

Online Appendix (Not for publication)

Labour market participation of women in rural Bangladesh: the role of microfinance

Table A1: Descriptive Statistics by Participation Status of Attritors during 1997/98

Variables of Interest	Treatment	Control	Difference	<i>p</i> -value
Age of the household head	43.02	44.59	−1.57	0.30
Number of adult working people in the household	2.52	2.54	−0.02	0.90
Household size	5.28	5.15	0.13	0.62
Highest grade/class passed by any family member	5.05	5.55	−0.5	0.29
Total arable land owned by household	65.79	60.02	5.78	0.78
Number of children aged 0–15 in the household	2.67	2.59	0.08	0.66
Number of women in the household	2.64	2.48	0.17	0.28
Number of people aged over 60 in the household	0.25	0.25	−0.01	0.91
Whether a woman is the head of the household	0.06	0.11	−0.05	0.12
Number of married people in the household	2.24	2.33	−0.09	0.32
Sample size	184	147		

Table A2: Descriptive Statistics of Socio-demographic Characteristics by Participation Status

	Round I: 1997–1998			Round III: 1999–2000			Round IV: 2004–2005		
	Treatment	Control	Difference	Treatment	Control	Difference	Treatment	Control	Difference
Individual-level characteristics									
Individual is male	0.49	0.46	0.03**	0.53	0.51	0.02	0.59	0.58	0.01
Age of the individual	32.87	32.82	0.05	32.62	32.88	−0.26	34.60	34.23	0.37
Individual is married	0.76	0.75	0.01	0.73	0.74	0.00	0.74	0.74	0.00
Individual is single	0.21	0.21	0.00	0.23	0.23	0.01	0.23	0.23	0.00
Individual is illiterate	0.22	0.38	−0.16***	0.22	0.29	−0.07***	0.19	0.25	−0.06***
Individual can sign only	0.40	0.20	0.20***	0.36	0.23	0.13***	0.34	0.24	0.10***
Individual can read only	0.01	0.01	0.006**	0.02	0.01	0.00	0.01	0.01	0.00
Individual can read and write	0.37	0.41	−0.04***	0.40	0.47	−0.07***	0.46	0.50	−0.04**
Household-level characteristics									
Age of the household head	44.02	44.98	−0.96*	46.22	47.07	−0.85	47.66	47.17	0.49
Number of adult working people	2.80	2.82	−0.02	2.99	3.09	−0.10*	3.68	3.66	0.02
Household size	5.72	5.52	0.20**	6.11	6.09	0.02	7.30	7.33	−0.03
Highest education of any member	5.29	5.76	−0.47***	5.91	6.62	−0.71***	7.05	7.50	−0.45*
Number of children aged 0–15 years	2.93	2.70	0.23***	2.33	2.15	0.18***	3.02	3.03	−0.01
Number of women in the household	2.73	2.57	0.16***	2.99	2.90	0.09	3.35	3.26	0.09
Number of people aged over 60 years	0.21	0.29	−0.08***	0.34	0.41	−0.07***	0.28	0.30	−0.02
Whether a woman is household head	0.04	0.06	−0.02**	0.05	0.06	−0.01	0.09	0.11	−0.02*
Number of married people	2.40	2.37	0.03	2.72	2.69	0.03	3.25	3.19	0.06
Area of arable land (in decimals)	57.80	83.08	−25.28***	65.38	102.35	−36.97***	55.42	92.90	−37.48***

Notes: The reported p -values are from the two-tailed test with the null hypothesis that the group means are equal.

Table A3: Results of the Propensity Score Matching Balance Test

Variables	Mean			<i>t</i> -test	
	Treatment	Control	% bias	<i>t</i>	<i>p</i> > $ t $
Age of the household head	43.89	43.79	0.80	0.25	0.81
Age of household head squared	2075.50	2067.30	0.60	0.20	0.84
Number of adult working people in the household	2.79	2.79	-0.40	-0.11	0.91
Household size	5.66	5.71	-2.40	-0.67	0.50
Highest education of any household member	5.27	5.22	1.20	0.35	0.72
Total arable land owned (in decimals)	55.80	59.15	-2.30	-0.86	0.39
Number of children aged 0–15 in the household	2.90	2.89	0.90	0.26	0.80
Number of women in the household	2.69	2.73	-3.10	-0.83	0.41
Number of people aged over 60 years in the household	0.21	0.21	-0.70	-0.21	0.84
Whether a woman is the household head	0.05	0.04	0.20	0.05	0.96
Number of married people in the household	2.38	2.41	-3.20	-0.86	0.39
Health facilities in the village	0.18	0.16	4.70	1.32	0.19
Madrasha in the village	0.90	0.90	0.30	0.09	0.93
Primary school in the village	0.86	0.85	2.60	0.70	0.48
Secondary school in the village	0.34	0.34	-0.50	-0.14	0.89
Adult male wage	56.93	57.04	-0.60	-0.17	0.87
Adult female wage	32.64	32.89	-2.00	-0.56	0.57
Presence of pucca road in the village	0.35	0.34	1.50	0.42	0.67
Presence of grocery market in the village	0.23	0.23	-0.30	-0.08	0.94
Presence of frequent haat (big market)	0.32	0.34	-4.30	-1.19	0.24
Presence of bus stand in the village	0.15	0.14	2.00	0.56	0.58
Presence of post office in the village	0.20	0.20	-0.90	-0.26	0.79
Presence of telephone office in the village	0.06	0.05	3.80	1.15	0.25
Presence of Union Parishad office	0.14	0.14	-1.20	-0.33	0.74
Youth organization in the village	0.15	0.14	2.00	0.56	0.58
Distance to nearest Upazila (in kms)	7.19	7.11	1.20	0.36	0.72
Share of landowner in share-cropping	47.56	47.55	0.10	0.03	0.98
Number of moneylenders in the village	8.02	8.12	-0.90	-0.25	0.80
Large farmers/traders in the village	3.78	3.80	-0.20	-0.05	0.96
Small credit/savings groups in the village	0.80	0.77	2.60	0.71	0.48
Number of low lift pumps	0.43	0.33	3.90	1.22	0.22
Number of shallow tube wells	12.74	13.25	-2.70	-0.75	0.45
Number of hand tube wells in irrigation	2.29	2.50	-2.10	-0.55	0.58
Number of hand tube wells in drinking water	80.51	81.48	-1.20	-0.34	0.73
Number of deep tube wells	0.29	0.29	0.30	0.10	0.92

