

Online Appendix for
On Her Own Account: How Strengthening Women's
Financial Control Impacts Labor Supply and Gender
Norms.

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A Appendix Tables and Figures: Additional Analysis

Table A1: Balance on Attrition

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Accounts Only Mean	Control (C)	Direct Deposit Only (D^2)	Training Only (T)	Direct Deposit and Training (D^2T)	P-Value: Joint Test	N
<i>Panel A: Full Sample</i>							
Woman Interviewed at Short-Run	0.931	-0.017 (0.013)	0.005 (0.014)	0.005 (0.016)	0.019 (0.013)	0.055	4500
Husband Interviewed at Short-Run	0.869	-0.006 (0.020)	0.021 (0.021)	0.016 (0.020)	0.031 (0.020)	0.206	4500
Woman Interviewed at Long-Run	0.911	-0.009 (0.015)	0.016 (0.018)	0.007 (0.016)	0.026 (0.016)	0.127	4500
Husband Interviewed at Long-Run	0.844	-0.013 (0.022)	0.035 (0.026)	0.003 (0.022)	0.023 (0.024)	0.229	4500
<i>Panel B: Constrained Women</i>							
Woman Interviewed at Short-Run	0.917	-0.011 (0.019)	0.029 (0.022)	0.001 (0.028)	0.030 (0.020)	0.109	1714
Husband Interviewed at Short-Run	0.868	0.005 (0.026)	0.035 (0.030)	-0.003 (0.033)	0.027 (0.030)	0.571	1714
Woman Interviewed at Long-Run	0.880	-0.006 (0.028)	0.059 (0.029)	0.008 (0.033)	0.031 (0.030)	0.039	1714
Husband Interviewed at Long-Run	0.814	-0.005 (0.032)	0.071 (0.035)	0.006 (0.038)	0.005 (0.035)	0.139	1714
<i>Panel C: Unconstrained Women</i>							
Woman Interviewed at Short-Run	0.940	-0.018 (0.014)	-0.011 (0.017)	0.011 (0.018)	0.013 (0.015)	0.133	2784
Husband Interviewed at Short-Run	0.869	-0.009 (0.023)	0.011 (0.025)	0.029 (0.022)	0.035 (0.025)	0.175	2784
Woman Interviewed at Long-Run	0.930	-0.011 (0.015)	-0.015 (0.020)	0.009 (0.016)	0.022 (0.019)	0.270	2784
Husband Interviewed at Long-Run	0.862	-0.020 (0.022)	0.007 (0.030)	-0.000 (0.023)	0.033 (0.027)	0.314	2784

Notes: Each row is a separate regression of the outcome variable (leftmost column) on dummies for treatment status, with accounts only as the omitted group. The first column presents the accounts only group mean, and columns 2-5 present regression coefficients. Column 6 gives the p-value from a test that all coefficients are jointly equal to zero. The sample includes all individuals selected for follow-up. Husbands were only interviewed if their wives were interviewed. All regressions include district and strata fixed effects. Robust standard errors clustered at the GP level in parentheses.

Table A2: Balance on Predetermined Demographic Characteristics

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Accounts Only Mean	Control (C)	Direct Deposit Only (D ²)	Training Only (T)	Direct Deposit and Training (D ² T)	P-Value: Joint Test	N
<i>Panel A: Individual Characteristics of Eligible Women</i>							
Age	40.091	-0.490 (0.595)	-0.536 (0.790)	0.188 (0.656)	-1.090 (0.757)	0.476	4179
Can Read or Write	0.112	-0.022 (0.017)	-0.003 (0.025)	-0.021 (0.018)	0.003 (0.020)	0.359	4179
Number of Children <3 Years Old	1.180	0.160 (0.075)	0.207 (0.084)	0.157 (0.094)	0.152 (0.096)	0.096	4179
Ever Worked for MGNREGS Before Baseline (Unconstrained) [†]	0.628	0.045 (0.031)	-0.013 (0.036)	0.011 (0.039)	0.016 (0.033)	0.474	4179
<i>Panel B: Household/Couple Characteristics</i>							
Male-Female Age Gap	-3.893	-0.467 (0.223)	-0.466 (0.276)	-0.325 (0.293)	0.038 (0.228)	0.023	4179
Male-Female Education Gap	3.190	-0.360 (0.271)	-0.278 (0.283)	-0.046 (0.318)	0.077 (0.291)	0.350	4179
Scheduled Caste	0.290	-0.030 (0.059)	-0.038 (0.069)	0.026 (0.065)	-0.012 (0.061)	0.834	4179
Scheduled Tribe	0.076	0.108 (0.043)	0.044 (0.034)	0.062 (0.052)	0.038 (0.047)	0.169	4179
Household Size	5.424	0.064 (0.140)	0.313 (0.181)	0.264 (0.154)	0.288 (0.179)	0.175	4179
Distance to Nearest Kiosk Bank	4.082	-0.775 (1.041)	-1.013 (1.110)	-1.926 (0.957)	-0.462 (1.097)	0.080	4179
<i>Panel C: GP Characteristics</i>							
Fraction GP Population Female	0.461	0.001 (0.003)	0.001 (0.004)	-0.000 (0.004)	0.005 (0.004)	0.685	197
Fraction GP Population SC	0.217	-0.061 (0.028)	-0.049 (0.033)	0.003 (0.032)	-0.022 (0.034)	0.052	197
Fraction GP Population ST	0.057	0.105 (0.029)	0.036 (0.029)	0.013 (0.032)	0.092 (0.039)	0.003	197
Fraction GP Population NREGA Workers ⁺	0.279	-0.134 (0.149)	-0.154 (0.160)	-0.162 (0.145)	-0.069 (0.177)	0.673	197
Fraction Sample not Self-Reporting Listed MIS Work ⁺	0.328	-0.014 (0.042)	0.029 (0.051)	0.016 (0.050)	0.037 (0.049)	0.723	197
Num. New NREGA Projects 2 Yrs. Before Baseline ⁺	31.353	13.285 (13.634)	9.978 (11.305)	1.737 (10.897)	-8.761 (10.382)	0.357	197
Sarpanch - Scheduled Caste	0.147	0.010 (0.078)	0.090 (0.097)	-0.004 (0.090)	0.128 (0.101)	0.607	197
Sarpanch - Scheduled Tribe	0.176	0.028 (0.073)	-0.064 (0.084)	-0.051 (0.079)	-0.049 (0.075)	0.654	197
Sarpanch - Other Backward Caste	0.382	0.016 (0.103)	0.106 (0.125)	0.024 (0.122)	0.056 (0.121)	0.923	197
Sarpanch - Male	0.471	0.084 (0.108)	0.074 (0.127)	0.019 (0.126)	0.066 (0.130)	0.935	197
Gwalior District	0.265	-0.016 (0.086)	0.084 (0.106)	-0.126 (0.090)	0.052 (0.096)	0.205	197
Morena District	0.235	0.037 (0.087)	0.030 (0.100)	0.087 (0.102)	0.108 (0.102)	0.828	197
Shivpuri District	0.265	-0.020 (0.091)	-0.114 (0.100)	0.039 (0.107)	-0.160 (0.095)	0.169	197

Notes: Each row is a separate regression of the outcome variable (leftmost column) on dummies for treatment status, with accounts only as the omitted group. The first column presents the accounts only group mean, and columns 2-5 present regression coefficients. Column 6 gives the p-value from a test that all coefficients are jointly equal to zero. Regressions in panels A and B include district and strata fixed effects and standard errors are clustered at the GP level. Unconstrained variable was collected at baseline; all other variables from Panels A and B were collected in the short-run survey, or in the long-run survey for any variables not collected in the short-run. All regressions in panel C except for the district regressions include district and strata fixed effects and are at the GP level with robust standard errors. District regressions only include strata fixed effects. The first three variables in panel C come from 2011 census data. The next three MGNREGS variables come from MGNREGS administrative data. The following four sarpanch (elected GP leader) variables come from a survey of sarpanches conducted at the time of the baseline. Robust standard errors in parentheses, clustered at the GP level for Panels A and B.

Table A3: Balance on Predetermined Demographic Characteristics - Unconstrained Sample

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Accounts Only Mean	Control (C)	Direct Deposit Only (D ²)	Training Only (T)	Direct Deposit and Training (D ² T)	P-Value: Joint Test	N
<i>Panel A: Individual Characteristics of Eligible Women</i>							
Age	41.110	-0.640 (0.788)	-0.336 (0.982)	-0.136 (0.858)	-1.262 (1.009)	0.721	2603
Can Read or Write	0.080	-0.017 (0.018)	0.001 (0.026)	-0.002 (0.020)	-0.001 (0.022)	0.761	2603
Number of Children <3 Years Old	1.171	0.138 (0.102)	0.128 (0.108)	0.234 (0.134)	0.191 (0.128)	0.438	2603
Ever Worked for MGNREGS Before Baseline (Unconstrained) [†]	1.000	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)	.	2603
<i>Panel B: Household/Couple Characteristics</i>							
Male-Female Age Gap	-4.159	-0.188 (0.251)	-0.158 (0.320)	0.085 (0.357)	0.175 (0.225)	0.314	2603
Male-Female Education Gap	3.008	-0.508 (0.287)	-0.402 (0.360)	-0.326 (0.326)	-0.206 (0.351)	0.487	2603
Scheduled Caste	0.279	-0.050 (0.057)	0.003 (0.071)	0.009 (0.061)	-0.014 (0.063)	0.679	2603
Scheduled Tribe	0.097	0.135 (0.052)	0.040 (0.044)	0.092 (0.069)	0.038 (0.063)	0.140	2603
Household Size	5.393	-0.004 (0.177)	0.161 (0.217)	0.296 (0.206)	0.273 (0.212)	0.288	2603
Distance to Nearest Kiosk Bank	3.566	0.151 (1.015)	-0.370 (1.023)	-1.326 (0.900)	0.148 (1.078)	0.123	2603
<i>Panel C: GP Characteristics</i>							
Fraction GP Population Female	0.463	-0.000 (0.003)	0.000 (0.004)	-0.002 (0.004)	0.004 (0.004)	0.713	192
Fraction GP Population SC	0.223	-0.066 (0.029)	-0.053 (0.033)	-0.005 (0.032)	-0.021 (0.034)	0.046	192
Fraction GP Population ST	0.058	0.107 (0.029)	0.038 (0.030)	0.015 (0.032)	0.090 (0.041)	0.004	192
Fraction GP Population NREGA Workers ⁺	0.286	-0.137 (0.153)	-0.160 (0.166)	-0.164 (0.148)	-0.054 (0.176)	0.667	192
Fraction Sample not Self-Reporting Listed MIS Work ⁺	0.323	-0.007 (0.043)	0.013 (0.050)	0.016 (0.051)	0.039 (0.046)	0.761	192
Num. New NREGA Projects 2 Yrs. Before Baseline ⁺	31.727	13.648 (13.903)	1.158 (11.691)	1.475 (11.055)	-7.493 (10.829)	0.465	192
Sarpanch - Scheduled Caste	0.152	0.004 (0.079)	0.094 (0.098)	-0.013 (0.092)	0.100 (0.104)	0.691	192
Sarpanch - Scheduled Tribe	0.182	0.025 (0.075)	-0.065 (0.086)	-0.053 (0.081)	-0.054 (0.079)	0.673	192
Sarpanch - Other Backward Caste	0.364	0.037 (0.104)	0.110 (0.126)	0.048 (0.122)	0.095 (0.124)	0.906	192
Sarpanch - Male	0.455	0.099 (0.110)	0.106 (0.128)	0.034 (0.127)	0.103 (0.134)	0.871	192
Gwalior District	0.273	-0.020 (0.088)	0.088 (0.109)	-0.133 (0.092)	0.019 (0.099)	0.227	192
Morena District	0.212	0.046 (0.087)	0.031 (0.101)	0.106 (0.103)	0.149 (0.106)	0.637	192
Shivpuri District	0.273	-0.026 (0.093)	-0.119 (0.102)	0.027 (0.109)	-0.168 (0.098)	0.197	192

Notes: Each row is a separate regression of the outcome variable (leftmost column) on dummies for treatment status, with accounts only as the omitted group. The first column presents the accounts only group mean, and columns 2-5 present regression coefficients. Column 6 gives the p-value from a test that all coefficients are jointly equal to zero. Regressions in panels A and B include district and strata fixed effects and standard errors are clustered at the GP level. Unconstrained variable was collected at baseline; all other variables from Panels A and B were collected in the short-run survey, or in the long-run survey for any variables not collected in the short-run. All regressions in panel C except for the district regressions include district and strata fixed effects and are at the GP level with robust standard errors. District regressions only include strata fixed effects. The first three variables in panel C come from 2011 census data. The next three MGNREGS variables come from MGNREGS administrative data. The following four sarpanch (elected GP leader) variables come from a survey of sarpanches conducted at the time of the baseline. Robust standard errors in parentheses, clustered at the GP level for Panels A and B. Sample restricted to women who reported having done NREGA work at baseline.

Table A4: Balance on Predetermined Demographic Characteristics - Constrained Sample

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Accounts Only Mean	Control (C)	Direct Deposit Only (D ²)	Training Only (T)	Direct Deposit and Training (D ² T)	P-Value: Joint Test	N
<i>Panel A: Individual Characteristics of Eligible Women</i>							
Age	38.374	-0.704 (0.873)	-0.662 (1.126)	0.827 (1.124)	-1.056 (1.000)	0.450	1576
Can Read or Write	0.167	-0.014 (0.033)	-0.011 (0.045)	-0.055 (0.037)	0.018 (0.039)	0.341	1576
Number of Children <3 Years Old	1.194	0.208 (0.111)	0.305 (0.123)	0.029 (0.135)	0.114 (0.134)	0.080	1576
Ever Worked for MGNREGS Before Baseline (Unconstrained) [†]	0.000	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)	.	1576
<i>Panel B: Household/Couple Characteristics</i>							
Male-Female Age Gap	-3.444	-0.914 (0.386)	-0.962 (0.414)	-1.036 (0.442)	-0.196 (0.430)	0.011	1576
Male-Female Education Gap	3.495	-0.058 (0.417)	-0.073 (0.397)	0.434 (0.463)	0.579 (0.483)	0.324	1576
Scheduled Caste	0.307	0.014 (0.076)	-0.088 (0.081)	0.047 (0.086)	-0.008 (0.074)	0.469	1576
Scheduled Tribe	0.042	0.060 (0.031)	0.047 (0.026)	0.019 (0.026)	0.037 (0.031)	0.247	1576
Household Size	5.477	0.157 (0.170)	0.493 (0.216)	0.183 (0.199)	0.303 (0.219)	0.229	1576
Distance to Nearest Kiosk Bank	4.953	-2.178 (1.209)	-1.975 (1.350)	-2.654 (1.179)	-1.335 (1.356)	0.131	1576
<i>Panel C: GP Characteristics</i>							
Fraction GP Population Female	0.462	0.001 (0.003)	0.001 (0.004)	-0.000 (0.004)	0.004 (0.004)	0.850	186
Fraction GP Population SC	0.225	-0.064 (0.029)	-0.072 (0.032)	-0.007 (0.033)	-0.029 (0.034)	0.035	186
Fraction GP Population ST	0.053	0.105 (0.029)	0.045 (0.030)	0.026 (0.034)	0.096 (0.041)	0.006	186
Fraction GP Population NREGA Workers ⁺	0.291	-0.143 (0.162)	-0.158 (0.170)	-0.165 (0.154)	-0.072 (0.188)	0.721	186
Fraction Sample not Self-Reporting Listed MIS Work ⁺	0.349	-0.028 (0.039)	0.036 (0.046)	0.013 (0.048)	0.023 (0.047)	0.516	186
Num. New NREGA Projects 2 Yrs. Before Baseline ⁺	32.531	15.452 (14.364)	1.556 (12.011)	0.990 (11.150)	-7.826 (10.734)	0.381	186
Sarpanch - Scheduled Caste	0.125	0.021 (0.077)	0.122 (0.100)	0.028 (0.093)	0.122 (0.098)	0.604	186
Sarpanch - Scheduled Tribe	0.188	0.031 (0.078)	-0.066 (0.090)	-0.047 (0.086)	-0.048 (0.080)	0.676	186
Sarpanch - Other Backward Caste	0.406	-0.012 (0.108)	0.083 (0.128)	0.003 (0.128)	0.051 (0.125)	0.924	186
Sarpanch - Male	0.469	0.096 (0.111)	0.076 (0.129)	0.054 (0.132)	0.045 (0.132)	0.936	186
Gwalior District	0.281	-0.050 (0.087)	0.088 (0.108)	-0.113 (0.092)	0.035 (0.096)	0.293	186
Morena District	0.219	0.068 (0.090)	0.029 (0.103)	0.132 (0.108)	0.132 (0.105)	0.645	186
Shivpuri District	0.250	-0.018 (0.091)	-0.118 (0.098)	-0.019 (0.104)	-0.166 (0.091)	0.193	186

Notes: Each row is a separate regression of the outcome variable (leftmost column) on dummies for treatment status, with accounts only as the omitted group. The first column presents the accounts only group mean, and columns 2-5 present regression coefficients. Column 6 gives the p-value from a test that all coefficients are jointly equal to zero. Regressions in panels A and B include district and strata fixed effects and standard errors are clustered at the GP level. Unconstrained variable was collected at baseline; all other variables from Panels A and B were collected in the short-run survey, or in the long-run survey for any variables not collected in the short-run. All regressions in panel C except for the district regressions include district and strata fixed effects and are at the GP level with robust standard errors. District regressions only include strata fixed effects. The first three variables in panel C come from 2011 census data. The next three MGNREGS variables come from MGNREGS administrative data. The following four sarpanch (elected GP leader) variables come from a survey of sarpanches conducted at the time of the baseline. Robust standard errors in parentheses, clustered at the GP level for Panels A and B. Sample restricted to women who reported not having done NREGA work at baseline.

Table A5: First Stage Outcomes

	(1)	(2)	(3)
	Account Opened	Processed Direct Deposit	Attended Training
β_1 : Direct Deposit and Training (D^2T)	0.001 (0.040)	0.544 (0.036)	0.755 (0.021)
β_2 : Direct Deposit Only (D^2)	-0.054 (0.055)	0.513 (0.042)	-0.020 (0.011)
β_3 : Training Only (T)	0.004 (0.044)	-0.031 (0.019)	0.722 (0.031)
Accounts Only Mean	0.734	0.017	0.002
N	4497	4497	4500

Notes: Column headers list outcome variables of regressions including the treatment coefficients in the leftmost column and as specified in equation 2 in section III.B. The outcome variables in this table come from field reports (project administrative data) of intervention implementation, and are described in Appendix E.4. All regressions include strata and district fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses.

Table A6: Impact of Treatments on Women’s Labor Supply Sub-Indices by Survey Wave

	General Labor Supply Sub-Index		Public Labor Supply Sub-Index		Private Labor Supply Sub-Index	
	(1)	(2)	(3)	(4)	(5)	(6)
	Short-Run	Long-Run	Short-Run	Long-Run	Short-Run	Long-Run
β_1 : Direct Deposit and Training (D^2T)	0.124 (0.057)	0.113 (0.072)	0.163 (0.081)	0.025 (0.078)	0.199 (0.045)	0.039 (0.069)
β_2 : Direct Deposit Only (D^2)	0.065 (0.059)	-0.023 (0.075)	-0.135 (0.067)	-0.109 (0.082)	0.102 (0.047)	-0.011 (0.063)
β_3 : Training Only (T)	0.025 (0.057)	0.008 (0.065)	0.003 (0.084)	-0.032 (0.112)	0.036 (0.048)	0.030 (0.059)
β_4 : Control (C)	0.000 (0.047)	0.026 (0.064)	0.067 (0.077)	-0.077 (0.077)	0.078 (0.041)	-0.021 (0.055)
Accounts Only Mean	0.000	-0.000	-0.000	0.000	0.000	-0.000
N	4179	4118	4179	4118	4179	4118
<i>P-values from F-tests</i>						
$\beta_1 = \beta_4$	0.020	0.154	0.261	0.090	0.007	0.286
$\beta_2 = \beta_4$	0.209	0.435	0.007	0.625	0.561	0.839
$\beta_3 = \beta_4$	0.645	0.751	0.440	0.657	0.325	0.291
β_1 : Short-Run = Long-Run	0.893		0.167		0.014	
β_2 : Short-Run = Long-Run	0.233		0.776		0.061	
β_3 : Short-Run = Long-Run	0.816		0.761		0.923	
β_4 : Short-Run = Long-Run	0.708		0.134		0.045	

Notes: Column headers list outcome variables of regressions including the treatment coefficients in the leftmost column and as specified in equation 2 in section III.B. Outcomes are indices standardized relative to the female accounts only group separately by survey wave. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. Results on individual index components available in Appendix B. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses.

Table A7: Impact of Treatments on Men's Labor Supply Sub-Indices by Survey Wave

	General Labor Supply Sub-Index		Public Labor Supply Sub-Index		Private Labor Supply Sub-Index	
	(1)	(2)	(3)	(4)	(5)	(6)
	Short-Run	Long-Run	Short-Run	Long-Run	Short-Run	Long-Run
β_1 : Direct Deposit and Training (D^2T)	0.079 (0.088)	-0.096 (0.060)	0.161 (0.090)	0.161 (0.090)	0.043 (0.053)	-0.064 (0.036)
β_2 : Direct Deposit Only (D^2)	0.157 (0.100)	0.052 (0.069)	-0.140 (0.080)	-0.132 (0.093)	0.093 (0.066)	0.030 (0.044)
β_3 : Training Only (T)	0.122 (0.099)	0.054 (0.067)	-0.014 (0.094)	-0.079 (0.100)	0.089 (0.067)	0.020 (0.044)
β_4 : Control (C)	0.017 (0.090)	-0.054 (0.057)	0.030 (0.081)	-0.039 (0.084)	0.052 (0.059)	-0.003 (0.037)
Accounts Only Mean	0.690	0.605	0.159	0.188	0.811	0.606
N	3957	4108	3957	4108	3957	4108
<i>P-values from F-tests</i>						
$\beta_1 = \beta_4$	0.481	0.457	0.159	0.013	0.867	0.052
$\beta_2 = \beta_4$	0.139	0.098	0.038	0.249	0.503	0.367
$\beta_3 = \beta_4$	0.268	0.093	0.627	0.666	0.613	0.496
β_1 : Short-Run = Long-Run	0.064		0.998		0.026	
β_2 : Short-Run = Long-Run	0.273		0.933		0.257	
β_3 : Short-Run = Long-Run	0.451		0.566		0.286	
β_4 : Short-Run = Long-Run	0.432		0.474		0.300	

Notes: Column headers list outcome variables of regressions including the treatment coefficients in the leftmost column and as specified in equation 2 in section III.B. Outcomes are indices standardized relative to the female accounts only group separately by survey wave. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. Results on individual index components available in Appendix B. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses.

Table A8: Heterogeneous Impacts of Treatments on Women's Labor Supply By Predicted Empowerment and Survey Wave

	Aggregate Index Components							
	Aggregate Labor Supply Index		General Labor Supply Sub-Index		Public Labor Supply Sub-Index		Private Labor Supply Sub-Index	
	(1) Short-Run	(2) Long-Run	(3) Short-Run	(4) Long-Run	(5) Short-Run	(6) Long-Run	(7) Short-Run	(8) Long-Run
γ_1 : Direct Deposit and Training (D^2T)	0.211 (0.056)	0.114 (0.064)	0.133 (0.076)	0.127 (0.101)	0.265 (0.097)	0.155 (0.073)	0.237 (0.075)	0.062 (0.086)
γ_2 : Direct Deposit and Training (D^2T) \times Above-Median Empowerment	-0.095 (0.083)	-0.103 (0.077)	-0.014 (0.095)	-0.022 (0.120)	-0.201 (0.144)	-0.250 (0.100)	-0.070 (0.095)	-0.036 (0.096)
γ_3 : Direct Deposit Only (D^2)	0.051 (0.053)	-0.042 (0.063)	0.087 (0.075)	-0.075 (0.095)	-0.059 (0.079)	0.044 (0.081)	0.123 (0.067)	-0.095 (0.084)
γ_4 : Direct Deposit Only (D^2) \times Above-Median Empowerment	-0.084 (0.067)	-0.016 (0.077)	-0.050 (0.093)	0.095 (0.118)	-0.152 (0.103)	-0.300 (0.093)	-0.049 (0.083)	0.157 (0.104)
γ_5 : Training Only (T)	0.016 (0.057)	0.026 (0.063)	0.002 (0.065)	0.009 (0.082)	0.031 (0.089)	0.010 (0.098)	0.016 (0.075)	0.058 (0.080)
γ_6 : Training Only (T) \times Above-Median Empowerment	0.012 (0.077)	-0.045 (0.078)	0.051 (0.096)	-0.001 (0.103)	-0.059 (0.123)	-0.073 (0.129)	0.043 (0.101)	-0.060 (0.099)
γ_7 : Control	0.060 (0.046)	0.016 (0.047)	-0.029 (0.054)	0.030 (0.070)	0.137 (0.091)	0.012 (0.069)	0.073 (0.060)	0.006 (0.066)
γ_8 : Control \times Above-Median Empowerment	-0.026 (0.057)	-0.079 (0.059)	0.054 (0.078)	-0.006 (0.091)	-0.139 (0.091)	-0.185 (0.085)	0.008 (0.080)	-0.048 (0.075)
γ_9 : Above-Median Empowerment	0.083 (0.047)	0.092 (0.052)	0.055 (0.069)	0.027 (0.076)	0.114 (0.074)	0.220 (0.075)	0.080 (0.071)	0.030 (0.063)
<i>P-values from F-Tests</i>								
$\gamma_1 = \gamma_7$	0.007	0.073	0.019	0.268	0.217	0.023	0.008	0.418
$\gamma_1 + \gamma_2 = \gamma_7 + \gamma_8$	0.136	0.117	0.108	0.250	0.581	0.343	0.108	0.347
$\gamma_1 + \gamma_2 = 0$	0.048	0.839	0.094	0.208	0.589	0.362	0.003	0.759
$\gamma_3 + \gamma_4 = 0$	0.550	0.381	0.619	0.833	0.019	0.009	0.211	0.429
$\gamma_5 + \gamma_6 = 0$	0.665	0.781	0.514	0.930	0.815	0.674	0.349	0.985
$\gamma_7 + \gamma_8 = 0$	0.479	0.281	0.708	0.780	0.984	0.080	0.140	0.547
Accounts Only Mean - Below-Median Empowerment	-0.073	-0.053	-0.082	-0.003	-0.051	-0.113	-0.086	-0.043
N	4179	4118	4179	4118	4179	4118	4179	4118

Notes: Column headers list outcome variables of regressions including the treatment coefficients in the leftmost column. Regression is as specified in equation 2 in section III.B, with the addition of interactions of treatment dummies with an indicator that the woman was above median predicted empowerment. Predictions are based on lasso model estimates for the control group using time invariant baseline variables; the model is then used to predict empowerment in the other arms. Outcomes are indices standardized relative to the female accounts only group separately by survey wave. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses.

