# Graph and table

Table Characteristics of the population – Source: RUME (2010) and NEEMSIS-1 (2016-17); author’s calculations.

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Dalits | |  | Middle | |  | Upper | |  | Total | |
|  | 2010 | 2016-17 |  | 2010 | 2016-17 |  | 2010 | 2016-17 |  | 2010 | 2016-17 |
| Number of household | n=194 | n=236 |  | n=158 | n=199 |  | n=53 | n=57 |  | n=405 | n=492 |
| **Households characteristics** |  |  |  |  |  |  |  |  |  |  |  |
| Household size (mean) | 4.65 | 4.92 |  | 4.67 | 4.58 |  | 4.34 | 4.00 |  | 4.62 | 4.68 |
| House type (%) |  |  |  |  |  |  |  |  |  |  |  |
| *Concrete house* | 54.64 | 39.83 |  | 72.78 | 57.79 |  | 84.91 | 75.44 |  | 65.68 | 51.22 |
| *Government/green hous* | 17.53 | 26.69 |  | 0.63 | 10.05 |  | 1.89 | 10.53 |  | 8.89 | 18.09 |
| *Thatched roof house* | 27.84 | 33.47 |  | 26.58 | 32.16 |  | 13.21 | 14.04 |  | 25.43 | 30.69 |
| Land owner (%) | 41.75 | 19.92 |  | 70.89 | 44.22 |  | 50.94 | 28.07 |  | 54.32 | 30.69 |
| Size own land (acre) |  |  |  |  |  |  |  |  |  |  |  |
| *Mean* | 1.38 | 1.47 |  | 2.09 | 2.63 |  | 3.43 | 4.65 |  | 1.99 | 2.48 |
| *SD* | 1.03 | 1.95 |  | 1.56 | 2.73 |  | 2.71 | 4.03 |  | 1.70 | 2.82 |
| *Median* | 1.00 | 1.00 |  | 2.00 | 2.00 |  | 2.00 | 4.78 |  | 1.50 | 1.00 |
| Nber income source (mean) | 3.63 | 4.73 |  | 3.13 | 4.09 |  | 2.83 | 3.13 |  | 3.33 | 4.29 |
| Annual income (1,000 INR) |  |  |  |  |  |  |  |  |  |  |  |
| *Mean* | 78.75 | 111.89 |  | 80.01 | 118.46 |  | 94.59 | 117.27 |  | 81.31 | 115.17 |
| *SD* | 54.68 | 210.88 |  | 48.33 | 137.53 |  | 100.14 | 85.88 |  | 60.45 | 172.52 |
| *Median* | 66.00 | 67.74 |  | 70.00 | 82.06 |  | 80.00 | 102.58 |  | 68.00 | 77.35 |
| Assets (1,000 INR) |  |  |  |  |  |  |  |  |  |  |  |
| *Mean* | 769.96 | 351.71 |  | 1684.66 | 1098.31 |  | 2047.26 | 1267.93 |  | 1293.96 | 759.96 |
| *SD* | 945.04 | 674.97 |  | 1613.72 | 1866.84 |  | 2728.16 | 2002.39 |  | 1631.76 | 1495.70 |
| *Median* | 241.00 | 171.87 |  | 1267.25 | 434.71 |  | 717.00 | 452.26 |  | 701.00 | 258.77 |
| Assets without land (1,000 INR) |  |  |  |  |  |  |  |  |  |  |  |
| *Mean* | 196.09 | 176.89 |  | 265.24 | 362.67 |  | 320.85 | 452.53 |  | 239.40 | 283.97 |
| *SD* | 108.29 | 148.34 |  | 150.14 | 559.16 |  | 162.19 | 382.75 |  | 140.64 | 405.76 |
| *Median* | 179.00 | 147.19 |  | 236.50 | 230.13 |  | 302.00 | 397.48 |  | 195.50 | 183.00 |
| **Household head characteristics** |  |  |  |  |  |  |  |  |  |  |  |
| Male (%) | 91.24 | 89.66 |  | 94.30 | 93.40 |  | 98.11 | 96.49 |  | 93.33 | 91.98 |
| Age (mean) | 46.71 | 50.38 |  | 48.16 | 52.01 |  | 51.77 | 55.67 |  | 47.94 | 51.66 |
| Education (%) |  |  |  |  |  |  |  |  |  |  |  |
| *Below primary* | 55.15 | 57.76 |  | 41.77 | 37.56 |  | 35.85 | 22.81 |  | 47.41 | 45.47 |
| *Primary completed* | 19.07 | 17.67 |  | 18.35 | 26.90 |  | 22.64 | 26.32 |  | 19.26 | 22.43 |
| *High school* | 22.16 | 19.40 |  | 36.71 | 28.43 |  | 39.62 | 36.84 |  | 30.12 | 25.10 |
| *HSC/Diploma* | 2.58 | 4.31 |  | 2.53 | 5.58 |  | 0.00 | 12.28 |  | 2.22 | 5.76 |
| *Bachelors* | 0.52 | 0.43 |  | 0.00 | 1.02 |  | 1.89 | 1.75 |  | 0.49 | 0.82 |
| *Post graduate* | 0.52 | 0.43 |  | 0.63 | 0.51 |  | 0.00 | 0.00 |  | 0.49 | 0.41 |
| Main occupation (%) |  |  |  |  |  |  |  |  |  |  |  |
| *Agri. SE* | 16.67 | 11.52 |  | 37.50 | 33.15 |  | 32.31 | 18.75 |  | 26.84 | 21.16 |
| *Agri. Casual workers* | 35.48 | 35.02 |  | 21.53 | 11.41 |  | 7.69 | 6.25 |  | 25.82 | 22.27 |
| *Casual workers* | 25.81 | 19.82 |  | 17.36 | 13.59 |  | 4.62 | 2.08 |  | 19.24 | 15.37 |
| *Regular non-qualified workers* | 4.30 | 15.21 |  | 7.64 | 17.39 |  | 7.69 | 20.83 |  | 6.08 | 16.70 |
| *Regular qualified workers* | 2.69 | 0.92 |  | 2.78 | 2.72 |  | 4.62 | 4.17 |  | 3.04 | 2.00 |
| *SE* | 15.05 | 12.44 |  | 13.19 | 17.93 |  | 43.08 | 41.67 |  | 18.99 | 17.82 |
| *NREGA* | - | 5.07 |  | - | 3.80 |  | - | 6.25 |  | - | 4.68 |

