

My Work

John Karuitha

Contents

	% of Female Borrowers			Average Loan Balance per Borrower			Gross Loan Portfolio/Assets		
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	RE FE Pooled			RE FE Pooled			RE FE Pooled		
	1 2 3 4 5 6 7 8 9			1 2 3 4 5 6 7 8 9			1 2 3 4 5 6 7 8 9		
	Independent Variables								
	Current Legal Status:			-0.144***			-0.131***		
	Bank			(0.0490)			(0.0490)		
				(712.0000)			(712.0000)		
				-0.056			(0.0510)		
	Current Legal Status:			-0.172***			-0.163***		
	NBF			(0.0330)			(0.0310)		
				(444.0000)			(444.0000)		
				-0.039			(0.0360)		
	Current Legal Status:			-0.211***			0.113		
	Credit Union			-0.193***			1,116.000**		
				1684			1,116.000**		
				0.021			-0.015		
				0.008					
				(0.0350)			(0.1300)		
				(0.0340)			(518.0000)		
				-1971			(518.0000)		
				-0.043			(0.1030)		
				(0.0400)					
	Current Legal Status:			-0.209***			-0.167***		
	Rural Bank			-140			-140		
				-0.317***			-0.341***		
	Age: Young			-0.022			-0.019		
				-0.043**			-43.3		
				-939.000***			-43.3		
				0.069			0.082*		
				0.066					
				(0.0160)			(0.0160)		
				(0.0200)			(265.0000)		
				-360			(265.0000)		
				-0.05			(0.0470)		
				(0.0520)					
	Age: Mature			-0.023			-0.017		
				-0.052*			-184		
				-1,220.000**			-184		
				0.112**			0.127***		
				0.099*					
				(0.0210)			(0.0220)		
				(0.0290)			(339.0000)		
				-610			(339.0000)		
				-0.051			(0.0480)		
				(0.0540)					
	Region: Sub-Sahara Africa			0.086			0.092		
				468			468		
				-0.11			-0.091		
				(0.0580)			(0.0580)		
				(763.0000)			(763.0000)		
				-0.068			(0.0620)		

Operating Expense/Assets 0.162** 0.086 0.471*** 2567 2858 2567 0.539*** 0.938*** 0.436***
(0.0720) (0.0780) (0.1140) (1683.0000) -3080 (1683.0000) -0.143 (0.2260) (0.1400)
Donations/Assets Ratio 2.23 1.41 10.700*** -93,698.000* 141 -93,698.000* -5.84 0.884 -7.750*
(1.5000) (1.5000) (2.6200) (50487.0000) -63343 (50487.0000) -4.16 (4.5400) (4.2100)
Capital Asset Ratio 0.077*** 0.069** 0.110** 358 3,893.000*** 358 0.147** 0.107 0.160**
(0.0290) (0.0290) (0.0470) (766.0000) -1292 (766.0000) -0.069 (0.0830) (0.0680)
Asset Structure 0.105 0.215 -0.397* 3622 -342 3622 -1.150*** -0.977* -1.140***
(0.1360) (0.1430) (0.2320) (3607.0000) -7163 (3607.0000) -0.337 (0.5250) (0.3200)
Size (Lassets) -0.008 0.008 -0.032* 797.000*** 7,756.000*** 797.000*** -0.069*** -0.258*** -0.054**
(0.0140) (0.0180) (0.0170) (247.0000) -1188 (247.0000) -0.023 (0.0430) (0.0220)
Education 0.215*** 0.229** 0.202** 1113 -3770 1113 -0.078 -0.114 -0.047
(0.0820) (0.1020) (0.0910) (1353.0000) -4209 (1353.0000) -0.104 (0.1760) (0.1040)
Profit Margin 0.049** 0.042** 0.089*** -24.1 -1,824.000* -24.1 0.230*** 0.221*** 0.239***
(0.0190) (0.0200) (0.0330) (609.0000) -1008 (609.0000) -0.054 (0.0580) (0.0550)
Constant -0.02 -0.019 -0.028 -201 -925.000** -201 -0.009 0.002 -0.004
(0.0230) (0.0230) (0.0290) (137.0000) -436 (137.0000) -0.092 (0.0920) (0.0920)
Constant 0.602*** 0.687*** -6,091.000*** -6,091.000*** 0.982*** 0.923***

		(0.1180)			(0.1430)		(2078.0000)			(2078.0000)		-0.204			(0.2030)					
	r.squared		0.116		0.0549		0.308		0.0274		0.0674		0.0274		0.0437		0.037		0.0557	
	adj.r.squared		0.104		-0.0596		0.299		0.0149		-0.0471		0.0149		0.0315		-0.0818		0.0437	
	statistic		247		4.59		34.3		74.7		5.75		2.2		124		3.09		4.65	
	p.value		3.56E-34		3.32E-15		1.34E-181		0.0000709		4.9E-21		0.0000843		3.46E-12		3.77E-08		2.79E-17	
	deviance		39.3		34.8		110		1.58E+11		1.38E+11		1.58E+11		748		664		805	
	df.residual		2620		2370		2620		2650		2390		2650		2680		2420		2680	
	nobs		2660		2660		2660		2680		2680		2680		2720		2720		2720	