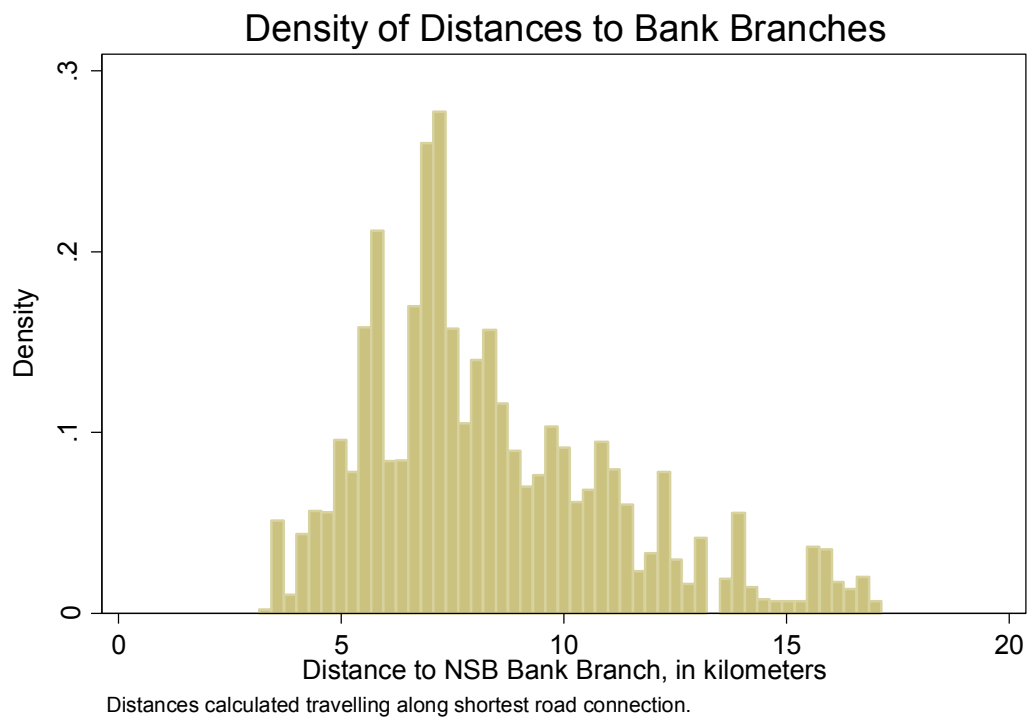
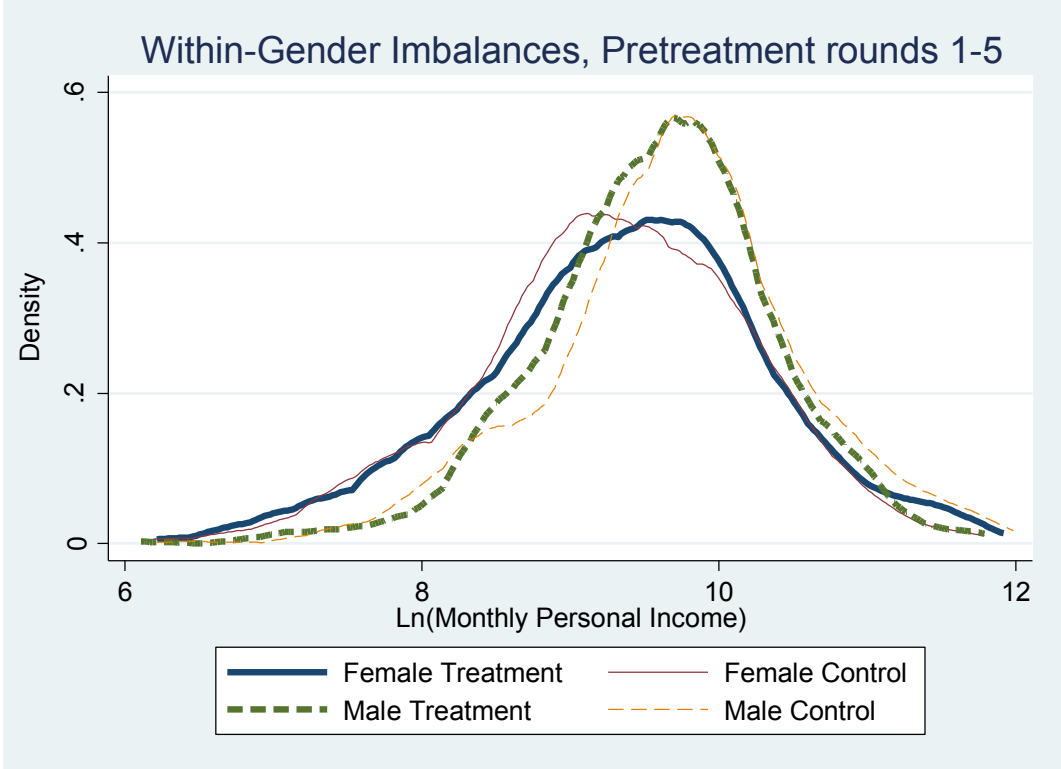


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Appendix Figure A1 Histogram of Distances to Bank Branches



Appendix Figure A2: The Log of Personal Income Separately for Women and Men

Appendix Table A1 Survey Waves

Round	Treatment		Survey Waves	Pure Control	Control to Weekly Box	Control to Biweekly Box	Weekly Home visits	Weekly to Biweekly Home visits	Weekly Home to Weekly Box
	Month	Month		52 zones, 256 hhs	13 zones, 89 hhs	13 zones, 61 hhs	40 zones, 197 hhs	19 zones, 85 hhs	19 zones, 107 hhs
1		August, 2010	Baseline Survey	Yellow	Yellow	Yellow	Yellow	Yellow	Yellow
2		September, 2010	Full Wave	Yellow	Yellow	Yellow	Yellow	Yellow	Yellow
3		October, 2010	Full Wave	Yellow	Yellow	Yellow	Yellow	Yellow	Yellow
4		November, 2010	Full Wave	Yellow	Yellow	Yellow	Yellow	Yellow	Yellow
5		December, 2010	Monthly Only	Yellow	Yellow	Yellow	Yellow	Yellow	Yellow
6	1	January, 2011	Monthly Only	Yellow	Yellow	Yellow	Blue	Blue	Blue
7	2	February, 2011	Full Wave	Yellow	Yellow	Yellow	Blue	Blue	Blue
8	3	March, 2011	Monthly Only	Yellow	Yellow	Yellow	Blue	Blue	Blue
9	4	April, 2011	Monthly Only	Yellow	Yellow	Yellow	Blue	Blue	Blue
10	5	May, 2011	Full Wave	Yellow	Yellow	Yellow	Blue	Blue	Blue
11	6	June, 2011	Monthly Only	Yellow	Gray	Gray	Blue	Gray	Gray
12	7	July, 2011	Monthly Only	Yellow	Gray	Gray	Blue	Gray	Gray
13	8	August, 2011	Full Wave	Yellow	Gray	Gray	Blue	Gray	Gray
14	9	September, 2011	Monthly Only	Yellow	Gray	Gray	Blue	Gray	Gray
15	10	October, 2011	Monthly Only	Yellow	Gray	Gray	Blue	Gray	Gray
16	11	November, 2011	Full Wave	Yellow	Gray	Gray	Blue	Gray	Gray
17	12	December, 2011	Full Wave	Yellow	Gray	Gray	Blue	Gray	Gray
18	13	January, 2012	Full Wave	Yellow	Gray	Gray	Blue	Gray	Gray
19		July, 2012	Full Wave	Yellow	Gray	Gray	Yellow	Gray	Gray
20		January, 2013	Full Wave	Yellow	Gray	Gray	Yellow	Gray	Gray

- Yellow boxes indicate survey waves used in the study of Weekly Home Visits
- Blue boxes indicate Treatment with Weekly Home visits, as well as inclusion in the study of Weekly Home Visits
- Gray boxes indicates samples not used in the main analysis because of the introduction of alternate treatments.

Appendix Table A2 Determinants of Attrition

Baseline Characteristics:	Attrited from Panel analysis		Attrited from Survey	
Treated	-0.0094 (0.014)	-0.010 (0.015)	-0.019 (0.014)	-0.018 (0.014)
Female		-0.0095 (0.0091)		0.0055 (0.014)
Years of Education		0.0012 (0.0018)		0.0021 (0.0019)
Score on digitspan test		0.00077 (0.0044)		0.0049 (0.0048)
Beta (Time inconsistency parameter)		-0.013 (0.024)		-0.0099 (0.044)
Delta (Discounting parameter)		-0.0055 (0.033)		-0.19** (0.080)
Self Employed		-0.017* (0.0094)		-0.0056 (0.0093)
Self Employed in Agriculture		-0.020 (0.015)		-0.015 (0.014)
Household Consumption (000,000 Rs.)		0.0085 (0.016)		-0.0100 (0.021)
# of Seetus participating in		-0.0052* (0.0031)		-0.0066 (0.0045)
Bank savings (000,000 Rs.)		-0.051 (0.035)		-0.036 (0.035)
Constant	0.020 (0.013)	0.054 (0.057)	0.034*** (0.012)	0.21** (0.10)
Observations	795	795	795	795
R-squared	0.0015	0.013	0.0037	0.027
Mean of Dependent Variable		0.015		0.025

Notes: This table reports on the predictors of attrition from the longitudinal surveys. These regressions use pretreatment data (rounds 1-5) to explain subsequent attrition from the household survey. Standard errors clustered at the zone level (treatment unit) are reported in parentheses. * significant at 10%; ** significant at 5%; *** significant at 1%