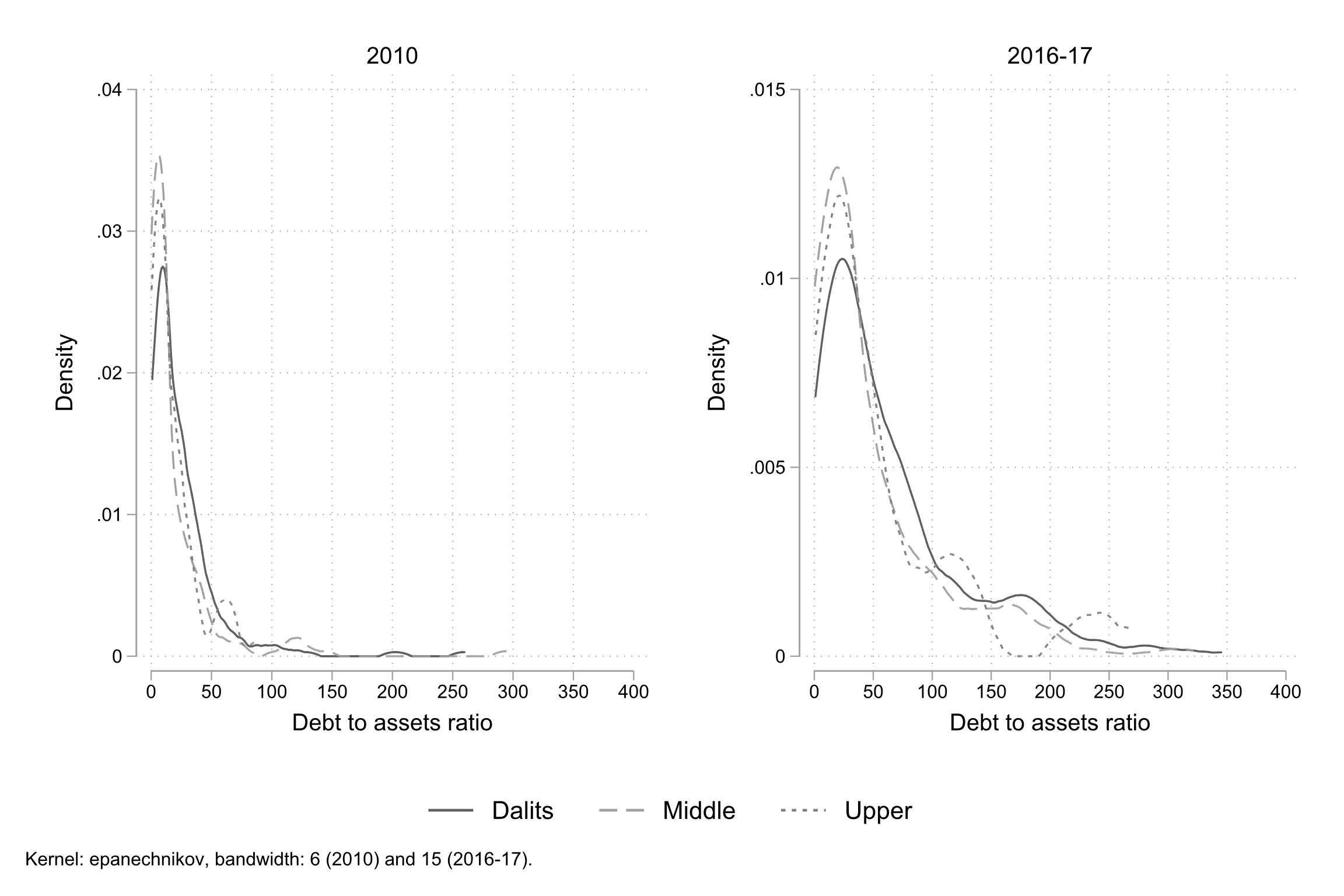


Figure 1: Kernel density of Debt to Assets Ratio by castes -- **Source**: RUME (2010) and NEEMSIS-1 (2016-17); author’s calculations

