

Appendix 2

Table A.2: The Effect of Khushhali Bank Membership on Household Well-Being, Using Kernel Matching Method. Average Treatment Effect on the Treated. Bootstrapped Standard Errors (100 Replications).

	No. of treated	No. of control	ATT	Standard errors	t-statistics
			<i>Household consumption</i>		
Monthly consumption expenditure, total	1204	1652	-190.8	777.9	-0.25
Monthly consumption expenditure per capita	1204	1652	58.2	73.7	0.79
Monthly expenditure per capita - Food	1204	1652	8.6	36.6	0.24
Monthly expenditure per capita - Non-food	1204	1652	77.4	60.1	1.29
			<i>Agricultural production</i>		
Agricultural sales to third parties	1204	1652	8854.2	2596.8	3.41
Inputs- amount of pesticide use	1204	1652	0.2	0.1	2.00
Value of farm equipment	1204	1652	11491.7	2832.0	4.05
Rental income from farm equipment	1204	1652	687.3	437.9	1.57
			<i>Animal raising</i>		
Value of livestock	1204	1652	19265.5	4373.7	4.40
Sales of livestock and products	1204	1652	60887.2	16351.0	3.72
Annual inputs	1204	1652	2705.1	967.2	2.79
Profits	1204	1652	5818.1	2684.0	2.17
			<i>Income transfers from outside</i>		
Household's 'outside' income	1204	1652	36.4	2224.4	0.016
			<i>Household durable assets</i>		
Quantity of consumer durables	1204	1652	0.2	0.4	0.37
Value of household consumer durables	1204	1652	33441.3	10427.6	3.20
			<i>Non-agricultural enterprise</i>		
Gross of capital assets	1204	1652	5976.9	4195.4	1.43
Net capital assets	1204	1652	5570.5	3614.0	1.54
Monthly inputs	1204	1652	12851.4	16443.2	0.78
Sales	1204	1652	13207.6	7006.4	1.89
Profits (reported)	1204	1652	6134.2	1765.9	3.47
			<i>Savings and credit</i>		
Household savings	1204	1652	274.4	830.9	0.33
			<i>Education</i>		
Monthly expense per child	1204	1652	-2.0	2.7	-0.77
School expenses per child	1204	1652	-7.4	47.7	-0.16
School expenses per girl	1204	1652	-18.9	29.2	-0.65
School expenses per boy	1204	1652	11.7	75.1	0.16
			<i>Healthcare</i>		
Monthly healthcare expenditure per capita	1204	1652	-29.1	45.8	-0.64
When ill, seek medical treatment	1204	1652	0.11	0.05	2.34
Have funds to pay for medical treatment	1204	1652	0.08	0.04	2.10
When ill with diarrhea, children given ORS	1204	1652	-0.02	0.05	-0.30
Whether children under 5 vaccinated	1204	1652	0.00	0.04	-0.07
			<i>Empowerment</i>		
Women have a say in schooling matters	1204	1652	0.01	0.05	0.22
Women have a say in health care	1204	1652	-0.02	0.04	-0.54
Women's use of contraception	1204	1652	-0.01	0.04	-0.12
Incidence of domestic violence	1204	1652	0.00	0.02	0.05
			<i>Labor and child labor</i>		
Adult working hours on farm crop	1204	1652	31.17	17.91	1.74
Adult working hours on animal raising	1204	1652	20.23	20.15	1.00
Adult working hours on non-agricultural business	1204	1652	-10.91	24.23	-0.45
Adult total working hours	1204	1652	40.49	36.70	1.10
Child working hours on farm crop	1204	1652	2.20	3.76	0.59
Child working hours on animal raising	1204	1652	11.52	3.10	3.71
Child working hours on non-agricultural business	1204	1652	-5.08	2.59	-1.96
Child total working hours	1204	1652	8.64	6.18	1.40