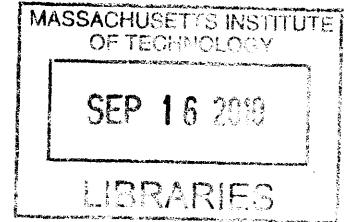


**Changing the Ability of the Poor to Generate Income: Mexico's  
Conditional Cash Transfer Program Oportunidades**

By

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B.A. Economics  
Universidad Iberoamericana, 2000



**ARCHIVES**

Submitted to the Department of Urban Studies and Planning  
in partial fulfillment of the requirements for the degree of

Master in City Planning

at the


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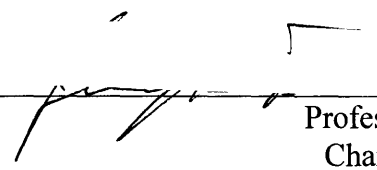
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## **Abstract**

Conditional Cash Transfer (CCT) programs have been adopted in many developing countries, particularly in Latin America, as the core strategy for poverty reduction. These programs provide immediate economic support to poor populations conditional on specific actions such as sending children to school or receiving healthcare. The main rationale behind this approach is that, once human capital accumulates, the poor will take full advantage of labor market opportunities and overcome poverty. Some scholars argue that, despite the remarkable positive impacts of these programs on human capital formation, the low growth rate of employment prevailing in most Latin American countries pose difficult challenges for achieving their ultimate goal of poverty reduction. Nevertheless, the generation of employment opportunities could be a direct consequence of these programs. I analyze this circumstance by evaluating the likelihood of households to invest cash transfers in business creation. Using longitudinal data from the Mexican Family Life Survey (MxFLS), I assess the impact of the Mexican CCT program, *Oportunidades*, on the creation of businesses. For this purpose, I implement the difference-in-difference (DD) method and, to account for the non-experimental nature of the study, I use Rosenbaum and Rubin's propensity score matching method. Finally, I identify some of the characteristics of beneficiary households that are more likely to invest using a difference-in-difference-in-difference (DDD) estimator. The results indicate that beneficiary households in rural and urban areas are more likely to create businesses than non-beneficiary households. This may be a relevant finding for the design of this type of policy instruments, especially if the promotion of income-generating activities can be achieved as an alternate goal. Cash-transfer investments, coupled with additional mechanisms of support such as entrepreneurial development programs, could contribute not only to short-term poverty alleviation, but also to a long-term, sustainable solution to poverty.

Keywords: Conditional Cash Transfer (CCT) Programs, Human Capital, Poverty Alleviation, Income Generating Activities.

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Thesis Reader: Dave Donaldson, Professor of Economics, Department of Economics. MIT

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## 1. Introduction

During the 1980s and 1990s, a body of empirical research emerged, aiming to improve the understanding of the causes of poverty. This research has led to a radical change in how most developing countries, particularly in Latin America, approach poverty reduction. Social assistance programs whereby governments redistribute income to the poor to alleviate short-term poverty have been replaced with interventions that provide immediate economic support and stimulate the poor to invest in human capital. The primary rationale behind this approach is that, once human capital begins to accumulate, the poor will be able to take full advantage of labor market opportunities and overcome poverty. At the forefront of these new policy interventions are Conditional Cash Transfer (CCT) programs, which provide economic support to poor households conditional on specific actions that contribute to human capital formation, such as sending children to school or receiving healthcare.

The effects of CCT programs on human capital formation have been subject to extensive evaluation; in most countries they have proven highly successful. For instance, Mexico's program *Oportunidades* (formerly called *Progresa*) is associated with an increase of 23.3 percent in middle school and 37.8 percent in high school enrollment rates in rural areas (Parker, 2003). Additionally, the program has led to an 11 percent decrease in infant mortality in rural communities (Barham, 2005) and an increase of 7.8 percent in the daily caloric intake of beneficiary household members (Hoddinott, Skoufias and Washburn, 2000). In Brazil, following the implementation of the *Bolsa Escola* program, drop out rates from elementary and middle school decreased by nearly 8 percent (de Janvry, Finan and Sadoulet, 2006). Colombia's program *Familias en Acción* led to a 33.2

percent increase in the number of preventive healthcare visits for children aged two to four (Attanasio et. al., 2005). Finally, in Chile, school enrollment for children aged six to 15 has improved 9 percent and enrollment in the public health system has increased by 3 percent due to the program *Chile Solidario* (Galasso, 2006).

Nonetheless, some studies suggest that accommodating the more educated and healthier labor force may be particularly difficult under the low growth rate of employment that prevails in most Latin American countries (González de la Rocha, 2008; Britto, 2005 and CEPAL, 2002)<sup>1</sup>. Therefore, these programs might fall short in achieving their ultimate goal of poverty reduction. Scholars like Amsden (2010) claim that without addressing the demand side of the labor market, strategies like CCT programs will create only “more perturbed unemployed job-seekers.” It might be possible, however, that the generation of employment opportunities is a direct consequence of these programs. In this sense, this study analyzes if households invest cash transfers in business creation. These investments, coupled with additional mechanisms of support, such as entrepreneurial development programs, could provide not only short-term poverty alleviation, but also contribute to a long-term, sustainable solution.

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<sup>1</sup> According to the International Labor Organization, employment growth in Latin America was practically nil (0.2 percent) during 2009. Additionally, unemployment in the region rose from 7 percent in 2008 to 8.2 percent in 2009, representing 4 million more unemployed. The increased trend is expected to continue in the near future (ILO, 2010).

## 1.1. Research Questions and Contribution to the Field

I use the case of Mexico's federal program *Oportunidades*, the largest CCT program worldwide, to answer the following two questions: 1) Are households from *Oportunidades* likely to invest in the creation of businesses<sup>2</sup>? 2) If so, what are the social and economic characteristics of the households that are more likely to invest?

I hypothesize that beneficiary households have a higher likelihood of creating businesses relative to that of non-beneficiary households. This hypothesis is based on the assumption that the program's rules of operation facilitate business investment. For example, *Oportunidades* provides a predetermined amount of cash every two months during a maximum period of six years to households that comply with the conditions stipulated by the program. The regularity in the provision of the cash transfers reduces income uncertainty and enables households to save or access credit, thereby increasing household capacity to invest in potentially lucrative activities. Furthermore, the temporary nature of the program might encourage households to derive the most from the cash transfers by, for example, investing in business creation.

Empirical research regarding the association between cash transfers and investments in business is rare internationally and especially for Latin America. The only study conducted in the Mexican context is by Gertler, Martínez and Rubio-Codina (2006), which focused on the rural sector. My study integrates beneficiary households residing in urban areas and provides empirical data that could help policy makers facilitate such investments.

---

<sup>2</sup> For the purpose of this study, I define businesses as the production and sell of dairy food, canned food, clothes, furniture, crafts or plants. These types of businesses were selected based on the fact that they represent an important share of the economic activities in Mexico (INEGI, 2010).

## 1.2. Data and Methodology

I use longitudinal data from the first and second wave of the Mexican Family Life Survey (MxFLS) conducted in 2002 and 2005, respectively.<sup>3</sup> The survey's first wave (MxFLS-1) covers 8,841 households (3,355 in rural areas and 5,086 in urban areas) in 150 communities across the country. The second wave (MxFLS-2) covers 90 percent of the households interviewed in 2002. The data collected include individual-level characteristics such as gender, age, level of education and indigenous background, as well as household-level information on asset ownership, participation in social programs and income-generating activities. Additionally, the MxFLS collected community-level data on the population, economy, health and education infrastructure and social assistance programs. The MxFLS is representative of the Mexican population at the national, rural and urban level (Rubalcava and Teruel, 2008).

Based on the fact that *Oportunidades* expanded in phases between 1997 and 2005, and given the longitudinal nature of the Mexican Family Life Survey (MxFLS), I use the difference-in-difference (DD) method to estimate the program's impact on investment in businesses. To account for the non-experimental nature of this study, I create a control group similar to the treatment group in terms of observed characteristics using Rosenbaum and Rubin's (1983) propensity score matching (PSM) method. Finally, to identify the characteristics of beneficiary household's that are more likely to invest, I use the difference-in-difference-in-difference (DDD) method. The analysis is based on a

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<sup>3</sup> Researchers from the *Universidad Iberoamericana* (University Iberoamericana), the *Centro de Investigación y Docencia Económica* (Center for Economic Research and Teaching) and the University of California, Los Angeles conduct the MxFLS.

subsample of 2,217 households in rural areas and 2,473 households in urban areas.

### **1.3. Research Outline**

The study is structured in five chapters following this introduction. Chapter 2 presents a brief description of the conditions of poverty in Mexico during the 1990s and reviews the federal government's approach to reduce poverty prior to the implementation of *Oportunidades* in 1997. Chapter 3 turns to the program's characteristics. It describes the theoretical framework that served to define and create *Oportunidades*, explains the program's targeting method, its expansion over time, its benefits and conditions. Chapter 4 describes the methodologies used for estimating the program's impact on investment in businesses and identifying the characteristics of households that are more likely to invest. Chapter 5 presents the main results of these analyses. Finally, Chapter 6 concludes with the major findings and policy implications, highlights some limitations of the study and identifies avenues for further research.

## 2. Poverty and Policy Instruments for Poverty Alleviation in Mexico during 1990s

### 2.1. Poverty Conditions and Trends

In the early 1990s, more than 50 percent of the Mexican population was estimated to live in asset poverty,<sup>4</sup> 30 percent in capabilities poverty<sup>5</sup> and over 20 percent in food poverty.<sup>6</sup> In 1994, one of the worst macroeconomic crises in the history of the country dramatically exacerbated the poverty conditions of the population.<sup>7</sup> Particularly shocking was the case of food poverty, which almost doubled in a period of two years to 38 percent. In 1996, the percentage of people in asset and capabilities poverty accounted for nearly 70 and 47 percent of the population, respectively (CONEVAL, 2008). Figure 1 shows the evolution of poverty between 1992 and 1998.

The incidence of food and capabilities poverty was mostly a rural phenomenon. For instance, in 1994, nearly 70 of the national population in food poverty and almost 64 percent in capabilities poverty lived in rural areas. In 1996, these figures were 57 percent and 53 percent, respectively. Additionally, between 1992 and 1998, an average of 70 percent of the population in rural areas lived in asset poverty, compared to 50 percent in urban areas. The highest incidence of poverty was concentrated in the southern region of

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<sup>4</sup> The institution in charge of measuring poverty in Mexico, the *Comité Técnico para la Medición de la Pobreza* (Technical Committee for the Measurement of Poverty) defines asset poverty as insufficient income to cover minimum food, health, education, housing, clothing and transportation (approximately 3.5 USD and 2.30 USD a day for urban and rural households, respectively).

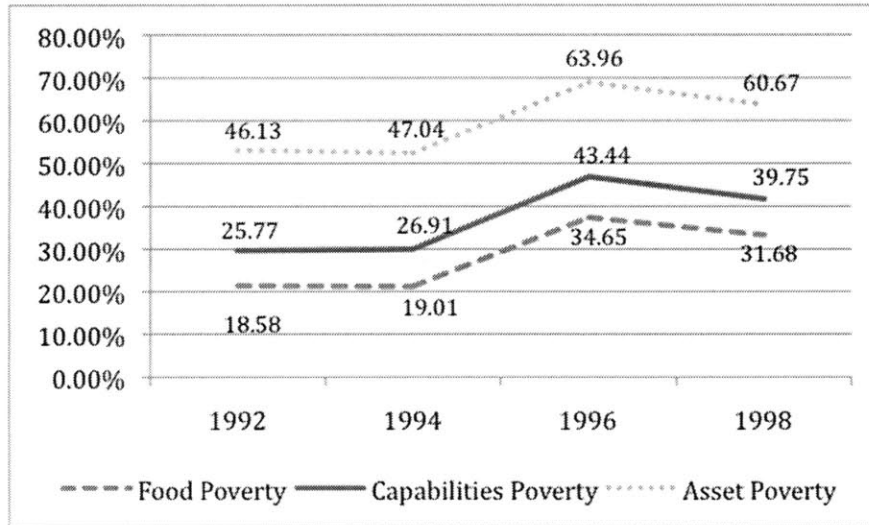
<sup>5</sup> Defined as insufficient income to cover minimum food, education and health (approximately 2 USD a day for urban and rural households).

<sup>6</sup> Defined as insufficient income to cover minimum food requirements for survival (approximately less than 2 USD a day for urban and rural households).

<sup>7</sup> As a reference, during the macroeconomic crisis of 1994, GDP fell 7 percent, inflation reached 52 percent and private consumption decreased 12 percent (Gil Díaz and Carstens, 1996).

the country, specifically in the state of Chiapas, Guerrero and Oaxaca. Along with Mexico City, the northern states of Baja California, Baja California Sur and Nuevo Leon had the lowest incidences of poverty.

**Figure 1**  
**Percentage of Population Below the Poverty Lines 1992-1998**



Notes: data labels show millions of people in poverty.

Source: Consejo Nacional de Evaluación de la Política de Desarrollo Social (2008)

From the human capital perspective, more than 1.5 million impoverished children aged six to 14 did not attend school and more than 50 percent of those aged 15 and older had not completed elementary school. Additionally, more than 11 percent of children between 12 and 15 years old combined school with work and almost 20 percent of them were employed full time. Compared across genders, the situation for women was remarkably worse. Only 33 percent of women aged 15 and older continued in school compared to 45 percent of men of the same age. Furthermore, in rural areas, almost 40 percent of women dropped school to help with household work and to allow other family members,

particularly men, to engage in productive activities. Twenty four percent of women in urban areas left school for the same reasons (Levy, 2006 and Levy and Rodríguez, 2004).

With regard to health and nutrition, the infant mortality rate amongst the poor was twice that of the non-poor. Almost 20 percent of poor children were diagnosed with severe malnutrition and approximately 30 percent with moderate malnutrition. The average height of children in the 500 most marginalized communities was five centimeters below the national mean, suggesting severe nutritional deficiencies.<sup>8</sup> Additionally, approximately 10 million Mexicans, more than 10 percent of the population in 1995, did not have access to basic healthcare. This situation was more dramatic in rural areas where only 10 percent of the population had access to these services. More than 12 percent of pregnant women in urban areas and more than 16 percent of those in rural areas did not receive prenatal care or any other form of health assistance during pregnancy (Levy and Rodríguez, 2004).

## **2.2. Policy Instruments for Poverty Alleviation**

The *Programa Nacional de Solidaridad, Pronasol* (National Solidarity Program), along with nineteen food programs, constituted the cornerstone of the federal government's poverty alleviation strategy. Launched in 1988 by the administration of President Salinas de Gortari (1988-1994), *Pronasol* provided federal funds and raw materials to social projects aimed to improve the health, education, nutrition, housing, employment conditions and access to infrastructure for the poor. The main aspect of the program was its emphasis on citizen participation in its operation. Community members were involved in the

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<sup>8</sup> Given that nutritional inputs are necessary for children's growth, malnutrition is generally determined by comparing the height of children in a specific group with the distribution of observed heights in a reference population of presumed healthy children.

identification and prioritization of community's needs as well as in the implementation of the projects. All municipalities in Mexico received financial resources every year, although the amount varied considerably across municipalities and over time. The diversity and number of projects was substantial. For instance, the program created or renovated 111,000 schools, established 293 hospitals, 3,571 health centers and provided scholarships and medical assistance to 800,000 children. Additionally, the program built new homes for nearly 200,000 households, brought electricity to more than 16 million families and installed sewer systems for 11 million people (Vivian, 1995).

The nineteen food programs that complemented the *Pronasol*, aimed to redistribute income towards the poor and improve their nutritional status. These programs consisted mainly of in-kind transfers (e.g. school breakfasts, food baskets and community kitchens) and price subsidies for basic goods like tortillas, corn, beans, bread, milk, rice and oil, which represent important components in the population's diet.<sup>9</sup> Fourteen programs targeted poor populations in both rural and urban areas, while the remaining five offered universal access, regardless of income level. Ten public institutions were responsible for the administration of these programs, which in the case of the targeted food programs employed different methodologies for reaching the poor (Levy and Rodríguez, 2004).

President Zedillo's administration (1994-2000) questioned the extent to which *Pronasol* and the food programs would be effective for alleviating the impact of the economic crisis on the poor and contribute to long-term poverty reduction. Studies on the characteristics of these programs and the dramatic situation of poverty that prevailed after the macroeconomic crisis suggested they were inadequate to deal with a situation of such

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<sup>9</sup> Most subsidized products were made available through the public sector's food distribution chain *Conasupo* (National Commission of Popular Subsistence).

magnitude (Levy, 2006). For instance, some scholars pointed out that *Pronasol* was prone to rent-seeking activities and that a large percentage of resources and social projects were allocated according to electoral objectives rather than to the incidence and severity of poverty (Molinar and Weldon, 1994 and Middlebrook and Zepeda, 2003). As a consequence, most of these investments failed to reach the populations most in need.

Additionally, more than 50 percent of resources from the food programs were channeled to universal programs in urban areas. This ignored the fact that, on the one hand, the incidence of food poverty was higher in rural areas and, on the other hand, that the purchasing-power effect of these programs was being captured by middle and high-income sectors of the population.<sup>10</sup> Furthermore, only 15 percent of households entitled to in-kind transfers were from the southern region of the country where the highest share of the poor population lives. Most of the households that benefited resided in Mexico City, an area with one of the lowest incidences of poverty (Rivera, 2009). In addition, both universal and targeted subsidies did not contemplate the possibility of unequal intra-household distribution. That is, price reductions did not necessarily imply improved nutrition for the most vulnerable household members (e.g., small children, pregnant and lactating women and the elderly). Finally, the lack of coordination between the public institutions in charge of administering the programs was being reflected in duplication of activities and therefore, in large economic costs (Levy, 2006 and Levy and Rodríguez, 2004).

These problems and policy limitations left the Mexican government with two options: 1) to improve the efficiency of the existing programs by, for example, better targeting the poor and continue with the same approach to poverty reduction; or, 2) to

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<sup>10</sup> In 1997, over 60 percent of the population in poverty in rural areas did not receive any food support (Levy, 2006).

search for a new and more appropriate strategy. Influenced by the boom of empirical studies on poverty that emerged since the early 1980s, President Zedillo's administration decided to experiment with a different policy instrument. In 1995, under the intellectual leadership of Santiago Levy (Deputy Secretary of Finance at that time), the government launched a pilot program in the southern state of Campeche that consisted of replacing some of the food programs with a cash transfer program for poor households. The main idea of this program was to analyze household reaction to direct income transfers and evaluate the feasibility of linking other benefits to the transfer such as basic healthcare (Levy and Rodríguez, 2004).

In 1997, based on the positive results of the pilot program, Zedillo's administration finally decided to restructure the welfare state. The *Pronasol* and most of the food programs were systematically phased out and replaced with a Conditional Cash Transfer program called *Progresá* (currently named *Oportunidades*), which, as the cornerstone of the country's poverty alleviation strategy, became the largest social program in the history of Mexico.<sup>11</sup>

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<sup>11</sup> *Oportunidades*' innovative design and positive impacts on human capital formation encouraged other developing countries to implement CCT programs to reduce poverty (Handa and Davis, 2006).

### **3. *Oportunidades*, a Conditional Cash Transfer Program**

*Oportunidades* provides cash transfers to households in poverty, specifically to female heads of households, conditional on specific actions related to improving the education, health and nutrition of household members, mainly of children, adolescents, and pregnant and lactating women. Through cash transfers, the program seeks to alleviate poverty in the short term. Additionally, by encouraging investments in education, health and nutrition, the program aims to develop the capacities of the poor to take full advantage of labor market opportunities and break the intergenerational transmission of poverty. The following section outlines the initial guiding principles and underlying theory that were employed to define, conceptualize and create the program in 1997.

#### **3.1. Theoretical Framework**

First, a large body of research, in addition to emphasizing the importance of human capital for poverty reduction, highlighted the important complementarities between health, nutrition and education. For instance, some authors showed that the level of income is determined to a large extent by the level of educational attainment.<sup>12</sup> This is, in turn, positively correlated with the health and nutrition status of each individual.<sup>13</sup> Others found that healthier and better-nourished people have more work capacity and hence higher potential for generating income.<sup>14</sup> Additionally, some studies stressed the positive impact that improved human capital had on other factors associated with poverty. For example,

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<sup>12</sup> See for example Boissiere et al. (1985), Glewwe (1996) and Becker (1993).

<sup>13</sup> Behrman (1993), Alderman et al. (1997), Jamison (1986) and Glewwe et al. (1999).

<sup>14</sup> Strauss and Thomas (1998), Behrman and Deolalikar (1989) and Dasgupta and Ray (1986).

household size, which is negatively correlated with income, tends to decrease with higher levels of education for both men and women (Cleland and Rodríguez, 1988 and Lam and Duryea, 1998).

Second, some studies suggested that parental poverty is closely correlated with children's economic outcomes later in life. Specifically, some scholars claimed that children from poor families are more likely than those from non-poor families to be poor as adults (see for example, Castañeda and Aldaz-Caroll, 1999). More importantly, these studies suggested that in most cases the transmission of poverty is due to a lack of investments in human capital. In particular, improvements in the health, nutrition and education of the women who will bear the next generation and of children in early stages of life were considered crucial for interrupting the transmission of poverty (see for example, Myers, 1995, Behrman and Knowles, 1999 and Young, 1995). Deficiencies in human capital during childhood are likely to have permanent consequences: human capital interventions in adolescence and adulthood cannot fully compensate for the deficiencies experienced earlier in life (see for example, Martorell et. al 1979 and Golden, 1994).

Third, there was compelling evidence that certain factors associated with low-income settings may reduce the ability of the poor to invest adequately in human capital even when they fully recognize the importance of these investments. For example, the opportunity cost of sending children to school (i.e., the forgone income for not being incorporated into paid labor) is generally extremely high for the poor.<sup>15</sup> Consequently, impoverished families opt to engage their children in economic activities at the expense of

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<sup>15</sup> For instance, Gertler and Glewwe (1989) show that in Peru boys aged 15 to 18 years old work over 30 hours per week if they are not in school and only 20 hours if they attend school. For girls in the same age range, these figures are 38 and 22 hours, respectively.

the children's education and long-term prosperity. Likewise, the limited access to credit and insurance markets leads the poor to use informal strategies for coping with adverse shocks (e.g., natural disasters, ill-health and macroeconomic crisis). Some examples of informal coping strategies include taking children out of school and reducing food consumption.

Fourth, although most policy makers were initially skeptical of providing direct income to the poor, some scholars suggested that a cash-based approach could be more effective than traditional forms of social assistance.<sup>16</sup> For example, unlike in-kind transfers, cash transfers provide families with the flexibility to allocate the resources to their most critical needs. In distributional terms, cash is usually less expensive to transfer and more easily reaches remote, rural areas. Furthermore, some authors argued that cash transfers represent a reliable source of income that might reduce vulnerability to risk and encourage investments in more productive enterprises.<sup>17</sup> Additionally, various scholars were contesting the argument that the poor would most likely spend the cash on non-basic goods, such as alcohol and cigarettes. For instance, Hoddinott and Haddad (1995), and Thomas (1990) showed that money handled by women tends to be allocated to children's health, nutrition and clothing.

Finally, studies documented the importance of engaging the poor in the process of poverty alleviation. In particular, these studies highlighted that government interventions that focused on creating conditions that empower the poor to lift themselves out of poverty can be more effective than merely providing economic resources (see for example Levy, 1991 and Sen, 1999). Because overcoming poverty through capacity development is a

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<sup>16</sup> See for example, Case and Deaton (1988), Dreze and Sen (1989) and Sen (1981).

<sup>17</sup> See for example Morduch, (1993).

long-term process, some of these studies also emphasized the need to complement this type of policy intervention with strategies that provide immediate economic assistance (Levy, 1991).

## **3.2. Rules of Operation**

### **3.2.1. Targeting Method**

To target the poorest sectors of the population, *Oportunidades* employed a three-stage method using community-level geographic targeting and household-level proxy mean tests.<sup>18</sup> In the first stage, communities were ranked according to their marginality index, which was determined based on census information on the share of households with access to electricity, water and drainage, among others. Access to health and education services (i.e., predefined minimum proximity to health and education facilities) was also verified to ensure capacity to comply with the program's conditions. Communities with a very high and high marginality index as well as access to health and education services were selected to participate in the program. Consequently, some communities that were selected for participation based on their marginality index were not incorporated into the program due to their lack of access to health and education services.