Table A9: Heterogeneous Impacts of Treatments on Men's Labor Supply By Predicted Empowerment and Survey Wave

	Aggregate Index Components							
	Aggregate Labor Supply Index		General Labor Supply Sub-Index		Public Labor Supply Sub-Index		Private Labor Supply Sub-Index	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Short-Run	Long-Run	Short-Run	Long-Run	Short-Run	Long-Run	Short-Run	Long-Run
γ_1 : Direct Deposit and Training (D^2T)	0.114 (0.070)	0.058 (0.065)	0.085 (0.119)	-0.080 (0.087)	0.304 (0.104)	0.281 (0.111)	-0.046 (0.077)	-0.028 (0.053)
γ_2 : Direct Deposit and Training (D^2T) \times Above-Median Empowerment	-0.044 (0.113)	-0.114 (0.087)	-0.030 (0.167)	-0.037 (0.125)	-0.276 (0.160)	-0.231 (0.130)	0.174 (0.124)	-0.074 (0.073)
γ_3 : Direct Deposit Only (D^2)	0.061 (0.085)	0.054 (0.069)	0.192 (0.145)	0.051 (0.104)	-0.079 (0.093)	-0.026 (0.102)	0.070 (0.092)	0.135 (0.066)
γ_4 : Direct Deposit Only (D^2) \times Above-Median Empowerment	-0.052 (0.113)	-0.143 (0.083)	-0.077 (0.192)	-0.007 (0.132)	-0.113 (0.131)	-0.211 (0.110)	0.034 (0.122)	-0.209 (0.079)
γ_5 : Training Only (T)	0.035 (0.068)	-0.036 (0.055)	0.024 (0.123)	-0.036 (0.083)	0.118 (0.113)	-0.038 (0.105)	-0.037 (0.091)	-0.033 (0.048)
γ_6 : Training Only (T) \times Above-Median Empowerment	0.062 (0.114)	0.075 (0.081)	0.195 (0.181)	0.186 (0.114)	-0.265 (0.150)	-0.076 (0.134)	0.256 (0.133)	0.114 (0.082)
γ_7 : Control	0.020 (0.063)	-0.004 (0.050)	-0.052 (0.113)	-0.073 (0.074)	0.131 (0.087)	0.046 (0.098)	-0.020 (0.075)	0.015 (0.043)
γ_8 : Control \times Above-Median Empowerment	0.023 (0.089)	-0.068 (0.071)	0.127 (0.148)	0.023 (0.108)	-0.190 (0.087)	-0.175 (0.107)	0.131 (0.106)	-0.051 (0.060)
γ_9 : Above-Median Empowerment	0.009 (0.073)	0.100 (0.056)	-0.064 (0.124)	0.033 (0.085)	0.175 (0.071)	0.186 (0.083)	-0.085 (0.090)	0.082 (0.048)
<i>P-values from F-Tests</i>								
$\gamma_1 = \gamma_7$	0.149	0.310	0.179	0.923	0.128	0.036	0.694	0.325
$\gamma_1 + \gamma_2 = \gamma_7 + \gamma_8$	0.727	0.779	0.869	0.385	0.504	0.047	0.846	0.155
$\gamma_1 + \gamma_2 = 0$	0.386	0.348	0.659	0.177	0.834	0.644	0.150	0.042
$\gamma_3 + \gamma_4 = 0$	0.910	0.127	0.379	0.619	0.082	0.033	0.232	0.157
$\gamma_5 + \gamma_6 = 0$	0.284	0.559	0.131	0.106	0.237	0.385	0.024	0.242
$\gamma_7 + \gamma_8 = 0$	0.585	0.232	0.529	0.552	0.526	0.203	0.185	0.492
Accounts Only Mean - Below-Median Empowerment	0.525	0.398	0.635	0.562	0.112	0.079	0.828	0.552
N	3957	4108	3957	4108	3957	4108	3957	4108

Notes: Column headers list outcome variables of regressions including the treatment coefficients in the leftmost column. Regression is as specified in equation 2 in section III.B, with the addition of interactions of treatment dummies with an indicator that the woman was above median predicted empowerment. Predictions are based on lasso model estimates for the control group using time invariant baseline variables; the model is then used to predict empowerment in the other arms. Outcomes are indices standardized relative to the female accounts only group separately by survey wave. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses.

Table A10: Heterogeneous Impact of Treatments on Women's Labor Supply by Survey Wave

	Aggregate Index Components							
	Aggregate Labor Supply Index		General Labor Supply Sub-Index		Public Labor Supply Sub-Index		Private Labor Supply Sub-Index	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Short-Run	Long-Run	Short-Run	Long-Run	Short-Run	Long-Run	Short-Run	Long-Run
γ_1 : Direct Deposit and Training (D^2T)	0.233	0.188	0.207	0.250	0.209	0.033	0.284	0.281
	(0.054)	(0.067)	(0.062)	(0.098)	(0.128)	(0.082)	(0.069)	(0.103)
γ_2 : Direct Deposit and Training (D^2T) \times Unconstrained	-0.100	-0.206	-0.104	-0.211	-0.069	-0.015	-0.127	-0.392
	(0.061)	(0.073)	(0.071)	(0.098)	(0.112)	(0.087)	(0.081)	(0.108)
γ_3 : Direct Deposit Only (D^2)	0.056	0.016	0.121	-0.010	-0.101	-0.070	0.149	0.127
	(0.053)	(0.067)	(0.069)	(0.095)	(0.096)	(0.080)	(0.068)	(0.097)
γ_4 : Direct Deposit Only (D^2) \times Unconstrained	-0.060	-0.106	-0.066	-0.023	-0.050	-0.073	-0.064	-0.223
	(0.067)	(0.067)	(0.092)	(0.089)	(0.097)	(0.081)	(0.083)	(0.104)
γ_5 : Training Only (T)	0.017	0.137	0.070	0.143	-0.023	-0.016	0.003	0.285
	(0.063)	(0.067)	(0.060)	(0.085)	(0.110)	(0.093)	(0.075)	(0.095)
γ_6 : Training Only (T) \times Unconstrained	0.016	-0.206	-0.057	-0.205	0.054	-0.025	0.053	-0.390
	(0.066)	(0.067)	(0.076)	(0.088)	(0.100)	(0.105)	(0.091)	(0.105)
γ_7 : Control	0.116	0.094	0.090	0.135	0.112	-0.018	0.145	0.167
	(0.048)	(0.057)	(0.048)	(0.084)	(0.102)	(0.074)	(0.064)	(0.088)
γ_8 : Control \times Unconstrained	-0.095	-0.189	-0.125	-0.172	-0.065	-0.097	-0.095	-0.298
	(0.053)	(0.054)	(0.057)	(0.077)	(0.092)	(0.072)	(0.076)	(0.092)
γ_9 : Unconstrained	0.192	0.262	0.242	0.269	0.083	0.103	0.250	0.414
	(0.042)	(0.046)	(0.046)	(0.065)	(0.065)	(0.058)	(0.065)	(0.082)
<i>P-values from F-Tests</i>								
$\gamma_1 = \gamma_7$	0.022	0.093	0.039	0.151	0.416	0.480	0.015	0.176
$\gamma_1 + \gamma_2 = \gamma_7 + \gamma_8$	0.015	0.121	0.030	0.287	0.265	0.050	0.044	0.737
$\gamma_1 + \gamma_2 = 0$	0.007	0.752	0.136	0.626	0.068	0.845	0.006	0.129
$\gamma_3 + \gamma_4 = 0$	0.949	0.122	0.480	0.695	0.049	0.152	0.168	0.162
$\gamma_5 + \gamma_6 = 0$	0.559	0.249	0.859	0.411	0.739	0.773	0.353	0.108
$\gamma_7 + \gamma_8 = 0$	0.654	0.051	0.549	0.588	0.574	0.207	0.332	0.023
Accounts Only Mean - Constrained	-0.139	-0.186	-0.184	-0.182	-0.049	-0.102	-0.182	-0.275
N	4179	4118	4179	4118	4179	4118	4179	4118

Notes: Column headers list outcome variables of regressions including the treatment coefficients in the leftmost column. Regression is as specified in equation 2 in section III.B, with the addition of interactions of treatment dummies with an indicator that the woman was unconstrained, meaning she had worked for MGNREGS prior to the baseline. Outcomes are indices standardized relative to the female accounts only group separately by survey wave. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. Results on individual index components available in Appendix B. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses. See Appendix C to view the sharpened two-stage q-values that correct the p-values of the aggregate indices in this table for the false discovery rate (FDR).

Table A11: Heterogeneous Impact of Treatments on Men's Labor Supply by Survey Wave

	Aggregate Index Components							
	Aggregate Labor Supply Index		General Labor Supply Sub-Index		Public Labor Supply Sub-Index		Private Labor Supply Sub-Index	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Short-Run	Long-Run	Short-Run	Long-Run	Short-Run	Long-Run	Short-Run	Long-Run
γ_1 : Direct Deposit and Training (D^2T)	0.102	-0.050	0.109	-0.108	0.181	0.062	0.015	-0.106
	(0.087)	(0.063)	(0.155)	(0.103)	(0.145)	(0.112)	(0.089)	(0.052)
γ_2 : Direct Deposit and Training (D^2T) \times Unconstrained	0.001	0.078	-0.029	0.016	-0.025	0.153	0.057	0.065
	(0.101)	(0.071)	(0.174)	(0.121)	(0.131)	(0.105)	(0.106)	(0.063)
γ_3 : Direct Deposit Only (D^2)	0.122	0.069	0.285	0.238	-0.046	-0.120	0.128	0.088
	(0.086)	(0.070)	(0.158)	(0.123)	(0.119)	(0.094)	(0.102)	(0.069)
γ_4 : Direct Deposit Only (D^2) \times Unconstrained	-0.121	-0.147	-0.176	-0.301	-0.146	-0.036	-0.040	-0.103
	(0.096)	(0.077)	(0.176)	(0.136)	(0.116)	(0.094)	(0.117)	(0.087)
γ_5 : Training Only (T)	0.123	0.030	0.231	0.145	-0.010	-0.134	0.148	0.078
	(0.077)	(0.056)	(0.142)	(0.105)	(0.134)	(0.093)	(0.089)	(0.069)
γ_6 : Training Only (T) \times Unconstrained	-0.079	-0.047	-0.158	-0.134	0.007	0.086	-0.087	-0.094
	(0.095)	(0.072)	(0.174)	(0.125)	(0.121)	(0.105)	(0.113)	(0.074)
γ_7 : Control	0.059	-0.027	0.128	-0.030	0.054	-0.061	-0.005	0.009
	(0.083)	(0.051)	(0.145)	(0.088)	(0.116)	(0.087)	(0.094)	(0.046)
γ_8 : Control \times Unconstrained	-0.038	-0.012	-0.165	-0.042	-0.034	0.032	0.085	-0.026
	(0.084)	(0.049)	(0.154)	(0.099)	(0.099)	(0.079)	(0.103)	(0.043)
γ_9 : Unconstrained	0.082	0.081	0.132	0.168	0.056	0.021	0.060	0.054
	(0.070)	(0.041)	(0.133)	(0.082)	(0.080)	(0.063)	(0.085)	(0.037)
<i>P-values from F-Tests</i>								
$\gamma_1 = \gamma_7$	0.647	0.705	0.896	0.406	0.366	0.247	0.824	0.006
$\gamma_1 + \gamma_2 = \gamma_7 + \gamma_8$	0.110	0.146	0.177	0.752	0.106	0.003	0.897	0.541
$\gamma_1 + \gamma_2 = 0$	0.076	0.605	0.400	0.184	0.061	0.031	0.252	0.340
$\gamma_3 + \gamma_4 = 0$	0.986	0.170	0.338	0.389	0.025	0.165	0.268	0.798
$\gamma_5 + \gamma_6 = 0$	0.521	0.777	0.549	0.890	0.973	0.700	0.457	0.734
$\gamma_7 + \gamma_8 = 0$	0.726	0.406	0.707	0.270	0.808	0.766	0.228	0.678
Accounts Only Mean - Constrained	0.572	0.461	0.721	0.586	0.160	0.158	0.834	0.640
N	3957	4108	3957	4108	3957	4108	3957	4108

Notes: Column headers list outcome variables of regressions including the treatment coefficients in the leftmost column. Regression is as specified in equation 2 in section III.B, with the addition of interactions of treatment dummies with an indicator that the woman was unconstrained, meaning she had worked for MGNREGS prior to the baseline. Outcomes are indices standardized relative to the female accounts only group separately by survey wave. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. Results on individual index components available in Appendix B. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses. See Appendix C to view the sharpened two-stage q-values that correct the p-values of the aggregate indices in this table for the false discovery rate (FDR).

Table A12: Heterogeneous Impact of Treatments on Financial Inclusion and Agency: Pooling Short-Run and Long-Run

	Female Reports			Male Reports
	(1) Aggregate Account Use Index	(2) Bank Kiosk Knowledge Index	(3) Banking Autonomy Index	(4) Aggregate Account Use Index
γ_1 : Direct Deposit and Training (D^2T)	0.224 (0.077)	0.278 (0.122)	0.181 (0.075)	0.525 (0.346)
γ_2 : Direct Deposit and Training (D^2T) \times Unconstrained	-0.115 (0.076)	-0.189 (0.113)	-0.091 (0.076)	-0.394 (0.401)
γ_3 : Direct Deposit Only (D^2)	-0.019 (0.086)	-0.140 (0.117)	-0.059 (0.061)	0.405 (0.324)
γ_4 : Direct Deposit Only (D^2) \times Unconstrained	0.001 (0.076)	0.126 (0.105)	0.042 (0.066)	-0.648 (0.336)
γ_5 : Training Only (T)	0.122 (0.082)	0.025 (0.110)	0.048 (0.064)	0.263 (0.240)
γ_6 : Training Only (T) \times Unconstrained	-0.082 (0.094)	-0.176 (0.093)	-0.054 (0.071)	0.127 (0.311)
γ_7 : Control	-0.451 (0.070)	-0.486 (0.090)	-0.171 (0.055)	-0.046 (0.213)
γ_8 : Control \times Unconstrained	-0.022 (0.067)	-0.044 (0.083)	-0.083 (0.062)	0.245 (0.249)
γ_9 : Unconstrained	0.096 (0.052)	0.077 (0.056)	0.079 (0.054)	0.064 (0.196)
<i>P-values from F-Tests</i>				
$\gamma_1 = \gamma_7$	0.000	0.000	0.000	0.079
$\gamma_1 + \gamma_2 = \gamma_7 + \gamma_8$	0.000	0.000	0.000	0.739
$\gamma_1 + \gamma_2 = 0$	0.095	0.345	0.146	0.591
$\gamma_3 + \gamma_4 = 0$	0.718	0.877	0.795	0.247
$\gamma_5 + \gamma_6 = 0$	0.514	0.096	0.940	0.089
$\gamma_7 + \gamma_8 = 0$	0.000	0.000	0.000	0.307
Accounts Only Mean - Constrained	-0.078	-0.068	-0.079	1.073
N	8297	4118	4118	8065

Notes: Column headers list outcome variables of regressions including the treatment coefficients in the leftmost column. Regression is as specified in equation 2 in section III.B, with the addition of interactions of treatment dummies with an indicator that the woman was unconstrained, meaning she had worked for MGNREGS prior to the baseline. All columns include outcomes pooled from both the short and long-run surveys. Outcomes are indices standardized relative to the female accounts only group separately by survey wave. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. Results on individual index components available in Appendix B. Aggregate Account Use indices in columns 1-3 and 6-8 are standardized relative to the entire female sample because some index components are always equal to zero in the accounts only group. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses. See Appendix C to view the sharpened two-stage q-values that correct the p-values of the aggregate indices in this table for the false discovery rate (FDR).

Table A13: Impact of Treatments on Empowerment Sub-Indices

	Purchase Sub-Index		Mobility Sub-Index		Decision-Making Sub-Index		Freedom From Gender-Based Violence Sub-Index	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Short-Run	Long-Run	Short-Run	Long-Run	Short-Run	Long-Run	Short-Run	Long-Run
β_1 : Direct Deposit and Training (D^2T)	0.061 (0.054)	-0.022 (0.071)	0.052 (0.038)	0.051 (0.039)	-0.072 (0.061)	0.035 (0.049)	-0.023 (0.037)	0.042 (0.034)
β_2 : Direct Deposit Only (D^2)	-0.036 (0.061)	-0.074 (0.059)	0.036 (0.039)	-0.031 (0.045)	-0.053 (0.063)	0.102 (0.046)	0.000 (0.036)	0.012 (0.033)
β_3 : Training Only (T)	-0.092 (0.052)	0.033 (0.071)	0.042 (0.036)	0.015 (0.044)	-0.061 (0.065)	0.079 (0.048)	-0.042 (0.037)	0.030 (0.040)
β_4 : Control (C)	-0.037 (0.051)	-0.025 (0.056)	-0.005 (0.034)	0.013 (0.037)	-0.012 (0.061)	0.004 (0.041)	0.010 (0.032)	0.061 (0.032)
Accounts Only Mean	0.000	0.000	-0.000	0.000	0.000	-0.000	-0.000	-0.000
N	4179	4097	4179	4118	4179	4118	4179	4118
<i>P-values from F-tests</i>								
$\beta_1 = \beta_4$	0.014	0.958	0.089	0.229	0.153	0.520	0.262	0.516
$\beta_2 = \beta_4$	0.981	0.244	0.172	0.196	0.343	0.018	0.720	0.091
$\beta_3 = \beta_4$	0.214	0.288	0.107	0.946	0.287	0.091	0.088	0.411
β_1 : Short-Run = Long-Run	0.258		0.979		0.141		0.090	
β_2 : Short-Run = Long-Run	0.602		0.142		0.023		0.719	
β_3 : Short-Run = Long-Run	0.092		0.534		0.045		0.061	
β_4 : Short-Run = Long-Run	0.848		0.643		0.807		0.097	

Notes: Column headers list outcome variables of regressions including the treatment coefficients in the leftmost column and as specified in equation 2 in section III.B. Outcomes are indices standardized relative to the female accounts only group. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. Results on individual index components available in Appendix B. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses.

Table A14: Heterogeneous Impacts of Treatments on Other Empowerment Dimensions (Part 1)

	Aggregate Index Components							
	Aggregate Empowerment Index			Purchase Sub-Index			Mobility Sub-Index	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Pooled	Short-Run	Long-Run	Pooled	Short-Run	Long-Run	Pooled	Short-Run
γ_1 : Direct Deposit and Training (D^2T)	0.075 (0.030)	0.064 (0.032)	0.087 (0.042)	0.182 (0.060)	0.180 (0.072)	0.181 (0.086)	0.076 (0.049)	0.023 (0.053)
γ_2 : Direct Deposit and Training (D^2T) \times Unconstrained	-0.091 (0.032)	-0.090 (0.040)	-0.096 (0.040)	-0.237 (0.064)	-0.179 (0.082)	-0.307 (0.083)	-0.041 (0.051)	0.045 (0.056)
γ_3 : Direct Deposit Only (D^2)	0.005 (0.028)	0.007 (0.034)	0.004 (0.036)	0.021 (0.061)	0.032 (0.077)	0.007 (0.079)	-0.021 (0.045)	0.007 (0.050)
γ_4 : Direct Deposit Only (D^2) \times Unconstrained	-0.005 (0.031)	-0.025 (0.043)	0.007 (0.038)	-0.081 (0.065)	-0.087 (0.088)	-0.101 (0.080)	0.041 (0.043)	0.046 (0.046)
γ_5 : Training Only (T)	0.049 (0.031)	0.015 (0.038)	0.082 (0.039)	0.049 (0.058)	-0.048 (0.070)	0.146 (0.082)	0.043 (0.042)	0.034 (0.046)
γ_6 : Training Only (T) \times Unconstrained	-0.069 (0.035)	-0.075 (0.047)	-0.067 (0.041)	-0.100 (0.067)	-0.055 (0.081)	-0.158 (0.087)	-0.015 (0.039)	0.010 (0.049)
γ_7 : Control	0.025 (0.027)	0.010 (0.031)	0.044 (0.035)	0.044 (0.054)	0.022 (0.067)	0.076 (0.072)	-0.003 (0.041)	-0.053 (0.043)
γ_8 : Control \times Unconstrained	-0.036 (0.028)	-0.027 (0.035)	-0.048 (0.036)	-0.102 (0.056)	-0.075 (0.070)	-0.136 (0.075)	0.018 (0.035)	0.076 (0.038)
γ_9 : Unconstrained	0.068 (0.023)	0.051 (0.030)	0.089 (0.030)	0.181 (0.045)	0.139 (0.060)	0.231 (0.059)	0.037 (0.029)	-0.004 (0.030)
<i>P-values from F-Tests</i>								
$\gamma_1 = \gamma_7$	0.036	0.040	0.216	0.002	0.002	0.160	0.048	0.094
$\gamma_1 + \gamma_2 = \gamma_7 + \gamma_8$	0.792	0.707	0.848	0.944	0.312	0.256	0.541	0.256
$\gamma_1 + \gamma_2 = 0$	0.478	0.427	0.756	0.302	0.983	0.095	0.348	0.115
$\gamma_3 + \gamma_4 = 0$	0.999	0.615	0.665	0.215	0.450	0.147	0.617	0.207
$\gamma_5 + \gamma_6 = 0$	0.489	0.090	0.688	0.357	0.086	0.884	0.467	0.286
$\gamma_7 + \gamma_8 = 0$	0.624	0.596	0.877	0.197	0.346	0.341	0.624	0.536
Accounts Only Mean - Constrained	-0.056	-0.033	-0.080	-0.152	-0.089	-0.218	0.007	0.054
N	8276	4179	4097	8276	4179	4097	8297	4179

Notes: Column headers list outcome variables of regressions including the treatment coefficients in the leftmost column. Regression is as specified in equation 2 in section III.B, with the addition of interactions of treatment dummies with an indicator that the woman was unconstrained, meaning she had worked for MGNREGS prior to the baseline. “Pooled” columns include outcomes from both the short and long-run surveys. Outcomes are indices standardized relative to the female accounts only group separately by survey wave. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. Results on individual index components available in Appendix B. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses. See Appendix C to view the sharpened two-stage q-values that correct the p-values of the aggregate indices in this table for the false discovery rate (FDR).

Table A15: Heterogeneous Impacts of Treatments on Other Empowerment Dimensions (Part 2)

	Aggregate Index Components						
	Mobility Sub-Index	Decision-Making Sub-Index			Freedom From Gender-Based Violence Sub-Index		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Long-Run	Pooled	Short-Run	Long-Run	Pooled	Short-Run	Long-Run
γ_1 : Direct Deposit and Training (D^2T)	0.126 (0.056)	0.046 (0.060)	0.009 (0.069)	0.089 (0.083)	0.010 (0.048)	0.044 (0.058)	-0.018 (0.061)
γ_2 : Direct Deposit and Training (D^2T) \times Unconstrained	-0.128 (0.060)	-0.100 (0.077)	-0.128 (0.097)	-0.078 (0.099)	-0.001 (0.063)	-0.099 (0.075)	0.096 (0.075)
γ_3 : Direct Deposit Only (D^2)	-0.041 (0.054)	0.037 (0.056)	-0.025 (0.063)	0.087 (0.080)	-0.001 (0.047)	0.014 (0.054)	-0.011 (0.056)
γ_4 : Direct Deposit Only (D^2) \times Unconstrained	0.021 (0.053)	-0.004 (0.062)	-0.042 (0.080)	0.042 (0.090)	0.008 (0.058)	-0.018 (0.070)	0.035 (0.067)
γ_5 : Training Only (T)	0.041 (0.057)	0.121 (0.059)	0.080 (0.074)	0.169 (0.077)	-0.003 (0.051)	-0.007 (0.058)	0.002 (0.063)
γ_6 : Training Only (T) \times Unconstrained	-0.054 (0.054)	-0.165 (0.074)	-0.197 (0.102)	-0.127 (0.099)	-0.010 (0.065)	-0.059 (0.077)	0.042 (0.075)
γ_7 : Control	0.035 (0.050)	0.028 (0.049)	0.011 (0.060)	0.055 (0.067)	0.044 (0.044)	0.062 (0.049)	0.035 (0.054)
γ_8 : Control \times Unconstrained	-0.039 (0.047)	-0.051 (0.058)	-0.029 (0.073)	-0.077 (0.082)	-0.021 (0.056)	-0.079 (0.068)	0.036 (0.062)
γ_9 : Unconstrained	0.081 (0.039)	0.096 (0.050)	0.059 (0.061)	0.137 (0.071)	-0.027 (0.051)	0.009 (0.062)	-0.064 (0.055)
<i>P-values from F-Tests</i>							
$\gamma_1 = \gamma_7$	0.039	0.715	0.981	0.600	0.367	0.682	0.265
$\gamma_1 + \gamma_2 = \gamma_7 + \gamma_8$	0.951	0.512	0.103	0.558	0.615	0.236	0.859
$\gamma_1 + \gamma_2 = 0$	0.979	0.309	0.153	0.840	0.825	0.241	0.068
$\gamma_3 + \gamma_4 = 0$	0.700	0.503	0.396	0.010	0.860	0.920	0.547
$\gamma_5 + \gamma_6 = 0$	0.795	0.431	0.179	0.482	0.766	0.197	0.356
$\gamma_7 + \gamma_8 = 0$	0.931	0.630	0.811	0.656	0.531	0.706	0.055
Accounts Only Mean - Constrained	-0.042	-0.067	-0.050	-0.084	-0.024	-0.046	-0.000
N	4118	8297	4179	4118	8297	4179	4118

Notes: Column headers list outcome variables of regressions including the treatment coefficients in the leftmost column. Regression is as specified in equation 2 in section III.B, with the addition of interactions of treatment dummies with an indicator that the woman was unconstrained, meaning she had worked for MGNREGS prior to the baseline. “Pooled” columns include outcomes from both the short and long-run surveys. Outcomes are indices standardized relative to the female accounts only group separately by survey wave. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. Results on individual index components available in Appendix B. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses. See Appendix C to view the sharpened two-stage q-values that correct the p-values of the aggregate indices in this table for the false discovery rate (FDR).

Table A16: Heterogeneous Impact of Treatments on Norms

	Female Reports		Male Reports	
	(1)	(2)	(3)	(4)
	Aggregate Own Norms Index	Aggregate Perceived Norms Index	Aggregate Own Norms Index	Aggregate Perceived Norms Index
γ_1 : Direct Deposit and Training (D^2T)	0.187 (0.051)	0.123 (0.068)	-0.023 (0.079)	0.122 (0.075)
γ_2 : Direct Deposit and Training (D^2T) \times Unconstrained	-0.128 (0.074)	-0.063 (0.089)	0.008 (0.092)	-0.040 (0.085)
γ_3 : Direct Deposit Only (D^2)	-0.022 (0.054)	-0.020 (0.078)	-0.037 (0.076)	0.065 (0.073)
γ_4 : Direct Deposit Only (D^2) \times Unconstrained	-0.035 (0.064)	-0.017 (0.089)	0.014 (0.092)	-0.009 (0.085)
γ_5 : Training Only (T)	0.069 (0.049)	0.106 (0.067)	-0.083 (0.077)	0.058 (0.074)
γ_6 : Training Only (T) \times Unconstrained	-0.089 (0.053)	-0.085 (0.079)	0.082 (0.093)	0.054 (0.093)
γ_7 : Control	0.037 (0.044)	0.071 (0.060)	-0.061 (0.074)	0.045 (0.063)
γ_8 : Control \times Unconstrained	-0.100 (0.051)	-0.093 (0.077)	0.035 (0.084)	0.027 (0.072)
γ_9 : Unconstrained	0.106 (0.040)	0.071 (0.070)	0.022 (0.076)	0.072 (0.064)
<i>P-values from F-Tests</i>				
$\gamma_1 = \gamma_7$	0.002	0.315	0.500	0.221
$\gamma_1 + \gamma_2 = \gamma_7 + \gamma_8$	0.002	0.047	0.744	0.829
$\gamma_1 + \gamma_2 = 0$	0.260	0.224	0.768	0.121
$\gamma_3 + \gamma_4 = 0$	0.227	0.423	0.639	0.293
$\gamma_5 + \gamma_6 = 0$	0.691	0.683	0.984	0.046
$\gamma_7 + \gamma_8 = 0$	0.129	0.594	0.541	0.108
Accounts Only Mean - Constrained	-0.095	-0.079	0.066	-0.310
N	8116	8113	7527	7525

Notes: Column headers list outcome variables of regressions including the treatment coefficients in the leftmost column. Regression is as specified in equation 2 in section III.B, with the addition of interactions of treatment dummies with an indicator that the woman was unconstrained, meaning she had worked for MGNREGS prior to the baseline. All columns show long-run results. Outcomes are indices standardized relative to the female accounts only group separately by survey wave. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. Results on individual index components available in Appendix B. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses. See Appendix C to view the sharpened two-stage q-values that correct the p-values of the aggregate indices in this table for the false discovery rate (FDR).

