ADOLESCENT GIRLS EMPLOYMENT INITIATIVE- NEPAL
BASELINE SUMMARY REPORT 2010-2012

Background

In 2008, the World Bank launched the Adolescent Girls Initiative (AGI) to improve the labor market outcomes of young women. Focusing primarily in low-income fragile and conflict-affected settings, eight pilot projects in Liberia, Rwanda, South Sudan, Nepal, Afghanistan, Jordan, and Laos were launched under the AGI. A two-part rationale motivates this Initiative: first, that young women face particular challenges when entering the labor market and hence require targeted interventions, and second, that the economic empowerment of young women has the potential to deliver benefits not just for the woman herself but also for her family and her current and future children. The AGI pilots were designed as experiments in which to test innovative approaches to address the full spectrum of constraints faced by young women when trying to enter the labor market. Rigorous impact evaluations were planned for all of these pilots.

In Nepal, the pilot was launched in 2009 as the Adolescent Girls Employment Initiative (AGEI), a partnership among the United Kingdom's Department for International Development (DFID), the Employment Fund (EF), and the World Bank's Adolescent Girls Initiative. The objective of the AGEI is to provide skills training and employment placement services for 4,500 young Nepali women aged 16-24 over a three year period. To implement the program, the AGEI builds upon the capacity and successful track record of the Employment Fund, an existing program that delivers skills training and employment services to over 15,000 Nepali youth annually. Founded in 2008, the Employment Fund is operated by Helvetas, a Swiss NGO, in partnership with the Government of Nepal. The AGEI not only extended the EF's programs to 4500 additional young women, but also improved the communications and outreach strategies used to reach them, and incorporated life skills into the training program. Since 2009, the AGEI has successfully reached 4,408 participants.

A four-year rigorous impact evaluation was built into the design of the AGEI, to determine the impact of the overall Employment Fund's impact on the employment and earnings of its trainees, with particular emphasis on the AGEI sub-group of women aged 16-24. Beyond these economic outcomes, the impact evaluation also explores the well-being of EF training participants along other dimensions, including savings and assets, empowerment and self-confidence, risky behaviors, and impacts on the household. Under this impact evaluation, a "treatment" group of participants in EF training programs is compared to a "control" group of individuals who applied, but were rejected from participating in an EF training course. The inclusion of a control group allows for comparison of treatment group outcomes to the counterfactual outcomes of a similar group of individuals. This impact evaluation examines three cohorts of applicants to Employment Fund training programs from 2010, 2011, and 2012. The research team conducted multiple rounds of individual and household surveys at two points in time: before the program began (baseline), and approximately one year after the program (follow-up).

The purpose of this report is to present a profile of Employment Fund applicants based on the baseline surveys conducted in 2010, 2011, and 2012. In addition, this report presents statistical tests to compare the characteristics of the treatment and control groups, the results of which provide strong support for the validity of the impact evaluation methodology.

Public Disclosure Authorized

Program Design

The Employment Fund (EF) offers vocational training and placement services to almost 15,000 youth per year through a highly decentralized and competitive process. Each year, the EF issues a call for proposals from Training and Employment (T&E) providers who seek to provide skills training and employment services to Nepali youth. These T&E providers range widely, from formal technical and vocational training (TVET) institutions, both public and private, to NGOs, to skilled artisans offering apprenticeships. Each T&E provider completes a Rapid Market Assessment (RMA) to identify employment opportunities in the trades in which they propose to conduct training and submit technical and financial proposals. The EF organizes capacity building workshops for T&E providers to prepare them for conducting RMAs and for developing the proposals. The EF evaluates the proposals according to preset criteria, weighing the capacity and experience of the T&E provider, the market demand for the proposed trades being offered, and the proposed costs. After a competitive selection process, the EF issues contracts to the chosen T&E providers, specifying the number of training courses (or "events") to be conducted and the number of individuals to be trained in each event. The T&E providers are then free to recruit and select their own trainees for each of their training events, subject to a set of uniform Trainee Selection Guidelines issued by the EF. Under the EF's "outcome-based financing" approach, T&E providers receive their full payments only after completion of the event and verification of the trainees' employment status. Final payments under the T&E provider contracts are contingent on at least 80% of trained graduates finding "gainful" employment in which they earn a minimum of 3000 NRs per month. The employment status of a sample of graduates is verified by EF field monitors three to six months after the completion of the training event. The AGEI is mainstreamed as an initiative within EF's existing service delivery model, meaning that young women who qualify for the AGEI (aged 16-24) are selected and trained in the same way, and in the same classes, as all other EF trainees.

Evaluation Design

The impact evaluation of the AGEI was designed around the model of service delivery described above, resulting in a somewhat unique evaluation methodology. The Trainee Selection Guidelines issued by the EF outline a uniform process for interviewing shortlisted candidates, assigning numeric scores to each candidate (out of 100), and selecting the top-scoring candidates for participation. In general, the candidates with the top twenty scores are selected for participation while the rest are rejected.[1] For the impact evaluation, the research team selected the individuals just above this 20th person cutoff for the treatment group, and the individuals just below the cutoff for the control group. Hence, the treatment and control groups are comprised of individuals with very similar scores (usually just a few points apart), and their access to training is determined primarily by an externally-defined capacity constraint. Note that treatment group membership simply means that one's score is among the top twenty scores for the particular training course to which she or he applied. At the time of the baseline survey, respondents are not aware whether they have been selected for training.

The sample sizes for the three baseline surveys are depicted in the table below. In practice, many training courses interviewed only a few more applicants than the twenty spaces available, and as a result, there were limited applicants from which to draw the control group. As a result, the control groups make up only 24%, 22%, and 32% of the samples for the 2010, 2011, and 2012 baseline surveys respectively. In terms of gender balance, the research team purposely oversampled training courses which were likely to attract so-called "AGEI" applicants (women aged 16-24) and hence women make up more than half of the sample in all three cohorts.

[1] The capacity of each course is pre-specified by the Employment Fund, usually at 20 people. The T&E providers are allowed to select up to 3 "alternates" for each training course, in case people decline their space in the course or drop out. The Employment Fund provides financial incentives to T&E providers to encourage selection of trainees from disadvantaged or vulnerable groups. For more information about the Employment Fund, see their website at: http://www.employmentfund.org.np/.

