

DATA SET - Grace Period Data

- This is a Stata file that contains all of the variables presented in the tables and figures of the main article and appendix.
- The variables are labeled with the question from the survey that they represent. They also indicate what table the variable is used in from the main paper and the online appendix. In other words, a label that begins with "T1:..." indicates that the variable was used in table 1.
- The unique household identifier is called **slid**

DO FILES

1. Table 1 Loan Use- Creates table 1 in the paper- the loan expenditures regressions. To run the file simply change the global directory to the directory where the data is located on your computer and press run.
2. Table 2 Profits and Income- Creates table 2 in the paper- the income and profits regressions. To run the file simply change the global directory to the directory where the data is located on your computer and press run.
3. Table 3 Default- Creates table 3 in the paper- the default and repayment regressions from the VFS transactions data as well as group meeting data. To run the file simply change the global directory to the directory where the data is located on your computer and press run.
4. Table 4 Business Size and Behavior- Creates table 4 in the paper- the regressions analyzing different business characteristics and practices. To run the file simply change the global directory to the directory where the data is located on your computer and press run.
5. Table 5 Heterogeneity- Creates table 5 in the paper- the heterogeneous profits results. To run the file simply change the global directory to the directory where the data is located on your computer and press run.
6. App Table 1 Randomization Check 1 and 2- Creates appendix table 1 found in the online appendix- the randomization check using baseline variables. The first file runs Panel A while the second file runs Panel B. To run the file simply change the global directory to the directory where the data is located on your computer and press run.
7. App Table 2 First Stage- Creates appendix table 2 found in the online appendix- the first stage results of the characteristics of the loan disbursal. To run the file simply change the global directory to the directory where the data is located on your computer and press run.
8. App Table 3 IV Production- Creates appendix table 3 found in the online appendix- the production function results which run an IV regression. To run the file simply change the global directory to the directory where the data is located on your computer and press run.