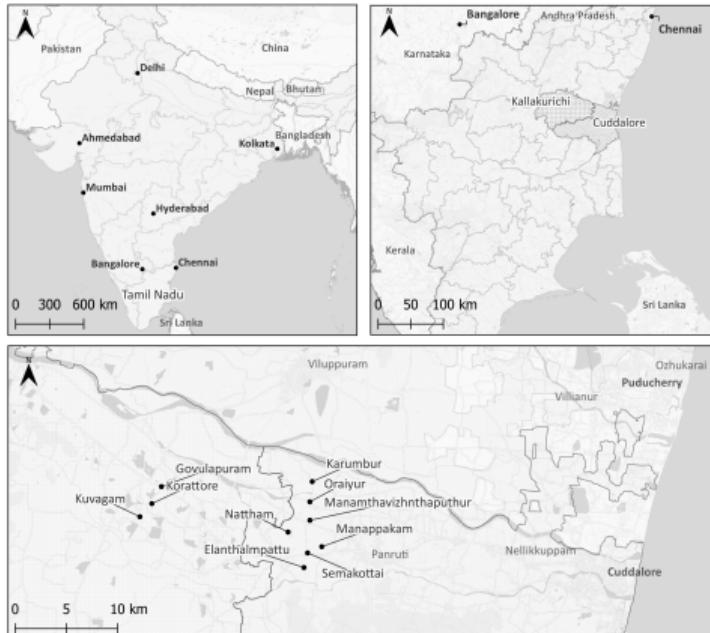
NEEMSIS is a longitudinal data collection tool that aims at understanding the links between labour, skills, financial practices, social and migration dynamics and social networks formation in rural Tamil Nadu, India, through individual and household surveys. NEEMSIS is based on the baseline survey RUME (*RUral Micro-finance and Employment*) conducted in 2010. NEEMSIS has so far been conducted in 2016–2017 and 2020–2021 among more than 600 households. A third wave of NEEMSIS is planned for 2025–2026 (which will constitute a panel with four points in time between 2010 and 2025–2026).

These data collections are carried out within the framework of the  See <https://odriis.hypotheses.org/>



1. Introduction

Study area



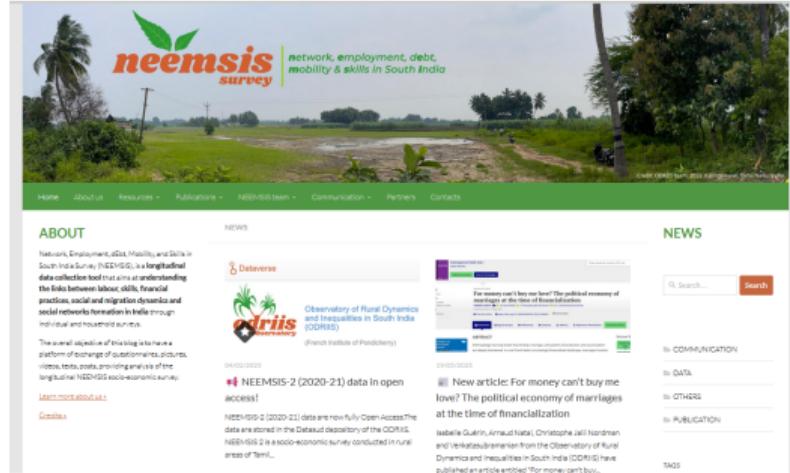
Core teams

RUME	NEEMSIS-1	NEEMSIS-2	NEEMSIS-3
I. Guérin	C. J. Nordman	C. J. Nordman	C. J. Nordman
G. Venkat	G. Venkat	G. Venkat	G. Venkat
M. Roesch	I. Guérin	I. Guérin	I. Guérin
S. Michiels	S. Michiels	S. Michiels	S. Michiels
A. Raj	Y. Lanos A. Hilger S. Kumar A. Raj	C. Mouchel A. Natal M. Di Santolo A. Hilger A. Raj	C. Mouchel A. Natal M. Di Santolo F. Desplanques A. Raj

Ressources 1

For further details on the NEEMSIS longitudinal survey:

<https://neemsis.hypotheses.org/>



The screenshot shows the homepage of the NEEMSIS survey website. The header features a photograph of a rural landscape with palm trees and a dirt path. The logo 'neemsis survey' is prominently displayed with the subtitle 'network, employment, debt, mobility & skills in South India'. The navigation menu includes links for Home, About us, Resources, Publications, Individuals, Communication, Partners, and Contacts.

ABOUT

Network, Employment, Debt, Mobility and Skills in South India Survey (NEEMSIS), is a longitudinal data collection tool that aims at understanding the links between labour, skills, financial practices, social and migration dynamics and social networks formation in India through individual and household surveys.

The overall objective of this blog is to have a platform for exchange of publications, documents, notes, tools, concepts, findings analysis of the long duration NEEMSIS socio-economic survey.

ARTICLES & DOCUMENTS

Graines

NEWS

oDiverse

Observatory of Rural Dynamics and Inequalities in South India (ODRIS) (French Institute of Population)

DATA

NEEMSIS-2 (2020-21) data is open access!

NEEMSIS-2 (2020-21) data are now fully Open Access! The data are stored in the Datadepot depository of the ODRIS. NEEMSIS 2 is a socio-economic survey conducted in rural areas of Tamil...

NEWS

Search... Search

New article: For money can't buy me love? The political economy of marriages at the time of financialization

Isabelle Quérin, Arnaud Natal, Christophe Jalli Nardman and Véronique Grenier from the Observatory of Rural Dynamics and Inequalities in South India (ODRIS) have published an article entitled 'For money can't buy...

COMMUNICATION

DATA

OTHERS

PUBLICATION

TAGS

Ressources 2

Article presenting the data

Nordman, C. J., Venkatasubramanian, G., Guérin, I., Natal, A., Mouchel, C., Michiels, S., & Di Santolo, M. (2025). Networks, Employment, Debt, Mobilities, and Skills in India Survey (NEEMSIS): Presentation of a longitudinal data collection tool. *Population*, 80(1).