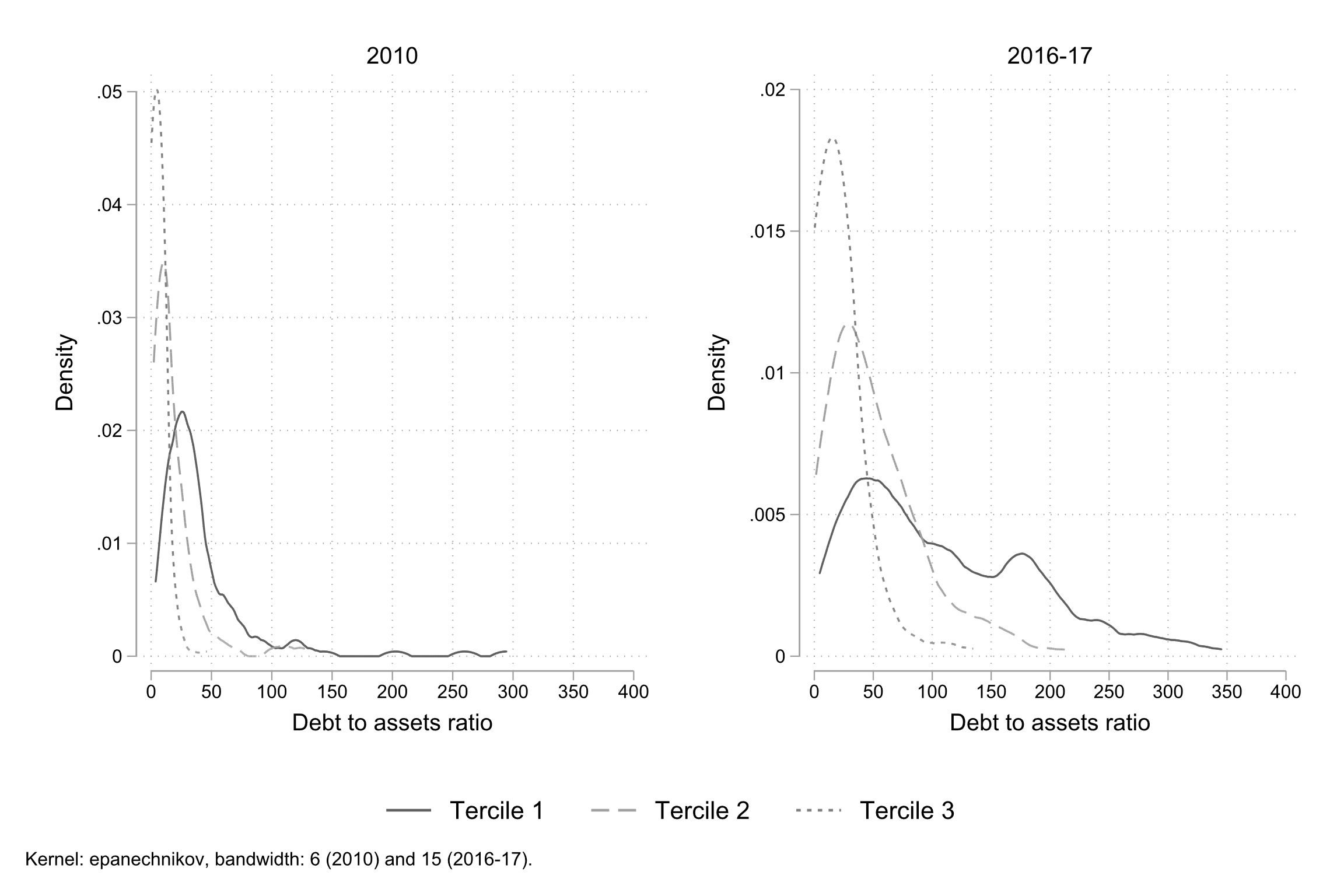


Figure 2: Kernel density of Debt to Assets Ratio by tercile of assets -- **Source**: RUME (2010) and NEEMSIS-1 (2016-17); author’s calculations

