

References

- Agarwal, S., & Mazumder, B. (2013). Cognitive abilities and household financial decision making. *American Economic Journal: Applied Economics*, 5(1), 193–207. <https://doi.org/10.1257/app.5.1.193>
- Ai, C., & Norton, E. C. (2003). Interaction terms in logit and probit models. *Economics Letters*, 80(1), 123–129. [https://doi.org/10.1016/s0165-1765\(03\)00032-6](https://doi.org/10.1016/s0165-1765(03)00032-6)
- Ali, M. A., Mughal, M., & Chhorn, D. (2022). Microfinance and poverty reduction: Evidence from Djibouti. *Review of Development Economics*. <https://doi.org/10.1111/rode.12856>
- Almlund, M., Duckworth, A. L., Heckman, J. J., & Kautz, T. D. (2011). Personality Psychology and Economics. In E. Hanushek, S. Machin, & L. Woessman (Eds.), *Handbook of the Economics of Education* (pp. 1–181). Elsevier. <https://doi.org/10.1016/B978-0-444-53444-6.00001-8>
- Amar, M., Ariely, D., Ayal, S., Cryder, C. E., & Rick, S. I. (2011). Winning the battle but losing the war: The psychology of debt management. *Journal of Marketing Research*, 48(Special Issue), 38–50.
- Anger, S., Camehl, G., & Peter, F. (2017). Involuntary job loss and changes in personality traits. *Journal of Economic Psychology*, 60, 71–91. <https://doi.org/10.1016/j.joep.2017.01.007>
- Angrisani, M., Burke, J., & Kapteyn, A. (2020). *Cognitive Ability, Cognitive Aging, and Debt Accumulation* (MRDRC Working Paper No. 2020-411). University of Michigan Retirement and Disability Research Center. Ann Arbor, MI.
- Anusic, I., Schimmack, U., Pinkus, R. T., & Lockwood, P. (2009). The nature and structure of correlations among Big Five ratings: The halo-alpha-beta model. *Journal of Personality and Social Psychology*, 97(6), 1142–1156. <https://doi.org/10.1037/a0017159>
- Badarinza, C., Balasubramaniam, V., & Ramadorai, T. (2019). The Household Finance Landscape in Emerging Economies. *Annual Review of Financial Economics*, 11(1), 109–129. <https://doi.org/10.1146/annurev-financial-110118-123106>
- Banerjee, A. V., & Duflo, E. (2007). The Economic Lives of the Poor. *Journal of Economic Perspectives*, 21(1), 141–167. <https://doi.org/10.1257/jep.21.1.141>
- Barry, B., & Friedman, R. A. (1998). Bargainer characteristics in distributive and integrative negotiation. *Journal of Personality and Social Psychology*, 74(2), 345–359. <https://doi.org/10.1037/0022-3514.74.2.345>
- Benjamin, D. J., Choi, J. J., & Fisher, G. (2016). Religious Identity and Economic Behavior. *Review of Economics and Statistics*, 98(4), 617–637. https://doi.org/10.1162/rest_a_00586
- Benjamin, D. J., Choi, J. J., & Strickland, A. J. (2010). Social Identity and Preferences. *American Economic Review*, 100(4), 1913–1928. <https://doi.org/10.1257/aer.100.4.1913>
- Bertaut, C. C., & Starr, M. (2002). Household Portfolios in the United States. In L. Guiso, M. Haliassos, & T. Jappelli (Eds.), *Household Portfolios*. The MIT Press. <https://doi.org/10.7551/mitpress/3568.003.0010>
- Beshears, J., Choi, J. J., Laibson, D., & Madrian, B. C. (2018). Behavioral Household Finance. In B. D. Bernheim, S. DellaVigna, & D. Laibson (Eds.), *Handbook of*

