The mechanisms behind smallholder productivity A difference-in-differences analysis

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Microfinance access have attracted growing attention because of their relevance to both theory and practice. In contrast to earlier studies, our approach accounts for heterogeneity and avoids the usual simplifying assumptions. Using panel data we find no significant impact on aggregate employment. Using panel data we find that the effect is concentrated among lower-income households, and we show that the result is stable under a range of perturbations of the assumptions. Together, these results contribute to a more complete picture and open the way to further applications.

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