

Table 12. Heterogeneous Effects of the Manual Deposit Scheme on Final Balances

	(1)	(2)	(3)	(4)	(5)
	Final Balance After 6 paydays [MK]				
Man. Deposit	-3,516** (1,477)	-7,549*** (1,673)	-2,861 (3,798)	-3,270** (1,508)	-6,211** (3,005)
Man. Dep. x Medium Regret		3,641 (2,734)			3,155 (3,969)
Man. Dep. x Low Regret		8,432** (3,405)			8,501** (3,334)
Man. Dep. x Low Kin Tax			-751.0 (4,027)		-1,410 (3,082)
Man. Dep. x Bank Account				-796.3 (6,984)	-948.1 (6,987)
Medium Regret		-2,930 (2,159)			-2,469 (2,811)
Low Regret		-4,943*** (1,854)			-4,993*** (2,230)
Low Kin Tax			-824.6 (1,723)		-217.2 (2,046)
Bank Account				4,508 (3,721)	4,586 (3,737)
Observations	186	186	186	186	186
R-squared	0.031	0.068	0.034	0.041	0.082

Notes: This table reports impacts on deferred wage scheme outcomes for a sample of workers that were not part of the original deferred wage scheme. These workers made choices to participate in a version of the deferred wages scheme during the 2018 main agricultural season. All workers in this sample received an offer to participate in one of two versions of the deferred wages scheme. One group of workers received an offer to participate in the original version of the deferred wages scheme. The other group of workers could opt into a version of the deferred wage scheme that required manual deposits. In this experiment, all workers receive an offer to defer part of their wages, but “treated” workers must make a manual deposit. We report robust standard errors in parentheses. Statistically significance is denoted by *** p<0.01, ** p<0.05, * p<0.1.