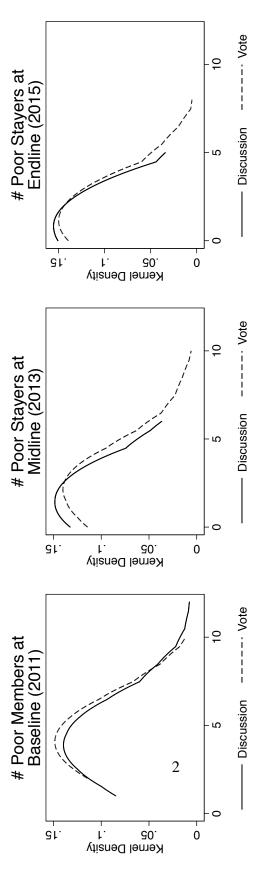# ONLINE APPENDIX FOR

Leader Selection and Service Delivery in Community Groups: Experimental Evidence from Uganda

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FIGURE A.1: NUMBER OF POOR STAYERS OVER TIME AND BY TREATMENT

Notes: This figure plots the number of poor members who are still part of the group (i.e., who are "stayers") over time and by treatment. "Poor" is a dummy equal to 1 if an individual belongs to the bottom 25% of the group wealth score distribution at Baseline. "Wealth score" is a score from 0 to 100 based on a scale constructed by Grameen Foundation to measure wealth in Uganda. At Baseline, the number of poor members is equal to number of poor stayers. Kernel density plot; Epanechikov Kernel, optimal bandwidth.

TABLE A.1: ENDLINE SAMPLING

Status (Treatment)	(1) Share sampled (among those surveyed at baseline)	(2) Share interviewed= Share sampled* Response rate	(3) Endline weights = 1/Share interviewed at endline
Stayers (Discussion)	100%	84%	119%
Stayers (Vote)	100%	78%	128%
Leavers (Discussion)	40%	33%	301%
Leavers (Vote)	40%	37%	272%

Note: We sampled all stayers but only about 40% of the leavers. Among those sampled to be part of the endline survey, a number of respondents (both stayers and leavers) were either not found or did not agree to participate in the survey. As a consequence, response rate is not 100% but is balanced across treatments. The last column indicates the sampling weights given to each group when performing analysis using endline results.

TABLE A.2: PAIRWISE CORRELATIONS AT BASELINE

	(1) Wealth score (0 to 100)	(2) Has completed primary school
Wealth score (0 to 100)	1	0.328***
Has completed primary school	0.328***	1
Total amount saved (in thousand UGX)	0.085***	0.095***
Total amount borrowed (in thousand UGX)	0.012	-0.031
Value of assets owned (in mln UGX)	0.064**	0.021
Has ever enrolled in school	0.360***	0.332***
Has participated in business training	0.042	0.094***
Has received advice on earning activies in the past year	-0.037	0.094***
Has worked/studied outside village for at least 1 year	0.203***	0.216***
Does not belong to majority tribe	0.200***	-0.018
Share of group members who are close friends	0.067***	0.084***

Notes: This table shows parwise correlations between the wealth score/ completion of primary school and other baseline variables. See notes of Table 1 for more details on each variable. * p<0.1, ** p<0.05, *** p<0.01.

TABLE A.3: BALANCE CHECKS ON OTHER SAMPLES

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Vote Treatment			**Discussion Treatment**			**pval. Vote= Disc.**
	Obs	Mean	S.D.	Obs	Mean	S.D.	
Panel A. Respondent interviewed at Endline (Apr-June 2015)							
Age (in years)	369	22.43	8.17	349	21.89	7.44	0.42
Married (1=yes)	373	0.69	0.46	351	0.63	0.48	0.35
Has a job (1=yes)	378	0.80	0.40	353	0.81	0.39	0.85
Agriculture/animal husbandry (1=yes)	304	0.48	0.50	285	0.46	0.50	0.82
Non-agriculture business (1=yes)	304	0.29	0.45	285	0.21	0.41	0.18
Agriculture casual day work (1=yes)	304	0.11	0.31	285	0.15	0.36	0.41
Non-agriculture casual day work (1=yes)	304	0.13	0.33	285	0.19	0.39	0.28
Has savings in BRAC group (1=yes)	344	0.82	0.38	348	0.84	0.37	0.85
Has savings in a SACCO (1=yes)	344	0.03	0.18	348	0.05	0.22	0.86
Has savings at home or with a person (1=yes)	344	0.01	0.08	348	0.01	0.11	0.38
Total amount saved (in thousand UGX)	327	16.71	32.67	332	14.97	30.64	0.80
Has a loan from a person (1=yes)	325	0.14	0.34	314	0.15	0.35	1.00
Total amount borrowed (in thousand UGX)	320	10.03	45.03	313	8.21	38.60	0.62
Wealth score (0 to 100)	371	22.45	16.12	343	26.22	17.34	0.04
Value of assets owned (in mln UGX)	375	2.61	6.92	349	3.52	6.99	0.11
Has ever enrolled in school (1=yes)	370	0.49	0.50	350	0.47	0.50	0.97
Has completed primary school (1=yes)	370	0.24	0.43	350	0.19	0.40	0.29
Has participated in business training (1=yes)	362	0.22	0.41	335	0.33	0.47	0.19
Received advice on earning activies (1=yes)	378	0.29	0.45	353	0.29	0.46	0.90
Has worked/studied outside village (1=yes)	347	0.28	0.45	318	0.26	0.44	0.91
Does not belong to majority tribe (1=yes)	378	0.45	0.50	353	0.40	0.49	0.71
Share of group members who are close friends (%)	378	0.11	0.11	353	0.12	0.13	0.55
Panel B. 69 groups for which we have group-level overdue loans data							
Age (in years)	575	22.58	8.13	511	21.40	7.81	0.26
Married (1=yes)	585	0.65	0.48	510	0.56	0.50	0.25
Has a job (1=yes)	592	0.83	0.38	517	0.82	0.38	0.96
Agriculture/animal husbandry (1=yes)	489	0.42	0.49	426	0.38	0.49	0.59
Non-agriculture business (1=yes)	489	0.31	0.46	426	0.29	0.46	0.80
Agriculture casual day work (1=yes)	489	0.12	0.33	426	0.16	0.36	0.32
Non-agriculture casual day work (1=yes)	489	0.15	0.36	426	0.17	0.38	0.71
Has savings in BRAC group (1=yes)	564	0.82	0.38	509	0.84	0.37	0.78
Has savings in a SACCO (1=yes)	564	0.02	0.15	509	0.03	0.17	0.72
Has savings at home or with a person (1=yes)	564	0.01	0.12	509	0.02	0.15	0.54
Total amount saved (in thousand UGX)	535	18.19	36.57	492	18.75	36.37	0.88
Has a loan from a person (1=yes)	530	0.11	0.32	470	0.15	0.36	0.48
Total amount borrowed (in thousand UGX)	524	8.03	41.35	465	10.55	47.06	0.61
Wealth score (0 to 100)	580	25.70	16.91	509	28.38	17.85	0.27
Value of assets owned (in mln UGX)	587	2.38	5.26	510	2.86	6.44	0.48
Has ever enrolled in school (1=yes)	578	0.53	0.50	512	0.50	0.50	0.50
Has completed primary school (1=yes)	578	0.27	0.44	512	0.18	0.39	0.04
Has participated in business training (1=yes)	567	0.23	0.42	486	0.37	0.48	0.10
Received advice on earning activies (1=yes)	592	0.34	0.47	517	0.35	0.48	0.89
Has worked/studied outside village (1=yes)	548	0.32	0.47	463	0.32	0.47	1.00
Does not belong to majority tribe (1=yes)	592	0.45	0.50	517	0.40	0.49	0.64
Share of group members who are close friends (%)	592	0.10	0.11	517	0.11	0.12	0.51

