

## **Economics Seminar, Indian Statistical Institute, New Delhi.**

**SPEAKER: Sunil M. Kumar, University of East Anglia**

**TITLE: Does access to agricultural credit depend on caste?.**

**TIME: 11:30 AM - 1:00 PM.**

**DAY & DATE: Friday, 1<sup>st</sup> February, 2013**

**PLACE: Seminar Room 2**

**Abstract:**

This paper analyzes whether caste impedes access to formal agricultural credit in India. Credit is provided mainly through cooperative and commercial banks. Using national data, we find that cooperative banks discriminate against lower caste borrowers, and find weak evidence that commercial banks instead bias lending in their favor in accordance with affirmative action policies. We compare the organizational structures of the two types of bank, and explain discrimination by cooperative banks in terms of interest group capture at the district level by showing that discrimination takes place in those districts where higher castes dominate.

<http://www.isid.ac.in/~pu/seminar.html>