Appendix Table A3 Subgroup Balance

Baseline Variable:	SE, SOME MANUF				SE, NO MANUF				NO SE			
	Mean in control	Mean in treatment	Treatment-control differential	N	Mean in control	Mean in treatment	Treatment-control differential	N	Mean in control	Mean in treatment	Treatment-control differential	N
Number of transactions with a formal financial institution during previous month	0.56	0.44	-0.067	936	0.34	0.41	0.069	575	0.42	0.40	-0.012	1307
Female	0.44	0.42	-0.018	936	0.44	0.50	0.061	575	0.62	0.64	0.028	1307
Discount Factor (delta)	0.93	0.93	0.0026	936	0.94	0.95	0.0076	575	0.91	0.92	0.012	1307
Time Consistency Factor (beta)	0.95	0.97	0.019	936	0.95	0.99	0.037**	575	0.98	1.00	0.015	1307
Total number of setus in which respondent participated in previous month	1.33	1.10	-0.24	936	1.14	1.02	-0.12	575	1.20	1.28	0.088	1307
Total payouts from setus in previous month	1,088	987	-99.1	936	771	652	-115.6	575	1,071	936	-131.7	1307
Number of transactions with a financial institution other than NSB over previous month	0.56	0.44	-0.070	936	0.34	0.39	0.047	575	0.41	0.40	-0.0089	1307
Total amount saved through ROSCAs over previous month	1,696	1,057	-409.6*	936	1,345	1,689	344.4	575	1,552	1,452	-100.1	1307
Total amount withdrawn from ROSCAs over previous month	1,340	1,041	-305.8	936	906	785	-116.6	575	1,212	1,259	49.9	1307
Total amount put into informal savings over previous month	4,089	2,709	-847.0*	936	2,592	2,897	305.9	575	2,683	2,509	-175.8	1307
Total amount withdrawn from informal savings over previous month	2,121	2,129	-319.0	936	1,539	1,601	70.6	575	2,108	1,883	-223.7	1307
Total change in household cash balance over previous month	1,315	1,015	-1113.5	936	-61	-683	-622.9	575	791	372	-418.1	1307
Total amount received in loans over previous month	6,330	7,783	384.1	936	1,615	2,030	406.7	575	2,965	2,423	-543.0	1307
Aggregate income over previous month	26,527	22,319	-2701.4	936	21,292	23,999	2721.8	575	22,168	21,393	-774.2	1307
Aggregate consumption over previous month	20,590	18,921	-1536.9	936	18,160	19,109	960.6	575	18,238	17,184	-1055.8	1307
Earned household income over previous month	25,911	21,427	-3040.4*	936	21,436	23,724	2302.9	575	21,199	19,855	-1341.7	1307
Total household income over previous month	33,198	29,188	-4072.2	936	26,905	29,360	2451.5	575	29,443	27,786	-1652.0	1307
Personal income taken from informal savings over previous month	17,227	16,018	-1162.8	936	13,309	13,301	-13.4	575	11,207	8,797	-2403.1*	1307
Transfer from spouse over previous month	3,076	2,394	-402.2	936	2,895	2,956	58.9	575	4,804	5,856	1051.0	1307
Transfer from outside the household over previous month	4,380	4,327	-266.1	936	2,649	3,111	470.7	575	3,734	3,485	-245.4	1307
Total personal income over previous month	24,683	22,739	-1994.4	936	19,090	19,598	512.8	575	20,406	18,986	-1408.8	1307
Transfers to spouse over previous month	2,355	2,992	498.5	936	2,171	1,640	-525.9	575	1,679	1,945	266.9	1307
Transfers to children over previous month	373.38	266.20	-35.9	936	224.90	246.06	21.6	575	263.75	263.81	-0.29	1307
Transfers to anyone over previous month	3,486	3,806	188.1	936	3,200	2,776	-417.7	575	2,870	2,896	25.5	1307
Monthly savings into banks	874	1,092	-192.3	936	377	707	327.7*	575	1,019	721	-298.0	1307
Month savings in cash	3,647	2,672	-290.5	936	2,378	2,077	-303.6	575	2,173	1,995	-172.2	1307
Monthly savings through ROSCAs	1,734	1,147	-392.9*	936	1,336	1,723	387.9	575	1,552	1,485	-68.0	1307
Monthly savings through other means	499.20	746.10	29.7	936	441.48	399.23	-42.0	575	429.58	354.99	-74.6	1307
Total Monthly savings over previous month	6,754	5,657	-1280.2*	936	4,737	5,369	627.5	575	5,622	4,889	-728.7	1307
Respondent reports being self-employed in non-ag enterprise during previous month	0.95	0.93	-0.022	936	1.00	0.99	-0.0026	575	0.00	0.00	0.00020	1307
Wage hours worked	2.63	4.61	2.01	936	1.69	1.00	-0.69	575	10.09	8.92	-1.18	1307
SE hours worked	42.56	39.82	-2.65	936	53.78	55.47	1.66	575	0.00	0.00	0	1307
Total asset purchases over previous month	1,114	4,317	109.7	885	724	354	-368.9	572	0	0	0	2
Total value of business inventory	34,811	31,214	-2295.5	882	41,166	56,425	15247.0	572	0	0	0	2
Total business expenses over previous month	21,090	20,767	1000.2	885	23,956	27,273	3306.9	572	0	0	0	2
Total business sales over previous month	32,521	29,590	-1082.5	885	35,353	40,252	4864.1	572	0	0	0	2
Total business income over previous month	10,700	10,037	-299.8	885	11,572	12,212	638.9	572	0	0	0	2

Notes: This table checks balance within employment type subgroups.. These regressions use pretreatment data (rounds 1-5). Standard errors clustered at the zone level (treatment unit) are reported in parentheses. * significant at 10%; ** significant at 5%; *** significant at 1%

Appendix Table A4 Parallel Trends

Baseline Variable:	Treatment * Round		Treatment Dummy		N	R ²
	Coeff	SE	Coeff	SE		
Number of transactions with a formal financial institution during previous month	0.042	(0.030)	-0.15	(0.12)	2818	0.0091
Female	0.0046	(0.0060)	0.00096	(0.045)	2818	0.00043
Discount Factor (delta)	-0.00070	(0.0016)	0.011	(0.011)	2818	0.0019
Time Consistency Factor (beta)	0.0018	(0.0018)	0.014	(0.012)	2818	0.0064
Total number of sectus in which respondent participated in previous month	-0.0017	(0.032)	-0.064	(0.14)	2818	0.00076
Total payouts from sectus in previous month	-11.9	(153.4)	-87.5	(554.1)	2818	0.0012
Number of transactions with a financial institution other than NSB over previous month	0.042	(0.029)	-0.16	(0.11)	2818	0.0091
Total amount saved through ROSCAs over previous month	-3.62	(51.6)	-91.8	(287.1)	2818	0.0010
Total amount withdrawn from ROSCAs over previous month	22.5	(161.3)	-190.4	(588.6)	2818	0.00096
Total amount put into informal savings over previous month	-16.6	(160.1)	-233.9	(668.6)	2818	0.0015
Total amount withdrawn from informal savings over previous month	89.0	(224.3)	-504.7	(868.5)	2818	0.0029
Total change in household cash balance over previous month	62.9	(333.5)	-923.2	(1163.6)	2818	0.0020
Total amount received in loans over previous month	395.1	(329.4)	-1433.0	(1153.2)	2818	0.0013
Aggregate income over previous month	-473.1	(601.6)	925.6	(2272.9)	2818	0.0036
Aggregate consumption over previous month	-1180.5*	(659.0)	3181.2	(2432.4)	2818	0.0017
Earned household income over previous month	-117.3	(547.7)	-689.2	(2128.6)	2818	0.0020
Total household income over previous month	-966.9	(829.2)	1605.6	(3096.3)	2818	0.0020
Personal income taken from informal savings over previous month	-506.0	(511.4)	241.7	(1845.9)	2818	0.0033
Transfer from spouse over previous month	-72.4	(191.5)	566.1	(764.1)	2818	0.0017
Transfer from outside the household over previous month	-159.7	(363.0)	384.3	(1313.0)	2818	0.00088
Total personal income over previous month	-800.7	(710.8)	1412.0	(2714.1)	2818	0.0021
Transfers to spouse over previous month	60.6	(151.4)	-35.5	(523.6)	2818	0.0010
Transfers to children over previous month	-28.9	(25.3)	88.6	(94.1)	2818	0.0053
Transfers to anyone over previous month	49.4	(181.1)	-185.0	(631.8)	2818	0.0020
Monthly savings into banks	41.2	(112.0)	-279.7	(375.5)	2818	0.0019
Month savings in cash	-180.2	(203.8)	356.8	(689.3)	2818	0.0041
Monthly savings through ROSCAs	-6.23	(54.9)	-54.6	(301.6)	2818	0.00068
Monthly savings through other means	-51.8	(50.0)	142.7	(179.6)	2818	0.0019
Total Monthly savings over previous month	-295.0	(326.5)	340.5	(1187.3)	2818	0.0035
Respondent reports being self-employed in non-ag enterprise during previous month	-0.016*	(0.0096)	0.072	(0.054)	2818	0.00076
Wage hours worked	0.55	(0.37)	-2.16	(1.47)	2818	0.0023
SE hours worked	-0.50	(0.64)	2.90	(3.22)	2818	0.00082
Total asset purchases over previous month	38.6	(99.7)	-203.7	(411.6)	1459	0.0030
Total value of business inventory	2789.5	(2562.6)	-3152.0	(12394.5)	1456	0.0021
Total business expenses over previous month	-866.3	(1545.9)	5389.6	(5917.1)	1459	0.0026
Total business sales over previous month	321.3	(1686.6)	935.6	(6260.2)	1459	0.0022
Total business income over previous month	-290.9	(384.1)	1209.1	(1622.4)	1459	0.00046

Notes: This table checks for parallel trends during the pre-treatment period. Regressions include the 2815 observations from the pretreatment rounds 2-5 (treatment began in round 6). Fixed effects for month are included, and outcomes are Winsorized at the 99th percentile. Standard errors clustered at the zone level (treatment unit) are reported in parentheses. * significant at 10%; ** significant at 5%; *** significant at 1%

Appendix Table A5 Takeup

	Made Any Deposit	Made Any Withdrawal	Total Number of Transactions	Log of Monthly Deposits (if any)	Log of Monthly Withdrawals (if any)	Log of Final Balance (if any)
Baseline Characteristics:						
Female	0.058* (0.032)	-0.054 (0.059)	1.56 (1.62)	-0.18 (0.21)	-0.096 (0.26)	0.29 (0.20)
Years of Education	-0.00095 (0.0049)	0.011 (0.0081)	0.15 (0.19)	0.054* (0.029)	0.084** (0.041)	0.0019 (0.031)
Self Employed	0.060 (0.039)	-0.021 (0.061)	1.64 (1.72)	0.30 (0.24)	0.15 (0.35)	0.50** (0.24)
Employed in Agriculture	0.0070 (0.043)	-0.036 (0.062)	-0.35 (1.67)	-0.063 (0.25)	0.040 (0.35)	0.10 (0.22)
Household Expenditure (000,000 Rs.)	-0.75*** (0.17)	-0.67** (0.26)	-15.9*** (4.80)	0.47 (2.24)	18.9** (8.95)	-2.88** (1.40)
Beta (Time inconsistency parameter)	0.11 (0.12)	0.050 (0.22)	0.58 (5.13)	-0.16 (0.77)	-0.18 (1.19)	0.20 (0.77)
Delta (Discounting parameter)	-0.024 (0.19)	-0.22 (0.32)	2.83 (6.94)	-0.046 (1.08)	0.56 (1.60)	-0.31 (1.29)
Score on digitspan test	-0.030** (0.014)	0.015 (0.020)	0.13 (0.58)	0.023 (0.083)	-0.050 (0.100)	-0.084 (0.078)
Participates in Seetu	-0.036 (0.034)	-0.013 (0.059)	-2.51 (1.59)	-0.28 (0.21)	0.23 (0.27)	-0.69*** (0.20)
Has a formal account	0.087** (0.039)	0.024 (0.057)	1.19 (1.56)	0.17 (0.22)	-0.035 (0.24)	0.41* (0.21)
Formal Savings Balance (000,000 Rs.)	-0.067 (0.59)	-0.44 (0.94)	2.61 (22.3)	5.90 (4.94)	11.0 (6.96)	4.89 (4.50)
Observations	389	389	389	347	150	331
Mean of Dep Var in sample	0.89	0.39	13.7	8.02	9.04	7.31
R-squared	0.065	0.023	0.022	0.053	0.13	0.090

Notes: This table examines predictors of deposit collection services take-up. Outcomes are monthly totals at the individual level. Regression is run at the individual level, using pretreatment averages of covariates (data for rounds 2-5) to explain subsequent uptake and usage of the product in rounds 6-18. Robust standard errors are reported in parentheses. * significant at 10%; ** significant at 5%; *** significant at 1%