Notes: We compare baseline characteristics in the sample of respondents who were interviewed at endline (Panel A) and in the sample of 69 groups for which we have group-level overdue loans data (Panel B). In calculating the pvalues for Panel A, we include sample weights to account for the fact that more stayers were interviewed in the vote than discussion group (see Table A.1 for more details). See notes of Table 1 for the description of the variables.

TABLE A.4 (Part A): DIFFERENCES BETWEEN COMMITTEE AND NON-COMMITTEE MEMBERS, ACROSS TREATMENTS

Panel A: Wealth Score

	(1)	(2)	(3)	(4)	(5)
Dependent Variable ➔	**=1 if member becomes committee member, and 0 otherwise**				
		=1 if wealth score is [...]			
TRAIT (at baseline) ➔	Wealth score (0 to 100)	< 25% pctile	25 to 50% pctile	50 to 75% pctile	> 75% pctile
Vote	0.045	-0.026	0.007	0.007	0.026
	(0.033)	(0.021)	(0.020)	(0.017)	(0.019)
TRAIT	0.003***	-0.092***	-0.002	-0.010	0.138***
	(0.001)	(0.034)	(0.034)	(0.033)	(0.042)
Vote * *TRAIT*	-0.001	0.095**	-0.011	-0.011	-0.108*
	(0.001)	(0.044)	(0.050)	(0.049)	(0.058)
Observations (Members)	1,449	1,449	1,449	1,449	1,449
R-squared	0.025	0.022	0.017	0.017	0.026
Mean dep var in Discussion	0.220	0.220	0.220	0.220	0.220
Mean dep var in Disc. & TRAIT=0	0.167	0.214	0.219	0.221	0.210
Coeff (TRAIT + Vote* TRAIT)	0.002	0.004	-0.013	-0.021	0.030
p-value (TRAIT + Vote* TRAIT)	0.061	0.898	0.728	0.564	0.451

Panel B: Asset Value (continued)

	(6)	(7)	(8)	(9)	(10)
Dependent Variable ➔	**=1 if member becomes committee member, and 0 otherwise**				
		=1 if asset value is [...]			
TRAIT (at baseline) ➔	Value of assets owned	< 25% pctile	25 to 50% pctile	50 to 75% pctile	> 75% pctile
Vote	0.022	0.004	-0.026	0.026	0.022
	(0.017)	(0.020)	(0.019)	(0.019)	(0.020)
TRAIT	0.003	-0.032	-0.097***	0.096**	0.036
	(0.003)	(0.032)	(0.034)	(0.039)	(0.037)
Vote * *TRAIT*	-0.006*	0.005	0.147***	-0.080	-0.073
	(0.003)	(0.045)	(0.049)	(0.055)	(0.050)
Observations (Members)	1,467	1,467	1,467	1,467	1,467
R-squared	0.020	0.019	0.024	0.023	0.019
Mean dep var in Discussion	0.220	0.220	0.220	0.220	0.220
Mean dep var in Disc. & TRAIT=0	0.190	0.224	0.207	0.214	0.226
Coeff (TRAIT + Vote* TRAIT)	-0.002	-0.027	0.050	0.016	-0.037
p-value (TRAIT + Vote* TRAIT)	0.057	0.396	0.161	0.671	0.287

Notes: The table estimates which TRAIT predicts "becoming a committee member" and whether the predictive power of each TRAIT varies across treatments. The dependent variable is a dummy that equals 1 if a group member becomes a committee member. TRAIT is a baseline characteristic of a group member. "Wealth score" is a score from 0 to 100 based on a scale constructed by Grameen Foundation to measure wealth in Uganda (Higher values indicate higher wealth). "Assets value" is the total value of assets (household, agriculture and business assets) owned by the respondent's household, in millions of UGX and truncated at the top 1% to clean for outliers. Columns 2-5 and 7-10 examines heterogenous effects depending on a member's position of her group's distrbution. All regressions include branch fixed effects. Robust standard errors clustered at the group level are presented in brackets. * p<0.1, ** p<0.05, *** p<0.01.

TABLE A.4 (Part B): DIFFERENCES BETWEEN COMMITTEE AND NON-COMMITTEE MEMBERS, ACROSS TREATMENTS

Panel A: Education, Training and Social Background

	(1)	(2)	(3)	(4)	(5)	(6)
Dependent Variable ➔	=1 if member becomes committee member, and 0 otherwise					
TRAIT (at baseline) ➔	Has completed primary school	Has ever particip- ated in business training	Has received advice on earning activies in the past year	Has worked or studied outside the village for at least 1 year	Does not belong to majority tribe	Share of group members who are close friends
Vote	0.019	0.005	0.020	0.038*	0.045**	-0.004
	(0.019)	(0.021)	(0.020)	(0.020)	(0.021)	(0.023)
TRAIT	0.232***	0.068	0.098***	0.042	0.036	0.737***
	(0.048)	(0.046)	(0.034)	(0.032)	(0.037)	(0.150)
Vote * TRAIT	-0.113*	0.015	-0.048	-0.136***	-0.088**	0.133
	(0.062)	(0.055)	(0.043)	(0.048)	(0.037)	(0.210)
Observations (Members)	1,463	1,414	1,483	1,370	1,483	1,483
R-squared	0.050	0.025	0.023	0.022	0.020	0.065
Mean dep var in Discussion	0.220	0.220	0.220	0.220	0.220	0.220
Mean dep var in Disc. & NO-TRAIT	0.189	0.210	0.221	0.247	0.224	0.139
Coeff (TRAIT + Vote* TRAIT)	0.119	0.082	0.050	-0.095	-0.052	0.869
p-value (TRAIT + Vote* TRAIT)	0.003	0.070	0.133	0.013	0.212	0.000

Panel B: Indices (continued)

	(7)	(8)	(9)	(10)
Dependent Variable ➔	=1 if member becomes committee member, and 0 otherwise			
TRAIT (at baseline) ➔	Wealth index	Compe- tence index	Social index	Aggregate index
Vote	0.005	-0.011	0.005	-0.008
	(0.016)	(0.017)	(0.014)	(0.018)
TRAIT	0.072**	0.118***	0.182***	0.272***
	(0.028)	(0.032)	(0.031)	(0.044)
Vote * TRAIT	-0.072**	-0.094**	-0.063	-0.185***
	(0.032)	(0.041)	(0.039)	(0.060)
Observations (Members)	1,433	1,295	1,483	1,254
R-squared	0.025	0.034	0.051	0.056
Mean dep var in Discussion	0.220	0.220	0.220	0.220
Mean dep var in Disc. & NO-TRAIT	-	-	-	-
Coeff (TRAIT + Vote* TRAIT)	0.000	0.024	0.119	0.087
p-value (TRAIT + Vote* TRAIT)	0.994	0.352	0.000	0.041

