

Supplements

Table S1. Definition of Constructs

Construct	Items	Aggregation	Source
Outcome Variable			
Financial Behaviour	<ul style="list-style-type: none"> • Have you managed to save money in the past 4 weeks? (<i>binary</i>) • In the past 4 weeks, how often did you have to borrow money from a loan shark or money lender? (<i>ordinal, ranging from never to very often</i>) [reverse coded] • In the past 4 weeks, how often did you have to borrow money from a family member or friend? (<i>ordinal, ranging from never to very often</i>) [reverse coded] • In the past 4 weeks, how often did you run out of money for buying meat? (<i>ordinal, ranging from never to very often</i>) [reverse coded] • In the past 4 weeks, how often did you run out of money for airtime? (<i>ordinal, ranging from never to very often</i>) [reverse coded] • In the past 4 weeks, how often did you run out of money for transport? (<i>ordinal, ranging from never to very often</i>) [reverse coded] • In the past 4 weeks, how often did you run out of money for electricity? (<i>ordinal, ranging from never to very often</i>) [reverse coded] 	Principal component analysis	Various, e.g. Berg & Zia (2013)
Psychological Pathway Variables			
Optimism	<ul style="list-style-type: none"> • I felt I was just as good as other people • I had trouble keeping my mind on what I was doing [reverse coded] • I felt hopeful about the future • I thought my life had been a failure [reverse coded] • I could not get going [reverse coded] • I was happy • I enjoyed life (<i>all binary</i>) 	Principal component analysis	Short version of the Centre for Epidemiologic Studies Depression Scale (Radloff, 1977)
Financial Self-Efficacy	<ul style="list-style-type: none"> • How confident are you that your family will not run out of money before the next grant day? • How confident are you that you can plan carefully in advance how to use the money for the month? (<i>both on 1-10 Likert scale</i>) 	Additive scale (given limited number of items)	Adapted from Lown (2011)
Social Pathway Variables			
Emotional & Affectionate Social Support	<ul style="list-style-type: none"> • Thinking about your friends or family, do you have...someone you can count on to listen to you? • ... someone to give you information to help you understand a situation • ...someone to give you good advice about crisis • ...someone to confide in or talk to about yourself or your problems • ...someone to share your most private worries and fears with • ...someone to turn to for suggestions about how to deal with a personal problem • ...someone who understands your problems • ...someone who shows you love and affection • ...someone to love and make you feel wanted • ...someone who hugs you 	Principal component analysis	Medical Outcomes Study (MOS) Social Support Survey (Sherbourne & Stewart, 1991)

	<ul style="list-style-type: none"> • ...someone to have a good time with • ...someone to get together with for relaxation • ...someone to do something enjoyable with • ...someone to do things with to help you get your mind off things. <i>(all ordinal, ranging from never to often)</i>		
Positive Caregiver Teen Relationship	<ul style="list-style-type: none"> • You have a friendly talk with your teen • You volunteer to help with special activities your teen is involved in • You play games or do other fun things with your teen • You ask your teen about his/her day at school • You help your teen with his/her homework • You ask your teen what your teen 's plans are for the coming days • You drive or walk your teen to a special activity • You talk to your teen about their friends • Your teen helps plan family activities • You attend parent's meetings, parent/teacher conferences, or other meetings at school <i>(all ordinal, ranging from never to always)</i>	Principal component analysis	Alabama Parenting Questionnaire – Positive Involvement subscale (Frick, 1991)

Table S2. Post-Hoc Power Calculations for Mediation Analyses

Tested mediating Pathway	ICC [outcome variable]	ICC [mediating variable]	MC simulated effective power
Programme → Self-Efficacy → Financial Behaviour	0.02	0.03	0.57
Programme → Optimism → Financial Behaviour	0.02	0.05	0.39
Programme → Community Support → Financial Behaviour	0.02	<0.00	0.10
Programme → Family Support → Financial Behaviour	0.02	<0.00	0.43
Programme → Community Support → Self-Efficacy	0.05	<0.00	0.10
Programme → Family Support → Self-Efficacy	0.05	<0.00	0.99
Programme → Community Support → Optimism	0.04	<0.00	0.57
Programme → Family Support → Optimism	0.04	<0.00	0.99

Notes: Effective statistical power is determined based on resampling-based method. We use Monte Carlo simulations with 2000 replications, which allows us to estimate the sampling distribution of the estimated mediation effect and test whether specific confidence intervals include zero (and thus imply no mediation effect) (see Kelcey et al., 2019).

Supplement 3. Data

The dataset, Stata dofile, and R code can be accessed through figshare using the below link: <https://doi.org/10.6084/m9.figshare.11448102.v1>