C   Web Appendix (not for publication)

Social Connection Profile

At the time of the collection of the screening tool to community members, data collectors administered an additional baseline interview module. This module included the following questions on within-group social connections: the number of family members in the group; the number of neighbors (living within 5 minutes walking distance from the respondent's dwelling) in the group; the list of names (if any) of people whom they "seek advice from", "give advice to," and "visit at their home", and whether those mentioned were members of the group.

While all community participants responded to the social connections module at the time of the elicitation of their vulnerability profile, for budgetary reasons we could not collect the same information from all SCORE beneficiaries. We tracked and administered the additional module to seven SCORE beneficiaries from each group. Because there are more beneficiaries in dense than in sparse groups, we interviewed fewer participants in dense groups, and the sample is unbalanced (see Table II). We thus rebalance the sample by employing weighted least squares, as in DiNardo et al. (1996). This method is similar to inverse probability weights (see Imbens and Wooldridge, 2009) and is employed in other RCT studies to address attrition (e.g., Banerjee, Duflo, Glennerster et al., 2015).

Since the imbalance was driven by the lower likelihood of interviewing SCORE beneficiaries in dense groups, we generate predicted probabilities of not being interviewed using a program beneficiary indicator, the assignment to dense treatment indicator, and the interaction of the two (see table I). These are used as weights in a weighted least square (WLS) estimation model.[32] Table III reports results regarding within-groups social connection with and without reweighting.

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[32] Another approach would be to use weights created from a model that includes the vulnerability baseline variables; we tested the alternative approach and found that it was less successful in rebalancing the data.

Table I: Response to social network questions

Dep. Var: Group participant interviewed	Probit estimates
SCORE beneficiary	-0.251**
	(0.111)
Dense VSLA	0.264
	(0.181)
SCORE beneficiary X Dense	-0.901***
	(0.165)
Constant	0.696***
	(0.154)
Observations	3,480

Probit regressions on the sample of VSLA participants. Dependent variable is equal to one if participant was interviewed after group formation, 0 otherwise. Errors clustered at the parish level in parenthesis. *** $p<0.01$, ** $p<0.05$, * $p<0.1$

Table II: Group composition–sample of respondents of social network questions

VARIABLES	Disability in household	Drug abuse at home	Child labor	Orphaned child in hhld	Food insecure	Informal employment	Casual work	Household unemployed	Safe source of water	Access to latrines	Assessor scale	Income per capita	Number of hhld members	Vulnerability index
Panel A: Unweighted regressions														
Preselected	0.113**	0.043**	0.141***	0.237***	0.201**	-0.078	0.111**	-0.010	0.039	-0.122***	0.500***	-3,562***	0.116	0.681***
	(0.054)	(0.018)	(0.047)	(0.076)	(0.087)	(0.047)	(0.043)	(0.017)	(0.081)	(0.038)	(0.082)	(1,175)	(0.463)	(0.169)
Dense	0.022	0.014	0.068*	0.059	0.014	-0.029	0.022	0.013	0.107*	0.024	0.055	-74	-0.117	0.114
	(0.038)	(0.026)	(0.035)	(0.042)	(0.061)	(0.033)	(0.024)	(0.027)	(0.061)	(0.018)	(0.079)	(994)	(0.251)	(0.125)
Preselected X Dense	-0.011	0.084*	-0.015	-0.151*	-0.012	-0.122*	0.036	0.081	0.048	-0.005	0.003	660	-0.245	0.292
	(0.064)	(0.047)	(0.061)	(0.079)	(0.103)	(0.071)	(0.059)	(0.053)	(0.098)	(0.058)	(0.122)	(1,921)	(0.495)	(0.240)
Observations	2,233	1,968	1,967	1,972	2,184	2,240	2,240	2,240	2,017	2,259	1,972	2,220	2,249	1,941
R-squared	0.140	0.106	0.149	0.109	0.206	0.173	0.192	0.138	0.353	0.113	0.182	0.148	0.043	0.222
Panel B: Weighted regressions														
Preselected	0.111**	0.041**	0.139***	0.233***	0.204**	-0.088*	0.115**	-0.005	0.046	-0.120***	0.507***	-3,611***	0.115	0.694***
	(0.054)	(0.018)	(0.047)	(0.076)	(0.087)	(0.048)	(0.044)	(0.018)	(0.081)	(0.037)	(0.082)	(1,170)	(0.456)	(0.170)
Dense	0.030	0.045	0.099**	0.146***	0.074	-0.064	0.067*	0.007	0.088	-0.010	0.155*	-243	-0.197	0.320**
	(0.049)	(0.041)	(0.042)	(0.049)	(0.059)	(0.043)	(0.038)	(0.034)	(0.071)	(0.025)	(0.092)	(1,285)	(0.313)	(0.158)
Preselected X Dense	-0.031	0.073	-0.032	-0.236***	-0.049	-0.066	0.003	0.055	0.019	0.001	-0.138	1,510	-0.312	0.041
	(0.064)	(0.045)	(0.060)	(0.083)	(0.099)	(0.068)	(0.060)	(0.046)	(0.099)	(0.057)	(0.116)	(1,775)	(0.488)	(0.238)
Observations	2,233	1,968	1,967	1,972	2,184	2,240	2,240	2,240	2,017	2,259	1,972	2,220	2,249	1,941
R-squared	0.146	0.150	0.167	0.123	0.208	0.186	0.187	0.140	0.372	0.135	0.159	0.121	0.052	0.227