Notes: The table estimates which TRAIT predicts "becoming a committee member" and whether the predictive power of each TRAIT varies across treatments. The dependent variable is a dummy that equals 1 if a group member becomes a committee member. TRAIT is a baseline characteristic of a group member. See notes of Table 1 for more details on each variable. Last four columns present summary indices that aggregate information over multiple outcomes: the first index aggregates the two wealth variables , the second aggregates education and training variables, the third aggregates connection variables and the fourth aggregate all variable. Each summary index is defined to be the equally weighted average of z-scores of its components using the mean and the standard deviation in the discussion groups. All regressions include branch fixed effects. Robust standard errors clustered at the group level are presented in brackets. * p<0.1, ** p<0.05, *** p<0.01.

TABLE A.5: DIFFERENCES BETWEEN COMMITTEE MEMBERS ACROSS TREATMENTS, BY POSITION

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Wealth		*Competence*			*Social Background*		
Dependent variable ➔	Wealth score (0 to 100)	Value of assets owned	Has completed primary school	Has ever participated in business training	Has received advice on earning activities in the past year	Has worked/studied outside village for at least 1 year	Does not belong to majority tribe	Share of group members who are close friends
SAMPLE = CHAIRPERSON (1 position per group)								
Vote	-8.442*	1.141	-0.065	-0.064	-0.161	-0.238**	-0.136	0.004
	(4.486)	(2.304)	(0.123)	(0.126)	(0.114)	(0.110)	(0.090)	(0.031)
SAMPLE = KEY HOLDERS (2 positions per group)								
Vote	-9.236***	-1.517*	-0.042	-0.127*	-0.102	-0.196**	-0.068	-0.014
	(3.047)	(0.821)	(0.070)	(0.065)	(0.064)	(0.077)	(0.055)	(0.024)
SAMPLE = SECRETARY (1 position per group)								
Vote	0.390	-2.978*	0.068	0.030	0.011	-0.116	0.024	0.019
	(4.356)	(1.615)	(0.125)	(0.124)	(0.116)	(0.111)	(0.104)	(0.039)
SAMPLE = TREASURER (1 position per group)								
Vote	-3.178	-1.428*	0.122	-0.171	-0.188	0.015	0.024	-0.003
	(4.900)	(0.728)	(0.132)	(0.137)	(0.133)	(0.139)	(0.085)	(0.045)

Notes: This table compares committee members' characteristics across treatments, for each CM position separately. The sample is restricted to committee members of a given position. In only 68 of groups are we able to recover lists that show us which member was elected to which position. For each position: we therefore run the regressions on the subsample of groups for which we know which CM has each of the corresponding positions. See notes of Table 1 for more details on each variable. Branch fixed effects are included in all regressions. Robust standard errors clustered at the group level are presented in brackets. "Value of assets owned" is expressed in millions of UGX and truncated at the top 1% to clean for outliers. * $p<0.1$, ** $p<0.05$, *** $p<0.01$.

TABLE A.6: HETEROGENEOUS TREATMENT EFFECT ON COMMITTEE SELECTION

	(1)	(2)	(3)	(4)	(5)	(6)
Dependent Variable ➜	Wealth score	Value of assets owned	Wealth score	Value of assets owned	Wealth score	Value of assets owned
	Group size		Tribal homogeneity		"Non-pastoralist" village	
GROUP TRAIT ➜	Group size (number of members) is above median		All group members belong to the same tribe (1=yes)		% grazing land in the village is below median	
Vote	-0.481	0.269	-6.993*	2.274**	-5.634	1.673
	(4.081)	(1.312)	(4.201)	(0.994)	(5.757)	(1.303)
GROUP TRAIT	-8.211**	-1.427**	-7.609**	-0.977	-8.400**	-0.285
	(3.333)	(0.699)	(3.421)	(0.629)	(3.275)	(0.785)
Vote * GROUP TRAIT	5.345	0.174	4.069	-1.005	4.372	-2.077*
	(4.666)	(1.239)	(4.765)	(1.116)	(4.590)	(1.104)
Observations	312	316	312	316	309	313
R-squared	0.282	0.067	0.286	0.079	0.285	0.074
Mean for Disc. & (TRAIT=0)	30.443	3.142	30.194	3.027	30.979	2.919
Coeff (Vote + Vote * TRAIT)	4.865	0.444	-2.924	1.269	-1.263	-0.404
p-value (Vote + Vote * TRAIT)	0.256	0.719	0.475	0.128	0.773	0.772

	(7)	(8)	(9)	(10)
Dependent Variable ➜	Wealth score	Value of assets owned	Wealth score	Value of assets owned
	Experience with voting			
GROUP TRAIT ➜	% group members who were eligible to vote in 2011 election (>18 years old) is above median		Distance to nearest polling station during 2011 election is below the median	
Vote	4.606	1.204	-1.897	0.061
	(2.974)	(0.913)	(4.770)	(1.096)
GROUP TRAIT	-6.889*	-1.012	-0.192	-0.323
	(3.639)	(0.712)	(3.434)	(1.039)
Vote * GROUP TRAIT	2.103	-0.588	-7.304	-1.725
	(4.657)	(1.148)	(4.947)	(1.306)
Observations	312	316	252	256
R-squared	0.293	0.072	0.232	0.064
Mean for Disc. & (TRAIT=0)	31.403	3.011	29.709	2.651
Coeff (Vote + Vote * TRAIT)	6.709	0.616	-9.201	-1.664
p-value (Vote + Vote * TRAIT)	0.050	0.384	0.011	0.090

Notes: The sample is restricted to committee members. Branch fixed effects are included in all regressions. Robust standard errors clustered at the group level are presented in brackets. "% grazing land in the village" calculates the percentage of pasture in the village (based on NASA maps) and is a proxy for whether the group is part of a "non-pastoralist" society (less economically egalitarian). We split groups in two: above or below the village-level median. "% group members who were eligible to vote in 2011 election" calculates the proportion of group members who were 18 years old or above when the 2011 presidential election took place. "Distance to the closest polling station" calculates the distance (in km) from each village and the closest polling station in the 2011 election. "Wealth score" is a score from 0 to 100. "Value of assets owned" is expressed in millions of UGX and truncated at the top 1% to clean for outliers. See notes of Table 1 for more details on each other variable. * p<0.1, ** p<0.05, *** p<0.01.