Sample Sizes for 2010, 2011, and 2012 Baseline Surveys

	2010	2011	2012
Treatment group			
Treatment- Male	478	447	458
Treatment- Female	706	790	586
Treatment- all	1184	1237	1044
Control group			
Control- Male	138	139	203
Control- Female	234	210	288
Control- all	372	349	491
Pooled (Treatment and Control)			
Male	616	586	661
Female	940	1000	874
TOTAL	1556	1586	1535

Key Baseline Survey Findings

The findings of the baseline survey are presented as follows: for each section (or topic) of the baseline survey questionnaire, three tables are presented in the appendix (one for each cohort) comparing the average values for the treatment and control groups. For each topic, the general characteristics of the evaluation sample are discussed and statistical T-tests are used to check for any significant differences between the treatment and control groups. In general a p-value of less than 0.05 indicates a statistically significant difference in means at the 95% confidence level. In addition, the tables present standardized, or normalized differences, as suggested by Imbens and Wooldridge (2009). [2]

A. Demographic and Household Characteristics of Respondents and their Households (Tables 1-3)

Age and Gender

Almost all respondents were between the ages of 16 and 35 at the time of the baseline surveys in 2010, 2011, and 2012 (95%, 98%, and 96%, respectively).[3] Moreover, approximately 53%, 63%, and 56%, of the respondents were between the ages of 16-24, and the mean age in all cohorts is around 24. Tables 1-3 compare the demographic and household characteristics of respondents for two distinct samples for each baseline survey conducted in 2010, 2011, and 2012. The first sample includes all respondents ("pooled" sample hereafter), while the second sample includes only women ("female" sample hereafter). The distribution of the age profile is similar between the treatment and control groups in all years for both pooled and female samples.

In the pooled 2010 sample, about 60% of the treatment and control groups were females, and about 30% were "AGEI girls" (defined as young women aged 16-24 at the time of the survey). In the 2011 and 2012 pooled samples, about 40% and 30% of the respondents in both treatment and control groups were AGEI girls. In the 2010 female sample, about half of the respondents in the treatment group were AGEI girls, compared to the 42% in the control group (the difference between the treatment and control group in the proportion of AGEI girls is significant at the 5 percent level).

[2] Imbens and Wooldridge (2009) suggest focusing on the normalized differences, rather than t-statistics, as a scale-free measure of the difference in distributions. Imbens and Rubin (forthcoming) suggest as a rule of thumb that with a normalized difference exceeding one quarter, linear regression methods tend to be sensitive to the specification.

[3] Although the impact evaluation targeted only 16-35 year olds, some participants fall outside the targeted age range (around 1% under 16 and 3% over 35). Because not all applicants have proper identification, it is not uncommon for a small number of participants to fall outside the target age range.

Ethnicity and Religion

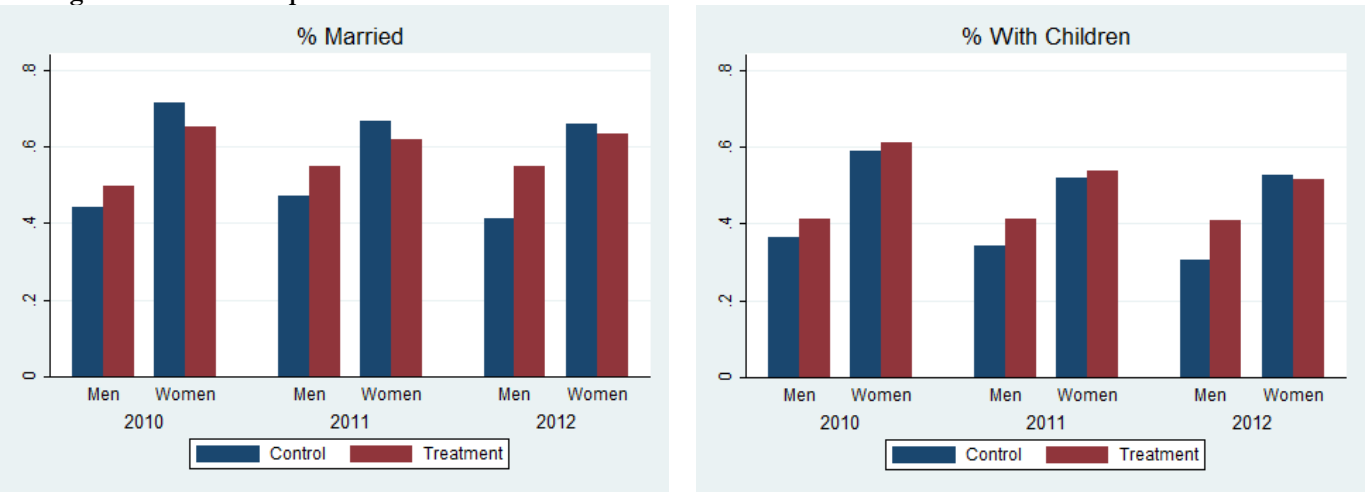
The Employment Fund makes special effort to reach youth from historically discriminated and economically vulnerable groups. Specialized outreach campaigns and financial incentives are used to ensure that youth from these groups have access to the training courses sponsored by the EF. Across all three baseline samples for this study, around 45% of the treatment and control groups were members of the Janajati (indigenous peoples) group, around 8% were members of the Dalit community, and very few respondents reported that they were Muslims.[4] For reference, the 2001 census indicated that Janajatis made up 37% and Dalits made up 13% of the total Nepali population. While the overall ethnic profile is similar in all years for both the pooled and female samples, significant differences between treatment and control groups do exist. In 2010 and 2011, Janjatis make up a significantly larger portion of the treatment group than the control group, implying that the T&E providers do appear to respond to the EF's incentives to select individuals from this ethnic group. On the other hand, Dalits make up equal proportions of the treatment and control groups in 2010 and 2011, and are over-represented in the control group relative to treatment in 2012, indicating that, at least among the already small portion of Dalit applicants, the incentives might not be enough to overcome barriers to their selection for training.

Marriage and Children

The majority (60% and 52%) of the treatment and control groups in 2010 and 2011 reported that they were currently married. In the 2012 cohort, more respondents (60%) in the treatment group were married, compared to 54% of the control group (the difference is significant at the 5 percent level). Female respondents were slightly more likely (60%) to be married at the time of the survey.

Around half of the respondents in both treatment and control groups reported that they had at least one child at the time of the survey, except in 2011 (around 40%). On average, respondents have one child at the time of the baseline surveys. In general, the differences between the treatment and control groups are very small and statistically insignificant in marital and parenthood status. There are also no significant differences in pregnancy rates at baseline (note that male respondents with partners were asked if their partners were pregnant).

Figure 1. Marital and parental status across three cohorts



[4] There are some statistical differences between treatment and control groups in ethnicity; however, the distribution of the profile is not different.

Conflict Exposure

Nepal's decade-long armed conflict, which formally ended in 2006, had a crippling effect on the country's economy as well as the social fabric and trust in government institutions. Many youth either recruited or volunteered in the armed conflict while there was a mass migration to urban centers or beyond national borders for livelihood or to escape from the conflict itself. The evaluation hypothesizes that conflict exposure might affect training participation or labor market outcomes, particularly for individuals who were internally displaced by the conflict. Despite the fact that nearly everyone in our study sample (98%) was in Nepal during the period 1996-2006, and 41% report that there was fighting in the area where they lived, only 7% of the respondents and 5% of the female sample were internally displaced during the war, with no statistical difference between the treatment and control groups.

