CSAE Working Paper WPS/2022-02

With or Without Him? Experimental Evidence on Gender-Sensitive Cash Grants and Trainings in Tunisia

Jules Gazeaud, Nausheen Khan, Eric Mvukiyehe, and Olivier Sterck*

January 2022

Abstract

Is it possible to stimulate women's employment by relaxing their financial and human capital constraints? Does involving husbands help or hinder the effort? To examine these questions, we randomly allocated cash grants and financial training to 1,000 poor women in Tunisia. To encourage gender dialogue, a random subset of women could invite their male partner to the training. The cash grants and financial training positively impacted women's income generating activities, but only for women who had to attend the training alone, suggesting that gender dialogue backfired. The program also reinforced traditional gender roles: it stimulated employment of other household members as well as investments in small-scale agriculture and livestock farming—two activities traditionally undertaken by women at home. Impacts on household living standards are overwhelmingly positive.

JEL Classification: J16, L25, L26, O12
Keywords: Cash Transfers, Financial Training, Gender Roles, Employment

*Jules Gazeaud: J-PAL MENA, The American University in Cairo. E-mail: jgazeaud@povertyactionlab.org; Nausheen Khan: World Bank. E-mail: nkhan8@worldbank.org; Eric Mvukiyehe: Duke University. E-mail: eric.mvukiyehe@duke.edu; Olivier Sterck: ODID, University of Oxford. E-mail: olivier.sterck@qeh.ox.ac.uk. We are grateful to Arthur Alik-Lagrange, Diego Angel-Urdinola, Rabah Arezki, Mahdi Barouni, Simone Bertoli, Anush Bezhanyan, Theophile Bougna, Bruno Crepon, Carlo Del Ninno, Laura Derksen, Alison Fahey, Ugo Gentilini, Xavier Giné, Alvaro Gonzalez, Afef Haddad, Mary Hallward-Driemeier, Jesko Hentschel, Marcus Holmlund, Jason Kerwin, Elena Lanchovichina, Daniel Lederman, Arianna Legovini, Florian Leon, John Loeser, Fareeba Mahmood, David McKenzie, Lili Mottaghi, Khalid Ahmed Ali Moheyddeen, Yuko Okamura, Laura Ralston, Aminur Rahman, Imran Rasul, Emma Riley, Lea Rouanet, Tony Verheijen, Jan von der Goltz, Nahla Zeitoun, and numerous seminar participants for their inputs and support at various stages of the research. We thank Sarah Elven, Samih Ferrah, Joe St Clair, and Varada Shrotri for wonderful research assistance. During survey implementation, we were privileged to work with BJKA Consulting, including Samy Kallel (Director General) and an excellent team of enumerators. We are particularly indebted to Samir Ben Zineb for fieldwork coordination. Finally, we express our deepest gratitude to all households that participated to our surveys. This research would have not been possible without their collaboration. We gratefully acknowledge financial support from the World Bank through the Jobs Multi-Donors Trust Fund, the Umbrella Facility for Gender Equality (UFGE), the MNA Gender Innovation Lab (MNAGIL), and the i2i Multi-Donors Trust Fund. This impact evaluation study received Institutional Review Board (IRB) clearance from *IRB Solutions*, under protocol #2020/11/17 and was registered on the AEA RCT Registry under registration number AEARCTR-0007136. All errors and opinions expressed in the paper remain ours, the authors.

Centre for the Study of African Economies
Department of Economics · University of Oxford · Manor Road Building · Oxford OX1 3UQ
T: +44 (0)1865 271084 · F: +44 (0)1865 281447 · E: csae.enquiries@economics.ox.ac.uk · W: www.csae.ox.ac.uk

The potential of female workers and entrepreneurs is underused globally. In 2019, working-age women were 26 percentage points less likely to work (44.7% versus 70.4%) and, when they work, they earn significantly less than men with similar skills and employment status (ILO 2021). Gender-based discrimination in the labor market is particularly salient in the Middle East and North Africa, and in India, where religious doctrines endorse the practice of purdah, or female seclusion (Jayachandran 2021). McKinsey (2015) estimates that the World GDP would be approximately USD 28 trillion higher (26%) if women were playing an identical role in labor markets as men.

The gender gaps in the labor market cannot be explained solely by financial and human capital constraints (Duflo 2012; Jayachandran 2021). Indeed, impact evaluations of cash grants and training programs aimed at stimulating entrepreneurship tend to find little effect on income and business outcomes of female recipients, but sizeable positive effects on male counterparts (De Mel et al. 2008; Klinger and Schündeln 2011; Fafchamps et al. 2014; Berge et al. 2015; Bernhardt et al. 2019; Giné and Mansuri 2021). Recent research confirms that women face extra gender-specific constraints, including higher risk of expropriation by other household members and peers (De Mel et al. 2009; Jakiela and Ozier 2016; Bernhardt et al. 2019; Riley 2020), limited control over their bodies and over fertility choices (Bandiera et al. 2020; Carneiro et al. 2021), less-developed networks (Field et al. 2016), lower aspirations (Aloud et al. 2020), paucity of role models (Lafortune et al. 2018), and gender-related norms and beliefs stipulating the roles that women should and should not play (Field et al. 2010; Alesina et al. 2013; Bertrand et al. 2015; Bursztyn et al. 2020; Delecourt and Fitzpatrick 2021).

We report the results of a randomized controlled trial (RCT) of a multi-faceted program, which aimed to address women's financial and human capital constraints as well as some of the gender-specific constraints. The RCT was conducted in Tunisia, where gender gaps in the labor market are massive (ILO 2021). The RCT was targeted at women and had two treatment arms. First, 1,000 women received an unconditional cash grant worth USD 768 in PPP terms (TND 634).[1] This amount is large, about four times

[1]This paper uses the PPP conversion factor and the official exchange rate estimated by the World Bank.

the median monthly income of the respondents at baseline. These women also received a one-day financial training, which covered themes such as money management, savings, credit, and investments. While the cash grant was unconditional, women were encouraged to invest the money in an income generating activity or in human capital (e.g., paying for vocational training of their choice).

The second treatment arm aimed at encouraging gender dialogue and thereby addressing some of the gender-specific barriers in the labor market. A subset of cash grant recipients were encouraged to bring their male partners to the financial training. Previous research in Côte d'Ivoire had shown that women participating in gender dialogue groups were less likely to report economic abuse (Gupta et al. 2013). In line with these results, the objective of the gender dialogue component was to actively engage male partners in the cash grant and training programs, in order to minimize resentment or backlash in response to women empowerment and maximize impacts on women's income generating activities (IGAs).[2] We study the impacts of the treatments after two years.

Results show that the cash grant and training program had modest positive impacts on women's likelihood of having an IGA (+3.4 p.p.) and on their income, but only for women who had to attend the training alone. The gender dialogue component appears to have backfired: compared to women who had to attend the training alone, women who could invite their male partner are significantly less likely to have an IGA and they earn lower incomes. Their labor-market outcomes are very similar to labor-market outcomes in the control group. This evidence suggests that husbands' involvement in gender-sensitive cash grants and trainings may be detrimental to the promotion of women's IGAs, either because it reduces women's privacy over the cash grants, or because men involved in the gender dialogue sessions may have felt part of the program, giving them more legitimacy to influence how cash grants were spent. Given strong gender norms and the difficulty to hide income in this context, we conjecture that the second explanation

[2]Bulte et al. (2017, 2018) implemented a similar program in Vietnam, with women in one treatment arm attending business training alone while women in a second treatment arm could invite their husband to the training. They did not offer cash grants to relax financial constraints. Bulte et al. (2017) finds that training participation positively impacted knowledge, practices, and business outcomes, but inviting male partners had little marginal impact. Bulte et al. (2018) documents that women participating to the training are more likely to hide income, and this effect is exacerbated by the presence of husbands.

is more plausible. Overall, few women reported an income generating activity—even in the treatment groups.

The cash grant and training program had significant positive effects on participation in livestock farming (+4.7 p.p.) and small-scale agriculture (+2.4 p.p.), two occupations traditionally undertaken by women at home. We also find positive effects on the IGAs of other household members. These results show that the program reinforced women's traditional occupations, but was unable to dramatically shift gender roles. Our results are also consistent with Bernhardt et al. (2019)'s observation that households matter when assessing the impact of cash grants to female microentrepreneurs, because women's grants are often invested in the IGAs of other household members.

Beyond the labor market, the impacts of the program were overwhelmingly positive. The cash grant and training program had positive effects on household living standards, as measured by food consumption (+10.7%) and asset ownership (+0.13 SD). Women in the treatment groups were also more satisfied with their lives (+0.18 SD), and had better mental health (+0.07 SD), and better access to finance (+0.41 SD).

Our paper contributes to three important streams of literature. First, it adds new evidence to the literature on cash transfers and training programs (see Bastagli et al. 2016 and McKenzie 2021 for reviews), and, in particular, to the burgeoning literature on the impact of large one-off grants in low- and middle-income countries (see e.g., Haushofer and Shapiro 2016, Crépon et al. 2020). Our study also directly contributes to the nascent literature on multi-faceted programs that tackle multiple constraints at the same time (Banerjee et al. 2015; Bedoya et al. 2019; Sedlmayr et al. 2020; Banerjee et al. 2021; Balboni et al. 2021). Second, our analysis sheds new light on the gender-specific constraints that women face in the labor market (see Duflo 2012 and Jayachandran 2021 for reviews). Consistent with e.g., Field et al. (2010), Bertrand et al. (2015), and Bursztyn et al. (2017), our analysis shows that tradition can shape women's opportunities and interfere with programs aiming at stimulating women employment. Third, our paper relates to the literature on intra-household dynamics and information asymmetry (see e.g., Ashraf 2009, Castilla and Walker 2013, Ashraf et al. 2014, Jakiela and Ozier 2016, Bulte

et al. 2018). In line with Field et al. (2021), our analysis shows that involving men in programs that target women may backfire.

The paper is structured as follows. Section 1 provides background information on the context of the experiment. Section 2 gives more details about the interventions. Section 3 introduces research hypotheses. Section 4 describes the data and the identification strategy. Section 5 presents the results, and Section 6 concludes.

1 Context

The RCT took place in rural Tunisia. Until 2010, the World Economic Forum repeatedly ranked Tunisia as the most competitive economy in Africa (World Economic Forum 2010). Yet, the Tunisian economy had serious weaknesses, including inadequate job creation, pervasive restrictions to economic and political participation, cronyism and corruption, and deep regional disparities (World Bank 2014). The lack of political reforms to address these problems led to increasing popular discontent and eventually triggered a wave of protests, known as the Jasmine revolution. The popular upheaval culminated with the ousting of longtime president Zine El Abidine Ben Ali in January 2011. The protests eventually spread throughout the Arab world, in a chain reaction known as the Arab Spring.

Following the Jasmine revolution, Tunisia successfully transitioned to democracy and adopted one of the most progressive constitutions in the Arab world (Netterstrøm 2015). Yet, despite promising political reforms, authorities failed to undertake the necessary socio-economic reforms. GDP per capita has been shrinking since 2014, unemployment remains high, the business climate has deteriorated, and important regional disparities remain. Women and young university graduates are particularly disadvantaged in the labor market. The gender gap in employment is massive. In 2018, only 19% of working-age women versus 60% of working-age men were in paid- or self-employment (ILO 2021). The gender pay gap was 14.5% after controlling for age, education, working-time status, and public-sector versus private-sector employment (ILO 2018).

Our experiment took place in Jendouba, one of the poorest governorates in Tunisia.[3] The Jendouba governorate is administratively divided into 95 Imadas (locality), 15 of which are classified as urban, and 80 of which are classified as rural. Our RCT targeted 2,000 women in the 80 rural Imadas. These women were recruited from the treatment and control groups of another randomized experiment, which evaluated the impact of a public-works program (The World Bank 2017).[4]

Data from the 2014 census and from our baseline survey provide information about life in rural Jendouba (our data are described in Section 4.1). In 2014, only 37% of the adult population of rural Jendouba was economically active. Illiteracy rates were around 40%, and 48% of household heads had no education. In 2016, the value of daily consumption per capita at baseline was about TND 9, which was less than USD 4 using the official exchange rate at the time of the baseline survey. For most households, the main source of income is coming from casual work, agriculture, and animal farming. The labor market in rural Jendouba is highly segregated by gender. Female workers are typically working in agriculture, either as casual laborers (harvesting, weeding, sowing) or at home (Zuccotti et al. 2018). The United Nations General Assembly (2013) describes that *"In Jendouba, agriculture is the main source of income and depends primarily on female labour, particularly older women, who are ready to accept the sector's low wages. These older rural women are predominantly casual agricultural labourers, who are collected every morning from the streets, transported, standing in the back of trucks, to the farms, and compelled to work long hours for meagre pay."* Women are also in charge of small-scale agriculture and livestock farming at home (Massin et al. 2016). About 18% of households reported owning land at baseline and 49% of households were owning livestock (usually

[3]See Cocco (2013) for a powerful photo documentary on living conditions in Jendouba.

[4]Between 2012 and 2016, 40 rural Imadas took part in a project of Community Works and Local Participation (CWLP) implemented by the Ministry of Vocational Training and Employment (MFPE) with the technical support of the World Bank. The CWLP program was implemented as a cluster RCT: 40 Imadas were randomly selected to benefit from public works and 40 Imadas were placed in a pure control group. Within each Imada, local associations identified 50 households willing to participate in the cash-for-work (CfW) program. In treatment Imadas, 35 households were randomly selected to participate in the CfW program and 15 households were chosen as control. Our baseline data are the endline data of the CWLP evaluation. We built our impact evaluation on the CWLP evaluation for three reasons: facilitate sampling, minimize costs, and allow for the evaluation of the long-term effects of the CWLP. We study heterogeneous treatment effects by treatment status in the CWLP evaluation in Appendix F.

goats or chickens). By contrast, men tend to work in sectors requiring physical strength, such as construction work. Men are also in charge of specific tasks in agriculture, such as operating machines, transport, and portage.

2 Interventions

Between September 2018 and January 2019, the 2,000 women of our study sample were randomly assigned to two interventions or to a control group. The design of the experiment is represented in Figure A.3.

Treatment 1: Cash Grant and Training

1,000 women were offered an unconditional cash grant of TND 634 (USD 768 in PPP terms, USD 240 in nominal terms). This amount is relatively large: about four times the median monthly income of respondents with an IGA at baseline.

Before getting the cash grants, women had to take part in a one-day training, which covered the basic concepts of money management and investment. The training was co-produced and co-organized by Tunisia's Center of Arab Women for Training and Research (CAWTAR) and the World Bank. It aimed at encouraging women to invest their money productively in physical capital (e.g., starting an income generating activity) or human capital (paying for vocational training of their choice). The training covered three main modules: i) financial planning and budgeting, ii) savings, and iii) debt management. Each module included a series of videos, exercises, and guided discussions. Details about training, including photos and links to the training material, are provided in Appendix A.

Women had to open a bank account to receive the cash grants. The grants were delivered, in one lumpsum, to these accounts. The take-up of the cash grant intervention was very high: 949 out of the 1,000 randomly selected women participated in the training sessions and received the cash grants (95%).

Treatment 2: Gender Dialogue with Male Partners

Half of the 1,000 women receiving cash grants (i.e., 500 women) were invited to bring their male partners to the financial training described above. Partners were asked to sit next to each other and do the exercises together. The six videos played during the training show two partners discussing, arguing about, and agreeing upon budget management and investments (see Figure A.2 in Appendix). The opinions of the women in the video were presented by the trainers as the best practice. Partners were invited to reflect together on the content of the videos and share their joint experience with the group.

The rationale for adding this component was to encourage joint decision-making between the partners, limit expropriation of grants by male partners and other household members, and mitigate any negative perceptions or resentments that male partners may have as a result of the cash grant program. Previous research by Gupta et al. (2013) in Côte d'Ivoire found that women participating in gender dialogue groups were less likely to report economic abuse.

The take-up rate of the gender dialogue component was also high: 444 partners attended the training from a total of 486 invited partners (and 502 women randomly selected into this treatment group). The take-up rate of this component is therefore 88.4%.

3 Hypotheses

Our paper tests two series of hypotheses, which were pre-specified in our pre-analysis plan (Gazeaud et al. 2021b).

The first set of hypotheses is based on the naive assumption that the two treatment arms achieve their intended objectives. Previous research on cash grants to micro-entrepreneurs found positive impacts on a wide variety of business outcomes (De Mel et al. 2008; Fafchamps et al. 2014; McKenzie 2017). Training programs also generate positive impacts, but effect sizes are relatively small (McKenzie 2021). In light of this evidence, we hypothesize that the cash grant and training program relaxes women's financial and human capital constraints, and that this is sufficient to stimulate women's IGAs (H1.1) and enhance women agency (H1.2). In line with the findings of Gupta et al. (2013), we

also hypothesize that the gender dialogue component is empowering women participants (H1.3) which, if this latter hypothesis is true, should in turn stimulate their IGAs (H1.4).

The second series of hypotheses recognizes that relaxing financial and human capital constraints may be insufficient because women face gender-specific constraints, including high risk of expropriation by other household members (De Mel et al. 2009; Jakiela and Ozier 2016; Bernhardt et al. 2019; Riley 2020). In line with the findings of Bernhardt et al. (2019), we acknowledge that focusing on women employment and income is insufficient because it ignores possible indirect effects on the household as a whole. For example, the cash grants to women could actually be invested in the IGAs of other household members. The interventions could therefore have positive effects beyond recipient women and directly impact household IGAs and household well-being (H2.1). If the gender dialogue intervention increases women agency, the effect of the cash grant and training program on the IGAs of other household members is expected to be lower in households that participated in the gender dialogue program (H2.2). The program could also encourage migration if cash grants relax liquidity, credit, and risk constraints to migration (Gazeaud et al. 2021a) (H2.3). Jendouba—the governorate where this experiment is taking place—is one of the primary migrant-sending regions in Tunisia, with an out-migration rate of 13.2% in 2014 (Zuccotti et al. 2018).

4 Empirical strategy

The empirical strategy is based on a pre-analysis plan, which can be accessed here (Gazeaud et al. 2021b). Supplementary analyses are described in Appendix F.

4.1 Data

Baseline quantitative data on the 2,000 female participants were collected between April 2016 and January 2017, which is 12 to 18 months before the distribution of cash grants. The endline survey was conducted between December 2020 and March 2021, which is between 2 and 2.5 years after the distribution of cash grants. 91.2% of the female partic-

ipants were successfully surveyed at endline (N=1,824).[5] We study attrition in Section 4.4. The baseline and endline questionnaires included questions on household composition, economic activities, assets, consumption, women agency, subjective well-being, mental health, migration, economic shocks, and coping strategies.

Data collection was carried out in person and coordinated by a professional survey firm recruited by the World Bank. The survey firm was responsible for translation and adaptation of the survey instruments, recruiting and training enumerators, in-field quality control, and data collection logistics. The survey firm mobilized a large team of field personnel comprising field supervisors, enumerators, and independent back-checkers. Field workers were supported by back-office staff, including IT specialists to ensure efficient functioning of equipment and data transfer processes. This entire team participated in a week-long training in Jendouba facilitated by the World Bank DIME team. Figure A.4 in Appendix depicts the overall timeline of the impact evaluation and data collection activities.

4.2 Estimation of intent-to-treat effects

We estimate the intent-to-treat (ITT) effect of the cash grant and training program using a regression of the following form:

$$y_i \;=\; \beta_0 \;+\; \beta_1\, T_i \;+\; \delta^T X_i \;+\; \mu_e \;+\; \varepsilon_i \tag{1}$$

where y_i is the outcome of interest for unit i (where i is an individual or a household depending on the outcome); T_i is a dummy indicating whether the unit i was randomly offered the cash grant and training program; X_i is a vector of control variables; μ_e are enumerator fixed effects; and ε_i is the disturbance term for the regression. The ITT effect of the cash grant and training program is given by the coefficient β_1. The vector of control variables X_i is selected using the double LASSO method of Chernozhukov

[5] At endline, we also sought to interview the male partners of the 1,000 women who received cash grant and training program. We successfully interviewed 83% of these (N=830) and use the data to construct one measure of women agency. For male partners, we do not reject the hypothesis that attrition rates are equal in the two treatment groups (17.1% and 16.9% respectively).

et al. (2017), starting with the list of variables used in the balance table augmented with fourth-degree polynomials along with all first-order interactions the inverse hyperbolic sine transformation of continuous variables. We include enumerator fixed effects in all regressions (Di Maio and Fiala 2020) and the baseline levels of outcome variables when possible.[6]

To test whether the cash grant and training program is more effective when combined with the gender dialogue component, we estimate the following ITT specification:

$$y_i \;=\; \beta_0 \;+\; \beta_1\, T_{i1} \;+\; \beta_2\, T_{i2} \;+\; \delta^T X_i \;+\; \mu_e \;+\; \varepsilon_i \tag{2}$$

where T_{i1} is a dummy indicating whether the unit i was randomly offered the cash grant and training program but not the gender dialogue component; T_{i2} is a dummy indicating whether the unit i was randomly offered the cash grant and training program and the gender dialogue component; and y_i, X_i, μ_e and ε_i are defined as above. The ITT effects of the cash grant and training program without and with the gender dialogue component are given by the coefficients β_1 and β_2 respectively. We then test H_0: $\beta_1 = \beta_2$ to study the significance of the marginal effect of the gender dialogue component.

