Environment outcomes

| Market Variable | Interacted Treatment | Aerosol particle radius (percent of small particles) in logs | Aerosol optical thickness (thickness scale 0–1 ) | Nitrogen dioxide levels (billion molecules/mm2) in logs |
| --- | --- | --- | --- | --- |
| HH Access to Banking Services | GQ | -0.1558\*\* |  |  |
| Private Non-Agri Enterprise Fince | GQ |  | 0.0034 |  |
| 7+ Literacy Rate | GQ | 0.2869\*\*\* |  |  |
| Secondary Education Complete (percent of pop.) | GQ |  | -0.0015\*\* |  |
| Cropland (percent of area) | GQ |  | 3.0000E-04 |  |
| Non-Agri Diversification index | GQ |  |  |  |
| Private Non-Agri Enterprise (percent of establishments) | GQ | 1.086\*\* | -0.0076\* | 1.9606 |
| Food/Beverage/Tobacco Manufacturing (percent) | GQ |  |  |  |
| HH Access to Banking Services | NSEW |  | -0.0012 |  |
| Private Non-Agri Enterprise Fince | NSEW |  | 0.0066 | 1.363 |
| 7+ Literacy Rate | NSEW |  | 0.001 | -0.5962\*\* |
| Secondary Education Complete (percent of pop.) | NSEW |  |  |  |
| Cropland (percent of area) | NSEW | -0.1641\*\*\* | 8e-04\*\* |  |
| Non-Agri Diversification index | NSEW | -0.1569\*\*\* |  |  |
| Private Non-Agri Enterprise (percent of establishments) | NSEW |  |  |  |
| Food/Beverage/Tobacco Manufacturing (percent) | NSEW |  | -0.0048 | 1.2378 |
| nobs |  | 854 | 854 | 854 |
| adjRSq |  | 0.6 | 0.6 | 0.6 |

Equality Outcomes

| Market Variable | Interacted Treatment | Reduction in poverty rate (rural) | Reduction in poverty rate (total) | Reduction in poverty rate (urban) |
| --- | --- | --- | --- | --- |
| HH Access to Banking Services | GQ | -0.0041\*\* | -0.0032\* |  |
| Private Non-Agri Enterprise Finance | GQ | 0.0116 | 0.0096 |  |
| 7+ Literacy Rate | GQ |  |  |  |
| Secondary Education Complete (percent of pop.) | GQ |  |  |  |
| Cropland (percent of area) | GQ |  | -7.0000E-04 | -0.001 |
| Non-Agri Diversification index | GQ | 0.0026\*\* | 0.0024\*\* | 0.0018 |
| Private Non-Agri Enterprise (percent of establishments) | GQ |  |  |  |
| Food/Beverage/Tobacco Manufacturing (percent) | GQ | 0.0072 | 0.007 |  |
| HH Access to Banking Services | NSEW |  |  |  |
| Private Non-Agri Enterprise Fince | NSEW | -0.0126 | -0.0195 | -0.0225 |
| 7+ Literacy Rate | NSEW |  |  | 0.0037 |
| Secondary Education Complete (percent of pop.) | NSEW |  |  |  |
| Cropland (percent of area) | NSEW |  |  |  |
| Non-Agri Diversification index | NSEW |  |  | 0.002 |
| Private Non-Agri Enterprise (percent of establishments) | NSEW |  |  |  |
| Food/Beverage/Tobacco Manufacturing (percent) | NSEW |  |  |  |
| nobs |  | 1661 | 1661 | 1626 |
| adjRSq |  | 0.4 | 0.3 | 0 |

