

Online Appendix For “Perils of the Paperwork:  
The Impact of Information and Application Assistance  
on Social Benefit Take-Up in India” by Sarika Gupta

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## Appendix A Descriptive Statistics

Table A1: Where Did Women Report Obtaining Pension Application Forms?

	Control	T1	T2	T3
MLA Office	60%	56%	30%	35%
J-PAL Reserach Team	2%	12%	45%	52%
Family Member of Neighbor	10%	7%	5%	4%
District Office	6%	6%	8%	3%
Pradhan or Agent	2%	4%	2%	0%
NGO or School	2%	1%	1%	0%
Online	1%	2%	0%	0%
Municipal Counselor's Office	5%	2%	0%	1%
Other or Unknown Source	12%	10%	9%	4%
Total	166	211	255	269

Notes: This table presents a summary of where women in each treatment group reported they obtained their application forms from. The totals at the bottom of each column represent the number of women in each group that obtained an application form. The percentages in the table represent what percentage of these total women got their form from each of the listed sources on the left-hand side of the table.

Table A2: Average Time and Financial Costs for MLA Signature and District Office Submission

	Control	T1	T2	T3
Number of Visits to MLA	2.1	1.8	1.9	1.8
Round-Trip Cost of Travel to MLA (Rupees)	40.9	39.7	51.3	33.3
Round-Trip Time to Travel to MLA (Hours)	1.5	1.5	1.4	1.4
Time Spent at MLA Office (Hours)	0.5	0.5	0.4	0.4
Number of Visits to District Office	1.8	1.9	1.8	1.7
Round-Trip Cost of Travel to District (Rupees)	139.9	139.3	132.5	145.5
Round-Trip Time to Travel to District (Hours)	2.8	2.7	2.6	2.7
Time Spent at District Office (Hours)	0.9	0.9	0.8	0.8
Observations	166	211	255	269

Notes: This table presents the average amount of time and money women in each treatment group report that they spent in completing the MLA signature and district office submission requirements of the application process. The totals at the bottom of each column represent the number of women in each group that completed the End-Line I survey, but not all of these women completed the MLA and district office submission steps.

Table A3: Reasons for Excluding Women in Census Dataset in Final Study Sample

Group	Number of Women
Census Sample	2538
<i>Reasons women were excluded</i>	
Widows w/out death certificate, who have not applied for one, and w/out a cremation slip	250
Divorced women w/out a divorce certificate and who have not applied for one	55
Separated women w/out a police report and who have not applied for one	434
Women w/out an Aadhar card and who have not applied for one	71
Women w/out a document for 5 year proof of residency in Delhi	203
Women who receive a pension from a spouse's employer	7
Women who report already receiving the widow's pension	99
Women whose self-reported income is too high	26
Final Study Sample	1393

Notes: This table presents the reasons why women who participated in the census survey were excluded from the final study sample. Column one gives a description of the reason. Column two provides number of women excluded for that reason. Column two categories are not mutually exclusive, but women are only counted once for the first category that appears on the list. Documents for proof of residency include any of the following which must be at least 5 years old: a ration card, house papers or a lease agreement, a voter ID card, an electricity bill, a water bill, a bank passbook, and cooking gas connection papers.

Table A4: Demographics of Women Included or Excluded from Study based on Available Documentation

	(1) Excluded	(2) Included	(3) Joint F-test
Age (yrs)	36.92 (0.33)	40.87 (0.27)	0.00***
Literate (%)	0.28 (0.01)	0.28 (0.01)	0.85
No Education (%)	0.61 (0.02)	0.62 (0.01)	0.71
No Personal Income (%)	0.38 (0.02)	0.50 (0.01)	0.00***
Monthly Income (Rs.)	2072.70 (67.21)	1569.37 (53.70)	0.00***
Household Monthly Income (Rs.)	6000.17 (138.35)	6412.77 (209.23)	0.13
Muslim (%)	0.41 (0.02)	0.29 (0.01)	0.00***
Scheduled Caste, Tribe or Backwards Caste (%)	0.46 (0.02)	0.55 (0.01)	0.00***
Non-Widows (%)	0.54 (0.02)	0.21 (0.01)	0.00***
Previously Applied for Pension (%)	0.04 (0.01)	0.22 (0.01)	0.00***
<i>N</i>	1013	1393	

Notes: This table compares average characteristics of the women included and excluded in the sample based on documentation constraints. Column 1 presents the mean for the group excluded due to documentation constraints. Columns 2 present means for women included in the sample. Column 3 presents the p-value for the joint F-test on whether any of the average values listed in columns 1 and 2 are statistically different from one another. \* $p < 0.10$ , \*\* $p < 0.05$ , \*\*\* $p < 0.01$ .

Table A5: Characteristics of Women Excluded from Study due to Documentation Constraints

	(1) Excluded
Age (yrs)	-0.002** (0.00)
Literate	-0.094*** (0.03)
No Education	0.024 (0.03)
No Personal Income	-0.067*** (0.03)
Monthly Income (Rs.)	0.000* (0.00)
Household Monthly Income (Rs.)	-0.000* (0.00)
Muslim	0.061*** (0.02)
Schedule Caste, Tribe or Backwards Caste	-0.050** (0.02)
Non-Widow	0.311*** (0.02)
Previously Applied for Pension	-0.235*** (0.03)
Constant	0.467*** (0.06)
Observations	2390

Notes: This table presents results of a regression where the dependent variable take the value of one if a woman was excluded from the study due to documentation constraints. \* $p < 0.10$ , \*\* $p < 0.05$ , \*\*\* $p < 0.01$ .

Table A6: Overview of Research Design and Timeline

Group	Intervention	Study Sample from Census July-Aug 2015	Baseline & Intervention Sept-Nov 2015	End-Line I Feb-April 2016	End-Line II Aug-Oct 2016
Control	None	330	292	278	256
T1	Information	355	322	308	296
T2	Information + Filling Application Form	339	308	298	281
T3	Information + Filling Form + Take to MLA	369	335	315	298
Total		1393	1257	1199	1131

Table A7: Attrition by Treatment Arms

	(1) Census to Baseline	(2) Baseline to End-Line I	(3) End-Line I to End-Line II
Any Treatment	-0.025 (0.019)	-0.001 (0.014)	-0.028 (0.017)
Information (Info)	-0.027 (0.023)	-0.003 (0.017)	-0.040** (0.020)
Basic Mediation (BM)	-0.024 (0.023)	-0.015 (0.016)	-0.022 (0.021)
Intensive Mediation (IM)	-0.023 (0.023)	0.013 (0.018)	-0.022 (0.020)
Observations	1391	1257	1199
Control Mean	0.115	0.158	0.224
Info=BM	0.881	0.424	0.303
Info=IM	0.840	0.354	0.307
BM=IM	0.959	0.089	0.971

Notes: This table presents a test of differential attrition by treatment arm at different stages throughout the study. Information, Basic Mediation, and Intensive Mediation are dummy variables that take a value of 1 if the respondent belongs to treatment group 1, treatment group 2, or treatment group 3, respectfully. The dependent variables in Columns 1-3 are dummy variables capturing whether an individual attrited from census to baseline, baseline to end-line I, or end-line I to end-line II, respectfully. All regressions include slum fixed-effects. Robust standard errors in brackets. \* $p < 0.10$ , \*\* $p < 0.05$ , \*\*\* $p < 0.01$ .