As mentioned in Section 2, the take-up rates of cash grant and training program and of the gender dialogue component were very high (94.9% and 88.4% respectively) and no one from the control group received the treatments. As a result, ITT estimates are almost identical to estimates of Average Treatment Effect on the Treated (ATET). The ITT effects can therefore be approximately interpreted as Average Treatment Effects (ATE) with perfect compliance.

4.3 Outcomes

In the main analysis, we consider 34 outcomes of interest, which are classified into five categories.

[6]Our pre-analysis plan did not specify how control variables and fixed effects would be selected and how the double LASSO procedure would be implemented. We follow the approach outlined in Derksen et al. (2021) to guide our decisions. Results are qualitatively similar without control variables and enumerator fixed effects (Appendix E).

1. IGAs: To study impacts on female participants, we consider a dummy variable identifying whether they had an IGA at the time of the survey, a dummy variable identifying whether they had an IGA before the COVID-19 pandemic, several measures of income and profit, the number of business employees, and a dummy variable identifying women who report having unused skills. We also study various measures of involvement in agriculture and livestock ownership. To study impacts on other household members, we consider the number of other household members with an IGA and a measure of their income.

2. Women empowerment and well-being: We consider two indices of women agency (one using data from women and one using data from their male partners) and an index of women's access to finance. We also consider three subjective measures of current, past, and future life satisfaction, one measure of perceived relative wealth, and a general measure of mental health (the Mental Health Inventory-5, or MHI-5).

3. Household living standards: We study three aggregate measures of consumption (total, food, and non-food consumption), an index of asset ownership, and an index of asset purchases.

4. Shocks and coping strategies: We consider four variables, identifying whether households faced economic shocks or other shocks, and whether they used extreme coping strategies in response to these shocks.

5. Migration: We study a dummy equal to one if at least one household member has migrated since 2019, and a dummy equal to one if at least one household member reported being likely or very likely to migrate to another city or governorate in the next 12 months.

The construction of these outcome variables is detailed in Table A.1 in Appendix. Descriptive statistics are shown in Table A.2 in Appendix.

4.4 Internal validity

We discuss four threats to the identification of causal impacts: imbalances between the treatment and control groups, spillovers, attrition, and multiple testing.

Balance The treatment and control groups are well balanced across a series of baseline demographic and economic characteristics (Table A.2 in Appendix). For all but one variable analyzed, the magnitude of the differences between the treatment and control groups are smaller than 0.1 standard deviations of the control group, which indicates good balance (Imbens and Rubin 2015, p. 310). Only two out of 69 differences are statistically significant at conventional thresholds. Reassuringly, the p-values of omnibus F-tests of joint significance are 0.90 for both the cash and training treatment arm and the cash, training, and gender dialogue treatment arm. Overall, these results suggest that the control and treatment groups are well-balanced.

Spillovers Important spillovers between the treatment and control groups are unlikely given the relatively small scale of the program—only 0.3% of the rural population of Jendouba received a cash grant.

Attrition Attrition could be an issue in this study, especially since the endline survey took place about 2-2.5 years after the intervention and 4-4.5 years after the baseline survey. Furthermore, previous research has shown that cash transfer interventions can affect migration decisions (Angelucci 2015; Adhikari and Gentilini 2018; Imbert and Papp 2019; Gazeaud et al. 2021a).

The overall attrition rate in our study is 8.8% (Table A.3), which is relatively low and on par with comparable studies in other developing country contexts. The attrition rate in the control group is 11.2%, which is significantly larger than the attrition rate of 6% and 6.8% observed in the two treatment groups. Differential attrition is mainly driven by higher migration rates in the control group. While the survey firm made its best efforts to track all households—even those that migrated within Tunisia—not all of them could be traced because some households had moved abroad, or because neighbors and community

leaders did not know where the households had moved. We study whether the baseline characteristics of households are balanced across the control and the treatment groups after dropping attrited observations (Table A.4 in Appendix). Reassuringly, we find no evidence of serious imbalance, even if attrition rates are different in the treatment and control groups.[7] This provides suggestive evidence that the control group is a credible comparison group even if attrition is slightly higher in this group.

As a robustness check, we implement three methods that aim to address selection bias due to differential attrition. First, we use Inverse Probability Weighting (IPW), using baseline characteristics to estimate respondents' probability to participate in the endline survey, and then using the inverse of these probabilities as weight in the regressions.[8] Second, we follow Kling and Liebman (2004) and estimate treatment effect bounds, assuming that attritors in the treatment and control groups have a 0.5 SD difference in their outcomes. Finally, we follow Lee (2009) and exclude 5% (48 observations) of the treatment group such as to fully close the attrition differential. We use the approach proposed by Behaghel et al. (2015) to identify the observations that should be excluded.[9]

[7]Only three out of 69 t-test p-values are statistically significant at conventional levels and normalized differences between the control and treatment groups are small. The p-values of omnibus F-tests of joint significance are 0.70 for the cash and training intervention, and 0.89 for the cash, training, and gender dialogue intervention.

[8]With IPW, baseline respondents that are more likely to participate in the endline survey are given a lower weight in regressions, and vice versa. This method can effectively address selection issues that depend on baseline observables, but is unlikely to fully address selection bias due to unobserved characteristics.

[9]The method of Behaghel et al. (2015) assumes that the willingness to respond to a survey depends on a latent variable V and, while the treatment may affect V, the treatment does not change the relative rank in V within experimental arms. Under this assumption, the method proposes to exclude treatment-group observations that would not have been interviewed if they were in the control group. We exploit variation in the intensity of tracking and exclude the most-difficult-to-track respondents in the treatment group. We use two methods to identify these respondents. First, we exploit the fact that respondents that are hard to track are typically interviewed much later than other respondents in the same village. Figure A.5 shows the distribution of interview dates relative to the median interview date in their Imadas. While 82% of interviews were done within 10 days of the median interview date, a series of interviews were done much later, typically because respondents were much more difficult to find and interview. For the treatment group, we trim 5% (48 observations) of the upper tail of this distribution in order to fully close the attrition differential. Second, we exploit the fact that the survey firm intended to stop endline data collection on the 4th March 2021 but the research team asked them to put more effort to find and interview attritors. We exclude the 30 interviews in the treatment group that were done after this event. For the remaining 18 additional observations in the treatment group, we use standard Lee (2009) bounds. The two approaches yield similar results. On Figure A.5, the red line delimits observations that are excluded based on the relative date of interview, while black bars identify interviews done after the 4th March 2021. The two sets of excluded observations are similar. They are also similar to attrited observations in the control group (Table A.5).

The results obtained with these three methods are qualitatively similar (Tables A.6 to A.8 in Appendix), suggesting that attrition is unlikely to drive our conclusions.

Multiple testing In the main analysis, we estimate 136 parameters of interest (34 outcomes and four t-tests per outcome). To address multiple testing concerns, we compute and report sharpened q-values that control the false discovery rate (Anderson 2008). Overall, p-values and q-values are extremely similar, suggesting that our inferences are robust to corrections for multiple testing.

5 Results

We study impacts on IGAs in Table 1, on women empowerment and well-being in Table 2, and on household living standards, shocks, and migration in Table 3.[10]

IGAs Results show that the cash grant and training program had a positive effect on female IGAs (H1.1), but only for women who could not invite their male partners to the training. Compared to the control group, women who received the cash grant and training but were not involved in the gender dialogue component were 3.4 percentage points more likely to have an IGA at endline. This effect is larger—4.0 percentage points—if we consider a dummy variable identifying women who had an IGA before the COVID-19 pandemic (in March 2020, i.e. 1.5 years after the intervention).

However, we find no effect on these outcomes if the cash grant and training program is combined with the gender dialogue component. The gender dialogue intervention seems to have backfired: women who received the cash grant, the training, and the gender dialogue component were 4.2 percentage points less likely to have an IGA than women who received the cash grant and training only (p-value = 0.016). The effect is larger—5.8 percentage points—for IGAs before the COVID-19 pandemic (p-value = 0.002). This result suggests that women had more leeway to invest the grant in their own IGAs if their husband was not involved in the training. Men's involvement may have reduced women's

[10]Results with disaggregated indices are shown in Appendix D.

privacy over the cash grant. Another, slightly different, possibility is that men were aware of the cash grant in both treatment groups but, by involving them in the gender dialogue sessions, men may have felt part of the program, giving them more legitimacy to influence how cash grants were spent. We conjecture that the second explanation is more plausible in this context, given strong gender norms and the difficulty for women to hide income.

Overall, the impact of the cash grant and training program on women's IGAs seems limited and far from being transformative. In fact, one of the most salient results of Table 1 is the very low percentage of women having an IGA in the control group (7.5%). This percentage is slightly higher than at baseline (5.2%), which could indicate slow improvement over time.

Interestingly, we find a large effect on a dummy identifying whether women report having unused skills. This result suggests that some women benefited from the training offered with the grant or used the grant to learn new skills. We note, however, that the latter interpretation rests on a rather myopic behavior: women invested in additional skills without anticipating that they would have been unable to use them productively.

We find some evidence that the cash grants were used to promote the IGAs of other household members (H2.1). The cash grant and training program significantly increased the likelihood that other household members have an IGA (+14%). The effect on income earned by other household members is positive but not statistically significant at conventional levels. The marginal effect of the gender dialogue component is statistically insignificant for these two outcomes.

The effects of the cash grant and training program on agricultural and livestock farming—two activities traditionally done by women—are particularly salient (H1.1).[11] Households that received the cash grant and training program are 2.4 percentage points (+39%) more likely to report agriculture as an IGA. While we find some evidence of change in agricultural practices, agricultural techniques remain traditional, with almost no use of fertilizers and pesticide. Agriculture is mostly small-scale: for households re-

[11]We note that only 19% of households in the control group reported agriculture or livestock as an IGA. Many more households have a few animals or cultivate a small plot of land but do not consider their involvement in subsistence agriculture as an IGA. For example, 39% of households in the control group have goats and 53% of households have chickens.

porting an agricultural IGA, the average production in the 2019 agricultural season was 61kg, and the value of the production was TND 192 (USD 219 in PPP terms). Households who own land have an average area of 0.85 hectares. The impacts on the quantity and value of agricultural production are positive and highly significant. Households that received a cash grant are also 4.7 percentage points (+25%) more likely to report livestock farming as an IGA. Households in the treatment groups have more goats and chickens, and are significantly more likely to have purchased goats, chickens, and mules since January 2019 (Appendix Table A.9). The gender dialogue intervention had no significant effect on agriculture and livestock farming.

Women empowerment and well-being We find no significant effect on an index of women agency. Coefficients are negative but insignificant at conventional levels. We assess impacts on each of the 16 questions used to construct the women agency index in Appendix Table A.10. A set of 11 questions capture whether women are involved in decision-making related to household finances (e.g., expenditure on food, furniture, livestock, or land, but also borrowing or lending money). A large majority of women report being involved in these decisions, regardless of their treatment status. Interestingly, the effect on women agency for the purchase and sale of livestock is negative and statistically significant at the 5% level. This result can be linked to the strong treatment effect observed on livestock ownership and suggest that women's investments in livestock do not increase their agency, quite the contrary. The five other questions used to construct the women agency index examine whether women have agency to take personal decisions related to personal purchases, occupation, and social participation. A majority of women do not take these personal decisions alone, regardless of their treatment status. The margin for improvement is considerable, yet we find no evidence of impact. Overall, these results suggest that the hypotheses H1.2 and H1.3 are not verified: the cash grant, the training, and the gender dialogue component did not affect women agency. Consequently, the hypotheses H1.4 and H2.2 are irrelevant in our context. These results also suggest that the mechanism through which the gender dialogue component backfired is not related to a negative effect of gender dialogue on women agency.

We find strong evidence that the cash grant and training program improved women's access to finance. The treatment effect on a standardized index is 0.41 standard deviations. Women in the treatment group are more likely to have (1) a bank account, (2) higher levels of savings, (3) borrowed money, and (4) repaid their debt (Appendix Table A.11).

Women who received the cash grant and training program also report higher life satisfaction. The positive effect is identified not only for current life satisfaction (+0.18 SD), but also for life satisfaction one year before the endline survey (+0.16 SD), as well as for expected life satisfaction three years after the survey (+0.10 SD). It is worth noting that self-reported life satisfaction is very low: only 2.4 on average in the control group on a Cantrill's ladder ranging from 1 to 10. The recipients of the cash grant and training program characterize their relative wealth as slightly higher than that of other households of their community (+0.15 SD). We also find a positive and significant effect of the cash grants on women's mental health, as measured using the MHI-5 scale (+0.07 SD).

The impacts on women agency, access to finance, well-being, and mental health are similar in the two treatment arms, suggesting that the gender dialogue component did not affect these outcomes.

Household living standards, shocks, and migration The cash grant and training intervention had a positive impact on living standards (H2.1). The effect on total consumption per capita is positive and statistically significant. The average value of consumption per capita is 7.5% higher for recipient households compared to non-recipients. The positive effect on consumption is largely driven by the positive effect on food consumption per capita (+10.7%).

Households that received the cash grants also have more assets. The estimated effect on an asset index is +0.13 SD. Positive effects are observed on a wide range of assets, including ownership of motorcycles, televisions, generators, ventilators, tables, mattresses, and the number of rooms in the house (Appendix Table A.13). The effects on measures of living standards are very similar in the two treatment arms, suggesting that gender dialogue did not affect living standards.

The recipients of cash grants are 2.5 percentage points more likely to report having suffered from an economic shock in the two years preceding the survey (job loss, bad business, or loss of livelihood). This effect is quite large (+156%) given that this type of negative shock is extremely rare in the control group. This result suggests that some women used part of the grant to invest in an IGA, but these activities did not survive until the endline survey. We also find suggestive evidence that the grants help households cope with shocks without having to take extreme decisions such as skipping meals or taking children out of school.

Finally, we explore whether the cash grant and training program affected individual and household migration (H2.3). The attrition table suggests that the cash grants significantly reduced migration of the entire household. This result suggests that the opportunity cost of migrating may have increased thanks to the cash grants and the better livelihood opportunities and higher living standards that resulted from the program. We also examine a variable indicating whether some household members had left their household and migrated individually since January 2019, that is, about two years before the endline survey. 19% of households reported that one of their members had left the household to migrate. The cash grant and training program does not seem to have affected the overall level of individual migration. However, when we look at the reasons why household members migrated, we find that the program reduced the likelihood of migrating domestically because of marriage or divorce by 1.9 percentage points, but increased the likelihood of migrating internationally by 1.7 percentage points (Appendix Table A.15). While this latter effect represents a 113% increase compared to the migration rate of the control group, it is worth noting that international migration is relatively rare. Only 1.5% of households in the control group reported one or more international migrant. The cash grant and training program positively impacted migration intentions for both the respondents and other household members.

6 Conclusion

Our study sought to generate evidence on the potential of capital injections and financial training to address labor market constraints besetting vulnerable women. Our study also assessed the potential of a gender dialogue intervention to empower women and address gender-specific barriers in the labor market.

Our results are mixed. On the one hand, we find that households as a whole massively benefited from the cash grant and training program. We identified positive effects on a broad range of outcomes, including food consumption, asset ownership, investments in agriculture and livestock farming, and employment of other household members. We also find that women in the treatment groups are more satisfied with their lives, have better mental health, and have greater access to finance. These results demonstrate the potential of cash transfer and training programs to stimulate economic activity and reduce household poverty.

On the other hand, the cash grant and training program had only limited impacts on women entrepreneurship and wage employment. Instead, the program had a strong positive impact on agriculture and livestock farming—two occupations traditionally undertaken by women. The cash grant and training program also increased the number of other household members with an IGA. The gender dialogue intervention had no positive impact; instead, it seems to have harmed women employment.

Our results show the importance of redistribution and expropriation mechanisms within households, which should be accounted for, to understand the full impact of cash transfers to women. Our study also highlights the difficulty of stimulating women entrepreneurship and employment in contexts where women's labor market is severely constrained by tradition. More generally, our research shows the difficulty of challenging gender roles in traditional societies and calls for further research in this area.

References

Abadie, A., Chingos, M. M., and West, M. R. (2018). Endogenous stratification in randomized experiments. *Review of Economics and Statistics*, 100(4):567–580.

Adhikari, S. and Gentilini, U. (2018). Should I stay or should I go: Do cash transfers affect migration? *World Bank working paper*.

Alesina, A., Giuliano, P., and Nunn, N. (2013). On the origins of gender roles: Women and the plough. *The Quarterly Journal of Economics*, 128(2):469–530.

Aloud, M. E., Al-Rashood, S., Ganguli, I., and Zafar, B. (2020). Information and social norms: Experimental evidence on the labor market aspirations of Saudi women.

Anderson, M. L. (2008). Multiple inference and gender differences in the effects of early intervention: A reevaluation of the abecedarian, perry preschool, and early training projects. *Journal of the American Statistical Association*, 103(484):1481–1495.

Angelucci, M. (2015). Migration and financial constraints: Evidence from Mexico. *Review of Economics and Statistics*, 97(1):224–228.

Ashraf, N. (2009). Spousal control and intra-household decision making: An experimental study in the philippines. *American Economic Review*, 99(4):1245–77.

Ashraf, N., Field, E., and Lee, J. (2014). Household bargaining and excess fertility: an experimental study in zambia. *American Economic Review*, 104(7):2210–37.

Balboni, C. A., Bandiera, O., Burgess, R., Ghatak, M., and Heil, A. (2021). Why do people stay poor? *The Quarterly Journal of Economics, Forthcoming*.

Bandiera, O., Buehren, N., Burgess, R., Goldstein, M., Gulesci, S., Rasul, I., and Sulaiman, M. (2020). Women's empowerment in action: evidence from a randomized control trial in Africa. *American Economic Journal: Applied Economics*, 12(1):210–59.

Banerjee, A., Duflo, E., Goldberg, N., Karlan, D., Osei, R., Parienté, W., Shapiro, J., Thuysbaert, B., and Udry, C. (2015). A multifaceted program causes lasting progress for the very poor: Evidence from six countries. *Science*, 348(6236).

Banerjee, A., Duflo, E., and Sharma, G. (2021). Long-term effects of the targeting the ultra poor program. *American Economic Review: Insights*, 3(4):471–86.

Bastagli, F., Hagen-Zanker, J., Harman, L., Barca, V., Sturge, G., Schmidt, T., and Pellerano, L. (2016). *Cash transfers: what does the evidence say? A rigorous review of programme impact and of the role of design and implementation features*. ODI, London.

Bedoya, G., Coville, A., Haushofer, J., Isaqzadeh, M., and Shapiro, J. P. (2019). No household left behind: Afghanistan targeting the ultra poor impact evaluation. *National Bureau of Economic Research (No. w25981)*.

Behaghel, L., Crépon, B., Gurgand, M., and Le Barbanchon, T. (2015). Please call again: Correcting nonresponse bias in treatment effect models. *Review of Economics and Statistics*, 97(5):1070–1080.

Berge, L. I. O., Bjorvatn, K., and Tungodden, B. (2015). Human and financial capital for microenterprise development: Evidence from a field and lab experiment. *Management Science*, 61(4):707–722.

Bernhardt, A., Field, E., Pande, R., and Rigol, N. (2019). Household matters: Revisiting the returns to capital among female microentrepreneurs. *American Economic Review: Insights*, 1(2):141–60.

Bertrand, M., Kamenica, E., and Pan, J. (2015). Gender identity and relative income within households. *The Quarterly Journal of Economics*, 130(2):571–614.