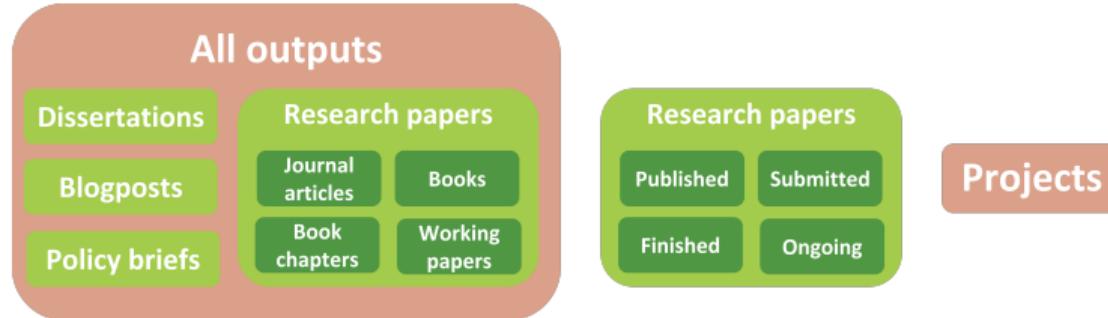
Article presenting the trends observed in the data between 2010 and 2020-2021

Di Santolo, M., Guérin, I., Michiels, S., Mouchel, C., Natal, A., Nordman, C. J., & Venkatasubramanian, G. (2024). A Decade in Rural Tamil Nadu: Socio-Economic, Labour and Migration Trends from an Original Longitudinal Household Survey. *Economic & Political Weekly*, 59(43), 62–71.

The video presentation of the survey

Making of the NEEMSIS Survey available at <https://www.youtube.com/watch?v=b68yu1CTWoU>

Framework of this document



All of the above terms are defined in the appendix. [See »](#)

Research papers are sometimes classified according to their type (journal, book, etc.) and status (published, submitted, etc.).

Example

Journal articles are either published, submitted, or ongoing. And, published articles include articles in journals, books, and chapters.

A brief overview

- * Few researchers have requested access to the data.
- * 46 outputs were produced, including 16 journal articles, 1 book and 6 dissertations.
- * Among the research papers, 50% are cross-sectional and 50% are longitudinal.
- * Debt is the most common topic (60% of the papers), then employment (30%), and gender (25%).
- * Nordman is the most prolific (64% of research papers), then Guérin (50%), and Natal/Venkat (42%).
- * 5 papers are currently submitted, 4 are ongoing and 7 are in project.
- * All published papers using RUME and NEEMESIS data account for 430 citations.
- * The most cited article is “Debt in Rural South India” (2013, *The Journal of Development Studies*).
- * Guérin is the most cited researcher.

Plan

1. Introduction [See »](#)
2. Data access request [See »](#)
3. All outputs [See »](#)
4. Research papers [See »](#)
5. Published papers [See »](#)
6. In details (journals, dissertations, blog posts) [See »](#)
7. Upcoming papers (submitted, ongoing, projects) [See »](#)
8. Conclusion [See »](#)
9. References [See »](#)

For an overview of how these concepts fit together, see the framework. [See »](#)



2. Data access request

Data access request

Data are freely available on DataSuds: <https://dataverse.ird.fr/dataverse/odriis>

Data*	Before 2025	Since 2025**
RUME	7	0
NEEMSIS-1	5	1
NEEMSIS-2	0	3

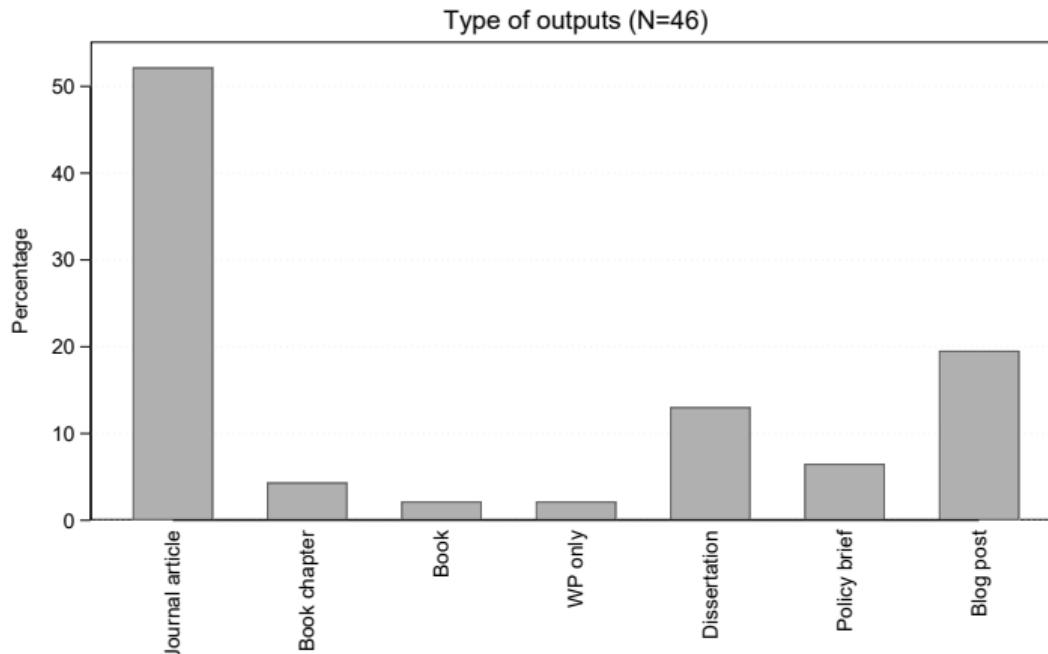
*Household data is the master database. Other shared databases (e.g., loans, occupations, etc.) must always be associated with the household database. That is why only requests for household bases are reported here.

**Since January 2025, access to data requires that: (i) the applicant complete a data use agreement; (ii) the request be validated by the survey manager.