Characteristics of Household

The baseline survey included interviews with both applicants to Employment Fund programs as well as their household heads. Household-level interviews were included both to control for socioeconomic differences among applicants as well as to examine potential impacts of the program on other household members.

For all cohorts and in both samples, households in the control and treatment groups were very similar at baseline in many aspects, as shown in Tables 1-3. Households of the respondents for the pooled and female samples consisted of six members on average, and were headed by males in 81%, 74%, and 74% of cases in 2010, 2011, and 2012. Among household members aged 5-25 for both treatment and control groups, on average two were enrolled in school. Among household members aged 15-49 for both treatment and control groups, on average three were engaged in at least one income generating activity (IGA). Significant differences exist in the school enrollment figures (for 2010) and household size and working age adults (for 2012).

The differences between treatment and control groups are not statistically significant in food security. For both treatment and control groups, 40% (44%), 36% (42%), and 28% (29%) of the respondents reported that their households for the pooled (female) samples consumed meat, fish, or eggs at least 5 times per week, in 2010, 2011, and 2012 respectively. On average, the household heads in both control and treatment groups reported worrying about only 0.5 out of 4 food security related issues (whether the respondent worry that his/her household would not have enough food; s/he or any household member had to eat a smaller meal than desired, had to eat fewer meals than required, or slept hungry for at least one night in the past four weeks).

Migrating within Nepal and overseas is an increasingly common livelihood strategy for Nepali youth and their households, especially in more rural areas. Some of the Employment Fund's training providers specialize in training young Nepalis for jobs overseas, particularly in construction. To examine the potential impact on household welfare through remittances from household members who migrate for work, the baseline survey in 2011 added some questions regarding remittances. In 2011 and 2012 respectively, 23% and 26% of household heads reported receiving any remittances within the past year. Among those households receiving remittances, about 83% report that they would have difficulty in meeting their household's basic needs without this assistance in both 2011 and 2012.

Household heads were also asked how supportive they would be of their daughters (aged 15 and older) engaging in a variety of activities related to income-generation. Household heads reported very high levels of support for vocational training, wage employment, and self-employment across all three cohorts. Over 90% of household heads were "very" or "somewhat" supportive of their daughters participating in vocational training, formal wage employment, and running a business from home or from a market stall. Slightly fewer household heads reported being "very" or "somewhat" supportive of informal wage employment (70-90%) and selling goods on the street (63-67%).

B. Education and Financial Knowledge (Tables 4-6)

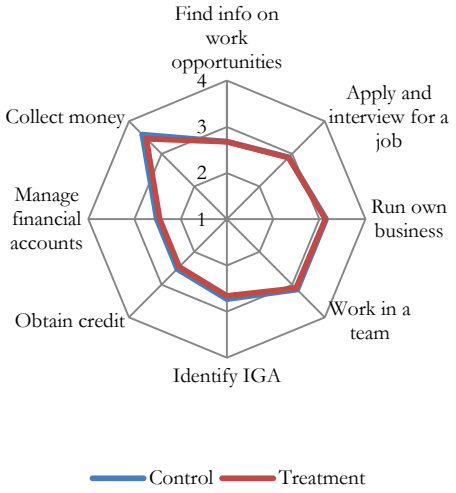
Among those in the pooled sample, a higher percentage of respondents in the control group reported that they were enrolled in school at the time of the baseline surveys (the differences of 4-7 percentage points in enrollments between control and treatment groups are statistically significant). Likewise, among the female sample, there are a higher percentage of female in the control group that were enrolled in school. The majority of the respondents in both samples dropped out of schools (70%), with a higher percentage of the treatment groups (the differences are significant at conventional significance levels, except in 2010). This is consistent with the entry requirements for the Employment Fund's training programs, which favor school dropouts. For control and treatment groups, about 18% (23%), 10% (12%), and 15% (10%) of the pooled (female) sample reported never being enrolled in formal schooling in 2010, 2011, and 2012, respectively. Among the pooled and female samples, about 15% of respondents in both control and treatment groups completed class 8 in 2010 and 2011, whereas a higher percentage of the treatment group completed class 8 in 2012 (the 5 percentage point difference is statistically significant at the 5 percent level for both pooled and female samples).

Among dropouts in both treatment and control groups, affordability was the main reason for dropping out of school. In addition, marriage/pregnancy and "did not want to study" were the other major impediments to more schooling. Respondents in both groups reported that top two reasons for receiving an education was to find a job and to become independent.

There are no statistical differences between the treatment and control groups in previous participation in a vocational training course: about 18% (13%) of both control and treatment groups reported having participated in a vocational training course in 2011 (2012). In both years, females were slightly more likely than men to have taken a previous vocational training course: 21% of females in the 2011 cohort and 16% in 2012. Data on previous vocational training was not collected in 2010. Among those with previous vocational training experience, the median number of previous trainings is one, and 66% of both males and females report being "satisfied" or "very satisfied" with their previous training experience.

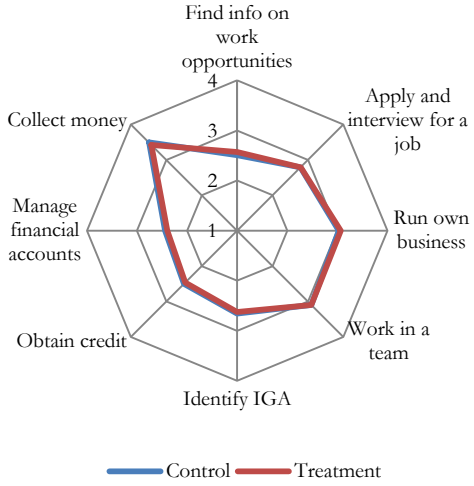
Despite low educational attainment in both groups, around 30% of the respondents were able calculate the simple interest on a 200 Rs deposit with a 10% annual interest rate. Respondents in the control and treatment groups do not significantly differ in entrepreneurship or analytical ability scores. The entrepreneurship score is the sum of self-assessed ability across eight entrepreneurship-related activities (see Figures below), such as ability to run business and manage financial accounts. Each activity assessment ranges from 1 to 5, where 1 is "have no idea how to do it"; 2 is "not very well"; 3 is "somewhat"; 4 is "well"; and 5 is "very well." Among both samples, respondents in the control and treatment groups scored around 23 (scores range between 1 and 40). Respondents in the control group in 2012 scored slightly higher than the treatment group; however, the normalized differences are negligible in both samples. Among the eight tasks, both men and women were most confident of their ability to "collect the money someone owes you". The analytical ability score is based on the Raven's Progressive Matrices, an instrument of pattern recognition in a series of five puzzles which were presented to the respondents for at most 30 seconds each. An analytical score ranging from 0 to 5 is equal to the number of correct responses. The average score was around 3 for both groups with no statistical difference (except small differences in 2010).

