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

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Abstract

Can increasing control over earnings incentivize a woman to work, and thereby influence norms around gender roles? We randomly varied whether rural Indian women received bank accounts, training in account use, and direct deposit of public sector wages into their own (versus husbands') accounts. Relative to the accounts only group, women who also received direct deposit and training worked more in public and private sector jobs. The private sector result suggests gender norms initially constrained female employment. Three years later, direct deposit and training broadly liberalized women's own work-related norms, and shifted perceptions of community norms.

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Female labor force participation (FLFP) remains low and stagnant in many emerging economies, and India is a particularly stark example. Despite robust economic growth, India's FLFP declined from 32 percent in 2005 to 21 percent in 2018, making Indian women some of the least employed in the world (ILO, 2020). Yet, nearly one third of Indian housewives express an interest in working (Fletcher et al., 2018). Simply bringing these latent workers into the labor force would effectively double Indian FLFP.[1] What stops so many women who want to work from joining the labor force?

One possibility is conservative gender norms around work roles, a phenomenon prevalent in India and beyond. In World Values Surveys spanning 60 countries between 2010 and 2014, a third of respondents stated that when women earn more than husbands it causes problems in the household, and nearly half state that children suffer when their mother works. In many countries, a wife who works outside the home is a source of social stigma or shame for her husband, who is expected to be the primary breadwinner (Boudet et al., 2012; Bernhardt et al., 2018). When internalized by women, such norms directly lower their utility of working (Akerlof and Kranton, 2000). When internalized by men, these norms may also reduce women's work through intra-household channels (Bertrand et al., 2015).

In this paper we look for evidence that norms constrain rural Indian women's labor supply by studying the impact of an exogenous increase in a woman's control over earned income. Under the canonical collective household model, this change should strengthen her bargaining power and, thereby, her consumption of both goods and leisure (i.e. a shift in bargaining power has an income effect). We show that this prediction of reduced labor supply can be flipped if husbands bear norm costs when their wives work. Specifically, increases in a woman's bargaining power can, by reducing the weight placed on her husband's preferences, induce her to *enter* the labor market. Thus, a rise in women's work in response to an exogenous increase in women's control over earnings offers an indirect means of empirically identifying norm-based barriers to female labor supply.

To study this prediction, we leverage a randomized controlled trial covering 197 village clusters (gram panchayats - henceforth, GPs) in northern Madhya Pradesh.[2] We focused on the government workfare program, the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS). The status quo was for female workers' MGNREGS wages to be deposited in the male household head's bank account. Hence, to increase women's

[1]Female employment has also been shown to delay marriage, increase female work aspirations, improve child health, and reduce the male:female sex ratio (Qian, 2008; Atkin, 2009; Jensen, 2012; Heath and Mobarak, 2015). In the United States, rapid growth in FLFP preceded important changes in gender role norms (Goldin, 2006).

[2]MP is the sixth largest and eighth poorest of India's 29 states, with particularly restrictive gender norms. Adult male and female rural labor force participation rates are 84 percent and 29 percent (close to the national averages) (RBI, 2016). GPs, the lowest level of government, typically comprise 2-5 villages in MP.

control over earnings, we worked with banks to open individual accounts for women in all treatment GPs, and in half of the treatment GPs, coordinated with state authorities to designate these accounts to receive direct deposit of MGNREGS wages. In addition, we cross-randomized a short training on how to use the local bank kiosks that serviced these accounts. This generated five intervention arms: pure control, own account ("accounts only"), own account and training, own account and direct deposit, and own account, direct deposit, and training ("direct deposit and training", from now on, D^2T).

While our analysis reports separate impacts by intervention arm, we are most interested in the comparison of outcomes between accounts only and D^2T GPs, which isolates the effect of increasing a woman's control of her MGNREGS income holding financial inclusion constant. Given women's level of MGNREGS participation, D^2T gave women control over a sizable endowment, making shifts in bargaining power plausible: over the three-year study period, women in D^2T who received MGNREGS direct deposits were paid an amount roughly equal to their annual private sector earnings.

We analyze impacts of the intervention on labor supply utilizing a combination of administrative data and two waves of household survey data conducted one and three years after intervention implementation. Pooling across survey rounds, treated women in D^2T GPs scored 0.11 standard deviation units higher on a labor market engagement index, with significant gains in both public and private sector work. The observed increase in female work in the private sector – where wages were never deposited to bank accounts – is inconsistent with standard efficient household models.

To reconcile the puzzle, we incorporate norms costs into the model: Suppose conservative norms cause a woman and her husband to incur (potentially different) utility losses when she works. In a collective household, a gain in her bargaining power now has the additional effect of putting more weight on her labor supply preferences relative to her husband's. Under D^2T, a woman who previously stayed at home due to norm costs that her husband faced may now enter the labor market. Hence we predict larger effects among "constrained" women who – absent the intervention – stay out of the labor market to avoid norms costs.

In our empirical analysis, our best proxy for being constrained is never having worked for MGNREGS at baseline. Absent intervention, these women are less likely to work, rank lower on a bargaining and agency index, and their husbands associate having a wife who works with greater social stigma. Treatment effects for constrained women (at 0.21 standard deviation units for the overall work index and 0.29 standard deviation units for the private sector work index) exceed those for unconstrained women. Further, consistent with our theoretical prediction that D^2T only increases women's private sector work if norm costs bind, we only see significant effects on private sector work among constrained women.

While labor supply effects persist in the long run for constrained women, they attenuate among unconstrained women. It could be that unconstrained women experienced a stronger income effect or that, within the accounts only arm, unconstrained women were better placed to respond to independent government efforts to enable MGNREGS direct deposit to individual accounts, described below.

Greater earnings control not only encouraged women to work but, in doing so, led to 0.15 and 0.12 standard deviation unit increases in indices of account use and banking autonomy, respectively. The latter captures important gains in female agency, including whether a woman goes to the bank on her own, is comfortable transacting independently, and prefers receiving wage payments into her account. While other markers of female agency and empowerment did not respond to earnings control on average, D^2T led to significant gains in the empowerment index for constrained women, paralleling our labor supply results.

Finally, we explore impacts on norms, as measured by long-run survey data on male and female attitudes towards women's work and their perceptions of community members' attitudes. Our interventions did not seek to directly alter these and we, therefore, do not anticipate norm changes as a mechanism underlying short-run labor supply changes. In the longer-run, we acknowledge that norm changes could amplify the impacts of D^2T on female labor supply. While our framework does not explicitly model how D^2T would influence gender norms, the existing literature suggests norms are, in part, shaped by the economic environment (Alesina et al., 2013) and transmitted through social learning (Fernandez et al., 2004; Fernandez and Fogli, 2009). In our setting, the experience of working or having a spouse who works may lead individuals to update their beliefs about the propriety of female work. Moreover, if a woman and her husband face lower than expected stigma when she works then they may update their perceptions about community norms. Finally, individuals who see more women in the community working may update both their own norms and perceived norms of others.

D^2T influenced own and perceived attitudes towards female employment, with the patterns differing by gender. Among women, D^2T liberalized the own norms index by 0.10 standard deviation units and the perceived norms index by 0.08 standard deviation units. While the male own norms index did not change, D^2T increased the male perceived norms index by 0.09 standard deviation units. This shift is largely driven by a reduction in perceived social stigma falling on husbands of working women.

In investigating longer-run changes in norms, we depart from our pre-analysis plan in two ways: first, the long-run survey expanded beyond pre-specified norms measures ("male attitudes towards female work") to include measures of both women's and men's own beliefs

and perceptions of community members' beliefs about women and work.[3] Second, as a test of our theory, we evaluate heterogeneous treatment impacts based on whether a woman is likely "norms constrained". These departures reflect the salience of norms around women's work we observed in field-based interactions during the intervention and short-run survey, and our resulting interest in testing whether empirical data supported the underlying model posited above.

Our analysis considers multiple treatment arms and families of outcomes. Our pre-analysis plan outlined main families of outcomes and an empirical approach without completely tying our hands in terms of final analysis. Importantly, our PAP stated we would compare impacts of treatments to the control group and one another, implying 10 hypothesis tests per outcome. Our main tables feature 7 of these 10 tests. As guidance for assessing multiple comparison concerns with our subsequent analysis, we estimate sharpened q-values that control the false discovery rate (FDR) (Benjamini et al., 2006; Anderson, 2008). The adjustment pools all 10 hypothesis tests and all outcomes into a single family to account for the PAP's generality.[4] The q-values for D^2T estimates related to female labor supply and female own norms remain significant at 5 percent or less after this adjustment, while female perceived norms and account use are significant at the 10 percent level. Given this, we consider our findings that D^2T impacted women's labor supply, account use and, in the longer-run, their norms as reasonably robust.

Turning to the related literature, our work complements Bursztyn et al. (2020), who show that in settings with mis-perceived norms, information provision can change labor market behaviors. We show that without directly targeting norms or norm-linked perceptions, large-scale policies that alter women's incentives to work can shift own beliefs over a relatively short time horizon. We also find evidence that perceived norms move, though in light of FDR adjustments we view results for men as more speculative.

Our paper also contributes to a large and growing literature on the gendered impacts of cash transfer programs. Many that focus on women's empowerment and bargaining power do not consider FLFP (Bobonis, 2009, 2011; Attanasio and Lechene, 2014; Almås et al., 2018). Those that do consider FLFP typically do not find increases, possibly because the income transfers are sizable enough to reduce labor supply (Hasan, 2010; Skoufias et al.,

[3]As we did not update the pre-analysis plan between survey waves, an earlier paper focused on the short-run results (Field et al., 2016) and a grant application (both written prior to long-run data collection) provide the best *ex-ante* plans for the norms analysis. Field et al. (2016) concludes by highlighting an interest in studying long-run impacts on norms. Other than norms, the other families of outcomes we consider – financial inclusion, labor supply, and empowerment – are listed in our pre-analysis plan. For details, see the registry and associated documents at `https://www.socialscienceregistry.org/trials/115`.

[4]FDR cannot account for discretion in constructing and featuring outcomes. For this we rely on the PAP and disclosing departures from it.

2013). A second, related, set of papers demonstrates that productive asset transfers (coupled with additional support) can increase the labor supply of women in very poor households across a range of country contexts (Bandiera et al., 2017; Banerjee et al., 2015; Bedoya et al., 2019). Different from these papers, we study an intervention that only varied women's *control* over potential earnings, not the resources made available to the household. Separating the impact of control on women's economic lives from that achieved by providing more resources is key for deepening our understanding of how households make decisions. From a policy perspective, these concepts map to distinct policy strategies, and highlight an opportunity to improve the design of existing programs, such as MGNREGS.

More broadly, our paper contributes to recent research on social protection program design, which typically focuses on delivery efficiency (e.g. Muralidharan et al. (2016); Aker et al. (2016); Banerjee et al. (2020); Bachas et al. (2020) examines impacts on financial inclusion). We show that gender targeting can impact not only program outcomes (e.g. work days provided through MGNREGS) but also broader economic outcomes that have the potential to outlive the program (e.g. private sector work and gender norms).

The rest of the paper proceeds as follows: Section 1 describes the study context and experimental design. Section 2 provides a conceptual framework for evaluating treatment effects, and Section 3 the empirical strategy. Section 4 discusses treatment impacts and Section 5 concludes.

1 Experimental Context and Design

We first describe work opportunities and gender norms in rural India and then outline the intervention design.

1.1 Work Opportunities and Gender Norms in Rural India

In rural India, work opportunities for both men and women with low levels of education (like those in our sample) are typically limited to unskilled labor. In the private sector, this includes self-employment in agriculture and seasonal casual wage labor on others' land or construction sites. In the public sector, MGNREGS entitles rural households to up to 100 days of unskilled work per year, although in practice, MGNREGS work opportunities are sufficiently scarce that the day limit rarely binds. Nevertheless, MGNREGS is one of the largest household-level redistribution programs in India and, indeed, the world (Subbarao et al., 2013), with annual participation frequently topping 50 million households.

In terms of rural Indian women's willingness to take advantage of work opportunities,

survey data suggest that spousal preferences matter, even over and above personal beliefs. The 2011-2012 India Human Development Survey, for instance, found that 52 percent of adult women stated that their husband has the most say as to whether she works. Long-run survey data for our control (status quo) group in Table 1 show that our study sample is even more conservative: only 28 percent of women stated they have a say in whether they work. Men report more conservative beliefs about the appropriateness of women's work and report greater social stigma from female work: While 74 percent of women agree that "women can work", just 66 percent of their husbands agree. The average woman reports that 39 percent of community members would speak badly about a woman who works, while the average man reports that 56 percent of community members would think the husband of a working woman is a bad provider. Further, these views correlate with economic outcomes: Bernhardt et al. (2018) found male perceived norms to be predictive of women's work in this sample.

More broadly, the four districts of MP covered by our study are marked by severe gender inequities; for instance sex ratios in these districts range from 0.84 to 0.90 females to every male (India Census, 2011). Our sample consisted of poor, middle aged women with very limited education (less than one year on average), see Table 1. Their husbands are on average 5 years older and have 3 more years of schooling. Over 40 percent of households belong to India's most disadvantaged social groups, scheduled castes or tribes. At the time of the long-run survey, at Rs 980 per capita, average monthly household income in our sample was below the rural MP poverty line of Rs 1,036.[5]

We are interested in identifying women who face labor supply constraints due to e.g. conservative gender norms. Our proxy is based on the (only) female labor supply measure collected in the baseline survey: We consider a woman to be unconstrained if she ever worked for MGNREGS. To confirm its relevance, Table 1 compares labor force participation and gender norm measures across constrained and unconstrained women, using long-run survey data for the control group. Relative to unconstrained women, constrained women were 11 percentage points (18 percent) less likely to have worked for pay in the past month. Constrained women scored 0.07 standard deviations lower on our empowerment index, which captures the woman's control over purchases, self-reported decision making power, mobility, and freedom from gender-based violence. We observe no significant differences across constrained and unconstrained women or their husbands on whether they report women can work. However, men married to constrained women perceive greater social stigma associated with having a wife who works; they report nearly a seven percentage point (12 percent) higher fraction of the community would think the husband of a working woman is a bad provider.

[5]We calculate the poverty line by taking the latest poverty line for rural MP from the Reserve Bank of India (Rs 771 in 2011/2012) and inflating it to 2017 terms using the IMF CPI for India.

Among women, we observe smaller and noisier differences in the same direction. The final table row provides some insight on the caste origins of these norms: Constrained women are more likely to belong to castes with stronger norms against women's work, as identified using the 2016 Demographic and Health Survey (DHS) (Appendix E.3 provides details on the DHS analysis).

1.2 Experimental Design

Our experiment builds on the 2008 policy reform to MGNREGS payment architecture, wherein states were required to transition from cash to electronic payment of MGNREGS wages into beneficiary-owned bank accounts. Since women typically lacked their own accounts, the status quo was electronic payment of all household member wages into a single account, almost always owned by the male head of household. In 2012 the Minister of Rural Development explicitly mandated that a woman's MGNREGS wages should be deposited into her individual bank account (UNWOMEN, 2012).

Also relevant for our study was the community banking initiative launched in our study state – Madhya Pradesh (MP) – in 2011. This initiative sought to ensure that citizens had access to a "last-mile" bank kiosk within 5 kilometers of their residence. Importantly, kiosk bank accounts could only be accessed with an authenticated fingerprint.

Together, these reforms made it possible for women to have MGNREGS wages directly deposited into private, easy-to-access, secure accounts. However, officials were slow to target women. For instance, in our study areas, rates of payment into individual bank accounts among female workers remained below 20 percent until 2016. This provided us ample opportunity to experimentally vary women's access to individual bank accounts and whether those accounts received direct deposits of MGNREGS wages.

In our study districts, we identified and then randomly assigned all 199 GPs with functional bank kiosks to one of three groups: 66 GPs formed the control group, 68 GPs were to receive bank accounts for eligible women, and 65 GPs were to receive bank accounts and direct deposit of MGNREGS wage into their new accounts. Using MGNREGS administrative data we identified households in these GPs that were listed as having worked for MGNREGS between October 2012 and October 2013. Between November 2013 and January 2014, we conducted a rapid screening of these 14,088 households. A married couple entered our sample if at least one household member reported having ever worked for MGNREGS and the wife lacked an individual bank account. We identified 5,851 eligible couples and two GPs without any eligible couples. These two GPs (both assigned to the control group) were dropped, leaving us with 197 GPs. Appendix Figure A2 and Appendix E.1 provide a timeline of

experimental activities and randomization details, respectively.

In all 133 treatment GPs, our team individually informed eligible women of an upcoming account opening drive where they could open a bank account at the kiosk, free of charge. On the day of the drive, our team returned to the household to invite the woman to visit the kiosk with her documents (proof of address and a passport-sized photo) and open an account. The team facilitated the account opening process at the kiosk.

In GPs assigned to the direct deposit treatment arm, our team additionally informed eligible women of the option to have their MGNREGS payments deposited in their (newly opened) bank account. Conditional on consent, our team submitted a request to enter their newly-opened individual bank account into the MGNREGS administrative system ensuring that her wages would be directed into her new account rather than her husband's account.

Training was randomized as a third, cross-cutting treatment in half the GPs selected for bank accounts or bank accounts and direct deposit. In GPs assigned to the training intervention, following the account opening camps, eligible women were invited to a group-based information session. The sessions familiarized women with procedures for deposits and withdrawals at the kiosk. They also provided women information such as account uses (including saving and receiving benefit transfers), why kiosk deposits were safe and the time and cost savings of kiosk transactions.

To summarize, we created five intervention arms: control (64 GPs), accounts only (32 GPs), accounts and direct deposit (34 GPs), accounts and training (33 GPs), and accounts, direct deposit, and training (34 GPs), which we refer to as D^2T going forward.

2 Conceptual Framework

As a precursor to the empirical analysis, we modify a simple collective household model to examine how the presence of gender norms against women working moderates the impact of D^2T on FLFP. Among our intervention arms, D^2T maximized a woman's control over her earnings: her MGNREGS wages were deposited in her own account (instead of her husband's) and the training strengthened her ability to use that account.

2.1 Setup

Endowments and Wages: The household consists of a husband and wife, $i \in \{F, M\}$. Each has non-labor income y^i, a time endowment of 1, and can supply labor h_s^i in sectors $s = P$ (private) and N (public/MGNREGS), for wages w_s^i. Consistent with program implementation,

spouse i's MGNREGS labor supply is capped at $\overline{N}$ units.[6]

Preferences: Each spouse values private consumption c^i and leisure l^i according to the function $u^i(l^i, c^i)$.[7] A woman working can violate norms such as "the wife takes care of the household" and "the husband is the breadwinner". We capture such norm costs by a fixed utility cost $\gamma^i \geq 0$ which could include either, or both, "own norms" costs (i.e. the psychic cost to individuals of violating personal beliefs about gender roles), and "perceived norms" costs, (i.e. expected social stigma cost imposed by community members who disapprove of women working). We focus on a fixed cost because gender norms in India have a strong caste component, and there is empirical evidence of fixed norms costs related to caste and labor supply (Oh, 2020). A broader interpretation of γ^i would include other fixed costs associated with a woman working, such as the time and hassle of securing childcare.

Norms constrain labor force participation for two categories of women. These categories are not necessarily mutually exclusive, especially when both spouses bear norms costs. First, those kept of the labor force by self-internalized norms:

Definition 1 *A woman is personally constrained if $\gamma^F > 0$ and she does not work but, holding other parameters constant, she would work if $\gamma^F = 0$.*

Second, those for whom husband preferences bind:

Definition 2 *A woman is spousally constrained if $\gamma^M > 0$ and she does not work but, holding other parameters constant, she would work if $\gamma^M = 0$.*

Decision Making: Households allocate consumption and leisure efficiently. Specifically, labor supply decisions maximize a Pareto-weighted average of husband and wife utilities, subject to the household budget constraint. We assume the wife's Pareto weight, $\mu \in (0, 1)$, depends on non-labor income and other "distribution factors" that affect a woman's outside option but do not enter the budget constraint (Blundell et al., 2005). Given the rarity of divorce, we anticipate the relevant outside option to be a non-cooperative equilibrium where spouses do not share resources (Lundberg and Pollak, 1993).

We build on Chiappori (1992)'s two-stage representation of the household allocation problem. In the first stage, a lump sum transfer ϕ^F between husband and wife effectively chooses a point on the Pareto frontier. This transfer could be positive or negative and is

[6]The MGNREGS act specifies a 100-day cap at the household rather than at the individual level. However, in practice, there are sufficiently scarce MGNREGS work opportunities available to households such that the cap is more appropriately modeled as an individual limit that is determined by the number of available projects. To streamline analysis we omit, without loss of generality, hours constraints for private sector work.

[7]Throughout, we assume that each $u^i(l^i, c^i)$ is a twice differentiable, increasing and concave utility function, that the cross derivative $\frac{\partial^2 u^i}{\partial l^i \partial c^i}$ is null, and that the standard Inada conditions are satisfied.

generically increasing with μ, which captures a woman's bargaining power/outside option.[8] In the second stage of the canonical model, each spouse maximizes own utility subject to an individual budget constraint. Appendix D shows that with norm costs, the woman's allocation instead solves the following problem in the second stage:

$$\begin{aligned} \max_{h_N^F, h_P^F, c^F} & \; u^F\left(1 - h_N^F - h_P^F, c^F\right) - \left(\gamma^F + \frac{1-\mu}{\mu}\gamma^M\right) 1\left(h_P^F + h_N^F > 0\right) \\ \text{s.t.} & \quad c^F \leq w_N^F h_N^F + w_P^F h_P^F + \phi^F \\ & \quad h_s^F \geq 0, h_N^F \leq \overline{N} \end{aligned} \tag{1}$$

where $1(\cdot)$ is the indicator function. The key difference between our setup and the standard collective model comes from the norms externality that a woman imposes on her husband should she work. Program (1) shows that she internalizes her husband's preference that she not work in a manner proportional to her relative Pareto weight.

To solve program (1), a woman compares the value of the objective function if she doesn't work to the value if she pays the norms costs and chooses labor supply optimally. A woman will work in both sectors only if MGNREGS work is more remunerative and the MGNREGS hours constraint is binding. By increasing a woman's control over her earnings, D^2T raises her outside option and, therefore, μ. This increases her net transfer, ϕ^F and creates an income effect that will lower her willingness to work. However, a higher μ also *lowers* the weight she places on her husband's norms cost, γ^M, making work more attractive.

While these opposing effects make the predicted impact of D^2T on overall labor supply ambiguous, we can identify sub-groups for whom the impact is clear. A first group is already-working women. As these women are neither personally, nor spousally, constrained the reduced weight on γ^M is irrelevant for their labor force participation decision. For this group, the only relevant force is the increase in ϕ^F, which will lead to a reduction in labor supply. By similar logic women who are personally, but not spousally, constrained will not enter the labor force: by definition a reduction of γ^M to 0 will not induce them to work, while the income effect makes working even less attractive.

The picture differs for spousally constrained women. By definition, a spousally constrained woman will work if $\gamma^M = 0$. For some parameter values, the reduced weight on γ^M will therefore induce work, despite the income effect. Proposition 1 formalizes this logic:

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

[8] With fixed costs, when a woman enters the labor force the household switches ϕ^F schedule. If a higher μ caused labor force entry then ϕ^F may decline, partially compensating the husband for norm costs (see Appendix D).

Proof. See Appendix D. ■

Proposition 1 tells us that if D^2T increases FLFP then norms costs to work exist. Further D^2T can increase both public and private labor supply, even though D^2T only affects MGNREGS wage payments.

This insight – that when female work imposes fixed norms costs, D^2T can increase labor supply – does not require household efficiency. In Appendix D we outline an alternative model where the household is inefficient, in that a portion of a woman's wage is directly appropriated by her husband. It is reasonable to assume that D^2T reduces the "spousal tax" on MGNREGS earnings. As a consequence, we show that D^2T can lead to personally constrained women working more in both the public and private sectors. Intuitively, higher post-tax MGNREGS wages act as a "carrot" that may induce personally constrained women to pay fixed norms costs and enter the labor force; once they have incurred this cost they may decide to also undertake private sector work.

A final possibility is that D^2T directly reduces γ^F and/or γ^M – by reducing costs to FLFP, this could increase female work in both public and private sectors. We view this channel as unlikely in the short term, since the intervention did not target norms or communicate information that would shift perceived norms. In the medium-to-longer run, it is certainly possible that women's choice to work reduces norm costs and this would amplify the female labor supply impacts highlighted above.

2.2 Empirical Predictions

We use this framework to interpret the observed labor supply impact of D^2T: if D^2T increases women's private sector work then fixed costs to their work exist. In our setting, we anticipate norms around women's work to be a primary cause of such costs.

Motivated by the observation that D^2T unambiguously increases female labor supply only among women who do not work absent the intervention (Proposition 1), we separate impacts by a woman's prior working status. In the empirical analysis we reference this group as "constrained", acknowledging multiple reasons for not working that include own norm costs, spousal norm costs, and low wages.

We also examine impacts on male labor supply. For an efficient household, a reduction in ϕ^M increases work among men whose wives are *not* spousally constrained (see Appendix D). This is as these men incur a negative income effect while their wives stay out of the labor force. Given this, we examine impacts separately for husbands of constrained and unconstrained women.

We also evaluate intervention impacts on two additional sets of outcomes. The first set

includes proxies of women's bargaining power and empowerment. Here, we anticipate impacts for two distinct reasons – first, our model predicts that impacts of D^2T are mediated by increases in female bargaining power. Second, D^2T may alter the relative incomes of husbands and wives and, thereby, further influence empowerment outcomes.

The second set of outcomes includes own and perceived norms regarding women's work. We conjecture that direct exposure to a proscribed counter-stereotypical behavior – here, working women – may in the longer run reduce norm costs associated with women's work (Bertrand, 2020). Own norms may liberalize among households with new female workers; and perceived norms (stigma from the broader community) may ease as people see more women in the labor market.

3 Data and Empirical Strategy

3.1 Data

Our evaluation uses multiple data sources. First, a short screening questionnaire conducted prior to the intervention: This baseline identified the study sample by collecting data on presence of a married couple in the household, whether either spouse had ever worked for MGNREGS, and whether the wife had an individual bank account. Given time constraints, this survey did not record any other detail on women's financial inclusion, labor force participation, empowerment, or norms.