In the second stage, proxy mean tests were calculated within participating communities to select beneficiary households.<sup>19</sup> The data used for calculating the proxy

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<sup>18</sup> According to Skoufias, Davis and Behrman (1999) the combination of geographic targeting with household-level proxy mean tests is effective for targeting the households with the greatest needs. This method allows minimizing the error of inclusion and limiting the error of exclusion.

<sup>19</sup> Proxy means tests estimate the level of income or welfare using information on household's observed characteristics (Grosch, 1994).

mean tests were comprised of household-observed characteristics that indicate relative wealth like the education level of the household head and spouse, the dependency ratio, the number of persons per room, the floor type of the dwelling and the ownership of durable assets, such as refrigerator and stove. Those above the cutoff point were considered eligible for the program. In the case of rural areas, program officials visited each household within participating communities to collect these data. In urban areas, however, the process for collecting data was substantially different. Program officials advertised the program in participating communities and set-up registration offices for households willing to become beneficiaries to provide the information needed. This information was then verified by direct visits to the registered households.<sup>20</sup>

Finally, in public meetings lead by program's officials the list of eligible households was released to the community and the program's rules of operation and benefits were explained. These meetings were also designed as a forum for public discussion on whether the selected households actually represented the poorest in the area. Households who were not originally selected and believed they were eligible for the program could request re-evaluation.

*Oportunidades* reached the targeted population in planned phases between 1997 and 2005 (Levy, 2006). These phases were essentially determined based on the available annual budget. At its inception, the program focused solely on the population in food poverty residing in rural areas and assisted 300,000 households in 12 out of the 32

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<sup>20</sup> The main reason for introducing a different process in urban areas is that visits to each household were deemed too costly considering that poverty rates are much lower.

Mexican states.<sup>21</sup> In the following years the program expanded to all states. By 2000, the program covered nearly 2.5 million households, or 40 percent, of the rural population at that time. The program continued expanding to rural areas and in 2002 began operating in urban communities.<sup>22</sup> In 2005, the program reached full scale, covering 5 million households, or approximately 25 million people, in food and capabilities poverty in both rural and urban areas. Of these approximately 70 percent reside in rural areas with the remaining 30 percent living in semi-urban and urban areas.

### **3.2.2. Benefits and Conditions**

The main benefits of the program are categorized in two components: nutrition and health, and education (Diario Oficial de la Federación, 2009). Once eligible households are incorporated into the program they are entitled to these benefits for three years as long as they fulfill the program's conditions. After this period households are re-evaluated in order to determine whether they need to be re-enrolled or are able to exit the program. Re-enrolled households receive full benefits for an additional three years.

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<sup>21</sup> As a reference, the program started operating in 1997 with a budget of \$876.4 million, approximately 0.02 percent of GDP. In 2005, this figure was \$30,151.2 million or 0.36 percent of GDP (Levy, 2006).

<sup>22</sup> The expansion to urban areas was supported by the Inter-American Development Bank who provided a \$1 billion USD loan, the largest loan in history provided by this institution at that time.

### 3.2.2.1. Nutrition and Health

The nutrition component includes monetary and in-kind transfers.<sup>23</sup> The cash transfers consist of a fixed supplement of \$210 (\$17 USD) per month with an additional \$100 (\$8 USD) or \$295 (\$24 USD) per household member aged zero to nine or 60 and older, respectively. Although these transfers are meant to subsidize the purchase of additional and higher-quality food, household members are free to use the support at their discretion. The in-kind transfers consist of a nutrition supplement for children aged two years and younger, undernourished children aged three to five and pregnant and lactating women.<sup>24</sup> Both in-kind and cash transfers are conditional on attendance at periodic health checkups for all household members, growth monitoring and immunizations for children and postnatal care for mothers. Additionally, the female head of household has to attend information sessions on health, nutrition and family planning. The program provides free access to public healthcare to help beneficiary households comply with the program's conditions. Health providers certify beneficiary attendance and report the information to program officials. Households that fail to comply with the required conditions for four consecutive months or six non-consecutive months out of a 12 month-period are removed from the program.

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<sup>23</sup> The cash transfers are adjusted every six months to compensate for inflation as measured by the Consumer Price Index calculated by Mexico's Central Bank.

<sup>24</sup> The nutrition supplements provide 20 percent of the caloric requirements and 100 percent of all necessary micronutrients (Behrman and Hoddinott, 2001).

### 3.2.2.2. Education

The education component consists of three different cash transfers: a school grant, a supplies grant and a high-school completion grant. The school grant is for individuals aged 21 and younger. The amount granted varies by school grade during elementary school and by school grade and gender during middle school and high school.<sup>25</sup> The transfers are greater for women than men due to their higher risk of abandoning school. The school grant is conditional on attendance at a minimum of 85 percent of the school days and is provided for ten months each year. Beneficiary households are given free access to public schools; school administrators certify beneficiary attendance and report the information to program officials. If an individual fails to comply with the specified attendance rate, the amount to which he or she is entitled is deducted from the household's total payment. Thus, contrary to the case of the nutrition and health component, failure to comply with this condition does not lead to program expulsion. Table 1 shows the monthly distribution of school grants.

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<sup>25</sup> The amount transferred is an estimation of what an individual would have earned in the labor market. In this sense, the transfers increase with school grade.

**Table 1**  
**School Grants**  
**(Monthly)**

<b>Elementary School</b>	<b>Boys and Girls</b>	
Third Grade	\$140 (\$11 USD)	
Fourth Grade	\$165 (\$13 USD)	
Fifth Grade	\$210 (\$17 USD)	
Sixth Grade	\$280 (\$23 USD)	
<b>Middle School</b>	<b>Men</b>	<b>Women</b>
First Grade	\$410 (\$33 USD)	\$430 (\$35 USD)
Second Grade	\$430 (\$35 USD)	\$480 (\$39 USD)
Third Grade	\$455 (\$37 USD)	\$525 (\$42 USD)
<b>High School</b>	<b>Men</b>	<b>Women</b>
First Grade	\$690 (\$56 USD)	\$790 (\$64 USD)
Second Grade	\$740 (\$60 USD)	\$840 (\$68 USD)
Third Grade	\$785 (\$64 USD)	\$895 (\$72 USD)

Source: Diario Oficial de la Federación (2009)

The supplies grant is intended to support expenditures on school materials. The amount granted is \$185 (\$15 USD) for primary school children and \$350 (\$28 USD) for middle school and high school students. The supplies grant for primary school is provided twice a year upon enrollment and at the middle of the school-year. The secondary and high school grants are provided once a year upon enrollment. Lastly, the high-school completion grant was created to promote higher education levels and is a one-time installment of \$4,000 (\$324 USD) provided upon high-school graduation.

In 2007, the government introduced an additional cash transfer of \$55 (\$4 USD) per month to compensate household expenditures on electricity. This transfer has no conditions attached.

The cash transfers are delivered every two months to the female head of household. In order to guarantee transparency in their distribution, the money is transferred through

bank deposits. In marginalized communities without access to financial services, beneficiary households receive the cash transfers in payment centers nearby the communities. The in-kind transfer of the nutrition component is delivered during health care visits. Together, the cash and in-kind transfers represent about 25 percent of the value of rural household consumption expenditure before the program, and between 15 and 20 percent of the consumption expenditure of urban households. Since the cash transfers are a function of the number of children and elderly in each household, the program limits the total amount transferred per household to prevent influencing higher fertility rates. Table 2 shows the program's monthly maximum amounts.

**Table 2**  
**Total Amount of Cash Transferred<sup>26</sup>**  
**(Monthly)**

Type of Cash Transfer	With children in elementary school	With children in middle school and high school
Nutrition Component (Fixed Amount)	\$210 (\$17 USD)	\$210 (\$17 USD)
For children aged zero to nine	\$300 (\$24 USD)	\$300 (\$24 USD)
Education Component	\$1,075 (\$87 USD)	\$1,970 (\$159 USD)
Energy Component	\$55 (\$4 USD)	\$55 (\$4 USD)
<b>Total</b>	<b>\$1,640 (\$133 USD)</b>	<b>\$2,535 (\$205 USD)</b>

Source: Diario Oficial de la Federación (2009)

<sup>26</sup> This policy does not apply to the cash transfers of \$295 MXN (\$ 24 USD) per month for adults aged sixty and older and the one-time installment of \$4,000 (\$324 USD) for high-school graduates.

## 4. Research Design

### 4.1. Methodology

Since *Oportunidades* expanded in phases between 1997 and 2005<sup>27</sup>, and given the longitudinal nature of the data source (Mexican Family Life Survey, MxFLS), I use the difference-in-difference (DD) method to estimate the program's impact in business creation.<sup>28</sup> This method has become increasingly popular in the program evaluation literature (see for example Currie and Thomas, 1995; Duflo, 2001; Thomas et al., 2003 and Ravallion and Chen, 2005). The difference-in-difference method compares the difference in average outcomes across treatment and control households before and after the program's intervention, assuming that unobserved heterogeneity is constant over time. To describe this method in more formal terms, let  $t$  be equal to zero for the year before the program's intervention (i.e., 2002) and equal to one for the year after the program (i.e., 2005). Additionally, let  $Y_t^T$  and  $Y_t^C$  be equal to one for households in the treatment and control group, respectively, that invested in the creation of businesses at time  $t$  and zero otherwise. The difference-in-difference method estimates the average program impact as follows:

$$(1) \quad DD = (Y_1^T - Y_0^T) - (Y_1^C - Y_0^C)$$

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<sup>27</sup> As a reference, approximately 513,500 rural households and 505,000 urban households were incorporated into the program in late 2002. In 2003, an additional 136,000 rural households and 66,000 urban households became program's beneficiaries (Parker and Teruel, 2005). Data on the number of households incorporated between 2003 and 2005 is not available.

<sup>28</sup> I carried out the analysis of rural and urban households separately.

Within the regression framework, I estimate the difference-in-difference with the following Ordinary Least Square (OLS) regression:

$$(2) \quad Y = \alpha + \beta T + \chi t + \delta(T * t) + \varepsilon$$

Where Y is a binary variable<sup>29</sup> that equals one when the household has invested in the creation of businesses (i.e., production and sell of dairy food, canned food, clothes, furniture, crafts or plants)<sup>30</sup>,  $\alpha$  is a constant, T is a treatment binary variable equal to one for households in the treatment group and zero for those in the control group, t is a time binary variable equal to one for the year after the program's intervention (2005) and zero for the year before the program (2002).  $\varepsilon$  is the error term. The coefficient  $\delta$  of the interaction between the treatment variable (T) and time (t) gives the average DD impact of the program. Using the notation from equation (1)  $\delta$  is equal to the DD.

Given the non-experimental nature of this study, a primary concern with the specification in equation (2) is that heterogeneity in initial characteristics between treatment and control households could bias the difference-in-difference estimator.<sup>31</sup> That is, if treatment and control households differ in initial characteristics, then changes in the outcome of interest (i.e., investment in businesses) may be attributed to these differences

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<sup>29</sup>See Angrist and Pischke (2009) for a discussion on the feasibility and advantages of using OLS regression with a binary dependent variable instead of traditional models like probit or tobit.

<sup>30</sup> It is important to note that the MxFLS question regarding these businesses specifically asked for those carried out during the twelve months preceding the interview. Therefore, households that invested on the creation of businesses before the mentioned period are not captured in the study.

<sup>31</sup> In experimental studies, randomized assignment is used to assign observations into the treatment and control group. This randomization eliminates bias and allows identifying causal effects by comparing the observed outcomes of the treated and the controls.

rather than to participation in the program. Thus, I create a control group similar to the treatment group in terms of observed characteristics using Rosenbaum and Rubin's propensity score matching (PSM) method (1983).

The PSM method involves estimating for each unit of observation the propensity score or probability of being selected by the program given a set of observed characteristics related to the program's eligibility criteria and the outcome of interest. The most common approach to estimating the propensity score is to use a probit regression. Then, on the basis of the propensity score, observations in the treatment group are matched to those in the control group. Unmatched observations – those without sufficiently similar propensity scores – are excluded from the analysis. This implies that characteristics across treatment and matched control households are balanced in the resulting subsample. Rosenbaum and Rubin (1983) show that when program's eligibility is based entirely on observed characteristics and these characteristics, in addition to those related with the outcome of interest, are included in the estimation of the propensity score, matching on the propensity score is comparable to assign observations to the treatment and control group randomly and therefore the method yields unbiased estimates of the program's impact.

Based on the subsamples of rural and urban areas derived from the PSM method, I estimate the program's impact in the creation of businesses. To improve the accuracy in the estimation, I extend the specification in equation (2) by incorporating a set of control variables as follows:

$$(3) \quad Y = \alpha + \beta T + \chi t + \delta(T * t) + \phi X + \varepsilon$$

Where X includes characteristics of household members (e.g., the age and level of education of the household's head and spouse, household size, demographic composition and ethnicity, amongst others), dwelling conditions (e.g., soil floor, tap water and electricity), asset ownership (e.g., production animals, furniture, electronic equipment and domestic appliances) and community characteristics (e.g., economic, education, health and transportation infrastructure, among others).<sup>32</sup>

Finally, to identify the characteristics of beneficiary households that are more likely to invest cash transfers in business creation, I implement the difference-in-difference-in-difference method (DDD) through the following OLS specification:

$$(4) \quad Y = \alpha + \beta T + \chi t + \gamma B + \delta(T * t * B) + \phi X + \varepsilon$$

Where Y is the binary variable that equals one when the household has invested in business creation,  $\alpha$  is a constant, T is the treatment dummy variable equal to one for households in the treatment group and zero for households in the control group, t is a time dummy variable equal to one for the year after the program's intervention (2005) and zero for the year before the program (2002). B denotes household and community characteristics measured at baseline, X is the set of control variables and  $\varepsilon$  is the error term. In this case, the coefficient  $\delta$  on the triple interaction term between the treatment variable

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<sup>32</sup> The variables included as controls are all those used in the estimation of the propensity score. See Annex Table 3 for the complete list of variables and Table 3.1 for information on each concept.

(T), the time (t), and the household and community characteristics (B) gives the outcome of interest.

## **4.2. Balancing the Data Set Through Propensity Score Matching**

### **4.2.1. Rural Areas**

Table 3 presents the results for the balance test between treatment<sup>33</sup> and control households in 2002 in rural areas before implementing the PSM method. The characteristics included in this table are correlated with the program's eligibility and the outcome of interest. It is clear that in most of the characteristics tested, treatment and control households are statistically different in means values. For instance, households in the treatment group are larger and have more children and youths than those in the control group. Nearly 36 percent of households in the treatment group live in dwellings with soil floor and over 50 percent of households in that group are overcrowded with more than three persons per room, while in the control group only 16 percent and 30 percent of households live in the respective conditions. More than 50 percent of households in the treatment group own production animals (e.g., cows, pigs, bulls and hens) whereas in the control group, 38 percent of households own this type of assets. Over 85 percent of households in the control group own furniture (e.g., beds, refrigerator and stove), while in the treatment group this is close to 72 percent. Finally, in the communities where treatment households live, 87 percent of households have access to electricity whereas in those of control households the percentage of households with access to this service is over 90

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<sup>33</sup> The treatment sample in both rural and urban areas is restricted to households that received cash transfers from *Oportunidades* during the year preceding the interview.

percent.

The differences between treatment and control households highlight the importance of relying on the PSM method for reducing bias in the estimation of the program's impact in business creation. Table 4 provides the results of the PSM method described above. The explanatory variables in the probit regression include all the characteristics shown in Table 1 except for two: ethnicity and tap water.<sup>34</sup> These characteristics were excluded because it was not possible to balance their means between treatment and control households and therefore a less parsimonious specification of the propensity score had to be implemented. According to the results in Table 4, based on their propensity scores, 758 households in the treatment group are matched with 1,459 households in the control group, accounting for a total of 2,217 households. The remaining 885 households (255 from the treatment and 630 from the control group) that lack sufficiently similar comparators are discarded from the analysis.

I examined the extent to which the PSM method resulted in comparable treatment and control households by conducting balance tests on the groups of households with the same propensity score. No systematic differences remained in observed characteristics across treatment and matched control households after the PSM method. The null hypothesis is not rejected for all the characteristics tested including those that were excluded from the propensity score estimation (i.e., ethnicity and tap water). These results confirm that the PSM method succeeded in selecting the control households that are most comparable to treated households. Therefore, any subsequent change in the outcome of

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<sup>34</sup> It is important to note that the main characteristics that determine selection into *Oportunidades* are included in Table 3. However, due to data limitations the whole set of characteristics involved in the eligibility criteria of the program could not be included.

interest can be attributed to the program.

#### **4.2.2. Urban Areas**

Table 5 shows the differences between treatment and control households in 2002 in urban areas before implementing the PSM method. Like in the case of rural areas, the characteristics comprised in Table 5 are correlated with the program's eligibility and the outcome of interest. According to the results the household head and spouse's level of education is below primary school in the treatment group and beyond secondary school in the control group. Almost 30 percent of households in the treatment group are composed of members with indigenous background while only 11 percent of those in the control group have such characteristics. Seventeen percent of households in the treatment group inhabit dwellings with soil floors, while the percentage of households in the control group with such housing conditions is as low as 5 percent. Less than 80 percent of households in the treatment group own durable assets such as furniture (e.g., beds, refrigerator and stove) and appliances (e.g., blender, iron and toaster) while in the control group, 95 percent of households possess these types of assets. Lastly, treatment and control households come from states that differ significantly in terms of economic and social development. Most treatment households live in communities in central and southern states (e.g., Puebla, Guanajuato, Yucatán and Veracruz), which are amongst the less developed states in the country, whereas those in the control group reside in northern state communities with

higher levels of development (e.g., Sinaloa, Sonora and Coahuila).<sup>35</sup>

Table 6 reports the results derived from the PSM method. Balancing across treatment and control households all the characteristics shown in Table 4 was not possible. Consequently, a less parsimonious specification was implemented. In this case, the characteristics excluded from the estimation are soil floor and electronic equipment. As shown in Table 5, 89 households in the treatment group are matched with 2,384 households in the control group on the basis of their propensity score, accounting for a total of 2,473 households. The remaining 1,494 households (31 from the treatment group and 1,463 from the control group) are excluded from the analysis.

The balance test conducted on the group of households with the same propensity score show that the PSM method was correctly applied and that the characteristics between treatment and control households are balanced. The null hypothesis is not rejected for all the characteristics tested including those that were excluded from the propensity score estimation (i.e., soil floor and electronic equipment).

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<sup>35</sup> See Dávila, Kessel and Levy (2002) for a description of the main social and economic differences between the north and south of Mexico.

## **5. Results**

### **5.1. *Oportunidades*' Impact on the Creation of Businesses**

The results of implementing the difference-in-difference method on the final subsample of treatment and matched control households in rural and urban areas using the specification in equation (3), which controls for household and community characteristics, are presented in Table 7. Panel I shows the results for rural areas and Panel II reports those for urban areas. In both cases, the results are positive and statistically significant at the five percent level, suggesting that cash transfers from the program *Oportunidades* do affect the creation of businesses. Specifically, these results show that beneficiary households in rural areas are 6.1 percent more likely to create businesses than their counterparts in the control group. For beneficiary households residing in urban areas, the probability of business creation is 5.1 percent higher relative than that of non-beneficiary households. The results in both rural and urban areas are robust to the exclusion of the set of controls.

### **5.2. Household's Characteristics and the Likelihood of Business Creation**

Table 8 provides the results derived from using the specification in equation (4), which interacts household and community characteristics prior to the program's intervention (i.e., in 2002) with the treatment and time binary variables to identify the characteristics of households that are more likely to invest cash transfers to create businesses. The results for urban and rural areas are shown in column I and II, respectively. Panel I reports the results of interacting characteristics of household members. Panel II and III show those derived

from the interactions with dwelling characteristics and asset ownership, respectively. Finally, panel IV provides the results of the interactions with community characteristics. The results show that beneficiary households who were better off<sup>36</sup> before being incorporated into the program and have more members who receive cash transfers from *Oportunidades* are more likely to invest in the creation of businesses. This evidence suggests that households satisfy their basic needs before allocating financial resources into the generation of enterprises.

### **5.2.1. Characteristics of Household Members**

The characteristics of household members considered in the analysis are the age and education level of the household's head and spouse, the number of members in each household who are assisted by the program<sup>37</sup> and whether the household has members with indigenous background. According to the results for rural areas, the age of the head and spouse have a positive but insignificant effect on the likelihood of investment in businesses. In contrast, the level of education of these household members does affect the probability of these investments. As the education of the head increases one level, beneficiary households are 1.4 percent more likely to invest cash transfers in business creation.<sup>38</sup> Similarly, this probability rises 1.8 percent with each increment in the level of education of the head of household's spouse.

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<sup>36</sup> In terms of the level of education of the household's head and spouse, the conditions of the dwelling, the ownership of assets and access to infrastructure.

<sup>37</sup> As described in Chapter 2, the program provides cash transfers to households members aged 21 and younger and 60 and older.

<sup>38</sup> The results are statistically significant at the five percent level unless otherwise specified.

The number of members in each household who receive cash transfers from the program slightly influences this type of investment. In particular, the probability of investment increases 0.9 percent for each additional member receiving cash transfers. This evidence suggests the propensity to invest in businesses increases more than the propensity to consume as the number of members in each household receiving cash transfers increases. Finally, there is a positive but insignificant relationship between beneficiary household with indigenous members and the likelihood of investing cash transfers in businesses.

In the case of urban areas the ages of the head of household and spouse influence, to some extent, the creation of businesses. As the ages of these household members rise, the probability of investment increases by about 0.01 percent. Interestingly, the level of education of the head of household, although is positively correlated with the probability of investments, is not significant. That of the spouse, however, influences the probability to invest. An increase in the level of education of the head of household's spouse is associated with a 1 percent increase in this probability. As in the case of rural areas, the number of household members assisted by the program slightly affects investments, with each additional member increasing the probability in 0.5 percent. The presence of members with indigenous backgrounds in this case is negatively correlated with the likelihood of creating businesses; this effect, however, is not significant.

### **5.2.2. Dwelling Conditions**

The dwelling characteristics considered in the analysis include the floor type, tap water and electricity. The probability of investing cash transfers in the creation of businesses is negative but insignificant for households residing in dwellings with soil floors, and positive but also insignificant for those who have access to tap water. In contrast, electricity has an important impact in the likelihood to allocate transfers into this type of investment. Beneficiary households with such services are 4.5 percent more likely to invest than those without.

The effect of residing in dwellings with soil floor on the likelihood to invest for urban households is practically the same: the probability of investment decreases when households live in dwellings with such conditions, although the effect is not significant. Tap water and electricity, however, certainly affects the likelihood of investment. Beneficiary households with tap water are 3.7 percent more likely to invest relative to those without access to such service (significant at the 10 percent level); for households with electricity the probability of investment is 4.4 percent higher than for those without this service.

### **5.2.3. Asset Ownership**

The assets considered are the ownership of production animals (e.g., cows, bulls, pigs, goats, and sheep, amongst others), furniture (e.g., beds, refrigerator and stove), electronic equipment (e.g., radio, television and VCR) and appliances (e.g., blender, iron and toaster). While the likelihood to invest in the creation of businesses is positively

correlated with ownership of production animals, the effect is not significant. However, the likelihood of investment increases significantly with ownership of furniture, electronic equipment and appliances. Specifically, there is an increase of 3.7 percent for beneficiary households who own furniture (statistically significant at the 10 percent level), 4.8 percent for those who possess electronic equipment, and 4.9 percent for those who have appliances.

In urban areas, ownership of production animals also has a positive but insignificant effect on the likelihood of investment. In addition, while the probability of participation increases for households who possess furniture, the effect is not significant. Conversely, ownership of electronic equipment and appliances are relevant for this type of investments. Beneficiary households with electronic equipment are 5.3 percent more likely to invest compared to those without this kind of assets. The probability of investment increases 4.6 percent for beneficiary households who own appliances.