Table A17: Impact of Treatments on Labor by Age of Youngest Child in the Household

	Aggregate Index Components							
	Aggregate Labor Supply Index		Public Sector Labor Supply Sub-Index		Private Sector Labor Supply Sub-Index		General Labor Supply Sub-Index	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Short-Run	Long-Run	Short-Run	Long-Run	Short-Run	Long-Run	Short-Run	Long-Run
γ_1 : Direct Deposit and Training (D^2T)	0.159 (0.047)	0.088 (0.053)	0.132 (0.061)	0.135 (0.075)	0.098 (0.085)	0.062 (0.088)	0.247 (0.060)	0.068 (0.075)
γ_2 : Direct Deposit and Training (D^2T) \times Child < 8	0.006 (0.052)	-0.067 (0.058)	-0.018 (0.066)	-0.054 (0.083)	0.140 (0.071)	-0.081 (0.088)	-0.104 (0.081)	-0.066 (0.080)
γ_3 : Direct Deposit Only (D^2)	0.040 (0.051)	0.012 (0.059)	0.113 (0.072)	0.057 (0.089)	-0.143 (0.068)	-0.082 (0.090)	0.150 (0.066)	0.059 (0.075)
γ_4 : Direct Deposit Only (D^2) \times Child < 8	-0.064 (0.054)	-0.129 (0.055)	-0.105 (0.080)	-0.175 (0.088)	0.020 (0.059)	-0.059 (0.074)	-0.106 (0.084)	-0.153 (0.081)
γ_5 : Training Only (T)	0.011 (0.060)	0.018 (0.052)	0.025 (0.078)	0.038 (0.065)	-0.041 (0.087)	-0.023 (0.118)	0.050 (0.069)	0.037 (0.070)
γ_6 : Training Only (T) \times Child < 8	0.021 (0.060)	-0.037 (0.064)	-0.001 (0.087)	-0.069 (0.086)	0.095 (0.064)	-0.021 (0.088)	-0.032 (0.085)	-0.021 (0.086)
γ_7 : Control	0.044 (0.042)	0.004 (0.046)	0.007 (0.053)	0.061 (0.066)	0.037 (0.083)	-0.058 (0.083)	0.087 (0.048)	0.007 (0.060)
γ_8 : Control \times Child < 8	0.009 (0.049)	-0.064 (0.046)	-0.016 (0.065)	-0.082 (0.071)	0.065 (0.059)	-0.044 (0.072)	-0.021 (0.067)	-0.065 (0.065)
γ_9 : Child < 8	-0.016 (0.039)	0.058 (0.041)	-0.019 (0.055)	0.075 (0.063)	-0.035 (0.049)	0.044 (0.067)	0.005 (0.056)	0.055 (0.058)
<i>P-values from F-Tests</i>								
$\gamma_1 = \gamma_7$	0.022	0.079	0.046	0.253	0.520	0.133	0.007	0.321
$\gamma_1 + \gamma_2 = \gamma_7 + \gamma_8$	0.010	0.106	0.032	0.191	0.121	0.153	0.155	0.414
$\gamma_1 + \gamma_2 = 0$	0.001	0.732	0.112	0.377	0.011	0.829	0.022	0.988
$\gamma_3 + \gamma_4 = 0$	0.635	0.047	0.904	0.168	0.118	0.125	0.449	0.209
$\gamma_5 + \gamma_6 = 0$	0.549	0.783	0.711	0.732	0.566	0.723	0.752	0.834
$\gamma_7 + \gamma_8 = 0$	0.278	0.275	0.879	0.799	0.205	0.242	0.261	0.393
Accounts Only Mean - No Child < 8	-0.004	-0.029	-0.006	-0.042	0.011	-0.021	-0.018	-0.024
N	4179	4118	4179	4118	4179	4118	4179	4118

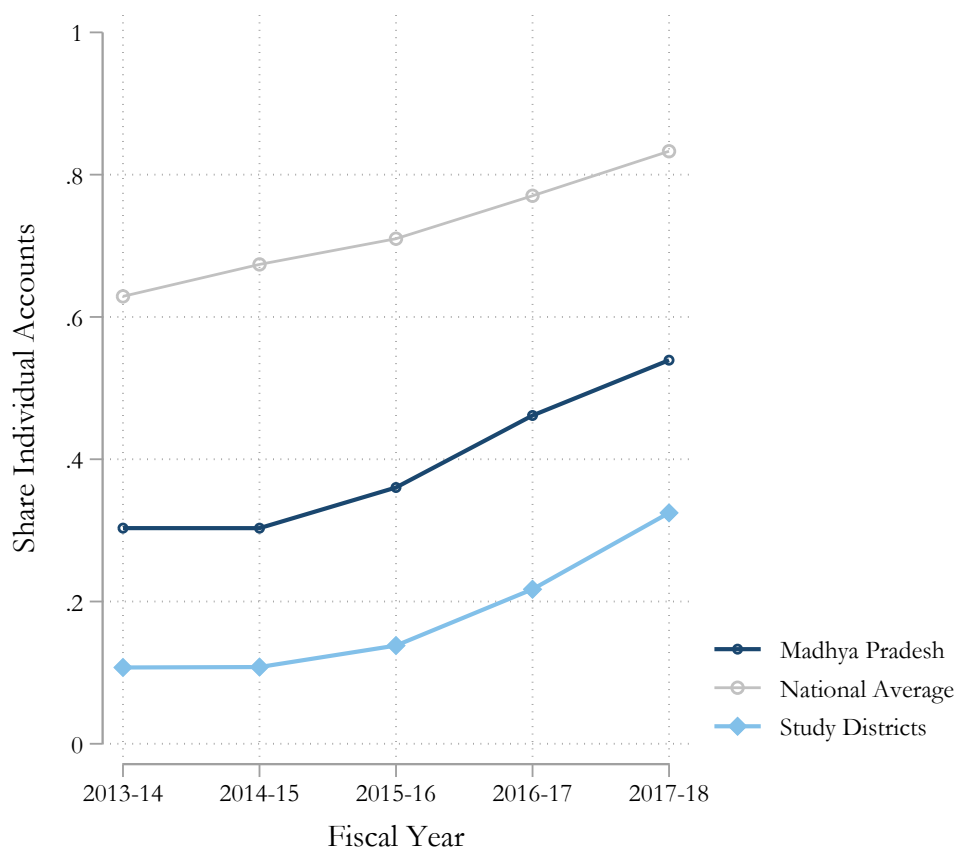
Notes: Column headers list outcome variables of regressions including the treatment coefficients in the leftmost column. Regression is as specified in equation 2 in section III.B, with the addition of interactions of treatment dummies with an indicator that the imputed age at baseline of the youngest child in the household was less than 8. Outcomes are indices standardized relative to the female accounts only group separately by survey wave. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses.

Table A18: Impact of Treatments on Daily Wages

	Farm Labor			Non-Farm Labor			MGNREGS		
	(1) Pooled	(2) Short-Run	(3) Long-Run	(4) Pooled	(5) Short-Run	(6) Long-Run	(7) Pooled	(8) Short-Run	(9) Long-Run
β_1 : Direct Deposit and Training (D^2T)	9.659 (7.216)	18.845 (9.377)	4.609 (6.843)	1.956 (9.285)	3.138 (12.272)	7.598 (11.604)	6.881 (10.254)	-2.115 (13.101)	8.152 (12.562)
β_2 : Direct Deposit Only (D^2)	3.867 (6.818)	6.916 (9.076)	3.633 (6.176)	-5.332 (8.942)	0.701 (11.097)	-5.059 (10.916)	-0.777 (9.379)	-8.340 (12.754)	8.005 (10.909)
β_3 : Training Only (T)	-0.374 (6.861)	3.692 (9.056)	-3.650 (6.480)	-20.849 (8.364)	-8.734 (11.258)	-24.387 (10.840)	-1.896 (8.284)	3.407 (10.147)	-10.771 (10.528)
β_4 : Control (C)	8.826 (7.269)	10.429 (9.528)	8.891 (7.020)	-6.311 (7.889)	-3.133 (12.355)	-2.578 (11.430)	8.548 (7.947)	8.140 (10.955)	7.972 (9.462)
Accounts Only Mean	194.454	177.982	206.740	206.771	191.400	222.143	176.268	157.867	198.350
N	5043	2192	2851	932	457	475	793	400	393
<i>P-values from F-tests</i>									
$\beta_1 = \beta_4$	0.879	0.149	0.515	0.338	0.570	0.427	0.851	0.397	0.987
$\beta_2 = \beta_4$	0.355	0.607	0.321	0.909	0.702	0.824	0.277	0.125	0.998
$\beta_3 = \beta_4$	0.111	0.400	0.018	0.066	0.662	0.015	0.197	0.634	0.055
β_1 : Short-Run = Long-Run	0.034			0.776			0.420		
β_2 : Short-Run = Long-Run	0.619			0.697			0.256		
β_3 : Short-Run = Long-Run	0.288			0.304			0.232		
β_4 : Short-Run = Long-Run	0.838			0.975			0.988		

Notes: Column headers list outcome variables of regressions including the treatment coefficients in the leftmost column and as specified in equation 2 in section III.B. “Pooled” columns include outcomes from both the short and long-run surveys. Daily wage outcome variables are described in Appendix E.5. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses.

Figure A1: Share of Women Receiving MGNREGS Payments in Individual Accounts Over Time

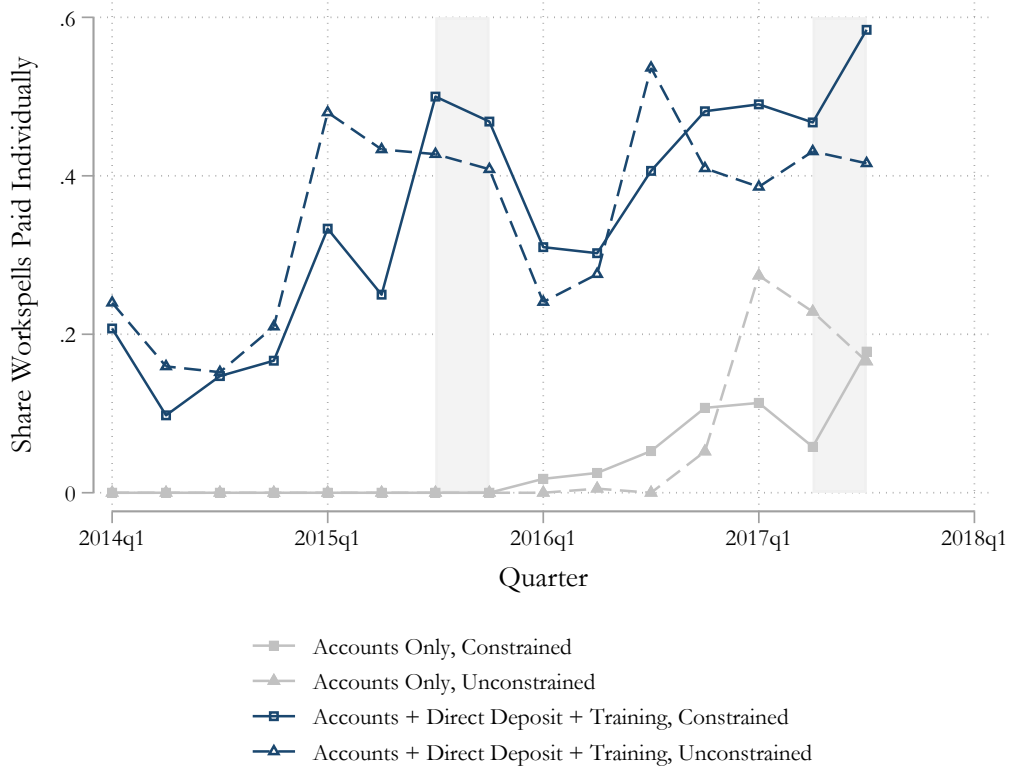


Notes: Data from MGNREGS MIS Table R1.2.6: Women Joint Account Detail, accessed at <http://mnregaweb4.nic.in/netnrega/MISreport4.aspx>. Figures for FY 2013-14 omit Andhra Pradesh, Manipur, and Dadra and Nagar Haveli due to missing data.

Figure A2: Timeline of Experimental Activities

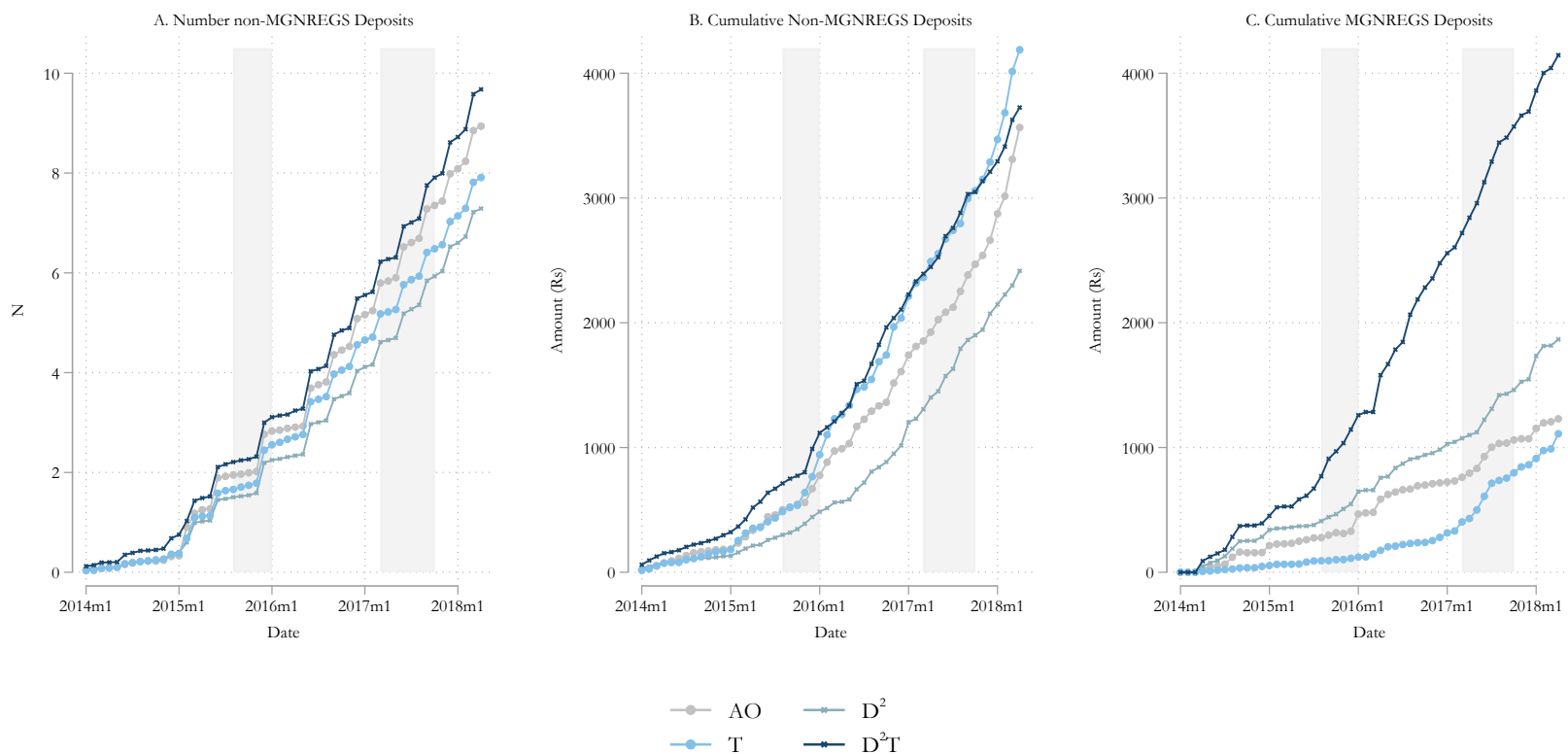
Activity	2013		2014												2015												...	2017											
	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9				
Baseline Census	█																																						
Account Opening at the CSP	█		█																																				
Wave 1 Direct Deposit Signup	█		█																																				
Training Sessions																																							
Wave 2 Direct Deposit Signup																																							
Bank Card Disbursement at the CSP																																							
Short-Run Survey																																							
Long-Run Survey																																							

Figure A3: Share of MGNREGS Wages Paid Individually Over Time



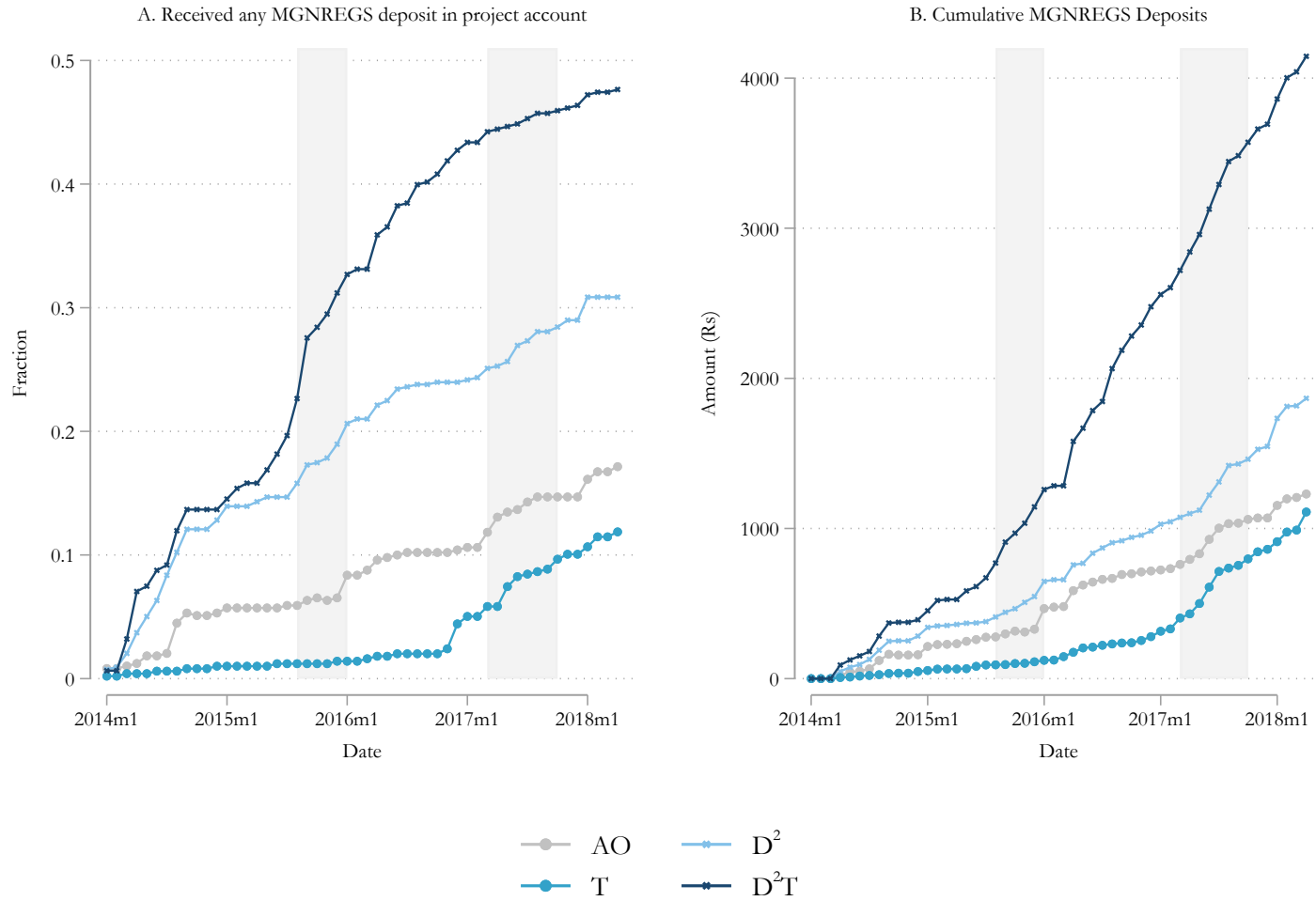
Notes: This figure graphs the share of MGNREGS payments made to sampled women in individual accounts according to MGNREGS MIS data. A small number of payments cannot be classified as individual or joint; these are dropped from all estimates. Shaded bars demarcate the beginning and end of the short-run and long-run surveys.

Figure A4: Non-MGNREGS Activity in Project Bank Accounts



Notes: Figures constructed using administrative bank account data. All non-account openers are coded as having zero values for all measures. All outcomes are top-coded at the 99th percentile by month. Shaded bars demarcate the beginning and end of the short-run and long-run surveys. The exchange rate was approximately INR 64 per USD in 2015 and INR 65 per USD in 2017.

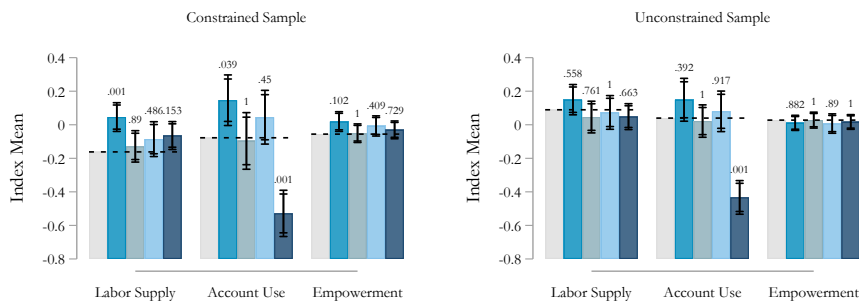
Figure A5: Bank Administrative Data - MGNREGS Deposits in Project Accounts Over Time



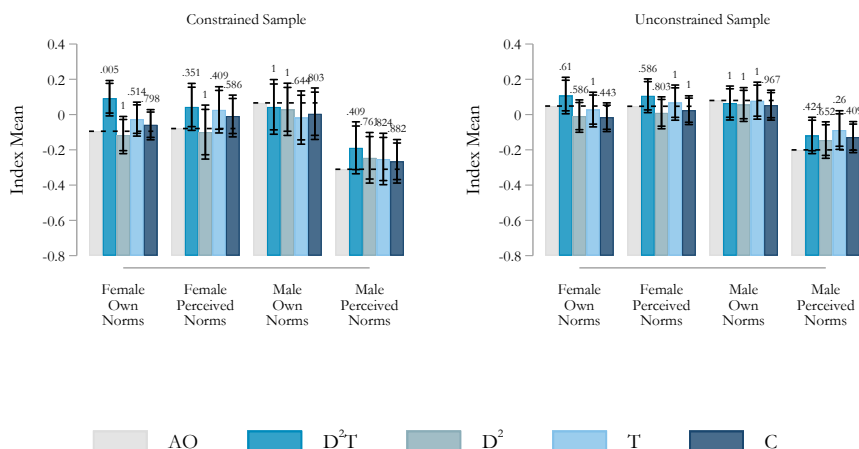
Notes: Administrative bank account data. All non-account openers are coded as having zero values for all measures. All outcomes are top-coded at the 99th percentile by month. Shaded bars demarcate the beginning and end of the short-run and long-run surveys. The exchange rate was approximately INR 64 per USD in 2015 and INR 65 per USD in 2017. Data is not available for the Control group.

Figure A6: Treatment Effects on Summary Indices by Baseline Constraint Status

A. Labor Supply, Financial Engagement, and Empowerment



B. Norms



Legend: AO (light grey), D²T (blue), D² (grey), T (light blue), C (dark blue)

Notes: All figures used pooled short- and long-run data. Light grey bar graphs the mean of each outcome for the accounts only group. The other bars are formed by adding treatment effects (per the specification in equation 2 in section III.B) to the accounts only mean. “Constrained” indicates the household female had not worked for MGNREGS prior to the baseline, while “Unconstrained” indicates the household female had worked for MGNREGS prior to the baseline. All included controls are listed in Table 2 notes. Missing values for controls are recoded as the mean and accounted for with the inclusion of indicator dummies for missing values. Whiskers display 90 and 95 percent confidence intervals based on robust standard errors clustered at the GP level. Sharpened two-stage q-values that control the false discovery rate are displayed above bars. Outcomes are standardized indices; details on index components are available in Appendix E.3. The Account Use Index is standardized relative to the entire female sample, because some index components are always equal to zero in the accounts only group. All other indices are standardized relative to the female mean in the accounts only group. Variables are standardized separately by survey wave; additional details of index construction are available in Appendix E.2.

B Appendix Tables and Figures: Impacts on Index Components

Table B1: Impact of Treatments on Aggregate Women's Labor Supply Index Sub-Components (Part 1)

	Direct Deposit and Training (D^2T) (1)	Direct Deposit Only (D^2) (2)	Training Only (T) (3)	Control (C) (4)	Accounts Only Mean (5)	N (6)
<i>Panel A: General Labor Supply Sub-Index</i>						
If Worked for Pay Past Month: Pooled	0.051 (0.028)	0.018 (0.034)	0.018 (0.033)	-0.015 (0.029)	0.391	8244
Short-Run	0.073 (0.028)	0.022 (0.030)	0.034 (0.031)	-0.010 (0.025)	0.203	4127
Long-Run	0.054 (0.040)	-0.007 (0.044)	0.021 (0.043)	0.018 (0.038)	0.579	4117
Earnings Past Month: Pooled	71.881 (61.445)	21.806 (68.439)	-29.636 (57.461)	2.167 (53.278)	456.659	8140
Short-Run	74.801 (47.842)	39.851 (49.716)	-4.202 (42.324)	-26.561 (40.459)	278.362	4107
Long-Run	145.697 (102.797)	7.846 (101.828)	-5.920 (91.732)	102.726 (88.559)	636.506	4033
Months Worked Past Year: Pooled	0.230 (0.209)	0.052 (0.216)	-0.070 (0.192)	-0.049 (0.178)	2.547	8175
Short-Run	0.240 (0.205)	0.229 (0.200)	-0.011 (0.191)	0.182 (0.160)	1.975	4133
Long-Run	0.314 (0.287)	-0.189 (0.267)	-0.031 (0.230)	-0.170 (0.216)	3.132	4042
<i>Panel B: Public Labor Supply Sub-Index</i>						
Worked for MGNREGS Past Month - Self Report: Pooled	0.005 (0.011)	-0.002 (0.012)	-0.011 (0.012)	0.000 (0.009)	0.021	7800
Short-Run	0.011 (0.011)	-0.008 (0.013)	-0.016 (0.015)	-0.003 (0.010)	0.017	4179
Long-Run	-0.001 (0.016)	0.004 (0.018)	-0.006 (0.014)	0.002 (0.014)	0.025	3621
Worked for MGNREGS Past Year - Self Report: Pooled	0.017 (0.021)	0.002 (0.023)	0.003 (0.027)	-0.004 (0.020)	0.115	7847
Short-Run	-0.002 (0.021)	-0.019 (0.022)	-0.018 (0.030)	-0.027 (0.020)	0.104	4179
Long-Run	0.046 (0.029)	0.022 (0.032)	0.032 (0.031)	0.022 (0.027)	0.129	3668
Worked for MGNREGS Past Month - MIS Report: Pooled	0.013 (0.023)	-0.030 (0.022)	-0.004 (0.031)	-0.010 (0.022)	0.075	8297
Short-Run	0.053 (0.021)	-0.008 (0.017)	0.016 (0.022)	0.043 (0.019)	0.029	4179
Long-Run	-0.038 (0.035)	-0.058 (0.037)	-0.030 (0.053)	-0.059 (0.034)	0.123	4118
Worked for MGNREGS Past Year - MIS Report: Pooled	0.081 (0.037)	-0.107 (0.034)	-0.010 (0.051)	-0.032 (0.035)	0.282	8297
Short-Run	0.094 (0.051)	-0.114 (0.046)	-0.005 (0.053)	0.002 (0.047)	0.277	4179
Long-Run	0.050 (0.051)	-0.109 (0.050)	-0.033 (0.064)	-0.070 (0.047)	0.288	4118
MGNREGS Wages Past Month - MIS Report: Pooled	16.590 (42.389)	-49.981 (39.963)	-5.012 (57.079)	-7.633 (42.209)	119.360	8297
Short-Run	63.232 (29.595)	-14.143 (24.025)	15.866 (27.067)	62.914 (26.852)	34.681	4179
Long-Run	-49.448 (67.934)	-99.089 (72.542)	-38.092 (102.353)	-71.379 (72.063)	205.928	4118
MGNREGS Wages Past Year - MIS Report: Pooled	224.986 (198.895)	-410.468 (180.360)	38.341 (272.814)	-165.453 (180.857)	976.194	8297
Short-Run	99.169 (173.458)	-422.774 (133.165)	51.285 (160.518)	-54.479 (140.863)	641.045	4179
Long-Run	277.996 (316.938)	-481.117 (307.447)	-44.293 (428.160)	-264.791 (293.979)	1318.816	4118

Notes: Each row is a separate regression of the outcome variable (leftmost column) on dummies for treatment status, as specified in equation 2 in section III.B. "Pooled" rows include outcomes from both surveys. Outcomes are components of the indicated standardized index. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. All monetary values are denominated in Indian Rupees and top-coded at the 99th percentile. The exchange rate was approximately INR 64 per USD in 2015 and INR 65 per USD in 2017. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses.