Appendix Table A6: Savings Impacts Examined With Randomization Inference

	NSB Institutional Data			Survey Data			
	# of Program Transactions (1)	Program Deposits (2)	Program Deposits - Withdrawals (3)	Total # of Transactions (4)	Bank Savings (5)	Informal and Cash Savings (6)	Total Savings (7)
Panel A: Pooled							
Treated	1.73***	1143.5***	424.9***	1.57***	689.6***	42.200	883.0**
CGM clustered p-values	0.000	0.000	0.000	0.000	0.001	0.900	0.019
Randomization Inference p-values	0.000	0.000	0.000	0.000	0.000	0.920	0.034
Observations	9172	9172	9172	9172	9172	9172	9172
R-squared	0.680	0.280	0.090	0.580	0.250	0.320	0.330
Number of HHs	783	783	783	783	783	783	783
Panel B: By Period							
Treated: months 1-4	1.74***	1112.3***	660.2***	1.52***	660.6***	217.100	964.3**
CGM clustered p-values	0.000	0.000	0.000	0.000	0.003	0.530	0.024
Randomization Inference p-values	0.000	0.000	0.000	0.000	0.000	0.690	0.042
Treated: months 5-8	1.74***	1060.8***	269.6**	1.65***	616.4***	-184.2	634.8
CGM clustered p-values	0.000	0.000	0.016	0.000	0.007	0.700	0.200
Randomization Inference p-values	0.000	0.000	0.002	0.000	0.018	0.448	0.424
Treated: months 9-13	1.69***	1283.2***	279.2*	1.55***	818.5***	35.9	1036.8**
CGM clustered p-values	0.000	0.000	0.081	0.000	0.003	0.930	0.027
Randomization Inference p-values	0.000	0.000	0.000	0.000	0.000	0.952	0.034
6 months post-treatment	0.42***	247.8**	-527.8***	0.32***	436	80.5	926.2*
CGM clustered p-values	0.000	0.048	0.001	0.003	0.140	0.870	0.085
Randomization Inference p-values	0.000	0.032	0.004	0.006	0.110	0.856	0.270
12 months post-treatment	0.36***	806.7***	-386.3*	0.19**	10.9	-204	-220.4
CGM clustered p-values	0.000	0.000	0.063	0.050	0.960	0.620	0.650
Randomization Inference p-values	0.000	0.000	0.218	0.212	0.930	0.540	0.542
Control group mean	0.006	1.843	0.929	0.506	761.643	4350.597	5266.151
Observations	10055	10055	10055	10055	10055	10055	10055
R-squared	0.53	0.28	0.11	0.57	0.24	0.3	0.31
Number of HHs	783	783	783	783	783	783	783

Notes: This table reports on the effect of treatment on savings outcomes. Panel A reports results pooling across survey rounds 2 - 18. Panel B reports effects separately for the five indicated sets of survey rounds separately. Each column within a panel reports results of separate regressions using individual- and month-level fixed effects. P-values from regressions run with standard errors clustered at the zone (treatment unit) and round level using the method of Cameron, Gelbach, and Miller (2011) are reported as well as Randomization Inference p-values. The unit of observation is the individual/month and the reported coefficients correspond to dummy variables equal to one for individuals offered weekly home visits from National Savings Bank deposit collectors in the months indicated. Columns (1)-(3) use institutional data from NSB to calculate cumulative monthly totals, including zeros for individuals without bank accounts. Columns (4)-(7) use survey data; (4) gives the cumulative number of financial transactions with any institution over the course of the month, while (5)-(7) give the total amount saved by the individual survey respondent over the previous month in each type of savings. Outcomes are Winsorized at the 99% level. Data include four months of pre-treatment data, 13 treated months, and two waves conducted 6 and 12 months after monthly home visits ended; the treatment changed at this point from door-to-door collection to collection from a lock box placed in the cluster of houses (see section 2.2 for details). Panel A includes data through the end of weekly home visits (17 waves). Panel B includes the two post-treatment surveys (19 waves). Regressions pool samples surveyed monthly and samples surveyed quarterly. * significant at 10%; ** significant at 5%; *** significant at 1%

Table A7: Randomization Inference version of Table 4: Estimated Impacts of Deposit Collection on Earnings Outcomes

Panel A Full Sample (N=783)								
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Dependent Variable:	Y/N: Wage Employment?	Y/N: Ag employment?	Y/N: Self- employment?	Wages earned	Ag income earned	Business income	Wage hours	SE hours
Treated months 1-13	0.020	-0.0000048	-0.034*	314.9	-15.4	573.5	1.52**	-0.23
CGM clustered p-values	0.21	1.00	0.051	0.14	0.98	0.22	0.031	0.82
Randomization Inference p-values	0.16	0.976	0.064	0.044	0.882	0.278	0.018	0.838
Control group mean	0.16	0.59	0.53	1,263.89	2,566.01	5,834.98	6.00	24.84
Observations	9172	9172	9172	9172	9172	9172	9172	9172
R-squared	0.86	0.92	0.92	0.76	0.21	0.68	0.83	0.85

Notes: This table reports on the effect of treatment on earnings outcomes. Panel A reports results pooling across survey rounds 2 - 18. Each column within a panel reports results of separate regressions using individual- and month-level fixed effects. P-values from regressions run with standard errors clustered at the zone (treatment unit) and round level using the method of Cameron, Gelbach, and Miller (2011) are reported as well as Randomization Inference p-values. The unit of observation is the individual/month and the reported coefficients correspond to dummy variables equal to one for individuals offered weekly home visits from National Savings Bank deposit collectors in the months indicated. Outcomes are Winsorized at the 99% level. Data include four months of pre-treatment data, 13 treated months, and two waves conducted 6 and 12 months after monthly home visits ended; the treatment changed at this point from door-to-door collection to collection from a lock box placed in the cluster of houses (see section 2.2 for details). Regressions pool samples surveyed monthly and samples surveyed quarterly. * significant at 10%; ** significant at 5%; *** significant at 1%

Table A8: Estimated Impacts of Deposit Collections on Savings Outcomes

	NSB Institutional Data			Survey Data			
	# of Program Transactions	Program Deposits	Program Deposits - Withdrawals	Total # of Transactions	Bank Savings	Informal and Cash Savings	Total Savings
Panel A: Whole Sample							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Treated	1.73*** (0.13)	1143.5*** (158.9)	424.9*** (95.1)	1.57*** (0.15)	689.6*** (198.6)	42.2 (322.0)	883.0** (376.7)
Observations	9172	9172	9172	9172	9172	9172	9172
R-squared	0.68	0.28	0.090	0.58	0.25	0.32	0.33
Panel B: Some self-employment and some manufacturing during baseline (N=259)							
Treated	1.90*** (0.16)	1321.4*** (301.4)	541.2*** (161.4)	1.77*** (0.22)	1005.6*** (305.2)	575.4 (481.3)	1901.3*** (559.3)
Observations	3085	3085	3085	3085	3085	3085	3085
R-squared	0.71	0.30	0.13	0.59	0.18	0.37	0.35
Panel C: Some self-employment but no manufacturing during baseline (N=160)							
Treated	1.94*** (0.18)	1497.7*** (307.4)	474.3*** (167.5)	1.73*** (0.20)	318.5 (369.0)	-469.4 (494.9)	-148.6 (722.2)
Observations	1821	1821	1821	1821	1821	1821	1821
R-squared	0.70	0.27	0.066	0.59	0.31	0.36	0.36
Panel D: No self-employment during baseline (N=364)							
Treated	1.50*** (0.15)	848.6*** (193.5)	327.7** (127.8)	1.37*** (0.14)	593.7* (312.7)	-110.6 (628.7)	582.5 (838.3)
Observations	4266	4266	4266	4266	4266	4266	4266
R-squared	0.65	0.28	0.088	0.57	0.27	0.26	0.30

Notes: This table reports on the effect of treatment on savings outcomes by employment subgroup. Regressions pool samples surveyed monthly and samples surveyed quarterly. Regressions include individual and wave fixed effects. Standard errors clustered at the zone (treatment unit) and individual level using the method of Cameron, Gelbach, and Miller (2011) are reported in parentheses. * significant at 10%; ** significant at 5%; *** significant at 1%

Table A9: Heterogeneity by Distance to Bank Branch

VARIABLES	Total Household Income	Wage Employment	Self Employed	Business Income	Consumption	Consumption of 'Sin' Goods	Survey Experiment 'Sin' Good Consumption	Bank Savings	Non-Bank Savings	Total Savings
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Distance * Treated	-0.097 (0.41)	-0.0000023 (0.0000027)	0.0000016 (0.0000048)	0.15 (0.12)	-0.19 (0.27)	0.0032 (0.0098)	0.000017 (0.000014)	0.020 (0.056)	-0.054 (0.080)	-0.030 (0.10)
Treated (at mean of Education)	3264.3** (1271.3)	0.020 (0.016)	-0.035** (0.017)	412.6 (442.5)	992.1 (968.6)	1.84 (48.5)	-0.0047 (0.045)	682.0*** (198.8)	44.6 (324.9)	878.4** (384.8)
Observations	9125	9125	9125	9125	9125	9125	1973	9125	9125	9125
R-squared	0.36	0.86	0.92	0.70	0.29	0.53	0.44	0.25	0.32	0.32

Notes: This table checks for treatment heterogeneity by distance between respondents and the bank. Data are winsorized at the 99th percentile. Regressions include individual and survey wave fixed effects. Standard errors clustered at the zone (treatment unit) and round level using the method of Cameron, Gelbach, and Miller (2011) are reported in parentheses. * significant at 10%; ** significant at 5%; *** significant at 1%

Heterogeneity by Time to Bank Branch

VARIABLES	Total Household Income	Wage Employment	Self Employed	Business Income	Consumption	Consumption of 'Sin' Goods	Survey Experiment 'Sin' Good Consumption	Bank Savings	Non-Bank Savings	Total Savings
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Distance * Treated	-0.035 (0.48)	0.00000094 (0.0000040)	0.00000055 (0.0000051)	0.27 (0.19)	-0.20 (0.39)	0.0094 (0.014)	0.000014 (0.000023)	0.044 (0.082)	-0.099 (0.10)	-0.045 (0.13)
Treated (at mean of Education)	3254.5** (1302.7)	0.020 (0.014)	-0.035** (0.017)	407.2 (459.2)	978.9 (883.7)	1.33 (33.0)	-0.0036 (0.049)	680.3*** (200.3)	47.1 (304.4)	878.8** (383.9)
Observations	9125	9125	9125	9125	9125	9125	1973	9125	9125	9125
R-squared	0.36	0.86	0.92	0.70	0.29	0.53	0.44	0.25	0.32	0.32

Outcomes are monthly totals at the individual level unless otherwise indicated. Regressions include individual-level fixed effects and SEs are clustered at both the individual and zone level, regression includes month dummies and uses data for rounds 2-20. Top 1% tail of outcome truncated. * significant at 10%; ** significant at 5%; *** significant at 1%

