

APPENDIX - C
BORROWERS PROFILE

The sample consists of 350 borrowers from 300 households. The borrowers from each households are differenciated by giving decimal numbers to each household serial number. Identifying borrowers under different category, code numbers are given. The total borrowers consists of 256 male borrowers and 94 female borrowers (col.4&5).

For a purposeful analysis borrowers are divided according to religion, cast, age, education, occupation and income.

- Religion of the borrowers in col. 3 is identified as christians, hindus and muslims (15,16 & 17)
- Age of borrowers in col. 2 is given in years.
- Borrowers education in col. 6 is classified as illeterates, primary, secondary and college educated (18,19, 20,& 21)
- Occupation of the borrowers are divided into two. Main occupation col. (7) and subsidiary occupation col. (8). Occupation are classified as domestic work (6), farming (7) wage labour (8) animal husbandry (9) small business (10), artisan (11) self-employment and services (24), which includes drivers, tailors, maid servants, and salesmen.

- Type of farm in col. (9) is classified as marginal farm (12), small farm (13) and big farm (14).
- Income of the borrower in col. (10) is given in rupees.

Sample Borrowers

Sr. No.	Age	Religion	Gender		Educa- tion	Occupation		Type of farm	Income
			Male	Female		Main	Subsi- diary		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1.1	60	15	1		19	9			1000
2.1	36	15		2	19	9	8		1200
3.1	43	17	1		19	7		12	2000
3.2	38	17		2	20	6	7	12	500
4.1	34	17	1		19	7	9	12	1000
4.2	32	17		2	19	6	7	12	500
5.1	28	17	1		19	7	9	12	5000
6.1	70	16	1		19	8	7	12	1000
7.1	42	17	1		20	7		12	3000
7.2	38	17		2	19	6	7	12	2000
8.1	55	16	1		19	8	7	12	1200
9.1	33	17	1		19	8			1500
10.1	39	17	1		19	8	7	12	8000
11.1	30	16	1		19	8			1000
12.1	60	15		2	19	9			1800
13.1	42	16	1		19	8			1000
13.2	34	16		2	19	6			2500
14.1	40	17	1		20	7	9	13	
14.2	38	17		2	20	6	7	12	15000
15.1	34	17	1		21	7		13	5000
15.2	33	17		2	20	6	7	12	2000
16.1	60	15	1		19	7		13	1000
17.1	60	15		2	19	7		12	6000
18.1	34	15	1		19	8			1000
19.1	47	15	1		19	8	7	12	1500
19.2	25	15		2	19	8	6		700
20.1	40	17		2	19	9	7	12	500
21.1	55	16*	1		19	7	10	12	1000
22.1	45	17	1		19	7	9	12	1800
23.1	35	15		2	19	7		12	1500

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
24.1	60	16*		2	19	6	7	12	500
24.2	30	16*	1		19	8			1000
25.1	55	17	1		19	8	7	12	2200
26.1	21	16		2	20	11			600
26.2	23	16		2	21	10			1500
27.1	60	16*		2	19	8	7	12	500
27.2	28	16*	1		19	11			500
27.3	30	16*	1		19	8			2500
28.1	45	17	1		19	7		12	1000
29.1	42	16	1		19	8	7	12	3000
30.1	42	15	1		19	7		12	6000
31.1	40	17	1		19	7	6		800
32.1	58	17	1		20	7		12	
32.2	28	17	1		19	8			2000
33.1	32	16	1		19	8			1000
34.1	69	16	1		19	11	7	12	1000
35.1	34	17	1		19	8	7	12	1500
36.1	40	16	1		19	8	7	12	1750
37.1	32	16	1		19	8			1500
38.1	35	17	1		19	7		12	4000
39.1	36	17	1		19	8	7	12	1000
40.1	32	15		2	19	8	7	12	2000
41.1	50	16	1		19	7		12	3000
41.2	22	16	1		19	8			6000
42.1	26	17	1		20	8	7	12	2000
42.2	50	17		2	20	6			
43.1	36	16	1		19	8	7	12	2000
44.1	42	15	1		19	8	7	12	1500
45.1	25	15	1		20	8			1500
46.1	60	16	1		19	9			1500
47.1	42	16	1		19	8	7		1500
47.2	38	16		2	19	6			
48.1	60	15		2	19	6			