Table B2: Impact of Treatments on Aggregate Women's Labor Supply Index Sub-Components (Part 2)

	Direct Deposit and Training (D^2T) (1)	Direct Deposit Only (D^2) (2)	Training Only (T) (3)	Control (C) (4)	Accounts Only Mean (5)	N (6)
<i>Panel C: Private Labor Supply Sub-Index</i>						
Primary Occupation Past Year was Worker: Pooled	0.047 (0.030)	0.035 (0.028)	0.031 (0.028)	0.005 (0.028)	0.423	8290
Short-Run	0.099 (0.029)	0.027 (0.028)	0.017 (0.026)	0.020 (0.024)	0.219	4172
Long-Run	-0.013 (0.042)	0.006 (0.037)	0.042 (0.036)	0.006 (0.034)	0.631	4118
If Worked for Pay Past Year: Pooled	0.054 (0.025)	0.022 (0.025)	-0.002 (0.025)	0.001 (0.023)	0.767	8297
Short-Run	0.092 (0.031)	0.059 (0.032)	0.004 (0.034)	0.036 (0.028)	0.700	4179
Long-Run	0.012 (0.031)	-0.030 (0.030)	-0.008 (0.028)	-0.031 (0.026)	0.835	4118
Private Work Earnings Past Year: Pooled	949.671 (417.402)	528.459 (407.322)	269.250 (370.184)	400.750 (319.545)	3883.477	7763
Short-Run	1198.082 (640.432)	885.094 (613.975)	495.397 (548.159)	811.302 (453.116)	3742.679	3832
Long-Run	678.024 (471.827)	216.132 (425.227)	170.791 (405.210)	26.625 (344.044)	4020.259	3931

Notes: Each row is a separate regression of the outcome variable (leftmost column) on dummies for treatment status, as specified in equation 2 in section III.B. “Pooled” rows include outcomes from both surveys. Outcomes are components of the indicated standardized index. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. All monetary values are denominated in Indian Rupees and top-coded at the 99th percentile. The exchange rate was approximately INR 64 per USD in 2015 and INR 65 per USD in 2017. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses.

Table B3: Impact of Treatments on Aggregate Men's Labor Supply Index Sub-Components (Part 1)

	Direct Deposit and Training (D^2T) (1)	Direct Deposit Only (D^2) (2)	Training Only (T) (3)	Control (C) (4)	Accounts Only Mean (5)	N (6)
<i>Panel A: General Labor Supply Sub-Index</i>						
If Worked for Pay Past Month: Pooled	-0.006 (0.023)	0.042 (0.028)	0.027 (0.025)	-0.019 (0.024)	0.578	7749
Short-Run	0.037 (0.030)	0.057 (0.037)	0.037 (0.032)	0.003 (0.032)	0.426	3935
Long-Run	-0.022 (0.031)	0.017 (0.032)	0.030 (0.029)	-0.018 (0.028)	0.733	3814
Earnings Past Month: Pooled	-149.481 (113.834)	85.859 (138.844)	37.725 (135.493)	-93.651 (109.137)	1381.424	7678
Short-Run	40.375 (123.848)	176.301 (137.045)	116.827 (131.529)	-26.197 (119.846)	1144.708	3919
Long-Run	-182.943 (127.147)	62.087 (159.457)	35.798 (137.900)	-81.487 (117.144)	1626.179	3759
Months Worked Past Year: Pooled	-0.090 (0.223)	0.262 (0.241)	0.309 (0.249)	-0.066 (0.209)	3.985	7476
Short-Run	0.255 (0.221)	0.235 (0.248)	0.336 (0.264)	0.219 (0.224)	2.991	3923
Long-Run	-0.261 (0.271)	0.185 (0.277)	0.401 (0.291)	-0.190 (0.245)	5.069	3553
<i>Panel B: Public Labor Supply Sub-Index</i>						
Worked for MGNREGS Past Month - Self Report: Pooled	0.019 (0.013)	-0.009 (0.013)	-0.016 (0.013)	0.002 (0.012)	0.043	7265
Short-Run	0.011 (0.017)	-0.006 (0.017)	-0.009 (0.018)	0.002 (0.015)	0.045	3947
Long-Run	0.027 (0.016)	-0.012 (0.014)	-0.024 (0.014)	0.003 (0.014)	0.041	3318
Worked for MGNREGS Past Year - Self Report: Pooled	0.057 (0.034)	-0.015 (0.038)	0.014 (0.035)	-0.008 (0.033)	0.244	7372
Short-Run	0.062 (0.033)	-0.020 (0.037)	0.005 (0.036)	-0.001 (0.032)	0.189	3947
Long-Run	0.053 (0.048)	-0.015 (0.051)	0.033 (0.047)	0.002 (0.044)	0.304	3425
Worked for MGNREGS Past Month - MIS Report: Pooled	0.032 (0.026)	-0.025 (0.024)	-0.016 (0.032)	-0.002 (0.025)	0.094	7771
Short-Run	0.046 (0.024)	-0.011 (0.019)	0.010 (0.024)	0.034 (0.021)	0.040	3957
Long-Run	0.012 (0.040)	-0.048 (0.040)	-0.043 (0.053)	-0.026 (0.039)	0.150	3814
Worked for MGNREGS Past Year - MIS Report: Pooled	0.094 (0.037)	-0.084 (0.039)	-0.017 (0.049)	-0.036 (0.038)	0.331	7771
Short-Run	0.074 (0.051)	-0.100 (0.051)	-0.037 (0.054)	-0.036 (0.048)	0.331	3957
Long-Run	0.104 (0.054)	-0.077 (0.057)	-0.011 (0.063)	-0.029 (0.054)	0.331	3814
MGNREGS Wages Past Month - MIS Report: Pooled	49.962 (52.696)	-46.608 (47.657)	-42.085 (57.848)	4.640 (50.190)	164.410	7771
Short-Run	63.298 (33.223)	-17.067 (26.371)	11.532 (29.510)	55.885 (29.098)	48.043	3957
Long-Run	22.970 (88.145)	-97.256 (84.080)	-99.266 (102.147)	-24.642 (85.846)	284.224	3814
MGNREGS Wages Past Year - MIS Report: Pooled	390.774 (284.925)	-432.780 (266.951)	-148.034 (286.431)	-278.854 (239.242)	1366.158	7771
Short-Run	-74.102 (218.239)	-478.254 (206.517)	-84.588 (218.637)	-275.564 (187.535)	912.462	3957
Long-Run	876.201 (457.490)	-471.652 (422.985)	-224.604 (438.600)	-162.756 (378.787)	1833.296	3814

Notes: Each row is a separate regression of the outcome variable (leftmost column) on dummies for treatment status, as specified in equation 2 in section III.B. “Pooled” rows include outcomes from both surveys. Outcomes are components of the indicated standardized index. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. All monetary values are denominated in Indian Rupees and top-coded at the 99th percentile. The exchange rate was approximately INR 64 per USD in 2015 and INR 65 per USD in 2017. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses.

Table B4: Impact of Treatments on Aggregate Men's Labor Supply Index Sub-Components (Part 2)

	Direct Deposit and Training (D^2T) (1)	Direct Deposit Only (D^2) (2)	Training Only (T) (3)	Control (C) (4)	Accounts Only Mean (5)	N (6)
<i>Panel C: Private Labor Supply Sub-Index</i>						
Primary Occupation Past Year was Worker: Pooled	-0.010 (0.015)	0.017 (0.016)	0.006 (0.014)	-0.002 (0.015)	0.880	7767
Short-Run	0.001 (0.024)	0.018 (0.026)	0.016 (0.023)	-0.004 (0.024)	0.827	3953
Long-Run	-0.025 (0.013)	0.006 (0.014)	-0.006 (0.014)	0.003 (0.012)	0.935	3814
If Worked for Pay Past Year: Pooled	-0.003 (0.011)	0.015 (0.013)	0.001 (0.012)	-0.002 (0.012)	0.929	7771
Short-Run	-0.003 (0.021)	0.016 (0.022)	0.005 (0.020)	-0.006 (0.021)	0.871	3957
Long-Run	-0.002 (0.006)	0.005 (0.006)	-0.004 (0.006)	0.005 (0.005)	0.989	3814
Private Work Earnings Past Year: Pooled	-117.311 (720.949)	830.330 (866.809)	1201.360 (892.953)	558.766 (675.364)	8625.266	7746
Short-Run	1065.671 (979.091)	1592.148 (1106.145)	1708.239 (1196.158)	1434.823 (939.943)	8457.283	3945
Long-Run	-871.079 (712.133)	334.329 (881.803)	667.148 (837.485)	-194.797 (706.660)	8798.890	3801

Notes: Each row is a separate regression of the outcome variable (leftmost column) on dummies for treatment status, as specified in equation 2 in section III.B. “Pooled” rows include outcomes from both surveys. Outcomes are components of the indicated standardized index. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. All monetary values are denominated in Indian Rupees and top-coded at the 99th percentile. The exchange rate was approximately INR 64 per USD in 2015 and INR 65 per USD in 2017. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses.

Table B5: Impact of Treatments on Banking Sub-Index Components (Part 1)

	Direct Deposit and Training (D^2T) (1)	Direct Deposit Only (D^2) (2)	Training Only (T) (3)	Control (C) (4)	Accounts Only Mean (5)	N (6)
<i>Panel A: Aggregate Account Use Index - Female Report</i>						
If Own Ind. Acct.: Pooled	0.057 (0.024)	-0.038 (0.035)	-0.011 (0.030)	-0.407 (0.027)	0.857	8297
Short-Run	0.029 (0.025)	-0.025 (0.040)	-0.016 (0.031)	-0.533 (0.029)	0.886	4179
Long-Run	0.080 (0.029)	-0.054 (0.034)	-0.012 (0.033)	-0.285 (0.029)	0.827	4118
If Visited - 6 months: Pooled	0.072 (0.028)	0.017 (0.022)	0.073 (0.026)	-0.050 (0.022)	0.171	8279
Short-Run	0.056 (0.038)	-0.018 (0.035)	0.097 (0.035)	-0.102 (0.029)	0.161	4173
Long-Run	0.086 (0.029)	0.044 (0.027)	0.044 (0.029)	-0.007 (0.022)	0.181	4106
Ind. Acct. Balance: Pooled	29.756 (34.895)	2.495 (32.950)	0.633 (29.415)	-42.624 (26.420)	154.626	8107
Short-Run	60.300 (30.919)	-13.757 (25.260)	31.950 (27.361)	7.041 (24.104)	84.592	4127
Long-Run	3.410 (46.470)	7.715 (52.745)	-30.654 (40.331)	-96.122 (37.500)	228.131	3980
<i>Panel B: Bank Kiosk Knowledge Index (Long-Run Only)</i>						
Heard of Bank Kiosk Before	0.037 (0.034)	-0.035 (0.038)	-0.034 (0.036)	-0.215 (0.031)	0.828	4118
Num. Transactions Ever Conducted at Bank Kiosk	0.223 (0.109)	-0.037 (0.100)	-0.079 (0.096)	-0.459 (0.085)	1.701	3859
<i>Panel C: Banking Autonomy Index (Long-Run Only)</i>						
Visits Bank Alone	0.030 (0.025)	-0.006 (0.027)	0.017 (0.028)	-0.027 (0.023)	0.107	4103
Visits Bank Without Male Supervision	0.056 (0.032)	0.015 (0.030)	0.053 (0.032)	-0.019 (0.027)	0.188	4103
Comfortable Conducting Transactions at Bank Kiosk	0.099 (0.045)	-0.024 (0.044)	-0.011 (0.042)	-0.237 (0.037)	0.605	3987
Comfortable Visiting Bank Kiosk Alone	0.083 (0.041)	-0.031 (0.043)	0.006 (0.046)	-0.177 (0.038)	0.534	3997
Believes Can Visit Bank Kiosk Without Male	0.042 (0.044)	-0.076 (0.043)	0.027 (0.048)	-0.141 (0.041)	0.426	4048
Prefers Payments for Work into Own Bank Acct.	0.032 (0.031)	-0.017 (0.028)	-0.049 (0.032)	-0.083 (0.026)	0.302	4106
Prefers Payments for Work Not to Husband	0.038 (0.023)	0.014 (0.025)	-0.007 (0.024)	-0.051 (0.020)	0.828	4106

Notes: Each row is a separate regression of the outcome variable (leftmost column) on dummies for treatment status, as specified in equation 2 in section III.B. “Pooled” rows include outcomes from both surveys. Outcomes are components of the indicated standardized index. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. All monetary values are denominated in Indian Rupees and top-coded at the 99th percentile. The exchange rate was approximately INR 64 per USD in 2015 and INR 65 per USD in 2017. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses.

Table B6: Impact of Treatments on Banking Sub-Index Components (Part 2)

	Direct Deposit and Training (D^2T) (1)	Direct Deposit Only (D^2) (2)	Training Only (T) (3)	Control (C) (4)	Accounts Only Mean (5)	N (6)
<i>Panel D: Aggregate Account Use Index - Male Report</i>						
If Own Ind. Acct.: Pooled	0.019 (0.020)	-0.017 (0.023)	0.019 (0.022)	-0.019 (0.021)	0.833	8065
Short-Run	0.021 (0.021)	-0.023 (0.025)	0.005 (0.022)	-0.017 (0.024)	0.874	3957
Long-Run	0.010 (0.025)	-0.012 (0.028)	0.020 (0.027)	-0.028 (0.023)	0.793	4108
If Visited - 6 months: Pooled	0.043 (0.031)	0.002 (0.035)	0.062 (0.036)	0.027 (0.029)	0.440	8049
Short-Run	0.034 (0.042)	-0.012 (0.045)	0.047 (0.041)	0.015 (0.036)	0.454	3955
Long-Run	0.033 (0.036)	0.003 (0.039)	0.051 (0.042)	0.022 (0.034)	0.426	4094
Ind. Acct. Balance: Pooled	176.630 (224.672)	28.396 (212.138)	198.750 (189.561)	17.544 (165.565)	1224.653	7537
Short-Run	398.660 (395.219)	185.357 (361.724)	469.761 (346.605)	210.228 (301.613)	1463.655	3501
Long-Run	10.593 (155.540)	-81.958 (161.280)	-28.707 (153.753)	-207.276 (128.769)	1019.378	4036

Notes: Each row is a separate regression of the outcome variable (leftmost column) on dummies for treatment status, as specified in equation 2 in section III.B. “Pooled” rows include outcomes from both surveys. Outcomes are components of the indicated standardized index. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. All monetary values are denominated in Indian Rupees and top-coded at the 99th percentile. The exchange rate was approximately INR 64 per USD in 2015 and INR 65 per USD in 2017. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses.

Table B7: Impact of Treatments on Aggregate Empowerment Purchase Sub-Index Sub-Components (Part 1)

	Direct Deposit and Training (D^2T) (1)	Direct Deposit Only (D^2) (2)	Training Only (T) (3)	Control (C) (4)	Accounts Only Mean (5)	N (6)
<i>Panel A: Woman has made purchases for [activity]</i>						
Food: Pooled	0.041 (0.025)	0.009 (0.024)	0.005 (0.025)	-0.005 (0.023)	0.604	8295
Short-Run	0.058 (0.032)	0.015 (0.034)	-0.023 (0.034)	-0.008 (0.028)	0.482	4179
Long-Run	0.026 (0.034)	-0.023 (0.031)	0.037 (0.032)	0.014 (0.028)	0.730	4116
Clothing: Pooled	-0.030 (0.028)	-0.050 (0.025)	-0.022 (0.027)	-0.044 (0.027)	0.495	8294
Short-Run	0.014 (0.035)	-0.056 (0.033)	-0.038 (0.032)	-0.029 (0.032)	0.384	4179
Long-Run	-0.070 (0.034)	-0.063 (0.030)	-0.002 (0.034)	-0.043 (0.030)	0.608	4115
Child Health: Pooled	0.005 (0.021)	0.008 (0.024)	-0.034 (0.025)	0.003 (0.021)	0.548	8288
Short-Run	0.017 (0.029)	-0.007 (0.035)	-0.053 (0.030)	0.000 (0.030)	0.441	4179
Long-Run	-0.011 (0.030)	-0.003 (0.026)	-0.016 (0.036)	0.016 (0.023)	0.659	4109
Home Improvement: Pooled	-0.037 (0.025)	-0.043 (0.025)	-0.035 (0.028)	-0.049 (0.023)	0.359	8292
Short-Run	-0.029 (0.025)	-0.037 (0.027)	-0.067 (0.025)	-0.060 (0.021)	0.243	4179
Long-Run	-0.039 (0.046)	-0.069 (0.040)	-0.001 (0.045)	-0.022 (0.037)	0.478	4113
Festivals: Pooled	0.025 (0.028)	0.015 (0.027)	-0.012 (0.027)	-0.018 (0.025)	0.506	8293
Short-Run	0.046 (0.036)	-0.016 (0.041)	-0.052 (0.034)	-0.019 (0.033)	0.374	4179
Long-Run	0.004 (0.037)	0.023 (0.031)	0.033 (0.039)	-0.001 (0.030)	0.641	4114
Food Outside Home: Pooled	0.034 (0.026)	0.014 (0.028)	-0.004 (0.025)	0.010 (0.025)	0.487	8292
Short-Run	0.038 (0.037)	0.016 (0.040)	-0.027 (0.035)	0.018 (0.034)	0.344	4179
Long-Run	0.032 (0.037)	-0.013 (0.033)	0.024 (0.036)	0.019 (0.029)	0.634	4113

Notes: Each row is a separate regression of the outcome variable (leftmost column) on dummies for treatment status, as specified in equation 2 in section III.B. “Pooled” rows include outcomes from both surveys. Outcomes are components of the Purchase Sub-Index, which feeds into the Aggregate Empowerment Index. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses.

Table B8: Impact of Treatments on Aggregate Empowerment Purchase Sub-Index Sub-Components (Part 2)

	Direct Deposit and Training (D^2T) (1)	Direct Deposit Only (D^2) (2)	Training Only (T) (3)	Control (C) (4)	Accounts Only Mean (5)	N (6)
<i>Panel B: Woman sometimes/always uses own funds for [activity]</i>						
Food: Pooled	0.044 (0.027)	-0.012 (0.024)	0.006 (0.028)	-0.019 (0.024)	0.511	8295
Short-Run	0.054 (0.034)	-0.010 (0.035)	-0.036 (0.034)	-0.028 (0.030)	0.424	4179
Long-Run	0.027 (0.042)	-0.040 (0.038)	0.042 (0.044)	0.001 (0.035)	0.600	4116
Clothing: Pooled	-0.004 (0.030)	-0.041 (0.026)	-0.007 (0.028)	-0.038 (0.027)	0.412	8294
Short-Run	0.035 (0.036)	-0.039 (0.032)	-0.041 (0.028)	-0.028 (0.029)	0.317	4179
Long-Run	-0.047 (0.041)	-0.063 (0.038)	0.025 (0.042)	-0.037 (0.037)	0.509	4115
Child Health: Pooled	0.019 (0.026)	-0.001 (0.027)	-0.015 (0.026)	0.002 (0.023)	0.460	8288
Short-Run	0.036 (0.031)	-0.002 (0.036)	-0.041 (0.028)	-0.001 (0.030)	0.376	4179
Long-Run	-0.009 (0.040)	-0.027 (0.035)	0.004 (0.042)	0.008 (0.031)	0.547	4109
Home Improvement: Pooled	-0.039 (0.024)	-0.057 (0.023)	-0.027 (0.028)	-0.057 (0.023)	0.313	8292
Short-Run	-0.013 (0.026)	-0.038 (0.024)	-0.051 (0.023)	-0.048 (0.020)	0.210	4179
Long-Run	-0.066 (0.046)	-0.093 (0.042)	-0.003 (0.049)	-0.054 (0.039)	0.419	4113
Festivals: Pooled	0.041 (0.029)	-0.012 (0.026)	-0.006 (0.028)	-0.026 (0.025)	0.432	8293
Short-Run	0.062 (0.036)	-0.019 (0.041)	-0.045 (0.033)	-0.017 (0.033)	0.327	4179
Long-Run	0.017 (0.045)	-0.026 (0.038)	0.034 (0.044)	-0.025 (0.036)	0.540	4114
Food Outside Home: Pooled	0.025 (0.028)	-0.013 (0.029)	-0.010 (0.027)	-0.005 (0.027)	0.419	8292
Short-Run	0.038 (0.038)	-0.002 (0.042)	-0.038 (0.034)	0.019 (0.035)	0.302	4179
Long-Run	0.012 (0.044)	-0.047 (0.040)	0.019 (0.043)	-0.013 (0.037)	0.540	4113

Notes: Each row is a separate regression of the outcome variable (leftmost column) on dummies for treatment status, as specified in equation 2 in section III.B. “Pooled” rows include outcomes from both surveys. Outcomes are components of the Purchase Sub-Index, which feeds into the Aggregate Empowerment Index. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses.

Table B9: Impact of Treatments on Aggregate Empowerment Index Sub-Components (Part 1)

	Direct Deposit and Training (D^2T) (1)	Direct Deposit Only (D^2) (2)	Training Only (T) (3)	Control (C) (4)	Accounts Only Mean (5)	N (6)
<i>Panel A: Decision Making Sub-Index - Makes decisions about [activity]</i>						
Spending Earnings: Pooled	0.012 (0.025)	0.028 (0.025)	0.016 (0.027)	0.021 (0.024)	0.440	8205
Short-Run	-0.008 (0.036)	-0.001 (0.039)	-0.011 (0.038)	0.024 (0.037)	0.483	4096
Long-Run	0.036 (0.027)	0.059 (0.027)	0.048 (0.029)	0.022 (0.024)	0.397	4109
Taking Employment: Pooled	-0.030 (0.022)	-0.003 (0.022)	-0.010 (0.023)	-0.025 (0.021)	0.272	8171
Short-Run	-0.059 (0.032)	-0.048 (0.031)	-0.043 (0.033)	-0.033 (0.030)	0.264	4065
Long-Run	-0.001 (0.029)	0.038 (0.027)	0.027 (0.027)	-0.016 (0.026)	0.281	4106
<i>Panel B: Mobility Sub-Index - If visited [location] in Past Month</i>						
Market: Pooled	0.017 (0.030)	0.012 (0.032)	-0.015 (0.030)	-0.022 (0.026)	0.515	8076
Short-Run	0.003 (0.038)	0.058 (0.040)	0.024 (0.040)	-0.029 (0.035)	0.519	4129
Long-Run	0.030 (0.039)	-0.036 (0.041)	-0.067 (0.040)	-0.029 (0.035)	0.511	3947
District Market: Pooled	0.015 (0.021)	0.013 (0.023)	0.022 (0.025)	0.001 (0.020)	0.140	8116
Short-Run	0.013 (0.026)	0.009 (0.027)	0.001 (0.029)	-0.012 (0.024)	0.178	4161
Long-Run	0.026 (0.026)	0.028 (0.033)	0.041 (0.027)	0.013 (0.025)	0.100	3955
Natal Home: Pooled	0.016 (0.028)	0.008 (0.029)	0.038 (0.030)	0.000 (0.026)	0.272	8084
Short-Run	-0.033 (0.033)	0.021 (0.037)	0.048 (0.032)	-0.027 (0.031)	0.301	4147
Long-Run	0.051 (0.036)	-0.017 (0.035)	0.010 (0.046)	0.003 (0.034)	0.239	3937
Anganwadi: Pooled: Pooled	0.045 (0.024)	-0.024 (0.022)	0.005 (0.021)	0.015 (0.020)	0.183	7935
Short-Run	0.061 (0.028)	-0.003 (0.026)	0.007 (0.024)	0.011 (0.023)	0.182	4150
Long-Run	0.032 (0.032)	-0.043 (0.030)	-0.006 (0.031)	0.029 (0.028)	0.185	3785
Primary Health Center: Pooled	0.004 (0.023)	0.005 (0.022)	0.017 (0.022)	0.012 (0.018)	0.253	7966
Short-Run	-0.021 (0.029)	-0.013 (0.029)	0.001 (0.028)	0.008 (0.024)	0.265	4156
Long-Run	0.024 (0.033)	0.026 (0.033)	0.031 (0.033)	0.023 (0.030)	0.239	3810

Notes: Each row is a separate regression of the outcome variable (leftmost column) on dummies for treatment status, as specified in equation 2 in section III.B. “Pooled” rows include outcomes from both surveys. Outcomes are components of the indicated standardized index. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses.

Table B10: Impact of Treatments on Aggregate Empowerment Index Sub-Components (Part 2)

	Direct Deposit and Training (D^2T) (1)	Direct Deposit Only (D^2) (2)	Training Only (T) (3)	Control (C) (4)	Accounts Only Mean (5)	N (6)
<i>Panel C: Mobility Sub-Index - If visited [location] in Past Year</i>						
Market: Pooled	0.024 (0.030)	0.006 (0.030)	0.001 (0.026)	0.010 (0.025)	0.778	8076
Short-Run	0.030 (0.032)	0.028 (0.035)	0.002 (0.031)	-0.015 (0.028)	0.809	4129
Long-Run	0.005 (0.035)	-0.020 (0.034)	-0.020 (0.028)	0.010 (0.028)	0.745	3947
District Market: Pooled	-0.055 (0.038)	-0.037 (0.042)	0.011 (0.042)	-0.029 (0.034)	0.421	8116
Short-Run	-0.035 (0.041)	-0.021 (0.044)	0.006 (0.044)	-0.026 (0.033)	0.446	4161
Long-Run	-0.065 (0.044)	-0.045 (0.050)	0.009 (0.046)	-0.031 (0.040)	0.394	3955
Natal Home: Pooled	0.032 (0.017)	-0.011 (0.018)	0.020 (0.019)	-0.012 (0.016)	0.860	8084
Short-Run	0.062 (0.022)	0.021 (0.022)	0.039 (0.024)	-0.000 (0.021)	0.837	4147
Long-Run	-0.000 (0.019)	-0.044 (0.021)	0.001 (0.022)	-0.022 (0.017)	0.886	3937
Anganwadi: Pooled	0.080 (0.036)	0.030 (0.034)	0.051 (0.030)	0.056 (0.028)	0.358	7935
Short-Run	0.092 (0.040)	0.067 (0.038)	0.080 (0.035)	0.070 (0.033)	0.314	4150
Long-Run	0.075 (0.045)	-0.012 (0.042)	0.008 (0.039)	0.042 (0.036)	0.408	3785
Primary Health Center: Pooled	0.035 (0.030)	0.015 (0.027)	0.005 (0.029)	0.007 (0.024)	0.687	7966
Short-Run	0.028 (0.038)	-0.009 (0.040)	-0.028 (0.041)	-0.005 (0.035)	0.645	4156
Long-Run	0.034 (0.032)	0.034 (0.027)	0.030 (0.028)	0.013 (0.025)	0.733	3810

Notes: Each row is a separate regression of the outcome variable (leftmost column) on dummies for treatment status, as specified in equation 2 in section III.B. “Pooled” rows include outcomes from both surveys. Outcomes are components of the indicated standardized index. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses.