Appendix Table A10: Heterogeneity by Baseline Numeracy

VARIABLES	Total Household Income	Wage Employment	Self Employed	Business Income	Consumption	Consumption of 'Sin' Goods	Survey Experiment 'Sin' Good Consumption	Bank Savings	Non-Bank Savings	Total Savings
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Numeracy Score * Treated	400.3 (2310.4)	0.032 (0.028)	0.0085 (0.033)	-351.6 (855.3)	1431.5 (1551.5)	9.52 (82.7)	0.038 (0.10)	439.2 (388.6)	-243.0 (685.5)	7.37 (911.1)
Treated (at mean of Numeracy)	3182.3** (1240.4)	0.020 (0.016)	-0.034* (0.017)	456.4 (440.6)	889.0 (957.7)	4.23 (48.5)	-0.0073 (0.047)	686.4*** (197.4)	44.0 (324.8)	883.0** (379.1)
Observations	9172	9172	9172	9172	9172	9172	1986	9172	9172	9172
R-squared	0.36	0.86	0.92	0.70	0.29	0.53	0.44	0.25	0.32	0.33

Notes: This table checks for treatment heterogeneity by the numeracy of the respondent. Data are winsorized at the 99th percentile. Regressions include individual and survey wave fixed effects. Standard errors clustered at the zone (treatment unit) and survey wave level using the method of Cameron, Gelbach, and Miller (2011) are reported in parentheses. * significant at 10%; ** significant at 5%; *** significant at 1%

Appendix Table A11 Heterogeneity by Baseline Education

VARIABLES	Total Household Income	Wage Employment	Self Employed	Business Income	Consumption	Consumption of 'Sin' Goods	Survey Experiment 'Sin' Good Consumption	Bank Savings	Non-Bank Savings	Total Savings
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Yrs of Education * Treated	205.3 (336.4)	0.0041 (0.0031)	-0.0025 (0.0031)	106.2 (68.5)	226.0 (253.3)	-0.068 (5.76)	-0.011 (0.0089)	25.8 (45.1)	38.4 (86.5)	71.2 (120.3)
Treated (at mean of Education)	3151.4** (1242.8)	0.020 (0.016)	-0.033* (0.017)	436.2 (441.9)	862.3 (955.8)	4.32 (48.5)	-0.0041 (0.045)	685.4*** (194.5)	35.8 (329.4)	871.3** (379.5)
Observations	9172	9172	9172	9172	9172	9172	1986	9172	9172	9172
R-squared	0.36	0.86	0.92	0.70	0.29	0.53	0.44	0.25	0.32	0.33

Notes: This table checks for treatment heterogeneity by the level of education of the respondent. Data are winsorized at the 99th percentile. Regressions include individual and survey wave fixed effects. Standard errors clustered at the zone (treatment unit) and survey wave level using the method of Cameron, Gelbach, and Miller (2011) are reported in parentheses. * significant at 10%; ** significant at 5%; *** significant at 1%

Appendix A12: Household Size Interactions with Household Size

VARIABLES	Total Household Income	Wage Employment	Self Employed	Business Income	Consumption	Consumption of 'Sin' Goods	Survey Experiment 'Sin' Good Consumption	Bank Savings	Non-Bank Savings	Total Savings
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Household Size * Treated	-404.3 (995.8)	0.00072 (0.0054)	-0.0063 (0.0081)	72.7 (218.7)	-113.9 (484.9)	-4.22 (16.3)	-0.026 (0.019)	120.9 (85.0)	62.8 (251.4)	168.2 (301.8)
Treated at zero household size	4910.8 (4532.1)	0.017 (0.026)	-0.0067 (0.032)	143.6 (958.6)	1385.9 (2087.3)	22.3 (77.9)	0.10 (0.092)	173.8 (427.2)	-225.8 (1019.4)	165.0 (1318.4)
Control group mean	29,307.70	0.15	0.53	5,559.00	16,229.30	492.60	0.15	765.10	4,360.50	5,280.40
Observations	9172	9172	9172	9172	9172	9172	1986	9172	9172	9172
R-squared	0.36	0.86	0.92	0.7	0.29	0.53	0.44	0.25	0.32	0.33

Notes: This table checks for treatment heterogeneity by the size of respondents households. Data are winsorized at the 99th percentile. Regressions include individual and survey wave fixed effects. Standard errors clustered at the zone (treatment unit) and survey wave level using the method of Cameron, Gelbach, and Miller (2011) are reported in parentheses. * significant at 10%; ** significant at 5%; *** significant at 1%

Appendix A13: Interactions with Working Age Number

VARIABLES	Total Household Income	Wage Employment	Self Employed	Business Income	Consumption	Consumption of 'Sin' Goods	Survey Experiment 'Sin' Good Consumption	Bank Savings	Non-Bank Savings	Total Savings
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Members Working Age * Treated	-495.4	-0.000099	0.0017	132	-180.5	-28.3	-0.042*	249.9**	-61.7	202.1
	(894.7)	(0.0120)	(0.0093)	(239.3)	(519.9)	(18.8)	(0.0230)	(124.0)	(236.4)	(281.2)
Treated	4505.6	0.021	-0.038	102	1380.8	79.9	0.11	23.5	206.7	344.3
	(3008.7)	(0.0350)	(0.0270)	(732.5)	(1657.8)	(59.3)	(0.0860)	(344.8)	(642.3)	(825.2)
Control group mean	29,307.70	0.15	0.53	5,559.00	16,229.30	492.60	0.15	765.10	4,360.50	5,280.40
Observations	9172	9172	9172	9172	9172	9172	1986	9172	9172	9172
R-squared	0.36	0.86	0.92	0.7	0.29	0.53	0.44	0.25	0.32	0.33

Notes: This table checks for treatment heterogeneity by the number of household members who are of working age. Working age is defined as being between 18 and 65 years old. . Data are winsorized at the 99th percentile. Regressions include individual and survey wave fixed effects. Standard errors clustered at the zone (treatment unit) and survey wave level using the method of Cameron, Gelbach, and Miller (2011) are reported in parentheses. * significant at 10%; ** significant at 5%; *** significant at 1%

Appendix A14: Interactions with Working Age Number

VARIABLES	Total Household Income	Wage Employment	Self Employed	Business Income	Consumption	Consumption of 'Sin' Goods	Survey Experiment 'Sin' Good Consumption	Bank Savings	Non-Bank Savings	Total Savings
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Members Working Age (Share) * Treated	-2168.9 (4458.4)	-0.020 (0.050)	0.048 (0.036)	385.6 (1187.2)	-1594.9 (3155.0)	-143.3 (105.1)	-0.029 (0.12)	707.4 (492.5)	-947.8 (944.0)	-153.6 (1106.7)
Treated	4580.7 (3359.1)	0.033 (0.039)	-0.065** (0.032)	205.7 (916.3)	1925.7 (2344.5)	96.5 (76.9)	0.012 (0.10)	234.5 (298.8)	651.9 (704.4)	981.9 (806.4)
Control group mean	29307.7	0.15	0.53	5559.0	16229.3	492.6	0.15	765.1	4360.5	5280.4
Observations	9172	9172	9172	9172	9172	9172	1986	9172	9172	9172
R-squared	0.36	0.86	0.92	0.70	0.29	0.53	0.44	0.25	0.32	0.33

Notes: This table checks for treatment heterogeneity by the share of household members who are working age. Working age is defined as being between 18 and 65 years old. Data are winsorized at the 99th percentile. Regressions include individual and survey wave fixed effects. Standard errors clustered at the zone (treatment unit) and survey wave level using the method of Cameron, Gelbach, and Miller (2011) are reported in parentheses. * significant at 10%; ** significant at 5%; *** significant at 1%

Table A15. Estimated Impacts by Tercile of Personal Income of Respondent as a Share of Household Income

VARIABLES	Total Household	Individual Earned	Household	Transfers to	Transfers from	Net Transfers	Bank Savings	Non-Bank	Total Savings
	Income	Income	Consumption	Spouse	Spouse			Savings	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Treated (Impact in Lowest Tercile)	4374.8** (1966.9)	3249.0*** (1000.0)	1599.8 (1484.1)	-190.8 (321.3)	229.1 (772.9)	687.0 (1383.9)	655.6** (282.9)	209.7 (476.1)	1050.4* (582.0)
Treated * Middle Third of Income Share	-3739.2* (2266.4)	-3454.7*** (1208.7)	-2548.1 (2053.5)	-6.17 (440.2)	117.0 (1035.4)	-541.2 (2042.1)	-23.8 (398.7)	-419.1 (514.1)	-569.1 (761.4)
Treated * Highest Third of Income Share	-399.4 (2132.1)	-3358.3** (1643.1)	35.5 (1622.7)	790.3 (575.5)	238.2 (968.8)	-384.2 (2053.0)	125.4 (380.6)	-113.8 (539.0)	36.3 (727.8)
Control Group Mean	29,393.04	9,879.11	16,316.90	2,243.95	3,272.10	3,552.10	756.81	4,307.43	5,213.32
Observations	9172	9172	9172	9172	9172	9172	9172	9172	9172
R-squared	0.702	0.558	0.644	0.443	0.581	0.289	0.305	0.521	0.523

Notes: This table reports on the heterogeneous effects of treatment on financial outcomes. The interaction 'Treated * Middle Third of Income Share' gives the differential effect of the treatment according to the tercile of the share of household income earned by the respondent. The uninteracted term in the first row gives the impact in the lowest income share tercile. Dependent variables are Winsorized at the 99% level. Each column within a panel reports results of separate regressions using individual- and month-level fixed effects. Standard errors clustered at the zone (treatment unit) and survey wave level using the method of Cameron, Gelbach, and Miller (2011) are reported in parentheses. The unit of observation is the individual/month and the reported coefficients correspond to dummy variables equal to one for individuals offered weekly home visits from National Savings Bank deposit collectors in the months indicated. All columns in the table use survey data, and outcomes are monthly flows for the variables indicated. Data include four months of pre-treatment data and 13 treated months. Regressions pool samples surveyed monthly and samples surveyed quarterly. * significant at 10%; ** significant at 5%; *** significant at 1%

Version that Uses Interaction with Continuous Share of Personal Income Earned by Respondent

VARIABLES	Total Household	Individual Earned	Household	Transfers to	Transfers from	Net Transfers	Bank Savings	Non-Bank	Total Savings
	Income	Income	Consumption	Spouse	Spouse			Savings	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Treated * Respondent income share	1738.4 (2803.5)	-3334.7* (1840.6)	1185.1 (2159.4)	695.3 (718.7)	511.7 (1113.7)	363.4 (2453.2)	429.1 (428.1)	386.1 (719.9)	919.8 (954.8)
Treated (at income share of zero)	2304.4 (1932.0)	2321.3** (974.3)	290.9 (1538.5)	-208.7 (298.3)	142.2 (626.4)	234.2 (1130.4)	517.6** (256.8)	-121.9 (501.9)	505.2 (583.6)
Control Group Mean	29,393.04	9,879.11	16,316.90	2,243.95	3,272.10	3,552.10	756.81	4,307.43	5,213.32
Observations	9172	9172	9172	9172	9172	9172	9172	9172	9172
R-squared	0.70	0.56	0.64	0.44	0.58	0.29	0.30	0.52	0.52

