

Appendix 11 : First stage regression tables for the effect of barriers to use checking / deposit account on working poverty

	(1) Locations for deposit account	(3) Minimum to open checking account	(5) Minimum to be in checking account	(7) Documents to open checking account
GDP volatility	-0.064 (0.048)	-0.318 (1.678)	0.236 (0.160)	0.062 (0.098)
Log(GDP per capita)	0.004 (0.032)	3.838 (3.641)	0.254 (0.230)	0.051 (0.051)
Trade openness	0.644** (0.253)	16.699 (24.643)	-1.932 (1.745)	-0.649 (0.652)
FDI-to-GDP	0.014 (0.043)	-0.946 (2.366)	0.084 (0.369)	-0.127 (0.098)
GINI index	0.005 (0.014)	0.874 (1.133)	-0.068 (0.118)	0.032 (0.034)
Private credit bureau	0.006 (0.009)	-0.231 (0.366)	-0.079* (0.039)	-0.014 (0.018)
Public credit registry	0.001 (0.005)	-0.102 (0.277)	-0.046 (0.031)	-0.006 (0.011)
Constant	-0.592 (1.253)	-127.009 (160.052)	9.811 (11.284)	3.917 (3.164)
Observations	24	24	24	24

Robust standard errors in parentheses, in these specifications, the instruments are the number of years of existence for public credit registry and private credit bureaus.

* $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$

Appendix 12 : First stage regression tables for the effect of barriers to use saving account on working poverty

	(1) Minimum to open saving account	(3) Minimum to be in saving account	(5) Documents to open saving account	(7) Annual fees for saving account
GDP volatility	-0.459 (1.210)	-0.145 (0.791)	0.076 (0.084)	0.234 (0.209)
Log(GDP per capita)	0.895 (1.796)	0.090 (0.514)	0.036 (0.049)	-0.050 (0.089)
Trade openness	6.733 (15.038)	-1.081 (7.542)	-0.524 (0.581)	-0.531 (1.136)
FDI-to-GDP	1.435 (1.677)	0.653 (0.763)	-0.184* (0.087)	-0.010 (0.113)
GINI index	0.135 (0.665)	-0.066 (0.347)	0.062* (0.034)	0.079 (0.081)
Private credit bureau	-0.188 (0.289)	-0.156 (0.167)	-0.036** (0.016)	-0.031 (0.033)
Public credit registry	-0.298 (0.204)	-0.113 (0.151)	-0.014 (0.009)	-0.014 (0.019)
Constant	-30.797 (92.020)	11.701 (45.072)	2.181 (3.077)	-0.709 (7.303)
Observations	24	24	24	24

Robust standard errors in parentheses, in these specifications, the instruments are the number of years of existence for public credit registry and private credit bureaus.

* $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$