Regressions on a restricted sample of VSLA participant households (preselected plus self-selected) who received in-depth interviews. This sample include all participants who were not direct beneficiaries, and a random sample of beneficiaries. Panel A: replicates Table 4 on restricted sample without weights. Panel B: sample weighted by likelihood of being interviewed. *** $p<0.01$, ** $p<0.05$, * $p<0.1$

Table III: Social connections within the groups shortly after group formation

Dep var: number of connections in group	(1) Relatives	(2) Neighbors	(3) Visits someone's home	(4) Seeks advice	(5) Gives advice	(6) At least one connection from columns 3-5	(7) At least one connection from columns 1-5
Panel A: Differences across group type and selection							
Preselected	-0.240*	-0.697***	-0.060	0.027	-0.053	-0.055	-0.133***
	(0.136)	(0.142)	(0.125)	(0.079)	(0.094)	(0.044)	(0.036)
Dense	-0.281	-0.564*	-0.170	-0.005	-0.093	-0.044	-0.028
	(0.175)	(0.312)	(0.146)	(0.088)	(0.105)	(0.059)	(0.040)
Preselected X Dense	0.149	0.371	0.305	0.061	0.114	0.089	0.010
	(0.204)	(0.222)	(0.183)	(0.115)	(0.129)	(0.065)	(0.050)
Observations	2,270	2,269	2,298	2,298	2,298	2,298	2,299
R-squared	0.135	0.100	0.163	0.146	0.105	0.201	0.174
Panel B: Difference by group type							
Dense VSLA	-0.290*	-0.627*	-0.008	0.043	-0.045	-0.012	-0.077*
	(0.152)	(0.314)	(0.134)	(0.073)	(0.083)	(0.054)	(0.041)
Observations	2,270	2,269	2,298	2,298	2,298	2,298	2,299
R-squared	0.133	0.091	0.158	0.144	0.104	0.200	0.152
Mean outcome in sparse	1.336	2.345	1.047	0.563	0.482	0.628	0.886

Regressions on sample of VSLA participants who were interviewed after group formation and inclusive of IP fixed effects. Observations weighted by the likelihood of being interviewed (see main text). Weighted means reported in last column. Errors clustered at the village level in parentheses. *** p<0.01, ** p<0.05, * p<0.1

VSLA outcomes: Robustness checks

This section provides additional tables and robustness tests to the main regression tables in the text.

- Table IV reports alternative specifications of Table 7, with all outcome variables aggregated at the group level.

- Table V reproduces Table 8 using alternative samples.

- Table VI reproduces Table 8 using additional control variables.

- Table VII reproduces Table 8 but pools the second and third wave of data into a panel.

- Tables VIII and IX study heterogeneity outcomes for vulnerability variables not discussed in table 11 of main text.

Table IV: Impact of group composition on total group savings and lending amounts

	Ips dense and sparse		All 3 waves		Exclude 20% interest groups		Seasonality		Untrimmed	
Panel A: Wave I										
Cumulative savings	-753	-8,878	69,753	89,547	21,455	20,360	-11,965	-566	-123,631	-52,001
	(116,417)	(120,179)	(96,733)	(99,497)	(117,498)	(120,247)	(117,301)	(122,055)	(122,035)	(118,198)
	78	78	99	99	113	113	115	115	115	115
Cumulative loans	-86,571	-122,743	4,429	9,350	-45,473	-64,776	-172,296	-134,698	-217,731	-45,173
	(206,627)	(205,672)	(181,030)	(173,426)	(207,768)	(207,315)	(199,915)	(209,513)	(230,688)	(255,776)
Number of groups	78	78	99	99	113	113	115	115	115	115
Panel B: Wave II										
Cumulative savings	-440,142*	-399,442	-518,325**	-491,610*	-401,773	-411,560*	-433,936*	-413,237	-573,461**	-375,419
	(235,309)	(254,984)	(244,177)	(246,562)	(242,908)	(240,113)	(238,648)	(249,035)	(266,662)	(254,927)
Cumulative loans	-921,219*	-905,090	-1,053,242**	-1,022,045*	-820,324	-863,769	-918,180*	-937,845	-922,634	-708,141
	(525,009)	(593,916)	(522,821)	(547,523)	(537,867)	(566,941)	(538,387)	(604,063)	(668,154)	(726,304)
Number of groups	74	74	98	98	101	101	102	102	102	102
Panel C: End of cycle										
Cumulative savings	-140,543	-88,012	-110,320	-61,542	-122,338	-139,006	-158,962	-118,354	-182,609	-45,811
	(203,898)	(203,596)	(213,570)	(201,382)	(204,266)	(200,365)	(204,677)	(198,508)	(262,455)	(231,542)
Cumulative loans	-342,375	-159,539	-77,777	20,642	-45,732	-84,421	-306,547	-32,201	-525,061	-143,930
	(497,645)	(493,037)	(512,477)	(510,183)	(471,838)	(493,448)	(499,655)	(483,653)	(768,914)	(729,555)
Return on savings	-1.144	-0.968	-0.480	-0.494	-1.018	-0.389	-1.034	-0.435	-2.441	-2.044
	(1.130)	(1.069)	(1.129)	(1.145)	(1.066)	(1.061)	(1.127)	(1.045)	(1.709)	(1.699)
Defaults	0.006	0.006	0.009	0.013	0.006	0.005	0.052	0.069		
	(0.009)	(0.011)	(0.009)	(0.011)	(0.009)	(0.011)	(0.036)	(0.046)		
Number of groups	74	74	99	99	108	108	110	110	110	110
Date controls	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
IP f.e.	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Rules f.e.	NO	YES	NO	YES	NO	YES	NO	YES	NO	YES