Second, two follow-up surveys conducted roughly one and three years after account openings (between August and December 2015 and April and October 2017, referenced as short-run and long-run surveys respectively): We sampled 4,500 eligible women and their husbands from the baseline screening (stratified by GP) who could be matched to MGNREGS administrative data as of August 2015. Attrition did not differ by treatment arm: we interviewed 93 and 91 percent of sampled women during the first and second survey waves, respectively (Appendix Table A1). Both female and male surveys included modules on bank account ownership, banking activities, and labor market outcomes. The female survey also collected data on proxies of female bargaining power and empowerment, including self-reported decision-making power, mobility, and experiences of gender-based violence, drawn from the Indian Demographic and Health Survey questions (See Appendix E.3 for details).

Based on extensive qualitative work, we introduced norms-related survey modules in the long-run survey. We designed three modules to capture beliefs about whether women should work and gender-specific costs stemming from own and perceived community norms.

Third, administrative data from two sources: First, we have data from the MGNREGS program management information system (MIS) through mid-November 2017. The data tell us when an individual worked for MGNREGS, how much s/he was paid, and what account the wages were deposited into. We assume a woman was paid into her individual account if no other household member shares that account number.[9] Second, we have data from one of our two banking partners, which serves 81 percent of our sample. For accounts opened through this bank, we have data from date of account opening until April 30, 2018. This includes a record of every transaction posted to 1,603 female-owned accounts.

3.2 Empirical Approach and Balance Check

Our main analysis uses the following regression specification:

$$y_{igt} = \beta_0 + \beta_1 D^2 T_g + \beta_2 D_g^2 + \beta_3 T_g + \beta_4 C_g + \mu_s + \lambda_d + \eta_t + \boldsymbol{x_{ig}'}\boldsymbol{\delta} + \varepsilon_{igt} \quad (2)$$

where y_{igt} is the outcome of interest for individual i in GP g at survey round t. D^2T_g indicates that GP g was selected to receive accounts, direct deposit, and training; D_g^2 indicates a GP was selected for accounts and direct deposit; T_g indicates GPs selected for accounts and training; C_g indicates a control GP that received no treatment. All regressions control for strata and district fixed effects (μ_s, λ_d) and survey month×year fixed effects (η_t). We also control for the pre-determined variables used to assess balance in Appendix Table A2 ($\boldsymbol{x_{ig}}$). The error term (ε_{igt}) is clustered at the GP level.

To focus analysis on impacts of increasing financial control through D^{2}T holding (initial) account ownership constant, we set the omitted group to be GPs that received "accounts only". Coefficients on the control group dummy (β_4) are informative of the extent to which financial inclusion alone moves our outcomes of interest. Throughout, we report p-values to test differences between the other treatment groups and the control group.

Overall, individual, household, and GP-level characteristics specified in our pre-analysis plan are balanced across treatment arms (Appendix Table A2).[10] The p-values from F-tests of whether the treatment group coefficients are jointly equal to zero (column 6) show imbalance on 5 out of 23 characteristics at the 10 percent level or less.

[9]These data were scraped in 2016 and 2017 from the public MGNREGS website. The data structure capturing account numbers changed between the 2016 and 2017 scrapes. Appendix E.3 provides additional detail on how we infer individual account ownership from account number data in the two scrapes.

[10]We lack data on two PAP-listed controls: GP median income and below poverty line ratio. In addition, we include district fixed effects: First, district governments facilitate access to MGNREGS work. Second, there is slight (district-level) imbalance between D^{2}T and accounts only. Our results are similar when we omit these controls.

Motivated by our conceptual framework, we also estimate an augmented version of equation (2) which includes a proxy for whether a woman is unconstrained (i.e. she would work absent intervention), and interactions of this dummy variable with treatment dummies.[11]

$$\begin{aligned} y_{igt} =& \gamma_0 + \gamma_1 D^2 T_g + \gamma_2 D_g^2 \times Unconst_{ig} + \gamma_3 D_g^2 + \gamma_4 D_g^2 \times Unconst_{ig} + \gamma_5 T_g + \\ & \gamma_6 T_g \times Unconst_{ig} + \gamma_7 C_g + \gamma_8 C_g \times Unconst_{ig} + \gamma_9 Unconst_{ig} + \mu_s + \lambda_d + \\ & \eta_t + \boldsymbol{x_{ig}'}\boldsymbol{\delta} + \varepsilon_{igt} \end{aligned} \tag{3}$$

We cannot observe constraint status directly, as it requires knowledge of counterfactual work behavior. We therefore proxy for a woman being unconstrained by the (only) female labor supply measure collected in the baseline survey: whether she ever worked for MGNREGS (recall Table 1). To the extent that this variable misclassifies women's true constraint status, we expect differences in treatment effects to be biased towards zero.

Our pre-analysis plan was general in that it specified main families of outcomes and laid out our intent to "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", leaving us with some discretion in terms of how to aggregate outcomes within families and which statistical tests of the 10 suggested by the PAP to emphasize. Moreover, as discussed earlier, we did not pre-specify our intent to study heterogeneity with respect to constraint status.

We address concerns related to ex-post multiple testing in two ways. To address testing *within* families of outcomes, we aggregate variables into sub-families (e.g. "public sector work", "private sector work", etc.), constructing standardized indices per Kling et al. (2007). For each family, we average sub-indices to create a summary index. For indices and sub-indices measured in both waves, we report pooled analysis and then separate results by wave; these indices only include outcomes with comparable data in both waves.

Next, to address concerns related to multiple families of outcomes and multiple hypothesis tests, we report sharpened q-values that control for the the expected share of rejections that are Type I errors, or false discovery rate (FDR) for our major hypotheses. We use the FDR approach outlined in Anderson (2008), based on the methodology in Benjamini et al. (2006). This procedure converts p-values into q-values, which control the share of rejections that are Type I errors: specifically we expect 5 percent of rejections based on $q \leq 0.05$ to be Type I errors and so on.

Our primary "main effects" adjustment pools p-values from all ten hypothesis tests implied

[11] Appendix Tables A3 and A4 verify balance among the constrained and unconstrained subsamples.

by the PAP across all summary indices and time periods. Thus, it pools 210 tests into a single family. A second "heterogeneous effects" adjustment includes p-values related to heterogeneous treatment effects, with the caveat that we cannot rely on the PAP to dictate which tests to include.[12] This adjustment pools 294 tests into one family.

Appendix C reports p-values with corresponding q-values for all hypotheses (including $\beta_1 = \beta_2$, $\beta_1 = \beta_3$, and $\beta_2 = \beta_3$) and outcomes. Figure 1 summarizes main results, graphing treatment effects relative to the Accounts Only mean for key families of outcomes. Whiskers graph 90 and 95 percent confidence intervals based on conventional standard errors; we report sharpened q-values above each bar. Appendix Figure A6 summarizes results by constraint status.

4 Results

We first describe treatment take-up, and then evaluate intervention impacts on indices measuring labor supply, financial inclusion and agency, other domains of empowerment/agency, and norms. Appendix Section B presents impacts on index components.

4.1 Take-up

Field administrative records show high take-up of our treatments (Appendix Table A5). We opened accounts for 73 percent of eligible women, with no significant differences across treatment arms. Roughly three quarters of women in GPs selected for training were trained, and over half of women in direct deposit GPs were signed up for direct deposit.

Figure 2 is based on MGNREGS administrative data and shows the cumulative share of women receiving wage deposits into an individual account (Panel A) and the value of those deposits (Panel B), beginning at the start of our study period. (Note this figure does not tell us about *overall* rates of MGNREGS work, which we study in the next sub-section). By the time of our long-run survey over 40 percent of women in D^{2}T GPs, but fewer than 10 percent of women in non-direct deposit GPs, had been paid MGNREGS wages through individual direct deposit. Appendix Figure A5 uses administrative data from one of our partner banks and shows very similar patterns, albeit with higher values of MGNREGS deposits.

The value of MGNREGS deposits is substantial: conditional on getting at least one direct deposit, the MGNREGS administrative data show the average woman in D^{2}T received

[12]The "main effects" adjustment includes impacts relative to accounts only ($\beta_j = 0$, $j = 1, 2, 3, 4$) and relative to the control group ($\beta_k = \beta_4$, $k = 1, 2, 3$), as well as $\beta_1 = \beta_2$, $\beta_1 = \beta_3$, and $\beta_2 = \beta_3$. For heterogeneous treatment effects tests include $\gamma_i = 0$, $i = 1, 2, 3, 4, 5, 6, 7, 8$, $\gamma_1 = \gamma_7$, $\gamma_1 + \gamma_2 = \gamma_7 + \gamma_8$, $\gamma_1 + \gamma_2 = 0$, $\gamma_3 + \gamma_4 = 0$, $\gamma_5 + \gamma_6 = 0$, $\gamma_7 + \gamma_8 = 0$.

roughly INR 4,295 ($66 at the 2017 exchange rate of INR 65 per USD) between the baseline and long-run survey. For comparison, annual wage earnings for women in this group was INR 4,865 at the time of the long-run survey. Given the magnitude of these payments, it is plausible that the intervention shifted women's bargaining position in the household.

Figure 2 shows an uptick in individual MGNREGS payment receipt among non-direct deposit intervention arms starting in 2017. This likely reflects the combination of two major government initiatives: First, a few months after implementation of our interventions, the Indian government launched a nationwide, multi-year financial inclusion program, Pradhan Mantri Jan Dhan Yojana (PMJDY).[13] Second, prior to our long-run survey in 2017, the government conducted camps to provide individually-linked direct deposit facilities (also known as Aadhar-linked accounts). This policy had an important effect: between intervention launch in 2014 and the short-run survey in 2015, the share of women in our study districts enrolled in individual direct deposit increased modestly, from 11 to 16 percent. However, between the short- and long-run survey, this number doubled to 32 percent (Appendix Figure A1).[14] Thus, our long-run treatment effects reflect the *additional* effect of our interventions beyond these government efforts.

4.2 Labor Market Engagement

We now ask whether D^{2}T and associated gains in a woman's financial control altered her and her spouse's labor market engagement. Motivated by our theoretical framework, we pay special attention to impacts on public versus private sector work, and differential effects by a woman's baseline constrained status.

Table 2 assesses impacts on female labor supply. We average three standardized sub-indices to obtain the aggregate labor supply index (columns 1 - 3). The "general labor supply" sub-index (column 4) includes labor supply measures that are not differentiated by work sector; the "public labor supply" sub-index (column 5) only includes MGNREGS work measures; and the "private labor supply" sub-index (column 6) only includes measures of private sector work.[15]

[13]PMJDY began in August 2014. By December 2017 over 300 million bank accounts (27 million in Madhya Pradesh) had been opened (https://data.gov.in/resources/stateut-wise-number-pmjdy-accounts-20122017-ministry-finance. Accessed May 28, 2019). Under PMJDY, banks offered low-cost accounts with standard benefits including access to a debit card, accident and life insurance, and an overdraft facility.

[14]As illustrated by Figure 2 the share of women actually receiving direct wage payments is lower, since not all women enrolled work for MGNREGS.

[15]The *general labor supply sub-index* includes an indicator for work in past month, earnings in past month, and total months worked over past year. The *public sector sub-index* includes (i) MIS-based short-term (past month) and longer-term (past 12 months) work indicators and wages earned over those periods and (ii) survey-based reports of MGNREGS work for the same time periods. The *private sector sub-index*

Pooling across waves, column (1) shows that D^{2}T increased female labor supply by 0.11 standard deviation units (significant at the 1 percent level, with a q-value of 0.018 per Figure 1). Columns (4)-(6) show remarkably similar impacts in the public and private sectors. Appendix Table B1 shows these effects reflect a 5 percentage point increase in having worked in the past month and in the past year, an 8 percentage point increase in the likelihood of MGNREGS work per administrative data, as well as a Rs 950 (28 percent) increase in annual private sector earnings. Motivated by our conceptual framework, we interpret the 0.12 standard deviation unit increase in private sector labor supply as demonstrating that gender norms or other fixed costs to female work constrain (some) women's ability to work.

Consistent with complementarity between direct deposit and training, no other treatment arm significantly impacted the aggregate labor supply index. However, direct deposit (without training) lowered the public sector labor supply sub-index by 0.12 standard deviation units (column 5). This reduction is driven by administrative measures of MGNREGS work, not self-reported ones (Appendix Table B1). One possibility is that the biometrically authenticated accounts opened for treatment women reduced local officials' ability to siphon funds by submitting false work claims in these women's names. If correct, the difference in public labor supply point estimates between D^{2}T versus direct deposit further highlights the importance of training in helping women effectively leverage the direct deposit facilities.

Columns (2) and (3) show an attenuation in D^{2}T treatment effects relative to the accounts only group over time (relative to the control group, we observe significant treatment effects for D^{2}T in both the short run and long run at $p = 0.005$ and $p = 0.043$, respectively, though long-run effects are not significant after FDR adjustments per Table C1). Appendix Table A6 shows that D^{2}T impacts attenuate for both the public and private sector sub-indices, though point estimates on the general work sub-index are stable. We further discuss this attenuation of effects below, in the context of heterogeneous treatment effects across constrained and unconstrained women.

Table 3 studies impacts on male labor supply. In the short-run, D^{2}T increased the aggregate index by 0.10 standard deviation units, significant at the 10 percent level, with effects driven by public sector work (column 5). Appendix Table A7 shows that D^{2}T raises male public sector work in the short run – when women also work more in the public sector – and also in the long run, when women do not. As MGNREGS wages are below male private sector wages, this suggests an increased male willingness to accept work at lower wages.

In the presence of gender norm costs, we anticipate that D^{2}T impacts on female labor

includes a private sector work indicator, private sector earnings in past year and a dummy for whether her occupation/main status is a worker. Earnings proxy for intensive margin labor supply, given no substantive shift in market wages (see Online Appendix Table A18).

supply will be concentrated among constrained women. In Table 4 we examine heterogeneity in male and female labor supply responses by our baseline proxy of whether a woman is constrained.[16] Columns (1)-(4) consider women's labor supply, pooling short- and long-run survey waves. D^2T has a significantly larger impact on constrained women, increasing their labor supply by 0.21 standard deviation units (column 1, significant at the one percent level using standard inference and after FDR correction, see Appendix Table C3). We reject equality of treatment effects for constrained and unconstrained women for the aggregate labor index, the general sub-index, and the private sector sub-index. Appendix Table A10 and Appendix Table A11 break down the labor supply indices by short and long-run for women and men, respectively. Appendix Table A10 shows that D^2T increased constrained women's labor supply in both the short-run (0.23 standard deviation units) and long-run (0.19 standard deviation units), with long-run effects concentrated in private sector work.[17]

In contrast, treatment effects for unconstrained women fade out over time. One potential reason relates to independent government efforts to transition women to MGNREGS direct deposit, discussed in sub-section 4.3. Using administrative data, Appendix Figure A3 graphs the share of workfare wages paid into individual accounts by quarter.[18] The 2017 government direct deposit enrollment camps are associated with increased direct deposit receipt rates, especially among unconstrained women, shortly before our long-run survey. Unconstrained women – who were more empowered to begin with (see Table 1) – may have been better equipped to take advantage of the government's direct deposit campaign.

An alternative is that, in the longer run, the income effect generated by greater bargaining power among unconstrained women discouraged work. This would suggest that unconstrained women in D^2T should be more empowered than peers in accounts only. Indeed, Table 4, columns (5)-(8) show that D^2T's effect on male public sector labor supply is qualitatively larger and only statistically significant among spouses of *unconstrained* women (column 7) –

[16] As previously discussed, while motivated by the theory our heterogeneity analysis by constrained status was not pre-specified. In our pre-analysis plan, we proposed examining heterogeneity in outcomes by above and below median levels of (predicted) empowerment: since we did not collect empowerment data at baseline, we use time-invariant baseline characteristics to predict aggregate empowerment in the control group and use this model to create a predicted empowerment measure. Appendix Table A8 and A9 report heterogeneity in labor supply effects using our pre-specified measure. Overall, these results are similar to those obtained when splitting by constraint status: both in the short and long-run, women with below median empowerment at baseline increase their labor supply. They also have a larger treatment effect on labor supply than women who are more empowered.

[17] To check for misreporting of work type, we examine women's reports of payment method. In both survey waves, less than 2 percent of women reported receiving non-MGNREGS payments into a bank account. Our results are robust to recoding private sector work to zero if it is paid into a bank account. Our qualitative field work found that different recruitment and payment systems meant that villagers clearly distinguish MGNREGS work from other types of casual work.

[18] As we infer direct deposit status when women work, we cannot directly measure the share of all sample women who are signed up for direct deposit in a given quarter.

this follows the prediction of the efficient model, where a negative income effect causes these spouses to work more. These patterns are, however, absent for the overall male labor supply index. We view this as consistent with our qualitative observations that most men work full time in the private sector and rely on MGNREGS – which pays less than the male private sector wage – for "work of last resort".[19]

4.3 Financial Inclusion and Agency

The domain of empowerment most directly tied to our interventions is financial. We study this in Table 5, which reports impacts on financial activity of women and their husbands, as well as female financial agency. Columns (1)-(3) report pooled, short-run, and long-run effects on an aggregate index measuring women's account use. This index is based on survey data and includes whether the woman reports owning a bank account at the time of the survey, whether she visited the account in the past six months, and self-reported savings in individual bank accounts.

The short-run control group coefficient (column 2) shows that providing individual bank accounts increases women's account use: control women score over 0.6 standard deviation units lower than accounts only women. However, this difference was roughly halved between the short- and long-run survey, likely owing to the government's own efforts to bank women through PMJDY and sign them up for MGNREGS deposit.

In light of government policy "catch up", the persistent gains in female account use associated with D^2T are striking: compared to accounts only, women in D^2T score 0.14-0.15 standard deviation units higher on the account use index in both the short and long run; Appendix Table B5 shows this includes a 6-9 percentage point increase in the probability of having gone to the bank in the past 6 months and an 8 percentage point increase in having an individual account in the long run (despite no initial differences). The estimates suggest a complementarity between direct deposit and training: sending money to a woman's accounts may have little effect if she lacks the capability to access the money on her own; similarly training may not do much if she has no impetus to transact.

To examine whether these reflect meaningful changes in women's financial agency, we consider women's banking knowledge and autonomy. These outcomes were measured for women in the long-run survey. D^2T led to a 0.16 standard deviation units increase in the bank kiosk knowledge index, significant at the 10 percent level (column 4). This index measures whether women have heard of the kiosk and what types of transactions they know they can

[19] Another test relates to time trends: policy catch up suggests an upward trend in FLFP, while an income effect a downward trend. However, other changes in the economic environment between the two survey waves – including the 2016 demonetization – makes a causal interpretation of time trends difficult.

conduct there. Moreover, column (5) shows that D^{2}T increased the female banking autonomy index by 0.12 standard deviation units. This index aggregates three types of outcomes: First, whether a woman visits the bank alone or without male supervision and is comfortable doing so. Second, whether she thinks women can visit the bank kiosk without a male relative's supervision. Third, whether she prefers having her wages paid into her own account and whether she prefers her wages are not sent to her husband. Appendix Table B5 shows that treatment effects are driven by women's comfort going to the bank alone (an 8 percentage point increase) and conducting transactions independently (a 10 percentage point increase). Appendix Table C6 shows that only impacts on the aggregate account use index remain significant after FDR adjustments, with q-values of 0.061, 0.201, and 0.041 in the pooled, short run, and long run specifications respectively.

Finally, columns (6)-(8) consider the male account use indices (standardized using the complementary accounts only control mean and standard deviation for women). The accounts only means for husbands show that their account engagement is significantly higher than their wives', especially in the short run. Unlike women, D^{2}T doesn't change male account use relative to accounts only.[20]

Appendix Table A12 breaks the results of the pooled aggregate indices and long-run bank kiosk knowledge and banking autonomy by whether a woman is constrained or unconstrained. As with labor supply we see qualitatively larger impacts for constrained women, though we generally cannot reject the null of equal impacts among the two groups of women.

4.4 Women's Empowerment

Beyond documented increases in labor supply and banking autonomy, there is scope for D^{2}T to alter other markers of female agency and empowerment via multiple channels.

First, as discussed in the conceptual framework, D^{2}T could directly increase a woman's bargaining position within the household by improving her outside option. This channel opens up the possibility of empowerment outcomes improving even when labor supply does not (e.g. among the unconstrained). Here, we anticipate impacts on indicators of both female well-being and of women's preference weights in household decisions. Second, treatment-induced shifts in banking and labor supply – and the increased access to, and control over, resources they bring – could trigger shifts in "downstream" measures of empowerment and agency. For example, women may be more likely to engage in other economic activity (like making household purchases) when they control their earnings. Female mobility could

[20]The large point estimates on some pooled and short-run male treatment effects are because women have limited – and substantially less variable – personal savings compared to men. If we were to instead construct the male index using male standard deviations, point estimates would be 5-10 times smaller.

increase as women become more comfortable going to the bank and the job site. An increased capacity to do more could translate into a perceived ability to decide more. Finally, impacts on gender-based violence depend on the net effect of male backlash and female agency on domestic violence.[21]

In Table 6, we consider treatment effects on four domains related to women's economic agency: engagement in making purchases, mobility, self-reported decision-making, and freedom from gender-based violence. For each domain, we construct a sub-index of empowerment based on female survey reports. The aggregate empowerment index is the average of the four sub-indices. Table 6 shows the pooled, short-run and long-run results for the overall summary index, as well as pooled results for its components. Appendix Table A13 shows short- and long-run impacts for sub-indices.

Overall, we find no significant impacts on the aggregate index (columns 1-3). This masks important heterogeneity, however: Figure 3 plots the distribution of the aggregate empowerment index among women in D^2T and accounts only GPs, in the full, the constrained, and the unconstrained samples. While, on average, unconstrained women report higher empowerment than constrained women, D^2T is associated with a significant rightward shift in the empowerment index distribution for constrained women relative to their peers in accounts only GPs; we reject equality of distributions for these two group at the 1 percent level. Appendix Table A14 shows the average D^2T treatment effect for constrained women is 0.075 standard deviation units, significant at the 5 percent level using conventional standard errors, with a q-value of 0.103 (Appendix Table C13).

Table 6, column (4) shows that, relative to accounts only, D^2T does not increase the average woman's engagement with other markets as captured by the purchase sub-index, though we do see a marginally significant difference of 0.06 standard deviation units relative to the control group.[22] This, again, masks heterogeneity by constraint status: Appendix Table A14 shows that constrained D^2T women score 0.18 standard deviation units higher than accounts only women in both the short and long run.

We see similar patterns when studying the mobility sub-index, which aggregates dummy variables indicating whether a woman visited a series of common destinations like the local market and health center. Table 6, column (5) shows positive, but noisily estimated, gains for D^2T women relative to both accounts only and the control group. Looking across components, D^2T women are more likely to have visited the childcare center (8 percentage points) and her

[21]The empirical evidence on whether female labor force participation reduces gender-based violence (due to greater economic agency, as in Aizer (2010)) or increases it (due to male backlash, as in Luke and Munshi (2011)) is unclear.

[22]The purchase sub-index captures purchases made by a woman, either at all or (in a separate set of dummy variables) with her own money in the past year.

natal home (3.2 percentage points) (Appendix Table B10). Again, we see larger, statistically significant effects for constrained women: Appendix Table A15 shows D^2T women score 0.13 standard deviation units higher relative to accounts only.

Finally, we find no significant impacts – both, overall, and among the constrained – on the decision-making sub-index, which aggregates two dummy variables indicating a woman reported having a say in whether she works and how her income and benefits payments are spent, and the freedom from gender-based violence sub-index, which aggregates dummy variables measuring a woman's experience of physical, emotional, and sexual violence in the past year.

The measures of empowerment and bargaining power we observe and evaluate are not exhaustive – for instance, women may choose to parlay bargaining power gains into higher levels of transfers from their husbands, which we do not observe. Equally, a woman's reports of her *perceived* decision-making power may be subject to social desirability bias and influenced by prevalent norms. That said, the fact that the observed effects on broad measures of empowerment are also concentrated among the women who are constrained in terms of labor supply suggests that treatment impacts on female agency operate, in part, through women's greater engagement with the labor market (e.g. higher relative earnings and commuting/banking experiences) – or, that D^2T did more to shift the outside options of constrained women.

4.5 Gender Norms

The D^2T intervention, which occurred in the context of a socially conservative society, increased female labor force participation. We now examine whether social norms around women's work themselves shifted as individuals gain experience with having a working woman in the household, and see more working women in the community.

Measuring Norms On norms, we designed three survey modules to capture men and women's beliefs about whether women should work, and the extent of norm costs stemming from own and perceived norms.[23] The first, on *personal beliefs and preferences*, asked

[23]Our examination of both own norms and the perceptions of community norms is motivated by research in psychology and economics. The psychology literature emphasizes the distinction between own and perceived norms, and how misalignment between the two can lead to equilibria where individuals privately think behavior A is appropriate, but avoid behavior A because they believe others think A is *in*appropriate (see e.g. Tankard and Paluck (2016)). In Bernhardt et al. (2018), we find that male own and perceived norms, as well as the wife's belief about her husband's preferences, are more predictive of female work than the woman's own preferences.

individuals whether (i) women should be able to work outside the home, and (ii) they wanted their sons to marry women who wish to work and their daughters to marry men who permitted work.

The second was a *vignettes module* which elicited individual attitudes towards working women and their husbands, holding household characteristics constant. The vignette featured two hypothetical families belonging to the respondent's caste and living in the respondent's village. The only difference across the two households was that in one case the wife worked for pay, while in the other case she stayed at home. We used pictures to make the households salient to the respondents. Respondents were asked which woman was the better wife, mother, and caretaker. To capture perceptions of community opinions, we asked which woman had more respect in the community. Then we asked which man was the better husband, provider, and who had more community respect (see Appendix Section E.3 for more detail).

A final *community perceptions module* collected gender-specific measures of perceived norm costs. We asked respondents what fraction of individuals in the community would speak badly of a woman who worked outside the home, and what fraction of respondents would think a man was a bad provider if his wife worked for pay.