TABLE A.7: TREATMENT EFFECTS ON LOANS AND SAVINGS WITH ALTERNATIVE MEASURES OF POVERTY

	(1)	(2)	(3)	(4)	(5)
	Midline (2013)		Endline (2015)		
Dependent Variable: Loans and Savings from/in BRAC group ➔	# loans received in the past year from BRAC group	Amount borrowed in the past year from BRAC group	# loans received in the past year from BRAC group	Amount borrowed in the past year from BRAC group	Amount ever saved in BRAC group

Panel A: Poor = Belong to bottom 50% of group's wealth score distribution

Vote	-0.063	-1.599	-0.130	-9.579	4.152
	(0.067)	(6.242)	(0.113)	(11.258)	(23.135)
Bottom 50% of group's wealth score distribution	-0.078*	-5.638	-0.183**	-20.919**	-34.608**
	(0.041)	(5.043)	(0.085)	(8.918)	(16.317)
Vote * Bottom 50% of group's wealth score distribution	0.055	4.005	0.130	12.868	26.405
	(0.054)	(6.020)	(0.132)	(11.026)	(23.660)
Observations (Members)	1,411	1,334	713	664	628
R-squared	0.076	0.042	0.136	0.126	0.228
Mean of dependent variable	0.234	14.093	0.693	50.013	130.664
pvalue (Var + Vote * Var)	0.508	0.610	0.597	0.238	0.637

Panel B: Within-group poverty score decile [poverty score (0 to 100) = 100 - wealth score]

Vote	-0.085	-0.849	-0.151	-4.713	11.751
	(0.083)	(8.189)	(0.148)	(16.069)	(33.201)
Within-group poverty score decile	-0.014**	-0.878	-0.024*	-2.419*	-3.968
	(0.007)	(0.613)	(0.013)	(1.253)	(2.587)
Vote * Within-group poverty score decile	0.009	0.231	0.016	0.208	0.958
	(0.009)	(0.967)	(0.023)	(2.085)	(4.394)
Observations (Members)	1,411	1,334	713	664	628
R-squared	0.076	0.042	0.135	0.125	0.227
Mean of dependent variable	0.234	14.093	0.693	50.013	130.664
pvalue (Var + Vote * Var)	0.443	0.380	0.659	0.190	0.408

Panel C: Poverty score (0 to 100)

Vote	-0.077	-0.149	-0.154	12.304	93.429
	(0.177)	(17.722)	(0.354)	(39.789)	(60.456)
Poverty score	-0.002	-0.168*	-0.005	-0.522*	-0.257
	(0.001)	(0.093)	(0.003)	(0.311)	(0.450)
Vote * Poverty score	0.001	0.013	0.001	-0.187	-1.002
	(0.002)	(0.219)	(0.005)	(0.489)	(0.721)
Observations (Members)	1,411	1,334	713	664	628
R-squared	0.076	0.043	0.136	0.130	0.230
Mean of dependent variable	0.234	14.093	0.693	50.013	130.664
pvalue (Var + Vote * Var)	0.415	0.481	0.361	0.106	0.040

Notes: This table compares loan access and savings across treatments using alternative poverty cutoffs to that of our main specification. #loans received is the number of loans received from the group (equals 0 if no loans were received in the past year). "Amount borrowed in the past year from BRAC group" (in thousand UGX) is the total value of loans taken in the past year from BRAC group (takes a value of 0 if no loans were received). "Amount ever saved in BRAC group" is the amount saved since group formation (in thousand UGX). All regressions include branch fixed effects and robust standard errors clustered at the group level. Endline results also include sample weights to account for the fact that across relevant sub-groups, different proportions of the baseline members were interviewed at endline (see Table A.1 for more details). * p<0.1, ** p<0.05, *** p<0.01.

TABLE A.8: TREATMENT EFFECTS ON MEMBERSHIP

	(1)	(2)	(3)	(4)	(5)	(6)
	Midline Results (2013)			Endline Results (2015)		
Dependent Variable →	=1 if stayer (still a group member)					
TRAIT (*at baseline*) →	-	Poor	Has no loan	-	Poor	Has no loan
Vote	0.138**	0.113**	0.069	0.061	0.037	0.098
	(0.052)	(0.055)	(0.121)	(0.037)	(0.039)	(0.089)
TRAIT		-0.070*	-0.206***		-0.026	-0.000
		(0.035)	(0.076)		(0.033)	(0.065)
Vote * TRAIT		0.073	0.094		0.079*	-0.032
		(0.048)	(0.116)		(0.046)	(0.086)
Observations (Members)	1,450	1,416	1,281	1,450	1,416	1,281
R-squared	0.228	0.225	0.236	0.165	0.173	0.171
Mean dep var in Discussion	0.408	0.408	0.408	0.208	0.208	0.208
Mean dep var in Discussion & NO-TRAIT		0.430	0.553		0.217	0.224
TRAIT vs NO-TRAIT in Vote Treatment						
coefficient (TRAIT + Vote* TRAIT)		0.004	-0.111		0.053	-0.032
pvalue (TRAIT + Vote* TRAIT)		0.909	0.169		0.127	0.571

Notes: This table compares membership rates across treatments. Dependent variable is a dummy for whether the respondent is still a member of the group at midline/endline. "Poor" is a dummy equal to 1 if an individual belongs to the bottom 25% of the group wealth score distribution at baseline. "Has no loan" is a dummy equal to 1 if an individual had no loans at baseline. All regressions include branch fixed effects and robust standard errors clustered at the group level. Endline results also include sample weights to account for the fact that across relevant sub-groups, different proportions of the baseline members were interviewed at endline (see Table A.1 for more details). * p<0.1, ** p<0.05, *** p<0.01.

TABLE A.9 (Part A): TREATMENT EFFECTS ON LOANS AND SAVINGS FOR "STAYERS" AT MIDLINE

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
					Panel A: Midline Results (2013)				
Dependent Variable ➔	=1 if received a loan in the past year from BRAC group			# loans received in the past year from BRAC group			Amount borrowed in the past year from BRAC group		
TRAIT (at baseline) ➔	-	Poor	Has no loan	-	Poor	Has no loan	-	Poor	Has no loan
Vote	-0.100	-0.102	-0.369**	-0.208*	-0.255**	-0.731***	-12.252	-15.733	-21.651
	(0.069)	(0.067)	(0.148)	(0.120)	(0.116)	(0.257)	(10.405)	(11.642)	(20.432)
TRAIT		-0.038	-0.188		-0.218**	-0.458**		-17.806**	-12.188
		(0.055)	(0.121)		(0.092)	(0.229)		(8.604)	(18.522)
Vote * TRAIT		0.026	0.286**		0.159	0.555**		12.122	11.370
		(0.074)	(0.140)		(0.116)	(0.236)		(10.402)	(20.578)
Observations (Stayers at midline)	680	663	583	696	678	599	616	601	531
R-squared	0.144	0.141	0.167	0.141	0.146	0.179	0.151	0.159	0.171
Mean dep var in Discussion	0.427	0.427	0.427	0.614	0.614	0.614	38.554	38.554	38.554
Mean dep var in Disc. & NO-TRAIT		0.430	0.644		0.662	1.087		43.661	52.857
TRAIT vs NO-TRAIT in Vote Treatment									
coefficient (TRAIT + Vote* TRAIT)		-0.012	0.098		-0.060	0.097		-5.684	-0.818
pvalue (TRAIT + Vote* TRAIT)		0.804	0.118		0.318	0.323		0.329	0.947

Notes: This table compares loan access, membership and savings across treatments. The sample is restricted to "stayers" at endline. "Poor" is a dummy equal to 1 if an individual belongs to the bottom 25% of the group wealth score distribution at baseline. "Has no loan" is a dummy equal to 1 if an individual had no loans at baseline. #loans received is the number of loans received from the group (equals 0 if no loans were received in the past year). "Amount borrowed in the past year from BRAC group" (in thousand UGX) is the total value of loans taken in the past year from BRAC group (takes a value of 0 if no loans were received). All regressions include branch fixed effects and robust standard errors clustered at the group level. * p<0.1, ** p<0.05, *** p<0.01.