#### **5.2.4. Community Characteristics**

The community characteristics analyzed include access to economic infrastructure (e.g., permanent or movable markets inside the community) and transportation infrastructure (e.g., public transportation inside the community). According to the results for rural areas, the relationship between economic infrastructure and the likelihood of investing cash transfers in businesses is positive but not significant. In contrast, community's access to transportation is a relatively important factor for the investments: beneficiary households who live in communities with access to transportation services are

4.4 percent more likely to allocate cash transfers in businesses. In the case of beneficiary households residing in urban areas, community economic infrastructure and access to transportation services are positively correlated with the likelihood to invest in businesses; however, in both cases the effects are insignificant.

## 6. Conclusions

The Conditional Cash Transfer (CCT) program *Oportunidades* (formerly called *Progresa*) has been the cornerstone of Mexico's poverty reduction strategy since 1997. This program provides cash transfers to households in poverty, in particular to female heads of household, conditional on specific actions for improving the health, nutrition and education of household members, mainly of children, adolescents, pregnant and lactating women. Through the cash transfers, the program seeks to alleviate poverty in the short term. By encouraging investments on education, health and nutrition, the program aims to develop the capacities of the poor to take full advantage of labor market opportunities and break the intergenerational transmission of poverty. Empirical evidence shows that *Oportunidades* has achieved remarkable impacts on human capital, however, the low growth rate of employment in the country pose difficult challenges for achieving its ultimate goal of poverty reduction.

Therefore, this study analyzed if employment generation can come directly from the program. That is, I evaluated if households use the cash transfers to invest in business creation. In addition, I identified the characteristics of the beneficiary households that are more likely to invest. For these purposes, I used longitudinal data from the first and second wave of the Mexican Family Life Survey (MxFLS) conducted in 2002 and 2005. The MxFLS is representative of the Mexican population at the national, rural and urban levels. Based on the fact that *Oportunidades* expanded in phases between 1997 and 2005, I used the difference-in-difference (DD) method to estimate the program's impact on investment in businesses. Additionally, in order to account for initial heterogeneity between treatment

and control households, I applied Rosenbaum and Rubin's propensity score matching method (1983). To identify the characteristics of beneficiary households that are more likely to invest in businesses, I implemented the difference-in-difference-in-difference method (DDD).

### **6.1. Major Findings and Policy Implications**

The empirical findings of this study suggest that *Oportunidades* has positive and significant impacts in the creation of businesses. Specifically, I found that beneficiary households in rural areas are 6.1 percent more likely to invest in the creation of businesses than their counterparts in the control group. For urban beneficiary households, I found that the probability of investment is 5.1 percent higher relative to that of non-beneficiaries. Therefore, if these investments are deemed as important for supporting the program's ultimate goal of poverty reduction, then policy makers could consider linking *Oportunidades* with mechanisms of entrepreneurial development that help improve the resilience of the businesses, their likelihood to survive and maximize their impact on the long-term living standards of the household.

Regarding the characteristics of the beneficiary households that are more likely to invest in the creation of businesses, I observed that households that had better socioeconomic standards before being incorporated into the program and have more members who receive cash transfers from *Oportunidades* are more likely to invest. This implies that, basic needs are satisfied before households allocate economic resources into business creation.

In particular, for beneficiary households in rural areas, I found that if the education of the head of household increases by one level, the probability of investment rises 1.4 percent. With improvements in the level of education of the head of household's spouse the probability to invest in businesses increases 1.8 percent. Moreover, for each additional member in the household receiving cash transfers from the program (i.e., children aged 21 and younger and adults aged 60 and older) the household is more likely to invest by 0.9 percent. That is, with an increase in the number of household members receiving cash transfers the propensity to invest rises more than the propensity to consume. On the other hand, households with electricity are 4.5 more likely to invest in business creation. Furthermore, those who own durable assets such as furniture (e.g., beds, refrigerator and stove), electronic equipment (e.g., radio, television and VCR) and appliances (e.g., blender, iron and toaster) are 3.7 percent, 4.9 percent and 4.8 percent more likely to invest, respectively. Finally, the probability of investment in businesses increases 4.4 percent for beneficiary households living in communities with access to public transportation service.

In the case of urban areas, the probability of investing in businesses rises nearly 0.01 percent as the age of the head and/or spouse increases. Additionally, for each level of education of the head's spouse, the likelihood of investment increases one percent. As in the case of rural areas, household's probability to invest in the creation of businesses increases 0.5 percent with each member receiving cash transfers from the program. Regarding dwelling conditions, beneficiary households with tap water are 3.7 percent more likely to invest. For households residing in houses with electricity the likelihood of investment is 4.4 percent higher than for those without access to such service. Lastly, the probability of investment increases 5.3 percent and 4.6 percent with ownership of durable

assets such as electronic equipment and appliances, respectively. Because the characteristics of households when entering the program determine, to some extent, the likelihood to invest in enterprises, policy makers might consider implementing a stratified structure of benefits that accounts for these differences.

## **6.2. Study Limitations and Points for Further Research**

First, it is important to note that ensuring comparability through the PSM entails restricting the sample to observations that share sufficiently similar values of their propensity score. Therefore, losing observations, particularly from the treatment group, might lead to sampling bias. In addition, as discussed in chapter 4, matching on the propensity score is comparable to random assignment of treatment and control households when all the characteristics related with the program's eligibility criteria and the outcome of interest are included in the estimation of the propensity score. Although the main determinants of these criteria were included in the estimation of the propensity score, due to data limitations, not all the eligibility characteristics for *Oportunidades* were considered. In this sense, selection bias cannot be ruled out.

Second, technical data regarding the operation of the program and implementation of businesses would allow a better understanding of the association between these two variables. For instance, given that *Oportunidades* expanded in phases, specific information of when households were incorporated into the program would help analyze whether the length of time of receiving assistance is important for the likelihood of investment in businesses. Furthermore, data regarding business start dates would help estimate in which

stage of the program households tend to invest. This information could assist policy makers in evaluating and probably redesigning the duration of the provision of cash transfers. Additionally, data regarding the financial mechanism that households use to start up the businesses would help illuminate whether cash transfers are being used as the main source of investment or if they serve as instruments to access further funding.

Third, although it has been well established in the development literature that investments in businesses contribute to poverty alleviation,<sup>39</sup> estimating the impact of these investments on beneficiary standard of living would allow scholars to better understand if they actually represent a path out of poverty, or serve only as coping mechanisms to reduce its severity.

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<sup>39</sup> See for example, Reardon et al., 2001, de Janvry and Sadoulet, 2001 and Davis et al., 2010, for the case of rural areas and Moser, 1997 for urban areas.

## Annexes

**Table 3: Test of Equality of Means: Treatment and Control Households in Rural Areas 2002**

<i>Household Members' Characteristics</i>	Treatment Group			Control Group			t-stat
	N	Mean	SD	N	Mean	SD	
Male Head = 1	1013	80.65	0.395	2089	80.85	0.393	0.894
Age Head	1013	48.74	15.32	2089	50.27	16.32	0.012
Education Level Head*	1013	2.64	1.26	2089	3.16	1.63	0.000
Age Spouse	788	43.24	13.59	1525	44.28	14.54	0.097
Education Level Spouse*	788	2.64	1.16	1525	3.18	1.41	0.000
Household Size	1013	5.22	2.39	2089	4.13	2.05	0.000
Number of members age 0 to 2	1013	0.297	0.56	2089	0.241	0.484	0.004
Number of members age 3 to 5	1013	0.373	0.595	2089	0.258	0.507	0.000
Number of members age 6 to 12	1013	1.19	1.17	2089	0.645	0.931	0.000
Number of members age 13 to 15	1013	0.506	0.676	2089	0.288	0.541	0.000
Number of members age 16 to 18	1013	0.385	0.616	2089	0.251	0.520	0.000
Number of members age 19 to 21	1013	0.216	0.506	2089	0.206	0.480	0.598
Number of members age 22 to 32	1013	0.582	0.835	2089	0.645	0.841	0.050
Number of members age 33 to 43	1013	0.685	0.775	2089	0.524	0.734	0.000
Number of members age 44 to 54	1013	0.452	0.683	2089	0.415	0.671	0.151
Number of members age 55 to 60	1013	0.145	0.394	2089	0.182	0.455	0.024
Number of members age 60+	1013	0.409	0.699	2089	0.507	0.753	0.000
Dependency ratio*	1013	1.89	2.25	2089	1.81	2.58	0.369
Indigenous Background* = 1	1013	0.402	0.490	2089	0.180	0.384	0.000
Overcrowded* = 1	1013	51.62	0.499	2089	30.97	0.462	0.000
<i>Dwelling Conditions</i>							
Soil Floor = 1	1013	35.24	0.477	2089	16.75	0.373	0.000
Tap Water = 1	1013	49.55	0.500	2089	51.02	0.500	0.441
Electricity = 1	1013	95.95	0.197	2089	97.55	0.154	0.013
<i>Asset Ownership</i>							
Production Animals* = 1	1013	51.53	0.500	2089	38.48	0.486	0.000
Furniture* = 1	1013	71.07	0.453	2089	86.06	0.346	0.000
Electronic Equipment* = 1	1013	80.94	0.392	2089	90.56	0.292	0.000
Appliances* = 1	1013	68.50	0.464	2089	83.05	0.375	0.000
<i>Community Characteristics</i>							
Economic Infrastructure* = 1	1013	24.18	0.428	2089	27.19	0.445	0.074
Education Infrastructure* = 1	1013	93.87	0.239	2089	95.21	0.213	0.117
Health Infrastructure* = 1	1013	49.75	0.500	2089	46.57	0.498	0.096
Transportation Infrastructure* = 1	1013	89.93	0.301	2089	91.33	0.281	0.202
Percentage households electricity	1013	87.87	19.96	2089	92.51	15.01	0.000
Municipality Index*	1013	39.37	21.13	2089	36.09	21.36	0.000

\*Note: See Table 3.1 for specific information on each concept.

**Table 3.1: Information on the Concepts Included in Table 3 and 5**

<u>Education Level Head</u>	1 = No education, 2 = Kinder of preschool, 3 = Elementary, 4 = Secondary, 5 = Open Secondary, 6 = High school, 7 = Open High school, 8 = Normal Basic, 9 = College, 10 = Graduate.
<u>Education Level Spouse</u>	1 = No education, 2 = Kinder of preschool, 3 = Elementary, 4 = Secondary, 5 = Open Secondary, 6 = High school, 7 = Open High school, 8 = Normal Basic, 9 = College, 10 = Graduate.
<u>Dependency Ratio</u>	Number of children age 0 to 15 + number of adults' age 60+/number of members aged 16 to 60.
<u>Indigenous Background</u>	Households with at least one member from an indigenous or ethnic group.
<u>Overcrowded</u>	Three or more persons per room.
<u>Production Animals</u>	Cows, bulls, pigs, goats, and sheep.
<u>Furniture</u>	Beds, refrigerator, washer and dryer machine or stove.
<u>Electronic Equipment</u>	T.V., radio, computer or VCR/DVD.
<u>Appliances</u>	Blender, iron or toaster.
<u>Economic Infrastructure</u>	Permanent or movable markets inside the community.
<u>Education Infrastructure</u>	Primary schools, middle schools, high schools or college inside the community.
<u>Health Infrastructure</u>	Hospitals or clinics inside the community.
<u>Transportation Infrastructure</u>	Public transportation inside the community.
<u>Municipality (Rural Areas)</u> Index	1 to 2 = Baja California Sur, 3 to 5 = Coahuila; 6 = Distrito Federal, 7 to 12 = Durango, 13 to 16 = Guanajuato, 17 to 19 = Jalisco, 20 to 26 = Estado de México, 27 to 34 = Michoacán, 35 to 38 = Morelos, 39 to 43 = Nuevo León, 44 to 50 = Oaxaca, 51 to 53 = Puebla, 54 to 59 = Sinaloa, 60 to 65 = Sonora, 66 to 71 = Veracruz, 72 to 73 = Yucatán.
<u>Municipality (Urban Areas)</u> Index	1 to 3 = Baja California Sur, 4 to 8 = Coahuila; 9 to 11 = Distrito Federal, 12 to 15 = Durango, 16 to 19 = Guanajuato, 20 to 25 = Jalisco, 26 to 29 = Estado de México, 30 to 33 = Michoacán, 33 to 36 = Morelos, 37 to 43 = Nuevo León, 44 to 47 = Oaxaca, 48 to 52 = Puebla, 53 to 55 = Sinaloa, 56 to 58 = Sonora, 59 to 68 = Veracruz, 69 to 71 = Yucatán.

**Table 4: Propensity Score Matching Method. Rural Areas 2002**

```

*****
Algorithm to estimate the propensity score
*****

The treatment is Oportunidades

Oportunidades
-----+-----
      0 |      2,089      67.34      67.34
      1 |      1,013      32.66     100.00
-----+-----
    Total |      3,102     100.00

Estimation of the propensity score

(sum of wgt is 3.6752e+06)
Iteration 0: log pseudolikelihood = -1491.6389
Iteration 1: log pseudolikelihood = -1226.3637
Iteration 2: log pseudolikelihood = -1216.1627
Iteration 3: log pseudolikelihood = -1216.0885
Iteration 4: log pseudolikelihood = -1216.0885

Probit regression
Log pseudolikelihood = -1216.0885
Number of obs = 2230
Wald chi2(31) = 338.13
Prob > chi2 = 0.0000
Pseudo R2 = 0.1847

-----+-----
oportunidade |      Coef.      Robust      z      P>|z|      [95% Conf. Interval]
              |      Std. Err.
-----+-----
    malehead |      .0427654      .2779735      0.15      0.878      -.5020527      .5875835
    agehead  |     -.0053134      .0067016     -0.79      0.428      -.0184482      .0078214
    eduhead  |     -.1260632      .0313841     -4.02      0.000      -.1875748     -.0645515
    agespouse|      .0005752      .0070977      0.08      0.935      -.0133361      .0144865
    eduspouse|     -.1712154      .0355501     -4.82      0.000      -.2408923     -.1015385
    hhsized  |     -.0649403      .2165194     -0.30      0.764      -.4893105      .3594299
    mem0to2  |      .0666758      .2283619      0.29      0.770      -.3809053      .5142568
    mem3to5  |      .2359875      .2256478      1.05      0.296      -.2062741      .678249
    mem6to12 |      .2708995      .2194083      1.23      0.217      -.1591329      .7009319
    mem13to15|      .2427851      .2244177      1.08      0.279      -.1970655      .6826356
    mem16to18|      .2548337      .2273219      1.12      0.262      -.190709      .7003763
    mem19to21|      .0549461      .2287083      0.24      0.810      -.393314      .5032063
    mem22to32|     -.0233212      .2263536     -0.10      0.918      -.466966      .4203237
    mem33to43|      .0884726      .2187009      0.40      0.686      -.3401733      .5171186
    mem44to54|      .0645324      .2084289      0.31      0.757      -.3439808      .4730456
    mem55to60|     -.0439548      .18409      -0.24      0.811      -.4047646      .3168549
    mem60old |     -.0198513      .1870652     -0.11      0.915      -.3864923      .3467897
    dependratio|     -.0008516      .0286875     -0.03      0.976      -.0570781      .0553748
    overcrowded|      .0633545      .0846192      0.75      0.454      -.1024961      .229205
    dirtfloor |      .2510651      .0926555      2.71      0.007      .0694636      .4326666

```

electr	.2938047	.2157082	1.36	0.173	-.1289755	.716585
proanimals	.2348009	.0725753	3.24	0.001	.092556	.3770458
furniture	-.157276	.1043795	-1.51	0.132	-.3618562	.0473041
electronic~p	-.2465469	.1263991	-1.95	0.051	-.4942845	.0011907
appliances	-.2960804	.106476	-2.78	0.005	-.5047695	-.0873914
economicinfr	-.2230014	.0868577	-2.57	0.010	-.3932393	-.0527634
healthinfr	.1418793	.0747536	1.90	0.058	-.0046351	.2883937
educinfr	-.1917686	.156397	-1.23	0.220	-.4983011	.1147638
transinfr	.76407	.1340977	5.70	0.000	.5012435	1.026897
percentage~c	-.0068985	.0019979	-3.45	0.001	-.0108142	-.0029827
munindex	.0035367	.0017816	1.99	0.047	.0000448	.0070285
_cons	.453877	.5275342	0.86	0.390	-.580071	1.487825

Note: the common support option has been selected  
The region of common support is [.01473951, .98802128]

Description of the estimated propensity score  
in region of common support

-----  
Estimated propensity score  
-----

Percentiles	Smallest		
1%	.0303858	.0147395	
5%	.0747226	.0148745	
10%	.1066452	.0155662	Obs 2217
25%	.1846579	.015598	Sum of Wgt. 2217
50%	.3080535		Mean .3519078
		Largest	Std. Dev. .2134627
75%	.4812155	.9722722	
90%	.6799977	.9737612	Variance .0455663
95%	.7790193	.981297	Skewness .7026563
99%	.8871814	.9880213	Kurtosis 2.752196

\*\*\*\*\*  
Step 1: Identification of the optimal number of blocks  
Use option detail if you want more detailed output  
\*\*\*\*\*

The final number of blocks is 7

This number of blocks ensures that the mean propensity score  
is not different for treated and controls in each block

\*\*\*\*\*  
Step 2: Test of balancing property of the propensity score  
Use option detail if you want more detailed output  
\*\*\*\*\*

The balancing property is satisfied

This table shows the inferior bound, the number of treated and the number of controls for each block

Inferior of block of pscore	Oportunidades		Total
	0	1	
.0147395	194	9	203
.1	366	54	420
.2	325	129	454
.3	226	129	355
.4	237	222	459
.6	94	148	242
.8	17	67	84
Total	1,459	758	2,217

Note: the common support option has been selected

```
*****  
End of the algorithm to estimate the pscore  
*****
```

**Table 5: Test of Equality of Means: Treatment and Control Households in Urban Areas 2002**

<i>Household Members' Characteristics</i>	Treatment Group			Control Group			t-stat
	N	Mean	SD	N	Mean	SD	
Male Head = 1	120	75.83	0.429	3847	79.54	0.403	0.322
Age Head	120	44.50	13.71	3847	46.46	14.88	0.154
Education Level Head*	120	2.79	1.48	3847	4.24	2.26	0.000
Age Spouse	92	39.29	11.18	2872	41.36	13.25	0.138
Education Level Spouse*	92	2.70	1.24	2872	4.00	1.95	0.000
Household Size	120	5.15	2.21	3847	4.13	1.88	0.000
Number of members age 0 to 2	120	0.266	0.530	3847	0.229	0.480	0.409
Number of members age 3 to 5	120	0.375	0.622	3847	0.245	0.494	0.005
Number of members age 6 to 12	120	1.241	1.130	3847	0.634	0.880	0.000
Number of members age 13 to 15	120	0.458	0.592	3847	0.268	0.516	0.000
Number of members age 16 to 18	120	0.341	0.572	3847	0.268	0.525	0.135
Number of members age 19 to 21	120	0.200	0.460	3847	0.230	0.497	0.514
Number of members age 22 to 32	120	0.800	0.940	3847	0.720	0.885	0.332
Number of members age 33 to 43	120	0.625	0.789	3847	0.619	0.777	0.935
Number of members age 44 to 54	120	0.466	0.697	3847	0.440	0.684	0.684
Number of members age 55 to 60	120	0.166	0.473	3847	0.161	0.429	0.905
Number of members age 60+	120	0.233	0.497	3847	0.345	0.648	0.059
Dependency Ratio*	120	1.35	1.49	3847	1.28	2.02	0.699
Indigenous Background* = 1	120	31.66	0.467	3847	11.64	0.320	0.000
Overcrowded* = 1	120	59.16	0.493	3847	26.33	0.440	0.000
<i>Dwelling Conditions</i>							
Dirt Floor = 1	120	16.66	0.374	3847	5.32	0.224	0.000
Tap Water = 1	120	62.50	0.486	3847	67.42	0.468	0.257
Electricity = 1	120	98.33	0.128	3847	99.16	0.090	0.328
<i>Asset Ownership</i>							
Production Animals* = 1	120	30.83	0.463	3847	9.43	0.292	0.000
Furniture* = 1	120	76.66	0.424	3847	95.50	0.207	0.000
Electronic Equipment* = 1	120	87.50	0.332	3847	96.23	0.190	0.000
Appliances* = 1	120	75.83	0.429	3847	94.02	0.237	0.000
<i>Community Characteristics</i>							
Economic Infrastructure* = 1	120	90.00	0.301	3847	85.70	0.350	0.183
Education Infrastructure* = 1	120	95.83	0.200	3847	91.26	0.282	0.078
Health Infrastructure* = 1	120	85.83	0.350	3847	73.74	0.440	0.002
Transportation Infrastructure* = 1	120	95.83	0.200	3847	95.55	0.206	0.884
Percentage households electricity	120	94.08	5.824	3847	95.44	10.52	0.165
Municipality Index*	120	47.39	18.72	3847	36.86	20.21	0.000

\*Note: See Table 3.1 for specific information on each concept.

**Table 6: Propensity Score Matching Method. Urban Areas 2002**

```

*****
Algorithm to estimate the propensity score
*****

The treatment is oportunidades

Oportunidad |
es |          Freq.      Percent      Cum.
-----+-----
      0 |          3,847      96.98      96.98
      1 |           120       3.02     100.00
-----+-----
    Total |          3,967     100.00

Estimation of the propensity score

(sum of wgt is 1.0915e+07)
Iteration 0: log pseudolikelihood = -458.83386
Iteration 1: log pseudolikelihood = -330.2607
Iteration 2: log pseudolikelihood = -311.50147
Iteration 3: log pseudolikelihood = -307.98861
Iteration 4: log pseudolikelihood = -307.80445
Iteration 5: log pseudolikelihood = -307.80388

Probit regression                                Number of obs =      2653
                                                Wald chi2(31) =     129.89
                                                Prob > chi2 =       0.0000
Log pseudolikelihood = -307.80388              Pseudo R2 =         0.3292

-----
oportunidade |          Coef.      Robust
              |          Std. Err.      z    P>|z|      [95% Conf. Interval]
-----+-----
    malehead |   - .2154458      .4259423    -0.51  0.613    -1.050277    .6193859
    agehead  |   - .0176325      .0113992    -1.55  0.122    -.0399745    .0047095
    eduhead  |   - .1404872      .0618627    -2.27  0.023    -.2617359   -.0192385
    agespouse |   .0059133      .0119045     0.50  0.619    -.0174192    .0292457
    eduspouse |  - .2048268      .0739511    -2.77  0.006    -.3497683   -.0598853
    hhsized  |   - .0549267      .4555628    -0.12  0.904    -.9478133     .83796
    mem0to2  |  - .1724253      .4818844    -0.36  0.720    -1.116901    .7720507
    mem3to5  |   .0458455      .4706228     0.10  0.922    -.8765582    .9682492
    mem6to12 |   .2795947      .4566909     0.61  0.540    -.615503     1.174692
    mem13to15 | .2066377      .4734796     0.44  0.663    -.7213653     1.134641
    mem16to18 | -.055568      .4798189    -0.12  0.908    -.9959956     .8848597
    mem19to21 | -.0781629      .4645047    -0.17  0.866    -.9885753     .8322495
    mem22to32 | .0643033      .4688107     0.14  0.891    -.8545488     .9831554
    mem33to43 | .0395214      .4578642     0.09  0.931    -.8578759     .9369187
    mem44to54 | .0694457      .4507216     0.15  0.878    -.8139525     .9528439
    mem55to60 | .1567207      .40928      0.38  0.702    -.6454534     .9588947
    mem60old | - .1798355      .4224012    -0.43  0.670    -1.007727     .6480556
    dependratio | .0121056      .0647339     0.19  0.852    -.1147706     .1389818
    indigback | .2639012      .15083      1.75  0.080    -.0317202     .5595226

```

overcrowded	.4736741	.1422058	3.33	0.001	.194956	.7523923
tapwater	-.1121105	.1318204	-0.85	0.395	-.3704738	.1462527
electr	.0548969	.6104269	0.09	0.928	-1.141518	1.251312
proanimals	.3021595	.1467021	2.06	0.039	.0146287	.5896902
furniture	-.5140774	.2505035	-2.05	0.040	-1.005055	-.0230995
appliances	-.2881047	.2349861	-1.23	0.220	-.7486689	.1724596
economicinfr	-.2690614	.2403242	-1.12	0.263	-.7400882	.2019655
healthinfra	.1947497	.1510541	1.29	0.197	-.1013108	.4908103
educinfra	.5364064	.2231882	2.40	0.016	.0989655	.9738473
transinfra	-.432277	.3155128	-1.37	0.171	-1.050671	.1861168
percentage~c	.0060196	.0031828	1.89	0.059	-.0002186	.0122579
munindex	.0171996	.0037699	4.56	0.000	.0098107	.0245885
_cons	-.8939915	.9146932	-0.98	0.328	-2.686757	.8987742

-----  
Note: 1 failure and 0 successes completely determined.

