Study	Features	Sample	Percent Women	Intervention Length[1]	Intervention	Findings	Measurement of Subjective Empowerment
Savings							
Brune et al (2015)	Savings for agriculture in rural Malawi	3,150 farmers (10% attrition)	6% women	Long run (1st survey 15 months after intervention)	Provision of two types of formal bank accounts to Malawian tobacco farmers: ordinary savings treatment and commitment savings treatment which disallowed withdrawals until a set date	-Agricultural input expenditures are 13.3% higher and agricultural outputs are 21.4% higher. -Treatment effects on deposits were insignificant. -The impact of any treatment on savings is USD 12.85. -Treatment results in a 75% higher likelihood of owning a fixed deposit account.	
Banerjee et al. (2015)	Multifaceted graduation programs for very poor in Ethiopia, Ghana, Honduras, India, Pakistan, and Peru	925 households in Ethiopia, 2606 in Ghana, 2403 in Honduras, 978 in India, 1299 in Pakistan, 2284 in Peru -- all very poor (9% attrition overall)	Majority women; 3 of the 6 countries specifically included household with women members	Long run (1st survey: 2 years after intervention, 2nd survey: 3 years after intervention)	Multifaceted graduation programs targeting the poorest members in village through productive asset grants, training and support, life skills coaching, temporary cash consumption support, and access to savings	-Per capita consumption increases by .12 SDs, household income increases by .38 SDs, and household assets increase by .28 SDs. -Savings in treatment group equals 155.5% of control group savings. -Adult labor supply increased by 10.4%. -Mental health is .10 SDs higher. -4 out of 6 countries have continued statistically significant and positive results on all indices (consumption, food security, assets, finance, time use, income / revenues, physical health, mental health, political involvement, and women's decision making). -Larger asset growths are seen in the higher income quantiles (.038 SD for the 10th quantile versus .357 for 90th quantile).	-Mental health measured by questionnaire (symptoms of emotional distress, self-perception of life, periods of worry) -Women's empowerment measured by questionnaire (primary decision maker in food spending, education spending, health spending, home improvement, and household finances)

[1] Short run interventions are characterized as studies with an endline conducted up to one-year post-intervention.

					accounts and health information / services	-With the exception of Honduras, all programs have benefits outweighing the costs (ranging from 133% in Ghana to 433% in India). -The effect of a "push" by means of an asset transfer is heterogeneous; a combination of services is likely more beneficial, though this is unclear given the evidence.	
Delavallade et al. (2015)	Agricultural insurance in rural Burkina Faso and Senegal	806 individuals (.25% attrition rate)	50.6% in Senegal and 71.98% in Burkina Faso	Short run (2 months after intervention)	Male and female farmers offered an index-based agricultural insurance and variety of savings instruments including ROSCA/farmer groups	-On average, men spent about 30% more on insurance than women, suggesting that women have a stronger demand for emergency savings rather than weather insurance. -96% of individuals offered high commitment savings kept a positive savings amount. -Men spent 86% more than women on agricultural inputs; however, this has no effect on agricultural output. -Individuals with insurance were 4% points better able to manage shocks.	-Management of shocks measured by qualitative survey -Risk taking behavior measured by a lottery game
Dupas and Robinson (2013a)	Commitment savings in rural Kenya	250 participants (13% attrition rate)	89%	Short run (3 waves of sampling, each running for 5-6 months) & long run (4 years' observation of same bank)	Individual commitment savings with interest-free account and high withdrawal fees	-Positive impact of savings on business investment among women (45% increase). -Increase in women's private expenditures (37% to 40% higher). -Some impact on making women less vulnerable to health shocks; women were less prone to sell businesses to address health emergencies. -No effects on men. -Positive effects of the savings sustained in a follow-up survey three years later. -Women made use of savings accounts far more than men did; mean deposits were twice as high for women.	
Dupas and Robinson (2013b)	Health-related savings devices in rural Kenya	113 ROSCAs (8% attrition)	74% (and 32% of ROSCAs have only	Short run (midline six months after baseline,	Providing access to innovative savings devices specifically for	-Take-up is very high for all savings devices, ranging from 65% to 93% after six months. -Two of the devices increased health investment by 66-75% and 128-138%,	-Mental accounting (control over financial assets) measured by open-ended survey questions

