



# RUME

RURAL MICROFINANCE AND EMPLOYMENT SURVEY

<https://odriis.hypotheses.org/RUME>

## Survey Report

2010





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This data collection was carried out within the  
*Observatory of Rural Dynamics and Inequalities in South India.*



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



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# 1 | Introduction of the RUrAl Microfinance and Employment survey

**T**HE *RUrAl Microfinance and Employment survey* (RUME), conducted in 2010, is the first wave of a multi-topic household survey covering 405 households and 10 villages in Cuddalore and Viluppuram districts in rural Tamil Nadu (South India). These households provide information for 1928 members. The RUME survey took place within the French Institute of Pondicherry (IFP) and was coordinated by Isabelle Guérin (IRD, CESSMA), Marc Roesch (IRD-CIRAD) and G. Venkatasubramanian (IFP). The RUME survey was part of a broader programme including quantitative and qualitative data collection tools at IFP (Labour, Finances, and Social Dynamics). It was initiated within a comparative research project funded by the French National Agency for Research (programme: *Les Suds, Aujourd'hui*). The project started in 2007, at a time where microfinance was emerging as a key development policy for alleviating rural poverty. Drawing on a comparative perspective between South-India, Mexico and Malagasy, and intense data collection, both qualitative and quantitative, the RUME project's main objective was to explore the linkages between rural finance and rural employment –including diversification and migration– with a view to contributing to the discussions and interventions in rural development and poverty and vulnerability reduction.

Since 2016, the programme Labour, Finances, and Social Dynamics has merged with another IFP programme –Labour, Skills, Social networks and Mobility in India (LAKSMI)– to form the Observatory of Rural Dynamics and Inequalities in South India (ODRIIS). In addition to one-off surveys, the ODRIIS's objective is to conduct surveys over time to allow for a longitudinal analysis of the transformations of Tamil rural society. Two other waves of surveys (NEEMSIS-1 and NEEMSIS-2) have since been conducted.



## 2 | Household data

```

. *****
. * 0. Introduction
. *****
. use"RUME-HH", clear
.
.
. * Selection
. keep HHID2010 villagename villagearea jatis caste religion comefrom outsider
.
. duplicates drop

Duplicates in terms of all variables

(1,523 observations deleted)

.
. * Tables
. tabulate villagename

      1-1 |
Village_Cod |
      e |      Freq.      Percent      Cum.
-----+-----
      ELA |         42       10.37       10.37
      GOV |         42       10.37       20.74
      KAR |         40        9.88       30.62
      KOR |         35        8.64       39.26
      KUV |         42       10.37       49.63
      MAN |         42       10.37       60.00
      MANAM |        41       10.12       70.12
      NAT |         41       10.12       80.25
      ORA |         38        9.38       89.63
      SEM |         42       10.37      100.00
-----+-----
      Total |        405      100.00

. tabulate villagearea

      1-2 |
Ur/Colony |      Freq.      Percent      Cum.
-----+-----
      Ur |        210       51.85       51.85
      Colony |        195       48.15      100.00
-----+-----
      Total |        405      100.00

```

. tabulate jatis

Jatis	Freq.	Percent	Cum.
Arunthathiyar	3	0.74	0.74
Asarai	1	0.25	0.99
Chettiyar	2	0.49	1.48
Kulalar	8	1.98	3.46
Mudaliar	39	9.63	13.09
Muslims	7	1.73	14.81
Naidu	8	1.98	16.79
Nattar	6	1.48	18.27
Navithar	1	0.25	18.52
Other	2	0.49	19.01
Padayachi	3	0.74	19.75
Rediyar	9	2.22	21.98
SC	190	46.91	68.89
Settu	1	0.25	69.14
Vanniyar	124	30.62	99.75
Yathavar	1	0.25	100.00
Total	405	100.00	

. tabulate caste

caste	Freq.	Percent	Cum.
Dalits	194	47.90	47.90
Middle castes	151	37.28	85.19
Upper castes	60	14.81	100.00
Total	405	100.00	

. tabulate religion

1-6-a Religion	Freq.	Percent	Cum.
Hindu	396	97.78	97.78
Christian	1	0.25	98.02
Muslim	8	1.98	100.00
Total	405	100.00	

. tabulate comefrom

1-7 Lived	Freq.	Percent	Cum.
12 YEARS	1	0.25	0.25
15 YEARS	3	0.74	0.99
2 YEARS	1	0.25	1.23
3 YEARS	2	0.49	1.73
30 YEARS	3	0.74	2.47
35 YEARS	2	0.49	2.96
40 YEARS	1	0.25	3.21
45 YEARS	1	0.25	3.46
55 YEARS	1	0.25	3.70
TRADITIONAL	390	96.30	100.00

```

-----
Total |          405      100.00

. tabulate outsider

1_8 Village out |          Freq.      Percent      Cum.
-----+-----
          99 |             2       13.33       13.33
      AANATHUR |             1        6.67       20.00
      ARIYALUR |             1        6.67       26.67
      CUDDALORE |            1        6.67       33.33
      KAARAPATTU |            1        6.67       40.00
      KADAMPULIYUR |            1        6.67       46.67
      KEERAIMEDU |            1        6.67       53.33
KONDAREDDIPALAYAM |            1        6.67       60.00
      NEYIVELI |            1        6.67       66.67
      SIRUMADHURAI |            1        6.67       73.33
      THIRUVATHIYUR |            1        6.67       80.00
      ULUNDURPETTAI |            1        6.67       86.67
      VAZHAPATTU |            1        6.67       93.33
      VAZHUTHAVUR |            1        6.67      100.00
-----+-----
Total |             15      100.00

.
. *****
. * END
.
.
. *****
. * 1. Family members
. *****
. use"RUME-HH", clear
.
. * Tables
. tabulate sex

1-C |
Male/Female |          Freq.      Percent      Cum.
-----+-----
      Male |       1,008       52.28       52.28
      Female |         920       47.72      100.00
-----+-----
Total |       1,928      100.00

. summarize age

Variable |          Obs          Mean      Std. Dev.      Min      Max
-----+-----
      age |       1,928      29.3029      17.6752         1      91

. tabulate relationshiptohead

1-D Relation |          Freq.      Percent      Cum.
-----+-----

```

Head		406	21.06	21.06
Wife		374	19.40	40.46
Mother		30	1.56	42.01
Father		13	0.67	42.69
Son		528	27.39	70.07
Daughter		353	18.31	88.38
Daughter-in-law		84	4.36	92.74
Son-in-law		4	0.21	92.95
Sister		4	0.21	93.15
Mother-in-law		5	0.26	93.41
Father-in-law		2	0.10	93.52
Brother elder		1	0.05	93.57
Brother younger		7	0.36	93.93
Grand children		113	5.86	99.79
Other		4	0.21	100.00
-----				
Total		1,928	100.00	

. tabulate livinghome

1-F Stay		Freq.	Percent	Cum.
No		57	2.96	2.96
Yes		1,871	97.04	100.00
-----				
Total		1,928	100.00	

. tabulate education

1-G Education		Freq.	Percent	Cum.
No education		498	25.83	25.83
Primary		394	20.44	46.27
High school		644	33.40	79.67
HSC		121	6.28	85.94
Diploma		55	2.85	88.80
Degree		62	3.22	92.01
Post graduate		12	0.62	92.63
Engineering		18	0.93	93.57
Irrelevant		121	6.28	99.84
Other		3	0.16	100.00
-----				
Total		1,928	100.00	

. tabulate studentpresent

1-H Student		Freq.	Percent	Cum.
at present				
No		1,404	72.82	72.82
Yes		524	27.18	100.00
-----				
Total		1,928	100.00	

. tabulate typeeducation

1-I Skills		Freq.	Percent	Cum.
Technical education		85	4.41	4.41

Experience skill in a field	19	0.99	5.39
Technical skill	11	0.57	5.96
No skill	1,692	87.76	93.72
Irrelevant	121	6.28	100.00

---

Total |       1,928       100.00

. \*\*\*\*\*  
. \* END

. \*\*\*\*\*  
. \* 2. Employment  
. \*\*\*\*\*

. \*\*\*\*\* Workers  
. use"RUME-HH", clear

. \* Tables  
. tabulate dummyworkedpastyear

dummyworked	pastyear	Freq.	Percent	Cum.
No		941	48.81	48.81
Yes		987	51.19	100.00
Total		1,928	100.00	

. \*\*\*\*\* Occupations  
. use"RUME-occupations", clear

. \* Tables  
. tabulate kindofwork

2-C Occupation	Code2	Freq.	Percent	Cum.
Agriculture		222	16.44	16.44
Coolie		201	14.89	31.33
Agri coolie		458	33.93	65.26
NREGS		141	10.44	75.70
Investment		124	9.19	84.89
Employee		145	10.74	95.63
Self-employment		52	3.85	99.48
Pension		7	0.52	100.00
Total		1,350	100.00	

. summarize annualincome

Variable	Obs	Mean	Std. Dev.	Min	Max
annualincome	1,350	24393.52	30367.5	99	429000

```
. tabulate stopworking
```

2-1 Stop   working due   to accident	Freq.	Percent	Cum.
No	1,331	98.59	98.59
Yes	19	1.41	100.00
Total	1,350	100.00	

```
. *****  
* END
```

```
. *****  
* 2.1. Self-employment  
*****  
use"RUME-HH", clear
```

```
. ***** Business  
* Selection  
keep HHID2010 INDID2010 kindselfemployment* businesscastebased* yearetablissement*  
businessamountinvest* businesssourceinvest* bu  
> sinesslender* relativesbusinesslender* castebusinesslender* lossbusinessinvest*  
businessskill*  
  
. reshape long kindselfemployment businesscastebased yearetablissement businessamountinvest  
businesssourceinvest businesslender rel  
> ativesbusinesslender castebusinesslender lossbusinessinvest businessskill, i(HHID2010  
INDID2010) j(n)  
(note: j = 1 2)
```

Data	wide	->	long
Number of obs.	1928	->	3856
Number of variables	22	->	13
j variable (2 values)		->	n
xij variables:			
kindselfemployment1 kindselfemployment2		->	kindselfemployment
businesscastebased1 businesscastebased2		->	businesscastebased
yearetablissement1 yearetablissement2		->	yearetablissement
businessamountinvest1 businessamountinvest2		->	businessamountinvest
businesssourceinvest1 businesssourceinvest2		->	businesssourceinvest
businesslender1 businesslender2		->	businesslender
relativesbusinesslender1 relativesbusinesslender2		->	relativesbusinesslender
castebusinesslender1 castebusinesslender2		->	castebusinesslender
lossbusinessinvest1 lossbusinessinvest2		->	lossbusinessinvest
businessskill1 businessskill2		->	businessskill



```

. drop if kindselfemployment=="
(3,675 observations deleted)

```

```

. * Tables
. tabulate businesscastebased

```

22-1 C	Freq.	Percent	Cum.
Caste based			
No	117	64.64	64.64
Yes	64	35.36	100.00
Total	181	100.00	

```

. tabulate yeareestablishment

```

22-1 D Year	Freq.	Percent	Cum.
establishme			
nt			
99	1	0.55	0.55
1960	1	0.55	1.10
1967	1	0.55	1.66
1968	2	1.10	2.76
1970	8	4.42	7.18
1975	9	4.97	12.15
1978	1	0.55	12.71
1980	13	7.18	19.89
1985	11	6.08	25.97
1989	2	1.10	27.07
1990	10	5.52	32.60
1995	3	1.66	34.25
1997	2	1.10	35.36
1998	3	1.66	37.02
1999	1	0.55	37.57
2000	14	7.73	45.30
2001	10	5.52	50.83
2002	11	6.08	56.91
2003	3	1.66	58.56
2004	7	3.87	62.43
2005	19	10.50	72.93
2006	13	7.18	80.11
2007	14	7.73	87.85
2008	17	9.39	97.24
2009	5	2.76	100.00
Total	181	100.00	

```

. summarize businessamountinvest

```

Variable	Obs	Mean	Std. Dev.	Min	Max
businessam~t	181	60654.66	123778.2	0	600000

```

. tabulate businesssourceinvest

```

22-1 F   Source of invest	Freq.	Percent	Cum.
Loan	82	45.30	45.30
Own capital	82	45.30	90.61
Irrelevant	2	1.10	91.71
Other	15	8.29	100.00
Total	181	100.00	

. tabulate businesslender

22-1 G Lender	Freq.	Percent	Cum.
WKP	29	16.02	16.02
Relatives	30	16.57	32.60
Employer	2	1.10	33.70
Maistry	3	1.66	35.36
Pawn broker	1	0.55	35.91
Finance	10	5.52	41.44
Friends	5	2.76	44.20
Banks	11	6.08	50.28
Coop bank	4	2.21	52.49
Irrelevant	84	46.41	98.90
NR	2	1.10	100.00
Total	181	100.00	

. tabulate relativesbusinesslender

22-1 H If relative	Freq.	Percent	Cum.
Maternal uncle	7	3.87	3.87
Brother	5	2.76	6.63
Paternal uncle	3	1.66	8.29
Cousin (father side)	1	0.55	8.84
Father/Mother in-law	7	3.87	12.71
Brother-in-law	2	1.10	13.81
Wife relatives	4	2.21	16.02
No relation	1	0.55	16.57
Irrelevant	151	83.43	100.00
Total	181	100.00	

. tabulate castebusinesslender

22-1 I   Lender's caste	Freq.	Percent	Cum.
Dalits	23	12.71	12.71
Middle castes	21	11.60	24.31
Upper castes	1	0.55	24.86
4	5	2.76	27.62
6	7	3.87	31.49
9	2	1.10	32.60
12	17	9.39	41.99
13	1	0.55	42.54

66		87	48.07	90.61
77		1	0.55	91.16
88		3	1.66	92.82
99		13	7.18	100.00

---

Total | 181 100.00

. tabulate lossbusinessinvest

22-1 J Loss	Freq.	Percent	Cum.
No	134	74.03	74.03
Yes	47	25.97	100.00
Total	181	100.00	

. tabulate businessskill

22-1 K   Learn   business	Freq.	Percent	Cum.
Family	48	26.52	26.52
Friends	3	1.66	28.18
School	6	3.31	31.49
Experience	124	68.51	100.00
Total	181	100.00	

. \*\*\*\*\* Income  
. use"RUME-HH", clear

. \* Selection

. keep HHID2010 INDID2010 goodincomeperiod\* goodincomeperiodnbmonth\* goodincomeamount\*  
averageincomeperiod\* averageincomeperiodnbmo  
> nth\* averageincomeperiodamount\* lowincomeperiod\* lowincomeperiodnbmonth\*  
lowincomeperiodamount\*

. reshape long goodincomeperiod goodincomeperiodnbmonth goodincomeamount averageincomeperiod  
averageincomeperiodnbmonth averageinco  
> meperiodamount lowincomeperiod lowincomeperiodnbmonth lowincomeperiodamount, i(HHID2010  
INDID2010) j(n)  
(note: j = 1 2)

Data wide -> long

---

Number of obs. 1928 -> 3856

Number of variables 20 -> 12

j variable (2 values) -> n

xij variables:

goodincomeperiod1 goodincomeperiod2 -> goodincomeperiod

goodincomeperiodnbmonth1 goodincomeperiodnbmonth2->goodincomeperiodnbmonth

goodincomeamount1 goodincomeamount2 -> goodincomeamount

averageincomeperiod1 averageincomeperiod2 -> averageincomeperiod

averageincomeperiodnbmonth1 averageincomeperiodnbmonth2->averageincomeperiodnbmonth

```

averageincomeperiodamount1 averageincomeperiodamount2->averageincomeperiodamount
  lowincomeperiod1 lowincomeperiod2  ->  lowincomeperiod
lowincomeperiodnbmonth1 lowincomeperiodnbmonth2->lowincomeperiodnbmonth
lowincomeperiodamount1 lowincomeperiodamount2->lowincomeperiodamount

```

```

-----
. drop if goodincomeperiod=="
(3,727 observations deleted)

```

```

. * Tables
. tabulate goodincomeperiod

```

22-1 L Goods   income period	Freq.	Percent	Cum.
APR-JUNE	1	0.78	0.78
APR-MAY	2	1.55	2.33
AUG-DEC	2	1.55	3.88
AUG-NOV	1	0.78	4.65
AUG-SEP	3	2.33	6.98
DEC-FEB	5	3.88	10.85
DEC-JAN	2	1.55	12.40
DEC-JULY	1	0.78	13.18
DEC-MAR	1	0.78	13.95
DEC-MAY	1	0.78	14.73
DEC-SEP	1	0.78	15.50
FEB-JUNE	1	0.78	16.28
FEB-SEP	1	0.78	17.05
JAN	1	0.78	17.83
JAN, APRIL AND SEP	1	0.78	18.60
JAN, JUN, OCT, DEC	1	0.78	19.38
JAN, MAY AND OCT	2	1.55	20.93
JAN, MAY AND SEP	1	0.78	21.71
JAN-APR	2	1.55	23.26
JAN-AUG	10	7.75	31.01
JAN-DEC	16	12.40	43.41
JAN-FEB	1	0.78	44.19
JAN-JUL	12	9.30	53.49
JAN-JUNE	10	7.75	61.24
JAN-MAR	8	6.20	67.44
JAN-MAY	8	6.20	73.64
JAN-OCT	7	5.43	79.07
JULY-DEC	1	0.78	79.84
JULY-NOV	1	0.78	80.62
JUN-APR	1	0.78	81.40
JUN-AUG	1	0.78	82.17
JUNE-DEC	1	0.78	82.95
MAR-JUNE	1	0.78	83.72
MAR-MAY	3	2.33	86.05
MAY-AUG	1	0.78	86.82
NOV-APR	2	1.55	88.37
NOV-JAN	1	0.78	89.15
NOV-JUL	1	0.78	89.92
OCT-FEB	2	1.55	91.47
OCT-JAN	5	3.88	95.35
OCT-NOV	1	0.78	96.12
SEP-DEC	2	1.55	97.67
SEP-JAN	2	1.55	99.22

```

SEP-OCT |          1          0.78      100.00
-----+-----
Total |         129         100.00

. summarize goodincomeperiodnbmonth goodincomeamount

Variable |          Obs          Mean      Std. Dev.      Min      Max
-----+-----
goodincome~h |         129      5.906977      3.146034          1         12
goodincome~t |         129     5712.403     4665.913         700     25000

. tabulate averageincomeperiod

22-1 N Average |
income period |      Freq.      Percent      Cum.
-----+-----
          99 |          2          2.30       2.30
APR-AUG |          1          1.15       3.45
APR-JUL |          9         10.34      13.79
APR-JULY |          1          1.15      14.94
APR-JUNE |          3          3.45      18.39
APR-MAY |          1          1.15      19.54
APR-NOV |          2          2.30      21.84
APR-SEP |          1          1.15      22.99
  APRIL |          1          1.15      24.14
ARR-JUNE |          1          1.15      25.29
AUG, JUL, MAR, APR |          1          1.15      26.44
AUG-DEC |          7          8.05      34.48
AUG-NOV |          1          1.15      35.63
AUG-OCT |          2          2.30      37.93
AUG-SEP |          2          2.30      40.23
  DEC |          1          1.15      41.38
JAN-APR |          1          1.15      42.53
JAN-APRIL |          3          3.45      45.98
JAN-FEB |          2          2.30      48.28
JAN-JULY |          2          2.30      50.57
JAN-MAR |          1          1.15      51.72
JAN-SEP |          1          1.15      52.87
JULY-AUG |          3          3.45      56.32
JULY-DEC |          3          3.45      59.77
JULY-OCT |          1          1.15      60.92
JULY-SEP |          4          4.60      65.52
JUNE SEP |          1          1.15      66.67
JUNE-AUG |          7          8.05      74.71
JUNE-JULY |          2          2.30      77.01
JUNE-MAR |          1          1.15      78.16
JUNE-OCT |          3          3.45      81.61
JUNE-SEP |          1          1.15      82.76
MAR-JUNE |          1          1.15      83.91
MAR-MAY |          2          2.30      86.21
MAR-SEP |          1          1.15      87.36
MAY-JUNE |          1          1.15      88.51
NOV-DEC |          1          1.15      89.66
OCT-JAN |          1          1.15      90.80
OTHER MONTHS |          1          1.15      91.95
RAIN SEASON |          2          2.30      94.25
SEP-DEC |          1          1.15      95.40
SEP-JAN |          1          1.15      96.55
SEP-NAV |          1          1.15      97.70

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```

      SEP-OCT |           1           1.15           98.85
      SEPT-DEC |          1           1.15           100.00
-----+-----
      Total |          87           100.00

. summarize averageincomeperiodnbmonth averageincomeperiodamount

      Variable |           Obs           Mean           Std. Dev.           Min           Max
-----+-----
averageinc~h |          129           2.627907           2.301731           0           10
averageinc~t |          129           2753.488           5511.749           0           50000

. tabulate lowincomeperiod

      22-1 P Low income period |           Freq.           Percent           Cum.
-----+-----
           99 |           2           3.70           3.70
      APR-JUL |           1           1.85           5.56
      AUG-DEC |           5           9.26           14.81
      AUG-NOV |           1           1.85           16.67
      AUG-SEP |           2           3.70           20.37
           DEC |           1           1.85           22.22
      FEB-MAR |           1           1.85           24.07
      JAN-MARCH |           1           1.85           25.93
      JULY -DEC |           1           1.85           27.78
      JULY -SEP |           1           1.85           29.63
      JULY-DEC |           2           3.70           33.33
      JULY-NOV |           1           1.85           35.19
      JULY-SEP |           1           1.85           37.04
      JUNE-AUG |           1           1.85           38.89
      JUNE-OCT |           1           1.85           40.74
      JUNE-SEP |           1           1.85           42.59
LESS AMOUNT OF MILK PRODUCE |           1           1.85           44.44
      MARCH- JULY |           1           1.85           46.30
      MARCH-MAY |           1           1.85           48.15
      MAY-JULY |           2           3.70           51.85
      MAY-JULY AND DEC |           1           1.85           53.70
      NOV-DEC |           6           11.11           64.81
      NOV-JAN |           1           1.85           66.67
      OCT-DEC |           6           11.11           77.78
      OCT-NOV |           1           1.85           79.63
      RAIN SEASON |           3           5.56           85.19
      SEP, FEB, MAY, MAR |           1           1.85           87.04
      SEP- DEC |           1           1.85           88.89
      SEP-DEC |           6           11.11           100.00
-----+-----
      Total |           54           100.00

. summarize lowincomeperiodnbmonth lowincomeperiodamount

      Variable |           Obs           Mean           Std. Dev.           Min           Max
-----+-----
lowincomep~h |          129           1.55814           1.964159           0           6
lowincomep~t |          129           763.1783           1340.41           0           8000

.
.
.
. ***** Business labourers

```

```

. use "RUME-HH", clear

.
. * Tables
. tabulate dummybusinesslabourers

      22-2 |
Labourers |
employed  |      Freq.      Percent      Cum.
-----+-----
      No  |      1,864      96.68      96.68
      Yes |         64       3.32     100.00
-----+-----
      Total |      1,928     100.00

.
.
.
. ***** Details business labourers
. use "RUME-HH", clear

.
. * Selection
. keep HHID2010 INDID2010 namebusinesslabourer* relationshipbusinesslabourer*
  castebusinesslabourer* businesslabourertypejob* busin
> esslabourerwagetype* businesslabourerbonus* businesslabourerinsurance*
  businesslabourerpension*

. reshape long namebusinesslabourer relationshipbusinesslabourer castebusinesslabourer
  businesslabourertypejob businesslabourerwage
> type businesslabourerbonus businesslabourerinsurance businesslabourerpension, i(HHID2010
  INDID2010) j(n)
(note: j = 1 2 3 4 5 6 7)

Data                                wide  ->  long
-----+-----
Number of obs.                      1928  ->  13496
Number of variables                   58    ->   11
j variable (7 values)                 ->   n
xij variables:
namebusinesslabourer1 namebusinesslabourer2 ... namebusinesslabourer7->namebusinesslabourer
relationshipbusinesslabourer1 relationshipbusinesslabourer2 ... relationshipbusinesslabourer7
->relationshipbusinesslabourer
castebusinesslabourer1 castebusinesslabourer2 ... castebusinesslabourer7->
castebusinesslabourer
businesslabourertypejob1 businesslabourertypejob2 ... businesslabourertypejob7->
businesslabourertypejob
businesslabourerwagetype1 businesslabourerwagetype2 ... businesslabourerwagetype7->
businesslabourerwagetype
businesslabourerbonus1 businesslabourerbonus2 ... businesslabourerbonus7->
businesslabourerbonus
businesslabourerinsurance1 businesslabourerinsurance2 ... businesslabourerinsurance7->
businesslabourerinsurance
businesslabourerpension1 businesslabourerpension2 ... businesslabourerpension7->
businesslabourerpension
-----+-----

. drop if namebusinesslabourer=="
(13,367 observations deleted)

```

. \* Tables

. tabulate relationshipbusinesslabourer

relationshipbu sinesslabourer	Freq.	Percent	Cum.
Colleague	14	10.85	10.85
Relative	13	10.08	20.93
Labour	83	64.34	85.27
Religious	2	1.55	86.82
Neighbour	9	6.98	93.80
WKP	5	3.88	97.67
Don't know him	3	2.33	100.00
Total	129	100.00	

. tabulate castebusinesslabourer

castebusiness labourer	Freq.	Percent	Cum.
Dalits	42	32.56	32.56
Middle castes	77	59.69	92.25
8	1	0.78	93.02
12	5	3.88	96.90
13	4	3.10	100.00
Total	129	100.00	

