1 Tables

Table 1: Summary Statistics

	Control [C]	Storage [S]	Inventory Credit [I]	P-value [C-S]	P-value [C-I]	P-value [S-I]	N
Farming main income source (0/1)	.9372	.9127	.9142	.291	.245	.949	1859
	(.2426)	(.2824)	(.2802)				
Trading (0/1)	.0353	.0484	.0517	.483	.324	.861	1859
	(.1848)	(.2149)	(.2217)				
HH head female (0/1)	.4514	.4902	.4552	.207	.907	.257	1847
	(.4980)	(.5003)	(.4984)				
Palm Oil main sale crop (0/1)	.4598	.5218	.4660	.247	.901	.293	1859
	(.4987)	(.4999)	(.4992)				
N. plots	4.040	4.044	3.985	.984	.758	.75	1834
	(1.708)	(1.801)	(1.653)				
Palm Oil Plot Size	3.006	3.576	2.916	.164	.814	.145	1834
	(2.979)	(6.187)	(2.992)				
Harvests Masankay Oil(0/1)	.7475	.7802	.7152	.554	.566	.27	1859
	(.4347)	(.4143)	(.4516)				
Harvests Red Oil (0/1)	.8215	.7996	.8187	.698	.952	.726	1859
	(.3832)	(.4005)	(.3855)				
Production peak season	11.03	12.34	11.35	.156	.736	.349	1859
	(9.472)	(10.85)	(10.09)				
Production off-peak	4.433	5.080	3.854	.351	.427	.082*	1859
	(7.102)	(7.569)	(6.626)				
Sales share by June	.4186	.4475	.4629	.311	.177	.606	1745
	(.3783)	(.3615)	(.3968)				
Sales share by September	.8362	.8337	.8653	.899	.19	.132	1745
	(.2779)	(.2777)	(.2504)				
Sold Oil in Advance (0/1)	.2315	.3004	.2750	.088*	.318	.552	1859
	(.4221)	(.4588)	(.4469)				
Palm Oil Trader(0/1)	.1559	.1260	.1634	.155	.748	.127	1859
	(.3630)	(.3321)	(.3700)				
Price Masankay March	37918	37539	37640	.75	.805	.931	1049
	(9262.)	(8694.)	(8440.)				
Price Masankay Jul	49280	48868	50389	.674	.276	.157	1029
	(9143.)	(8938.)	(9606.)				
Price Masankay Dec	61904	61011	63543	.395	.155	.021**	960
	(9008.)	(8855.)	(9271.)				
Price Red March	51366	50613	50869	.577	.697	.854	1388
	(11535)	(11416)	(11366)				
Price Red Jul	67554	66425	67940	.356	.747	.184	1350
	(12229)	(10950)	(11539)				
Price Red Dec	83651	82595	84038	.465	.783	.293	1286
	(10992)	(10826)	(9927.)				
Certainty Equivalent	4074.	4137.	4173.	.427	.213	.651	1858
	(928.7)	(932.3)	(960.7)				
Discount Factor (0-2 weeks)	.8061	.8184	.8258	.58	.353	.738	1857
	(.1970)	(.1949)	(.1976)				

Discount Factor (2-4 weeks)	.8242	.8295	.8351	.787	.536	.769	1857
	(.1835)	(.1841)	(.1801)				
Present biased (0/1)	.2861	.2746	.2411	.735	.105	.319	1859
	(.4523)	(.4466)	(.4280)				
Tried to obtain bank loan	.0482	.0387	.0533	.549	.76	.306	1859
	(.2144)	(.1932)	(.2250)				
Tried to obtain informal loan	.7106	.6768	.6909	.356	.596	.717	1859
	(.4538)	(.4680)	(.4624)				
Obtained bank loan	.0289	.0258	.0372	.781	.522	.364	1859
	(.1677)	(.1588)	(.1894)				
Obtained informal loan	.7090	.6736	.6844	.333	.509	.783	1859
	(.4545)	(.4692)	(.4651)				
Had tried to obtain loan but failed (0/1)	.0016	.0064	.0064	.165	.165	.998	1859
	(.0400)	(.0801)	(.0802)				
Rosca Member (0/1)	.5652	.5825	.5339	.733	.5	.358	1857
	(.4961)	(.4935)	(.4992)				
Savings Le. 50,000 (0/1)	.6650	.6353	.6634	.421	.965	.472	1856
	(.4723)	(.4817)	(.4729)				
Household Asset Score	-.048	-.032	.0814	.886	.216	.272	1859
	(1.020)	(1.009)	(.9653)				
Distance from market	6004.	5551.	6205.	.474	.747	.256	1859
	(2998.)	(2589.)	(2484.)				
Distance from road	224.6	211.3	268.5	.878	.63	.503	1859
	(405.3)	(362.7)	(394.6)				