Table B11: Impact of Treatments on Aggregate Empowerment Freedom from Gender Based Violence Sub-Index Components

	Direct Deposit and Training (D^2T) (1)	Direct Deposit Only (D^2) (2)	Training Only (T) (3)	Control (C) (4)	Accounts Only Mean (5)	N (6)
<i>Panel A: If Woman has Not Experienced [physical violence type] in Past Year</i>						
No Punching, Pulling Hair, or Kicking	-0.026 (0.016)	-0.008 (0.017)	-0.029 (0.017)	-0.003 (0.014)	0.844	8267
Short-Run	-0.058 (0.021)	-0.038 (0.021)	-0.068 (0.021)	-0.032 (0.017)	0.836	4179
Long-Run	0.003 (0.019)	0.015 (0.019)	0.008 (0.019)	0.027 (0.017)	0.853	4088
No Pushing or Slapping	0.008 (0.014)	0.006 (0.014)	0.007 (0.013)	0.014 (0.011)	0.897	8280
Short-Run	0.005 (0.019)	0.012 (0.018)	-0.001 (0.017)	0.017 (0.015)	0.884	4179
Long-Run	0.011 (0.015)	-0.005 (0.016)	0.015 (0.015)	0.012 (0.013)	0.911	4101
No Forcing Sexual Intercourse	-0.036 (0.022)	-0.017 (0.020)	0.002 (0.020)	-0.007 (0.018)	0.820	8276
Short-Run	-0.044 (0.030)	-0.014 (0.027)	-0.003 (0.028)	-0.007 (0.023)	0.779	4179
Long-Run	-0.013 (0.024)	-0.015 (0.023)	0.015 (0.022)	0.007 (0.020)	0.863	4097
<i>Panel B: Husband Does Not Limit His Wife's Autonomy</i>						
Never Jealous if Talks to Other Men	0.005 (0.022)	0.003 (0.026)	0.021 (0.027)	0.021 (0.022)	0.584	8224
Short-Run	0.015 (0.031)	0.022 (0.032)	0.030 (0.035)	0.034 (0.028)	0.539	4170
Long-Run	0.004 (0.028)	-0.013 (0.029)	0.021 (0.029)	0.019 (0.026)	0.632	4054
Never Prevents Meeting Female Friends	0.057 (0.019)	0.039 (0.019)	0.005 (0.022)	0.048 (0.017)	0.800	8029
Short-Run	0.046 (0.026)	0.046 (0.025)	0.005 (0.029)	0.035 (0.024)	0.815	4175
Long-Run	0.065 (0.026)	0.036 (0.025)	-0.001 (0.030)	0.065 (0.023)	0.784	3854
Never Limits Contact With Family	0.024 (0.015)	0.010 (0.014)	0.010 (0.018)	0.015 (0.014)	0.912	8265
Short-Run	0.016 (0.019)	0.008 (0.019)	0.012 (0.022)	0.002 (0.018)	0.913	4175
Long-Run	0.029 (0.020)	0.010 (0.020)	0.003 (0.022)	0.027 (0.018)	0.911	4090
Does Not Insist on Knowing Location At All Times	-0.013 (0.026)	-0.008 (0.028)	-0.026 (0.026)	0.006 (0.024)	0.593	8267
Short-Run	-0.002 (0.037)	0.012 (0.040)	-0.070 (0.033)	0.004 (0.035)	0.581	4174
Long-Run	-0.014 (0.029)	-0.018 (0.030)	0.029 (0.032)	0.018 (0.024)	0.606	4093
<i>Panel C: If Woman Has Not Experienced [emotional abuse type] in Past Year</i>						
Not Humiliated In Front of Others	-0.012 (0.017)	-0.017 (0.017)	-0.019 (0.016)	0.000 (0.014)	0.889	8275
Short-Run	-0.016 (0.023)	-0.023 (0.023)	-0.036 (0.022)	-0.000 (0.019)	0.876	4179
Long-Run	-0.005 (0.017)	-0.010 (0.018)	0.002 (0.019)	0.008 (0.015)	0.903	4096
Not Threatened	0.012 (0.015)	0.023 (0.017)	-0.005 (0.017)	0.013 (0.014)	0.897	8283
Short-Run	-0.005 (0.020)	0.010 (0.022)	-0.009 (0.022)	0.007 (0.018)	0.884	4179
Long-Run	0.028 (0.018)	0.033 (0.017)	-0.001 (0.019)	0.021 (0.016)	0.911	4104
Not Insulted	-0.011 (0.022)	-0.013 (0.020)	-0.000 (0.020)	-0.005 (0.019)	0.762	8279
Short-Run	-0.052 (0.030)	-0.035 (0.026)	-0.028 (0.025)	-0.022 (0.025)	0.732	4179
Long-Run	0.038 (0.022)	0.007 (0.021)	0.032 (0.024)	0.020 (0.021)	0.793	4100

Notes: Each row is a separate regression of the outcome variable (leftmost column) on dummies for treatment status, as specified in equation 2 in section III.B. "Pooled" rows include outcomes from both surveys. Outcomes are components of the Freedom From Gender Based Violence Sub-Index, which feeds into the Aggregate Empowerment Index. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses.

Table B12: Impact of Treatments on Own Norms Index Sub-Components

	Direct Deposit and Training (D^2T) (1)	Direct Deposit Only (D^2) (2)	Training Only (T) (3)	Control (C) (4)	Accounts Only Mean (5)	N (6)
<i>Panel A: Personal Beliefs Sub-Index (Long-Run Only)</i>						
<i>Female Reports</i>						
Believes Women Can Work	0.032 (0.027)	-0.002 (0.027)	-0.003 (0.027)	-0.014 (0.025)	0.784	4111
Prefers Daughter-in-Law Who Works	0.081 (0.030)	0.010 (0.032)	0.018 (0.028)	0.005 (0.025)	0.350	4118
Prefers Son-in-Law Who Allows Wife to Work	0.040 (0.025)	0.014 (0.026)	-0.017 (0.025)	-0.006 (0.021)	0.247	4118
<i>Male Reports</i>						
Believes Women Can Work	-0.006 (0.032)	-0.001 (0.031)	-0.018 (0.031)	-0.026 (0.027)	0.674	3813
Prefers Daughter-in-Law Who Works	-0.024 (0.030)	0.002 (0.031)	0.016 (0.033)	0.002 (0.031)	0.466	4108
Prefers Son-in-Law Who Allows Wife to Work	-0.054 (0.027)	-0.038 (0.032)	-0.012 (0.032)	-0.026 (0.025)	0.428	4108
<i>Panel B: Working Women Acceptance Sub-Index (Long-Run Only)</i>						
<i>Female Reports</i>						
Believes Working Woman is Better Wife	0.074 (0.033)	-0.000 (0.033)	0.038 (0.031)	-0.011 (0.028)	0.542	4114
Believes Working Woman is Better Mother	0.027 (0.034)	-0.063 (0.033)	-0.026 (0.033)	-0.043 (0.030)	0.511	4114
Believes Working Woman is Better Caretaker	0.030 (0.033)	0.004 (0.035)	0.019 (0.034)	0.006 (0.032)	0.503	4113
<i>Male Reports</i>						
Believes Working Woman is Better Wife	-0.013 (0.036)	-0.004 (0.031)	-0.048 (0.033)	-0.035 (0.028)	0.585	3797
Believes Working Woman is Better Mother	0.025 (0.034)	0.005 (0.031)	0.039 (0.028)	0.032 (0.028)	0.461	3800
Believes Working Woman is Better Caretaker	0.039 (0.026)	0.025 (0.028)	0.003 (0.032)	0.016 (0.026)	0.511	3798
<i>Panel C: Husband Acceptance Sub-Index (Long-Run Only)</i>						
<i>Female Reports</i>						
Believes Working Woman's Husband is Better Provider	0.053 (0.028)	-0.020 (0.026)	0.033 (0.034)	0.010 (0.025)	0.490	4113
Believes Working Woman's Husband is Better Husband	0.053 (0.030)	-0.051 (0.030)	-0.003 (0.035)	-0.011 (0.029)	0.499	4115
<i>Male Reports</i>						
Believes Working Woman's Husband is Better Provider	0.003 (0.031)	-0.006 (0.028)	-0.023 (0.034)	-0.000 (0.029)	0.516	3794
Believes Working Woman's Husband is Better Husband	-0.036 (0.032)	-0.044 (0.026)	-0.048 (0.029)	-0.059 (0.026)	0.522	3801

Notes: Each row is a separate regression of the outcome variable (leftmost column) on dummies for treatment status, as specified in equation 2 in section III.B. All outcomes are from the long-run survey. Outcomes are components of the indicated standardized index. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses.

Table B13: Impact of Treatments on Perceived Norms Index Sub-Components

	Direct Deposit and Training (D^2T) (1)	Direct Deposit Only (D^2) (2)	Training Only (T) (3)	Control (C) (4)	Accounts Only Mean (5)	N (6)
<i>Panel D: Perceived Working Women Acceptance Sub-Index (Long-Run Only)</i>						
<i>Female Reports</i>						
Frac. Community Who Will Not Think Poorly of Working Woman	0.018 (0.018)	0.003 (0.018)	0.021 (0.016)	0.004 (0.015)	0.619	4105
Working Woman is Viewed with More Respect	0.045 (0.030)	-0.047 (0.031)	0.023 (0.032)	-0.014 (0.030)	0.519	4111
<i>Male Reports</i>						
Frac. Community Who Will Not Think Poorly of Working Woman	0.004 (0.019)	0.008 (0.019)	0.020 (0.019)	0.014 (0.017)	0.561	3806
Working Woman is Viewed with More Respect	0.038 (0.035)	0.028 (0.039)	0.010 (0.037)	0.028 (0.032)	0.486	3806
<i>Panel E: Perceived Husband Acceptance Sub-Index (Long-Run Only)</i>						
<i>Female Reports</i>						
Frac. Community Who Will Not Think Poorly of Husband	0.004 (0.015)	0.003 (0.015)	0.001 (0.017)	0.011 (0.014)	0.593	4108
Working Woman's Husband is Viewed with More Respect	0.072 (0.030)	-0.011 (0.030)	0.031 (0.035)	0.027 (0.029)	0.525	4107
<i>Male Reports</i>						
Frac. Community Who Will Not Think Poorly of Husband	0.044 (0.017)	0.031 (0.017)	0.048 (0.016)	0.034 (0.014)	0.430	3802
Working Woman's Husband is Viewed with More Respect	0.041 (0.034)	0.022 (0.034)	0.027 (0.034)	0.017 (0.031)	0.512	3801

Notes: Each row is a separate regression of the outcome variable (leftmost column) on dummies for treatment status, as specified in equation 2 in section III.B. All outcomes are from the long-run survey. Outcomes are components of the indicated standardized index. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses.

C Appendix Tables and Figures: Sharpened Q-values

C.1 Approach

Our pre-analysis plan stated that we would ‘evaluate the effect of the treatments – opening bank accounts, opening bank accounts and linking them to [MG]NREGS payments, and financial capability building – relative to the control and to one another’, without declaring an intent to focus on specific treatment effect estimates. To account for this, our “main effects” FDR adjustment pool all of the 10 hypothesis tests implied by the PAP into a single adjustment. This includes impacts relative to accounts only ($\beta_j = 0$, $j = 1, 2, 3, 4$), relative to the control group ($\beta_k = \beta_4$, $k = 1, 2, 3$), and $\beta_1 - \beta_2 = 0$, $\beta_1 - \beta_3 = 0$, $\beta_2 - \beta_3 = 0$. Our adjustment includes these tests for aggregate summary indices measuring female account use, male account use, female labor supply, male labor supply, female empowerment (pooled, short-run, and long-run); as well as female bank kiosk knowledge, female banking autonomy, and male and female actual and perceived norms (long-run). We pool tests across all outcomes into a single family, which includes 210 (21×10) p-values, of which 147 (21×7) are featured in our main table shells. This appendix also includes separate tables that report point estimates, conventional standard errors, p-values, and q-values for the remaining 63 tests not in main shells.

For heterogeneous treatment effects we follow a similar procedure, assembling a single family that includes tests for $\gamma_i = 0$, $i = 1, 2, 3, 4, 5, 6, 7, 8$, $\gamma_1 = \gamma_7$, $\gamma_1 + \gamma_2 = \gamma_7 + \gamma_8$, $\gamma_1 + \gamma_2 = 0$, $\gamma_3 + \gamma_4 = 0$, $\gamma_5 + \gamma_6 = 0$, $\gamma_7 + \gamma_8 = 0$ and pools across outcomes. This FDR adjustment includes 294 p-values.

The tables in this appendix report all treatment effects included in the FDR adjustments. We display regression coefficients followed by standard errors in parentheses, original p-values in square brackets and sharpened q-values in curly brackets.

Table C1: Impact of Treatments on Labor Supply with Sharpened Q-values

	β_1 : Direct Deposit and Training (D^2T) (1)	β_2 : Direct Deposit Only (D^2) (2)	β_3 : Training Only (T) (3)	β_4 : Control (C) (4)	$\beta_1 = \beta_4$ (5)	$\beta_2 = \beta_4$ (6)	$\beta_3 = \beta_4$ (7)	N (8)
Aggregate Labor Supply Index - Female Report								
Pooled	0.111 (0.036) [0.002] {0.018}	-0.017 (0.040) [0.670] {1.000}	0.013 (0.044) [0.765] {1.000}	0.008 (0.035) [0.828] {1.000}	[0.005] {0.029}	[0.517] {1.000}	[0.894] {1.000}	8297
Short-Run	0.162 (0.040) [0.000] {0.001}	0.011 (0.042) [0.804] {1.000}	0.021 (0.049) [0.659] {1.000}	0.048 (0.038) [0.204] {0.728}	[0.006] {0.035}	[0.358] {1.000}	[0.569] {1.000}	4179
Long-Run	0.059 (0.049) [0.230] {0.756}	-0.048 (0.052) [0.359] {1.000}	0.002 (0.053) [0.966] {1.000}	-0.024 (0.045) [0.585] {1.000}	[0.043] {0.168}	[0.595] {1.000}	[0.583] {1.000}	4118
Aggregate Labor Supply Index - Male Report								
Pooled	0.034 (0.040) [0.393] {1.000}	-0.003 (0.047) [0.948] {1.000}	0.031 (0.042) [0.471] {1.000}	-0.005 (0.039) [0.896] {1.000}	[0.363] {1.000}	[0.962] {1.000}	[0.399] {1.000}	8065
Short-Run	0.094 (0.051) [0.067] {0.243}	0.036 (0.062) [0.554] {1.000}	0.065 (0.055) [0.235] {0.756}	0.033 (0.055) [0.551] {1.000}	[0.266] {0.817}	[0.953] {1.000}	[0.551] {1.000}	3957
Long-Run	0.000 (0.045) [0.998] {1.000}	-0.017 (0.049) [0.735] {1.000}	-0.001 (0.049) [0.976] {1.000}	-0.032 (0.042) [0.450] {1.000}	[0.455] {1.000}	[0.715] {1.000}	[0.519] {1.000}	4108

Notes: Each row is a separate regression of the outcome variable (leftmost column) on dummies for treatment status, as specified in equation 2 in section III.B. “Pooled” rows include outcomes from both surveys. Outcomes are indices standardized relative to the female accounts only group separately by survey wave. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses. P-values in square brackets. Sharpened two-stage q-values that control the false discovery rate in curly brackets.

Table C2: Impact of Treatments on Labor Supply with Sharpened Q-values - Additional Tests

	$\beta_1 - \beta_2$	$\beta_1 - \beta_3$	$\beta_2 - \beta_3$	N
	(1)	(2)	(3)	(4)
Aggregate Labor Supply Index - Female Report				
Pooled	0.175	0.132	-0.043	8297
	(0.044)	(0.050)	(0.055)	
	[0.000]	[0.009]	[0.432]	8297
	{0.092}	{1.000}	{0.010}	
Short-Run	0.177	0.217	0.040	4179
	(0.055)	(0.064)	(0.065)	
	[0.001]	[0.001]	[0.546]	4179
	{0.035}	{1.000}	{0.004}	
Long-Run	0.172	0.050	-0.122	4118
	(0.060)	(0.067)	(0.064)	
	[0.005]	[0.451]	[0.059]	4118
	{0.817}	{1.000}	{0.095}	
Aggregate Labor Supply Index - Male Report				
Pooled	-0.071	-0.060	0.010	8065
	(0.075)	(0.063)	(0.070)	
	[0.347]	[0.337]	[0.882]	8065
	{1.000}	{1.000}	{1.000}	
Short-Run	-0.020	-0.022	-0.001	3957
	(0.095)	(0.090)	(0.086)	
	[0.829]	[0.809]	[0.988]	3957
	{1.000}	{1.000}	{1.000}	
Long-Run	-0.119	-0.080	0.039	4108
	(0.077)	(0.065)	(0.072)	
	[0.123]	[0.217]	[0.586]	4108
	{1.000}	{1.000}	{1.000}	

Notes: Each row is a separate regression of the outcome variable (leftmost column) on dummies for treatment status, as specified in equation 2 in section III.B. “Pooled” rows include outcomes from both surveys. Outcomes are indices standardized relative to the female accounts only group separately by survey wave. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses. P-values in square brackets. Sharpened two-stage q-values that control the false discovery rate in curly brackets.

Table C3: Impact of Treatments on Labor Supply with Sharpened Q-values - Constrained Sample

	γ_1 : Direct Deposit and Training (D^2T) (1)	γ_3 : Direct Deposit Only (D^2) (2)	γ_5 : Training Only (T) (3)	γ_7 : Control (C) (4)	$\gamma_1 = \gamma_7$ (5)	N (6)
Aggregate Labor Supply Index - Female Report						
Pooled	0.208 (0.044) [0.000] {0.001}	0.033 (0.048) [0.490] {0.890}	0.076 (0.053) [0.151] {0.486}	0.098 (0.042) [0.022] {0.153}	[0.007] {0.053}	8297
Short-Run	0.234 (0.054) [0.000] {0.001}	0.056 (0.053) [0.292] {0.652}	0.017 (0.063) [0.788] {1.000}	0.116 (0.048) [0.016] {0.121}	[0.022] {0.153}	4179
Long-Run	0.188 (0.067) [0.005] {0.045}	0.016 (0.067) [0.814] {1.000}	0.137 (0.067) [0.042] {0.252}	0.094 (0.057) [0.100] {0.402}	[0.093] {0.392}	4118
Aggregate Labor Supply Index - Male Report						
Pooled	0.013 (0.058) [0.818] {1.000}	0.084 (0.068) [0.219] {0.586}	0.074 (0.053) [0.164] {0.517}	0.010 (0.055) [0.860] {1.000}	[0.954] {1.000}	8065
Short-Run	0.103 (0.087) [0.241] {0.588}	0.123 (0.086) [0.155] {0.504}	0.124 (0.077) [0.109] {0.409}	0.060 (0.083) [0.471] {0.882}	[0.647] {1.000}	3957
Long-Run	-0.050 (0.063) [0.421] {0.803}	0.069 (0.070) [0.328] {0.693}	0.030 (0.056) [0.598] {1.000}	-0.027 (0.051) [0.595] {1.000}	[0.705] {1.000}	4108

Notes: Each row is a separate regression of the outcome variable (leftmost column) on dummies for treatment status, as specified in equation 2 in section III.B, with the addition of interactions of treatment dummies with an indicator that the woman was unconstrained, meaning she had worked for MGNREGS prior to the baseline. “Pooled” rows include outcomes from both surveys. Outcomes are indices standardized relative to the female accounts only group separately by survey wave. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses. P-values in square brackets. Sharpened two-stage q-values that control the false discovery rate in curly brackets.

Table C4: Impact of Treatments on Labor Supply with Sharpened Q-values - Unconstrained Sample

	$\gamma_1 + \gamma_2$: Direct Deposit and Training (D^2T) (1)	$\gamma_3 + \gamma_4$: Direct Deposit Only (D^2) (2)	$\gamma_5 + \gamma_6$: Training Only (T) (3)	$\gamma_7 + \gamma_8$: Control (C) (4)	$\gamma_1 + \gamma_2$ = $\gamma_7 + \gamma_8$ (5)	N (6)
Aggregate Labor Supply Index - Female Report						
Pooled	0.060 (0.046) [0.192] {0.558}	-0.043 (0.048) [0.371] {0.761}	-0.016 (0.051) [0.761] {1.000}	-0.041 (0.039) [0.302] {0.663}	[0.026] {0.165}	8297
Short-Run	0.133 (0.049) [0.007] {0.053}	-0.004 (0.055) [0.949] {1.000}	0.033 (0.057) [0.558] {0.974}	0.020 (0.046) [0.653] {1.000}	[0.015] {0.116}	4179
Long-Run	-0.018 (0.057) [0.752] {1.000}	-0.090 (0.058) [0.122] {0.424}	-0.069 (0.060) [0.249] {0.588}	-0.094 (0.048) [0.051] {0.271}	[0.121] {0.424}	4118
Aggregate Labor Supply Index - Male Report						
Pooled	0.052 (0.046) [0.255] {0.606}	-0.051 (0.053) [0.338] {0.708}	0.015 (0.054) [0.786] {1.000}	-0.013 (0.042) [0.754] {1.000}	[0.117] {0.410}	8065
Short-Run	0.103 (0.058) [0.076] {0.363}	0.001 (0.072) [0.984] {1.000}	0.044 (0.068) [0.515] {0.926}	0.021 (0.059) [0.720] {1.000}	[0.112] {0.409}	3957
Long-Run	0.027 (0.053) [0.605] {1.000}	-0.078 (0.056) [0.170] {0.517}	-0.018 (0.062) [0.777] {1.000}	-0.039 (0.047) [0.406] {0.803}	[0.146] {0.474}	4108

Notes: Each row is a separate regression of the outcome variable (leftmost column) on dummies for treatment status, as specified in equation 2 in section III.B, with the addition of interactions of treatment dummies with an indicator that the woman was unconstrained, meaning she had worked for MGNREGS prior to the baseline. “Pooled” rows include outcomes from both surveys. Outcomes are indices standardized relative to the female accounts only group separately by survey wave. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses. P-values in square brackets. Sharpened two-stage q-values that control the false discovery rate in curly brackets.

Table C5: Impact of Treatments on Labor Supply with Sharpened Q-values - Constrained/Unconstrained Difference in Treatment Effects

	$\gamma_2: D^2T \times$ Unconst. (1)	$\gamma_4: D^2 \times$ Unconst. (2)	$\gamma_6: T \times$ Unconst. (3)	$\gamma_8: C \times$ Unconst. (4)	N (5)
Aggregate Labor Supply Index - Female Report					
Pooled	-0.148 (0.054) [0.007] {0.053}	-0.076 (0.052) [0.141] {0.465}	-0.092 (0.054) [0.090] {0.391}	-0.139 (0.041) [0.001] {0.012}	8297
Short-Run	-0.100 (0.061) [0.104] {0.409}	-0.060 (0.067) [0.369] {0.761}	0.016 (0.066) [0.804] {1.000}	-0.095 (0.053) [0.073] {0.351}	4179
Long-Run	-0.206 (0.073) [0.005] {0.045}	-0.106 (0.067) [0.114] {0.409}	-0.206 (0.067) [0.002] {0.024}	-0.189 (0.054) [0.001] {0.008}	4118
Aggregate Labor Supply Index - Male Report					
Pooled	0.039 (0.067) [0.565] {0.974}	-0.135 (0.074) [0.072] {0.351}	-0.059 (0.068) [0.386] {0.789}	-0.023 (0.054) [0.673] {1.000}	8065
Short-Run	0.000 (0.101) [0.997] {1.000}	-0.122 (0.096) [0.206] {0.586}	-0.080 (0.095) [0.402] {0.803}	-0.038 (0.084) [0.648] {1.000}	3957
Long-Run	0.078 (0.071) [0.277] {0.641}	-0.147 (0.077) [0.059] {0.302}	-0.047 (0.072) [0.509] {0.917}	-0.012 (0.049) [0.804] {1.000}	4108

Notes: Each row is a separate regression of the outcome variable (leftmost column) on dummies for treatment status, as specified in equation 2 in section III.B, with the addition of interactions of treatment dummies with an indicator that the woman was unconstrained, meaning she had worked for MGNREGS prior to the baseline. “Pooled” rows include outcomes from both surveys. Outcomes are indices standardized relative to the female accounts only group separately by survey wave. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses. P-values in square brackets. Sharpened two-stage q-values that control the false discovery rate in curly brackets.

Table C6: Impact of Treatments on Banking with Sharpened Q-values

	β_1 : Direct Deposit and Training (D^2T) (1)	β_2 : Direct Deposit Only (D^2) (2)	β_3 : Training Only (T) (3)	β_4 : Control (C) (4)	$\beta_1 = \beta_4$ (5)	$\beta_2 = \beta_4$ (6)	$\beta_3 = \beta_4$ (7)	N (8)
Aggregate Account Use Index - Female Report								
Pooled	0.149 (0.059) [0.012] {0.061}	-0.024 (0.056) [0.671] {1.000}	0.064 (0.052) [0.221] {0.756}	-0.467 (0.049) [0.000] {0.001}	[0.000] [0.000] {0.001}	[0.000] [0.000] {0.001}	[0.000] [0.000] {0.001}	8297
Short-Run	0.144 (0.074) [0.054] {0.201}	-0.058 (0.075) [0.444] {1.000}	0.103 (0.065) [0.118] {0.401}	-0.644 (0.061) [0.000] {0.001}	[0.000] [0.000] {0.001}	[0.000] [0.000] {0.001}	[0.000] [0.000] {0.001}	4179
Long-Run	0.147 (0.054) [0.007] {0.041}	-0.005 (0.053) [0.924] {1.000}	0.013 (0.052) [0.798] {1.000}	-0.303 (0.045) [0.000] {0.001}	[0.000] [0.000] {0.001}	[0.000] [0.000] {0.001}	[0.000] [0.000] {0.001}	4118
Bank Kiosk Knowledge Index								
Long-Run	0.162 (0.091) [0.075] {0.267}	-0.066 (0.091) [0.464] {1.000}	-0.075 (0.089) [0.397] {1.000}	-0.515 (0.076) [0.000] {0.001}	[0.000] [0.000] {0.001}	[0.000] [0.000] {0.001}	[0.000] [0.000] {0.001}	4118
Banking Autonomy Index								
Long-Run	0.124 (0.058) [0.032] {0.128}	-0.035 (0.057) [0.541] {1.000}	0.018 (0.059) [0.765] {1.000}	-0.226 (0.050) [0.000] {0.001}	[0.000] [0.000] {0.001}	[0.000] [0.000] {0.001}	[0.000] [0.000] {0.001}	4118
Aggregate Account Use Index - Male Report								
Pooled	0.266 (0.210) [0.206] {0.728}	0.019 (0.192) [0.919] {1.000}	0.321 (0.175) [0.068] {0.244}	0.102 (0.160) [0.524] {1.000}	[0.374] [0.616] {1.000}	[0.616] [0.139] {0.478}	[0.139] [0.478] {0.756}	8065
Short-Run	0.477 (0.384) [0.216] {0.755}	0.154 (0.352) [0.662] {1.000}	0.514 (0.325) [0.115] {0.398}	0.210 (0.298) [0.482] {1.000}	[0.426] [0.846] {1.000}	[0.846] [0.236] {0.756}	[0.236] [0.756] {0.756}	3957
Long-Run	0.043 (0.088) [0.630] {1.000}	-0.043 (0.099) [0.664] {1.000}	0.049 (0.091) [0.593] {1.000}	-0.103 (0.077) [0.186] {0.646}	[0.041] [0.448] {1.000}	[0.448] [0.054] {0.201}	[0.054] [0.201] {0.201}	4108

Notes: Each row is a separate regression of the outcome variable (leftmost column) on dummies for treatment status, as specified in equation 2 in section III.B. “Pooled” rows include outcomes from both surveys. Outcomes are indices standardized relative to the female accounts only group separately by survey wave. Aggregate Account Use indices are standardized relative to the entire female sample because some index components are always equal to zero in the accounts only group. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses. P-values in square brackets. Sharpened two-stage q-values that control the false discovery rate in curly brackets.

Table C7: Impact of Treatments on Banking with Sharpened Q-values - Additional Tests

		$\beta_1 - \beta_2$	$\beta_1 - \beta_3$	$\beta_2 - \beta_3$	N
		(1)	(2)	(3)	(4)
Aggregate Account Use Index - Female Report					
	Pooled	0.243 (0.082) [0.003] {0.573}	0.102 (0.082) [0.218] {0.360}	-0.141 (0.088) [0.110] {0.028}	8297 8297
	Short-Run	0.253 (0.103) [0.015] {1.000}	0.022 (0.091) [0.807] {0.113}	-0.231 (0.109) [0.035] {0.046}	4179 4179
	Long-Run	0.239 (0.087) [0.006] {0.096}	0.185 (0.093) [0.048] {1.000}	-0.054 (0.090) [0.546] {0.047}	4118 4118
Bank Kiosk Knowledge Index					
	Long-Run	0.418 (0.133) [0.002] {0.063}	0.253 (0.132) [0.058] {1.000}	-0.165 (0.126) [0.192] {0.066}	4118 4118
Banking Autonomy Index					
	Long-Run	0.240 (0.073) [0.001] {0.239}	0.132 (0.079) [0.094] {0.963}	-0.108 (0.058) [0.066] {0.026}	4118 4118
Aggregate Account Use Index - Male Report					
	Pooled	0.120 (0.408) [0.768] {1.000}	0.262 (0.341) [0.444] {0.339}	0.142 (0.310) [0.648] {0.817}	8065 8065
	Short-Run	-0.037 (0.757) [0.961] {1.000}	0.451 (0.631) [0.476] {0.817}	0.488 (0.595) [0.413] {1.000}	3957 3957
	Long-Run	0.152 (0.145) [0.296] {1.000}	0.033 (0.123) [0.787] {1.000}	-0.118 (0.153) [0.439] {1.000}	4108 4108

Notes: Each row is a separate regression of the outcome variable (leftmost column) on dummies for treatment status, as specified in equation 2 in section III.B. “Pooled” rows include outcomes from both surveys. Outcomes are indices standardized relative to the female accounts only group separately by survey wave. Aggregate Account Use indices are standardized relative to the entire female sample because some index components are always equal to zero in the accounts only group. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses. P-values in square brackets. Sharpened two-stage q-values that control the false discovery rate in curly brackets.

