

Variable Definitions

Age: Respondent's age in years at baseline.

Education: Respondent's years of completed schooling reported at baseline.

Married: Whether respondent reports being currently married at baseline.

Owns a business: Whether respondent reports owning any kind of business at baseline.

Salaried: Whether respondent reports at baseline that her primary or secondary occupation is a salaried job.

Restrictions Index: Subcastes were ranked by team of five field workers familiar with the area on a scale of 1 to 4 on five dimensions of restrictiveness: ability to socialize alone, having to wear a veil, speaking to elders, mobility, and ability to remarry. Respondent's subcaste was inferred from her surname. Field workers were asked to judge restrictedness based on historic rather than current social norms. **Restrictions Index** is equal to the number of dimensions in which a subcaste is reported to be highly restricted (value of 4).

Household income (baseline): Sum over all household members of responses to the survey question, "What are [...]s total earnings from this job/business for the previous month (profit from business?" In the case of businesses for which the individual has primary or secondary responsibility, wages for other workers are deducted from household income.

Trained: Whether the client attended at least one day of the two-day training.

Took out new loan: Affirmative response to survey question, "Did you take any new loans in the past four months?", asked separately of SEWA and non-SEWA loans (3.43, 3.47).

Savings deposits: Total amount deposited into all savings accounts over past 30 days. Sum of responses to individual question about each reported account (7.9): "How much did you deposit into *this* savings account over the past 30 days?" Respondents were probed about each of the following types of accounts: SEWA, other bank, post office, with neighbor, friend, relative, supplier, or savings kept at home.

Problem repaying loan: Affirmative response to survey question (6.11): "Did you have any problems making a loan repayment in the past 30 days?"

Dummy for client income: Whether client reports non-zero *individual* earnings over the past week from any household business or employment activity.

Client income: Sum of reported individual earnings over past work week from all employment activities, asked separately of primary activity (3.10a), secondary activity (3.10b), and all other income sources (4.3).

Talks to family/non-family members: Responded affirmatively to survey question (8.1), “Do you discuss your business with friends or family or others to get ideas to improve your business?” If they answered yes, respondents were then asked to report person to whom they talk to most often about business matters (8.2). **Talks to family members** takes a value of 1 if the respondent reported talking most often to a family member. **Talks to non-family members** takes a value of 1 if the respondent reported talking about business most often to a non-family member.

SEWA branch: SEWA Bank has four locations in Ahmedabad at which the training took place. The randomization was stratified on this variable.

Sampling phase: Most of the sample (406 women) were SEWA clients for whom a baseline for survey had been conducted for a different purpose, restricted to those age 18 to 50 who were employed and were active savers in the past two years. To expand the sample size, an additional sample of 191 women meeting the same criteria were drawn from the SEWA client database. The randomization was stratified on this variable.

Training month: Year and month of the training for which the respondent (if treated) was recruited to attend. Respondents in the control group were assigned to training months for the purpose of timing when to conduct their follow-up survey and for controlling for training-month fixed effects in the analysis.