Notes: Standard Errors clustered at community level. ***, **, and * indicate significance at the 99, 95, and 90 percent respectively.

Table 2: Take-up Extensive Margin (0/1)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Inventory Credit Treatment (IC)	-0.050	-0.061	-0.052	-0.054	-0.019	-0.016	-0.053	-0.074	-0.050	-0.052	-0.037	-0.052	-0.057	-0.053	-0.068*
	(0.044)	(0.038)	(0.043)	(0.042)	(0.056)	(0.090)	(0.042)	(0.046)	(0.042)	(0.042)	(0.046)	(0.042)	(0.043)	(0.043)	(0.037)
Baseline: Production peak season		0.011	0.005												
		(0.016)	(0.019)												
*Inventory Credit			0.018												
			(0.031)												
Baseline: Production off-peak		-0.015		0.008											
		(0.014)		(0.020)											
*Inventory Credit				-0.024											
				(0.028)											
Baseline: Harvests Masankay Oil(0/1)		0.069**			0.098**										
		(0.034)			(0.045)										
*Inventory Credit					-0.038										
					(0.063)										
Baseline: Harvests Red Oil (0/1)		0.038				0.055									
		(0.040)				(0.071)									
*Inventory Credit						-0.046									
						(0.092)									
Baseline: Palm Oil Trader(0/1)		-0.015					0.003								
		(0.013)					(0.017)								
*Inventory Credit							-0.006								
							(0.025)								
Baseline: Sold Oil in Advance (0/1)		-0.014						-0.058							
		(0.031)						(0.042)							
*Inventory Credit								0.073							
								(0.062)							
Baseline: HH head female (0/1)		0.065***							0.059*						
		(0.022)							(0.032)						
*Inventory Credit									-0.000						
									(0.049)						
Baseline: Discount Factor (0-2 weeks)		-0.018								-0.015					
		(0.013)								(0.021)					
*Inventory Credit										0.015					
										(0.028)					
Baseline: Credit Constrained (0/1)		-0.013									0.006				
		(0.025)									(0.039)				
*Inventory Credit											-0.036				
											(0.056)				
Baseline: Certainty Equivalent		0.009										0.014			
		(0.012)										(0.018)			
*Inventory Credit												-0.009			
												(0.024)			
Baseline: Household Asset Score		0.046***											0.035		
		(0.017)											(0.022)		
*Inventory Credit													0.011		
													(0.034)		
Baseline: Distance from market		-0.023												0.013	
		(0.022)												(0.040)	
*Inventory Credit														-0.036	
														(0.049)	
Baseline: Distance from road		0.098***													0.095***
		(0.016)													(0.019)
*Inventory Credit															-0.009
															(0.035)
Constant	0.299***	0.215***	0.285***	0.287***	0.213***	0.241***	0.288***	0.301***	0.254***	0.288***	0.286***	0.287***	0.289***	0.295***	0.320***
	(0.033)	(0.070)	(0.065)	(0.065)	(0.071)	(0.085)	(0.065)	(0.064)	(0.059)	(0.064)	(0.065)	(0.064)	(0.068)	(0.063)	(0.055)
p-value IC			0.337	0.409	0.130	0.864	0.882	0.757	0.098	0.984	0.423	0.728	0.074	0.441	0.004
Observations	1237	1228	1237	1237	1237	1237	1237	1237	1229	1236	1237	1236	1237	1237	1237

Notes: Robust Standard errors clustered at community level.
Regression includes dummies for each randomization stratum except for column (1)
report the p-value for the sum of the level coefficient and the level
* p<0.1, ** p<0.05, *** p<0.01.
Le.50000=USD12.