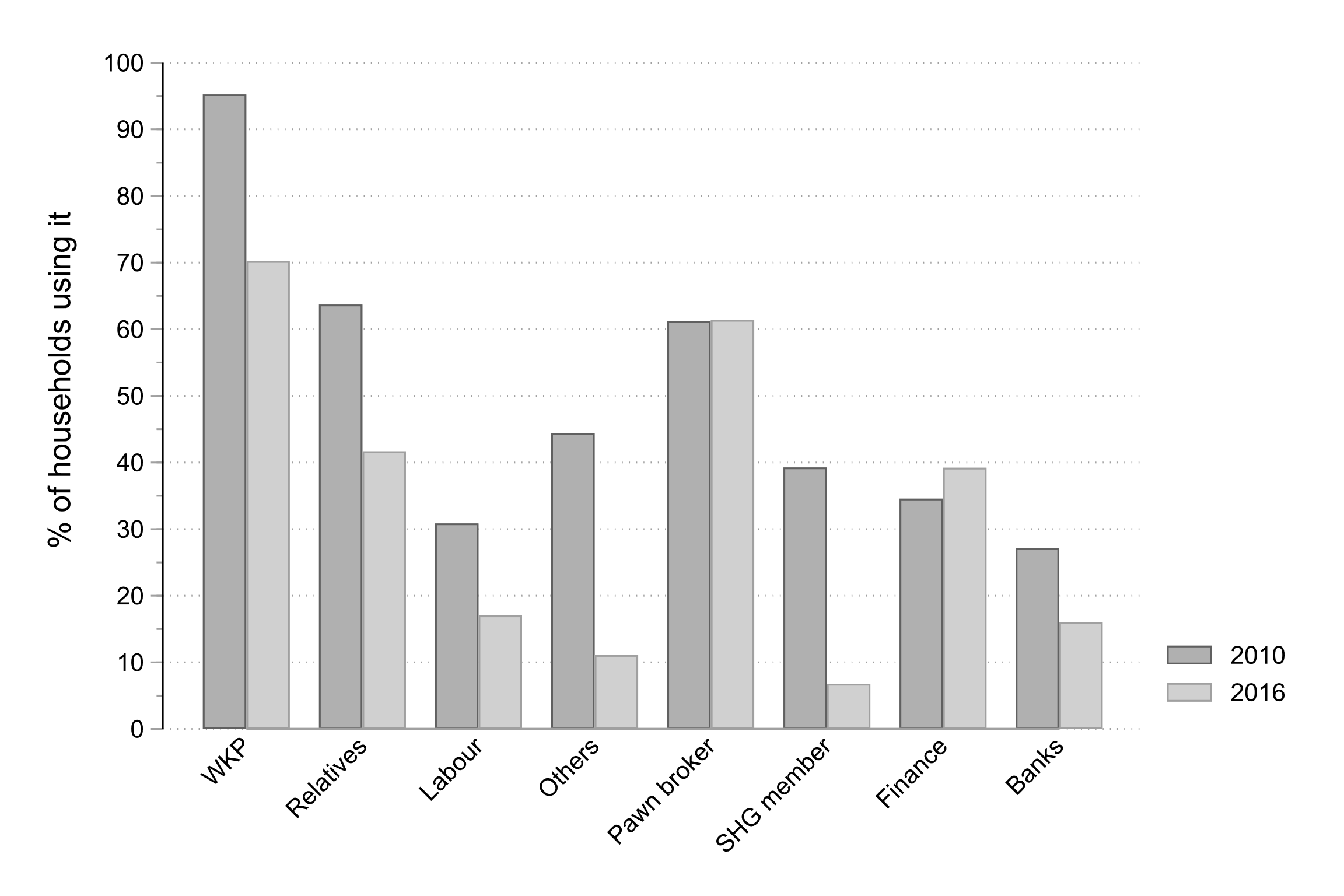


Figure 3: Source of borrowing (percent of users) -- **Source**: RUME (2010) and NEEMSIS-1 (2016-17); author’s calculations