3. All outputs

All outputs



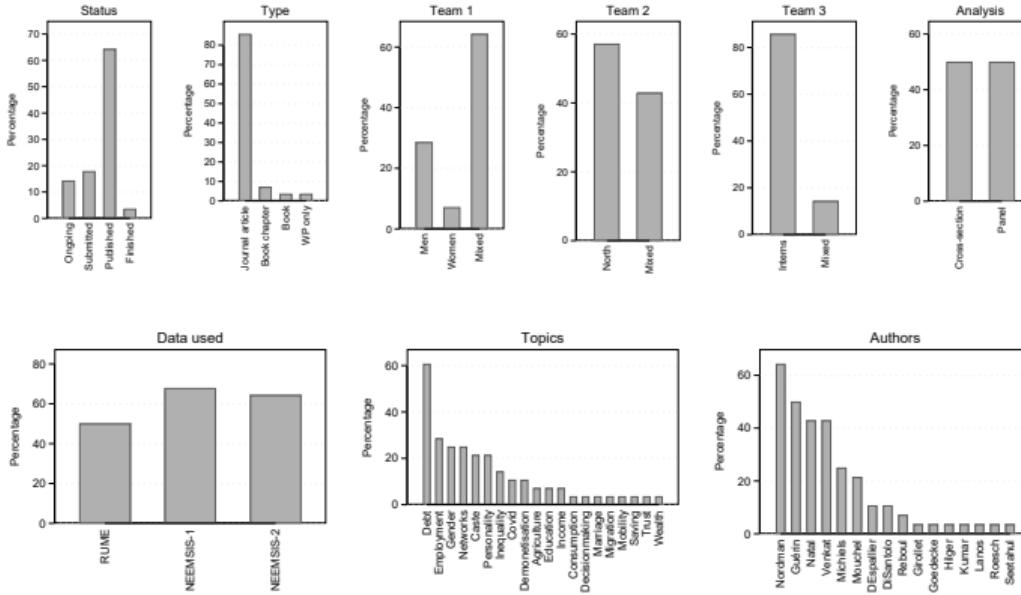
Source: A. Natal. Updated in September 2025.



4. Research papers

Research papers 1

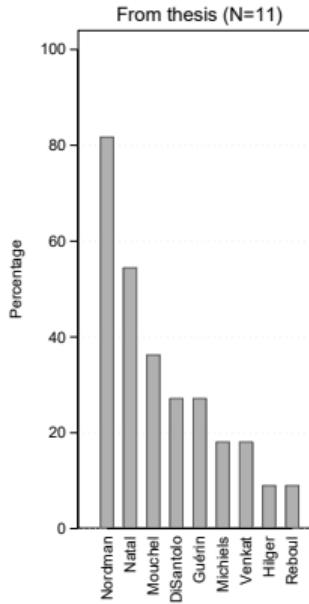
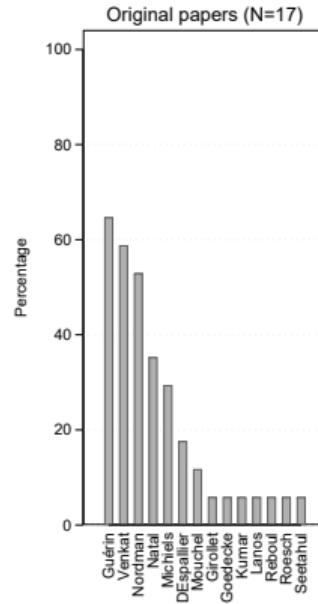
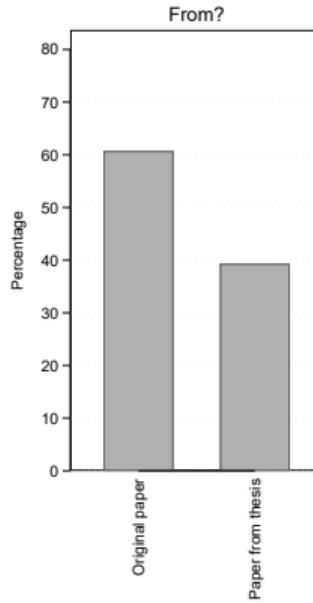
Research papers (N=28)



Source: A. Natal. Updated in September 2025.

Research papers 2

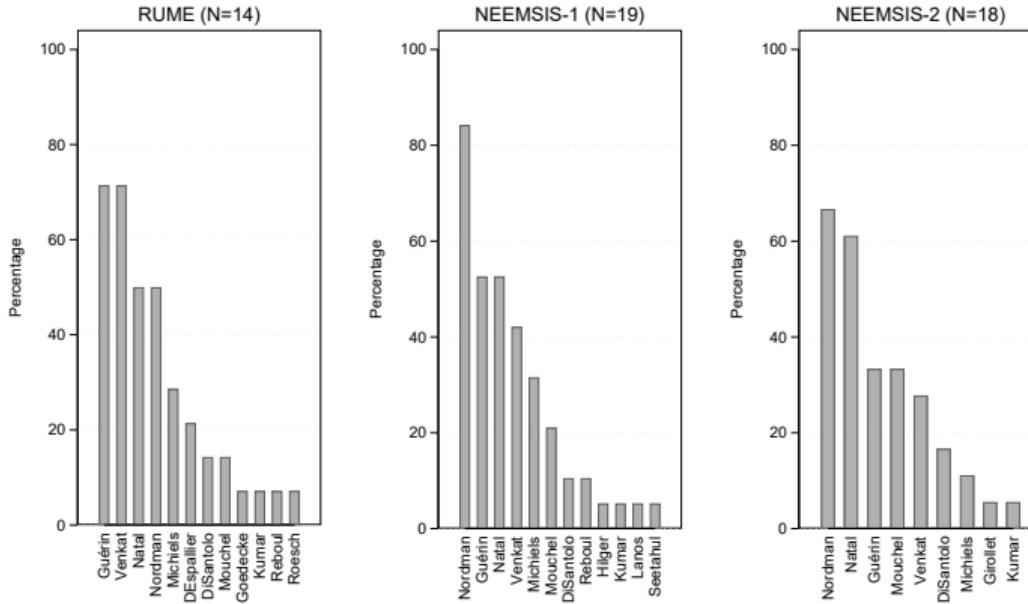
Origin of the papers and authors (N=28)



Source: A. Natal. Updated in September 2025.