Note: the common support option has been selected  
The region of common support is [.00005961, .81770513]

Description of the estimated propensity score  
in region of common support

-----  
Estimated propensity score  
-----

Percentiles	Smallest		
1%	.0000848	.0000596	
5%	.0002538	.0000599	
10%	.0005662	.0000616	Obs 2473
25%	.0022266	.0000618	Sum of Wgt. 2473
50%	.0101312		Mean .0411049
		Largest	Std. Dev. .0832716
75%	.0389183	.6776757	
90%	.1156496	.7230847	Variance .0069342
95%	.1876809	.7850506	Skewness 4.040394
99%	.4366422	.8177051	Kurtosis 23.78482

\*\*\*\*\*  
Step 1: Identification of the optimal number of blocks  
Use option detail if you want more detailed output  
\*\*\*\*\*

The final number of blocks is 8

This number of blocks ensures that the mean propensity score  
is not different for treated and controls in each block

\*\*\*\*\*  
Step 2: Test of balancing property of the propensity score

Use option detail if you want more detailed output

\*\*\*\*\*

The balancing property is satisfied

This table shows the inferior bound, the number of treated and the number of controls for each block

Inferior of block of pscore	Oportunidades		Total
	0	1	
.0000596	1,647	6	1,653
.025	295	12	307
.05	216	12	228
.1	147	24	171
.2	57	24	81
.4	20	7	27
.6	2	3	5
.8	0	1	1
Total	2,384	89	2,473

Note: the common support option has been selected

\*\*\*\*\*

End of the algorithm to estimate the pscore

\*\*\*\*\*

**Table 7: *Oportunidades*' Impact on the Creation of Businesses**

<u>Investment in Business Creation</u>	
<i>Panel I: Rural Areas</i>	
Treatment Status	0.061* (0.021)
<i>Panel II: Urban Areas</i>	
Treatment Status	0.051* (0.017)

Notes: \*significant at 5%, robust standard errors in parenthesis. See Table 9 and Table 10 for the regression outcomes.

**Table 8: Household's Characteristics and the Likelihood to Invest on Business Creation**

	<u>Likelihood of Investment in Businesses: Rural Areas</u>	<u>Likelihood of Investment in Businesses: Urban Areas</u>
<u>Panel I: Household Characteristics</u>		
Age Head	Positive correlation, not significant	0.00089* (0.00042)
Age Spouse	Positive correlation, not significant	0.00098* (0.00045)
Education Level Head	0.014* (0.006)	Positive correlation, not significant
Education Level Spouse	0.018* (0.006)	0.011* (0.004)
Number of members assisted by the program	0.009* (0.005)	0.005* (0.002)
Indigenous Background	Positive correlation, not significant	Negative correlation, not significant
<u>Panel II: Dwelling Conditions</u>		
Soil Floor = 1	Negative correlation, not significant	Negative correlation, not significant
Tap Water = 1	Positive correlation, not significant	0.037** (0.021)
Electricity = 1	0.045* (0.021)	0.044* (0.016)
<u>Panel III: Asset Ownership</u>		
Production Animals	Positive correlation, not significant	Positive correlation, not significant
Furniture	0.037** (0.022)	Positive correlation, not significant
Electronic Equipment	0.048* (0.022)	0.053* (0.018)
Appliances	0.049* (0.022)	0.046* (0.019)
<u>Panel IV: Community Characteristics</u>		
Economic Infrastructure	Positive correlation, not significant	Positive correlation, not significant
Transportation Infrastructure	0.044* (0.020)	Positive correlation, not significant

Notes: \*significant at 5%, \*\*significant at 10%, robust standard errors in parenthesis.  
See from Table 11 to Table 40 for the regression outcomes.

**Table 9: Oportunidades' Impact on the Creation of Businesses (Rural Areas)**

Linear regression						Number of obs = 4434	
						F( 36, 4397) = 4.00	
						Prob > F = 0.0000	
						R-squared = 0.0778	
						Root MSE = .26885	
-----							
Business	Coef.	Robust Std. Err.	t	P> t	[95% Conf. Interval]		
-----							
year	-.0152069	.0138476	-1.10	0.272	-.0423552	.0119414	
oportunida~s	-.0483218	.01609	-3.00	0.003	-.0798662	-.0167774	
<b>oport_y</b>	<b>.0610752</b>	<b>.0215628</b>	<b>2.83</b>	<b>0.005</b>	<b>.0188012</b>	<b>.1033492</b>	
malehead	-.0419648	.0281686	-1.49	0.136	-.0971894	.0132598	
agehead	.0008086	.0008913	0.91	0.364	-.0009388	.002556	
eduhead	-.0103204	.0037006	-2.79	0.005	-.0175754	-.0030654	
agespouse	-.0002655	.0009911	-0.27	0.789	-.0022086	.0016775	
eduspouse	-.0007046	.0038319	-0.18	0.854	-.0082171	.0068078	
hhsiz	.0206594	.0248364	0.83	0.406	-.0280324	.0693513	
mem0to2	-.0244067	.026687	-0.91	0.360	-.0767267	.0279134	
mem3to5	-.0227271	.0262747	-0.86	0.387	-.0742388	.0287845	
mem6to12	-.0069415	.0249063	-0.28	0.780	-.0557703	.0418874	
mem13to15	-.0347292	.0269917	-1.29	0.198	-.0876465	.0181881	
mem16to18	-.0211607	.027882	-0.76	0.448	-.0758235	.0335021	
mem19to21	-.0070182	.0273895	-0.26	0.798	-.0607154	.046679	
mem22to32	-.0150481	.0266831	-0.56	0.573	-.0673604	.0372642	
mem33to43	-.0088987	.0256341	-0.35	0.729	-.0591545	.0413572	
mem44to54	-.0260644	.0252897	-1.03	0.303	-.0756449	.023516	
mem55to60	-.024451	.0212601	-1.15	0.250	-.0661314	.0172294	
mem60old	-.0327977	.0228523	-1.44	0.151	-.0775998	.0120043	
dependratio	.0071377	.0042052	1.70	0.090	-.0011066	.0153819	
indigback	.0980104	.0137389	7.13	0.000	.0710752	.1249456	
overcrowded	-.0134606	.011584	-1.16	0.245	-.036171	.0092499	
soilfloor	.0047141	.0140296	0.34	0.737	-.022791	.0322191	
tapwater	-.029594	.011316	-2.62	0.009	-.0517791	-.007409	
electr	.0298854	.0249046	1.20	0.230	-.0189402	.0787111	
prodanimals	.0357458	.0114607	3.12	0.002	.0132771	.0582145	
furniture	.02247	.015858	1.42	0.157	-.0086197	.0535596	
electronic-p	-.0220894	.0195813	-1.13	0.259	-.0604785	.0162998	
appliances	.0133552	.01587	0.84	0.400	-.017758	.0444683	
economicinfr	.0711224	.0135758	5.24	0.000	.0445069	.0977379	
healthinfra	-.0399036	.0106228	-3.76	0.000	-.0607297	-.0190775	
educinfra	-.0520109	.0247795	-2.10	0.036	-.1005912	-.0034306	
transinfra	.0674357	.0199398	3.38	0.001	.0283437	.1065276	
percentage~c	-.001153	.0003573	-3.23	0.001	-.0018535	-.0004526	
munindex	-.000694	.0002397	-2.90	0.004	-.0011638	-.0002241	
_cons	.1740861	.0721058	2.41	0.016	.0327224	.3154498	
-----							

**Table 10: Oportunidades' Impact on the Creation of Businesses (Urban Areas)**

Linear regression					Number of obs = 4946	
					F( 36, 4909) = 1.67	
					Prob > F = 0.0075	
					R-squared = 0.0259	
					Root MSE = .1729	
-----						
Business	Coef.	Robust Std. Err.	t	P> t	[95% Conf. Interval]	
-----						
year	-.0123339	.0179598	-0.69	0.492	-.0475432	.0228753
oportunida~s	-.0609073	.0104775	-5.81	0.000	-.0814478	-.0403667
<b>oport_y</b>	<b>.0512267</b>	<b>.0170423</b>	<b>3.01</b>	<b>0.003</b>	<b>.0178162</b>	<b>.0846372</b>
malehead	.0174971	.0108377	1.61	0.106	-.0037497	.0387439
agehead	-.0006936	.0005958	-1.16	0.244	-.0018617	.0004745
eduhead	-.0001663	.0015998	-0.10	0.917	-.0033026	.00297
agespouse	.0001143	.0007334	0.16	0.876	-.0013235	.0015521
eduspouse	-.0014877	.0019107	-0.78	0.436	-.0052336	.0022582
hysize	.0178917	.0202396	0.88	0.377	-.021787	.0575705
mem0to2	-.0255364	.0211016	-1.21	0.226	-.066905	.0158321
mem3to5	-.0195655	.0217415	-0.90	0.368	-.0621886	.0230576
mem6to12	-.0248803	.0196521	-1.27	0.206	-.0634073	.0136467
mem13to15	-.0082309	.0215551	-0.38	0.703	-.0504886	.0340268
mem16to18	-.0268446	.0214797	-1.25	0.211	-.0689544	.0152652
mem19to21	-.0171741	.0208194	-0.82	0.409	-.0579896	.0236413
mem22to32	-.0156972	.0221058	-0.71	0.478	-.0590345	.02764
mem33to43	-.0121864	.0224301	-0.54	0.587	-.0561594	.0317866
mem44to54	-.0132251	.0216952	-0.61	0.542	-.0557574	.0293073
mem55to60	-.0093626	.0202607	-0.46	0.644	-.0490826	.0303573
mem60old	-.0002744	.0202357	-0.01	0.989	-.0399454	.0393966
dependratio	.0011458	.0031239	0.37	0.714	-.0049783	.00727
indigback	-.0061223	.0090883	-0.67	0.501	-.0239393	.0116948
overcrowded	.0082139	.0087367	0.94	0.347	-.0089139	.0253417
soilfloor	.0312922	.0217761	1.44	0.151	-.0113987	.073983
tapwater	.0035431	.0068552	0.52	0.605	-.0098961	.0169822
electr	.0137825	.016585	0.83	0.406	-.0187316	.0462966
prodanimals	.0563218	.0135968	4.14	0.000	.029666	.0829776
furniture	-.0171425	.0187316	-0.92	0.360	-.0538648	.0195798
electronic~p	-.0147832	.0211183	-0.70	0.484	-.0561845	.0266181
appliances	.0241883	.0119104	2.03	0.042	.0008386	.0475381
economicinfr	-.0064694	.0139153	-0.46	0.642	-.0337497	.0208109
healthinfra	.0006161	.013219	0.05	0.963	-.0252991	.0265314
educinfra	.0100702	.017069	0.59	0.555	-.0233927	.043533
transinfra	-.0126005	.0079725	-1.58	0.114	-.0282303	.0030292
percentage~c	.0000782	.0001976	0.40	0.692	-.0003092	.0004656
munindex	.0002582	.0001573	1.64	0.101	-.0000501	.0005665
_cons	.0178038	.0400725	0.44	0.657	-.0607563	.096364
-----						

**Table 11: Interaction with the Age of the Head of Household (Rural Areas)**

Linear regression					Number of obs = 4434	
					F( 36, 4397) = 3.83	
					Prob > F = 0.0000	
					R-squared = 0.0725	
					Root MSE = .26963	
-----						
Business	Coef.	Robust Std. Err.	t	P> t	[95% Conf. Interval]	
-----						
year	-.0003292	.0128589	-0.03	0.980	-.0255391	.0248807
oportunida~s	-.030343	.0151868	-2.00	0.046	-.0601168	-.0005692
agehead	.0005335	.0009323	0.57	0.567	-.0012943	.0023613
<b>oport_y_ag-d</b>	<b>.0006879</b>	<b>.000421</b>	<b>1.63</b>	<b>0.102</b>	<b>-.0001374</b>	<b>.0015132</b>
malehead	-.0562432	.0515784	-1.09	0.276	-.1573628	.0448763
eduhead	-.0106262	.0036336	-2.92	0.003	-.0177499	-.0035024
agespouse	-.0005733	.0010878	-0.53	0.598	-.0027059	.0015594
eduspouse	-.0033361	.0037185	-0.90	0.370	-.0106262	.003954
hhszise	.0225379	.0332076	0.68	0.497	-.0425657	.0876414
mem0to2	-.0229262	.0348473	-0.66	0.511	-.0912444	.0453921
mem3to5	-.0109803	.0342131	-0.32	0.748	-.0780552	.0560945
mem6to12	-.0186664	.032733	-0.57	0.569	-.0828395	.0455067
mem13to15	-.0321287	.0357966	-0.90	0.369	-.102308	.0380506
mem16to18	-.0249851	.0348588	-0.72	0.474	-.093326	.0433557
mem19to21	-.0169908	.0363159	-0.47	0.640	-.0881883	.0542066
mem22to32	-.0193684	.0341696	-0.57	0.571	-.086358	.0476212
mem33to43	-.0074864	.0320083	-0.23	0.815	-.0702388	.055266
mem44to54	-.016178	.0305667	-0.53	0.597	-.0761041	.043748
mem55to60	-.0214192	.0268673	-0.80	0.425	-.0740927	.0312543
mem60old	-.0260658	.0264639	-0.98	0.325	-.0779484	.0258168
dependratio	.0117674	.0046152	2.55	0.011	.0027192	.0208156
indigback	.1094204	.0144831	7.56	0.000	.0810262	.1378147
overcrowded	.0009188	.0126018	0.07	0.942	-.0237871	.0256246
soilfloor	.0048149	.014291	0.34	0.736	-.0232027	.0328325
tapwater	-.031123	.0110261	-2.82	0.005	-.0527396	-.0095063
electr	.0235725	.0266294	0.89	0.376	-.0286345	.0757795
prodanimals	.0166005	.0115317	1.44	0.150	-.0060075	.0392085
furniture	.0170567	.0169054	1.01	0.313	-.0160865	.0501999
electronic-p	.0267864	.0179864	1.49	0.136	-.008476	.0620487
appliances	.0230904	.0166638	1.39	0.166	-.009579	.0557598
economicinfr	.0894454	.0145294	6.16	0.000	.0609604	.1179304
healthinfra	-.0332926	.0109553	-3.04	0.002	-.0547705	-.0118147
educinfra	-.0335567	.0250411	-1.34	0.180	-.0826497	.0155364
transinfra	.0873544	.0191655	4.56	0.000	.0497804	.1249283
percentage~c	-.000361	.0002655	-1.36	0.174	-.0008815	.0001594
munindex	-.0005387	.0002506	-2.15	0.032	-.00103	-.0000473
_cons	.0431329	.0792227	0.54	0.586	-.1121835	.1984493
-----						

**Table 12: Interaction with the Age of the Spouse (Rural Areas)**

Linear regression					Number of obs = 4434	
					F( 36, 4397) = 3.83	
					Prob > F = 0.0000	
					R-squared = 0.0722	
					Root MSE = .26967	
Business	Coef.	Robust Std. Err.	t	P> t	[95% Conf. Interval]	
year	.0018356	.012816	0.14	0.886	-.0232902	.0269615
oportunida~s	-.0277349	.0151118	-1.84	0.067	-.0573617	.0018919
agespouse	-.0007352	.0010964	-0.67	0.503	-.0028847	.0014143
<b>oport_y_ag~e</b>	<b>.0006366</b>	<b>.0004554</b>	<b>1.40</b>	<b>0.162</b>	<b>-.0002562</b>	<b>.0015295</b>
malehead	-.0566004	.0516482	-1.10	0.273	-.1578568	.044656
agehead	.000697	.0009248	0.75	0.451	-.0011161	.0025101
eduhead	-.0106251	.0036321	-2.93	0.003	-.0177459	-.0035042
eduspouse	-.0032957	.0037208	-0.89	0.376	-.0105903	.0039988
hhsiz	.0227241	.0332331	0.68	0.494	-.0424296	.0878777
mem0to2	-.0231817	.0348891	-0.66	0.506	-.091582	.0452186
mem3to5	-.0112255	.0342527	-0.33	0.743	-.078378	.0559271
mem6to12	-.0188798	.032757	-0.58	0.564	-.0831001	.0453405
mem13to15	-.032356	.0358248	-0.90	0.366	-.1025907	.0378786
mem16to18	-.0251622	.0348775	-0.72	0.471	-.0935396	.0432152
mem19to21	-.0172194	.0363459	-0.47	0.636	-.0884757	.0540369
mem22to32	-.0196098	.0341989	-0.57	0.566	-.0866569	.0474373
mem33to43	-.007714	.0320309	-0.24	0.810	-.0705106	.0550826
mem44to54	-.0163268	.0305783	-0.53	0.593	-.0762756	.043622
mem55to60	-.021573	.0268565	-0.80	0.422	-.0742253	.0310793
mem60old	-.0262713	.026468	-0.99	0.321	-.0781618	.0256193
dependratio	.0118055	.004615	2.56	0.011	.0027579	.0208532
indigback	.1093189	.0144793	7.55	0.000	.0809323	.1377056
overcrowded	.0009144	.0126031	0.07	0.942	-.0237941	.0256228
soilfloor	.0048926	.0142946	0.34	0.732	-.0231321	.0329173
tapwater	-.031118	.0110261	-2.82	0.005	-.0527347	-.0095013
electr	.0237426	.0266437	0.89	0.373	-.0284924	.0759777
prodanimals	.0165466	.0115286	1.44	0.151	-.0060553	.0391485
furniture	.0169983	.0169019	1.01	0.315	-.0161379	.0501345
electronic~p	.0270182	.0179817	1.50	0.133	-.0082348	.0622713
appliances	.0232305	.0166706	1.39	0.164	-.0094524	.0559133
economicinfr	.0894063	.0145343	6.15	0.000	.0609117	.1179009
healthinfra	-.0332745	.0109596	-3.04	0.002	-.0547608	-.0117883
educinfra	-.0333418	.0250483	-1.33	0.183	-.0824491	.0157655
transinfra	.0869563	.0191198	4.55	0.000	.0494719	.1244407
percentage~c	-.0003562	.0002653	-1.34	0.179	-.0008764	.0001639
munindex	-.0005353	.0002504	-2.14	0.033	-.0010262	-.0000444
_cons	.0409199	.079068	0.52	0.605	-.1140931	.195933

**Table 13: Interaction with the Education Level of the Head of Household (Rural Areas)**

Linear regression					Number of obs = 4434	
					F( 36, 4397) = 3.91	
					Prob > F = 0.0000	
					R-squared = 0.0734	
					Root MSE = .2695	
Business	Coef.	Robust Std. Err.	t	P> t	[95% Conf. Interval]	
year	-.0032742	.012617	-0.26	0.795	-.0280099	.0214615
oportunida-s	-.0344628	.0149236	-2.31	0.021	-.0637206	-.005205
eduhead	-.0128298	.0036526	-3.51	0.000	-.0199908	-.0056689
<b>oport_y_ed-d</b>	<b>.0141223</b>	<b>.0060723</b>	<b>2.33</b>	<b>0.020</b>	<b>.0022175</b>	<b>.0260271</b>
malehead	-.0570358	.0514563	-1.11	0.268	-.1579162	.0438445
agehead	.0006917	.0009222	0.75	0.453	-.0011163	.0024997
agespouse	-.0005422	.0010845	-0.50	0.617	-.0026683	.0015838
eduspouse	-.0029696	.0037197	-0.80	0.425	-.0102621	.004323
hhsiz	.0217429	.0331737	0.66	0.512	-.0432942	.08678
mem0to2	-.022607	.0348444	-0.65	0.517	-.0909195	.0457055
mem3to5	-.0103976	.0342002	-0.30	0.761	-.0774472	.0566521
mem6to12	-.0183407	.0327219	-0.56	0.575	-.082492	.0458107
mem13to15	-.0313162	.0357647	-0.88	0.381	-.101433	.0388006
mem16to18	-.0244965	.0348306	-0.70	0.482	-.0927821	.043789
mem19to21	-.0159079	.0362832	-0.44	0.661	-.0870413	.0552255
mem22to32	-.0186771	.0341257	-0.55	0.584	-.0855807	.0482265
mem33to43	-.0063359	.0319604	-0.20	0.843	-.0689944	.0563226
mem44to54	-.0151003	.0305268	-0.49	0.621	-.0749482	.0447476
mem55to60	-.0205166	.0268599	-0.76	0.445	-.0731756	.0321423
mem60old	-.0262395	.0264721	-0.99	0.322	-.0781382	.0256592
dependratio	.011739	.0045998	2.55	0.011	.0027211	.0207568
indigback	.1096583	.014483	7.57	0.000	.0812644	.1380522
overcrowded	.0005375	.0126092	0.04	0.966	-.024183	.0252579
soilfloor	.0049813	.0142818	0.35	0.727	-.0230181	.0329808
tapwater	-.0307472	.0110012	-2.79	0.005	-.052315	-.0091793
electr	.0247075	.0265602	0.93	0.352	-.0273638	.0767789
prodanimals	.0170828	.0115299	1.48	0.139	-.0055216	.0396873
furniture	.0168862	.0169233	1.00	0.318	-.016292	.0500644
electronic-p	.0267882	.0179654	1.49	0.136	-.0084329	.0620094
appliances	.0225758	.0166455	1.36	0.175	-.0100577	.0552094
economicinfra	.0891071	.0145277	6.13	0.000	.0606255	.1175887
healthinfra	-.032718	.010951	-2.99	0.003	-.0541875	-.0112486
educinfra	-.0354155	.0250745	-1.41	0.158	-.0845741	.0137431
transinfra	.0880362	.0191533	4.60	0.000	.0504861	.1255862
percentage-c	-.0003716	.000266	-1.40	0.162	-.000893	.0001499
munindex	-.0005439	.0002499	-2.18	0.030	-.0010337	-.000054
_cons	.0440829	.0795852	0.55	0.580	-.1119442	.2001101