- behavioral economics: Foundations and applications (pp. 177–276). Elsevier. <https://doi.org/10.1016/bs.hesbe.2018.07.004>
- Borghans, L., Duckworth, A. L., Heckman, J. J., & ter Weel, B. (2008). The Economics and Psychology of Personality Traits. *Journal of Human Resources*, 43(4), 972–1059. <https://doi.org/10.3368/jhr.43.4.972>
- Brown, S., & Taylor, K. (2014). Household finances and the ‘Big Five’ personality traits. *Journal of Economic Psychology*, 45, 197–212. <https://doi.org/10.1016/j.joep.2014.10.006>
- Buis, M. L. (2010). Stata tip 87: Interpretation of interactions in nonlinear models. *The Stata Journal*, 10(2), 305–308.
- Burgess, R., & Pande, R. (2005). Do Rural Banks Matter? Evidence from the Indian Social Banking Experiment. *American Economic Review*, 95(3), 780–795. <https://doi.org/10.1257/0002828054201242>
- Carswell, G., & De Neve, G. (2018). Towards a political economy of skill and garment work: the case of the Tiruppur industrial cluster in South India. In C. Hann & J. Parry (Eds.), *Industrial labour on the margins of capitalism: Precarity, Class and the Neoliberal Subject* (pp. 309–335). Berghahn Books.
- Carswell, G., De Neve, G., & Ponnarasu, S. (2021). Goods debts, bad debts: Microcredit and managing debt in rural south India. *Journal of Agrarian Change*, 21(1), 122–142. <https://doi.org/10.1111/joac.12365>
- Caspi, A., Roberts, B. W., & Shiner, R. L. (2005). Personality Development: Stability and Change. *Annual Review of Psychology*, 56, 453–484. <https://doi.org/10.1146/annurev.psych.55.090902.141913>
- Collins, D., Morduch, J., Rutherford, S., & Ruthven, O. (2009). *Portfolios of the Poor: How the World’s Poor Live on \$2 a Day*. Princeton University Press.
- Cox, D., & Jappelli, T. (1993). The Effect of Borrowing Constraints on Consumer Liabilities. *Journal of Money, Credit and Banking*, 25(2), 197. <https://doi.org/10.2307/2077836>
- de Koker, L., & Jentzsch, N. (2013). Financial Inclusion and Financial Integrity: Aligned Incentives? *World Development*, 44, 267–280. <https://doi.org/10.1016/j.worlddev.2012.11.002>
- del Río, A., & Young, G. (2006). The determinants of unsecured borrowing: Evidence from the BHPS. *Applied Financial Economics*, 16(15), 1119–1144. <https://doi.org/10.1080/09603100500438791>
- Demirgüç-Kunt, A., Klapper, L., Singer, D., Ansar, S., & Hess, J. (2018). *The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution*. World Bank. <https://doi.org/10.1596/978-1-4648-1259-0>
- Digman, J. M. (1997). Higher-order factors of the Big Five. *Journal of Personality and Social Psychology*, 73(6), 1246–1256. <https://doi.org/10.1037/0022-3514.73.6.1246>
- Donnelly, G., Iyer, R., & Howell, R. T. (2012). The Big Five personality traits, material values, and financial well-being of self-described money managers. *Journal of Economic Psychology*, 33(6), 1129–1142. <https://doi.org/10.1016/j.joep.2012.08.001>
- Duca, J. V., & Rosenthal, S. S. (1993). Borrowing Constraints, Household Debt, and Racial Discrimination in Loan Markets. *Journal of Financial Intermediation*, 3(1), 77–103. <https://doi.org/10.1006/jfin.1993.1003>