Research papers 3

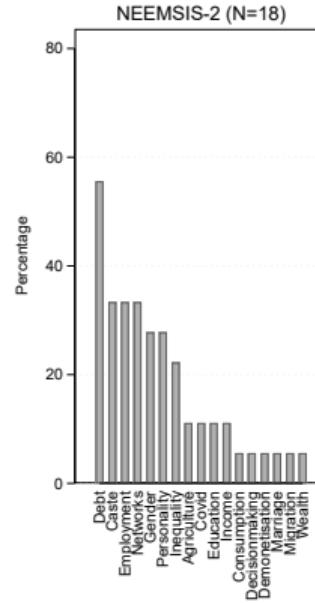
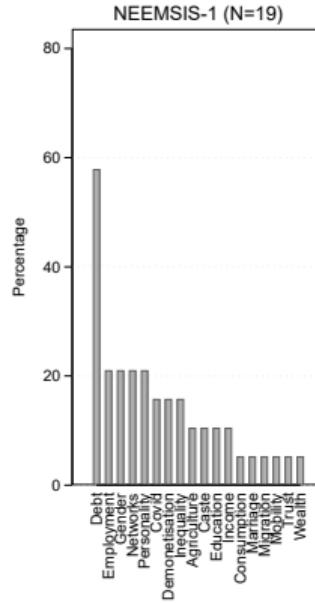
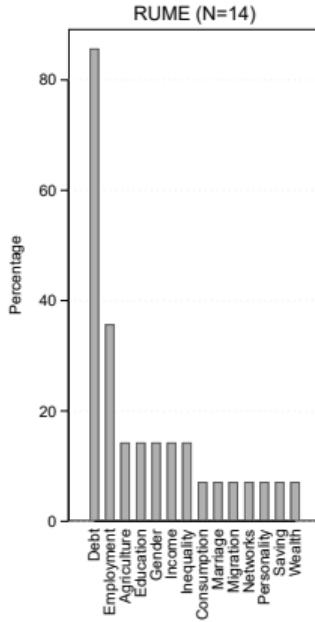
Authors by wave for research papers



Source: A. Natal. Updated in September 2025.

Research papers 4

Topics by wave for research papers



Source: A. Natal. Updated in September 2025.

Research papers 5

Word cloud on RUME paper abstracts



Source: A. Natal. Updated in September 2025.

Research papers 6

Word cloud on NEEMSI-1 paper abstracts



Source: A. Natal. Updated in September 2025.

Research papers 7

Word cloud on NEEMESIS-2 paper abstracts



Source: A. Natal. Updated in September 2025.

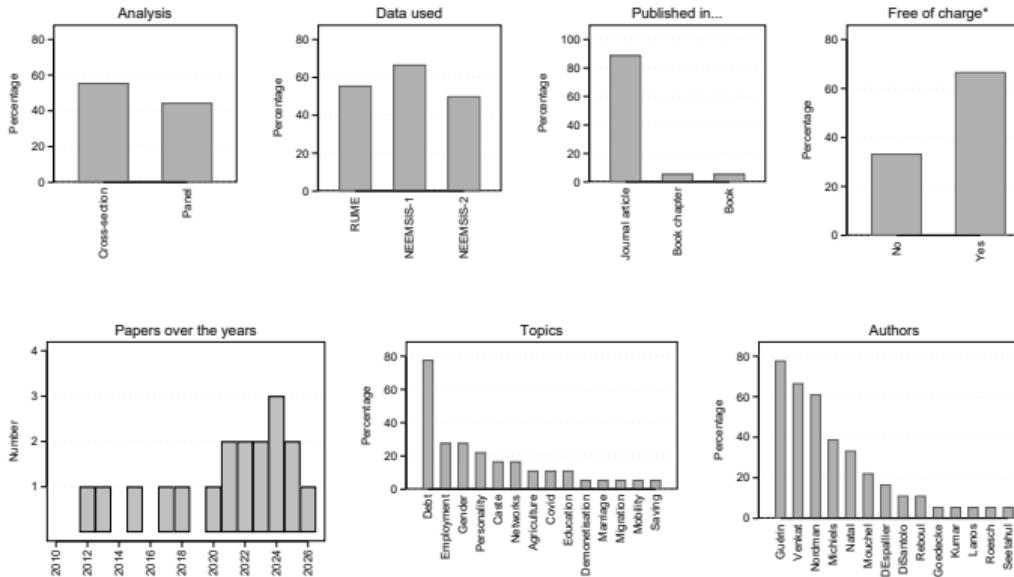
NEEMSIS State of Research | A. Natal
Page 17/29



5. Published papers

Published papers 1

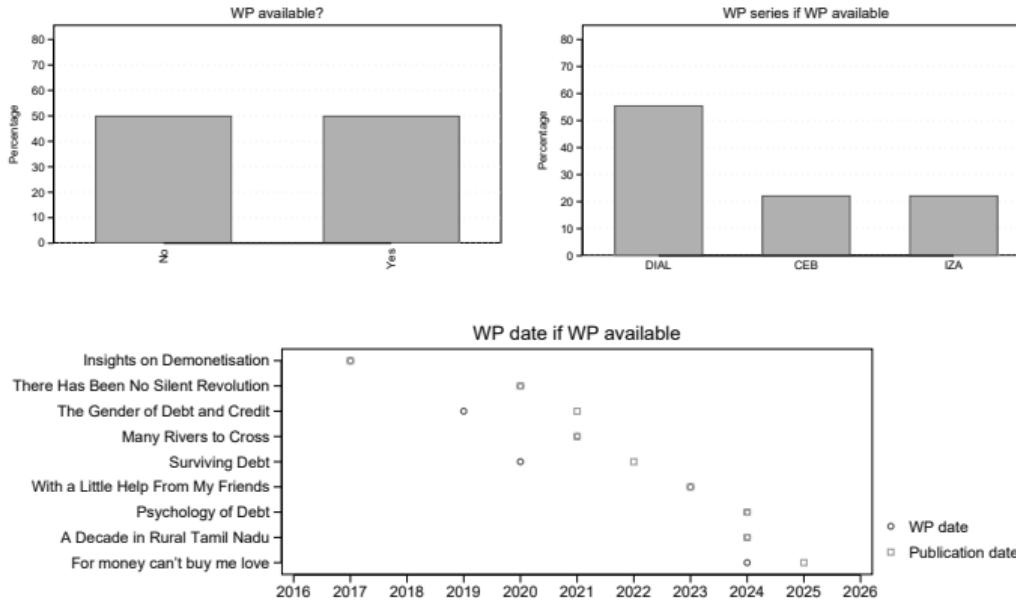
Published research papers (N=18)



Note: *Green or gold open access. Papers cited 430 times (324).
Source: A. Natal. Updated in September 2025.