Table A8: Reasons Form was Not Signed or Accepted

Reason	Form was Not Signed by the MLA	Form was Not Accepted at the District Office
<b>Documentation Issues</b>	<b>33</b>	<b>36</b>
Marital status proof was not accepted	19	23
Residential proof was not 5 years old or not accepted	5	4
Name or age didn't match in all my documents	2	2
Other documentation issue	6	4
Application form was not filled in correctly	1	3
<b>Non-Documentation Issue</b>	<b>15</b>	<b>16</b>
Income level or bank balance was too high	0	0
Refused to pay a bribe that was asked	0	0
Was not give a proper reason for rejection	1	0
Form is still with the MLA or district office	1	3
MLA not in office to provide signature	3	-
Did not make it to correct/open district office	-	2
Don't know	0	1
Other	10	10
<b>Observations</b>	<b>48</b>	<b>52</b>

Notes: This table presents reasons why respondents report not being able to get their application signed at the MLA office or accepted at the district office at the End-Line I. This table only includes women who applied *after* the intervention. The totals in the *Documentation Issues* row sums the observations in the subsequent rows and reports the number of people who did not get the MLA signature or district acceptance due to documentation-related reasons. The totals in the *Non-Documentation Issue* row sums the observations in the subsequent rows and reports the number of people who did not get the MLA signature or district acceptance due to other reasons not associated with documentation. The number of observations represents the number of respondents who give a reason for not getting their form signed at the MLA office or accepted at the district office.

Table A9: Examining Spillovers

	Control	T1	T2	T3	Joint F-Test p-value
Received Pension Info from Neighbors	0.19 (0.02)	0.14 (0.02)	0.15 (0.02)	0.14 (0.02)	0.24
Shared Pension Info with Neighbors	0.16 (0.02)	0.18 (0.02)	0.13 (0.02)	0.13 (0.02)	0.29
Knowledge of Neighbors Applying	0.10 (0.02)	0.19 (0.03)	0.18 (0.03)	0.17 (0.02)	0.08*
Helped Neighbors Apply	0.05 (0.01)	0.08 (0.02)	0.05 (0.01)	0.06 (0.01)	0.36
<i>N</i>	278	308	298	315	

Notes: This table compares average reports of sharing information about pensions or helping other women with applying for pensions across the control and treatment groups. *Received Pension Info from Neighbors* is an indicator variable that takes the value of one if a woman reports that a neighbor shared information about the pension program with her. *Shared Pension Info with Neighbors* is an indicator variable that takes the value of one if a woman reports that she shared information about the pension program with a neighbor. *Knowledge of Neighbors Applying* is an indicator variable that takes the value of one if a woman reports that she knows a woman who applied to the pension program. *Helped Neighbors Apply* is an indicator variable that takes the value of one if a woman reports helping a neighbor apply to the pension program. Columns 1, 2, 3, and 4 present means for the control group, treatment 1 group, treatment 2 group, and treatment 3 group, respectively. Column 5 presents the p-value for the joint F-test on whether any of the average values listed in columns 1-4 are statistically different from one another. Statistical significance is denoted as: \* $p < 0.10$ , \*\* $p < 0.05$ , \*\*\* $p < 0.01$ .

Table A10: Outcomes for Control Group who Received Info from Neighbors

	(1) Obtained Form	(2) Form Filled	(3) MLA Attempt	(4) MLA Sign	(5) District Attempt	(6) District Accept	(7) Pension Enrollment
Received Pension Info from Neighbors	0.191** (0.074)	0.170** (0.071)	0.104 (0.069)	0.114* (0.069)	0.075 (0.066)	0.062 (0.060)	0.099 (0.063)
Observations	278	278	278	278	278	278	278

Notes: This table presents results of progress of control women who across the application progress depending on if others shared pension information with them at the time of End-Line I for those who applied *after* the intervention. *Received Pension Info from Neighbors* is a dummy variable that takes a value of 1 if the respondent reports that a neighbor shared pension information with them at End-Line I. The dependent variables in Columns 1-7 are dummy variables that take a value of 1 if (1) the respondent obtained an application form, (2) the respondent's form has been filled, (3) the respondent went to the MLA's office to attempt getting a signature, (4) the respondent was successful in obtaining the signature (5) the respondent went to the district office to attempt submitting her application, (6) the respondent's form was accepted at the district office, and (7) the respondent reported receiving pensions by the time of End-Line II survey or appeared in the official administrative list of pension beneficiaries published online in October 2016, respectfully. All regressions slum fixed-effects (the stratification variable) and robust standard errors are presented in brackets. \* $p < 0.10$ , \*\* $p < 0.05$ , \*\*\* $p < 0.01$ .



Table A11: Reasons Women Did Not Try to Apply for Pension

Reason	Control	Treatment
Doesn't have the required or correct documents	35%	38%
Don't know where to go to apply	37%	35%
Don't have time to travel to office	9%	16%
No one to accompany me	12%	10%
Does not know about the program or that it applies to non-widows	16%	9%
Not interested in getting government pensions	2%	5%
Health issues	4%	3%
Receives pension from spouse's employer	2%	4%
Turned away when attempted for various reasons	2%	2%
Was not able to get the application form	1%	2%
Requires help understanding and filling form	0%	2%
Remarried or plans to remarry	1%	2%
Self or spouse has/had government job	1%	2%
Anticipate not being treated with respect	1%	1%
Anticipate my application will be rejected	0%	1%
Doesn't leave the house	1%	1%
Cannot afford to travel to the office	1%	0%
Other	4%	3%
Observations	100	167

Notes: This table presents the reasons why respondents report not applying for the pension program as a percentage of women across control and treated women who give at least one reason for not applying to the pension program at End-Line I. Respondents are able to report multiple reasons. The number of observations report the number of control or treated women who give at least one reason for not applying for the pension program.

## **Appendix B Construction of Selected Outcome Variables**

### **B.1 Matching Administrative Data with Survey Data**

Administrative data was scraped from the Delhi widow pension website, which was updated through October 2016 at the time. This data contains a list of roughly 154,000 approved widow pension beneficiaries with just three variables: woman’s name, husband’s name, and address.

The match was attempted with all 1199 women in the sample who completed the End-Line I survey. The first round of matching was done using a fuzzy matching code in Stata with a manual check and a second round was done checking all remaining women in the sample against the administrative data manually.

After this matching exercise, 384 women were classified as exact matches, meaning the wife’s name, the husband’s name, and the addresses were essentially identical in the administrative data and our survey data. Another 739 women were classified as non-matches, meaning there were no entries in the admin data in which the variables match well.

The remaining 76 women seemed to match with an entry in the administrative data but had some mismatch in one of the variables. They were handled as follows. Women whose name and husband’s name matched exactly with the administrative data and whose address matched except for the specific house number, meaning the block letter, slum name, and area name matched exactly, were counted as matches. Women whose name and address matched exactly but the husband’s name was slightly different were also counted as matches. In both cases, these women were counted as matches due to high probability of being a match given that surveyors could make small errors in capturing addresses and women sometimes reported their husbands’ nicknames or informal names instead of official names when completing the survey. The remaining women were not counted as matches even if two of the three variables were exact matches.

### **B.2 Creating a Dummy Measure for Financial Decision-Making Power in Household**

All women who completed the baseline survey were asked who has the final say in spending decisions in their household (multiple selections allowed) on the following items: a. Food Items; b. Respondent’s Clothing; c. Daily Household Items (matches, soap); d. Large Household Items (bike, TV); e. Entertainment f. Healthcare for Respondent or Family; g. Education for Respondent’s Children or Grandchildren; h. Savings.

The heterogeneity analysis in this paper relies on a dummy variable that takes a value of 1 if women are involved in only 0-3 of these 8 financial decisions in their household. Such women are categorized as having “less financial decision-making authority” in their household than the women who report being involved in 4 or more of these decisions.