Bulte, E., Lensink, R., and Vu, N. (2017). Do gender and business trainings affect business outcomes? experimental evidence from Vietnam. *Management Science*, 63(9):2885–2902.

Bulte, E. H., Lensink, R., and Winkel, A. B. (2018). The impact of a gender and business training on income hiding: An experimental study in Vietnam. *Journal of Economic Behavior & Organization*, 148:241–259.

Bursztyn, L., Fujiwara, T., and Pallais, A. (2017). 'acting wife': Marriage market incentives and labor market investments. *American Economic Review*, 107(11):3288–3319.

Bursztyn, L., González, A. L., and Yanagizawa-Drott, D. (2020). Misperceived social norms: Women working outside the home in Saudi Arabia. *American Economic Review*, 110(10):2997–3029.

Carneiro, P., Kraftman, L., Rasul, I., and Scott, M. (2021). Do cash transfers promoting early childhood development have unintended consequences on fertility? *Unpublished Working Paper*.

Castilla, C. and Walker, T. (2013). Is ignorance bliss? the effect of asymmetric information between spouses on intra-household allocations. *American Economic Review*, 103(3):263–68.

Chernozhukov, V., Chetverikov, D., Demirer, M., Duflo, E., Hansen, C., and Newey, W. (2017). Double/debiased/neyman machine learning of treatment effects. *American Economic Review*, 107(5):261–65.

Cocco, G. (2013). Toiling Tunisia. *Photo Reportage: https://www.giovannicocco.it/work/toiling-tunisia/ (accessed 3rd of December 2021).*

Crépon, B., El Komi, M., and Osman, A. (2020). Is it who you are or what you get? comparing the impacts of loans and grants for microenterprise development. *Unpublished Working Paper.*

De Mel, S., McKenzie, D., and Woodruff, C. (2009). Are women more credit constrained? experimental evidence on gender and microenterprise returns. *American Economic Journal: Applied Economics*, 1(3):1–32.

De Mel, S., McKenzie, D. J., and Woodruff, C. (2008). Returns to Capital in Microenterprises: Evidence from a Field Experiment. *Quarterly Journal of Economics*, 123(4):1329–1372.

Delecourt, S. and Fitzpatrick, A. (2021). Childcare matters: Female business owners and the baby-profit gap. *Management Science.*

Derksen, L., Kerwin, J., Reynoso, N. O., and Sterck, O. (2021). Appointments: A more effective commitment device for health behaviors. *arXiv preprint arXiv:2110.06876.*

Di Maio, M. and Fiala, N. (2020). Be wary of those who ask: a randomized experiment on the size and determinants of the enumerator effect. *The World Bank Economic Review*, 34(3):654–669.

Duflo, E. (2012). Women empowerment and economic development. *Journal of Economic Literature*, 50(4):1051–79.

Fafchamps, M., McKenzie, D. J., Quinn, S., and Woodruff, C. (2014). Microenterprise Growth and the Flypaper Effect: Evidence from a Randomized Experiment in Ghana. *Journal of Development Economics*, 106:211–226.

Field, E., Jayachandran, S., and Pande, R. (2010). Do traditional institutions constrain female entrepreneurship? A field experiment on business training in India. *American Economic Review*, 100(2):125–29.

Field, E., Jayachandran, S., Pande, R., and Rigol, N. (2016). Friendship at work: Can peer effects catalyze female entrepreneurship? *American Economic Journal: Economic Policy*, 8(2):125–53.

Field, E., Pande, R., Rigol, N., Schaner, S., and Moore, C. T. (2021). On her own account: How strengthening women's financial control impacts labor supply and gender norms. *American Economic Review*, 111(7):2342–75.

Gazeaud, J., Mvukiyehe, E., and Sterck, O. (2021a). Cash transfers and migration: Theory and evidence from a randomized controlled trial. *Review of Economics and Statistics*, forthcoming.

Gazeaud, J., Mvukiyehe, E., and Sterck, O. (2021b). Enhancing female entrepreneurship through cash grants: Evidence from a randomized controlled trial in Tunisia. *AEA RCT Registry*.

Giné, X. and Mansuri, G. (2021). Money or management? A field experiment on constraints to entrepreneurship in rural Pakistan. *Economic Development and Cultural Change*, 70(1):000–000.

Gupta, J., Falb, K. L., Lehmann, H., Kpebo, D., Xuan, Z., Hossain, M., Zimmerman, C., Watts, C., and Annan, J. (2013). Gender norms and economic empowerment intervention to reduce intimate partner violence against women in rural Côte d'Ivoire: a randomized controlled pilot study. *BMC international health and human rights*, 13(1):1–12.

Haushofer, J. and Shapiro, J. (2016). The Short-term Impact of Unconditional Cash Transfers to the Poor: Experimental Evidence from Kenya. *The Quarterly Journal of Economics*, 131:1973–2042.

ILO (2018). *Global Wage Report 2018/19: What lies behind gender pay gaps*. Geneva: ILO.

ILO (2021). ILOSTAT database. *retrieved from https://data.worldbank.org/ on 1st December 2021*.

Imbens, G. W. and Rubin, D. B. (2015). *Causal inference in statistics, social, and biomedical sciences*. Cambridge University Press.

Imbert, C. and Papp, J. (2019). Short-term migration, rural public works and urban labor markets: Evidence from India. *Journal of the European Economic Association*. Forthcoming.

Jakiela, P. and Ozier, O. (2016). Does Africa need a rotten kin theorem? Experimental evidence from village economies. *The Review of Economic Studies*, 83(1):231–268.

Jayachandran, S. (2021). Social norms as a barrier to women's employment in developing countries. *IMF Economic Review*, pages 1–20.

Kling, J. R. and Liebman, J. B. (2004). Experimental analysis of neighborhood effects on youth. *SSRN working paper 600596*.

Klinger, B. and Schündeln, M. (2011). Can entrepreneurial activity be taught? quasi-experimental evidence from Central America. *World Development*, 39(9):1592–1610.

Lafortune, J., Riutort, J., and Tessada, J. (2018). Role models or individual consulting: The impact of personalizing micro-entrepreneurship training. *American Economic Journal: Applied Economics*, 10(4):222–45.

Lee, D. S. (2009). Training, wages, and sample selection: Estimating sharp bounds on treatment effects. *The Review of Economic Studies*, 76(3):1071–1102.

Massin, P., Ferchichi, A., Kharrat, M., Farhat, N., and Guenther, N. (2016). Référentiel du développement agricole durable en Tunisie. *Ministère de l'Agriculture, des Ressources Hydrauliques et de la Pêche et Agence de la Vulgarisation et de la Formation Agricoles (AVFA)*.

McKenzie, D. (2021). Small business training to improve management practices in developing countries: re-assessing the evidence for 'training doesn't work'. *Oxford Review of Economic Policy*, 37(2):276–301.

McKenzie, D. J. (2017). Identifying and Spurring High-Growth Entrepreneurship: Experimental Evidence from a Business Plan Competition. *American Economic Review*, 107(8):2278–2307.

McKinsey (2015). *The power of parity: How advancing women's equality can add $12 trillion to global growth*.

Netterstrøm, K. L. (2015). After the Arab Spring: The Islamists' compromise in Tunisia. *Journal of Democracy*, 26(4):110–124.

Riley, E. (2020). Resisting social pressure in the household using mobile money: Experimental evidence on microenterprise investment in Uganda. *Working Paper*.

Sedlmayr, R., Shah, A., and Sulaiman, M. (2020). Cash-plus: Poverty impacts of alternative transfer-based approaches. *Journal of Development Economics*, 144:102418.

The World Bank (2017). *Public Works and Welfare: A Randomized Control Trial of the Community Works and Local Participation Project in Rural Tunisia*. The World Bank: Endline Report.

United Nations General Assembly (2013). Report of the Working Group on the issue of discrimination against women in law and in practice. *Human Rights Council Twenty-third session Agenda item 3A/HRC/23/50/Add.2*.

World Bank (2014). *The Unfinished Revolution: Bringing Opportunity, Good Jobs and Greater Wealth to all Tunisians*. World Bank, Washington, DC.

World Economic Forum (2010). *The global competitiveness report 2010-2011.* World Economic Forum: Geneva.

Zuccotti, C. V., Geddes, A. P., Bacchi, A., Nori, M., and Stojanov, R. (2018). Rural migration in Tunisia. Drivers and patterns of rural youth migration and its impact on food security and rural livelihoods in Tunisia. *Food and Agriculture Organization of the United Nations.*

Tables

Table 1 – Treatment effects on income generating activities (IGAs)

			Eq (1)	Eq (2)			
	(1) Control Mean	(2) Control SD	(3) Treatment	(4) T1: Without Dialogue	(5) T2: With Dialogue	(6) p-value T1 = T2	(7) N
Women's IGAs							
Has an IGA	0.075	0.264	0.013	0.034**	-0.008	0.016	1,824
			(0.012)	(0.016)	(0.014)	[0.040]	
			[0.278]	[0.057]	[0.537]		
Had an IGA before COVID	0.091	0.288	0.011	0.040**	-0.018	0.002	1,824
			(0.013)	(0.017)	(0.014)	[0.011]	
			[0.418]	[0.046]	[0.230]		
Business profit	9.505	66.500	0.420	3.132	-2.314	0.169	1,824
			(2.855)	(3.897)	(2.983)	[0.209]	
			[0.636]	[0.437]	[0.451]		
Business employees	0.010	0.271	0.003	0.001	0.005	0.779	1,824
			(0.012)	(0.011)	(0.017)	[0.603]	
			[0.603]	[0.663]	[0.603]		
Total income	35.893	149.039	8.127	22.029**	-6.163	0.005	1,824
			(6.866)	(9.716)	(6.998)	[0.018]	
			[0.247]	[0.047]	[0.413]		
Has unused skills	0.276	0.447	0.080***	0.077***	0.083***	0.816	1,824
			(0.019)	(0.023)	(0.023)	[0.603]	
			[0.001]	[0.006]	[0.005]		
IGAs of other household members							
Number of other HH members with an IGA	0.481	0.609	0.066**	0.092**	0.041	0.200	1,824
			(0.028)	(0.036)	(0.032)	[0.228]	
			[0.041]	[0.033]	[0.230]		
Other HH members' income	198.772	312.976	15.675	14.065	17.298	0.861	1,824
			(13.466)	(16.447)	(16.239)	[0.627]	
			[0.249]	[0.418]	[0.291]		
Agriculture							
Household has an agricultural IGA	0.062	0.241	0.024**	0.027*	0.022*	0.753	1,824
			(0.011)	(0.014)	(0.013)	[0.603]	
			[0.046]	[0.081]	[0.112]		
Used chemicals	0.018	0.156	0.021**	0.018*	0.023*	0.735	1,824
			(0.009)	(0.011)	(0.013)	[0.603]	
			[0.047]	[0.119]	[0.086]		
Quantity produced	1.666	20.371	6.093***	7.140***	5.038**	0.512	1,824
			(1.860)	(2.636)	(2.262)	[0.511]	
			[0.007]	[0.023]	[0.050]		
Value of the production	8.736	76.197	12.282***	15.290**	9.250*	0.406	1,824
			(4.614)	(6.303)	(5.404)	[0.424]	
			[0.025]	[0.039]	[0.115]		
Livestock							
HH has a livestock IGA	0.187	0.390	0.047***	0.047**	0.047**	0.999	1,824
			(0.016)	(0.020)	(0.019)	[0.671]	
			[0.013]	[0.040]	[0.036]		
Total stock (in Dirhams)	187.204	492.600	44.994*	53.121*	36.776	0.633	1,824
			(23.211)	(28.781)	(28.874)	[0.559]	
			[0.078]	[0.088]	[0.228]		
Bought since January 2019 (in Dirhams)	4.087	49.656	27.850***	27.835***	27.866***	0.998	1,824
			(5.398)	(7.248)	(7.404)	[0.671]	
			[0.001]	[0.003]	[0.003]		

Notes: This table reports the intent-to-treat effects of the interventions on women's IGAs, other household members' IGAs, agriculture, and livestock. Columns 1 and 2 report the mean and standard deviation of the outcome variables in the control group. Column 3 reports the effect of the cash grant and training program (β_1 in Equation 1). Columns 4 and 5 report the effect of the cash grant and training program with and without the gender dialogue component (β_1 and β_2 in Equation 2). Column 6 reports the p-value for the null hypothesis that the effect of the cash grant and training program is the same with and without the gender dialogue component ($\beta_1 = \beta_2$ in Equation 2). Robust standard errors are reported in parentheses. FDR q-values are reported in brackets. *** p<0.01, ** p<0.05, * p<0.1.

Table 2 – Treatment effects on women empowerment and well-being

			Eq (1)	Eq (2)			
	(1) Control Mean	(2) Control SD	(3) Treatment	(4) T1: Without Dialogue	(5) T2: With Dialogue	(6) p-value T1 = T2	(7) N
Women empowerment							
Women agency index	-0.000	1.000	-0.045	-0.033	-0.056	0.650	1,824
			(0.038)	(0.046)	(0.046)	[0.570]	
			[0.249]	[0.489]	[0.230]		
Partners' views index	-0.001	0.999	.	.	-0.030	.	830
					(0.054)		
					[0.537]		
Women financial index	0.000	1.000	0.408***	0.408***	0.408***	0.998	1,824
			(0.088)	(0.134)	(0.088)	[0.671]	
			[0.001]	[0.013]	[0.001]		
Women wellbeing							
Cantrill's ladder							
Current life satisfaction	2.356	1.470	0.268***	0.275***	0.261***	0.879	1,824
			(0.062)	(0.075)	(0.079)	[0.636]	
			[0.001]	[0.004]	[0.007]		
Life satisfaction one year ago	2.411	1.494	0.238***	0.267***	0.209***	0.517	1,824
			(0.060)	(0.075)	(0.073)	[0.511]	
			[0.002]	[0.005]	[0.017]		
Predicted life satisfaction in three years	3.411	2.125	0.219***	0.252**	0.186*	0.558	1,824
			(0.081)	(0.098)	(0.099)	[0.537]	
			[0.023]	[0.031]	[0.085]		
Relative wealth	2.821	1.656	0.243***	0.268***	0.217***	0.594	1,824
			(0.067)	(0.083)	(0.082)	[0.546]	
			[0.004]	[0.008]	[0.025]		
Mental health (MHI-5 score)	43.154	19.500	1.426*	2.152**	0.693	0.170	1,824
			(0.783)	(0.941)	(0.952)	[0.209]	
			[0.092]	[0.046]	[0.487]		

Notes: This table reports the intent-to-treat effects of the interventions on women empowerment and well-being. Columns 1 and 2 report the mean and standard deviation of the outcome variables in the control group. Column 3 reports the effect of the cash grant and training program (β_1 in Equation 1). Columns 4 and 5 report the effect of the cash grant and training program with and without the gender dialogue component (β_1 and β_2 in Equation 2). Column 6 reports the p-value for the null hypothesis that the effect of the cash grant and training program is the same with and without the gender dialogue component ($\beta_1 = \beta_2$ in Equation 2). *Women agency index*: index constructed from the answers of the woman to 16 questions about her role in the decision-making of personal and household decisions (standardized average). *Partner views index*: index constructed from the answers of the partner to 73 questions on women agency, spouses communication, and his perceptions of gender roles, women abilities for economic activities, gender-based violence, reproductive health, and women autonomy (standardized average). *Woman financial index*: standardized average of nine questions on woman financial access and financial situation. *Cantrill's ladder* ranges from 1 to 10 (where 10 is the top of the ladder). *Mental health*: the MHI-5 score is based on responses across five categories (happiness, peacefulness, nervousness, downheartedness, depression) with higher values indicating better mental health (0-100 point scale). Robust standard errors are reported in parentheses. FDR q-values are reported in brackets. *** p<0.01, ** p<0.05, * p<0.1.

Table 3 – Treatment effects on living standards, shocks, and migration

			Eq (1)	Eq (2)			
	(1) Control Mean	(2) Control SD	(3) Treatment	(4) T1: Without Dialogue	(5) T2: With Dialogue	(6) p-value T1 = T2	(7) N
Household living standards							
Total consumption per capita (in Dirhams per day)	8.428	6.472	0.634**	0.734**	0.546*	0.624	1,824
			(0.267)	(0.336)	(0.321)	[0.559]	
			[0.041]	[0.053]	[0.116]		
Food consumption per capita (in Dirhams per day)	3.582	3.004	0.384***	0.418***	0.350**	0.679	1,824
			(0.116)	(0.144)	(0.140)	[0.586]	
			[0.007]	[0.015]	[0.034]		
Non-food consumption per capita (in Dirhams per day)	3.757	2.750	0.077	0.072	0.089	0.922	1,824
			(0.120)	(0.150)	(0.144)	[0.656]	
			[0.511]	[0.559]	[0.525]		
Asset index (stock)	0.000	1.000	0.127***	0.148***	0.105**	0.424	1,824
			(0.038)	(0.049)	(0.043)	[0.437]	
			[0.006]	[0.013]	[0.039]		
Asset index (bought since 2019)	-0.000	1.000	0.008	0.025	-0.009	0.551	1,824
			(0.042)	(0.052)	(0.049)	[0.537]	
			[0.624]	[0.559]	[0.624]		
Shocks and coping mechanisms							
Economic shock	0.016	0.125	0.025***	0.020**	0.030***	0.399	1,824
			(0.007)	(0.009)	(0.010)	[0.421]	
			[0.006]	[0.052]	[0.013]		
Other shock	0.250	0.433	-0.002	-0.020	0.015	0.184	1,824
			(0.019)	(0.022)	(0.023)	[0.217]	
			[0.654]	[0.413]	[0.511]		
Extreme coping strategy	0.123	0.328	-0.028**	-0.018	-0.038**	0.248	1,824
			(0.013)	(0.015)	(0.015)	[0.249]	
			[0.050]	[0.230]	[0.034]		
Other coping strategy	0.152	0.359	0.009	-0.023	0.041**	0.004	1,824
			(0.015)	(0.018)	(0.020)	[0.017]	
			[0.537]	[0.220]	[0.071]		
Migration							
Migration (since 2019)	0.190	0.393	0.002	-0.001	0.005	0.784	1,824
			(0.018)	(0.022)	(0.022)	[0.603]	
			[0.654]	[0.662]	[0.603]		
Expected likelihood of future migration	0.054	0.226	0.032***	0.015	0.049***	0.032	1,824
			(0.011)	(0.012)	(0.014)	[0.055]	
			[0.013]	[0.230]	[0.005]		

Notes: This table reports the intent-to-treat effects of the interventions on household living standards, shocks, and migration. Columns 1 and 2 report the mean and standard deviation of the outcome variables in the control group. Column 3 reports the effect of the cash grant and training program (β_1 in Equation 1). Columns 4 and 5 report the effect of the cash grant and training program with and without the gender dialogue component (β_1 and β_2 in Equation 2). Column 6 reports the p-value for the null hypothesis that the effect of the cash grant and training program is the same with and without the gender dialogue component ($\beta_1 = \beta_2$ in Equation 2). *Asset index*: standardized index using the method of Filmer and Pritchett (2001) on a set of 21 assets. *Economic shocks:* dummy equal to one in case of job loss, failed business or loss of livelihood in the last 24 months. *Other shocks*: dummy equal to one in case of death/disease of a household member or theft in the last 24 months. *Extreme coping strategy*: dummy equal to one if the household reduced the number of meals, took children out of school or fostered children to friends to face a shock. *Other coping strategy*: dummy equal to one if the household took debts, received help, sold assets, or used savings to face a shock. *Migration (since 2019)*: dummy equal to one if at least one household member has migrated since 2019. *Expected likelihood of future migration*: dummy equal to one if at least one household member is likely or very likely to migrate to another city or governorate in the next 12 months. Robust standard errors are reported in parentheses. FDR q-values are reported in brackets. *** p<0.01, ** p<0.05, * p<0.1.

Online Appendix

A Interventions and Design

Cash grants The World Bank worked closely with the Ministry of Vocational Training and Employment (MFPE) and Tunisia's Center of Arab Women for Training and Research (CAWTAR) to distribute unconditional cash grants to 1,000 women. While the grant was unconditional, women were encouraged to either invest the money in physical capital (e.g., starting a micro-enterprise) or human capital (paying for vocational training of their choice).