This table replicates the last two columns of Table 7 using various specifications. Columns 1 and 2 ("IPs dense and sparse"): exclude groups formed by IPs which only formed dense groups or sparse groups. Columns 3 and 4 ("All 3 waves"): includes only those groups with all three audits completed. Columns 5 and 6 ("Exclude 20% groups"): drops two groups that had a high interest rate on internal loans (20%). Columns 7 and 8 ("Seasonality"): includes a dummy variable for the audit month to correct for seasonality. Column 9 and 10 ("Untrimmed"): does not trim the top 1% of reported savings, loans and loans to savings ratios. *** p<0.01, ** p<0.05, * p<0.1

Table V: Impact of composition on preselected–alternative sample specifications

	Sample of all SCORE		IPs dense and sparse		All 3 waves		Exclude 20% interest groups		Untrimmed	
Panel A: Wave I										
Cumulative	-1,125	-626	-2,608	-3,501	435	917	-1,689	-1,328	-4,864	-3,693
savings	(3,943)	(3,825)	(4,331)	(4,176)	(3,459)	(3,158)	(4,170)	(3,937)	(4,466)	(4,232)
Observations	1,136	1,136	572	572	803	803	905	905	944	944
Cumulative	-8,934	-7,877	-13,913*	-15,734**	-12,637*	-10,631*	-13,384*	-12,130	-19,143***	-13,393*
loans	(8,852)	(8,028)	(7,806)	(7,451)	(6,487)	(5,937)	(7,724)	(7,522)	(6,853)	(7,802)
Observations	1,138	1,138	574	574	804	804	906	906	946	946
Panel B: Wave II										
Cumulative	-16,406**	-13,893	-21,620***	-18,538**	-23,014***	-19,133**	-18,865**	-17,617**	-26,289***	-19,973**
savings	(7,952)	(8,479)	(7,343)	(8,264)	(7,356)	(8,110)	(7,647)	(7,956)	(8,038)	(8,267)
Observations	995	995	533	533	786	786	791	791	825	825
Cumulative	-42,529**	-34,112	-64,249***	-57,717***	-64,708***	-56,219***	-59,741***	-54,236***	-78,738***	-65,642***
loans	(21,132)	(21,597)	(13,988)	(15,028)	(13,966)	(14,927)	(13,884)	(14,933)	(18,715)	(21,336)
Observations	995	995	533	533	786	786	791	791	825	825
Panel C: End of cycle										
Cumulative	-9,199	-5,124	-15,438**	-10,087	-13,786**	-7,784	-12,238	-10,431	-15,188*	-7,548
savings	(5,898)	(6,984)	(7,268)	(8,776)	(6,649)	(7,775)	(8,903)	(7,943)	(8,821)	(10,117)
Observations	1,080	1,080	540	540	791	791	869	869	918	918
Cumulative	-31,237*	-13,533	-42,923***	-26,098	-30,471**	-13,559	-24,610	-18,380	-55,457***	-31,454
loans	(16,206)	(22,019)	(12,718)	(23,751)	(15,083)	(23,104)	(21,811)	(23,138)	(17,583)	(23,268)
Observations	1,080	1,080	540	540	791	791	869	869	918	918
N. Meetings	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
IP f.e.	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Rules f.e.	NO	YES	NO	YES	NO	YES	NO	YES	NO	YES

Table replicates last two columns of Table 8 using alternative samples. Columns 1 and 2 ("Sample of all SCORE"): include preselected and self-selected that were enrolled subsequently to replace dropout preselected. Columns 3 and 4 ("IPs dense and sparse"): exclude groups formed by IPs which only formed dense groups or sparse groups. Columns 5 and 6 ("All 3 waves"): includes only those groups with all three audits completed. Columns 7 and 8 ("Exclude 20% groups"): drops two groups that had a high interest rate on internal loans (20%). Columns 9 and 10("Untrimmed"): does not trim the top 1% of reported savings, loans and loans to savings ratios. *** $p<0.01$, ** $p<0.05$, * $p<0.1$