Table C8: Impact of Treatments on Banking with Sharpened Q-values - Constrained Sample

	γ_1 : Direct Deposit and Training (D^2T) (1)	γ_3 : Direct Deposit Only (D^2) (2)	γ_5 : Training Only (T) (3)	γ_7 : Control (C) (4)	$\gamma_1 = \gamma_7$ (5)	N (6)
Aggregate Account Use Index - Female Report						
Pooled	0.223 (0.077) [0.004] {0.039}	-0.020 (0.086) [0.820] {1.000}	0.121 (0.082) [0.139] {0.450}	-0.452 (0.070) [0.000] {0.001}		8297
Short-Run	0.188 (0.096) [0.052] {0.271}	-0.065 (0.118) [0.583] {1.000}	0.166 (0.100) [0.100] {0.392}	-0.638 (0.093) [0.000] {0.001}		4179
Long-Run	0.257 (0.091) [0.005] {0.045}	0.018 (0.090) [0.844] {1.000}	0.072 (0.094) [0.444] {0.831}	-0.273 (0.076) [0.000] {0.006}		4118
Bank Kiosk Knowledge Index						
Long-Run	0.278 (0.122) [0.024] {0.159}	-0.140 (0.117) [0.232] {0.586}	0.025 (0.110) [0.819] {1.000}	-0.486 (0.090) [0.000] {0.001}		4118
Banking Autonomy Index						
Long-Run	0.181 (0.075) [0.017] {0.121}	-0.059 (0.061) [0.338] {0.708}	0.048 (0.064) [0.448] {0.836}	-0.171 (0.055) [0.002] {0.024}		4118
Aggregate Account Use Index - Male Report						
Pooled	0.526 (0.346) [0.130] {0.446}	0.406 (0.325) [0.212] {0.586}	0.264 (0.240) [0.271] {0.641}	-0.045 (0.213) [0.834] {1.000}		8065
Short-Run	0.865 (0.625) [0.168] {0.517}	0.903 (0.609) [0.140] {0.465}	0.415 (0.451) [0.359] {0.755}	-0.136 (0.377) [0.718] {1.000}		3957
Long-Run	0.134 (0.140) [0.342] {0.715}	-0.018 (0.162) [0.911] {1.000}	0.100 (0.145) [0.490] {0.890}	-0.084 (0.129) [0.516] {0.917}		4108

Notes: Each row is a separate regression of the outcome variable (leftmost column) on dummies for treatment status, as specified in equation 2 in section III.B, with the addition of interactions of treatment dummies with an indicator that the woman was unconstrained, meaning she had worked for MGNREGS prior to the baseline. “Pooled” rows include outcomes from both surveys. Outcomes are indices standardized relative to the female accounts only group separately by survey wave. Aggregate Account Use indices are standardized relative to the entire female sample because some index components are always equal to zero in the accounts only group. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses. P-values in square brackets. Sharpened two-stage q-values that control the false discovery rate in curly brackets.

Table C9: Impact of Treatments on Banking with Sharpened Q-values - Unconstrained Sample

	$\gamma_1 + \gamma_2$: Direct Deposit and Training (D^2T) (1)	$\gamma_3 + \gamma_4$: Direct Deposit Only (D^2) (2)	$\gamma_5 + \gamma_6$: Training Only (T) (3)	$\gamma_7 + \gamma_8$: Control (C) (4)	$\gamma_1 + \gamma_2$ = $\gamma_7 + \gamma_8$ (5)	N (6)
Aggregate Account Use Index - Female Report						
Pooled	0.109 (0.065) [0.096] {0.392}	-0.018 (0.049) [0.715] {1.000}	0.040 (0.062) [0.520] {0.917}	-0.473 (0.051) [0.000] {0.001}		8297
Short-Run	0.126 (0.083) [0.129] {0.443}	-0.043 (0.064) [0.500] {0.910}	0.075 (0.074) [0.311] {0.668}	-0.650 (0.061) [0.000] {0.001}	[0.000] {0.001}	4179
Long-Run	0.081 (0.058) [0.165] {0.515}	-0.014 (0.056) [0.808] {1.000}	-0.013 (0.061) [0.833] {1.000}	-0.314 (0.048) [0.000] {0.001}	[0.000] {0.001}	4118
Bank Kiosk Knowledge Index						
Long-Run	0.088 (0.093) [0.345] {0.717}	-0.014 (0.092) [0.877] {1.000}	-0.151 (0.090) [0.096] {0.392}	-0.529 (0.083) [0.000] {0.001}	[0.000] {0.001}	4118
Banking Autonomy Index						
Long-Run	0.090 (0.062) [0.146] {0.474}	-0.017 (0.066) [0.795] {1.000}	-0.005 (0.070) [0.940] {1.000}	-0.254 (0.058) [0.000] {0.001}	[0.000] {0.001}	4118
Aggregate Account Use Index - Male Report						
Pooled	0.131 (0.243) [0.590] {1.000}	-0.243 (0.210) [0.247] {0.588}	0.391 (0.228) [0.088] {0.391}	0.200 (0.194) [0.305] {0.668}	[0.737] {1.000}	8065
Short-Run	0.270 (0.448) [0.547] {0.974}	-0.389 (0.373) [0.299] {0.658}	0.640 (0.424) [0.133] {0.450}	0.433 (0.362) [0.233] {0.586}	[0.672] {1.000}	3957
Long-Run	-0.009 (0.099) [0.931] {1.000}	-0.037 (0.098) [0.708] {1.000}	0.023 (0.099) [0.813] {1.000}	-0.113 (0.083) [0.175] {0.535}	[0.220] {0.586}	4108

Notes: Each row is a separate regression of the outcome variable (leftmost column) on dummies for treatment status, as specified in equation 2 in section III.B, with the addition of interactions of treatment dummies with an indicator that the woman was unconstrained, meaning she had worked for MGNREGS prior to the baseline. “Pooled” rows include outcomes from both surveys. Outcomes are indices standardized relative to the female accounts only group separately by survey wave. Aggregate Account Use indices are standardized relative to the entire female sample because some index components are always equal to zero in the accounts only group. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses. P-values in square brackets. Sharpened two-stage q-values that control the false discovery rate in curly brackets.

Table C10: Impact of Treatments on Banking with Sharpened Q-values - Constrained/Unconstrained Difference in Treatment Effects

	$\gamma_2: D^2T \times$ Unconst.	$\gamma_4: D^2 \times$ Unconst.	$\gamma_6: T \times$ Unconst.	$\gamma_8: C \times$ Unconst.	N
	(1)	(2)	(3)	(4)	(5)
Aggregate Account Use Index - Female Report					
Pooled	-0.114 (0.076) [0.136] {0.450}	0.002 (0.076) [0.984] {1.000}	-0.082 (0.094) [0.384] {0.769}	-0.022 (0.067) [0.749] {1.000}	8297
Short-Run	-0.062 (0.095) [0.517] {0.917}	0.022 (0.101) [0.828] {1.000}	-0.090 (0.112) [0.420] {0.803}	-0.012 (0.089) [0.892] {1.000}	4179
Long-Run	-0.176 (0.099) [0.078] {0.363}	-0.031 (0.098) [0.750] {1.000}	-0.085 (0.109) [0.437] {0.824}	-0.041 (0.081) [0.611] {1.000}	4118
Bank Kiosk Knowledge Index					
Long-Run	-0.189 (0.113) [0.095] {0.392}	0.126 (0.105) [0.231] {0.586}	-0.176 (0.093) [0.060] {0.302}	-0.044 (0.083) [0.600] {1.000}	4118
Banking Autonomy Index					
Long-Run	-0.091 (0.076) [0.233] {0.586}	0.042 (0.066) [0.524] {0.929}	-0.054 (0.071) [0.452] {0.836}	-0.083 (0.062) [0.181] {0.554}	4118
Aggregate Account Use Index - Male Report					
Pooled	-0.395 (0.401) [0.326] {0.693}	-0.649 (0.336) [0.055] {0.290}	0.126 (0.311) [0.685] {1.000}	0.245 (0.249) [0.327] {0.693}	8065
Short-Run	-0.595 (0.725) [0.412] {0.803}	-1.292 (0.622) [0.039] {0.243}	0.225 (0.583) [0.700] {1.000}	0.569 (0.440) [0.198] {0.565}	3957
Long-Run	-0.142 (0.153) [0.354] {0.729}	-0.019 (0.155) [0.903] {1.000}	-0.077 (0.146) [0.598] {1.000}	-0.029 (0.136) [0.832] {1.000}	4108

Notes: Each row is a separate regression of the outcome variable (leftmost column) on dummies for treatment status, as specified in equation 2 in section III.B, with the addition of interactions of treatment dummies with an indicator that the woman was unconstrained, meaning she had worked for MGNREGS prior to the baseline. “Pooled” rows include outcomes from both surveys. Outcomes are indices standardized relative to the female accounts only group separately by survey wave. Aggregate Account Use indices are standardized relative to the entire female sample because some index components are always equal to zero in the accounts only group. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses. P-values in square brackets. Sharpened two-stage q-values that control the false discovery rate in curly brackets.

Table C11: Impact of Treatments on Other Measures of Empowerment with Sharpened Q-values

	β_1 : Direct Deposit and Training (D^2T) (1)	β_2 : Direct Deposit Only (D^2) (2)	β_3 : Training Only (T) (3)	β_4 : Control (C) (4)	$\beta_1 = \beta_4$ (5)	$\beta_2 = \beta_4$ (6)	$\beta_3 = \beta_4$ (7)	N (8)
Aggregate Empowerment Index								
Pooled	0.015 (0.022) [0.510] {1.000}	-0.004 (0.021) [0.852] {1.000}	0.001 (0.025) [0.971] {1.000}	-0.001 (0.020) [0.948] {1.000}	[0.377] {1.000}	[0.865] {1.000}	[0.912] {1.000}	8276
Short-Run	0.004 (0.026) [0.872] {1.000}	-0.013 (0.029) [0.652] {1.000}	-0.038 (0.029) [0.182] {0.642}	-0.011 (0.026) [0.668] {1.000}	[0.438] {1.000}	[0.935] {1.000}	[0.237] {0.756}	4179
Long-Run	0.023 (0.030) [0.440] {1.000}	0.000 (0.023) [0.991] {1.000}	0.036 (0.031) [0.255] {0.813}	0.011 (0.024) [0.644] {1.000}	[0.645] {1.000}	[0.521] {1.000}	[0.368] {1.000}	4097

Notes: Each row is a separate regression of the outcome variable (leftmost column) on dummies for treatment status, as specified in equation 2 in section III.B. “Pooled” rows include outcomes from both surveys. Outcomes are indices standardized relative to the female accounts only group separately by survey wave. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses. P-values in square brackets. Sharpened two-stage q-values that control the false discovery rate in curly brackets.

Table C12: Impact of Treatments on Other Measures of Empowerment with Sharpened Q-values - Additional Tests

	$\beta_1 - \beta_2$	$\beta_1 - \beta_3$	$\beta_2 - \beta_3$	N
	(1)	(2)	(3)	(4)
Aggregate Empowerment Index				
Pooled	0.069	0.026	-0.043	8276
	(0.026)	(0.029)	(0.027)	
	[0.007]	[0.372]	[0.114]	8276
	{1.000}	{1.000}	{1.000}	
Short-Run	0.057	0.049	-0.008	4179
	(0.030)	(0.033)	(0.036)	
	[0.056]	[0.141]	[0.833]	4179
	{0.285}	{1.000}	{1.000}	
Long-Run	0.083	0.005	-0.078	4097
	(0.037)	(0.041)	(0.034)	
	[0.024]	[0.898]	[0.022]	4097
	{1.000}	{0.642}	{1.000}	

Notes: Each row is a separate regression of the outcome variable (left-most column) on dummies for treatment status, as specified in equation 2 in section III.B. “Pooled” rows include outcomes from both surveys. Outcomes are indices standardized relative to the female accounts only group separately by survey wave. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses. P-values in square brackets. Sharpened two-stage q-values that control the false discovery rate in curly brackets.

Table C13: Impact of Treatments on Other Measures of Empowerment with Sharpened Q-values - Constrained Sample

	γ_1 : Direct Deposit and Training (D^2T) (1)	γ_3 : Direct Deposit Only (D^2) (2)	γ_5 : Training Only (T) (3)	γ_7 : Control (C) (4)	$\gamma_1 = \gamma_7$ (5)	N (6)
Aggregate Empowerment Index						
Pooled	0.075 (0.030) [0.013] {0.102}	0.005 (0.028) [0.851] {1.000}	0.049 (0.031) [0.115] {0.409}	0.025 (0.027) [0.353] {0.729}	[0.036] {0.235}	8276
Short-Run	0.064 (0.032) [0.045] {0.260}	0.007 (0.035) [0.843] {1.000}	0.015 (0.038) [0.700] {1.000}	0.010 (0.031) [0.739] {1.000}	[0.040] {0.244}	4179
Long-Run	0.087 (0.042) [0.039] {0.243}	0.004 (0.036) [0.919] {1.000}	0.082 (0.039) [0.039] {0.243}	0.044 (0.035) [0.209] {0.586}	[0.216] {0.586}	4097

Notes: Each row is a separate regression of the outcome variable (leftmost column) on dummies for treatment status, as specified in equation 2 in section III.B, with the addition of interactions of treatment dummies with an indicator that the woman was unconstrained, meaning she had worked for MGNREGS prior to the baseline. “Pooled” rows include outcomes from both surveys. Outcomes are indices standardized relative to the female accounts only group separately by survey wave. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses. P-values in square brackets. Sharpened two-stage q-values that control the false discovery rate in curly brackets.

Table C14: Impact of Treatments on Other Measures of Empowerment with Sharpened Q-values - Unconstrained Sample

	$\gamma_1 + \gamma_2$: Direct Deposit and Training (D^2T) (1)	$\gamma_3 + \gamma_4$: Direct Deposit Only (D^2) (2)	$\gamma_5 + \gamma_6$: Training Only (T) (3)	$\gamma_7 + \gamma_8$: Control (C) (4)	$\gamma_1 + \gamma_2$ = $\gamma_7 + \gamma_8$ (5)	N (6)
Aggregate Empowerment Index						
Pooled	-0.016 (0.023) [0.478] {0.882}	0.000 (0.024) [1.000] {1.000}	-0.020 (0.029) [0.487] {0.890}	-0.011 (0.022) [0.622] {1.000}	[0.793] {1.000}	8276
Short-Run	-0.026 (0.033) [0.427] {0.806}	-0.018 (0.037) [0.614] {1.000}	-0.061 (0.036) [0.089] {0.391}	-0.016 (0.031) [0.594] {1.000}	[0.709] {1.000}	4179
Long-Run	-0.009 (0.030) [0.756] {1.000}	0.010 (0.024) [0.665] {1.000}	0.014 (0.035) [0.688] {1.000}	-0.004 (0.025) [0.877] {1.000}	[0.848] {1.000}	4097

Notes: Each row is a separate regression of the outcome variable (leftmost column) on dummies for treatment status, as specified in equation 2 in section III.B, with the addition of interactions of treatment dummies with an indicator that the woman was unconstrained, meaning she had worked for MGNREGS prior to the baseline. “Pooled” rows include outcomes from both surveys. Outcomes are indices standardized relative to the female accounts only group separately by survey wave. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses. P-values in square brackets. Sharpened two-stage q-values that control the false discovery rate in curly brackets.

Table C15: Impact of Treatments on Other Measures of Empowerment with Sharpened Q-values - Constrained/Unconstrained Difference in Treatment Effects

	$\gamma_2: D^2T \times$ Unconst.	$\gamma_4: D^2 \times$ Unconst.	$\gamma_6: T \times$ Unconst.	$\gamma_8: C \times$ Unconst.	N
	(1)	(2)	(3)	(4)	(5)
Aggregate Empowerment Index					
Pooled	-0.091 (0.032) [0.004] {0.042}	-0.005 (0.031) [0.865] {1.000}	-0.069 (0.035) [0.052] {0.271}	-0.036 (0.028) [0.199] {0.565}	8276
Short-Run	-0.090 (0.040) [0.025] {0.165}	-0.025 (0.043) [0.555] {0.974}	-0.075 (0.047) [0.108] {0.409}	-0.027 (0.035) [0.444] {0.831}	4179
Long-Run	-0.096 (0.040) [0.018] {0.128}	0.007 (0.038) [0.861] {1.000}	-0.067 (0.041) [0.104] {0.409}	-0.048 (0.036) [0.184] {0.557}	4097

Notes: Each row is a separate regression of the outcome variable (leftmost column) on dummies for treatment status, as specified in equation 2 in section III.B, with the addition of interactions of treatment dummies with an indicator that the woman was unconstrained, meaning she had worked for MGNREGS prior to the baseline. “Pooled” rows include outcomes from both surveys. Outcomes are indices standardized relative to the female accounts only group separately by survey wave. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses. P-values in square brackets. Sharpened two-stage q-values that control the false discovery rate in curly brackets.

Table C16: Impact of Treatments on Norms with Sharpened Q-values

	β_1 : Direct Deposit and Training (D^2T) (1)	β_2 : Direct Deposit Only (D^2) (2)	β_3 : Training Only (T) (3)	β_4 : Control (C) (4)	$\beta_1 = \beta_4$ (5)	$\beta_2 = \beta_4$ (6)	$\beta_3 = \beta_4$ (7)	N (8)
Aggregate Own Norms Index - Female Report								
Long-Run	0.100 (0.038) [0.009] {0.046}	-0.046 (0.039) [0.237] {0.756}	0.006 (0.042) [0.882] {1.000}	-0.026 (0.035) [0.451] {1.000}	[0.000] {0.001}	[0.504] {1.000}	[0.375] {1.000}	8116
Aggregate Perceived Norms Index - Female Report								
Long-Run	0.085 (0.036) [0.020] {0.092}	-0.032 (0.043) [0.451] {1.000}	0.050 (0.042) [0.243] {0.765}	0.014 (0.034) [0.666] {1.000}	[0.023] {0.096}	[0.210] {0.735}	[0.407] {1.000}	8113
Aggregate Own Norms Index - Male Report								
Long-Run	-0.015 (0.043) [0.718] {1.000}	-0.033 (0.041) [0.415] {1.000}	-0.033 (0.045) [0.457] {1.000}	-0.041 (0.040) [0.307] {1.000}	[0.460] {1.000}	[0.784] {1.000}	[0.807] {1.000}	7527
Aggregate Perceived Norms Index - Male Report								
Long-Run	0.091 (0.046) [0.050] {0.194}	0.055 (0.046) [0.232] {0.756}	0.087 (0.044) [0.051] {0.194}	0.059 (0.039) [0.131] {0.449}	[0.430] {1.000}	[0.898] {1.000}	[0.397] {1.000}	7525

Notes: Each row is a separate regression of the outcome variable (leftmost column) on dummies for treatment status, as specified in equation 2 in section III.B. Outcomes are indices standardized relative to the female accounts only group separately by survey wave. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses. P-values in square brackets. Sharpened two-stage q-values that control the false discovery rate in curly brackets.

Table C17: Impact of Treatments on Norms with Sharpened Q-values - Additional Tests

	$\beta_1 - \beta_2$	$\beta_1 - \beta_3$	$\beta_2 - \beta_3$	N
	(1)	(2)	(3)	(4)
Aggregate Own Norms Index - Female Report				
Long-Run	0.209	0.118	-0.090	8116
	(0.058)	(0.055)	(0.057)	
	[0.000]	[0.031]	[0.113]	8116
	{0.066}	{0.638}	{0.001}	
Aggregate Perceived Norms Index - Female Report				
Long-Run	0.143	0.017	-0.126	8113
	(0.068)	(0.059)	(0.069)	
	[0.036]	[0.779]	[0.069]	8113
	{1.000}	{0.285}	{0.021}	
Aggregate Own Norms Index - Male Report				
Long-Run	0.014	0.060	0.047	7527
	(0.059)	(0.062)	(0.056)	
	[0.817]	[0.329]	[0.403]	7527
	{1.000}	{1.000}	{1.000}	
Aggregate Perceived Norms Index - Male Report				
Long-Run	0.057	0.063	0.007	7525
	(0.070)	(0.073)	(0.070)	
	[0.419]	[0.386]	[0.923]	7525
	{1.000}	{1.000}	{1.000}	

Notes: Each row is a separate regression of the outcome variable (leftmost column) on dummies for treatment status, as specified in equation 2 in section III.B. Outcomes are indices standardized relative to the female accounts only group separately by survey wave. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses. P-values in square brackets. Sharpened two-stage q-values that control the false discovery rate in curly brackets.

Table C18: Impact of Treatments on Norms with Sharpened Q-values - Constrained Sample

	γ_1 : Direct Deposit and Training (D^2T) (1)	γ_3 : Direct Deposit Only (D^2) (2)	γ_5 : Training Only (T) (3)	γ_7 : Control (C) (4)	$\gamma_1 = \gamma_7$ (5)	N (6)
Aggregate Own Norms Index - Female Report						
Long-Run	0.187 (0.051) [0.000] {0.005}	-0.022 (0.054) [0.687] {1.000}	0.069 (0.049) [0.163] {0.514}	0.037 (0.044) [0.396] {0.798}		8116
Aggregate Perceived Norms Index - Female Report						
Long-Run	0.123 (0.068) [0.073] {0.351}	-0.020 (0.078) [0.797] {1.000}	0.106 (0.067) [0.114] {0.409}	0.071 (0.060) [0.241] {0.586}	[0.315] {0.677}	8113
Aggregate Own Norms Index - Male Report						
Long-Run	-0.023 (0.079) [0.774] {1.000}	-0.037 (0.076) [0.629] {1.000}	-0.083 (0.077) [0.282] {0.644}	-0.061 (0.074) [0.410] {0.803}	[0.500] {0.910}	7527
Aggregate Perceived Norms Index - Male Report						
Long-Run	0.122 (0.075) [0.107] {0.409}	0.065 (0.073) [0.376] {0.761}	0.058 (0.074) [0.435] {0.824}	0.045 (0.063) [0.474] {0.882}	[0.221] {0.586}	7525

Notes: Each row is a separate regression of the outcome variable (leftmost column) on dummies for treatment status, as specified in equation 2 in section III.B, with the addition of interactions of treatment dummies with an indicator that the woman was unconstrained, meaning she had worked for MGNREGS prior to the baseline. Outcomes are indices standardized relative to the female accounts only group separately by survey wave. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses. P-values in square brackets. Sharpened two-stage q-values that control the false discovery rate in curly brackets.

Table C19: Impact of Treatments on Norms with Sharpened Q-values - Unconstrained Sample

	$\gamma_1 + \gamma_2$: Direct Deposit and Training (D^2T) (1)	$\gamma_3 + \gamma_4$: Direct Deposit Only (D^2) (2)	$\gamma_5 + \gamma_6$: Training Only (T) (3)	$\gamma_7 + \gamma_8$: Control (C) (4)	$\gamma_1 + \gamma_2$ = $\gamma_7 + \gamma_8$ (5)	N (6)
Aggregate Own Norms Index - Female Report						
Long-Run	0.060 (0.053) [0.260] {0.610}	-0.057 (0.047) [0.227] {0.586}	-0.020 (0.050) [0.691] {1.000}	-0.063 (0.042) [0.129] {0.443}	[0.002] {0.024}	8116
Aggregate Perceived Norms Index - Female Report						
Long-Run	0.060 (0.049) [0.224] {0.586}	-0.037 (0.046) [0.423] {0.803}	0.021 (0.051) [0.683] {1.000}	-0.022 (0.042) [0.594] {1.000}	[0.047] {0.264}	8113
Aggregate Own Norms Index - Male Report						
Long-Run	-0.014 (0.049) [0.768] {1.000}	-0.023 (0.049) [0.639] {1.000}	-0.001 (0.054) [0.984] {1.000}	-0.027 (0.043) [0.541] {0.967}	[0.744] {1.000}	7527
Aggregate Perceived Norms Index - Male Report						
Long-Run	0.082 (0.053) [0.121] {0.424}	0.056 (0.053) [0.293] {0.652}	0.112 (0.056) [0.046] {0.260}	0.072 (0.045) [0.108] {0.409}	[0.829] {1.000}	7525

Notes: Each row is a separate regression of the outcome variable (leftmost column) on dummies for treatment status, as specified in equation 2 in section III.B, with the addition of interactions of treatment dummies with an indicator that the woman was unconstrained, meaning she had worked for MGNREGS prior to the baseline. Outcomes are indices standardized relative to the female accounts only group separately by survey wave. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses. P-values in square brackets. Sharpened two-stage q-values that control the false discovery rate in curly brackets.

Table C20: Impact of Treatments on Norms with Sharpened Q-values - Constrained/Unconstrained Difference in Treatment Effects

	$\gamma_2: D^2T \times$ Unconst.	$\gamma_4: D^2 \times$ Unconst.	$\gamma_6: T \times$ Unconst.	$\gamma_8: C \times$ Unconst.	N
	(1)	(2)	(3)	(4)	(5)
Aggregate Own Norms Index - Female Report					
Long-Run	-0.128 (0.074) [0.084] {0.388}	-0.035 (0.064) [0.584] {1.000}	-0.089 (0.053) [0.098] {0.397}	-0.100 (0.051) [0.050] {0.271}	8116
Aggregate Perceived Norms Index - Female Report					
Long-Run	-0.063 (0.089) [0.479] {0.882}	-0.017 (0.089) [0.849] {1.000}	-0.085 (0.079) [0.282] {0.644}	-0.093 (0.077) [0.225] {0.586}	8113
Aggregate Own Norms Index - Male Report					
Long-Run	0.008 (0.092) [0.929] {1.000}	0.014 (0.092) [0.883] {1.000}	0.082 (0.093) [0.377] {0.761}	0.035 (0.084) [0.676] {1.000}	7527
Aggregate Perceived Norms Index - Male Report					
Long-Run	-0.040 (0.085) [0.638] {1.000}	-0.009 (0.085) [0.913] {1.000}	0.054 (0.093) [0.561] {0.974}	0.027 (0.072) [0.705] {1.000}	7525

Notes: Each row is a separate regression of the outcome variable (leftmost column) on dummies for treatment status, as specified in equation 2 in section III.B, with the addition of interactions of treatment dummies with an indicator that the woman was unconstrained, meaning she had worked for MGNREGS prior to the baseline. Outcomes are indices standardized relative to the female accounts only group separately by survey wave. Details of index construction are described in Appendix E.2 and definitions of variables used to construct the indices are available in Appendix E.3. All regressions include strata, district, and wave-specific survey month fixed effects. Additional controls included are listed in Table 2 notes. Missing values for controls are recoded as the mean and regressions include an indicator dummy variable for variable-specific missing values. Robust standard errors clustered at the GP level in parentheses. P-values in square brackets. Sharpened two-stage q-values that control the false discovery rate in curly brackets.

D Theory Appendix

D.1 Efficient Household Model

I. Moving from the Household Problem to the Two Stage Solution

We demonstrate that the woman's optimal consumption-leisure allocation solves both the reduced form optimization problem (Program 1 in the main text) and a collective household optimization problem. A household has two members, $i \in \{M, F\}$. Individual utility functions, wages, non-labor income, and hours constraints are as described in the main text. The household's allocation problem is:

$$\begin{aligned} \max_{h_s^i, c^i} \quad & \mu [u^F(1 - h_N^F - h_P^F, c^F) - \gamma^F \mathbf{1}(h_P^F + h_N^F > 0)] + & (D1) \\ & (1 - \mu) [u^M(1 - h_N^M - h_P^M, c^M) - \gamma^M \mathbf{1}(h_P^M + h_N^M > 0)] \quad \text{subject to} \\ & c^M + c^F \leq \sum_{i=M,F} [y^i + \sum_{s=N,P} w_s^i h_s^i] \\ & h_s^i \geq 0 \quad \text{and} \quad h_N^i \leq \bar{N}, \end{aligned}$$

where $\mathbf{1}(\cdot)$ is the indicator function. This is a standard collective model, augmented to include fixed norm costs associated with women's work. We can consider the household solving two versions of the problem, and choosing the one that delivers highest utility: subproblem (a) where constraint $h_N^F = h_P^F = 0$ is imposed, avoiding norms costs, and subproblem (b) where norms costs are paid and female labor supply is chosen optimally.