. tabulate businesslabourertypejob

businesslab ourertypejo b	Freq.	Percent	Cum.
Permanent	11	8.53	8.53
Temporary	77	59.69	68.22
Seasonal	41	31.78	100.00
Total	129	100.00	

. tabulate businesslabourerwagetype

businesslab ourerwagety pe	Freq.	Percent	Cum.
Daily	42	32.56	32.56
Weekly	61	47.29	79.84
Monthly	7	5.43	85.27
Piece rate	19	14.73	100.00
Total	129	100.00	

. tabulate businesslabourerbonus

businesslab |



ourerbonus	Freq.	Percent	Cum.
No	104	80.62	80.62
Yes	25	19.38	100.00
Total	129	100.00	

```
. tabulate businesslabourerinsurance
```

businesslabourerinsurance	Freq.	Percent	Cum.
No	125	96.90	96.90
Yes	4	3.10	100.00
Total	129	100.00	

```
. tabulate businesslabourerpension
```

businesslabourerpension	Freq.	Percent	Cum.
No	129	100.00	100.00
Total	129	100.00	

```
. ***** Sell the product or service on credit basis
```

```
. use"RUME-HH", clear
```

```
. * Selection
```

```
. keep HHID2010 INDID2010 creditsell* creditperiod* creditcope* creditpercentage* creditbuy*
```

```
. reshape long creditsell creditperiod creditcope creditpercentage creditbuy, i(HHID2010  
INDID2010) j(n)
```

```
(note: j = 1 2)
```

```
Data
```

	wide	->	long
Number of obs.	1928	->	3856
Number of variables	12	->	8
j variable (2 values)		->	n
xij variables:			
creditsell1 creditsell2		->	creditsell
creditperiod1 creditperiod2		->	creditperiod
creditcope1 creditcope2		->	creditcope
creditpercentage1 creditpercentage2		->	creditpercentage
creditbuy1 creditbuy2		->	creditbuy

```
. drop if creditsell==.
```

```
(3,737 observations deleted)
```

. \* Tables

. tabulate creditsell

22-4 Sell on		Freq.	Percent	Cum.
credit				
Never		32	26.89	26.89
Time to time		30	25.21	52.10
very often		41	34.45	86.55
DK		1	0.84	87.39
NR		15	12.61	100.00
Total		119	100.00	

. tabulate creditperiod

22-5 Credit		Freq.	Percent	Cum.
period				
One week		12	10.08	10.08
One month		3	2.52	12.61
Seasonal duration		56	47.06	59.66
Irrelevant		32	26.89	86.55
DK		1	0.84	87.39
NR		15	12.61	100.00
Total		119	100.00	

. tabulate creditcope

22-6 Credit period expenses		Freq.	Percent	Cum.
Add the interest on the selling price		4	3.36	3.36
Usual practice		69	57.98	61.34
Irrelevant		32	26.89	88.24
NR		14	11.76	100.00
Total		119	100.00	

. summarize creditpercentage

Variable	Obs	Mean	Std. Dev.	Min	Max
creditperc-e	107	13.83645	14.78091	0	50

. tabulate creditbuy

22-8 Buy on		Freq.	Percent	Cum.
credit				
No		47	39.50	39.50
Yes		72	60.50	100.00
Total		119	100.00	

. \*\*\*\*\* Business in the past

```

. use "RUME-HH", clear

.
. * Tables
. tabulate dummypastbusiness

      22-9 |
Business in |
      past |      Freq.      Percent      Cum.
-----+-----
      No |      1,853      96.11      96.11
      Yes |         75       3.89      100.00
-----+-----
      Total |      1,928      100.00

. tabulate pastbusinessstype

      22-10 A Type of |
      business |      Freq.      Percent      Cum.
-----+-----
      AGRICULTURE |         2       2.67       2.67
      AUTO |         1       1.33       4.00
      BAG WORK |         1       1.33       5.33
      BOREWELL RENT |         1       1.33       6.67
      BULLOCART |        14      18.67      25.33
      BULLOK COTE RIDE |         1       1.33      26.67
      CARPENTOR |         1       1.33      28.00
      COCONUT BUSINESS |         1       1.33      29.33
      COOK |         1       1.33      30.67
      COTTON BUSINESS |         1       1.33      32.00
      CYCLE STORE |         1       1.33      33.33
      ELECTRICAL BUSINESS |         1       1.33      34.67
      FERTILIZER SHOP |         1       1.33      36.00
      FLOWER SHOP |         2       2.67      38.67
      FRUIT BUSINESS |         1       1.33      40.00
      FRUITS SELLING |         1       1.33      41.33
      GROCERY SHOP |         1       1.33      42.67
      HOTEL |         1       1.33      44.00
      IDLY SHOP |         4       5.33      49.33
      JUTE BAG BUSINESS |         1       1.33      50.67
      MARRIAGE VESSELS RENT |         1       1.33      52.00
      MAVU ARAIKUM BUSINESS |         1       1.33      53.33
      MILK BUSINESS |         2       2.67      56.00
      MILK COLLECTION |         1       1.33      57.33
      OLD PAPER COLLECTION |         1       1.33      58.67
      PADDU STRAW BUSINESS |         1       1.33      60.00
      PESITICIDES SPRAYER |         4       5.33      65.33
      PESTICIDES SPRAYER |         1       1.33      66.67
      PETTI SHOP |         3       4.00      70.67
      PLOUGHING |         1       1.33      72.00
      REAL ESTATE BUSINESS |         1       1.33      73.33
      SEED SHOP |         1       1.33      74.67
      TAILORING |         2       2.67      77.33
      TRACTOR |         4       5.33      82.67
      VEGETABLE SHOP |         5       6.67      89.33
      WEAVER |         1       1.33      90.67
      WELDING |         1       1.33      92.00
      WORKSHOP |         1       1.33      93.33
      decoration bulbs rent |         1       1.33      94.67

```

electircal spares sales		1	1.33	96.00
plastic vending		1	1.33	97.33
street vendor		1	1.33	98.67
tiffin shop		1	1.33	100.00

-----

Total		75	100.00
-------	--	----	--------

. \*tabulate pastbusinessreasonstopped

. \*\*\*\*\* Doing own business

. use"RUME-HH", clear

. \* Tables

. tabulate ownbusinessinterested

22-11				
Interest		Freq.	Percent	Cum.
-----				
Yes		305	100.00	100.00
-----				
Total		305	100.00	

. \*tabulate ownbusinessstype

. tabulate ownbusinessinvest

22-13 A				
Need Invest		Freq.	Percent	Cum.
-----				
Yes		305	100.00	100.00
-----				
Total		305	100.00	

. summarize ownbusinessinvestamount if ownbusinessinvestamount!=99

Variable		Obs	Mean	Std. Dev.	Min	Max
-----						
ownbusine~nt		23	153043.5	212055.6	20000	1000000

. tabulate ownbusinesseduc

22-13 B				
Need Educ		Freq.	Percent	Cum.
-----				
No		294	96.39	96.39
Yes		11	3.61	100.00
-----				
Total		305	100.00	

. tabulate ownbusinesssexpe

22-13 C				
Need				
Experience		Freq.	Percent	Cum.
-----				
No		261	85.57	85.57
Yes		44	14.43	100.00

```

-----
      Total |          305      100.00

. tabulate ownbusinessmarket

      22-13 D |
Need Market |          Freq.      Percent      Cum.
-----+-----
      No |          264      86.56      86.56
      Yes |           41      13.44     100.00
-----+-----
      Total |          305      100.00

. tabulate ownbusinessmanpower

      22-13 E |
      Need |
Manpower |          Freq.      Percent      Cum.
-----+-----
      No |          133      43.61      43.61
      Yes |          172      56.39     100.00
-----+-----
      Total |          305      100.00

.
. *****
. * END
.
.
.
. *****
. * 2.2. Salaried
. *****
. use"RUME-HH", clear

.
. * Selection
. keep HHID2010 INDID2010 joblocation* jobdistance* kindsalariedjob* casteemployer*
  relationemployer* salariedjobtype* salariedjobf
> ulltime* salariedwagetype* salariedjobdays* salariedjobsalary* salariedjobpension*
  salariedjobbonus* salariedjobinsurance* salari
> edjobtenure* sjdummyadvance* sjadvancebalance* sjadvanceamount* salariedjobhow*
  salariedjobhowknow*

. reshape long joblocation jobdistance kindsalariedjob casteemployer relationemployer
  salariedjobtype salariedjobfulltime salariedw
> agetype salariedjobdays salariedjobsalary salariedjobpension salariedjobbonus
  salariedjobinsurance salariedjobtenure sjdummyadvan
> ce sjadvancebalance sjadvanceamount salariedjobhow salariedjobhowknow, i(HHID2010 INDID2010)
  j(n)
(note: j = 1 2 3 4)

Data                                wide  ->  long
-----+-----
Number of obs.                       1928  ->   7712
Number of variables                    78    ->    22
j variable (4 values)                 ->    n

```

```

xij variables:
joblocation1 joblocation2 ... joblocation4-> joblocation
jobdistance1 jobdistance2 ... jobdistance4-> jobdistance
kindsalariedjob1 kindsalariedjob2 ... kindsalariedjob4->kindsalariedjob
casteemployer1 casteemployer2 ... casteemployer4->casteemployer
relationemployer1 relationemployer2 ... relationemployer4->relationemployer
salariedjobtype1 salariedjobtype2 ... salariedjobtype4->salariedjobtype
salariedjobfulltime1 salariedjobfulltime2 ... salariedjobfulltime4->salariedjobfulltime
salariedwagetype1 salariedwagetype2 ... salariedwagetype4->salariedwagetype
salariedjobdays1 salariedjobdays2 ... salariedjobdays4->salariedjobdays
salariedjobsalary1 salariedjobsalary2 ... salariedjobsalary4->salariedjobsalary
salariedjobpension1 salariedjobpension2 ... salariedjobpension4->salariedjobpension
salariedjobbonus1 salariedjobbonus2 ... salariedjobbonus4->salariedjobbonus
salariedjobinsurance1 salariedjobinsurance2 ... salariedjobinsurance4->salariedjobinsurance
salariedjobtenure1 salariedjobtenure2 ... salariedjobtenure4->salariedjobtenure
sjdummyadvance1 sjdummyadvance2 ... sjdummyadvance4->sjdummyadvance
sjadvancebalance1 sjadvancebalance2 ... sjadvancebalance4->sjadvancebalance
sjadvanceamount1 sjadvanceamount2 ... sjadvanceamount4->sjadvanceamount
salariedjobhow1 salariedjobhow2 ... salariedjobhow4->salariedjobhow
salariedjobhowknow1 salariedjobhowknow2 ... salariedjobhowknow4->salariedjobhowknow

```

```

. drop if joblocation=="
(6,792 observations deleted)

```

```

. * Tables
. summarize jobdistance

```

Variable	Obs	Mean	Std. Dev.	Min	Max
jobdistance	920	62.42283	223.4461	0	3000

```

. tabulate casteemployer

```

23-1 E Caste	Freq.	Percent	Cum.
Dalits	299	32.50	32.50
Middle castes	78	8.48	40.98
Upper castes	3	0.33	41.30
4	166	18.04	59.35
5	13	1.41	60.76
6	67	7.28	68.04
9	5	0.54	68.59
10	1	0.11	68.70
12	38	4.13	72.83
13	5	0.54	73.37
14	4	0.43	73.80
66	162	17.61	91.41
77	22	2.39	93.80
88	57	6.20	100.00
Total	920	100.00	

```

. tabulate relationemployer

```

23-1 F	Freq.	Percent	Cum.
Relation			

Colleague	2	0.22	0.22
Relative	3	0.33	0.54
Labour	781	84.89	85.43
Political	2	0.22	85.65
Neighbour	91	9.89	95.54
WKP	5	0.54	96.09
Traditional	2	0.22	96.30
Irrelevant	30	3.26	99.57
Other	1	0.11	99.67
DK	1	0.11	99.78
NR	2	0.22	100.00

---

Total	920	100.00	
-------	-----	--------	--

. tabulate salariedjobtype

23-1 G Work			
Type	Freq.	Percent	Cum.
Permanent	45	4.89	4.89
Temporary	287	31.20	36.09
Seasonal	587	63.80	99.89
Irrelevant	1	0.11	100.00

---

Total	920	100.00	
-------	-----	--------	--

. tabulate salariedjobfulltime

23-1 H Full			
time job	Freq.	Percent	Cum.
No	9	0.98	0.98
Yes	911	99.02	100.00

---

Total	920	100.00	
-------	-----	--------	--

. tabulate salariedwagetype

23-1 I Wage			
type	Freq.	Percent	Cum.
Daily	442	48.04	48.04
Weekly	344	37.39	85.43
Monthly	132	14.35	99.78
Piece rate	2	0.22	100.00

---

Total	920	100.00	
-------	-----	--------	--

. tabulate salariedjobbonus

23-1 L2			
Bonus	Freq.	Percent	Cum.
No	746	90.86	90.86
Yes	75	9.14	100.00

---

Total	821	100.00	
-------	-----	--------	--

. tabulate salariedjobinsurance

```

23-1 L3 |
Insurance |      Freq.      Percent      Cum.
-----+-----
      No |      769      93.67      93.67
      Yes |       52       6.33     100.00
-----+-----
      Total |      821     100.00

. tabulate salariedjobpension

23-1 L1 |
Pension |      Freq.      Percent      Cum.
-----+-----
      No |      799      97.32      97.32
      Yes |       22       2.68     100.00
-----+-----
      Total |      821     100.00

. summarize salariedjobtenure salariedjobdays salariedjobsalary

Variable |      Obs      Mean      Std. Dev.      Min      Max
-----+-----
salariedj~re |      821     11.22777     9.870775         0         55
salariedj~ys |      821    162.3374     84.55685         10        365
salariedjo~y |      821   21932.41    21554.45         50    146000

. tabulate sjdummyadvance

23-1 N |
Advance |      Freq.      Percent      Cum.
-----+-----
      No |      762      82.83      82.83
      Yes |      158      17.17     100.00
-----+-----
      Total |      920     100.00

. tabulate sjadvancebalance

23-1 O |
Balance |      Freq.      Percent      Cum.
-----+-----
      No |      704      85.75      85.75
      Yes |      117      14.25     100.00
-----+-----
      Total |      821     100.00

. summarize sjadvanceamount

Variable |      Obs      Mean      Std. Dev.      Min      Max
-----+-----
sjadvancea~t |      815    3205.828    13031.19         0    200000

. tabulate salariedjobhow if salariedjobhow!=0 & salariedjobhow!=8

23-1 Q Get job |      Freq.      Percent      Cum.
-----+-----
      Maistry |      206      26.01      26.01
      Themselves |       96      12.12      38.13

```



Friends	113	14.27	52.40
Known person	139	17.55	69.95
Advertisement	117	14.77	84.72
Go regular	85	10.73	95.45
Traditional job	36	4.55	100.00
-----			
Total	792	100.00	

. tabulate salariedjobhowknow if salariedjobhowknow!=0

23-1 R Know	Freq.	Percent	Cum.
Colleague	220	28.13	28.13
Relative	28	3.58	31.71
Labour	153	19.57	51.28
Political	104	13.30	64.58
Religious	12	1.53	66.11
Neighbour	149	19.05	85.17
SHG	1	0.13	85.29
WKP	66	8.44	93.73
Bank	3	0.38	94.12
Traditional	4	0.51	94.63
Other	33	4.22	98.85
NR	9	1.15	100.00
-----			
Total	782	100.00	

. \*\*\*\*\*  
 . \* END

. \*\*\*\*\*  
 . \* 2.3. Problems in your work since 2008  
 . \*\*\*\*\*  
 . use "RUME-HH", clear

. \* Tables  
 . tabulate crisislostjob

24-1 Lost job	Freq.	Percent	Cum.
No	1,833	95.07	95.07
Yes	95	4.93	100.00
-----			
Total	1,928	100.00	

. tabulate crisislesswork

24-2 Less Work	Freq.	Percent	Cum.
No	906	46.99	46.99
Yes	1,022	53.01	100.00

-----			
Total	1,928	100.00	
. tabulate crisiskindofwork			
24-3 Job	Freq.	Percent	Cum.
-----			
AGRICULTURE COOLIE	366	34.11	34.11
AGRICULTURE WORK	7	0.65	34.76
BULLOCART	4	0.37	35.14
CARPENTAR	9	0.84	35.97
CENTRING WORK	8	0.75	36.72
CHAMBER WORK	7	0.65	37.37
CLAY TOY MAKING	5	0.47	37.84
CONSTRUTION	487	45.39	83.22
DRIVER	12	1.12	84.34
FLOWER SHOP COOLIE	3	0.28	84.62
HANDLOOM	20	1.86	86.49
INLAND FISHING	5	0.47	86.95
JUTE BUSINESS	6	0.56	87.51
LOADING WORK	5	0.47	87.98
NREGA	21	1.96	89.93
NREGS	87	8.11	98.04
POWER TILLER WORK	5	0.47	98.51
SELF EMPLOYMENT	4	0.37	98.88
SUGARCANE CUTTING	5	0.47	99.35
TRACTOR CLEANER	7	0.65	100.00
-----			
Total	1,073	100.00	
. tabulate crisislocation1			
24-4-1 Where	Freq.	Percent	Cum.
-----			
ANGUCETTIPALAYAM	3	0.28	0.28
AROUND VILLAGE	191	17.80	18.08
BANGALORE	32	2.98	21.06
CHENAI	5	0.47	21.53
CHENNAI	223	20.78	42.31
CUDDALORE	69	6.43	48.74
MANAPAKKAM	25	2.33	51.07
OUTSIDE THE VILLAGE	3	0.28	51.35
OWN VILLAGE	3	0.28	51.63
PANRUTTI	38	3.54	55.17
PUDHUCHERRY	4	0.37	55.55
SAME VILLAGE	432	40.26	95.81
SAMEVILLAGE	6	0.56	96.37
SENGALPATTU	4	0.37	96.74
SEVALAI	4	0.37	97.11
TAMIL NADU	4	0.37	97.48
TANJORE	5	0.47	97.95
VILLUPURAM	18	1.68	99.63
brick kiln	4	0.37	100.00
-----			
Total	1,073	100.00	
. tabulate crisislocation2			
24-4-2 Where	Freq.	Percent	Cum.

BANGALURU	4	11.43	11.43
CUDDALORE	9	25.71	37.14
MANAPAKKAM	6	17.14	54.29
PONDICHERRY	5	14.29	68.57
SAME VILLAGE	11	31.43	100.00
Total	35	100.00	

```
. *****
. * END
```

```
. *****
. * 3. Migration
. *****
```

```
. * Household
. use"RUME-HH", clear

. keep HHID2010 dummymigration

. duplicates drop
```

Duplicates in terms of all variables

(1,346 observations deleted)

```
. tabulate dummymigration
```

25-1			
Migration	Freq.	Percent	Cum.
No	403	69.24	69.24
Yes	179	30.76	100.00
Total	582	100.00	

```
. * Selection
. use"RUME-HH", clear
```

```
. keep HHID2010 INDID2010 migrationduration* migrationdurationmonth* migrationplace*
migrationdistance* migrationusually* migration
> travelcost* migrationtravelpayment* migrationjoblist* migrationtenure* migrationfindjob*
migrationhelped* migrationhelpedrelative
> s* migrationjobtype* migrationjobtypetwo* migrationwagetype* dummyadvance*
migrationadvanceprovider* migrationadvanceamount* dumm
> yadvancebalance* migrationsalary* migrationpension* migrationbonus* migrationinsurance*

. reshape long migrationduration migrationdurationmonth migrationplace migrationdistance
migrationusually migrationtravelpayment migra
> tiontravelpayment migrationjoblist migrationtenure migrationfindjob migrationhelped
migrationhelpedrelatives migrationjobtype mig
> rationjobtypetwo migrationwagetype dummyadvance migrationadvanceprovider
migrationadvanceamount dummyadvancebalance migrationsala
```

```
> ry migrationpension migrationbonus migrationinsurance, i(HHID2010 INDID2010) j(n)
(note: j = 1 2)
```

```
Data                wide  ->  long
-----
Number of obs.      1928  ->  3856
Number of variables   48   ->   26
j variable (2 values)      ->  n
xij variables:
  migrationduration1 migrationduration2  ->  migrationduration
migrationdurationmonth1 migrationdurationmonth2->migrationdurationmonth
  migrationplace1 migrationplace2  ->  migrationplace
  migrationdistance1 migrationdistance2  ->  migrationdistance
  migrationusually1 migrationusually2  ->  migrationusually
migrationtravelcost1 migrationtravelcost2 ->  migrationtravelcost
migrationtravelpayment1 migrationtravelpayment2->migrationtravelpayment
  migrationjoblist1 migrationjoblist2  ->  migrationjoblist
  migrationtenure1 migrationtenure2  ->  migrationtenure
  migrationfindjob1 migrationfindjob2  ->  migrationfindjob
  migrationhelped1 migrationhelped2  ->  migrationhelped
migrationhelpedrelatives1 migrationhelpedrelatives2->migrationhelpedrelatives
  migrationjobtype1 migrationjobtype2  ->  migrationjobtype
migrationjobtypetwo1 migrationjobtypetwo2 ->  migrationjobtypetwo
  migrationwagetype1 migrationwagetype2  ->  migrationwagetype
  dummyadvance1 dummyadvance2  ->  dummyadvance
migrationadvanceprovider1 migrationadvanceprovider2->migrationadvanceprovider
migrationadvanceamount1 migrationadvanceamount2->migrationadvanceamount
dummyadvancebalance1 dummyadvancebalance2 ->  dummyadvancebalance
  migrationsalary1 migrationsalary2  ->  migrationsalary
  migrationpension1 migrationpension2  ->  migrationpension
  migrationbonus1 migrationbonus2  ->  migrationbonus
migrationinsurance1 migrationinsurance2 ->  migrationinsurance
```

```
. drop if migrationduration==" "
(3,584 observations deleted)
```

```
. * Tables
. tabulate migrationjoblist
```

25-2 H Migration job	Freq.	Percent	Cum.
Brick kiln	113	41.54	41.54
Sugarcane	46	16.91	58.46
Construction	16	5.88	64.34
Coolie	55	20.22	84.56
Agricultural related	5	1.84	86.40
Other	37	13.60	100.00
Total	272	100.00	

```
. tabulate migrationplace
```

25-2 C Which village/region	Freq.	Percent	Cum.
ACHIRUPAKKAM	1	0.37	0.37
ANNAGRAMAM	2	0.74	1.10
AROUND VILLAGE	2	0.74	1.84

BANGALORE		9	3.31	5.15
BEHREIN		1	0.37	5.51
CHENGALPATTU		11	4.04	9.56
CHENGALPET		10	3.68	13.24
CHENNAI		75	27.57	40.81
CHENNAI ,VILLUPURAM		1	0.37	41.18
CUDDALORE		4	1.47	42.65
CUDDALORE, CHENNAI		1	0.37	43.01
DELHI		3	1.10	44.12
ERODE		3	1.10	45.22
GULF COUNTRIES		1	0.37	45.59
KALLAKURICHI		6	2.21	47.79
KERALA		12	4.41	52.21
KOLIYANUR		1	0.37	52.57
KULLANCHAVADI		13	4.78	57.35
KUMBAKONAM		6	2.21	59.56
KURIJIBADI		1	0.37	59.93
MADAPATTU		1	0.37	60.29
MANNARKUDI		3	1.10	61.40
MAYAVARM		1	0.37	61.76
MUMBAI		2	0.74	62.50
NAMAKKAL		1	0.37	62.87
NATHAM, PUDHUPAKKAM		1	0.37	63.24
NEIVELI		1	0.37	63.60
OOTY		1	0.37	63.97
PALOORE		8	2.94	66.91
PANRUTI		1	0.37	67.28
PANRUTI, PONDICHERRY,CHENNAI		1	0.37	67.65
PANRUTI, VILLUPURAM,PUDHUCHERRY		1	0.37	68.01
PANRUTTI		5	1.84	69.85
PATTUKOTTAI		1	0.37	70.22
PERAVORANI		1	0.37	70.59
PONDICHERRY		20	7.35	77.94
PONDICHERRY,CUDDALORE,VILLUPURAM		1	0.37	78.31
PONDICHERRY,VILLUPURAM, CUDDALORE		1	0.37	78.68
PUDHUCHERRY, TRICHI		1	0.37	79.04
PUDHUCHERRY,CUDDALORE		1	0.37	79.41
PUDHUKOTTAI		1	0.37	79.78
SEERGAZHI		1	0.37	80.15
SEERKAZHI		2	0.74	80.88
SELAM		3	1.10	81.99
SENGALPATTU		4	1.47	83.46
SIRKALI		3	1.10	84.56
TAMIL NADU		3	1.10	85.66
TANJORE		11	4.04	89.71
THANJURE, NELLAI		1	0.37	90.07
THIRICHI		2	0.74	90.81
THIRUCHI		2	0.74	91.54
THIRUGOVILUR, VILLUPURAM		1	0.37	91.91
THIRUKOVILUR, VILLUPUARM		1	0.37	92.28
THIRUKOYILUR		2	0.74	93.01
THIRUVARURE		4	1.47	94.49
THRUNELVELI		1	0.37	94.85
TRICHY		6	2.21	97.06
ULUNDHURPETTAI		1	0.37	97.43
ULUNTHURPETTAI		2	0.74	98.16
VILLUPURAM ,PONDICHERRY		1	0.37	98.53
VILLUPURAM TO TAMIL NADU		1	0.37	98.90
VILLUPURAM, CUDDALORE, PONDICHERRY		1	0.37	99.26

```

VILUPURAM |          2          0.74          100.00
-----+-----
Total |          272          100.00

. summarize migrationdistance

Variable |          Obs          Mean          Std. Dev.          Min          Max
-----+-----
migrationd-e |          272          210.386          375.1187           6          3000

. tabulate migrationusually

25-2-E How |
long |          Freq.          Percent          Cum.
-----+-----
Several days |           57           20.96           20.96
Several weeks |           43           15.81           36.76
Several months |          162           59.56           96.32
More |           10           3.68           100.00
-----+-----
Total |          272          100.00

. tabulate migrationduration

25-2 B How many |
time |          Freq.          Percent          Cum.
-----+-----
1 |           18           6.62           6.62
1 MONTH |           1           0.37           6.99
1 WEEK |           1           0.37           7.35
10 |           5           1.84           9.19
10 DAYS |           1           0.37           9.56
11 |           3           1.10           10.66
11 MONTHS |           6           2.21           12.87
12 |           1           0.37           13.24
15 |           3           1.10           14.34
17 |           1           0.37           14.71
2 |          63          23.16           37.87
2 TIMES |           2           0.74           38.60
2 TIMES IN YEARLY |           1           0.37           38.97
20 |           3           1.10           40.07
20 TIMES |           1           0.37           40.44
25 |           1           0.37           40.81
25 TIMES |           1           0.37           41.18
3 |           1           0.37           41.54
3 MONTHS |          52          19.12           60.66
3 TIMES |           1           0.37           61.03
30 DAYS |           1           0.37           61.40
4 MONTHS |          27           9.93           71.32
5 |           1           0.37           71.69
5 MONTHS |          45          16.54           88.24
6 MONTHS |          12           4.41           92.65
7 MONTHS |           6           2.21           94.85
7 TIMES |           1           0.37           95.22
8 MONTHS |           6           2.21           97.43
LAST TWO YEAR |           1           0.37           97.79
WHOLE YEAR |           6           2.21          100.00
-----+-----
Total |          272          100.00