Fig 2A. Entrepreneurship Scores (pooled cohorts)



Notes: Scores 1-5 if responded to at least 5 out of 8 questions

Fig 2B. Entrepreneurship Scores for Women (pooled cohorts)



Notes: Scores 1-5 if responded to at least 5 out of 8 questions

C. Economic Activity (Tables 7-12)

Employment

About 60% (50%) of the pooled and female samples in both groups were engaged in at least one income generating activity (IGA) during month prior to the baseline survey (the difference between the treatment and control groups is not statistically significant). Because household land cultivation (without pay) is such a common activity across all cohorts, the survey also measured non-farm employment. Around 32% of the respondents in both treatment and control groups were engaged in at least one non-farm IGA. In all cohorts, men were significantly more likely to have at least one IGA than women. In 2010 and 2012, about 25% and 20% of the female sample were engaged in non-farm IGA in both groups (with no statistical difference), whereas more female in the treatment group in 2011 were engaged in non-farm IGA (19%) compared to the control group (10%) (with a 1 percent statistical significance difference). Over 40% (over 25%) of the pooled (female) samples had non-zero earnings, while around 20% (10%) of the the pooled (female) samples had "gainful" earnings.[5]

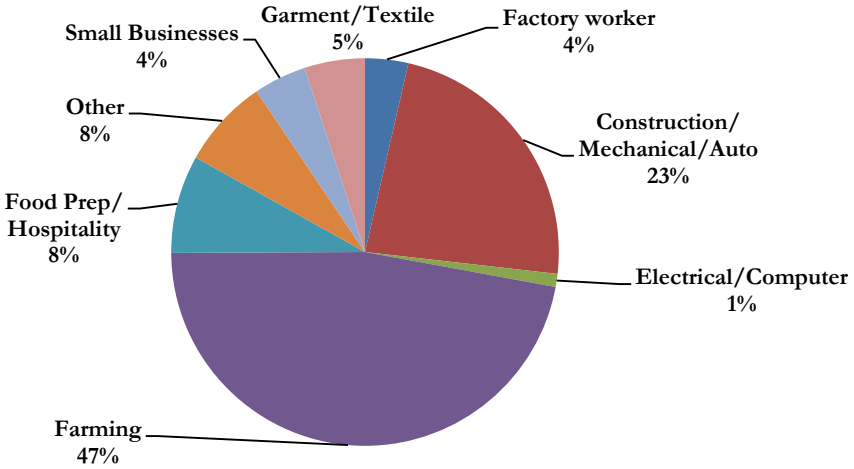
Total earnings from IGA is computed as (i) total individual earnings in Rs in the past month or, if monthly earnings are not reported, (ii) the sum of cash and in kind earnings per day multiplied by the days worked during the last month. On average, the treatment group earned more than the control group; however, the differences are not statistically significant. Additionally, there are no significant differences between the treatment and control groups in log of monthly earnings for both the pooled and female samples. On average, respondents in the pooled (female) samples earned around 1,250 NRs (732 NRs).[6] A higher percentage of those in the treatment group than control group were already working in the same trade for which they applied for training (referred to as engagement in "trade-specific IGA" in the tables).

[5] "Gainful" employment is defined by the Employment Fund as having earnings greater than 3,000 Nepali Rupees per month.

[6] Note that this average includes those with zero earnings. The average earnings among those with non-zero earnings is approximately 2,900 NRs (2,224 NRs) for the pooled (female) samples.

Figure 3 presents a breakdown of the primary income-generating activities reported in the baseline surveys. Because there was little variation in the breakdown across cohorts, the results from all three baseline surveys have been pooled. Over 50 occupational codes were included in the survey; these codes have been grouped into the eight categories seen below.

Figure 3. Employment Categories (pooled cohorts)



There are no statistically significant differences between the treatment and control groups in the number of hours worked in the past month across all IGAs, business ownership (conditional on having any IGA), control over earnings from the main IGA, or having a mentor related to work.[7] Control over earnings was relatively high for respondents engaged in any IGA in both groups: over 60% (50%) for the pooled (female) samples.

Economic Empowerment

In all three cohorts, more than half of the respondents in the treatment and control groups reported having savings, and that they alone decide how those savings will be used. Also in all three cohorts, more women than men reported having any savings, and among those with savings, women had larger amounts saved than men. For 2011 and 2012, women also were more likely report having sole control over how their savings would be used. The majority of the pooled (female) samples in both groups reported having some money of their own and about 30% had loans at the time of the surveys. Respondents were also asked about their level of control over spending decisions for eight household resources. On average, the pooled and female samples reported having control over three of the eight resources,[8] with no significant differences between treatment and control in any cohort.

D. Health and Risky Behaviors (Tables 13-15)

As previously discussed, this evaluation (like all of the evaluations under the Adolescent Girls Initiative) explores the impact of job training and placement not just on economic outcomes but also on various other dimensions of young men's and women's lives. Especially for youth, labor force participation decisions are tightly interrelated with issues of autonomy, social and family norms, and expectations around fertility and marriage. Hence the evaluation includes indicators related to reproductive health, sexual behavior, and family relationships. The baseline surveys show that sexual and reproductive health outcomes exhibited no significant differences between the treatment and control groups (except in 2012 in which the control group,

[7] Main activity is defined as the IGA in which the respondent worked at most during the past month.
[8] These categories include control over food for self/children, clothes for self/children, medicine for self/children, toiletries for self/children.

conditional on having sexual intercourse, reported a slightly earlier age of sexual debut). Among respondents that have had sexual intercourse, condom use ranged from 36% to 44% across cohorts. Most reported that they use at least one type of contraception (over 70% in all three cohorts). Condom use is significantly lower among women than men in all three cohorts (23-26% for women compared to 57-73% for men), while use of other types of contraception is significantly higher for women. Knowledge about HIV/AIDS was low among both treatment and control groups, and among men and women. Respondents in all groups knew the correct answers to an average of one out of three HIV/AIDS related questions.[9]

More than 75% of respondents in both the treatment and control groups reported that they had argued at least once with their spouses/partners in the past year. However, the reported rates of physical violence from one's partner were quite low: 4 to 7% across the three cohorts (not listed in Tables 14-16). In 2012, women were significantly more likely to report having experience intimate partner violence than men (9% for women versus 3% for men). Across the three cohorts, 3 to 9% of women and almost no men reported being forced to have sex during last year, with no significant differences between the treatment and control groups.