### **B.3 Creating a Dummy Measure for Lack of Autonomy in the Household**

All women who completed the baseline survey were asked whether they need permission from anyone in their household to partake in the following activities: a. Visit Friends; b. Visit Natal Relatives; c. Go Shopping for Personal Items; d. Seek Healthcare for Herself or Her Children; e. Enroll her Children in School; f. Watch TV or Listen to Music; g. Sleep an Extra Hour in the Morning.

The heterogeneity analysis in this paper relies on a dummy variable that takes a value of 1 if women report needing permission for participating in any 1 or more of these activities. Such women are categorized as “lacking autonomy” in their household in comparison to the women who report not needing permission for participating in any of these activities.

## Appendix C Robustness Checks Additional Specifications of Main Results

Table C1: Knowledge of Pension Scheme at End-Line with Additional Controls

	(1)	(2)	(3)	(4)
	Pension Amount	MLA Signs	Submit to District	Collect at Bank
Any Treatment	0.069** (0.034)	0.078*** (0.030)	0.111*** (0.033)	0.018 (0.025)
Information (Info)	0.067* (0.040)	0.061* (0.035)	0.090** (0.039)	0.008 (0.030)
Basic Mediation (BM)	0.040 (0.041)	0.076** (0.036)	0.110*** (0.039)	0.014 (0.031)
Intensive Mediation (IM)	0.098** (0.041)	0.095*** (0.034)	0.132*** (0.039)	0.031 (0.030)
Observations	1199	1199	1199	1199
Control Mean	0.507	0.730	0.576	0.827
Info=BM	0.487	0.649	0.573	0.846
Info=IM	0.436	0.278	0.244	0.414
BM=IM	0.148	0.558	0.555	0.534

Notes: This table presents pooled and individual impact on knowledge of pension scheme based on survey responses to questions asked in the End-Line I survey. Information, Basic Mediation, and Intensive Mediation are dummy variables that take a value of 1 if the respondent belongs to treatment group 1, treatment group 2, or treatment group 3, respectfully. The dependent variables in Columns 1-4 are dummy variables capturing whether the respondent knows the amount of money pension beneficiaries receive each month from the government, that the MLA is the entity that must sign off on the application form, that the form must finally be submitted at the district office, and that the pension money is dispersed at the bank, respectfully. All regressions include slum fixed-effects and controls for baseline literacy and number of children birthed. Robust standard errors in brackets. \* $p < 0.10$ , \*\* $p < 0.05$ , \*\*\* $p < 0.01$ .

Table C2: Application Steps Completed Post-Intervention by End-Line I with Additional Controls

	(1) Obtained Form	(2) Form Filled	(3) MLA Attempt	(4) MLA Sign	(5) District Attempt	(6) District Accept
Any Treatment	0.237*** (0.031)	0.226*** (0.031)	0.166*** (0.029)	0.110*** (0.028)	0.096*** (0.028)	0.072*** (0.026)
Information (Info)	0.119*** (0.038)	0.109*** (0.037)	0.090** (0.035)	0.059* (0.034)	0.061* (0.034)	0.042 (0.031)
Basic Mediation (BM)	0.264*** (0.039)	0.257*** (0.039)	0.163*** (0.037)	0.099*** (0.036)	0.079** (0.035)	0.063* (0.033)
Intensive Mediation (IM)	0.327*** (0.038)	0.311*** (0.038)	0.242*** (0.037)	0.171*** (0.036)	0.146*** (0.035)	0.108*** (0.033)
Observations	1,199	1,199	1,199	1,199	1,199	1,199
Control Mean	0.227	0.223	0.194	0.187	0.176	0.151
Info=BM	0.000	0.000	0.052	0.263	0.601	0.517
Info=IM	0.000	0.000	0.000	0.002	0.016	0.045
BM=IM	0.119	0.177	0.045	0.052	0.066	0.190

Notes: This table presents pooled and individual treatment impacts on steps completed in the application process at the time of End-Line I by those who applied *after* the intervention. *Information*, *Basic Mediation*, and *Intensive Mediation* are dummy variables that take a value of 1 if the respondent belongs to treatment group 1, treatment group 2, or treatment group 3, respectfully. The dependent variables in Columns 1-6 are dummy variables that take a value of 1 if (1) the respondent obtained an application form, (2) the respondent's form has been filled, (3) the respondent went to the MLA's office to attempt getting a signature, (4) the respondent was successful in obtaining the signature (5) the respondent went to the district office to attempt submitting her application, and (6) the respondent's form was accepted at the district office, respectfully. All regressions include slum fixed-effects (the stratification variable), baseline demographic controls for baseline literacy and number of children birthed, and robust standard errors are presented in brackets. The bottom panel shows p-values when testing whether the impact of an individual treatment is statistically equal to the impact of another individual treatment. \* $p < 0.10$ , \*\* $p < 0.05$ , \*\*\* $p < 0.01$ .

Table C3: Enrollment Outcomes for Women Who Applied Between Intervention and End-Line I with Additional Controls

	(1) End-Line I Survey Data	(2) Admin Data	(3) End-Line II Survey + Admin Data
Any Treatment	0.027* (0.014)	0.047** (0.023)	0.063** (0.025)
Information (Info)	0.041** (0.019)	0.050* (0.028)	0.049 (0.031)
Basic Mediation (BM)	0.011 (0.017)	0.032 (0.028)	0.067** (0.032)
Intensive Mediation (IM)	0.028 (0.019)	0.060** (0.028)	0.074** (0.032)
Observations	1,199	1,199	1,199
Control Mean	0.040	0.115	0.194
Info=BM	0.145	0.528	0.587
Info=IM	0.543	0.738	0.441
BM=IM	0.407	0.340	0.833

Notes: This table presents pooled and individual treatment impacts on final enrollment in the pension scheme by those who applied *after* the intervention and by End-Line I. *Information*, *Basic Mediation*, and *Intensive Mediation* are dummy variables that take a value of 1 if the respondent belongs to treatment group 1, treatment group 2, or treatment group 3, respectfully. The dependent variable in Columns 1 is dummy variable that takes a value of 1 if the respondent reported receiving pensions at End-Line I. The dependent variable in Column 2 is a dummy variable that takes a value of 1 if the respondent appeared in the official administrative list of pension beneficiaries published online in October 2016. The dependent variable in Column 3 is a dummy variable that takes a value of 1 if the respondent reported receiving pensions by the time of End-Line II survey or appeared in the official administrative list of pension beneficiaries published online in October 2016. All regressions include slum fixed-effects (the stratification variable), baseline demographic controls for literacy and number of children birthed, and robust standard errors are presented in brackets. The bottom panel shows p-values when testing whether the impact of an individual treatment is statistically equal to the impact of another individual treatment. \* $p < 0.10$ , \*\* $p < 0.05$ , \*\*\* $p < 0.01$ .

Table C4: Targeting Efficiency: Ratio for Outcomes Conditional on Applying

	(1) Ratio of District Acceptance Outcomes	(2) Ratio of Pension Enrollment Outcomes
Any Treatment	-0.033 (0.059)	-0.009 (0.067)
Information(Info)	-0.035 (0.068)	0.040 (0.075)
Basic Mediation (BM)	-0.015 (0.066)	0.019 (0.076)
Intensive Mediation	-0.045 (0.066)	-0.066 (0.080)
Observations	299	248
Control Mean	0.857	0.810
Info=BM	0.742	0.741
Info=IM	0.866	0.126
BM=IM	0.601	0.222

Notes: Column one of this table presents the difference in the ratio of people accepted at the district office into the pension program conditional on completing all application steps up to the district attempt *after* the intervention and by End-Line I. Column two of this table presents the difference in the ratio of people who receive the pension conditional on acceptance at the district office. *Information*, *Basic Mediation*, and *Intensive Mediation* are dummy variables that take a value of 1 if the respondent belongs to treatment group 1, treatment group 2, or treatment group 3, respectfully. The dependent variable in Column 1 is ratio of applications accepted at the district office. The dependent variable in Column 2 is ratio of applicants who report receiving pensions by the time of End-Line II survey or appear in the official administrative list of pension beneficiaries published online in October 2016. The bottom panel shows p-values when testing whether the impact of an individual treatment is statistically equal to the impact of another individual treatment. \* $p < 0.10$ , \*\* $p < 0.05$ , \*\*\* $p < 0.01$ .