Table 3: Take-up Intensive Margin (if >0)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Inventory Credit Treatment (IC)	-1.501**	-1.470**	-1.383**	-1.286**	-1.594	-0.444	-1.567***	-1.360**	-1.622**	-1.481**	-2.236***	-1.525***	-1.486***	-1.502**	-1.508**
	(0.603)	(0.574)	(0.556)	(0.606)	(0.992)	(0.807)	(0.561)	(0.625)	(0.697)	(0.574)	(0.693)	(0.573)	(0.546)	(0.583)	(0.600)
Baseline: Production peak season		0.980***	1.462***												
		(0.329)	(0.460)												
*Inventory Credit			-0.791												
			(0.568)												
Baseline: Production off-peak		0.529		0.952**											
		(0.386)		(0.442)											
*Inventory Credit				-0.233											
				(0.700)											
Baseline: Harvests Masankay Oil(0/1)		-0.108			0.384										
		(0.597)			(0.989)										
*Inventory Credit					0.143										
					(1.046)										
Baseline: Harvests Red Oil (0/1)		0.165				0.889									
		(0.607)				(0.916)									
*Inventory Credit						-1.307									
						(0.975)									
Baseline: Palm Oil Trader(0/1)		0.374					0.666								
		(0.275)					(0.440)								
*Inventory Credit							-0.384								
							(0.582)								
Baseline: Sold Oil in Advance (0/1)		-0.661						-0.124							
		(0.486)						(0.672)							
*Inventory Credit								-0.502							
								(0.926)							
Baseline: HH head female (0/1)		0.371							0.299						
		(0.475)							(0.708)						
*Inventory Credit									0.064						
									(0.866)						
Baseline: Discount Factor (0-2 weeks)		-0.545								-0.343					
		(0.360)								(0.603)					
*Inventory Credit										-0.054					
										(0.634)					
Baseline: Credit Constrained (0/1)		-0.209									-1.380**				
		(0.440)									(0.646)				
*Inventory Credit											1.863**				
											(0.810)				
Baseline: Certainty Equivalent		0.277										0.229			
		(0.211)										(0.405)			
*Inventory Credit												-0.059			
												(0.489)			
Baseline: Household Asset Score		0.255											0.821**		
		(0.256)											(0.391)		
*Inventory Credit													-0.542		
													(0.543)		
Baseline: Distance from market		-0.457												-0.448	
		(0.371)												(0.498)	
*Inventory Credit														0.399	
														(0.606)	
Baseline: Distance from road		0.280													-0.019
		(0.277)													(0.323)
*Inventory Credit															0.019
															(0.403)
Constant	5.189***	6.231***	6.366***	6.522***	6.147***	5.635***	6.427***	6.467***	6.266***	6.501***	6.823***	6.454***	6.600***	6.417***	6.459***
	(0.499)	(2.047)	(1.666)	(1.803)	(2.292)	(1.810)	(1.806)	(1.833)	(2.049)	(1.782)	(1.815)	(1.892)	(1.879)	(1.836)	(1.853)
p-value IC			0.047	0.210	0.358	0.458	0.407	0.325	0.480	0.208	0.387	0.533	0.400	0.903	1.000
Observations	339	335	339	339	339	339	339	339	336	338	339	338	339	339	339

Notes: Robust Standard errors clustered at community level.
Regression includes dummies for each randomization stratum except for column (1)
report the p-value for the sum of the level coefficient and the level
* p<0.1, ** p<0.05, *** p<0.01.
Le.50000=USD12.

