Summary Statistics

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Contents

1 Balance Table

Table 1: Baseline Balance Checks

	Control	Treatment	Nr. Obs
	Mean [SD]	Mean diff. (SE)	
	[1]	[2]	[3]
Panel A: Demographics			
Household Head is Male	0.73	-0.02	4100
	[0.44]	(0.02)	
Years of Education of Household Head	7.47	0.06	4100
	[4.72]	(0.22)	
Number of Household Members	4.60	-0.14**	4100
	[1.91]	(0.07)	
Most Backward Caste	0.31	0.05	4087
	[0.46]	(0.04)	
Scheduled Caste and Tribe	0.25	-0.00	4087
	[0.43]	(0.03)	
Household Own Land	0.55	-0.00	4091
	[0.50]	(0.04)	
Female Respondent Age	30.41	-0.12	4058
	[15.62]	(0.63)	
Female Respondent Years of Education	6.12	-0.09	4058
	[5.28]	(0.26)	
Panel B: Income & Consumption Outcomes			
Tot HH Consumption (30-day), top-coded	3347.62	-113.63	4096
	[2465.07]	(168.96)	
Tot HH Income (30-day), top-coded	6446.46	74.01	2743
	[7582.34]	(543.17)	
Below Poverty Line (using Consumption)	0.83	0.02	4095
	[0.38]	(0.02)	
Below Poverty Line (using Income)	0.53	-0.00	2741
	[0.50]	(0.03)	
Panel C: Borrowing & Saving & Insurance Outcomes			
Household has Outstanding Formal Loan(s)	0.61	0.00	4057
	[0.49]	(0.02)	
Household has Outstanding Informal Loan(s)	0.72	-0.01	4057
	[0.45]	(0.02)	
Household Has Active Insurance	0.80	0.01	4091
	[0.40]	(0.02)	
Tot. Savings Amt (Rs)	4409.36	243.42	3988
	[9370.65]	(405.88)	
Informal Share of Tot. Outstnd Ratio	0.48	-0.01	3810
	[0.43]	(0.02)	

Note : ***(**)(*) indicates significance at the 1%(5%)(10%) level. Column [1] reports control group means, with standard deviations in parentheses. Column [2] reports the OLS coefficient estimates associated with regressing each outcome on a dummy indicating treatment. Pair fixed effects are included. Standard errors are clustered at the service area level. Column [3] reports the number of observations. All Rs. values are top-coded three standard deviations from the mean, unless otherwise specified.

2 Regression

Table 2: Impact on Income and Borrowing

	Log Tot HH Income (Last 30 days)	Log Tot HH Consumption (Last 30 days)	Total Formal Borrowed Loan (24 month)	Total Informal Borrowed Loan (24 month)
Panel A: Without Controls				
	(1)	(2)	(3)	(4)
Treated	0.10	-0.00	7033.18	-4340.50
	(0.05)*	(0.02)	(2259.99)***	(1668.50)**
Control Dep Var Mean	8.16	8.19	56423.12	39800.40
N	4183	4184	4158	4158
Panel B: With Control				
	(1)	(2)	(3)	(4)
Treated	0.13	0.02	7453.17	-3992.95
	(0.05)**	(0.02)	(2189.91)***	(1644.01)**
Control Dep Var Mean	8.16	8.19	56423.12	39800.40
N	4183	4184	4158	4158

Note: ***, **, * indicates significance at the 1%, 5%, and 10% level respectively. OLS estimates (standard errors) are reported from regressing each dependent variable on a dummy indicating whether the household resides in a treated service area.