Table C5: Steps Completed Post-Intervention by End-Line I Interaction with Fewer Financial Decisions

	(1) Obtained Form	(2) Form Filled	(3) MLA Attempt	(4) MLA Sign	(5) District Attempt	(6) District Accept	(7) Pension Enrollment
Information (Info)	0.069 (0.045)	0.066 (0.044)	0.056 (0.042)	0.026 (0.041)	0.029 (0.040)	0.022 (0.037)	0.018 (0.038)
Basic Mediation (BM)	0.182*** (0.047)	0.176*** (0.047)	0.100** (0.045)	0.048 (0.043)	0.043 (0.042)	0.036 (0.039)	0.023 (0.039)
Intensive Mediation (IM)	0.268*** (0.046)	0.250*** (0.046)	0.192*** (0.045)	0.145*** (0.044)	0.116*** (0.042)	0.088** (0.040)	0.046 (0.040)
Fewer Financial Decisions	-0.178*** (0.050)	-0.191*** (0.049)	-0.178*** (0.045)	-0.172*** (0.046)	-0.160*** (0.045)	-0.115*** (0.044)	-0.173*** (0.037)
Info $\times$ Fewer Financial Decisions	0.175** (0.082)	0.146* (0.079)	0.113 (0.074)	0.108 (0.071)	0.106 (0.071)	0.063 (0.066)	0.103* (0.061)
BM $\times$ Fewer Financial Decisions	0.307*** (0.085)	0.302*** (0.084)	0.234*** (0.080)	0.184** (0.077)	0.128* (0.075)	0.095 (0.071)	0.159** (0.067)
IM $\times$ Fewer Financial Decisions	0.236*** (0.079)	0.245*** (0.079)	0.198** (0.078)	0.102 (0.075)	0.111 (0.074)	0.072 (0.070)	0.098 (0.063)
Observations	1199	1199	1199	1199	1199	1199	1199
Control Mean	0.227	0.223	0.194	0.187	0.176	0.151	0.147
Info=BM	0.003	0.001	0.032	0.171	0.616	0.475	0.350
Info=IM	0.001	0.000	0.003	0.104	0.183	0.237	0.713
BM=IM	0.848	0.823	0.485	0.839	0.424	0.669	0.549

Notes: This table presents individual treatment impacts specifically for women who make fewer financial decisions in the household on steps completed in the application process at the time of End-Line I by those who applied *after* the intervention. The dependent variables in Columns 1-7 are dummy variables that take a value of 1 if (1) the respondent obtained an application form, (2) the respondent's form has been filled, (3) the respondent went to the MLA's office to attempt getting a signature, (4) the respondent was successful in obtaining the signature (5) the respondent went to the district office to attempt submitting her application, (6) the respondent's form was accepted at the district office, and (7) the respondent reported receiving pensions by the time of End-Line II survey or appeared in the official administrative list of pension beneficiaries published online in October 2016, respectfully. All regressions include slum fixed-effects (the stratification variable), and robust standard errors are presented in brackets. The bottom panel shows p-values when testing whether the impact of an individual treatment on women who make fewer financial decisions is statistically equal to the impact of another individual treatment on women who make fewer financial decisions by comparing the additive impact of the treatment dummy plus the interaction dummy. \* $p < 0.10$ , \*\* $p < 0.05$ , \*\*\* $p < 0.01$ .



Table C6: Steps Completed Post-Intervention by End-Line I, Interaction with Eligibility Timing

	(1) Obtained Form	(2) Form Filled	(3) MLA Attempt	(4) MLA Sign	(5) District Attempt	(6) District Accept	(7) Pension Enrollment
Any Treatment	0.264*** (0.037)	0.250*** (0.036)	0.182*** (0.034)	0.115*** (0.033)	0.113*** (0.032)	0.071** (0.029)	0.059** (0.028)
Eligible < 1yr at Census	0.119** (0.056)	0.122** (0.056)	0.146*** (0.054)	0.135** (0.053)	0.162*** (0.052)	0.138*** (0.049)	0.135*** (0.049)
Any Treat $\times$ Eligible < 1yr	-0.077 (0.066)	-0.070 (0.066)	-0.049 (0.063)	-0.019 (0.062)	-0.054 (0.061)	-0.005 (0.058)	0.005 (0.057)
Observations	1199	1199	1199	1199	1199	1199	1199
Control Mean	0.227	0.223	0.194	0.187	0.176	0.151	0.147

Notes: This table presents pooled treatment impact specifically for women that have been eligible for less than 1 year at the time of the census on steps completed in the application process at the time of End-Line I by those who applied *after* the intervention. The dependent variables in Columns 1-7 are dummy variables that take a value of 1 if (1) the respondent obtained an application form, (2) the respondent's form has been filled, (3) the respondent went to the MLA's office to attempt getting a signature, (4) the respondent was successful in obtaining the signature (5) the respondent went to the district office to attempt submitting her application, (6) the respondent's form was accepted at the district office, and (7) the respondent reported receiving pensions by the time of End-Line II survey or appeared in the official administrative list of pension beneficiaries published online in October 2016, respectfully. All regressions include slum fixed-effects (the stratification variable), and robust standard errors are presented in brackets. \* $p < 0.10$ , \*\* $p < 0.05$ , \*\*\* $p < 0.01$ .

Table C7: Steps Completed Post-Intervention by End-Line I, Interaction with Cognitive Capacity

	(1) Obtained Form	(2) Form Filled	(3) MLA Attempt	(4) MLA Sign	(5) District Attempt	(6) District Accept	(7) Pension Enrollment
Any Treatment	0.237*** (0.041)	0.231*** (0.041)	0.177*** (0.038)	0.113*** (0.037)	0.102*** (0.036)	0.087*** (0.034)	0.086*** (0.033)
Memorized 4 Words	0.027 (0.053)	0.032 (0.053)	0.030 (0.050)	0.024 (0.050)	0.013 (0.048)	0.024 (0.045)	0.044 (0.045)
Any Treat $\times$ Four Words	-0.001 (0.063)	-0.012 (0.062)	-0.026 (0.060)	-0.008 (0.058)	-0.018 (0.056)	-0.039 (0.053)	-0.057 (0.053)
Observations	1199	1199	1199	1199	1199	1199	1199
Control Mean	0.227	0.223	0.194	0.187	0.176	0.151	0.147

Notes: This table presents pooled treatment impact specifically for women that were able to memorize a list of 4 words on steps completed in the application process at the time of End-Line I by those who applied *after* the intervention. The dependent variables in Columns 1-7 are dummy variables that take a value of 1 if (1) the respondent obtained an application form, (2) the respondent's form has been filled, (3) the respondent went to the MLA's office to attempt getting a signature, (4) the respondent was successful in obtaining the signature (5) the respondent went to the district office to attempt submitting her application, (6) the respondent's form was accepted at the district office, and (7) the respondent reported receiving pensions by the time of End-Line II survey or appeared in the official administrative list of pension beneficiaries published online in October 2016, respectfully. All regressions include slum fixed-effects (the stratification variable), and robust standard errors are presented in brackets. \* $p < 0.10$ , \*\* $p < 0.05$ , \*\*\* $p < 0.01$ .

