README File: Education Loan Project

Note that user needs to undertake following steps to make use of *Education Loan Project* folder :

<mark>Step 1</mark>

User should clean and process NSS 61, NSS 66, NSS 68 and NSS 71 round data using ***NSS Data preparation file.do*** so that they become suitable for our analysis. Note that NSS 71 round data is required for Specification 1 while rest of the rounds are used for Specification 2.

Location:
\Dropbox\Education Loan Project\NSS Data\NSS Data preparation file.do

User must also keep a note that *nss_71_district_code_remaped_dataset_07112017_1642.dta* will be used for preparing higher educational institutes and population (census) datasets. Location:

\Dropbox\Education Loan Project\NSS Data\NSS 71\Step 2\nss_71_district_code_remaped_dataset_07112017_1642.dta

However, user must also go through the *Supporting Files Summary.docx* document before running do file as mentioned in Step 1. Location of doc file:

\Dropbox\Education Loan Project\Supporting Files\Supporting Files Summary.docx

<mark>Step 2</mark>

User should now run ***Control variables dataset builder.do*** which consists code for creating dataset for all control variables i.e. population (census), bank branches, education loan, night lights and number of higher educational institute.

Location:
\Dropbox\Education Loan Project\Independent variables\Control variables dataset builder.do

<mark>Step 3</mark>

User can now run regression specifications – Specification 1 and Specification 2 as highlighted in the paper using ***Regression file.do***

Location:
\Dropbox\Education Loan Project\Regression Specifications\Regression file.do

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Organization of folders:

1. Supporting Files :

Folder consists of information on all do files which are embedded in primary do files to create independent variables dataset, NSS data and run regression specifications.

 It also contains few complementary Excel files about which details can be found in *Supporting Files Summary* at same location.

2. Independent variables :

Folder consists of the Raw Data and Process Data for each of the control dataset. User will also find a summary document pertaining to each dataset for getting more details. The summary document also consists of detailed steps as undertaken in **Control variables dataset builder.do** to create each dataset.

Important note:
USER NEEDS TO SET COMMON PATH AS PER HIS LOCAL MACHINE WHERE PROJECT FOLDER HAVE BEEN SAVED.

ALSO, USER NEEDS TO MAKE THIS CHANGE WHENEVER SHE HAS USED *clear all* COMMAND OR BEFORE GENERATING ANY DATASET.

global common_path " MANUAL INPUT \Education Loan Project"

where MANUAL INPUT represents user's computer's path where she has saved the *Education Loan Project* folder.

3. NSS Data :

Folder consists of the raw and processed data for NSS round 61, 66, 68 and 71. Details can be found in the summary document present in the folder. The summary document also consists of detailed steps as undertaken in **NSS Data preparation file.do** to create each dataset.

4. Regression Specifications :

It consists of 2 regression specifications as used in the paper. The folder also contains **Regression file.do** file for running both the specifications. Following are 2 Sub- folders:

Specification 1:

Folder consists of the resulting dataset which could be used to run regressions corresponding to Specification 1. It also consists of regression output in latex and excel format.

Specification 2:

Folder consists of the resulting dataset which could be used to run regressions corresponding to Specification 2. It also consists of regression output in latex and excel format.

5. Files sent over email :

It consists of files which Shadab sent across over email to Arka.