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
49.1	49	15		2	19	8			
50.1	30	16		2	19	6			
51.1	28	16*	1		19	8			
52.1	55	15	1		19	8	7	12	2000
53.1	23	15		2	19	6	7	12	500
54.1	70	16	1		20	7		12	1000
55.1	22	17	1		21	24	7	12	3000
56.1	52	17	1		20	7	9	12	2500
57.1	28	17	1		20	7	9	12	2000
58.1	36	16		2	19	7	8	12	1000
59.1	60	16	1		19	8	7	12	1500
60.1	57	15	1		19	8	7	12	2000
61.1	60	17		2	19	6	9		500
61.2	28	17	1		19	8	7	12	1500
62.1	51	17	1		20	7	9	12	3000
62.2	45	17		2	20	6	7	12	1500
63.1	45	17	1		20	8	7	12	1500
64.1	35	17	1		20	7	9	12	3000
64.2	31	17		2	20	6	7	12	2000
65.1	56	17	1		19	7	9	13	3000
66.1	59	17	1		19	8	7	12	1750
66.2	30	17	1		20	8			3000
66.3	30	17		2	19	6			
67.1	50	17	1		19	7		12	5000
67.2	48	17		2	19	6			
67.3	30	17		2	20	7		12	
68.1	49	17		2	19	24	7	13	50000
69.1	28	16	1		19	8	7	12	1500
70.1	31	16		2	19	6			
71.1	69	16*		2	19	24		12	100
72.1	38	17		2	19	6			
73.1	40	15	1		19	7	9	12	1200
73.2	32	15		2	19	6	7	12	1000



(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
74.1	45	15	1		19	7	9	12	2000
75.1	58	16	1		19	7	9	12	1000
76.1	40	17	1		20	7		12	10000
76.2	38	17		2	21	6	7	12	10000
77.1	43	15	1		19	7	9	12	2000
78.1	46	17	1		19	7	9	12	10000
79.1	40	16	1		19	10			1000
80.1	39	17	1		20	7		12	3200
80.2	35	17		2	19	6	7	12	
81.1	48	17	1		19	7	9	13	27000
82.1	48	17	1		19	8	7	12	5000
82.2	45	17		2	19	6	7	12	
83.1	36	17	1		19	7		12	5000
84.1	35	15	1		19	8	7	12	2000
85.1	39	17	1		19	8	7	12	8000
86.1	44	15	1		19	10	7	12	3600
87.1	43	16		2	19	10	7	12	4000
88.1	36	17	1		19	8	7	12	7500
89.1	35	17		2	20	7	6	12	10000
90.1	62	17	1		19	8	7	12	1500
91.1	45	17	1		19	8	7	12	1500
92.1	78	17	1		19	7		12	1250
93.1	30	17		2	19	8			1000
94.1	42	16	1		19	10	7	12	3500
95.1	45	15	1		19	7	9	12	7000
95.2	40	15		2	19	6	7	12	
96.1	58	16		2	19	7	9	12	1200
97.1	43	15	1		19	8	7	12	3500
98.1	58	17	1		19	7		12	2000
98.2	35	17	1		19	7		12	1500
99.1	26	17	1		19	7	9	12	1500
99.2	24	17		2	19	9	7	12	1000

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
100.1	30	17	1		19	7	8	12	3000
100.2	28	17		2	19	6	7	12	1000
101.1	35	17	1		19	7	9	12	2200
102.1	30	17	1		19	7	11	12	1500
103.1	70	17	1		19	7		13	2500
104.1	46	17	1		19	8	7	12	4000
105.1	51	17	1		19	7		12	3000
105.2	48	17		2	19	7	6	12	
106.1	55	16		2	19	7	6	13	5000
107.1	40	17	1		20	7	9	13	30000
108.1	42	17	1		19	7		12	
108.2	40	17		2	19	7	6	12	2500
109.1	77	17	1		19	7		12	5000
109.2	32	17	1		19	7		12	5000
110.1	45	17	1		19	7	8	12	1500
111.1	30	17		2	20	7	6	12	1000
111.2	33	17	1		20	7		12	3000
112.1	42	16	1		19	8	7	12	3000
113.1	32	17	1		20	8	7	12	1500
114.1	55	17		2	19	7	9	12	15000
115.1	31	16	1		19	10			5000
116.1	42	17		2	19	7	9	12	5000
117.1	39	16		2	19	7	6	13	1500
117.2	42	16	1		19	7		12	250
118.1	45	15	1		20	7		12	20000
119.1	26	17	1		19	8	7	12	10000
119.2	24	17	1		19	8	7	12	15000
120.1	39	15	1		19	7		13	25000
121.1	38	17	1		19	8			5000
121.2	35	17		2	19	8	6		
122.1	35	15	1		19	8	7	12	3000
123.1	50	16*		2	19	7	9	12	12000
124.1	60	17	1		19	7		12	3000