```

```
. summarize migrationdurationmonth migrationtravelcost
```

Variable	Obs	Mean	Std. Dev.	Min	Max
migrationd~h	272	4.102941	2.902549	1	24
migratio~ost	272	397.9596	1835.639	10	25000

```
. tabulate migrationtravelpayment
```

migrationtr avelpayment	Freq.	Percent	Cum.
Yourself	93	34.19	34.19
Employer	34	12.50	46.69
Maistry	145	53.31	100.00
Total	272	100.00	

```
. summarize migrationtenure
```

Variable	Obs	Mean	Std. Dev.	Min	Max
migrationt~e	272	6.845588	6.0293	1	40

```
. tabulate migrationfindjob
```

25-2 J How find job	Freq.	Percent	Cum.
Maistry	170	62.50	62.50
Themselves	17	6.25	68.75
Friends	53	19.49	88.24
Known person	19	6.99	95.22
Advertisement	10	3.68	98.90
Go regular	1	0.37	99.26
Traditional job	2	0.74	100.00
Total	272	100.00	

```
. tabulate migrationhelped
```

25-2 K How know person	Freq.	Percent	Cum.
Colleague	79	29.04	29.04
Relative	2	0.74	29.78
Labour	84	30.88	60.66
Political	9	3.31	63.97
Religious	7	2.57	66.54
Neighbour	27	9.93	76.47
Businessman	2	0.74	77.21
WKP	32	11.76	88.97
Irrelevant	28	10.29	99.26
Other	2	0.74	100.00
Total	272	100.00	

```
. tabulate migrationhelpedrelatives
```

migrationhelpedrelatives	Freq.	Percent	Cum.
Maternal uncle	1	0.37	0.37
Brother	1	0.37	0.74
Irrelevant	270	99.26	100.00
Total	272	100.00	

. tabulate migrationjobtype

25-2 M Work type	Freq.	Percent	Cum.
Permanent	25	9.19	9.19
Temporary	118	43.38	52.57
Seasonal	129	47.43	100.00
Total	272	100.00	

. tabulate migrationjobtypetwo

25-2 N Work org	Freq.	Percent	Cum.
Part time	14	5.15	5.15
Full time	250	91.91	97.06
Seasonal	8	2.94	100.00
Total	272	100.00	

. tabulate migrationwagetype

25-2 O Wage	Freq.	Percent	Cum.
Daily	23	8.46	8.46
Weekly	183	67.28	75.74
Monthly	55	20.22	95.96
Piece rate	11	4.04	100.00
Total	272	100.00	

. tabulate dummyadvance

25-2 P Advance	Freq.	Percent	Cum.
No	130	47.79	47.79
Yes	142	52.21	100.00
Total	272	100.00	

. tabulate migrationadvanceprovider

migrationadvanceprovider	Freq.	Percent	Cum.
--------------------------	-------	---------	------



```

Maistry |      127      46.69      46.69
  Direct |       14       5.15      51.84
Irrelevant |      131      48.16     100.00
-----+-----
      Total |       272     100.00

. summarize migrationadvanceamount

      Variable |      Obs      Mean      Std. Dev.      Min      Max
-----+-----
migration~t |       272    10470.59    20130.92         0    200000

. tabulate dummyadvancebalance

      25-2 S |
      Balance |      Freq.      Percent      Cum.
-----+-----
          No |       164      60.29      60.29
          Yes |       108      39.71     100.00
-----+-----
      Total |       272     100.00

. summarize migrationsalary

      Variable |      Obs      Mean      Std. Dev.      Min      Max
-----+-----
migrations~y |       272    26284.17    34479.98        99    420000

. tabulate migrationpension

      25-2 U1 |
      Pension |      Freq.      Percent      Cum.
-----+-----
          No |       271      99.63      99.63
          Yes |         1       0.37     100.00
-----+-----
      Total |       272     100.00

. tabulate migrationbonus

      25-2 U2 |
      Bonus |      Freq.      Percent      Cum.
-----+-----
          No |       228      83.82      83.82
          Yes |         4      16.18     100.00
-----+-----
      Total |       272     100.00

. tabulate migrationinsurance

      25-2 U3 |
      Insurance |      Freq.      Percent      Cum.
-----+-----
          No |       246      90.44      90.44
          Yes |         6       9.56     100.00
-----+-----
      Total |       272     100.00

```

```

. *****
. * END
.
.
.
.
. *****
. * 4.1. Remittances received
. *****
. * Household
. use"RUME-HH", clear

. keep HHID2010 dummyremrec

. duplicates drop

Duplicates in terms of all variables

(1,523 observations deleted)

. tabulate dummyremrec

      26-1 |
Receive |
money |      Freq.      Percent      Cum.
-----+-----
      No |          225          55.56          55.56
      Yes |          180          44.44          100.00
-----+-----
      Total |          405          100.00

.
. * Selection
. use"RUME-HH", clear

. keep HHID2010 INDID2010 remrecsourcename1* remrecourcerelation* remrecsourceplace*
  remrecfrequency* remrectotalamount* remrecprod
> uct* remrectotalvalue* remrechow* remrecreduc*

. reshape long remrecsourcename1 remrecourcerelation remrecsourceplace remrecfrequency
  remrectotalamount remrecproduct remrectotalv
> alue remrechow remrecreduc, i(HHID2010 INDID2010) j(n)
(note: j = 1 2 3)

Data                                wide  ->  long
-----+-----
Number of obs.                       1928  ->  5784
Number of variables                    29    ->  12
j variable (3 values)                 ->  n
xij variables:
remrecsourcename11 remrecsourcename12 remrecsourcename13->remrecsourcename1
remrecourcerelation1 remrecourcerelation2 remrecourcerelation3->remrecourcerelation
remrecsourceplace1 remrecsourceplace2 remrecsourceplace3->remrecsourceplace
remrecfrequency1 remrecfrequency2 remrecfrequency3->remrecfrequency
remrectotalamount1 remrectotalamount2 remrectotalamount3->remrectotalamount
remrecproduct1 remrecproduct2 remrecproduct3-> remrecproduct
remrectotalvalue1 remrectotalvalue2 remrectotalvalue3->remrectotalvalue
      remrechow1 remrechow2 remrechow3  ->  remrechow

```

```

remreduc1 remreduc2 remreduc3 -> remreduc
-----

. drop if remrecsourcename1=="
(4,856 observations deleted)

.
. * Tables
. tabulate remrecourcerelation

    26-2 B |
Relationshi |
    p |      Freq.    Percent    Cum.
-----+-----
    1 |         45     4.85     4.85
    4 |         33     3.56     8.41
    5 |        250    26.94    35.34
    6 |        106    11.42    46.77
    8 |         32     3.45    50.22
    9 |         32     3.45    53.66
   10 |         33     3.56    57.22
   11 |        259    27.91    85.13
   12 |         41     4.42    89.55
   13 |         39     4.20    93.75
   14 |         24     2.59    96.34
   77 |         34     3.66   100.00
-----+-----
    Total |         928   100.00

. tabulate remrecfrequency

    26-2 D |
Frequency |      Freq.    Percent    Cum.
-----+-----
    Monthly |        178    19.18    19.18
    Seasonal |        218    23.49    42.67
During festival |        161    17.35    60.02
    Annual |         51     5.50    65.52
Whenever needed |        320    34.48   100.00
-----+-----
    Total |         928   100.00

. summarize remrectotalamount

Variable |      Obs    Mean    Std. Dev.    Min    Max
-----+-----
remrectota~t |      928  10568.56  21450.25     5  250000

. tabulate remrecproduct

    26-2 F |
    Other |
product |      Freq.    Percent    Cum.
-----+-----
    No |        402    43.32    43.32
    Yes |        526    56.68   100.00
-----+-----
    Total |         928   100.00

```

```
. summarize remrectotalvalue
```

Variable	Obs	Mean	Std. Dev.	Min	Max
remrectota~e	928	16293.21	22793.82	500	250000

```
. tabulate remrechow
```

26-2 I How send	Freq.	Percent	Cum.
Through relatives	68	7.33	7.33
In person	781	84.16	91.49
By post	71	7.65	99.14
NR	8	0.86	100.00
Total	928	100.00	

```
. tabulate remrecreduc
```

26-2 J Reduction	Freq.	Percent	Cum.
No	469	50.54	50.54
Yes	459	49.46	100.00
Total	928	100.00	

```
. *****
```

```
. * END
```

```
. *****
```

```
. * 4.2. Remittances sent
```

```
. *****
```

```
. * Household
```

```
. use "RUME-HH", clear
```

```
. keep HHID2010 dummyremsent
```

```
. duplicates drop
```

```
Duplicates in terms of all variables
```

```
(1,333 observations deleted)
```

```
. tabulate dummyremsent
```

27-1 Send money	Freq.	Percent	Cum.
No	405	68.07	68.07
Yes	190	31.93	100.00
Total	595	100.00	

```

.
. * Selection
. use"RUME-HH", clear

. keep HHID2010 INDID2010 rementname* rementlocation* rementrelation1* rementtotalamount*
  rementfrequency*

. reshape long rementname rementlocation rementrelation rementtotalamount rementfrequency
  , i(HHID2010 INDID2010) j(n)
(note: j = 1 2 3)
(note: rementrelation2 not found)
(note: rementrelation3 not found)

Data                                wide  ->  long
-----
Number of obs.                      1928  ->  5784
Number of variables                  15    ->   8
j variable (3 values)                ->   n
xij variables:
  rementname1 rementname2 rementname3 ->  rementname
  rementlocation1 rementlocation2 rementlocation3->rementlocation
  rementrelation1 rementrelation2 rementrelation3->rementrelation
  rementtotalamount1 rementtotalamount2 rementtotalamount3->rementtotalamount
  rementfrequency1 rementfrequency2 rementfrequency3->rementfrequency
-----

. drop if rementname==.
(5,587 observations deleted)

. label values rementrelation relation

.
. * Tables
. tabulate rementname

: To whom did |
you send money? |
      Name # |      Freq.      Percent      Cum.
-----+-----
      Head |      179      90.86      90.86
      Wife |       13       6.60      97.46
      Mother |        1       0.51      97.97
      Son |        3       1.52      99.49
  Brother elder |        1       0.51     100.00
-----+-----
      Total |      197     100.00

. tabulate rementrelation

: What is your |
relation with |
      ? |      Freq.      Percent      Cum.
-----+-----
  Colleague |        2       1.05       1.05
  Relative |        1       0.52       1.57
  Labour |        6       3.14       4.71
  Political |       21     10.99     15.71
  Religious |       14       7.33     23.04
  Neighbour |       69     36.13     59.16

```

Businessman	1	0.52	59.69
WKP	51	26.70	86.39
Financial	5	2.62	89.01
Bank	5	2.62	91.62
Don't know him	1	0.52	92.15
Traditional	8	4.19	96.34
Other	7	3.66	100.00

-----+-----  
Total | 191 100.00

. summarize rementtotalamount

Variable	Obs	Mean	Std. Dev.	Min	Max
rementtot~t	197	5751.777	5367.13	200	30000

. tabulate rementfrequency

27-2 E	Freq.	Percent	Cum.
Monthly	8	4.06	4.06
Seasonal	34	17.26	21.32
During festival	92	46.70	68.02
Annual	3	1.52	69.54
Whenever needed	60	30.46	100.00
Total	197	100.00	

. \*\*\*\*\*

. \* END

. \*\*\*\*\*

. \* 5.1. Loans and mains loans (5.2)

. \*\*\*\*\*

. \* Household

. use "RUME-HH", clear

. keep HHID2010 dummyloans

. duplicates drop

Duplicates in terms of all variables

(1,523 observations deleted)

. tabulate dummyloans

dummyloans	Freq.	Percent	Cum.
Yes	405	100.00	100.00
Total	405	100.00	

```

.
.
. ***** Loans database
. use"RUME-loans_mainloans", clear
.
. * Tables
. tabulate loandate

```

loandate	Freq.	Percent	Cum.
15apr2005	2	0.08	0.08
15sep2005	2	0.08	0.17
15jan2006	1	0.04	0.21
15apr2006	1	0.04	0.25
15jun2006	2	0.08	0.33
15aug2006	1	0.04	0.38
15sep2006	1	0.04	0.42
15oct2006	3	0.13	0.54
15nov2006	1	0.04	0.59
15dec2006	1	0.04	0.63
15jan2007	2	0.08	0.71
15feb2007	1	0.04	0.75
15mar2007	7	0.29	1.05
15apr2007	6	0.25	1.30
15may2007	3	0.13	1.42
15jun2007	7	0.29	1.71
15jul2007	6	0.25	1.97
15aug2007	1	0.04	2.01
15oct2007	1	0.04	2.05
15nov2007	1	0.04	2.09
15dec2007	5	0.21	2.30
15jan2008	11	0.46	2.76
15feb2008	18	0.75	3.51
15mar2008	27	1.13	4.64
15apr2008	32	1.34	5.98
15may2008	23	0.96	6.94
15jun2008	24	1.00	7.95
15jul2008	21	0.88	8.82
15aug2008	26	1.09	9.91
15sep2008	15	0.63	10.54
15oct2008	44	1.84	12.38
15nov2008	15	0.63	13.01
15dec2008	46	1.92	14.93
15jan2009	67	2.80	17.73
15feb2009	110	4.60	22.33
15mar2009	120	5.02	27.35
15apr2009	127	5.31	32.66
15may2009	132	5.52	38.18
15jun2009	176	7.36	45.55
15jul2009	175	7.32	52.86
15aug2009	192	8.03	60.90
15sep2009	153	6.40	67.29
15oct2009	168	7.03	74.32
15nov2009	114	4.77	79.09
15dec2009	151	6.32	85.40
15jan2010	263	11.00	96.40
15feb2010	74	3.09	99.50

```

15mar2010 |      11      0.46      99.96
15aug2010 |       1      0.04     100.00
-----+-----
      Total |    2,391    100.00

. summarize loanamount

      Variable |      Obs      Mean      Std. Dev.      Min      Max
-----+-----
loanamount |    2,396  19555.52   40804.95      300    800000

. tabulate loanreasongiven

6-1 B Purpose_Code |      Freq.      Percent      Cum.
-----+-----
      Agriculture |      422      17.61     17.61
      Family expenses |      686      28.63     46.24
      Health expenses |      267      11.14     57.39
Repay previous loan |      103       4.30     61.69
      House expenses |      220       9.18     70.87
      Investment |      118       4.92     75.79
      Ceremonies |       79       3.30     79.09
      Marriage |      169       7.05     86.14
      Education |      183       7.64     93.78
      Relatives |      125       5.22     99.00
      Death |       24       1.00    100.00
-----+-----
      Total |    2,396    100.00

. tabulate loanlender

6-1 C From |      Freq.      Percent      Cum.
-----+-----
      WKP |      872      36.39     36.39
      Relatives |      355      14.82     51.21
      Employer |      101       4.22     55.43
      Maistry |       78       3.26     58.68
      Colleague |       82       3.42     62.10
      Pawn broker |      278     11.60     73.71
      Shop keeper |       26       1.09     74.79
      Finance |      165       6.89     81.68
      Friends |      128       5.34     87.02
      SHG |      168       7.01     94.03
      Banks |       95       3.96     98.00
      Coop bank |       36       1.50     99.50
Sugar mills loan |       12       0.50    100.00
-----+-----
      Total |    2,396    100.00

. tabulate lenderrelatives

6-1 D If relative, |
      specify |      Freq.      Percent      Cum.
-----+-----
      Maternal uncle |       36       1.50     1.50
      Brother |       92       3.84     5.34
      Paternal uncle |       39       1.63     6.97
Cousin (father side) |       36       1.50     8.47
Nephew (mother side) |       43       1.79    10.27

```



Father/Mother in-law	31	1.29	11.56
Brother-in-law	17	0.71	12.27
Wife relatives	59	2.46	14.73
Father brother	1	0.04	14.77
Father	2	0.08	14.86
Irrelevant	2,040	85.14	100.00
-----			
Total	2,396	100.00	

. tabulate lenderscaste

6-1 E lender	Caste	Freq.	Percent	Cum.
	Vanniyar	721	30.09	30.09
	SC	549	22.91	53.01
Arunthathiyar		11	0.46	53.46
	Rediyar	132	5.51	58.97
	Gramani	11	0.46	59.43
	Naidu	109	4.55	63.98
	Navithar	2	0.08	64.07
	Asarai	5	0.21	64.27
	Settu	68	2.84	67.11
	Nattar	17	0.71	67.82
	Muthaliyar	160	6.68	74.50
	Kulalar	18	0.75	75.25
	Irrelevant	288	12.02	87.27
	Other	198	8.26	95.53
	DK	58	2.42	97.95
	NR	49	2.05	100.00
-----				
Total		2,396	100.00	

. tabulate lendernativevillage

6-1 F   Lender's   native of   village	Freq.	Percent	Cum.
No	987	41.19	41.19
Yes	1,409	58.81	100.00
-----			
Total	2,396	100.00	

. tabulate lenderrelation

6-1 G Relation   with lender	Freq.	Percent	Cum.
Colleague	215	8.97	8.97
Relative	365	15.23	24.21
Labour	165	6.89	31.09
Political	45	1.88	32.97
Religious	50	2.09	35.06
Neighbour	506	21.12	56.18
SHG	177	7.39	63.56
Businessman	153	6.39	69.95
WKP	350	14.61	84.56

Financial	110	4.59	89.15
Bank	97	4.05	93.20
Don't know him	134	5.59	98.79
Traditional	2	0.08	98.87
Irrelevant	12	0.50	99.37
Other	14	0.58	99.96
DK	1	0.04	100.00

-----+-----  
Total | 2,396 100.00

. tabulate otherlenderservices

6-1 H-1 Other	Freq.	Percent	Cum.
Lenders services			
-----+-----			
Political support	250	10.43	10.43
Financial support	1,143	47.70	58.14
Guarantor	278	11.60	69.74
Genral informant	370	15.44	85.18
Other	286	11.94	97.12
Other	49	2.05	99.17
NR	20	0.83	100.00

-----+-----  
Total | 2,396 100.00

. tabulate otherlenderservices2

6-1 H-2 Other	Freq.	Percent	Cum.
Lenders services			
-----+-----			
Political support	154	6.43	6.43
Financial support	219	9.14	15.57
Guarantor	195	8.14	23.71
Genral informant	431	17.99	41.69
Other	190	7.93	49.62
NR	1,207	50.38	100.00

-----+-----  
Total | 2,396 100.00

. tabulate loansettled

6-1 K Loan	Freq.	Percent	Cum.
settled			
-----+-----			
No	1,957	81.68	81.68
Yes	439	18.32	100.00

-----+-----  
Total | 2,396 100.00

. summarize loanbalance

Variable	Obs	Mean	Std. Dev.	Min	Max
-----+-----					
loanbalance	2,396	12965.96	34670.94	0	800000

. \*\*\*\*\*  
. \* END

```

. *****
. * 5.2. Mains loans
. *****
. use"RUME-loans_mainloans", clear

```

```

. * Tables
. tabulate dummymainloan

```

dummymainloan	Freq.	Percent	Cum.
No	1,181	49.29	49.29
Yes	1,215	50.71	100.00
Total	2,396	100.00	

```

. tabulate borrowerservices

```

6-2 H Services owed	Freq.	Percent	Cum.
Free service	328	27.00	27.00
Work for less wage	92	7.57	34.57
Provide support	633	52.10	86.67
Other	47	3.87	90.53
NR	115	9.47	100.00
Total	1,215	100.00	

```

. tabulate effectiveamount

```

6-2 M Get amount expected	Freq.	Percent	Cum.
No	278	22.88	22.88
Yes	937	77.12	100.00
Total	1,215	100.00	

```

. summarize effectivereceived

```

Variable	Obs	Mean	Std. Dev.	Min	Max
effectiver~d	1,215	5372.428	18452.83	0	300000

```

. tabulate amountreceivedmanage

```

6-2 O Remaining	Freq.	Percent	Cum.
Borrowed from other	160	13.17	13.17
Pledged the property	6	0.49	13.66
Sold the property	2	0.16	13.83
Managed with the received amount	104	8.56	22.39

Other		2	0.16	22.55
Irrelevant		937	77.12	99.67
Other		4	0.33	100.00
-----				
Total		1,215	100.00	

. tabulate organiseexpense1

6-2 P-1 Expenses before loan		Freq.	Percent	Cum.
-----				
Borrowed from other		650	53.50	53.50
Pledged the property		154	12.67	66.17
Sold the property		242	19.92	86.09
Managed with the received amount		112	9.22	95.31
Other		38	3.13	98.44
NR		19	1.56	100.00
-----				
Total		1,215	100.00	

. tabulate organiseexpense2

6-2 P-2 Expenses before loan		Freq.	Percent	Cum.
-----				
Borrowed from other		159	13.09	13.09
Pledged the property		97	7.98	21.07
Sold the property		271	22.30	43.37
Managed with the received amount		67	5.51	48.89
Other		38	3.13	52.02
NR		583	47.98	100.00
-----				
Total		1,215	100.00	

. tabulate plantorepay1

6-2 Q-1 Repay		Freq.	Percent	Cum.
-----				
Joined a chit fund		117	9.63	9.63
Work more		197	16.21	25.84
Migrate		97	7.98	33.83
Sell asssets		65	5.35	39.18
Use normal income from labour		501	41.23	80.41
Borrow elsewhere		185	15.23	95.64
Nothing special		32	2.63	98.27
Other		18	1.48	99.75
NR		3	0.25	100.00
-----				
Total		1,215	100.00	

. tabulate plantorepay2

6-2 Q-2 Repay		Freq.	Percent	Cum.
-----				
Joined a chit fund		121	9.96	9.96
Work more		205	16.87	26.83
Migrate		116	9.55	36.38
Sell asssets		85	7.00	43.37
Use normal income from labour		152	12.51	55.88
Borrow elsewhere		177	14.57	70.45
Nothing special		7	0.58	71.03

Other		13	1.07	72.10
NR		339	27.90	100.00
-----				
Total		1,215	100.00	

. tabulate plantorepay3

6-2 Q-3 Repay		Freq.	Percent	Cum.
-----				
Joined a chit fund		89	7.33	7.33
Work more		124	10.21	17.53
Migrate		91	7.49	25.02
Sell asssets		64	5.27	30.29
Use normal income from labour		42	3.46	33.74
Borrow elsewhere		81	6.67	40.41
Nothing special		21	1.73	42.14
Other		8	0.66	42.80
NR		695	57.20	100.00
-----				
Total		1,215	100.00	

. summarize timegetcredit amountgetcredit timewentgetcredit

Variable		Obs	Mean	Std. Dev.	Min	Max
-----						
timegetcre~t		1,215	8.897942	7.425597	1	60
amountgetc~t		1,215	63.66502	122.9684	0	1000
timewentge~t		1,215	8.184362	7.20257	1	65