			female members)	endline 1 year after baseline)	health-related investments and emergencies	respectively. -Positive effects of savings sustained in a follow-up survey three years later: 39% of respondents still use their savings device.
Dupas, Karlan, Robinson, and Ubfal (2016)	Microfinance institution and bank-offered basic savings accounts in rural Uganda, Malawi, and Chile	2160 households in Uganda, 2107 households in Malawi, 1975 households in Chile (3% attrition rate)	72% in Uganda, 68% in Malawi, and 78% in Chile	Long run (1st follow up: 5 months after intervention, 2nd follow up: 1 year after intervention, 3rd follow up: 17 months after intervention)	Partnering with banks and microfinance organizations to offer basic savings accounts to previously unbanked households; households in Uganda and Malawi received couchers while households in Chile received assistance in completing forms	-17% (Uganda), 10% (Malawi), and 3% (Chile) of participants were active users of savings accounts. -Average treatment effect on total savings was at best very modest. -80% of respondents in Uganda and 89% in Malawi reported being too poor to use bare-bones bank accounts, suggesting that lack of assets is the largest barrier to bank account use in addition to transaction costs (73% of respondents in Uganda) and unexpected emergencies (82% of respondents in Uganda). -Only providing access to bank accounts will not improve welfare (While Chile has the lowest savings rate, the reasons for low uptake are because respondents have no need for bank accounts).
Dupas, Keats and Robinson (2016)	Formal savings accounts in in rural Kenya	885 households (11% attrition in final round)	64.5%	Long run (6 surveys every 4-5 months over the course of 28 months)	Expanding access to formal savings accounts among the unbanked by offering a voucher to cover the costs of opening a savings account	-69% of households offered an account opened one but only 15% made at least 5 transactions over the following 28-month trial period. -Among the 15%, the average amount deposited over 28 months was $223 (about 5 time more than the control group). -Respondents prefer to open individual accounts – only 5% opened an account jointly with their spouse. -Men saved more than women and male-headed households used the account more often than female-headed households. -Inter-household linkages strengthened as households sent and received transfers.

Kast and Pomeranz (2014)	Access to formal savings in urban Chile	3572 low-income microfinance institution clients (14.2% attrition rate)	91%	Short run (1 year after baseline)	Providing free and easy access to a formal savings account bolstered by a peer support network, assistance with forms, and varying interest rates	-53% of participants opened an account and 39% actively used it. -Account access led to a 20% reduction in the amount of short-term debt and a 22% reduction in the number of people in debt. -Consumption cutbacks from income shocks were mitigated by 44%. -Receiving access to savings accounts improves subjective well-being by more than 50% compared to not experiencing an occupational shock.	-Perceived economic well-being measured by forward looking and backward looking survey questions (scaled responses); questions asked about anxiety about future and difficulties of past situations -Bargaining power measured by module questions -Self-control measured by questions on savings regret and hyperbolic time preferences (hypothetically receiving more money later versus now)
Montalvao et al (2017)	Noncognitive skills' effect on adoption of cash crops in rural Malawi	494 farming households from 146 communities	90% of households are jointly managed	No endline survey (panel data)	Noncognitive (perseverance, optimism, passion, etc.) skills effect on female farmers' likelihood of growing cash crops (tobacco)	-An increase in 1 SD in female non-cognitive skills is associated with a 33% increase in tobacco adoption. -1 SD increase in non-cognitive ability is associated with a 4.7% point (5.4% point for women—or 16%) increase in the adoption of cash crops. -Controlling for levels of education suggests that non-cognitive skills directly have an impact on adoption of cash crops; education (or having an educated spouse) is also not a good predictor of adoption . -Farm size and tobacco adoption are highly correlated (1% increase in size raises adoption likelihood by 21% points); however controlling for farm characteristics still results in a correlation between non-cognitive skills and adoption.	

Ouma et al (2017)	Mobile financial services in rural and urban Kenya, Uganda, Malawi, and Zambia (empirical analysis extended to Kenya only)	6008 households (Kenya)		No endline survey (panel data from specific years)	Mobile financial services (mobile phones) to promote savings and integrate unbanked population to mainstream financial systems	-In Uganda, 56% used mobile money for cash withdrawals, 54% for receiving money, and 46% for sending money. -In Malawi, 30% used mobile money for cash withdrawals, 17% for cash deposits, 42% for air time purchase, 18% for sending money, and 23% for receiving money. -Those who use mobile services are more likely to save. -Control variables have a significant impact on savings (that is, those with higher levels of education and income, for example, are more likely to save). -Women are more likely to save than men, though they save fewer amounts.
Prina (2013)	Savings accounts in urban Nepal	1236 households with a 9% attrition rate	100%	Short run (1 year after baseline)	Access to a fully liquid bank account with no opening, maintenance, or withdrawal fees	-84% of sample opened an account and 80% used it actively in the first year. -After one year, access to savings accounts increased monetary assets by more than 50%. -Total assets (monetary and non-monetary) increased by 16%. -Monetary assets increase by 49% in the treatment group (12% growth in total assets). -Households in the treatment group affected by a health shock have a 50% higher income than control households. -Positive effect on monetary assets was strongest for poorer households and those not linked to formal banking institutions prior to the intervention. -Lower transaction costs due to proximity to the bank and lack of fees may have improved take-up and usage. -Saving in accounts rather than cash reduces temptation to spend immediately.