We construct five sub-indices relating to different aspects of norms and, then, aggregate them into two indices - the "own norms index" and the "perceived norms index". All index components are constructed so that higher values reflect fewer costs to female work. To facilitate cross-gender comparisons, we standardize index components relative to women in the accounts only group.

The own norms index includes three sub-indices. First, the"personal beliefs" sub-index which captures whether the respondent thinks women should work and preferences for her child to live in a household with working women. Next, two sub-indices capture gender-specific norm costs: The "acceptance of working woman" sub-index aggregates vignette judgments of whether the working woman is the better wife, the better mother, and the better caretaker. The "acceptance of working woman's husband" sub-index aggregates vignette responses regarding which man is the better provider and husband.

The perceived norms index is the average of the two gender-specific perceived acceptance sub-indices, which include the vignette question on community respect and the "fraction of the community who judges" question.

Treatment Effects Table 7 presents results, separately for women and men (Panels A and B, respectively). Among women, D^2T liberalized own norms by 0.10 standard deviation units (column 1), significant at the 1 percent level using conventional inference. Figure 1 shows

this effect remains significant with $q = 0.046$ after FDR adjustments. Shifts in women's own attitudes indicate a more positive perception about the propriety of women's work, possibly linked to their own choice to work more: Appendix Table B12 shows that this reflects an 8 percentage point increase in the likelihood a woman would prefer a daughter-in-law who works, a 7 percentage point increase in the likelihood of stating the working woman in the vignette is the better wife, and a 5 percentage point increase in the likelihood of stating the working woman's spouse is the better husband. Appendix Figure A6 shows treatment effects, by gender, in constrained (Panel A) and unconstrained (Panel B) households. D^2T-induced liberalization of own norms (or, equivalently, the reduction in norm costs) are concentrated among constrained women - i.e., the group that responded to the treatment by increasing labor force attachment (Appendix Table A16 and Appendix Figure A6 present the own and perceived norms results for both genders.)

Women's perceived norms also liberalized (by 0.08 standard deviation units, column 5), driven by increases of 4.5 and 7 percentage points in the likelihood the respondent states the working woman and working woman's husband receives more respect in the vignettes (Appendix Table B13). These effects are consistent with either women learning about more progressive beliefs held by others in the community and/or generalizing from their own liberalizing attitudes regarding women's work. The impact on women's perceived norms remains significant at the 10 percent level after FDR adjustments ($q = 0.091$).

Husbands' own norms were unaffected by the treatments (Panel B, column 1). Perceived norms, in contrast, shift, though results are again no longer significant at traditional levels after FDR adjustments ($q = 0.194$). Impacts are driven by changes in the husbands' acceptance sub-index (column 7) – both D^2T and training alone increased male views that husbands with working wives are accepted by others by 0.13 standard deviation units. Appendix Table B13 shows this effect is driven by a 0.044 unit (10 percent) increase in a husband's belief about the fraction of the community that does not think the husband of a working woman is a bad provider. These impacts are relevant as men perceive women's work involving more social stigma than women do: in accounts only GPs, the perceived acceptance of husbands index is 0.33 standard deviation units lower among men (relative to women), while the perceived acceptance of wives index is 0.14 standard deviation units lower.

What could cause a husband to update his perceived norms? First, his wife beginning to work may lead him to directly learn that he had overestimated the social sanctions associated with a woman working. Second, seeing more women in his village work as a result of the treatment could lead him to infer that the social costs of work are lower than expected. Although D^2T had a qualitatively larger impact on perceived acceptance of husbands among men in constrained households, the fact that we cannot reject equality of treatment effects

between constrained and unconstrained households indicates that social learning may have contributed to a shift in men's perceived norms.

Our norms results raise interesting questions when viewed together with our labor supply results. Specifically, if norms did indeed shift, why did average labor supply effects attenuate? Here we identify two possibilities: Appendix Table A10 shows that attenuation is entirely driven by unconstrained women. These women, who are less norms-constrained, may work less in the long-run due to a bargaining-power-induced income effect. As discussed earlier, another potential driver of attenuation is policy catch-up: specifically, the government-led direct deposit campaign could have been enough to help unconstrained women in accounts only catch up to their D^2T peers. If norms change more slowly than labor force participation, the current results may reflect that D^2T areas were exposed to greater FLFP for a longer period of time than our accounts only areas.

5 Discussion

As illustrated by Figure 1, D^2T had substantial positive impacts on women's work, including in the private sector, while women's husbands work more in the public sector. We observe larger, longer-lasting effects for constrained women, who are less likely to have worked absent intervention and whose husbands perceive higher social costs to having a wife who works. The persistence of these impacts are particularly striking in light of the Indian government's independent efforts to scale up both financial inclusion and MGNREGS direct deposit for women in the period between our short-run and long-run survey.

These changes translate into significant gains in financial activity and financial agency, though overall impacts on other domains of empowerment, captured by the aggregate empowerment index, are limited. We do, however, see broader empowerment gains for constrained women, especially in terms of mobility and economic engagement. Finally, treated women state more progressive attitudes about women in the labor force, while both genders report lower perceived social costs of female work.

Figures 1 and A6 illustrate a consistent story: D^2T has the largest impacts on outcomes across the causal chain, especially for constrained women, who theory predicts should be most affected. The figures also identify which results are robust to accounting for multiple inference. Figure 1 shows that effects on female labor supply and own norms remain significant at the 5 percent level, while effects on account activity and female perceived norms remain significant at the 10 percent level. Appendix Figure A6 reports core results splitting by constraint status. Here, we see that treatment effects on constrained women's labor supply, account use, and own norms remain significant at the 5 percent level, while the impact on empowerment is just

short of significance at the 10 percent level. In light of these adjustments, we consider our inferences related to perceived norms for men as more speculative. Appendix C reports the full set of q-values for specifications estimating average and heterogeneous treatment effects.

Interpreting our results through the lens of the theory laid out in Section 2 indicates that D^2T helped women overcome fixed costs associated with work. Given the context, we consider the most likely reason for such fixed costs as related to the costs of violating gender-identity norms linked to women's work.

Below, we discuss several potential alternative channels through which our treatment may have operated and influenced women.

5.1 Alternative Explanations and Robustness Checks

While norms around women and work are our leading explanation for fixed costs to work, an alternative non-norms fixed cost relates to child care. If women were initially constrained by fixed childcare costs, then we may anticipate larger treatment effects for women with young (especially pre-school age) children. Appendix Table A17 estimates effects by whether or not a household had a child under the age of 8 at the time of the short-run survey. Treatment effects are apparent for both subgroups. While point estimates tend to suggest a slightly smaller response among women with young children, in general we cannot reject the null of no difference between the two groups.

Another potential fixed cost relates to learning about work opportunities in the private sector. In the private sector, labor recruiters typically visit households and offer them short-term work opportunities. However, recruiters target both genders, and since most men work, it is unlikely that women's MGNREGS participation increased their access to recruiters.

To rationalize increases across MGNREGS and private sector work, an alternative mechanism needs to impact the return to both forms of work. A natural possibility would be if women's increased participation in MGNREGS changed private sector wages. Appendix Table A18 shows that D^2T left these wages unaffected. While confidence intervals on some of these estimates are wide, general equilibrium effects of this sort are *a priori* unlikely, given that treated women comprised a small share of the population in most GPs (on average, our interventions targeted 28 women per GP, compared to an average female population of 1,625).

A related question is whether our treatment effects are biased by spillover effects, e.g. if MGNREGS funds were directed towards D^2T GPs at the expense of GPs in other treatment arms. Since our study sample is small relative to overall MGNREGS budgets (our study GPs accounted for 0.002 percent of total spending for the state of MP in fiscal year 2016-2017) we

do not expect spillover effects to pose a substantive risk.

Another possibility is that D^2T impacted labor supply by easing savings constraints, as in Callen et al. (2019). However, our experiment did not vary access to financial instruments as accounts only women also received bank accounts (Appendix Tables A5, B5). A related possibility is that D^2T reduced wage taxation in the private sector (e.g. if women had these wages deposited directly into their accounts, or made trips to the bank right after working). However, only 2.8 percent of private sector workers in D^2T report having these wages directly deposited, and we find no evidence that women deposit on their own: Appendix Figure A4, Panels A and B show that non-MGNREGS deposit activity in accounts only is very similar to that in D^2T. It does not appear that treatment effects reflect a sudden surge in women's use of bank accounts for non-MGNREGS transactions.

5.2 Policy Implications

In recent decades, economic progress in India has translated into better-paying jobs and more attractive work opportunities, with wage growth in rural areas outstripping that in urban areas (Jacoby and Dasgupta, 2018). Yet this growth has failed to draw Indian women into the labor market. We argue that social norms around appropriate gender roles play an important role in keeping women out of the labor force, but these norms can be overcome by interventions that increase women's financial control.

Strengthening women's control over MGNREGS wages through D^2T increased women's work both for the program and in the private sector. These changes run counter to the prediction of a basic model of efficient household decision-making, where an increase in bargaining power (precipitated by greater female control over workfare wages) would reduce female labor supply. Allowing for a norms channel rationalizes our main treatment effects and key heterogeneity in effects: treatment effects are largest among the subset of constrained women, who lacked MGNREGS work experience at baseline and had husbands who were significantly opposed to female work.

Our results have multiple policy implications. First, gender targeting can impact women's engagement with workfare programs and the labor market at large. Second, impacts can extend beyond economic fundamentals, reshaping the norms that govern female work. This creates scope for interventions like ours to create further welfare gains by altering the nature of preferences themselves. Third, our long-run results can help inform intervention scale-up discussions. Between our two survey waves, the Indian government began scaling up MGNREGS direct deposit to female-owned accounts across our study area. Different from our intervention, this scale-up did not involve either targeted outreach to eligible women or

any systematic account training. It appears that these program features were relevant for the most marginalized women, and an important reason why we find persistent effects on constrained women's labor supply in the long run.

We conclude by highlighting some important open research questions relating to how norms are updated and perceived by community members. While our results make it clear that norms shift with behavior, we cannot say whose behavior (or beliefs) are most influential for changing the beliefs of others. Moreover, we are unable to speak to norms spillover to other members in the community. We see research that examines two-way interactions between social norms and economic activity in communities as a promising avenue for future work.

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Table 1: Sample Summary Statistics, Control Group

	(1) Overall Mean	(2) Unconstrained Mean	(3) Constrained Difference	(4) N
Panel A: Characteristics of Women				
Age^{+}	39.598	40.459	-2.626	1738
			(0.641)	
Years Education^{+}	0.686	0.471	0.642	1683
			(0.153)	
Age Had First Child (Among Women With Kids at Baseline)$^{+}$	19.109	19.031	0.223	1631
			(0.178)	
If Worked for Pay in Past Month	0.551	0.587	-0.106	1654
			(0.024)	
Earnings Last Month	807.516	871.999	-191.804	1630
			(63.325)	
Private Labor Sub-Index	0.003	0.070	-0.197	1654
			(0.049)	
Public Labor Sub-Index	-0.104	-0.073	-0.076	1654
			(0.038)	
Aggregate Empowerment Index	0.031	0.056	-0.074	1644
			(0.020)	
Woman Has Say in Taking Employment	0.282	0.305	-0.070	1651
			(0.023)	
Believes Women Can Work	0.744	0.755	-0.035	1650
			(0.033)	
Frac. Community Who Will Think Poorly of Working Woman	0.387	0.378	0.027	1648
			(0.018)	
Panel B: Characteristics of Husbands				
Age^{+}	44.238	44.962	-2.148	1694
			(0.792)	
Years Education^{+}	3.879	3.266	1.732	1688
			(0.260)	
If Worked for Pay in Past Month	0.682	0.693	-0.041	1521
			(0.027)	
Earnings Last Month	1473.888	1438.257	71.473	1503
			(139.363)	
Private Labor Sub-Index	0.589	0.564	0.066	1651
			(0.028)	
Public Labor Sub-Index	0.127	0.173	-0.114	1651
			(0.058)	
Believes Women Can Work	0.656	0.668	-0.046	1520
			(0.033)	
Frac. Community Who Will Think Poorly of Husband	0.564	0.542	0.065	1519
			(0.018)	
Panel C: Household Characteristics				
Scheduled Caste/Scheduled Tribe^{+}	0.441	0.458	-0.054	1614
			(0.054)	
Household Income Per Capita Last Month (Male Report)	980.419	1059.449	-231.334	1518
			(57.005)	
DHS Work Index †	0.014	0.028	-0.043	1583
			(0.018)	

Notes: Robust standard errors clustered at the GP level in parentheses. Sample limited to control group. $^{+}$Indicates that outcomes are from short-run survey; otherwise outcomes are from long-run survey. "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. The mean of the constrained indicator for this sample is 0.337. The first two columns show the means of the outcome variable (leftmost column) for the full control sample (column 1) and for the unconstrained sample (column 2). The third column shows the regression coefficient of the outcome variable on an indicator variable for being constrained. †Indicates index was constructed using the Indian Demographic and Health Survey V (2005-2006) and merged onto our sample at the subcaste level, see Appendix E.1 for more details. Appendix E describes variable construction. Variables measured in INR topcoded at the 99th percentile. The exchange rate was approximately INR 64 per USD in 2015 and INR 65 per USD in 2017.

Table 2: Impact of Treatments on Women's Labor Supply

	Aggregate Labor Supply Index			General Labor Supply Sub-Index	Public Labor Supply Sub-Index	Private Labor Supply Sub-Index
	(1) Pooled	(2) Short-Run	(3) Long-Run	(4) Pooled	(5) Pooled	(6) Pooled
β_1: Direct Deposit and Training (D^2T)	0.111	0.162	0.059	0.098	0.107	0.128
	(0.036)	(0.040)	(0.049)	(0.053)	(0.064)	(0.048)
β_2: Direct Deposit Only (D^2)	-0.018	0.009	-0.048	0.016	-0.120	0.051
	(0.040)	(0.042)	(0.052)	(0.058)	(0.058)	(0.047)
β_3: Training Only (T)	0.013	0.021	0.002	0.004	-0.003	0.038
	(0.044)	(0.049)	(0.053)	(0.050)	(0.085)	(0.042)
β_4: Control (C)	0.007	0.047	-0.024	-0.005	-0.005	0.030
	(0.035)	(0.038)	(0.045)	(0.046)	(0.061)	(0.041)
Accounts Only Mean	-0.000	0.000	-0.000	0.000	0.000	0.000
N	8297	4179	4118	8297	8297	8297
P-values from F-tests						
$\beta_1 = \beta_4$	0.004	0.005	0.043	0.029	0.060	0.019
$\beta_2 = \beta_4$	0.524	0.369	0.595	0.678	0.030	0.557
$\beta_3 = \beta_4$	0.881	0.586	0.583	0.830	0.988	0.814
β_1: Short-Run = Long-Run	0.059			0.893	0.167	0.014
β_2: Short-Run = Long-Run	0.253			0.233	0.755	0.062
β_3: Short-Run = Long-Run	0.730			0.816	0.771	0.926
β_4: Short-Run = Long-Run	0.124			0.707	0.147	0.047

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. 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. GP (locality)-level controls include number of new MGNREGS work projects over the two years prior to baseline ratio of MGNREGS workers in two years prior to the baseline to 2011 census GP population proportion of in-sample MGNREGS workers in administrative data that did not self-report having worked for MGNREGS at baseline GP sex ratio, calculated from 2011 census data proportion of GP population that is Scheduled Caste proportion of GP population that is Scheduled Tribe sarpanch (elected GP leader) caste and sarpanch gender. Individual level controls include whether the respondent is part of a Scheduled Caste, Scheduled Tribe, age, household size, number of children over age three, whether the respondent worked for MGNREGS before baseline, age difference between husband and wife, education difference between husband and wife, and distance from nearest banking kiosk. 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 3: Impact of Treatments on Men's Labor Supply

	Aggregate Labor Supply Index			General Labor Supply Sub-Index	Public Labor Supply Sub-Index	Private Labor Supply Sub-Index
	(1) Pooled	(2) Short-Run	(3) Long-Run	(4) Pooled	(5) Pooled	(6) Pooled
β_1: Direct Deposit and Training (D^2T)	0.034	0.094	0.000	-0.053	0.172	-0.018
	(0.040)	(0.051)	(0.045)	(0.063)	(0.076)	(0.038)
β_2: Direct Deposit Only (D^2)	-0.004	0.036	-0.017	0.074	-0.134	0.049
	(0.047)	(0.061)	(0.049)	(0.075)	(0.069)	(0.048)
β_3: Training Only (T)	0.030	0.065	-0.001	0.073	-0.042	0.059
	(0.043)	(0.055)	(0.049)	(0.079)	(0.084)	(0.047)
β_4: Control (C)	-0.006	0.031	-0.032	-0.030	-0.017	0.029
	(0.039)	(0.055)	(0.042)	(0.063)	(0.070)	(0.040)
Accounts Only Mean	0.509	0.553	0.466	0.647	0.174	0.707
N	8065	3957	4108	8065	8065	8065
P-values from F-tests						
$\beta_1 = \beta_4$	0.354	0.254	0.455	0.704	0.012	0.211
$\beta_2 = \beta_4$	0.957	0.944	0.715	0.136	0.080	0.640
$\beta_3 = \beta_4$	0.392	0.538	0.519	0.162	0.751	0.498
β_1: Short-Run = Long-Run	0.088			0.064	1.000	0.026
β_2: Short-Run = Long-Run	0.359			0.271	0.910	0.261
β_3: Short-Run = Long-Run	0.263			0.448	0.576	0.288
β_4: Short-Run = Long-Run	0.255			0.424	0.506	0.309

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. 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 4: Heterogeneous Impact of Treatments on Labor Supply: Pooling Short-Run and Long-Run

	Women's Labor Supply				Men's Labor Supply			
		Aggregate Index Components				Aggregate Index Components		
	(1) Aggregate Labor Supply Index	(2) General Labor Supply Sub-Index	(3) Public Labor Supply Sub-Index	(4) Private Labor Supply Sub-Index	(5) Aggregate Labor Supply Index	(6) General Labor Supply Sub-Index	(7) Public Labor Supply Sub-Index	(8) Private Labor Supply Sub-Index
γ_1: Direct Deposit and Training (D^2T)	0.207	0.202	0.134	0.285	0.013	-0.035	0.123	-0.051
	(0.044)	(0.058)	(0.090)	(0.070)	(0.058)	(0.100)	(0.111)	(0.058)
γ_2: Direct Deposit and Training (D^2T) × Unconstrained	-0.147	-0.148	-0.043	-0.251	0.040	-0.017	0.077	0.059
	(0.054)	(0.066)	(0.077)	(0.079)	(0.067)	(0.116)	(0.095)	(0.066)
γ_3: Direct Deposit Only (D^2)	0.032	0.053	-0.091	0.134	0.083	0.244	-0.092	0.095
	(0.048)	(0.064)	(0.069)	(0.068)	(0.068)	(0.124)	(0.084)	(0.075)
γ_4: Direct Deposit Only (D^2) × Unconstrained	-0.075	-0.050	-0.048	-0.129	-0.134	-0.259	-0.073	-0.070
	(0.052)	(0.064)	(0.063)	(0.076)	(0.074)	(0.136)	(0.076)	(0.087)
γ_5: Training Only (T)	0.076	0.092	-0.009	0.144	0.073	0.174	-0.067	0.111
	(0.053)	(0.057)	(0.086)	(0.070)	(0.053)	(0.109)	(0.099)	(0.066)
γ_6: Training Only (T) × Unconstrained	-0.092	-0.128	0.014	-0.161	-0.059	-0.142	0.045	-0.079
	(0.054)	(0.064)	(0.081)	(0.080)	(0.068)	(0.128)	(0.088)	(0.071)
γ_7: Control	0.096	0.084	0.050	0.154	0.008	0.035	-0.021	0.009
	(0.042)	(0.053)	(0.073)	(0.062)	(0.055)	(0.100)	(0.087)	(0.060)
γ_8: Control × Unconstrained	-0.137	-0.132	-0.086	-0.193	-0.021	-0.097	0.004	0.028
	(0.041)	(0.052)	(0.062)	(0.066)	(0.054)	(0.107)	(0.067)	(0.058)
γ_9: Unconstrained	0.223	0.248	0.093	0.327	0.077	0.147	0.032	0.053
	(0.035)	(0.045)	(0.042)	(0.060)	(0.044)	(0.092)	(0.048)	(0.048)
P-values from F-Tests								
$\gamma_1 = \gamma_7$	0.006	0.012	0.285	0.018	0.938	0.445	0.181	0.281
$\gamma_1 + \gamma_2 = \gamma_7 + \gamma_8$	0.025	0.086	0.042	0.129	0.113	0.870	0.003	0.498
$\gamma_1 + \gamma_2 = 0$	0.192	0.398	0.158	0.531	0.256	0.466	0.006	0.852
$\gamma_3 + \gamma_4 = 0$	0.368	0.969	0.035	0.917	0.334	0.859	0.036	0.660
$\gamma_5 + \gamma_6 = 0$	0.755	0.558	0.959	0.727	0.796	0.730	0.809	0.526
$\gamma_7 + \gamma_8 = 0$	0.297	0.361	0.585	0.400	0.740	0.366	0.815	0.383
Accounts Only Mean - Constrained	-0.162	-0.183	-0.075	-0.228	0.517	0.654	0.159	0.737
N	8297	8297	8297	8297	8065	8065	8065	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 pooled 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 5: Impact of Treatments on Financial Inclusion and Agency

	Female Reports					Male Reports		
	Aggregate Account Use Index			Bank Kiosk Knowledge Index	Banking Autonomy Index	Aggregate Account Use Index		
	(1) Pooled	(2) Short-Run	(3) Long-Run	(4) Long-Run	(5) Long-Run	(6) Pooled	(7) Short-Run	(8) Long-Run
β_1: Direct Deposit and Training (D^2T)	0.149	0.144	0.147	0.162	0.124	0.266	0.477	0.043
	(0.059)	(0.074)	(0.054)	(0.091)	(0.058)	(0.210)	(0.384)	(0.088)
β_2: Direct Deposit Only (D^2)	-0.023	-0.057	-0.005	-0.066	-0.035	0.020	0.155	-0.043
	(0.056)	(0.075)	(0.053)	(0.091)	(0.057)	(0.192)	(0.352)	(0.099)
β_3: Training Only (T)	0.064	0.103	0.013	-0.075	0.018	0.321	0.515	0.049
	(0.052)	(0.065)	(0.052)	(0.089)	(0.059)	(0.175)	(0.325)	(0.091)
β_4: Control (C)	-0.466	-0.643	-0.303	-0.515	-0.226	0.103	0.212	-0.103
	(0.049)	(0.061)	(0.045)	(0.076)	(0.050)	(0.160)	(0.298)	(0.077)
Accounts Only Mean	-0.000	-0.000	-0.000	0.000	-0.000	1.110	1.682	0.560
N	8297	4179	4118	4118	4118	8065	3957	4108
P-values from F-tests								
$\beta_1 = \beta_4$	0.000	0.000	0.000	0.000	0.000	0.375	0.430	0.041
$\beta_2 = \beta_4$	0.000	0.000	0.000	0.000	0.000	0.615	0.843	0.448
$\beta_3 = \beta_4$	0.000	0.000	0.000	0.000	0.000	0.140	0.238	0.054
β_1: Short-Run = Long-Run	0.964					0.236		
β_2: Short-Run = Long-Run	0.448					0.562		
β_3: Short-Run = Long-Run	0.130					0.153		
β_4: Short-Run = Long-Run	0.000					0.282		

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. 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 6: Impact of Treatments on Other Empowerment Dimensions

	Aggregate Empowerment Index			Aggregate Index Components			
				Purchase Sub-Index	Mobility Sub-Index	Decision-Making Sub-Index	Freedom From Gender-Based Violence Sub-Index
	(1) Pooled	(2) Short-Run	(3) Long-Run	(4) Pooled	(5) Pooled	(6) Pooled	(7) Pooled
β_1: Direct Deposit and Training (D^2T)	0.015	0.004	0.023	0.025	0.053	-0.021	0.007
	(0.022)	(0.026)	(0.030)	(0.048)	(0.034)	(0.041)	(0.030)
β_2: Direct Deposit Only (D^2)	-0.004	-0.013	0.000	-0.046	0.002	0.028	0.003
	(0.021)	(0.029)	(0.023)	(0.044)	(0.036)	(0.042)	(0.031)
β_3: Training Only (T)	0.001	-0.038	0.036	-0.024	0.038	0.003	-0.007
	(0.025)	(0.029)	(0.031)	(0.047)	(0.035)	(0.045)	(0.034)
β_4: Control (C)	-0.002	-0.011	0.011	-0.033	0.009	-0.008	0.030
	(0.020)	(0.026)	(0.024)	(0.041)	(0.030)	(0.040)	(0.029)
Accounts Only Mean	0.001	0.000	0.002	0.000	-0.000	-0.000	-0.000
N	8276	4179	4097	8276	8297	8297	8297
P-values from F-tests							
$\beta_1 = \beta_4$	0.372	0.428	0.645	0.096	0.119	0.712	0.323
$\beta_2 = \beta_4$	0.869	0.940	0.521	0.705	0.798	0.248	0.230
$\beta_3 = \beta_4$	0.907	0.241	0.368	0.814	0.263	0.748	0.181
β_1: Short-Run = Long-Run	0.560			0.258	0.979	0.141	0.090
β_2: Short-Run = Long-Run	0.641			0.601	0.145	0.023	0.716
β_3: Short-Run = Long-Run	0.024			0.092	0.539	0.045	0.061
β_4: Short-Run = Long-Run	0.380			0.850	0.627	0.802	0.096