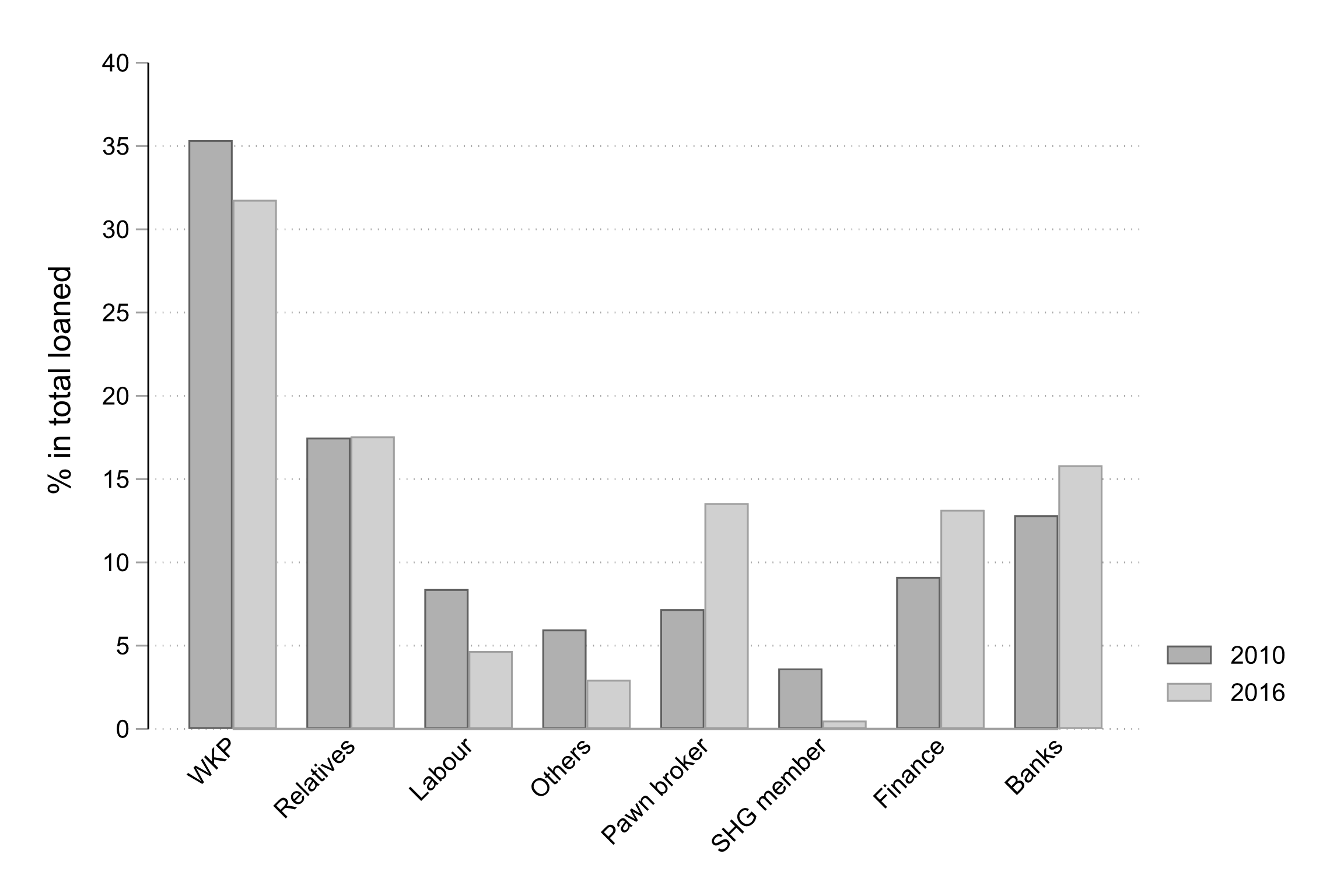


Figure 4: Source of borrowing (percent of volume) -- **Source**: RUME (2010) and NEEMSIS-1 (2016-17); author’s calculations

