# Appendix

Table 2 Purpose of loans -- Source: RUME (2010) and NEEMSIS-1 (2016-17); author's calculations.

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | % of loans | |  | % of HH using it | |  | Mean (1,000 INR) | |  | % in the total volume of loans | |
|  |  | 2010 | 2016 |  | 2010 | 2016 |  | 2010 | 2016 |  | 2010 | 2016 |
| Economic investment |  |  |  |  |  |  |  |  |  |  |  |  |
| *Agriculture* |  | 19.4 | 8.9 |  | 47.9 | 18.5 |  | 25.3 | 62.7 |  | 23.1 | 14.9 |
| *Investment* |  | 5.0 | 5.2 |  | 14.8 | 14.0 |  | 41.0 | 83.8 |  | 9.6 | 11.5 |
| Current expenses |  |  |  |  |  |  |  |  |  |  |  |  |
| *Family* |  | 27.0 | 26.7 |  | 73.3 | 57.5 |  | 10.7 | 18.4 |  | 13.5 | 13.1 |
| *Repay previous loan* |  | 4.4 | 4.7 |  | 18.5 | 16.4 |  | 18.8 | 27.7 |  | 3.9 | 3.4 |
| *Relatives* |  | 5.2 | 0.6 |  | 23.7 | 2.0 |  | 10.7 | 11.7 |  | 2.6 | 0.2 |
| Human capital |  |  |  |  |  |  |  |  |  |  |  |  |
| *Health* |  | 10.3 | 7.7 |  | 35.1 | 20.1 |  | 27.1 | 26.7 |  | 13.2 | 5.5 |
| *Education* |  | 7.6 | 8.2 |  | 26.7 | 21.8 |  | 20.2 | 31.6 |  | 7.2 | 6.9 |
| Social |  |  |  |  |  |  |  |  |  |  |  |  |
| *Ceremonies* |  | 3.5 | 6.2 |  | 15.6 | 20.5 |  | 13.0 | 21.2 |  | 2.2 | 3.5 |
| *Marriage* |  | 7.0 | 15.6 |  | 22.7 | 26.7 |  | 33.2 | 53.7 |  | 10.9 | 22.3 |
| *Death* |  | 0.9 | 1.3 |  | 3.7 | 4.5 |  | 14.4 | 14.6 |  | 0.6 | 0.5 |
| Housing |  |  |  |  |  |  |  |  |  |  |  |  |
| *House exp* |  | 9.6 | 13.3 |  | 29.4 | 28.1 |  | 29.1 | 39.6 |  | 13.1 | 14.1 |
| Other |  |  |  |  |  |  |  |  |  |  |  |  |
| *No reason* |  | 0.0 | 0.1 |  | 0.0 | 0.6 |  | 0.0 | 51.8 |  | 0.0 | 0.2 |
| *Other* |  | 0.0 | 1.3 |  | 0.0 | 4.3 |  | 0.0 | 104.8 |  | 0.0 | 3.7 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| Total |  | 100.0 | 100.0 |  | 405 HH | 487 HH |  | 21.3 | 37.5 |  | 100.0 | 100.0 |

Table 3 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 | 100.0 |  | 100.0 | 100.0 |  | 100.0 | 100.0 |
| Informal |  |  |  |  |  |  |  |
| *WKP* | 70.2 |  | 70.3 | 70.2 |  | 68.0 | 71.3 |
| *Relatives* | 41.7 |  | 41.8 | 41.6 |  | 47.1 | 39.2 |
| *Labour* | 17.0 |  | 21.1 | 13.3 |  | 3.9 | 23.0 |
| *Others* | 11.1 |  | 11.2 | 11.0 |  | 11.8 | 10.8 |
| Semi formal |  |  |  |  |  |  |  |
| *Pawn broker* | 61.4 |  | 58.6 | 63.9 |  | 64.7 | 59.9 |
| *SHG member* | 6.8 |  | 6.9 | 6.7 |  | 5.9 | 7.2 |
| Formal |  |  |  |  |  |  |  |
| *Finance* | 39.2 |  | 44.4 | 34.5 |  | 40.5 | 38.6 |
| *Banks* | 16.0 |  | 9.0 | 22.3 |  | 28.1 | 10.5 |

Table 4 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 | 100.0 |  | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Informal |  |  |  |  |  |  |  |  |  |
| *WKP* | 70.2 |  | 66.0 | 75.0 | 76.5 | 64.9 | 55.6 | 67.1 | 76.2 |
| *Relatives* | 41.7 |  | 54.3 | 50.0 | 41.2 | 20.3 | 66.7 | 39.2 | 42.9 |
| *Labour* | 17.0 |  | 3.2 | 8.0 | 23.5 | 56.8 | 0.0 | 7.6 | 9.5 |
| *Others* | 11.1 |  | 12.8 | 11.0 | 10.3 | 9.5 | 33.3 | 10.1 | 4.8 |
| Semi formal |  |  |  |  |  |  |  |  |  |
| *Pawn broker* | 61.4 |  | 63.8 | 53.0 | 63.2 | 63.5 | 77.8 | 62.0 | 85.7 |
| *SHG member* | 6.8 |  | 3.2 | 7.0 | 8.8 | 8.1 | 22.2 | 5.0 | 9.5 |
| Formal |  |  |  |  |  |  |  |  |  |
| *Finance* | 39.2 |  | 27.7 | 39.0 | 45.6 | 25.7 | 66.7 | 57.0 | 33.3 |
| *Banks* | 16.0 |  | 36.2 | 12.0 | 4.4 | 10.8 | 22.2 | 10.1 | 28.6 |