E. Time Use (Tables 16-18)

To explore the potential effect of labor force participation on domestic work, the baseline surveys included questions on time use. Respondents in the treatment and control groups allocated roughly equal amounts of time to work for pay, domestic work, and leisure activities at baseline. [10] Leisure activities include reading, watching TV, surfing the net, hanging out with friends, going to youth/mothers club or community groups, religious activities, and playing sports. In all three years, respondents in the treatment group devoted more time to domestic work than the control group (the differences are significant at conventional significance levels). In 2011 and 2012, control group respondents also spent more time attending school and studying, consistent with the results in Tables 4-6 that the control group was more likely to be enrolled in school. Men and women reported remarkably similar time use patterns, as judged by a comparison of the pooled and female-only samples. Averaging across cohorts, respondents in the pooled sample spend about 20 hours per week on work for pay, while the average for the female sample is about 15 hours per week.

F. Social Empowerment (Tables 19-21)

This section explores a variety of indicators related to social empowerment and psychosocial well-being of respondents. First, the baseline surveys asked a series of questions on how frequently respondents worry about different aspects of their lives (as a proxy for stress). Economic worries played most heavily in respondents' minds—worries about employment, meeting basic household needs, and having a family member fall ill predominated over worries around marriage and violence. Most respondents (at least 70%) in the pooled and female samples in both groups reported worrying at least once in the past month about getting a good job and having enough money to pay for things, while 30% worried about finding a suitable spouse (or splitting if married) and about 40% worried that their family being a victim of violence/theft. In both control and treatment groups, about 20% of the never-married respondents expected to select their spouses themselves (32% of men and 13% of women on average across cohorts). On average, respondents in both groups reported that 22 was a suitable age for a first birth, and that they would like to have 2 children.

The baseline surveys also measured self-confidence and self-regulation (using multi-item scales that were adapted for Nepal), as well as mobility and respondents' satisfaction with their lives. The treatment and control and treatment groups do not significantly differ in any of these measures in any cohort. Satisfaction is measured as the percentage of respondents who reported that they were "very satisfied" or "satisfied" with their life overall, which a large majority were. Mobility was measured by asking whether the respondent had

[9] The HIV knowledge questions were: You can tell if a person has HIV by looking at him/her; Taking a test for HIV one week after having sex will tell a person if she or he has HIV; A pregnant woman with HIV can give the virus to her unborn baby.

[10] To aggregate the hours spent on each activity, the categorical responses to the time use questions were transformed as follows: less than 1 hour=0, 1-5 hours per week=3 hours, 6-10 hours per week=8 hours, 11-20 hours per week=15 hours, 21-40 hours per week= 30 hours, and more than 40 hours per week=40 hours.

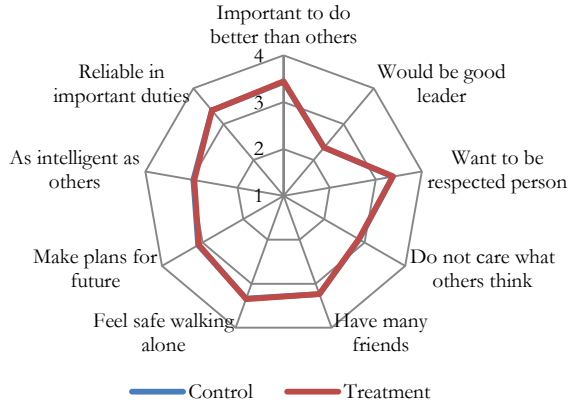
been to nine common places in the past month, such as a market, a health center, a friend's house, or a water source. Respondents in both groups went to about 5 out of the 9 places asked about in the survey in the past month, with no significant differences between treatment and control. In all three cohorts, however, mobility showed small but statistically significant differences by gender (not shown in tables): the average number of places visited was 4 for women compared to 5 for men.

Self-confidence is measured as the number of self-evaluated positive responses to 9 statements, such as "If given the chance, I would make a good leader". Scores range from 0 to 9, where 0 indicates that s/he strongly disagrees with all 9 statements, and 9 means s/he strongly agrees with all 9 statements. Self-regulation is measured using a series of 16 questions related to impulse control, perseverance, and fatalism and is measured as the number of self-evaluated positive responses to those questions.[11] The average attitude and self-regulation scores indicate that respondents in both treatment and control groups were not statistically different from each other. On average, respondents in both groups scored about 7 out of 9 in their attitude scores, and about 10 out of 16 in their self-regulation scores.

The figures below show the average responses to each question in terms of attitude and self-regulation for both pooled and female samples (including all years). In the figures for attitude/self-confidence, 1 means "Strongly disagree", 2 means "Disagree", 3 means "Agree", and 4 means "Strongly agree." In the figures for self-regulation, we use binary scores (where 1 indicates positive self-regulation and 0 does not). These figures confirm that the treatment and control groups in both pooled and female samples do not differ in terms of their attitude and self-regulation. Please note that the figures for each baseline cohort did not differ from each other, and, therefore these figures pool all three cohorts together.

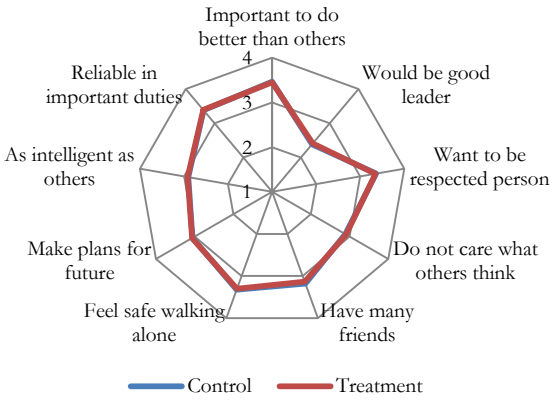
Finally, the baseline surveys asked respondents to rate how supportive their parents and/or partners (if applicable) would be of their engagement in self or wage employment. Men reported high rates of support from parents for both self-employment (83%) and wage employment (92%). However, more women anticipated support from parents for self-employment (89-94%) than wage employment (58-67%). Interestingly, these women's perceptions of how supportive their parents would be do not align with what their parents themselves reported (see Section A), which was high levels of support for both wage and self-employment. The differences by gender in perceived support from parents for wage employment are significant across all three cohorts, although there are no significant differences by treatment status. Across cohorts, women also reported lower support from their partners for wage employment than self-employment.