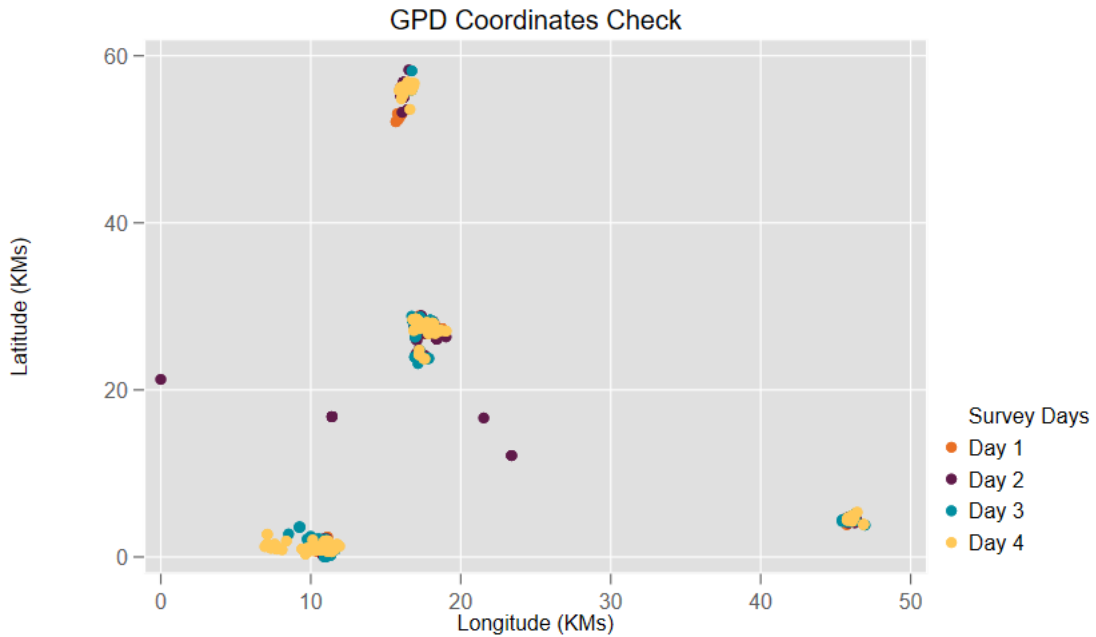# 3 Appendix

3.1 Other Summary

Table 3: Consent to Survey

	Not Consent	Consented	[Complete	Ineligible	Eligible for Revisit	Revoke Consent Midway]
23-02-2020	3	124	123	0	0	1
24-02-2020	5	133	132	0	0	1
25-02-2020	2	122	119	2	0	1
26-02-2020	0	94	92	2	0	0
Total	10	473	466	4	0	3

Table 4: Completed Survey Status by Village

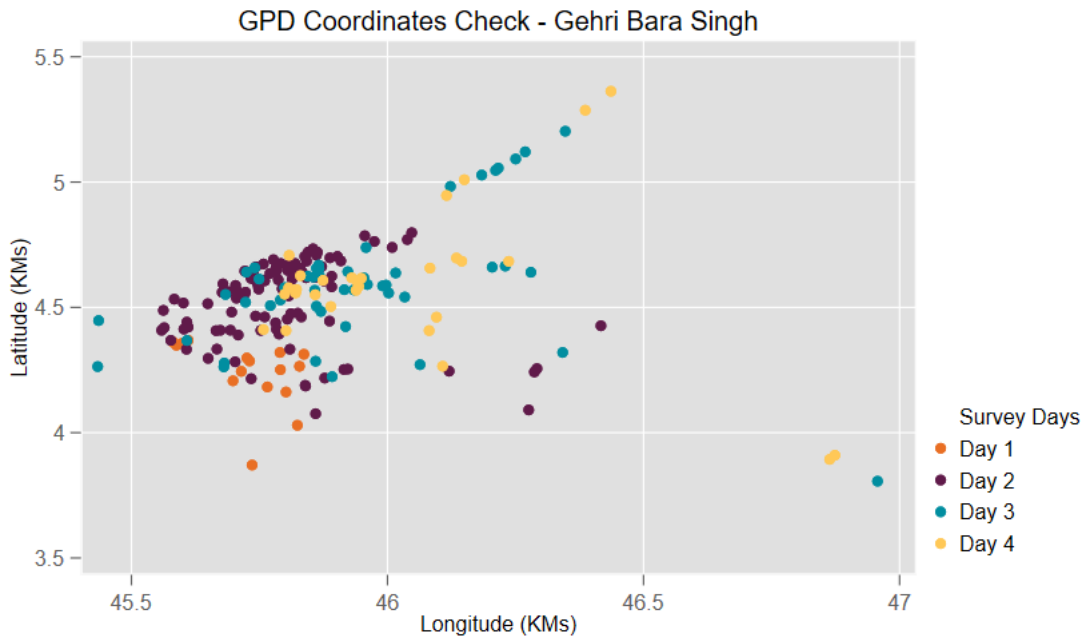|	Complete	Ineligible	Eligible for Revisit	Not Consent/Revoke Consent Midway	Total
Gehri Bara Singh	65	213	16	5	299
Gurusar	63	202	26	6	297
Nehianwala	224	1004	93	44	1365
Phullo Mithi	114	590	45	0	749
Total	466	2009	180	55	2710