Notes: This table reports on the heterogeneous effects of treatment on financial outcomes. The interaction 'Treated * Middle Third of Income Share' gives the differential effect of the treatment according to the tercile of the share of household income earned by the respondent. The uninteracted term in the first row gives the impact in the lowest income share tercile. Dependent variables are Winsorized at the 99% level. Each column within a panel reports results of separate regressions using individual- and month-level fixed effects. Standard errors clustered at the zone (treatment unit) and survey wave level using the method of Cameron, Gelbach, and Miller (2011) are reported in parentheses. The unit of observation is the individual/month and the reported coefficients correspond to dummy variables equal to one for individuals offered weekly home visits from National Savings Bank deposit collectors in the months indicated. All columns in the table use survey data, and outcomes are monthly flows for the variables indicated. Data include four months of pre-treatment data and 13 treated months. Regressions pool samples surveyed monthly and samples surveyed quarterly. * significant at 10%; ** significant at 5%; *** significant at 1%

Table A16 - Seetu Saturation Appendix Table A12: Seetu Balance Tests

	Number of Seetus currently Participating in		Monthly amount Saved through Seetus		Monthly Transfers FROM Outside the Household		Monthly Transfers TO Outside the Household		Total Monthly Savings	
Treated	-0.065 (0.19)	0.12 (0.27)	35.9 (323.9)	361.2 (441.1)	161.8 (828.7)	94.0 (960.3)	-14.6 (96.4)	4.96 (104.1)	85.5 (673.0)	984.9 (806.6)
Seetu Treatment Saturation		-0.93 (0.83)		-1619.3 (1358.2)		337.4 (2705.6)		-97.6 (560.4)		-4476.3* (2422.4)
Constant	996 0.00077	996 0.0063	996 0.0016	996 0.0081	996 0.0036	996 0.0036	996 0.0025	996 0.0026	996 0.0045	996 0.0078
Observations	996	996	996	996	996	996	996	996	996	996
R-squared	0.001	0.006	0.002	0.008	0.004	0.004	0.003	0.003	0.005	0.008

OLS with round fixed effects and standard errors clustered at the zone level. Table includes data from round 1-5 on households that were members of ROSCAs within with the saturation experiment was conducted (no more than 24 ROSCA members all of whom lived in the same zone).

* significant at 10%; ** significant at 5%; *** significant at 1%

Appendix Table B1 Savings Impacts Winsorized at 95%

	From NSB Data		Institutional	From Survey Data			
	# of Program Transactions	Program Deposits	Program Deposits - Withdrawals	Total # of Transactions	Bank Savings	Informal and Cash Savings	Total Savings
Panel A: Pooled							
Treated	1.67*** (0.13)	661.0*** (67.5)	137.8 (84.0)	1.50*** (0.14)	488.2*** (74.2)	-2.52 (220.4)	551.2** (268.3)
Panel B: By Period							
Treated months 1-4	1.70*** (0.21)	659.3*** (97.7)	362.2*** (130.3)	1.47*** (0.17)	492.0*** (73.9)	73.3 (241.2)	624.8** (296.9)
Treated months 5-8	1.68*** (0.15)	662.2*** (80.9)	53.4 (88.2)	1.57*** (0.13)	478.6*** (86.8)	-96.7 (290.8)	444.0 (320.6)
Treated months 9-13	1.61*** (0.21)	660.7*** (94.5)	-80.4 (156.4)	1.47*** (0.27)	493.6*** (114.1)	-23.4 (275.1)	542.3* (316.6)
6 Months Post-treatment	0.40*** (0.049)	210.3*** (38.5)	-613.6*** (180.2)	0.26*** (0.075)	256.7*** (82.5)	222.8 (363.0)	669.1* (393.5)
12 Months Post-treatment	0.35*** (0.037)	320.8*** (52.5)	-642.5*** (158.4)	0.15** (0.077)	134.2 (97.7)	-287.4 (286.0)	-237.4 (348.4)
Control group mean	0.01	1.68	0.85	0.49	377.08	3,680.47	4,399.02
Observations	10055	10055	10055	10055	10055	10055	10055
R-squared	0.69	0.46	0.12	0.58	0.30	0.38	0.38
Number of HHHs	783	783	783	783	783	783	783

Notes: This table reports on the effect of treatment on savings outcomes. Panel A reports results pooling across survey rounds 2 - 18. Panel B reports effects separately for the five indicated sets of survey rounds separately. Each column within a panel reports results of separate regressions using individual- and month-level fixed effects. Standard errors clustered at the zone (treatment unit) and survey wave level using the method of Cameron, Gelbach, and Miller (2011) are reported in parentheses. The unit of observation is the individual/month and the reported coefficients correspond to dummy variables equal to one for individuals offered weekly home visits from National Savings Bank deposit collectors in the months indicated. Columns (1)-(3) use institutional data from NSB to calculate cumulative monthly totals, including zeros for individuals without bank accounts. Columns (4)-(7) use survey data; (4) gives the cumulative number of financial transactions with any institution over the course of the month, while (5)-(7) give the total amount saved by the individual survey respondent over the previous month in each type of savings. **Outcomes are Winsorized at the 95% level.** Data include four months of pre-treatment data, 13 treated months, and two waves conducted 6 and 12 months after monthly home visits ended; the treatment changed at this point from door-to-door collection to collection from a lock box placed in the cluster of houses (see section 2.2 for details). Panel A includes data through the end of weekly home visits (17 waves). Panel B includes the two post-treatment surveys (19 waves). Regressions pool samples surveyed monthly and samples surveyed quarterly. * significant at 10%; ** significant at 5%; *** significant at 1%

Appendix Table B2 Savings Impacts with No Winsorizing

	From NSB Data		Institutional	From Survey Data			
	# of Program Transactions	Program Deposits	Program Deposits - Withdrawals	Total # of Transactions	Bank Savings	Informal and Cash Savings	Total Savings
Panel A: Pooled							
Treated	1.74*** (0.14)	1561.3*** (327.7)	759.8*** (219.1)	1.57*** (0.15)	550.5 (573.0)	321.9 (455.0)	865.3 (650.1)
Panel B: By Period							
Treated months 1-4	1.75*** (0.22)	1612.9*** (388.2)	1051.8*** (378.3)	1.47*** (0.20)	219.6 (656.8)	558.7 (507.3)	759.1 (819.7)
Treated months 5-8	1.76*** (0.18)	1146.5*** (219.9)	346.5** (151.6)	1.65*** (0.20)	746.5 (589.7)	-32.0 (720.6)	714.7 (884.9)
Treated months 9-13	1.71*** (0.24)	1968.9*** (539.6)	838.6** (416.0)	1.62*** (0.20)	772.4 (644.6)	389.3 (510.5)	1162.6* (652.4)
6 Months Post-treatment	0.44*** (0.063)	132.1 (207.7)	-606.1*** (231.9)	0.60** (0.29)	224.9 (684.2)	281.0 (554.6)	506.5 (701.9)
12 Months Post-treatment	0.36*** (0.034)	1343.2** (670.4)	290.6 (726.8)	0.28 (0.26)	-598.2 (583.5)	81.2 (495.9)	-516.3 (612.7)
Baseline Control group mean	0.62	171.13	86.23	0.53	1,022.53	4,649.17	5,669.21
Observations	10055	10055	10055	10055	10055	10055	10055
R-squared	0.65	0.21	0.14	0.43	0.16	0.22	0.22
Number of HHs	783	783	783	783	783	783	783

Notes: This table reports on the effect of treatment on savings outcomes. Panel A reports results pooling across survey rounds 2 - 18. Panel B reports effects separately for the five indicated sets of survey rounds separately. Each column within a panel reports results of separate regressions using individual- and month-level fixed effects. Standard errors clustered at the zone (treatment unit) and survey wave level using the method of Cameron, Gelbach, and Miller (2011) are reported in parentheses. The unit of observation is the individual/month and the reported coefficients correspond to dummy variables equal to one for individuals offered weekly home visits from National Savings Bank deposit collectors in the months indicated. Columns (1)-(3) use institutional data from NSB to calculate cumulative monthly totals, including zeros for individuals without bank accounts. Columns (4)-(7) use survey data; (4) gives the cumulative number of financial transactions with any institution over the course of the month, while (5)-(7) give the total amount saved by the individual survey respondent over the previous month in each type of savings. **Outcomes are not Winsorized.** Data include four months of pre-treatment data, 13 treated months, and two waves conducted 6 and 12 months after monthly home visits ended; the treatment changed at this point from door-to-door collection to collection from a lock box placed in the cluster of houses (see section 2.2 for details). Panel A includes data through the end of weekly home visits (17 waves). Panel B includes the two post-treatment surveys (19 waves). Regressions pool samples surveyed monthly and samples surveyed quarterly. * significant at 10%; ** significant at 5%; *** significant at 1%

Appendix Table B3 Aggregate Headwaters Winsorized at 95%

VARIABLES	Sources of income						Uses of income			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Household Income	Earned Income			Transfers and loans		Consumption and savings		Transfers and loans	
	Earned by household	Earned by respondent	Earned by other household members	Transfers from outside household (remittance)	Other household inflows (e.g., loan receipts)	Household consumption	Total savings	Transfers to outside household	Loan payments	
Treated months 1-13	1884.6** (828.5)	1133.4* (627.7)	605.5 (511.1)	181.8 (572.4)	32.9 (63.0)	265.7 (435.6)	275.3 (484.4)	551.2** (268.3)	-5.82 (36.6)	117.3 (128.1)
Observations	9,172	9,172	9,172	9,172	9,172	9,172	9,172	9,172	9,172	9,172
R-squared	0.44	0.47	0.43	0.53	0.27	0.23	0.42	0.39	0.27	0.26
Panel C: Time-varying effects (Winsorized data, n=783)										
Treated months 1-4	2021.5* (1119.9)	1152.4 (748.0)	901.6 (619.7)	-118.2 (587.5)	51.3 (58.3)	172.1 (538.5)	210.8 (686.3)	624.8** (296.9)	-20.0 (35.9)	197.9 (169.9)
Treated months 5-8	2036.5** (881.0)	1372.4* (779.8)	455.6 (749.9)	504.9 (749.8)	24.5 (84.6)	319.4 (541.4)	222.2 (530.4)	444.0 (320.6)	-0.68 (49.4)	74.5 (176.6)
Treated months 9-13	1344.8 (1177.1)	680.5 (918.2)	325.8 (546.7)	148.9 (822.0)	16.2 (99.5)	348.2 (528.0)	380.7 (571.3)	542.3* (316.6)	9.10 (47.9)	61.6 (132.1)
6 Months Post-treatment	3080.1** (1303.6)	1590.6 (1134.9)	935.5 (913.2)	656.6 (944.6)	-18.8 (91.0)	893.6* (496.8)	1317.1** (567.1)	669.1* (393.5)	-85.8* (45.8)	308.7* (178.2)
12 Months Post-treatment	-785.5 (1070.0)	-1517.9* (866.8)	-438.9 (1300.9)	-811.1 (982.6)	-26.8 (91.1)	942.1** (472.2)	576.0 (486.9)	-237.4 (348.4)	-14.1 (38.4)	-31.8 (170.7)
Observations	10,055	10,055	10,055	10,055	10,096	10,096	10,055	10,055	10,055	10,055
R-squared	0.43	0.46	0.41	0.53	0.26	0.22	0.42	0.38	0.25	0.24