Table C8: Application Steps by End-Line I, Pre- and Post-Intervention

	(1) Obtained Form	(2) Form Filled	(3) MLA Attempt	(4) MLA Sign	(5) District Attempt	(6) District Accept
Any Treatment	0.195*** (0.033)	0.187*** (0.033)	0.142*** (0.034)	0.107*** (0.035)	0.080** (0.035)	0.056 (0.034)
Information (Info)	0.080** (0.040)	0.071* (0.040)	0.077* (0.041)	0.063 (0.041)	0.059 (0.041)	0.036 (0.041)
Basic Mediation (BM)	0.258*** (0.036)	0.254*** (0.037)	0.157*** (0.040)	0.112*** (0.041)	0.079* (0.042)	0.066 (0.042)
Intensive Mediation (IM)	0.248*** (0.036)	0.236*** (0.036)	0.192*** (0.039)	0.146*** (0.041)	0.102** (0.041)	0.065 (0.041)
Observations	1199	1199	1199	1199	1199	1199
Control Mean	0.597	0.590	0.522	0.475	0.457	0.406
Info=BM	0.000	0.000	0.036	0.213	0.607	0.460
Info=IM	0.000	0.000	0.002	0.034	0.272	0.462
BM=IM	0.730	0.545	0.332	0.392	0.571	0.986

Notes: This table presents pooled and individual treatment impacts on steps completed in the application process at the time of End-Line I regardless of whether these steps were taken before or after the intervention. *Information*, *Basic Mediation*, and *Intensive Mediation* are dummy variables that take a value of 1 if the respondent belongs to treatment group 1, treatment group 2, or treatment group 3, respectfully. The dependent variables in Columns 1-6 are dummy variables that take a value of 1 if (1) the respondent obtained an application form, (2) the respondent's form has been filled, (3) the respondent went to the MLA's office to attempt getting a signature, (4) the respondent was successful in obtaining the signature (5) the respondent went to the district office to attempt submitting her application, and (6) the respondent's form was accepted at the district office, respectfully. All regressions include slum fixed-effects (the stratification variable), and robust standard errors are presented in brackets. The bottom panel shows p-values when testing whether the impact of an individual treatment is statistically equal to the impact of another individual treatment. \* $p < 0.10$ , \*\*  $p < 0.05$ , \*\*\*  $p < 0.01$ .

Table C9: Enrollment Outcomes for Women in End-Line I Sample

	(1) End-Line I Survey	(2) Admin Data	(3) End-Line II Survey + Admin Data
Any Treatment	0.025 (0.029)	0.022 (0.032)	0.026 (0.034)
Information (Info)	0.036 (0.035)	0.037 (0.039)	0.034 (0.041)
Basic Mediation (BM)	0.042 (0.036)	0.005 (0.038)	0.032 (0.041)
Intensive Mediation (IM)	-0.003 (0.035)	0.024 (0.038)	0.014 (0.041)
Observations	1199	1199	1199
Control Mean	0.223	0.331	0.432
Info=BM	0.858	0.401	0.950
Info=IM	0.251	0.734	0.612
BM=IM	0.195	0.609	0.661

Notes: This table presents pooled and individual treatment impacts on final enrollment in the pension scheme by anyone who completed the End-Line I survey, regardless of the timing of the application. *Information*, *Basic Mediation*, and *Intensive Mediation* are dummy variables that take a value of 1 if the respondent belongs to treatment group 1, treatment group 2, or treatment group 3, respectively. The dependent variable in Column 1 is dummy variable that takes a value of 1 if the respondent reported receiving pensions at End-Line I. The dependent variable in Column 2 is a dummy variable that takes a value of 1 if the respondent appeared in the official administrative list of pension beneficiaries published online in October 2016. The dependent variable in Column 3 is a dummy variable that takes a value of 1 if the respondent reported receiving pensions by the time of the End-Line II survey or appeared in the official administrative list of pension beneficiaries published online in October 2016. All regressions include slum fixed-effects (the stratification variable), and robust standard errors are presented in brackets. The bottom panel shows p-values when testing whether the impact of an individual treatment is statistically equal to the impact of another individual treatment. \* $p < 0.10$ , \*\* $p < 0.05$ , \*\*\* $p < 0.01$ .

Table C10: Application Steps Completed Post-Intervention by End-Line II

	(1) Obtained Form	(2) Form Filled	(3) MLA Attempt	(4) MLA Sign	(5) District Attempt	(6) District Accept
Any Treatment	0.231*** (0.035)	0.197*** (0.035)	0.092*** (0.035)	0.087** (0.034)	0.087*** (0.033)	0.056* (0.032)
Information (Info)	0.107** (0.042)	0.065 (0.042)	0.024 (0.042)	0.030 (0.041)	0.033 (0.040)	0.009 (0.038)
Basic Mediation (BM)	0.279*** (0.042)	0.251*** (0.042)	0.086** (0.042)	0.077* (0.041)	0.078* (0.041)	0.068* (0.040)
Intensive Mediation (IM)	0.309*** (0.041)	0.278*** (0.041)	0.166*** (0.042)	0.153*** (0.041)	0.149*** (0.041)	0.092** (0.039)
Observations	1131	1131	1131	1131	1131	1131
Control Mean	0.356	0.342	0.398	0.295	0.301	0.245
Info=BM	0.000	0.000	0.129	0.240	0.255	0.124
Info=IM	0.000	0.000	0.000	0.002	0.004	0.031
BM=IM	0.442	0.508	0.054	0.065	0.084	0.555

Notes: This table presents pooled and individual treatment impacts on steps completed in the application process at the time of End-Line II by those who applied *after* the intervention. *Information*, *Basic Mediation*, and *Intensive Mediation* are dummy variables that take a value of 1 if the respondent belongs to treatment group 1, treatment group 2, or treatment group 3, respectfully. The dependent variables in Columns 1-6 are dummy variables that take a value of 1 if (1) the respondent obtained an application form, (2) the respondent's form has been filled, (3) the respondent went to the MLA's office to attempt getting a signature, (4) the respondent was successful in obtaining the signature (5) the respondent went to the district office to attempt submitting her application, and (6) the respondent's form was accepted at the district office, respectfully. All regressions include slum fixed-effects (the stratification variable), and robust standard errors are presented in brackets. The bottom panel shows p-values when testing whether the impact of an individual treatment is statistically equal to the impact of another individual treatment. \* $p < 0.10$ , \*\* $p < 0.05$ , \*\*\* $p < 0.01$ .