Published papers 2

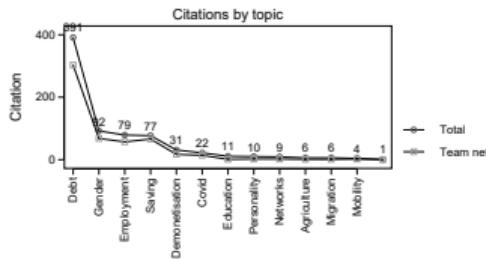
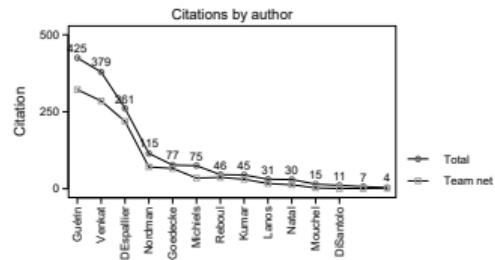
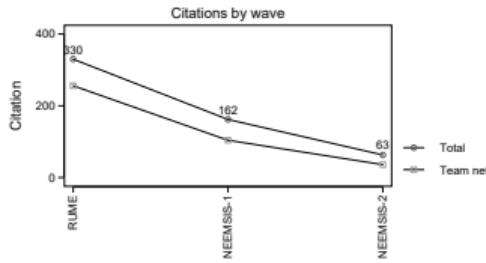
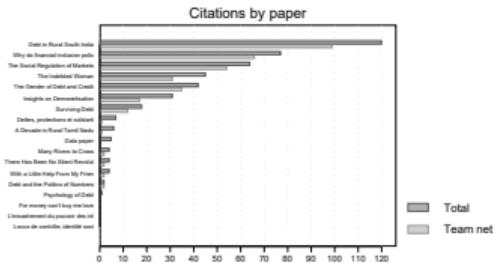
WP (N=18)



Source: A. Natal. Updated in September 2025.

Published papers 3

Citations for published papers (N=18)



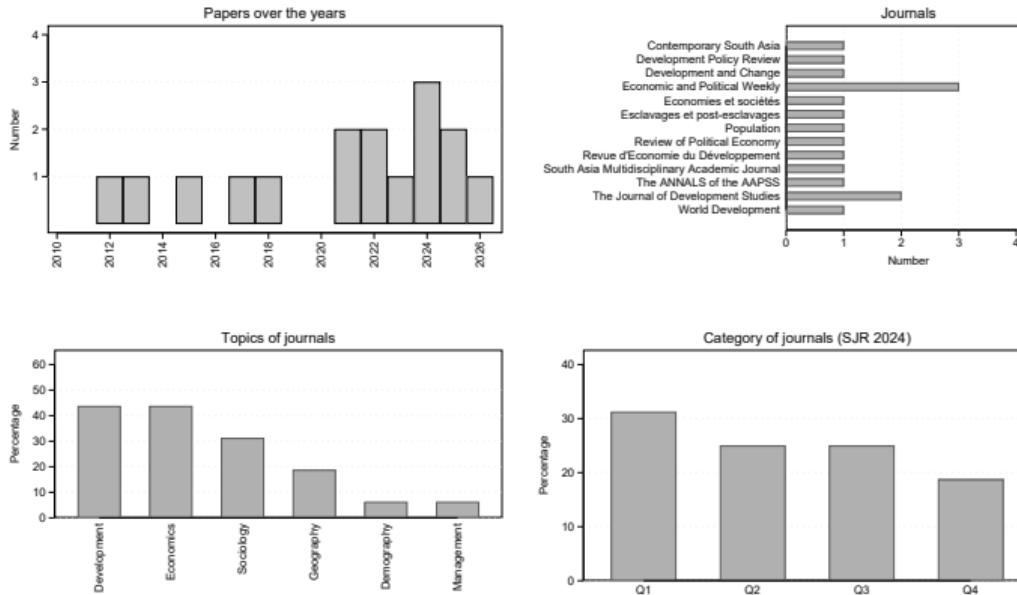
Note: For a total of 430 citations (324).
Source: A. Natal. Updated in September 2025.



6. In details

Journals

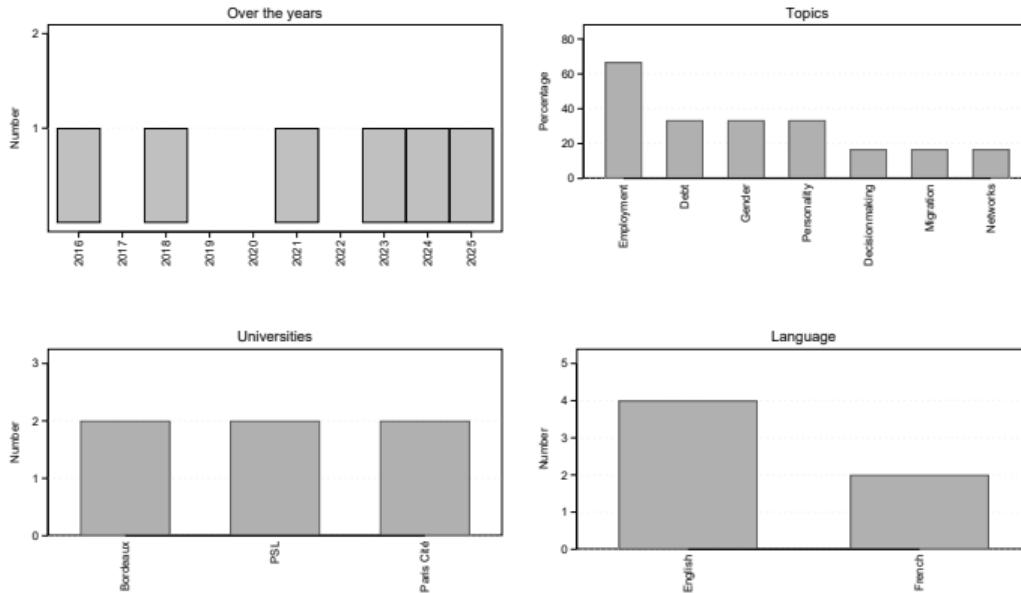
Papers published in journals (N=16)



Source: A. Natal. Updated in September 2025.