Notes: This table reports on the effect of treatment on financial outcomes. Panel A reports results pooling across survey rounds 2 - 18, Panel C uses data from rounds 2-20, **both panels are Winsorized at 95%**. Each column within a panel reports results of separate regressions using individual- and month-level fixed effects. Standard errors clustered at the zone (treatment unit) and survey wave level using the method of Cameron, Gelbach, and Miller (2011) are reported in parentheses. The unit of observation is the individual/month and the reported coefficients correspond to dummy variables equal to one for individuals offered weekly home visits from National Savings Bank deposit collectors in the months indicated. All columns in the table use survey data, and outcomes are monthly flows for the variables indicated. Data include four months of pre-treatment data, 13 treated months, and two waves conducted 6 and 12 months after monthly home visits ended; the treatment changed at this point from door-to-door collection to collection from a lock box placed in the cluster of houses (see section 2.2 for details). Panels A and B include data through the end of weekly home visits (17 waves). Panel C includes the two post-treatment surveys (19 waves). Regressions pool samples surveyed monthly and samples surveyed quarterly. * significant at 10%; ** significant at 5%; *** significant at 1%

Appendix Table B4 Aggregate Headwaters with No Winsorizing

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
VARIABLES	Household Income	Earned Income			Transfers and loans		Consumption and savings		Transfers and loans	
		Earned by household	Earned by respondent	Earned by other household members	Transfers from outside household (remittance)	Other household inflows (e.g., loan receipts)	Household consumption	Total savings	Transfers to outside household	Loan payments
Treated months 1-13	2634.9 (1842.6)	2372.0* (1270.0)	1646.9* (977.3)	725.1 (894.2)	103.0 (396.1)	158.7 (1315.7)	279.2 (1484.7)	865.3 (650.1)	-92.5 (129.7)	804.7* (425.5)
Observations	9,172	9,172	9,172	9,172	9,172	9,172	9,172	9,172	9,172	9,172
R-squared	0.24	0.27	0.30	0.30	0.18	0.16	0.17	0.22	0.072	0.14
Panel C: Time-varying effects (n=783)										
Treated months 1-4	2823.2 (2597.8)	2700.9* (1413.9)	2072.3* (1163.5)	628.6 (753.5)	248.3 (471.2)	-129.6 (1937.8)	588.0 (2016.3)	759.1 (819.7)	-316.5 (369.7)	1151.4* (689.4)
Treated months 5-8	3266.7* (1829.2)	2631.8** (1245.1)	963.2 (1072.2)	1668.6 (1023.6)	-39.6 (410.4)	674.9 (1653.0)	689.7 (1629.7)	714.7 (884.9)	40.0 (91.8)	582.5 (487.3)
Treated months 9-13	1490.6 (2892.8)	1481.7 (2183.7)	1821.0 (1237.2)	-339.3 (1792.1)	47.9 (522.9)	-38.8 (2102.3)	-640.0 (2374.1)	1162.6* (652.4)	55.6 (120.7)	592.4 (562.2)
6 Months Post-treatment	3709.8** (1837.2)	2936.3* (1697.4)	1310.0 (1603.8)	1626.3 (1080.2)	258.6 (595.0)	503.0 (1112.7)	2656.9* (1438.8)	506.5 (701.9)	-64.4 (81.9)	696.9* (358.5)
12 Months Post-treatment	-1628.1 (3243.5)	-803.6 (1442.1)	-324.9 (1638.1)	-478.7 (1486.0)	-215.6 (561.9)	-609.0 (3143.0)	-1136.7 (3148.6)	-516.3 (612.7)	38.4 (76.7)	261.9 (349.3)
Observations	10,055	10,055	10,055	10,055	10,096	10,096	10,055	10,055	10,055	10,055
R-squared	0.24	0.26	0.30	0.29	0.16	0.16	0.16	0.22	0.067	0.14

Notes: This table reports on the effect of treatment on financial outcomes. Panel A reports results pooling across survey rounds 2 - 18, Panel C uses data from rounds 2-20, **both panels are not Winsorized**. Each column within a panel reports results of separate regressions using individual- and month-level fixed effects. Standard errors clustered at the zone (treatment unit) and survey wave level using the method of Cameron, Gelbach, and Miller (2011) are reported in parentheses. The unit of observation is the individual/month and the reported coefficients correspond to dummy variables equal to one for individuals offered weekly home visits from National Savings Bank deposit collectors in the months indicated. All columns in the table use survey data, and outcomes are monthly flows for the variables indicated. Data include four months of pre-treatment data, 13 treated months, and two waves conducted 6 and 12 months after monthly home visits ended; the treatment changed at this point from door-to-door collection to collection from a lock box placed in the cluster of houses (see section 2.2 for details). Panels A and B include data through the end of weekly home visits (17 waves). Panel C includes the two post-treatment surveys (19 waves). Regressions pool samples surveyed monthly and samples surveyed quarterly. * significant at 10%; ** significant at 5%; *** significant at 1%

Appendix Table B5 Respondent earnings details Winsorized at 95%

VARIABLES	(1) Y/N: Wage Employment?	(2) Y/N: Ag employment?	(3) Y/N: Self- employment?	(4) Wages earned	(5) Ag income earned	(6) Business income	(7) Wage hours	(8) SE hours
Treated months 1-13	0.020 (0.016)	-0.0000048 (0.014)	-0.034* (0.017)	204.2 (138.0)	-37.5 (315.0)	233.4 (392.5)	1.34** (0.68)	-0.13 (0.92)
Observations	9172	9172	9172	9172	9172	9172	9172	9172
R-squared	0.86	0.92	0.92	0.78	0.20	0.72	0.84	0.86
Panel B: Some SE and some manufacturing during baseline (N=259)								
Treated months 1-13	-0.019 (0.033)	-0.016 (0.026)	-0.0092 (0.027)	-130.9 (238.2)	-402.3 (759.4)	1784.4** (868.1)	-0.047 (1.29)	2.98 (1.85)
Observations	3085	3085	3085	3085	3085	3085	3085	3085
R-squared	0.80	0.89	0.65	0.66	0.15	0.59	0.79	0.69
Panel C: Some SE but no manufacturing during baseline (N=160)								
Treated months 1-13	0.10*** (0.032)	0.030 (0.030)	-0.078** (0.037)	769.6*** (289.2)	192.5 (118.7)	-1339.0 (964.0)	3.99*** (1.38)	-2.62 (2.54)
Observations	1821	1821	1821	1821	1821	1821	1821	1821
R-squared	0.74	0.63	0.51	0.67	0.10	0.64	0.73	0.63
Panel D: No SE during baseline (N=364)								
Treated months 1-13	0.012 (0.020)	-0.0077 (0.021)	-0.026 (0.022)	170.7 (148.0)	-60.9 (476.1)	-141.2 (250.1)	1.12 (0.76)	-0.76 (0.78)
Observations	4266	4266	4266	4266	4266	4266	4266	4266
R-squared	0.89	0.90	0.59	0.82	0.23	0.50	0.87	0.49

Notes: This table reports on the effect of treatment on employment outcomes; columns 4-9 are **Winsorized at the 95th percentile**. All regressions use data across survey rounds 2 - 18. Panel A uses the full sample of respondents in the study, Panel B uses all respondents who ever reported being self-employed in a manufacturing business in the five baseline rounds, Panel C uses all respondents who ever reported being self-employed in the five baseline rounds but not in a manufacturing business, and Panel D uses all respondents who never reported being self-employed in the five baseline rounds. Each column within a panel reports results of separate regressions using individual- and month-level fixed effects. Standard errors clustered at the zone (treatment unit) and survey wave level using the method of Cameron, Gelbach, and Miller (2011) are reported in parentheses. The unit of observation is the individual/month and the reported coefficients correspond to dummy variables equal to one for individuals offered weekly home visits from National Savings Bank deposit collectors in the months indicated. All regressions use survey data; columns (1) - (3) report whether an individual reported being employed in the described activities at any point during a month, and Columns (4) - (8) report monthly totals. Data include four months of pre-treatment data and 13 treated months, through the end of weekly home visits (17 waves). Regressions pool samples surveyed monthly and samples surveyed quarterly. * significant at 10%; ** significant at 5%; *** significant at 1%

Appendix Table B6 Respondent earnings details, Unwinsorized

Panel A Full Sample (n=783)								
VARIABLES	(1) Y/N: Wage Employment?	(2) Y/N: Ag employment?	(3) Y/N: Self- employment?	(4) Wages earned	(5) Ag income earned	(6) Business income	(7) Wage hours	(8) SE hours
Treated months 1-13	0.020 (0.016)	-0.0000048 (0.014)	-0.034* (0.017)	361.2 (234.8)	327.3 (868.1)	2880.7*** (1074.9)	1.54** (0.74)	-0.22 (1.00)
Observations	9172	9172	9172	9172	9172	4800	9172	9172
R-squared	0.86	0.92	0.92	0.74	0.19	0.46	0.82	0.85
Panel B: Some SE and some manufacturing during baseline (N=259)								
Treated months 1-13	-0.019 (0.033)	-0.016 (0.026)	-0.0092 (0.027)	-199.4 (393.7)	-245.8 (944.7)	4328.5*** (1422.2)	0.056 (1.54)	3.11 (1.98)
Observations	3085	3085	3085	3085	3085	2883	3085	3085
R-squared	0.80	0.89	0.65	0.56	0.13	0.44	0.75	0.68
Panel C: Some SE but no manufacturing during baseline (N=160)								
Treated months 1-13	0.10*** (0.032)	0.030 (0.030)	-0.078** (0.037)	1015.7** (420.9)	314.5 (213.0)	299.7 (1735.5)	4.44*** (1.56)	-3.13 (2.74)
Observations	1821	1821	1821	1821	1821	1754	1821	1821
R-squared	0.74	0.63	0.51	0.66	0.11	0.48	0.70	0.63
Panel D: No SE during baseline (N=364)								
Treated months 1-13	0.012 (0.020)	-0.0077 (0.021)	-0.026 (0.022)	437.8 (274.8)	438.0 (1409.7)	1058.1 (922.6)	1.23 (0.85)	-0.77 (0.79)
Observations	4266	4266	4266	4266	4266	163	4266	4266
R-squared	0.89	0.90	0.59	0.79	0.20	0.75	0.86	0.49

Notes: This table reports on the effect of treatment on employment outcomes; **outcomes are not Winsorized**. All regressions use data across survey rounds 2 - 18. Panel A uses the full sample of respondents in the study, Panel B uses all respondents who ever reported being self-employed in a manufacturing business in the five baseline rounds, Panel C uses all respondents who ever reported being self-employed in the five baseline rounds but not in a manufacturing business, and Panel D uses all respondents who never reported being self-employed in the five baseline rounds. Each column within a panel reports results of separate regressions using individual- and month-level fixed effects. Standard errors clustered at the zone (treatment unit) and survey wave level using the method of Cameron, Gelbach, and Miller (2011) are reported in parentheses. The unit of observation is the individual/month and the reported coefficients correspond to dummy variables equal to one for individuals offered weekly home visits from National Savings Bank deposit collectors in the months indicated. All regressions use survey data; columns (1) - (3) report whether an individual reported being employed in the described activities at any point during a month, and Columns (4) - (8) report monthly totals. Data include four months of pre-treatment data and 13 treated months, through the end of weekly home visits (17 waves). Regressions pool samples surveyed monthly and samples surveyed quarterly. * significant at 10%; ** significant at 5%; *** significant at 1%