Table C11: Enrollment Outcomes for Women Who Applied Between Intervention and End-Line II

	(1) End-Line II Survey	(2) Admin Data	(3) End-Line II Survey + Admin Data
Any Treatment	0.024 (0.026)	0.036 (0.026)	0.048* (0.029)
Information (Info)	0.010 (0.031)	0.042 (0.032)	0.037 (0.035)
Basic Mediation (BM)	0.026 (0.032)	0.010 (0.032)	0.038 (0.036)
Intensive Mediation (IM)	0.035 (0.032)	0.055* (0.032)	0.069* (0.036)
Observations	1131	1131	1131
Control Mean	0.137	0.160	0.199
Info=BM	0.599	0.311	0.982
Info=IM	0.409	0.694	0.370
BM=IM	0.777	0.160	0.392

Notes: This table presents pooled and individual treatment impacts on final enrollment in the pension scheme by those who applied *after* the intervention and by End-Line II. *Information*, *Basic Mediation*, and *Intensive Mediation* are dummy variables that take a value of 1 if the respondent belongs to treatment group 1, treatment group 2, or treatment group 3, respectfully. The dependent variable in Column 1 is dummy variable that takes a value of 1 if the respondent reported receiving pensions at End-Line II. The dependent variable in Column 2 is a dummy variable that takes a value of 1 if the respondent appeared in the official administrative list of pension beneficiaries published online in October 2016. The dependent variable in Column 3 is a dummy variable that takes a value of 1 if the respondent reported receiving pensions at End-Line II or appeared in the official administrative list of pension beneficiaries published online in October 2016. All regressions include slum fixed-effects (the stratification variable), and robust standard errors are presented in brackets. The bottom panel shows p-values when testing whether the impact of an individual treatment is statistically equal to the impact of another individual treatment. \* $p < 0.10$ , \*\* $p < 0.05$ , \*\*\* $p < 0.01$ .

## Appendix D Additional Specifications for Heterogeneity Analysis

Table D1: Complier Characteristics - Obtained Form

	Control	Information (Info)	Basic Mediation (BM)	Intensive Mediation (IM)	Info=BM	Info=IM	BM=IM
Illiterate	0.794	0.676 [0.090]*	0.736 [0.363]	0.611 [0.004]***	[0.309]	[0.272]	[0.017]**
Non-Widow	0.032	0.200 [0.000]***	0.299 [0.000]***	0.274 [0.000]***	[0.073]*	[0.152]	[0.634]
Less Connected to MLA	0.476	0.438 [0.634]	0.528 [0.497]	0.491 [0.836]	[0.163]	[0.388]	[0.520]
Lack Autonomy	0.333	0.448 [0.140]	0.486 [0.037]**	0.497 [0.021]**	[0.549]	[0.423]	[0.845]
Less Financial Decisions	0.111	0.229 [0.042]**	0.292 [0.001]***	0.297 [0.001]***	[0.261]	[0.203]	[0.915]
Eligible < 1yr	0.476	0.505 [0.722]	0.333 [0.057]*	0.349 [0.081]*	[0.007]***	[0.011]**	[0.776]
Memorized Four Words	0.429	0.448 [0.811]	0.479 [0.503]	0.423 [0.938]	[0.624]	[0.687]	[0.316]
Observations	63	105	144	175			

Notes: This table compares average characteristics of the women who obtained a pension application form *after* the intervention. Column 1 presents the mean for control group. Columns 2-4 present means for women in treatment groups 1, 2, and 3, respectively. The p-value for the test of difference in means relative to the control group is reported in brackets below the mean for the respective treatment group. Columns 5-7 report p-values for the test of differences across treatment groups. \* $p < 0.10$ , \*\* $p < 0.05$ , \*\*\* $p < 0.01$ .

Table D2: Complier Characteristics - Form Filled

	Control	Information (Info)	Basic Mediation (BM)	Intensive Mediation (IM)	Info=BM	Info=IM	BM=IM
Illiterate	0.790	0.673 [0.097]*	0.738 [0.410]	0.615 [0.007]***	[0.283]	[0.336]	[0.021]**
Non-Widow	0.032	0.178 [0.001]***	0.298 [0.000]***	0.260 [0.000]***	[0.029]**	[0.109]	[0.466]
Less Connected to MLA	0.484	0.436 [0.552]	0.539 [0.472]	0.479 [0.951]	[0.113]	[0.487]	[0.296]
Lack Autonomy	0.339	0.426 [0.267]	0.482 [0.053]*	0.509 [0.018]**	[0.385]	[0.186]	[0.642]
Less Financial Decisions	0.097	0.208 [0.047]**	0.284 [0.001]***	0.296 [0.000]***	[0.175]	[0.103]	[0.815]
Eligible < 1yr	0.484	0.515 [0.703]	0.326 [0.037]**	0.361 [0.097]*	[0.003]***	[0.014]**	[0.523]
Memorized Four Words	0.435	0.436 [0.998]	0.475 [0.603]	0.426 [0.898]	[0.544]	[0.878]	[0.388]
Observations	62	101	141	169			

Notes: This table compares average characteristics of the women who filled out a pension application form across treatment arms *after* the intervention. Column 1 presents the mean for control group. Columns 2-4 present means for women in treatment groups 1, 2, and 3, respectively. The p-value for the test of difference in means relative to the control group is reported in brackets below the mean for the respective treatment group. Columns 5-7 report p-values for the test of differences across treatment groups. \* $p < 0.10$ , \*\* $p < 0.05$ , \*\*\* $p < 0.01$ .



Table D3: Complier Characteristics - MLA Attempt

	Control	Information (Info)	Basic Mediation (BM)	Intensive Mediation (IM)	Info=BM	Info=IM	BM=IM
Illiterate	0.759	0.713 [0.542]	0.752 [0.924]	0.616 [0.047]**	[0.539]	[0.133]	[0.022]**
Non-Widow	0.019	0.149 [0.003]***	0.276 [0.000]***	0.246 [0.000]***	[0.031]**	[0.070]*	[0.603]
Less Connected to MLA	0.481	0.425 [0.519]	0.514 [0.697]	0.486 [0.960]	[0.221]	[0.379]	[0.658]
Lack Autonomy	0.315	0.437 [0.145]	0.448 [0.100]	0.507 [0.013]**	[0.881]	[0.304]	[0.358]
Less Financial Decisions	0.093	0.195 [0.081]*	0.267 [0.004]***	0.290 [0.000]***	[0.243]	[0.103]	[0.690]
Eligible < 1yr	0.519	0.529 [0.907]	0.381 [0.101]	0.391 [0.114]	[0.041]**	[0.045]**	[0.870]
Memorized Four Words	0.463	0.425 [0.665]	0.448 [0.855]	0.435 [0.726]	[0.758]	[0.889]	[0.843]
Observations	54	87	105	138			

Notes: This table compares average characteristics of the women whose attempted to have their application form signed at the MLA office across treatment arms *after* the intervention. Column 1 presents the mean for control group. Columns 2-4 present means for women in treatment groups 1, 2, and 3, respectively. The p-value for the test of difference in means relative to the control group is reported in brackets below the mean for the respective treatment group. Columns 5-7 report p-values for the test of differences across treatment groups. \* $p < 0.10$ , \*\* $p < 0.05$ , \*\*\* $p < 0.01$ .

Table D4: Complier Characteristics - MLA Signed

	Control	Information (Info)	Basic Mediation (BM)	Intensive Mediation (IM)	Info=BM	Info=IM	BM=IM
Illiterate	0.769	0.684 [0.288]	0.753 [0.829]	0.602 [0.027]**	[0.337]	[0.246]	[0.023]**
Non-Widow	0.019	0.132 [0.011]**	0.235 [0.000]***	0.195 [0.000]***	[0.089]*	[0.244]	[0.496]
Less Connected to MLA	0.462	0.421 [0.654]	0.529 [0.444]	0.487 [0.765]	[0.171]	[0.376]	[0.554]
Lack Autonomy	0.327	0.408 [0.352]	0.459 [0.124]	0.513 [0.022]**	[0.518]	[0.155]	[0.450]
Less Financial Decisions	0.096	0.184 [0.151]	0.247 [0.017]**	0.248 [0.010]**	[0.335]	[0.295]	[0.991]
Eligible < 1yr	0.519	0.553 [0.713]	0.412 [0.225]	0.407 [0.183]	[0.075]**	[0.050]*	[0.947]
Memorized Four Words	0.462	0.461 [0.991]	0.459 [0.976]	0.425 [0.662]	[0.983]	[0.630]	[0.635]
Observations	52	76	85	113			

Notes: This table compares average characteristics of the women whose application signed at the MLA office across treatment arms *after* the intervention. Column 1 presents the mean for control group. Columns 2-4 present means for women in treatment groups 1, 2, and 3, respectively. The p-value for the test of difference in means relative to the control group is reported in brackets below the mean for the respective treatment group. Columns 5-7 report p-values for the test of differences across treatment groups. \* $p < 0.10$ , \*\* $p < 0.05$ , \*\*\* $p < 0.01$ .