Those randomized into treatment received the cash grant in their bank account without any additional conditions. However, more than 80% of women contacted to receive a grant reported not having a bank or postal account. These women were invited to open a bank or postal account as soon as possible and provide account information at the training session. An official invitation was provided to them by the CAWTAR to facilitate this operation. In practice, many women opted for prepaid ATM cards, which have low transaction costs but limited validity (typically one year). Most participants were able to open an account on time, but others did not. Just after the training sessions, local coordinators and supervisors continued the work on guiding project beneficiaries to open accounts and collect missing information. At the end of this process, the details of 939 bank or postal accounts were collected, which represents 99% of the women trained (and 94% of the target population). Ten participants could not open a bank account (typically because they did not have an ID card). For these ten women, it was agreed with the bank team to proceed with the payment in cash (the payment was video recorded).

Training Before receiving the cash grants, women had to attend a one-day training session. CAWTAR and the World Bank co-developed the trainer's guide and the training material. The training covered three modules: i) Financial Planning and Budgeting Module, ii) Savings Module, iii) Debt Management Module. Each module included a series of definition, videos, exercises, and debates. Links to videos are provided in Figure

A.2.

The first module of the training was devoted to financial planning and budgeting (2 hours). The trainers drew the attention of the participants to the difference between the different financial objectives (investment in an income generating activity, investment in human capital, consumption, coping with unforeseen situations). The participants were invited to choose a financial objective and prepare a plan and a budget for its achievement. A practical case was also presented.

The second module was focusing on savings (1.5 hours). The trainers presented the different savings services available locally, their characteristics, and modes of use. Scenarios were presented to the participants, who had to choose the savings products most suited to their needs.

The last module was devoted to the debt management (1.5 hours). The trainers presented the different sources of funding available locally to meet the needs of participants' businesses. They also provided information about how to get a loan and how to calculate the cost of credit.

Under the supervision of the CAWTAR team, 8 trainers delivered 61 training sessions. An additional training session was facilitated by the field coordinator of the World Bank for women who could not attend their scheduled session. In total 949 women and 444 men attended the training (see photos in Figure A.1). There were 22 participants on average per session. Costs of transportation to the training venue were reimbursed at the end the training.

Gender Dialogue 500 randomly selected women were invited to bring their male partner to the training. Couples were asked to sit together and do the exercises together (this demand was not strictly enforced if partners preferred to sit apart). The content of the training was similar for women randomly selected in and out of the gender dialogue component. The videos shown during the training were specifically designed to stimulate gender dialogue (Figure A.2). Each video presents two partners discussing, arguing, and agreeing upon their opposite opinions with regard to household budget management, including the definition of financial objectives and the selection of expenses, investments,

savings products. The opinions of the female were presented by the trainers as the best practice.

(a) Training session in Balta

(b) Training session in Balta

(c) Training session in Bouaouen

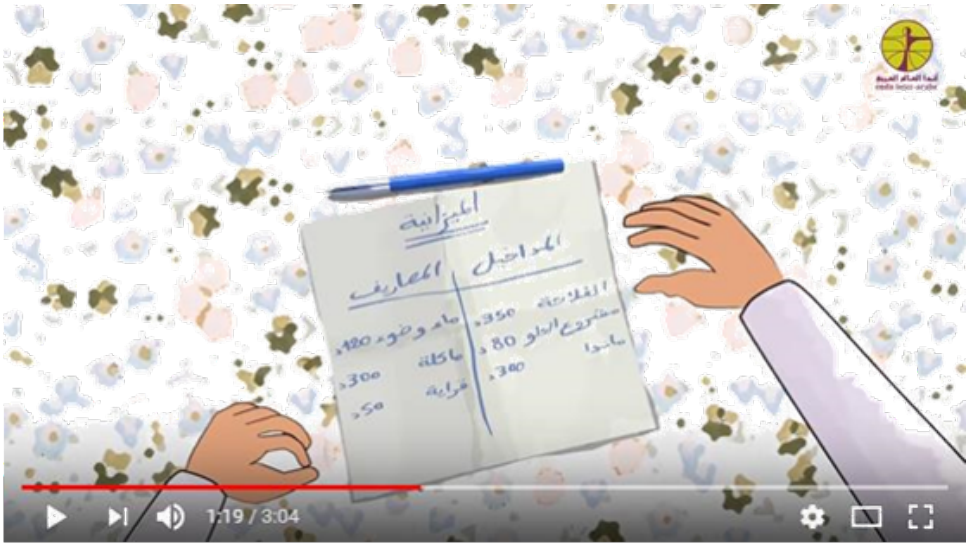
(d) Training session in Bousalem

(e) Training session in Ghardima

(f) Training session in Jendouba

Figure A.1 – Photos of training sessions

(a) Video 1: How to spend the household money wisely ? (Youtube link) - Script: A couple is doing shopping at the market. The husband is keen to buy a new traditional hat. The husband argues that it is a good deal because the price is low (5 TND). Yet, the wife thinks otherwise and argue that buying the hat would go against the principles of good household budgeting. Indeed, she explains that they already have a hat which, while old, still works fine and, despite the fact that they have money (50 TND), it would be better to invest their savings in their primary livelihood which is agriculture. She reminds the husband of their objective to by a plot of land and they will be able to reach this objective if they continue to save. She also gives the example of her sister's husband, who managed to purchase a plot of land while keeping the same old hat for years. The husband is convinced by these arguments and does not proceed with the superfluous purchase.



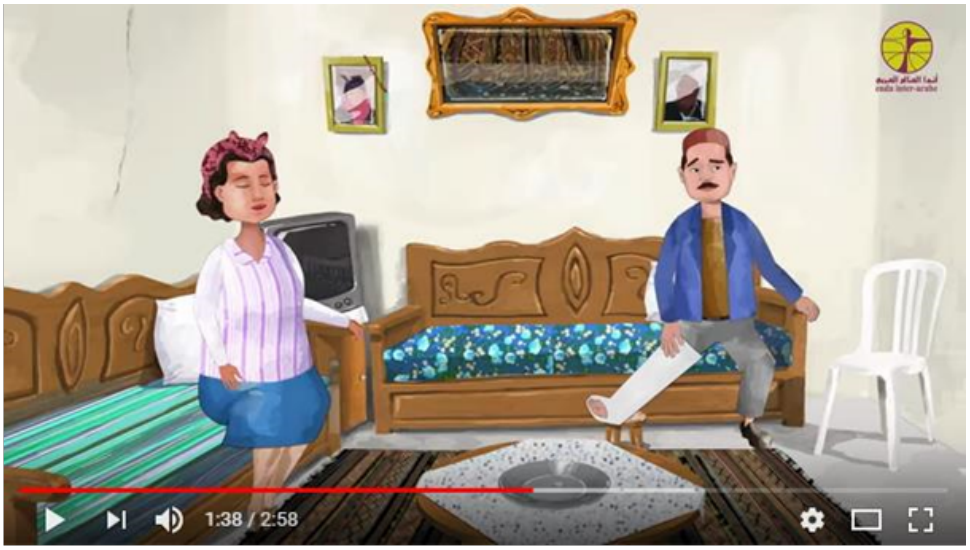
(b) Video 2: Why budgeting? (Youtube link) - Script: The husband finds his wife analyzing bills and budget tables and asks what she is doing. She explains that she is organizing their bills (water, electricity, school fees) and calculating the income of the household from different sources (agriculture, bakery sales, allocations). The husband questions the utility of doing this tedious work. The wife explains that working on the budget of the household will allow them to reduce expenses and save more money which, ultimately, will allow them to buy a tractor. The husband then recognize the importance of budgeting. At the end of the video, the wife refuse to buy something from a hawker. The husband is impressed by the financial discipline of the wife.

Figure A.2 – Video material presented during training sessions (continued)

(c) Video 3: How to prepare a budget ? (Youtube link) - Script: The video provides an overview of the key steps that should be followed to prepare a rigorous household budget. The video explains that budgeting is essential. Every household has financial objectives, whatever their level of income and their expenses. Budgeting is also very important to be able to pay important bills on time and fulfil important objectives. While budgeting may seem a difficult topic, it actually relies on only three essential parameters: prioritization, planning, and financial discipline. The video review these three steps in details, encouraging households to use a notebook to facilitate budgeting and keep records.

(d) Video 4: Why is it important to save money? (Youtube link) - Script: The video starts with the son who asks to buy a second-hand PlayStation at a fair price. He claims this is a good investment as he is currently spending quite a lot of money when going to the shop to play. His mother reject the demand, arguing that she saved money for him and his sister to pay for their education and cope with unexpected shocks. Three days after, the son says that his mother was right about the PlayStation. However, he asks a new computer for him and his sister, in order to be able to work on their school homework. The mother accepts the demand. The conclusion is that savings is an important tool to realize the financial objectives of the household.

Figure A.2 – Video material presented during training sessions (continued)



(e) Video 5: Saving for emergency situations (Youtube link) - Script: At the beginning of the video, the husband falls down and breaks his leg while doing DIY. After coming back from the hospital, the husband and wife thank god for what happened and congratulate themselves for having saved enough money for this emergency. Their son ask them to buy chocolate with the money they have kept to purchase the drugs of his father. His mother refuse and argue that it is not the right moment to do superfluous expenses. The conclusion of the video is that savings is very important to be able to cope with unexpected shocks.

(f) Video 6: How to borrow money? (Youtube link) - Script: In this video, the husband is looking for a microfinance institution to obtain a credit. The husband claims that all institutions there is no need to visit multiple institutions because they are all similar. The wife disagrees with the approach. She explains that it is important to visit multiple institutions and select the one that fits best with what they are looking for (e.g. advice, training, low cost). While debating, they meet their neighbor who just came out of a microfinance branch. He argues that he did a tour of all microfinance institutions and concluded that this one is the cheapest. The wife is pleased to hear the testimony of the neighbor, which confirms her vision. The video concludes that it is very important to compare and select a microfinance institution based on financial and non-financial criteria.

Figure A.2 – Video material presented during training sessions (continued)

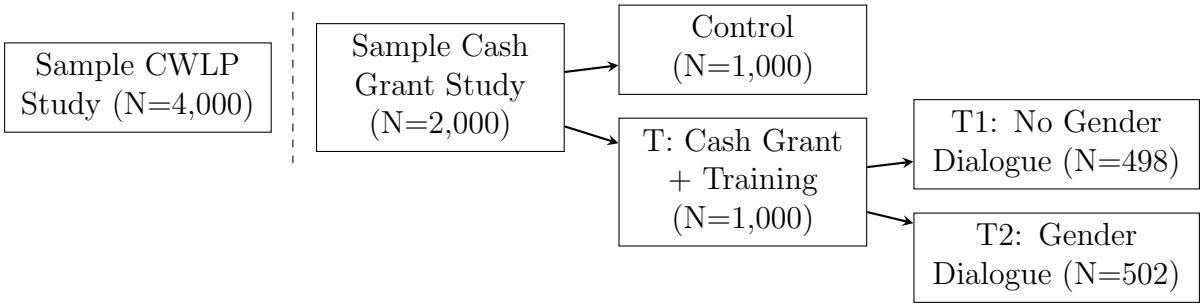


Figure A.3 – Experimental Design

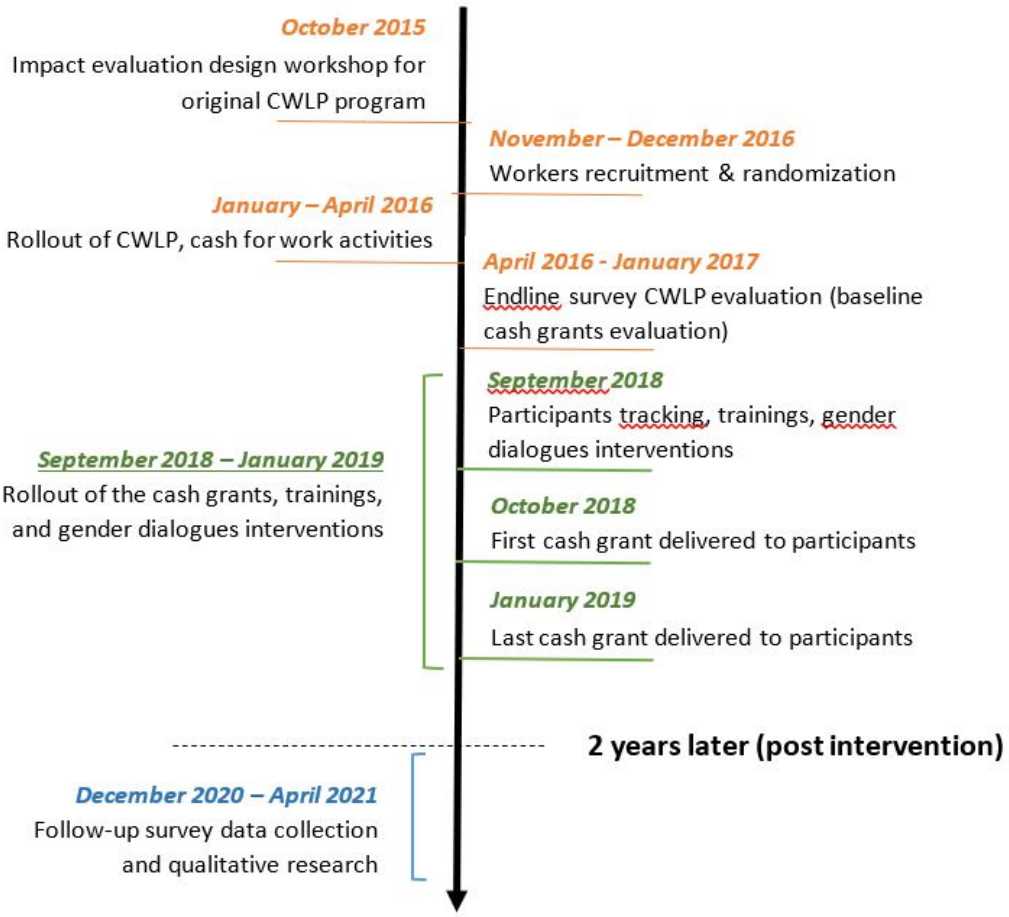


Figure A.4 – Timeline

B Variables

Table A.1 – Description of the variables analyzed

Women's IGAs	
Has an IGA	Dummy equal to one if the woman currently has an IGA.
Had an IGA before COVID	Dummy equal to one if the woman currently has an IGA or if she report having an IGA before the COVID pandemic started (in March 2020).
Business profit	Business profit in the last 30 days. Positive values have been winsorized at the 10% level.
Business employees	Number of employees in the woman's business.
Total income	Sum of business profit and income from wage employment in the last 30 days. Positive values have been winsorized at the 10% level.
Has unused skills	Dummy equal to one if the woman declares having skills that she has not used yet.
IGAs of other household members	
Number of other HH members with an IGA	Sum of a dummy variable equal to one if the household head has an IGA and of a count variable indicating the number of other household members with an IGA.
Other HH members' income	Sum of the incomes of the household head and other household members. Positive values have been winsorized at the 10% level.
Agriculture	
Household has an agricultural IGA	Dummy equal to one if the household has an agricultural IGA.
Used chemicals	Dummy equal to one if the household has used fertilizers or pesticides since January 2019.
Quantity produced	Quantity of output produced during the 2019 agricultural season in kilos. Positive values have been winsorized at the 10% level.
Value of the production	Value of the production for the 2019 agricultural season in Dirhams. Positive values have been winsorized at the 10% level.
Livestock	
HH has a livestock IGA	Dummy equal to one if the household has a livestock IGA.
Total stock	Total value of goats, chickens, cows and mules owned by households declaring livestock as an IGA. Expressed in Dirhams.
Bought since January 2019	Total value of goats, chickens, cows and mules bought since January 2019 by households declaring livestock as an IGA. Expressed in Dirhams.
Women empowerment	
Women agency index	Index constructed from the answers of the woman to questions on her involvement in the decision-making of 11 household decisions (how to spend money from IGA; what food to buy and consume; purchase of furniture of the house; purchase and sale of livestock; purchase of plots of land; purchase of large pots/pans; gifts for relatives who marry/have children; large household purchases; making daily household purchases; borrowing money; lending money) and questions on her involvement regarding five personal decisions (personal purchases; occupation; place of work; working hours; participation in groups).
Partners' views index	Index constructed from the answers of the partner to 73 questions on women agency, spouses communication, and his perceptions of gender roles, women abilities for economic activities, gender-based violence, reproductive health, and women autonomy (standardized average).
Women financial index	Standardized average of nine questions on woman financial access and financial situation. The questions are: dummy variables indicating whether the woman has a bank account, saved money since January 2019, lent money since January 2019, borrowed money since January 2019, and repaid debt since January 2019, as well as variables indicating the amount on the bank account, the amount saved since January 2019, the amount borrowed since January 2019, and the total amount of debt. The positive values of the following outcome variables have all been winsorized at the 10% level: total amount of debt, amount borrowed since January 2019, amount saved since January 2019, and savings in the bank account.
Women well-being	

Current life satisfaction	Response to the question: "Please imagine a ladder with steps numbered from 1 at the bottom to 10 at the top. The top of the ladder represents the best possible life for you and the bottom of the ladder represents the worst possible life for you. On which step of the ladder would you say you personally feel you stand at this time?"
Life satisfaction one year ago	Response to the question: "Please imagine a ladder with steps numbered from 1 at the bottom to 10 at the top. The top of the ladder represents the best possible life for you and the bottom of the ladder represents the worst possible life for you. On which step of the ladder would you say you personally feel you stood one year back?"
Predicted life satisfaction in three years	Response to the question: "Please imagine a ladder with steps numbered from 1 at the bottom to 10 at the top. The top of the ladder represents the best possible life for you and the bottom of the ladder represents the worst possible life for you. On which step do you think you will stand about three years from now?"
Relative wealth	Response to the question: "Please imagine a wealth ladder. I want you to compare your wealth situation against other household of this Imada. Imagine a ladder with 10 steps, poorer household of this Imada being on first step and wealthier on the 10th step. At which step are you now?"
Mental health (MHI-5 score)	The MHI-5 score is based on the responses (scores) to five questions: "During the past month, how much of the time have you felt: A. Happy (1 = never; 6 = always); B. Peaceful (1 = never; 6 = always); C. Nervous (1 = always; 6 = never); D. Downhearted (1 = always; 6 = never); E. Depressed (1 = always; 6 = never)". The MHI-5 is computed by adding the scores of the five questions and then transforming the raw score to a 0-100 point scale: MHI-5 score = 100 × ((score A + score B + score C + score D + score E) −5) / 25. Higher values indicate better mental health.
Household living standards	
Total consumption per capita	Sum of household food consumption and non-food consumption per capita. Expressed in Dirhams per day. Positive values have been winsorized at the 10% level.
Food consumption per capita	Sum of household expenses in 11 domains (bread, farine, flour, orge, sorgho; pasta, rice, semolina; fish/sea product; meat; eggs and diary; vegetables; fruits; oil; drinks; spices; tobacco, coffee, tea). Expressed in Dirhams per day. Positive values have been winsorized at the 10% level.
Non-food consumption per capita	Sum of household expenses in eight domains (medical expenditures; leisure; clothes; transportation; electricity, gas, water, firewood; communication; soap, detergent, cosmetics; other services; schooling). Expressed in Dirhams per day. Positive values have been winsorized at the 10% level.
Asset index (stock)	Standardized index using the method of Filmer and Pritchett (2001) for questions on household stocks of 21 assets (rooms; mattress; radio; regular cell-phone; smartphone; refrigerator; bicycle; motorcycle; chair; generator; ventilator; AC; mat; head lamp; table; equipped living room; library; dresser; electronic iron; sewing machine; TV).
Asset index (bought since 2019)	Standardized index using the method of Filmer and Pritchett (2001) for questions on household purchases of 21 assets since January 2019 (rooms; mattress; radio; regular cell-phone; smartphone; refrigerator; bicycle; motorcycle; chair; generator; ventilator; AC; mat; head lamp; table; equipped living room; library; dresser; electronic iron; sewing machine; TV).
Shocks and coping mechanisms	
Economic shock	Dummy equal to one in case of job loss, failed business or loss of livelihood in the last 24 months.
Other shock	Dummy equal to one in case of death/disease of a household member or theft in the last 24 months.
Extreme coping strategy	Dummy equal to one if the household reduced the number of meals, took children out of school or fostered children to friends to face a shock.
Other coping strategy	Dummy equal to one if the household took debts, received help, sold assets, or used savings to face a shock.
Migration	
Migration (since 2019)	Dummy equal to one if at least one household member has migrated since 2019.
Expected likelihood of future migration	Dummy equal to one if at least one household member is likely or very likely to migrate to another city or governorate in the next 12 months.