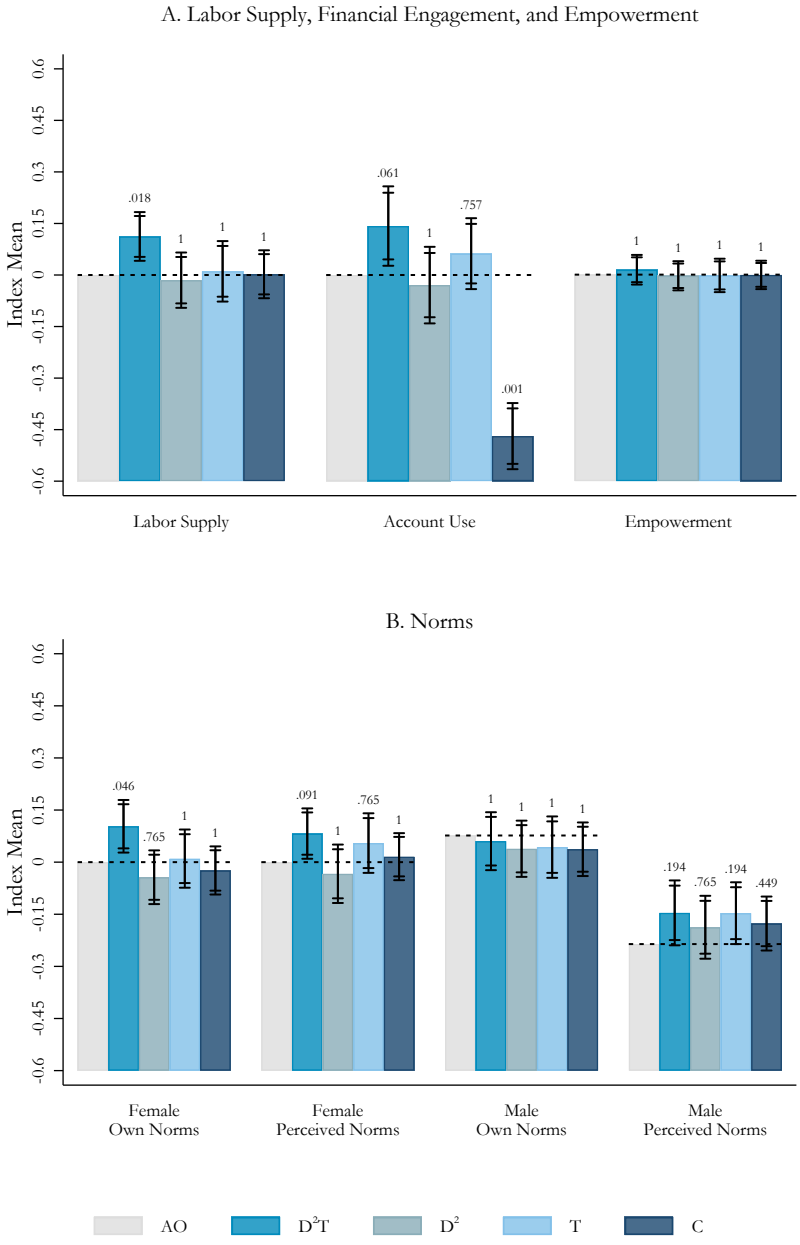
Notes: Column headers list outcome variables of regressions including the treatment coefficients in the leftmost column and as specified in equation 2 in section III.B. "Pooled" columns include outcomes from both the short and long-run surveys. Outcomes are indices standardized relative to the female 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 7: Impact of Treatments on Norms

		Aggregate Index Components				Aggregate Index Components	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Aggregate Own Norms Index	Personal Beliefs Sub-Index	Working Women Acceptance Sub-Index	Husband Acceptance Sub-Index	Aggregate Perceived Norms Index	Perceived Working Women Acceptance Sub-Index	Perceived Husbands Acceptance Sub-Index
Panel A: Female Reports							
β_1: Direct Deposit and Training (D^2T)	0.102	0.114	0.087	0.106	0.078	0.078	0.078
	(0.036)	(0.040)	(0.058)	(0.052)	(0.037)	(0.041)	(0.043)
β_2: Direct Deposit Only (D^2)	-0.032	0.015	-0.039	-0.071	-0.024	-0.042	-0.006
	(0.037)	(0.048)	(0.058)	(0.049)	(0.040)	(0.046)	(0.043)
β_3: Training Only (T)	0.016	-0.003	0.021	0.029	0.046	0.061	0.032
	(0.042)	(0.041)	(0.054)	(0.064)	(0.040)	(0.041)	(0.047)
β_4: Control (C)	-0.015	-0.012	-0.032	-0.001	0.020	-0.008	0.048
	(0.035)	(0.036)	(0.051)	(0.049)	(0.037)	(0.042)	(0.039)
Accounts Only Mean	-0.000	0.000	0.000	-0.000	-0.000	-0.000	0.000
N	4118	4118	4118	4118	4116	4116	4116
P-values from F-tests							
$\beta_1 = \beta_4$	0.000	0.000	0.006	0.011	0.061	0.013	0.415
$\beta_2 = \beta_4$	0.566	0.502	0.874	0.084	0.212	0.391	0.174
$\beta_3 = \beta_4$	0.392	0.808	0.157	0.611	0.511	0.094	0.724
Panel B: Male Reports							
β_1: Direct Deposit and Training (D^2T)	-0.023	-0.070	0.034	-0.032	0.086	0.044	0.127
	(0.042)	(0.056)	(0.051)	(0.057)	(0.045)	(0.054)	(0.054)
β_2: Direct Deposit Only (D^2)	-0.023	-0.036	0.018	-0.050	0.062	0.042	0.082
	(0.038)	(0.061)	(0.049)	(0.047)	(0.045)	(0.057)	(0.051)
β_3: Training Only (T)	-0.033	-0.026	-0.005	-0.070	0.083	0.046	0.121
	(0.043)	(0.063)	(0.050)	(0.057)	(0.044)	(0.052)	(0.054)
β_4: Control (C)	-0.033	-0.049	0.009	-0.059	0.068	0.054	0.082
	(0.037)	(0.054)	(0.045)	(0.049)	(0.038)	(0.047)	(0.046)
Accounts Only Mean	0.077	0.180	0.001	0.049	-0.236	-0.138	-0.334
N	3814	3814	3814	3814	3813	3813	3813
P-values from F-tests							
$\beta_1 = \beta_4$	0.769	0.670	0.502	0.579	0.649	0.826	0.300
$\beta_2 = \beta_4$	0.685	0.763	0.797	0.780	0.856	0.780	0.989
$\beta_3 = \beta_4$	0.991	0.634	0.681	0.792	0.620	0.831	0.298
β_1: Male = Female	0.025	0.002	0.540	0.088	0.886	0.585	0.473
β_2: Male = Female	0.853	0.426	0.450	0.745	0.128	0.188	0.182
β_3: Male = Female	0.380	0.738	0.739	0.233	0.455	0.763	0.192
β_4: Male = Female	0.710	0.520	0.561	0.370	0.252	0.187	0.536

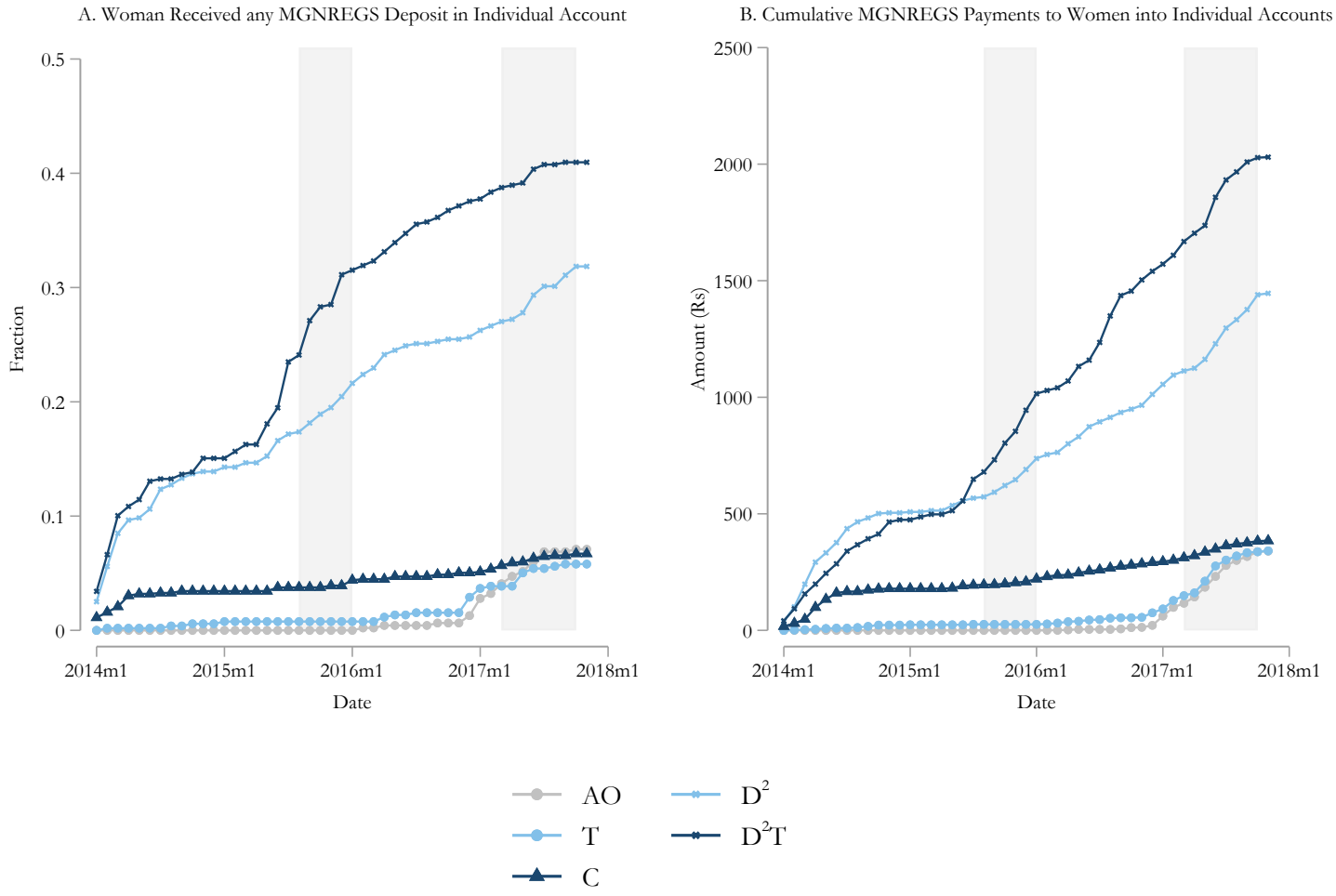
Notes: Column headers list outcome variables of regressions including the treatment coefficients in the leftmost column and as specified in equation 2 in section III.B. All columns show long-run results. Outcomes are indices standardized relative to the female accounts only group separately by survey 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).

Figure 1: Treatment Effects on Summary Indices



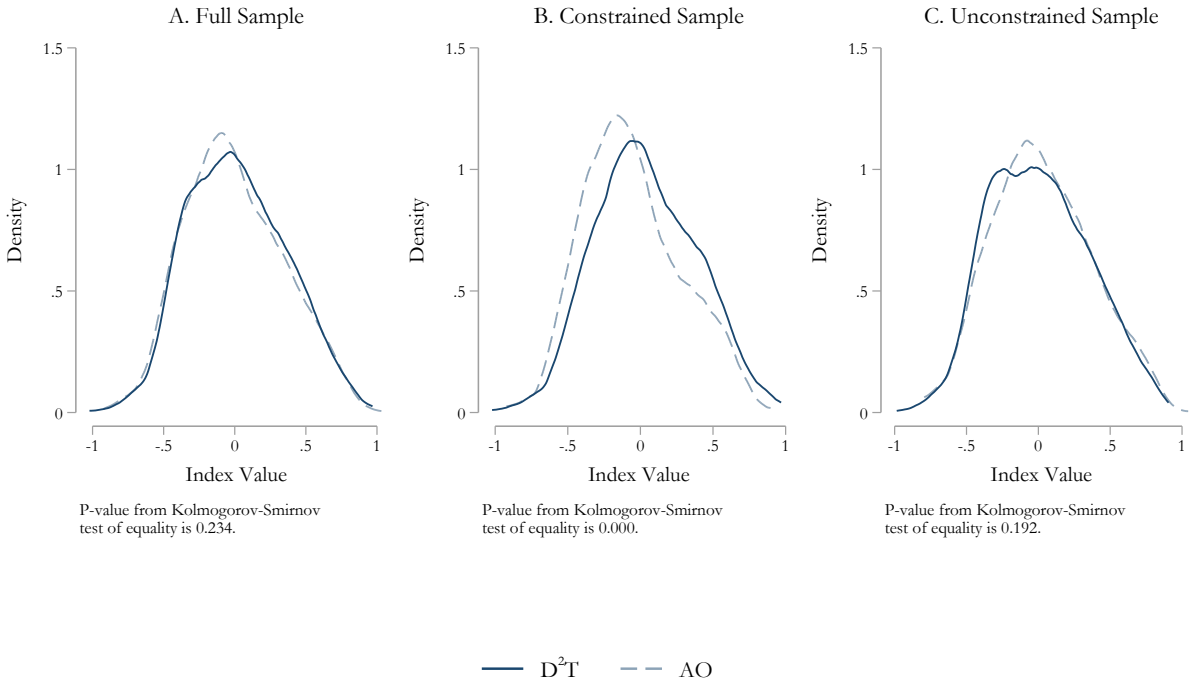
Notes: All figures used pooled short- and long-run data whenever possible. Light grey bar graphs the mean of each outcome for the accounts only group. The other bars are formed by adding treatment effects (per the specification in equation 2 in section III.B) to the accounts only mean. All of the controls included in the regression 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.

Figure 2: MGNREGS Administrative Data - MGNREGS Deposits in Individual Accounts Over Time



Notes: MGNREGS Administrative data. Cumulative MGNREGS deposits 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. Results exclude 104 women who could no longer be matched to the MGNREGS administrative data.

Figure 3: Distribution of Empowerment by Baseline Constraint Status



Notes: Figure shows kernel density plot of Aggregate Empowerment Index, pooling both the short and long-run survey data. Outcomes are standardized indices; variables used to construct these indices are available in Appendix E. The Aggregate Empowerment Index is constructed with respect to accounts only females; additional details of index construction are found in Appendix E.2. "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.

Online Appendix for

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

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January 8, 2021

Contents

A Appendix Tables and Figures: Additional Analysis

Table A1: Balance on Attrition

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

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) Accounts Only Mean	(2) Control (C)	(3) Direct Deposit Only (D^2)	(4) Training Only (T)	(5) Direct Deposit and Training (D^2T)	(6) P-Value: Joint Test	(7) N
Panel A: Individual Characteristics of Eligible Women							
Age	40.091	-0.490	-0.536	0.188	-1.090	0.476	4179
		(0.595)	(0.790)	(0.656)	(0.757)		
Can Read or Write	0.112	-0.022	-0.003	-0.021	0.003	0.359	4179
		(0.017)	(0.025)	(0.018)	(0.020)		
Number of Children <3 Years Old	1.180	0.160	0.207	0.157	0.152	0.096	4179
		(0.075)	(0.084)	(0.094)	(0.096)		
Ever Worked for MGNREGS Before Baseline (Unconstrained)†	0.628	0.045	-0.013	0.011	0.016	0.474	4179
		(0.031)	(0.036)	(0.039)	(0.033)		
Panel B: Household/Couple Characteristics							
Male-Female Age Gap	-3.893	-0.467	-0.466	-0.325	0.038	0.023	4179
		(0.223)	(0.276)	(0.293)	(0.228)		
Male-Female Education Gap	3.190	-0.360	-0.278	-0.046	0.077	0.350	4179
		(0.271)	(0.283)	(0.318)	(0.291)		
Scheduled Caste	0.290	-0.030	-0.038	0.026	-0.012	0.834	4179
		(0.059)	(0.069)	(0.065)	(0.061)		
Scheduled Tribe	0.076	0.108	0.044	0.062	0.038	0.169	4179
		(0.043)	(0.034)	(0.052)	(0.047)		
Household Size	5.424	0.064	0.313	0.264	0.288	0.175	4179
		(0.140)	(0.181)	(0.154)	(0.179)		
Distance to Nearest Kiosk Bank	4.082	-0.775	-1.013	-1.926	-0.462	0.080	4179
		(1.041)	(1.110)	(0.957)	(1.097)		
Panel C: GP Characteristics							
Fraction GP Population Female	0.461	0.001	0.001	-0.000	0.005	0.685	197
		(0.003)	(0.004)	(0.004)	(0.004)		
Fraction GP Population SC	0.217	-0.061	-0.049	0.003	-0.022	0.052	197
		(0.028)	(0.033)	(0.032)	(0.034)		
Fraction GP Population ST	0.057	0.105	0.036	0.013	0.092	0.003	197
		(0.029)	(0.029)	(0.032)	(0.039)		
Fraction GP Population NREGA Workers^{+}	0.279	-0.134	-0.154	-0.162	-0.069	0.673	197
		(0.149)	(0.160)	(0.145)	(0.177)		
Fraction Sample not Self-Reporting Listed MIS Work^{+}	0.328	-0.014	0.029	0.016	0.037	0.723	197
		(0.042)	(0.051)	(0.050)	(0.049)		
Num. New NREGA Projects 2 Yrs. Before Baseline^{+}	31.353	13.285	0.978	1.737	-8.761	0.357	197
		(13.634)	(11.305)	(10.897)	(10.382)		
Sarpanch - Scheduled Caste	0.147	0.010	0.090	-0.004	0.128	0.607	197
		(0.078)	(0.097)	(0.090)	(0.101)		
Sarpanch - Scheduled Tribe	0.176	0.028	-0.064	-0.051	-0.049	0.654	197
		(0.073)	(0.084)	(0.079)	(0.075)		
Sarpanch - Other Backward Caste	0.382	0.016	0.106	0.024	0.056	0.923	197
		(0.103)	(0.125)	(0.122)	(0.121)		
Sarpanch - Male	0.471	0.084	0.074	0.019	0.066	0.935	197
		(0.108)	(0.127)	(0.126)	(0.130)		
Gwalior District	0.265	-0.016	0.084	-0.126	0.052	0.205	197
		(0.086)	(0.106)	(0.090)	(0.096)		
Morena District	0.235	0.037	0.030	0.087	0.108	0.828	197
		(0.087)	(0.100)	(0.102)	(0.102)		
Shivpuri District	0.265	-0.020	-0.114	0.039	-0.160	0.169	197
		(0.091)	(0.100)	(0.107)	(0.095)		

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

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

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) Account Opened	(2) Processed Direct Deposit	(3) Attended Training
β_1: Direct Deposit and Training (D^2T)	0.001	0.544	0.755
	(0.040)	(0.036)	(0.021)
β_2: Direct Deposit Only (D^2)	-0.054	0.513	-0.020
	(0.055)	(0.042)	(0.011)
β_3: Training Only (T)	0.004	-0.031	0.722
	(0.044)	(0.019)	(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) Short-Run	(2) Long-Run	(3) Short-Run	(4) Long-Run	(5) Short-Run	(6) Long-Run
β_1: Direct Deposit and Training (D^2T)	0.124	0.113	0.163	0.025	0.199	0.039
	(0.057)	(0.072)	(0.081)	(0.078)	(0.046)	(0.069)
β_2: Direct Deposit Only (D^2)	0.065	-0.023	-0.138	-0.109	0.102	-0.011
	(0.059)	(0.075)	(0.068)	(0.082)	(0.047)	(0.063)
β_3: Training Only (T)	0.025	0.008	0.001	-0.032	0.036	0.030
	(0.057)	(0.065)	(0.085)	(0.112)	(0.048)	(0.059)
β_4: Control (C)	-0.000	0.026	0.062	-0.077	0.078	-0.021
	(0.047)	(0.064)	(0.076)	(0.077)	(0.041)	(0.055)
Accounts Only Mean	0.000	-0.000	-0.000	0.000	0.000	-0.000
N	4179	4118	4179	4118	4179	4118
P-values from F-tests						
$\beta_1 = \beta_4$	0.020	0.154	0.237	0.090	0.006	0.286
$\beta_2 = \beta_4$	0.209	0.435	0.008	0.625	0.556	0.839
$\beta_3 = \beta_4$	0.644	0.751	0.462	0.657	0.330	0.291
β_1: Short-Run = Long-Run	0.893		0.167		0.014	
β_2: Short-Run = Long-Run	0.233		0.755		0.062	
β_3: Short-Run = Long-Run	0.816		0.771		0.926	
β_4: Short-Run = Long-Run	0.707		0.147		0.047	

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) Short-Run	(2) Long-Run	(3) Short-Run	(4) Long-Run	(5) Short-Run	(6) Long-Run
β_1: Direct Deposit and Training (D^2T)	0.079	-0.096	0.161	0.161	0.043	-0.064
	(0.088)	(0.060)	(0.090)	(0.090)	(0.053)	(0.036)
β_2: Direct Deposit Only (D^2)	0.158	0.052	-0.143	-0.132	0.092	0.030
	(0.100)	(0.069)	(0.080)	(0.093)	(0.066)	(0.044)
β_3: Training Only (T)	0.122	0.054	-0.016	-0.079	0.088	0.020
	(0.099)	(0.067)	(0.095)	(0.100)	(0.067)	(0.044)
β_4: Control (C)	0.018	-0.054	0.025	-0.039	0.051	-0.003
	(0.090)	(0.057)	(0.081)	(0.084)	(0.059)	(0.037)
Accounts Only Mean	0.690	0.605	0.159	0.188	0.811	0.606
N	3957	4108	3957	4108	3957	4108
P-values from F-tests						
$\beta_1 = \beta_4$	0.490	0.457	0.143	0.013	0.879	0.052
$\beta_2 = \beta_4$	0.140	0.098	0.041	0.249	0.499	0.367
$\beta_3 = \beta_4$	0.271	0.093	0.653	0.666	0.607	0.496
β_1: Short-Run = Long-Run	0.064		1.000		0.026	
β_2: Short-Run = Long-Run	0.271		0.910		0.261	
β_3: Short-Run = Long-Run	0.448		0.576		0.288	
β_4: Short-Run = Long-Run	0.424		0.506		0.309	