Roy et al. (2015)	Asset transfer for ultra-poor in rural Bangladesh (BRAC)	6066 households (2599 control, 3467 treatment) in 13 districts	Households with either a female spouse or a female head	Short run (1 year after intervention)	Provision of productive asset transfer in the form of cows or goats and training on the use of these productive assets to women in ultra-poor rural households	-Tangible outcomes i.e. women's ownership and control over transferred livestock increased, but the ownership on new investments and assets continued to be seen only for men. -The results show a 9090 Taka increase in women's sole perceived ownership of livestock, compared to 942 Taka for men's sole ownership. -For agricultural assets, women's sole ownership increases by 173 Taka and men's increases by 681 Taka. -For land assets, men's sole ownership increases by 11,292 Taka and there is no impact on women's sole or joint ownership. -Nearly 100% of women have rights over most assets, despite ownership status. -Program leads to a 17%-point increase in women working inside the home (because these assets require at home maintenance). -Program leads to a 7-15% point reduction in women controlling money (for food, clothes, medicine and cosmetics). -Intangible outcomes such as social capital and self-confidence improved.	-Household decision making measured by qualitative survey (15 focus group discussions and two key-informant interviews) -Perception of gender impacts measured by same qualitative survey
Schaner (2014)	Transaction costs, bargaining power, and savings account use in rural Kenya	1,114 newly opened bank accounts owned by 749 married couples (21-26% attrition rate)	50%	Long run (1st survey: first 6 months of project, 2nd survey: 3 years after baseline)	Provision of ATM cards free of charge, when without ATM cards, bank accounts had $.78 withdrawal fee; accounts were also randomly assigned varying interest rates	-22% of accounts were active in the short run; only 7% were used in their third year. -ATM treatment led to 62% more transactions in the short run and 68% more in the long run. -Provision of ATM cards significantly increased overall account use among men and married couples' joint accounts. Rates of long-run account use increased by 70% (4.7% points). However, overall security decreased since men had access to their wives' accounts. -ATM cards had no impact on female owned individual accounts. -Both men and women with low levels of bargaining power responded negatively to	-Household bargaining power measured by proxy indicators (age, education, literacy, income) and an experimental allocation game conducted

						ATM, whereas both men and women with high levels of bargaining power responded positively (controlled for time inconsistency and financial literacy). -ATM cards significantly increased the share of individuals reporting that both spouses make joint spending and savings decisions.
Squires (2016)	Cash transfer in rural Kenya	1805 participants in 17 villages	70%	No endline survey	Estimating the effects of kinship tax on microenterprise growth using a cash transfer RCT	-Women faced less family pressure to share income with relatives. -Because women's work options were severely restricted, they were not expected to help support relatives. -Tax rates are not linked to marital status. -Participants with more siblings faced higher kin tax rates. -Removing kinship taxation increases output by 26%, which has a higher impact on output than a cash transfer (5%). -Total factor productivity increases by 69%. -The share of workers in firms with more than five increases from 9.3% to 56%.
Suri and Jack (2016)	Access to mobile money in Kenya (panel survey: 5 rounds: 2008 – 2014)	1608 households (from initial 3,000-- with 35% attrition over 6 years)	1593 women	Long run (1st survey: 15 months after baseline, 2nd survey: 31 months after baseline)	Measured changes in access to mobile money through presence of bank agents	-Increase in mobile savings lifted 2% of households out of poverty over 6 years and impacts were more pronounced for female-headed households and individual women. -Effect for FHH in consumption, more than twice the average. -In high agent presence, FHHs per capita consumption 18.5% higher than in low agent presence. -Mechanisms for women included increased financial resilience and savings, and expanded occupational choice (from subsistence agriculture to business).

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