- Elfenbein, H. A. (2015). Individual Differences in Negotiation: A Nearly Abandoned Pursuit Revived. *Current Directions in Psychological Science*, 24(2), 131–136. <https://doi.org/10.1177/0963721414558114>
- Gomes, F., Haliassos, M., & Ramadorai, T. (2021). Household Finance. *Journal of Economic Literature*, 59(3), 919–1000. <https://doi.org/10.1257/jel.20201461>
- Greene, W. (2010). Testing hypotheses about interaction terms in nonlinear models. *Economics Letters*, 107(2), 291–296. <https://doi.org/10.1016/j.econlet.2010.02.014>
- 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., Lanos, Y., Michiels, S., Nordman, C. J., & Venkatasubramanian, G. (2017). Insights on Demonetisation from Rural Tamil Nadu: understanding social networks and social protection. *Economic & Political Weekly*, 52(52).
- Guérin, I., Michiels, S., Natal, A., Nordman, C. J., & Venkatasubramanian, G. (2022). Surviving debt, survival debt in times of lockdown. *Economic & Political Weekly*, 57(1), 41–49.
- Guérin, I., Mouchel, C., & Nordman, C. J. (2021). With a Little Help From My Friends? Surviving the Lockdown using Social Networks in Rural South India [Forthcoming]. *South Asia Multidisciplinary Academic Journal*.
- Guérin, I., Roesch, M., Venkatasubramanian, G., & Kumar, K. S. S. (2014). The social meaning of over- indebtedness and creditworthiness in the context of poor rural South Indian households (Tamil Nadu). In I. Guérin, S. Morvant-Roux, & M. Villarreal (Eds.), *Microfinance, debt and over-indebtedness: Juggling with money*. Routledge.
- Guiso, L., & Sodini, P. (2013). Household Finance: An Emerging Field. In G. M. Constantinides, M. Harris, & R. M. Stulz (Eds.), *Handbook of the economics of finance* (pp. 1397–1532). Elsevier. <https://doi.org/10.1016/b978-0-44-459406-8.00021-4>
- Hanushek, E. A., & Woessmann, L. (2008). The Role of Cognitive Skills in Economic Development. *Journal of Economic Literature*, 46(3), 607–668. <https://doi.org/10.1257/jel.46.3.607>
- Harriss, J., & Jeyaranjan, J. (2016). Rural Tamil Nadu in the Liberalization Era. In Himanshu, P. Jha, & G. Rodgers (Eds.), *The Changing Village in India: Insights from Longitudinal Research* (pp. 263–288). Oxford University Press. <https://doi.org/10.1093/acprof:oso/9780199461868.003.0010>
- Heckman, J. J., Stixrud, J., & Urzua, S. (2006). The effects of cognitive and noncognitive abilities on labor market outcomes and social behavior. *Journal of Labor Economics*, 24(3), 411–482. <https://doi.org/10.1086/504455>
- Hilger, A., & Nordman, C. J. (2020). *The Determinants of Trust: Evidence from Rural South India* (Working Paper No. 13150). Institute of Labor Economics - IZA. Bonn.
- John, O. P., & Srivastava, S. (1999). The Big Five Trait taxonomy: History, measurement, and theoretical perspectives. In L. A. Pervin & O. P. John (Eds.), *Handbook of personality: Theory and research* (pp. 102–138). Guilford Press.
- Jones, J. H. M. (1994). A Changing Financial Landscape in India: Macro-Level and Micro-Level Perspectives. In F. J. A. Bouman & O. Hospes (Eds.), *Financial Landscapes Reconstructed: The Fine Art of Mapping Development* (pp. 305–324). Routledge. <https://doi.org/10.4324/9780429038891-18>