C Internal validity: supplementary tables

Table A.2 – Descriptive statistics and balance

	(1)	(2)	(3)	T-test p-values			Normalized differences		
	Control group	Treatment group 1	Treatment group 2	(1)-(2)	(1)-(3)	(2)-(3)	(1)-(2)	(1)-(3)	(2)-(3)
Respondent variables									
Age	43.110	42.556	42.761	0.348	0.549	0.769	0.051	0.033	-0.019
	(10.535)	(11.179)	(10.854)						
Completed secondary school	0.181	0.181	0.155	0.990	0.215	0.284	0.001	0.068	0.068
	(0.385)	(0.385)	(0.363)						
Born in this Imada	0.756	0.721	0.731	0.142	0.294	0.718	0.080	0.057	-0.023
	(0.430)	(0.449)	(0.444)						
Married	0.757	0.743	0.775	0.554	0.442	0.238	0.032	-0.042	-0.075
	(0.429)	(0.437)	(0.418)						
Status in the household									
Head	0.083	0.080	0.076	0.859	0.624	0.785	0.010	0.027	0.017
	(0.276)	(0.272)	(0.265)						
Spouse of the head	0.716	0.711	0.729	0.835	0.594	0.521	0.011	-0.029	-0.041
	(0.451)	(0.454)	(0.445)						
Daughter of the head	0.163	0.169	0.157	0.781	0.780	0.629	-0.015	0.015	0.031
	(0.370)	(0.375)	(0.365)						
Other	0.038	0.040	0.038	0.838	0.988	0.850	-0.011	0.001	0.012
	(0.191)	(0.197)	(0.191)						
Had an IGA in the last month	0.052	0.054	0.038	0.857	0.229	0.222	-0.010	0.067	0.077
	(0.222)	(0.227)	(0.191)						
Attended a professional training	0.090	0.090	0.086	0.982	0.780	0.793	-0.001	0.015	0.017
	(0.286)	(0.287)	(0.280)						
Household demographics									
Household size	4.609	4.558	4.711	0.581	0.278	0.152	0.031	-0.059	-0.091
	(1.707)	(1.619)	(1.749)						
Number of adults (18-65)	2.906	2.876	2.962	0.726	0.510	0.378	0.019	-0.036	-0.056
	(1.579)	(1.595)	(1.514)						
Number of children (<18)	1.279	1.211	1.317	0.371	0.624	0.213	0.050	-0.027	-0.079
	(1.422)	(1.315)	(1.370)						
Number of elders (>65)	0.424	0.472	0.432	0.363	0.872	0.519	-0.049	-0.009	0.041
	(0.941)	(0.997)	(0.943)						
Household living conditions									
Daily consumption per capita (in Dinars)	8.122	7.338	6.551	0.273	0.023	0.296	0.061	0.128	0.066
	(13.260)	(12.525)	(11.290)						
Has dirt floor	0.100	0.120	0.104	0.227	0.828	0.397	-0.065	-0.012	0.054
	(0.300)	(0.326)	(0.305)						
Has thatched or steel roof	0.064	0.070	0.050	0.645	0.272	0.173	-0.025	0.061	0.086
	(0.245)	(0.256)	(0.218)						
Owns land	0.146	0.144	0.155	0.907	0.660	0.631	0.006	-0.024	-0.030
	(0.352)	(0.350)	(0.360)						
Has livestock	0.472	0.480	0.468	0.773	0.887	0.709	-0.016	0.008	0.024
	(0.499)	(0.500)	(0.499)						
Walking distance (in minutes, one way)									
Water source	27.591	28.492	28.758	0.632	0.538	0.905	-0.026	-0.033	-0.008
	(34.179)	(34.613)	(35.706)						
Primary school	30.394	31.426	31.993	0.422	0.214	0.711	-0.044	-0.068	-0.023
	(23.116)	(24.127)	(24.254)						
Food market	40.900	42.987	42.262	0.228	0.437	0.730	-0.066	-0.042	0.022
	(31.069)	(32.515)	(33.892)						
Headquarter	61.409	63.818	62.681	0.168	0.463	0.584	-0.075	-0.040	0.035
	(31.175)	(33.048)	(32.563)						
Public transportation station	21.254	23.308	23.106	0.080	0.108	0.886	-0.095	-0.087	0.009
	(20.686)	(22.683)	(21.742)						
Omnibus F-test p-value	.	.	.	0.895	0.896	0.962	.	.	.
Observations	1,000	498	502	1,498	1,502	1,000	1,498	1,502	1,000

This table reports the balance checks for key variables measured at baseline. Columns 1-3 report the means (and standard deviations in parenthesis) of the different experimental groups. Columns 4-6 report the p-values for T-tests of equality of means between any two of the experimental groups. Columns 7–9 report the standardized differences between any two of the experimental groups (that is the difference in means in units of standard deviation).

Table A.3 – Attrition

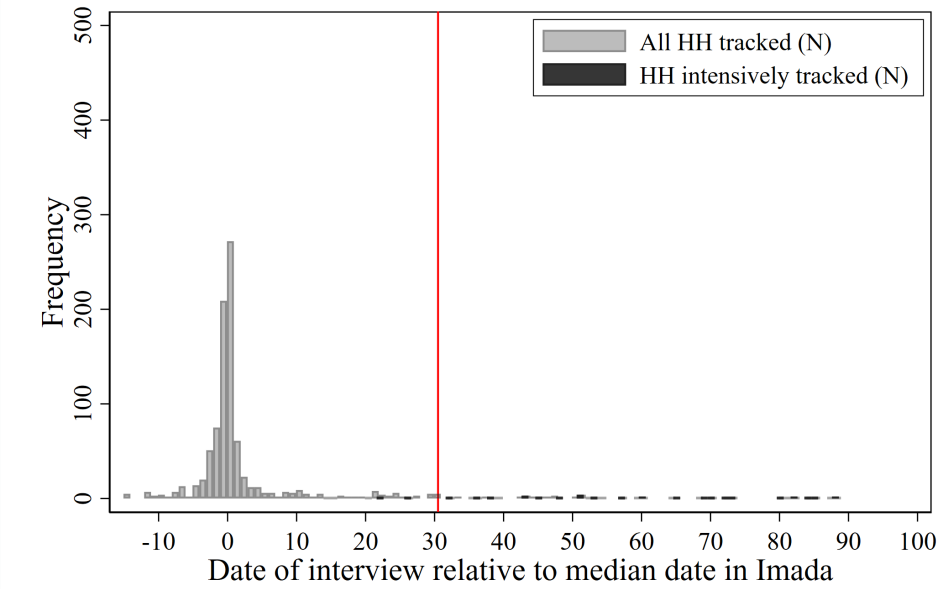
	(1)	(2)	(3)	T-test p-values			Normalized differences		
	Control group	Treatment group 1	Treatment group 2	(1)-(2)	(1)-(3)	(2)-(3)	(1)-(2)	(1)-(3)	(2)-(3)
Attrition	0.112	0.060	0.068	0.001	0.006	0.629	0.185	0.155	-0.031
	(0.316)	(0.238)	(0.252)						
Attrition reason									
Migrated	0.063	0.038	0.028	0.046	0.004	0.364	0.113	0.169	0.057
	(0.243)	(0.192)	(0.165)						
Death	0.010	0.002	0.016	0.088	0.319	0.020	0.104	-0.052	-0.148
	(0.100)	(0.045)	(0.125)						
Refusals	0.021	0.012	0.008	0.220	0.063	0.517	0.070	0.109	0.041
	(0.143)	(0.109)	(0.089)						
Other	0.018	0.008	0.016	0.131	0.773	0.252	0.088	0.016	-0.073
	(0.133)	(0.089)	(0.125)						
Observations	1,000	498	502	1,498	1,502	1,000	1,498	1,502	1,000

Notes: Columns 1-3 report the attrition rate for each of the experimental group. Columns 4-6 report the p-values for T-tests of differential attrition rates across experimental groups. Columns 7–9 report the standardized differences in attrition rates between experimental groups (that is the difference in means in units of standard deviation).

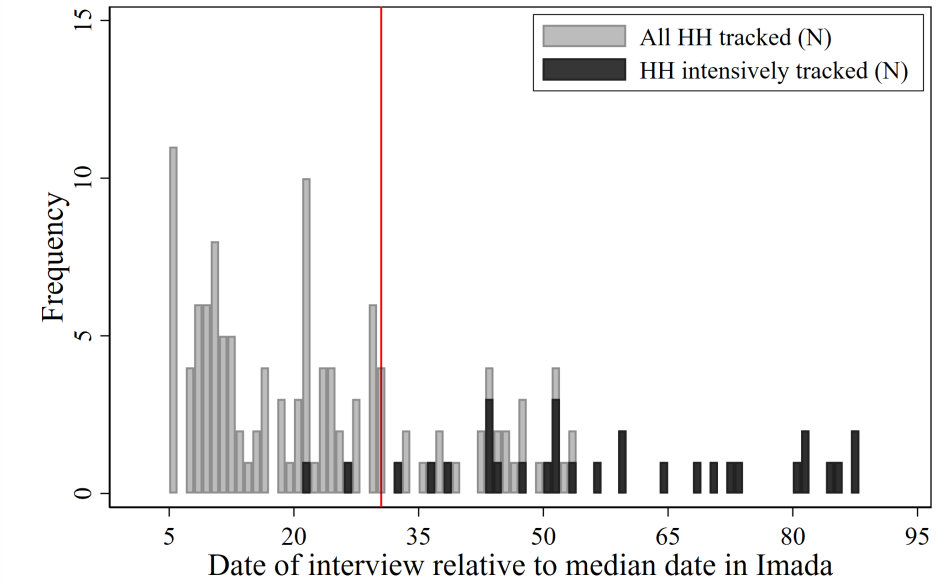
Table A.4 – Balance table after dropping attrited households

	(1)	(2)	(3)	T-test p-values			Normalized differences		
	Control group	Treatment group 1	Treatment group 2	(1)-(2)	(1)-(3)	(2)-(3)	(1)-(2)	(1)-(3)	(2)-(3)
Respondent variables									
Age	43.243	42.630	42.880	0.312	0.543	0.726	0.057	0.035	-0.023
	(10.315)	(11.121)	(10.702)						
Completed secondary school	0.167	0.177	0.145	0.619	0.307	0.183	-0.028	0.059	0.087
	(0.373)	(0.382)	(0.353)						
Born in this Imada	0.764	0.716	0.733	0.055	0.214	0.559	0.109	0.071	-0.038
	(0.425)	(0.452)	(0.443)						
Married	0.769	0.756	0.782	0.600	0.590	0.352	0.030	-0.031	-0.061
	(0.422)	(0.430)	(0.413)						
Status in the household									
Head	0.084	0.083	0.079	0.943	0.732	0.811	0.004	0.020	0.016
	(0.278)	(0.277)	(0.270)						
Spouse of the head	0.730	0.722	0.739	0.768	0.705	0.556	0.017	-0.022	-0.039
	(0.444)	(0.448)	(0.439)						
Daughter of the head	0.151	0.152	0.143	0.969	0.703	0.713	-0.002	0.022	0.024
	(0.358)	(0.359)	(0.351)						
Other	0.035	0.043	0.038	0.472	0.739	0.741	-0.040	-0.019	0.022
	(0.184)	(0.202)	(0.193)						
Had an IGA in the last month	0.053	0.053	0.037	0.969	0.176	0.212	-0.002	0.079	0.082
	(0.224)	(0.225)	(0.187)						
Attended a professional training	0.082	0.092	0.081	0.545	0.949	0.562	-0.034	0.004	0.038
	(0.275)	(0.289)	(0.273)						
Household demographics									
Household size	4.650	4.579	4.754	0.463	0.291	0.113	0.042	-0.060	-0.104
	(1.718)	(1.619)	(1.759)						
Number of adults (18-65)	2.909	2.868	2.972	0.650	0.479	0.303	0.026	-0.041	-0.067
	(1.590)	(1.588)	(1.521)						
Number of children (<18)	1.340	1.241	1.363	0.220	0.776	0.168	0.071	-0.016	-0.090
	(1.451)	(1.322)	(1.376)						
Number of elders (>65)	0.401	0.470	0.419	0.209	0.740	0.421	-0.071	-0.019	0.053
	(0.942)	(1.004)	(0.944)						
Household living conditions									
Daily consumption per capita (in Dinars)	8.299	7.326	6.672	0.196	0.027	0.406	0.075	0.130	0.054
	(13.477)	(12.529)	(11.524)						
Has dirt floor	0.097	0.115	0.105	0.287	0.646	0.602	-0.060	-0.026	0.034
	(0.296)	(0.320)	(0.306)						
Has thatched or steel roof	0.061	0.064	0.049	0.811	0.378	0.323	-0.014	0.051	0.065
	(0.239)	(0.245)	(0.216)						
Owns land	0.149	0.138	0.149	0.584	0.999	0.630	0.031	-0.000	-0.032
	(0.355)	(0.344)	(0.355)						
Has livestock	0.479	0.481	0.466	0.940	0.654	0.647	-0.004	0.026	0.030
	(0.500)	(0.500)	(0.499)						
Walking distance (in minutes, one way)									
Water source	27.803	28.730	29.442	0.636	0.411	0.760	-0.027	-0.047	-0.020
	(34.103)	(34.763)	(36.328)						
Primary school	30.369	31.044	31.774	0.613	0.296	0.644	-0.029	-0.059	-0.030
	(23.014)	(23.916)	(24.473)						
Food market	41.186	42.810	41.674	0.369	0.789	0.599	-0.051	-0.015	0.034
	(31.136)	(32.487)	(33.564)						
Headquarter	61.678	63.222	62.423	0.392	0.679	0.709	-0.048	-0.023	0.024
	(30.943)	(32.757)	(32.575)						
Public transportation station	21.134	23.245	23.035	0.083	0.111	0.885	-0.098	-0.090	0.009
	(20.554)	(22.654)	(21.515)						
Omnibus F-test p-value	.	.	.	0.704	0.893	0.979	.	.	.
Observations	888	468	468	1,356	1,356	936	1,356	1,356	936

Notes: This table reports the balance checks after dropping attrited households. Columns 1-3 report the mean (and standard deviations in parenthesis) of the different experimental groups. Columns 4-6 report the p-values for T-tests of equality of means between any two of the experimental groups. Columns 7–9 report the standardized differences between any two of the experimental groups (that is the difference in means in units of standard deviation).



(a) **Panel A:** All interviews in the Treatment group



(b) **Panel B:** Hard-to-reach respondents

Figure A.5 – Distribution of Interview dates Relative to the Median Interview Date in the Imada

Notes: These figures show the distribution of interview dates relative to the median interview date in their Imadas. Red lines delimit the threshold for exact trimming. Black bars identify interviews conducted after the 4th March 2021.

Table A.5 – Comparison of attrited households in the control group and trimmed observations in the treatment group

	(1)	(2)	(3)	T-test p-values			Normalized differences		
	Attrited households in C	Trimmed households in T (using relative date)	Trimmed households in T (using intensive tracking)	(1)-(2)	(1)-(3)	(2)-(3)	(1)-(2)	(1)-(3)	(2)-(3)
Respondent variables									
Age	42.054	39.646	37.633	0.256	0.087	0.506	0.195	0.342	0.154
	(12.136)	(12.498)	(13.647)						
Completed secondary school	0.295	0.271	0.333	0.762	0.685	0.562	0.052	-0.083	-0.135
	(0.458)	(0.449)	(0.479)						
Born in this Imada	0.696	0.771	0.833	0.341	0.138	0.512	-0.168	-0.324	-0.155
	(0.462)	(0.425)	(0.379)						
Married	0.661	0.563	0.433	0.241	0.023	0.273	0.201	0.464	0.257
	(0.476)	(0.501)	(0.504)						
Status in the household									
Head	0.071	0.063	0.100	0.839	0.606	0.551	0.035	-0.101	-0.136
	(0.259)	(0.245)	(0.305)						
Spouse of the head	0.607	0.521	0.400	0.314	0.043	0.305	0.173	0.419	0.241
	(0.491)	(0.505)	(0.498)						
Daughter of the head	0.259	0.375	0.433	0.141	0.064	0.614	-0.249	-0.369	-0.117
	(0.440)	(0.489)	(0.504)						
Other	0.063	0.042	0.067	0.603	0.934	0.632	0.093	-0.017	-0.109
	(0.243)	(0.202)	(0.254)						
Had an IGA in the last month	0.045	0.063	0.100	0.637	0.246	0.551	-0.079	-0.212	-0.136
	(0.207)	(0.245)	(0.305)						
Attended a professional training	0.152	0.167	0.233	0.814	0.293	0.474	-0.040	-0.205	-0.165
	(0.360)	(0.377)	(0.430)						
Household demographics									
Household size	4.286	4.667	4.467	0.174	0.586	0.612	-0.233	-0.110	0.118
	(1.591)	(1.680)	(1.697)						
Number of adults (18-65)	2.884	3.021	3.067	0.598	0.547	0.894	-0.091	-0.127	-0.031
	(1.493)	(1.523)	(1.388)						
Number of children (<18)	0.795	1.104	0.867	0.117	0.754	0.438	-0.260	-0.061	0.182
	(1.058)	(1.309)	(1.306)						
Number of elders (>65)	0.607	0.542	0.533	0.688	0.689	0.970	0.068	0.085	0.009
	(0.914)	(1.010)	(0.819)						
Household living conditions									
Daily consumption per capita (in Dinars)	6.716	7.421	5.397	0.727	0.564	0.457	-0.059	0.123	0.178
	(11.343)	(12.484)	(10.069)						
Has dirt floor	0.125	0.042	0.033	0.109	0.149	0.855	0.303	0.342	0.043
	(0.332)	(0.202)	(0.183)						
Has thatched or steel roof	0.089	0.063	0.100	0.573	0.858	0.551	0.101	-0.036	-0.136
	(0.286)	(0.245)	(0.305)						
Owns land	0.125	0.083	0.067	0.448	0.373	0.791	0.136	0.197	0.062
	(0.332)	(0.279)	(0.254)						
Has livestock	0.420	0.583	0.633	0.058	0.037	0.666	-0.329	-0.434	-0.101
	(0.496)	(0.498)	(0.490)						
Walking distance (in minutes, one way)									
Water source	25.907	32.539	27.896	0.296	0.789	0.624	-0.175	-0.053	0.115
	(34.885)	(40.505)	(40.435)						
Primary school	30.587	31.146	27.833	0.890	0.560	0.492	-0.024	0.129	0.164
	(24.019)	(21.983)	(18.227)						
Food market	38.634	43.583	42.567	0.351	0.523	0.882	-0.161	-0.137	0.035
	(30.573)	(30.804)	(26.872)						
Headquarter	59.282	61.515	60.550	0.689	0.850	0.892	-0.070	-0.040	0.032
	(33.023)	(30.346)	(30.717)						
Public transportation station	22.205	25.771	23.733	0.354	0.737	0.707	-0.158	-0.068	0.088
	(21.779)	(23.223)	(23.159)						
Omnibus F-test p-value	.	.	.	0.293	0.293	1.000	.	.	.
Observations	112	48	30	160	142	78	160	142	78

Notes: This table compares attrited households in the control group to trimmed observations in the treatment group (we used the approach proposed by Behaghel et al. (2015) to identify the observations that should be trimmed in the treatment group to fully close the attrition differential). In Column 2, we exploit the fact that respondents that are hard to track are typically interviewed much later than other respondents in the same village, and identify the 48 observations in the treatment group with the latest interview dates relative to the median interview date in their village. In Column 3, we identify the 30 interviews in the treatment group that were done during the intensive tracking. See notes to Table A.2 for more details.