**Table 14: Interaction with the Education Level of the Spouse (Rural Areas)**

Linear regression					Number of obs = 4434	
					F( 36, 4397) = 3.91	
					Prob > F = 0.0000	
					R-squared = 0.0742	
					Root MSE = .26937	
-----						
Business	Coef.	Robust Std. Err.	t	P> t	[95% Conf. Interval]	
-----						
year	-.0074189	.0126536	-0.59	0.558	-.0322263	.0173885
oportunida-s	-.0400957	.0151412	-2.65	0.008	-.06978	-.0104113
eduspouse	-.006604	.003927	-1.68	0.093	-.0143029	.0010948
<b>oport_y_ed-e</b>	<b>.0185994</b>	<b>.0066457</b>	<b>2.80</b>	<b>0.005</b>	<b>.0055705</b>	<b>.0316283</b>
malehead	-.0566011	.0514621	-1.10	0.271	-.1574928	.0442906
agehead	.0006643	.0009241	0.72	0.472	-.0011474	.0024761
eduhead	-.0103035	.0036311	-2.84	0.005	-.0174223	-.0031848
agespouse	-.0005705	.0010847	-0.53	0.599	-.0026971	.0015561
hhsiz	.022883	.0331221	0.69	0.490	-.042053	.0878189
mem0to2	-.0239988	.0347986	-0.69	0.490	-.0922215	.044224
mem3to5	-.0115132	.0341405	-0.34	0.736	-.0784457	.0554193
mem6to12	-.0191485	.0326621	-0.59	0.558	-.0831826	.0448856
mem13to15	-.0326009	.0357426	-0.91	0.362	-.1026744	.0374727
mem16to18	-.0248234	.0347529	-0.71	0.475	-.0929567	.0433098
mem19to21	-.0170625	.0362365	-0.47	0.638	-.0881043	.0539794
mem22to32	-.0199294	.034076	-0.58	0.559	-.0867355	.0468767
mem33to43	-.0070482	.0318978	-0.22	0.825	-.0695838	.0554875
mem44to54	-.0158176	.0304637	-0.52	0.604	-.0755417	.0439066
mem55to60	-.0208626	.0268123	-0.78	0.437	-.0734283	.031703
mem60old	-.0267198	.0264342	-1.01	0.312	-.0785442	.0251045
dependratio	.0118569	.0045922	2.58	0.010	.0028539	.02086
indigback	.1104171	.0145061	7.61	0.000	.0819778	.1388564
overcrowded	.000104	.0126224	0.01	0.993	-.0246423	.0248502
soilfloor	.0043365	.0142545	0.30	0.761	-.0236095	.0322826
tapwater	-.0301149	.0109913	-2.74	0.006	-.0516634	-.0085664
electr	.0256474	.0265046	0.97	0.333	-.026315	.0776098
proanimals	.0169189	.0115279	1.47	0.142	-.0056816	.0395193
furniture	.017341	.0169284	1.02	0.306	-.0158472	.0505292
electronic-p	.0259532	.0179736	1.44	0.149	-.0092842	.0611905
appliances	.0221933	.0166297	1.33	0.182	-.0104092	.0547959
economicinfr	.0895806	.0145042	6.18	0.000	.0611451	.1180162
healthinfra	-.0323355	.010968	-2.95	0.003	-.0538383	-.0108328
educinfra	-.0367057	.0250857	-1.46	0.143	-.0858863	.0124748
transinfra	.0885799	.0191789	4.62	0.000	.0509796	.1261803
percentage-c	-.0003735	.0002655	-1.41	0.160	-.000894	.0001471
munindex	-.0005474	.0002495	-2.19	0.028	-.0010366	-.0000582
_cons	.049915	.0793724	0.63	0.529	-.1056948	.2055248

**Table 15: Interaction with the Number of Household Members assisted by the Program  
(Rural Areas)**

Linear regression						Number of obs = 4434	
						F( 29, 4404) = 4.57	
						Prob > F = 0.0000	
						R-squared = 0.0718	
						Root MSE = .26952	
-----							
Business	Coef.	Robust Std. Err.	t	P> t	[95% Conf. Interval]		
-----							
year	-.0008937	.0120306	-0.07	0.941	-.0244798	.0226924	
oportunida~s	-.0277132	.013565	-2.04	0.041	-.0543073	-.001119	
membersoport	-.0072585	.0143532	-0.51	0.613	-.0353979	.0208809	
<b>oport_y_me-t</b>	<b>.0097453</b>	<b>.0051041</b>	<b>1.91</b>	<b>0.056</b>	<b>-.0002613</b>	<b>.0197519</b>	
malehead	-.0548203	.0514046	-1.07	0.286	-.1555991	.0459585	
agehead	.0004947	.0008633	0.57	0.567	-.0011979	.0021872	
eduhead	-.0110957	.0035835	-3.10	0.002	-.0181212	-.0040701	
agespouse	-.0008093	.000968	-0.84	0.403	-.002707	.0010884	
eduspouse	-.0028812	.0037037	-0.78	0.437	-.0101424	.0043799	
hhsiz	.0056183	.0140615	0.40	0.690	-.0219493	.0331858	
mem22to32	-.0001734	.015306	-0.01	0.991	-.0301808	.029834	
mem33to43	.0095726	.0142309	0.67	0.501	-.0183272	.0374724	
mem44to54	.0021965	.0135861	0.16	0.872	-.024439	.028832	
dependratio	.0128965	.004118	3.13	0.002	.0048232	.0209698	
indigback	.1084155	.0144448	7.51	0.000	.0800965	.1367345	
overcrowded	.0037854	.0124889	0.30	0.762	-.0206991	.02827	
soilfloor	.0045043	.014347	0.31	0.754	-.0236231	.0326317	
tapwater	-.0307896	.0109616	-2.81	0.005	-.0522798	-.0092995	
electr	.0252568	.0266932	0.95	0.344	-.0270753	.0775889	
prodanimals	.0166367	.0115578	1.44	0.150	-.0060225	.0392958	
furniture	.0167619	.0167006	1.00	0.316	-.0159796	.0495034	
electronic~p	.0272135	.0178878	1.52	0.128	-.0078555	.0622825	
appliances	.0231035	.0166424	1.39	0.165	-.009524	.055731	
economicinfr	.0896991	.0145299	6.17	0.000	.0612132	.118185	
healthinfr	-.0335624	.0109473	-3.07	0.002	-.0550245	-.0121002	
educinfr	-.035424	.0250604	-1.41	0.158	-.084555	.013707	
transinfr	.0852809	.0189784	4.49	0.000	.0480737	.1224881	
percentage~c	-.0003586	.0002672	-1.34	0.180	-.0008825	.0001653	
munindex	-.0005542	.0002498	-2.22	0.027	-.0010439	-.0000645	
_cons	.0559967	.0771269	0.73	0.468	-.0952108	.2072041	
-----							

**Table 16: Interaction with the Household's Indigenous Background (Rural Areas)**

Linear regression						Number of obs = 4434	
						F( 36, 4397) = 3.82	
						Prob > F = 0.0000	
						R-squared = 0.0721	
						Root MSE = .26969	
-----							
Business	Coef.	Robust Std. Err.	t	P> t	[95% Conf. Interval]		
-----							
year	.007489	.0104709	0.72	0.475	-.0130391	.0280171	
oportunida~s	-.0185775	.0119077	-1.56	0.119	-.0419225	.0047675	
indigback	.1015086	.0156201	6.50	0.000	.0708853	.132132	
<b>oport_y_in-g</b>	<b>.0287764</b>	<b>.0270298</b>	<b>1.06</b>	<b>0.287</b>	<b>-.0242155</b>	<b>.0817683</b>	
malehead	-.0571682	.0514981	-1.11	0.267	-.1581305	.0437941	
agehead	.0007309	.0009238	0.79	0.429	-.0010801	.0025419	
eduhead	-.0106442	.0036342	-2.93	0.003	-.0177691	-.0035193	
agespouse	-.000621	.0010893	-0.57	0.569	-.0027566	.0015146	
eduspouse	-.0029651	.0037312	-0.79	0.427	-.0102801	.0043499	
hhsiz	.0228801	.0330575	0.69	0.489	-.0419293	.0876894	
mem0to2	-.0232061	.0347104	-0.67	0.504	-.0912559	.0448437	
mem3to5	-.0115364	.0341325	-0.34	0.735	-.0784534	.0553806	
mem6to12	-.0195171	.0326284	-0.60	0.550	-.0834852	.0444511	
mem13to15	-.0327177	.0356627	-0.92	0.359	-.1026347	.0371992	
mem16to18	-.0251032	.0346857	-0.72	0.469	-.0931046	.0428983	
mem19to21	-.0175498	.0361818	-0.49	0.628	-.0884843	.0533847	
mem22to32	-.0198268	.0340279	-0.58	0.560	-.0865386	.0468851	
mem33to43	-.0078901	.0318579	-0.25	0.804	-.0703477	.0545674	
mem44to54	-.016487	.0303973	-0.54	0.588	-.076081	.043107	
mem55to60	-.0216755	.0266528	-0.81	0.416	-.0739284	.0305773	
mem60old	-.0271407	.0263006	-1.03	0.302	-.0787031	.0244218	
dependratio	.0119267	.0046113	2.59	0.010	.0028863	.0209671	
overcrowded	.0018067	.0126786	0.14	0.887	-.0230497	.0266631	
soilfloor	.0050145	.0142926	0.35	0.726	-.0230062	.0330353	
tapwater	-.0316151	.0110635	-2.86	0.004	-.0533051	-.0099251	
electr	.0236812	.0268128	0.88	0.377	-.0288853	.0762478	
prodanimals	.0164882	.0115335	1.43	0.153	-.0061233	.0390996	
furniture	.0174553	.0168843	1.03	0.301	-.0156464	.050557	
electronic~p	.0273507	.0179447	1.52	0.128	-.00783	.0625313	
appliances	.023332	.0166472	1.40	0.161	-.0093049	.0559689	
economicinfr	.0895031	.0145368	6.16	0.000	.0610037	.1180025	
healthinfra	-.0335277	.0109674	-3.06	0.002	-.0550294	-.012026	
educinfra	-.0326895	.0250428	-1.31	0.192	-.081786	.0164071	
transinfra	.085525	.0190556	4.49	0.000	.0481664	.1228835	
percentage~c	-.0003615	.000266	-1.36	0.174	-.0008831	.0001601	
munindex	-.0005196	.0002492	-2.09	0.037	-.0010081	-.0000311	
_cons	.033566	.078642	0.43	0.670	-.120612	.187744	

**Table 17: Interaction with the Floor Type of the Dwelling (Rural Areas)**

Linear regression						Number of obs = 4434	
						F( 36, 4397) = 3.83	
						Prob > F = 0.0000	
						R-squared = 0.0717	
						Root MSE = .26975	
-----							
Business	Coef.	Robust Std. Err.	t	P> t	[95% Conf. Interval]		
-----							
year	.0102502	.0108729	0.94	0.346	-.0110662	.0315667	
oportunida~s	-.0161681	.0122358	-1.32	0.186	-.0401563	.0078202	
soilfloor	-.0008337	.015916	-0.05	0.958	-.0320371	.0303697	
<b>oport_y_soil</b>	<b>-.0186139</b>	<b>.0269424</b>	<b>-0.69</b>	<b>0.490</b>	<b>-.0342068</b>	<b>.0714345</b>	
malehead	-.0563345	.0514128	-1.10	0.273	-.1571295	.0444605	
agehead	.0006963	.0009225	0.75	0.450	-.0011122	.0025048	
eduhead	-.010722	.0036346	-2.95	0.003	-.0178476	-.0035963	
agespouse	-.0006111	.0010855	-0.56	0.574	-.0027393	.0015171	
eduspouse	-.0032256	.0037134	-0.87	0.385	-.0105058	.0040545	
hhsiz	.0224501	.0330824	0.68	0.497	-.0424081	.0873082	
mem0to2	-.0226466	.0346899	-0.65	0.514	-.0906563	.0453631	
mem3to5	-.0112943	.0341656	-0.33	0.741	-.0782761	.0556876	
mem6to12	-.0188676	.0326297	-0.58	0.563	-.0828384	.0451031	
mem13to15	-.0319784	.0356392	-0.90	0.370	-.1018492	.0378923	
mem16to18	-.0248716	.0347471	-0.72	0.474	-.0929934	.0432503	
mem19to21	-.0172643	.0362377	-0.48	0.634	-.0883085	.0537798	
mem22to32	-.0194349	.0340675	-0.57	0.568	-.0862243	.0473546	
mem33to43	-.0076116	.0319162	-0.24	0.812	-.0701835	.0549603	
mem44to54	-.0161854	.0304681	-0.53	0.595	-.0759181	.0435474	
mem55to60	-.0213726	.0267201	-0.80	0.424	-.0737575	.0310123	
mem60old	-.0264487	.0263841	-1.00	0.316	-.0781749	.0252775	
indigback	.1095512	.0144813	7.57	0.000	.0811605	.1379418	
dependratio	.0118895	.0046059	2.58	0.010	.0028595	.0209194	
overcrowded	.0014289	.0126252	0.11	0.910	-.0233228	.0261806	
tapwater	-.0312834	.0110412	-2.83	0.005	-.0529296	-.0096371	
electr	.023934	.0264776	0.90	0.366	-.0279753	.0758434	
prodanimals	.0168114	.0115524	1.46	0.146	-.0058371	.0394598	
furniture	.0169273	.016885	1.00	0.316	-.0161759	.0500305	
electronic~p	.0275185	.0179467	1.53	0.125	-.0076661	.0627031	
appliances	.0234841	.0166367	1.41	0.158	-.0091323	.0561004	
economicinfr	.0894612	.0145593	6.14	0.000	.0609177	.1180047	
healthinfra	-.0333476	.0109738	-3.04	0.002	-.0548617	-.0118335	
educinfra	-.0326704	.0250627	-1.30	0.192	-.0818058	.0164651	
transinfra	.085654	.0190355	4.50	0.000	.0483347	.1229732	
percentage~c	-.0003468	.0002654	-1.31	0.191	-.0008671	.0001735	
munindex	-.0005297	.0002493	-2.12	0.034	-.0010186	-.0000409	
_cons	.0313057	.0793146	0.39	0.693	-.124191	.1868023	
-----							

**Table 18: Interaction with Access to Tap Water (Rural Areas)**

Linear regression						Number of obs = 4434	
						F( 36, 4397) = 3.85	
						Prob > F = 0.0000	
						R-squared = 0.0719	
						Root MSE = .26971	
-----							
Business	Coef.	Robust Std. Err.	t	P> t	[95% Conf. Interval]		
-----							
year	.0076318	.0118609	0.64	0.520	-.0156215	.0308851	
oportunida~s	-.020008	.0132034	-1.52	0.130	-.0458933	.0058773	
tapwater	-.0366698	.011683	-3.14	0.002	-.0595744	-.0137652	
<b>oport_y_tapw</b>	<b>.024237</b>	<b>.0214514</b>	<b>1.13</b>	<b>0.259</b>	<b>-.0178186</b>	<b>.0662925</b>	
malehead	-.0570877	.0514806	-1.11	0.268	-.1580156	.0438403	
agehead	.0006973	.0009218	0.76	0.449	-.0011099	.0025045	
eduhead	-.0106555	.0036284	-2.94	0.003	-.0177689	-.0035421	
agespouse	-.0006017	.0010888	-0.55	0.581	-.0027362	.0015329	
eduspouse	-.0029985	.0037285	-0.80	0.421	-.0103082	.0043113	
hhszise	.0225969	.0331419	0.68	0.495	-.0423779	.0875717	
mem0to2	-.0230231	.034822	-0.66	0.509	-.0912918	.0452457	
mem3to5	-.0112688	.0341723	-0.33	0.742	-.0782638	.0557263	
mem6to12	-.0190122	.0326856	-0.58	0.561	-.0830925	.0450681	
mem13to15	-.0322326	.0357615	-0.90	0.367	-.1023431	.0378779	
mem16to18	-.0251573	.0347796	-0.72	0.470	-.0933429	.0430283	
mem19to21	-.0171888	.0362632	-0.47	0.636	-.088283	.0539054	
mem22to32	-.0194409	.0340981	-0.57	0.569	-.0862904	.0474085	
mem33to43	-.0075064	.0319411	-0.24	0.814	-.0701272	.0551143	
mem44to54	-.0160002	.0304767	-0.52	0.600	-.0757498	.0437495	
mem55to60	-.020918	.0267432	-0.78	0.434	-.0733482	.0315121	
mem60old	-.0266807	.0264012	-1.01	0.312	-.0784405	.025079	
indigback	.1088478	.0145	7.51	0.000	.0804205	.137275	
dependratio	.0118316	.0046016	2.57	0.010	.0028102	.020853	
overcrowded	.0013401	.0125863	0.11	0.915	-.0233355	.0260156	
soilfloor	.0047055	.0142908	0.33	0.742	-.0233117	.0327227	
electr	.0236026	.0264613	0.89	0.372	-.0282748	.07548	
prodanimals	.016551	.0115376	1.43	0.151	-.0060684	.0391705	
furniture	.0172416	.0169123	1.02	0.308	-.0159151	.0503983	
electronic~p	.0275919	.0179734	1.54	0.125	-.0076449	.0628288	
appliances	.0237764	.0166988	1.42	0.155	-.0089616	.0565144	
economicinfr	.0897425	.0145316	6.18	0.000	.0612532	.1182317	
healthinfra	-.0330945	.0109587	-3.02	0.003	-.0545791	-.01161	
educinfra	-.0329411	.0250811	-1.31	0.189	-.0821126	.0162304	
transinfra	.0856566	.0190639	4.49	0.000	.0482817	.1230314	
percentage~c	-.0003584	.0002658	-1.35	0.178	-.0008794	.0001627	
munindex	-.0005271	.0002494	-2.11	0.035	-.001016	-.0000382	
_cons	.0345278	.0787794	0.44	0.661	-.1199196	.1889752	
-----							

**Table 19: Interaction with Access to Electricity (Rural Areas)**

Linear regression					Number of obs = 4434	
					F( 36, 4397) = 3.85	
					Prob > F = 0.0000	
					R-squared = 0.0731	
					Root MSE = .26954	
-----						
Business	Coef.	Robust Std. Err.	t	P> t	[95% Conf. Interval]	
-----						
year	-.0052596	.0132222	-0.40	0.691	-.0311818	.0206626
oportunida~s	-.0360917	.0155388	-2.32	0.020	-.0665556	-.0056279
elect	.0091766	.0269614	0.34	0.734	-.0436814	.0620345
<b>oport_y_elec</b>	<b>.0454227</b>	<b>.0214351</b>	<b>2.12</b>	<b>0.034</b>	<b>.0033992</b>	<b>.0874462</b>
malehead	-.0571065	.0516112	-1.11	0.269	-.1582903	.0440774
agehead	.0006688	.0009248	0.72	0.470	-.0011443	.0024819
eduhead	-.0105891	.0036331	-2.91	0.004	-.0177118	-.0034664
agespouse	-.0005741	.0010876	-0.53	0.598	-.0027063	.0015582
eduspouse	-.0032573	.0037237	-0.87	0.382	-.0105575	.004043
hhsiz	.0227147	.0332139	0.68	0.494	-.0424013	.0878306
mem0to2	-.0232227	.034862	-0.67	0.505	-.0915698	.0451244
mem3to5	-.0110962	.0342374	-0.32	0.746	-.0782187	.0560264
mem6to12	-.0190313	.0327528	-0.58	0.561	-.0832432	.0451807
mem13to15	-.0321597	.0358047	-0.90	0.369	-.1023551	.0380356
mem16to18	-.0247721	.0348465	-0.71	0.477	-.0930888	.0435446
mem19to21	-.0172179	.0363339	-0.47	0.636	-.0884507	.0540148
mem22to32	-.0197526	.0341858	-0.58	0.563	-.086774	.0472688
mem33to43	-.0076676	.0320095	-0.24	0.811	-.0704224	.0550871
mem44to54	-.0162437	.0305657	-0.53	0.595	-.0761678	.0436804
mem55to60	-.0212159	.0268734	-0.79	0.430	-.0739013	.0314695
mem60old	-.0265025	.0264921	-1.00	0.317	-.0784404	.0254354
indigback	.1096682	.0144869	7.57	0.000	.0812665	.1380699
dependratio	.0117928	.0046065	2.56	0.010	.0027617	.0208239
overcrowded	.0005556	.0126173	0.04	0.965	-.0241806	.0252918
tapwater	-.0309395	.0110126	-2.81	0.005	-.0525297	-.0093493
soilfloor	.0047609	.0142932	0.33	0.739	-.0232609	.0327827
prodanimals	.0166632	.0115355	1.44	0.149	-.0059523	.0392786
furniture	.0175866	.0169183	1.04	0.299	-.0155819	.0507551
electronic~p	.0262214	.0180003	1.46	0.145	-.0090682	.061511
appliances	.0229239	.0166766	1.37	0.169	-.0097706	.0556184
economicinfr	.0896014	.0145227	6.17	0.000	.0611296	.1180732
healthinfra	-.0329478	.0109529	-3.01	0.003	-.054421	-.0114746
educinfra	-.0338762	.025036	-1.35	0.176	-.0829594	.015207
transinfra	.0877725	.019189	4.57	0.000	.0501524	.1253926
percentage~c	-.0003714	.0002656	-1.40	0.162	-.0008922	.0001494
munindex	-.0005455	.000251	-2.17	0.030	-.0010376	-.0000535
_cons	.0546054	.0796774	0.69	0.493	-.1016024	.2108131
-----						

**Table 20: Interaction with Ownership of Production Animals (Rural Areas)**

Linear regression						Number of obs = 4434	
						F( 36, 4397) = 3.85	
						Prob > F = 0.0000	
						R-squared = 0.0715	
						Root MSE = .26977	
-----							
Business	Coef.	Robust Std. Err.	t	P> t	[95% Conf. Interval]		
-----							
year	.0153822	.0113722	1.35	0.176	-.0069131	.0376776	
oportunida~s	-.01126	.0130397	-0.86	0.388	-.0368245	.0143045	
proanimals	.0186932	.0120491	1.55	0.121	-.0049291	.0423155	
<b>oport_y_prod</b>	<b>.0086016</b>	<b>.0220689</b>	<b>0.39</b>	<b>0.697</b>	<b>-.0518677</b>	<b>.0346646</b>	
malehead	-.0566426	.0515927	-1.10	0.272	-.1577903	.0445051	
agehead	.0007005	.0009239	0.76	0.448	-.0011108	.0025119	
eduhead	-.0106985	.0036311	-2.95	0.003	-.0178172	-.0035798	
agespouse	-.0006239	.001092	-0.57	0.568	-.0027648	.001517	
eduspouse	-.0029963	.0037207	-0.81	0.421	-.0102908	.0042982	
hhsz	.0224867	.0331363	0.68	0.497	-.0424771	.0874506	
mem0to2	-.0229971	.034816	-0.66	0.509	-.091254	.0452598	
mem3to5	-.011191	.0341993	-0.33	0.744	-.0782388	.0558569	
mem6to12	-.0189807	.0326661	-0.58	0.561	-.0830228	.0450614	
mem13to15	-.0324916	.0357268	-0.91	0.363	-.1025341	.037551	
mem16to18	-.0248789	.0347652	-0.72	0.474	-.0930363	.0432784	
mem19to21	-.0171304	.0362484	-0.47	0.637	-.0881955	.0539347	
mem22to32	-.0194197	.0340878	-0.57	0.569	-.0862489	.0474096	
mem33to43	-.0074956	.0319473	-0.23	0.815	-.0701285	.0551373	
mem44to54	-.0158327	.030497	-0.52	0.604	-.0756222	.0439567	
mem55to60	-.021143	.0266999	-0.79	0.428	-.0734883	.0312023	
mem60old	-.0266182	.0263672	-1.01	0.313	-.0783111	.0250747	
indigback	.1093009	.0144797	7.55	0.000	.0809133	.1376885	
dependratio	.0119327	.0045998	2.59	0.010	.0029148	.0209506	
overcrowded	.0012004	.0126186	0.10	0.924	-.0235384	.0259393	
tapwater	-.031061	.011024	-2.82	0.005	-.0526737	-.0094483	
soilfloor	.0048689	.0142981	0.34	0.733	-.0231627	.0329004	
electr	.0234887	.0266019	0.88	0.377	-.0286644	.0756418	
furniture	.0169889	.0168759	1.01	0.314	-.0160964	.0500741	
electronic~p	.0278026	.0180233	1.54	0.123	-.0075322	.0631375	
appliances	.0236724	.0166865	1.42	0.156	-.0090415	.0563863	
economicinfr	.0896092	.0145456	6.16	0.000	.0610926	.1181258	
healthinfra	-.0330863	.0109367	-3.03	0.002	-.0545277	-.0116449	
educinfra	-.032104	.0251003	-1.28	0.201	-.0813132	.0171052	
transinfra	.0854041	.0190217	4.49	0.000	.048112	.1226962	
percentage~c	-.0003348	.000265	-1.26	0.207	-.0008543	.0001847	
munindex	-.0005161	.000252	-2.05	0.041	-.0010103	-.000022	
_cons	.0246793	.0787295	0.31	0.754	-.1296703	.1790289	
-----							