- Karaca-Mandic, P., Norton, E. C., & Dowd, B. (2012). Interaction Terms in Nonlinear Models. *Health Services Research*, 47(1 Pt 1), 255–274. <https://doi.org/10.1111/j.1475-6773.2011.01314.x>
- Karlan, D., & Zinman, J. (2008). Lying About Borrowing. *Journal of the European Economic Association*, 6(2-3), 510–521. <https://doi.org/10.1162/jeea.2008.6.2-3.510>
- Konig, C. J., Buhner, M., & Murling, G. (2005). Working Memory, Fluid Intelligence, and Attention Are Predictors of Multitasking Performance, but Polychronicity and Extraversion Are Not. *Human Performance*, 18(3), 243–266. https://doi.org/10.1207/s15327043hup1803_3
- Kumar, S. M. (2013). Does Access to Formal Agricultural Credit Depend on Caste? *World Development*, 43, 315–328. <https://doi.org/10.1016/j.worlddev.2012.11.001>
- Laajaj, R., & Macours, K. (2019). Measuring Skills in Developing Countries. *Journal of Human Resources*, 1018–9805R1. <https://doi.org/10.3368/jhr.56.4.1018-9805r1>
- Lea, S. E. G. (2020). Debt and overindebtedness: Psychological evidence and its policy implications. *Social Issues and Policy Review*, 15(1), 146–179. <https://doi.org/10.1111/sipr.12074>
- Lennox, C. S., Francis, J. R., & Wang, Z. (2011). Selection models in accounting research. *The Accounting Review*, 87(2), 589–616. <https://doi.org/10.2308/accr-10195>
- Letkiewicz, J. C., & Heckman, S. J. (2019). Repeated payment delinquency among young adults in the United States. *International Journal of Consumer Studies*, 43(5), 417–428. <https://doi.org/10.1111/ijcs.12522>
- McFadden, D. L. (1979). Quantitative Methods for Analysing Travel Behaviour of Individuals: Some Recent Development. In D. A. Hensher & P. R. Stopher (Eds.), *Behavioural travel modelling*. Routledge.
- 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>
- Nair, T. S. (2011). Microfinance: Lessons from a Crisis. *Economic & Political Weekly*, 46(06).
- Natal, A., & Nordman, C. J. (2022). *Personality Traits: Measure and Stability over time in Rural South India* (Thesis chapter). Observatory on Rural Dynamics, Inequalities in South India (ODRIIS), and French Institute of Pondicherry (IFP).
- Nordman, C. J., Guérin, I., Venkatasubramanian, G., Michiels, S., Lanos, Y., Kumar, S., Raj, A., & Hilger, A. (2017). *NEEMSI Survey Manual* (NEEMSI survey material). French Institute of Pondicherry (IFP) and Institut de Recherche pour le Développement (IRD).
- NSSO. (2014). *Key Indicators of Debt and Investment in India, NSS 70th Round, 2013* (tech. rep. NSS-KI(70/18.2)). Government of India & Ministry of Statistics and Programme Implementation & National Sample Survey Office (NSSO). New-Delhi, India.
- Nyhus, E. K., & Pons, E. (2005). The effects of personality on earnings. *Journal of Economic Psychology*, 26(3), 363–384. <https://doi.org/10.1016/j.joep.2004.07.001>
- Nyhus, E. K., & Webley, P. (2001). The role of personality in household saving and borrowing behaviour. *European Journal of Personality*, 15(S1), S85–S103. <https://doi.org/10.1002/per.422>
- Polanyi, K. (1944). *The Great Transformation*. Farrar & Rinehart.

813 Rajakumar, J. D., Mani, G., Shetty, S. L., & Karmarkar, V. M. (2019). Trends and patterns
814 of household indebtedness. *Economic & Political Weekly*, 54(9), 41–49.

815 Reboul, E., Guérin, I., & Nordman, C. J. (2021). The Gender of Debt and Credit: Insights
816 from rural Tamil Nadu. *World Development*, 142, 105363. [https://doi.org/10.](https://doi.org/10.1016/j.worlddev.2020.105363)
817 [1016/j.worlddev.2020.105363](https://doi.org/10.1016/j.worlddev.2020.105363)

818 Tangney, J. P., Baumeister, R. F., & Boone, A. L. (2004). High Self-Control Predicts Good
819 Adjustment, Less Pathology, Better Grades, and Interpersonal Success. *Journal of*
820 *Personality*, 72(2), 271–324. <https://doi.org/10.1111/j.0022-3506.2004.00263.x>