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
125.1	60	17	1		19	7		12	1500
126.1	46	15	1		19	8		12	2500
127.1	31	17		2	20	7	6	12	15000
127.2	29	17	1		19	7	8	12	5000
128.1	42	17	1		19	7		12	5000
128.2	40	17		2	19	7	6	13	15000
129.1	37	17	1		20	7		13	10000
130.1	27	17	1		20	7		12	10000
131.1	45	17	1		19	8	7	12	5000
132.1	33	17	1		19	8	7	12	2500
133.1	28	17		2	19	7	9	12	1000
133.2	32	17	1		19	8			2000
134.1	35	16	1		19	8			1000
135.1	38	15		2	19	7	9	12	5000
136.1	46	17	1		19	7		12	5000
137.1	36	16	1		19	7	8	12	10000
138.1	45	15		2	19	8	7	12	1500
139.1	51	17	1		19	7		12	10000
139.2	48	17		2	19	7	6	12	5000
140.1	60	16	1		19	7	8	12	4000
141.1	44	17	1		19	8	7	12	3600
142.1	44	17	1		19	7		12	5000
143.1	43	17		2	19	7	6	12	1500
144.1	35	17	1		19	7		12	3500
145.1	28	17	1		20	7		12	3500
145.2	55	17	1		19	6			
146.1	45	16	1		19	8			1500
147.1	65	17	1		19	8			1500
148.1	39	16	1		19	8			4000
149.1	55	15	1		19	7		12	8000
150.1	51	16	1		20	8			1500
151.1	48	15		2	18	6			
152.1	62	16	1		18	8			10000

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
153.1	49	16	1		19	8	7	12	8000
153.2	18	16	1		19	7		12	4000
154.1	48	15	1		19	8	7	12	15000
155.1	45	15	1		19	8			8000
156.1	18	15	1		20	7		12	8000
157.1	24	15	1		19	24			25000
158.1	46	15		2	18	6			
159.1	28	15	1		20	24			12000
160.1	60	15	1		18	8			3000
161.1	30	16	1		19	8			3000
162.1	30	15		2	19	6			
163.1	60	15	1		18	8			8000
164.1	40	15	1		19	8			12000
165.1	45	16	1		19	7		12	12000
166.1	57	16	1		19	7		12	60000
167.1	69	15	1		18	8			13000
168.1	26	15	1		19	8			8000
169.1	30	15	1		19	8			14000
170.1	60	16	1		19	8			12000
171.1	50	15	1		19	7	8	12	8000
172.1	25	15	1		19	24			15000
173.1	39	17	1		20	7		13	25000
174.1	30	15	1		19	8			8000
175.1	60	15	1		18	10			12000
176.1	60	15	1		19	10			6000
177.1	40	15	1		19	8			3000
178.1	35	15	1		19	8			3000
179.1	60	15		2	19	10			3000
180.1	70	15	1		19	8			3000
181.1	32	16	1		19	8			12000
182.1	40	15	1		19	8			1500
183.1	30	16	1		20	8			10000
184.1	43	17		2	20	8			1500

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
185.1	50	16	1		19	8	7	12	1500
186.1	68	17	1		19	7		12	10000
187.1	38	15		2	19	24			1000
188.1	25	15	1		19	8			5000
189.1	22	15	1		19	8			5000
190.1	35	16	1		19	8			8000
190.2	30	16		2	19	6	8		2000
191.1	27	15	1		21	10			30000
192.1	55	15		2	18	6			
193.1	51	15	1		19	8			10000
194.1	32	15	1		19	8			1000
195.1	60	15	1		19	7		12	1000
196.1	31	15	1		19	10			1000
197.1	55	15		2	19	7		12	1000
198.1	50	15	1		19	8			1500
199.1	45	15		2	19	8			1000
200.1	29	25	1		19	8			1500
201.1	48	25	1		19	8			1500
202.1	75	15	1		19	7		12	8000
203.1	35	15		2	19	8			1000
204.1	48	16	1		19	8			1500
205.1	77	15	1		19	6			1000
206.1	55	16	1		19	8			1500
206.2	45	16		2	19	6			
207.1	38	16	1		19	8			1500
207.2	32	16		2	19	8			
208.1	24	15	1		19	8			1500
209.1	34	15	1		19	8			1500
210.1	45	15	1		19	8			1500
211.1	55	17	1		19	7		12	10000
212.1	35	15	1		18	8			1200
213.1	45	15	1		19	24			8000
214.1	60	16**	1		18	6			