Table 4: Attrition

	Diary Sample		Endline Sample	
	(1)	(2)	(3)	(4)
Inventory Credit Treatment (IC)	-0.019	-0.016	-0.009	-0.007
	(0.015)	(0.016)	(0.011)	(0.011)
Storage Treatment (STORAGE)	-0.021	-0.020	-0.003	-0.003
	(0.014)	(0.015)	(0.011)	(0.012)
Baseline: Production peak season		-0.001		0.002
		(0.009)		(0.006)
Baseline: Production off-peak		-0.000		-0.004
		(0.008)		(0.004)
Baseline: Harvests Masankay Oil(0/1)		0.011		0.002
		(0.015)		(0.008)
Baseline: Harvests Red Oil (0/1)		0.016		0.020**
		(0.020)		(0.009)
Baseline: Palm Oil Trader(0/1)		0.017**		0.011*
		(0.007)		(0.006)
Baseline: Sold Oil in Advance (0/1)		-0.024		-0.013
		(0.015)		(0.009)
Baseline: HH head female (0/1)		-0.022*		-0.006
		(0.011)		(0.007)
Baseline: Discount Factor (0-2 weeks)		0.001		-0.003
		(0.008)		(0.004)
Baseline: Credit Constrained (0/1)		-0.005		-0.010
		(0.015)		(0.009)
Baseline: Certainty Equivalent		0.003		-0.003
		(0.007)		(0.004)
Baseline: Household Asset Score		-0.010		-0.003
		(0.007)		(0.004)
Baseline: Distance from market		-0.005		-0.003
		(0.006)		(0.004)
Baseline: Distance from road		-0.006		-0.002
		(0.005)		(0.004)
Mean Y Control Group	.095	.095	.031	.031
Observations	1859	1845	1859	1845

Notes: Robust Standard errors clustered at community level.

Regression includes dummies for each randomization stratum

* p<0.1, ** p<0.05, *** p<0.01.

Table 5: Palm Oil Storage

	July				October			
	(1) Community Storage	(2) Community Storage	(3) Total Storage	(4) Total Storage	(5) Community Storage	(6) Community Storage	(7) Total Storage	(8) Total Storage
Inventory Credit Treatment (IC)	0.903***	0.886***	-0.504	-0.615	0.737***	0.729***	-0.299	-0.361
	(0.150)	(0.153)	(0.531)	(0.479)	(0.116)	(0.118)	(0.362)	(0.312)
Storage Treatment (STORAGE)	1.680***	1.653***	-0.398	-0.510	1.722***	1.707***	0.639*	0.481
	(0.228)	(0.241)	(0.424)	(0.398)	(0.215)	(0.217)	(0.366)	(0.350)
Baseline: Production peak season		0.276*		1.010***		0.192**		0.975***
		(0.154)		(0.278)		(0.081)		(0.161)
Baseline: Production off-peak		0.054		0.272		0.003		0.127
		(0.107)		(0.274)		(0.069)		(0.186)
Baseline: Harvests Masankay Oil(0/1)		0.202		0.792***		0.302**		0.339
		(0.131)		(0.240)		(0.149)		(0.248)
Baseline: Harvests Red Oil (0/1)		0.128		-0.294		0.221		-0.306
		(0.179)		(0.401)		(0.184)		(0.434)
Baseline: Palm Oil Trader(0/1)		0.130		0.734***		0.026		0.374***
		(0.100)		(0.188)		(0.069)		(0.140)
Baseline: Sold Oil in Advance (0/1)		-0.311*		-0.738**		-0.200		-0.517**
		(0.163)		(0.292)		(0.150)		(0.238)
Baseline: HH head female (0/1)		0.015		-0.105		0.216*		0.014
		(0.123)		(0.220)		(0.120)		(0.192)
Baseline: Discount Factor (0-2 weeks)		-0.182		-0.201		-0.151*		-0.260**
		(0.123)		(0.162)		(0.078)		(0.121)
Baseline: Credit Constrained (0/1)		-0.044		0.026		-0.004		-0.479**
		(0.098)		(0.208)		(0.117)		(0.203)
Baseline: Certainty Equivalent		0.020		-0.089		0.021		-0.012
		(0.067)		(0.128)		(0.064)		(0.104)
Baseline: Household Asset Score		0.212		0.880***		0.115*		0.551***
		(0.166)		(0.212)		(0.065)		(0.132)
Baseline: Distance from market		-0.054		0.034		-0.063		-0.022
		(0.083)		(0.164)		(0.080)		(0.132)
Baseline: Distance from road		0.166		0.286		0.183*		0.262
		(0.107)		(0.247)		(0.101)		(0.177)
Mean Y Control Group	.031	.031	3.313	3.295	.017	.017	2.157	2.15
Observations	1775	1761	1775	1761	1797	1783	1791	1777

Notes: Robust Standard errors clustered at community level.
Regression includes dummies for each randomization stratum and individual covariates report in Table 4.
* p<0.1, ** p<0.05, *** p<0.01.

