

Appendix D: Results - Robustness Checks

Table D1. Direct Effects, alternative estimators

	SHG membership (%)	Any loans taken	Loans taken past year (000 Rs)		Outstanding debt (000 Rs)			Monthly rate on loans taken last 12 months
		All loans	All loans	SHG loans	Total	SHG	> 4% /mo	All loans
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<i>Panel A: Simple Difference Estimator, no Baseline Controls</i>								
Overall Jeevika impact	51.36*** (1.55)	0.04*** (0.01)	-0.12 (0.33)	1.93*** (0.10)	-0.88* (0.45)	1.99*** (0.09)	-1.80*** (0.39)	-0.98*** (0.07)
Impact on landholding HHs	43.03*** (2.31)	0.06*** (0.02)	-1.80** (0.83)	1.68*** (0.16)	-2.71* (1.40)	1.69*** (0.14)	-1.61* (0.91)	-0.69*** (0.12)
Impact on landless HHs	54.52*** (1.61)	0.04** (0.01)	0.61 (0.40)	2.03*** (0.11)	0.09 (0.51)	2.10*** (0.10)	-1.84*** (0.46)	-1.08*** (0.08)
<i>Panel B: Simple Difference Estimator with Baseline Controls</i>								
Overall Jeevika impact	51.36*** (1.55)	0.04*** (0.01)	-0.21 (0.32)	1.91*** (0.10)	-0.93** (0.43)	1.97*** (0.09)	-1.88*** (0.38)	-1.00*** (0.07)
Impact on landholding HHs	42.97*** (2.25)	0.06*** (0.02)	-1.65** (0.81)	1.68*** (0.16)	-2.32* (1.35)	1.70*** (0.15)	-1.46 (0.89)	-0.72*** (0.12)
Impact on landless HHs	54.25*** (1.61)	0.04** (0.01)	0.39 (0.40)	2.00*** (0.12)	-0.28 (0.50)	2.07*** (0.10)	-2.04*** (0.46)	-1.09*** (0.08)
<i>Panel C: Difference in Differences Estimator</i>								
Overall Jeevika impact	49.09*** (2.54)	2.26 (1.73)	-0.04 (0.51)	1.88*** (0.14)	-0.63 (0.69)	1.93*** (0.12)	-1.79*** (0.56)	-1.04*** (0.12)
Impact on landholding HHs	40.89*** (2.96)	4.61* (2.72)	-1.65 (1.10)	1.57*** (0.18)	-1.93 (1.62)	1.54*** (0.17)	-1.10 (1.10)	-0.56*** (0.16)
Impact on landless HHs	52.19*** (2.78)	1.35 (1.91)	0.63 (0.50)	2.00*** (0.15)	-0.00 (0.65)	2.08*** (0.14)	-2.04*** (0.60)	-1.19*** (0.14)

Notes: All specifications control for stratification dummies. Results shown in Panel B are from specifications in which baseline controls (Table A1) are included.

Table D2. Effects on Informal Credit Market, alternative estimators

	Any informal loans taken	Informal loans taken past year (000 Rs)	Outstanding informal debt (000 Rs)	Monthly rate, informal loans taken last 12 months
	(1)	(2)	(3)	(4)
<i>Panel A: Simple Difference Estimator, no Baseline Controls</i>				
Overall Jeevika impact	-0.06*** (0.01)	-2.00*** (0.32)	-2.58*** (0.40)	-0.11 (0.07)
Impact on landholding HHs	-0.04* (0.02)	-3.27*** (0.79)	-3.54*** (1.11)	0.07 (0.11)
Impact on landless HHs	-0.07*** (0.01)	-1.43*** (0.39)	-2.06*** (0.50)	-0.19** (0.09)
<i>Panel B: Simple Difference Estimator with Baseline Controls</i>				
Overall Jeevika impact	-0.06*** (0.01)	-2.06*** (0.30)	-2.65*** (0.38)	-0.12* (0.07)
Impact on landholding HHs	-0.04** (0.02)	-3.12*** (0.77)	-3.29*** (1.08)	0.05 (0.10)
Impact on landless HHs	-0.07*** (0.01)	-1.61*** (0.38)	-2.34*** (0.48)	-0.19** (0.08)
<i>Panel C: Difference in Differences Estimator</i>				
Overall Jeevika impact	-7.92*** (1.70)	-1.96*** (0.50)	-2.58*** (0.63)	-0.22* (0.12)
Impact on landholding HHs	-5.00* (2.76)	-3.42*** (1.03)	-3.64*** (1.30)	0.13 (0.16)
Impact on landless HHs	-9.05*** (1.87)	-1.33** (0.49)	-2.07*** (0.65)	-0.34** (0.14)

Notes: All specifications control for stratification dummies. Results shown in Panel B are from specifications in which baseline controls (Table A1) are included.

Table D3. Effects on Household Asset position, Entitlements, and Welfare

	Consumption Asset Index	Productive Asset Index	Housing Quality Index	Access to Entitlements (% any)	Real Consumption per AE (000 Rs.)
	(1)	(2)	(3)	(4)	(5)
<i>Panel A: Simple Difference Estimator, no Baseline Controls</i>					
Overall Jeevika impact	0.13** (0.06)	-0.05 (0.03)	0.02 (0.04)	-0.14 (0.48)	0.01 (0.02)
Impact on landholding HHs	-0.07 (0.09)	-0.20* (0.10)	-0.08 (0.07)	-0.43 (1.11)	-0.02 (0.04)
Impact on landless HHs	0.24*** (0.06)	0.03 (0.03)	0.08** (0.04)	-0.15 (0.55)	0.02 (0.02)
<i>Panel B: Simple Difference Estimator with Baseline Controls</i>					
Overall Jeevika impact	0.10** (0.04)	-0.01 (0.02)	0.01 (0.03)	-0.18 (0.43)	0.00 (0.02)
Impact on landholding HHs	-0.07 (0.07)	-0.13 (0.08)	-0.09* (0.06)	-0.44 (1.02)	-0.01 (0.04)
Impact on landless HHs	0.18*** (0.05)	0.04* (0.02)	0.06* (0.03)	-0.09 (0.52)	0.01 (0.02)
<i>Panel C: Difference in Differences Estimator</i>					
Overall Jeevika impact	0.07 (0.07)	0.04 (0.04)	0.02 (0.04)	-1.21 (1.67)	-0.01 (0.03)
Impact on landholding HHs	-0.03 (0.10)	0.01 (0.12)	-0.10 (0.07)	-0.86 (2.48)	-0.03 (0.04)
Impact on landless HHs	0.10 (0.07)	0.04 (0.03)	0.07 (0.04)	-0.87 (1.65)	0.01 (0.03)

Notes: All specifications control for stratification dummies. Results shown in Panel B are from specifications in which baseline controls (Table A1) are included.