Table D5: Complier Characteristics - District Attempt

	Control	Information (Info)	Basic Mediation (BM)	Intensive Mediation (IM)	Info=BM	Info=IM	BM=IM
Illiterate	0.755	0.685 [0.398]	0.737 [0.820]	0.604 [0.057]*	[0.488]	[0.271]	[0.061]*
Non-Widow	0.020	0.123 [0.021]**	0.237 [0.000]***	0.198 [0.000]***	[0.071]*	[0.180]	[0.540]
Less Connected to MLA	0.469	0.425 [0.630]	0.553 [0.368]	0.485 [0.857]	[0.120]	[0.432]	[0.376]
Lack Autonomy	0.327	0.397 [0.428]	0.434 [0.226]	0.505 [0.035]**	[0.650]	[0.160]	[0.353]
Less Financial Decisions	0.102	0.192 [0.162]	0.224 [0.064]*	0.257 [0.013]**	[0.634]	[0.305]	[0.604]
Eligible < 1yr	0.551	0.562 [0.909]	0.408 [0.120]	0.406 [0.097]*	[0.061]*	[0.043]**	[0.979]
Memorized Four Words	0.449	0.452 [0.974]	0.434 [0.872]	0.416 [0.704]	[0.828]	[0.637]	[0.808]
Observations	49	73	76	101			

Notes: This table compares average characteristics of the women who attempted to submit their applications at the district office across treatment arms *after* the intervention. Column 1 presents the mean for control group. Columns 2-4 present means for women in treatment groups 1, 2, and 3, respectively. The p-value for the test of difference in means relative to the control group is reported in brackets below the mean for the respective treatment group. Columns 5-7 report p-values for the test of differences across treatment groups. \* $p < 0.10$ , \*\* $p < 0.05$ , \*\*\* $p < 0.01$ .

Table D6: Complier Characteristics - District Accept

	Control	Information (Info)	Basic Mediation (BM)	Intensive Mediation (IM)	Info=BM	Info=IM	BM=IM
Illiterate	0.738	0.700 [0.676]	0.766 [0.752]	0.610 [0.144]	[0.414]	[0.265]	[0.042]**
Non-Widow	0.024	0.050 [0.481]	0.188 [0.003]***	0.146 [0.009]***	[0.017]**	[0.049]**	[0.514]
Less Connected to MLA	0.452	0.450 [0.981]	0.609 [0.116]	0.451 [0.990]	[0.077]*	[0.989]	[0.058]*
Lack Autonomy	0.357	0.400 [0.664]	0.406 [0.614]	0.512 [0.098]*	[0.944]	[0.187]	[0.205]
Less Financial Decisions	0.119	0.183 [0.370]	0.219 [0.172]	0.256 [0.053]*	[0.626]	[0.300]	[0.600]
Eligible < 1yr	0.548	0.633 [0.393]	0.453 [0.346]	0.439 [0.256]	[0.044]**	[0.021]**	[0.866]
Memorized Four Words	0.476	0.433 [0.673]	0.438 [0.699]	0.390 [0.366]	[0.963]	[0.610]	[0.569]
Observations	42	60	64	82			

Notes: This table compares average characteristics of the women whose application was accepted at the district office across treatment arms *after* the intervention. Column 1 presents the mean for control group. Columns 2-4 present means for women in treatment groups 1, 2, and 3, respectively. The p-value for the test of difference in means relative to the control group is reported in brackets below the mean for the respective treatment group. Columns 5-7 report p-values for the test of differences across treatment groups. \* $p < 0.10$ , \*\* $p < 0.05$ , \*\*\* $p < 0.01$ .

Table D7: Complier Characteristics - Pension End-Line II + Admin Data

	Control	Information (Info)	Basic Mediation (BM)	Intensive Mediation (IM)	Info=BM	Info=IM	BM=IM
Illiterate	0.732	0.721 [0.909]	0.766 [0.701]	0.609 [0.182]	[0.575]	[0.176]	[0.051]*
Non-Widow	0.024	0.016 [0.786]	0.219 [0.001]***	0.072 [0.230]	[0.000]***	[0.116]	[0.018]**
Less Connected to MLA	0.537	0.426 [0.279]	0.547 [0.919]	0.507 [0.768]	[0.180]	[0.359]	[0.650]
Lack Autonomy	0.341	0.393 [0.597]	0.453 [0.256]	0.493 [0.119]	[0.503]	[0.258]	[0.650]
Less Financial Decisions	0.049	0.180 [0.031]**	0.234 [0.004]***	0.217 [0.006]***	[0.460]	[0.600]	[0.817]
Eligible < 1yr	0.561	0.639 [0.435]	0.453 [0.285]	0.449 [0.261]	[0.037]**	[0.030]**	[0.965]
Memorized Four Words	0.488	0.426 [0.546]	0.453 [0.731]	0.348 [0.155]	[0.764]	[0.364]	[0.219]
Observations	41	61	64	69			

Notes: This table compares average characteristics of the women whose application was accepted at the district office across treatment arms *after* the intervention. Column 1 presents the mean for control group. Columns 2-4 present means for women in treatment groups 1, 2, and 3, respectively. The p-value for the test of difference in means relative to the control group is reported in brackets below the mean for the respective treatment group. Columns 5-7 report p-values for the test of differences across treatment groups. \* $p < 0.10$ , \*\* $p < 0.05$ , \*\*\* $p < 0.01$ .

Table D8: Steps Completed Post-Intervention by End-Line II, Interaction with Eligibility Timing

	(1) Obtained Form	(2) Form Filled	(3) MLA Attempt	(4) MLA Sign	(5) District Attempt	(6) District Accept	(7) Pension Enrollment
Any Treatment	0.238*** (0.044)	0.199*** (0.044)	0.079* (0.044)	0.073* (0.042)	0.081** (0.041)	0.045 (0.038)	0.042 (0.033)
Eligible < 1yr at Census	0.041 (0.065)	0.044 (0.066)	0.014 (0.064)	0.066 (0.063)	0.080 (0.062)	0.103* (0.060)	0.146*** (0.056)
Any Treat $\times$ Eligible < 1yr	-0.020 (0.074)	-0.006 (0.075)	0.036 (0.074)	0.036 (0.072)	0.012 (0.071)	0.029 (0.069)	0.013 (0.064)
Observations	1131	1131	1131	1131	1131	1131	1131
Control Mean	0.356	0.342	0.398	0.295	0.301	0.245	0.199

Notes: This table presents pooled treatment impact specifically for women that have been eligible for less than 1 year at the time of the census on steps completed in the application process at the time of End-Line II by those who applied *after* the intervention. The dependent variables in Columns 1-7 are dummy variables that take a value of 1 if (1) the respondent obtained an application form, (2) the respondent's form has been filled, (3) the respondent went to the MLA's office to attempt getting a signature, (4) the respondent was successful in obtaining the signature (5) the respondent went to the district office to attempt submitting her application, (6) the respondent's form was accepted at the district office, and (7) the respondent reported receiving pensions by the time of End-Line II survey or appeared in the official administrative list of pension beneficiaries published online in October 2016, respectfully. All regressions include slum fixed-effects (the stratification variable), and robust standard errors are presented in brackets. \* $p < 0.10$ , \*\* $p < 0.05$ , \*\*\* $p < 0.01$ .