Table A4: PSM Regression Results: Effect of loan amount on labour supply

Regression adjusted estimates of	Self-employment on the farm	Wage employment (in both agriculture and non-agriculture)	Self-employment in non-agriculture	Total labour force participation
Adult Men and Women	-0.49* (0.27)	-1.62*** (0.50)	4.41*** (0.66)	2.30*** (0.56)
Adjusted R^2	0.08	0.10	0.08	0.21
Number of observations	88,075	88,075	88,075	88,075
Adult Men	-0.74** (0.37)	-3.61*** (0.79)	6.72*** (1.07)	2.38*** (0.72)
Adjusted R^2	0.10	0.11	0.04	0.07
Number of observations	46,300	46,300	46,300	46,300
Adult Women	-0.02 (0.28)	0.91* (0.46)	0.96*** (0.35)	1.85*** (0.66)
Adjusted R^2	0.07	0.04	0.01	0.04
Number of observations	41,775	41,775	41,775	41,775
Child labour	-0.02 (0.72)	-3.22** (1.61)	0.63 (1.56)	-2.60 (1.63)
Adjusted R^2	0.13	0.12	0.08	0.23
Number of observations	3,835	3,835	3,835	3,835

Notes: The loan amount is in ten thousand taka adjusted by the agricultural price index, with 1997–98 as the base year. See the footnote to Table 2.

Table A5: Regression Results: Effects on labour supply using standard fixed effects model

Regression adjusted estimates of	Self-employment on the farm	Wage employment (in both agriculture and non-agriculture)	Self-employment in non-agriculture	Total labour force participation
Adult Men and Women	-0.54 (0.76)	-3.81*** (1.17)	11.05*** (1.42)	6.70*** (1.35)
Adjusted R^2	0.08	0.10	0.08	0.21
Number of observations	90,280	90,280	90,280	90,280
Adult Men	-1.25 (1.13)	-8.57*** (1.89)	17.40*** (2.35)	7.59*** (2.04)
Adjusted R^2	0.10	0.11	0.04	0.07
Number of observations	47,410	47,410	47,410	47,410
Adult Women	0.59 (0.60)	0.23 (0.87)	4.39*** (0.96)	5.21*** (1.27)
Adjusted R^2	0.07	0.04	0.02	0.04
Number of observations	42,870	42,870	42,870	42,870
Child labour	2.11 (1.66)	-5.52 (4.11)	7.07* (3.65)	3.66 (4.51)
Adjusted R^2	0.13	0.11	0.09	0.23
Number of observations	4,015	4,015	4,015	4,015

Notes: These are the results from the standard fixed effects regression model which uses the full sample. The sample size used in every regression is presented at the bottom of each panel. All individuals in the sample are considered in these regressions. There are a total of 94,295 individuals from sample households (47,410 adult men, 42,870 adult women and 4,015 children). See the footnote to Table 2.

Table A6: PSM Regression Results: Effects on labour supply using alternative definition of child labour

Regression adjusted estimates of	Self-employment on the farm	Wage employment (in both agriculture and non-agriculture)	Self-employment in non-agriculture	Total labour force participation
Adult Men and Women	-0.62 (0.76)	-4.16*** (1.23)	11.77*** (1.46)	6.99*** (1.38)
Adjusted R^2	0.08	0.09	0.08	0.20
Number of observations	77,535	77,535	77,535	77,535
Adult Men	-1.11 (1.14)	-9.90*** (2.03)	18.80*** (2.52)	7.79*** (2.07)
Adjusted R^2	0.10	0.10	0.04	0.07
Number of observations	39,805	39,805	39,805	39,805
Adult Women	0.40 (0.65)	0.22 (0.95)	4.55*** (1.00)	5.16*** (1.37)
Adjusted R^2	0.07	0.04	0.02	0.04
Number of observations	37,730	37,730	37,730	37,730
Child labour	-0.69 (1.24)	0.10 (2.88)	7.30*** (2.74)	6.72** (3.08)
Adjusted R^2	0.11	0.14	0.09	0.31
Number of observations	9,825	9,825	9,825	9,825

Notes: In this analysis, a child is defined as anyone aged between 7⁺ and 18⁻, while an adult is aged between 18⁺ and 55 years. See the footnote to Table 2.