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| --- | --- | --- | --- | --- | --- |
| **Table A1. Summary statistics of explanatory variables used in rural and urban samples** | | | | | |
|  | Rural | |  | Urban | |
| Explanatory variables | Mean | S.D. |  | Mean | S.D. |
| Household Asset Index | -31666.1 | 91350.69 |  | 82737.89 | 73759.92 |
| Newspaper (Dummy = 1 if member reads newspaper) | 0.348328 | 0.49996 |  | 0.6252087 | 0.4428711 |
| Radio (Dummy = 1 if member listens to radio) | 0.1572836 | 0.3820402 |  | 0.2281613 | 0.383932 |
| Television (Dummy = 1 if member watches television) | 0.7044661 | 0.4788068 |  | 0.9316196 | 0.2309166 |
| Proportion of HH with aged above 60 members | 0.3223618 | 0.4871639 |  | 0.2726115 | 0.407789 |
| Proportion of HH with aged 0 to 5 members | 0.3670478 | 0.5024017 |  | 0.2942942 | 0.4173331 |
| Proportion of HH with aged 6 to 15 members | 0.5236364 | 0.5205813 |  | 0.4534652 | 0.4558911 |
| Dummy for Female-headed households | 0.1492885 | 0.3714571 |  | 0.1407503 | 0.3184671 |
| Age of household head | 48.4899 | 14.87127 |  | 48.28702 | 12.41518 |
| Dummy for Hindu Religion | 0.8367389 | 0.3852483 |  | 0.7720114 | 0.3841923 |
| Dummy for Muslim Religion | 0.1058626 | 0.3206843 |  | 0.1618591 | 0.337293 |
| Dummy for Scheduled Caste | 0.2355978 | 0.4424778 |  | 0.1778778 | 0.35069 |
| Dummy for Scheduled Tribe | 0.1254827 | 0.3453989 |  | 0.0417228 | 0.1833694 |
| Dummy for Other Backward Caste | 0.4400285 | 0.517569 |  | 0.4466487 | 0.4559086 |
| Dummy = 1 if any male married man works in the non-agricultural sector, 0 otherwise | 0.5352742 | 0.5522399 |  | 0.8780714 | 0.2911862 |
| Dummy = 1 if any male married man in the household works in the agricultural sector, 0 otherwise | 0.476828 | 0.5530245 |  | 0.0948669 | 0.2607754 |
| Dummy = 1 if any woman (aged 15–49 years) works in the non-agricultural sector, 0 otherwise | 0.1438756 | 0.3900657 |  | 0.2604557 | 0.394317 |
| Dummy = 1 if any woman (aged 15–49 years) in the household works in the agricultural sector, 0 otherwise | 0.2601795 | 0.4876133 |  | 0.0392029 | 0.1743698 |
| No. of years of education of household head | 4.909607 | 4.968109 |  | 8.186272 | 4.881312 |