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 Labor Supply Index		Aggregate Index Components					
			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)	0.214	0.125	0.131	0.143	0.275	0.162	0.237	0.068
	(0.055)	(0.064)	(0.075)	(0.102)	(0.092)	(0.073)	(0.076)	(0.087)
γ_2: Direct Deposit and Training (D^2T) × Above-Median Empowerment	-0.100	-0.122	-0.011	-0.055	-0.219	-0.264	-0.070	-0.048
	(0.085)	(0.077)	(0.093)	(0.123)	(0.144)	(0.099)	(0.097)	(0.098)
γ_3: Direct Deposit Only (D^2)	0.059	-0.029	0.091	-0.053	-0.050	0.044	0.135	-0.079
	(0.054)	(0.064)	(0.075)	(0.098)	(0.074)	(0.081)	(0.070)	(0.086)
γ_4: Direct Deposit Only (D^2) × Above-Median Empowerment	-0.101	-0.039	-0.057	0.054	-0.174	-0.300	-0.071	0.129
	(0.068)	(0.080)	(0.091)	(0.123)	(0.100)	(0.094)	(0.085)	(0.107)
γ_5: Training Only (T)	0.022	0.032	0.001	0.013	0.042	0.016	0.021	0.068
	(0.056)	(0.064)	(0.065)	(0.083)	(0.084)	(0.099)	(0.075)	(0.083)
γ_6: Training Only (T) × Above-Median Empowerment	0.001	-0.057	0.052	-0.010	-0.082	-0.082	0.032	-0.079
	(0.075)	(0.083)	(0.094)	(0.106)	(0.119)	(0.126)	(0.102)	(0.105)
γ_7: Control	0.065	0.022	-0.029	0.039	0.147	0.010	0.078	0.016
	(0.045)	(0.047)	(0.053)	(0.071)	(0.087)	(0.069)	(0.061)	(0.066)
γ_8: Control × Above-Median Empowerment	-0.038	-0.089	0.054	-0.023	-0.167	-0.180	-0.002	-0.065
	(0.057)	(0.060)	(0.076)	(0.095)	(0.086)	(0.085)	(0.081)	(0.077)
γ_9: Above-Median Empowerment	0.087	0.098	0.045	0.036	0.138	0.219	0.078	0.040
	(0.048)	(0.053)	(0.067)	(0.079)	(0.067)	(0.076)	(0.073)	(0.064)
P-values from F-Tests								
$\gamma_1 = \gamma_7$	0.008	0.063	0.020	0.237	0.213	0.017	0.011	0.446
$\gamma_1 + \gamma_2 = \gamma_7 + \gamma_8$	0.117	0.139	0.109	0.306	0.528	0.398	0.088	0.329
$\gamma_1 + \gamma_2 = 0$	0.060	0.967	0.090	0.295	0.646	0.322	0.003	0.806
$\gamma_3 + \gamma_4 = 0$	0.450	0.303	0.648	0.991	0.015	0.010	0.279	0.532
$\gamma_5 + \gamma_6 = 0$	0.735	0.719	0.505	0.973	0.738	0.652	0.401	0.883
$\gamma_7 + \gamma_8 = 0$	0.589	0.251	0.708	0.855	0.816	0.084	0.169	0.477
Accounts Only Mean - Below-Median Empowerment	-0.076	-0.056	-0.079	-0.007	-0.062	-0.113	-0.086	-0.049
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 Labor Supply Index		Aggregate Index Components					
			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)	0.108	0.060	0.078	-0.074	0.302	0.286	-0.056	-0.032
	(0.071)	(0.065)	(0.120)	(0.087)	(0.103)	(0.111)	(0.077)	(0.053)
γ_2: Direct Deposit and Training (D^2T) × Above-Median Empowerment	-0.030	-0.120	-0.017	-0.051	-0.268	-0.241	0.195	-0.067
	(0.117)	(0.087)	(0.170)	(0.125)	(0.166)	(0.129)	(0.124)	(0.072)
γ_3: Direct Deposit Only (D^2)	0.062	0.051	0.185	0.050	-0.069	-0.029	0.069	0.131
	(0.086)	(0.069)	(0.145)	(0.105)	(0.091)	(0.103)	(0.092)	(0.067)
γ_4: Direct Deposit Only (D^2) × Above-Median Empowerment	-0.055	-0.137	-0.061	-0.004	-0.137	-0.205	0.034	-0.202
	(0.117)	(0.084)	(0.194)	(0.134)	(0.130)	(0.111)	(0.122)	(0.082)
γ_5: Training Only (T)	0.040	-0.037	0.029	-0.038	0.132	-0.036	-0.040	-0.037
	(0.067)	(0.056)	(0.123)	(0.084)	(0.111)	(0.106)	(0.091)	(0.048)
γ_6: Training Only (T) × Above-Median Empowerment	0.051	0.079	0.187	0.192	-0.297	-0.078	0.262	0.123
	(0.117)	(0.082)	(0.183)	(0.115)	(0.152)	(0.134)	(0.133)	(0.082)
γ_7: Control	0.019	-0.006	-0.061	-0.073	0.140	0.045	-0.022	0.010
	(0.064)	(0.050)	(0.114)	(0.074)	(0.084)	(0.099)	(0.075)	(0.043)
γ_8: Control × Above-Median Empowerment	0.022	-0.063	0.149	0.022	-0.216	-0.171	0.132	-0.041
	(0.092)	(0.071)	(0.151)	(0.108)	(0.087)	(0.108)	(0.108)	(0.060)
γ_9: Above-Median Empowerment	0.012	0.096	-0.074	0.031	0.200	0.179	-0.089	0.078
	(0.077)	(0.056)	(0.127)	(0.084)	(0.070)	(0.085)	(0.091)	(0.048)
P-values from F-Tests								
$\gamma_1 = \gamma_7$	0.171	0.275	0.174	0.985	0.154	0.031	0.604	0.344
$\gamma_1 + \gamma_2 = \gamma_7 + \gamma_8$	0.644	0.855	0.830	0.341	0.406	0.054	0.744	0.140
$\gamma_1 + \gamma_2 = 0$	0.352	0.316	0.625	0.151	0.803	0.672	0.122	0.045
$\gamma_3 + \gamma_4 = 0$	0.934	0.141	0.352	0.604	0.066	0.036	0.236	0.184
$\gamma_5 + \gamma_6 = 0$	0.324	0.531	0.141	0.098	0.199	0.381	0.023	0.212
$\gamma_7 + \gamma_8 = 0$	0.609	0.245	0.469	0.546	0.422	0.211	0.194	0.550
Accounts Only Mean - Below-Median Empowerment	0.522	0.398	0.635	0.561	0.102	0.081	0.828	0.553
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 Labor Supply Index		Aggregate Index Components					
			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)	0.233	0.188	0.207	0.250	0.208	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) × Unconstrained	-0.099	-0.206	-0.104	-0.211	-0.067	-0.015	-0.126	-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)	0.054	0.016	0.121	-0.010	-0.106	-0.070	0.148	0.127
	(0.054)	(0.067)	(0.069)	(0.095)	(0.096)	(0.080)	(0.068)	(0.097)
γ_4: Direct Deposit Only (D^2) × Unconstrained	-0.059	-0.106	-0.066	-0.023	-0.046	-0.073	-0.063	-0.223
	(0.067)	(0.067)	(0.092)	(0.089)	(0.097)	(0.081)	(0.083)	(0.104)
γ_5: Training Only (T)	0.016	0.137	0.070	0.143	-0.025	-0.016	0.003	0.285
	(0.063)	(0.067)	(0.060)	(0.085)	(0.111)	(0.093)	(0.075)	(0.095)
γ_6: Training Only (T) × Unconstrained	0.017	-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	0.112	0.094	0.090	0.135	0.102	-0.018	0.144	0.167
	(0.048)	(0.057)	(0.048)	(0.084)	(0.102)	(0.074)	(0.064)	(0.088)
γ_8: Control × Unconstrained	-0.092	-0.189	-0.125	-0.172	-0.058	-0.097	-0.094	-0.298
	(0.053)	(0.054)	(0.057)	(0.077)	(0.092)	(0.072)	(0.076)	(0.092)
γ_9: Unconstrained	0.190	0.262	0.242	0.269	0.079	0.103	0.250	0.414
	(0.042)	(0.046)	(0.046)	(0.065)	(0.065)	(0.058)	(0.065)	(0.082)
P-values from F-Tests								
$\gamma_1 = \gamma_7$	0.019	0.093	0.039	0.151	0.376	0.480	0.015	0.176
$\gamma_1 + \gamma_2 = \gamma_7 + \gamma_8$	0.014	0.121	0.030	0.287	0.251	0.050	0.043	0.737
$\gamma_1 + \gamma_2 = 0$	0.007	0.752	0.136	0.626	0.067	0.845	0.006	0.129
$\gamma_3 + \gamma_4 = 0$	0.942	0.122	0.481	0.695	0.048	0.152	0.169	0.162
$\gamma_5 + \gamma_6 = 0$	0.565	0.249	0.860	0.411	0.751	0.773	0.354	0.108
$\gamma_7 + \gamma_8 = 0$	0.667	0.051	0.549	0.588	0.592	0.207	0.335	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 Labor Supply Index		Aggregate Index Components					
			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)	0.101	-0.050	0.110	-0.108	0.179	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) × Unconstrained	0.002	0.078	-0.029	0.016	-0.024	0.153	0.058	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)	0.120	0.069	0.286	0.238	-0.051	-0.120	0.127	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) × Unconstrained	-0.120	-0.147	-0.177	-0.301	-0.143	-0.036	-0.039	-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	-0.011	-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) × Unconstrained	-0.079	-0.047	-0.158	-0.134	0.006	0.086	-0.087	-0.094
	(0.095)	(0.072)	(0.175)	(0.125)	(0.121)	(0.105)	(0.113)	(0.074)
γ_7: Control	0.056	-0.027	0.130	-0.030	0.044	-0.061	-0.007	0.009
	(0.083)	(0.051)	(0.146)	(0.088)	(0.116)	(0.087)	(0.094)	(0.046)
γ_8: Control × Unconstrained	-0.036	-0.012	-0.167	-0.042	-0.027	0.032	0.086	-0.026
	(0.084)	(0.049)	(0.154)	(0.099)	(0.099)	(0.079)	(0.103)	(0.043)
γ_9: Unconstrained	0.081	0.081	0.133	0.168	0.052	0.021	0.059	0.054
	(0.070)	(0.041)	(0.133)	(0.082)	(0.079)	(0.063)	(0.085)	(0.037)
P-values from F-Tests								
$\gamma_1 = \gamma_7$	0.627	0.705	0.885	0.406	0.333	0.247	0.810	0.006
$\gamma_1 + \gamma_2 = \gamma_7 + \gamma_8$	0.106	0.146	0.180	0.752	0.099	0.003	0.905	0.541
$\gamma_1 + \gamma_2 = 0$	0.076	0.605	0.400	0.184	0.062	0.031	0.252	0.340
$\gamma_3 + \gamma_4 = 0$	0.992	0.170	0.336	0.389	0.024	0.165	0.270	0.798
$\gamma_5 + \gamma_6 = 0$	0.527	0.777	0.547	0.890	0.959	0.700	0.460	0.734
$\gamma_7 + \gamma_8 = 0$	0.737	0.406	0.712	0.270	0.833	0.766	0.232	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	0.278	0.181	0.525
	(0.077)	(0.122)	(0.075)	(0.346)
γ_2: Direct Deposit and Training (D^2T) × Unconstrained	-0.115	-0.189	-0.091	-0.394
	(0.076)	(0.113)	(0.076)	(0.401)
γ_3: Direct Deposit Only (D^2)	-0.018	-0.140	-0.059	0.405
	(0.086)	(0.117)	(0.061)	(0.324)
γ_4: Direct Deposit Only (D^2) × Unconstrained	0.001	0.126	0.042	-0.648
	(0.076)	(0.105)	(0.066)	(0.336)
γ_5: Training Only (T)	0.123	0.025	0.048	0.263
	(0.082)	(0.110)	(0.064)	(0.240)
γ_6: Training Only (T) × Unconstrained	-0.082	-0.176	-0.054	0.127
	(0.094)	(0.093)	(0.071)	(0.311)
γ_7: Control	-0.450	-0.486	-0.171	-0.045
	(0.070)	(0.090)	(0.055)	(0.213)
γ_8: Control × Unconstrained	-0.023	-0.044	-0.083	0.245
	(0.067)	(0.083)	(0.062)	(0.249)
γ_9: Unconstrained	0.097	0.077	0.079	0.065
	(0.052)	(0.056)	(0.054)	(0.196)
P-values from F-Tests				
$\gamma_1 = \gamma_7$	0.000	0.000	0.000	0.079
$\gamma_1 + \gamma_2 = \gamma_7 + \gamma_8$	0.000	0.000	0.000	0.738
$\gamma_1 + \gamma_2 = 0$	0.095	0.345	0.146	0.591
$\gamma_3 + \gamma_4 = 0$	0.720	0.877	0.795	0.247
$\gamma_5 + \gamma_6 = 0$	0.513	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) Short-Run	(2) Long-Run	(3) Short-Run	(4) Long-Run	(5) Short-Run	(6) Long-Run	(7) Short-Run	(8) Long-Run
β_1: Direct Deposit and Training (D^2T)	0.061	-0.022	0.052	0.051	-0.072	0.035	-0.023	0.042
	(0.054)	(0.071)	(0.038)	(0.039)	(0.061)	(0.049)	(0.037)	(0.034)
β_2: Direct Deposit Only (D^2)	-0.036	-0.074	0.035	-0.031	-0.053	0.102	-0.000	0.012
	(0.061)	(0.059)	(0.039)	(0.045)	(0.063)	(0.046)	(0.036)	(0.033)
β_3: Training Only (T)	-0.092	0.033	0.041	0.015	-0.062	0.079	-0.042	0.030
	(0.052)	(0.071)	(0.036)	(0.044)	(0.065)	(0.048)	(0.037)	(0.040)
β_4: Control (C)	-0.037	-0.025	-0.006	0.013	-0.013	0.004	0.010	0.061
	(0.051)	(0.056)	(0.034)	(0.037)	(0.061)	(0.041)	(0.032)	(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
P-values from F-tests								
$\beta_1 = \beta_4$	0.015	0.958	0.085	0.229	0.156	0.520	0.265	0.516
$\beta_2 = \beta_4$	0.982	0.244	0.168	0.196	0.346	0.018	0.723	0.091
$\beta_3 = \beta_4$	0.214	0.288	0.103	0.946	0.290	0.091	0.089	0.411
β_1: Short-Run = Long-Run	0.258		0.979		0.141		0.090	
β_2: Short-Run = Long-Run	0.601		0.145		0.023		0.716	
β_3: Short-Run = Long-Run	0.092		0.539		0.045		0.061	
β_4: Short-Run = Long-Run	0.850		0.627		0.802		0.096	

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 Empowerment Index			Aggregate Index Components				
				Purchase Sub-Index			Mobility Sub-Index	
	(1) Pooled	(2) Short-Run	(3) Long-Run	(4) Pooled	(5) Short-Run	(6) Long-Run	(7) Pooled	(8) Short-Run
γ_1: Direct Deposit and Training (D^2T)	0.075	0.064	0.087	0.182	0.180	0.181	0.076	0.023
	(0.030)	(0.032)	(0.042)	(0.060)	(0.072)	(0.086)	(0.049)	(0.053)
γ_2: Direct Deposit and Training (D^2T) × Unconstrained	-0.091	-0.090	-0.096	-0.237	-0.179	-0.307	-0.041	0.046
	(0.032)	(0.040)	(0.040)	(0.064)	(0.082)	(0.083)	(0.051)	(0.056)
γ_3: Direct Deposit Only (D^2)	0.005	0.007	0.004	0.021	0.033	0.007	-0.022	0.006
	(0.028)	(0.034)	(0.036)	(0.061)	(0.077)	(0.079)	(0.045)	(0.050)
γ_4: Direct Deposit Only (D^2) × Unconstrained	-0.005	-0.025	0.007	-0.081	-0.087	-0.101	0.041	0.047
	(0.031)	(0.043)	(0.038)	(0.065)	(0.088)	(0.080)	(0.043)	(0.046)
γ_5: Training Only (T)	0.049	0.015	0.082	0.049	-0.048	0.146	0.043	0.034
	(0.031)	(0.038)	(0.039)	(0.058)	(0.070)	(0.082)	(0.042)	(0.046)
γ_6: Training Only (T) × Unconstrained	-0.069	-0.075	-0.067	-0.100	-0.055	-0.158	-0.015	0.010
	(0.035)	(0.047)	(0.041)	(0.067)	(0.081)	(0.087)	(0.039)	(0.049)
γ_7: Control	0.025	0.010	0.044	0.044	0.022	0.076	-0.004	-0.055
	(0.027)	(0.031)	(0.035)	(0.054)	(0.067)	(0.072)	(0.041)	(0.043)
γ_8: Control × Unconstrained	-0.036	-0.026	-0.048	-0.102	-0.075	-0.136	0.019	0.077
	(0.028)	(0.035)	(0.036)	(0.056)	(0.070)	(0.075)	(0.035)	(0.038)
γ_9: Unconstrained	0.068	0.051	0.089	0.181	0.140	0.231	0.036	-0.005
	(0.023)	(0.030)	(0.030)	(0.045)	(0.060)	(0.059)	(0.029)	(0.030)
P-values from F-Tests								
$\gamma_1 = \gamma_7$	0.035	0.038	0.216	0.002	0.002	0.160	0.045	0.087
$\gamma_1 + \gamma_2 = \gamma_7 + \gamma_8$	0.795	0.713	0.848	0.944	0.313	0.256	0.537	0.251
$\gamma_1 + \gamma_2 = 0$	0.478	0.427	0.756	0.302	0.983	0.095	0.348	0.115
$\gamma_3 + \gamma_4 = 0$	0.999	0.613	0.665	0.215	0.450	0.147	0.621	0.209
$\gamma_5 + \gamma_6 = 0$	0.487	0.089	0.688	0.357	0.086	0.884	0.469	0.288
$\gamma_7 + \gamma_8 = 0$	0.621	0.592	0.877	0.197	0.347	0.341	0.629	0.544
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) Long-Run	(2) Pooled	(3) Short-Run	(4) Long-Run	(5) Pooled	(6) Short-Run	(7) Long-Run
γ_1: Direct Deposit and Training (D^2T)	0.126	0.046	0.009	0.089	0.010	0.044	-0.018
	(0.056)	(0.060)	(0.069)	(0.083)	(0.048)	(0.058)	(0.061)
γ_2: Direct Deposit and Training (D^2T) × Unconstrained	-0.128	-0.100	-0.127	-0.078	-0.001	-0.098	0.096
	(0.060)	(0.077)	(0.097)	(0.099)	(0.063)	(0.075)	(0.075)
γ_3: Direct Deposit Only (D^2)	-0.041	0.036	-0.025	0.087	-0.001	0.013	-0.011
	(0.054)	(0.056)	(0.063)	(0.080)	(0.047)	(0.054)	(0.056)
γ_4: Direct Deposit Only (D^2) × Unconstrained	0.021	-0.003	-0.042	0.042	0.008	-0.018	0.035
	(0.053)	(0.062)	(0.080)	(0.090)	(0.058)	(0.070)	(0.067)
γ_5: Training Only (T)	0.041	0.121	0.080	0.169	-0.003	-0.007	0.002
	(0.057)	(0.059)	(0.074)	(0.077)	(0.051)	(0.058)	(0.063)
γ_6: Training Only (T) × Unconstrained	-0.054	-0.165	-0.197	-0.127	-0.010	-0.059	0.042
	(0.054)	(0.074)	(0.102)	(0.099)	(0.066)	(0.077)	(0.075)
γ_7: Control	0.035	0.027	0.010	0.055	0.043	0.062	0.035
	(0.050)	(0.049)	(0.060)	(0.067)	(0.044)	(0.049)	(0.054)
γ_8: Control × Unconstrained	-0.039	-0.051	-0.028	-0.077	-0.021	-0.079	0.036
	(0.047)	(0.058)	(0.073)	(0.082)	(0.056)	(0.068)	(0.062)
γ_9: Unconstrained	0.081	0.096	0.059	0.137	-0.027	0.009	-0.064
	(0.039)	(0.050)	(0.061)	(0.071)	(0.051)	(0.062)	(0.055)
P-values from F-Tests							
$\gamma_1 = \gamma_7$	0.039	0.710	0.993	0.600	0.370	0.688	0.265
$\gamma_1 + \gamma_2 = \gamma_7 + \gamma_8$	0.951	0.513	0.103	0.558	0.617	0.237	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	0.504	0.395	0.010	0.861	0.919	0.547
$\gamma_5 + \gamma_6 = 0$	0.795	0.431	0.178	0.482	0.766	0.197	0.356
$\gamma_7 + \gamma_8 = 0$	0.931	0.629	0.809	0.656	0.532	0.705	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) Aggregate Own Norms Index	(2) Aggregate Perceived Norms Index	(3) Aggregate Own Norms Index	(4) Aggregate Perceived Norms Index
γ_1: Direct Deposit and Training (D^2T)	0.187	0.123	-0.023	0.122
	(0.051)	(0.068)	(0.079)	(0.075)
γ_2: Direct Deposit and Training (D^2T) × Unconstrained	-0.128	-0.063	0.008	-0.040
	(0.074)	(0.089)	(0.092)	(0.085)
γ_3: Direct Deposit Only (D^2)	-0.022	-0.020	-0.037	0.065
	(0.054)	(0.078)	(0.076)	(0.073)
γ_4: Direct Deposit Only (D^2) × Unconstrained	-0.035	-0.017	0.014	-0.009
	(0.064)	(0.089)	(0.092)	(0.085)
γ_5: Training Only (T)	0.069	0.106	-0.083	0.058
	(0.049)	(0.067)	(0.077)	(0.074)
γ_6: Training Only (T) × Unconstrained	-0.089	-0.085	0.082	0.054
	(0.053)	(0.079)	(0.093)	(0.093)
γ_7: Control	0.037	0.071	-0.061	0.045
	(0.044)	(0.060)	(0.074)	(0.063)
γ_8: Control × Unconstrained	-0.100	-0.093	0.035	0.027
	(0.051)	(0.077)	(0.084)	(0.072)
γ_9: Unconstrained	0.106	0.071	0.022	0.072
	(0.040)	(0.070)	(0.076)	(0.064)
P-values from F-Tests				
$\gamma_1 = \gamma_7$	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) 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)	0.159	0.088	0.132	0.135	0.098	0.062	0.247	0.068
	(0.047)	(0.053)	(0.061)	(0.075)	(0.085)	(0.088)	(0.060)	(0.075)
γ_2: Direct Deposit and Training (D^2T) × Child< 8	0.006	-0.067	-0.018	-0.054	0.141	-0.081	-0.104	-0.066
	(0.052)	(0.058)	(0.066)	(0.083)	(0.070)	(0.088)	(0.081)	(0.080)
γ_3: Direct Deposit Only (D^2)	0.039	0.012	0.113	0.057	-0.146	-0.082	0.150	0.059
	(0.051)	(0.059)	(0.072)	(0.089)	(0.069)	(0.090)	(0.066)	(0.075)
γ_4: Direct Deposit Only (D^2) × Child< 8	-0.063	-0.129	-0.105	-0.175	0.021	-0.059	-0.105	-0.153
	(0.055)	(0.055)	(0.080)	(0.088)	(0.059)	(0.074)	(0.084)	(0.081)
γ_5: Training Only (T)	0.011	0.018	0.025	0.038	-0.043	-0.023	0.050	0.037
	(0.060)	(0.052)	(0.078)	(0.065)	(0.087)	(0.118)	(0.069)	(0.070)
γ_6: Training Only (T) × Child< 8	0.021	-0.037	-0.001	-0.069	0.096	-0.021	-0.032	-0.021
	(0.060)	(0.064)	(0.087)	(0.086)	(0.064)	(0.088)	(0.085)	(0.086)
γ_7: Control	0.042	0.004	0.007	0.061	0.034	-0.058	0.086	0.007
	(0.042)	(0.046)	(0.054)	(0.066)	(0.083)	(0.083)	(0.048)	(0.060)
γ_8: Control × Child < 8	0.008	-0.064	-0.016	-0.082	0.063	-0.044	-0.022	-0.065
	(0.049)	(0.046)	(0.065)	(0.071)	(0.059)	(0.072)	(0.067)	(0.065)
γ_9: Child< 8	-0.017	0.058	-0.019	0.075	-0.037	0.044	0.005	0.055
	(0.039)	(0.041)	(0.055)	(0.063)	(0.049)	(0.067)	(0.056)	(0.058)
P-values from F-Tests								
$\gamma_1 = \gamma_7$	0.020	0.079	0.046	0.253	0.498	0.133	0.006	0.321
$\gamma_1 + \gamma_2 = \gamma_7 + \gamma_8$	0.008	0.106	0.032	0.191	0.103	0.153	0.151	0.414
$\gamma_1 + \gamma_2 = 0$	0.001	0.732	0.112	0.377	0.010	0.829	0.022	0.988
$\gamma_3 + \gamma_4 = 0$	0.625	0.047	0.905	0.168	0.113	0.125	0.452	0.209
$\gamma_5 + \gamma_6 = 0$	0.555	0.783	0.712	0.732	0.575	0.723	0.754	0.834
$\gamma_7 + \gamma_8 = 0$	0.299	0.275	0.877	0.799	0.231	0.242	0.268	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

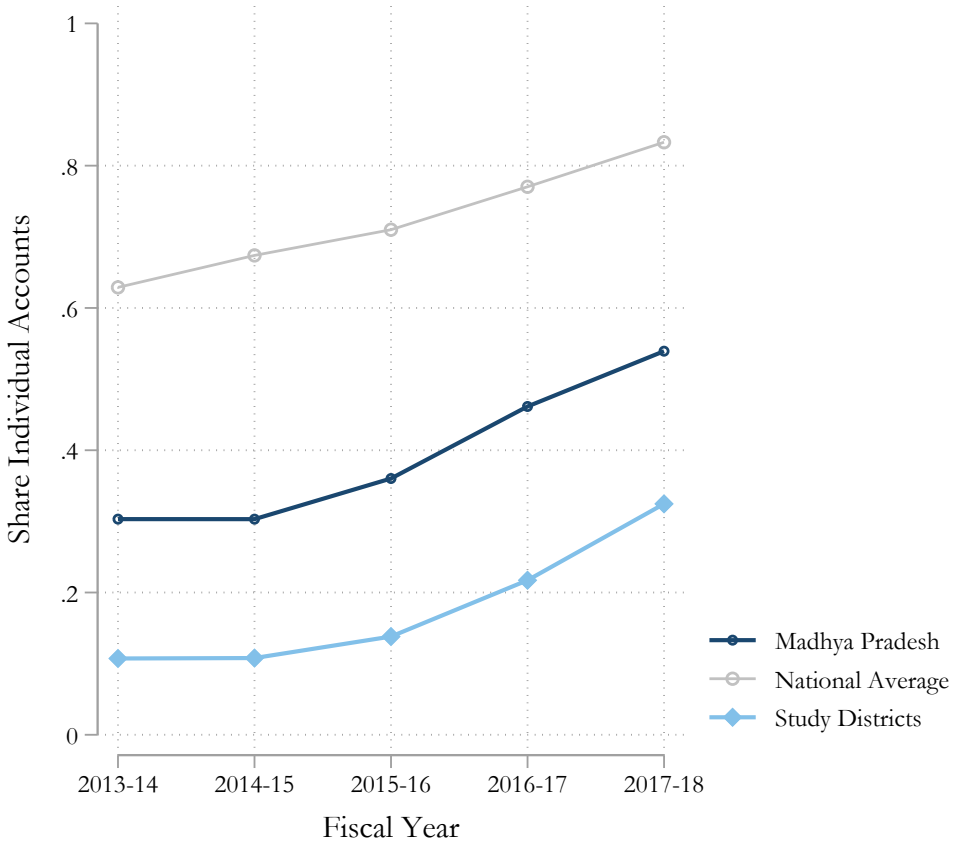
Notes: Column headers list outcome variables of regressions including the treatment coefficients in the leftmost column. Regression is as specified in equation 2 in section III.B, with the addition of interactions of treatment dummies with an indicator that the imputed age at baseline of the youngest 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)	9.640	18.789	4.609	1.956	3.138	7.598	6.881	-2.115	8.152
	(7.222)	(9.383)	(6.843)	(9.285)	(12.272)	(11.604)	(10.254)	(13.101)	(12.562)
β_2: Direct Deposit Only (D^2)	3.809	6.757	3.633	-5.332	0.701	-5.059	-0.777	-8.340	8.005
	(6.818)	(9.080)	(6.176)	(8.942)	(11.097)	(10.916)	(9.379)	(12.754)	(10.909)
β_3: Training Only (T)	-0.414	3.584	-3.650	-20.849	-8.734	-24.387	-1.896	3.407	-10.771
	(6.862)	(9.052)	(6.480)	(8.364)	(11.258)	(10.840)	(8.284)	(10.147)	(10.528)
β_4: Control (C)	8.727	10.169	8.891	-6.311	-3.133	-2.578	8.548	8.140	7.972
	(7.271)	(9.533)	(7.020)	(7.889)	(12.355)	(11.430)	(7.947)	(10.955)	(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
P-values from F-tests									
$\beta_1 = \beta_4$	0.868	0.141	0.515	0.338	0.570	0.427	0.851	0.397	0.987
$\beta_2 = \beta_4$	0.359	0.617	0.321	0.909	0.702	0.824	0.277	0.125	0.998
$\beta_3 = \beta_4$	0.113	0.410	0.018	0.066	0.662	0.015	0.197	0.634	0.055
β_1: Short-Run = Long-Run	0.035			0.776			0.420		
β_2: Short-Run = Long-Run	0.637			0.697			0.256		
β_3: Short-Run = Long-Run	0.295			0.304			0.232		
β_4: Short-Run = Long-Run	0.865			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