Table VI: Impact of composition on preselected–alternative controls

	Seasonality		Vulnerability baseline controls		WLS	
Panel A: Wave I						
Cumulative	-2,578	-2,216	-2,909	-2,632	-1,710	-779
savings	(4,221)	(4,020)	(4,087)	(4,036)	(4,072)	(3,814)
Observations	930	930	919	919	918	918
Cumulative	-16,369**	-14,078*	-13,710*	-13,037*	-18,044**	-13,800*
loans	(7,012)	(7,296)	(7,116)	(7,050)	(7,145)	(7,505)
Observations	932	932	921	921	920	920
Panel B: Wave II						
Cumulative	-21,186***	-15,171*	-20,489***	-16,343**	-22,323***	-19,336**
savings	(7,341)	(8,082)	(6,932)	(7,828)	(7,945)	(8,845)
Observations	805	805	796	796	795	795
Cumulative	-66,791***	53,321***ᴵ	-61,849***	-52,216***	-57,840***	-45,172**
loans	(14,771)	(14,634)	(13,791)	(15,352)	(17,661)	(18,219)
Observations	805	805	796	796	795	795
Panel C: End of cycle						
Cumulative	-13,736*	-8,521	-15,211*	-8,559	-14,089*	-10,721
savings	(7,421)	(8,412)	(7,632)	(8,562)	(7,356)	(8,078)
Observations	897	897	885	885	884	884
Cumulative	-39,565***	-18,006	-39,157**	-17,442	-27,646*	-11,672
loans	(12,747)	(22,145)	(15,904)	(22,817)	(13,846)	(20,661)
Observations	897	897	885	885	884	884
N. meetings	YES	YES	YES	YES	YES	YES
IP f.e.	YES	YES	YES	YES	YES	YES
Rules f.e.	NO	YES	NO	YES	NO	YES

Table replicates last two columns of Table 8 with alternative sets of control variables. Columns 1 and 2 ("Seasonality"): Adds month of audit fixed effects. Columns 3 and 4 ("Vulnerability baseline controls"): adds the vulnerability measures for each participant as controls; Columns 5 and 6 ("WLS"): Weighted least squares, with inverse probability weights derived from a regression of vulnerability baseline controls on the likelihood that the preselected joined the savings group. *** p<0.01, ** p<0.05, * p<0.1

Table VII: Panel estimates (wave 2 and 3) of the impact of composition on savings and borrowing

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Savings (preselected)			Loan Amounts (preselected)			Group savings			Group lending		
Dense	4,856	-17,492***	-13,311*	-37,714*	-66,356***	-53,198***	129,653	-324,777	-293,854	-470,479	-925,895**	-825,171*
	(8,477)	(6,492)	(7,258)	(20,010)	(14,093)	(15,691)	(191,011)	(198,347)	(192,850)	(400,333)	(437,434)	(451,380)
End of cycle	17,291***	5,222	6,854	23,064***	-4,294	-6,235	446,172**	63,339	85,243	796,492*	-24,988	-55,114
	(4,245)	(6,404)	(5,762)	(7,143)	(11,203)	(11,784)	(199,967)	(201,350)	(208,649)	(404,137)	(438,955)	(444,222)
Dense X End	-6,965	322	335	10,799	21,437	24,904*	-128,138	95,301	101,125	127,915	522,942	611,626
of Cycle	(7,033)	(6,484)	(6,120)	(12,212)	(13,353)	(14,312)	(273,537)	(237,083)	(230,063)	(603,000)	(530,229)	(513,160)
Observations	1,741	1,707	1,707	1,750	1,707	1,707	217	213	213	217	213	213
Date controls	NO	YES	YES	NO	YES	YES	NO	YES	YES	NO	YES	YES
IP f.e.	NO	YES	YES	NO	YES	YES	NO	YES	YES	NO	YES	YES
Rules f.e.	NO	NO	YES	NO	NO	YES	NO	NO	YES	NO	NO	YES

Panel of preselected in cycle 2 and 3. See notes on Table V. Errors clustered at village level in parentheses. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$

Table VIII: Heterogeneous treatment effects (Savings): additional interaction terms

VARIABLES	(1) Drug abuse	(2) Child labor	(3) Orphan in hhld	(4) Informal employment	(5) Casual work	(6) Hhld unemployed	(7) Safe source of water	(8) Access to latrines	(9) Hhld size below median
Dense	-7,392	-4,407	-11,520	-14,264	-2,347	-10,844	-21,693	-9,030	-7,323
	(8,592)	(8,868)	(9,063)	(10,460)	(8,710)	(7,762)	(17,087)	(10,534)	(9,479)
Drug abuse	25,094								
	(23,313)								
Dense X drug abuse	-24,755								
	(25,063)								
Child labor		19,971**							
		(9,926)							
Dense X child labor		-20,856							
		(12,484)							
Orphan hhld			-6,963						
			(8,787)						
Dense X orphan hhld			8,016						
			(10,812)						
Informal employment				-902.8					
				(7,476)					
Dense X informal				9,398					
				(9,413)					
Casual work					3,574				
					(7,880)				
Dense X casual work					-21,456**				
					(9,952)				
Hhld unemployed						-4,196			
						(9,401)			
Dense X hhld unemployed						13,778			
						(11,978)			
Safe source of water							-11,489		
							(13,241)		
Dense X safe water							9,794		
							(18,634)		
Access to latrines								5,936	
								(4,990)	
Dense X access to latrines								-541.6	
								(7,532)	
Hhld size below median									-4,196
									(7,337)
Dense X hhld size below									-4,729
									(8,915)
Observations	894	895	895	893	893	893	639	895	897
R-squared	0.292	0.294	0.290	0.293	0.300	0.292	0.331	0.290	0.293