Inclusion A

| Market Variable | Interacted Treatment | Employment rate, 7+ years, main + margil, Female(percent of age group) | Employment rate, 7+ years, main + margil, Total(percent of age group) | Regular wage earners, Female (percent of total empl) | Regular wage earners, Total (percent of total emplt) |
| --- | --- | --- | --- | --- | --- |
| HH Access to Banking Services | GQ |  |  |  |  |
| Private Non-Agri Enterprise Finance | GQ |  |  | -0.39 |  |
| 7+ Literacy Rate | GQ |  |  |  | -0.208\*\*\* |
| Secondary Education Complete (percent of pop.) | GQ | -0.2164\*\*\* | -0.1621\*\*\* | 0.2104\*\* | 0.3194\*\*\* |
| Cropland (percent of area) | GQ |  |  | -0.0321 |  |
| Non-Agri Diversification index | GQ |  |  |  | -0.0448 |
| Private Non-Agri Enterprise (percent of establishments) | GQ |  |  |  |  |
| Food/Beverage/Tobacco Manufacturing (percent) | GQ | 0.6083\*\*\* | 0.3745\*\*\* | -1.1089\*\*\* | -0.6569\*\*\* |
| HH Access to Banking Services | NSEW |  |  | 0.1436\* | 0.1328 |
| Private Non-Agri Enterprise Fince | NSEW | 0.5378 | 0.4498 |  | -0.6284 |
| 7+ Literacy Rate | NSEW |  |  |  | 0.1495 |
| Secondary Education Complete (percent of pop.) | NSEW | 0.2232\*\* | 0.0993 |  | -0.1651 |
| Cropland (percent of area) | NSEW | 0.0482 | 0.0308 | -0.0606 |  |
| Non-Agri Diversification index | NSEW |  |  | -0.0744 |  |
| Private Non-Agri Enterprise (percent of establishments) | NSEW |  |  | 1.059 | 1.2423\*\* |
| Food/Beverage/Tobacco Manufacturing (percent) | NSEW |  |  | 0.8903\*\* | 0.5579\* |
| nobs |  | 854 | 854 | 854 | 854 |
| adjRSq |  | -0.3 | -0.3 | 0.5 | 0.1 |

Inclusion B

| Market Variable | Interacted Treatment | Self-employed, Female(percent of total employment) | Self-employed,Total(percent of total employment) | N employed/Total total population | N females employed/female total population |
| --- | --- | --- | --- | --- | --- |
| HH Access to Banking Services | GQ |  |  |  |  |
| Private Non-Agri Enterprise Finance | GQ |  |  |  |  |
| 7+ Literacy Rate | GQ |  | 0.0713\*\*\* | 9.0000E-04 |  |
| Secondary Education Complete (percent of pop.) | GQ | 0.1207\*\* |  |  |  |
| Cropland (percent of area) | GQ |  |  |  |  |
| Non-Agri Diversification index | GQ | 0.062\*\* | 0.0221 | 5.0000E-04 | 9.0000E-04 |
| Private Non-Agri Enterprise (percent of establishments) | GQ |  | -0.2311 | -0.0104\* |  |
| Food/Beverage/Tobacco Manufacturing (percent) | GQ |  |  |  |  |
| HH Access to Banking Services | NSEW | 0.1289\*\* | -0.0435 |  |  |
| Private Non-Agri Enterprise Fince | NSEW |  | 0.4548\*\*\* |  | 0.0202\* |
| 7+ Literacy Rate | NSEW | -0.2578\*\*\* | -0.0878\*\*\* | -0.0029\*\* | -0.0056\*\* |
| Secondary Education Complete (percent of pop.) | NSEW | 0.1568\* | 0.1157\*\* |  | 0.0035 |
| Cropland (percent of area) | NSEW | -0.0538\* |  |  |  |
| Non-Agri Diversification index | NSEW |  |  |  |  |
| Private Non-Agri Enterprise (percent of establishments) | NSEW | -0.6128 | -0.4363\*\* |  |  |
| Food/Beverage/Tobacco Manufacturing (percent) | NSEW |  |  |  |  |
| nobs |  | 854 | 854 | 1626 | 1626 |
| adjRSq |  | -0.6 | -0.6 | -0.1 | -0.1 |