Appendix Table B7 Respondent earnings, Time-varying, winsorized at 95%

Panel A Full Sample (n=783)								
VARIABLES	(1) Y/N: Wage Employment?	(2) Y/N: Ag employment?	(3) Y/N: Self- employment?	(4) Wages earned	(5) Ag income earned	(6) Business income	(7) Wage hours	(8) SE hours
Treated months 1-4	0.013 (0.013)	-0.011 (0.012)	-0.034** (0.014)	27.8 (126.3)	186.9 (440.4)	406.5 (397.4)	0.94* (0.53)	-0.12 (0.83)
Treated months 5-8	0.024 (0.019)	0.013 (0.018)	-0.028 (0.020)	239.2 (172.2)	-282.4 (404.9)	382.6 (467.1)	1.35* (0.82)	-0.013 (1.04)
Treated months 9-13	0.027 (0.025)	-0.0016 (0.021)	-0.040 (0.026)	415.9** (199.1)	-86.5 (337.0)	-201.3 (479.7)	1.93* (1.04)	-0.36 (1.52)
18 months post-treatment	0.031 (0.027)	-0.012 (0.023)	-0.045 (0.032)	605.7** (244.3)	-71.9 (583.2)	-627.7 (641.6)	1.65 (1.02)	-3.38** (1.67)
24 months post-treatment	0.055* (0.028)	-0.0081 (0.024)	-0.028 (0.033)	646.0** (292.4)	29.6 (1191.9)	-1682.2*** (585.5)	2.72** (1.29)	-1.01 (1.71)
Observations	10055	10055	10055	10055	10055	10055	10055	10055
R-squared	0.85	0.91	0.91	0.76	0.19	0.71	0.83	0.85

Panel B: Some SE and some manufacturing during baseline (N=259)								
VARIABLES	Y/N: Wage Employment?	Y/N: Ag employment?	Y/N: Self- employment?	Wages earned	Ag income earned	Business income	Wage hours	SE hours
Treated months 1-4	0.0096 (0.030)	-0.042* (0.024)	-0.034 (0.022)	-176.8 (247.4)	-583.3 (985.7)	2081.9*** (738.8)	0.58 (1.25)	1.27 (1.74)
Treated months 5-8	-0.035 (0.037)	0.0053 (0.026)	0.010 (0.028)	-185.5 (289.0)	-527.6 (706.7)	1726.5* (899.9)	-0.82 (1.42)	4.14** (1.68)
Treated months 9-13	-0.041 (0.038)	-0.0087 (0.037)	-0.00052 (0.039)	5.44 (295.7)	-21.6 (1074.4)	1335.1 (1234.3)	-0.016 (1.56)	3.79 (2.74)
18 months post-treatment	-0.047 (0.044)	0.0066 (0.044)	-0.050 (0.048)	212.9 (398.8)	-1637.8 (1154.4)	2490.4** (1170.6)	-0.47 (1.84)	-0.94 (2.44)
24 months post-treatment	-0.050 (0.043)	0.019 (0.045)	-0.012 (0.049)	-84.4 (368.0)	921.0 (3023.6)	-822.8 (1114.6)	-1.58 (1.76)	0.60 (2.47)
Observations	3388	3388	3388	3388	3388	3388	3388	3388
R-squared	0.79	0.88	0.63	0.64	0.14	0.58	0.77	0.68

Panel C: Some SE but no manufacturing during baseline (N=160)								
VARIABLES	Y/N: Wage Employment?	Y/N: Ag employment?	Y/N: Self- employment?	Wages earned	Ag income earned	Business income	Wage hours	SE hours
Treated months 1-4	0.063** (0.025)	0.015 (0.020)	-0.054* (0.029)	454.9** (199.5)	346.7 (269.7)	-1082.5 (1082.0)	2.48** (1.11)	-0.57 (2.98)
Treated months 5-8	0.12*** (0.032)	0.045 (0.037)	-0.079** (0.038)	910.6*** (319.6)	37.1 (146.5)	-996.7 (1160.9)	4.69*** (1.35)	-3.04 (2.92)
Treated months 9-13	0.14*** (0.042)	0.032 (0.042)	-0.11* (0.060)	1109.3*** (407.3)	155.4 (167.9)	-2141.0 (1320.5)	5.58*** (1.92)	-5.23 (3.99)
18 months post-treatment	0.15*** (0.044)	-0.016 (0.031)	-0.16** (0.065)	1223.5*** (432.3)	-45.5 (115.6)	-6792.2*** (1570.7)	5.45*** (1.84)	-14.0*** (3.95)
24 months post-treatment	0.17*** (0.047)	-0.042 (0.034)	-0.16** (0.067)	1757.5*** (497.4)	682.7 (446.9)	-7058.5*** (1846.8)	7.74*** (2.15)	-9.03** (4.45)
Observations	1979	1979	1979	1979	1979	1979	1979	1979
R-squared	0.76	0.64	0.53	0.68	0.11	0.64	0.74	0.63

Panel D: No SE during baseline (N=364)

VARIABLES	Y/N: Wage Employment?	Y/N: Ag employment?	Y/N: Self- employment?	Wages earned	Ag income earned	Business income	Wage hours	SE hours
Treated months 1-4	-0.0089 (0.015)	-0.0015 (0.012)	-0.020 (0.019)	-30.3 (151.3)	415.0 (547.3)	-94.0 (121.8)	0.47 (0.46)	-0.53* (0.29)
Treated months 5-8	0.022 (0.024)	-0.0035 (0.030)	-0.027 (0.027)	219.7 (196.5)	-338.3 (727.3)	-40.9 (381.9)	1.37 (1.09)	-1.01 (0.97)
Treated months 9-13	0.028 (0.035)	-0.022 (0.030)	-0.033 (0.036)	381.7 (243.0)	-410.6 (703.2)	-325.4 (338.6)	1.73 (1.38)	-0.79 (1.59)
18 months post-treatment	0.038 (0.033)	-0.036 (0.035)	0.0071 (0.039)	639.5** (255.4)	769.5 (740.3)	-450.6 (590.6)	1.70* (1.02)	-0.80 (1.94)
24 months post-treatment	0.079** (0.036)	-0.027 (0.032)	0.016 (0.037)	680.1** (346.8)	-1473.1 (969.5)	-360.7 (565.0)	3.58** (1.54)	1.02 (1.60)
Observations	4688	4688	4688	4688	4688	4688	4688	4688
R-squared	0.88	0.89	0.60	0.81	0.23	0.48	0.86	0.49

This table reports on the effect of treatment on employment outcomes; columns 4-9 are **Winsorized at the 95th percentile**. All regressions use data across survey rounds 2 - 20, which include four pre-treatment rounds, 13 treated months, and post-treatment rounds conducted 6 months and 12 months after the weekly home visits ended. Panel A uses the full sample of respondents in the study, Panel B uses all respondents who ever reported being self-employed in a manufacturing business in the five baseline rounds, Panel C uses all respondents who ever reported being self-employed in the five baseline rounds but not in a manufacturing business, and Panel D uses all respondents who never reported being self-employed in the five baseline rounds. Each column within a panel reports results of separate regressions using individual- and month-level fixed effects. Standard errors clustered at the zone (treatment unit) and survey wave level using the method of Cameron, Gelbach, and Miller (2011) are reported in parentheses. The unit of observation is the individual/month and the reported coefficients correspond to dummy variables equal to one for individuals offered weekly home visits from National Savings Bank deposit collectors in the months indicated. All regressions use survey data; columns (1) - (3) report whether an individual reported being employed in the described activities at any point during a month, and Columns (4) - (8) report monthly totals. Regressions pool samples surveyed monthly and samples surveyed quarterly. * significant at 10%; ** significant at 5%; *** significant at 1%

Appendix Table B8 Respondent earnings, Time-varying, not Winsorized

Panel A Full Sample (n=783)								
VARIABLES	(1) Y/N: Wage Employment?	(2) Y/N: Ag employment?	(3) Y/N: Self- employment?	(4) Wages earned	(5) Ag income earned	(6) Business income	(7) Wage hours	(8) SE hours
Treated months 1-4	0.013 (0.013)	-0.011 (0.012)	-0.034** (0.014)	46.1 (209.3)	674.6 (1043.7)	3430.9*** (1146.7)	1.16** (0.58)	-0.15 (0.91)
Treated months 5-8	0.024 (0.019)	0.013 (0.018)	-0.028 (0.020)	517.8* (268.1)	-372.6 (847.1)	2465.1** (1054.1)	1.38 (0.88)	-0.045 (1.09)
Treated months 9-13	0.027 (0.025)	-0.0016 (0.021)	-0.040 (0.026)	628.0* (337.8)	612.3 (1050.2)	2549.7* (1366.0)	2.30** (1.15)	-0.57 (1.65)
18 months post-treatment	0.031 (0.027)	-0.012 (0.023)	-0.045 (0.032)	958.2** (410.6)	587.3 (1433.8)	941.9 (1239.1)	1.96 (1.27)	-4.06** (1.97)
24 months post-treatment	0.055* (0.028)	-0.0081 (0.024)	-0.028 (0.033)	1373.9** (565.2)	-95.2 (1530.4)	-1509.2 (1466.2)	3.26** (1.52)	-1.14 (1.78)
Observations	10055	10055	10055	10055	10055	5254	10055	10055
R-squared	0.85	0.91	0.91	0.72	0.19	0.46	0.80	0.84

Panel B: Some SE and some manufacturing during baseline (N=259)								
VARIABLES	Y/N: Wage Employment?	Y/N: Ag employment?	Y/N: Self- employment?	Wages earned	Ag income earned	Business income	Wage hours	SE hours
Treated months 1-4	0.0096 (0.030)	-0.042* (0.024)	-0.034 (0.022)	-266.5 (399.4)	-223.6 (1267.0)	5204.9*** (1313.5)	0.83 (1.53)	1.46 (2.01)
Treated months 5-8	-0.035 (0.037)	0.0053 (0.026)	0.010 (0.028)	-151.9 (414.1)	-311.0 (890.6)	3160.7** (1351.4)	-1.16 (1.61)	4.45** (1.77)
Treated months 9-13	-0.041 (0.038)	-0.0087 (0.037)	-0.00052 (0.039)	-151.6 (536.2)	-296.8 (1564.6)	4461.5** (2082.1)	0.42 (1.98)	3.59 (2.96)
18 months post-treatment	-0.047 (0.044)	0.0066 (0.044)	-0.050 (0.048)	406.8 (739.6)	-2417.7 (2282.9)	3822.7*** (1417.6)	-0.25 (2.42)	-0.89 (2.77)
24 months post-treatment	-0.050 (0.043)	0.019 (0.045)	-0.012 (0.049)	579.6 (852.9)	1192.4 (3332.9)	-1420.3 (1474.1)	0.012 (2.60)	0.68 (2.52)
Observations	3388	3388	3388	3388	3388	3157	3388	3388
R-squared	0.79	0.88	0.63	0.52	0.13	0.43	0.72	0.66