P-value of F-test: Indicated vulnerability =0 in dense groups

| | 0.181 | 0.0355 | 0.754 | 0.589 | 0.0155 | 0.825 | 0.220 | 0.258 | 0.183 |

Table IX: Heterogeneous treatment effects (Loans): additional interaction terms

VARIABLES	(10) Drug abuse	(11) Child labor	(12) Orphan in hhld	(13) Informal employment	(14) Casual work	(15) Hhld unemployed	(16) Safe source of water	(17) Access to latrines	(18) Hhld size below median
Dense	-12,264 (22,413)	-17,131 (23,458)	-26,974 (22,953)	-5,767 (31,171)	-8,185 (24,155)	-28,284 (18,359)	-51,896* (30,809)	-12,320 (22,186)	-26,847 (26,798)
Drug abuse	65,041 (64,962)								
Dense X drug abuse	-95,340 (65,926)								
Child labor		12,895 (23,526)							
Dense X child labor		-8,791 (27,235)							
Orphan hhld			-34,995*** (13,085)						
Dense X orphan hhld			24,447 (16,423)						
Informal employment				33,748 (20,299)					
Dense X informal				-15,492 (29,269)					
Casual work					-14,410 (16,746)				
Dense X casual work					-29,591 (23,143)				
Hhld unemployed						-47,232* (23,795)			
Dense X hhld unemployed						83,868** (31,692)			
Safe source of water							-30,212 (21,883)		
Dense X safe water							16,682 (30,910)		
Access to latrines								18,284 (25,620)	
Dense X access to latrines								-9,838 (26,250)	
Hhld size below median									-44,346*** (13,701)
Dense X hhld size below									22,684 (20,186)
Observations	894	895	895	893	893	893	639	895	897
R-squared	0.223	0.219	0.222	0.225	0.229	0.227	0.252	0.219	0.226
P-value of F-test: Indicated vulnerability =0 in dense groups									
	0.0871	0.367	0.924	0.356	0.0951	0.151	0.0887	0.391	0.833

Endline tables

In the main text, we use the baseline characteristics to generate predicted probabilities of not being found in the endline, and use these as weights in a weighted least square (WLS) estimation model. Table X shows that the probability of being interviewed at endline is correlated with baseline characteristics. Here we report the OLS endline results using unweighted regressions (OLS). For each outcome, we also report specifications without individual baseline controls and without IP fixed effects.

Table X: Endline attrition; Preselected only

Dep var: Household completed endline questionnaire	(1)	(2)	(3)
Assigned to Dense VSLA	-0.0196		-0.0318
	(0.0461)		(0.0437)
Child labor		-0.00960	-0.00703
		(0.0357)	(0.0363)
Drug abuse at home		0.0296	0.0342
		(0.0732)	(0.0721)
Chronic disease		0.0950**	0.0969**
		(0.0415)	(0.0413)
Child with disability		0.0240	0.0253
		(0.0347)	(0.0346)
Food insecure		0.0713	0.0731
		(0.0460)	(0.0456)
Quality diet		0.0101	0.0107
		(0.0238)	(0.0238)
Number of daily meals		0.0229	0.0236
		(0.0228)	(0.0226)
Informal employment		-0.00564	-0.0102
		(0.0361)	(0.0368)
Household unemployed		0.0482	0.0469
		(0.0568)	(0.0570)
Orphaned child in hhld		0.106***	0.106***
		(0.0291)	(0.0289)
Disabled child guardian		0.0381	0.0396
		(0.0361)	(0.0360)
Access to latrines		0.116**	0.116**
		(0.0482)	(0.0478)
Enumerator assessment: good/fair situation		0.000905	0.00268
		(0.0375)	(0.0383)
Total vulnerability score		-0.00428	-0.00437
		(0.00290)	(0.00289)
Monthly income		-4.85e-07	-4.79e-07
		(3.53e-07)	(3.48e-07)
Constant	0.783***	0.767***	0.789***
	(0.0346)	(0.192)	(0.193)
Observations	1,277	1,268	1,268
R-squared	0.000	0.044	0.045

Table reports outcomes from a linear probability model. Data on preselected only. Errors clustered at the village level in parenthesis.
*** p<0.01, ** p<0.05, * p<0.1