Fig 4A. Attitude/Self Confidence Responses (Pooled)



Notes: Scores 1-4 if responded to at least 6 out of 9 questions

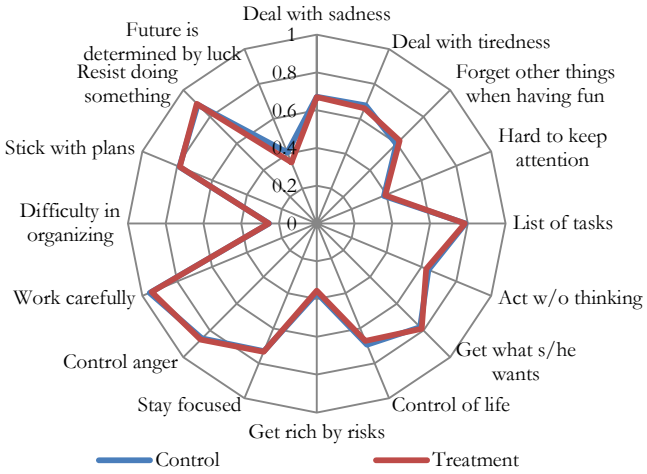
Fig 4B. Attitude/Self Confidence Responses for Women



Notes: Scores 1-4 if responded to at least 6 out of 9 questions

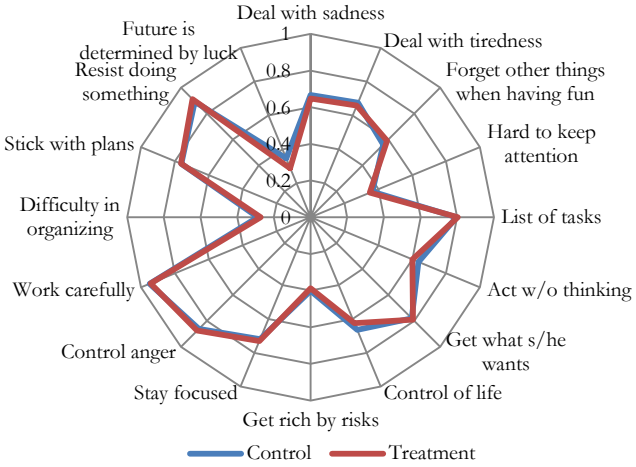
[11] The self-regulation scale was adapted from Mollanen, Kristin L. (2006). The Adolescent Self-Regulation Inventory: The Development and Validation of a Questionnaire of Short-term and Long-term Self-Regulation. *Journal of Youth and Adolescence* 36:835-848.

Fig. 5A. Self Regulation Scores (Pooled)



Notes: Scores 0-1 if responded to at least 10 out of 16 questions

Fig. 5B. Self Regulation Scores for Women



Notes: Scores 0-1 if responded to at least 10 out of 16 questions

CONCLUSION

On average, respondents in the treatment and control groups are very similar in many demographic and socio-economic characteristics. Normalized differences in the averages of the respondents' characteristics by their treatment status are very small, and none of them exceed 0.25, a level that has been suggested as a rule of thumb to indicate meaningful difference.

The treatment and control groups have similar household characteristics. On average, their households consist of 6 members, 2 of the members aged 5-25 are enrolled in school, and about 3 of the members aged 15-49 are engaged in at least one income generating activity (IGA).

Educational attainment is low, and parenthood and marriage rates are high. Nearly two-thirds of the respondents in both groups are married, and nearly half of the respondents have at least one child. Only about 15% of the respondents in both groups completed class eight, and most have dropped out of school.

Both groups are economically vulnerable. Around 40% (50%) of respondents in the pooled (female) samples were not engaged in any income-generating activities, and average total earnings were around 1,100 Rs (645 Rs for female). Respondents had limited financial knowledge; however, more than half had savings and control over their savings. Economic worries factored more heavily than concerns about marriage or violence in respondents' minds.

Across various measures, economic and social empowerment was similar in the treatment and control groups. More than 60% of respondents reported being sexually active, and of these, most reported using at least one type of contraception. Respondents reported controlling spending decisions for 3 out of 8 household resources on average. Respondents also showed relatively similar degrees of emotional regulation and self-confidence.

Appendix.

Table 1: Demographics & Household Characteristics (2010)

	Pooled				Women			
	Treatment	Control	P-Value	Normalized Difference	Treatment	Control	P-Value	Normalized Difference
Age	24.31	25.39	0.00***	-0.12	24.74	26.25	0.00***	-0.16
	(1198)	(385)			(712)	(242)		
Under 16 (%)	1.42	1.56	0.84	-0.01	1.97	1.65	0.76	0.02
16-24 (%)	54.51	48.05	0.03**	0.09	49.72	42.15	0.04**	0.11
25-35 (%)	41.40	43.12	0.55	-0.02	45.22	47.52	0.54	-0.03
Over 35 (%)	2.67	7.27	0.00***	-0.15	3.09	8.68	0.00***	-0.17
Female (%)	59.45	63.20	0.19	-0.05	100.00	100.00	.	.
	(1211)	(394)			(720)	(249)		
AGEI girls (Women age 16-24) (%)	29.55	26.49	0.25	0.05	49.72	42.15	0.04**	0.11
	(1198)	(385)			(712)	(242)		
Ethnicity/Religion								
Janjati (%)	49.37	41.88	0.01***	0.11	44.99	37.66	0.05**	0.11
	(1106)	(351)			(698)	(231)		
Dalit (%)	5.33	6.84	0.29	-0.04	5.30	7.79	0.16	-0.07
Muslim (%)	3.80	1.14	0.01***	0.12	3.72	1.73	0.14	0.09
Respondent Currently Married (%)	58.95	61.29	0.42	-0.03	65.16	71.37	0.08*	-0.09
	(1184)	(372)			(706)	(234)		
Have at least one child (%)	53.01	50.76	0.44	0.03	61.11	59.04	0.56	0.03
	(1211)	(394)			(720)	(249)		
Number of Children	1.20	1.26	0.45	-0.03	1.44	1.49	0.64	-0.02
	(1211)	(394)			(720)	(249)		
Currently Pregnant (%)	7.41	7.69	0.89	-0.01	5.97	6.83	0.70	-0.02
	(688)	(221)			(452)	(161)		
Internally displaced (IDP) during the war (%)	7.52	7.30	0.89	0.01	5.90	5.31	0.74	0.02
	(1144)	(356)			(695)	(226)		
Household Characteristics								
# of members in the HH	6.26	6.21	0.81	0.01	6.59	6.58	0.96	0.00
	(1211)	(394)			(720)	(249)		
Number of HH members aged 15 to 49 engaged in IGA	2.78	2.76	0.86	0.01	2.69	2.81	0.45	-0.04
	(1066)	(345)			(678)	(229)		
Number of HH members aged 5 to 25 enrolled in school	2.39	2.61	0.03**	-0.09	2.46	2.71	0.05**	-0.10
	(922)	(290)			(607)	(200)		
Consume meat, fish or eggs >=5 times per week (%)	39.3	41.6	0.45	-0.03	44.7	42.4	0.55	0.03
	(1106)	(351)			(698)	(231)		
Food Security[a]								
Number of "yes" responses to 4 food security questions	0.62	0.59	0.62	0.02	0.59	0.56	0.57	0.03
	(1106)	(351)			(698)	(231)		

* 10 percent significance level; ** 5 percent significance level; ***1 percent significance level. Number of observations are reported in parenthesis.