. tabulate datecredittaken

datecredittaken		Freq.	Percent	Cum.
-----				
15apr2005		1	0.08	0.08
15sep2005		1	0.08	0.16
15jan2006		2	0.16	0.33
15feb2006		1	0.08	0.41
15apr2006		1	0.08	0.49
15aug2006		1	0.08	0.58
15sep2006		1	0.08	0.66
15oct2006		2	0.16	0.82
15dec2006		1	0.08	0.91
15jan2007		1	0.08	0.99
15feb2007		4	0.33	1.32
15mar2007		4	0.33	1.65
15apr2007		2	0.16	1.81
15may2007		1	0.08	1.89
15jun2007		6	0.49	2.39
15jul2007		3	0.25	2.63
15oct2007		1	0.08	2.72
15nov2007		1	0.08	2.80
15dec2007		1	0.08	2.88
15jan2008		9	0.74	3.62
15feb2008		24	1.98	5.60
15mar2008		17	1.40	7.00
15apr2008		21	1.73	8.72
15may2008		11	0.91	9.63
15jun2008		11	0.91	10.53

```

15jul2008 |          7          0.58          11.11
15aug2008 |         14          1.15          12.26
15sep2008 |         12          0.99          13.25
15oct2008 |         18          1.48          14.73
15nov2008 |          7          0.58          15.31
15dec2008 |         16          1.32          16.63
15jan2009 |         70          5.76          22.39
15feb2009 |        118          9.71          32.10
15mar2009 |         63          5.19          37.28
15apr2009 |         55          4.53          41.81
15may2009 |         68          5.60          47.41
15jun2009 |        100          8.23          55.64
15jul2009 |         90          7.41          63.05
15aug2009 |         95          7.82          70.86
15sep2009 |         68          5.60          76.46
15oct2009 |         47          3.87          80.33
15nov2009 |         37          3.05          83.37
15dec2009 |         55          4.53          87.90
15jan2010 |        111          9.14          97.04
15feb2010 |         29          2.39          99.42
15mar2010 |          7          0.58         100.00
-----+-----
      Total |        1,215        100.00

. summarize periodwaited

      Variable |          Obs          Mean      Std. Dev.          Min          Max
-----+-----
periodwaited |        1,215        13.1893      9.68909            1          90

. tabulate durationgivenbyyou

      6-2 W Duration |          Freq.      Percent      Cum.
-----+-----
      1 MONTH |            19          1.56          1.56
      1 SEASON |            15          1.23          2.80
      1 YEAR |           328         27.00         29.79
      1,5 YEARS |             1          0.08         29.88
      10 MONTHS |            69          5.68         35.56
      14 MONTHS |             1          0.08         35.64
      15 INSALMENTS |             2          0.16         35.80
      15 MONTHS |             4          0.33         36.13
      17 MONTHS |             1          0.08         36.21
      18 MONTHS |             9          0.74         36.95
      2 MONTHS |            40          3.29         40.25
      2 SEASON |             1          0.08         40.33
      2 WEEKS |             1          0.08         40.41
      2 YEARS |            23          1.89         42.30
      2 YSEAR |             1          0.08         42.39
      200 DAYS |             1          0.08         42.47
      24 MONTHS |             2          0.16         42.63
      28 MONTHS |             1          0.08         42.72
      3 MONTHS |            67          5.51         48.23
      4 MONTHS |            61          5.02         53.25
      5 MONTHS |           105          8.64         61.89
      5 YEARS |             1          0.08         61.98
      6 MONTH |             6          0.49         62.47
      6 MONTHS |           302         24.86         87.33
      7 MONTHS |            11          0.91         88.23

```

7DAYS		1	0.08	88.31
7MONTH		4	0.33	88.64
8 MONTHS		17	1.40	90.04
AFTER HARVESTING		9	0.74	90.78
AFTER REAPING		1	0.08	90.86
DON T KNOW		1	0.08	90.95
MONTHLY		2	0.16	91.11
NO TIME LINE		61	5.02	96.13
NOTHING TO SAY		9	0.74	96.87
PAY BY WORK		4	0.33	97.20
PAY WHEN HAVING MONEY		3	0.25	97.45
REGULAR PAY		4	0.33	97.78
SEASON		1	0.08	97.86
SOON		11	0.91	98.77
WAGE DEDUCTION		1	0.08	98.85
WEEKLY		1	0.08	98.93
WHEN HAVE MONEY		7	0.58	99.51
WHENEVER		5	0.41	99.92
WITHIN 5 MONTHS		1	0.08	100.00
-----				
Total		1,215	100.00	

. tabulate durationgivenbymoneylender

6-2 X Duration		Freq.	Percent	Cum.
1 MONTH		16	1.36	1.36
1 MONTHS		4	0.34	1.70
1 MOTHs		1	0.08	1.78
1 SEASON		3	0.25	2.04
1 YAER		2	0.17	2.21
1 YEAR		102	8.65	10.86
1.5 YEAR		1	0.08	10.94
10 MONTHS		49	4.16	15.10
10MONTH		17	1.44	16.54
10MONTHS		1	0.08	16.62
10MOTH		2	0.17	16.79
12 MONTHS		40	3.39	20.19
12MONTH		118	10.01	30.20
12MONTHS		1	0.08	30.28
12month		2	0.17	30.45
15 INSALMENTS		2	0.17	30.62
15 MONTH		1	0.08	30.70
15 MONTHS		2	0.17	30.87
15MONTH		1	0.08	30.96
16 MONTHS		2	0.17	31.13
17MONTH		1	0.08	31.21
18 MONTHS		4	0.34	31.55
18MONTH		3	0.25	31.81
1MONTH		11	0.93	32.74
1SEASON		13	1.10	33.84
1YEAR		2	0.17	34.01
1month		2	0.17	34.18
1year		13	1.10	35.28
2 MONTH		1	0.08	35.37
2 MONTHS		25	2.12	37.49
2 YEAR		7	0.59	38.08
2 YEARS		6	0.51	38.59
20 DAYS		1	0.08	38.68

20 MONTHS		2	0.17	38.85
200 DAYS		1	0.08	38.93
24 MONTHS		1	0.08	39.02
24MONTH		1	0.08	39.10
28 MONTHS		1	0.08	39.19
2MONTH		10	0.85	40.03
2SEASON		1	0.08	40.12
2YEARS		2	0.17	40.29
3 MONTHS		34	2.88	43.17
3 YEARS		1	0.08	43.26
3MONTH		18	1.53	44.78
3MONTHS		1	0.08	44.87
3month		1	0.08	44.95
4 MONTH		1	0.08	45.04
4 MONTHS		45	3.82	48.85
4MONTH		16	1.36	50.21
4month		1	0.08	50.30
5 MONTH		3	0.25	50.55
5 MONTHS		49	4.16	54.71
5 YEARS		1	0.08	54.79
5MONTH		38	3.22	58.02
5MONTHS		2	0.17	58.18
5month		4	0.34	58.52
6 MONTH		8	0.68	59.20
6 MONTHS		131	11.11	70.31
6MONTH		106	8.99	79.30
6month		7	0.59	79.90
7 MONTHS		7	0.59	80.49
7DAYS		1	0.08	80.58
7MONTH		3	0.25	80.83
7MONTY		1	0.08	80.92
8 MONTHS		6	0.51	81.42
8MONTH		9	0.76	82.19
ACCEPT		1	0.08	82.27
ACCEPTED		1	0.08	82.36
AFTER HARVESTING		8	0.68	83.04
EVERY MONTH		1	0.08	83.12
MONTHLY		1	0.08	83.21
MONTHLY DUE		2	0.17	83.38
MY WISH		3	0.25	83.63
NEED BASED		1	0.08	83.72
NIL		1	0.08	83.80
NO		7	0.59	84.39
NO COMMENTS		3	0.25	84.65
NO CONDITION		5	0.42	85.07
NO LIMIT		1	0.08	85.16
NO TIME		20	1.70	86.85
NO TIME LIMIT		1	0.08	86.94
NO TIME LINE		75	6.36	93.30
NOTHING		1	0.08	93.38
PAY WHEN HAVING MONEY		1	0.08	93.47
PROPER INTRERST TO GIVE		1	0.08	93.55
REGULAR DUE		9	0.76	94.32
REGULAR PAYEMENT		1	0.08	94.40
SEASON		1	0.08	94.49
SOON		8	0.68	95.17
TO PAY BY WORK		1	0.08	95.25
TO WORK		4	0.34	95.59
VERY SOON		1	0.08	95.67



VERY ZOOM		2	0.17	95.84
VERY ZOONE		2	0.17	96.01
WAGE DEDUCTION		1	0.08	96.10
WEEKLY		2	0.17	96.27
WHEN ASK		1	0.08	96.35
WHEN HAVE MONEY		2	0.17	96.52
WHEN HAVING MONEY		2	0.17	96.69
WHEN I HAVING MONEY		1	0.08	96.78
WHENEVER		5	0.42	97.20
WITHI 1 YEAR		1	0.08	97.29
WITHIN 1 YEAR		14	1.19	98.47
WITHIN 10 MONTHS		3	0.25	98.73
WITHIN 5 MONTHS		5	0.42	99.15
WITHIN 6 MONTH		1	0.08	99.24
WITHIN 6 MONTHS		7	0.59	99.83
WITHIN ONE YEAR		2	0.17	100.00

-----+-----  
Total | 1,179 100.00

. tabulate durationtook

6-2 Y Time to	replay	Freq.	Percent	Cum.
1 MONTH		5	0.41	0.41
1 SEASON		1	0.08	0.49
1 WEEK		1	0.08	0.58
1 YEAR		5	0.41	0.99
10 MONTHS		2	0.16	1.15
11 MONTHS		2	0.16	1.32
12 MONTHS		9	0.74	2.06
13 MONTHS		3	0.25	2.30
14 MONTHS		5	0.41	2.72
15 DAYS		1	0.08	2.80
15 MONTHS		8	0.66	3.46
16 MONTHS		2	0.16	3.62
18 MONTHS		3	0.25	3.87
2 MONTHS		14	1.15	5.02
2 YEARS		1	0.08	5.10
20 MONTHS		1	0.08	5.19
23 MONTHS		1	0.08	5.27
24 MONTHS		1	0.08	5.35
25 MONTHS		2	0.16	5.51
27 MONTHS		1	0.08	5.60
3 MONTHS		13	1.07	6.67
3 YEARS		1	0.08	6.75
30 MONTHS		2	0.16	6.91
35 DAYS		1	0.08	7.00
4 MONTHS		2	0.16	7.16
4MONTH		6	0.49	7.65
5 MONTHS		6	0.49	8.15
5MONTH		2	0.16	8.31
6 MONTHS		11	0.91	9.22
6MONTH		3	0.25	9.47
7 MONTHS		3	0.25	9.71
7MONTH		2	0.16	9.88
8 MONTHS		5	0.41	10.29
8MONTH		4	0.33	10.62
9 MONTHS		4	0.33	10.95

SETTLED		30	2.47	13.42
STILL ABLANCE		1	0.08	13.50
STILL BALANCE		1,051	86.50	100.00

---

Total		1,215	100.00
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. tabulate dummyinterest

6-2 Z Paid				
interest		Freq.	Percent	Cum.
No		340	27.98	27.98
Yes		874	71.93	99.92
DK		1	0.08	100.00

---

Total		1,215	100.00
-------	--	-------	--------

. summarize interestloan

Variable		Obs	Mean	Std. Dev.	Min	Max
interestloan		1,205	508.868	831.0287	0	9800

. tabulate interestfrequency

6-2 AB Frequency		Freq.	Percent	Cum.
Weekly		170	13.99	13.99
Monthly		469	38.60	52.59
Yearly		9	0.74	53.33
Once in six months		41	3.37	56.71
Pay whenever have money		315	25.93	82.63
Irrelevant		209	17.20	99.84
DK		2	0.16	100.00

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Total		1,215	100.00
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. summarize interestpaid principalpaid

Variable		Obs	Mean	Std. Dev.	Min	Max
interestpaid		1,215	3799.128	7468.788	0	80000
principalp-d		1,215	8824.685	19808.96	0	250000

. tabulate dummyrecommendation

6-2 AF-1				
Need				
recommendat				
ion		Freq.	Percent	Cum.
No		778	64.03	64.03
Yes		437	35.97	100.00

---

Total		1,215	100.00
-------	--	-------	--------

. tabulate dummyguarantor

6-2 AF-2 |

Need   guarantor	Freq.	Percent	Cum.
No	826	67.98	67.98
Yes	389	32.02	100.00
Total	1,215	100.00	

. tabulate recommenddetailscaste

6-2 AG-1   Recommendati on caste	Freq.	Percent	Cum.
Vanniyar	172	14.16	14.16
SC	136	11.19	25.35
Arunthatiyar	3	0.25	25.60
Rediyar	28	2.30	27.90
Gramani	7	0.58	28.48
Naidu	16	1.32	29.79
Settu	4	0.33	30.12
Nattar	2	0.16	30.29
Muthaliyar	37	3.05	33.33
Kulalar	7	0.58	33.91
14	1	0.08	33.99
Irrelevant	778	64.03	98.02
Other	18	1.48	99.51
DK	4	0.33	99.84
NR	2	0.16	100.00
Total	1,215	100.00	

. tabulate guarantordetailscaste

6-2 AG-2   Guarantor's   caste	Freq.	Percent	Cum.
Vanniyar	133	10.95	10.95
SC	87	7.16	18.11
Arunthatiyar	17	1.40	19.51
Rediyar	51	4.20	23.70
Gramani	22	1.81	25.51
Naidu	23	1.89	27.41
Asarai	3	0.25	27.65
Settu	12	0.99	28.64
Muthaliyar	24	1.98	30.62
Kulalar	6	0.49	31.11
Irrelevant	826	67.98	99.09
Other	7	0.58	99.67
DK	4	0.33	100.00
Total	1,215	100.00	

. tabulate recommendloanrelation

6-2 AH-1 |  
Relationship |  
with pers |

recom	Freq.	Percent	Cum.
Colleague	99	8.15	8.15
Relative	58	4.77	12.92
Labour	20	1.65	14.57
Political	25	2.06	16.63
Religious	64	5.27	21.89
Neighbour	93	7.65	29.55
SHG	3	0.25	29.79
Businessman	5	0.41	30.21
WKP	64	5.27	35.47
Bank	1	0.08	35.56
Traditional	1	0.08	35.64
Irrelevant	773	63.62	99.26
DK	4	0.33	99.59
NR	5	0.41	100.00
Total	1,215	100.00	

. tabulate guarantorloanrelation

6-2 AH-2   Relationship   with guarantor	Freq.	Percent	Cum.
Colleague	62	5.10	5.10
Relative	77	6.34	11.44
Labour	29	2.39	13.83
Political	13	1.07	14.90
Religious	46	3.79	18.68
Neighbour	101	8.31	27.00
SHG	4	0.33	27.33
Businessman	7	0.58	27.90
WKP	43	3.54	31.44
Financial	2	0.16	31.60
Bank	1	0.08	31.69
Don't know him	1	0.08	31.77
Irrelevant	823	67.74	99.51
NR	6	0.49	100.00
Total	1,215	100.00	

. tabulate samepersonreco

6-2 AI-1   Same pers   recommend	Freq.	Percent	Cum.
1	140	33.33	33.33
2	176	41.90	75.24
3	59	14.05	89.29
4	17	4.05	93.33
5	17	4.05	97.38
6	1	0.24	97.62
66	10	2.38	100.00
Total	420	100.00	

. tabulate samepersonguarantor

```

6-2 AI-2 |
Same pers |
guarantor |      Freq.      Percent      Cum.
-----+-----
      1 |          157      40.67      40.67
      2 |          124      32.12      72.80
      3 |           51      13.21      86.01
      4 |           25       6.48      92.49
      5 |           18       4.66      97.15
      6 |            4       1.04      98.19
      8 |            2       0.52      98.70
      9 |            1       0.26      98.96
      66 |            4       1.04     100.00
-----+-----
Total |          386     100.00

. tabulate dummyguarantee

6-2 AJ Use |
document |      Freq.      Percent      Cum.
-----+-----
      No |          800      65.84      65.84
      Yes |          415      34.16     100.00
-----+-----
Total |         1,215     100.00

. tabulate loanproductpledgecat

6-2 AK Product |
pledged Code |      Freq.      Percent      Cum.
-----+-----
DOCUMENT |          230      59.90      59.90
IMMOVABLE ASSETS |          113      29.43      89.32
MOVABLE ASSETS |           14       3.65      92.97
PAND PATHIRAM |           27       7.03     100.00
-----+-----
Total |          384     100.00

. summarize loanproductpledgeamount

Variable |      Obs      Mean      Std. Dev.      Min      Max
-----+-----
loanprodu-nt |    1,214    12533.36    54553.97         0    800000

. tabulate guarantee

6-2 AM Used |      Freq.      Percent      Cum.
-----+-----
Chit |          145      11.93      11.93
SHG |          276      22.72      34.65
Both |            1       0.08      34.73
No |          793      65.27     100.00
-----+-----
Total |         1,215     100.00

. tabulate guaranteetype

6-2 AN Used SHG as |      Freq.      Percent      Cum.

```

```

-----+-----
Guarantee of money |      147      12.10      12.10
Guarantee of trust |      273      22.47      34.57
  Irrelevant |      793      65.27      99.84
    NR |          2       0.16     100.00
-----+-----
          Total |      1,215     100.00

. summarize totalrepaidprincipal

  Variable |      Obs      Mean   Std. Dev.   Min   Max
-----+-----
totalrepai-1 |      1,215  18295.39  36348.15   200  70000

. tabulate totalrepaiddummyinterest

  6-2 AD |
Interest |      Freq.   Percent   Cum.
-----+-----
  No |          361    29.71    29.71
  Yes |          854    70.29   100.00
-----+-----
  Total |      1,215    100.00

. summarize totalrepaidinterest

  Variable |      Obs      Mean   Std. Dev.   Min   Max
-----+-----
to-dinterest |      842   493.0641  707.5772     0   7000

. tabulate repayduration1

  6-2 AP Frequency |      Freq.   Percent   Cum.
-----+-----
    Weekly |          4     0.34     0.34
    Monthly |         602    50.93    51.27
    Yearly |          22     1.86    53.13
  Once in six months |         101     8.54    61.68
Pay whenever have money |         410    34.69    96.36
    Other |          9     0.76    97.12
    DK |          34     2.88   100.00
-----+-----
          Total |      1,182    100.00

. tabulate repaydecision

  6-2 AQ Who |
decides |
  manner |      Freq.   Percent   Cum.
-----+-----
  Myself |         543    44.69    44.69
  Lender |         666    54.81    99.51
    99 |           6     0.49   100.00
-----+-----
          Total |      1,215    100.00

. tabulate termsofrepayment

  6-2 AR Terms |

```

repayment	Freq.	Percent	Cum.
Fixed duration	497	40.91	40.91
Pay when have money	583	47.98	88.89
Repay when asked	135	11.11	100.00
Total	1,215	100.00	

. tabulate problemrepayment

6-2 AS Problem	Freq.	Percent	Cum.
Borrowing elsewhere	101	8.31	8.31
Selling something which was not planned	58	4.77	13.09
Lease land	35	2.88	15.97
Consumption reduction	77	6.34	22.30
Take an additional job	81	6.67	28.97
Work more	288	23.70	52.67
Relative or friends support	16	1.32	53.99
To sell harvest in advance	21	1.73	55.72
	9		
	538	44.28	100.00
Total	1,215	100.00	

. tabulate dummyrepaysoldproduct

6-2 AT Sold product	Freq.	Percent	Cum.
No	749	61.65	61.65
Yes	466	38.35	100.00
Total	1,215	100.00	

. tabulate repaysoldproduct1

6-2 AU-1 Product	Freq.	Percent	Cum.
Land	50	4.12	4.12
Cows	98	8.07	12.18
Others livestock	71	5.84	18.02
Consumer items	22	1.81	19.84
Productive items	32	2.63	22.47
Jewels, gold	184	15.14	37.61
Irrelevant	749	61.65	99.26
Other	7	0.58	99.84
NR	2	0.16	100.00
Total	1,215	100.00	

. tabulate repaysoldproduct2

6-2 AU-2 Product	Freq.	Percent	Cum.
Land	61	5.02	5.02
Cows	49	4.03	9.05
Others livestock	34	2.80	11.85
Consumer items	10	0.82	12.67
Productive items	15	1.23	13.91

```

Jewels, gold |      85      7.00     20.91
  Irrelevant |     749     61.65     82.55
    Other    |        1      0.08     82.63
      NR     |     211     17.37    100.00
-----+-----
      Total |     1,215    100.00

. summarize repaycreditamount

      Variable |      Obs      Mean   Std. Dev.   Min   Max
-----+-----
repaycredit |     1,215   3012.346   7087.398     0   60000

. tabulate dummyrepaytakejob

6-2 AW Take |
  job? |      Freq.   Percent   Cum.
-----+-----
      No |        724    59.59    59.59
      Yes |        491    40.41   100.00
-----+-----
      Total |     1,215    100.00

. tabulate dummysettleloanworkmore

6-2 AY-1 |
Need sbdy |
work more |      Freq.   Percent   Cum.
-----+-----
      No |        257    21.15    21.15
      Yes |        958    78.85   100.00
-----+-----
      Total |     1,215    100.00

. tabulate helptosettleloan

6-2 BA Members |
  help |      Freq.   Percent   Cum.
-----+-----
      WKP |        51     4.20     4.20
  Relatives |       103     8.48    12.67
  Employer |        27     2.22    14.90
  Maistry  |        49     4.03    18.93
  Colleague |        40     3.29    22.22
  Pawn broker |       47     3.87    26.09
  Shop keeper |       27     2.22    28.31
  Finance  |        45     3.70    32.02
  Friends  |        23     1.89    33.91
  SHG     |        44     3.62    37.53
  Banks   |         7     0.58    38.11
  Coop bank |         8     0.66    38.77
Sugar mills loan |         4     0.33    39.09
  Nobody  |       725    59.67    98.77
  NR     |        15     1.23   100.00
-----+-----
      Total |     1,215    100.00

. tabulate helptosettleloanrelatives

```



6-2 BB Relatives	Freq.	Percent	Cum.
Maternal uncle	6	0.49	0.49
Brother	14	1.15	1.65
Paternal uncle	11	0.91	2.55
Cousin (father side)	15	1.23	3.79
Nephew (mother side)	16	1.32	5.10
Father/Mother in-law	15	1.23	6.34
Brother-in-law	4	0.33	6.67
Wife relatives	5	0.41	7.08
Father brother	1	0.08	7.16
Irrelevant	1,112	91.52	98.68
Other	2	0.16	98.85
NR	14	1.15	100.00
Total	1,215	100.00	

. tabulate problemdelayrepayment

6-2 BC Delay	Freq.	Percent	Cum.
Nothing	413	33.99	33.99
Shouting	315	25.93	59.92
Put the pressure through the guarantor/	103	8.48	68.40
Compromise	281	23.13	91.52
Inform to all your relatives	59	4.86	96.38
NR	44	3.62	100.00
Total	1,215	100.00	

. tabulate lenderaction

6-2 BD Happen	Freq.	Percent	Cum.
Give you more time for the repayment	746	61.40	61.40
Take back collaterals	68	5.60	67.00
Pressurize the guarantor	51	4.20	71.19
Ask the guarantor to repay	73	6.01	77.20
Cancel the debt	86	7.08	84.28
Legal action	28	2.30	86.58
Physical pressure	32	2.63	89.22
Other	50	4.12	93.33
No problem	81	6.67	100.00
Total	1,215	100.00	

. tabulate loanfromthesameperson

6-2 BE	Freq.	Percent	Cum.
Credit from			
same pers			
No	289	23.79	23.79
Yes	926	76.21	100.00
Total	1,215	100.00	

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```

. * END
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. *****
. * 5.3. Lenders
. *****
. use "RUME-lenders", clear
.
.
. * Tables
. tabulate mltype

      7-1 A Lender |      Freq.      Percent      Cum.
-----+-----
      WKP |          442      18.85      18.85
      Relatives |          374      15.95      34.80
      Employer |          115       4.90      39.70
      Maistry |           81       3.45      43.16
      Colleague |          161       6.87      50.02
      Pawn broker |          348      14.84      64.86
      Shop keeper |           46       1.96      66.82
      Finance |          202       8.61      75.44
      Friends |          240      10.23      85.67
      SHG |          180       7.68      93.35
      Banks |           92       3.92      97.27
      Coop bank |           47       2.00      99.28
      Sugar mills loan |           11       0.47      99.74
      Other |            6       0.26     100.00
-----+-----
      Total |         2,345     100.00

. summarize mlfrequency

      Variable |      Obs      Mean      Std. Dev.      Min      Max
-----+-----
      mlfrequency |     2,345     4.044776     2.391886         1         20