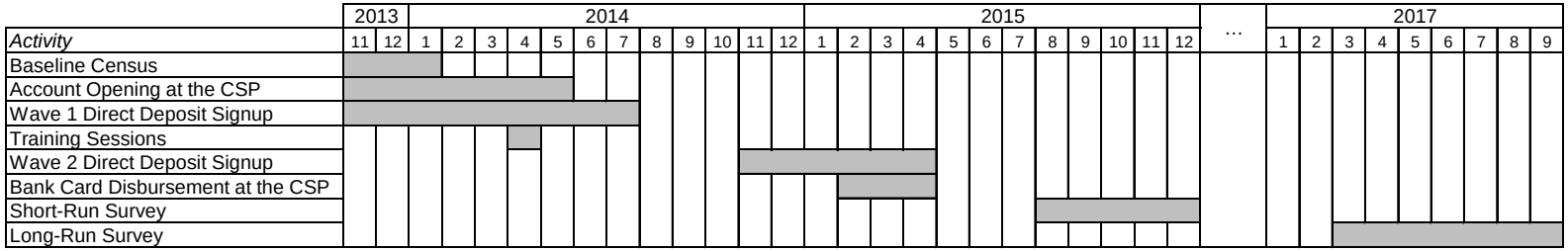
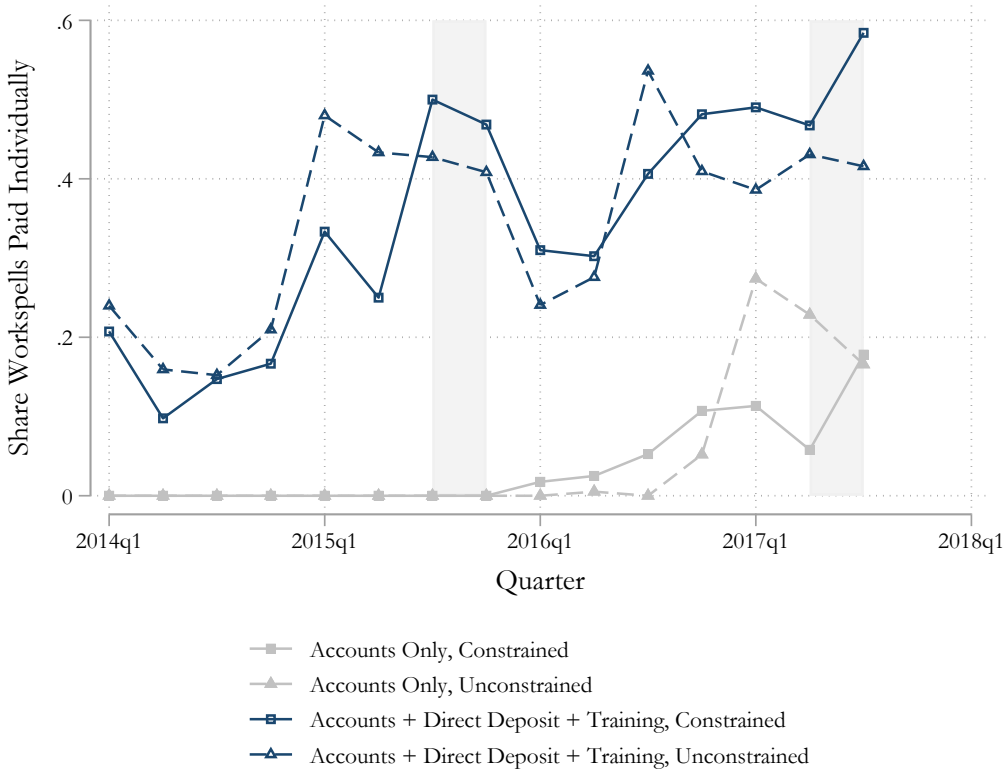
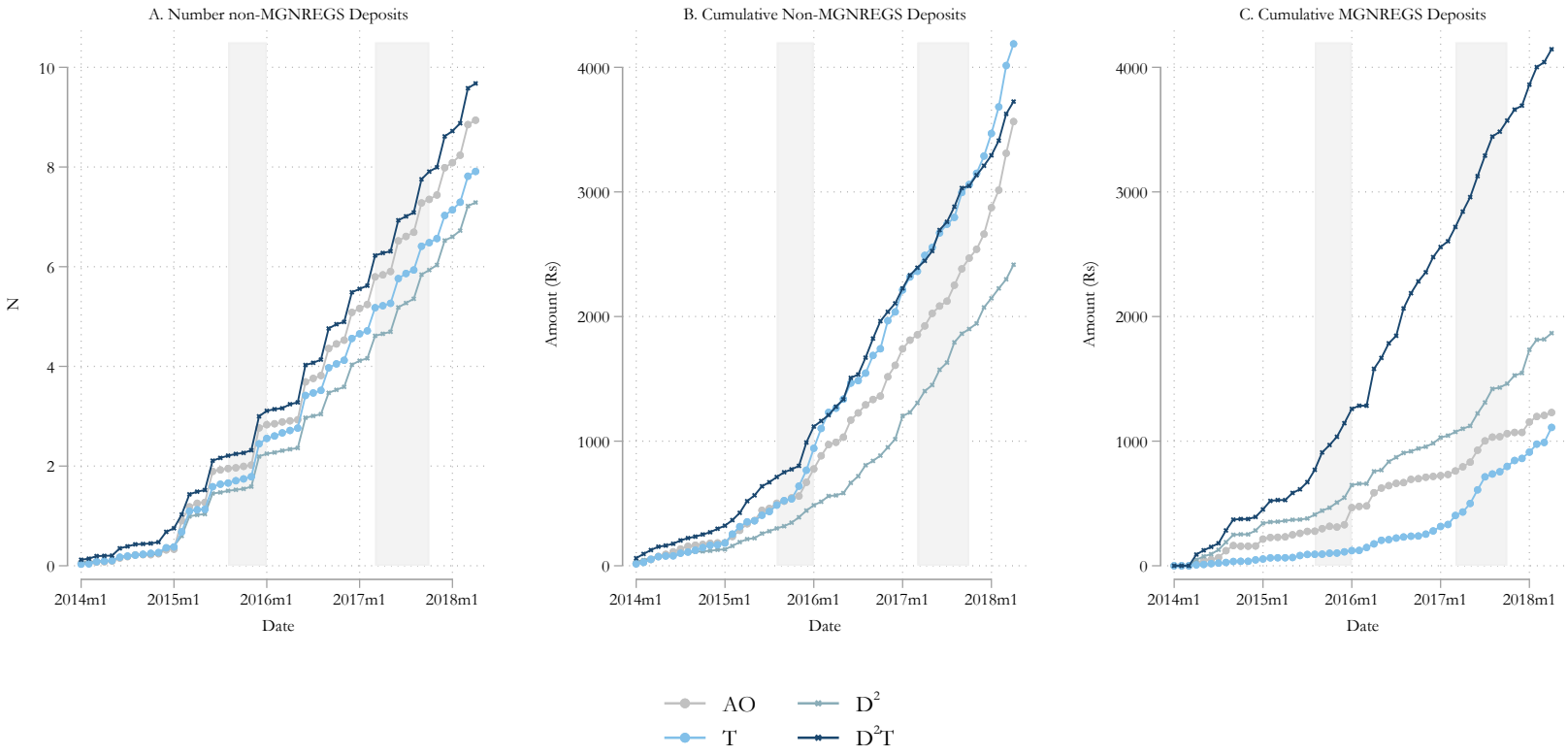


Figure A3: Share of MGNREGS Wages Paid Individually Over Time



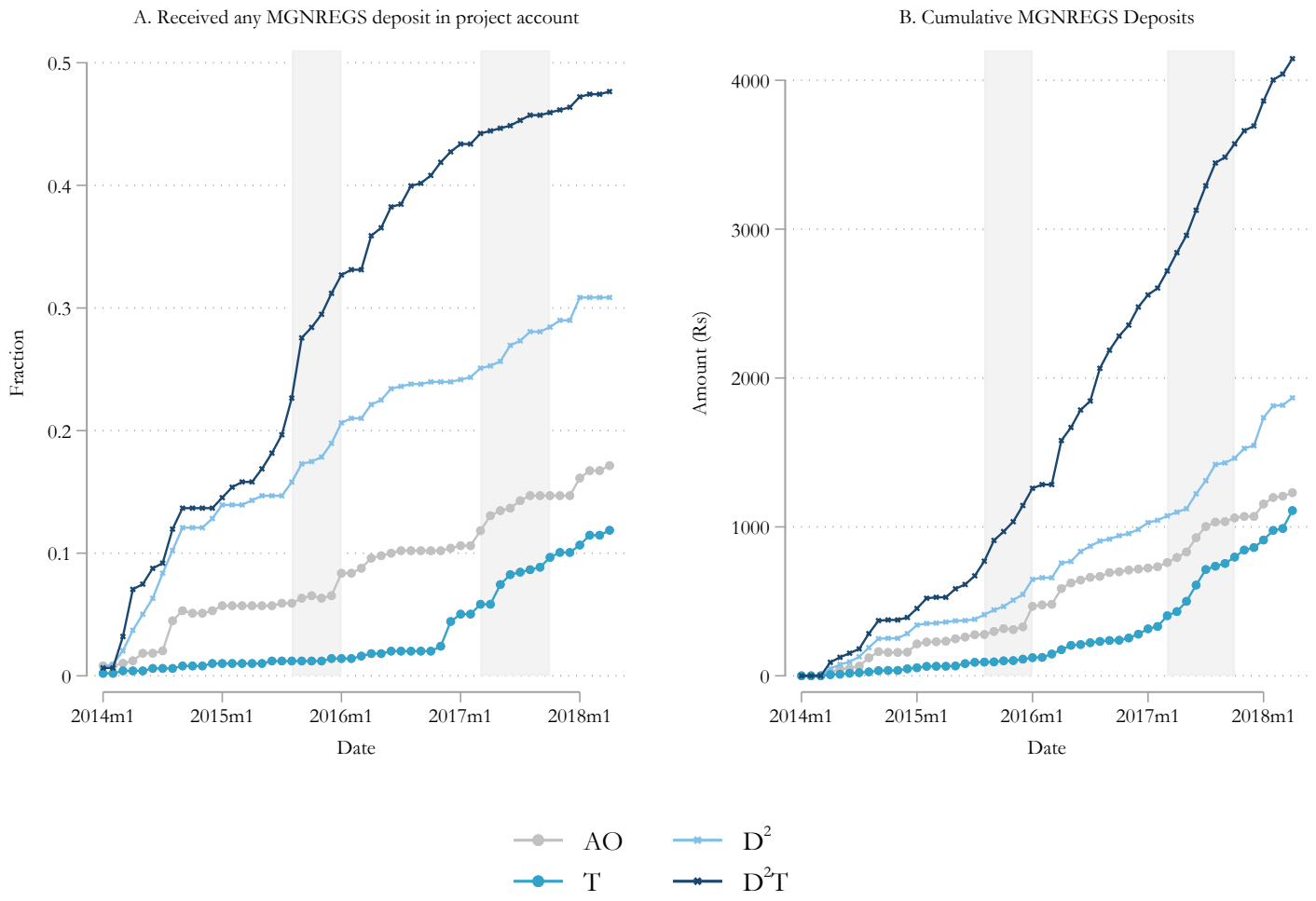
Notes: This figure graphs the share of MGNREGS payments made to sampled women in individual accounts according to MGNREGS MIS data. A small number of payments cannot be classified as individual or joint; these are dropped from all estimates. Shaded bars demarcate the beginning and end of the short-run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

Figure A4: Non-MGNREGS Activity in Project Bank Accounts



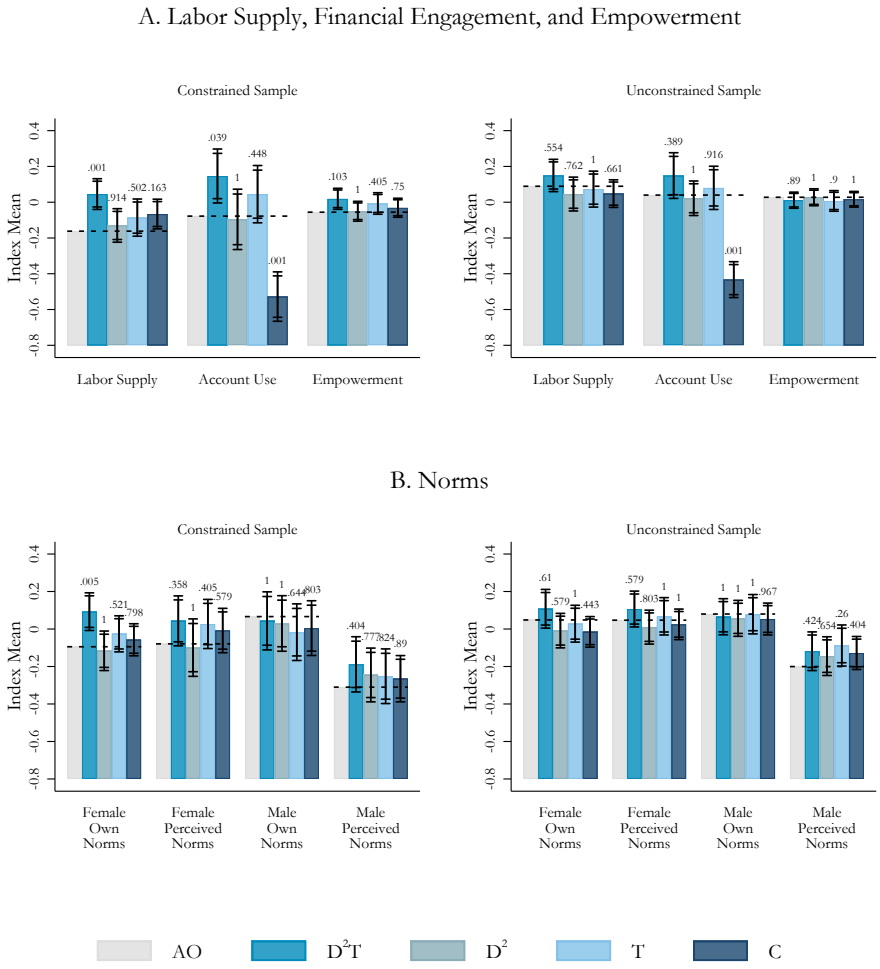
Notes: Figures constructed using administrative bank account data. All non-account openers are coded as having zero values for all measures. All outcomes are top-coded at the 99th percentile by month. Shaded bars demarcate the beginning and end of the short-run and long-run surveys. The exchange rate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



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)
Panel A: General Labor Supply Sub-Index						
If Worked for Pay Past Month: Pooled	0.051	0.018	0.018	-0.015	0.391	8244
	(0.028)	(0.034)	(0.033)	(0.029)		
Short-Run	0.073	0.022	0.034	-0.010	0.203	4127
	(0.028)	(0.030)	(0.031)	(0.025)		
Long-Run	0.054	-0.007	0.021	0.018	0.579	4117
	(0.040)	(0.044)	(0.043)	(0.038)		
Earnings Past Month: Pooled	71.890	21.902	-29.588	2.319	456.659	8140
	(61.442)	(68.435)	(57.456)	(53.280)		
Short-Run	74.801	39.917	-4.165	-26.445	278.362	4107
	(47.848)	(49.753)	(42.339)	(40.513)		
Long-Run	145.697	7.846	-5.920	102.726	636.506	4033
	(102.797)	(101.828)	(91.732)	(88.559)		
Months Worked Past Year: Pooled	0.230	0.052	-0.070	-0.050	2.547	8175
	(0.209)	(0.216)	(0.192)	(0.178)		
Short-Run	0.240	0.228	-0.011	0.180	1.975	4133
	(0.205)	(0.200)	(0.191)	(0.160)		
Long-Run	0.314	-0.189	-0.031	-0.170	3.132	4042
	(0.287)	(0.267)	(0.230)	(0.216)		
Panel B: Public Labor Supply Sub-Index						
Worked for MGNREGS Past Month - Self Report: Pooled	0.005	-0.002	-0.011	0.000	0.021	7800
	(0.011)	(0.012)	(0.012)	(0.009)		
Short-Run	0.011	-0.008	-0.016	-0.003	0.017	4179
	(0.011)	(0.013)	(0.015)	(0.010)		
Long-Run	-0.001	0.004	-0.006	0.002	0.025	3621
	(0.016)	(0.018)	(0.014)	(0.014)		
Worked for MGNREGS Past Year - Self Report: Pooled	0.017	0.002	0.003	-0.004	0.115	7847
	(0.021)	(0.023)	(0.027)	(0.020)		
Short-Run	-0.002	-0.019	-0.018	-0.027	0.104	4179
	(0.021)	(0.022)	(0.030)	(0.020)		
Long-Run	0.046	0.022	0.032	0.022	0.129	3668
	(0.029)	(0.032)	(0.031)	(0.027)		
Worked for MGNREGS Past Month - MIS Report: Pooled	0.013	-0.030	-0.004	-0.011	0.075	8297
	(0.023)	(0.022)	(0.031)	(0.022)		
Short-Run	0.053	-0.009	0.016	0.041	0.029	4179
	(0.021)	(0.017)	(0.022)	(0.019)		
Long-Run	-0.038	-0.058	-0.030	-0.059	0.123	4118
	(0.035)	(0.037)	(0.053)	(0.034)		
Worked for MGNREGS Past Year - MIS Report: Pooled	0.081	-0.107	-0.010	-0.033	0.282	8297
	(0.037)	(0.034)	(0.051)	(0.035)		
Short-Run	0.094	-0.114	-0.005	0.001	0.277	4179
	(0.051)	(0.046)	(0.053)	(0.047)		
Long-Run	0.050	-0.109	-0.033	-0.070	0.288	4118
	(0.051)	(0.050)	(0.064)	(0.047)		
MGNREGS Wages Past Month - MIS Report: Pooled	16.495	-50.883	-5.492	-9.092	119.360	8297
	(42.404)	(40.039)	(57.152)	(42.241)		
Short-Run	63.262	-15.626	15.034	60.273	34.681	4179
	(29.563)	(24.160)	(27.291)	(26.760)		
Long-Run	-49.448	-99.089	-38.092	-71.379	205.928	4118
	(67.934)	(72.542)	(102.353)	(72.063)		
MGNREGS Wages Past Year - MIS Report: Pooled	224.714	-413.041	36.972	-169.613	976.194	8297
	(199.033)	(180.703)	(273.031)	(181.038)		
Short-Run	99.250	-426.867	48.987	-61.769	641.045	4179
	(173.820)	(133.517)	(160.841)	(140.834)		
Long-Run	277.996	-481.117	-44.293	-264.791	1318.816	4118
	(316.938)	(307.447)	(428.160)	(293.979)		

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

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)
Panel A: General Labor Supply Sub-Index						
If Worked for Pay Past Month: Pooled	-0.006	0.042	0.027	-0.018	0.578	7749
	(0.023)	(0.028)	(0.025)	(0.024)		
Short-Run	0.037	0.058	0.038	0.004	0.426	3935
	(0.030)	(0.037)	(0.032)	(0.032)		
Long-Run	-0.022	0.017	0.030	-0.018	0.733	3814
	(0.031)	(0.032)	(0.029)	(0.028)		
Earnings Past Month: Pooled	-149.298	86.758	38.238	-92.249	1381.424	7678
	(113.865)	(138.862)	(135.498)	(109.212)		
Short-Run	40.510	177.660	117.606	-23.895	1144.708	3919
	(123.997)	(137.127)	(131.536)	(120.055)		
Long-Run	-182.943	62.087	35.798	-81.487	1626.179	3759
	(127.147)	(159.457)	(137.900)	(117.144)		
Months Worked Past Year: Pooled	-0.090	0.261	0.309	-0.067	3.985	7476
	(0.223)	(0.241)	(0.249)	(0.209)		
Short-Run	0.254	0.234	0.335	0.217	2.991	3923
	(0.221)	(0.248)	(0.264)	(0.225)		
Long-Run	-0.261	0.185	0.401	-0.190	5.069	3553
	(0.271)	(0.277)	(0.291)	(0.245)		
Panel B: Public Labor Supply Sub-Index						
Worked for MGNREGS Past Month - Self Report: Pooled	0.019	-0.009	-0.016	0.002	0.043	7265
	(0.013)	(0.013)	(0.013)	(0.012)		
Short-Run	0.011	-0.006	-0.009	0.002	0.045	3947
	(0.017)	(0.017)	(0.018)	(0.015)		
Long-Run	0.027	-0.012	-0.024	0.003	0.041	3318
	(0.016)	(0.014)	(0.014)	(0.014)		
Worked for MGNREGS Past Year - Self Report: Pooled	0.057	-0.015	0.014	-0.007	0.244	7372
	(0.034)	(0.038)	(0.035)	(0.033)		
Short-Run	0.062	-0.020	0.005	-0.000	0.189	3947
	(0.033)	(0.037)	(0.036)	(0.032)		
Long-Run	0.053	-0.015	0.033	0.002	0.304	3425
	(0.048)	(0.051)	(0.047)	(0.044)		
Worked for MGNREGS Past Month - MIS Report: Pooled	0.032	-0.026	-0.016	-0.003	0.094	7771
	(0.026)	(0.024)	(0.032)	(0.025)		
Short-Run	0.046	-0.011	0.010	0.032	0.040	3957
	(0.024)	(0.020)	(0.024)	(0.021)		
Long-Run	0.012	-0.048	-0.043	-0.026	0.150	3814
	(0.040)	(0.040)	(0.053)	(0.039)		
Worked for MGNREGS Past Year - MIS Report: Pooled	0.094	-0.084	-0.017	-0.037	0.331	7771
	(0.037)	(0.039)	(0.049)	(0.038)		
Short-Run	0.074	-0.101	-0.037	-0.038	0.331	3957
	(0.051)	(0.051)	(0.054)	(0.048)		
Long-Run	0.104	-0.077	-0.011	-0.029	0.331	3814
	(0.054)	(0.057)	(0.063)	(0.054)		
MGNREGS Wages Past Month - MIS Report: Pooled	49.765	-47.631	-42.665	3.032	164.410	7771
	(52.702)	(47.734)	(57.952)	(50.223)		
Short-Run	63.162	-18.758	10.568	52.986	48.043	3957
	(33.201)	(26.555)	(29.744)	(29.009)		
Long-Run	22.970	-97.256	-99.266	-24.642	284.224	3814
	(88.145)	(84.080)	(102.147)	(85.846)		
MGNREGS Wages Past Year - MIS Report: Pooled	390.130	-436.124	-149.928	-284.107	1366.158	7771
	(285.128)	(267.287)	(286.857)	(239.569)		
Short-Run	-74.554	-483.897	-87.804	-285.234	912.462	3957
	(218.797)	(206.666)	(219.142)	(187.629)		
Long-Run	876.201	-471.652	-224.604	-162.756	1833.296	3814
	(457.490)	(422.985)	(438.600)	(378.787)		

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)
Panel C: Private Labor Supply Sub-Index						
Primary Occupation Past Year was Worker: Pooled	-0.010	0.017	0.006	-0.002	0.880	7767
	(0.015)	(0.016)	(0.014)	(0.015)		
Short-Run	0.001	0.018	0.016	-0.004	0.827	3953
	(0.024)	(0.026)	(0.023)	(0.024)		
Long-Run	-0.025	0.006	-0.006	0.003	0.935	3814
	(0.013)	(0.014)	(0.014)	(0.012)		
If Worked for Pay Past Year: Pooled	-0.003	0.015	0.001	-0.002	0.929	7771
	(0.011)	(0.013)	(0.012)	(0.012)		
Short-Run	-0.003	0.016	0.005	-0.006	0.871	3957
	(0.021)	(0.022)	(0.020)	(0.021)		
Long-Run	-0.002	0.005	-0.004	0.005	0.989	3814
	(0.006)	(0.006)	(0.006)	(0.005)		
Private Work Earnings Past Year: Pooled	-118.298	825.702	1198.823	551.498	8625.266	7746
	(721.239)	(866.824)	(893.454)	(675.767)		
Short-Run	1065.016	1583.798	1703.437	1420.437	8457.283	3945
	(979.565)	(1106.072)	(1197.691)	(941.625)		
Long-Run	-871.079	334.329	667.148	-194.797	8798.890	3801
	(712.133)	(881.803)	(837.485)	(706.660)		

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)
Panel A: Aggregate Account Use Index - Female Report						
If Own Ind. Acct.: Pooled	0.057	-0.038	-0.011	-0.407	0.857	8297
	(0.024)	(0.035)	(0.030)	(0.027)		
Short-Run	0.029	-0.025	-0.016	-0.532	0.886	4179
	(0.025)	(0.040)	(0.031)	(0.029)		
Long-Run	0.080	-0.054	-0.012	-0.285	0.827	4118
	(0.029)	(0.034)	(0.033)	(0.029)		
If Visited - 6 months: Pooled	0.072	0.017	0.073	-0.050	0.171	8279
	(0.028)	(0.022)	(0.026)	(0.022)		
Short-Run	0.056	-0.018	0.097	-0.102	0.161	4173
	(0.038)	(0.035)	(0.035)	(0.029)		
Long-Run	0.086	0.044	0.044	-0.007	0.181	4106
	(0.029)	(0.027)	(0.029)	(0.022)		
Ind. Acct. Balance: Pooled	29.760	2.532	0.652	-42.565	154.626	8107
	(34.895)	(32.951)	(29.418)	(26.428)		
Short-Run	60.300	-13.697	31.983	7.146	84.592	4127
	(30.919)	(25.264)	(27.365)	(24.125)		
Long-Run	3.410	7.715	-30.654	-96.122	228.131	3980
	(46.470)	(52.745)	(40.331)	(37.500)		
Panel B: Bank Kiosk Knowledge Index (Long-Run Only)						
Heard of Bank Kiosk Before	0.037	-0.035	-0.034	-0.215	0.828	4118
	(0.034)	(0.038)	(0.036)	(0.031)		
Num. Transactions Ever Conducted at Bank Kiosk	0.223	-0.037	-0.079	-0.459	1.701	3859
	(0.109)	(0.100)	(0.096)	(0.085)		
Panel C: Banking Autonomy Index (Long-Run Only)						
Visits Bank Alone	0.030	-0.006	0.017	-0.027	0.107	4103
	(0.025)	(0.027)	(0.028)	(0.023)		
Visits Bank Without Male Supervision	0.056	0.015	0.053	-0.019	0.188	4103
	(0.032)	(0.030)	(0.032)	(0.027)		
Comfortable Conducting Transactions at Bank Kiosk	0.099	-0.024	-0.011	-0.237	0.605	3987
	(0.045)	(0.044)	(0.042)	(0.037)		
Comfortable Visiting Bank Kiosk Alone	0.083	-0.031	0.006	-0.177	0.534	3997
	(0.041)	(0.043)	(0.046)	(0.038)		
Believes Can Visit Bank Kiosk Without Male	0.042	-0.076	0.027	-0.141	0.426	4048
	(0.044)	(0.043)	(0.048)	(0.041)		
Prefers Payments for Work into Own Bank Acct.	0.032	-0.017	-0.049	-0.083	0.302	4106
	(0.031)	(0.028)	(0.032)	(0.026)		
Prefers Payments for Work Not to Husband	0.038	0.014	-0.007	-0.051	0.828	4106
	(0.023)	(0.025)	(0.024)	(0.020)		

