

**Table 9. Tests for Difference Between KB Borrowers and Nonborrowers**

<b>Variable</b>	<b>KB member, mean</b>	<b>Nonmember, mean</b>	<b>Difference</b>
Amount of land owned, acres	18.53	11.72	6.81***
Operated amount of land (area self-cultivated + area leased in), acres	20.79	14.45	6.33***
Agricultural sales to third parties, rupees	31991.08	19041.94	12949.13***
Value of farm equipment owned, rupees	16606.3	6537.228	10069.07***
Consumer durable assets, rupees	207931.1	184461.6	23469.48**
Value of livestock	45309.37	34910.87	10398.49***
Total sales of non-agricultural enterprises, rupees	46736.95	30761.24	15975.71***
Profits from non-agricultural enterprises, rupees	16130.79	11680.71	4450.08***
Monthly consumption expenditures per capita, rupees	1916.616	1810.916	105.69*
Monthly non-food consumption expenditures per capita, rupees	825.28	735.37	89.90*

Note: \*\*\*, \*\*, and \* denote 1, 5, and 10% significance levels, respectively.