. tabulate mlaction1

              7-2 C Happen-1 |      Freq.      Percent      Cum.
-----+-----
      Did not provide second loan |          554      23.62      23.62
      Modify the loan contract |          529      22.56      46.18
      Stop providing land to cultivate (press |           84       3.58      49.77
      Stop providing water (pressure) |          115       4.90      54.67
      Pressure to sell propety |          104       4.43      59.10
      Psychological pressure through direct c |          220       9.38      68.49
      Give you more time for the repayment |          396      16.89      85.37
      Take back collaterals |           87       3.71      89.08
      Pressurize the guarantor |           49       2.09      91.17
      Ask the guarantor to repay |           58       2.47      93.65
      Cancel the debt |           52       2.22      95.86
      Send people to make pressure |           31       1.32      97.19
      Nothing |           66       2.81     100.00
-----+-----
      Total |         2,345     100.00

```

. tabulate mlaction2

	7-2 C Happen-2	Freq.	Percent	Cum.
Did not provide second loan		169	7.21	7.21
Modify the loan contract		481	20.51	27.72
Stop providing land to cultivate (press		78	3.33	31.04
Stop providing water (pressure)		108	4.61	35.65
Pressure to sell propety		160	6.82	42.47
Psychological pressure through direct c		194	8.27	50.75
Give you more time for the repayment		518	22.09	72.84
Take back collaterals		107	4.56	77.40
Pressurize the guarantor		79	3.37	80.77
Ask the guarantor to repay		103	4.39	85.16
Cancel the debt		56	2.39	87.55
Send people to make pressure		50	2.13	89.68
Nothing		17	0.72	90.41
NR		225	9.59	100.00
Total		2,345	100.00	

. tabulate mlaction3

	7-2 C Happen-3	Freq.	Percent	Cum.
Did not provide second loan		140	5.97	5.97
Modify the loan contract		95	4.05	10.02
Stop providing land to cultivate (press		83	3.54	13.56
Stop providing water (pressure)		114	4.86	18.42
Pressure to sell propety		113	4.82	23.24
Psychological pressure through direct c		153	6.52	29.77
Give you more time for the repayment		316	13.48	43.24
Take back collaterals		131	5.59	48.83
Pressurize the guarantor		76	3.24	52.07
Ask the guarantor to repay		209	8.91	60.98
Cancel the debt		179	7.63	68.61
Send people to make pressure		20	0.85	69.47
NR		716	30.53	100.00
Total		2,345	100.00	

. tabulate mlcontinue

7-2 D			
Credit from			
him again	Freq.	Percent	Cum.
No	650	27.72	27.72
Yes	1,695	72.28	100.00
Total	2,345	100.00	

. tabulate mlstop

7-1 E money			
lender			
stopped	Freq.	Percent	Cum.

No	1,756	74.88	74.88		
Yes	589	25.12	100.00		
-----					
Total	2,345	100.00			
. tabulate mlstopyear if mlstop==1					
7-1 F From					
which year	Freq.	Percent	Cum.		
-----					
1999	1	0.17	0.17		
2001	2	0.34	0.51		
2003	4	0.68	1.19		
2004	13	2.21	3.40		
2005	21	3.57	6.96		
2006	54	9.17	16.13		
2007	107	18.17	34.30		
2008	166	28.18	62.48		
2009	166	28.18	90.66		
2010	55	9.34	100.00		
-----					
Total	589	100.00			
. summarize mlnberasked if mlstop==1					
Variable	Obs	Mean	Std. Dev.	Min	Max
-----					
mlnberasked	589	19289.73	23168.34	1000	250000
. tabulate mlstopreason if mlstop==1					
7-1 H Why stopped	Freq.	Percent	Cum.		
-----					
Stopped lending	87	14.77	14.77		
Don't have money	177	30.05	44.82		
Don't trust me	146	24.79	69.61		
Failed to produce guarantee	109	18.51	88.12		
5	69	11.71	99.83		
Other	1	0.17	100.00		
-----					
Total	589	100.00			
. tabulate mlstrength1					
7-1 I Strengths-1	Freq.	Percent	Cum.		
-----					
Interest rate	618	26.35	26.35		
Amount	154	6.57	32.92		
Duration	107	4.56	37.48		
Flexibility	352	15.01	52.49		
Poss to postpone repayment	232	9.89	62.39		
Quick access	173	7.38	69.77		
Simple procedure	128	5.46	75.22		
Poss to whithdraw money	121	5.16	80.38		
Discretion	85	3.62	84.01		
Respect	99	4.22	88.23		
Limited amount of collaterals	66	2.81	91.04		
Nature of collaterals	65	2.77	93.82		
Guarantee	39	1.66	95.48		

Obligatory saving		93	3.97	99.45
DK		3	0.13	99.57
NR		10	0.43	100.00

---

Total		2,345	100.00	
-------	--	-------	--------	--

. tabulate mlstrength2

7-1 I Strengths-2		Freq.	Percent	Cum.
Interest rate		123	5.25	5.25
Amount		102	4.35	9.59
Duration		111	4.73	14.33
Flexibility		478	20.38	34.71
Poss to postpone repayment		328	13.99	48.70
Quick access		139	5.93	54.63
Simple procedure		291	12.41	67.04
Poss to whithdraw money		106	4.52	71.56
Discretion		109	4.65	76.20
Respect		263	11.22	87.42
Limited amount of collaterals		88	3.75	91.17
Nature of collaterals		47	2.00	93.18
Guarantee		26	1.11	94.29
Obligatory saving		62	2.64	96.93
NR		72	3.07	100.00

---

Total		2,345	100.00	
-------	--	-------	--------	--

. tabulate mlstrength3

7-1 I Strengths-3		Freq.	Percent	Cum.
Interest rate		101	4.31	4.31
Amount		41	1.75	6.06
Duration		68	2.90	8.96
Flexibility		156	6.65	15.61
Poss to postpone repayment		115	4.90	20.51
Quick access		108	4.61	25.12
Simple procedure		411	17.53	42.64
Poss to whithdraw money		95	4.05	46.70
Discretion		78	3.33	50.02
Respect		227	9.68	59.70
Limited amount of collaterals		135	5.76	65.46
Nature of collaterals		107	4.56	70.02
Guarantee		25	1.07	71.09
Obligatory saving		188	8.02	79.10
DK		13	0.55	79.66
NR		477	20.34	100.00

---

Total		2,345	100.00	
-------	--	-------	--------	--

. tabulate mlweakness1

7-1 J Weekness-1		Freq.	Percent	Cum.
More interest		622	26.52	26.52
Demand money not available		553	23.58	50.11
Need of recommendation/guarantor		170	7.25	57.36
To be return back in exact time		386	16.46	73.82

No possible of time extension		110	4.69	78.51
Physical violence		198	8.44	86.95
Mental torture		204	8.70	95.65
Not possible to get in exact time		68	2.90	98.55
11		1	0.04	98.59
DK		18	0.77	99.36
NR		15	0.64	100.00

---

Total | 2,345 100.00

. tabulate mlweakness2

7-1 J Weakness-2		Freq.	Percent	Cum.
More interest		174	7.42	7.42
Demand money not available		206	8.78	16.20
Need of recommendation/guarantor		303	12.92	29.13
To be return back in exact time		255	10.87	40.00
No possible of time extension		151	6.44	46.44
Physical violence		441	18.81	65.25
Mental torture		352	15.01	80.26
Not possible to get in exact time		150	6.40	86.65
NR		313	13.35	100.00

---

Total | 2,345 100.00

. tabulate mlweakness3

7-1 J Weakness-3		Freq.	Percent	Cum.
More interest		153	6.52	6.52
Demand money not available		132	5.63	12.15
Need of recommendation/guarantor		129	5.50	17.65
To be return back in exact time		112	4.78	22.43
No possible of time extension		83	3.54	25.97
Physical violence		118	5.03	31.00
Mental torture		334	14.24	45.25
Not possible to get in exact time		191	8.14	53.39
NR		1,093	46.61	100.00

---

Total | 2,345 100.00

. \*\*\*\*\*

. \* END

. \*\*\*\*\*

. \* 5.4. Credit on product

. \*\*\*\*\*

. use"RUME-HH", clear

. \* Selection

. keep HHID2010 INDID2010 productname\* productlender\* productloanamount\* productloansettled\*

```
. reshape long productname productlender productloanamount productloansettled, i(HHID2010
  INDID2010) j(n)
(note: j = 1 2 3)
```

```
Data          wide  ->  long
-----
Number of obs.      1928  ->  5784
Number of variables    14  ->    7
j variable (3 values)      ->  n
xij variables:
  productname1 productname2 productname3  ->  productname
  productlender1 productlender2 productlender3-> productlender
  productloanamount1 productloanamount2 productloanamount3->productloanamount
  productloansettled1 productloansettled2 productloansettled3->productloansettled
-----
```

```
. drop if productname=="
(4,351 observations deleted)
```

```
. * Tables
. tabulate productlender
```

8-1 B From	Freq.	Percent	Cum.
Shop keeper	811	56.59	56.59
Credit vendor	384	26.80	83.39
Finance company	222	15.49	98.88
Other	16	1.12	100.00
Total	1,433	100.00	

```
. summarize productloanamount
```

Variable	Obs	Mean	Std. Dev.	Min	Max
productloan~t	1,433	15992.53	58235.34	150	600000

```
. tabulate productloansettled
```

8-1 D Loan	Freq.	Percent	Cum.
settled			
No	283	19.75	19.75
Yes	1,150	80.25	100.00
Total	1,433	100.00	

```
. *****
```

```
. * END
```

```
. *****
```

```
. * 5.5. Lending money
```

```
. *****
```

```

. * Household
. use"RUME-HH", clear

. keep HHID2010 dummylendingmoney

. duplicates drop

Duplicates in terms of all variables

(1,523 observations deleted)

. tabulate dummylendingmoney

dummylendin |
  gmoney |      Freq.    Percent    Cum.
-----+-----
      No |        157     38.77     38.77
      Yes |        248     61.23    100.00
-----+-----
    Total |        405    100.00

.
.
. * Selection
. use"RUME-HH", clear

. keep HHID2010 INDID2010 borrowerscaste* relationwithborrower* amountlent* interestlending*
  purposeloanborrower* problemrepayment*

. reshape long borrowerscaste relationwithborrower amountlent interestlending
  purposeloanborrower problemrepayment, i(HHID2010 INDI
> D2010) j(n)
(note: j = 1 2 3 4)

Data                                wide  ->  long
-----+-----
Number of obs.                      1928  ->  7712
Number of variables                   26   ->   9
j variable (4 values)                 ->   n
xij variables:
borrowerscaste1 borrowerscaste2 ... borrowerscaste4->borrowerscaste
relationwithborrower1 relationwithborrower2 ... relationwithborrower4->relationwithborrower
amountlent1 amountlent2 ... amountlent4  ->  amountlent
interestlending1 interestlending2 ... interestlending4->interestlending
purposeloanborrower1 purposeloanborrower2 ... purposeloanborrower4->purposeloanborrower
problemrepayment1 problemrepayment2 ... problemrepayment4->problemrepayment
-----+-----

. drop if borrowerscaste==.
(7,408 observations deleted)

.
. * Tables
. tabulate borrowerscaste

      9-1 B |
Borrower's |
  caste |      Freq.    Percent    Cum.
-----+-----

```



Dalits	125	41.12	41.12
Middle castes	140	46.05	87.17
Upper castes	1	0.33	87.50
4	3	0.99	88.49
5	1	0.33	88.82
6	4	1.32	90.13
10	5	1.64	91.78
12	21	6.91	98.68
13	2	0.66	99.34
77	2	0.66	100.00

-----+-----  
 Total | 304 100.00

. tabulate relationwithborrower

9-1 C   Relationship	Freq.	Percent	Cum.
Colleague	124	40.79	40.79
Relative	53	17.43	58.22
Labour	10	3.29	61.51
Religious	14	4.61	66.12
Neighbour	81	26.64	92.76
SHG	1	0.33	93.09
WKP	20	6.58	99.67
Other	1	0.33	100.00

-----+-----  
 Total | 304 100.00

. summarize amountlent interestlending

Variable	Obs	Mean	Std. Dev.	Min	Max
amountlent	304	7906.25	20078.89	500	300000
interestle~g	304	2.138158	1.51145	0	9

. tabulate purposeloanborrower

9-1 F Purpose	Freq.	Percent	Cum.
Agriculture	38	12.50	12.50
Education	20	6.58	19.08
Family expenses	126	41.45	60.53
Medical expenses	62	20.39	80.92
Funeral	17	5.59	86.51
Marriage	29	9.54	96.05
Repay past debt	4	1.32	97.37
Buy consumer goods	1	0.33	97.70
Investment	2	0.66	98.36
Other	1	0.33	98.68
DK	4	1.32	100.00

-----+-----  
 Total | 304 100.00

. tabulate problemrepayment

9-1 G   Problem to   get repay	Freq.	Percent	Cum.
--------------------------------	-------	---------	------

```

-----+-----
      No |      215      70.72      70.72
      Yes |       89      29.28     100.00
-----+-----
      Total |      304     100.00
.
. *****
. * END
.
.
.
. *****
. * 5.6. Given recommendation
. *****
. * Household
. use"RUME-HH", clear
.
. keep HHID2010 dummyrecommendgiven
.
. duplicates drop
Duplicates in terms of all variables
(1,523 observations deleted)
. tabulate dummyrecommendgiven
dummyrecomm |
  endgiven |      Freq.      Percent      Cum.
-----+-----
      No |       163       40.25      40.25
      Yes |       242       59.75     100.00
-----+-----
      Total |       405     100.00
.
. * Selection
. use"RUME-HH", clear
.
. keep HHID2010 INDID2010 recommendgivenlist* recommendgivenrelation* recommendgivencaste*
  dummyrecommendback* recommendgivenlender
> * recommendgivenlendercaste*
.
. reshape long recommendgivenlist recommendgivenrelation recommendgivencaste
  dummyrecommendback recommendgivenlender recommendgiven
> lendercaste, i(HHID2010 INDID2010) j(n)
(note: j = 1 2)

Data                wide  ->  long
-----+-----
Number of obs.      1928  ->  3856
Number of variables    14  ->   9
j variable (2 values)      ->  n
xij variables:
recommendgivenlist1 recommendgivenlist2  ->  recommendgivenlist
recommendgivenrelation1 recommendgivenrelation2->recommendgivenrelation

```

```

recommendgivencaste1 recommendgivencaste2 -> recommendgivencaste
dummyrecommendback1 dummyrecommendback2 -> dummyrecommendback
recommendgivenlender1 recommendgivenlender2-> recommendgivenlender
recommendgivenlendercaste1 recommendgivenlendercaste2->recommendgivenlendercaste

```

```

. drop if recommendgivenlist==.
(2,679 observations deleted)

```

```

. * Tables
. tabulate recommendgivenlist

```

10-1 A Family   recommendation	Freq.	Percent	Cum.
Head	723	61.43	61.43
Wife	112	9.52	70.94
Mother	60	5.10	76.04
Father	25	2.12	78.16
Son	195	16.57	94.73
Son-in-law	40	3.40	98.13
Sister	9	0.76	98.90
Mother-in-law	13	1.10	100.00
Total	1,177	100.00	

```

. tabulate recommendgivenrelation

```

recommendgiven   relation	Freq.	Percent	Cum.
Colleague	454	38.57	38.57
Relative	296	25.15	63.72
Labour	59	5.01	68.73
Political	27	2.29	71.03
Religious	50	4.25	75.28
Neighbour	180	15.29	90.57
SHG	38	3.23	93.80
WKP	63	5.35	99.15
Traditional	6	0.51	99.66
Other	4	0.34	100.00
Total	1,177	100.00	

```

. tabulate recommendgivencaste

```

10-1 C   Borrower's   caste	Freq.	Percent	Cum.
Dalits	401	34.07	34.07
Middle castes	555	47.15	81.22
Upper castes	30	2.55	83.77
4	34	2.89	86.66
5	4	0.34	87.00
6	31	2.63	89.63
8	3	0.25	89.89
9	13	1.10	90.99

10		9	0.76	91.76
12		60	5.10	96.86
13		13	1.10	97.96
77		11	0.93	98.90
99		13	1.10	100.00

-----+-----  
 Total | 1,177 100.00

. tabulate dummyrecommendback

10-1 D Same				
pers who				
help		Freq.	Percent	Cum.
No		462	39.25	39.25
Yes		715	60.75	100.00

-----+-----  
 Total | 1,177 100.00

. tabulate recommendgivenlender

10-1 E Money				
provider		Freq.	Percent	Cum.
Colleague		167	14.19	14.19
Relative		65	5.52	19.71
Labour		171	14.53	34.24
Political		267	22.68	56.92
Religious		48	4.08	61.00
Neighbour		163	13.85	74.85
SHG		41	3.48	78.33
Businessman		58	4.93	83.26
WKP		56	4.76	88.02
Financial		5	0.42	88.45
NR		136	11.55	100.00

-----+-----  
 Total | 1,177 100.00

. tabulate recommendgivenlendercaste

recommendgive				
nlendercaste		Freq.	Percent	Cum.
Dalits		484	41.12	41.12
Middle castes		171	14.53	55.65
Upper castes		6	0.51	56.16
4		234	19.88	76.04
5		7	0.59	76.64
6		53	4.50	81.14
10		10	0.85	81.99
12		52	4.42	86.41
14		3	0.25	86.66
77		21	1.78	88.45
99		136	11.55	100.00

-----+-----  
 Total | 1,177 100.00

. \*\*\*\*\*

```

. * END
.
.
.
.
.
.
. *****
. * 5.7. Recommendation received
. *****
. use "RUME-HH", clear
.
.
. * Selection
. keep HHID2010 dummyrecommendreceived dummyrecommendrefuse reasonrefuserecommendcat
  reasonrefuserecommend repaycreditpersoreco rep
> aycreditpersorecoamount repaycreditpersorecorelation repaycreditpersorecocate
  repaycreditpersorecoborrower repaycreditpersorecom
> anage receivereco
.
. duplicates drop

Duplicates in terms of all variables

(1,523 observations deleted)

.
. * Tables
. tabulate dummyrecommendreceived

dummyrecomm |
endreceived |      Freq.    Percent    Cum.
-----+-----
      No |         57     14.07     14.07
      Yes |        348     85.93    100.00
-----+-----
      Total |         405    100.00

. tabulate dummyrecommendrefuse

10-2 A |
Refuse to |
recommend |      Freq.    Percent    Cum.
-----+-----
      No |        303     74.81     74.81
      Yes |        102     25.19    100.00
-----+-----
      Total |         405    100.00

. tabulate reasonrefuserecommendcat

10-2 B Reason_Code |      Freq.    Percent    Cum.
-----+-----
Different political party |         1     0.98     0.98
      Don't know |         2     1.96     2.94
      Family problem |         1     0.98     3.92
      Misunderstanding |         5     4.90     8.82
      NO UNDERSTANDING |         1     0.98     9.80
No one ready to recommend to him |         1     0.98    10.78
      No trust me |        32    31.37    42.16

```

Not settled the past debt	58	56.86	99.02
Village quarrel	1	0.98	100.00
-----			
Total	102	100.00	

. tabulate reasonrefuserecommend

10-2 B Reason	Freq.	Percent	Cum.
BELIEVE LESS	1	1.00	1.00
CONFLICT BETWEEN US	1	1.00	2.00
DONT BELIEVE ME	1	1.00	3.00
MISUNDERSTANDING	3	3.00	6.00
MISUNDERSTANDING BETWEEN US	1	1.00	7.00
NO CONFIDENT	1	1.00	8.00
NO PAY PREVIOUS LOAN	1	1.00	9.00
NO PROPER SETTLEMENT PREVIOUSLY	1	1.00	10.00
NO REPAY PROPERLY	1	1.00	11.00
NO REPAYMENT PROPERLY	1	1.00	12.00
NO TRUST	9	9.00	21.00
NO TRUST ME	3	3.00	24.00
NO UNDERSTANDING	1	1.00	25.00
NOT PAID PREVIOUS LOAN	1	1.00	26.00
PREVIOUS LOAN PROBLAM	1	1.00	27.00
balanc in the past debt	1	1.00	28.00
balance in the past	1	1.00	29.00
balance in the past debt	2	2.00	31.00
balance in the past loan	1	1.00	32.00
did not repay	3	3.00	35.00
did not repay past debt	1	1.00	36.00
different political party	1	1.00	37.00
family problem	1	1.00	38.00
no one ready to recommend to him	1	1.00	39.00
no trust	17	17.00	56.00
not repadi the past	1	1.00	57.00
not repaid	4	4.00	61.00
not repaid past debt	3	3.00	64.00
not repaid the past	2	2.00	66.00
not repaid the past debt	5	5.00	71.00
not repaid the past loan	1	1.00	72.00
not settled	2	2.00	74.00
not settled the past debt	25	25.00	99.00
village quarrel	1	1.00	100.00
-----			
Total	100	100.00	

. tabulate repaycreditpersoreco

10-2 C	Freq.	Percent	Cum.
Already repay8			
No	70	17.28	17.28
Yes	334	82.47	99.75
Irrelevant	1	0.25	100.00
-----			
Total	405	100.00	

. tabulate repaycreditpersorecoamount

10-2 D			
Amount	Freq.	Percent	Cum.
2000	1	0.30	0.30
3000	2	0.60	0.90
4000	3	0.90	1.80
5000	17	5.09	6.89
6000	3	0.90	7.78
7000	6	1.80	9.58
7500	2	0.60	10.18
8000	6	1.80	11.98
9000	1	0.30	12.28
10000	43	12.87	25.15
12000	4	1.20	26.35
13000	2	0.60	26.95
15000	41	12.28	39.22
16000	1	0.30	39.52
18000	3	0.90	40.42
20000	48	14.37	54.79
22000	1	0.30	55.09
25000	28	8.38	63.47
27000	1	0.30	63.77
30000	37	11.08	74.85
35000	9	2.69	77.54
36000	1	0.30	77.84
38000	1	0.30	78.14
40000	15	4.49	82.63
45000	1	0.30	82.93
50000	20	5.99	88.92
55000	2	0.60	89.52
60000	7	2.10	91.62
80000	4	1.20	92.81
100000	8	2.40	95.21
110000	1	0.30	95.51
130000	1	0.30	95.81
140000	1	0.30	96.11
150000	2	0.60	96.71
160000	1	0.30	97.01
200000	1	0.30	97.31
250000	3	0.90	98.20
300000	1	0.30	98.50
345000	1	0.30	98.80
400000	2	0.60	99.40
500000	2	0.60	100.00
Total	334	100.00	

. tabulate repaycreditpersorecorelation

10-2 E			
Relation	Freq.	Percent	Cum.
Colleague	99	29.55	29.55
Relative	46	13.73	43.28
Labour	14	4.18	47.46
Political	23	6.87	54.33
Religious	49	14.63	68.96
Neighbour	65	19.40	88.36

SHG	3	0.90	89.25
Businessman	7	2.09	91.34
WKP	22	6.57	97.91
Financial	4	1.19	99.10
Bank	1	0.30	99.40
Don't know him	2	0.60	100.00

-----+-----  
 Total | 335 100.00

. tabulate repaycreditpersorecocale

10-2 F Caste	Freq.	Percent	Cum.
Dalits	155	46.27	46.27
Middle castes	116	34.63	80.90
Upper castes	1	0.30	81.19
4	13	3.88	85.07
6	8	2.39	87.46
9	2	0.60	88.06
10	4	1.19	89.25
11	1	0.30	89.55
12	24	7.16	96.72
13	2	0.60	97.31
77	9	2.69	100.00

-----+-----  
 Total | 335 100.00

. tabulate repaycreditpersorecoborrower

10-2 G Relationship	Freq.	Percent	Cum.
borrower			
Colleague	28	8.36	8.36
Relative	20	5.97	14.33
Labour	31	9.25	23.58
Political	65	19.40	42.99
Religious	24	7.16	50.15
Neighbour	83	24.78	74.93
SHG	3	0.90	75.82
Businessman	17	5.07	80.90
WKP	47	14.03	94.93
Financial	11	3.28	98.21
Bank	3	0.90	99.10
Don't know him	1	0.30	99.40
NR	2	0.60	100.00

-----+-----  
 Total | 335 100.00

. tabulate repaycreditpersorecomange

10-2 H Managed to repay	Freq.	Percent	Cum.
66	1	0.29	0.29
99	5	1.44	1.72
BORROW FROM OTHER	1	0.29	2.01
BORROW FROM OTHER AND STILL BALANCE	1	0.29	2.30
CREDIT	1	0.29	2.59
DAILY	1	0.29	2.87



DAILY INCOME		1	0.29	3.16
FAMILY INCOME		20	5.75	8.91
FAMILY INCOME + CREDIT		1	0.29	9.20
INCOME		38	10.92	20.11
MONTHLY		46	13.22	33.33
MONTHLY AND STILL BALANCE		1	0.29	33.62
MONTHLY AND STLL BALANCE		2	0.57	34.20
MONTHLY INCOME		12	3.45	37.64
MONTHLY, STILL BALANCE		1	0.29	37.93
NEED BASED		1	0.29	38.22
ONCE IN TWO MONTHS		1	0.29	38.51
OWN INCOME AND STILL BALANCE		1	0.29	38.79
SETTLED		18	5.17	43.97
SIX MONTH ONCE		2	0.57	44.54
SIX MONTH TWICE		1	0.29	44.83
STILL BALANCE		171	49.14	93.97
STILLBALANCE		1	0.29	94.25
THREE MONTH IN TWICE		1	0.29	94.54
THREE MONTH ONCE		5	1.44	95.98
TO PAY BY WORK		1	0.29	96.26
TWICE IN SIX MONTH		1	0.29	96.55
TWO MONTH ONCE		1	0.29	96.84
WEEKLY		4	1.15	97.99
WEEKLY INCOME		1	0.29	98.28
WHEN HAVE MONEY		4	1.15	99.43
WHEN THEY NEED		2	0.57	100.00
-----				
Total		348	100.00	

```
. tabulate receivereco
```

10-3	Received	recom/guara	ntee	Freq.	Percent	Cum.
No				92	22.72	22.72
Yes				313	77.28	100.00
Total				405	100.00	

```
. *****
. * END
.
.
.
.
.
. *****
. * 5.8. Chit fund
. *****
. * Household
. use"RUME-HH", clear
. keep HHID2010 dummychitfund
. duplicates drop
```

Duplicates in terms of all variables

(1,523 observations deleted)

```
. tabulate dummychitfund
```

dummychitfu nd	Freq.	Percent	Cum.
No	168	41.48	41.48
Yes	237	58.52	100.00
-----			
Total	405	100.00	

```
. * Individual  
. use "RUME-HH", clear
```

```
. tabulate chitfundbelongerdummy
```

11- Chit Fund	Freq.	Percent	Cum.
No	1,688	87.55	87.55
Yes	240	12.45	100.00
-----			
Total	1,928	100.00	