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)
Panel D: Aggregate Account Use Index - Male Report						
If Own Ind. Acct.: Pooled	0.019	-0.017	0.019	-0.019	0.833	8065
	(0.020)	(0.023)	(0.022)	(0.021)		
Short-Run	0.021	-0.023	0.005	-0.017	0.874	3957
	(0.021)	(0.025)	(0.022)	(0.024)		
Long-Run	0.010	-0.012	0.020	-0.028	0.793	4108
	(0.025)	(0.028)	(0.027)	(0.023)		
If Visited - 6 months: Pooled	0.043	0.001	0.062	0.027	0.440	8049
	(0.031)	(0.035)	(0.036)	(0.029)		
Short-Run	0.034	-0.013	0.047	0.014	0.454	3955
	(0.042)	(0.045)	(0.041)	(0.036)		
Long-Run	0.033	0.003	0.051	0.022	0.426	4094
	(0.036)	(0.039)	(0.042)	(0.034)		
Ind. Acct. Balance: Pooled	176.788	29.154	199.116	18.682	1224.653	7537
	(224.669)	(212.161)	(189.589)	(165.633)		
Short-Run	398.982	187.569	470.820	213.741	1463.655	3501
	(395.314)	(361.944)	(346.745)	(301.943)		
Long-Run	10.593	-81.958	-28.707	-207.276	1019.378	4036
	(155.540)	(161.280)	(153.753)	(128.769)		

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)
Panel A: Woman has made purchases for [activity]						
Food: Pooled	0.041	0.009	0.005	-0.005	0.604	8295
	(0.025)	(0.024)	(0.025)	(0.023)		
Short-Run	0.058	0.016	-0.023	-0.007	0.482	4179
	(0.032)	(0.034)	(0.034)	(0.028)		
Long-Run	0.026	-0.023	0.037	0.014	0.730	4116
	(0.034)	(0.031)	(0.032)	(0.028)		
Clothing: Pooled	-0.030	-0.050	-0.022	-0.043	0.495	8294
	(0.028)	(0.025)	(0.027)	(0.028)		
Short-Run	0.014	-0.056	-0.038	-0.028	0.384	4179
	(0.035)	(0.033)	(0.032)	(0.032)		
Long-Run	-0.070	-0.063	-0.002	-0.043	0.608	4115
	(0.034)	(0.030)	(0.034)	(0.030)		
Child Health: Pooled	0.005	0.007	-0.034	0.003	0.548	8288
	(0.021)	(0.024)	(0.025)	(0.021)		
Short-Run	0.017	-0.008	-0.054	-0.001	0.441	4179
	(0.029)	(0.035)	(0.030)	(0.030)		
Long-Run	-0.011	-0.003	-0.016	0.016	0.659	4109
	(0.030)	(0.026)	(0.036)	(0.023)		
Home Improvement: Pooled	-0.037	-0.043	-0.035	-0.049	0.359	8292
	(0.025)	(0.025)	(0.028)	(0.023)		
Short-Run	-0.029	-0.037	-0.067	-0.060	0.243	4179
	(0.025)	(0.027)	(0.025)	(0.021)		
Long-Run	-0.039	-0.069	-0.001	-0.022	0.478	4113
	(0.046)	(0.040)	(0.045)	(0.037)		
Festivals: Pooled	0.025	0.015	-0.012	-0.018	0.506	8293
	(0.028)	(0.027)	(0.027)	(0.025)		
Short-Run	0.046	-0.015	-0.052	-0.019	0.374	4179
	(0.036)	(0.041)	(0.034)	(0.033)		
Long-Run	0.004	0.023	0.033	-0.001	0.641	4114
	(0.037)	(0.031)	(0.039)	(0.030)		
Food Outside Home: Pooled	0.035	0.015	-0.004	0.010	0.487	8292
	(0.026)	(0.028)	(0.025)	(0.025)		
Short-Run	0.038	0.016	-0.027	0.018	0.344	4179
	(0.037)	(0.040)	(0.035)	(0.034)		
Long-Run	0.032	-0.013	0.024	0.019	0.634	4113
	(0.037)	(0.033)	(0.036)	(0.029)		

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

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)
Panel A: Decision Making Sub-Index - Makes decisions about [activity]						
Spending Earnings: Pooled	0.012	0.028	0.016	0.021	0.440	8205
	(0.025)	(0.025)	(0.027)	(0.024)		
Short-Run	-0.008	-0.001	-0.011	0.023	0.483	4096
	(0.036)	(0.039)	(0.038)	(0.037)		
Long-Run	0.036	0.059	0.048	0.022	0.397	4109
	(0.027)	(0.027)	(0.029)	(0.024)		
Taking Employment: Pooled	-0.030	-0.003	-0.010	-0.025	0.272	8171
	(0.022)	(0.022)	(0.023)	(0.021)		
Short-Run	-0.059	-0.048	-0.043	-0.033	0.264	4065
	(0.032)	(0.031)	(0.033)	(0.030)		
Long-Run	-0.001	0.038	0.027	-0.016	0.281	4106
	(0.029)	(0.027)	(0.027)	(0.026)		
Panel B: Mobility Sub-Index - If visited [location] in Past Month						
Market: Pooled	0.017	0.012	-0.015	-0.022	0.515	8076
	(0.030)	(0.032)	(0.030)	(0.026)		
Short-Run	0.003	0.058	0.023	-0.030	0.519	4129
	(0.038)	(0.040)	(0.040)	(0.035)		
Long-Run	0.030	-0.036	-0.067	-0.029	0.511	3947
	(0.039)	(0.041)	(0.040)	(0.035)		
District Market: Pooled	0.015	0.013	0.022	0.001	0.140	8116
	(0.021)	(0.023)	(0.025)	(0.020)		
Short-Run	0.013	0.009	0.001	-0.013	0.178	4161
	(0.027)	(0.027)	(0.029)	(0.023)		
Long-Run	0.026	0.028	0.041	0.013	0.100	3955
	(0.026)	(0.033)	(0.027)	(0.025)		
Natal Home: Pooled	0.016	0.008	0.037	-0.000	0.272	8084
	(0.028)	(0.029)	(0.030)	(0.026)		
Short-Run	-0.033	0.020	0.047	-0.028	0.301	4147
	(0.033)	(0.037)	(0.032)	(0.031)		
Long-Run	0.051	-0.017	0.010	0.003	0.239	3937
	(0.036)	(0.035)	(0.046)	(0.034)		
Anganwadi: Pooled: Pooled	0.045	-0.025	0.005	0.014	0.183	7935
	(0.024)	(0.022)	(0.021)	(0.020)		
Short-Run	0.061	-0.004	0.007	0.010	0.182	4150
	(0.028)	(0.026)	(0.024)	(0.023)		
Long-Run	0.032	-0.043	-0.006	0.029	0.185	3785
	(0.032)	(0.030)	(0.031)	(0.028)		
Primary Health Center: Pooled	0.004	0.005	0.018	0.012	0.253	7966
	(0.023)	(0.022)	(0.022)	(0.018)		
Short-Run	-0.021	-0.013	0.002	0.008	0.265	4156
	(0.029)	(0.029)	(0.028)	(0.024)		
Long-Run	0.024	0.026	0.031	0.023	0.239	3810
	(0.033)	(0.033)	(0.033)	(0.030)		

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)
Panel C: Mobility Sub-Index - If visited [location] in Past Year						
Market: Pooled	0.024	0.006	0.001	0.009	0.778	8076
	(0.030)	(0.030)	(0.026)	(0.025)		
Short-Run	0.030	0.027	0.002	-0.016	0.809	4129
	(0.032)	(0.035)	(0.031)	(0.028)		
Long-Run	0.005	-0.020	-0.020	0.010	0.745	3947
	(0.035)	(0.034)	(0.028)	(0.028)		
District Market: Pooled	-0.055	-0.037	0.011	-0.029	0.421	8116
	(0.038)	(0.042)	(0.042)	(0.034)		
Short-Run	-0.035	-0.021	0.006	-0.026	0.446	4161
	(0.041)	(0.044)	(0.044)	(0.033)		
Long-Run	-0.065	-0.045	0.009	-0.031	0.394	3955
	(0.044)	(0.050)	(0.046)	(0.040)		
Natal Home: Pooled	0.032	-0.011	0.020	-0.012	0.860	8084
	(0.017)	(0.018)	(0.019)	(0.016)		
Short-Run	0.062	0.021	0.039	-0.000	0.837	4147
	(0.022)	(0.022)	(0.024)	(0.021)		
Long-Run	-0.000	-0.044	0.001	-0.022	0.886	3937
	(0.019)	(0.021)	(0.022)	(0.017)		
Anganwadi: Pooled	0.080	0.030	0.051	0.055	0.358	7935
	(0.036)	(0.034)	(0.030)	(0.028)		
Short-Run	0.092	0.067	0.080	0.070	0.314	4150
	(0.040)	(0.038)	(0.035)	(0.033)		
Long-Run	0.075	-0.012	0.008	0.042	0.408	3785
	(0.045)	(0.042)	(0.039)	(0.036)		
Primary Health Center: Pooled	0.035	0.015	0.005	0.008	0.687	7966
	(0.030)	(0.027)	(0.029)	(0.024)		
Short-Run	0.028	-0.009	-0.028	-0.004	0.645	4156
	(0.038)	(0.040)	(0.041)	(0.035)		
Long-Run	0.034	0.034	0.030	0.013	0.733	3810
	(0.032)	(0.027)	(0.028)	(0.025)		

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)
*Panel A: If Woman has Not Experienced [*physical violence type*] in Past Year*						
No Punching, Pulling Hair, or Kicking	-0.016	0.000	-0.014	0.005	0.844	8267
	(0.017)	(0.019)	(0.019)	(0.015)		
Short-Run	-0.036	-0.018	-0.035	-0.010	0.836	4179
	(0.023)	(0.025)	(0.025)	(0.020)		
Long-Run	0.006	0.012	0.010	0.021	0.853	4088
	(0.018)	(0.021)	(0.019)	(0.016)		
No Pushing or Slapping	0.012	0.013	0.010	0.016	0.897	8280
	(0.013)	(0.013)	(0.014)	(0.009)		
Short-Run	0.013	0.026	0.012	0.024	0.884	4179
	(0.017)	(0.017)	(0.016)	(0.013)		
Long-Run	0.012	-0.005	0.007	0.007	0.911	4101
	(0.015)	(0.015)	(0.017)	(0.012)		
No Forcing Sexual Intercourse	-0.018	-0.014	0.004	-0.003	0.820	8276
	(0.023)	(0.020)	(0.022)	(0.019)		
Short-Run	-0.016	-0.014	0.013	0.002	0.779	4179
	(0.031)	(0.030)	(0.033)	(0.027)		
Long-Run	-0.012	-0.019	-0.001	-0.006	0.863	4097
	(0.023)	(0.023)	(0.022)	(0.018)		
Panel B: Husband Does Not Limit His Wife's Autonomy						
Never Jealous if Talks to Other Men	-0.010	0.001	0.001	0.005	0.584	8224
	(0.026)	(0.027)	(0.028)	(0.024)		
Short-Run	-0.004	0.016	0.011	0.006	0.539	4170
	(0.038)	(0.035)	(0.038)	(0.031)		
Long-Run	-0.011	-0.021	-0.005	0.000	0.632	4054
	(0.029)	(0.027)	(0.028)	(0.025)		
Never Prevents Meeting Female Friends	0.024	0.027	-0.016	0.015	0.800	8029
	(0.022)	(0.023)	(0.028)	(0.020)		
Short-Run	0.012	0.042	-0.014	0.010	0.815	4175
	(0.027)	(0.025)	(0.032)	(0.024)		
Long-Run	0.033	0.026	-0.021	0.031	0.784	3854
	(0.026)	(0.025)	(0.033)	(0.024)		
Never Limits Contact With Family	0.008	0.001	-0.003	-0.005	0.912	8265
	(0.015)	(0.016)	(0.017)	(0.014)		
Short-Run	0.011	0.013	0.019	0.000	0.913	4175
	(0.019)	(0.019)	(0.021)	(0.018)		
Long-Run	0.002	-0.007	-0.026	-0.007	0.911	4090
	(0.021)	(0.025)	(0.024)	(0.019)		
Does Not Insist on Knowing Location At All Times	-0.014	-0.006	0.001	0.020	0.593	8267
	(0.023)	(0.028)	(0.027)	(0.019)		
Short-Run	-0.009	0.005	-0.018	0.024	0.581	4174
	(0.037)	(0.045)	(0.041)	(0.034)		
Long-Run	-0.012	-0.020	0.024	0.016	0.606	4093
	(0.033)	(0.031)	(0.035)	(0.025)		
*Panel C: If Woman Has Not Experienced [*emotional abuse type*] in Past Year*						
Not Humiliated In Front of Others	-0.009	-0.025	-0.017	-0.004	0.889	8275
	(0.019)	(0.021)	(0.019)	(0.016)		
Short-Run	-0.008	-0.029	-0.017	-0.002	0.876	4179
	(0.025)	(0.025)	(0.025)	(0.020)		
Long-Run	-0.008	-0.019	-0.013	-0.002	0.903	4096
	(0.021)	(0.023)	(0.022)	(0.019)		
Not Threatened	0.018	0.017	0.001	0.010	0.897	8283
	(0.014)	(0.017)	(0.016)	(0.013)		
Short-Run	0.014	0.009	0.016	0.011	0.884	4179
	(0.021)	(0.023)	(0.024)	(0.020)		
Long-Run	0.023	0.023	-0.013	0.011	0.911	4104
	(0.017)	(0.017)	(0.019)	(0.015)		
Not Insulted	0.005	-0.021	0.024	0.002	0.762	8279
	(0.030)	(0.030)	(0.026)	(0.025)		
Short-Run	-0.017	-0.050	0.027	-0.005	0.732	4179
	(0.048)	(0.043)	(0.039)	(0.036)		
Long-Run	0.034	0.001	0.023	0.006	0.793	4100
	(0.025)	(0.026)	(0.025)	(0.023)		

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)
Panel A: Personal Beliefs Sub-Index (Long-Run Only)						
Female Reports						
Believes Women Can Work	0.032	-0.002	-0.003	-0.014	0.784	4111
	(0.027)	(0.027)	(0.027)	(0.025)		
Prefers Daughter-in-Law Who Works	0.081	0.010	0.018	0.005	0.350	4118
	(0.030)	(0.032)	(0.028)	(0.025)		
Prefers Son-in-Law Who Allows Wife to Work	0.040	0.014	-0.017	-0.006	0.247	4118
	(0.025)	(0.026)	(0.025)	(0.021)		
Male Reports						
Believes Women Can Work	-0.006	-0.001	-0.018	-0.026	0.674	3813
	(0.032)	(0.031)	(0.031)	(0.027)		
Prefers Daughter-in-Law Who Works	-0.024	0.002	0.016	0.002	0.466	4108
	(0.030)	(0.031)	(0.033)	(0.031)		
Prefers Son-in-Law Who Allows Wife to Work	-0.054	-0.038	-0.012	-0.026	0.428	4108
	(0.027)	(0.032)	(0.032)	(0.025)		
Panel B: Working Women Acceptance Sub-Index (Long-Run Only)						
Female Reports						
Believes Working Woman is Better Wife	0.074	-0.000	0.038	-0.011	0.542	4114
	(0.033)	(0.033)	(0.031)	(0.028)		
Believes Working Woman is Better Mother	0.027	-0.063	-0.026	-0.043	0.511	4114
	(0.034)	(0.033)	(0.033)	(0.030)		
Believes Working Woman is Better Caretaker	0.030	0.004	0.019	0.006	0.503	4113
	(0.033)	(0.035)	(0.034)	(0.032)		
Male Reports						
Believes Working Woman is Better Wife	-0.013	-0.004	-0.048	-0.035	0.585	3797
	(0.036)	(0.031)	(0.033)	(0.028)		
Believes Working Woman is Better Mother	0.025	0.005	0.039	0.032	0.461	3800
	(0.034)	(0.031)	(0.028)	(0.028)		
Believes Working Woman is Better Caretaker	0.039	0.025	0.003	0.016	0.511	3798
	(0.026)	(0.028)	(0.032)	(0.026)		
Panel C: Husband Acceptance Sub-Index (Long-Run Only)						
Female Reports						
Believes Working Woman's Husband is Better Provider	0.053	-0.020	0.033	0.010	0.490	4113
	(0.028)	(0.026)	(0.034)	(0.025)		
Believes Working Woman's Husband is Better Husband	0.053	-0.051	-0.003	-0.011	0.499	4115
	(0.030)	(0.030)	(0.035)	(0.029)		
Male Reports						
Believes Working Woman's Husband is Better Provider	0.003	-0.006	-0.023	-0.000	0.516	3794
	(0.031)	(0.028)	(0.034)	(0.029)		
Believes Working Woman's Husband is Better Husband	-0.036	-0.044	-0.048	-0.059	0.522	3801
	(0.032)	(0.026)	(0.029)	(0.026)		

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

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	-0.018	0.013	0.007				8297
	(0.036)	(0.040)	(0.044)	(0.035)				
	[0.002]	[0.659]	[0.771]	[0.850]	[0.004]	[0.524]	[0.881]	
	{0.018}	{1.000}	{1.000}	{1.000}	{0.028}	{1.000}	{1.000}	
Short-Run	0.162	0.009	0.021	0.047				4179
	(0.040)	(0.042)	(0.049)	(0.038)				
	[0.000]	[0.823]	[0.668]	[0.221]	[0.005]	[0.369]	[0.586]	
	{0.001}	{1.000}	{1.000}	{0.757}	{0.031}	{1.000}	{1.000}	
Long-Run	0.059	-0.048	0.002	-0.024				4118
	(0.049)	(0.052)	(0.053)	(0.045)				
	[0.230]	[0.359]	[0.966]	[0.585]	[0.043]	[0.595]	[0.583]	
	{0.765}	{1.000}	{1.000}	{1.000}	{0.168}	{1.000}	{1.000}	
Aggregate Labor Supply Index - Male Report								
Pooled	0.034	-0.004	0.030	-0.006				8065
	(0.040)	(0.047)	(0.043)	(0.039)				
	[0.394]	[0.939]	[0.476]	[0.880]	[0.354]	[0.957]	[0.392]	
	{1.000}	{1.000}	{1.000}	{1.000}	{1.000}	{1.000}	{1.000}	
Short-Run	0.094	0.036	0.065	0.031				3957
	(0.051)	(0.061)	(0.055)	(0.055)				
	[0.067]	[0.564]	[0.240]	[0.571]	[0.254]	[0.944]	[0.538]	
	{0.243}	{1.000}	{0.765}	{1.000}	{0.795}	{1.000}	{1.000}	
Long-Run	0.000	-0.017	-0.001	-0.032				4108
	(0.045)	(0.049)	(0.049)	(0.042)				
	[0.998]	[0.735]	[0.976]	[0.450]	[0.455]	[0.715]	[0.519]	
	{1.000}	{1.000}	{1.000}	{1.000}	{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 C2: Impact of Treatments on Labor Supply with Sharpened Q-values - Additional Tests

	$\beta_1 - \beta_2$ (1)	$\beta_1 - \beta_3$ (2)	$\beta_2 - \beta_3$ (3)	N (4)
Aggregate Labor Supply Index - Female Report				
Pooled	0.175	0.132	-0.044	8297
	(0.044)	(0.050)	(0.055)	
	[0.000]	[0.010]	[0.425]	8297
	{0.091}	{1.000}	{0.009}	
Short-Run	0.178	0.217	0.038	4179
	(0.055)	(0.064)	(0.066)	
	[0.001]	[0.001]	[0.561]	4179
	{0.033}	{1.000}	{0.003}	
Long-Run	0.172	0.050	-0.122	4118
	(0.060)	(0.067)	(0.064)	
	[0.005]	[0.451]	[0.059]	4118
	{0.822}	{1.000}	{0.095}	
Aggregate Labor Supply Index - Male Report				
Pooled	-0.070	-0.060	0.010	8065
	(0.075)	(0.063)	(0.070)	
	[0.350]	[0.337]	[0.889]	8065
	{1.000}	{1.000}	{1.000}	
Short-Run	-0.019	-0.022	-0.002	3957
	(0.095)	(0.090)	(0.086)	
	[0.838]	[0.808]	[0.977]	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	0.207	0.032	0.076	0.096		8297
	(0.044)	(0.048)	(0.053)	(0.042)		
	[0.000]	[0.504]	[0.154]	[0.025]	[0.006]	
	{0.001}	{0.914}	{0.502}	{0.163}	{0.047}	
Short-Run	0.233	0.055	0.016	0.112		4179
	(0.054)	(0.054)	(0.063)	(0.048)		
	[0.000]	[0.310]	[0.796]	[0.020]	[0.019]	
	{0.001}	{0.678}	{1.000}	{0.141}	{0.136}	
Long-Run	0.188	0.016	0.137	0.094		4118
	(0.067)	(0.067)	(0.067)	(0.057)		
	[0.005]	[0.814]	[0.042]	[0.100]	[0.093]	
	{0.045}	{1.000}	{0.252}	{0.402}	{0.389}	
Aggregate Labor Supply Index - Male Report						
Pooled	0.013	0.083	0.073	0.008		8065
	(0.058)	(0.068)	(0.053)	(0.055)		
	[0.822]	[0.224]	[0.166]	[0.883]	[0.938]	
	{1.000}	{0.579}	{0.523}	{1.000}	{1.000}	
Short-Run	0.102	0.121	0.124	0.057		3957
	(0.087)	(0.086)	(0.077)	(0.083)		
	[0.242]	[0.160]	[0.111]	[0.494]	[0.627]	
	{0.586}	{0.521}	{0.405}	{0.914}	{1.000}	
Long-Run	-0.050	0.069	0.030	-0.027		4108
	(0.063)	(0.070)	(0.056)	(0.051)		
	[0.421]	[0.328]	[0.598]	[0.595]	[0.705]	
	{0.803}	{0.693}	{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, 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	-0.044	-0.016	-0.041		8297
	(0.046)	(0.048)	(0.051)	(0.039)		
	[0.192]	[0.368]	[0.756]	[0.298]	[0.025]	
	{0.554}	{0.762}	{1.000}	{0.661}	{0.163}	
Short-Run	0.134	-0.004	0.033	0.020		4179
	(0.049)	(0.055)	(0.057)	(0.046)		
	[0.007]	[0.942]	[0.564]	[0.666]	[0.014]	
	{0.053}	{1.000}	{0.998}	{1.000}	{0.107}	
Long-Run	-0.018	-0.090	-0.069	-0.094		4118
	(0.057)	(0.058)	(0.060)	(0.048)		
	[0.752]	[0.122]	[0.249]	[0.051]	[0.121]	
	{1.000}	{0.424}	{0.588}	{0.271}	{0.424}	
Aggregate Labor Supply Index - Male Report						
Pooled	0.052	-0.051	0.014	-0.013		8065
	(0.046)	(0.053)	(0.054)	(0.042)		
	[0.255]	[0.336]	[0.790]	[0.747]	[0.115]	
	{0.607}	{0.702}	{1.000}	{1.000}	{0.405}	
Short-Run	0.103	0.001	0.044	0.020		3957
	(0.058)	(0.072)	(0.068)	(0.059)		
	[0.076]	[0.990]	[0.521]	[0.731]	[0.108]	
	{0.369}	{1.000}	{0.937}	{1.000}	{0.404}	
Long-Run	0.027	-0.078	-0.018	-0.039		4108
	(0.053)	(0.056)	(0.062)	(0.047)		
	[0.605]	[0.170]	[0.777]	[0.406]	[0.146]	
	{1.000}	{0.523}	{1.000}	{0.803}	{0.474}	