Panel C: Some SE but no manufacturing during baseline (N=160)								
VARIABLES	Y/N: Wage Employment?	Y/N: Ag employment?	Y/N: Self- employment?	Wages earned	Ag income earned	Business income	Wage hours	SE hours
Treated months 1-4	0.063** (0.025)	0.015 (0.020)	-0.054* (0.029)	597.7* (328.2)	534.7 (435.7)	162.5 (2681.7)	2.71** (1.31)	-1.02 (3.12)
Treated months 5-8	0.12*** (0.032)	0.045 (0.037)	-0.079** (0.038)	1278.7*** (482.9)	134.1 (197.8)	834.4 (1513.9)	5.33*** (1.57)	-3.57 (3.18)
Treated months 9-13	0.14*** (0.042)	0.032 (0.042)	-0.11* (0.060)	1381.6** (570.3)	207.0 (188.0)	-136.6 (1563.4)	6.10*** (2.07)	-5.78 (4.10)
18 months post-treatment	0.15*** (0.044)	-0.016 (0.031)	-0.16** (0.065)	1783.3*** (621.1)	5.83 (145.6)	-4781.1*** (1851.0)	7.14*** (2.64)	-17.4*** (4.12)
24 months post-treatment	0.17*** (0.047)	-0.042 (0.034)	-0.16** (0.067)	2950.8*** (852.3)	734.0 (453.3)	-3087.7 (2747.2)	8.38*** (2.32)	-9.92** (4.73)
Observations	1979	1979	1979	1979	1979	1896	1979	1979
R-squared	0.76	0.64	0.53	0.67	0.11	0.49	0.71	0.62

Panel D: No SE during baseline (N=364)

VARIABLES	Y/N: Wage Employment?	Y/N: Ag employment?	Y/N: Self- employment?	Wages earned	Ag income earned	Business income	Wage hours	SE hours
Treated months 1-4	-0.0089 (0.015)	-0.0015 (0.012)	-0.020 (0.019)	-7.39 (258.4)	951.1 (1760.6)	-1330.6 (3638.7)	0.61 (0.58)	-0.53* (0.28)
Treated months 5-8	0.022 (0.024)	-0.0035 (0.030)	-0.027 (0.027)	621.2* (346.2)	-859.2 (1536.0)	7021.1 (4889.4)	1.34 (1.16)	-1.01 (0.97)
Treated months 9-13	0.028 (0.035)	-0.022 (0.030)	-0.033 (0.036)	818.1** (414.4)	1201.4 (1629.4)	4476.7 (6871.8)	1.98 (1.50)	-0.86 (1.62)
18 months post-treatment	0.038 (0.033)	-0.036 (0.035)	0.0071 (0.039)	1058.7** (443.2)	2694.5 (1960.8)	6458.1 (9531.4)	1.55 (1.08)	-0.96 (2.19)
24 months post-treatment	0.079** (0.036)	-0.027 (0.032)	0.016 (0.037)	1322.7** (631.1)	-2112.9 (1823.6)	6287.6 (10135.8)	3.37* (1.75)	1.02 (1.60)
Observations	4688	4688	4688	4688	4688	201	4688	4688
R-squared	0.88	0.89	0.60	0.79	0.20	0.71	0.85	0.49

This table reports on the effect of treatment on employment outcomes; **outcomes are not Winsorized**. All regressions use data across survey rounds 2 - 20, which include four pre-treatment rounds, 13 treated months, and post-treatment rounds conducted 6 months and 12 months after the weekly home visits ended. Panel A uses the full sample of respondents in the study, Panel B uses all respondents who ever reported being self-employed in a manufacturing business in the five baseline rounds, Panel C uses all respondents who ever reported being self-employed in the five baseline rounds but not in a manufacturing business, and Panel D uses all respondents who never reported being self-employed in the five baseline rounds. Each column within a panel reports results of separate regressions using individual- and month-level fixed effects. Standard errors clustered at the zone (treatment unit) and survey wave level using the method of Cameron, Gelbach, and Miller (2011) are reported in parentheses. The unit of observation is the individual/month and the reported coefficients correspond to dummy variables equal to one for individuals offered weekly home visits from National Savings Bank deposit collectors in the months indicated. All regressions use survey data; columns (1) - (3) report whether an individual reported being employed in the described activities at any point during a month, and Columns (4) - (8) report monthly totals. Regressions pool samples surveyed monthly and samples surveyed quarterly. * significant at 10%; ** significant at 5%; *** significant at 1%

Appendix Table B9 Aggregate Headwaters by Subsample, Winsorized at 95%

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
VARIABLES	Household Income	Household earned income	Respondent earned income	Earned income: other household members	Transfers from outside household (remittance)	Other household inflows (e.g., loan receipts)	Household consumption	Total savings	Transfers to outside household	Loan payments
treated	1884.6** (828.5)	1133.4* (627.7)	605.5 (511.1)	181.8 (572.4)	32.9 (63.0)	265.7 (435.6)	275.3 (484.4)	551.2** (268.3)	-5.82 (36.6)	117.3 (128.1)
Observations	9172	9172	9172	9172	9172	9172	9172	9172	9172	9172
R-squared	0.44	0.47	0.43	0.53	0.27	0.23	0.39	0.39	0.27	0.26
Panel B: Some SE and some manufacturing during baseline (N=259)										
treated	3408.8** (1508.6)	2975.2*** (1060.7)	1195.6 (1029.0)	1406.3 (964.7)	85.2 (115.3)	-636.5 (613.3)	-156.7 (864.5)	1017.0*** (338.4)	2.57 (51.4)	351.1* (180.7)
Observations	3388	3388	3388	3388	3388	3388	3388	3388	3388	3388
R-squared	0.44	0.48	0.35	0.49	0.29	0.22	0.37	0.40	0.25	0.23
Panel C: Some SE but no manufacturing during baseline (N=160)										
treated	75.6 (2058.3)	-398.5 (1728.8)	-408.6 (1060.5)	-208.5 (1235.2)	-20.0 (106.6)	211.4 (921.4)	331.5 (869.1)	-19.0 (528.7)	-170.1** (73.9)	300.1 (250.2)
Observations	1979	1979	1979	1979	1979	1979	1979	1979	1979	1979
R-squared	0.50	0.59	0.62	0.63	0.20	0.19	0.47	0.44	0.27	0.32
Panel D: No SE during baseline (N=364)										
treated	1365.2 (1516.3)	170.1 (990.7)	308.1 (539.0)	-357.0 (930.7)	4.22 (98.8)	1143.5 (701.1)	779.1 (668.6)	367.1 (448.1)	49.2 (45.8)	-140.7 (200.1)
Observations	4688	4688	4688	4688	4688	4688	4688	4688	4688	4688
R-squared	0.39	0.40	0.33	0.50	0.25	0.23	0.36	0.35	0.25	0.24

Notes: This table reports on the effect of treatment on financial outcomes. All regressions use data across survey rounds 2 - 18, and outcomes are Winsorized at the 95% level. Panel A uses the full sample of respondents in the study, Panel B uses all respondents who ever reported being self-employed in a manufacturing business in the five baseline rounds, Panel C uses all respondents who ever reported being self-employed in the five baseline rounds but not in a manufacturing business, and Panel D uses all respondents who never reported being self-employed in the five baseline rounds. Standard errors clustered at the zone (treatment unit) and survey wave level using the method of Cameron, Gelbach, and Miller (2011) are reported in parentheses. The unit of observation is the individual/month and the reported coefficients correspond to dummy variables equal to one for individuals offered weekly home visits from National Savings Bank deposit collectors in the months indicated. All columns in the table use survey data, and outcomes are monthly flows for the variables indicated. Data include four months of pre-treatment data and 13 treated months. Regressions pool samples surveyed monthly and samples surveyed quarterly. * significant at 10%; ** significant at 5%; *** significant at 1%

Appendix Table B10 Aggregate Headwaters by Subsample, not Winsorized

Panel A Full Sample (n=783)										
VARIABLES	Sources of income						Uses of income			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Household	Household	Respondent	Earned	Transfers	Other	Household		Transfers to	Loan
	Income	earned income	earned income	income: other	from outside	household	consumption	Total savings	outside	payments
				household	household	inflows (e.g.,			household	
				members	(remittance)	loan receipts)				
Treated	2634.9	2372.0*	1646.9*	725.1	103.0	158.7	279.2	865.3	-92.5	804.7*
	(1842.6)	(1270.0)	(977.3)	(894.2)	(396.1)	(1315.7)	(1484.7)	(650.1)	(129.7)	(425.5)
Observations	9172	9172	9172	9172	9172	9172	9172	9172	9172	9172
R-squared	0.24	0.27	0.30	0.30	0.18	0.16	0.17	0.22	0.072	0.14
Panel B: Some SE and some manufacturing during baseline (N=259)										
Treated	5470.2**	6434.8***	2971.7**	3463.1***	95.3	-1060.4	0.25	1732.9	-211.3	1547.0**
	(2459.4)	(1844.8)	(1409.3)	(1338.9)	(561.6)	(2260.7)	(2017.3)	(1226.9)	(259.4)	(630.9)
Observations	3388	3388	3388	3388	3388	3388	3388	3388	3388	3388
R-squared	0.30	0.35	0.28	0.36	0.19	0.19	0.21	0.24	0.064	0.12
Panel C: Some SE but no manufacturing during baseline (N=160)										
Treated	-643.5	-1248.5	138.1	-1386.5	427.5	177.1	-373.9	-136.3	-276.4	473.5
	(4428.0)	(3041.1)	(1422.0)	(2720.6)	(690.3)	(2962.0)	(3598.0)	(1067.0)	(199.8)	(719.0)
Observations	1979	1979	1979	1979	1979	1979	1979	1979	1979	1979
R-squared	0.21	0.21	0.45	0.21	0.11	0.16	0.15	0.19	0.19	0.17
Panel D: No SE during baseline (N=364)										
Treated	1292.5	237.6	623.9	-386.2	-86.3	1138.1	794.4	297.3	104.6	288.8
	(2510.3)	(1676.2)	(1399.6)	(1125.0)	(702.9)	(1802.5)	(1710.8)	(1287.5)	(157.0)	(593.1)
Observations	4688	4688	4688	4688	4688	4688	4688	4688	4688	4688
R-squared	0.22	0.30	0.25	0.44	0.18	0.13	0.16	0.22	0.13	0.15

Notes: This table reports on the effect of treatment on financial outcomes. All regressions use data across survey rounds 2 - 18, **and outcomes are not Winsorized**. Panel A uses the full sample of respondents in the study, Panel B uses all respondents who ever reported being self-employed in a manufacturing business in the five baseline rounds, Panel C uses all respondents who ever reported being self-employed in the five baseline rounds but not in a manufacturing business, and Panel D uses all respondents who never reported being self-employed in the five baseline rounds. Standard errors clustered at the zone (treatment unit) and survey wave level using the method of Cameron, Gelbach, and Miller (2011) are reported in parentheses. The unit of observation is the individual/month and the reported coefficients correspond to dummy variables equal to one for individuals offered weekly home visits from National Savings Bank deposit collectors in the months indicated. All columns in the table use survey data, and outcomes are monthly flows for the variables indicated. Data include four months of pre-treatment data and 13 treated months. Regressions pool samples surveyed monthly and samples surveyed quarterly. * significant at 10%; ** significant at 5%; *** significant at 1%