Table A.6 – Treatment effects, accounting for attrition (IGAs - IGAs)

			KL bounds +/- .25 SD		Behaghel et al. bounds		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Main specification	IPW	Lower bound	Upper bound	Using relative date	Using intensive tracking	
					Exact trimming	Lower bound	Upper bound
Women's IGAs							
Has an IGA	0.013	0.012	0.001	0.024**	0.011	-0.009	0.011
	(0.012)	(0.012)	(0.011)	(0.011)	(0.012)	(0.011)	(0.012)
Had an IGA before COVID	0.011	0.012	-0.002	0.022*	0.010	-0.011	0.010
	(0.013)	(0.013)	(0.012)	(0.012)	(0.013)	(0.013)	(0.013)
Business profit	0.420	0.705	-2.355	3.018	0.497	-7.623***	0.517
	(2.855)	(2.878)	(2.626)	(2.625)	(2.932)	(2.041)	(2.937)
Business employees	0.003	0.003	-0.008	0.013	0.003	-0.010	0.003
	(0.012)	(0.011)	(0.011)	(0.011)	(0.012)	(0.009)	(0.012)
Total income	8.127	7.440	0.992	13.996**	7.051	-12.288**	6.931
	(6.866)	(6.970)	(6.379)	(6.371)	(6.913)	(5.248)	(6.909)
Has unused skills	0.080***	0.079***	0.060***	0.099***	0.081***	0.073***	0.089***
	(0.019)	(0.019)	(0.017)	(0.017)	(0.019)	(0.019)	(0.019)
IGAs of other household members							
Number of other HH members with an IGA	0.066**	0.065**	0.039	0.093***	0.062**	0.012	0.074***
	(0.028)	(0.028)	(0.026)	(0.026)	(0.029)	(0.026)	(0.029)
Other HH members' income	15.675	12.607	2.637	28.394**	10.774	-7.487	16.070
	(13.466)	(13.682)	(12.445)	(12.409)	(13.641)	(12.583)	(13.682)
Agriculture							
Household has an agricultural IGA	0.024**	0.024**	0.014	0.036***	0.026**	0.010	0.028**
	(0.011)	(0.011)	(0.010)	(0.010)	(0.011)	(0.010)	(0.011)
Used chemicals	0.021**	0.022**	0.012	0.029***	0.022**	0.007	0.022**
	(0.009)	(0.009)	(0.008)	(0.008)	(0.009)	(0.009)	(0.009)
Quantity produced	6.093***	5.893***	4.580***	7.542***	6.299***	-0.789	6.396***
	(1.860)	(1.804)	(1.709)	(1.709)	(1.911)	(0.695)	(1.937)
Value of the production	12.282***	12.074***	8.187*	16.174***	11.589**	-2.934	13.283***
	(4.614)	(4.421)	(4.242)	(4.241)	(4.609)	(2.842)	(4.828)
Livestock							
HH has a livestock IGA	0.047***	0.050***	0.030**	0.066***	0.053***	0.041**	0.055***
	(0.016)	(0.016)	(0.015)	(0.015)	(0.016)	(0.016)	(0.016)
Total stock (in Dirhams)	44.994*	45.099*	22.962	67.245***	47.089**	0.409	52.660**
	(23.211)	(23.012)	(21.418)	(21.422)	(23.140)	(19.922)	(24.040)
Bought since January 2019	27.850***	26.587***	23.595***	32.143***	27.194***	8.735***	29.104***
	(5.398)	(5.218)	(4.988)	(4.981)	(5.277)	(2.680)	(5.647)
Observations	1824	1,824	2,000	2,000	1,776	1,776	1,776

Notes: This table reports the results from three methods to test the sensitivity of our results to attrition. Column 1 reports the estimates from Table 1 for reference. Column 2 reports the results weighting the households by their inverse probability of responding to the survey (Inverse Probability Weighting or IPW). Columns 3 and 4 replace outcome values for the attrited households with semi-extreme values as in Kling and Liebman (2004). Missing treatment and control observations are set to have a 0.5 SD difference in their outcomes: that is we impute mean + 0.25 SD for missing treatment and mean – 0.25 SD for missing controls, and vice versa (KL bounds). Columns 5-7 use the approach proposed by Behaghel et al. (2015) to identify the observations that should be trimmed in the treatment group to fully close the attrition differential. In Column 5, we exploit the fact that respondents that are hard to track are typically interviewed much later than other respondents in the same village, and we trim the 48 observations in the treatment group with the latest interview dates relative to the median interview date in their village. Columns 6 and 7 report the results excluding the 30 interviews in the treatment group that were done during the intensive tracking. For the remaining 18 additional observations in the treatment group, we use standard Lee bounds. Robust standard errors are reported in parentheses. *** p<0.01, ** p<0.05, * p<0.1.

Table A.7 – Treatment effects, accounting for attrition (women empowerment and well-being)

			KL bounds +/- .25 SD		Behaghel et al. bounds		
	(1) Main specification	(2) IPW	(3) Lower bound	(4) Upper bound	(5) Using relative date	(6) Using intensive tracking	(7)
					Exact trimming	Lower bound	Upper bound
Women agency index	-0.045	-0.036	-0.089**	-0.011	-0.047	-0.104***	-0.027
	(0.038)	(0.039)	(0.035)	(0.035)	(0.038)	(0.037)	(0.038)
Women financial index	0.408***	0.409***	0.338***	0.478***	0.438***	0.141***	0.447***
	(0.088)	(0.090)	(0.080)	(0.080)	(0.093)	(0.044)	(0.093)
Women well-being							
Cantrill's ladder:							
Current life satisfaction	0.268***	0.246***	0.196***	0.321***	0.253***	0.124**	0.269***
	(0.062)	(0.062)	(0.057)	(0.057)	(0.062)	(0.056)	(0.063)
Life satisfaction one year ago	0.238***	0.235***	0.166***	0.294***	0.223***	0.137**	0.243***
	(0.060)	(0.060)	(0.055)	(0.055)	(0.060)	(0.057)	(0.060)
Predicted life satisfaction in three years	0.219***	0.200**	0.120	0.303***	0.191**	0.104	0.220***
	(0.081)	(0.081)	(0.075)	(0.075)	(0.082)	(0.079)	(0.082)
Relative wealth	0.243***	0.234***	0.166***	0.311***	0.216***	0.107*	0.243***
	(0.067)	(0.068)	(0.062)	(0.062)	(0.068)	(0.063)	(0.068)
MHI-5 score	1.426*	1.499*	0.582	2.204***	1.000	0.029	1.815**
	(0.783)	(0.791)	(0.721)	(0.721)	(0.791)	(0.756)	(0.771)
Observations	1824	1,824	2,000	2,000	1,776	1,776	1,776

Notes: This table reports the results from three methods to test the sensitivity of our results to attrition. Column 1 reports the estimates from Table 2 for reference. Column 2 reports the results weighting the households by their inverse probability of responding to the survey (Inverse Probability Weighting or IPW). Columns 3 and 4 replace outcome values for the attrited households with semi-extreme values as in Kling and Liebman (2004). Missing treatment and control observations are set to have a 0.5 SD difference in their outcomes: that is we impute mean + 0.25 SD for missing treatment and mean – 0.25 SD for missing controls, and vice versa (KL bounds). Columns 5-7 use the approach proposed by Behaghel et al. (2015) to identify the observations that should be trimmed in the treatment group to fully close the attrition differential. In Column 5, we exploit the fact that respondents that are hard to track are typically interviewed much later than other respondents in the same village, and we trim the 48 observations in the treatment group with the latest interview dates relative to the median interview date in their village. Columns 6 and 7 report the results excluding the 30 interviews in the treatment group that were done during the intensive tracking. For the remaining 18 additional observations in the treatment group, we use standard Lee bounds. Robust standard errors are reported in parentheses. *** p<0.01, ** p<0.05, * p<0.1.

Table A.8 – Treatment effects, accounting for attrition (living standards, shocks, and migration)

			KL bounds +/- .25 SD		Behaghel et al. bounds		
	(1) Main specification	(2) IPW	(3) Lower bound	(4) Upper bound	(5) Using relative date	(6) Using intensive tracking	(7)
					Exact trimming	Lower bound	Upper bound
Household living standards							
Total consumption per capita	0.634**	0.632**	0.355	0.906***	0.684**	0.487*	0.820***
	(0.267)	(0.269)	(0.246)	(0.246)	(0.272)	(0.266)	(0.272)
Food consumption per capita	0.384***	0.396***	0.249**	0.509***	0.408***	0.299***	0.455***
	(0.116)	(0.118)	(0.107)	(0.107)	(0.118)	(0.115)	(0.118)
Non-food consumption per capita	0.077	0.080	-0.042	0.188*	0.120	0.027	0.190
	(0.120)	(0.122)	(0.111)	(0.111)	(0.122)	(0.120)	(0.122)
Asset index (stock)	0.127***	0.127***	0.079**	0.168***	0.132***	0.072**	0.150***
	(0.038)	(0.038)	(0.035)	(0.035)	(0.038)	(0.036)	(0.038)
Asset index (bought since 2019)	0.008	0.008	-0.035	0.046	0.019	-0.066*	0.024
	(0.042)	(0.042)	(0.038)	(0.038)	(0.041)	(0.035)	(0.042)
Shocks and coping mechanisms							
Economic shock	0.025***	0.024***	0.018***	0.031***	0.027***	0.007	0.027***
	(0.007)	(0.007)	(0.007)	(0.007)	(0.008)	(0.006)	(0.008)
Other shock	-0.002	-0.002	-0.021	0.015	0.002	-0.013	0.006
	(0.019)	(0.019)	(0.017)	(0.017)	(0.019)	(0.019)	(0.019)
Extreme coping strategy	-0.028**	-0.029**	-0.042***	-0.017	-0.030**	-0.047***	-0.029**
	(0.013)	(0.013)	(0.012)	(0.012)	(0.013)	(0.012)	(0.013)
Other coping strategy	0.009	0.008	-0.007	0.023	0.011	-0.005	0.014
	(0.015)	(0.016)	(0.014)	(0.014)	(0.016)	(0.015)	(0.016)
Migration							
Migration (since 2019)	0.002	0.001	-0.014	0.018	-0.001	-0.018	0.001
	(0.018)	(0.018)	(0.017)	(0.017)	(0.018)	(0.018)	(0.019)
Expected likelihood of future migration	0.032***	0.029***	0.022**	0.043***	0.033***	0.018*	0.035***
	(0.011)	(0.011)	(0.010)	(0.010)	(0.011)	(0.010)	(0.011)
Observations	1824	1,824	2,000	2,000	1,776	1,776	1,776

Notes: This table reports the results from three methods to test the sensitivity of our results to attrition. Column 1 reports the estimates from Table 3 for reference. Column 2 reports the results weighting the households by their inverse probability of responding to the survey (Inverse Probability Weighting or IPW). Columns 3 and 4 replace outcome values for the attrited households with semi-extreme values as in Kling and Liebman (2004). Missing treatment and control observations are set to have a 0.5 SD difference in their outcomes: that is we impute mean + 0.25 SD for missing treatment and mean – 0.25 SD for missing controls, and vice versa (KL bounds). Columns 5-7 use the approach proposed by Behaghel et al. (2015) to identify the observations that should be trimmed in the treatment group to fully close the attrition differential. In Column 5, we exploit the fact that respondents that are hard to track are typically interviewed much later than other respondents in the same village, and we trim the 48 observations in the treatment group with the latest interview dates relative to the median interview date in their village. Columns 6 and 7 report the results excluding the 30 interviews in the treatment group that were done during the intensive tracking. For the remaining 18 additional observations in the treatment group, we use standard Lee bounds. Robust standard errors are reported in parentheses. *** p<0.01, ** p<0.05, * p<0.1.

D Impact on disaggregated outcomes

Table A.9 – Treatment effects on livestock (disaggregated results)

			Eq (1)	Eq (2)			
	(1) Control Mean	(2) Control SD	(3) Treatment	(4) T1: Without Dialogue	(5) T2: With Dialogue	(6) p-value T1 = T2	(7) N
Stock							
Total value in Dirhams	187.204	492.600	44.994*	53.121*	36.776	0.633	1,824
			(23.211)	(28.781)	(28.874)		
Goats	112.613	327.841	26.291*	37.749*	14.740	0.285	1,824
			(15.159)	(19.918)	(17.136)		
Chicken	7.587	29.212	2.070*	1.726	2.418*	0.623	1,824
			(1.133)	(1.337)	(1.331)		
Cows	55.180	218.368	18.134	13.367	22.929	0.624	1,824
			(12.310)	(14.066)	(17.186)		
Mules	11.824	42.283	1.798	2.960	0.627	0.425	1,824
			(2.010)	(2.686)	(2.265)		
Bought since January 2019							
Total value in Dirhams	4.087	49.656	27.850***	27.835***	27.866***	0.998	1,824
			(5.398)	(7.248)	(7.404)		
Goats	14.414	76.189	18.764***	14.757***	22.805***	0.321	1,824
			(4.738)	(5.549)	(6.858)		
Chicken	2.337	12.980	3.304**	2.253*	4.364	0.433	1,824
			(1.591)	(1.281)	(2.660)		
Cows	14.640	172.225	6.558	6.885	6.227	0.934	1,824
			(7.038)	(8.283)	(7.855)		
Mules	0.845	11.230	1.316*	1.103	1.532*	0.721	1,824
			(0.729)	(0.968)	(0.920)		

Notes: This table reports the intent-to-treat effects of the interventions on livestock, disaggregating the results from Table 1. Columns 1 and 2 report the mean and standard deviation of the outcome variables in the control group. Column 3 reports the effect of the cash grant and training program (β_1 in Equation 1). Columns 4 and 5 report the effect of the cash grant and training program with and without the gender dialogue component (β_1 and β_2 in Equation 2). Column 6 reports the p-value for the null hypothesis that the effect of the cash grant and training program is the same with and without the gender dialogue component ($\beta_1 = \beta_2$ in Equation 2). Robust standard errors are reported in parentheses. *** p<0.01, ** p<0.05, * p<0.1.

Table A.10 – Treatment effects on woman empowerment (disaggregated results)

			Eq (1)	Eq (2)			
	(1) Control Mean	(2) Control SD	(3) Treatment	(4) T1: Without Dialogue	(5) T2: With Dialogue	(6) p-value T1 = T2	(7) N
Woman sample							
Woman agency index	-0.000	1.000	-0.045	-0.033	-0.056	0.650	1,824
			(0.038)	(0.046)	(0.046)		
Woman involved in the following **household decisions**:							
How to spend money from IGA	0.805	0.520	-0.029	-0.034	-0.025	0.745	1,824
			(0.019)	(0.023)	(0.024)		
What food to buy and consume	0.821	0.502	-0.009	-0.017	0.000	0.525	1,824
			(0.019)	(0.022)	(0.023)		
Purchase of furniture of the house	0.859	0.492	-0.022	-0.026	-0.018	0.762	1,824
			(0.020)	(0.024)	(0.024)		
Purchase and sale of livestock	0.784	0.549	-0.043**	-0.041*	-0.045*	0.884	1,824
			(0.020)	(0.025)	(0.024)		
Purchase of plots of land	0.785	0.550	-0.025	-0.025	-0.026	0.979	1,824
			(0.020)	(0.024)	(0.024)		
Purchase of large pots/pans	0.877	0.490	-0.020	-0.020	-0.021	0.966	1,824
			(0.020)	(0.024)	(0.024)		
Gifts for relatives who marry/have children	0.849	0.504	-0.021	-0.022	-0.020	0.961	1,824
			(0.020)	(0.024)	(0.024)		
Large household purchases	0.780	0.517	-0.018	-0.017	-0.020	0.906	1,824
			(0.020)	(0.024)	(0.024)		
Making daily household purchases	0.807	0.505	0.009	0.014	0.003	0.689	1,824
			(0.019)	(0.023)	(0.023)		
Borrowing money	0.794	0.546	-0.023	-0.015	-0.032	0.531	1,824
			(0.020)	(0.024)	(0.024)		
Lending money	0.783	0.540	-0.008	0.006	-0.022	0.298	1,824
			(0.020)	(0.024)	(0.024)		
Woman decides for the following **personal decisions**:							
Personal purchases	0.402	0.618	-0.031	-0.013	-0.050*	0.267	1,824
			(0.024)	(0.030)	(0.029)		
Occupation	0.388	0.614	-0.027	-0.011	-0.042	0.358	1,824
			(0.024)	(0.030)	(0.029)		
Place of work (home vs outside)	0.364	0.608	-0.033	-0.023	-0.044	0.533	1,824
			(0.025)	(0.031)	(0.029)		
Working hours	0.364	0.608	-0.031	-0.024	-0.038	0.687	1,824
			(0.025)	(0.031)	(0.029)		
Participation in groups	0.337	0.592	-0.030	-0.019	-0.041	0.506	1,824
			(0.024)	(0.030)	(0.028)		
Partner sample							
Partner views index	-0.001	0.999			-0.030		830
					(0.054)		
Perspectives on gender role index	-0.000	0.999			0.004		830
					(0.053)		
Perspectives on women abilities index	-0.000	0.999			-0.049		830
					(0.055)		
Perception of gender based violence index	-0.004	1.002			-0.102		830
					(0.069)		
Perspectives on reproductive health index	-0.002	0.999			0.073		830
					(0.060)		
Woman agency index	0.001	0.999			0.031		830
					(0.057)		
Quality of communication between spouses index	-0.001	0.999			-0.014		830
					(0.053)		

Notes: This table reports the intent-to-treat effects of the interventions on woman empowerment, disaggregating the results from Table 2. Columns 1 and 2 report the mean and standard deviation of the outcome variables in the control group. Column 3 reports the effect of the cash grant and training program (β_1 in Equation 1). Columns 4 and 5 report the effect of the cash grant and training program with and without the gender dialogue component (β_1 and β_2 in Equation 2). Column 6 reports the p-value for the null hypothesis that the effect of the cash grant and training program is the same with and without the gender dialogue component ($\beta_1 = \beta_2$ in Equation 2). Robust standard errors are reported in parentheses. *** p<0.01, ** p<0.05, * p<0.1.

Table A.11 – Treatment effects on woman financial index (disaggregated results)

			Eq (1)	Eq (2)			
	(1) Control Mean	(2) Control SD	(3) Treatment	(4) T1: Without Dialogue	(5) T2: With Dialogue	(6) p-value T1 = T2	(7) N
Woman financial index	0.000	1.000	0.408***	0.408***	0.408***	0.998	1,824
			(0.088)	(0.134)	(0.088)		
Total amount of debt	816.824	1219.833	-67.647	-91.658	-43.467	0.502	1,824
			(53.001)	(63.487)	(64.534)		
Borrowed money since January 2019	0.305	0.461	0.057***	0.035	0.079***	0.129	1,824
			(0.020)	(0.024)	(0.025)		
Amount borrowed since January 2019	372.196	840.155	-2.806	-22.365	19.635	0.404	1,824
			(36.010)	(43.114)	(44.555)		
Repaid debt since January 2019	0.070	0.255	0.025**	0.019	0.030*	0.555	1,824
			(0.012)	(0.015)	(0.016)		
Saved money since January 2019	0.007	0.082	0.014***	0.013*	0.015**	0.774	1,824
			(0.005)	(0.007)	(0.007)		
Amount saved since Jan 2019	6.926	139.211	10.674	14.292	7.028	0.523	1,824
			(8.111)	(11.996)	(7.199)		
Has a bank account	0.044	0.205	0.085***	0.077***	0.094***	0.318	1,824
			(0.011)	(0.014)	(0.014)		
Savings on the bank account	0.338	5.806	4.558***	5.656**	3.452**	0.389	1,824
			(1.482)	(2.333)	(1.485)		
Lent money since January 2019	0.011	0.106	0.009*	0.005	0.013*	0.362	1,824
			(0.006)	(0.007)	(0.007)		

Notes: This table reports the intent-to-treat effects of the interventions on a financial index, disaggregating the results from Table 2. Columns 1 and 2 report the mean and standard deviation of the outcome variables in the control group. Column 3 reports the effect of the cash grant and training program (β_1 in Equation 1). Columns 4 and 5 report the effect of the cash grant and training program with and without the gender dialogue component (β_1 and β_2 in Equation 2). Column 6 reports the p-value for the null hypothesis that the effect of the cash grant and training program is the same with and without the gender dialogue component ($\beta_1 = \beta_2$ in Equation 2). Robust standard errors are reported in parentheses. *** p<0.01, ** p<0.05, * p<0.1.

