

Loans

Preferred source and perceived ease of borrowing money

Question:

57.1.) If your household wanted to borrow money, whom would you approach first?

57.2.) How easy would it be to borrow money?

Table 1.) Q57.1: Preferred source to borrow money from by district (in %)

| District | Relative | Friends | Village fund | Village government | Rural credit cooperative | Private money lender | Microfinance institution | Government bank | Private bank | Joint village and bank fund | Joint development project and bank fund | Others | Total | N |
|---------------|----------|---------|--------------|--------------------|--------------------------|----------------------|--------------------------|-----------------|--------------|-----------------------------|---|--------|-------|-------|
| Sankhuwashava | 23.9 | 20.5 | 22.4 | 0.4 | 2.2 | 27.9 | 0.0 | 2.6 | 0.1 | 0.0 | 0.0 | 0.1 | 100 | 381 |
| Terthum | 65.3 | 20.3 | 3.4 | 0.4 | 1.1 | 6.5 | 0.4 | 2.3 | 0.4 | 0.0 | 0.0 | 0.0 | 100 | 381 |
| Saptari | 6.4 | 7.3 | 0.0 | 0.0 | 15.1 | 65.4 | 0.9 | 4.5 | 0.1 | 0.0 | 0.4 | 0.0 | 100 | 383 |
| Gorkha | 45.8 | 16.8 | 6.6 | 0.2 | 13.2 | 14.0 | 0.8 | 2.4 | 0.2 | 0.0 | 0.0 | 0.03 | 100 | 383 |
| Jajarkot | 27.0 | 10.3 | 2.6 | 0.0 | 2.7 | 51.2 | 0.1 | 4.9 | 0.5 | 0.0 | 0.3 | 0.3 | 100 | 379 |
| Kailali | 30.4 | 13.7 | 7.1 | 0.0 | 16.1 | 24.4 | 0.0 | 6.6 | 1.6 | 0.0 | 0.0 | 0.0 | 100 | 385 |
| Bajhang | 66.8 | 3.3 | 14.9 | 0.0 | 0.0 | 14.8 | 0.0 | 0.1 | 0.03 | 0.0 | 0.0 | 0.0 | 100 | 386 |
| Sindhupalchok | 15.4 | 1.8 | 23.6 | 0.2 | 15.1 | 42.7 | 0.7 | 0.2 | 0.0 | 0.0 | 0.0 | 0.4 | 100 | 384 |
| Taplejung* | 38.8 | 49.0 | 0.0 | 0.0 | 1.7 | 8.8 | 0.0 | 1.5 | 0.2 | 0.1 | 0.1 | 0.0 | 100 | 385 |
| Bhojpur* | 72.3 | 10.5 | 0.03 | 0.4 | 1.5 | 13.3 | 0.0 | 1.2 | 0.1 | 0.0 | 0.3 | 0.3 | 100 | 384 |
| Solukhumbu* | 45.6 | 21.5 | 2.2 | 0.03 | 1.5 | 27.6 | 0.1 | 1.1 | 0.4 | 0.0 | 0.1 | 0.0 | 100 | 384 |
| Sindhuli* | 26.8 | 28.7 | 8.1 | 0.2 | 7.8 | 23.7 | 0.6 | 3.0 | 0.4 | 0.0 | 0.0 | 0.8 | 100 | 384 |
| Rukum* | 29.0 | 3.7 | 0.0 | 0.2 | 4.0 | 59.9 | 0.04 | 2.8 | 0.4 | 0.2 | 0.0 | 0.0 | 100 | 384 |
| Dailekh* | 53.5 | 8.7 | 3.3 | 1.5 | 5.4 | 24.5 | 0.6 | 2.0 | 0.04 | 0.04 | 0.4 | 0.0 | 100 | 384 |
| Mugu* | 56.3 | 32.7 | 0.2 | 0.0 | 0.6 | 9.0 | 0.0 | 0.9 | 0.2 | 0.0 | 0.3 | 0.0 | 100 | 384 |
| Darchula* | 41.6 | 32.4 | 1.4 | 0.2 | 1.1 | 18.7 | 0.0 | 4.5 | 0.0 | 0.0 | 0.0 | 0.0 | 100 | 384 |
| Total | 34.1 | 14.9 | 6.7 | 0.2 | 8.6 | 31.5 | 0.4 | 3.0 | 0.3 | 0.01 | 0.1 | 0.2 | 100 | 6,135 |

Weighed, 100%; Data: ICIMOD, PVAT 2011/12*.

(Other: Bhojpur = Forest community group, Mother group and Provident fund; Sindhuli = Dhukuti group)

Table 2.) Q57.2: Perceived ease of borrowing money by district (in %)

| District | Very difficult | Difficult | Neither/nor | Easy | Very easy | Total | N |
|---------------|----------------|-----------|-------------|------|-----------|-------|-------|
| Sankhuwashava | 5.5 | 37.2 | 23.9 | 32.2 | 1.2 | 100 | 381 |
| Terthum | 19.5 | 58.6 | 12.3 | 7.5 | 2.1 | 100 | 383 |
| Saptari | 32.0 | 33.4 | 21.5 | 10.2 | 2.9 | 100 | 383 |
| Gorkha | 0.1 | 17.3 | 19.8 | 54.5 | 8.3 | 100 | 383 |
| Jajarkot | 6.9 | 38.9 | 27.6 | 24.7 | 1.9 | 100 | 379 |
| Kailali | 63.9 | 21.1 | 12.3 | 2.6 | 0.0 | 100 | 385 |
| Bajhang | 19.9 | 55.6 | 22.2 | 2.3 | 0.0 | 100 | 386 |
| Sindhupalchok | 1.4 | 33.2 | 60.2 | 5.2 | 0.0 | 100 | 387 |
| Taplejung* | 0.6 | 11.7 | 55.7 | 26.6 | 5.4 | 100 | 385 |
| Bhojpur* | 11.3 | 32.0 | 18.9 | 33.0 | 4.8 | 100 | 384 |
| Solukhumbu* | 2.9 | 46.4 | 25.4 | 25.1 | 0.2 | 100 | 384 |
| Sindhuli* | 5.2 | 36.4 | 42.6 | 14.1 | 1.8 | 100 | 384 |
| Rukum* | 2.6 | 64.2 | 24.9 | 8.2 | 0.0 | 100 | 384 |
| Dailekh* | 32.0 | 49.3 | 18.1 | 0.6 | 0.0 | 100 | 384 |
| Mugu* | 14.2 | 47.9 | 28.9 | 8.0 | 1.0 | 100 | 384 |
| Darchula* | 1.5 | 20.7 | 36.9 | 38.0 | 2.9 | 100 | 384 |
| Total | 18.5 | 34.4 | 28.0 | 17.0 | 2.1 | 100 | 6,140 |

Weighed, 100%; Data: ICIMOD, PVAT 2011/12*.

Note: Districts surveyed in 2012 are marked with "*" symbol.