**Table 21: Interaction with Ownership of Furniture (Rural Areas)**

Linear regression		Number of obs = 4434				
		F( 36, 4397) = 3.84				
		Prob > F = 0.0000				
		R-squared = 0.0726				
		Root MSE = .26961				
-----						
Business	Coef.	Robust Std. Err.	t	P> t	[90% Conf. Interval]	
-----						
year	.0030405	.0117239	0.26	0.795	-.0162477	.0223287
oportunida-s	-.0281113	.0144408	-1.95	0.052	-.0518693	-.0043533
furniture	.005148	.0181251	0.28	0.776	-.0246715	.0349675
<b>oport_y_furn</b>	<b>.0379358</b>	<b>.0223292</b>	<b>1.70</b>	<b>0.089</b>	<b>.0011997</b>	<b>.0746719</b>
malehead	-.0579652	.0515635	-1.12	0.261	-.1427975	.0268671
agehead	.0006809	.0009264	0.73	0.462	-.0008432	.0022049
eduhead	-.0105943	.0036333	-2.92	0.004	-.0165718	-.0046167
agespouse	-.000588	.0010961	-0.54	0.592	-.0023914	.0012153
eduspouse	-.0031694	.0037312	-0.85	0.396	-.0093079	.0029691
hhsiz	.0222791	.0333071	0.67	0.504	-.0325178	.0770759
mem0to2	-.0228861	.0349589	-0.65	0.513	-.0804005	.0346283
mem3to5	-.0107949	.0343576	-0.31	0.753	-.06732	.0457302
mem6to12	-.0186358	.0328486	-0.57	0.571	-.0726783	.0354067
mem13to15	-.0319316	.0359325	-0.89	0.374	-.0910478	.0271847
mem16to18	-.0246136	.034954	-0.70	0.481	-.0821199	.0328928
mem19to21	-.0168984	.0364253	-0.46	0.643	-.0768253	.0430284
mem22to32	-.0190773	.0342729	-0.56	0.578	-.075463	.0373085
mem33to43	-.0068771	.032118	-0.21	0.830	-.0597176	.0459635
mem44to54	-.0153341	.0306437	-0.50	0.617	-.0657491	.0350808
mem55to60	-.0210054	.0269146	-0.78	0.435	-.0652853	.0232744
mem60old	-.0265402	.0265596	-1.00	0.318	-.0702361	.0171557
dependratio	.0118599	.0045958	2.58	0.010	.0042989	.0194209
indigback	.1094769	.0144774	7.56	0.000	.0856586	.1332952
overcrowded	.0002496	.0126985	0.02	0.984	-.020642	.0211412
soilfloor	.0048514	.0142934	0.34	0.734	-.0186641	.0283669
tapwater	-.0304773	.0110304	-2.76	0.006	-.0486244	-.0123301
electr	.0242481	.0263904	0.92	0.358	-.0191693	.0676655
prodanimals	.0166188	.0115361	1.44	0.150	-.0023604	.0355979
electronic-p	.0272074	.0180006	1.51	0.131	-.0024072	.0568219
appliances	.0235394	.0167216	1.41	0.159	-.003971	.0510498
economicinfr	.0893334	.0145302	6.15	0.000	.0654283	.1132385
healthinfra	-.0326838	.0109573	-2.98	0.003	-.0507108	-.0146569
educinfra	-.0327153	.0250414	-1.31	0.191	-.0739134	.0084828
transinfra	.0867113	.0190509	4.55	0.000	.0553688	.1180539
percentage-c	-.000332	.0002648	-1.25	0.210	-.0007676	.0001037
munindex	-.000547	.0002498	-2.19	0.029	-.000958	-.000136
_cons	.0416531	.0787932	0.53	0.597	-.0879774	.1712836
-----						

**Table 22: Interaction with Ownership of Electronic Equipment (Rural Areas)**

Linear regression						Number of obs = 4434	
						F( 36, 4397) = 3.87	
						Prob > F = 0.0000	
						R-squared = 0.0733	
						Root MSE = .2695	
-----							
Business	Coef.	Robust Std. Err.	t	P> t	[95% Conf. Interval]		
-----							
year	-.0037121	.012619	-0.29	0.769	-.0284517	.0210275	
oportunida~s	-.0351225	.0149982	-2.34	0.019	-.0645265	-.0057185	
electronic~p	.0127564	.0195411	0.65	0.514	-.0255539	.0510668	
<b>oport_y_el~q</b>	<b>.0480616</b>	<b>.0220211</b>	<b>2.18</b>	<b>0.029</b>	<b>.0048891</b>	<b>.091234</b>	
malehead	-.0575026	.0514694	-1.12	0.264	-.1584086	.0434035	
agehead	.0006669	.0009235	0.72	0.470	-.0011437	.0024775	
eduhead	-.0104852	.003627	-2.89	0.004	-.0175959	-.0033746	
agespouse	-.0005741	.0010952	-0.52	0.600	-.0027211	.001573	
eduspouse	-.0033123	.0037309	-0.89	0.375	-.0106266	.0040021	
hhsiz	.0226999	.0333254	0.68	0.496	-.0426346	.0880343	
mem0to2	-.0233955	.0349937	-0.67	0.504	-.0920008	.0452098	
mem3to5	-.0115877	.0343552	-0.34	0.736	-.0789412	.0557658	
mem6to12	-.0188226	.0328688	-0.57	0.567	-.083262	.0456168	
mem13to15	-.0321671	.0359508	-0.89	0.371	-.1026488	.0383146	
mem16to18	-.0253844	.0349556	-0.73	0.468	-.0939149	.0431461	
mem19to21	-.0173655	.0364453	-0.48	0.634	-.0888166	.0540857	
mem22to32	-.0195632	.0342897	-0.57	0.568	-.0867883	.047662	
mem33to43	-.0073009	.0321251	-0.23	0.820	-.0702822	.0556805	
mem44to54	-.0158011	.0306674	-0.52	0.606	-.0759248	.0443225	
mem55to60	-.0210826	.026948	-0.78	0.434	-.0739143	.0317491	
mem60old	-.0264784	.0265856	-1.00	0.319	-.0785995	.0256426	
dependratio	.0117315	.0045966	2.55	0.011	.0027198	.0207432	
indigback	.1096795	.0144893	7.57	0.000	.0812732	.1380858	
overcrowded	.0001771	.0126587	0.01	0.989	-.0246403	.0249944	
soilfloor	.0050068	.0142857	0.35	0.726	-.0230003	.0330139	
tapwater	-.0303996	.0110007	-2.76	0.006	-.0519664	-.0088328	
electr	.0238489	.026462	0.90	0.368	-.0280299	.0757278	
furniture	.0172544	.0169228	1.02	0.308	-.0159229	.0504316	
prodanimals	.0170279	.0115166	1.48	0.139	-.0055506	.0396063	
appliances	.0232164	.0167106	1.39	0.165	-.0095449	.0559777	
economicinfr	.0891047	.0144972	6.15	0.000	.0606829	.1175265	
healthinfr	-.032702	.0109465	-2.99	0.003	-.0541627	-.0112414	
educinfr	-.034004	.025045	-1.36	0.175	-.0831048	.0150968	
transinfr	.0875891	.019156	4.57	0.000	.0500337	.1251444	
percentage~c	-.0003406	.0002648	-1.29	0.198	-.0008597	.0001786	
munindex	-.0005498	.0002494	-2.20	0.028	-.0010387	-.0000608	
_cons	.0491361	.0789706	0.62	0.534	-.105686	.2039583	
-----							

**Table 23: Interaction with Ownership of Appliances (Rural Areas)**

Linear regression						Number of obs = 4434	
						F( 35, 4398) = 3.95	
						Prob > F = 0.0000	
						R-squared = 0.0726	
						Root MSE = .26958	
-----							
Business	Coef.	Robust Std. Err.	t	P> t	[95% Conf. Interval]		
-----							
year	-.0007082	.0118894	-0.06	0.953	-.0240174	.0226011	
oportunida-s	-.0331519	.0143193	-2.32	0.021	-.0612248	-.0050789	
appliances	.013961	.0172267	0.81	0.418	-.019812	.047734	
<b>oport_y_ap-s</b>	<b>.0495902</b>	<b>.0222421</b>	<b>2.23</b>	<b>0.026</b>	<b>.0059845</b>	<b>.0931958</b>	
malehead	-.0553023	.0515748	-1.07	0.284	-.1564149	.0458104	
agehead	.0006994	.0009238	0.76	0.449	-.0011117	.0025105	
eduhead	-.0103483	.0036168	-2.86	0.004	-.0174391	-.0032575	
agespouse	-.0006383	.0010967	-0.58	0.561	-.0027884	.0015119	
eduspouse	-.0031073	.003709	-0.84	0.402	-.0103787	.0041642	
hhsiz	.0240409	.0333348	0.72	0.471	-.0413121	.0893939	
mem0to2	-.0251598	.0349105	-0.72	0.471	-.0936019	.0432824	
mem3to5	-.0120021	.0343548	-0.35	0.727	-.0793549	.0553506	
mem6to12	-.0203901	.0328954	-0.62	0.535	-.0848817	.0441014	
mem13to15	-.0347851	.0359204	-0.97	0.333	-.1052072	.035637	
mem16to18	-.0252183	.0350327	-0.72	0.472	-.0939	.0434634	
mem19to21	-.0188722	.0364423	-0.52	0.605	-.0903174	.0525731	
mem22to32	-.0197951	.0343005	-0.58	0.564	-.0870414	.0474512	
mem33to43	-.0078337	.0321245	-0.24	0.807	-.0708138	.0551464	
mem44to54	-.017195	.0306437	-0.56	0.575	-.0772721	.042882	
mem55to60	-.0226665	.0270421	-0.84	0.402	-.0756826	.0303495	
mem60old	-.0272786	.0266231	-1.02	0.306	-.0794734	.0249161	
dependratio	.0115291	.0046184	2.50	0.013	.0024748	.0205834	
indigback	.1087965	.0144571	7.53	0.000	.0804533	.1371398	
overcrowded	.0009677	.0126529	0.08	0.939	-.0238384	.0257737	
soilfloor	.0032127	.0144393	0.22	0.824	-.0250955	.031521	
tapwater	-.0300348	.010974	-2.74	0.006	-.0515494	-.0085201	
electr	.0236701	.026253	0.90	0.367	-.027799	.0751392	
furniture	.0216158	.0168084	1.29	0.199	-.0113372	.0545688	
proanimals	.0180768	.0115089	1.57	0.116	-.0044864	.04064	
economicinfr	.0893812	.0145325	6.15	0.000	.0608902	.1178722	
healthinfra	-.0333536	.0110101	-3.03	0.002	-.0549388	-.0117683	
educinfra	-.0332382	.025118	-1.32	0.186	-.0824821	.0160057	
transinfra	.0900209	.0189857	4.74	0.000	.0527995	.1272424	
percentage~c	-.0003355	.0002657	-1.26	0.207	-.0008564	.0001853	
munindex	-.000559	.0002496	-2.24	0.025	-.0010484	-.0000697	
_cons	.0574038	.0790644	0.73	0.468	-.0976022	.2124097	
-----							

**Table 24: Interaction with the Community's Economic Infrastructure (Rural Areas)**

Linear regression					Number of obs = 4434	
					F( 36, 4397) = 3.82	
					Prob > F = 0.0000	
					R-squared = 0.0719	
					Root MSE = .26972	
-----						
Business	Coef.	Robust Std. Err.	t	P> t	[95% Conf. Interval]	
-----						
year	.0103405	.0103696	1.00	0.319	-.0099891	.03067
oportunida~s	-.0175049	.0121361	-1.44	0.149	-.0412977	.006288
economicinfr	.0833343	.0157748	5.28	0.000	.0524078	.1142608
<b>oport_y_ec~f</b>	<b>.029003</b>	<b>.0341657</b>	<b>0.85</b>	<b>0.396</b>	<b>-.0379789</b>	<b>.095985</b>
malehead	-.0575541	.0515228	-1.12	0.264	-.1585648	.0434565
agehead	.0007195	.0009204	0.78	0.434	-.0010848	.0025239
eduhead	-.0108154	.0036391	-2.97	0.003	-.0179499	-.0036808
agespouse	-.0006343	.001091	-0.58	0.561	-.0027732	.0015046
eduspouse	-.0030825	.0037244	-0.83	0.408	-.0103842	.0042191
hhsiz	.0222439	.0330366	0.67	0.501	-.0425244	.0870122
mem0to2	-.0227638	.0347095	-0.66	0.512	-.090812	.0452843
mem3to5	-.0111369	.0341446	-0.33	0.744	-.0780775	.0558037
mem6to12	-.0186816	.0325837	-0.57	0.566	-.0825621	.0451989
mem13to15	-.0321889	.0356608	-0.90	0.367	-.102102	.0377241
mem16to18	-.0244163	.0346893	-0.70	0.482	-.0924247	.0435922
mem19to21	-.0170915	.0361818	-0.47	0.637	-.0880262	.0538431
mem22to32	-.0193699	.0340273	-0.57	0.569	-.0860805	.0473407
mem33to43	-.0074844	.0318608	-0.23	0.814	-.0699476	.0549788
mem44to54	-.0162201	.0303819	-0.53	0.593	-.075784	.0433438
mem55to60	-.0213438	.0266379	-0.80	0.423	-.0735675	.0308799
mem60old	-.0266674	.0262879	-1.01	0.310	-.0782049	.02487
dependratio	.0118052	.0046137	2.56	0.011	.0027601	.0208502
indigback	.1093659	.0144794	7.55	0.000	.0809789	.1377529
overcrowded	.0011251	.012632	0.09	0.929	-.0236401	.0258902
soilfloor	.0045873	.0143384	0.32	0.749	-.0235231	.0326977
tapwater	-.0307436	.0110445	-2.78	0.005	-.0523963	-.0090909
electr	.0238171	.0267069	0.89	0.373	-.0285418	.076176
prodanimals	.0168689	.0115524	1.46	0.144	-.0057797	.0395174
furniture	.0167301	.0168959	0.99	0.322	-.0163944	.0498546
electronic~p	.0268633	.0178982	1.50	0.133	-.0082262	.0619529
appliances	.0238891	.0166679	1.43	0.152	-.0087884	.0565666
healthinfra	-.0332568	.0109629	-3.03	0.002	-.0547495	-.011764
educinfra	-.0317419	.0249987	-1.27	0.204	-.0807519	.0172681
transinfra	.0856581	.0191031	4.48	0.000	.0482064	.1231097
percentage~c	-.000345	.0002651	-1.30	0.193	-.0008647	.0001746
munindex	-.0005335	.0002498	-2.14	0.033	-.0010232	-.0000438
_cons	.0333547	.0786837	0.42	0.672	-.120905	.1876145
-----						

**Table 25: Interaction with the Community's Public Transportation Services (Rural Areas)**

Linear regression					Number of obs = 4434	
					F( 36, 4397) = 3.84	
					Prob > F = 0.0000	
					R-squared = 0.0732	
					Root MSE = .26953	
Business	Coef.	Robust Std. Err.	t	P> t	[95% Conf. Interval]	
year	-.0035463	.0121888	-0.29	0.771	-.0274425	.0203498
oportunida~s	-.033407	.0141206	-2.37	0.018	-.0610905	-.0057236
transinfra	.075504	.0194654	3.88	0.000	.0373421	.1136659
<b>oport_y_tr~p</b>	<b>.0448014</b>	<b>.0202895</b>	<b>2.21</b>	<b>0.027</b>	<b>.0050237</b>	<b>.0845791</b>
malehead	-.0558942	.0512471	-1.09	0.275	-.1563643	.044576
agehead	.0006984	.0009233	0.76	0.449	-.0011118	.0025086
eduhead	-.0104186	.003636	-2.87	0.004	-.0175469	-.0032903
agespouse	-.0005917	.0010875	-0.54	0.586	-.0027237	.0015402
eduspouse	-.0032308	.0037242	-0.87	0.386	-.0105321	.0040705
hnsiz	.0219975	.0332365	0.66	0.508	-.0431627	.0871577
mem0to2	-.0228095	.0348986	-0.65	0.513	-.0912283	.0456093
mem3to5	-.0109082	.0342585	-0.32	0.750	-.0780722	.0562558
mem6to12	-.0184437	.0327892	-0.56	0.574	-.082727	.0458396
mem13to15	-.0314864	.0358364	-0.88	0.380	-.1017439	.038771
mem16to18	-.0245274	.034892	-0.70	0.482	-.0929333	.0438786
mem19to21	-.0164846	.0363522	-0.45	0.650	-.0877532	.0547839
mem22to32	-.0186717	.0341876	-0.55	0.585	-.0856967	.0483533
mem33to43	-.006786	.0320327	-0.21	0.832	-.0695862	.0560143
mem44to54	-.01511	.0305838	-0.49	0.621	-.0750697	.0448497
mem55to60	-.0207547	.0269067	-0.77	0.441	-.0735054	.0319961
mem60old	-.0258902	.0265407	-0.98	0.329	-.0779233	.0261429
dependratio	.0119401	.0046031	2.59	0.010	.0029157	.0209645
indigback	.109317	.0144736	7.55	0.000	.0809416	.1376925
overcrowded	.0007241	.012589	0.06	0.954	-.0239567	.025405
soilfloor	.0049667	.0142838	0.35	0.728	-.0230368	.0329702
tapwater	-.0312083	.011102	-2.83	0.005	-.052813	-.0096036
electr	.0254572	.0264668	0.96	0.336	-.026431	.0773455
prodanimals	.016551	.0115278	1.44	0.151	-.0060493	.0391514
furniture	.0172472	.0169159	1.02	0.308	-.0159164	.0504108
electronic~p	.0265175	.0179719	1.48	0.140	-.0087165	.0617515
appliances	.0229846	.0166524	1.38	0.168	-.0096625	.0556316
economicinfr	.089701	.0145224	6.18	0.000	.0612297	.1181723
healthinfr	-.0336204	.0109607	-3.07	0.002	-.0551088	-.012132
educinfr	-.0332833	.0250538	-1.33	0.184	-.0824014	.0158347
percentage~c	-.0003271	.0002647	-1.24	0.217	-.000846	.0001917
munindex	-.0005276	.0002498	-2.11	0.035	-.0010173	-.0000379
_cons	.0413182	.0790908	0.52	0.601	-.1137396	.196376

**Table 26: Interaction with the Age of the Head of Household (Urban Areas)**

Linear regression						Number of obs = 4946	
						F( 36, 4909) = 1.63	
						Prob > F = 0.0100	
						R-squared = 0.0241	
						Root MSE = .17306	
Business	Coef.	Robust Std. Err.	t	P> t	[95% Conf. Interval]		
year	-.01253	.006586	-1.90	0.057	-.0254415	.0003816	
oportunida~s	-.0512815	.0105565	-4.86	0.000	-.0719769	-.0305861	
agehead	-.0006315	.0006611	-0.96	0.340	-.0019276	.0006647	
<b>oport_y_ag~d</b>	<b>.0008994</b>	<b>.0004246</b>	<b>2.12</b>	<b>0.034</b>	<b>.0000671</b>	<b>.0017317</b>	
malehead	.017669	.0151724	1.16	0.244	-.0120757	.0474136	
eduhead	-.0000229	.0016449	-0.01	0.989	-.0032476	.0032019	
agespouse	-.000195	.0008347	-0.23	0.815	-.0018315	.0014415	
eduspouse	-.0010594	.0021397	-0.50	0.621	-.0052541	.0031354	
hhszise	.0448279	.0187614	2.39	0.017	.0080472	.0816086	
mem0to2	-.0506122	.0209705	-2.41	0.016	-.0917238	-.0095005	
mem3to5	-.0515094	.0207189	-2.49	0.013	-.0921276	-.0108912	
mem6to12	-.0486746	.0195098	-2.49	0.013	-.0869225	-.0104267	
mem13to15	-.0436819	.0217229	-2.01	0.044	-.0862684	-.0010954	
mem16to18	-.0502475	.0204389	-2.46	0.014	-.0903168	-.0101782	
mem19to21	-.0387618	.0189773	-2.04	0.041	-.0759658	-.0015578	
mem22to32	-.0455215	.0185204	-2.46	0.014	-.0818297	-.0092132	
mem33to43	-.0396712	.017213	-2.30	0.021	-.0734164	-.005926	
mem44to54	-.035345	.016414	-2.15	0.031	-.0675239	-.0031661	
mem55to60	-.0229915	.0114397	-2.01	0.045	-.0454185	-.0005645	
mem60old	-.030825	.0153137	-2.01	0.044	-.0608468	-.0008033	
dependratio	.0042208	.0037618	1.12	0.262	-.0031541	.0115956	
indigback	-.009765	.0083836	-1.16	0.244	-.0262006	.0066707	
overcrowded	.0060337	.0088184	0.68	0.494	-.0112543	.0233217	
soilfloor	.0288151	.0211442	1.36	0.173	-.012637	.0702672	
tapwater	.003331	.0063986	0.52	0.603	-.0092131	.015875	
electr	.0308646	.0119651	2.58	0.010	.0074076	.0543216	
prodanimals	.048086	.0129338	3.72	0.000	.02273	.073442	
furniture	-.0122821	.0240688	-0.51	0.610	-.0594677	.0349035	
electronic-p	-.0245333	.0267757	-0.92	0.360	-.0770256	.0279589	
appliances	.0278188	.0140237	1.98	0.047	.000326	.0553116	
economicinfr	-.0246116	.0124358	-1.98	0.048	-.0489913	-.0002319	
healthinfra	-.0001458	.0083155	-0.02	0.986	-.0164479	.0161563	
educinfra	.0108587	.0104848	1.04	0.300	-.0096962	.0314136	
transinfra	-.0014377	.0187604	-0.08	0.939	-.0382165	.0353411	
percentage~c	.0000805	.0002268	0.36	0.723	-.000364	.0005251	
munindex	.0003372	.0001674	2.01	0.044	8.88e-06	.0006654	
_cons	.0097056	.038865	0.25	0.803	-.0664872	.0858983	

**Table 27: Interaction with the Age of the Spouse (Urban Areas)**

Linear regression					Number of obs = 4946	
					F( 36, 4909) = 1.66	
					Prob > F = 0.0078	
					R-squared = 0.0241	
					Root MSE = .17306	
-----						
Business	Coef.	Robust Std. Err.	t	P> t	[95% Conf. Interval]	
year	-.0125394	.006576	-1.91	0.057	-.0254313	.0003524
oportunida-s	-.051349	.0103882	-4.94	0.000	-.0717145	-.0309834
agespouse	-.0002443	.0008343	-0.29	0.770	-.00188	.0013914
<b>oport_y_ag-e</b>	<b>.000985</b>	<b>.0004587</b>	<b>2.15</b>	<b>0.032</b>	<b>.0000858</b>	<b>.0018841</b>
malehead	.0182142	.0151913	1.20	0.231	-.0115675	.0479959
agehead	-.0005868	.0006598	-0.89	0.374	-.0018803	.0007067
eduhead	-.0000245	.0016451	-0.01	0.988	-.0032497	.0032006
eduspouse	-.0010555	.0021407	-0.49	0.622	-.0052522	.0031411
hhsiz	.0448964	.0187607	2.39	0.017	.008117	.0816759
mem0to2	-.0506031	.0209679	-2.41	0.016	-.0917096	-.0094966
mem3to5	-.0516075	.0207197	-2.49	0.013	-.0922273	-.0109877
mem6to12	-.0486895	.0195076	-2.50	0.013	-.0869332	-.0104458
mem13to15	-.0437969	.0217255	-2.02	0.044	-.0863886	-.0012052
mem16to18	-.0503318	.020439	-2.46	0.014	-.0904013	-.0102623
mem19to21	-.0388369	.0189747	-2.05	0.041	-.0760359	-.001638
mem22to32	-.0456508	.0185211	-2.46	0.014	-.0819605	-.0093412
mem33to43	-.0397755	.0172125	-2.31	0.021	-.0735197	-.0060312
mem44to54	-.0353463	.0164102	-2.15	0.031	-.0675177	-.0031749
mem55to60	-.0230333	.0114381	-2.01	0.044	-.0454571	-.0006096
mem60old	-.0308293	.0153087	-2.01	0.044	-.0608412	-.0008174
dependratio	.0042312	.003762	1.12	0.261	-.003144	.0116064
indigback	-.0098461	.0083918	-1.17	0.241	-.0262977	.0066056
overcrowded	.00609	.0088182	0.69	0.490	-.0111976	.0233776
soilfloor	.0289404	.0211475	1.37	0.171	-.0125181	.070399
tapwater	.0032567	.006396	0.51	0.611	-.0092824	.0157958
electr	.0304829	.0119728	2.55	0.011	.0070109	.053955
proanimals	.0480506	.0129307	3.72	0.000	.0227006	.0734006
furniture	-.0122296	.0240548	-0.51	0.611	-.0593878	.0349287
electronic-p	-.0243023	.0267766	-0.91	0.364	-.0767964	.0281918
appliances	.0278905	.0140164	1.99	0.047	.000412	.055369
economicinfr	-.024528	.012438	-1.97	0.049	-.0489121	-.0001439
healthinfra	-.0001053	.0083146	-0.01	0.990	-.0164058	.0161951
educinfra	.0107476	.0104961	1.02	0.306	-.0098294	.0313247
transinfra	-.0015581	.0187759	-0.08	0.934	-.0383673	.0352511
percentage-c	.0000708	.0002243	0.32	0.752	-.000369	.0005106
munindex	.0003383	.0001675	2.02	0.043	9.90e-06	.0006667
_cons	.010267	.0388029	0.26	0.791	-.0658041	.0863381