```
. * Selection  
. keep HHID2010 INDID2010 chitfundtype* durationchit* nbermemberchit* chitfundpayment*  
chitfundamount*  
  
. reshape long chitfundtype durationchit nbermemberchit chitfundpayment chitfundamount, i(  
HHID2010 INDID2010) j(n)  
(note: j = 1 2)
```

```
Data
```

	wide	->	long
Number of obs.	1928	->	3856
Number of variables	12	->	8
j variable (2 values)		->	n
xij variables:			
chitfundtype1 chitfundtype2		->	chitfundtype
durationchit1 durationchit2		->	durationchit
nbermemberchit1 nbermemberchit2		->	nbermemberchit
chitfundpayment1 chitfundpayment2		->	chitfundpayment
chitfundamount1 chitfundamount2		->	chitfundamount

```
. drop if chitfundtype==.  
(3,611 observations deleted)
```

```
. * Tables  
. tabulate chitfundtype
```

11-1 B Type of Chit	Freq.	Percent	Cum.
------------------------	-------	---------	------

```

-----+-----
Auction chit |          98          40.00          40.00
  Jewel chit |          29          11.84          51.84
Vessels chit |           7           2.86          54.69
Tourism chit |          29          11.84          66.53
Kulukkal chit |         80          32.65          99.18
  Other |           2           0.82          100.00
-----+-----
      Total |         245          100.00

. summarize durationchit nbermemberchit

      Variable |          Obs          Mean      Std. Dev.      Min      Max
-----+-----
durationchit |         245      18.72653      6.411017         5         40
nbermember~t |         245      21.87755      7.768243         0         50

. tabulate chitfundpayment

      11-1 E Payment |          Freq.      Percent      Cum.
-----+-----
      Weekly |           8         3.27         3.27
      Monthly |        230        93.88        97.14
      Yearly |           7         2.86       100.00
-----+-----
      Total |         245       100.00

. summarize chitfundamount

      Variable |          Obs          Mean      Std. Dev.      Min      Max
-----+-----
chitfundam~t |         245      29082.86      22660.38       1200     150000

.
. *****
. * END
.
.
.
.
. *****
. * 5.9. Savings
. *****
. * Household
. use"RUME-HH", clear

. keep HHID2010 dummysavingaccount

. duplicates drop

Duplicates in terms of all variables

(1,523 observations deleted)

. tabulate dummysavingaccount

dummysaving |
  account |          Freq.      Percent      Cum.

```

```

-----+-----
      No |          43          10.62          10.62
      Yes |         362          89.38          100.00
-----+-----
      Total |         405          100.00

.
. * Individual
. use "RUME-HH", clear

. tabulate savingsownerdummy

12-1 Saving |
      account |          Freq.          Percent          Cum.
-----+-----
      No |         1,497          77.65          77.65
      Yes |          431          22.35          100.00
-----+-----
      Total |         1,928          100.00

.
. * Selection
. keep HHID2010 INDID2010 savingsbankname* savingsbankplace* savingsamount* savingspurposeone*
      savingspurposetwo* dummydebitcard* d
> ummycreditcard*

. reshape long savingsbankname savingsbankplace savingsamount savingspurposeone
      savingspurposetwo dummydebitcard dummycreditcard, i
> (HHID2010 INDID2010) j(n)
(note: j = 1 2 3)

Data                                wide  ->  long
-----+-----
Number of obs.                      1928  ->  5784
Number of variables                   23   ->   10
j variable (3 values)                 ->   n
xij variables:
savingsbankname1 savingsbankname2 savingsbankname3->savingsbankname
savingsbankplace1 savingsbankplace2 savingsbankplace3->savingsbankplace
savingsamount1 savingsamount2 savingsamount3-> savingsamount
savingspurposeone1 savingspurposeone2 savingspurposeone3->savingspurposeone
savingspurposetwo1 savingspurposetwo2 savingspurposetwo3->savingspurposetwo
dummydebitcard1 dummydebitcard2 dummydebitcard3->dummydebitcard
dummycreditcard1 dummycreditcard2 dummycreditcard3->dummycreditcard
-----+-----

. drop if savingsbankname=="
(5,339 observations deleted)

.
. * Tables
. tabulate savingsbankname

12-1 B Saving account |          Freq.          Percent          Cum.
-----+-----
      BANK OF BARODA |          35           7.87           7.87
              BARODA |          54          12.13          20.00
              BENEFIT |           1           0.22          20.22
      BHARATH BANK |           5           1.12          21.35

```

BRODA		1	0.22	21.57
CANARA BANK		11	2.47	24.04
CO-OP		42	9.44	33.48
COOPERATIVE BANK		83	18.65	52.13
COOPERATIVE BANK SEVALAI		1	0.22	52.36
IB		8	1.80	54.16
ICICI		2	0.45	54.61
INDIAN BANK		1	0.22	54.83
INDIAN BANK		14	3.15	57.98
IOB		9	2.02	60.00
KARUR VYSYA BANK		1	0.22	60.22
LAKSHMI BANK		1	0.22	60.45
LAKSHMI VILAS		1	0.22	60.67
PALLAVAN BANK		1	0.22	60.90
SBI		103	23.15	84.04
STATE BANK		13	2.92	86.97
TN MERCANDAIYAN BANK		1	0.22	87.19
TNMB		1	0.22	87.42
UCO		55	12.36	99.78
VALLALAR BANK		1	0.22	100.00
-----				
Total		445	100.00	

. summarize savingsamount

Variable		Obs	Mean	Std. Dev.	Min	Max
-----						
savingsamo~t		445	4969.315	13219.14	0	100000

. tabulate savingspurposeone

12-1 E-1 Purpose		Freq.	Percent	Cum.
-----				
having account				
Saving		217	48.76	48.76
Jewel pledge		92	20.67	69.44
Receive credit		48	10.79	80.22
Crop loans		52	11.69	91.91
Sugar mills loan		27	6.07	97.98
Other		2	0.45	98.43
NR		7	1.57	100.00
-----				
Total		445	100.00	

. tabulate savingspurposetwo

12-1 E-2 Purpose		Freq.	Percent	Cum.
-----				
having account				
Saving		51	11.46	11.46
Jewel pledge		117	26.29	37.75
Receive credit		119	26.74	64.49
Crop loans		43	9.66	74.16
Sugar mills loan		36	8.09	82.25
6		18	4.04	86.29
NR		61	13.71	100.00
-----				
Total		445	100.00	

```

. tabulate dummydebitcard

      12-1 F |
Debit card |      Freq.      Percent      Cum.
-----+-----
      No |          361          81.12          81.12
      Yes |           84          18.88          100.00
-----+-----
      Total |          445          100.00

. tabulate dummycreditcard

      12-1 G |
Credit card |      Freq.      Percent      Cum.
-----+-----
      No |          433          97.30          97.30
      Yes |           12           2.70          100.00
-----+-----
      Total |          445          100.00

.
. *****
. * END
.
.
.
.
. *****
. * 5.10. Gold
. *****
. use"RUME-HH", clear
.
.
.
. * Selection
. keep HHID2010 goldquantity goldquantitypledge goldamountpledge

. duplicates drop

Duplicates in terms of all variables

(1,523 observations deleted)

.
. * Tables
. summarize goldquantity goldquantitypledge goldamountpledge

      Variable |      Obs      Mean      Std. Dev.      Min      Max
-----+-----
goldquantity |      405  40.17778  25.51127         4      224
goldquantity~e |      405  15.15309  19.0275         0      160
goldamount~e |      405 12472.54 16692.52         0 150000

.
. *****
. * END
.
.

```

```

. *****
. * 5.11. Insurance
. *****
. * Household
. use"RUME-HH", clear

. keep HHID2010 dummyinsurance

. duplicates drop

```

Duplicates in terms of all variables

(1,523 observations deleted)

```
. tabulate dummyinsurance
```

dummyinsura nce	Freq.	Percent	Cum.
No	96	23.70	23.70
Yes	309	76.30	100.00
Total	405	100.00	

```

. * Individual
. use"RUME-HH", clear

```

```
. tabulate insuranceownerdummy
```

14-1 Insurance	Freq.	Percent	Cum.
No	1,591	82.52	82.52
Yes	337	17.48	100.00
Total	1,928	100.00	

```

. * Selection
. keep HHID2010 INDID2010 insurancename* insurancetypetwo* insurancebenefit*
insurancejoineddate*

```

```

. reshape long insurancename insurancetypetwo insurancebenefit insurancejoineddate, i(HHID2010
INDID2010) j(n)
(note: j = 1 2)

```

Data	wide	->	long
Number of obs.	1928	->	3856
Number of variables	10	->	7
j variable (2 values)		->	n
xij variables:			
insurancename1 insurancename2		->	insurancename
insurancetypetwo1 insurancetypetwo2		->	insurancetypetwo
insurancebenefit1 insurancebenefit2		->	insurancebenefit

```
insurancejoineddate1 insurancejoineddate2 -> insurancejoineddate
```

```
. drop if insurancename=="
(3,501 observations deleted)
```

```
. * Tables
. tabulate insurancename
```

14-1 B List   insurance	Freq.	Percent	Cum.
AGRI.DEPT	4	1.13	1.13
AVIVA	1	0.28	1.41
GOVT	31	8.73	10.14
GOVT AGRI DEPT	1	0.28	10.42
GOVT. AGRI DEPT	18	5.07	15.49
GOVT. INSURANCE	2	0.56	16.06
HDFC	1	0.28	16.34
LIC	260	73.24	89.58
PEALRS	1	0.28	89.86
PEARLES	3	0.85	90.70
PEARLS	31	8.73	99.44
SRIRAM FINANCE	1	0.28	99.72
STAR	1	0.28	100.00
Total	355	100.00	

```
. tabulate insurancetytwo
```

14-1 C Purpose   insurance	Freq.	Percent	Cum.
Life insurance	270	76.06	76.06
Health insurance	11	3.10	79.15
Crop insurance	57	16.06	95.21
Animal insurance	1	0.28	95.49
Saving insurance	10	2.82	98.31
Other	6	1.69	100.00
Total	355	100.00	

```
. tabulate insurancebenefit
```

14-1 D   Benefit	Freq.	Percent	Cum.
No	314	88.45	88.45
Yes	41	11.55	100.00
Total	355	100.00	

```
. tabulate insurancejoineddate
```

14-1 E When   joined	Freq.	Percent	Cum.
1985	1	0.28	0.28



```

1990 |          4          1.13          1.41
1992 |          1          0.28          1.69
1993 |          1          0.28          1.97
1995 |          4          1.13          3.10
1998 |          2          0.56          3.66
1999 |          2          0.56          4.23
2000 |         28          7.89         12.11
2001 |         10          2.82         14.93
2002 |          9          2.54         17.46
2003 |          9          2.54         20.00
2004 |         17          4.79         24.79
2005 |         40         11.27         36.06
2006 |         41         11.55         47.61
2007 |         39         10.99         58.59
2008 |         87         24.51         83.10
2009 |         56         15.77         98.87
2010 |          2          0.56         99.44
    88 |          1          0.28         99.72
    99 |          1          0.28        100.00
-----
Total |         355        100.00

.
. *****
. * END
.
.
.
.
. *****
. * 6.1. Land group
. *****
. use"RUME-HH", clear
.
. * Selection
. keep HHID2010 ownland sizeownland drywetownland waterfromownland leaseland sizeleaseland
  drywetleaseland waterfromleaseland dummy
> landpurchased landpurchasedacres landpurchasedamount landpurchasedhowbuy dummyleasedland
  landleasename landleasercaste landlease
> rrelation dummyleasingland landleasingname landleasingcaste landleasingrelation productlist1
  productacre1 producttypeland1 produc
> tnbbags1 productpricebag1 productpricesold1 productexpenses1 productlabourcost1 productlist2
  productacre2 producttypeland2 produc
> tnbbags2 productpricebag2 productpricesold2 productexpenses2 productlabourcost2 productlist3
  productacre3 producttypeland3 produc
> tnbbags3 productpricebag3 productpricesold3 productexpenses3 productlabourcost3 productlist4
  productacre4 producttypeland4 produc
> tnbbags4 productpricebag4 productpricesold4 productexpenses4 productlabourcost4 productlist5
  productacre5 producttypeland5 produc
> tnbbags5 productpricebag5 productpricesold5 productexpenses5 productlabourcost5
  productlistintstop1 productintstop1 productintsto
> preason1 productintstopyear1 productlistintstop2 productintstop2 productintstopreason2
  productintstopyear2 productlistintstop3 pr
> oductintstop3 productintstopreason3 productintstopyear3 productlistintstop4 productintstop4
  productintstopreason4 productintstopy
> ear4 otherproductname1 otherproductsold1 otherproductown1 otherproductname2
  otherproductsold2 otherproductown2 dummylabourers pro

```

```

> ductworkers productlabourwage productoriginlabourers productcastelabourers1
  productcastelabourers2 productcastelabourers3 dummyli
> vestock livestocknb_cow livestockprice_cow livestockuse1_cow livestockuse2_cow
  livestockuse3_cow livestocknb_goat livestockprice_
> goat livestockuse1_goat livestockuse2_goat livestockuse3_goat dummycattleloss cattlelossnb
  howlost cattlelossamount cattleinsuran
> ce cattleinsuranceamount dummymedicalexpenses medicalexpensesamount notinterestedrearing1
  notinterestedrearingreason1 notinterest
> edrearing2 notinterestedrearingreason2 interestedrearing1 interestedrearingreason1
  interestedrearing2 interestedrearingreason2 eq
> uipmentlist1 equipmentnb1 equipementyear1 equipmentpay1 equipmentlender1 equipmentcost1
  equipmentpledged1 equipmentlist2 equipmen
> tnb2 equipementyear2 equipmentpay2 equipmentlender2 equipmentcost2 equipmentpledged2

```

. duplicates drop

Duplicates in terms of all variables

(1,523 observations deleted)

```

.
. * Tables
. tabulate ownland

```

ownland	Freq.	Percent	Cum.
No	185	45.68	45.68
Yes	220	54.32	100.00
Total	405	100.00	

```

. summarize sizeownland

```

Variable	Obs	Mean	Std. Dev.	Min	Max
sizeownland	220	1.935591	1.567858	.25	10

```

. tabulate drywetownland

```

drywetownland	Freq.	Percent	Cum.
Dry	55	25.00	25.00
Wet	165	75.00	100.00
Total	220	100.00	

```

. tabulate waterfromownland

```

waterfromownland	Freq.	Percent	Cum.
Tank	16	7.27	7.27
River/Canal	12	5.45	12.73
Bore well	21	9.55	22.27
Open well	5	2.27	24.55
Only rain	123	55.91	80.45
6	2	0.91	81.36
99	41	18.64	100.00

```

-----
Total |      220      100.00

. tabulate leaseland

leaseland |      Freq.      Percent      Cum.
-----+-----
No |      372      91.85      91.85
Yes |      33       8.15      100.00
-----+-----
Total |      405      100.00

. summarize sizeleaseland

Variable |      Obs      Mean      Std. Dev.      Min      Max
-----+-----
sizeleasel-d |      33      1.768182      1.176251      .25      5

. tabulate drywetleaseland

drywetlease |
land |      Freq.      Percent      Cum.
-----+-----
Dry |      11      33.33      33.33
Wet |      22      66.67      100.00
-----+-----
Total |      33      100.00

. tabulate waterfromleaseland

waterfromle |
aseland |      Freq.      Percent      Cum.
-----+-----
Tank |      3       9.09      9.09
Bore well |      1       3.03      12.12
Open well |      1       3.03      15.15
Only rain |      27      81.82      96.97
99 |      1       3.03      100.00
-----+-----
Total |      33      100.00

. tabulate dummylandpurchased

18-3 A |
Acres |
purchased |      Freq.      Percent      Cum.
-----+-----
No |      385      95.06      95.06
Yes |      20       4.94      100.00
-----+-----
Total |      405      100.00

. summarize landpurchasedacres if landpurchasedacres!=88 & landpurchasedacres!=99

Variable |      Obs      Mean      Std. Dev.      Min      Max
-----+-----
landpurcha-s |      15       1.2      .4140393      1      2

. summarize landpurchasedamount

```

Variable	Obs	Mean	Std. Dev.	Min	Max
landpurcha-t	20	102050	84326.73	3000	300000

. tabulate landpurchasedhowbuy

18-3 C How buy	Freq.	Percent	Cum.
CREDIT	6	30.00	30.00
CREDIT FROM OTHERS	1	5.00	35.00
CREDIT FROM RELATION	1	5.00	40.00
LOAN	2	10.00	50.00
OWN MONEY	5	25.00	75.00
PROPERTY SOLD AMOUNT	1	5.00	80.00
SAVING	3	15.00	95.00
SOLD OTHER LAND	1	5.00	100.00
Total	20	100.00	

. tabulate dummysleasedland

18-5 Lease out	Freq.	Percent	Cum.
No	355	87.65	87.65
Yes	50	12.35	100.00
Total	405	100.00	

. tabulate landleasercaste

18-6 B Leaser's caste	Freq.	Percent	Cum.
Dalits	25	50.00	50.00
Middle castes	11	22.00	72.00
Upper castes	1	2.00	74.00
4	4	8.00	82.00
6	2	4.00	86.00
9	1	2.00	88.00
10	1	2.00	90.00
12	5	10.00	100.00
Total	50	100.00	

. tabulate landleaserrelation

18-6 C Relationship	Freq.	Percent	Cum.
Colleague	2	4.00	4.00
Relative	4	8.00	12.00
Labour	3	6.00	18.00
Political	1	2.00	20.00
Religious	5	10.00	30.00
Neighbour	20	40.00	70.00
Businessman	1	2.00	72.00

```

      WKP |          12          24.00          96.00
Traditional |          1           2.00          98.00
      NR |          1           2.00         100.00
-----+-----
      Total |          50          100.00

. tabulate dummysleasingland

18-7 Leased |
other land |          Freq.          Percent          Cum.
-----+-----
      No |          365          90.12          90.12
      Yes |           40           9.88         100.00
-----+-----
      Total |          405          100.00

. tabulate landleasingcaste

18-8 B Caste |          Freq.          Percent          Cum.
-----+-----
      Dalits |           21          52.50          52.50
Middle castes |           7          17.50          70.00
      4 |           8          20.00          90.00
      5 |           1           2.50          92.50
      6 |           2           5.00          97.50
      9 |           1           2.50         100.00
-----+-----
      Total |           40          100.00

. tabulate landleasingrelation

18-8 C |
Relationship |          Freq.          Percent          Cum.
-----+-----
      Colleague |           6          15.00          15.00
      Relative |           5          12.50          27.50
      Religious |           4          10.00          37.50
      Neighbour |          14          35.00          72.50
      WKP |          10          25.00          97.50
      Irrelevant |           1           2.50         100.00
-----+-----
      Total |           40          100.00

.
. *****
. * END
.
.
.
.
. *****
. * 6.2. Crops
. *****
. use "RUME-HH", clear
.
. * Selection
. keep HHID2010 productlist1 productacre1 producttypeland1 productnbbags1 productpricebag1

```

```

    productpricesold1 productexpenses1 produ
> ctlabourcost1 productlist2 productacre2 producttypeland2 productnbbags2 productpricebag2
    productpricesold2 productexpenses2 produ
> ctlabourcost2 productlist3 productacre3 producttypeland3 productnbbags3 productpricebag3
    productpricesold3 productexpenses3 produ
> ctlabourcost3 productlist4 productacre4 producttypeland4 productnbbags4 productpricebag4
    productpricesold4 productexpenses4 produ
> ctlabourcost4 productlist5 productacre5 producttypeland5 productnbbags5 productpricebag5
    productpricesold5 productexpenses5 produ
> ctlabourcost5

```

```
. duplicates drop
```

```
Duplicates in terms of all variables
```

```
(1,523 observations deleted)
```

```
. reshape long productlist productacre producttypeland productnbbags productpricebag
    productpricesold productexpenses productlabour
```

```
> cost, i(HHID2010) j(n)
```

```
(note: j = 1 2 3 4 5)
```

```

Data                                wide  ->  long
-----
Number of obs.                      405  ->  2025
Number of variables                  41  ->   10
j variable (5 values)                ->   n
xij variables:
productlist1 productlist2 ... productlist5-> productlist
productacre1 productacre2 ... productacre5-> productacre
producttypeland1 producttypeland2 ... producttypeland5->producttypeland
productnbbags1 productnbbags2 ... productnbbags5->productnbbags
productpricebag1 productpricebag2 ... productpricebag5->productpricebag
productpricesold1 productpricesold2 ... productpricesold5->productpricesold
productexpenses1 productexpenses2 ... productexpenses5->productexpenses
productlabourcost1 productlabourcost2 ... productlabourcost5->productlabourcost
-----

```

```
. drop if productlist==.
```

```
(1,729 observations deleted)
```

```
.
```

```
. * Tables
```

```
. tabulate productlist
```

18-2 A Crops	Freq.	Percent	Cum.
Paddy	135	45.61	45.61
Cotton	4	1.35	46.96
Sugarcane	57	19.26	66.22
Savukku tree	46	15.54	81.76
Guava	8	2.70	84.46
Sapotta fruit	1	0.34	84.80
Ground nut	15	5.07	89.86
Milletts	6	2.03	91.89
Ulundu	16	5.41	97.30
Cashewnut	1	0.34	97.64
Other	7	2.36	100.00

```

Total |      296      100.00

. summarize productacre

Variable |      Obs      Mean   Std. Dev.   Min     Max
-----+-----
productacre |      296   1.711689   1.144972   .15      6

. tabulate producttypeland

18-2 C Land |      Freq.   Percent   Cum.
-----+-----
Own land |      255    86.15    86.15
Lease land |      41    13.85   100.00
-----+-----
Total |      296    100.00

. summarize productnbbags productpricebag

Variable |      Obs      Mean   Std. Dev.   Min     Max
-----+-----
productnbb~s |      296   50.76689   76.34686     1     900
productpri~g |      296  1594.493   5337.62     70   75000

. summarize productpricesold if productpricesold!=88 & productpricesold!=99

Variable |      Obs      Mean   Std. Dev.   Min     Max
-----+-----
productpri~d |      276  50261.95  68215.28     0  400000

. summarize productexpenses if productexpenses!=99

Variable |      Obs      Mean   Std. Dev.   Min     Max
-----+-----
productexp~s |      295  12509.75  13841.65    500   75000

. summarize productlabourcost if productlabourcost!=99

Variable |      Obs      Mean   Std. Dev.   Min     Max
-----+-----
productlab~t |      295  12729.83  14431.42    600   80000

.
. *****
. * END
.
.
.
.
.
. *****
. * 6.2. Crops stopped or interested
. *****
. use"RUME-HH", clear

.
. * Selection
. keep HHID2010 productlistintstop1 productintstop1 productintstopreason1 productintstopyear1
productlistintstop2 productintstop2 p

```

```

> roductintstopreason2 productintstopyear2 productlistintstop3 productintstop3
  productintstopreason3 productintstopyear3 productlis
> tintstop4 productintstop4 productintstopreason4 productintstopyear4

. duplicates drop

Duplicates in terms of all variables

(1,523 observations deleted)

. reshape long productlistintstop productintstop productintstopreason productintstopyear, i(
  HHID2010) j(n)
(note: j = 1 2 3 4)

Data                                wide  ->  long
-----
Number of obs.                      405  ->  1620
Number of variables                  17  ->   6
j variable (4 values)                ->  n
xij variables:
productlistintstop1 productlistintstop2 ... productlistintstop4->productlistintstop
productintstop1 productintstop2 ... productintstop4->productintstop
productintstopreason1 productintstopreason2 ... productintstopreason4->productintstopreason
productintstopyear1 productintstopyear2 ... productintstopyear4->productintstopyear
-----

. drop if productlistintstop==.
(1,263 observations deleted)

.
. * Tables
. tabulate productlistintstop

18-9 A What |
      crop |      Freq.      Percent      Cum.
-----+-----
      Paddy |        146        40.90        40.90
      Cotton |         40        11.20        52.10
      Sugarcane |         77        21.57        73.67
Savukku tree |         38        10.64        84.31
      Guava |          4         1.12        85.43
      Plantain |          5         1.40        86.83
      Ground nut |        15         4.20        91.04
      Millets |          4         1.12        92.16
      Ulundu |        12         3.36        95.52
      Banana |          8         2.24        97.76
      Cashewnut |          4         1.12        98.88
      No crops |          1         0.28        99.16
      Irrelevant |          1         0.28        99.44
      NR |          2         0.56       100.00
-----+-----
      Total |        357       100.00

. tabulate productintstop

18-9 B |
Intersted/s |
      topped |      Freq.      Percent      Cum.
-----+-----

```



```

Interested |      226      63.31      63.31
  Stopped |      129      36.13      99.44
    NR |         2       0.56     100.00
-----+-----
      Total |      357     100.00

. summarize productintstopyear if productintstopyear!=99

      Variable |      Obs      Mean   Std. Dev.   Min   Max
-----+-----
productint~r |      263   2003.692   5.971322   1980   2011

.
. *****
. * END
.
.
.
. *****
. * 6.2. Other products
. *****
. use"RUME-HH", clear

.
. * Selection
. keep HHID2010 otherproductname1 otherproductsold1 otherproductown1 otherproductname2
  otherproductsold2 otherproductown2

. duplicates drop

Duplicates in terms of all variables

(1,523 observations deleted)

. reshape long otherproductname otherproductsold otherproductown, i(HHID2010) j(n)
(note: j = 1 2)

Data                                wide  ->  long
-----+-----
Number of obs.                      405  ->   810
Number of variables                   7    ->    5
j variable (2 values)                 ->   n
xij variables:
  otherproductname1 otherproductname2 -> otherproductname
  otherproductsold1 otherproductsold2 -> otherproductsold
  otherproductown1  otherproductown2  -> otherproductown
-----+-----

. drop if otherproductname=="
(615 observations deleted)

.
. * Tables
. tabulate otherproductname

      18-4 A Products |      Freq.   Percent   Cum.
-----+-----

```

99		2	1.03	1.03
FIRE WOOD		2	1.03	2.05
GN STRAW		1	0.51	2.56
GROUNDNUT STRAW		7	3.59	6.15
GROUNDNUT WASTE		2	1.03	7.18
NO CROP		1	0.51	7.69
PADDY STRAW		123	63.08	70.77
PADDY STRAW - SUGARCANE STRAW		1	0.51	71.28
PADDY STRAW AND SAVUKKU		1	0.51	71.79
SAVUKKAI STRAW		2	1.03	72.82
SAVUKKU		14	7.18	80.00
SUGARCANE		11	5.64	85.64
SUGARCANE GROSS		1	0.51	86.15
SUGARCANE STRAW		17	8.72	94.87
Sugarcane Leafes		4	2.05	96.92
ULUNDU STRAW		5	2.56	99.49
WATER		1	0.51	100.00
-----+				
Total		195	100.00	

. summarize otherproductsold otherproductown

Variable	Obs	Mean	Std. Dev.	Min	Max
otherprodu~d	195	2327.051	4830.043	0	30000
otherprodu~n	195	176.1538	290.8651	0	1500

. \*\*\*\*\*  
. \* END

. \*\*\*\*\*  
. \* 6.2. Labourers

. \*\*\*\*\*  
. use "RUME-HH", clear

. \* Selection

. keep HHID2010 dummylabourers productworkers productlabourwage productoriginlabourers  
productcastelabourers1 productcastelabourers  
> 2 productcastelabourers3

. duplicates drop

Duplicates in terms of all variables

(1,523 observations deleted)

. \* Tables

. tabulate dummylabourers

19-1 Engage |  
laborers | Freq. Percent Cum.