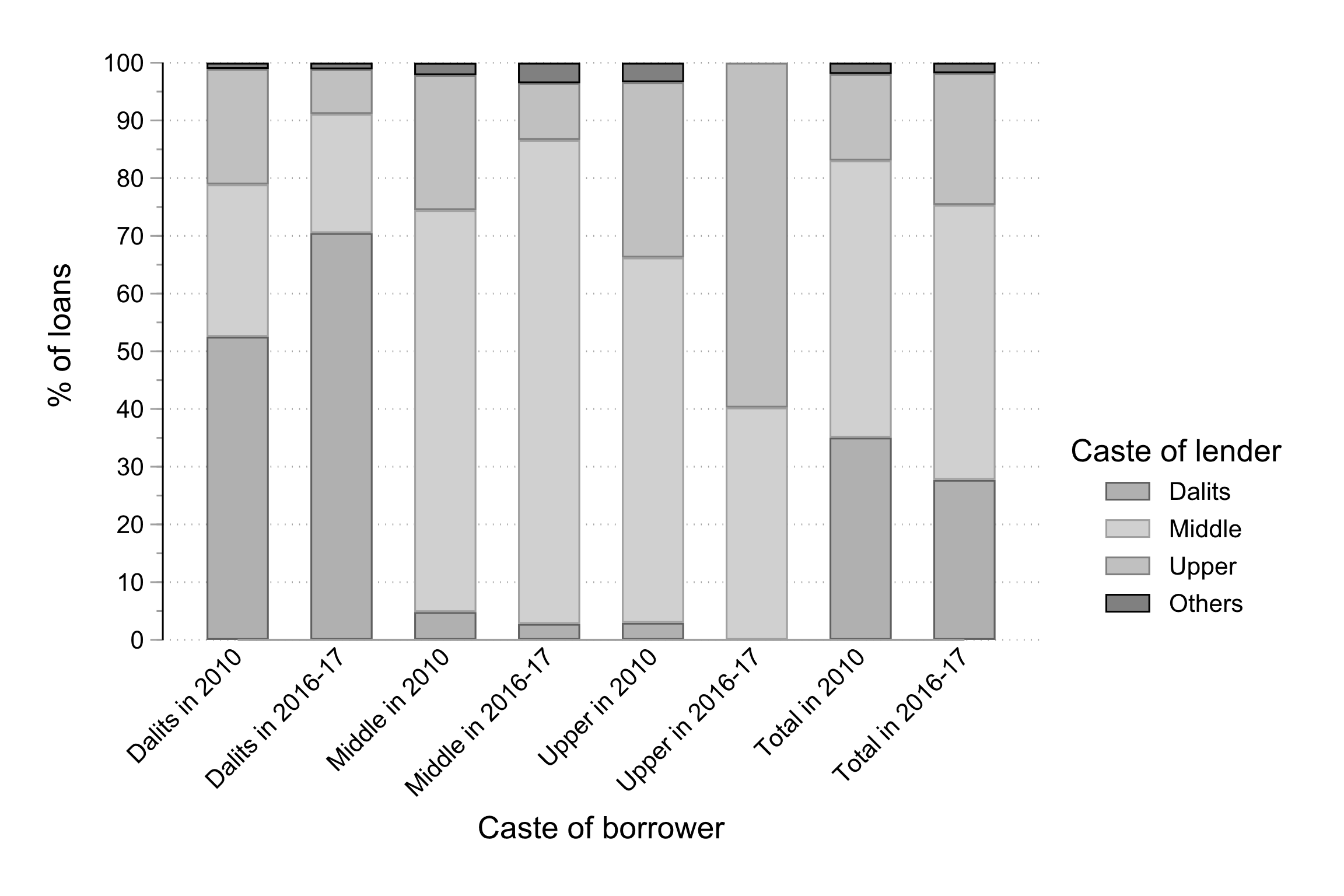


Figure 5: Debt and caste, who borrows from whom (percent of loans)? -- **Source**: RUME (2010) and NEEMSIS-1 (2016-17); author’s calculations