**Table 28: Interaction with the Education Level of the Head of Household (Urban Areas)**

Linear regression					Number of obs = 4946	
					F( 36, 4909) = 1.54	
					Prob > F = 0.0210	
					R-squared = 0.0233	
					Root MSE = .17313	
-----						
Business	Coef.	Robust Std. Err.	t	P> t	[95% Conf. Interval]	
-----						
year	-.0109003	.0065589	-1.66	0.097	-.0237587	.0019582
oportunida~s	-.0335041	.0138186	-2.42	0.015	-.0605947	-.0064135
eduhead	-.0000998	.0016521	-0.06	0.952	-.0033388	.0031391
<b>oport_y_ed~d</b>	<b>.0030881</b>	<b>.0033386</b>	<b>0.92</b>	<b>0.355</b>	<b>-.0034571</b>	<b>.0096333</b>
malehead	.0167718	.0151562	1.11	0.269	-.0129411	.0464846
agehead	-.0005638	.0006607	-0.85	0.394	-.001859	.0007315
agespouse	-.0002309	.0008347	-0.28	0.782	-.0018673	.0014055
eduspouse	-.0009591	.0021435	-0.45	0.655	-.0051614	.0032431
hhsiz	.0441536	.0187551	2.35	0.019	.0073851	.0809221
mem0to2	-.0497666	.0209388	-2.38	0.018	-.090816	-.0087171
mem3to5	-.0510479	.0207174	-2.46	0.014	-.0916631	-.0104326
mem6to12	-.0480361	.0195052	-2.46	0.014	-.086275	-.0097972
mem13to15	-.043179	.0217293	-1.99	0.047	-.0857782	-.0005798
mem16to18	-.0495706	.0204294	-2.43	0.015	-.0896213	-.0095199
mem19to21	-.0380201	.0190014	-2.00	0.045	-.0752714	-.0007689
mem22to32	-.0448949	.0185131	-2.43	0.015	-.0811888	-.0086009
mem33to43	-.0389189	.0171995	-2.26	0.024	-.0726377	-.0052001
mem44to54	-.0347331	.0164326	-2.11	0.035	-.0669483	-.0025178
mem55to60	-.0223781	.0114417	-1.96	0.051	-.044809	.0000527
mem60old	-.0300377	.0153012	-1.96	0.050	-.0600348	-.0000405
dependratio	.0041817	.003762	1.11	0.266	-.0031935	.0115569
indigback	-.0098606	.0084062	-1.17	0.241	-.0263404	.0066192
overcrowded	.0060255	.0088167	0.68	0.494	-.0112592	.0233102
soilfloor	.0286422	.021171	1.35	0.176	-.0128624	.0701468
tapwater	.003243	.0063947	0.51	0.612	-.0092935	.0157795
electr	.0316727	.0119441	2.65	0.008	.0082571	.0550884
proanimals	.0479634	.0129359	3.71	0.000	.0226032	.0733236
furniture	-.0119755	.0242858	-0.49	0.622	-.0595865	.0356355
electronic~p	-.0237813	.0268728	-0.88	0.376	-.076464	.0289014
appliances	.0275468	.014019	1.96	0.049	.0000633	.0550302
economicinfr	-.0244114	.0124426	-1.96	0.050	-.0488044	-.0000184
healthinfra	-.0002235	.0083135	-0.03	0.979	-.0165217	.0160747
educinfra	.010223	.0105438	0.97	0.332	-.0104476	.0308937
transinfra	-.0019901	.0188026	-0.11	0.916	-.0388517	.0348715
percentage~c	.0000118	.0002147	0.05	0.956	-.0004091	.0004327
munindex	.0003393	.0001676	2.02	0.043	.0000106	.0006679
_cons	.0142316	.0386045	0.37	0.712	-.0614506	.0899138
-----						

**Table 29: Interaction with the Education Level of the Spouse (Urban Areas)**

Linear regression					Number of obs = 4946	
					F( 36, 4909) = 1.79	
					Prob > F = 0.0027	
					R-squared = 0.0240	
					Root MSE = .17307	
-----						
Business	Coef.	Robust Std. Err.	t	P> t	[95% Conf. Interval]	
-----						
year	-.01237	.0065193	-1.90	0.058	-.0251508	.0004108
oportunida~s	-.0494946	.0102274	-4.84	0.000	-.0695448	-.0294444
eduspouse	-.0013119	.0021537	-0.61	0.542	-.0055342	.0029104
<b>oport_y_ed-e</b>	<b>.0112014</b>	<b>.0040179</b>	<b>2.79</b>	<b>0.005</b>	<b>.0033246</b>	<b>.0190782</b>
malehead	.0179766	.0151235	1.19	0.235	-.0116722	.0476254
agehead	-.000573	.0006604	-0.87	0.386	-.0018677	.0007217
eduhead	.0000336	.0016429	0.02	0.984	-.0031873	.0032545
agespouse	-.0002237	.0008345	-0.27	0.789	-.0018597	.0014123
hhsiz	.0437048	.018755	2.33	0.020	.0069367	.080473
mem0to2	-.0496395	.0209437	-2.37	0.018	-.0906985	-.0085805
mem3to5	-.0508389	.0207211	-2.45	0.014	-.0914616	-.0102163
mem6to12	-.0474757	.0195043	-2.43	0.015	-.0857129	-.0092386
mem13to15	-.0427153	.021717	-1.97	0.049	-.0852904	-.0001402
mem16to18	-.049152	.0204222	-2.41	0.016	-.0891887	-.0091153
mem19to21	-.0376255	.0190165	-1.98	0.048	-.0749063	-.0003447
mem22to32	-.0444132	.0185079	-2.40	0.016	-.0806969	-.0081295
mem33to43	-.0384911	.017194	-2.24	0.025	-.0721991	-.0047831
mem44to54	-.0341056	.0164263	-2.08	0.038	-.0663085	-.0019027
mem55to60	-.0216508	.0114403	-1.89	0.058	-.0440789	.0007772
mem60old	-.0296187	.0152967	-1.94	0.053	-.0596071	.0003696
depratio	.0042226	.0037616	1.12	0.262	-.0031519	.0115971
indigback	-.0095557	.0083818	-1.14	0.254	-.0259877	.0068764
overcrowded	.0061233	.0088202	0.69	0.488	-.0111681	.0234148
soilfloor	.0280495	.0211743	1.32	0.185	-.0134616	.0695607
tapwater	.0031762	.0063938	0.50	0.619	-.0093585	.0157109
electr	.0312791	.0120031	2.61	0.009	.0077477	.0548104
prodanimals	.0479933	.0129306	3.71	0.000	.0226436	.0733429
furniture	-.0130231	.024228	-0.54	0.591	-.0605208	.0344746
electronic-p	-.0227332	.0269223	-0.84	0.398	-.075513	.0300467
appliances	.0267912	.0139456	1.92	0.055	-.0005484	.0541307
economicinfr	-.0245005	.0124401	-1.97	0.049	-.0488887	-.0001123
healthinfra	-.0000877	.0083167	-0.01	0.992	-.0163923	.0162168
educinfra	.0103896	.0104969	0.99	0.322	-.0101891	.0309682
transinfra	-.0023168	.018813	-0.12	0.902	-.0391987	.0345651
percentage~c	.0000122	.0002146	0.06	0.955	-.0004085	.0004329
munindex	.0003461	.0001682	2.06	0.040	.0000163	.0006759
_cons	.0154862	.0385249	0.40	0.688	-.0600399	.0910123
-----						

**Table 30: Interaction with the Number of Household Members assisted by the Program (Urban Areas)**

Linear regression						Number of obs = 4946	
						F( 30, 4915) = 1.76	
						Prob > F = 0.0064	
						R-squared = 0.0217	
						Root MSE = .17317	
-----							
Business	Coef.	Robust Std. Err.	t	P> t	[95% Conf. Interval]		
-----							
year	-.0113222	.0065243	-1.74	0.083	-.0241127	.0014683	
oportunida~s	-.0403336	.0110933	-3.64	0.000	-.0620815	-.0185857	
membersoport	-.0305661	.0149621	-2.04	0.041	-.0598986	-.0012336	
<b>oport_y_me-t</b>	<b>.0053861</b>	<b>.0025806</b>	<b>2.09</b>	<b>0.037</b>	<b>.0003269</b>	<b>.0104453</b>	
malehead	.0160119	.0153585	1.04	0.297	-.0140976	.0461213	
agehead	-.0002221	.0006502	-0.34	0.733	-.0014968	.0010526	
eduhead	-.0002229	.0016443	-0.14	0.892	-.0034465	.0030006	
agespouse	.0002538	.0007271	0.35	0.727	-.0011717	.0016793	
eduspouse	-.0014204	.0021155	-0.67	0.502	-.0055678	.0027269	
hhsiz	.0286855	.0148406	1.93	0.053	-.0004087	.0577798	
mem22to32	-.0312076	.0151388	-2.06	0.039	-.0608864	-.0015287	
mem33to43	-.0285157	.0152669	-1.87	0.062	-.0584457	.0014143	
mem44to54	-.0266248	.0154873	-1.72	0.086	-.0569868	.0037371	
mem55to60	-.0174086	.0104212	-1.67	0.095	-.0378387	.0030216	
dependratio	.0032071	.0031667	1.01	0.311	-.0030011	.0094153	
indigback	-.0092888	.0084464	-1.10	0.272	-.0258476	.00727	
overcrowded	.0047631	.0082471	0.58	0.564	-.011405	.0209311	
soilfloor	.0274933	.0213934	1.29	0.199	-.0144474	.069434	
tapwater	.0029036	.0065312	0.44	0.657	-.0099005	.0157077	
electr	.0338681	.0111927	3.03	0.002	.0119255	.0558107	
proanimals	.0477495	.0130452	3.66	0.000	.0221751	.0733239	
furniture	-.0134298	.0241071	-0.56	0.577	-.0606904	.0338309	
electronic~p	-.0233613	.0267479	-0.87	0.382	-.075799	.0290765	
appliances	.0284521	.0139831	2.03	0.042	.0010391	.0558652	
economicinfr	-.0261091	.0123447	-2.12	0.034	-.0503102	-.001908	
healthinfra	-.0003969	.0083864	-0.05	0.962	-.016838	.0160443	
educinfra	.0104531	.01056	0.99	0.322	-.0102493	.0311555	
transinfra	-.001163	.0184859	-0.06	0.950	-.0374037	.0350776	
percentage~c	.0000478	.000217	0.22	0.826	-.0003777	.0004732	
munindex	.0003433	.0001664	2.06	0.039	.000017	.0006695	
_cons	-.0083517	.0363803	-0.23	0.818	-.0796733	.0629698	
-----							

**Table 31: Interactions with the Household's Indigenous Background (Urban Areas)**

Linear regression						Number of obs = 4946	
						F( 36, 4909) = 1.55	
						Prob > F = 0.0194	
						R-squared = 0.0233	
						Root MSE = .17313	
-----							
Business	Coef.	Robust Std. Err.	t	P> t	[95% Conf. Interval]		
-----							
year	-.0101457	.006435	-1.58	0.115	-.0227612	.0024698	
oportunida-s	-.0255407	.0127603	-2.00	0.045	-.0505566	-.0005248	
indigback	-.0093066	.0086606	-1.07	0.283	-.0262852	.0076721	
<b>oport_y_in-g</b>	<b>-.008283</b>	<b>.0179067</b>	<b>-0.46</b>	<b>0.644</b>	<b>-.0433881</b>	<b>.0268221</b>	
malehead	.0169978	.0151452	1.12	0.262	-.0126936	.0466891	
agehead	-.0005602	.0006606	-0.85	0.396	-.0018552	.0007348	
eduhead	3.38e-06	.0016461	0.00	0.998	-.0032237	.0032305	
agespouse	-.0002281	.0008349	-0.27	0.785	-.0018649	.0014087	
eduspouse	-.0009452	.0021407	-0.44	0.659	-.0051419	.0032516	
hhszise	.0440741	.0187622	2.35	0.019	.0072919	.0808563	
mem0to2	-.0495851	.0209313	-2.37	0.018	-.0906197	-.0085504	
mem3to5	-.050928	.0207227	-2.46	0.014	-.0915537	-.0103023	
mem6to12	-.0479428	.019511	-2.46	0.014	-.0861931	-.0096924	
mem13to15	-.0431416	.0217233	-1.99	0.047	-.0857289	-.0005543	
mem16to18	-.0494466	.0204345	-2.42	0.016	-.0895074	-.0093857	
mem19to21	-.0378963	.0190329	-1.99	0.047	-.0752093	-.0005833	
mem22to32	-.044743	.0185265	-2.42	0.016	-.0810633	-.0084228	
mem33to43	-.0388523	.0172206	-2.26	0.024	-.0726124	-.0050921	
mem44to54	-.0347562	.0164335	-2.11	0.034	-.0669732	-.0025393	
mem55to60	-.0224317	.0114538	-1.96	0.050	-.0448863	.000023	
mem60old	-.0299536	.0152966	-1.96	0.050	-.0599418	.0000346	
dependratio	.0041805	.0037625	1.11	0.267	-.0031957	.0115566	
overcrowded	.0060635	.0088225	0.69	0.492	-.0112325	.0233595	
soilfloor	.0291876	.021135	1.38	0.167	-.0122464	.0706217	
tapwater	.0032078	.0063942	0.50	0.616	-.0093277	.0157432	
electr	.0318872	.0119145	2.68	0.007	.0085295	.0552449	
prodanimals	.0478812	.0129458	3.70	0.000	.0225017	.0732608	
furniture	-.0117661	.024283	-0.48	0.628	-.0593717	.0358394	
electronic-p	-.0240515	.0268678	-0.90	0.371	-.0767245	.0286214	
appliances	.0279112	.0140812	1.98	0.048	.0003058	.0555166	
economicinfr	-.0243299	.0124473	-1.95	0.051	-.0487323	.0000724	
healthinfra	-.0002813	.0083159	-0.03	0.973	-.0165842	.0160216	
educinfra	.0099043	.0105005	0.94	0.346	-.0106814	.03049	
transinfra	-.0018759	.0187914	-0.10	0.920	-.0387154	.0349635	
percentage-c	-5.92e-06	.0002226	-0.03	0.979	-.0004424	.0004306	
munindex	.000337	.000167	2.02	0.044	9.63e-06	.0006643	
_cons	.0141799	.0387338	0.37	0.714	-.0617557	.0901155	
-----							

**Table 32: Interaction with the Floor Type of the Dwelling (Urban Areas)**

Linear regression					Number of obs = 4946	
					F( 36, 4909) = 1.53	
					Prob > F = 0.0223	
					R-squared = 0.0234	
					Root MSE = .17312	
Business	Coef.	Robust Std. Err.	t	P> t	[95% Conf. Interval]	
year	-.0099768	.0063222	-1.58	0.115	-.0223712	.0024176
oportunida-s	-.0239734	.0118918	-2.02	0.044	-.0472866	-.0006601
soilfloor	.0327407	.0235198	1.39	0.164	-.0133686	.07885
<b>oport_y_soil</b>	<b>-.0263559</b>	<b>.0262577</b>	<b>-1.00</b>	<b>0.316</b>	<b>-.0778328</b>	<b>.025121</b>
malehead	.0169172	.0151443	1.12	0.264	-.0127724	.0466067
agehead	-.0005467	.0006608	-0.83	0.408	-.0018421	.0007487
eduhead	.0000437	.0016483	0.03	0.979	-.0031878	.0032752
agespouse	-.0002444	.0008336	-0.29	0.769	-.0018786	.0013899
eduspouse	-.0009052	.0021495	-0.42	0.674	-.0051191	.0033086
hssize	.0442266	.0187691	2.36	0.018	.0074308	.0810223
mem0to2	-.0495222	.0209614	-2.36	0.018	-.090616	-.0084284
mem3to5	-.0511143	.0207324	-2.47	0.014	-.091759	-.0104696
mem6to12	-.0482417	.019509	-2.47	0.013	-.086488	-.0099954
mem13to15	-.04349	.0217018	-2.00	0.045	-.0860353	-.0009447
mem16to18	-.0496275	.0204396	-2.43	0.015	-.0896982	-.0095567
mem19to21	-.0380308	.0190237	-2.00	0.046	-.0753258	-.0007359
mem22to32	-.0448954	.0185329	-2.42	0.015	-.0812283	-.0085626
mem33to43	-.0389251	.017225	-2.26	0.024	-.0726937	-.0051564
mem44to54	-.0348521	.016444	-2.12	0.034	-.0670897	-.0026145
mem55to60	-.0225355	.0114714	-1.96	0.050	-.0450245	-.0000465
mem60old	-.0301786	.0153253	-1.97	0.049	-.060223	-.0001341
dependratio	.0042452	.0037577	1.13	0.259	-.0031215	.0116119
indigback	-.0098527	.0083975	-1.17	0.241	-.0263155	.0066101
overcrowded	.0058488	.0088362	0.66	0.508	-.0114741	.0231717
tapwater	.0032208	.006394	0.50	0.614	-.0093143	.0157559
electr	.0326069	.0122913	2.65	0.008	.0085104	.0567034
prodanimals	.047692	.0128852	3.70	0.000	.0224313	.0729527
furniture	-.011465	.0240702	-0.48	0.634	-.0586533	.0357233
electronic-p	-.0241927	.0267909	-0.90	0.367	-.076715	.0283295
appliances	.0278691	.0140729	1.98	0.048	.0002798	.0554584
economicinfr	-.0244345	.012438	-1.96	0.050	-.0488185	-.0000505
healthinfra	-.0001412	.0082936	-0.02	0.986	-.0164004	.0161181
educinfra	.0094468	.0104949	0.90	0.368	-.011128	.0300216
transinfra	-.0015619	.0187697	-0.08	0.934	-.0383589	.0352351
percentage-c	-4.37e-06	.0002141	-0.02	0.984	-.0004241	.0004153
munindex	.000338	.0001677	2.02	0.044	9.34e-06	.0006668
_cons	.0130088	.0386076	0.34	0.736	-.0626793	.088697

**Table 33: Interaction with Access to Tap Water (Urban Areas)**

Linear regression						Number of obs = 4946	
						F( 36, 4909) = 1.72	
						Prob > F = 0.0047	
						R-squared = 0.0240	
						Root MSE = .17307	
-----							
Business	Coef.	Robust Std. Err.	t	P> t	[90% Conf. Interval]		
-----							
year	-.0118121	.0064044	-1.84	0.065	-.0223484	-.0012758	
oportunida~s	-.0427141	.0087486	-4.88	0.000	-.057107	-.0283213	
tapwater	.0015392	.0065467	0.24	0.814	-.0092312	.0123096	
<b>oport_y_tapw</b>	<b>.0377709</b>	<b>.0219131</b>	<b>1.72</b>	<b>0.085</b>	<b>.0017202</b>	<b>.0738215</b>	
malehead	.0175883	.0151531	1.16	0.246	-.007341	.0425177	
agehead	-.0005653	.0006605	-0.86	0.392	-.001652	.0005214	
eduhead	4.24e-06	.0016428	0.00	0.998	-.0026984	.0027068	
agespouse	-.0002453	.0008345	-0.29	0.769	-.0016181	.0011276	
eduspouse	-.0010286	.0021413	-0.48	0.631	-.0045514	.0024943	
hhsiz	.043848	.0187432	2.34	0.019	.0130124	.0746836	
mem0to2	-.049556	.0209292	-2.37	0.018	-.083988	-.015124	
mem3to5	-.0510086	.0207124	-2.46	0.014	-.0850838	-.0169333	
mem6to12	-.047726	.0194942	-2.45	0.014	-.0797971	-.0156548	
mem13to15	-.0425892	.0216999	-1.96	0.050	-.0782891	-.0068892	
mem16to18	-.0491395	.020406	-2.41	0.016	-.0827108	-.0155682	
mem19to21	-.037836	.0190043	-1.99	0.047	-.0691012	-.0065709	
mem22to32	-.0443866	.0184957	-2.40	0.016	-.074815	-.0139581	
mem33to43	-.0385518	.0171823	-2.24	0.025	-.0668195	-.0102841	
mem44to54	-.0342144	.0164142	-2.08	0.037	-.0612185	-.0072103	
mem55to60	-.0219107	.0114262	-1.92	0.055	-.0407087	-.0031127	
mem60old	-.0296792	.0152756	-1.94	0.052	-.05481	-.0045484	
dependratio	.0042808	.0037609	1.14	0.255	-.0019066	.0104681	
indigback	-.00988	.0083952	-1.18	0.239	-.0236915	.0039314	
overcrowded	.0060649	.008815	0.69	0.491	-.0084372	.020567	
soilfloor	.0285779	.0211586	1.35	0.177	-.0062315	.0633872	
electr	.0317505	.0118745	2.67	0.008	.0122151	.0512859	
proanimals	.0475557	.0129278	3.68	0.000	.0262874	.068824	
furniture	-.0120893	.0240396	-0.50	0.615	-.0516383	.0274597	
electronic-p	-.0235358	.0268236	-0.88	0.380	-.0676651	.0205935	
appliances	.0279804	.014036	1.99	0.046	.004889	.0510719	
economicinfr	-.0244969	.0124388	-1.97	0.049	-.0449608	-.004033	
healthinfr	.0002206	.0083377	0.03	0.979	-.0134963	.0139376	
educinfr	.0105778	.0105167	1.01	0.315	-.0067239	.0278795	
transinfr	-.001764	.0187985	-0.09	0.925	-.0326907	.0291627	
percentage~c	-8.74e-07	.0002142	-0.00	0.997	-.0003533	.0003515	
munindex	.0003372	.0001674	2.01	0.044	.0000618	.0006126	
_cons	.0149706	.0384237	0.39	0.697	-.0482427	.0781839	
-----							