Table 6: Palm Oil Sale Shares

	By July		By October	
	(1)	(2)	(3)	(4)
Inventory Credit Treatment (IC)	0.026	0.026	0.008	0.011
	(0.023)	(0.024)	(0.020)	(0.020)
Storage Treatment (STORAGE)	-0.002	0.001	-0.026	-0.025
	(0.024)	(0.024)	(0.021)	(0.021)
Baseline: Production peak season		-0.013		-0.011
		(0.009)		(0.008)
Baseline: Production off-peak		-0.003		0.002
		(0.009)		(0.009)
Baseline: Harvests Masankay Oil(0/1)		-0.000		0.002
		(0.020)		(0.015)
Baseline: Harvests Red Oil (0/1)		0.013		-0.002
		(0.022)		(0.025)
Baseline: Palm Oil Trader(0/1)		-0.006		0.002
		(0.009)		(0.007)
Baseline: Sold Oil in Advance (0/1)		0.029*		0.018
		(0.016)		(0.014)
Baseline: HH head female (0/1)		-0.011		-0.018
		(0.013)		(0.012)
Baseline: Discount Factor (0-2 weeks)		0.005		0.002
		(0.010)		(0.008)
Baseline: Credit Constrained (0/1)		0.012		-0.001
		(0.016)		(0.014)
Baseline: Certainty Equivalent		0.000		-0.013*
		(0.008)		(0.007)
Baseline: Household Asset Score		-0.011		-0.008
		(0.010)		(0.008)
Baseline: Distance from market		0.004		-0.007
		(0.011)		(0.008)
Baseline: Distance from road		-0.003		-0.004
		(0.009)		(0.009)
Mean Y Control Group	.523	.524	.764	.765
Observations	1678	1665	1678	1665

Notes: Robust Standard errors clustered at community level.

Regression includes dummies for each randomization stratum

* p<0.1, ** p<0.05, *** p<0.01.

Table 7: Palm Oil Advance Sales and New Planting

	Any Advance (0/1)		Plant New Trees	
	(1)	(2)	(3)	(4)
Inventory Credit Treatment (IC)	0.007	0.005	-0.056	-0.053
	(0.031)	(0.029)	(0.047)	(0.043)
Storage Treatment (STORAGE)	0.063**	0.052*	-0.046	-0.057
	(0.029)	(0.028)	(0.052)	(0.049)
Baseline: Production peak season		0.002		0.013
		(0.012)		(0.016)
Baseline: Production off-peak		0.006		0.005
		(0.010)		(0.016)
Baseline: Harvests Masankay Oil(0/1)		0.054**		0.218***
		(0.023)		(0.032)
Baseline: Harvests Red Oil (0/1)		0.044*		0.010
		(0.027)		(0.037)
Baseline: Palm Oil Trader(0/1)		-0.001		-0.001
		(0.009)		(0.012)
Baseline: Sold Oil in Advance (0/1)		0.134***		0.043
		(0.025)		(0.027)
Baseline: HH head female (0/1)		-0.026		-0.014
		(0.017)		(0.023)
Baseline: Discount Factor (0-2 weeks)		-0.004		-0.016
		(0.009)		(0.013)
Baseline: Credit Constrained (0/1)		0.007		-0.008
		(0.020)		(0.026)
Baseline: Certainty Equivalent		0.003		0.004
		(0.010)		(0.012)
Baseline: Household Asset Score		0.001		0.002
		(0.010)		(0.016)
Baseline: Distance from market		-0.008		0.028
		(0.013)		(0.020)
Baseline: Distance from road		-0.020*		0.005
		(0.011)		(0.016)
Mean Y Control Group	.166	.167	.353	.355
Observations	1811	1798	1811	1798

Notes: Robust Standard errors clustered at community level.

Regression includes dummies for each randomization stratum

* p<0.1, ** p<0.05, *** p<0.01.