Dissertations

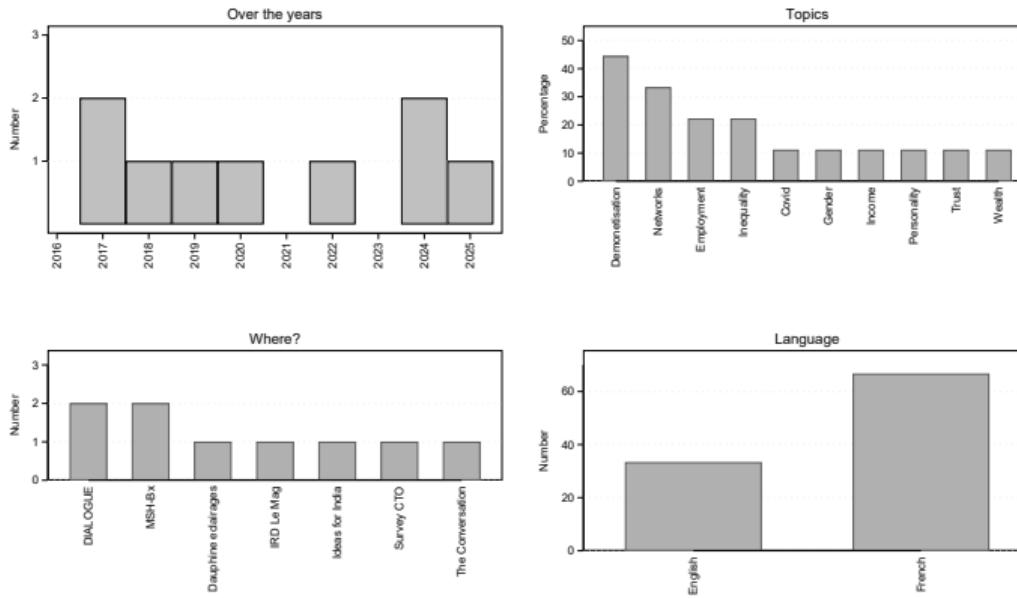
Dissertations (N=6)



Source: A. Natal. Updated in September 2025.

Blog posts

Blog posts (N=9)



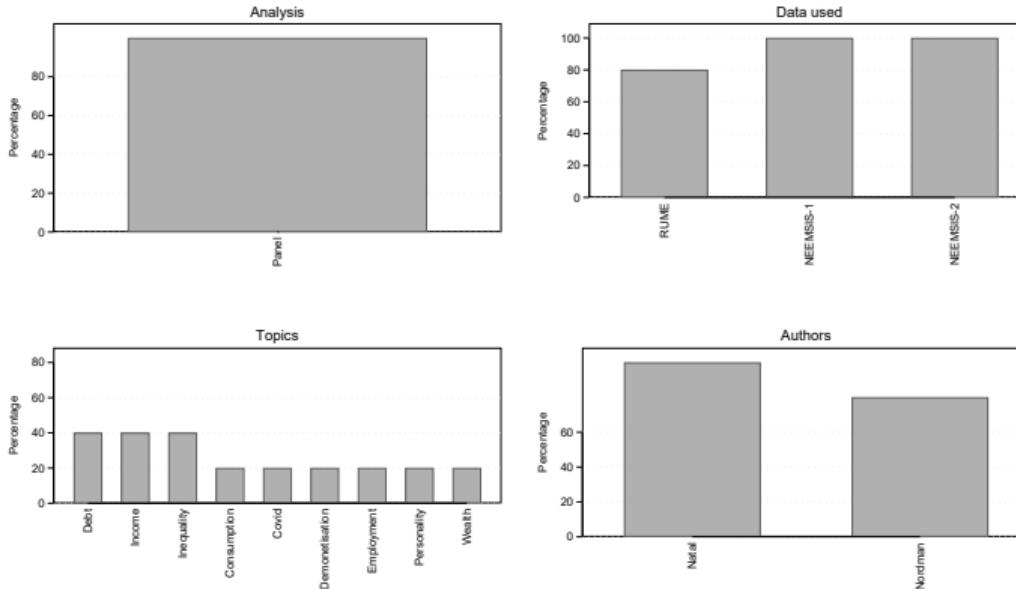
Source: A. Natal. Updated in September 2025.



7. Upcoming papers

Submitted

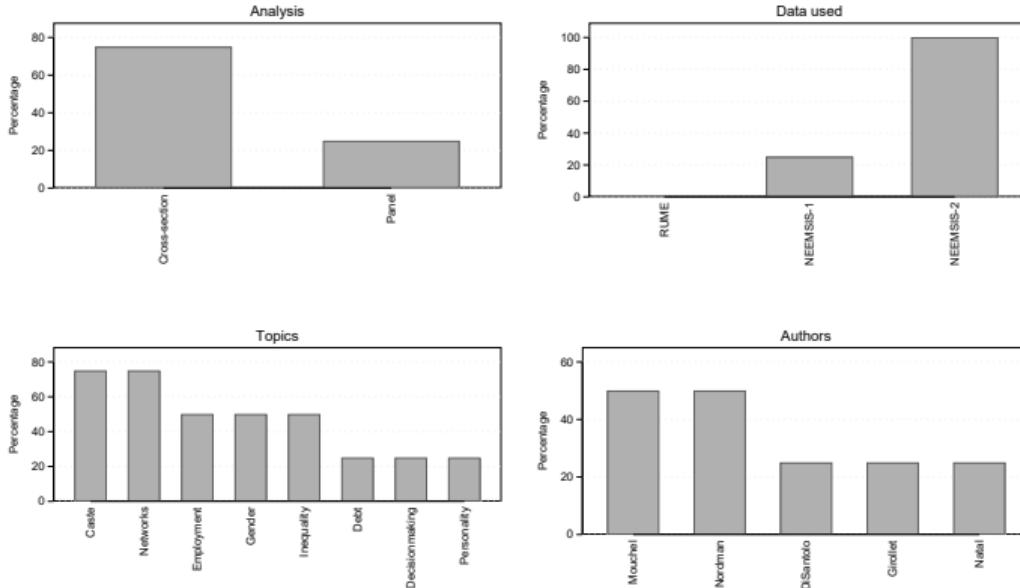
Submitted papers (N=5)



Source: A. Natal. Updated in September 2025.

Ongoing

Ongoing papers (N=4)



Source: A. Natal. Updated in September 2025.

Projects 1

The curse of having a job. Threats on female employment in a context of rising patriarchal norms

Using NEEMESIS-2, Di Santolo, Guérin, and Mouchel (corresponding author) want to...

Intra-household inequality and recourse to debt

Using NEEMESIS-3, Di Santolo and Natal (corresponding author) want to study the effects of intra-household inequalities in consumption and income on household/individual debt (recourse, burden).

The Ties That Bind: Lender-Borrower Relationships and Indebtedness in Rural South India

Using NEEMESIS-2, Girollet and Natal (corresponding author) want to study the effects of lender-borrower relationships on loan characteristics (price, repayment difficulties, services associated with loans).