**Table 34: Interaction with Access to Electricity (Urban Areas)**

Linear regression					Number of obs = 4946	
					F( 36, 4909) = 1.84	
					Prob > F = 0.0017	
					R-squared = 0.0242	
					Root MSE = .17305	
Business	Coef.	Robust Std. Err.	t	P> t	[95% Conf. Interval]	
year	-.0129783	.0066358	-1.96	0.051	-.0259875	.0000308
oportunida~s	-.05584	.0101631	-5.49	0.000	-.0757642	-.0359157
electr	.0283666	.0121676	2.33	0.020	.0045126	.0522206
<b>oport_y_elec</b>	<b>.0447466</b>	<b>.0168395</b>	<b>2.66</b>	<b>0.008</b>	<b>.0117336</b>	<b>.0777596</b>
malehead	.0175802	.0151397	1.16	0.246	-.0121004	.0472608
agehead	-.0005871	.0006604	-0.89	0.374	-.0018819	.0007076
eduhead	-.0000241	.0016448	-0.01	0.988	-.0032488	.0032005
agespouse	-.0002088	.0008347	-0.25	0.802	-.0018452	.0014276
eduspouse	-.0010918	.0021403	-0.51	0.610	-.0052878	.0031042
hhsiz	.0444896	.0187581	2.37	0.018	.0077153	.0812639
mem0to2	-.0503346	.0209607	-2.40	0.016	-.091427	-.0092423
mem3to5	-.051262	.0207176	-2.47	0.013	-.0918777	-.0106463
mem6to12	-.0482775	.019506	-2.48	0.013	-.086518	-.0100369
mem13to15	-.0433883	.0217223	-2.00	0.046	-.0859738	-.0008028
mem16to18	-.0499437	.0204301	-2.44	0.015	-.089996	-.0098915
mem19to21	-.038371	.0189957	-2.02	0.043	-.075611	-.001131
mem22to32	-.0451881	.0185138	-2.44	0.015	-.0814833	-.0088928
mem33to43	-.0393302	.0172018	-2.29	0.022	-.0730534	-.005607
mem44to54	-.0349853	.0164179	-2.13	0.033	-.0671717	-.0027989
mem55to60	-.0225798	.0114339	-1.97	0.048	-.0449954	-.0001643
mem60old	-.030505	.015303	-1.99	0.046	-.0605058	-.0005042
dependratio	.0042054	.0037611	1.12	0.264	-.0031681	.0115789
indigback	-.0096853	.0083818	-1.16	0.248	-.0261174	.0067469
overcrowded	.0060557	.0088174	0.69	0.492	-.0112303	.0233418
soilfloor	.028112	.0211516	1.33	0.184	-.0133547	.0695787
tapwater	.0033081	.0063977	0.52	0.605	-.0092343	.0158504
prodanimals	.048016	.0129291	3.71	0.000	.0226692	.0733629
furniture	-.0130492	.0241825	-0.54	0.589	-.0604577	.0343594
electronic-p	-.0235098	.0268427	-0.88	0.381	-.0761335	.029114
appliances	.0277817	.0140199	1.98	0.048	.0002965	.055267
economicinfr	-.0245907	.0124369	-1.98	0.048	-.0489726	-.0002088
healthinfra	-.0001925	.0083153	-0.02	0.982	-.0164942	.0161091
educinfra	.0107517	.0104991	1.02	0.306	-.0098313	.0313346
transinfra	-.0020155	.0188036	-0.11	0.915	-.0388789	.0348479
percentage~c	.0000587	.0002201	0.27	0.790	-.0003729	.0004902
munindex	.0003436	.0001679	2.05	0.041	.0000145	.0006727
_cons	.0135402	.0386246	0.35	0.726	-.0621812	.0892617

**Table 35: Interaction with Ownership of Production Animals (Urban Areas)**

Linear regression						Number of obs = 4946	
						F( 36, 4909) = 1.54	
						Prob > F = 0.0200	
						R-squared = 0.0237	
						Root MSE = .1731	
-----							
Business	Coef.	Robust Std. Err.	t	P> t	[95% Conf. Interval]		
-----							
year	-.0095944	.0063581	-1.51	0.131	-.0220592	.0028704	
oportunida~s	-.0205513	.0111076	-1.85	0.064	-.0423271	.0012245	
proanimals	.0507061	.0135286	3.75	0.000	.024184	.0772282	
<b>oport_y_prod</b>	<b>.0362236</b>	<b>.0275694</b>	<b>1.31</b>	<b>0.189</b>	<b>-.090272</b>	<b>.0178247</b>	
malehead	.0171838	.0151119	1.14	0.256	-.0124423	.0468098	
agehead	-.000563	.0006611	-0.85	0.394	-.001859	.0007329	
eduhead	-.0000104	.001645	-0.01	0.995	-.0032353	.0032145	
agespouse	-.0002362	.0008344	-0.28	0.777	-.0018721	.0013996	
eduspouse	-.0008979	.0021408	-0.42	0.675	-.0050948	.003299	
hhsiz	.0448746	.0187385	2.39	0.017	.0081388	.0816105	
mem0to2	-.0502734	.0209148	-2.40	0.016	-.0912758	-.0092709	
mem3to5	-.0517205	.0207185	-2.50	0.013	-.092338	-.011103	
mem6to12	-.0487736	.019485	-2.50	0.012	-.086973	-.0105742	
mem13to15	-.0440588	.0216959	-2.03	0.042	-.0865924	-.0015252	
mem16to18	-.0501305	.0203989	-2.46	0.014	-.0901215	-.0101395	
mem19to21	-.038694	.0190299	-2.03	0.042	-.0760012	-.0013869	
mem22to32	-.0455598	.0184902	-2.46	0.014	-.0818089	-.0093107	
mem33to43	-.0394913	.0171867	-2.30	0.022	-.0731849	-.0057976	
mem44to54	-.0353781	.0163945	-2.16	0.031	-.0675186	-.0032377	
mem55to60	-.0229658	.0114382	-2.01	0.045	-.0453898	-.0005418	
mem60old	-.0305776	.0152865	-2.00	0.046	-.0605459	-.0006092	
dependratio	.0041906	.0037562	1.12	0.265	-.0031732	.0115543	
indigback	-.0101427	.0084044	-1.21	0.228	-.026619	.0063337	
overcrowded	.0061704	.0088331	0.70	0.485	-.0111463	.0234872	
soilfloor	.0286181	.0211373	1.35	0.176	-.0128204	.0700566	
tapwater	.0033626	.0063925	0.53	0.599	-.0091696	.0158947	
electr	.0322958	.0118552	2.72	0.006	.0090542	.0555374	
furniture	-.0112774	.024046	-0.47	0.639	-.0584183	.0358635	
electronic-p	-.0246303	.0267539	-0.92	0.357	-.0770798	.0278193	
appliances	.0279167	.0140685	1.98	0.047	.0003361	.0554973	
economicinfr	-.0241245	.0124147	-1.94	0.052	-.0484629	.0002138	
healthinfr	-.000062	.0083204	-0.01	0.994	-.0163738	.0162497	
educinfr	.0094814	.0104442	0.91	0.364	-.0109939	.0299567	
transinfr	-.0022692	.0187638	-0.12	0.904	-.0390547	.0345163	
percentage~c	.0000188	.0002147	0.09	0.930	-.0004022	.0004397	
munindex	.0003451	.0001678	2.06	0.040	.0000161	.0006742	
_cons	.0109162	.038651	0.28	0.778	-.064857	.0866894	
-----							

**Table 36: Interactions with Ownership of Furniture (Urban Areas)**

Linear regression						Number of obs = 4946	
						F( 36, 4909) = 1.54	
						Prob > F = 0.0210	
						R-squared = 0.0235	
						Root MSE = .17311	
-----							
Business	Coef.	Robust Std. Err.	t	P> t	[95% Conf. Interval]		
-----							
year	-.011449	.0066078	-1.73	0.083	-.0244032	.0015053	
oportunida~s	-.0402321	.0158299	-2.54	0.011	-.0712657	-.0091985	
furniture	-.0156152	.0241161	-0.65	0.517	-.0628935	.0316663	
<b>oport_y_furn</b>	<b>.0236115</b>	<b>.0193233</b>	<b>1.22</b>	<b>0.222</b>	<b>-.0142708</b>	<b>.0614937</b>	
malehead	.0173427	.0151177	1.15	0.251	-.0122948	.0469803	
agehead	-.0005774	.0006586	-0.88	0.381	-.0018684	.0007137	
eduhead	-9.24e-06	.0016439	-0.01	0.996	-.0032319	.0032135	
agespouse	-.0002105	.0008332	-0.25	0.801	-.001844	.001423	
eduspouse	-.0010181	.0021431	-0.48	0.635	-.0052195	.0031833	
hhsiz	.0444498	.018763	2.37	0.018	.007666	.0812336	
mem0to2	-.0500861	.0209487	-2.39	0.017	-.091155	-.0090172	
mem3to5	-.0512447	.0207142	-2.47	0.013	-.0918538	-.0106355	
mem6to12	-.0482831	.0195161	-2.47	0.013	-.0865434	-.0100227	
mem13to15	-.043536	.0217241	-2.00	0.045	-.086125	-.0009471	
mem16to18	-.049795	.0204283	-2.44	0.015	-.0898436	-.0097464	
mem19to21	-.0383645	.0190202	-2.02	0.044	-.0756526	-.0010763	
mem22to32	-.0452028	.0185288	-2.44	0.015	-.0815276	-.0088781	
mem33to43	-.0393421	.0172243	-2.28	0.022	-.0731094	-.0055748	
mem44to54	-.0350786	.0164477	-2.13	0.033	-.0673234	-.0028338	
mem55to60	-.0227388	.011457	-1.98	0.047	-.0451995	-.000278	
mem60old	-.0304482	.0153205	-1.99	0.047	-.0604832	-.0004132	
dependratio	.0041485	.0037665	1.10	0.271	-.0032355	.0115325	
indigback	-.0096452	.008424	-1.14	0.252	-.02616	.0068696	
overcrowded	.0060534	.0088236	0.69	0.493	-.0112448	.0233517	
soilfloor	.0287092	.0211296	1.36	0.174	-.0127143	.0701327	
tapwater	.0032574	.0063956	0.51	0.611	-.0092809	.0157957	
electr	.031365	.0120242	2.61	0.009	.0077921	.0549378	
proanimals	.0479322	.0129366	3.71	0.000	.0225707	.0732938	
electronic~p	-.0234188	.026835	-0.87	0.383	-.0760275	.0291899	
appliances	.0276307	.0141904	1.95	0.052	-.0001889	.0554502	
economicinfr	-.024382	.0124408	-1.96	0.050	-.0487716	7.51e-06	
healthinfr	-.0001153	.0083174	-0.01	0.989	-.0164212	.0161905	
educinfr	.0103268	.0104901	0.98	0.325	-.0102384	.030892	
transinfr	-.0019858	.0187985	-0.11	0.916	-.0388392	.0348677	
percentage~c	.0000167	.0002149	0.08	0.938	-.0004046	.000438	
munindex	.0003409	.0001677	2.03	0.042	.000012	.0006697	
_cons	.0163168	.0387826	0.42	0.674	-.0597144	.092348	
-----							

**Table 37: Interaction with Ownership of Electronic Equipment (Urban Areas)**

Linear regression					Number of obs = 4946	
					F( 36, 4909) = 1.89	
					Prob > F = 0.0011	
					R-squared = 0.0247	
					Root MSE = .17301	
-----						
Business	Coef.	Robust Std. Err.	t	P> t	[95% Conf. Interval]	
-----						
year	-.0131928	.0065685	-2.01	0.045	-.0260699	-.0003156
oportunida~s	-.0590525	.0105228	-5.61	0.000	-.0796818	-.0384231
electronic~p	-.0302755	.0270598	-1.12	0.263	-.0833248	.0227737
<b>oport_y_el~q</b>	<b>.0538805</b>	<b>.0183185</b>	<b>2.94</b>	<b>0.003</b>	<b>.017968</b>	<b>.0897929</b>
malehead	.0174477	.0151167	1.15	0.248	-.0121878	.0470832
agehead	-.00061	.0006598	-0.92	0.355	-.0019036	.0006836
eduhead	-.0000257	.0016444	-0.02	0.988	-.0032494	.003198
agespouse	-.0001847	.0008346	-0.22	0.825	-.0018209	.0014515
eduspouse	-.0011478	.00214	-0.54	0.592	-.0053432	.0030476
hhsiz	.0445755	.0187565	2.38	0.018	.0078043	.0813466
mem0to2	-.0503679	.0209548	-2.40	0.016	-.0914487	-.0092872
mem3to5	-.0513622	.0207177	-2.48	0.013	-.0919781	-.0107463
mem6to12	-.0483943	.0195061	-2.48	0.013	-.0866349	-.0101537
mem13to15	-.0436156	.0217262	-2.01	0.045	-.0862086	-.0010225
mem16to18	-.0499623	.0204258	-2.45	0.014	-.090006	-.0099187
mem19to21	-.0385773	.0189892	-2.03	0.042	-.0758046	-.00135
mem22to32	-.0452799	.0185087	-2.45	0.014	-.0815651	-.0089947
mem33to43	-.03948	.0171928	-2.30	0.022	-.0731856	-.0057744
mem44to54	-.0351736	.016408	-2.14	0.032	-.0673406	-.0030065
mem55to60	-.0227259	.0114338	-1.99	0.047	-.0451413	-.0003106
mem60old	-.0307522	.0153014	-2.01	0.045	-.0607498	-.0007546
dependratio	.0041242	.0037559	1.10	0.272	-.0032391	.0114875
indigback	-.0097605	.0083842	-1.16	0.244	-.0261973	.0066763
overcrowded	.0061112	.0088202	0.69	0.488	-.0111803	.0234027
soilfloor	.0281471	.0211546	1.33	0.183	-.0133254	.0696197
tapwater	.0033869	.0063933	0.53	0.596	-.0091469	.0159206
electr	.0314768	.0122814	2.56	0.010	.0073998	.0555539
proanimals	.048163	.0129281	3.73	0.000	.0228181	.0735079
furniture	-.0129169	.0240667	-0.54	0.591	-.0600983	.0342646
appliances	.0276088	.0139977	1.97	0.049	.0001671	.0550506
economicinfr	-.0246379	.0124389	-1.98	0.048	-.0490238	-.0002521
healthinfr	-.0000589	.0083239	-0.01	0.994	-.0163775	.0162596
educinfr	.0107881	.010492	1.03	0.304	-.0097809	.0313571
transinfr	-.0020482	.0188001	-0.11	0.913	-.0389048	.0348084
percentage~c	.0000694	.0002205	0.31	0.753	-.0003629	.0005017
munindex	.000348	.0001681	2.07	0.038	.0000184	.0006776
_cons	.0165379	.0386289	0.43	0.669	-.0591919	.0922678
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**Table 38: Interaction with Ownership of Appliances (Urban Areas)**

Linear regression						Number of obs = 4946	
						F( 36, 4909) = 1.88	
						Prob > F = 0.0011	
						R-squared = 0.0243	
						Root MSE = .17304	
-----							
Business	Coef.	Robust Std. Err.	t	P> t	[95% Conf. Interval]		
-----							
year	-.012518	.0065067	-1.92	0.054	-.025274	.000238	
oportunida~s	-.0522814	.0105717	-4.95	0.000	-.0730066	-.0315562	
appliances	.0222171	.0137878	1.61	0.107	-.0048131	.0492474	
<b>oport_y_ap~s</b>	<b>.0461728</b>	<b>.0198784</b>	<b>2.32</b>	<b>0.020</b>	<b>.0072024</b>	<b>.0851433</b>	
malehead	.0180045	.0151091	1.19	0.233	-.0116161	.0476252	
agehead	-.0005985	.0006593	-0.91	0.364	-.0018911	.000694	
eduhead	-.0000285	.0016447	-0.02	0.986	-.0032529	.0031959	
agespouse	-.0001915	.0008343	-0.23	0.818	-.0018271	.0014441	
eduspouse	-.0011081	.0021413	-0.52	0.605	-.005306	.0030899	
hhsiz	.0436827	.0187697	2.33	0.020	.0068857	.0804797	
mem0to2	-.0494025	.0209416	-2.36	0.018	-.0904574	-.0083477	
mem3to5	-.0504861	.0207334	-2.44	0.015	-.0911329	-.0098394	
mem6to12	-.0475357	.0195197	-2.44	0.015	-.085803	-.0092684	
mem13to15	-.0427659	.0217273	-1.97	0.049	-.0853611	-.0001707	
mem16to18	-.0490589	.0204341	-2.40	0.016	-.0891189	-.008999	
mem19to21	-.0376652	.0190287	-1.98	0.048	-.0749698	-.0003605	
mem22to32	-.044492	.0185187	-2.40	0.016	-.080797	-.008187	
mem33to43	-.0385283	.0172033	-2.24	0.025	-.0722545	-.0048022	
mem44to54	-.0342672	.0164361	-2.08	0.037	-.0664894	-.002045	
mem55to60	-.0218746	.0114553	-1.91	0.056	-.0443321	.0005829	
mem60old	-.0298603	.0152981	-1.95	0.051	-.0598513	.0001308	
dependratio	.0041056	.0037655	1.09	0.276	-.0032764	.0114877	
indigback	-.009585	.0083728	-1.14	0.252	-.0259994	.0068294	
overcrowded	.0059566	.0088157	0.68	0.499	-.0113261	.0232393	
soilfloor	.0284028	.0211485	1.34	0.179	-.0130577	.0698632	
tapwater	.0033751	.0064006	0.53	0.598	-.0091729	.0159231	
electr	.0318727	.0122331	2.61	0.009	.0078903	.0558551	
prodanimals	.0481142	.0129295	3.72	0.000	.0227667	.0734618	
furniture	-.0138127	.0243983	-0.57	0.571	-.0616443	.0340189	
electronic~p	-.0232949	.0268736	-0.87	0.386	-.0759792	.0293894	
economicinfr	-.0245032	.0124414	-1.97	0.049	-.048894	-.0001124	
healthinfr	-.000089	.0083227	-0.01	0.991	-.0164053	.0162272	
educinfr	.0107116	.0105049	1.02	0.308	-.0098828	.0313059	
transinfr	-.0018587	.018797	-0.10	0.921	-.0387092	.0349917	
percentage~c	.000032	.0002171	0.15	0.883	-.0003935	.0004575	
munindex	.0003393	.0001676	2.02	0.043	.0000108	.0006679	
_cons	.0178248	.0385624	0.46	0.644	-.0577746	.0934243	
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**Table 39: Interaction with the Community's Economic Infrastructure (Urban Areas)**

Linear regression						Number of obs = 4946	
						F( 36, 4909) = 1.54	
						Prob > F = 0.0210	
						R-squared = 0.0235	
						Root MSE = .17311	
-----							
Business	Coef.	Robust Std. Err.	t	P> t	[95% Conf. Interval]		
-----							
year	-.011583	.0066075	-1.75	0.080	-.0245367	.0013706	
oportunida-s	-.0408084	.0152483	-2.68	0.007	-.0707018	-.0109149	
economicinfr	-.0252838	.0124646	-2.03	0.043	-.04972	-.0008476	
<b>oport_y_ec-f</b>	<b>.0245283</b>	<b>.0195447</b>	<b>1.25</b>	<b>0.210</b>	<b>-.0137881</b>	<b>.0628447</b>	
malehead	.0171285	.0151481	1.13	0.258	-.0125686	.0468256	
agehead	-.0005724	.0006616	-0.87	0.387	-.0018694	.0007246	
eduhead	-.000015	.0016448	-0.01	0.993	-.0032396	.0032096	
agespouse	-.0002142	.0008367	-0.26	0.798	-.0018544	.0014261	
eduspouse	-.0010346	.0021453	-0.48	0.630	-.0052403	.0031712	
hhsiz	.0440446	.0187749	2.35	0.019	.0072374	.0808518	
mem0to2	-.0496557	.0209447	-2.37	0.018	-.0907167	-.0085948	
mem3to5	-.0508719	.0207351	-2.45	0.014	-.091522	-.0102217	
mem6to12	-.0478708	.0195304	-2.45	0.014	-.0861592	-.0095823	
mem13to15	-.0431552	.0217422	-1.98	0.047	-.0857796	-.0005309	
mem16to18	-.0494175	.0204499	-2.42	0.016	-.0895083	-.0093266	
mem19to21	-.0379749	.0190095	-2.00	0.046	-.0752419	-.0007078	
mem22to32	-.0448055	.0185291	-2.42	0.016	-.0811309	-.0084801	
mem33to43	-.0388941	.0172138	-2.26	0.024	-.0726408	-.0051473	
mem44to54	-.0346844	.0164481	-2.11	0.035	-.0669301	-.0024388	
mem55to60	-.0223524	.0114508	-1.95	0.051	-.044801	.0000963	
mem60old	-.0300012	.0153167	-1.96	0.050	-.0600288	.0000264	
dependratio	.0041439	.0037626	1.10	0.271	-.0032325	.0115203	
indigback	-.0099527	.0084071	-1.18	0.237	-.0264344	.0065289	
overcrowded	.0061034	.0088267	0.69	0.489	-.0112009	.0234077	
soilfloor	.0287954	.0211669	1.36	0.174	-.0127012	.0702921	
tapwater	.0033627	.0064035	0.53	0.600	-.0091911	.0159165	
electr	.030995	.0121011	2.56	0.010	.0072714	.0547186	
proanimals	.0480092	.0129304	3.71	0.000	.0226599	.0733585	
furniture	-.0117673	.0240782	-0.49	0.625	-.0589714	.0354367	
electronic-p	-.0241377	.0267902	-0.90	0.368	-.0766585	.0283831	
appliances	.0279146	.0140478	1.99	0.047	.0003746	.0554547	
healthinfra	-.0003097	.0083121	-0.04	0.970	-.016605	.0159857	
educinfra	.0102526	.0105271	0.97	0.330	-.0103852	.0308903	
transinfra	-.0022531	.0188124	-0.12	0.905	-.0391337	.0346276	
percentage-c	.0000431	.0002199	0.20	0.845	-.000388	.0004742	
munindex	.0003435	.000168	2.04	0.041	.0000141	.0006728	
_cons	.0122714	.0386572	0.32	0.751	-.063514	.0880568	
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**Table 40: Interaction with the Community's Public Transportation Services (Urban Areas)**

Linear regression					Number of obs = 4946	
					F( 36, 4909) = 1.56	
					Prob > F = 0.0178	
					R-squared = 0.0237	
					Root MSE = .1731	
Business	Coef.	Robust Std. Err.	t	P> t	[95% Conf. Interval]	
year	-.0119568	.0066526	-1.80	0.072	-.0249989	.0010853
oportunida-s	-.0448551	.0155657	-2.88	0.004	-.0753709	-.0143393
transinfra	-.0032206	.0188261	-0.17	0.864	-.0401281	.033687
<b>oport_y_tr-p</b>	<b>.029779</b>	<b>.0194748</b>	<b>1.53</b>	<b>0.126</b>	<b>-.0084003</b>	<b>.0679582</b>
malehead	.0170975	.0151493	1.13	0.259	-.0126018	.0467968
agehead	-.0005702	.0006614	-0.86	0.389	-.0018668	.0007265
eduhead	-.0000111	.0016453	-0.01	0.995	-.0032366	.0032144
agespouse	-.0002163	.0008362	-0.26	0.796	-.0018556	.0014231
eduspouse	-.0010548	.0021464	-0.49	0.623	-.0052628	.0031531
hhsiz	.044163	.018763	2.35	0.019	.0073792	.0809469
mem0to2	-.0497982	.0209406	-2.38	0.017	-.0908511	-.0087454
mem3to5	-.0510104	.0207242	-2.46	0.014	-.0916391	-.0103817
mem6to12	-.0479844	.019516	-2.46	0.014	-.0862444	-.0097244
mem13to15	-.0432243	.0217345	-1.99	0.047	-.0858336	-.000615
mem16to18	-.0495347	.0204374	-2.42	0.015	-.0896012	-.0094682
mem19to21	-.03811	.019001	-2.01	0.045	-.0753603	-.0008596
mem22to32	-.0449467	.0185161	-2.43	0.015	-.0812464	-.008647
mem33to43	-.0390739	.0171987	-2.27	0.023	-.072791	-.0053569
mem44to54	-.0348078	.0164308	-2.12	0.034	-.0670195	-.0025961
mem55to60	-.0224321	.0114417	-1.96	0.050	-.0448629	-1.29e-06
mem60old	-.0301609	.0153012	-1.97	0.049	-.0601581	-.0001636
dependratio	.0041503	.0037621	1.10	0.270	-.0032251	.0115258
indigback	-.0099864	.0084042	-1.19	0.235	-.0264625	.0064896
overcrowded	.0060915	.0088241	0.69	0.490	-.0112078	.0233908
soilfloor	.0283436	.0211511	1.34	0.180	-.0131221	.0698093
tapwater	.003367	.006402	0.53	0.599	-.0091838	.0159177
electr	.0307284	.0121264	2.53	0.011	.0069553	.0545016
prodanimals	.0481772	.0129229	3.73	0.000	.0228426	.0735118
furniture	-.0120978	.0241294	-0.50	0.616	-.0594022	.0352065
electronic-p	-.0240111	.0267945	-0.90	0.370	-.0765404	.0285182
appliances	.0278694	.0140393	1.99	0.047	.0003461	.0553926
economicinfr	-.0244605	.0124402	-1.97	0.049	-.0488489	-.0000721
healthinfra	-.0002976	.0083123	-0.04	0.971	-.0165934	.0159982
educinfra	.0099875	.0105073	0.95	0.342	-.0106114	.0305864
percentage-c	.000046	.0002197	0.21	0.834	-.0003846	.0004767
munindex	.0003464	.0001681	2.06	0.039	.0000168	.000676
_cons	.0131526	.0386038	0.34	0.733	-.0625281	.0888334

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