Table XI: Endline unweighted regressions: Savings

VARIABLES	(1)	Bank account (2)	(3)	Mobile money account (4)	(5)	(6)	Bank or mobile account (7)	(8)	(9)	Other SBG (10)	(11)	(12)
Panel A: Full sample												
dense	-0.0404	-0.0422	-0.0693*	0.0159	-0.00384	-0.0311	-0.0201	-0.0318	-0.0733	0.0375	0.0555	0.0435
	(0.0345)	(0.0322)	(0.0350)	(0.0394)	(0.0339)	(0.0382)	(0.0476)	(0.0448)	(0.0484)	(0.0415)	(0.0444)	(0.0382)
Observations	969	840	840	965	837	837	983	851	851	955	827	827
R-squared	0.019	0.124	0.212	0.036	0.144	0.228	0.012	0.129	0.235	0.034	0.063	0.213
Mean of outcome in sparse	0.130	0.130	0.130	0.200	0.200	0.200	0.284	0.284	0.284	0.117	0.117	0.117
Panel B: Sample of SBG members												
dense	-0.0482	-0.0552	-0.101**	0.0132	0.00244	-0.0396	-0.0262	-0.0362	-0.106*	-0.000782	0.0236	0.0194
	(0.0402)	(0.0377)	(0.0424)	(0.0426)	(0.0366)	(0.0404)	(0.0541)	(0.0515)	(0.0568)	(0.0440)	(0.0457)	(0.0327)
Observations	781	654	654	780	654	654	795	665	665	770	644	644
R-squared	0.019	0.121	0.218	0.043	0.161	0.257	0.014	0.135	0.251	0.036	0.089	0.214
Individual controls	NO	YES	YES	NO	YES	YES	NO	YES	YES	NO	YES	YES
IP fixed effects	NO	NO	YES	NO	NO	YES	NO	NO	YES	NO	NO	YES
Mean of outcome in sparse	0.140	0.140	0.140	0.199	0.199	0.199	0.295	0.295	0.295	0.123	0.123	0.123

VARIABLES	(13)	Other type of group (14)	(15)	At home (16)	(17)	(18)	Value of total savings (UGX) (19)	(20)	(21)
Panel A: Full sample									
dense	-0.0113	-0.00163	0.0341	0.0782	0.0979*	0.0325	-17,126	13,768	-267.7
	(0.0482)	(0.0474)	(0.0463)	(0.0579)	(0.0561)	(0.0439)	(23,992)	(10,864)	(10,038)
Observations	955	827	827	910	796	796	843	724	724
R-squared	0.093	0.148	0.282	0.023	0.090	0.282	0.012	0.083	0.125
Mean of outcome in sparse	0.202	0.202	0.202	0.298	0.298	0.298	44817	44817	44817
Panel B: Sample of SBG members									
dense	-4.84e-05	0.0162	0.0653	0.110*	0.141**	0.0815	-24,720	12,521	-4,560
	(0.0493)	(0.0533)	(0.0592)	(0.0566)	(0.0574)	(0.0501)	(29,424)	(12,253)	(11,844)
Observations	770	644	644	728	616	616	691	574	574
R-squared	0.119	0.190	0.339	0.026	0.086	0.271	0.014	0.088	0.136
Individual controls	NO	YES	YES	NO	YES	YES	NO	YES	YES
IP fixed effects	NO	NO	YES	NO	NO	YES	NO	NO	YES
Mean of outcome in sparse	0.175	0.175	0.175	0.250	0.250	0.250	50039	50039	50039

Unweighted regressions from Table B7. See that table for details.

Table XII: Endline unweighted regressions: Participation in social groups

VARIABLES	(1)	(2) Score FFS	(3) Score FFS	(4) non-Score FFS	(5) non-Score FFS	(6)	(7)	(8) Women group	(9)	(10)	(11) Financial group	(12)
Panel A: Full sample												
dense	0.00580	0.000861	0.0108	-0.0219	-0.0403	-0.0105	-0.00306	-0.00631	0.00620	0.00531	0.00688	0.0450
	(0.0363)	(0.0419)	(0.0429)	(0.0358)	(0.0410)	(0.0501)	(0.0346)	(0.0367)	(0.0416)	(0.0571)	(0.0653)	(0.0454)
Observations	983	851	851	983	851	851	983	851	851	983	851	851
R-squared	0.009	0.040	0.155	0.008	0.036	0.103	0.017	0.070	0.163	0.074	0.163	0.416
Mean of outcome in sparse	0.0974	0.0974	0.0974	0.0974	0.0974	0.0974	0.0974	0.0974	0.0974	0.0974	0.0974	0.0974
Panel B: Sample of SBG members												
dense	-0.0107	-0.0166	-0.0234	-0.0207	-0.0444	-0.00450	-0.0268	-0.0415	-0.0393	-0.0179	-0.0177	0.0302
	(0.0369)	(0.0447)	(0.0552)	(0.0358)	(0.0408)	(0.0553)	(0.0380)	(0.0422)	(0.0525)	(0.0617)	(0.0700)	(0.0478)
Observations	795	665	665	795	665	665	795	665	665	795	665	665
R-squared	0.011	0.048	0.161	0.012	0.052	0.129	0.026	0.098	0.213	0.108	0.214	0.496
Individual controls	NO	YES	YES	NO	YES	YES	NO	YES	YES	NO	YES	YES
IP fixed effects	NO	NO	YES	NO	NO	YES	NO	NO	YES	NO	NO	YES
Mean of outcome in sparse	0.0945	0.0945	0.0945	0.0945	0.0945	0.0945	0.0945	0.0945	0.0945	0.0945	0.0945	0.0945