Projects 2

The Role of Networks in Labor Market Segmentation

Using NEEMESIS-2, Mouchel (corresponding author) wants to...

The Financial Burden of Education in Rural South India

Using NEEMESIS-3, Natal (corresponding author) wants to study the financialisation/commodification of education: How much does education cost? How do families finance it? What are the effects on family debt? What are the effects in terms of well-being?

Collaboration: Guérin, Nordman?

Stability Over Time of the Locus of Control

Using NEEMESIS-2 and NEEMESIS-3, in a short paper, Natal (corresponding author) wants to examine the stability of the locus of control over time. Conduct regressions to examine the explanatory factors of change. Possibly conduct a PSM with the effects of COVID.

Collaboration: Nordman?

Projects 3

Household Indebtedness Landscape: Evolution between 2010 and 2025

Using RUME to NEEMESIS-3, Natal (corresponding author) wants to conduct a loan-level MCA to look at the transformation of debt practices since 2010. Try to extract household-level variables to do econometrics and look at the determinants of financial vulnerability.

Collaboration: Guérin, Michiels?



8. Conclusion

Conclusion

- * Few researchers have requested access to the data.
- * 46 outputs were produced, including 16 journal articles, 1 book and 6 dissertations.
- * Debt is the most common topic (60% of the papers), then employment (30%), and gender (25%).
- * All published papers using RUME and NEEMESIS data account for 430 citations.
- * 5 papers are currently submitted, 4 are ongoing and 7 are in project.

Topics such as **Agriculture**, **Migration**, and **Education** have been understudied and should be studied in the future.



9. References

Published papers I

- Mouchel, C. (2026a). L'encadrement du pouvoir des intermédiaires d'emploi pour les travailleurs journaliers de basses castes. *Esclavages et Post-Esclavages*.
- Guérin, I., Natal, A., Nordman, C. J., & Venkatasubramanian, G. (2025). For money can't buy me love? the political economy of marriages at the time of financialization. *Contemporary South Asia*, 33(2), 281–300.
<https://doi.org/10.1080/09584935.2025.2494605>
- Natal, A., & Nordman, C. J. (2025c). Psychology of Debt in Rural South India. *The Journal of Development Studies*, 61(7), 1042–1057. <https://doi.org/10.1080/00220388.2025.2451871>
- Nordman, C. J., Venkatasubramanian, G., Guérin, I., Natal, A., Mouchel, C., Michiels, S., & Di Santolo, M. (2025). Networks, Employment, Debt, Mobilities, and Skills in India Survey (NEEMSIS): Presentation of a longitudinal data collection tool. *Population*, 80(1).
- Di Santolo, M., Guérin, I., Michiels, S., Mouchel, C., Natal, A., Nordman, C. J., & Venkatasubramanian, G. (2024). A Decade in Rural Tamil Nadu: Socio-Economic, Labour and Migration Trends from an Original Longitudinal Household Survey. *Economic & Political Weekly*, 59(43), 62–71.
- Guérin, I., & Venkatasubramanian, G. (2024). Debt and the Politics of Numbers: Hegemonic Numbers, Political Numbers, Ordinary Numbers. *Review of Political Economy*, 36(2), 481–499.
<https://doi.org/10.1080/09538259.2024.2318959>
- Guérin, I., Kumar, S., & Venkatasubramanian, G. (2023). *The Indebted Woman: Kinship, Sexuality, and Capitalism*. Stanford University Press.

Published papers II

- Guérin, I., Michiels, S., Natal, A., Nordman, C. J., & Venkatasubramanian, G. (2022). Surviving Debt and Survival Debt in Times of Lockdown. *Economic & Political Weekly*, 57(1), 41–49.
- Guérin, I., Mouchel, C., & Nordman, C. J. (2022). With a Little Help From My Friends? Surviving the Lockdown Using Social Networks in Rural South India. *South Asia Multidisciplinary Academic Journal*, 29. <https://doi.org/10.4000/samaj.8309>
- Natal, A., & Nordman, C. J. (2022). Locus de contrôle, identité sociale et endettement en Inde du Sud. *Revue d'Économie du Développement*, 31(2-3), 95–101. <https://doi.org/10.3917/edd.362-363.0095>
- Michiels, S., Nordman, C. J., & Seetahul, S. (2021). Many Rivers to Cross: Social Identity, Cognition, and Labor Mobility in Rural India. *The ANNALS of the American Academy of Political and Social Science*, 697(1), 66–80. <https://doi.org/10.1177/00027162211055990>
- Reboul, E., Guérin, I., & Nordman, C. J. (2021). The gender of debt and credit: Insights from rural Tamil Nadu. *World Development*, 142, 105363. <https://doi.org/10.1016/j.worlddev.2020.105363>
- Guérin, I., Michiels, S., Nordman, C. J., Reboul, E., & Venkatasubramanian, G. (2020). There Has Been No Silent Revolution: A Decade of Empowerment for Women in Rural Tamil Nadu. In M. Ochman & A. Ortega-Díaz (Eds.), *Advances in women's empowerment: Critical insights from asia, africa and latin america* (pp. 183–200, Vol. 29). Emerald Publishing Limited. <https://doi.org/10.1108/S1529-212620200000029008>

Published papers III

- Goedecke, J., Guérin, I., D'Espallier, B., & Venkatasubramanian, G. (2018). Why do financial inclusion policies fail in mobilizing savings from the poor? Lessons from rural South India. *Development Policy Review*, 36, 0201–0219. <https://doi.org/10.1111/dpr.12272>
- Guérin, I., Lanos, Y., Michiels, S., Nordman, C. J., & Venkatasubramanian, G. (2017a). Insights on Demonetisation from Rural Tamil Nadu: understanding social networks and social protection. *Economic & Political Weekly*, 52(52).
- Guérin, I., D'Espallier, B., & Venkatasubramanian, G. (2015). The Social Regulation of Markets: Why Microcredit Fails to Promote Jobs in Rural South India. *Development and Change*, 46(6), 1277–1301.
<https://doi.org/10.1111/dech.12197>
- Guérin, I., D'Espallier, B., & Venkatasubramanian, G. (2013). Debt in Rural South India: Fragmentation, Social Regulation and Discrimination. *The Journal of Development Studies*, 49(9), 1155–1171.
<https://doi.org/10.1080/00220388.2012.720365>
- Guérin, I., Roesch, M., Michiels, S., & Venkatasubramanian, G. (2012). Dettes, protections et solidarités en Inde du Sud. *Economie et sociétés*, 46(2), 385–413.