The household's problem can be represented in two stages (Proposition 1 in ? provides a formal proof). In stage 1, the household implements a sharing rule in which the wife receives non-labor income share given by $\phi^F(w_P^F, w_N^F, w_P^M, w_N^M, y^M, y^F, z)$; z is a vector of distribution factors that affect the woman's outside option but do not enter the budget constraint. The husband receives share $\phi^M = y^M + y^F - \phi^F$.¹ In stage 2, each spouse maximizes own individual utility subject to budget and hour constraints.

For the two-stage solution to prevail given market prices, preferences over consumption and leisure must be separable across spouses. If $\gamma^M > 0$ then women's preferences over consumption and leisure are no longer separable from men's. However, we can rewrite program D1 to satisfy separability. Specifically, let the wife's modified utility be: $u^F(l^F, c^F) - \left(\gamma^F + \frac{1-\mu}{\mu}\gamma^M\right) \mathbf{1}(h_P^F + h_N^F > 0)$. The husband's modified utility is $u^M(l^M, c^M)$. The bargaining-power-weighted objective function matches that of program D1, but utility functions are separable. Hence, in the two stage problem, the wife, in effect, maximizes $u^F(l^F, c^F) - \left(\gamma^F + \frac{1-\mu}{\mu}\gamma^M\right) \mathbf{1}(h_P^F + h_N^F > 0)$: she internalizes the norms costs borne by her husband, with more weight placed on this cost the lower her relative bargaining power. This modified two-stage formulation corresponds to the reduced-form problem described in the main text.

Paralleling this, the husband maximizes $u^M(l^M, c^M)$ subject to his budget constraint, $c^M \leq \phi^M + w_N^M h_N + w_P^M h_P$, and the hours constraints.

¹An individual's income share can be negative or positive – the purpose of ϕ^i is to fix which point on the Pareto frontier the household ends up choosing.

II. Discontinuous Shifts in the Sharing Rule

In standard collective models, agent i 's share of non-labor income increases with bargaining power. Higher bargaining power for i increases i 's utility, which is transferred across spouses via the non-labor income share in the two-stage solution. In our setup the sharing rule may shift discontinuously when a change in μ alters a woman's labor force entry decision. This can cause the household to shift from sharing rule dictated by subproblem (a) to that dictated by subproblem (b) or vice versa. This complicates predictions for male labor supply: while typically an increase in female bargaining power will reduce the male income share and therefore increase male labor supply, men may now see their income share *increase* in cases where gains in female bargaining power induce the wife to work. We establish this possibility via an example.

Example 1 *Without loss of generality, consider the only work option is public sector, wages are equalized across sexes ($w_N^F = w_N^M = w$), that there are no restrictions on number of hours agents can work, i.e., $\bar{N} = 1$, and that $y^F = y^M = 0$. For every $i = F, M$, let $u^i(l^i, c^i) = \ln(c^i) + \frac{1}{4} \ln(l^i)$ and assume $\mu = \frac{1}{2}$. Consider two aggregate problems with these specifications, one where the wife's labor supply decisions are unrestricted and she optimally chooses to work, and one where the wife cannot work, i.e., h_N^F is exogenously set equal to zero. Letting maximized household utility (not considering the norms cost) be denoted by V^W and V^{NW} , respectively, we set values of γ^F and γ^M so that*

$$\gamma^F = 0 \text{ and } \gamma^M \text{ s.t. } V^W - (1 - \mu)\gamma^M = V^{NW}.$$

Under these norm costs, by definition, the household is indifferent between the wife working and not working. Moreover, the indifference arises exclusively because of the fixed social cost borne by the husband. If $w = 1$, then the wife's share of non-labor income is strictly greater in the equilibrium where she cannot work. Furthermore, we show that when μ marginally increases, the household strictly prefers the wife to work. Hence, if the wife was initially indifferent between working and not working, a marginal increase in her bargaining power may discontinuously decrease her share of non-labor income.

The aggregate problem where wife's labor supply decisions are unrestricted is:

$$\begin{aligned} V^W = \max_{(h_N^i, c^i)_{i \in \{F, M\}}} & \frac{1}{2} u^F(1 - h_N^F, c^F) + \frac{1}{2} u^M(1 - h_N^M, c^M) \\ \text{s.t.} & c^M + c^F \leq \sum_{i=M, F} w h_N^i \\ & h_N^i \geq 0, i = F, M. \end{aligned} \quad (\text{D2})$$

The corresponding Lagrangian is

$$\mathcal{L} = \frac{1}{2} \left(\ln(c^F) + \ln(c^M) + \frac{1}{4} \ln(1 - h_N^F) + \frac{1}{4} \ln(1 - h_N^M) \right) + \lambda (w h_N^F + w h_N^M - c^F - c^M),$$

while the first order conditions are:

$$\frac{1}{2\lambda} = c^F = c^M$$

$$\frac{1}{8w\lambda} = 1 - h_N^F = 1 - h_N^M$$

$$\lambda(wh_N^F + wh_N^M - c^F - c^M) = 0.$$

Using the budget constraint, the solution is:

$$\hat{c}^F = \hat{c}^M = \frac{4w}{5}, \hat{h}_N^F = \hat{h}_N^M = \frac{4}{5}.$$

This implies that $\phi^F = \hat{c}^F - w\hat{h}_N^F = 0$.

The aggregate problem with the constraint $h_N^F = 0$ is instead given by:

$$\begin{aligned} \max_{h_N^M, c^F, c^M} \quad & \frac{1}{2}u^F(1 - h_N^F, c^F) + \frac{1}{2}u^M(1 - h_N^M, c^M) \\ \text{s.t.} \quad & c^M + c^F \leq wh_N^M \\ & h_N^M \geq 0 \end{aligned} \tag{D3}$$

Simple calculus shows that the solution to this problem is:

$$\hat{c}^{F'} = \hat{c}^{M'} = \frac{4w}{9}, \hat{h}^{M'} = \frac{8}{9}.$$

This implies that $\phi^{F'} = \frac{4w}{9}$. Note that $\phi^F < \phi^{F'}$ for any $w > 0$.

Now, set $w = 1$. Simple algebra shows that $\gamma^M \approx 0.92$. Moreover, the derivative of the value function with respect to μ at $\mu = 1/2$, that is,

$$\left. \frac{\partial V(\mu)}{\partial \mu} \right|_{\mu=1/2},$$

is equal to γ^M in the unconstrained problem, and approximately 0.55 in the constrained problem. This shows that as μ marginally increases, the household strictly prefers the wife to work. Therefore, ϕ^F discontinuously decreases at $\mu = 1/2$.

III. Proof of Proposition 1

Proposition 1 *An increase in a woman's outside option can increase FLFP only if prior to the change she is spousally constrained.*

Proof. Suppose a woman is not spousally constrained before the bargaining power shift (either $\gamma^M = 0$ or $\gamma^M > 0$ but she weakly prefers not to work if γ^M were zero). Then, it must be that her equilibrium nonlabor income share is weakly lower after the bargaining power shift – otherwise she would not enter the labor force. But if she is not spousally constrained, this implies that she is weakly worse off after the bargaining power shift, which, in turn, implies that the new equilibrium is not on the Pareto frontier, a contradiction. ■

IV. Impacts on Male Labor Supply

The husband's problem makes clear that his labor supply will increase whenever ϕ^M decreases and decrease whenever ϕ^M increases. It follows from our analysis of shifts in the sharing rule and Proposition 1 that husbands of women who are not spousally constrained will always work more. The impact for men married to spousally constrained women is ambiguous because ϕ^M may increase in some households where women start working, while decreasing in other households.

D.2 Norms Costs in an Inefficient Household

I. Setup

We now consider the impact of D²T in a non-cooperative household characterized by spousal wage taxation. We assume there is no strategic interaction between spouses and that spouse i retains ϕ^i in non-labor income. These shares are not affected by D²T by assumption, but we do not otherwise specify how this division is made.² We further assume that spousal transfers can directly alter a woman's returns to labor supply. We model this transfer as a tax τ imposed by the husband on his wife's MGNREGS earnings such that she does not receive the full marginal return to her labor.

In this setting, D²T works to lower τ . To focus on how this mechanism can alter household labor supply, we assume $\mu = 1$ (rendering γ^M irrelevant). This removes the possibility that the woman is spousally constrained – she decides without regard for her husband's preferences.

In summary, a woman receives $(1 - \tau)w_N^F$ for every hour spent on MGNREGS work and solves the problem:

$$\begin{aligned} \max_{h_N^F, h_P^F, c^F} \quad & u^F (1 - h_N^F - h_P^F, c^F) - \gamma^F 1 (h_P^F + h_N^F > 0) \\ \text{s.t.} \quad & c^F \leq (1 - \tau)w_N^F h_N^F + w_P^F h_P^F + \phi^F \\ & c^F, h_P^F \geq 0 \\ & 0 \leq h_N^F \leq \bar{N} \quad \text{and} \quad h_N^F + h_P^F \leq 1 \end{aligned} \quad (\text{D4})$$

While the husband maximizes:

$$\begin{aligned} \max_{h_N^M, h_P^M, c^M} \quad & u^M (1 - h_N^M - h_P^M, c^M) \\ \text{s.t.} \quad & c^M \leq w_N^M h_N^M + w_P^M h_P^M + \phi^M + \tau w_N^F h_N^F \\ & c^M, h_P^M \geq 0 \\ & 0 \leq h_N^M \leq \bar{N} \quad \text{and} \quad h_N^M + h_P^M \leq 1 \end{aligned} \quad (\text{D5})$$

Absent strategic interaction, any norms costs the husband bears if his wife works (γ^M) are omitted as they are irrelevant for his decisions. For the same reason $\tau w_N^F h_N^F$ is treated as ordinary non-labor income.

II. Impacts on Female Labor Supply

This setup creates three categories of women: workers, the personally constrained, and women who don't work because the wage is too low (the wage constrained). For workers, the income effect associated with D²T reduces private sector labor supply but the impact on MGNREGS work will be ambiguous due to the additional substitution effect. Among the wage constrained, the higher MGNREGS wage will increase participation in MGNREGS – not the private sector. However, for personally constrained women a higher MGNREGS wage could draw them into both the public and private labor markets:

²If spouses can make lump sum transfers and commit not to tax wages, then the household reverts to the efficient benchmark. Solving a non-cooperative equilibrium under limited commitment is beyond this paper's scope.

Proposition 2 *A reduction in MGNREGS wage taxation will increase FLFP in the private sector only if prior to the change she is personally constrained.*

This result is analogous to our finding that in the efficient model, D²T could increase FLFP among socially constrained women. The key difference is that under wage taxation, it is the woman's own norm costs that bind. This is a consequence of our assumption that women in the wage taxation model do not internalize their husband's preferences. If we allowed women to account for γ_M in solving program D4, it would be possible for D²T to induce both personally and socially constrained women to work.

In order to prove Proposition 2, we first establish two facts that characterize the wife's labor supply response to D²T.

Fact 1 *Suppose $\gamma^F \geq 0$, but the wife is not personally constrained and works in at least one sector prior to D²T treatment. Lowering the tax rate τ has a weakly negative effect on her private sector labor supply. The effect on MGNREGS is ambiguous and depends on the relative strength of the income and substitution effects.*

Proof. (i) since $u^F(\cdot, \cdot)$ satisfies standard Inada conditions, at the optimum, we must have $\hat{c}^F > 0$ and $\hat{h}_N^F + \hat{h}_P^F < 1$ and $\hat{h}_N^{F'} + \hat{h}_P^{F'} < 1$, irrespective of the wages w_N^F , w_P^F , and tax rate τ .³ Moreover, (ii) since by assumption the wife works before the treatment and a raise in the after-tax wage $(1 - \tau)w_N^F$ cannot be detrimental, we must also have $\hat{h}_N^{F'} + \hat{h}_P^{F'} > 0$, that is, the wife always works in at least one sector. Consider now the following cases.

Case 1. Assume before D²T the wife only worked in the private sector, i.e. $\hat{h}_P^F > 0$ and $\hat{h}_N^F = 0$. This implies $w_P^F \geq (1 - \tau)w_N^F$, i.e., private sector was ex-ante more remunerative.⁴ Suppose D²T lowers the tax rate τ to $\tau' < \tau$. Two possibilities may arise:

1. The private sector is weakly more remunerative than MGNREGS work, i.e. $w_P^F \geq (1 - \tau')w_N^F$. Without loss of generality, we can assume that the solution to the ex-ante problem is still optimal and the wife's labor supply is unchanged.
2. The public sector becomes more remunerative, i.e., $(1 - \tau')w_N^F > w_P^F$ such that the wife's public sector labor supply increases discontinuously. If $0 < \bar{N}_N^F < 1$ is large enough, so that

$$\frac{u_l^F(1 - \bar{N}_N^F, (1 - \tau')w_N^F\bar{N}_N^F + \phi^F)}{u_c^F(1 - \bar{N}_N^F, (1 - \tau')w_N^F\bar{N}_N^F + \phi^F)} > w_P^F,$$

she will work in the public sector only. That is, the private sector labor supply will drop discontinuously to zero. If, instead,

$$\frac{u_l^F(1 - \bar{N}_N^F, (1 - \tau')w_N^F\bar{N}_N^F + \phi^F)}{u_c^F(1 - \bar{N}_N^F, (1 - \tau')w_N^F\bar{N}_N^F + \phi^F)} \leq w_P^F,$$

she will work in both sectors. Labor supply in the public sector will be maximal, i.e., $\hat{h}_N^{F'} = \bar{N}_N^F$. She will also work in the private sector until the marginal utility of w_P^F extra units of consumption does not fully compensate the loss of a marginal reduction

³From now onward, variables v with a hat on top, i.e. \hat{v} , denote the wife's optimal solution to the problem before D²T. We add a prime, i.e. \hat{v}' , to denote the solution to the problem after D²T.

⁴This follows as there is no cap in the number of hours the wife can work in the private sector.

in leisure. Nonetheless, private sector labor supply will be lower than before, i.e., $\hat{h}_P^{F'} \leq \hat{h}_P^F$. Indeed, if instead $\hat{h}_P^{F'} > \hat{h}_P^F$, we would have

$$w_P^F = \frac{u_l^F(1 - \hat{h}_P^F, w_P^F \hat{h}_P^F + \phi^F)}{u_c^F(1 - \hat{h}_P^F, w_P^F \hat{h}_P^F + \phi^F)} < \frac{u_l^F(1 - \bar{N}_N^F - \hat{h}_P^{F'}, (1 - \tau')w_N^F \bar{N}_N^F + w_P^F \hat{h}_P^{F'} + \phi^F)}{u_c^F(1 - \bar{N}_N^F - \hat{h}_P^{F'}, (1 - \tau')w_N^F \bar{N}_N^F + w_P^F \hat{h}_P^{F'} + \phi^F)} = w_P^F,$$

a contradiction.

Case 2. Assume that, before D²T, the wife only worked in the public sector, i.e. $\hat{h}_N^F > 0$ and $\hat{h}_P^F = 0$. This implies that $(1 - \tau)w_N^F > w_P^F$, i.e., the public sector was ex-ante more remunerative.

Suppose D²T lowers the tax rate τ to $\tau' < \tau$. Depending on whether the income or substitution effect prevails, this change will respectively have a negative or positive effect on public sector labor supply. However, private sector labor supply will be unaffected. Intuitively, while after D²T the wife's private consumption will weakly increase,⁵ the cost of reducing leisure will remain the same. This makes the private sector wage w_P^F even less attractive than before.

Case 3. Finally, assume that, before D²T, the wife worked in both sectors. This implies that, $\hat{h}_N^F = \bar{N}_N^F$, $\hat{h}_P^F > 0$, and $(1 - \tau)w_N^F > w_P^F$.

Suppose D²T lowers the tax rate τ to $\tau' < \tau$. Once again, depending on whether the income or substitution effect prevails, this change will respectively have a negative or positive effect on the supply of labor in the public sector. However, for the same reasons expressed in Case 2, the supply of labor in the private sector will be unaffected.

We conclude that, while the effect on public sector labor supply is ambiguous, a reduction in τ will always induce a weakly lower supply of labor in the private sector for non-personally constrained women. ■

Fact 2 *Suppose that $\gamma^F \geq 0$, but the wife is not personally constrained and that she does not work prior to D²T. Lowering tax rate τ weakly increases the wife's public sector labor supply while her private sector labor supply is unchanged.*

Proof. By assumption, the wife does not work when $\gamma^F = 0$ implying :

$$\frac{u_l^F(1, \phi^F)}{u_c^F(1, \phi^F)} > \max\{(1 - \tau)w_N^F, w_P^F\}.$$

Suppose now that D²T lowers the tax rate τ to $\tau' < \tau$. Consider the following two cases:

Case 1. Suppose τ' is still high so that the following holds:

$$\frac{u_l^F(1, \phi^F)}{u_c^F(1, \phi^F)} > \max\{(1 - \tau')w_N^F, w_P^F\}.$$

Then, both public and private labor supply of labor remain zero, i.e., $\hat{h}_N^{F'} = \hat{h}_P^{F'} = 0$.

Case 2. Suppose τ' decreases enough so that the post-tax wage in the public sector exceeds the marginal rate of substitution of leisure for consumption:

$$\frac{u_l^F(1, \phi^F)}{u_c^F(1, \phi^F)} < (1 - \tau')w_N^F.$$

⁵Hence, the marginal utility with respect to consumption will decrease.

This implies that the wife provides some public sector labor: $0 < \hat{h}_N^{F'} \leq \bar{N}_N^F$. As for private sector labor supply, if $\hat{h}_N^{F'} < \bar{N}_N^F$ holds, then $\hat{h}_P^{F'} = 0$ since the post-tax public sector wage exceeds that in the private sector, i.e., $(1 - \tau')w_N^F > w_P^F$.

Even when the supply of labor in the public sector reaches the limit, i.e., $\hat{h}_N^{F'} = \bar{N}_N^F$, $\hat{h}_P^{F'}$ remains zero since by assumption,

$$w_P^F < \frac{u_t^F(1, \phi^F)}{u_c^F(1, \phi^F)} < \frac{u_t^F(1 - \bar{N}_N^F, (1 - \tau')w_N^F + \phi^F)}{u_c^F(1 - \bar{N}_N^F, (1 - \tau')w_N^F + \phi^F)}.$$

Therefore, provided that she is not personally constrained and does not work prior to D²T, the wife’s supply of labor in the public sector weakly increases, while that in the private sector stays the same after D²T.

■

Proof of Proposition 2 directly follows from Facts 1 and 2.

III. Impacts on Male Labor Supply

Male labor supply will depend on the net impacts on “tax” revenue. Men married to all types of constrained women will collect weakly more tax revenue after D²T and will therefore work weakly less. It follows from Fact 1 above that impacts for men married to unconstrained women are ambiguous, since the impact on their MGNREGS participation is unclear and will depend on the relative magnitude of the income and substitution effects.

E Data and Variable Construction Appendix

This appendix provides additional detail on the study design and randomization, as well as how outcome variables were constructed and aggregated.

E.1 Sample Frame and Randomization

In drawing the sample frame, we ranked MP districts by sex ratio and literacy gender gap, and chose the four worst performing districts (Gwalior, Morena, Sheopur, and Shivpuri). Next, GP randomization (done in Stata) was stratified by whether, at baseline, the GP had: below/above median number of households with joint bank accounts linked to MGNREGS direct deposit, below/above median percentage of individual MGNREGS accounts, and whether the GP was located in Sheopur district.

E.2 Construction of Standardized Indices

1. If a component value in a sub-index is missing and therefore cannot be standardized, we replace it with the relevant treatment group’s female average (female average is used for both male and female outcomes), as long as there is at least one non-missing observation for the individual’s remaining components of the index. (Even if all components in a sub-index are missing, we impute if there is a non-missing observation for a component in a different sub-index that feeds into the same aggregate index.)

2. For each component, standardize with respect to the female Accounts Only mean (subtract off the mean and divide by the standard deviation of the Accounts Only group; female mean is used for both male and female outcomes). In the case that an index contains components that are always equal to zero in the Accounts Only group, we standardize with respect to the entire sample.
3. Divide the standardized value by the number of components in the sub-index.
4. After completing steps 1-3 for each component, sum the values achieved in step 3 to obtain the sub-index value.
5. After doing 1-4 for all sub-indices, take the average to get the aggregate index.

E.3 Variable Construction

We describe variable construction from our two household surveys: SR refers to short-run survey and LR to long-run survey. Survey questions from which variables are derived are provided in quotations.

E.3.1 Sample Summary Statistics

Characteristics of Women

- *Age* – Age of the female respondent at the time of the short-run survey, based on the household roster question, “How old is (name)?”. If age was not recorded at the short-run survey, the long-run response was rolled back by two years, when available, to approximate age at short-run.
- *Years Education* – Years of education of female respondent at the time of the short-run survey, based on the household roster question “Please provide years of education for (name)?”. If years of education was not recorded at the short-run survey, the report at the time of the long-run survey is used when available.
- *Age Had First Child (Among Women With Kids at Baseline)* – Response to short-run survey question “At what age did the respondent have her first child?” where answers are recorded in whole years, restricted to only women who reported having any children at the time of the baseline survey.
- *If Worked for Pay in Past Month* – See Appendix E.3.3 for details on “If worked for pay past month” variable in the General Labor Supply Sub-Index for women.
- *Earnings Last Month* – See Appendix E.3.3 for details on “Total earnings in past month” variable in the General Labor Supply Sub-Index for women.
- *Private Labor Sub-Index* – See Appendix E.3.3 for details on the Private Labor Sub-Index for women.
- *Public Labor Sub-Index* – See Appendix E.3.3 for details on the Public Labor Sub-Index for women.

- *Aggregate Empowerment Index* – See Appendix E.3.5 for details on the Aggregate Empowerment Index.
- *Woman Has Say in Taking Employment* – See Appendix E.3.5 for details on the “Helps decide or decides whether to take employment” variable in the Decision-Making Sub-Index.
- *Believes Women Can Work* – See Appendix E.3.6 for the “Believes women can work” variable in the Personal Beliefs Sub-Index.
- *Frac. Community Who Will Think Poorly of Working Woman* – See Appendix E.3.7 for the “Fraction of community who will not think poorly of working women” variable in the Perceived Working Women Acceptance Sub-Index. Note that while these variables are based on the same survey question, this summary outcome is the fraction who “will” think poorly of working women, while the variable used in the Perceived Working Women Acceptance Sub-Index is constructed as the fraction who “will not”.

Characteristics of Husbands

- *Age* – Age of the husband at the time of the short-run survey, based on the household roster question, “How old is (name)?”. If age was not recorded at the short-run survey, the long-run response was rolled back by two years, when available, to approximate age at short-run.
- *Years Education* – Years of education of female respondent at the time of the short-run survey, based on the household roster question “Please provide years of education for (name)?”. If years of education was not recorded at the short-run survey, the report at the time of the long-run survey is used when available.
- *If Worked for Pay in Past Month* – See Appendix E.3.4 for details on “If worked for pay past month” variable in the General Labor Supply Sub-Index for men.
- *Earnings Last Month* – See Appendix E.3.4 for details on “Total earnings in past month” variable in the General Labor Supply Sub-Index for men.
- *Private Labor Sub-Index* – See Appendix E.3.4 for details on the Private Labor Sub-Index for men.
- *Public Labor Sub-Index* – See Appendix E.3.4 for details on the Public Labor Sub-Index for men.
- *Believes Women Can Work* – See Appendix E.3.6 for the “Believes women can work” variable in the Personal Beliefs Sub-Index.
- *Frac. Community Who Will Think Poorly of Husband* – See Appendix E.3.7 for the “Fraction of community who will not think husband of working woman is a bad provider” variable in the Perceived Husbands Acceptance Sub-Index. Note that while these variables are based on the same survey question, this summary outcome is the fraction who “will” think poorly of husbands, while the variable used in the Perceived Husbands Acceptance Sub-Index is constructed as the fraction who “will not”.

Household Characteristics

- *Scheduled Caste/Scheduled Tribe* – Household is in a scheduled caste or scheduled tribe. Based on response to the survey question “What is the respondent’s caste (social group)?” in the short-run survey. If caste was not recorded in the short-run survey, long-run survey response is used when available.
- *Household Income Per Capita Last Month (Male Report)* – Husband’s report of the household’s monthly income in rupees last month, at the time of the long-run survey, divided by the number of household members.
- *DHS Work Index* – We use DHS FLFP measures to construct a standardized “DHS work norms” index, which varies at the subcaste level (higher values indicate higher female labor force participation). We limit the DHS sample to the Northern “Hindi Belt” states of Madhya Pradesh, Chhattisgarh, Bihar, Gujarat, Rajasthan, and Jharkhand. We standardize multiple FLFP indicators and calculate means by subcaste. To purge the FLFP index of variation driven by socioeconomic status, FLFP indicators are first regressed on dummies for female educational attainment, husband’s educational attainment, and the DHS wealth index. We standardize regression residuals and then calculate adjusted means. We merge this subcaste-based measure onto our survey data.

E.3.2 Banking Outcomes

Aggregate Account Use Index

- *If own individual account* – In both surveys, we use “Who is the primary account holder?” and “Whose name(s) are on this account?” If the woman reports being the primary account holder and only ever lists her own name as being on the account, then we consider the account her individual account. This variable is present in both the Full Sample and Bank Admin Data version of the index.
- *If visited a bank in the past 6 months* –
 - SR : “How often do you go to the [account location] to deposit or withdraw money?”, which is asked for every account. We only consider the most frequently visited individual account. We code responses weekly/bi-weekly/monthly/bi-monthly/once in 6 months as 1. We code once in the last year/never been to the account since account opening *and* not owning an individual account as 0. This variable is present in both the Full Sample and Bank Admin Data version of the index.
 - LR : “Did you ever visit any of the accounts?” and “When did you last visit any account or ATM?” If they visited any account in the past 6 months since the date of the survey, they are coded as 1. If not, or if they do not have an individual account, they are coded as 0. If they refused or do not know whether they visited any of the accounts, then they are coded as missing. This variable is present in both the Full Sample and Bank Admin Data version of the index.

- *Individual account balance* – In both surveys, we use “How much money is currently in this account?” for accounts where the respondent is the only account holder. If he/she does not know or refuses, then this is replaced with the answer to the question “What is the total amount of savings you have in your bank accounts?” if the respondent reported at least one individual account and no joint accounts. If the respondent owns at least one individual account and a joint account, then we fill using the reported personal savings less the reported joint bank account balance. This variable is bottom-coded to zero and top-coded at the 99th percentile by gender. This variable is present in both the Full Sample and Bank Admin Data version of the index.

Banking Autonomy Index (LR survey only): Here, we code variables as missing if they don’t know or refuse to say for any question.

- *If visits bank alone* – uses “When you visit an account or ATM do you usually go alone or with someone else?” The variable is 1 if the respondent answer “alone” and they have visited any of their bank accounts or the ATM within the past year (“How many times did you go to the any of your bank accounts or ATM to deposit, withdraw money, check the account balance or do any other transaction in the last year (365 days)?”). If they report usually going with spouse/with child/with other male household member/with other female household member/with friend or other relative or they have not visited in the past year, they are coded to 0. This variable is also 0 if they lack access to any active accounts that are held by either the respondent or her children.
- *If visits bank without supervision of a male* – uses “When you visit an account or ATM do you usually go alone or with someone else?” The variable is 1 if the respondent answer alone/with child/with other female household member/with friend or relative and they have visited any of their bank accounts or the ATM within the past year (“How many times did you go to the any of your bank accounts or ATM to deposit, withdraw money, check the account balance or do any other transaction in the last year (365 days)?”). This variable is 0 if they typically visit with their spouse or other male household member or if they have not visited in the past year.
- *Feels comfortable conducting transactions at CSP* – derived from “Do you feel comfortable or uncomfortable conducting transactions such as depositing and withdrawing money at the CSP?” This variable is 1 if the respondent reports they are comfortable. If they report never doing a transaction at a CSP account or that they are uncomfortable, they are coded as 0. They are also coded as 0 if they have never heard of a CSP before.⁶
- *Feels comfortable visiting the CSP alone* – derived from “Do you feel comfortable or uncomfortable going to the CSP alone?” This variable is 1 if they say they are comfortable and 0 if they report being uncomfortable or if they have never heard of a CSP before.