TABLE A.9 (Part B): TREATMENT EFFECTS ON LOANS AND SAVINGS FOR "STAYERS" AT ENDLINE

	(1)	(2)	(3)	(4)	(5)	(6)
	Panel B: Endline Results (2015)					
Dependent Variable ➔	=1 if received a loan in the past year from BRAC group			# loans received in the past year from BRAC group		
TRAIT (at baseline) ➔	-	Poor	Has no loan	-	Poor	Has no loan
Vote	-0.063	-0.110**	-0.204*	-0.085	-0.164*	-0.504**
	(0.052)	(0.053)	(0.121)	(0.097)	(0.097)	(0.236)
TRAIT		-0.068	-0.175**		-0.132	-0.401**
		(0.061)	(0.083)		(0.098)	(0.194)
Vote * TRAIT		0.149*	0.146		0.317*	0.454**
		(0.083)	(0.108)		(0.168)	(0.220)
Observations (Stayers at endline)	471	457	422	470	456	421
R-squared	0.096	0.100	0.114	0.115	0.103	0.124
Mean dep var in Discussion	0.277	0.277	0.277	0.462	0.462	0.462
Mean dep var in Disc. & NO-TRAIT		0.294	0.414		0.469	0.828
coefficient (TRAIT + Vote* TRAIT)		0.081	-0.030		0.184	0.053
pvalue (TRAIT + Vote* TRAIT)		0.150	0.651		0.176	0.524

	(7)	(8)	(9)	(10)	(11)	(12)
	Panel B: Endline Results (2015)					
Dependent Variable ➔	Amount borrowed in the past year from BRAC group			Amount ever saved in BRAC group		
TRAIT (at baseline) ➔	-	Poor	Has no loan	-	Poor	Has no loan
Vote	-5.783	-11.029	-40.035*	-5.747	-8.413	-31.782
	(6.917)	(7.796)	(20.716)	(15.130)	(15.035)	(27.844)
TRAIT		-13.827*	-33.971*		-6.259	-19.511
		(7.510)	(19.241)		(13.720)	(24.479)
Vote * TRAIT		23.112*	38.292*		21.254	38.068
		(11.799)	(20.022)		(24.404)	(29.683)
Observations (Stayers at endline)	454	440	407	406	395	365
R-squared	0.082	0.073	0.110	0.137	0.140	0.204
Mean dep var in Discussion	28.314	28.314	28.314	85.204	85.204	85.204
Mean dep var in Disc. & NO-TRAIT		30.433	57.037		86.232	108.333
coefficient (TRAIT + Vote* TRAIT)		9.285	4.322		14.996	18.557
pvalue (TRAIT + Vote* TRAIT)		0.316	0.419		0.467	0.269

Notes: This table compares loan access, membership and savings across treatments. The sample is restricted to "stayers" at endline. "Poor" is a dummy equal to 1 if an individual belongs to the bottom 25% of the group wealth score distribution at baseline. "Has no loan" is a dummy equal to 1 if an individual had no loans at baseline. #loans received is the number of loans received from the group (equals 0 if no loans were received in the past year). "Amount borrowed in the past year from BRAC group" (in thousand UGX) is the total value of loans taken in the past year from BRAC group (takes a value of 0 if no loans were received). "Amount ever saved in BRAC group" is the amount saved since group formation (in thousand UGX). All regressions include branch fixed effects and robust standard errors clustered at the group level. Endline results also include sample weights to account for the fact that across relevant sub-groups, different proportions of the baseline members were interviewed at endline (see Table A.1 for more details). * $p<0.1$, ** $p<0.05$, *** $p<0.01$.

TABLE A.10 (Part A): TREATMENT EFFECTS ON LOANS AND SAVINGS FOR "REGULAR (NON-COMMITTEE) MEMBERS" AT MIDLINE

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Panel A: Midline Results (2013)								
Dependent Variable ➜	=1 if received a loan in the past year from BRAC group			# loans received in the past year from BRAC group			Amount borrowed in the past year from BRAC group		
TRAIT (at baseline) ➜	-	Poor	Has no loan	-	Poor	Has no loan	-	Poor	Has no loan
Vote	0.001	-0.008	-0.129	-0.038	-0.069	-0.328*	0.287	-1.484	-10.529
	(0.036)	(0.038)	(0.117)	(0.057)	(0.067)	(0.189)	(4.625)	(6.059)	(12.548)
TRAIT		-0.034	-0.128		-0.124**	-0.255		-9.768**	-14.196
		(0.022)	(0.096)		(0.054)	(0.178)		(4.855)	(10.104)
Vote * TRAIT		0.042	0.144		0.111*	0.321*		5.312	12.434
		(0.041)	(0.111)		(0.061)	(0.179)		(5.873)	(11.790)
Observations (Regular members only)	1,116	1,093	987	1,127	1,104	998	1,076	1,055	953
R-squared	0.073	0.070	0.072	0.074	0.074	0.083	0.037	0.042	0.045
Mean dep var in Discussion	0.138	0.138	0.138	0.191	0.191	0.191	10.640	10.640	10.640
Mean dep var in Disc. & NO-TRAIT		0.144	0.262		0.223	0.426		13.407	21.786
TRAIT vs NO-TRAIT in Vote Treatment									
coefficient (TRAIT + Vote* TRAIT)		0.009	0.015		-0.013	0.066		-4.457	-1.762
pvalue (TRAIT + Vote* TRAIT)		0.797	0.791		0.708	0.113		0.162	0.803

Notes: This table compares loan access, membership and savings across treatments. The sample is restricted to regular members (non-committee members). "Poor" is a dummy equal to 1 if an individual belongs to the bottom 25% of the group wealth score distribution at baseline. "Has no loan" is a dummy equal to 1 if an individual had no loans at baseline. #loans received is the number of loans received from the group (equals 0 if no loans were received in the past year). "Amount borrowed in the past year from BRAC group" (in thousand UGX) is the total value of loans taken in the past year from BRAC group (takes a value of 0 if no loans were received). All regressions include branch fixed effects and robust standard errors clustered at the group level. * p<0.1, ** p<0.05, *** p<0.01.