VARIABLES	(13)	(14) VSLA nonscore	(15) VSLA nonscore	(16)	(17) Other group	(18)	(19)	(20) Any group	(21)
Panel A: Full sample									
dense	0.0579	0.0546	0.0781*	6.37e-05	0.0115	0.0294	-0.0142	-0.0341	0.0600
	(0.0386)	(0.0401)	(0.0429)	(0.0173)	(0.0155)	(0.0182)	(0.0576)	(0.0620)	(0.0619)
Observations	983	851	851	983	851	851	983	851	851
R-squared	0.032	0.063	0.202	0.031	0.075	0.117	0.059	0.104	0.215
Mean of outcome in sparse	0.0974	0.0974	0.0974	0.0974	0.0974	0.0974	0.0974	0.0974	0.0974
Panel B: Sample of SBG members									
dense	0.0355	0.0427	0.0751**	-0.0130	0.00526	0.0230	-0.0744	-0.0977	-0.00330
	(0.0412)	(0.0436)	(0.0368)	(0.0179)	(0.0154)	(0.0177)	(0.0555)	(0.0601)	(0.0625)
Observations	795	665	665	795	665	665	795	665	665
R-squared	0.033	0.079	0.214	0.036	0.065	0.111	0.077	0.145	0.239
Individual controls	NO	YES	YES	NO	YES	YES	NO	YES	YES
IP fixed effects	NO	NO	YES	NO	NO	YES	NO	NO	YES
Mean of outcome in sparse	0.0945	0.0945	0.0945	0.0945	0.0945	0.0945	0.0945	0.0945	0.0945

Unweighted regressions from Table B8. See that table for details.

Table XIII: Endline unweighted regressions: Land cultivation

VARIABLES	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Land cultivation last season			Land cultivation this season			Land cultivation change		
Panel A: Full sample									
dense	-0.0662	0.0146	0.0189	-0.217	-0.181	-0.0594	-0.152**	-0.188**	-0.0563
	(0.186)	(0.172)	(0.131)	(0.194)	(0.188)	(0.162)	(0.0722)	(0.0903)	(0.0934)
Observations	978	846	846	980	848	848	976	844	844
R-squared	0.036	0.113	0.322	0.025	0.092	0.356	0.030	0.066	0.159
Mean of outcome in sparse	1.153	1.153	1.153	1.163	1.163	1.163	0.00948	0.00948	0.00948
Panel B: Sample of SBG members									
dense	-0.0632	-0.0177	0.0224	-0.248	-0.275	-0.161	-0.189**	-0.252***	-0.160*
	(0.219)	(0.206)	(0.142)	(0.220)	(0.214)	(0.140)	(0.0734)	(0.0944)	(0.0831)
Observations	792	662	662	793	663	663	790	660	660
R-squared	0.050	0.121	0.352	0.037	0.117	0.392	0.043	0.091	0.171
Individual controls	NO	YES	YES	NO	YES	YES	NO	YES	YES
IP fixed effects	NO	NO	YES	NO	NO	YES	NO	NO	YES
Mean of outcome in sparse	1.172	1.172	1.172	1.202	1.202	1.202	0.0299	0.0299	0.0299

Unweighted regressions from Table B5 (last three columns). See that table for details.

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Table XIV: Endline unweighted regressions: Labor supply

VARIABLES	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Respondent				Spouse			Household		Started new enterprise		
Panel A: Full sample												
dense	-0.0988	0.0560	0.0669	-0.383**	-0.0366	-0.0247	-0.155	0.0380	0.0405	-0.00827	-0.000819	-0.0261
	(0.121)	(0.0778)	(0.0542)	(0.149)	(0.0768)	(0.0768)	(0.132)	(0.0887)	(0.0752)	(0.0311)	(0.0289)	(0.0287)
Observations	714	326	326	426	326	326	776	326	326	814	810	810
R-squared	0.004	0.718	0.783	0.079	0.718	0.773	0.009	0.685	0.753	0.007	0.033	0.109
Mean of outcome in sparse	35.52	35.52	35.52	38.49	38.49	38.49	58.47	58.47	58.47	0.134	0.134	0.134
Panel B: Sample of SBG members												
dense	-0.165	0.0770	0.0923	-0.428**	-0.00760	0.0194	-0.248	0.0808	0.0721	-0.00681	0.00409	-0.0381
	(0.148)	(0.0924)	(0.0712)	(0.185)	(0.0933)	(0.109)	(0.158)	(0.102)	(0.102)	(0.0359)	(0.0334)	(0.0332)
Observations	560	256	256	341	256	256	613	256	256	644	640	640
R-squared	0.008	0.731	0.793	0.089	0.736	0.782	0.015	0.705	0.765	0.011	0.035	0.119
Individual controls	NO	YES	YES	NO	YES	YES	NO	YES	YES	NO	YES	YES
IP fixed effects	NO	NO	YES	NO	NO	YES	NO	NO	YES	NO	NO	YES
Mean of outcome in sparse	36.26	36.26	36.26	38.69	38.69	38.69	60.26	60.26	60.26	0.140	0.140	0.140

Unweighted regressions from Table B6. See that table for details.