⁶Coding for this variable, here and throughout when mentioned, is described in detail below.

- *Believes women can visit a CSP without male supervision* – respondents were asked to say which statement they agree with: (a) Women can go to the CSP without the company of a male relative. (b) Women can only go to the CSP in the company of a male relative.⁷ (c) Women cannot go to the CSP at all. This variable is coded as 1 if they agree with statement (a) and 0 otherwise or if they have never heard of a CSP before.
- *Prefers payment for work into own bank account* – respondents were asked, “If you had a job where you earned money, would you prefer to receive payments in cash, in-kind, to my husband’s account, to another household member’s account, or to your own bank account?”. The possible responses include cash to self, cash to husband, or cash to other family member; in-kind to self, in-kind to husband, or in-kind to other family member; account deposit to own account, account deposit to husband’s account, or account deposit to other family member’s account. This variable is coded to 1 if they say they would prefer to be paid into their own account, and 0 otherwise.
- *Prefers payment for work not to husband* – respondents were asked, “If you had a job where you earned money, would you prefer to receive payments in cash, in-kind, to my husband’s account, to other household member’s account, or to your own bank account?”. The possible responses include cash to self, cash to husband, or cash to other family member; in-kind to self, in-kind to husband, or in-kind to other family member; account deposit to own account, account deposit to husband’s account, or account deposit to other family member’s account. This variable is coded to 1 if they select any option with a recipient who is not the husband, and 0 otherwise.

CSP Knowledge Index (LR survey only)

- *Have heard of CSP before* – respondents were asked, “Have your heard about a CSP before?” A report of yes is coded as a 1; no or don’t know is coded as a zero.
- *Number of transactions ever conducted at a CSP* – derived from the question “Can you tell us what transactions you can do at a CSP?” Possible answers include deposit cash, withdraw cash, deposit a check, receive benefit transfers, check account balance, receive wages, receive transfers from family and friends, send money, or other (specify). This variable is the total number of types of transactions they report doing, not counting any “other (specify)” responses. If the respondent does not know, refuses, or only selects “other (specify)”, this variable is missing. This variable is coded to 0 if the respondent has never heard of a CSP before, as described above.

E.3.3 Women’s Aggregate Labor Supply Index

General Labor Supply Sub-Index

⁷For 381 individuals, the survey question was asked for agreement to either (a) Women can go to the CSP alone or (b) Women cannot go to the CSP alone. For these respondents, we code agreeing with (a) as 1 and otherwise (or if they have not heard of a CSP before) as 0.

- *If worked for pay in past month*: based on the household roster question, “Has [NAME] worked for pay in the last 30 days?” In the short-run survey, we use the husband’s report of his wife’s work, and in the long-run survey we use women’s own reports.⁸ It is recoded to zero if the respondent did not work for pay in the last year, and it is missing if the respondent does not know the answer.
- *Total earnings in past month*: “How much did [NAME] earn in total in the last 30 days?” Top-coded at the 99th percentile by gender. Missing if the respondent does not know the wage payments. Zero if they did not work for pay in the past 30 days. In the short-run survey, we use the husband’s report of their wife’s earnings, while in the long-run survey we rely on women’s own reports.⁹
- *Total months worked in past year* –
 - SR: “How many months in a year do you do this [work] activity?” Activities include agriculture on own land, agriculture on leased land, casual farm labor, casual non-farm labor, animal husbandry, self-employed in household business, employed in an enterprise, teaching, anganwadi work, bank job, paid domestic work in someone else’s home, and money-lending. To calculate months worked, we take the average of the upper and lower bound of months the respondent could have worked. The lower bound is the largest number of months reported for any activity and the upper bound is the sum of the months reported across all the activities. This variable is missing if the respondent reports not knowing the number of months worked for any activity.
 - LR: based on question asked for each month prior to the survey month, “For how many days did you work for pay in [MONTH]?” This variable is missing if the respondent reports not knowing the number of days worked in any given month, and it is zero if the respondent reports never having worked for pay. This question asks about wage work and thus, unlike the SR survey, likely excludes work such as self-employment, animal husbandry, and agriculture on own and leased land.

Public Labor Supply Sub-Index

- *If worked for MGNREGS in past month, self-report* – derived from, “When was the last time you worked for NREGA or the Sarpanch, Sachiv or GRS?” and the survey date. If they report never working for MGNREGS, this variable is zero. This variable is missing if the respondent does not remember the date.
- *If worked for MGNREGS in past 12 months, self-report* – derived from, “When was the last time you worked for NREGA or the Sarpanch, Sachiv or GRS?” and the survey date. If they report never working for MGNREGS, this variable is zero. This variable is missing if the respondent does not remember the date. This variable is coded to one if earlier in the survey they had answered yes to “Did you ever perform [MGNREGS work] at least once in the last 12 months (last 365 days)?”

⁸This question was not included on women’s surveys in the short-run survey.

⁹We do not ask women about their earnings over the past month in the short-run survey.

- *If worked for MGNREGS in past month, MIS report* – derived from latest recorded workspell in MIS data and the survey date. Missing if we cannot match our respondent to the MIS data.
- *If worked for MGNREGS in past 12 months, MIS report* – derived from latest recorded workspell in MIS data and the survey date. Missing if we cannot match respondent to MIS data.
- *MGNREGS wages in past month, MIS report* – total wages recorded in the MIS data over the 30 days prior to the survey date. Top-coded at the 99th percentile.
- *MGNREGS wages in past 12 months, MIS report* – total wages recorded in the MIS data over the 365 days prior to the survey date. Top-coded at the 99th percentile.

Private Labor Supply Sub-Index

- *Primary occupation over past year* –
 - SR: Husband’s reports of their wife’s occupation.¹⁰ Husbands were asked, “What is the primary occupation of [NAME]?” for each person in the household roster. Possible answers include casual farm labor, casual non-farm labor, self-employment, employed in an enterprise, teaching, anganwadi work, student, and household work, agriculture on own land, or agriculture on leased land. All options except student and household work, and animal husbandry are considered work.
 - LR: Women’s self-reports of their “usual principal activity over the past year.” Possible answers follow the National Sample Survey (NSS). We code respondents as working if they indicate that their primary activity was working in a household enterprise as their own account worker or as an employee, working as a regular salaried/wage employee, working as a casual non-farm wage laborer in the private sector, or working as a casual farm wage laborer. Regardless, this variable is coded to zero if later in the survey they report not having done any work activities¹¹ in the past year.
- *If worked for pay in past year* –
 - SR: “Did you perform this activity at least once in the last 12 months?” The activities include agriculture on own land, agriculture on leased land, casual farm labor, casual non-farm labor, animal husbandry, self-employed in household business, employed in an enterprise, teaching, anganwadi work, bank job, paid domestic work in someone else’s home, money-lending, and other work. We do not count agriculture on own land, agriculture on leased land, animal husbandry, or

¹⁰We did not ask women about their own occupation in the short-run survey.

¹¹These activities are an aggregation of the NSS codes plus some additional categories: agriculture on own land, agriculture on leased land, and animal husbandry. In order for these additional categories plus self-employment to be counted as having done a work activity in the past year, the respondent must have had to say they got paid with money. See “If worked for pay in past year“ for more details.

self-employment as work for pay if the respondent reports only in-kind payments. We do not count any activity as work if the respondent says they did not earn compensation.

- LR: “Can you tell me if you were ever paid/received your revenue for this activity in one of the following ways in the past 12 months (last 365 days)?” The activities include casual non-farm labor (non-MGNREGS), agriculture on own land, agriculture on leased land, casual farm labor, animal husbandry, self-employment in household business, salaried work, and other work. We do not count agriculture on own land, agriculture on leased land, animal husbandry, or self-employment as work for pay if the respondent reports only in-kind payments.
- *Total earnings from private work in past year* –
 - SR: “How often did you get paid for this time of work?” and “What is your wage rate over [THE SELECTED TIME PERIOD]?”. Activities included are casual farm labor, casual non-farm labor, paid domestic work in someone else’s home, teaching, anganwadi work, and bank job. For consistency with the long-run survey, we exclude agriculture on own land, agriculture on leased land, self employment, enterprise employment, lending, and other miscellaneous activities, which typically do not generate wage payments. Earnings are aggregated to a year and top-coded at the 99th percentile by gender. Earnings are recoded to zero if the respondent earlier reported that they did not work for pay in the last year. Earnings are missing if the respondent does not know their earnings for any of the included activities.
 - LR: “What were the total wage payments you received in [MONTH]?”, which was asked for each of the 12 months prior to the survey month. We sum the earnings over all 12 months, net out yearly MGNREGS wages, top-code at the 99th percentile by gender, then bottom-code at zero. Earnings are recoded to zero if the respondent earlier reported that they did not work for pay in the last year. Earnings are missing if the respondent reports not knowing their wages for any given month.

E.3.4 Men’s Aggregate Labor Supply Index

General Labor Supply Sub-Index

- *If worked for pay in past month*: Based on the household roster question, “Has [NAME] worked for pay in the last 30 days?”¹² It is recoded to zero if the respondent did not work for pay in the last year, and it is missing if the respondent does not know the answer.
- *Total earnings in past month*: “How much did [NAME] earn in total in the last 30 days?” Top-coded at the 99th percentile by gender. Missing if the respondent does not know the wage payments. Zero if they did not work for pay in the past 30 days.¹³

¹²This question was not included on women’s surveys in the short-run survey.

¹³We do not ask women about their earnings over the past month in the short-run survey.

- *Total months worked in past year* –
 - SR: “How many months in a year do you do this [work] activity?” Activities include agriculture on own land, agriculture on leased land, casual farm labor, casual non-farm labor, animal husbandry, self-employed in household business, employed in an enterprise, teaching, anganwadi work, bank job, paid domestic work in someone else’s home, and money-lending. To calculate months worked, we take the average of the upper and lower bound of months the respondent could have worked. The lower bound is the largest number of months reported for any activity and the upper bound is the sum of the months reported across all the activities. This variable is missing if the respondent reports not knowing the number of months worked for any activity.
 - LR: based on question asked for each month prior to the survey month, “For how many days did you work for pay in [MONTH]?” This variable is missing if the respondent reports not knowing the number of days worked in any given month, and it is zero if the respondent reports never having worked for pay. This question asks about wage work and thus, unlike the SR survey, likely excludes work such as self-employment, animal husbandry, and agriculture on own and leased land.

Public Labor Supply Sub-Index

- *If worked for MGNREGS in past month, self-report* – derived from “When was the last time you worked for NREGA or the Sarpanch, Sachiv or GRS?” and the survey date. If they report never working for MGNREGS, this variable is zero. This variable is missing if the respondent does not remember the date.
- *If worked for MGNREGS in past 12 months, self-report* – derived from “When was the last time you worked for NREGA or the Sarpanch, Sachiv or GRS?” and the survey date. If they report never working for MGNREGS, this variable is zero. This variable is missing if the respondent does not remember the date. This variable is coded to one if earlier in the survey they had answered yes to “Did you ever perform [MGNREGS work] at least once in the last 12 months (last 365 days)?”
- *If worked for MGNREGS in past month, MIS* – derived from latest recorded workspell in MIS data and the survey date. Missing if we cannot match our respondent to the MIS data.
- *If worked for MGNREGS in past 12 months, MIS* – derived from latest recorded workspell in MIS data and the survey date. Missing if we cannot match respondent to MIS data.
- *MGNREGS wages in past month, MIS* – total wages recorded in the MIS data over the 30 days prior to the survey date. Top-coded at the 99th percentile.
- *MGNREGS wages in past 12 months, MIS* – total wages recorded in the MIS data over the 365 days prior to the survey date. Top-coded at the 99th percentile.

Private Labor Supply Sub-Index

- *Primary occupation over past year* –
 - SR: Husbands were asked, “What is the primary occupation of [NAME]?” for each person in the household roster. Possible answers include casual farm labor, casual non-farm labor, self-employment, employed in an enterprise, teaching, anganwadi work, student, and household work, agriculture on own land, or agriculture on leased land. All options except student and household work, and animal husbandry are considered work.
 - LR: Self-reports of respondent’s “usual principal activity over the past year.” Possible answers follow the National Sample Survey (NSS). We code respondents as working if they indicate that their primary activity was working in a household enterprise as their own account worker or as an employee, working as a regular salaried/wage employee, working as a casual non-farm wage laborer in the private sector, or working as a casual farm wage laborer. Regardless, this variable is coded to zero if later in the survey they report not having done any work activities¹⁴ in the past year.
- *If worked for pay in past year* –
 - SR: “Did you perform this activity at least once in the last 12 months?” The activities include agriculture on own land, agriculture on leased land, casual farm labor, casual non-farm labor, animal husbandry, self-employed in household business, employed in an enterprise, teaching, anganwadi work, bank job, paid domestic work in someone else’s home, money-lending, and other work. We do not count agriculture on own land, agriculture on leased land, animal husbandry, or self-employment as work for pay if the respondent reports only in-kind payments. We do not count any activity as work if the respondent says they did not earn compensation.
 - LR: “Can you tell me if you were ever paid/received your revenue for this activity in one of the following ways in the past 12 months (last 365 days)?” The activities include casual non-farm labor (non-MGNREGS), agriculture on own land, agriculture on leased land, casual farm labor, animal husbandry, self-employment in household business, salaried work, and other work. We do not count agriculture on own land, agriculture on leased land, animal husbandry, or self-employment as work for pay if the respondent reports only in-kind payments.
- *Total earnings from private work in past year* –
 - SR: “How often did you get paid for this time of work?” and “What is your wage rate over [THE SELECTED TIME PERIOD]?” Activities included are casual farm labor, casual non-farm labor, paid domestic work in someone else’s

¹⁴These activities are an aggregation of the NSS codes plus some additional categories: agriculture on own land, agriculture on leased land, and animal husbandry. In order for these additional categories plus self-employment to be counted as having done a work activity in the past year, the respondent must have reported they were paid with money. See “If worked for pay in past year“ for more details.

home, teaching, anganwadi work, and bank job. For consistency with the long-run survey, we exclude agriculture on own land, agriculture on leased land, self employment, enterprise employment, lending, and other miscellaneous activities, which typically do not generate wage payments. Earnings are aggregated to a year and top-coded at the 99th percentile by gender. Earnings are recoded to zero if the respondent earlier reported that they did not work for pay in the last year. Earnings are missing if the respondent does not know their earnings for any of the included activities.

- LR: “What were the total wage payments you received in [MONTH]?”, which was asked for each of the 12 months prior to the survey month. We sum the earnings over all 12 months, net out yearly MGNREGS wages, top-code at the 99th percentile by gender, then bottom-code at zero. Earnings are recoded to zero if the respondent earlier reported that they did not work for pay in the last year. Earnings are missing if the respondent reports not knowing their wages for any given month.

E.3.5 Aggregate Empowerment Index

Variables are coded as missing if the respondent refuses to answer or does not know.

Purchase Sub-Index

- *Makes purchases for [activity]* – based on the question, “Do you ever yourself make purchases for this activity?” A variable is generated for each activity: spending on daily food (which will be prepared and eaten within the home, not including special occasions), spending on clothing for yourself, children’s health, spending on home improvement, spending on festivals, and food and drink outside the home.
- *Sometimes or always uses own funds for [activity]* – based on the question, “When making this purchase who provides the money?”¹⁵ Possible answers include, “I always use money provided by other household members”, “Sometimes I ask for money, sometimes I use my own funds”, and “I always use my own funds.” A variable is generated for each activity: spending on daily food (which will be prepared and eaten within the home, not including special occasions), spending on clothing for yourself, children’s health, spending on home improvement, spending on festivals, and food and drink outside the home. The latter two options are coded as one. This question is skipped for respondents who never make purchases for this activity, in which case they are coded to zero.

Mobility Sub-Index

- *Visited [location] in past year* – based on the question, “When was the last time that you visited the [location]?” and survey date. A variable is generated for each location:

¹⁵This is worded slightly differently in the short-run survey: “When making this purchase do you have to use money provided by another household member?”

market in panchayat, market in district headquarters, natal home, anganwadi, and primary health center.

- *Visited [location] in past 30 days* – based on “When was the last time that you visited the [location]?” and survey date. A variable is generated for each location: market in panchayat, market in district headquarters, natal home, anganwadi, and primary health center.

Decision Making Sub-Index

- *Helps decide or decides how to spend earnings* – based on the question “Who decides what you spend your own earnings (meaning income you yourself earn/money you receive for benefits) on?”. Possible answers include “My husband mostly decides”, “I mostly decide”, and “We consult each other and decide together”. The latter two answers are coded as one. In the short-run survey, there is the additional option “I decide and my husband also decides without consulting each other”, which is also coded as one. Variable is missing if the respondent refuses to answer or selects “other (specify)”.
- *Helps decide or decides whether to take employment* – based on the question “Who decides whether you take employment outside the household?”. Possible answers include “My husband mostly decides”, “I mostly decide”, and “We consult each other and decide together”. The latter two answers are coded as one. In the short-run survey, there is the additional option “I decide and my husband also decides without consulting each other”, which is also coded as one. Variable is missing if the respondent refuses to answer or selects “other (specify)”.

Freedom from Gender-Based Violence Sub-Index

- *Has not experienced [physical violence type] in past year* – based on “Has your [husband/relative] ever done the following things to you?” and “How often did this happen in the past 12 months/365 days?” A variable is generated for each type of physical violence: pull hair/punch/kick you, push/slap you, and physically force you to have sexual intercourse when you did not want to. The variable is missing if the respondent refuses to answer or does not know.
- *Husband is never jealous or angry if wife talks to other men* – based on question “Is your husband ever jealous or angry if you talk to other men?” Possible answers include always, sometimes, and never.
- *Husband never prevents wife to meet her female friends* – based on question “Does your husband not permit you to meet your female friends?” Possible answers include always, sometimes, and never.
- *Husband never tries to limit contact with family members* – based on question “Does your husband try to limit your contact with your family?” Possible answers include always, sometimes, and never.

- *Husband never insists on knowing where wife is at all times* – based on question “Does your husband insist on knowing where you are at all times?” Possible answers include always, sometimes, and never.
- *Has not experienced [emotional abuse type] in past year* – based on the survey questions “Has your [husband/relative] ever done the following things to you?” and “How often did this happen in the past 12 months/365 days?” A variable is generated for each type of emotional abuse: say or do something to humiliate you in front of others, threaten or hurt or harm you or someone you care about, and insult you or make you feel bad about yourself. The variable is missing if the respondent refuses to answer or does not know.

E.3.6 Aggregate Own Norms Index (Long-Run Survey Only)

Personal Beliefs Sub-Index

- *Believes women can work* – based on the survey question “People have different opinions about women going out to work. Some people feel that women in your caste and villages should not work outside the home to earn money and they should only look after their families, while others say that there is nothing wrong if women go out for work to earn money. What is your opinion?” Respondents who refuse to say are coded as missing.
- *Prefers a daughter-in-law who works for pay* – based on the survey question “Now assume that you have a son who is of a marriageable age and that you could choose between two wives for him. Both wives are from your caste and have the same education and the same financial status. However, only one of them wants to work outside for pay. Which wife would you prefer for your son?” The options include wife who wants to work for pay, wife who does not want to work for pay, and no preference, with the latter two being coded as zeros.
- *Prefers a son-in-law who lets daughter work for pay* – based on the survey question “Now assume that you have a daughter who is of a marriageable age and that you could choose between two husbands for her. Both husbands are from your caste and have the same education and the same financial status. However, only one of them would allow your daughter to work outside for pay. Which husband would you prefer for your daughter?” The options include husband who gives her the choice to work for pay, husband who does not give her the choice to work for pay, and no preference, with the latter two being coded as zero’s.

Working Women Acceptance Sub-Index

- *Believes working woman is the better wife* – based on a survey question asked after the surveyor reads a vignette about a working woman and housewife: “Who do you think is a better wife?” The options include the working woman, the housewife, and no difference, with the latter two being coded as zero. Variable is missing when the respondent does not know the answer or refuses to answer.

- *Believes working woman is the better mother* – based on a survey question after the surveyor reads a vignette about a working woman and housewife: “Who do you think is a better mother?” The options include the working woman, the housewife, and no difference, with the latter two being coded as zero. Variable is missing when the respondent does not know the answer or refuses to answer.
- *Believes working woman is the better caretaker* – based on a survey question asked after the surveyor reads a vignette about a working woman and housewife: “Who do you think cares more about the welfare of the household and its members?” The options include the working woman, the housewife, and no difference, with the latter two being coded as zero. Variable is missing when the respondent does not know the answer or refuses to answer.

Husbands Acceptance Sub-Index

- *Believes working woman’s husband is a better provider* – based on a survey question asked after the surveyor reads a vignette about a working woman and housewife: “Who is a better provider?” The options include the working woman’s husband, the housewife’s husband, and no difference, with the latter two being coded as zero. Variable is missing when the respondent does not know the answer or refuses to answer.
- *Believes working woman’s husband is a better husband* – based on a survey question asked after the surveyor reads a vignette about a working woman and housewife: “Who do you think is a better husband?” The options include the working woman’s husband, the housewife’s husband, and no difference, with the latter two being coded as zero. Variable is missing when the respondent does not know the answer or refuses to answer.

E.3.7 Aggregate Perceived Norms Index (Long-Run Survey Only)

Perceived Working Women Acceptance Sub-Index

- *Fraction of community who will not think poorly of working women* – based on a survey question “Can you tell me how many people in your neighborhood would speak badly of a woman who works for pay on someone else’s field?” Respondents were asked to give a value between 0 and 10, with 10 representing the entire community. Variable is missing when the respondent does not know the answer or refuses to answer.
- *Working woman is viewed with more respect* – based on a survey question asked after the surveyor reads a vignette about a working woman and housewife: “Who is viewed with more respect in your community?” The options include the working woman, the housewife, and no difference, with the latter two being coded as zero. Variable is missing when the respondent does not know the answer or refuses to answer.

Perceived Husbands Acceptance Sub-Index

- *Fraction of community who will not think working woman’s husband is a bad provider* – based on a survey question “Can you tell me how many people in your neighborhood

believe that the man is a bad provider if the wife is working for pay on someone else's field?" Respondents were asked to give a value between 0 and 10, with 10 representing the entire community. Variable is missing when the respondent does not know the answer or refuses to answer.

- *Working woman's husband is viewed with more respect* – based on a survey question asked after the surveyor reads a vignette about a working woman and housewife: "Who is viewed with more respect in your community?" The options include the working woman's husband, the housewife's husband, and no difference, with the latter two being coded as zero. Variable is missing when the respondent does not know the answer or refuses to answer.

E.4 First Stage Outcomes

- *Account Opened* – Field reports of whether the respondent opened a project account. Takes on a value of zero or one.
- *Processed Direct Deposit* – Field reports of whether the respondent had direct deposit linked to their project account. Takes on a value of zero or one.
- *Attended Training* – Field reports of whether the respondent attended financial literacy training workshop. Takes on a value of zero or one.

E.5 Daily Wage Outcomes

Farm Labor

- SR: "What is your wage rate over [daily] time period [for farm labor]?" Coded as missing if zero. Topcoded at the 99th percentile.
- LR: "What was the usual daily wage for this activity [farm labor] during *high* season in the past 12 months (365 days)?" & "What was the usual daily wage for this activity [farm labor] during *low* season in the past 12 months (365 days)?" These two responses are then averaged to calculate an average daily wage rate. Coded as missing if zero. Topcoded at the 99th percentile.

Non-Farm Labor

- SR: "What is your wage rate over [daily] time period [for non-farm labor]?" Coded as missing if zero. Topcoded at the 99th percentile.
- LR: "What was the usual daily wage for this activity [non-farm labor] during *high* season in the past 12 months (365 days)?" & "What was the usual daily wage for this activity [non-farm labor] during *low* season in the past 12 months (365 days)?" These two responses are then averaged to calculate an average daily wage rate. Coded as missing if zero. Topcoded at the 99th percentile.

MGNREGS

- SR: “What is your wage rate over [daily] time period [for MGNREGS labor]?” Coded as missing if zero. Topcoded at the 99th percentile.
- LR: “What was the usual daily wage for this activity [MGNREGS labor] during *high* season in the past 12 months (365 days)?” & “What was the usual daily wage for this activity [MGNREGS labor] during *low* season in the past 12 months (365 days)?” These two responses are then averaged to calculate an average daily wage rate. Coded as missing if zero. Topcoded at the 99th percentile.

E.6 Identifying Individual Accounts in Administrative MGNREGS Data

We scraped data from the MGNREGS MIS periodically over the life of the project. Prior to October 2016, the scraped data included bank account numbers for all work spells. We assume an account number is individual if it is only associated with one unique job card number \times worker name combination.

After October 2016, account numbers were redacted from the main MIS dataset we scraped. However the last two digits of the bank account number were available in a second “payments order” dataset. This dataset included the job card number and account holder name, but not the worker name. We assume an account is individual if it is never used to pay more than one worker in any given payment spell. In cases where only one member of the job card worked, we hand checked worker names against account holder names, and coded an account as individual if the worker name matched the account name. We also hand checked names for cases where an account number was sometimes unique and sometimes not within a work spell. We were not able to classify roughly 11 percent of work spells in this period because payments orders had not been issued yet.

Overall, the two methods of classifying accounts deliver very similar results: we are able to compare classifications for 2,483 work spells captured during both scrape regimes and individual account classifications agree 97 percent of the time.

E.7 Measuring Norms Through Vignettes

E.7.1 Vignette Setup

The text below reproduces the vignettes module we used to help measure norms:

I am now going to tell you about the lives of two different women living in a village in your district. Please remember that this is not a test and there are no right or wrong answers for these questions. We just want to know what you think.

[ENUMERATOR: Lay out the pictures of two households]

Jyoti ___ and Aneeta ___ (use the respondent’s caste name) are neighbors from your caste living in your village (Point to their pictures). You see them daily as they go about doing their daily activities. Both were married seven years ago and have two kids (Point to their children).

This is Jyoti's husband Jatin and this is Aneeta's husband, Aman. (Point to their pictures) Both Jatin and Aman work together as agricultural daily wage workers and earn 250 rupees every day. Both the husbands earn the same income from their work and both households have the same financial needs (Point to their houses).

Although both households have the same financial needs, Jyoti and Aneeta have different occupations.

Jyoti, along with her mother-in-law, takes care of the household (point to her picture) while her husband, Jatin, works in the field.

Aneeta goes to work on another's field either with her husband or a female relative from her household. (Point to her picture). Aneeta's mother-in-law takes care of her children and the household when Aneeta is at work. So in Jyoti and Jatin's household, only Jatin earns an income of Rs. 250 per day. In Aneeta and Aman's household, both earn an income of Rs. 250 per day.

Which of the husbands do you think earns a higher income? [ENUMERATOR: use this question as a checkpoint to see that the respondent has understood the story. If they do not say that both husbands earn the same income, explain the story again.]

Now we will ask you to compare a few characteristics of Jyoti and Aneeta.

E.7.2 Vignette Characteristics

The list below summarizes the ways in which respondents were asked to compare the two households. Here, we included norms-related questions as well as questions related to female empowerment, household conflict, and gender roles.

Comparing women (Jyoti and Aneeta):

- Who do you think has a greater say in important household decisions?
- Who do you think is more obedient?
- Who do you think is a better wife?
- Who do you think is a better mother?
- Who do you think cares more about the welfare of the household and its members?
- Who is viewed with more respect in your community?
- (Female survey only) If you could be one of these two women, who would you choose to be: Jyoti or Aneeta?
- (Male survey only) If you were unmarried and had to choose between marrying one of these two women, who would you marry: Jyoti or Aneeta?

Comparing men (Jatin and Aman):

- Who do you think is a better husband?
- Who is a better provider?

- Whose family is more financially stable?
- Who do you think would have more control over his wife's life?
- Who has a more harmonious relationship with his wife?
- Who is viewed with more respect in your community?
- (Female survey only) If you were unmarried and had to choose between marrying one of these two men, who would you marry: Jatin or Aman?
- (Male survey only) If you could be one of these two men, who would you choose to be: Jatin or Aman?

Comparing genders (Aneeta and Aman):

- Who do you think is more respected by the community: Aneeta or Aman?