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
214.2	40	16**	1		19	8			1200
215.1	38	15	1		19	7		12	2000
216.1	20	15		2	20	24			1000
217.1	47	15		2	19	8			4000
218.1	35	16		2	19	8			1000
219.1	35	15	1		19	7		12	1500
220.1	48	16	1		19	8			1200
221.1	26	15	1		19	8			1200
222.1	25	15	1		19	8			10000
223.1	27	17	1		20	8			6000
224.1	38	17	1		20	10			20000
224.2	27	17		2	20	6			
225.1	27	15	1		19	8			4000
226.1	40	15	1		19	8			1200
227.1	60	16**	1		19	8			1200
228.1	32	16	1		19	7		12	1800
229.1	50	16**	1		18	8			1200
230.1	40	16**	1		19	8			2000
230.2	30	16**		2	20	24			3600
231.1	55	16**	1		19	8			1200
232.1	34	15	1		19	8			3600
233.1	54	16	1		19	8			1500
234.1	56	16*	1		18	8			1200
235.1	45	15	1		19	8			1500
236.1	55	16	1		19	8			1500
237.1	33	17		2	21	24			20000
238.1	35	17	1		20	7		12	12000
239.1	42	17	1		20	7		12	18000
240.1	45	17		2	20	6			
241.1	50	16*		2	19	7	6	12	2400
242.1	52	15	1		19	10			1500
243.1	41	16		2	19	6			
244.1	28	16		2	21	6			

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
245.1	42	17		2	19	6			
246.1	51	16	1		19	7		12	8000
247.1	42	17	1		20	7	24	12	30000
248.1	48	17	1		21	7		13	50000
249.1	28	17		2	20	6			
250.1	26	17	1		21	7		13	10000
251.1	56	17	1		21	7	24	12	8000
252.1	35	17		2	20	6			
253.1	43	17	1		19	7		12	4000
254.1	60	17	1		21	6			10000
255.1	45	17	1		19	8			12000
256.1	62	17	1		19	7		12	10000
257.1	56	17	1		19	10			2000
258.1	42	17	1		20	7		12	3000
259.1	53	16	1		19	8			4000
260.1	40	15	1		18	8			8000
261.1	42	17	1		20	7		12	18000
261.2	36	17		2	20	6			
262.1	38	17	1		20	7		13	8000
263.1	40	15	1		19	8			8000
264.1	27	17	1		21	24			8000
265.1	41	17	1		20	7	10	12	12000
266.1	45	17		2	20	6			
267.1	49	17	1		20	7		13	18000
268.1	35	17	1		19	8			1500
269.1	62	17	1		20	24			1500
270.1	45	17		2	19	6			
271.1	37	16	1		19	24			1000
272.1	28	15	1		19	24			10000
273.1	39	17	1		21	24			36000
274.1	30	15	1		20	24			1000
275.1	40	15	1		20	8			2400
276.1	28	15	1		19	8			1000

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
277.1	48	15	1		20	24			2500
278.1	38	15	1		19	10			1200
279.1	35	15	1		19	10			2000
280.1	64	16	1		19	7		12	8000
281.1	55	17	1		20	9			10000
282.1	38	17	1		19	7	8	12	10000
283.1	52	17	1		19	8	9	12	2250
284.1	49	16	1		20	7	8	12	1500
285.1	40	17	1		19	7		12	1500
286.1	38	15	1		19	10			3500
287.1	45	15	1		20	7		12	4000
288.1	42	17	1		19	7		13	8000
289.1	50	17	1		20	7		12	4000
290.1	52	16		2	19	6			5000
291.1	48	17	1		20	7		12	3000
292.1	38	17	1		20	24	7	12	9000
293.1	46	17	1		19	7		12	4000
294.1	60	17	1		20	7		12	5000
295.1	60	17	1		19	7		12	8000
296.1	40	17		2	19	6			
297.1	50	15	1		19	7		13	6000
298.1	48	17	1		19	7		12	4000
299.1	42	17	1		20	7		12	8000
300.1	52	17		2	19	6			

Note : * denotes schedule caste

** denotes backward class

Source . Questionnaire