[a] A series of 4 questions were asked: "Did you worry in the past month that the HH would not have enough food?"; "In the past month, did any HH member have to eat smaller meal?"; "Did any HH member have to skip meals?"; "Did any HH member go to bed at night still hungry?"

Table 2: Demographics & Household Characteristics (2011)

	Pooled				Women			
	Treatment	Control	P-Value	Normalized Difference	Treatment	Control	P-Value	Normalized Difference
Age	23.39	22.99	0.19	0.06	23.37	23.33	0.91	0.01
	(1245)	(357)			(790)	(216)		
Under 16 (%)	0.96	1.12	0.79	-0.01	1.14	0.46	0.38	0.05
16-24 (%)	61.69	65.83	0.15	-0.06	61.77	63.43	0.66	-0.02
25-35 (%)	36.71	31.93	0.10	0.07	36.46	35.19	0.73	0.02
Over 35 (%)	0.64	1.12	0.36	-0.04	0.63	0.93	0.65	-0.02
Female (%)	63.89	61.04	0.32	0.04	100.00	100.00	.	.
	(1271)	(367)			(812)	(249)		
AGEI girls (Women age 16-24) (%)	39.20	38.48	0.81	0.01	61.77	63.43	0.66	-0.02
	(1245)	(357)			(790)	(216)		
Ethnicity/Religion								
Janjati (%)	43.55	37.25	0.04**	0.09	35.57	33.81	0.64	0.03
	(1240)	(349)			(790)	(210)		
Dalit (%)	11.13	11.46	0.86	-0.01	11.39	9.52	0.44	0.04
Muslim (%)	2.74	2.01	0.44	0.03	4.18	2.86	0.38	0.05
Respondent Currently Married (%)	53.19	51.29	0.53	0.03	54.18	57.62	0.37	-0.05
	(1237)	(349)			(812)	(224)		
Have at least one child (%)	44.93	39.13	0.05	0.08	47.04	43.75	0.38	0.05
	(1271)	(368)			(812)	(224)		
Number of Children	0.90	0.77	0.06	0.08	0.99	0.87	0.21	0.07
	(1271)	(368)			(812)	(224)		
Currently Pregnant (%)	6.83	6.47	0.87	0.01	6.19	5.22	0.70	0.03
	(600)	(170)			(404)	(115)		
Internally displaced (IDP) during the war (%)	6.69	6.73	0.98	0.00	5.17	6.31	0.52	-0.03
	(1210)	(342)			(773)	(206)		
Household Characteristics								
# of members in the HH	6.38	6.05	0.12	0.07	6.16	5.98	0.11	0.04
	(1271)	(368)			(812)	(224)		
Number of HH members aged 15 to 49 engaged in IGA	2.64	2.77	0.26	-0.05	2.36	2.54	0.11	-0.09
	(1149)	(318)			(747)	(197)		
Number of HH members aged 5 to 25 enrolled in school	2.42	2.33	0.40	0.04	2.35	2.28	0.57	0.03
	(973)	(269)			(638)	(231)		
Consume meat, fish or eggs >=5 times per week (%)	35.9	34.8	0.72	0.02	42.4	39.5	0.47	0.04
	(1087)	(305)			(712)	(190)		
Food Security[a]								
Number of "yes" responses to 4 food security questions	0.55	0.54	0.83	0.01	0.51	0.47	0.54	0.04
	(1199)	(331)			(778)	(203)		

* 10 percent significance level; ** 5 percent significance level; ***1 percent significance level. Number of observations are reported in parenthesis.

[a] A series of 4 questions were asked: "Did you worry in the past month that the HH would not have enough food?"; "In the past month, did any HH member have to eat smaller meal?"; "Did any HH member have to skip meals?"; "Did any HH member go to bed at night still hungry?"

Table 3: Demographics & Household Characteristics (2012)

	Pooled				Women			
	Treatment	Control	P-Value	Normalized Difference	Treatment	Control	P-Value	Normalized Difference
Age	24.45	24.40	0.88	0.01	25.19	25.58	0.35	-0.05
	(1045)	(493)			(586)	(290)		
Under 16 (%)	0.38	0.20	0.56	0.02	0.34	0.34	0.99	0.00
16-24 (%)	55.41	56.80	0.61	-0.02	50.34	46.90	0.34	0.05
25-35 (%)	40.29	38.54	0.51	0.03	43.86	45.52	0.64	-0.02
Over 35 (%)	3.92	4.46	0.62	-0.02	5.46	7.24	0.30	-0.05
Female (%)	55.88	59.09	0.23	-0.05	100.00	100.00	.	.
	(1063)	(506)			(594)	(299)		
AGEI girls (Women age 16-24) (%)	28.23	27.59	0.79	0.01	50.34	46.90	0.34	0.05
	(1045)	(493)			(586)	(290)		
Tribe/Religion								
Janjati (%)	48.51	45.36	0.25	0.04	52.66	46.15	0.07*	0.09
	(1039)	(485)			(583)	(286)		
Dalit (%)	7.22	9.90	0.07*	-0.07	7.03	12.24	0.01***	-0.12
Muslim (%)	0.48	2.27	0.00***	-0.11	0.34	1.75	0.03**	-0.10
Respondent Currently Married (%)	60.54	54.38	0.02**	0.09	67.58	65.63	0.56	0.03
	(1044)	(491)			(586)	(288)		
Have at least one child (%)	50.52	47.04	0.20	0.05	58.08	59.2	0.75	-0.02
	(1063)	(506)			(594)	(299)		
Number of Children	1.02	1.02	0.99	0.00	1.22	1.31	0.32	-0.05
	(1063)	(506)			(594)	(299)		
Currently Pregnant (%)	4.43	6.72	0.15	-0.07	3.00	5.73	0.11	-0.09
	(632)	(268)			(400)	(192)		
Internally displaced (IDP) during the war (%)	6.69	6.73	0.98	0.00	4.81	4.88	0.97	0.00
	(1210)	(342)			(582)	(287)		
Household Characteristics								
# of members in the HH	6.25	5.90	0.04**	0.08	5.92	5.7	0.25	0.06
	(1063)	(506)			(594)	(299)		
Number of HH members aged 15 to 49 engaged in IGA	2.48	2.30	0.04**	0.09	2.25	2.04	0.03**	0.12
	(984)	(449)			(555)	(266)		
Number of HH members aged 5 to 25 enrolled in school	2.18	2.20	0.80	-0.01	2.19	2.2	0.9	-0.01
	(818)	(388)			(473)	(237)		
Consume meat, fish or eggs >=5 times per week (%)	26.0	32.4	0.02**	-0.10	28.1	30.8	0.47	-0.04
	(804)	(367)			(462)	(224)		
Food Security[a]								
Number of "yes" responses to 4 food security questions	0.51	0.48	0.39	0.03	0.51	0.51	0.88	0.01
	(1039)	(484)			(583)	(285)		

* 10 percent significance level; ** 5 percent significance level; ***1 percent significance level. Number of observations are reported in parenthesis.

