Homework 4: Financial friction and credit rationing

PILI Pierre · GARDIE Marie · BIGLIETTI Isée

November 4, 2024

Table 1: Combined Means and Robust Standard Errors

	Landlord	Nonlandlord	Robust_SE
lon	83.454	81.242	1.310
lat	26.387	26.456	0.322
alt	109.193	113.504	10.700
rain	1,059.207	1,141.455	136.284
soilblack	0.133	-0	0.091
soilalkaline	0.333	0.455	0.201
soilalluvialriver	0.867	0.727	0.167
soilred	0.133	0.182	0.152
aquifermorethan150	0	0.091	0.090
aquifer100and150	0.933	0.909	0.112
phstrongalkali	0.200	0.091	0.140
phslightalkali	0.133	-0	0.091
phneutral	0.400	0.455	0.204
phslightacid	0.133	-0	0.091
topsoil25and50cm	0.067	-0	0.067
topsoil50and100cm	0	0.182	0.121
topsoilmorethan300cm	0.933	0.818	0.138
poverty	0.351	0.338	0.035
literacyrate	0.550	0.600	0.032
populationsize	2,776,902.000	2,688,214.000	415,808.800
populationdensity	772.882	985.365	323.211
fractionsc	0.226	0.223	0.023
permanenthouse	0.454	0.478	0.053
pervilelec	0.366	0.347	0.029
pervilroad	0.550	0.561	0.040
pervilhealth	0.248	0.265	0.038
pervilschool	0.675	0.677	0.056
ger	51.360	55.764	6.630

Table 2: Combined Means and Robust Clustered Standard Errors

	Landlord	Nonlandlord	Robust_SE
elec	0.776	0.722	0.089
phone	0.706	0.635	0.101
gpdistroad	1.130	1.961	0.441
gpsl	1.573	1.593	0.141
density	679.269	601.061	127.986
lit	0.334	0.401	0.037
frsc	0.263	0.217	0.031
frobc	0.445	0.551	0.037
tcaste3	0.197	0.122	0.044
tcaste2	0.353	0.475	0.065
tcaste	0.450	0.403	0.075
edu	13.687	13.474	0.288
dissch	10.766	9.050	3.880
tgen	0.789	0.799	0.055
studenthighcaste	0.154	0.145	0.031
studentobccaste	0.420	0.453	0.052
studentsccaste	0.426	0.403	0.057
fatherprimaryedu	0.665	0.659	0.044
motherprimaryedu	0.211	0.274	0.050
studentgender	0.511	0.540	0.027

Table 3: Combined Means and Clustered Robust Standard Errors

	Landlord	Nonlandlord	Robust_SE
highparty1	0.723	0.542	0.084
highparty12	0.676	0.484	0.074
pradhanhighcaste	0.667	0.364	0.139