TABLE A.10 (Part B): TREATMENT EFFECTS ON LOANS AND SAVINGS FOR "REGULAR (NON-COMMITTEE) MEMBERS" AT ENDLINE

	(1)	(2)	(3)	(4)	(5)	(6)
	Panel B: Endline Results (2015)					
Dependent Variable ➜	=1 if received a loan in the past year from BRAC group			# loans received in the past year from BRAC group		
TRAIT (at baseline) ➜	-	Poor	Has no loan	-	Poor	Has no loan
Vote	-0.072	-0.123**	-0.224*	-0.156	-0.226**	-0.482**
	(0.052)	(0.055)	(0.116)	(0.104)	(0.100)	(0.184)
TRAIT		-0.081	-0.189**		-0.187*	-0.337*
		(0.060)	(0.092)		(0.109)	(0.172)
Vote * TRAIT		0.172**	0.183		0.328**	0.404**
		(0.076)	(0.111)		(0.162)	(0.194)
Observations (Regular members only)	541	531	473	540	530	472
R-squared	0.134	0.143	0.172	0.150	0.154	0.179
Mean dep var in Discussion	0.389	0.389	0.389	0.706	0.706	0.706
Mean dep var in Disc. & NO-TRAIT		0.416	0.485		0.755	0.909
coefficient (TRAIT + Vote* TRAIT)		0.091	-0.005		0.142	0.067
pvalue (TRAIT + Vote* TRAIT)		0.065	0.940		0.267	0.556

	(7)	(8)	(9)	(10)	(11)	(12)
	Panel B: Endline Results (2015)					
Dependent Variable ➜	Amount borrowed in the past year from BRAC group			Amount ever saved in BRAC group		
TRAIT (at baseline) ➜	-	Poor	Has no loan	-	Poor	Has no loan
Vote	-10.042	-14.864	-61.240***	12.638	18.196	-4.446
	(9.262)	(9.810)	(19.735)	(21.824)	(23.812)	(29.326)
TRAIT		-19.905**	-40.871**		-3.709	-7.925
		(9.203)	(19.588)		(16.605)	(20.330)
Vote * TRAIT		22.704**	61.836***		-10.554	39.981
		(10.438)	(21.285)		(28.576)	(29.839)
Observations (Regular members only)	501	491	437	468	461	410
R-squared	0.128	0.131	0.180	0.223	0.227	0.263
Mean dep var in Discussion	45.880	45.880	45.880	107.735	107.735	107.735
Mean dep var in Disc. & NO-TRAIT		52.168	74.355		107.680	89.000
coefficient (TRAIT + Vote* TRAIT)		2.799	20.965		-14.263	32.057
pvalue (TRAIT + Vote* TRAIT)		0.656	0.046		0.553	0.142

Notes: This table compares loan access, membership and savings across treatments. The sample is restricted to regular members (non-committee members). "Poor" is a dummy equal to 1 if an individual belongs to the bottom 25% of the group wealth score distribution at baseline. "Has no loan" is a dummy equal to 1 if an individual had no loans at baseline. #loans received is the number of loans received from the group (equals 0 if no loans were received in the past year). "Amount borrowed in the past year from BRAC group" (in thousand UGX) is the total value of loans taken in the past year from BRAC group (takes a value of 0 if no loans were received). "Amount ever saved in BRAC group" is the amount saved since group formation (in thousand UGX). All regressions include branch fixed effects and robust standard errors clustered at the group level. Endline results also include sample weights to account for the fact that across relevant sub-groups, different proportions of the baseline members were interviewed at endline (see Table A.1 for more details). * $p<0.1$, ** $p<0.05$, *** $p<0.01$.

TABLE A.11: TREATMENT EFFECTS ON LOANS AND MEMBERSHIP FOR COMMITTEE VS. NON-COMMITTEE MEMBERS

	(1)	(2)	(3)	(4)	(5)	(6)
	Midline Results (2013)					
	# loans received in the past year from BRAC group		Amount borrowed in the past year from BRAC group		=1 if stayer (member is still in the group)	
Vote	-0.030	-0.040	0.977	0.381	0.138**	0.134**
	(0.060)	(0.057)	(4.770)	(4.693)	(0.052)	(0.055)
Committee member		0.246***		15.947*		0.140***
		(0.075)		(8.743)		(0.041)
Vote * Committee member		0.036		1.375		0.014
		(0.110)		(10.049)		(0.057)
Observations (Members)	1,445	1,445	1,365	1,365	1,450	1,450
R-squared	0.080	0.110	0.039	0.054	0.228	0.242
Mean dep var in Discussion	0.250	0.250	14.018	14.018	0.408	0.408
Mean dep var in Disc. & No-CM		0.191		10.640		0.366
	(7)	(8)	(9)	(10)	(11)	(12)
	Endline Results (2015)					
	# loans received in the past year from BRAC group		Amount borrowed in the past year from BRAC group		=1 if stayer (member is still in the group)	
Vote	-0.079	-0.154	-4.742	-10.320	0.034	0.014
	(0.104)	(0.105)	(9.434)	(9.493)	(0.039)	(0.040)
Committee member		0.065		13.883		0.013
		(0.135)		-13.209		(0.051)
Vote * Committee member		0.271		18.568		0.071
		(0.173)		(15.971)		(0.064)
Observations (Members)	730	730	679	679	719	719
R-squared	0.137	0.147	0.120	0.133	0.157	0.161
Mean dep var in Discussion	0.713	0.713	50.483	50.483	0.208	0.208
Mean dep var in Disc. & No-CM		0.706		45.880		0.201

Notes: This table compares membership and loan access across treatments, examining heterogenous effects for members who become committee members of their group as compared to regular group members. #loans received is the number of loans received from the group (equals 0 if no loans were received in the past year). "Amount borrowed in the past year from BRAC group" (in thousand UGX) is the total value of loans taken in the past year from BRAC group (takes a value of 0 if no loans were received). "Amount ever saved in BRAC group" is the amount saved since group formation (in thousand UGX). All regressions include branch fixed effects and robust standard errors clustered at the group level. Endline results also include sample weights to account for the fact that across relevant sub-groups, different proportions of the baseline members were interviewed at endline (see Table A.1 for more details). * p<0.1, ** p<0.05, *** p<0.01.

TABLE A.12: TREATMENT EFFECTS ON LOANS AND SAVINGS INSIDE AND OUTSIDE BRAC GROUPS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Endline Results (2015)								
Dependent Variable ➜	=1 if received a loan in the past year from…								
	BRAC groups			Non-BRAC source			Any source (BRAC or non-BRAC)		
TRAIT (at baseline) ➜	-	Poor	Has no loan	-	Poor	Has no loan	-	Poor	Has no loan
Vote	-0.040	-0.094*	-0.198**	0.012	0.017	0.048	-0.029	-0.077*	-0.150
	(0.050)	(0.051)	(0.098)	(0.032)	(0.035)	(0.078)	(0.047)	(0.045)	(0.091)
TRAIT		-0.097*	-0.205***		-0.010	0.047		-0.107**	-0.158**
		(0.051)	(0.070)		(0.036)	(0.058)		(0.053)	-0.067
Vote * TRAIT		0.175**	0.180**		-0.023	-0.043		0.153**	0.137
		(0.069)	(0.087)		(0.049)	(0.084)		(0.074)	(0.098)
Observations (Members)	731	714	639	731	714	639	731	714	639
R-squared	0.126	0.132	0.150	0.049	0.051	0.056	0.123	0.131	0.145
Mean dep var in Discussion	0.394	0.394	0.394	0.142	0.142	0.142	0.535	0.535	0.535
Mean dep var in Disc. & NO-TRAIT		0.423	0.522		0.134	0.130		0.557	0.652
Pvalue (TRAIT + Vote* TRAIT)		0.099	0.645		0.360	0.950		0.384	0.785