Table A.12 – Treatment effects on woman mental health (disaggregated results)

			Eq (1)	Eq (2)			
	(1) Control Mean	(2) Control SD	(3) Treatment	(4) T1: Without Dialogue	(5) T2: With Dialogue	(6) p-value T1 = T2	(7) N
MHI-5 score	43.154	19.500	1.426*	2.152**	0.693	0.170	1,824
			(0.783)	(0.941)	(0.952)		
How much of the time during the past month have you felt:							
A. Nervous (1 = always; 6 = never)	3.264	1.435	0.065	0.100	0.028	0.338	1,824
			(0.056)	(0.067)	(0.068)		
B. Downhearted (1 = always; 6 = never)	3.249	1.464	0.079	0.096	0.062	0.652	1,824
			(0.056)	(0.068)	(0.067)		
C. Depressed (1 = always; 6 = never)	3.426	1.394	0.084	0.132**	0.037	0.197	1,824
			(0.054)	(0.064)	(0.067)		
D. Happy (1 = never ; 6 = always)	2.925	1.245	0.102**	0.141**	0.063	0.273	1,824
			(0.051)	(0.063)	(0.062)		
E. Peaceful (1 = never ; 6 = always)	2.855	1.097	0.058	0.099	0.017	0.229	1,824
			(0.049)	(0.062)	(0.058)		

Notes: This table reports the intent-to-treat effects of the interventions on livestock, disaggregating the results from Table 2. Columns 1 and 2 report the mean and standard deviation of the outcome variables in the control group. Column 3 reports the effect of the cash grant and training program (β_1 in Equation 1). Columns 4 and 5 report the effect of the cash grant and training program with and without the gender dialogue component (β_1 and β_2 in Equation 2). Column 6 reports the p-value for the null hypothesis that the effect of the cash grant and training program is the same with and without the gender dialogue component ($\beta_1 = \beta_2$ in Equation 2). *MHI-5 score*: The MHI-5 is computed by adding the scores of the five question and then transforming the raw score to a 0-100 point scale: MHI-5 score = 100 × ((score A + score B + score C + score D + score E) −5) / 25. Robust standard errors are reported in parentheses. *** p<0.01, ** p<0.05, * p<0.1.

Table A.13 – Treatment effects on household asset index (disaggregated results)

			Eq (1)	Eq (2)			
	(1) Control Mean	(2) Control SD	(3) Treatment	(4) T1: Without Dialogue	(5) T2: With Dialogue	(6) p-value T1 = T2	(7) N
Asset index (stock)	0.000	1.000	0.127***	0.148***	0.105**	0.424	1,824
			(0.038)	(0.049)	(0.043)		
Rooms	2.274	1.352	0.124**	0.134**	0.115**	0.793	1,824
			(0.049)	(0.062)	(0.058)		
Mattress	4.012	1.976	0.140*	0.231**	0.048	0.134	1,824
			(0.085)	(0.103)	(0.106)		
Radio	0.232	0.523	0.011	0.004	0.018	0.597	1,824
			(0.020)	(0.024)	(0.024)		
Regular cell-phone	1.729	1.302	-0.008	-0.032	0.017	0.476	1,824
			(0.053)	(0.065)	(0.062)		
Smart-phone	0.564	1.019	0.058	0.092*	0.023	0.251	1,824
			(0.043)	(0.055)	(0.050)		
Refrigerator	1.285	11.081	-0.367	-0.384	-0.349	0.542	1,824
			(0.362)	(0.376)	(0.350)		
Bicycle	0.052	0.232	0.006	-0.009	0.022	0.048	1,824
			(0.011)	(0.012)	(0.015)		
Motorcycle	0.050	0.217	0.019*	0.010	0.029**	0.229	1,824
			(0.011)	(0.013)	(0.014)		
Chair, bench	3.758	2.330	0.158	0.182	0.134	0.722	1,824
			(0.097)	(0.116)	(0.121)		
Generator	0.002	0.047	0.011***	0.009*	0.013**	0.622	1,824
			(0.004)	(0.005)	(0.006)		
Ventilator	0.101	0.407	0.029*	0.023	0.035**	0.520	1,824
			(0.015)	(0.018)	(0.017)		
AC	0.037	0.195	0.005	0.011	-0.001	0.386	1,824
			(0.010)	(0.013)	(0.010)		
Mat	0.845	0.846	0.095***	0.062	0.128***	0.208	1,824
			(0.036)	(0.047)	(0.043)		
Head lamp	0.280	0.462	-0.012	0.004	-0.028	0.261	1,824
			(0.020)	(0.024)	(0.024)		
Table	1.171	0.822	0.143***	0.161***	0.126***	0.497	1,824
			(0.034)	(0.045)	(0.041)		
Equipped living room (table, armchairs)	0.330	0.529	0.053**	0.061**	0.046*	0.636	1,824
			(0.022)	(0.029)	(0.025)		
Library	0.267	0.445	0.034*	0.058**	0.010	0.089	1,824
			(0.020)	(0.024)	(0.024)		
Dresser	0.761	0.729	0.023	0.041	0.004	0.359	1,824
			(0.029)	(0.036)	(0.035)		
Electric iron	0.114	0.467	0.005	0.017	-0.007	0.222	1,824
			(0.017)	(0.021)	(0.018)		
Sewing machine	0.015	0.129	0.014*	0.016	0.012	0.739	1,824
			(0.008)	(0.012)	(0.008)		
TV	0.840	0.385	0.042**	0.029	0.054***	0.272	1,824
			(0.017)	(0.022)	(0.019)		

Notes: This table reports the intent-to-treat effects of the interventions on a household asset index, disaggregating the results from Table 3. Columns 1 and 2 report the mean and standard deviation of the outcome variables in the control group. Column 3 reports the effect of the cash grant and training program (β_1 in Equation 1). Columns 4 and 5 report the effect of the cash grant and training program with and without the gender dialogue component (β_1 and β_2 in Equation 2). Column 6 reports the p-value for the null hypothesis that the effect of the cash grant and training program is the same with and without the gender dialogue component ($\beta_1 = \beta_2$ in Equation 2). Robust standard errors are reported in parentheses. *** p<0.01, ** p<0.05, * p<0.1.

Table A.14 – Treatment effects on shocks and coping strategies (disaggregated results)

	(1) Control Mean	(2) Control SD	Eq (1) (3) Treatment	Eq (2) (4) T1: Without Dialogue	Eq (2) (5) T2: With Dialogue	(6) p-value T1 = T2	(7) N
Shocks in the last two years							
Economic shock	0.016	0.125	0.025***	0.020**	0.030***	0.399	1,824
			(0.007)	(0.009)	(0.010)		
Job loss, failed or bad business	0.005	0.067	0.018***	0.016**	0.020***	0.668	1,824
			(0.005)	(0.007)	(0.007)		
Loss of livelihood due to unexpected large expenses	0.002	0.047	0.005	0.005	0.004	0.854	1,824
			(0.003)	(0.004)	(0.004)		
Loss of livelihood due to natural disasters	0.009	0.095	0.002	-0.002	0.006	0.249	1,824
			(0.005)	(0.005)	(0.006)		
Other shock	0.250	0.433	-0.002	-0.020	0.015	0.184	1,824
			(0.019)	(0.022)	(0.023)		
Death of a household member	0.041	0.197	0.002	0.010	-0.005	0.243	1,824
			(0.009)	(0.012)	(0.011)		
Disease of a household member	0.220	0.461	-0.014	-0.042*	0.013	0.041	1,824
			(0.019)	(0.022)	(0.025)		
Confiscation of fields	0.000	0.000	0.000	0.000	0.000	.	1,824
			(0.000)	(0.000)	(0.000)		
Theft	0.002	0.047	0.002	0.003	0.002	0.803	1,824
			(0.003)	(0.003)	(0.004)		
Other	0.014	0.116	0.009	0.004	0.015*	0.229	1,824
			(0.006)	(0.007)	(0.008)		
Coping strategy to face the shock							
Extreme coping strategy	0.123	0.328	-0.028**	-0.018	-0.038**	0.248	1,824
			(0.013)	(0.015)	(0.015)		
Reduced the number of meals	0.111	0.315	-0.020*	-0.012	-0.028*	0.312	1,824
			(0.012)	(0.014)	(0.015)		
Took children out of school	0.017	0.129	-0.012**	-0.011*	-0.012**	0.708	1,824
			(0.005)	(0.006)	(0.005)		
Sending children to friends	0.002	0.047	-0.001	0.000	-0.002	0.282	1,824
			(0.002)	(0.002)	(0.002)		
Other coping strategy	0.152	0.359	0.009	-0.023	0.041**	0.004	1,824
			(0.015)	(0.018)	(0.020)		
Took debts (friends, neighbors, cooperatives)	0.137	0.393	0.000	-0.016	0.016	0.203	1,824
			(0.017)	(0.020)	(0.023)		
Received help (community, NGO)	0.014	0.125	-0.002	-0.003	-0.001	0.806	1,824
			(0.005)	(0.006)	(0.006)		
Received from family members outside the village	0.026	0.159	0.000	-0.012*	0.012	0.010	1,824
			(0.007)	(0.007)	(0.010)		
Sale of household goods, fields, cattle	0.026	0.173	0.005	-0.003	0.012	0.199	1,824
			(0.008)	(0.009)	(0.010)		
Used the savings	0.015	0.120	-0.001	0.001	-0.003	0.512	1,824
			(0.005)	(0.007)	(0.006)		

Notes: Notes: This table reports the intent-to-treat effects of the interventions on shocks and coping strategies, disaggregating the results from Table 3. Columns 1 and 2 report the mean and standard deviation of the outcome variables in the control group. Column 3 reports the effect of the cash grant and training program (β_1 in Equation 1). Columns 4 and 5 report the effect of the cash grant and training program with and without the gender dialogue component (β_1 and β_2 in Equation 2). Column 6 reports the p-value for the null hypothesis that the effect of the cash grant and training program is the same with and without the gender dialogue component ($\beta_1 = \beta_2$ in Equation 2). Robust standard errors are reported in parentheses. *** p<0.01, ** p<0.05, * p<0.1.

Table A.15 – Treatment effects on migration reasons

			Eq (1)	Eq (2)			
	(1) Control Mean	(2) Control SD	(3) Treatment	(4) T1: Without Dialogue	(5) T2: With Dialogue	(6) p-value T1 = T2	(7) N
Migration reasons							
Marriage, divorce	0.061	0.239	-0.019*	-0.023**	-0.016	0.588	1,824
			(0.010)	(0.011)	(0.013)		
Security reasons	0.001	0.034	0.000	0.001	-0.001	0.382	1,824
			(0.001)	(0.002)	(0.001)		
Study or health reasons	0.010	0.100	0.001	0.000	0.002	0.789	1,824
			(0.005)	(0.006)	(0.007)		
Domestic work migration	0.020	0.141	-0.004	-0.002	-0.006	0.619	1,824
			(0.006)	(0.007)	(0.007)		
International work migration	0.015	0.120	0.017**	0.013	0.021**	0.456	1,824
			(0.007)	(0.008)	(0.009)		
Other	0.029	0.169	-0.006	-0.001	-0.010	0.376	1,824
			(0.008)	(0.009)	(0.009)		

Notes: Notes: This table reports the intent-to-treat effects of the interventions on migration reasons. Columns 1 and 2 report the mean and standard deviation of the outcome variables in the control group. Column 3 reports the effect of the cash grant and training program (β_1 in Equation 1). Columns 4 and 5 report the effect of the cash grant and training program with and without the gender dialogue component (β_1 and β_2 in Equation 2). Column 6 reports the p-value for the null hypothesis that the effect of the cash grant and training program is the same with and without the gender dialogue component ($\beta_1 = \beta_2$ in Equation 2). Robust standard errors are reported in parentheses. *** p<0.01, ** p<0.05, * p<0.1.

E Results without control variables

Table A.16 – Treatment effects on IGAs

			Eq (1)	Eq (2)			
	(1) Control Mean	(2) Control SD	(3) Treatment	(4) T1: Without Dialogue	(5) T2: With Dialogue	(6) p-value T1 = T2	(7) N
Women's IGAs							
Has an IGA	0.075	0.264	0.007	0.031*	-0.018	0.006	1,824
			(0.013)	(0.017)	(0.014)	[0.031]	
			[0.514]	[0.119]	[0.243]		
Had an IGA before COVID	0.091	0.288	0.006	0.039**	-0.027*	0.001	1,824
			(0.014)	(0.018)	(0.015)	[0.010]	
			[0.554]	[0.088]	[0.124]		
Business profit	9.505	66.500	-0.498	2.818	-3.813	0.103	1,824
			(3.022)	(4.089)	(3.131)	[0.161]	
			[0.636]	[0.444]	[0.256]		
Business employees	0.010	0.271	0.003	0.001	0.005	0.789	1,824
			(0.012)	(0.011)	(0.017)	[0.608]	
			[0.616]	[0.683]	[0.608]		
Total income	35.893	149.039	5.266	22.141**	-11.609	0.001	1,824
			(7.305)	(10.316)	(7.476)	[0.016]	
			[0.435]	[0.087]	[0.180]		
Has unused skills	0.276	0.447	0.072***	0.060**	0.085***	0.411	1,824
			(0.022)	(0.027)	(0.027)	[0.408]	
			[0.012]	[0.081]	[0.016]		
IGAs of other household members							
Number of other HH members with an IGA	0.481	0.609	0.063**	0.088**	0.037	0.248	1,824
			(0.030)	(0.040)	(0.035)	[0.280]	
			[0.093]	[0.084]	[0.312]		
Other HH members' income	198.772	312.976	15.457	16.038	14.876	0.956	1,824
			(14.802)	(18.208)	(18.017)	[0.683]	
			[0.317]	[0.387]	[0.408]		
Agriculture							
Household has an agricultural IGA	0.062	0.241	0.027**	0.032**	0.021	0.566	1,824
			(0.012)	(0.016)	(0.015)	[0.502]	
			[0.087]	[0.097]	[0.210]		
Used chemicals	0.018	0.156	0.017*	0.016	0.018	0.890	1,824
			(0.009)	(0.011)	(0.013)	[0.644]	
			[0.121]	[0.208]	[0.210]		
Quantity produced	1.666	20.371	5.796***	6.810**	4.782**	0.542	1,824
			(1.799)	(2.665)	(2.214)	[0.478]	
			[0.016]	[0.052]	[0.087]		
Value of the production	8.736	76.197	11.316**	15.043**	7.588	0.324	1,824
			(4.564)	(6.478)	(5.318)	[0.328]	
			[0.058]	[0.073]	[0.210]		
Livestock							
HH has a livestock IGA	0.187	0.390	0.048**	0.052**	0.044*	0.758	1,824
			(0.019)	(0.024)	(0.023)	[0.586]	
			[0.055]	[0.084]	[0.119]		
Total stock (in Dirhams)	187.204	492.600	48.275*	56.399*	40.150	0.662	1,824
			(24.869)	(30.994)	(31.106)	[0.554]	
			[0.112]	[0.124]	[0.242]		
Bought since January 2019 (in Dirhams)	4.087	49.656	26.872***	27.742***	26.001***	0.867	1,824
			(5.442)	(7.473)	(7.557)	[0.636]	
			[0.001]	[0.007]	[0.010]		

Notes: This table reproduces the results from Table 1 excluding control variables and enumerator fixed effects. Robust standard errors are reported in parentheses. FDR q-values are reported in brackets. *** p<0.01, ** p<0.05, * p<0.1.

Table A.17 – Treatment effects on women empowerment and well-being

			Eq (1)	Eq (2)			
	(1) Control Mean	(2) Control SD	(3) Treatment	(4) T1: Without Dialogue	(5) T2: With Dialogue	(6) p-value T1 = T2	(7) N
Women empowerment							
Women agency index	-0.000	1.000	-0.059	-0.049	-0.069	0.737	1,824
			(0.045)	(0.053)	(0.054)	[0.568]	
			[0.231]	[0.367]	[0.243]		
Partners' views index	-0.001	0.999	.	.	0.051	.	830
					(0.068)		
					[0.428]		
Women financial index	0.000	1.000	0.413***	0.399***	0.427***	0.852	1,824
			(0.084)	(0.134)	(0.091)	[0.636]	
			[0.001]	[0.023]	[0.001]		
Women wellbeing							
Cantrill's ladder							
Current life satisfaction	2.356	1.470	0.227***	0.264***	0.191**	0.512	1,824
			(0.074)	(0.092)	(0.093)	[0.458]	
			[0.021]	[0.026]	[0.095]		
Life satisfaction one year ago	2.411	1.494	0.211***	0.268***	0.153*	0.286	1,824
			(0.074)	(0.092)	(0.091)	[0.312]	
			[0.026]	[0.026]	[0.145]		
Predicted life satisfaction in three years	3.411	2.125	0.179*	0.226*	0.132	0.526	1,824
			(0.103)	(0.128)	(0.126)	[0.471]	
			[0.135]	[0.131]	[0.317]		
Relative wealth	2.821	1.656	0.190**	0.254**	0.126	0.284	1,824
			(0.082)	(0.103)	(0.100)	[0.312]	
			[0.073]	[0.058]	[0.243]		
Mental health (MHI-5 score)	43.154	19.500	1.216	2.590**	-0.158	0.030	1,824
			(0.911)	(1.095)	(1.121)	[0.087]	
			[0.227]	[0.072]	[0.644]		

Notes: This table reproduces the results from Table 2 excluding control variables and enumerator fixed effects. Robust standard errors are reported in parentheses. FDR q-values are reported in brackets. *** p<0.01, ** p<0.05, * p<0.1.

Table A.18 – Treatment effects on living standards, shocks, and migration

			Eq (1)	Eq (2)			
	(1) Control Mean	(2) Control SD	(3) Treatment	(4) T1: Without Dialogue	(5) T2: With Dialogue	(6) p-value T1 = T2	(7) N
Household living standards							
Total consumption per capita (in Dirhams per day)	8.428	6.472	0.546*	0.771*	0.320	0.316	1,824
			(0.313)	(0.398)	(0.372)	[0.328]	
			[0.135]	[0.112]	[0.391]		
Food consumption per capita (in Dirhams per day)	3.582	3.004	0.334**	0.399**	0.269	0.532	1,824
			(0.145)	(0.183)	(0.174)	[0.472]	
			[0.074]	[0.087]	[0.180]		
Non-food consumption per capita (in Dirhams per day)	3.757	2.750	-0.005	-0.010	-0.001	0.964	1,824
			(0.129)	(0.162)	(0.152)	[0.683]	
			[0.683]	[0.683]	[0.697]		
Asset index (stock)	0.000	1.000	0.104**	0.128**	0.080	0.509	1,824
			(0.049)	(0.065)	(0.057)	[0.458]	
			[0.092]	[0.109]	[0.215]		
Asset index (bought since 2019)	-0.000	1.000	-0.011	0.024	-0.046	0.249	1,824
			(0.045)	(0.056)	(0.053)	[0.280]	
			[0.616]	[0.554]	[0.391]		
Shocks and coping mechanisms							
Economic shock	0.016	0.125	0.023***	0.016*	0.029***	0.308	1,824
			(0.008)	(0.009)	(0.010)	[0.328]	
			[0.023]	[0.131]	[0.030]		
Other shock	0.250	0.433	-0.015	-0.038	0.009	0.090	1,824
			(0.020)	(0.024)	(0.025)	[0.145]	
			[0.428]	[0.161]	[0.568]		
Extreme coping strategy	0.123	0.328	-0.043***	-0.039**	-0.046***	0.718	1,824
			(0.014)	(0.017)	(0.017)	[0.564]	
			[0.023]	[0.073]	[0.030]		
Other coping strategy	0.152	0.359	0.000	-0.043**	0.042*	0.000	1,824
			(0.017)	(0.019)	(0.022)	[0.007]	
			[0.697]	[0.074]	[0.112]		
Migration							
Migration (since 2019)	0.190	0.393	-0.002	-0.009	0.004	0.616	1,824
			(0.018)	(0.022)	(0.023)	[0.528]	
			[0.649]	[0.556]	[0.636]		
Expected likelihood of future migration	0.054	0.226	0.035***	0.012	0.057***	0.016	1,824
			(0.012)	(0.014)	(0.016)	[0.065]	
			[0.026]	[0.387]	[0.010]		

Notes: This table reproduces the results from Table 3 excluding control variables and enumerator fixed effects. Robust standard errors are reported in parentheses. FDR q-values are reported in brackets. *** p<0.01, ** p<0.05, * p<0.1.

F Supplementary analysis from the pre-analysis plan

F.1 Supplementary outcome variables

The analysis in the paper focuses on variables that were categorized as primary or secondary outcomes in our pre-analysis plan. Our pre-analysis plan also listed a series of tertiary outcomes, which were categorized as such because the direction of impacts and the theory of change were unclear. We explore impacts on these outcomes in this section.