```

      No |      177      43.70      43.70
      Yes |      228      56.30     100.00
-----+-----
      Total |      405     100.00

. summarize productworkers productlabourwage

      Variable |      Obs      Mean      Std. Dev.      Min      Max
-----+-----
productwor~s |      228    112.1842    95.45131      10      500
productlab~e |      228   18579.82   17378.37    2000   90000

. tabulate productoriginlabourers

      19-2 C Where |
      laborers come |      Freq.      Percent      Cum.
-----+-----
      Inside village |      202      88.60      88.60
      Outside village |      26      11.40     100.00
-----+-----
      Total |      228     100.00

. tabulate productcastelabourers1

      19-2 D-1 |
      Laborer's |
      caste |      Freq.      Percent      Cum.
-----+-----
      Dalits |      116      50.88      50.88
      Middle castes |      97      42.54      93.42
      6 |      2      0.88      94.30
      12 |      13      5.70     100.00
-----+-----
      Total |      228     100.00

. tabulate productcastelabourers2

      19-2 D-2 |
      Laborer's |
      caste |      Freq.      Percent      Cum.
-----+-----
      Dalits |      37      16.23      16.23
      Middle castes |     113      49.56      65.79
      Upper castes |      2      0.88      66.67
      10 |      1      0.44      67.11
      12 |      1      0.44      67.54
      13 |      1      0.44      67.98
      77 |      1      0.44      68.42
      99 |      72      31.58     100.00
-----+-----
      Total |      228     100.00

. tabulate productcastelabourers3

      19-2 D-3 |
      Laborer's |
      caste |      Freq.      Percent      Cum.
-----+-----
      Dalits |      6      2.63      2.63

```

```

Upper castes |          30          13.16          15.79
           4 |           1           0.44          16.23
           77 |           1           0.44          16.67
           99 |          190          83.33         100.00
-----+-----
           Total |          228          100.00
.
. *****
. * END
.
.
.
. *****
. * 6.3. Livestock
. *****
. use"RUME-HH", clear
.
. * Selection
. keep HHID2010 dummylivestock livestocknb_cow livestockprice_cow livestockuse1_cow
  livestockuse2_cow livestockuse3_cow livestocknb
> _goat livestockprice_goat livestockuse1_goat livestockuse2_goat livestockuse3_goat
  dummycattleloss cattlelossnb howlost cattlelos
> samount cattleinsurance cattleinsuranceamount dummymedicalexpenses medicalexpensesamount
  notinterestedrearing1 notinterestedreari
> ngreason1 notinterestedrearing2 notinterestedrearingreason2 interestedrearing1
  interestedrearingreason1 interestedrearing2 intere
> stedrearingreason2
.
. duplicates drop

Duplicates in terms of all variables

(1,523 observations deleted)

.
. * Tables
. tabulate dummylivestock

17-1 Have |
cattle? |      Freq.      Percent      Cum.
-----+-----
      No |         175         43.21         43.21
      Yes |         230         56.79         100.00
-----+-----
      Total |         405         100.00

. summarize livestocknb_cow livestockprice_cow

Variable |      Obs      Mean      Std. Dev.      Min      Max
-----+-----
livestockn~w |      405      .9135802      1.187784         0         6
livestockp~w |      405     5392.593      7718.93         0     40000

. tabulate livestockuse1_cow

```

```

17-1-1 C |
  Uses-1 |      Freq.    Percent    Cum.
-----+-----
To be sold |         34     8.40     8.40
  For milk |        125    30.86    39.26
  As saving |         28     6.91    46.17
Keep status |          6     1.48    47.65
  Other    |          4     0.99    48.64
Bullockcart |         2     0.49    49.14
  Irrelevant |        206    50.86   100.00
-----+-----
Total      |        405   100.00

```

```
. tabulate livestockuse2_cow
```

```

17-1-1 C |
  Uses-2 |      Freq.    Percent    Cum.
-----+-----
To be sold |         14     3.46     3.46
  For milk |         29     7.16    10.62
  As saving |         90    22.22    32.84
Keep status |          7     1.73    34.57
  Other    |          3     0.74    35.31
  Irrelevant |        206    50.86    86.17
  NR       |         56    13.83   100.00
-----+-----
Total      |        405   100.00

```

```
. tabulate livestockuse3_cow
```

```

17-1-1 C |
  Uses-3 |      Freq.    Percent    Cum.
-----+-----
To be sold |         54    13.37    13.37
  For milk |          1     0.25    13.61
  As saving |         12     2.97    16.58
Keep status |         11     2.72    19.31
  Other    |          1     0.25    19.55
  Irrelevant |        206    50.99    70.54
  NR       |        119    29.46   100.00
-----+-----
Total      |        404   100.00

```

```
. summarize livestocknb_goat livestockprice_goat
```

```

Variable |      Obs      Mean    Std. Dev.    Min    Max
-----+-----
livestockn~t |      405    .6271605    1.386552     0     8
livestockp~t |      405   1104.198   2891.291     0   30000

```

```
. tabulate livestockuse1_goat
```

```

17-1-2 C |
  Uses-1 |      Freq.    Percent    Cum.
-----+-----
To be sold |         79    19.51    19.51
  For milk |          3     0.74    20.25
  As saving |          4     0.99    21.23
  Irrelevant |        319    78.77   100.00

```

```

-----
      Total |          405      100.00

. tabulate livestockuse2_goat

      17-1-2 C |
      Uses-2 |          Freq.      Percent      Cum.
-----
To be sold |             2          0.49         0.49
  For milk |             3          0.74         1.23
  As saving |            40          9.88        11.11
Keep status |             2          0.49        11.60
   Other |             2          0.49        12.10
Irrelevant |            319         78.77         90.86
   NR |             37          9.14        100.00
-----

      Total |          405      100.00

. tabulate livestockuse3_goat

      17-1-2 C |
      Uses-3 |          Freq.      Percent      Cum.
-----
  As saving |             2          0.49         0.49
   Other |             1          0.25         0.74
Irrelevant |            319         78.77        79.51
   NR |             83         20.49        100.00
-----

      Total |          405      100.00

. tabulate dummycattleloss

17-2 A Lost |
  cattle |          Freq.      Percent      Cum.
-----
   No |            195         48.15         48.15
   Yes |            210         51.85        100.00
-----

      Total |          405      100.00

. tabulate cattlelossnb

      17-2 B How |
      many |          Freq.      Percent      Cum.
-----
   0 |            194         47.90         47.90
   1 |             64         15.80         63.70
   2 |             85         20.99         84.69
   3 |             24          5.93         90.62
   4 |             17          4.20         94.81
   5 |             11          2.72         97.53
   6 |              5          1.23         98.77
   7 |              1          0.25         99.01
   8 |              1          0.25         99.26
  10 |              3          0.74        100.00
-----

      Total |          405      100.00

. tabulate howlost

```

```

17-2 C How |
  you lost |      Freq.    Percent    Cum.
-----+-----
      Dead |         39     9.63     9.63
      Sold |        171    42.22    51.85
  Irrelevant |        195    48.15   100.00
-----+-----
      Total |        405   100.00

. summarize cattlelossamount

  Variable |      Obs      Mean  Std. Dev.    Min    Max
-----+-----
cattleloss~t |      405  4846.914   7313.67      0   70000

. tabulate cattleinsurance

17-2 E Get |
  insurance |      Freq.    Percent    Cum.
-----+-----
      No |        405   100.00   100.00
-----+-----
      Total |        405   100.00

. summarize cattleinsuranceamount

  Variable |      Obs      Mean  Std. Dev.    Min    Max
-----+-----
cattleinsu~t |      405         0         0         0         0

. tabulate dummymedicalexpenses

17-3 |
  Expenses |
for animals |      Freq.    Percent    Cum.
-----+-----
      No |        150     37.04     37.04
      Yes |        255     62.96   100.00
-----+-----
      Total |        405   100.00

. summarize medicalexpensesamount

  Variable |      Obs      Mean  Std. Dev.    Min    Max
-----+-----
medicalexp~t |      405  545.8148  1913.365      0   30000

. tabulate notinterestedrearing1

17-5-1 Animal not |
  interest rearing |      Freq.    Percent    Cum.
-----+-----
      Cows |         13     3.21     3.21
      Goats |         17     4.20     7.41
  Plough and cart bull |         35     8.64    16.05
      Buffalo |        123    30.37    46.42
      Ducks |        107    26.42    72.84
      No animals |        110    27.16   100.00

```

-----+-----				
Total	405	100.00		
. tabulate notinterestedrearingreason1				
17-6-1 Why	Freq.	Percent	Cum.	
-----+-----				
99	48	11.85	11.85	
AGED	1	0.25	12.10	
BAD SMALL	1	0.25	12.35	
BAD SMALL COMING	1	0.25	12.59	
BAD SMELL	1	0.25	12.84	
CAN'T ABLE TO REARING	1	0.25	13.09	
CANNOT MAINTAINE	2	0.49	13.58	
CANNOT SPENT MORE TIME	1	0.25	13.83	
CONFLICT BETWEEN NEIBHOURS	1	0.25	14.07	
CONFLICT BETWEEN NEIGHBOURS	3	0.74	14.81	
CONFLICT WITH NEIGHBOURS	1	0.25	15.06	
DIFFICULT TO REAR	1	0.25	15.31	
DIFFICULT TO REAR IN THIS AREA	1	0.25	15.56	
DIFFICULT TO REARING	2	0.49	16.05	
DIFFICULT TO WORK	1	0.25	16.30	
DO NOT GROW WITH IN A CIRCLE	1	0.25	16.54	
DON'T HAVE ANY IDEA	1	0.25	16.79	
DON'T INTEREST	1	0.25	17.04	
DON'T KNOW	11	2.72	19.75	
DON'T LIKE	7	1.73	21.48	
DONT LIKE	27	6.67	28.15	
'DONT HAVE ENOUGH SPACE	1	0.25	28.40	
'DONT KNOW	9	2.22	30.62	
FEAR	1	0.25	30.86	
FIGHT TO NEIBHOURS	1	0.25	31.11	
FIGHTING NEIGHBOURS	1	0.25	31.36	
HARD WORK	1	0.25	31.60	
I DON'T LIKE	1	0.25	31.85	
LESS PRODUCTION	1	0.25	32.10	
MORE EXPENSES	2	0.49	32.59	
MORE WORK	1	0.25	32.84	
MORE WORK LOAD	1	0.25	33.09	
MORE WORKLOAD	1	0.25	33.33	
NEED BULL CART	1	0.25	33.58	
NEED HARD WORK	1	0.25	33.83	
NEED MORE MAITANANCE	5	1.23	35.06	
NEED MORE MONEY	1	0.25	35.31	
NEED MORE PLACE	1	0.25	35.56	
NEED MORE SPACE	1	0.25	35.80	
NEED MORE WORK	1	0.25	36.05	
NEED SEPERAT PERSON	1	0.25	36.30	
NEIGHBOUR PROBLEM	1	0.25	36.54	
NEVER DID REARING	1	0.25	36.79	
NEVER REARING	1	0.25	37.04	
NO AGRI FIELD	1	0.25	37.28	
NO AGRI. FIELD	1	0.25	37.53	
NO CATTLE SHED PLACE	1	0.25	37.78	
NO ECONOMIC SOURCE	1	0.25	38.02	
NO ENOUGH SPACE	3	0.74	38.77	
NO EXPERIANCE	3	0.74	39.51	
NO EXPERIENCE	13	3.21	42.72	
NO IDEA	6	1.48	44.20	



NO INTEREST	58	14.32	58.52
NO INTERSET	1	0.25	58.77
NO INTERST	1	0.25	59.01
NO INVESTMENT	1	0.25	59.26
NO KNOWLEDGE	2	0.49	59.75
NO LABOUR	27	6.67	66.42
NO LABOUR SEPERATLY	1	0.25	66.67
NO LAND	1	0.25	66.91
NO MORE	1	0.25	67.16
NO MORE LABOUR	5	1.23	68.40
NO MORE SPACE	4	0.99	69.38
NO NEED	3	0.74	70.12
NO NEED ANY CATTLE	1	0.25	70.37
NO PERSON FREE	1	0.25	70.62
NO PERSON TO MAINTAIN	1	0.25	70.86
NO PLACE	1	0.25	71.11
NO PRACTICE	32	7.90	79.01
NO PRACTICE SINCE LONG	1	0.25	79.26
NO PRACTISE	1	0.25	79.51
NO SEPARATE PERSON TO MAINTAIN	1	0.25	79.75
NO SPACE	15	3.70	83.46
NO SUGGESSION	1	0.25	83.70
NO TIME	8	1.98	85.68
NO VEHICLE	1	0.25	85.93
NO WORKERS	1	0.25	86.17
NOT ABLE	2	0.49	86.67
NOT ABLE TO MAINTAIN	2	0.49	87.16
NOT ENOUGH FIELD	1	0.25	87.41
NOT ENOUGH SPACE	1	0.25	87.65
NOT INTEREST	3	0.74	88.40
NOT INTERST	1	0.25	88.64
NOT PHASE FOR THAT	1	0.25	88.89
NOT STAY IN A PLACE	1	0.25	89.14
NOT SUITABLE US	1	0.25	89.38
No interest	3	0.74	90.12
PALCE NOT AVAILABLE	1	0.25	90.37
PRESTEGE AFFECT	1	0.25	90.62
PRESTIGE	2	0.49	91.11
PROBLEM	2	0.49	91.60
PROBLEM RAISE	1	0.25	91.85
SCADE	1	0.25	92.10
SOMETIMES DISAPPEARED	1	0.25	92.35
SPEND MORE TIME	1	0.25	92.59
SPEND MORE TIME FOR OUT SIDE VILLAGE	1	0.25	92.84
SPENT MORE TIME	3	0.74	93.58
TOO HARD	1	0.25	93.83
TOO HARD FOR MAINTANANCE	1	0.25	94.07
VERY DIFFICULT	1	0.25	94.32
WE ARE WORKING FOR LONG IN OUTSIDE	1	0.25	94.57
WE CANNOT CONTROL	1	0.25	94.81
WENT OUT SOMETIMES	1	0.25	95.06
WORK LOAD	16	3.95	99.01
WORK LOAD MORE	1	0.25	99.26
WORK MORE	2	0.49	99.75
WORKLOAD	1	0.25	100.00
-----			
Total	405	100.00	

. tabulate notinterestedrearing2

17-5-2 Animal not interest rearing	Freq.	Percent	Cum.
Goats	14	3.46	3.46
Plough and cart bull	4	0.99	4.44
Buffalo	89	21.98	26.42
Ducks	105	25.93	52.35
No animals	193	47.65	100.00
Total	405	100.00	

. tabulate notinterestedrearingreason2

17-6-2 Why	Freq.	Percent	Cum.
99	157	38.77	38.77
AGED	1	0.25	39.01
DIFFICULT TO CONTROL	1	0.25	39.26
DIFFICULT TO REAR	1	0.25	39.51
DIFFICULT TO REAR IN THIS AREA	1	0.25	39.75
DO NOT KNOW	1	0.25	40.00
DON'T KNOW	3	0.74	40.74
DON'T LIKE	4	0.99	41.73
DON'T KNOW	1	0.25	41.98
DONT LIKE	39	9.63	51.60
'DONT KNOW	7	1.73	53.33
'DONT KNOW TO REARING	1	0.25	53.58
FULL TIME BUSINESS	1	0.25	53.83
IDON,T KNOW	1	0.25	54.07
IT IS GOING OUT OF VILLAGE OFTEN	1	0.25	54.32
MORE WORKLOAD	1	0.25	54.57
NEED SEPERAT PERSON	1	0.25	54.81
NEED SEPERAT PERSON TO REAR	1	0.25	55.06
NO AGRI. FIELD	1	0.25	55.31
NO AGRI.FIELD	1	0.25	55.56
NO ENOUFG SPACE	1	0.25	55.80
NO ENOUGH SPACE	1	0.25	56.05
NO EXPERIANCE	1	0.25	56.30
NO EXPERIENCE	5	1.23	57.53
NO IDEA	2	0.49	58.02
NO INTEREST	51	12.59	70.62
NO INTERST	1	0.25	70.86
NO ITEREST	1	0.25	71.11
NO LABOUR	18	4.44	75.56
NO LAND FACILITY	1	0.25	75.80
NO MORE	1	0.25	76.05
NO MORE SPACE	5	1.23	77.28
NO NEED	2	0.49	77.78
NO PRACTICE	21	5.19	82.96
NO PRACTICE SINCE LONG	1	0.25	83.21
NO PRACTISE	22	5.43	88.64
NO SPACE	14	3.46	92.10
NO TIME	8	1.98	94.07
NOT ABLE TO MAINTAIN	1	0.25	94.32
NOT ENOUGH FIELD	1	0.25	94.57
NOT ENOUGH SPACE	1	0.25	94.81
NOT INTNo interestEREST	1	0.25	95.06
NOT SUITABLE FOR US	1	0.25	95.31

No interest	2	0.49	95.80
Not intNo interesterrest	1	0.25	96.05
Not inteNo interestrest	1	0.25	96.30
PROBLEM	3	0.74	97.04
SCADE	1	0.25	97.28
SCADE TO SEE	1	0.25	97.53
SPENT MORE TIME	1	0.25	97.78
VERY DIFFICULT TO REARING	1	0.25	98.02
WIFE NOT ABLE	1	0.25	98.27
WORK BURDEN	1	0.25	98.52
WORK LOAD	3	0.74	99.26
WORK MORE	1	0.25	99.51
WORKLOAD	1	0.25	99.75
not inteNo interestrrrest	1	0.25	100.00
-----			
Total	405	100.00	
. tabulate interestedrearing1			
17-7-1 Animal			
interest rearing	Freq.	Percent	Cum.
-----			
Cows	259	63.95	63.95
Goats	25	6.17	70.12
Plough and cart bull	15	3.70	73.83
Ducks	2	0.49	74.32
No animals	104	25.68	100.00
-----			
Total	405	100.00	
. tabulate interestedrearingreason1			
17-8-1 Reason	Freq.	Percent	Cum.
-----			
99	59	14.57	14.57
AGRI.INCOME	1	0.25	14.81
AGRICULTURE PURPOSE	2	0.49	15.31
AGRICULTURE USAGE	1	0.25	15.56
AGRICULTURE USE	1	0.25	15.80
ALREADY EXPERIENCE	3	0.74	16.54
ALREADY HAVE EXPERIENCE	1	0.25	16.79
ALREADY HAVING	5	1.23	18.02
BUSINESS	2	0.49	18.52
DO BUSINESS	2	0.49	19.01
'DONT KNOW	1	0.25	19.26
EASY	3	0.74	20.00
EASY AND MILK PRODUCTION	1	0.25	20.25
EASY HANDLING	1	0.25	20.49
EASY MAINTANANCE	1	0.25	20.74
EASY REARING	4	0.99	21.73
EASY TO MAINTAIN	1	0.25	21.98
EASY TO MAINTANANCE	1	0.25	22.22
EASY TO REAR	2	0.49	22.72
EASY TO REARING	5	1.23	23.95
ENOUGH INCOME	1	0.25	24.20
EXPERIENCE	3	0.74	24.94
EXPERIENCE AND MILK	1	0.25	25.19
FOE MILK	1	0.25	25.43
FOR AGRICULTURE USAGE	1	0.25	25.68

FOR GOD		1	0.25	25.93
FOR MILK		122	30.12	56.05
FOR MILK AND SALE		1	0.25	56.30
FOR PLOWING		1	0.25	56.54
FOR SALE		13	3.21	59.75
FOR SATUS		1	0.25	60.00
FOR SAVINGS		5	1.23	61.23
FOR STATUS		1	0.25	61.48
For milk		2	0.49	61.98
GETTING ICOME		1	0.25	62.22
GETTING INCOME		1	0.25	62.47
GETTING MILK		2	0.49	62.96
GIVING MILK		1	0.25	63.21
GIVING MILK FOR US		1	0.25	63.46
HAVE EXPERIENCE		1	0.25	63.70
HAVE MORE SPACE		1	0.25	63.95
INCOME		5	1.23	65.19
INCOME GENERATE		1	0.25	65.43
INCOME GENERATION		1	0.25	65.68
KEEP STATUS		1	0.25	65.93
LESS AMONT OF SPACE WILL BE ENOUGH		1	0.25	66.17
LESS WORK		2	0.49	66.67
LESS WORKLOAD		1	0.25	66.91
LOW COST OF MAINTANANCE		1	0.25	67.16
LOW MAINTANANCE		4	0.99	68.15
MILK		12	2.96	71.11
MILK AND EASY		1	0.25	71.36
MILK AND INCOME		1	0.25	71.60
MILK AND PRESTIGE		1	0.25	71.85
MILK AND SELLING		1	0.25	72.10
MILK FOR OWN USE		1	0.25	72.35
MILK FOR SALE		1	0.25	72.59
MILK FOR SELLING		1	0.25	72.84
MILK FOR US		1	0.25	73.09
MILK GETTING		1	0.25	73.33
MILK PRODUCE		1	0.25	73.58
MILK PRODUCTION		18	4.44	78.02
MILK PRODUCTION AND EASY REARING		1	0.25	78.27
MILK PRODUCTION AND INCOME		1	0.25	78.52
MILK PRODUCTION AND SAVINGS		1	0.25	78.77
MILK SELL TO SAVE MONEY		1	0.25	79.01
MILK TO SALE		1	0.25	79.26
MINIMUM WORK NEED		1	0.25	79.51
MORE INCOME		2	0.49	80.00
NO EXPERIENCE		2	0.49	80.49
NO INTEREST		3	0.74	81.23
NO INTERST		1	0.25	81.48
NO LABOUR		20	4.94	86.42
NO MORE		1	0.25	86.67
NO NEED HARD WORK		1	0.25	86.91
NO PERSON		1	0.25	87.16
NO PERSON TO MAINTAIN		1	0.25	87.41
NO PRACTICE SINCE LONG		1	0.25	87.65
NO PROBLEM		1	0.25	87.90
NO PROBLEM WITH NEIGHBOUR		1	0.25	88.15
NO SPACE		1	0.25	88.40
NO TIME		7	1.73	90.12
NOTHING		1	0.25	90.37
PRESTIGE		1	0.25	90.62

REARING HOUSE ITSELF	1	0.25	90.86
REARING PERSONS AVAILABLE	1	0.25	91.11
SALES ON EMERGENCY	1	0.25	91.36
SAVINGS	11	2.72	94.07
SIMULTANIOUSLY DO IT WHILE WORKING	1	0.25	94.32
SPECIALIST AVAILABLE	1	0.25	94.57
TO SALE	7	1.73	96.30
TO SALE NEED BASED	1	0.25	96.54
TO SALE WHEN WE NEED	1	0.25	96.79
TO SELL NEED BASED	2	0.49	97.28
TO USE MANURE	1	0.25	97.53
TRADIONAL PRACTICE	1	0.25	97.78
USE BUSINESS	1	0.25	98.02
USUAL DOMASTIC ANIMAL	1	0.25	98.27
WIFE NOT ABLE	1	0.25	98.52
WORK LOAD	4	0.99	99.51
for mik	2	0.49	100.00

-----+-----  
Total | 405 100.00

. tabulate interestedrearing2

17-7-2 Animal	Freq.	Percent	Cum.
interest rearing			
-----+-----			
Cows	21	5.19	5.19
Goats	136	33.58	38.77
Plough and cart bull	10	2.47	41.23
No animals	238	58.77	100.00
-----+-----			
Total	405	100.00	

. tabulate interestedrearingreason2

17-8-2 Reason	Freq.	Percent	Cum.
-----+-----			
99	210	51.85	51.85
AGRICULTURAL USAGE	1	0.25	52.10
AGRICULTURE PURPOSE	1	0.25	52.35
AGRICULTURE USE	1	0.25	52.59
BULLOCART	1	0.25	52.84
BUSINESS	4	0.99	53.83
DONT LIKR	1	0.25	54.07
EASY TO REAR	1	0.25	54.32
EASY TO REARING	3	0.74	55.06
ESAY TO REARING	1	0.25	55.31
EXPERIENCE	1	0.25	55.56
FOR EATING	2	0.49	56.05
FOR MILK	9	2.22	58.27
FOR SALE	65	16.05	74.32
FOR SALE AND SAVINGS	1	0.25	74.57
FOR SAVINGS	3	0.74	75.31
FOR SELLING	3	0.74	76.05
FOR SELLING AND EASY REARING	1	0.25	76.30
For sale	1	0.25	76.54
GETTING INCOME	3	0.74	77.28
INCOME	5	1.23	78.52
INCOME AND TO BE SOLD	1	0.25	78.77
LESS WORK LOAD	2	0.49	79.26

LOW MAINTANANCE		1	0.25	79.51
MILK PRODUCTION		2	0.49	80.00
MILK PRODUCTION AND EASY REARING		1	0.25	80.25
MORE INCOME		4	0.99	81.23
NEED MILK		1	0.25	81.48
NO INTEREST		2	0.49	81.98
NO LABOUR		12	2.96	84.94
NO MORE		1	0.25	85.19
NO PRACTICE SINCE LONG		1	0.25	85.43
NO PROBLEM		1	0.25	85.68
NO SPACE		1	0.25	85.93
NO TIME		5	1.23	87.16
NOTHING		1	0.25	87.41
SAVING		2	0.49	87.90
SAVINGS		18	4.44	92.35
SAVINGS, MILK PRODUCE, NEED BASED SELLING		1	0.25	92.59
SELLING		1	0.25	92.84
SELLING FOR NEED BASED		1	0.25	93.09
SELLING NEED BASED		1	0.25	93.33
TO BE SOLD		1	0.25	93.58
TO EAT		1	0.25	93.83
TO SALE		7	1.73	95.56
TO SALE AND GETTING MONEY		1	0.25	95.80
TO SALE FOR NEED BASED		1	0.25	96.05
TO SALE WHEN NEED		1	0.25	96.30
TO SALE WHEN WE NEED		1	0.25	96.54
TO SELL		1	0.25	96.79
TO SOLD AND INCOME		1	0.25	97.04
TO USE BULLOCATE		1	0.25	97.28
TO USE MANURE		1	0.25	97.53
WE ARE WORKING OUTSIDE FOR LONG		1	0.25	97.78
WIFE NOT ABLE		1	0.25	98.02
WORK LOAD		3	0.74	98.77
for sale		5	1.23	100.00

---

Total | 405 100.00

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. * END
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. *****
. * 6.4. Equipment
. *****
. use "RUME-HH", clear
.
.
. * Selection
. keep HHID2010 equipmentlist1 equipmentnb1 equipemtyear1 equipmentpay1 equipmentlender1
  equipmentcost1 equipmentpledged1 equipme
> ntlist2 equipmentnb2 equipemtyear2 equipmentpay2 equipmentlender2 equipmentcost2
  equipmentpledged2
.
. duplicates drop