	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
	Endline Results (2015)								
Dependent Variable ➜	=1 if has savings in…								
	BRAC group			Non-BRAC source			Anywhere (BRAC or non-BRAC)		
TRAIT (at baseline) ➜	-	Poor	Has no loan	-	Poor	Has no loan	-	Poor	Has no loan
Vote	0.008	-0.010	0.069	-0.002	0.008	-0.008	0.010	0.010	0.034
	(0.045)	(0.051)	(0.074)	(0.044)	(0.052)	(0.107)	(0.054)	(0.060)	(0.112)
TRAIT		-0.090	0.035		-0.037	-0.065		-0.090	-0.022
		(0.054)	(0.064)		(0.057)	(0.084)		(0.065)	(0.099)
Vote * TRAIT		0.079	-0.040		-0.043	0.026		0.007	0.011
		(0.064)	(0.079)		(0.079)	(0.115)		(0.083)	(0.121)
Observations (Members)	684	670	598	684	670	598	684	670	598
R-squared	0.113	0.116	0.126	0.059	0.065	0.059	0.072	0.079	0.087
Mean dep var in Discussion	0.331	0.331	0.331	0.264	0.264	0.264	0.500	0.500	0.500
Mean dep var in Disc. & NO-TRAIT		0.348	0.244		0.272	0.293		0.518	0.463
Pvalue (TRAIT + Vote* TRAIT)		0.763	0.925		0.151	0.615		0.106	0.877

Notes: Table shows the likelihood, by initial status, to receive a loan, distinguishing between loans from the BRAC group and loans from other loan sources. Data is available only at endline (we have no data on loans/savings outside BRAC at midline). "Poor" is a dummy equal to 1 if an individual belongs to the bottom 25% of the group wealth score distribution at baseline. "Has no loan" is a dummy equal to 1 if an individual had no loans at baseline. All regressions include branch fixed effects and robust standard errors clustered at the group level, and include sample weights to account for the fact that across relevant sub-groups, different proportions of baseline members were interviewed at endline. * $p<0.1$, ** $p<0.05$, *** $p<0.01$.

TABLE A.13: TREATMENT EFFECTS ON GROUP-LEVEL SHARE OF LOANS OVERDUE

Data aggregated at the group level

Dependent Variable ➡	(1) Loan amount overdue: group average 2012-2014	(2) # members overdue: group average 2012-2014	(3) Loan amount overdue: group average 2012-2014	(4) # members overdue: group average 2012-2014	(5) Loan amount overdue: group average 2012-2014	(6) # members overdue: group average 2012-2014
Vote	-48.501 (39.062)	-0.721 (0.649)	-42.952 (38.918)	-0.220 (0.459)	-36.035 (34.521)	-0.809 (0.562)
Disbursed loan amount (group average 2012-2014)			0.092 (0.156)			
# members given a loan (group average 2012-2014)				0.710 (0.436)		
Amount saved in group (group average 2012-2014)					0.134* (0.077)	
# members saving in group (group average 2012-2014)						0.203* (0.114)
Observations (Groups)	69	68	69	68	69	68
R-squared	0.152	0.178	0.166	0.359	0.321	0.408
Mean dep var in Discussion	195.8	3.233	195.8	3.233	195.8	3.233

Notes: This table compares group level variables across treatments using administrative data from BRAC. All dependent variables are monthly group averages taken over the period of 2012-2014 for which this administrative data is available. "Loan amount overdue", "Amount saved in the group" and "Disbursed loan amount" are expressed in thousand UGX. In this limited subsample, 32 groups are Discussion groups and 37 are Vote groups. All regressions include branch fixed effects with robust standard errors. * p<0.1, ** p<0.05, *** p<0.01.

TABLE A14: TREATMENT EFFECTS ON GROUP-LEVEL MEMBERSHIP, LOANS AND SAVINGS

Data aggregated at the group level

	(1)	(2)	(3)	(4)	(5)	(6)
	Midline Results (2013)			Endline Results (2015)		
Membership -->	*% stayers*	*=1 if no stayer*	*% stayers who are Poor*	*% stayers*	*=1 if no stayer*	*% stayers who are Poor*
Groups in the sample -->	*All groups*	*All groups*	*Groups with at least 1 stayer at midline*	*All groups*	*All groups*	*Groups with at least 1 stayer at endline*
Sample of all members (stayers and non-stayers)						
Vote	0.126**	-0.141**	0.071*	0.050	0.048	0.130**
	(0.052)	(0.056)	(0.040)	(0.040)	(0.084)	(0.059)
Mean in Discussion	0.411	0.152	0.213	0.205	0.196	0.189

	(7)	(8)	(9)	(10)	(11)
	Midline Results (2013)		Endline Results (2015)		
Borrowing and Savings -->	*% loans to the Poor*	*% amount to the Poor*	*% loans to the Poor*	*% amount to the Poor*	*% saved from Poor*
Groups in the sample -->	*Groups with at least 1 stayer at midline*		*Groups with at least 1 stayer at endline*		
Sample of all members (stayers and non-stayers)					
Vote	0.111	0.112	0.122*	0.154**	0.042
	(0.068)	(0.084)	(0.063)	(0.071)	(0.052)
Mean in Discussion	0.133	0.155	0.171	0.148	0.245
Sample of stayers only					
Vote	0.130*	0.127	0.200*	0.206*	0.166**
	(0.068)	(0.085)	(0.101)	(0.114)	(0.078)
Mean in Discussion	0.121	0.145	0.140	0.102	0.172

Notes: This table compares group level variables across treatments. "Poor" is a dummy equal to 1 if an individual belongs to the bottom 25% of the group wealth score distribution at baseline. Columns 3 and 6-11 estimate midline (endline) results on the sample of groups that have not collapsed at midline (endline); i.e., groups with at least one stayer at midline (endline). At midline (endline), 84 (71) groups have not collapsed. Y-variables are further missing if the denominator is missing (e.g., "% loans to the poor" is missing if noone took a loan at midline/endline). All regressions include branch fixed effects with robust standard errors. Regressions using the endline data are collapsed at the group level using endline sampling weights (see Table A1 for more details). The small discrepancy between retention shares on the aggregate level and the individual level (Table A8) is due to the fact that before collapsing data to the group level, 75 individuals for whom we have no baseline poverty status data were dropped from the sample.* p<0.1, ** p<0.05, *** p<0.01.