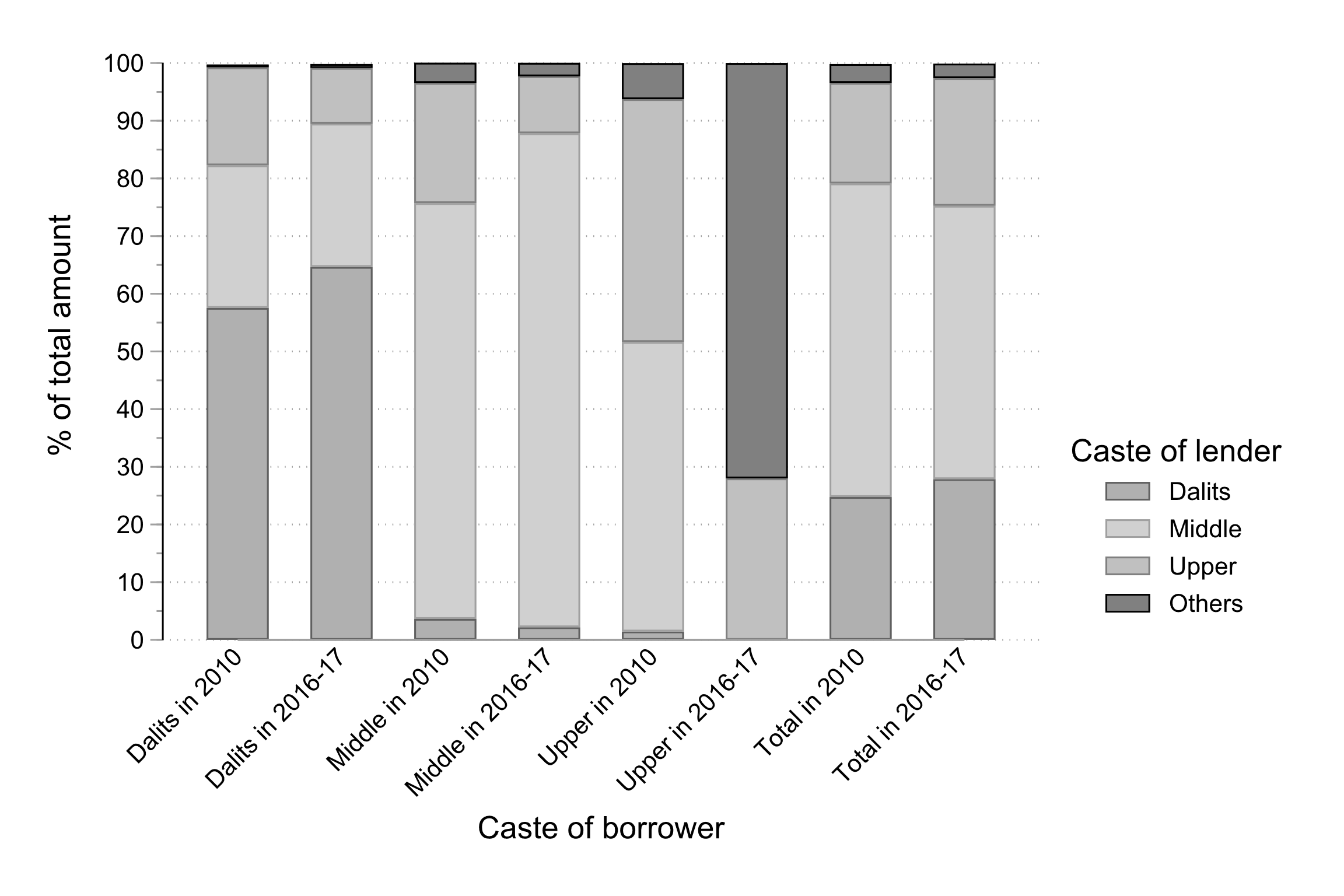


Figure 6: Debt and caste, who borrows from whom (percent of volume)? -- **Source**: RUME (2010) and NEEMSIS-1 (2016-17); author’s calculations