

Table 1b: Summary Statistics

	Full Sample	Female	Male	Female Borrowed	Male Borrowed
A. Client Characteristics					
Female, proportion	0.48 (0.50)	1 (0)	0 (0)	1 (0)	0 (0)
Married, proportion	0.44 (0.50)	0.37 (0.48)	0.50 (0.50)	0.39 (0.49)	0.52 (0.50)
# of dependents	1.59 (1.74)	1.53 (1.62)	1.64 (1.85)	1.82 (1.61)	1.97 (1.87)
Age	41.25 (11.53)	42.03 (11.89)	40.55 (11.14)	41.74 (11.38)	40.10 (10.82)
Education (# of years, estimated from occupation)	6.78 (3.32)	7.23 (3.45)	6.36 (3.14)	7.45 (3.51)	6.53 (3.19)
Monthly gross income at last loan (000's Rand)*	3.42 (19.66)	3.26 (2.63)	3.56 (27.05)	3.39 (2.19)	3.45 (2.07)
Home bond, proportion	0.07 (0.25)	0.07 (0.25)	0.06 (0.24)	0.08 (0.26)	0.06 (0.24)
External credit score	551.35 (215.64)	544.23 (210.22)	557.82 (220.27)	547.77 (203.20)	571.69 (204.22)
No external credit score, proportion	0.12 (0.32)	0.11 (0.32)	0.12 (0.33)	0.11 (0.31)	0.10 (0.30)
Months at Employer	93.82 (88.01)	90.42 (82.55)	96.92 (92.59)	93.34 (82.33)	96.86 (88.53)
# of Observations	57533	27387	30146	2133	2215
B. Loan Characteristics					
Amount of last loan prior to experiment	1116.36 (829.90)	1122.87 (844.42)	1110.44 (816.46)	1161.37 (798.21)	1150.86 (851.56)
Term of last loan prior to experiment	4.06 (1.00)	4.09 (1.01)	4.03 (1.00)	4.15 (1.16)	4.07 (1.09)
# of prior loans with the lender	4.26 (3.86)	4.22 (3.82)	4.29 (3.90)	4.83 (4.20)	4.90 (4.26)
# of months since the last loan	10.26 (6.88)	10.21 (6.84)	10.31 (6.92)	5.98 (5.78)	5.82 (5.82)
Internal credit score when new borrower	29.66 (8.75)	32.59 (8.53)	26.99 (8.06)	32.97 (8.38)	27.40 (8.22)
# of Observations	57533	27387	30146	2133	2215
C. Self-Reported Loan Usage					
School				24.2%	13.6%
Housing (mostly renovations)				12.6%	9.8%
Payoff other debt				10.9%	11.1%
Family/Event				5.7%	8.1%
Consumption				5.6%	7.1%
Transport				4.1%	7.6%
Funeral/Medical				3.8%	4.4%
Durable				2.3%	1.0%
Business/Other Investment				2.3%	2.7%
Misc/unreported				28.7%	34.6%
# of Observations				690	775

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Peipei Pang



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