Unpublished working papers I

Hilger, A., & Nordman, C. J. (2020). *The Determinants of Trust: Evidence from Rural South India* (Working Paper No. 13150). IZA. Bonn.

Dissertations I

- Mouchel, C. (2025). *Réseaux interpersonnels et trajectoires d'emploi individuelles dans les zones rurales d'Inde du Sud* [Doctoral dissertation, Université Paris Cité].
- Di Santolo, M. (2024). *Four essays on gender in rural India* [Doctoral dissertation, PSL Research University].
- Natal, A. (2023). *Debt, Labour, and Cognition: Microeconomic Interactions in Rural South India* [Doctoral dissertation, Université de Bordeaux].
- Reboul, E. (2021). *Gender and Debt, Past and Present: Financing Social Reproduction* [Doctoral dissertation, Université Paris Cité].
- Hilger, A. (2018). *Cognitive and non-cognitive skills in developing countries* [Doctoral dissertation, PSL Research University].
- Michiels, S. (2016). *Modernisation, marchés du travail et circulation en Inde: Une approche mixte et multi-scalaire des migrations de travail* [Doctoral dissertation, Université de Bordeaux].

Policy briefs I

- Kar, B., Natal, A., & Nordman, C. J. (2025). *On the importance of measuring personality traits in household surveys* (Policy brief). ODRIIS.
- Guérin, I., Natal, A., & Venkatasubramanian, G. (2024). *Why and how to measure household debt in informal economies?* (Policy brief). ODRIIS.
- Guérin, I., Lanos, Y., Michiels, S., Nordman, C. J., & Venkatasubramanian, G. (2017b). *The Use of Social Networks in a Self-Inflicted Macroeconomic Shock Context: Demonetisation in India* (Policy brief). NOPOOR.

Blog posts I

- Natal, A., & Jalil, C. (2025). *Inégalités de revenu et de patrimoine en Inde du Sud : résultats à partir d'une micro-enquête longitudinale.* MSH-Bordeaux.
- Guérin, I., Natal, A., Nordman, C. J., & Venkatasubramanian, G. (2024). *Apports et défis des micro-enquêtes longitudinales pour l'étude des inégalités en Inde rurale.* MSH-Bordeaux.
- Nordman, C. J. (2024). *Inclusion féminine en Inde rurale. Entre promesses politiques et réalités sociales.* Dauphine éclairages.
- Mouchel, C., & Nordman, C. J. (2022). *Survivre au confinement en utilisant les réseaux sociaux dans les zones rurales du sud de l'Inde.* DIALOGUE.
- Guérin, I., & Nordman, C. J. (2020). *Le coût social de la démonétisation indienne.* IRD Le Mag.
- Hilger, A., & Nordman, C. J. (2019). *Coping with a policy shock in rural South India: Social networks as a determinant of trust.* Ideas for India.
- Guérin, I., & Nordman, C. J. (2018). *The shock of Indian demonetisation: a failed attempt to formalise the economy.* The Conversation.
- Guérin, I., & Nordman, C. J. (2017). *Le choc de la démonétisation indienne : Les réseaux interpersonnels constituent-ils un filet de protection pour tous ?* DIALOGUE.
- Nordman, C. J. (2017). *Skills, Status, and Social Networks: New Research from South India.* SurveyCTO.

Submitted I

- Natal, A. (2025). *Tangled Up in Debt: Household Debt Trap and Its Effects on Spending in Rural India*.
- Natal, A., & Nordman, C. J. (2025a). *A Change is Gonna Come: Measure and Stability of Personality Traits in Rural South India*.
- Natal, A., & Nordman, C. J. (2025b). *Inégalités et mobilité de revenu dans des villages indiens : Résultats issus d'une micro-enquête longitudinale (2010 - 2020)*.
- Natal, A., & Nordman, C. J. (2025d). *She Works Hard for the Money: Debt Burden and Labour Supply in India*.
- Natal, A., & Nordman, C. J. (2025e). *Unveiling Inequalities in Rural South India: A Decade of Household Income and Wealth Imbalances*.

Ongoing I

- Di Santolo, M., & Nordman, C. J. (2026). *Empowerment or Burden? Rethinking the Role of Financial Decision-Making Power.*
- Girollet, D., & Natal, A. (2026a). *How personality traits and social identity shape interpersonal networks of poor people? A case study in South India.*
- Mouchel, C. (2026b). *La centralité des intermédiaires d'emploi pour les emplois journaliers des basses castes.*
- Mouchel, C., & Nordman, C. J. (2026). *Caste Inequalities through the Lens of Social Capital.*

Projects I

- Di Santolo, M., Guérin, I., & Mouchel, C. (2026). *The curse of having a job. Threats on female employment in a context of rising patriarchal norms.*
- Di Santolo, M., & Natal, A. (2026). *Intra-household inequality and recourse to debt.*
- Girollet, D., & Natal, A. (2026b). *The Ties That Bind: Lender-Borrower Relationships and Indebtedness in Rural South India.*
- Guérin, I., & Natal, A. (2026). *Household Indebtedness Landscape: Evolution between 2010 and 2025.*
- Mouchel, C. (2026c). *The Role of Networks in Labor Market Segmentation.*
- Natal, A., & Nordman, C. J. (2026). *Stability over time of the locus of control.*
- Natal, A., Nordman, C. J., & Guérin, I. (2026). *The Financial Burden of Education in Rural South India.*



Appendix

Definitions

Journal articles: Articles published in journals.

Book chapters: Articles published in books.

Books: Published books.

Working papers (WP): Completed articles that remained at the working paper stage (not published in journals or books).

Dissertations: Doctoral thesis manuscript.

Policy briefs: Concise summary of a particular issue, the policy options to deal with it, and some recommendations on the best option.

Blog posts: Short popular science article posted on blogs.

All outputs: All writings produced that mobilise data.

Research papers: All papers that use data. Excluded are policy briefs, blog posts, dissertations, and project articles. However, submitted and ongoing articles are included.

Published papers: Includes journal articles, book chapters, and published books that have undergone a peer-review process.

Submitted: Articles that are currently submitted to academic journals.

Ongoing: Articles that are being finalized (analysis is done and most of the writing is done). They have not yet been submitted.

Projects: Articles whose authors have a clear idea of the analyses they want to conduct. Writing may have begun. This is the stage that precedes the “ongoing” status.