TABLE A.15: TREATMENT EFFECTS ON WEALTH SCORE INEQUALITY

	(1)	(2)	(3)
	Endline Results (2015)		
	Group-level regressions		
Dependent Variable ➜	IQR Wealth Score	IQR Value of assets owned	IQR Net wealth (assets + savings - loans)
Vote	-1.655	-2.441**	-1.858*
	(1.341)	(1.015)	(1.043)
Observations (Groups)	92	92	92
R-squared	0.131	0.224	0.171
Mean dep var in Discussion	11.397	5.128	5.157

	(4)	(5)	(6)	(7)	(8)	(9)
	Endline Results (2015)					
	Member-level regressions					
Dependent Variable ➜	Wealth score (0 to 100)		Value of assets owned		IQR Net wealth (assets + savings - loans)	
Vote	0.161	-0.487	-0.787	-1.072	-1.072*	-1.344*
	(0.969)	(1.050)	(0.507)	(0.658)	(0.567)	(0.719)
Poor		-6.408***		-1.487**		-1.480*
		(1.135)		(0.733)		(0.804)
Vote * Poor		2.845*		0.835		0.772
		(1.472)		(0.991)		(1.054)
Observations (Members)	721	704	729	712	637	624
R-squared	0.132	0.181	0.084	0.096	0.084	0.095
Mean dep var in Discussion	17.90	17.903	4.460	4.460	4.590	4.590
Mean dep var in Discussion		19.285		4.846		4.971
pvalue (Poor + Vote*Poor)		0.000		0.313		0.284

Notes: This table compares wealth score and asset value as measured at endline. IQR is the interquartile range of a given variable (calculated at the group-level). "Wealth score" is a score from 0 to 100 based on a scale constructed by Grameen Foundation to measure wealth in Uganda (higher values indicate higher wealth). "Value of assets owned" is the total value of assets owned by the respondent's household, in millions of UGX and truncated at the top 1% to clean for outliers. "Net wealth" is expressed in millions of UGX and is computed as (value of asset owned + total amount saved at endline - total oustanding loan - interests to be paid on outstanding loans (assuming a 10% interest rate)). All regressions include branch fixed effects, robust standard errors clustered at the group level, and also include sample weights to account for the fact that across relevant sub-groups, different proportions of the baseline members were interviewed at endline (see Table A.1 for more details). * p<0.1, ** p<0.05, *** p<0.01.

TABLE A.16: LEADER TYPE AND POOR-INCLUSIVENESS

Data aggregated at the group level (92 groups, 46 in each treatment)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Midline (2013)							
Dependent Variable ➔	% loans given to Poor members		% amount borrowed granted to Poor members		% Poor in the group		=1 if no stayer	
% of "poor" Committee Members (CMs)	0.506***		0.609**		0.269***		-0.198	
	(0.174)		(0.239)		(0.094)		(0.135)	
% of CMs who have completed primary school	-0.186		-0.169		-0.001		0.022	
	(0.149)		(0.164)		(0.063)		(0.119)	
% of CMs who have participated in business training	0.112		0.144		0.058		-0.035	
	(0.147)		(0.169)		(0.058)		(0.096)	
At least 1 "Poor" Committee Member (CM)		0.216***		0.227**		0.115***		-0.126**
		(0.068)		(0.084)		(0.039)		(0.063)
At least 1 CM has completed primary school		-0.255***		-0.235*		-0.037		0.052
		(0.092)		(0.119)		(0.038)		(0.065)
At least 1 CM has participated in business training		0.055		0.100		0.021		-0.026
		(0.067)		(0.085)		(0.042)		(0.060)
R-squared	0.278	0.329	0.305	0.320	0.282	0.277	0.162	0.188
Mean dep var	0.184	0.184	0.205	0.205	0.243	0.243	0.0870	0.0870

	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	Endline (2015)							
Dependent Variable ➔	% loans given to Poor members		% borrowed amount granted to the Poor		% Poor in the group		=1 if no stayer	
% of "poor" Committee Members (CMs)	0.205		0.680***		0.190		0.082	
	(0.226)		(0.224)		(0.140)		(0.248)	
% of CMs who have completed primary school	-0.246**		-0.146		-0.276**		-0.323*	
	(0.111)		(0.095)		(0.131)		(0.169)	
% of CMs who have participated in business training	0.110		0.161		0.178		-0.047	
	(0.124)		(0.102)		(0.151)		(0.155)	
At least 1 "Poor" Committee Member (CM)		0.042		0.207**		0.074		0.131
		(0.074)		(0.080)		(0.051)		(0.084)
At least 1 CM has completed primary school		-0.204**		-0.158*		-0.235***		-0.344***
		(0.097)		(0.087)		(0.083)		(0.106)
At least 1 CM has participated in business training		0.098		0.121*		0.005		0.051
		(0.078)		(0.063)		(0.066)		(0.085)
R-squared	0.232	0.243	0.327	0.287	0.284	0.254	0.232	0.280
Mean dep var	0.229	0.229	0.212	0.212	0.253	0.253	0.228	0.228

Notes: This table displays the effect of Comittee Member (CM) wealth status, education and training on group-level outcomes. "Poor" is a dummy equal to 1 if an individual belongs to the bottom 25% of the group wealth score distribution at baseline. While at Baseline, this proportion is by definition 25% in all groups, it may be higher or lower at Midline and Endline. All regressions include branch fixed effects and control for the number of group leader in the group, with robust standard errors. Regressions using the endline data are collapsed at the group level using endline sampling weights (see Table A1 for more details). * $p<0.1$, ** $p<0.05$, *** $p<0.01$.

TABLE A.17: PERCEIVED FAIRNESS OF THE SELECTION RULES

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
SAMPLE →	Members of BRAC group when election took place				Non-members of BRAC group when election took place		
Dependent Variable →	=1 if member finds Vote procedure more "fair" than Discussion procedure		=1 if member feels satisfied with the way the CMs were chosen		=1 if member finds Vote procedure more "fair" than Discussion procedure		
	Average= 43%		Average= 88%		Average= 43%		
Vote	0.030	0.020	-0.015	-0.029	-0.009	-0.054	-0.029
	(0.041)	(0.048)	(0.026)	(0.027)	(0.058)	(0.047)	(0.078)
Poor (Bottom 25% of wealth score)		-0.010		-0.058			-0.079
		(0.077)		(0.052)			(0.062)
Vote * Poor		0.061		0.045			0.051
		(0.092)		(0.067)			(0.096)
Observations	731	714	703	688	401	397	397
R-squared	0.059	0.060	0.048	0.053	0.065	0.069	0.070
Mean in Discussion	0.414	0.414	0.900	0.900	0.469	0.469	0.469
Coefficient (Poor + Vote* Poor)		0.051		-0.013			-0.028
P-value (Poor + Vote* Poor)		0.320		0.745			0.699

Notes: We asked a random sample of BRAC local youth clubs members, that were not part of the savings group when the election took place, which one of the two treatments they perceive as more fair (columns 5-7). The BRAC saving group's members were asked the same *general* question about the two procedures after the election took place (columns 1-2) and were also asked about their satisfaction with the way the selection happened *in their own group* (columns 3-4) . "Poor" is a dummy equal to 1 if an individual belongs to the bottom 25% of the group wealth score distribution at baseline. All regressions include branch fixed effects and robust standard errors clustered at the group level. All regressions also include sample weights to account for the fact that across relevant sub-groups, different proportions of the baseline members were interviewed at endline (see Table A.1 for more details). * p<0.1, ** p<0.05, *** p<0.01.