## Appendix E Additional Information on Cost Calculations

The total cost of the intervention can be broken down into the following areas: (1) project assistant time spent compiling the pension information, (2) enumerator time spent screening participants, sharing pension information with participants, assisting participants with application forms (where appropriate), and taking participants to the MLA office (where appropriate), (3) travel costs for the survey team, (4) printing costs for information sheets, and (5) the costs of training and supporting staff throughout the intervention. Enumerators earned an hourly wage of Rs. 44.18 (\$0.69). Supervisors earn an hourly wage of Rs. 56.81 (\$0.89). Enumerators received a daily transportation stipend of Rs. 100 (about \$1.50) to cover the costs of reaching the slum. I describe in detail the components of each of these costs below.

Compiling information on the pension program took 10 days of project assistant time. The project assistant earned Rs. 858.83 (about \$13) per day. Screening participants took two hours of enumerator time and one hour of supervisor time per participant. I assume enumerators screened four participants per day and attribute  $\frac{1}{4}$  of the enumerator's daily transportation stipend to each participant. Training enumerators to fill out pension application forms took three days. I divided the total cost of enumerator training by number of trained participants that received help filling out their pension form to get the per participant cost of training enumerators to fill out pension forms. Visiting participants to administer the information treatment took one hour of enumerator time. I assume enumerators gave information to eight participants a day and divide the travel stipend accordingly. Visiting participant to provide them with pension information and fill out their application form took 2.5 hours and I assume participants visited three participants per day. The trip to the MLA office was a separate visit to participants and it took 45 minutes to get from the slum to the MLA office. Participants and enumerators spent 30 minutes at the MLA office, on average. I assume enumerators did three MLA office visits per day for the transportation stipend. The bus ticket to the MLA office covered only the bus ticket for the enumerator. The participant paid their own bus fare. Finally, I assume each participant took 15 minutes of supervisor time for data collection throughout the study. A summary of these costs can be found in Table E1. I use an exchange rate of 64 rupees to 1 USD ([Board of Governors of the Federal Reserve System](#) , US).

To get the cost per enrollee for each intervention, I multiplied the cost per participant by the number of participants in each arm in the baseline and intervention sample to get the total cost of each intervention. I then calculated the number of enrollees based on the number of pension recipients as measured in column 3 of Table ?? and divided the total cost of each intervention by the number of enrollees. This cost per enrollee is a conservative cost as it assumes that any participant that attrits did not end up receiving the pension. It also does not count women who were already receiving the pension at baseline as enrollees during the study. In both cases, I count the costs treatment associated with these women.

Table E1: Costs of Each Intervention

Cost per study participant	Amount (Rs.)	Amount (USD)	Information (Info)	Basic Mediation (BM)	Intensive Mediation (BM)
Screen participants for eligibility	170.2	2.66	Yes	Yes	Yes
Compile information on program	9.97	0.16	Yes	Yes	Yes
Print pension information sheets	40	0.63	Yes	Yes	Yes
Receive training to fill out forms	1.65	0.03	No	Yes	Yes
Give information treatment	56.69	0.89	Yes	No	No
Give info and fill out applications	143.8	2.25	No	Yes	Yes
Take participant to MLA office	88.57	1.38	No	No	Yes
Round-trip bus ticket to MLA office	20	0.31	No	No	Yes
Supervisor time for data collection	14.20	0.22	Yes	Yes	Yes

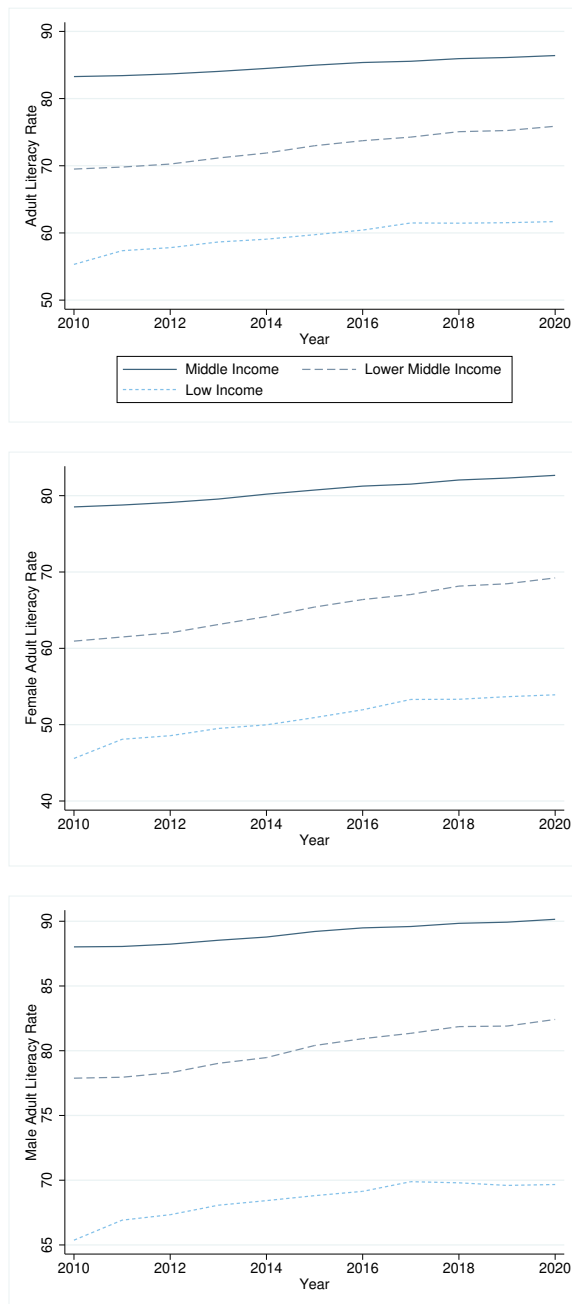
Notes: This table presents all costs of the intervention for all three interventions: information, basic mediation, and intensive mediation. Column one gives a description of the cost. Column two provides the amount and columns 3-5 record if the cost applies to the respective treatment arm.

With a life expectancy of 70 years ([World Health Organization Global Health Observatory, n.d.](#)) and an average starting age of 41 years old, we expect women in the sample who receive the pension to get 29 years of pension benefits, on average. If we do not consider the pension increase and assume the monthly pension amount remains at Rs. 1,500 for the rest of the woman's life, the expected total lifetime benefits for a woman who enrolled in the pension program as part of the study is Rs. 522,000 (\$ 8,156.25 USD). If we account for the pension increase in 2017 where a woman receives two years of the lower pension amount before the increase, the expected total lifetime benefits for a woman who enrolled in the pension program as part of the study is Rs. 846,000 (\$ 13,218.75 USD).



## Appendix F   Figures

Figure F1: Literacy Rates by Country Income Status and Gender



*Notes:* These figures plot overall, male, and female literacy rates from 2010 to 2020, segregated by World Bank income designations. All literacy rates are adult literacy rates (minimum 15 years old). Data from the World Bank Development Indicators ([World Bank, 2025](#)).

## References

- Board of Governors of the Federal Reserve System (US)**, “Indian Rupees to U.S. Dollar Spot Exchange Rate [AEXINUS], retrieved from FRED, Federal Reserve Bank of St. Louis,” <https://fred.stlouisfed.org/series/AEXINUS>. Accessed November 11, 2024.
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