```

Duplicates in terms of all variables

(1,523 observations deleted)

```
. reshape long equipmentlist equipmentnb equipementyear equipmentpay equipmentlender  
    equipmentcost equipmentpledged, i(HHID2010) j(  
> n)
```

(note: j = 1 2)

Data wide -> long

```
-----  
Number of obs.          405 -> 810  
Number of variables      15 -> 9  
j variable (2 values)    -> n  
xij variables:  
    equipmentlist1 equipmentlist2 -> equipmentlist  
    equipmentnb1  equipmentnb2   -> equipmentnb  
    equipementyear1 equipementyear2 -> equipementyear  
    equipmentpay1  equipmentpay2   -> equipmentpay  
    equipmentlender1 equipmentlender2 -> equipmentlender  
    equipmentcost1 equipmentcost2   -> equipmentcost  
    equipmentpledged1 equipmentpledged2 -> equipmentpledged  
-----
```

```
. drop if equipmentlist==.  
(593 observations deleted)
```

```
. * Tables
```

```
. tabulate equipmentlist
```

20- A			
Equipment	Freq.	Percent	Cum.
Tractor	30	13.82	13.82
Bullockcart	90	41.47	55.30
Harvester	8	3.69	58.99
Other	89	41.01	100.00
Total	217	100.00	

```
. summarize equipmentnb equipementyear
```

Variable	Obs	Mean	Std. Dev.	Min	Max
equipmentnb	217	1.562212	.9214776	1	5
equipementyear	217	2003.359	3.828477	1980	2009

```
. tabulate equipmentpay
```

20- D How pay	Freq.	Percent	Cum.
Income	80	36.87	36.87
Savings	67	30.88	67.74
Selling assets	3	1.38	69.12
Help relatives	4	1.84	70.97
Governmental scheme	34	15.67	86.64
Credit	26	11.98	98.62
One member work more	1	0.46	99.08

```

NR | 2 0.92 100.00
-----+-----
Total | 217 100.00

. tabulate equipmentlender

20- E Credit |
from | Freq. Percent Cum.
-----+-----
WKP | 10 4.65 4.65
Relatives | 14 6.51 11.16
Employer | 3 1.40 12.56
Shop keeper | 3 1.40 13.95
Finance | 8 3.72 17.67
Friends | 1 0.47 18.14
Banks | 18 8.37 26.51
Coop bank | 3 1.40 27.91
Sugar mills loan | 1 0.47 28.37
Irrelevant | 154 71.63 100.00
-----+-----
Total | 215 100.00

. summarize equipmentcost

Variable | Obs Mean Std. Dev. Min Max
-----+-----
equipmentc~t | 217 37793.55 92010.96 0 450000

. tabulate equipmentpledged

20- G |
Pledge | Freq. Percent Cum.
-----+-----
No | 184 84.79 84.79
Yes | 33 15.21 100.00
-----+-----
Total | 217 100.00

.
. *****
. * END
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.
. *****
. * 7.1. Expenses
. *****
. use"RUME-HH", clear
.
. * Selection
. keep HHID2010 foodexpenses educationexpenses healthexpenses ceremoniesexpenses deathexpenses
. duplicates drop

Duplicates in terms of all variables

```



```

(1,523 observations deleted)

.
. * Tables
. summarize foodexpenses educationexpenses healthexpenses ceremoniesexpenses deathexpenses

      Variable |           Obs       Mean   Std. Dev.   Min       Max
-----+-----
foodexpenses |           405   592.9383   160.8471     300     1500
educatione~s |           405  10825.73  20185.88         0    150000
healthexpe~s |           405   8328.642  12592.85         0    150000
ceremonies~s |           405  12572.35   9319.328    1000     75000
deathexpen~s |           405   3580.741   5773.453         0     40000

.
. *****
. * END
.
.
.
. *****
. * 7.2. Consumer goods
. *****
. use"RUME-HH", clear

.
. * Selection
. keep HHID2010 listgoods* numbergoods* goodyearpurchased* goodbuying*

. duplicates drop

Duplicates in terms of all variables

(1,523 observations deleted)

. reshape long listgoods numbergoods goodyearpurchased goodbuying, i(HHID2010) j(n)
(note: j = 1 2 3 4 5 6 7 8 9 10)

Data                                wide  ->  long
-----+-----
Number of obs.                       405  ->  4050
Number of variables                   41  ->    6
j variable (10 values)                ->  n
xij variables:
  listgoods1 listgoods2 ... listgoods10 -> listgoods
numbergoods1 numbergoods2 ... numbergoods10-> numbergoods
goodyearpurchased1 goodyearpurchased2 ... goodyearpurchased10->goodyearpurchased
goodbuying1 goodbuying2 ... goodbuying10 -> goodbuying

. drop if listgoods==.
(2,490 observations deleted)

.
. * Tables
. tabulate listgoods

```

21- A Goods	Freq.	Percent	Cum.
Car	6	0.38	0.38
Bike	216	13.85	14.23
Fridge	65	4.17	18.40
Costly furniture	76	4.87	23.27
Tailoring machine	10	0.64	23.91
Cell phone	423	27.12	51.03
Land line phone	40	2.56	53.59
DVD	216	13.85	67.44
Camera	10	0.64	68.08
Cooking gas	168	10.77	78.85
Computer	1	0.06	78.91
Dish antenna	183	11.73	90.64
TV	144	9.23	99.87
14	2	0.13	100.00
Total	1,560	100.00	

. summarize numbergoods

Variable	Obs	Mean	Std. Dev.	Min	Max
numbergoods	1,560	1.158974	.4888588	0	5

. summarize goodyearpurchased if goodyearpurchased!=66

Variable	Obs	Mean	Std. Dev.	Min	Max
goodyearpu-d	1,558	2006.858	2.263384	1990	2010

. tabulate goodbuying

21- D Payment type	Freq.	Percent	Cum.
Credit	383	24.55	24.55
Instalment	412	26.41	50.96
Ready cash	751	48.14	99.10
Paid by government	10	0.64	99.74
Irrelevant	2	0.13	99.87
Other	1	0.06	99.94
NR	1	0.06	100.00
Total	1,560	100.00	

. \*\*\*\*\*

. \* END

. \*\*\*\*\*

. \* 8. Housing and facilities

. \*\*\*\*\*

. use"RUME-HH", clear

```

. * Selection
. keep HHID2010 house howbuyhouse1 howbuyhouse2 howbuyhouse3 rentalhouse housevalue housetype
  houseroom electricity water housetitl
> e ownotherhouse otherhouserent otherhouserentcat

```

```

. duplicates drop

```

Duplicates in terms of all variables

(1,523 observations deleted)

```

.
.
. ***** Housing
. * Tables

```

```

. tabulate house

```

15-1 A House	Freq.	Percent	Cum.
Own house	254	62.72	62.72
Joint house	112	27.65	90.37
Family property	31	7.65	98.02
Rental	7	1.73	99.75
77	1	0.25	100.00
Total	405	100.00	

```

. tabulate howbuyhouse1

```

15-1 B How buy-1	Freq.	Percent	Cum.
Hereditary	127	31.36	31.36
Savings	75	18.52	49.88
Bank loan	10	2.47	52.35
Credit from relatives/WKP	70	17.28	69.63
Finance	30	7.41	77.04
Help from children	40	9.88	86.91
8	42	10.37	97.28
Irrelevant	8	1.98	99.26
Other	3	0.74	100.00
Total	405	100.00	

```

. tabulate howbuyhouse2

```

15-1 B How buy-2	Freq.	Percent	Cum.
Hereditary	12	2.96	2.96
Savings	95	23.46	26.42
Bank loan	30	7.41	33.83
Credit from relatives/WKP	70	17.28	51.11
Finance	46	11.36	62.47
Help from children	45	11.11	73.58
Government scheme	1	0.25	73.83
8	9	2.22	76.05
Irrelevant	8	1.98	78.02
Other	2	0.49	78.52
NR	87	21.48	100.00

```

Total | 405 100.00

. tabulate howbuyhouse3

15-1 B How buy-3 | Freq. Percent Cum.
-----+-----
Hereditary | 23 5.68 5.68
Savings | 45 11.11 16.79
Bank loan | 46 11.36 28.15
Credit from relatives/WKP | 18 4.44 32.59
Finance | 11 2.72 35.31
Help from children | 12 2.96 38.27
8 | 1 0.25 38.52
Irrelevant | 8 1.98 40.49
NR | 241 59.51 100.00
-----+-----
Total | 405 100.00

. summarize rentalhouse if rentalhouse!=0

Variable | Obs Mean Std. Dev. Min Max
-----+-----
rentalhouse | 405 105.558 66.75632 99 1000

. summarize housevalue

Variable | Obs Mean Std. Dev. Min Max
-----+-----
housevalue | 405 142679 111438.8 10000 700000

. tabulate housetype

15-1 E Type house | Freq. Percent Cum.
-----+-----
Concrete house (non gov) | 34 8.40 8.40
Big traditional tamil house | 18 4.44 12.84
Medium house | 24 5.93 18.77
Concrete house | 94 23.21 41.98
Tile roof house | 96 23.70 65.68
Thatched roof house | 103 25.43 91.11
Government house | 36 8.89 100.00
-----+-----
Total | 405 100.00

. summarize houseroom

Variable | Obs Mean Std. Dev. Min Max
-----+-----
houseroom | 405 3.014815 .9516935 1 7

. tabulate housetitle

16-1 C |
House title | Freq. Percent Cum.
-----+-----
No | 16 3.95 3.95
Yes | 389 96.05 100.00
-----+-----
Total | 405 100.00

```

. tabulate ownotherhouse

16-1 D Own   other house	Freq.	Percent	Cum.
No	345	85.19	85.19
Yes	60	14.81	100.00
Total	405	100.00	

. tabulate otherhouserent

16-1 E If yes, rented income	Freq.	Percent	Cum.
1500	1	6.67	6.67
300	1	6.67	13.33
99	1	6.67	20.00
HOUSE UNDER THE CONSTRUCTION	2	13.33	33.33
NO RENT	9	60.00	93.33
NO RENT (DAUGHTER LIVING)	1	6.67	100.00
Total	15	100.00	

.  
. .  
. .

. \*\*\*\*\* Facilities

. \* Tables

. tabulate electricity

16-1 A Electricity	Freq.	Percent	Cum.
General electricity	291	71.85	71.85
Single line	87	21.48	93.33
Free electricity	27	6.67	100.00
Total	405	100.00	

. tabulate water

16-1 B   Water	Freq.	Percent	Cum.
Tank	220	54.32	54.32
River/Canal	185	45.68	100.00
Total	405	100.00	

. \*\*\*\*\*

. \* END

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. .  
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. .

. \*\*\*\*\*

. \* 9. Public service works

```

. *****
. * Household
. use"RUME-HH", clear

. keep HHID2010 dummypubserv

. duplicates drop

Duplicates in terms of all variables

(1,267 observations deleted)

. tabulate dummypubserv

dummypubser |
      v |      Freq.      Percent      Cum.
-----+-----
      No |         405         61.27         61.27
      Yes |         256         38.73         100.00
-----+-----
      Total |         661         100.00

.

. * Selection
. use"RUME-HH", clear

. keep HHID2010 INDID2010 pubservfield* pubservduration* pubservpost* pubservpayment*

. duplicates drop

Duplicates in terms of all variables

(0 observations are duplicates)

. reshape long pubservfield pubservduration pubservpost pubservpayment, i(HHID2010 INDID2010)
  j(n)
(note: j = 1 2)

Data                wide  ->  long
-----+-----
Number of obs.          1928  ->  3856
Number of variables      10   ->    7
j variable (2 values)           ->  n
xij variables:
      pubservfield1 pubservfield2 ->  pubservfield
      pubservduration1 pubservduration2 ->  pubservduration
      pubservpost1 pubservpost2 ->  pubservpost
      pubservpayment1 pubservpayment2 ->  pubservpayment
-----+-----

. drop if pubservfield=="
(3,593 observations deleted)

.

. * Tables
. tabulate pubservfield

      3-C Field |      Freq.      Percent      Cum.
-----+-----

```

ASSOCIATION		1	0.38	0.38
CASTE ASSOCIATION		7	2.66	3.04
CHURCH MEMBER		1	0.38	3.42
DRIVER ASSOCIATION		1	0.38	3.80
FARMERS INTREST GROU		1	0.38	4.18
HANDLOOM ASSOCIATION		2	0.76	4.94
LABOUR UNION		1	0.38	5.32
NGO		1	0.38	5.70
ORGANISATION		1	0.38	6.08
PANCHAYAT		12	4.56	10.65
POLITICAL		201	76.43	87.07
RELIGIOUS ASSOCIATION		2	0.76	87.83
SHG		1	0.38	88.21
STUDENT ASSOCIATION		1	0.38	88.59
TEMPLE		3	1.14	89.73
TEMPLE ADMN		1	0.38	90.11
TEMPLE ADMN.		3	1.14	91.25
TEMPLE COMMITTEE		5	1.90	93.16
THOZHIR SANGAM		1	0.38	93.54
TRADE UNION		7	2.66	96.20
VILLAGE COMMITTEE		2	0.76	96.96
WOMEN ASSOCIATION		2	0.76	97.72
WORKERS ASSOCIATION		1	0.38	98.10
YOUTH ASSOCIATION		1	0.38	98.48
YOUTH ASSOCIATION		4	1.52	100.00
-----				
Total		263	100.00	

. summarize pubservduration

Variable		Obs	Mean	Std. Dev.	Min	Max
pubservdur-n		263	9.095057	7.229769	1	40

. tabulate pubservpost

3-E Designation/post		Freq.	Percent	Cum.
ADMN.COMMITEE		1	0.38	0.38
AREA SECRETARY		5	1.90	2.28
BLOCK HEAD		1	0.38	2.66
BRANCH SECRETARY		4	1.52	4.18
DISTRICT SECREATRY IN VILLAGE REPRESE..		1	0.38	4.56
EC MEMBER		3	1.14	5.70
EXECUTIVE MEMBER		2	0.76	6.46
JOINT SECREATRY		1	0.38	6.84
MEMBER		206	78.33	85.17
MEMBER IN DMK		4	1.52	86.69
MOTIVATOR		2	0.76	87.45
NATTAMAI		2	0.76	88.21
No information		1	0.38	88.59
PANCHAYAT LEADER		1	0.38	88.97
PRESIDENT		3	1.14	90.11
SECREATRY		6	2.28	92.40
SECRETARY		4	1.52	93.92
VICE PRESIDENT		2	0.76	94.68
VISHWAKARMA ASSOCIATION		1	0.38	95.06
WARD MEMBER		12	4.56	99.62
YOUNG JOINED SECREATORY		1	0.38	100.00

```

-----+-----
Total | 263 100.00

. tabulate pubservpayment

3-F Paid | Freq. Percent Cum.
-----+-----
Payment | 1 0.38 0.38
Allowance | 6 2.28 2.66
No payment | 253 96.20 98.86
Other | 3 1.14 100.00
-----+-----
Total | 263 100.00

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. *****
. * END
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. *****
. * 10. Memberships
. *****
. use"RUME-HH", clear
.
. ***** Participation to political public events last year
. * Tables
. tabulate dummymemberships

dummymember |
ships | Freq. Percent Cum.
-----+-----
No | 1,601 83.04 83.04
Yes | 327 16.96 100.00
-----+-----
Total | 1,928 100.00

. tabulate membershipsevents

4-B Events 1 | Freq. Percent Cum.
-----+-----
Political meeting | 215 65.75 65.75
Trade union activity | 12 3.67 69.42
Demonstration | 40 12.23 81.65
Functions/anniversary | 23 7.03 88.69
Village/area association meeting | 19 5.81 94.50
Caste association meeting | 13 3.98 98.47
Meet with officials | 3 0.92 99.39
Other | 2 0.61 100.00
-----+-----
Total | 327 100.00

. tabulate membershipsevents2

4-B Events 2 | Freq. Percent Cum.
-----+-----

```



Political meeting	55	16.82	16.82
Trade union activity	9	2.75	19.57
Demonstration	125	38.23	57.80
Functions/anniversary	25	7.65	65.44
Village/area association meeting	21	6.42	71.87
Caste association meeting	11	3.36	75.23
Meet with officials	15	4.59	79.82
None	58	17.74	97.55
Other	8	2.45	100.00
-----			
Total	327	100.00	

. tabulate membershipsplace

4-C Where 1	Freq.	Percent	Cum.
AROUND VILLAGE	5	1.53	1.53
CHENNAI	27	8.26	9.79
CUDDALORE	69	21.10	30.89
ELENTHAMPATTU	3	0.92	31.80
ELENTHEMPATTU	1	0.31	32.11
GOVAI	1	0.31	32.42
GOVULAPURAM	2	0.61	33.03
KALLAKURICHI	6	1.83	34.86
KORATTORE	2	0.61	35.47
KUVAGAM	5	1.53	37.00
MADAPATTU	1	0.31	37.31
MADURAI	2	0.61	37.92
MARURAI	1	0.31	38.23
NEIVELI	1	0.31	38.53
PANRUTTI	101	30.89	69.42
PONDICHERRY	4	1.22	70.64
SAME VILLAGE	22	6.73	77.37
SEMAKOTTAI	1	0.31	77.68
SEVALAI	1	0.31	77.98
TAMIL NADU	2	0.61	78.59
THINDIVANAM	2	0.61	79.20
VILLUPURAM	60	18.35	97.55
VILLUPURAM, GINGI	1	0.31	97.86
VIZHUPURAM	6	1.83	99.69
WITHIN THE VILLAGE	1	0.31	100.00
-----			
Total	327	100.00	

. tabulate membershipsplace2

4-C Where 2	Freq.	Percent	Cum.
66	58	17.74	17.74
ANNAGRAMAM	1	0.31	18.04
AROUND VILLAGE	2	0.61	18.65
CHENNAI	24	7.34	25.99
CHENNAI, VILLUPURAM	1	0.31	26.30
CUDDALORE	70	21.41	47.71
CUDDALORE, PANRUTTI	2	0.61	48.32
CUDDALORE, VILLUPURAM	3	0.92	49.24
ELLANTHAMPATTU	6	1.83	51.07
GOVULAPURAM	1	0.31	51.38
KALLAKURICHI	4	1.22	52.60

KALLAKURICHI, CUDDALORE	1	0.31	52.91
KORATTORE	4	1.22	54.13
KOVAI	1	0.31	54.43
KUVAGAM	2	0.61	55.05
MADAPATTU	1	0.31	55.35
MADURAI	3	0.92	56.27
PANRUTTI	53	16.21	72.48
PANRUTTI, CUDDALORE	2	0.61	73.09
PANRUTTI, PONDICHERY	1	0.31	73.39
PANRUTTI, VILLUPURAM	1	0.31	73.70
PONDICHERY	1	0.31	74.01
PUDHUKOTTAI, GHINGI, VILLUPURAM	1	0.31	74.31
SAME VILLAGE	13	3.98	78.29
SEMAKOTTAI	1	0.31	78.59
TAMIL NADU	3	0.92	79.51
THINDIVANAM	1	0.31	79.82
THIRUKOILORE	1	0.31	80.12
TRICHI	1	0.31	80.43
VADALORE	1	0.31	80.73
VEERAPPAR	1	0.31	81.04
VILLUPURAM	54	16.51	97.55
VILLUPURAM, CHENNAI	1	0.31	97.86
VILLUPURAM, CUDDALORE	1	0.31	98.17
VIZHUPURAM	5	1.53	99.69
WHEREVER	1	0.31	100.00
-----			
Total	327	100.00	

. summarize membershpsduration

Variable	Obs	Mean	Std. Dev.	Min	Max
membership-n	327	5.48318	3.920865	1	25

. \*\*\*\*\* SHG, association, cooperatives

. \* Tables

. tabulate dummymembershpsasso

dummymember	shipsasso	Freq.	Percent	Cum.
No		1,608	83.40	83.40
Yes		320	16.60	100.00
Total		1,928	100.00	

. tabulate membershipseventsasso

4-2-C Type	association	Freq.	Percent	Cum.
SHG		318	99.38	99.38
Sangam		2	0.63	100.00
Total		320	100.00	

```
. tabulate membershipsassoname
```

4-2-D Name	Freq.	Percent	Cum.
6 TH MANDRAM	1	0.31	0.31
88	4	1.25	1.56
99	1	0.31	1.88
ANNAITHERESA SHG	1	0.31	2.19
Angalamman	1	0.31	2.50
BHARATHIDASAMMA	1	0.31	2.81
BHARATHIYAR SHG	2	0.63	3.44
BHRATHI SGH	1	0.31	3.75
BWDA	179	55.94	59.69
HANDBLOOM SHG	1	0.31	60.00
JANSIRANI	4	1.25	61.25
KAVERY	1	0.31	61.56
KIRAMAVIDIYAL	1	0.31	61.88
MAGALIR MANTRAM	3	0.94	62.81
NGO	1	0.31	63.13
NO-I GROUP	1	0.31	63.44
Nithya kalyani	2	0.63	64.06
PARASHAKTHI	1	0.31	64.38
PENGAL PALNOKU EYAKKAM	1	0.31	64.69
ROJA WOMEN DEVELOPMENT PLAN	1	0.31	65.00
SAROJA SHG	1	0.31	65.31
SEMPARUTHI	3	0.94	66.25
SIVASAKTHI	1	0.31	66.56
SURIYAGANDHI SHG	3	0.94	67.50
TANWAP	31	9.69	77.19
TANWAP AND BWDA	1	0.31	77.50
THAMARAI	1	0.31	77.81
THAMARAI GROUP	1	0.31	78.13
THERASA SHG	1	0.31	78.44
THOZHIYAR	2	0.63	79.06
TNMD	1	0.31	79.38
TNWD	59	18.44	97.81
VAIRAM TNDP	1	0.31	98.13
VEERAN SHG	3	0.94	99.06
VEERAPPAR THOZHIR SANGAM	1	0.31	99.38
VIVASAYA SANGAM	1	0.31	99.69
WOMEN ASSOCIATION	1	0.31	100.00
Total	320	100.00	

```
. summarize membershipsdurationasso
```

Variable	Obs	Mean	Std. Dev.	Min	Max
member-nasso	320	3.51875	2.003044	1	16

```
.
. *****
. * END
. log close
```