We find no effect on wage employment when comparing all women who received the cash grants and training program to women in the control group (Table A.19). However, we find some evidence that the cash grants and training program increased wage-employment opportunities, but only for women who did not benefit from the gender dialogue component. By contrast, we find some evidence that women who received the cash grant, the training, and the gender dialogue component were more likely to search for a job in the year before the endline survey. We find no clear evidence of impact on socio-political outcomes, antisocial behavior, victimization, and disputes.

F.2 Heterogeneous treatment effects

We study heterogeneous treatment effects by adding interaction terms between treatment status and possible moderators to equation (1). We consider the following set of moderators: (1) a dummy identifying women who had an IGA at baseline, (2) women's marital status at baseline, (3) a dummy identifying households with above-median levels of consumption at baseline, and (4) a dummy identifying participants to the CWLP, a cash-for-work program that was implemented in rural Jendouba between 2012 and 2016.[12]

Results are reported in Tables A.20 to A.22. For two main reasons, these results should be interpreted with caution. First, except for the CWLP dummy, the analysis does not exploit exogenous or quasi-exogenous variation in the moderators. Omitted variable bias could therefore bias the results. In fact, 7 out of the 11 significant interaction

[12]In our pre-analysis plan, we also committed to study heterogeneous treatment effects by baseline level of women agency. This analysis is not feasible because baseline data on women agency was only collected for the few women with an IGA at baseline.

terms in Tables A.20-A.22 lose statistical significance at conventional levels when the specification further includes interaction terms between the treatment status and all the baseline variables listed in the balance table (Table A.2). The discussion below focuses on the four interaction terms that are robust to the inclusion of these supplementary interaction terms. Second, Tables A.20-A.22 study 132 interaction terms, 11 of which are statistically significant at conventional thresholds. Very few of the terms would remain statistically significant if we were to implement adjustments for multiple testing.

Results suggest that women with an IGA at baseline were less likely to invest in livestock following their participation to the cash grant and training program. Women with an IGA at baseline were also more likely to face other shocks (disease or death of a household member) if they were in the treatment group. We find evidence that the positive effect on the number of other household members with an IGA is driven by households that had below-median consumption levels at baseline as well as households that participated to the CWLP program. Other results are not robust to the inclusion of interaction terms between the treatment status and all the baseline variables listed in the balance table.

We also studied heterogeneous treatment effects by predicted outcomes, using the repeat split-sample (RSS) endogenous stratification procedure of Abadie et al. (2018). Results are reported in Tables A.23 to A.25. Very few results are statistically significant at conventional thresholds, suggesting that treatment effects do not strongly depend on predicted outcomes. We note two exceptions. First, the estimated treatment effect on women agency is negative and statistically significant for women with high predicted levels of agency, while the same treatment effect is low and statistically insignificant for women with low or intermediate predicted levels of agency. Second, the estimated treatment effect on the number of other household members with an IGA seems to be driven by women living in households with intermediate or high predicted number of other household members with an IGA.

Table A.19 – Treatment effects on tertiary outcomes

			Eq (1)	Eq (2)			
	(1) Control Mean	(2) Control SD	(3) Treatment	(4) T1: Without Dialogue	(5) T2: With Dialogue	(6) p-value T1 = T2	(7) N
Women wage employment							
Is wage employed	0.039	0.195	0.005	0.020*	-0.010	0.018	1824
			(0.009)	(0.012)	(0.010)		
Income from wage employment	27.417	110.614	6.586	18.485**	-5.410	0.003	1824
			(5.410)	(7.787)	(5.531)		
Women job search							
Searched paid work (last 30 days)	0.135	0.342	0.015	-0.007	0.037*	0.045	1824
			(0.016)	(0.019)	(0.020)		
Searched paid work (last 6 months)	0.146	0.354	0.016	-0.003	0.036*	0.088	1824
			(0.016)	(0.019)	(0.020)		
Searched paid work (last 12 months)	0.153	0.360	0.024	0.002	0.046**	0.058	1824
			(0.017)	(0.020)	(0.021)		
Socio-political outcomes							
Social and collective action index	-0.000	1.000	-0.006	0.021	-0.033	0.346	1824
			(0.041)	(0.055)	(0.044)		
Community and civic engagement index	0.000	1.000	0.046	0.054	0.038	0.792	1824
			(0.045)	(0.060)	(0.048)		
Contribution tax game (in Dirhams)	2.048	1.662	0.087	-0.002	0.177*	0.097	1824
			(0.076)	(0.093)	(0.094)		
Antisocial behavior, victimization and disputes							
Anti-social behavior index	0.000	1.000	0.008	0.002	0.014	0.776	1824
			(0.037)	(0.043)	(0.042)		
Pro-social behavior index	-0.000	1.000	0.067	0.051	0.084	0.601	1824
			(0.045)	(0.050)	(0.060)		
Victimization index	0.000	1.000	0.051	0.017	0.084	0.293	1824
			(0.045)	(0.048)	(0.062)		
Conflicts index	-0.000	1.000	0.050	0.117	-0.017	0.119	1824
			(0.058)	(0.082)	(0.060)		

Notes: This table reports the intent-to-treat effects of the interventions on tertiary outcomes. Columns 1 and 2 report the mean and standard deviation of the outcome variables in the control group. Column 3 reports the effect of the cash grant and training program (β_1 in Equation 1). Columns 4 and 5 report the effect of the cash grant and training program with and without the gender dialogue component (β_1 and β_2 in Equation 2). Column 6 reports the p-value for the null hypothesis that the effect of the cash grant and training program is the same with and without the gender dialogue component ($\beta_1 = \beta_2$ in Equation 2). Robust standard errors are reported in parentheses. *** p<0.01, ** p<0.05, * p<0.1.

Table A.20 – Heterogeneous treatment effects on IGAs (IGAs)

	Had an IGA at baseline		Married at baseline		Consumption at baseline		TCLP participation	
	(1) Treatment	(2) IGA × Treatment	(3) Treatment	(4) Married × Treatment	(5) Treatment	(6) Conso × Treatment	(7) Treatment	(8) TCLP × Treatment
Women's IGAs								
Has an IGA	0.009	0.082	0.015	-0.005	-0.005	0.022	0.014	-0.024
	(0.012)	(0.093)	(0.030)	(0.032)	(0.024)	(0.028)	(0.032)	(0.037)
Had an IGA before COVID	0.008	0.075	0.021	-0.013	0.004	0.009	-0.003	-0.007
	(0.013)	(0.094)	(0.032)	(0.035)	(0.026)	(0.030)	(0.036)	(0.042)
Business profit	0.688	-3.566	2.716	-2.587	-6.667	9.205	3.057	-0.075
	(2.866)	(18.121)	(5.355)	(6.360)	(5.299)	(6.215)	(7.324)	(8.472)
Business employees	0.004	-0.019	0.046	-0.055	-0.006	0.011	0.000	0.010
	(0.012)	(0.024)	(0.035)	(0.039)	(0.045)	(0.046)	(0.001)	(0.007)
Total income	4.262	88.088	5.157	3.959	-8.546	21.392	10.892	-6.236
	(6.529)	(64.843)	(16.889)	(18.607)	(13.350)	(15.678)	(19.310)	(21.420)
Has unused skills	0.081***	-0.015	0.129***	-0.063	0.033	0.062	0.099**	-0.009
	(0.019)	(0.080)	(0.037)	(0.043)	(0.038)	(0.044)	(0.048)	(0.057)
IGAs of other household members								
Number of other HH members with an IGA	0.064**	0.043	0.134**	-0.090	0.100*	-0.043	0.032	0.107
	(0.029)	(0.130)	(0.053)	(0.062)	(0.052)	(0.061)	(0.075)	(0.088)
Other HH members' income	16.023	-11.742	53.195**	-49.823	50.104**	-46.679	-25.256	85.545**
	(13.693)	(63.339)	(26.149)	(30.326)	(24.600)	(29.361)	(36.121)	(42.646)
Agriculture								
Household has an agricultural IGA	0.026**	-0.048	0.012	0.016	0.052**	-0.039	0.000	0.017
	(0.011)	(0.049)	(0.020)	(0.023)	(0.022)	(0.025)	(0.023)	(0.030)
Used chemicals	0.020**	0.028	0.025*	-0.006	0.049***	-0.039*	-0.004	0.012
	(0.009)	(0.051)	(0.015)	(0.018)	(0.019)	(0.021)	(0.006)	(0.018)
Quantity produced	5.916***	2.744	4.711*	1.885	8.699**	-3.495	-1.732	7.091**
	(1.892)	(5.984)	(2.763)	(3.357)	(3.582)	(4.099)	(1.312)	(3.044)
Value of the production	12.467***	-5.894	13.789*	-2.077	25.268***	-17.778*	-1.216	7.936
	(4.713)	(15.793)	(7.146)	(8.666)	(8.154)	(9.636)	(3.571)	(9.242)
Livestock								
HH has a livestock IGA	0.054***	-0.137*	0.036	0.019	0.080**	-0.042	0.027	-0.023
	(0.016)	(0.071)	(0.032)	(0.037)	(0.033)	(0.038)	(0.042)	(0.049)
Total stock (in Dirhams)	52.636**	-150.175	43.039	0.759	96.804**	-66.153	6.280	-32.712
	(23.737)	(97.529)	(43.991)	(50.571)	(48.985)	(54.413)	(45.991)	(56.006)
Bought since January 2019 (in Dirhams)	28.005***	-6.491	13.836**	17.438**	53.911***	-35.004**	22.122**	-3.060
	(5.563)	(10.664)	(6.741)	(8.785)	(15.114)	(15.634)	(9.753)	(13.047)
Observations	1,824	1,824	1,824	1,824	1,824	1,824	949	949

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

Table A.21 – Heterogeneous treatment effects on women empowerment and well-being

	Had an IGA at baseline		Married at baseline		Consumption at baseline		TCLP participation	
	(1) Treatment	(2) IGA × Treatment	(3) Treatment	(4) Married × Treatment	(5) Treatment	(6) Conso × Treatment	(7) Treatment	(8) TCLP × Treatment
Women empowerment	-0.035	-0.271	-0.234**	0.241**	-0.011	-0.049	-0.108	0.015
	(0.040)	(0.180)	(0.103)	(0.110)	(0.076)	(0.088)	(0.091)	(0.112)
Women financial index	0.363***	1.024	0.764***	-0.468**	0.232***	0.233*	0.678***	-0.414
	(0.080)	(0.891)	(0.230)	(0.235)	(0.086)	(0.140)	(0.244)	(0.269)
Women well-being								
Cantrill's ladder:								
Current life satisfaction	0.264***	0.075	0.447***	-0.236	0.145	0.153	0.323*	0.063
	(0.063)	(0.270)	(0.133)	(0.149)	(0.119)	(0.139)	(0.167)	(0.193)
Life satisfaction one year ago	0.218***	0.316	0.341***	-0.142	0.274**	-0.067	0.195	0.181
	(0.061)	(0.273)	(0.129)	(0.145)	(0.116)	(0.135)	(0.150)	(0.177)
Predicted life satisfaction in three years	0.200**	0.415	0.381**	-0.213	0.168	0.059	0.453**	-0.152
	(0.083)	(0.313)	(0.170)	(0.193)	(0.155)	(0.182)	(0.211)	(0.247)
Relative wealth	0.236***	0.213	0.450***	-0.272*	0.233*	0.005	0.384**	-0.097
	(0.068)	(0.308)	(0.140)	(0.160)	(0.129)	(0.150)	(0.175)	(0.204)
MHI-5 score	1.245	4.284	0.973	0.494	0.180	1.528	-1.133	2.749
	(0.800)	(3.520)	(1.713)	(1.933)	(1.441)	(1.704)	(1.939)	(2.346)
Observations	1,824	1,824	1,824	1,824	1,824	1,824	949	949

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

Table A.22 – Heterogeneous treatment effects on living standards, shocks, and migration

	Had an IGA at baseline		Married at baseline		Consumption at baseline		TCLP participation	
	(1) Treatment	(2) IGA × Treatment	(3) Treatment	(4) Married × Treatment	(5) Treatment	(6) Conso × Treatment	(7) Treatment	(8) TCLP × Treatment
Household living standards								
Total consumption per capita	0.707***	-1.032	1.095**	-0.546	1.018**	-0.511	0.637	0.086
	(0.272)	(1.392)	(0.548)	(0.630)	(0.494)	(0.588)	(0.732)	(0.839)
Food consumption per capita	0.391***	-0.073	0.824***	-0.572**	0.494**	-0.161	0.239	0.060
	(0.118)	(0.589)	(0.232)	(0.268)	(0.198)	(0.241)	(0.308)	(0.358)
Non-food consumption per capita	0.098	-0.358	-0.039	0.150	-0.114	0.254	0.044	-0.007
	(0.122)	(0.610)	(0.259)	(0.292)	(0.227)	(0.267)	(0.327)	(0.381)
Asset index (stock)	0.136***	0.197	0.129*	0.016	0.092	0.061	0.045	0.159
	(0.039)	(0.186)	(0.078)	(0.090)	(0.080)	(0.091)	(0.095)	(0.115)
Asset index (bought since 2019)	0.006	0.021	0.049	-0.055	-0.008	0.022	0.004	0.001
	(0.043)	(0.148)	(0.088)	(0.098)	(0.093)	(0.105)	(0.073)	(0.097)
Shocks and coping mechanisms								
Economic shock	0.023***	0.037	0.027*	-0.001	0.020	0.006	0.042**	-0.022
	(0.008)	(0.032)	(0.016)	(0.018)	(0.014)	(0.016)	(0.021)	(0.025)
Other shock	-0.009	0.156*	-0.016	0.018	0.043	-0.060	0.060	-0.088
	(0.019)	(0.087)	(0.039)	(0.045)	(0.038)	(0.043)	(0.049)	(0.059)
Extreme coping strategy	-0.034***	0.097	-0.007	-0.030	-0.005	-0.034	-0.057*	0.023
	(0.013)	(0.064)	(0.027)	(0.031)	(0.025)	(0.029)	(0.034)	(0.041)
Other coping strategy	0.007	0.037	0.008	0.001	0.031	-0.029	0.039	-0.037
	(0.016)	(0.075)	(0.033)	(0.038)	(0.030)	(0.035)	(0.041)	(0.049)
Migration								
Migration (since 2019)	-0.001	0.052	0.010	-0.012	-0.007	0.013	0.028	-0.031
	(0.019)	(0.075)	(0.038)	(0.043)	(0.035)	(0.041)	(0.051)	(0.059)
Expected likelihood of future migration	0.032***	0.010	0.018	0.018	0.033*	-0.001	0.048*	-0.021
	(0.011)	(0.035)	(0.020)	(0.024)	(0.017)	(0.021)	(0.027)	(0.032)
Observations	1,824	1,824	1,824	1,824	1,824	1,824	949	949

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

Table A.23 – Treatment effects on IGAs (endogenous stratification)

	Predicted outcome			T-test p-values		
	(1) Low	(2) Medium	(3) High	(4) (1)-(2)	(5) (1)-(3)	(6) (2)-(3)
Women's IGAs						
Has an IGA	-0.001	0.003	0.029	0.847	0.302	0.359
	(0.015)	(0.013)	(0.025)			
Had an IGA before COVID	-0.006	0.003	0.027	0.704	0.293	0.445
	(0.017)	(0.017)	(0.026)			
Business profit	-1.719	-1.610	5.112	0.980	0.280	0.276
	(3.172)	(2.846)	(5.473)			
Business employees	0.009	0.006	-0.004	0.769	0.613	0.699
	(0.012)	(0.006)	(0.024)			
Total income	-0.235	3.344	16.872	0.757	0.292	0.368
	(9.266)	(6.928)	(13.317)			
Has unused skills	0.046	0.078***	0.095***	0.430	0.246	0.677
	(0.028)	(0.028)	(0.032)			
IGAs of other household members						
Number of other HH members with an IGA	0.012	0.084**	0.118**	0.174	0.099	0.590
	(0.040)	(0.036)	(0.050)			
Other HH members' income	-1.643	25.242	35.883	0.287	0.199	0.719
	(17.618)	(18.112)	(23.310)			
Agriculture						
Household has an agricultural IGA	0.020*	0.028**	0.028	0.652	0.748	0.992
	(0.012)	(0.012)	(0.021)			
Used chemicals	0.028	0.019*	0.019	0.677	0.759	0.996
	(0.019)	(0.011)	(0.022)			
Quantity produced	3.455	6.500**	9.010**	0.377	0.228	0.597
	(2.296)	(2.573)	(3.989)			
Value of the production	11.889**	13.532***	13.306	0.829	0.902	0.984
	(5.643)	(5.081)	(10.056)			
Livestock						
HH has a livestock IGA	0.036*	0.061***	0.061**	0.388	0.478	0.987
	(0.018)	(0.023)	(0.030)			
Total stock (in Dirhams)	30.545	41.929	66.243	0.769	0.517	0.657
	(27.612)	(27.124)	(47.613)			
Bought since January 2019 (in Dirhams)	22.886**	27.356***	34.340**	0.701	0.360	0.542
	(8.969)	(7.393)	(8.721)			

Notes: N = 1,824. *** p<0.01, ** p<0.05, * p<0.1.

Table A.24 – Treatment effects on women empowerment and well-being (endogenous stratification)

	Predicted outcome			T-test p-values		
	(1) Low	(2) Medium	(3) High	(4) (1)-(2)	(5) (1)-(3)	(6) (2)-(3)
Women agency index	0.068	-0.030	-0.224**	0.182	0.007	0.057
	(0.057)	(0.046)	(0.091)			
Women financial index	0.430***	0.282***	0.511***	0.379	0.693	0.190
	(0.140)	(0.092)	(0.148)			
Women well-being						
Cantrill's ladder:						
Current life satisfaction	0.213**	0.264***	0.267***	0.672	0.676	0.978
	(0.092)	(0.075)	(0.090)			
Life satisfaction one year ago	0.183*	0.241***	0.229**	0.654	0.737	0.932
	(0.094)	(0.087)	(0.100)			
Predicted life satisfaction in three years	0.299**	0.199*	0.068	0.534	0.228	0.459
	(0.125)	(0.101)	(0.145)			
Relative wealth	0.298***	0.222**	0.222**	0.335	0.624	0.662
	(0.113)	(0.082)	(0.106)			
MHI-5 score	1.987	1.518	1.044	0.798	0.628	0.758
	(1.546)	(0.985)	(1.182)			

Notes: N = 1,824. *** p<0.01, ** p<0.05, * p<0.1.

Table A.25 – Treatment effects on living standards, shocks, and migration (endogenous stratification)

	Predicted outcome			T-test p-values		
	(1) Low	(2) Medium	(3) High	(4) (1)-(2)	(5) (1)-(3)	(6) (2)-(3)
Household living standards						
Total consumption per capita	1.066***	0.328	0.383	0.151	0.290	0.930
	(0.376)	(0.348)	(0.523)			
Food consumption per capita	0.493**	0.364**	0.163	0.601	0.222	0.413
	(0.192)	(0.155)	(0.191)			
Non-food consumption per capita	0.001	-0.084	0.215	0.716	0.434	0.226
	(0.184)	(0.141)	(0.202)			
Asset index (stock)	0.084	0.142**	0.223***	0.470	0.161	0.419
	(0.058)	(0.058)	(0.081)			
Asset index (bought since 2019)	-0.015	0.023	0.029	0.606	0.681	0.955
	(0.054)	(0.051)	(0.094)			
Shocks and coping mechanisms						
Economic shock	0.032***	0.025***	0.018	0.625	0.405	0.647
	(0.011)	(0.009)	(0.012)			
Other shock	0.020	-0.008	-0.014	0.489	0.447	0.869
	(0.030)	(0.025)	(0.033)			
Extreme coping strategy	-0.033*	-0.037**	-0.023	0.866	0.732	0.623
	(0.018)	(0.017)	(0.024)			
Other coping strategy	0.012	0.013	-0.006	0.965	0.623	0.550
	(0.026)	(0.019)	(0.026)			
Migration						
Migration (since 2019)	0.027	-0.019	0.001	0.167	0.558	0.636
	(0.026)	(0.021)	(0.037)			
Expected likelihood of future migration	0.034**	0.037***	0.030	0.859	0.879	0.768
	(0.014)	(0.012)	(0.020)			

Notes: N = 1,824. *** p<0.01, ** p<0.05, * p<0.1.