Table XV: Endline unweighted regressions: Investments

VARIABLES	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	investments in housing (UGX)			investments in farming (UGX)			Purchased land				Sold land	
Panel A: Full sample												
dense	-3,908	-8,085	-6,397	2,265	2,610*	2,751	0.00562	0.0102	-0.0130	0.0350***	0.0323***	0.0307***
	(13,759)	(11,520)	(10,970)	(1,428)	(1,495)	(1,763)	(0.0185)	(0.0188)	(0.0182)	(0.0116)	(0.0121)	(0.0116)
Observations	972	965	965	983	976	976	980	973	973	980	973	973
R-squared	0.001	0.036	0.064	0.010	0.045	0.070	0.002	0.022	0.057	0.014	0.026	0.076
Mean of outcome in sparse	22706	22706	22706	1912	1912	1912	0.0462	0.0462	0.0462	0.0145	0.0145	0.0145
Panel B: Sample of SBG members												
dense	-20,321	-22,809*	-28,147**	2,180	1,849	2,580	0.0160	0.0239	-0.00910	0.0415***	0.0409***	0.0409***
	(12,995)	(12,164)	(12,776)	(1,619)	(1,605)	(2,079)	(0.0187)	(0.0193)	(0.0171)	(0.0134)	(0.0140)	(0.0138)
Observations	787	780	780	795	788	788	793	786	786	794	787	787
R-squared	0.010	0.035	0.074	0.014	0.053	0.080	0.003	0.025	0.061	0.023	0.041	0.107
Individual controls	NO	YES	YES	NO	YES	YES	NO	YES	YES	NO	YES	YES
IP fixed effects	NO	NO	YES	NO	NO	YES	NO	NO	YES	NO	NO	YES
Mean of outcome in sparse	28009	28009	28009	1906	1906	1906	0.0366	0.0366	0.0366	0.0146	0.0146	0.0146

Unweighted regressions from Table B5 (first five columns). See that table for details.

Table XVI: Endline unweighted regressions: Food security

VARIABLES	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
		Worried			Consumed limited				
		enough food			variety			Skipped meals	
Panel A: Full sample									
dense	-0.0288	-0.0551	-0.0908	0.0128	-0.0156	-0.0476	-0.0143	-0.0400	-0.00692
	(0.0519)	(0.0547)	(0.0635)	(0.0521)	(0.0569)	(0.0586)	(0.0562)	(0.0595)	(0.0497)
Observations	976	846	846	968	840	840	967	841	841
R-squared	0.019	0.102	0.238	0.009	0.076	0.237	0.010	0.066	0.234
Mean of outcome in sparse	0.713	0.713	0.713	0.687	0.687	0.687	0.633	0.633	0.633
Panel B: Sample of SBG members									
dense	-0.0583	-0.0863	-0.123*	-0.0152	-0.0476	-0.0822	-0.0278	-0.0597	-0.0294
	(0.0509)	(0.0585)	(0.0737)	(0.0537)	(0.0603)	(0.0690)	(0.0612)	(0.0665)	(0.0602)
Observations	789	661	661	784	658	658	780	656	656
R-squared	0.033	0.107	0.254	0.019	0.076	0.241	0.018	0.079	0.263
Individual controls	NO	YES	YES	NO	YES	YES	NO	YES	YES
IP fixed effects	NO	NO	YES	NO	NO	YES	NO	NO	YES
Mean of outcome in sparse	0.753	0.753	0.753	0.723	0.723	0.723	0.645	0.645	0.645

VARIABLES	(10)	(11)	(12)	(13)	(14)	(15)
		Slept hungry			Didn't eat for whole day	
Panel A: Full sample						
dense	-0.00821	0.0112	-0.0359	-0.0151	0.00593	0.0141
	(0.0583)	(0.0577)	(0.0578)	(0.0465)	(0.0487)	(0.0509)
Observations	967	842	842	961	835	835
R-squared	0.027	0.103	0.212	0.039	0.121	0.195
Mean of outcome in sparse	0.303	0.303	0.303	0.185	0.185	0.185
Panel B: Sample of SBG members						
dense	-0.0259	-0.0111	-0.0807	-0.0126	0.0204	0.0128
	(0.0608)	(0.0625)	(0.0637)	(0.0487)	(0.0543)	(0.0588)
Observations	779	656	656	773	649	649
R-squared	0.035	0.116	0.229	0.054	0.124	0.205
Individual controls	NO	YES	YES	NO	YES	YES
IP fixed effects	NO	NO	YES	NO	NO	YES
Mean of outcome in sparse	0.333	0.333	0.333	0.202	0.202	0.202

Unweighted regressions from Table B9. See that table for details.