Inclusion C

| Market Variable | Interacted Treatment | N total regular wage employed/Total employed | N total females regular wage employed/N female employed | Female Farm Employed | Total Farm Employed | Female Non-Farm Employed | Total Non-Farm Employed |
| --- | --- | --- | --- | --- | --- | --- | --- |
| HH Access to Banking Services | GQ |  | -0.0019\* |  |  |  |  |
| Private Non-Agri Enterprise Finance | GQ |  |  | 0.436 |  | -0.427 |  |
| 7+ Literacy Rate | GQ | -0.0011 |  |  | 0.1379\*\* |  | -0.1712\*\* |
| Secondary Education Complete (percent of pop.) | GQ |  |  | -0.3819\*\*\* | -0.3385\*\*\* | 0.3781\*\*\* | 0.3463\*\*\* |
| Cropland (percent of area) | GQ | -8e-04\*\*\* |  | 0.058\* |  | -0.0602\*\* |  |
| Non-Agri Diversification index | GQ | -5.0000E-04 |  | -0.0748 |  | 0.0567 |  |
| Private Non-Agri Enterprise (percent of establishments) | GQ |  | -0.0083 |  |  |  |  |
| Food/Beverage/Tobacco Manufacturing (percent) | GQ |  | -0.005 | 1.2225\*\*\* | 0.6972\*\*\* | -1.2085\*\*\* | -0.6264\*\*\* |
| HH Access to Banking Services | NSEW | -0.0018 |  |  |  |  |  |
| Private Non-Agri Enterprise Fince | NSEW |  | -0.0197\*\* | -1.3426\*\* |  | 1.2659\*\* |  |
| 7+ Literacy Rate | NSEW | 0.0037\*\*\* | 0.0042\*\* |  |  |  |  |
| Secondary Education Complete (percent of pop.) | NSEW |  |  | -0.2408\* |  | 0.245\* |  |
| Cropland (percent of area) | NSEW |  |  |  |  |  |  |
| Non-Agri Diversification index | NSEW | -9.0000E-04 | -0.001 |  | 0.0588 |  |  |
| Private Non-Agri Enterprise (percent of establishments) | NSEW | -0.0124 |  |  |  |  | 0.8233 |
| Food/Beverage/Tobacco Manufacturing (percent) | NSEW |  |  | -0.5972 | -0.32 | 0.7291\* | 0.56\* |
| nobs |  | 1626 | 1626 | 854 | 854 | 854 | 854 |
| adjRSq |  | 0 | -0.2 | 0.3 | 0 | 0.3 | 0 |

Welfare

| Market Variable | Interacted Treatment | Consumption Growth | Log of mean hh consumption (total) | Log of GDP (current USD, in millions) | Log of GDP per capita (current USD, in millions) | Light intensity per area in logs | Light intensity per 1000 people in logs |
| --- | --- | --- | --- | --- | --- | --- | --- |
| HH Access to Banking Services | GQ |  | -0.0031\* |  |  | -0.0068 | -0.0099\* |
| Private Non-Agri Enterprise Finance | GQ | -0.0209 |  |  |  | 0.0351\* | 0.0448\*\* |
| 7+ Literacy Rate | GQ | 0.0052 |  |  |  | 0.0059 |  |
| Secondary Education Complete (percent of pop.) | GQ |  |  |  |  |  |  |
| Cropland (percent of area) | GQ |  | -0.0017\*\* | -8.0000E-04 |  | 0.002 | 0.0049\*\* |
| Non-Agri Diversification index | GQ |  | 0.0015 | -0.001 | -0.0012 |  | -0.0044 |
| Private Non-Agri Enterprise (percent of establishments) | GQ |  |  |  |  |  |  |
| Food/Beverage/Tobacco Manufacturing (percent) | GQ |  | 0.0128\*\* |  | -0.0051 |  |  |
| HH Access to Banking Services | NSEW | -0.0071\* |  | -0.0041\* | -0.0028 |  |  |
| Private Non-Agri Enterprise Fince | NSEW |  | -0.0275\* | 0.0125 |  |  | 0.0367 |
| 7+ Literacy Rate | NSEW |  | 0.0032 | 0.0058\*\* | 0.0054\*\* |  |  |
| Secondary Education Complete (percent of pop.) | NSEW |  |  |  |  |  |  |
| Cropland (percent of area) | NSEW | -0.0041\* | -0.0015 | 0.0021\*\* | 0.0022\*\* |  |  |
| Non-Agri Diversification index | NSEW |  |  |  |  |  |  |
| Private Non-Agri Enterprise (percent of establishments) | NSEW | -0.0368 |  |  |  |  |  |
| Food/Beverage/Tobacco Manufacturing (percent) | NSEW |  |  |  |  | -0.0139 |  |
| nobs |  | 1236 | 1661 | 854 | 854 | 854 | 854 |
| adjRSq |  | -0.4 | 0.3 | 0.9 | 0.8 | 0.7 | 0.5 |