

## Appendix F: Additional Tables

Table F1: Baseline Randomization Checks

	Control Mean [SD] [1]	Treatment Mean difference (SE) [2]	Nr. Observations [3]
<b>Panel A: Census 2001 - Service Area Level</b>			
<b>Demographics</b>			
Total Households	2603.65 [1047.03]	94.90 (162.92)	101
Total Population	11381.76 [4475.15]	433.33 (717.92)	101
Scheduled Caste Population	2370.73 [1511.61]	238.74 (241.42)	101
Scheduled Tribe Population	52.31 [ 136.73]	-16.00 (15.56)	101
<b>Facilities</b>			
Number of Primary Schools	9.37 [ 4.12]	0.32 (0.76)	101
Number of Primary Health Centers	0.47 [ 0.64]	0.05 (0.14)	101
<b>Financial Sector</b>			
Has banking facility	0.98 [ 0.91]	-0.21 (0.15)	101
Number of Commercial Banks	0.55 [ 0.67]	-0.04 (0.11)	101
Number of Co-operative Commercial Banks	0.67 [ 0.89]	-0.09 (0.14)	101
Has credit societies	1.55 [ 1.06]	-0.05 (0.19)	101
<b>Panel B: Main Household Sample at Baseline - Household Level</b>			
<b>Demographics</b>			
Head of Household: Age	46.36 [ 12.43]	0.672** (0.30)	4066
Head of Household: Male	0.73 [ 0.44]	-0.014 (0.01)	4066
Head of Household: Years of education	7.46 [ 4.70]	-0.036 (0.13)	4066
<b>Occupation &amp; Income</b>			
Below Poverty Line	0.42 [ 0.49]	0.01 (0.01)	2727
Employed in Wage Labor (last 7 days)	0.64 [ 0.48]	-0.01 (0.01)	4065
Self-Employed or Owns Business	0.17 [ 0.37]	-0.00 (0.01)	4066
Earns Farming Income	0.46 [ 0.50]	-0.03 (0.02)	4060
Wage Labor Income (weekly)	843.22	-2.46	4066

continued to next page. . .

. . . continued from previous page

	Control Mean [SD] [1]	Treatment Mean difference (SE) [2]	Nr. Observations [3]
Business Income (30 days)	[1830.30 ] 2366.10	(38.39) 94.63	4066
Farming Income (last season)	[12983.18 ] 10137.34	(381.92) -1155.30	4066
	[23517.84 ]	(743.07)	
<b>Wealth &amp; Properties</b>			
Owns Land	0.55 [ 0.50 ]	-0.00 (0.02)	4064
Cultivated Area (acres)	0.97 [ 1.88 ]	0.07 (0.05)	4030
<b>Formal &amp; Informal Borrowing</b>			
Number of Outstanding Formal Loans	1.19 [ 1.51 ]	-0.03 (0.04)	4048
Formal Borrowed Amount (last 24 months)	48764.87 [95532.46 ]	- 4544.17 ** (2175.77)	4040
Number of Outstanding Informal Loans	1.89 [ 2.06 ]	-0.062 (0.05)	4047
Informal Borrowed Amount (last 24 months)	42103.90 [68094.41 ]	-1790.36 (1490.7)	4040
<b>Saving &amp; Insurance</b>			
Probability of Having Any Savings Acct	0.84 [ 0.37 ]	0.00 (0.01)	4066
Amount in Savings Account(s)	5131.81 [17022.92]	568.68 (563.99)	3960
Probability of Having Formal Savings Acct	0.84 [ 0.37 ]	-0.00 (0.01)	4057
Probability of Giving Out Any Loans	0.05 [ 0.22 ]	0.00 (0.001)	4064
<b>Daily and Monthly Wages</b>			
Total Daily Labor Wages	98.49 (142.01)	2.525 (3.47)	4055
Total Monthly Labor Wages	606.4 (2001.57)	26.13 (52.22)	4053
<b>Panel C: Social Network Sample - Village Level</b>			
<b>SNM</b>			
Number of households (Census)	119.04 [ 55.12 ]	-10.43 (6.41)	191
Number of surveyed households (SNM)	110.26 [ 53.02 ]	-11.54* (6.18)	191

---

**Note:** \*\*\*, \*\* and \* indicate significance at the 1%, 5%, and 10% levels respectively. Column [1] reports variable means of the control group, with standard errors in parentheses. Column [2] reports the OLS coefficient estimates associated with regressing each outcome on the treatment dummy (a dummy variable equal to 1 if the service area of the observation was in the treated group). Column [3] reports the number of observations. Panel A contains outcomes at the service area level from the 2001 Census of India. Panel B contains outcomes at the household level from our household survey. Panel C contains outcomes at the village level for villages included in the Social Network Mapping component. All regressions include pair fixed effects. Standard errors are clustered at the service area level. All Rs. amounts are top-coded at 3 standard deviations. Refer to the data appendix for variable definitions.