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

	γ_2: $D^2T\times$ Unconst. (1)	γ_4: $D^2\times$ Unconst. (2)	γ_6: $T\times$ Unconst. (3)	γ_8: $C\times$ Unconst. (4)	N (5)
Aggregate Labor Supply Index - Female Report					
Pooled	-0.147	-0.076	-0.092	-0.137	8297
	(0.054)	(0.052)	(0.054)	(0.041)	
	[0.007]	[0.145]	[0.090]	[0.001]	
	{0.053}	{0.474}	{0.389}	{0.013}	
Short-Run	-0.099	-0.059	0.016	-0.092	4179
	(0.061)	(0.067)	(0.066)	(0.053)	
	[0.107]	[0.379]	[0.803]	[0.081]	
	{0.404}	{0.777}	{1.000}	{0.382}	
Long-Run	-0.206	-0.106	-0.206	-0.189	4118
	(0.073)	(0.067)	(0.067)	(0.054)	
	[0.005]	[0.114]	[0.002]	[0.001]	
	{0.045}	{0.405}	{0.024}	{0.008}	
Aggregate Labor Supply Index - Male Report					
Pooled	0.039	-0.134	-0.059	-0.022	8065
	(0.067)	(0.074)	(0.068)	(0.054)	
	[0.561]	[0.073]	[0.386]	[0.689]	
	{0.997}	{0.358}	{0.793}	{1.000}	
Short-Run	0.001	-0.120	-0.080	-0.036	3957
	(0.101)	(0.096)	(0.095)	(0.084)	
	[0.992]	[0.209]	[0.401]	[0.668]	
	{1.000}	{0.578}	{0.803}	{1.000}	
Long-Run	0.078	-0.147	-0.047	-0.012	4108
	(0.071)	(0.077)	(0.072)	(0.049)	
	[0.277]	[0.059]	[0.509]	[0.804]	
	{0.641}	{0.301}	{0.914}	{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, 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	-0.023	0.064	-0.466				8297
	(0.059)	(0.056)	(0.052)	(0.049)				
	[0.012]	[0.675]	[0.220]	[0.000]	[0.000]	[0.000]	[0.000]	
	{0.061}	{1.000}	{0.757}	{0.001}	{0.001}	{0.001}	{0.001}	
Short-Run	0.144	-0.057	0.103	-0.643				4179
	(0.074)	(0.075)	(0.065)	(0.061)				
	[0.054]	[0.448]	[0.117]	[0.000]	[0.000]	[0.000]	[0.000]	
	{0.201}	{1.000}	{0.396}	{0.001}	{0.001}	{0.001}	{0.001}	
Long-Run	0.147	-0.005	0.013	-0.303				4118
	(0.054)	(0.053)	(0.052)	(0.045)				
	[0.007]	[0.924]	[0.798]	[0.000]	[0.000]	[0.000]	[0.000]	
	{0.041}	{1.000}	{1.000}	{0.001}	{0.001}	{0.001}	{0.001}	
Bank Kiosk Knowledge Index								
Long-Run	0.162	-0.066	-0.075	-0.515				4118
	(0.091)	(0.091)	(0.089)	(0.076)				
	[0.075]	[0.464]	[0.397]	[0.000]	[0.000]	[0.000]	[0.000]	
	{0.267}	{1.000}	{1.000}	{0.001}	{0.001}	{0.001}	{0.001}	
Banking Autonomy Index								
Long-Run	0.124	-0.035	0.018	-0.226				4118
	(0.058)	(0.057)	(0.059)	(0.050)				
	[0.032]	[0.541]	[0.765]	[0.000]	[0.000]	[0.000]	[0.000]	
	{0.128}	{1.000}	{1.000}	{0.001}	{0.001}	{0.001}	{0.001}	
Aggregate Account Use Index - Male Report								
Pooled	0.266	0.020	0.321	0.103				8065
	(0.210)	(0.192)	(0.175)	(0.160)				
	[0.206]	[0.918]	[0.068]	[0.522]	[0.375]	[0.615]	[0.140]	
	{0.746}	{1.000}	{0.243}	{1.000}	{1.000}	{1.000}	{0.482}	
Short-Run	0.477	0.155	0.515	0.212				3957
	(0.384)	(0.352)	(0.325)	(0.298)				
	[0.216]	[0.660]	[0.115]	[0.478]	[0.430]	[0.843]	[0.238]	
	{0.757}	{1.000}	{0.396}	{1.000}	{1.000}	{1.000}	{0.765}	
Long-Run	0.043	-0.043	0.049	-0.103				4108
	(0.088)	(0.099)	(0.091)	(0.077)				
	[0.630]	[0.664]	[0.593]	[0.186]	[0.041]	[0.448]	[0.054]	
	{1.000}	{1.000}	{1.000}	{0.639}	{0.163}	{1.000}	{0.201}	

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

	$\beta_1 - \beta_2$ (1)	$\beta_1 - \beta_3$ (2)	$\beta_2 - \beta_3$ (3)	N (4)
Aggregate Account Use Index - Female Report				
Pooled	0.243	0.102	-0.141	8297
	(0.082)	(0.082)	(0.088)	
	[0.003]	[0.218]	[0.111]	8297
	{0.576}	{0.362}	{0.028}	
Short-Run	0.252	0.022	-0.230	4179
	(0.103)	(0.091)	(0.109)	
	[0.015]	[0.807]	[0.036]	4179
	{1.000}	{0.113}	{0.046}	
Long-Run	0.239	0.185	-0.054	4118
	(0.087)	(0.093)	(0.090)	
	[0.006]	[0.048]	[0.546]	4118
	{0.096}	{1.000}	{0.047}	
Bank Kiosk Knowledge Index				
Long-Run	0.418	0.253	-0.165	4118
	(0.133)	(0.132)	(0.126)	
	[0.002]	[0.058]	[0.192]	4118
	{0.063}	{1.000}	{0.066}	
Banking Autonomy Index				
Long-Run	0.240	0.132	-0.108	4118
	(0.073)	(0.079)	(0.058)	
	[0.001]	[0.094]	[0.066]	4118
	{0.239}	{0.963}	{0.026}	
Aggregate Account Use Index - Male Report				
Pooled	0.120	0.262	0.142	8065
	(0.408)	(0.342)	(0.310)	
	[0.769]	[0.444]	[0.648]	8065
	{1.000}	{0.339}	{0.822}	
Short-Run	-0.039	0.451	0.489	3957
	(0.758)	(0.631)	(0.595)	
	[0.960]	[0.476]	[0.412]	3957
	{1.000}	{0.822}	{1.000}	
Long-Run	0.152	0.033	-0.118	4108
	(0.145)	(0.123)	(0.153)	
	[0.296]	[0.787]	[0.439]	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. 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)	γ_3: Direct Deposit Only (D^2)	γ_5: Training Only (T)	γ_7: Control (C)	$\gamma_1 = \gamma_7$	N
	(1)	(2)	(3)	(4)	(5)	(6)
Aggregate Account Use Index - Female Report						
Pooled	0.223	-0.019	0.121	-0.451		8297
	(0.077)	(0.086)	(0.082)	(0.070)		
	[0.004]	[0.825]	[0.138]	[0.000]	[0.000]	
	{0.039}	{1.000}	{0.448}	{0.001}	{0.001}	
Short-Run	0.188	-0.064	0.166	-0.636		4179
	(0.096)	(0.118)	(0.100)	(0.093)		
	[0.052]	[0.587]	[0.099]	[0.000]	[0.000]	
	{0.271}	{1.000}	{0.389}	{0.001}	{0.001}	
Long-Run	0.257	0.018	0.072	-0.273		4118
	(0.091)	(0.090)	(0.094)	(0.076)		
	[0.005]	[0.844]	[0.444]	[0.000]	[0.000]	
	{0.045}	{1.000}	{0.836}	{0.006}	{0.001}	
Bank Kiosk Knowledge Index						
Long-Run	0.278	-0.140	0.025	-0.486		4118
	(0.122)	(0.117)	(0.110)	(0.090)		
	[0.024]	[0.232]	[0.819]	[0.000]	[0.000]	
	{0.163}	{0.579}	{1.000}	{0.001}	{0.001}	
Banking Autonomy Index						
Long-Run	0.181	-0.059	0.048	-0.171		4118
	(0.075)	(0.061)	(0.064)	(0.055)		
	[0.017]	[0.338]	[0.448]	[0.002]	[0.000]	
	{0.124}	{0.708}	{0.836}	{0.024}	{0.001}	
Aggregate Account Use Index - Male Report						
Pooled	0.527	0.406	0.265	-0.044		8065
	(0.346)	(0.325)	(0.240)	(0.213)		
	[0.130]	[0.212]	[0.271]	[0.837]	[0.079]	
	{0.446}	{0.578}	{0.641}	{1.000}	{0.374}	
Short-Run	0.866	0.904	0.415	-0.133		3957
	(0.625)	(0.609)	(0.451)	(0.377)		
	[0.168]	[0.139]	[0.358]	[0.725]	[0.090]	
	{0.523}	{0.466}	{0.753}	{1.000}	{0.389}	
Long-Run	0.134	-0.018	0.100	-0.084		4108
	(0.140)	(0.162)	(0.145)	(0.129)		
	[0.342]	[0.911]	[0.490]	[0.516]	[0.045]	
	{0.715}	{1.000}	{0.903}	{0.917}	{0.260}	

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	-0.018	0.040	-0.473		8297
	(0.065)	(0.049)	(0.062)	(0.051)		
	[0.096]	[0.717]	[0.518]	[0.000]	[0.000]	
	{0.389}	{1.000}	{0.916}	{0.001}	{0.001}	
Short-Run	0.126	-0.043	0.075	-0.650		4179
	(0.083)	(0.064)	(0.074)	(0.062)		
	[0.130]	[0.503]	[0.310]	[0.000]	[0.000]	
	{0.443}	{0.914}	{0.675}	{0.001}	{0.001}	
Long-Run	0.081	-0.014	-0.013	-0.314		4118
	(0.058)	(0.056)	(0.061)	(0.048)		
	[0.165]	[0.808]	[0.833]	[0.000]	[0.000]	
	{0.522}	{1.000}	{1.000}	{0.001}	{0.001}	
Bank Kiosk Knowledge Index						
Long-Run	0.088	-0.014	-0.151	-0.529		4118
	(0.093)	(0.092)	(0.090)	(0.083)		
	[0.345]	[0.877]	[0.096]	[0.000]	[0.000]	
	{0.717}	{1.000}	{0.389}	{0.001}	{0.001}	
Banking Autonomy Index						
Long-Run	0.090	-0.017	-0.005	-0.254		4118
	(0.062)	(0.066)	(0.070)	(0.058)		
	[0.146]	[0.795]	[0.940]	[0.000]	[0.000]	
	{0.474}	{1.000}	{1.000}	{0.001}	{0.001}	
Aggregate Account Use Index - Male Report						
Pooled	0.131	-0.243	0.391	0.200		8065
	(0.243)	(0.210)	(0.228)	(0.194)		
	[0.590]	[0.248]	[0.088]	[0.304]	[0.736]	
	{1.000}	{0.586}	{0.389}	{0.675}	{1.000}	
Short-Run	0.270	-0.388	0.641	0.434		3957
	(0.448)	(0.374)	(0.424)	(0.362)		
	[0.547]	[0.300]	[0.132]	[0.232]	[0.670]	
	{0.980}	{0.661}	{0.448}	{0.579}	{1.000}	
Long-Run	-0.009	-0.037	0.023	-0.113		4108
	(0.099)	(0.098)	(0.099)	(0.083)		
	[0.931]	[0.708]	[0.813]	[0.175]	[0.220]	
	{1.000}	{1.000}	{1.000}	{0.535}	{0.579}	

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

	γ_2: $D^2T\times$ Unconst.	γ_4: $D^2\times$ Unconst.	γ_6: $T\times$ Unconst.	γ_8: $C\times$ Unconst.	N
	(1)	(2)	(3)	(4)	(5)
Aggregate Account Use Index - Female Report					
Pooled	-0.114	0.001	-0.082	-0.022	8297
	(0.076)	(0.076)	(0.094)	(0.067)	
	[0.135]	[0.987]	[0.384]	[0.741]	
	{0.448}	{1.000}	{0.777}	{1.000}	
Short-Run	-0.062	0.021	-0.090	-0.013	4179
	(0.095)	(0.101)	(0.112)	(0.089)	
	[0.515]	[0.832]	[0.420]	[0.880]	
	{0.914}	{1.000}	{0.803}	{1.000}	
Long-Run	-0.176	-0.031	-0.085	-0.041	4118
	(0.099)	(0.098)	(0.109)	(0.081)	
	[0.078]	[0.750]	[0.437]	[0.611]	
	{0.370}	{1.000}	{0.824}	{1.000}	
Bank Kiosk Knowledge Index					
Long-Run	-0.189	0.126	-0.176	-0.044	4118
	(0.113)	(0.105)	(0.093)	(0.083)	
	[0.095]	[0.231]	[0.060]	[0.600]	
	{0.389}	{0.579}	{0.302}	{1.000}	
Banking Autonomy Index					
Long-Run	-0.091	0.042	-0.054	-0.083	4118
	(0.076)	(0.066)	(0.071)	(0.062)	
	[0.233]	[0.524]	[0.452]	[0.181]	
	{0.579}	{0.937}	{0.836}	{0.554}	
Aggregate Account Use Index - Male Report					
Pooled	-0.395	-0.649	0.126	0.244	8065
	(0.401)	(0.336)	(0.311)	(0.249)	
	[0.326]	[0.055]	[0.685]	[0.328]	
	{0.693}	{0.288}	{1.000}	{0.693}	
Short-Run	-0.596	-1.293	0.225	0.567	3957
	(0.725)	(0.622)	(0.583)	(0.440)	
	[0.412]	[0.039]	[0.699]	[0.200]	
	{0.803}	{0.237}	{1.000}	{0.572}	
Long-Run	-0.142	-0.019	-0.077	-0.029	4108
	(0.153)	(0.155)	(0.146)	(0.136)	
	[0.354]	[0.903]	[0.598]	[0.832]	
	{0.743}	{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, 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)	β_2: Direct Deposit Only (D^2)	β_3: Training Only (T)	β_4: Control (C)	$\beta_1 = \beta_4$	$\beta_2 = \beta_4$	$\beta_3 = \beta_4$	N
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Aggregate Empowerment Index								
Pooled	0.015	-0.004	0.001	-0.002				8276
	(0.022)	(0.021)	(0.025)	(0.020)				
	[0.511]	[0.847]	[0.973]	[0.940]	[0.372]	[0.869]	[0.907]	
	{1.000}	{1.000}	{1.000}	{1.000}	{1.000}	{1.000}	{1.000}	
Short-Run	0.004	-0.013	-0.038	-0.011				4179
	(0.026)	(0.029)	(0.029)	(0.026)				
	[0.871]	[0.647]	[0.181]	[0.659]	[0.428]	[0.940]	[0.241]	
	{1.000}	{1.000}	{0.638}	{1.000}	{1.000}	{1.000}	{0.765}	
Long-Run	0.023	0.000	0.036	0.011				4097
	(0.030)	(0.023)	(0.031)	(0.024)				
	[0.440]	[0.991]	[0.255]	[0.644]	[0.645]	[0.521]	[0.368]	
	{1.000}	{1.000}	{0.795}	{1.000}	{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 C12: Impact of Treatments on Other Measures of Empowerment with Sharpened Q-values - Additional Tests

	$\beta_1 - \beta_2$ (1)	$\beta_1 - \beta_3$ (2)	$\beta_2 - \beta_3$ (3)	N (4)
Aggregate Empowerment Index				
Pooled	0.070	0.026	-0.043	8276
	(0.026)	(0.029)	(0.027)	
	[0.007]	[0.373]	[0.113]	8276
	{1.000}	{1.000}	{1.000}	
Short-Run	0.057	0.049	-0.008	4179
	(0.030)	(0.034)	(0.036)	
	[0.055]	[0.141]	[0.828]	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}	{0.638}	{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)	γ_3: Direct Deposit Only (D^2)	γ_5: Training Only (T)	γ_7: Control (C)	$\gamma_1 = \gamma_7$	N
	(1)	(2)	(3)	(4)	(5)	(6)
Aggregate Empowerment Index						
Pooled	0.075	0.005	0.048	0.025		8276
	(0.030)	(0.028)	(0.031)	(0.027)		
	[0.013]	[0.857]	[0.116]	[0.362]	[0.035]	
	{0.103}	{1.000}	{0.405}	{0.750}	{0.226}	
Short-Run	0.064	0.006	0.014	0.010		4179
	(0.032)	(0.035)	(0.038)	(0.031)		
	[0.046]	[0.851]	[0.702]	[0.758]	[0.038]	
	{0.260}	{1.000}	{1.000}	{1.000}	{0.237}	
Long-Run	0.087	0.004	0.082	0.044		4097
	(0.042)	(0.036)	(0.039)	(0.035)		
	[0.039]	[0.919]	[0.039]	[0.209]	[0.216]	
	{0.237}	{1.000}	{0.237}	{0.578}	{0.579}	

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	-0.000	-0.021	-0.011		8276
	(0.023)	(0.024)	(0.029)	(0.022)		
	[0.478]	[0.998]	[0.485]	[0.619]	[0.797]	
	{0.890}	{1.000}	{0.900}	{1.000}	{1.000}	
Short-Run	-0.026	-0.019	-0.061	-0.017		4179
	(0.033)	(0.037)	(0.036)	(0.031)		
	[0.427]	[0.612]	[0.089]	[0.590]	[0.715]	
	{0.808}	{1.000}	{0.389}	{1.000}	{1.000}	
Long-Run	-0.009	0.010	0.014	-0.004		4097
	(0.030)	(0.024)	(0.035)	(0.025)		
	[0.756]	[0.665]	[0.688]	[0.877]	[0.848]	
	{1.000}	{1.000}	{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, 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

	γ_2: $D^2T\times$ Unconst.	γ_4: $D^2\times$ Unconst.	γ_6: $T\times$ Unconst.	γ_8: $C\times$ Unconst.	N
	(1)	(2)	(3)	(4)	(5)
Aggregate Empowerment Index					
Pooled	-0.091	-0.005	-0.069	-0.036	8276
	(0.032)	(0.031)	(0.035)	(0.028)	
	[0.005]	[0.869]	[0.052]	[0.203]	
	{0.042}	{1.000}	{0.271}	{0.576}	
Short-Run	-0.090	-0.025	-0.075	-0.026	4179
	(0.040)	(0.043)	(0.047)	(0.035)	
	[0.026]	[0.559]	[0.109]	[0.454]	
	{0.164}	{0.997}	{0.404}	{0.836}	
Long-Run	-0.096	0.007	-0.067	-0.048	4097
	(0.040)	(0.038)	(0.041)	(0.036)	
	[0.018]	[0.861]	[0.104]	[0.184]	
	{0.131}	{1.000}	{0.404}	{0.554}	

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)	β_2: Direct Deposit Only (D^2)	β_3: Training Only (T)	β_4: Control (C)	$\beta_1 = \beta_4$	$\beta_2 = \beta_4$	$\beta_3 = \beta_4$	N
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Aggregate Own Norms Index - Female Report								
Long-Run	0.100	-0.046	0.006	-0.026				8116
	(0.038)	(0.039)	(0.042)	(0.035)				
	[0.009]	[0.237]	[0.882]	[0.451]	[0.000]	[0.504]	[0.375]	
	{0.046}	{0.765}	{1.000}	{1.000}	{0.001}	{1.000}	{1.000}	
Aggregate Perceived Norms Index - Female Report								
Long-Run	0.085	-0.032	0.050	0.014				8113
	(0.036)	(0.043)	(0.042)	(0.034)				
	[0.020]	[0.451]	[0.243]	[0.666]	[0.023]	[0.210]	[0.407]	
	{0.091}	{1.000}	{0.765}	{1.000}	{0.096}	{0.753}	{1.000}	
Aggregate Own Norms Index - Male Report								
Long-Run	-0.015	-0.033	-0.033	-0.041				7527
	(0.043)	(0.041)	(0.045)	(0.040)				
	[0.718]	[0.415]	[0.457]	[0.307]	[0.460]	[0.784]	[0.807]	
	{1.000}	{1.000}	{1.000}	{1.000}	{1.000}	{1.000}	{1.000}	
Aggregate Perceived Norms Index - Male Report								
Long-Run	0.091	0.055	0.087	0.059				7525
	(0.046)	(0.046)	(0.044)	(0.039)				
	[0.050]	[0.232]	[0.051]	[0.131]	[0.430]	[0.898]	[0.397]	
	{0.194}	{0.765}	{0.194}	{0.449}	{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 C17: Impact of Treatments on Norms with Sharpened Q-values - Additional Tests

	$\beta_1 - \beta_2$ (1)	$\beta_1 - \beta_3$ (2)	$\beta_2 - \beta_3$ (3)	N (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}	{0.637}	{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)	γ_3: Direct Deposit Only (D^2)	γ_5: Training Only (T)	γ_7: Control (C)	$\gamma_1 = \gamma_7$	N
	(1)	(2)	(3)	(4)	(5)	(6)
Aggregate Own Norms Index - Female Report						
Long-Run	0.187	-0.022	0.069	0.037		8116
	(0.051)	(0.054)	(0.049)	(0.044)		
	[0.000]	[0.687]	[0.163]	[0.396]	[0.002]	
	{0.005}	{1.000}	{0.521}	{0.798}	{0.024}	
Aggregate Perceived Norms Index - Female Report						
Long-Run	0.123	-0.020	0.106	0.071		8113
	(0.068)	(0.078)	(0.067)	(0.060)		
	[0.073]	[0.797]	[0.114]	[0.241]	[0.315]	
	{0.358}	{1.000}	{0.405}	{0.579}	{0.682}	
Aggregate Own Norms Index - Male Report						
Long-Run	-0.023	-0.037	-0.083	-0.061		7527
	(0.079)	(0.076)	(0.077)	(0.074)		
	[0.774]	[0.629]	[0.282]	[0.410]	[0.500]	
	{1.000}	{1.000}	{0.644}	{0.803}	{0.914}	
Aggregate Perceived Norms Index - Male Report						
Long-Run	0.122	0.065	0.058	0.045		7525
	(0.075)	(0.073)	(0.074)	(0.063)		
	[0.107]	[0.376]	[0.435]	[0.474]	[0.221]	
	{0.404}	{0.777}	{0.824}	{0.890}	{0.579}	

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	-0.057	-0.020	-0.063		8116
	(0.053)	(0.047)	(0.050)	(0.042)		
	[0.260]	[0.227]	[0.691]	[0.129]	[0.002]	
	{0.610}	{0.579}	{1.000}	{0.443}	{0.024}	
Aggregate Perceived Norms Index - Female Report						
Long-Run	0.060	-0.037	0.021	-0.022		8113
	(0.049)	(0.046)	(0.051)	(0.042)		
	[0.224]	[0.423]	[0.683]	[0.594]	[0.047]	
	{0.579}	{0.803}	{1.000}	{1.000}	{0.264}	
Aggregate Own Norms Index - Male Report						
Long-Run	-0.014	-0.023	-0.001	-0.027		7527
	(0.049)	(0.049)	(0.054)	(0.043)		
	[0.768]	[0.639]	[0.984]	[0.541]	[0.744]	
	{1.000}	{1.000}	{1.000}	{0.967}	{1.000}	
Aggregate Perceived Norms Index - Male Report						
Long-Run	0.082	0.056	0.112	0.072		7525
	(0.053)	(0.053)	(0.056)	(0.045)		
	[0.121]	[0.293]	[0.046]	[0.108]	[0.829]	
	{0.424}	{0.654}	{0.260}	{0.404}	{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, 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

	γ_2: $D^2T\times$ Unconst.	γ_4: $D^2\times$ Unconst.	γ_6: $T\times$ Unconst.	γ_8: $C\times$ Unconst.	N
	(1)	(2)	(3)	(4)	(5)
Aggregate Own Norms Index - Female Report					
Long-Run	-0.128	-0.035	-0.089	-0.100	8116
	(0.074)	(0.064)	(0.053)	(0.051)	
	[0.084]	[0.584]	[0.098]	[0.050]	
	{0.388}	{1.000}	{0.397}	{0.271}	
Aggregate Perceived Norms Index - Female Report					
Long-Run	-0.063	-0.017	-0.085	-0.093	8113
	(0.089)	(0.089)	(0.079)	(0.077)	
	[0.479]	[0.849]	[0.282]	[0.225]	
	{0.890}	{1.000}	{0.644}	{0.579}	
Aggregate Own Norms Index - Male Report					
Long-Run	0.008	0.014	0.082	0.035	7527
	(0.092)	(0.092)	(0.093)	(0.084)	
	[0.929]	[0.883]	[0.377]	[0.676]	
	{1.000}	{1.000}	{0.777}	{1.000}	
Aggregate Perceived Norms Index - Male Report					
Long-Run	-0.040	-0.009	0.054	0.027	7525
	(0.085)	(0.085)	(0.093)	(0.072)	
	[0.638]	[0.913]	[0.561]	[0.705]	
	{1.000}	{1.000}	{0.998}	{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, 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:

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

where $1(\cdot)$ 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 Chiappori (1992) provides a formal proof). In stage 1, the household implements a sharing rule in which the wife receives non-labor income share given by $\phi^F\left(w_P^F, w_N^F, w_P^M, w_N^M, y^M, y^F, z\right)$; 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: $u^F(l^F, c^F) - \left(\gamma^F + \frac{1-\mu}{\mu}\gamma^M\right) 1\left(h_P^F + h_N^F > 0\right)$. 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 $u^F(l^F, c^F) - \left(\gamma^F + \frac{1-\mu}{\mu}\gamma^M\right) 1\left(h_P^F + h_N^F > 0\right)$: 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.

[1] An 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., $\overline{N} = 1$, 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:

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

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:*

$$\max_{h_N^M, c^F, c^M} \quad \tfrac{1}{2}u^F\left(1 - h_N^F, c^F\right) + \tfrac{1}{2}u^M\left(1 - h_N^M, c^M\right) \tag{D3}$$
$$s.t. \quad c^M + c^F \leq wh_N^M$$
$$h_N^M \geq 0$$

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,*

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

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 D^{2}T 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 D^{2}T 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, D^{2}T 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:

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

While the husband maximizes:

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

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 D^{2}T 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:

[2] If 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, D^{2}T 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 to not internalize their husband's preferences. If we allowed women to account for γ_M in solving program D4, it would be possible for D^{2}T 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 D^{2}T.

Fact 1 *Suppose $\gamma^F \geq 0$, but the wife is not personally constrained and works in at least one sector prior to D^{2}T 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 $\hat{h}_N^{F\prime} + \hat{h}_P^{F\prime} < 1$, 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 $\hat{h}_N^{F\prime} + \hat{h}_P^{F\prime} > 0$, that is, the wife always works in at least one sector. Consider now the following cases.

Case 1. Assume before D^{2}T 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 D^{2}T 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., $\hat{h}_N^{F\prime} = \bar{N}_N^F$. 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

[3]From now onward, variables v with a hat on top, i.e. $\hat{v}$, denote the wife's optimal solution to the problem before D^{2}T. We add a prime, i.e. $\hat{v}'$, to denote the solution to the problem after D^{2}T.

[4]This 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 D^{2}T, 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 D^{2}T 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 D^{2}T 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 D^{2}T, 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 D^{2}T 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 D^{2}T. 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 D^{2}T 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:

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

[5] Hence, 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,

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

Therefore, provided that she is not personally constrained and does not work prior to D^{2}T, the wife's supply of labor in the public sector weakly increases, while that in the private sector stays the same after D^{2}T.

■

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 D^{2}T 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 Beliefes 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 Beliefes 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.

[6]Coding 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

[7]For 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)?"

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

[9] We 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 activities[11] 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

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

[11] These 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]

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

[13] We 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 activities[14] 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

[14]These 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:

[15] This 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?

References

Chiappori, P.-A. (1992). Collective Labor Supply and Welfare. *Journal of Political Economy 100*(3), pp. 437–467.