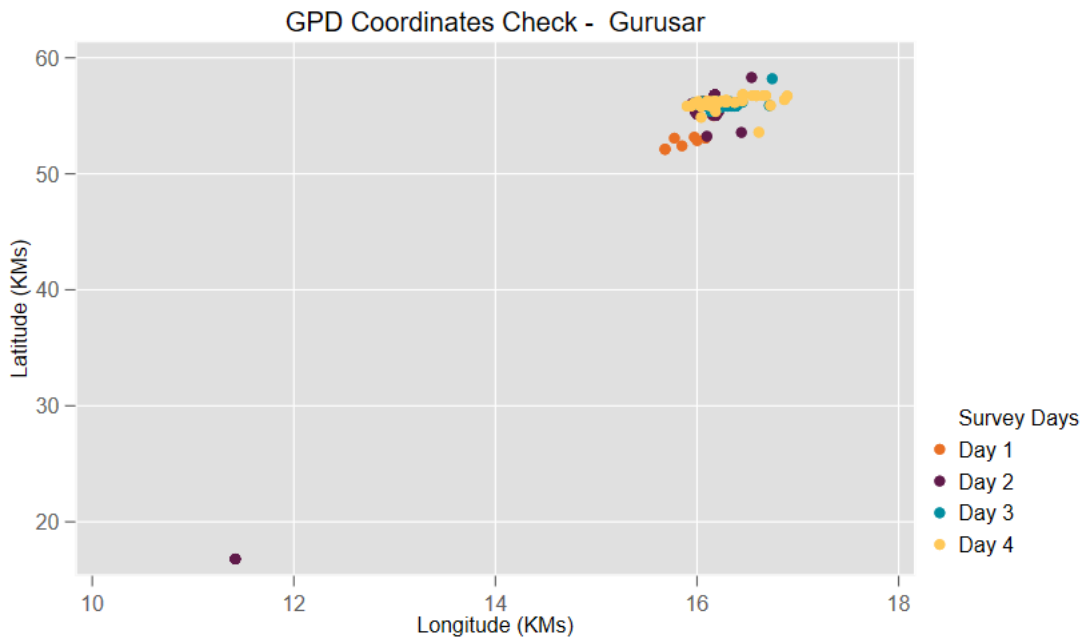## 3.2 GPS Coordinates

Figure 1: Check GPS Coordinates

This figure is used to check the GPS Coordinates.
If the coordinates are too far way from most of other coordinates, then it might not correct.
There are 657 out of 2710 households that surveyor did not record location coordinates.

Figure 2: Check GPS Coordinates - Gehri Bara Singh

GPD Coordinates Check - Gehri Bara Singh

This figure is used to check the GPS Coordinates.
If the coordinates are too far way from most of other coordinates, then it might not correct.
There are 99 out of 299 households that surveyor did not record location coordinates.

Figure 3: Check GPS Coordinates - Gurusar

GPD Coordinates Check - Gurusar

This figure is used to check the GPS Coordinates.
If the coordinates are too far way from most of other coordinates, then it might not correct.
There are 35 out of 297 households that surveyor did not record location coordinates.