# Appendix

Table Purpose of loans -- Source: RUME (2010) and NEEMSIS-1 (2016-17); author's calculations.

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Number of loans | |  | % of loans | |  | % of HH using it | |  | Mean (1,000 INR) | |  | % in the total loand | |
|  | 2010 | 2016 |  | 2010 | 2016 |  | 2010 | 2016 |  | 2010 | 2016 |  | 2010 | 2016 |
| Economic investment |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| *Agriculture* | 380 | 181 |  | 19.42 | 8.91 |  | 47.90 | 18.48 |  | 25.29 | 62.73 |  | 23.08 | 14.89 |
| *Investment* | 98 | 105 |  | 5.01 | 5.17 |  | 14.81 | 13.96 |  | 40.99 | 83.79 |  | 9.65 | 11.54 |
| Current expenses |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| *Family* | 528 | 542 |  | 26.98 | 26.69 |  | 73.33 | 57.49 |  | 10.67 | 18.43 |  | 13.53 | 13.10 |
| *Repay previous loan* | 87 | 95 |  | 4.45 | 4.68 |  | 18.52 | 16.43 |  | 18.80 | 27.67 |  | 3.93 | 3.45 |
| *Relatives* | 102 | 13 |  | 5.21 | 0.64 |  | 23.70 | 2.05 |  | 10.73 | 11.71 |  | 2.63 | 0.20 |
| Human capital |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| *Health* | 202 | 157 |  | 10.32 | 7.73 |  | 35.06 | 20.12 |  | 27.14 | 26.74 |  | 13.17 | 5.51 |
| *Education* | 149 | 167 |  | 7.61 | 8.22 |  | 26.67 | 21.77 |  | 20.19 | 31.60 |  | 7.22 | 6.92 |
| Social |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| *Ceremonies* | 69 | 127 |  | 3.53 | 6.25 |  | 15.56 | 20.53 |  | 13.01 | 21.24 |  | 2.16 | 3.54 |
| *Marriage* | 137 | 317 |  | 7.00 | 15.61 |  | 22.72 | 26.69 |  | 33.20 | 53.73 |  | 10.92 | 22.34 |
| *Death* | 17 | 26 |  | 0.87 | 1.28 |  | 3.70 | 4.52 |  | 14.41 | 14.62 |  | 0.59 | 0.50 |
| Housing |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| *House exp* | 188 | 271 |  | 9.61 | 13.34 |  | 29.38 | 28.13 |  | 29.08 | 39.64 |  | 13.13 | 14.09 |
| Other |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| *No reason* | 0 | 3 |  | 0.00 | 0.15 |  | 0.00 | 0.62 |  | 0.00 | 51.83 |  | 0.00 | 0.20 |
| *Other* | 0 | 27 |  | 0.00 | 1.33 |  | 0.00 | 4.31 |  | 0.00 | 104.78 |  | 0.00 | 3.71 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Total | 1957 | 2031 |  | 100.00 | 100.00 |  | 405 HH | 487 HH |  | 21.28 | 37.54 |  | 100.00 | 100.00 |

Table Loan sources by caste and ownership -- Source: NEEMSIS-1 (2016-17); author's calculations.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | Total |  | Dalits | Non dalits |  | Land owner | Not land owner |
| Number of household | n=487 |  | n=232 | n=255 |  | n=153 | n=334 |
| All sources | 100.00 |  | 100.00 | 100.00 |  | 100.00 | 100.00 |
| Informal |  |  |  |  |  |  |  |
| *WKP* | 70.23 |  | 70.26 | 70.20 |  | 67.97 | 71.26 |
| *Relatives* | 41.68 |  | 41.81 | 41.57 |  | 47.06 | 39.22 |
| *Labour* | 17.04 |  | 21.12 | 13.33 |  | 3.92 | 23.05 |
| *Others* | 11.09 |  | 11.21 | 10.98 |  | 11.76 | 10.78 |
| Semi formal |  |  |  |  |  |  |  |
| *Pawn broker* | 61.40 |  | 58.62 | 63.92 |  | 64.71 | 59.88 |
| *SHG member* | 6.78 |  | 6.90 | 6.67 |  | 5.88 | 7.19 |
| Formal |  |  |  |  |  |  |  |
| *Finance* | 39.22 |  | 44.40 | 34.51 |  | 40.52 | 38.62 |
| *Banks* | 16.02 |  | 9.05 | 22.35 |  | 28.10 | 10.48 |

Table Loan sources per occupation (main occupation of the household head) -- Source: NEEMSIS-1 (2016-17); author's calculations.

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Total |  | Agri. SE | Agri. Casual | Casual | Regular non quali | Regular quali | SE | NREGA |
| Number of household | n=487 |  | n=103 | n=108 | n=75 | n=81 | n=10 | n=87 | n=23 |
| All sources | 100.00 |  | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| Informal |  |  |  |  |  |  |  |  |  |
| *WKP* | 70.23 |  | 65.96 | 75.00 | 76.47 | 64.86 | 55.56 | 67.09 | 76.19 |
| *Relatives* | 41.68 |  | 54.26 | 50.00 | 41.18 | 20.27 | 66.67 | 39.24 | 42.86 |
| *Labour* | 17.04 |  | 3.19 | 8.00 | 23.53 | 56.76 | 0.00 | 7.59 | 9.52 |
| *Others* | 11.09 |  | 12.77 | 11.00 | 10.29 | 9.46 | 33.33 | 10.13 | 4.76 |
| Semi formal |  |  |  |  |  |  |  |  |  |
| *Pawn broker* | 61.40 |  | 63.83 | 53.00 | 63.24 | 63.51 | 77.78 | 62.03 | 85.71 |
| *SHG member* | 6.78 |  | 3.19 | 7.00 | 8.82 | 8.11 | 22.22 | 5.06 | 9.52 |
| Formal |  |  |  |  |  |  |  |  |  |
| *Finance* | 39.22 |  | 27.66 | 39.00 | 45.59 | 25.68 | 66.67 | 56.96 | 33.33 |
| *Banks* | 16.02 |  | 36.17 | 12.00 | 4.41 | 10.81 | 22.22 | 10.13 | 28.57 |