[a] A series of 4 questions were asked: "Did you worry in the past month that the HH would not have enough food?"; "In the past month, did any HH member have to eat smaller meal?"; "Did any HH member have to skip meals?"; "Did any HH member go to bed at night still hungry?"

Table 4: Education and financial knowledge (2010)

	Pooled				Women			
	Treatment	Control	P-Value	Normalized Difference	Treatment	Control	P-Value	Normalized Difference
School enrollment status:								
Currently Enrolled (%)	10.22	14.25	0.03**	-0.09	9.63	14.10	0.06*	-0.10
	(1184)	(372)			(706)	(234)		
Completed (%)	0.42	0.81	0.37	-0.03	0.00	0.85	0.01***	-0.09
Dropped Out (%)	70.35	67.20	0.25	0.05	65.72	61.97	0.30	0.06
Never Enrolled (%)	19.00	17.74	0.59	0.02	24.65	23.08	0.63	0.03
Class 8 completed (%)	12.42	13.44	0.60	-0.02	9.35	12.39	0.18	-0.07
Main Reason for drop out (%)								
Inability to afford	47.06	41.20	0.10	0.08	32.97	25.52	0.09*	0.12
	(833)	(250)			(464)	(145)		
Marriage/Pregnancy	14.89	19.20	0.10	-0.08	25.86	31.72	0.17	-0.09
Did not want to study	11.76	10.80	0.68	0.02	12.72	10.34	0.45	0.05
Main Reason to have education (%)								
Enables one to find a job	45.10	44.35	0.80	0.01	43.34	43.16	0.96	0.00
	(1184)	(372)			(706)	(234)		
To become independent	29.14	30.11	0.72	-0.02	31.30	27.78	0.31	0.05
Ever participated in a vocational training course (%)—not asked in 2010	N/A	N/A	.	.	N/A	N/A	.	.
Financial Knowledge								
Financial Literacy Dummy	0.35	0.35	0.84	-0.01	0.29	0.31	0.71	-0.02
	(1184)	(372)			(706)	(234)		
Entrepreneurship Index	23.33	23.56	0.54	-0.03	23.09	22.99	0.83	0.01
Analytical Ability Score out of 5	2.61	2.76	0.06*	-0.08	2.29	2.46	0.08*	-0.09

* 10 percent significance level; ** 5 percent significance level; ***1 percent significance level. Number of observations are reported in parenthesis.

Table 5: Education and financial knowledge (2011)

	Pooled				Women			
	Treatment	Control	P-Value	Normalized Difference	Treatment	Control	P-Value	Normalized Difference
School enrollment status:								
Currently Enrolled (%)	9.05	16.91	0.00***	-0.16	8.99	15.24	0.01***	-0.14
	(1237)	(349)			(790)	(210)		
Completed (%)	4.28	3.44	0.48	0.03	3.29	4.29	0.49	-0.04
Dropped Out (%)	77.12	69.63	0.00***	0.12	75.32	69.05	0.07*	0.10
Never Enrolled (%)	9.54	10.03	0.78	-0.01	12.41	11.43	0.70	0.02
Class 8 completed (%)	15.28	17.48	0.32	-0.04	15.70	14.76	0.74	0.02
Main Reason for drop out (%)								
Inability to afford	47.17	41.56	0.12	0.08	33.95	27.59	0.14	0.10
	(954)	(243)			(595)	(145)		
Marriage/Pregnancy	13.94	12.35	0.52	0.03	21.85	20.69	0.76	0.02
Did not want to study	13.31	17.28	0.11	-0.08	15.13	17.24	0.53	-0.04
Main Reason to have education (%)								
Enables one to find a job	46.48	43.27	0.29	0.05	44.18	41.43	0.48	0.04
	(1237)	(349)			(790)	(210)		
To become independent	32.09	33.24	0.69	-0.02	34.68	35.24	0.88	-0.01
Ever participated in a vocational training course (%)	16.73	20.92	0.07*	-0.08	20.38	22.86	0.43	-0.04
	(1237)	(349)			(790)	(210)		
Financial Knowledge								
Financial Literacy Dummy	0.30	0.33	0.330	-0.04	0.29	0.33	0.33	-0.05
	(1237)	(349)			(790)	(210)		
Entrepreneurship Index	22.50	22.66	0.65	-0.02	22.45	21.99	0.31	0.06
Analytical Ability Score out of 5	3.06	3.05	0.08*	0.00	2.98	2.86	0.10	0.07

* 10 percent significance level; ** 5 percent significance level; ***1 percent significance level. Number of observations are reported in parenthesis.

Table 6: Education and financial knowledge (2012)

	Pooled				Women			
	Treatment	Control	P-Value	Normalized Difference	Treatment	Control	P-Value	Normalized Difference
School enrollment status:								
Currently Enrolled (%)	5.84	11.41	0.00***	-0.14	5.12	9.38	0.02**	-0.12
	(1044)	(491)			(586)	(288)		
Completed (%)	5.56	8.15	0.05**	-0.07	5.80	6.60	0.64	-0.02
Dropped Out (%)	76.63	63.95	0.00***	0.19	71.50	61.81	0.00***	0.14
Never Enrolled (%)	11.97	16.50	0.02**	0.10	17.58	22.22	0.10	-0.08
Class 8 completed (%)	16.76	12.02	0.02**	-0.04	13.31	8.68	0.05**	0.10
Main Reason for drop out (%)								
Inability to afford	39.75	34.39	0.10	0.08	29.36	28.09	0.76	0.02
	(800)	(314)			(419)	(178)		
Marriage/Pregnancy	10.88	11.15	0.90	-0.01	20.05	19.10	0.93	0.02
Did not want to study	17.75	22.61	0.06*	-0.09	14.32	14.04	0.93	0.01
Main Reason to have education (%)								
Enables one to find a job	49.62	47.86	0.52	0.02	46.08	44.10	0.58	0.03
	(1044)	(491)			(586)	(288)		
To become independent	34.96	34.62	0.90	0.01	39.25	40.63	0.70	-0.02
Ever participated in a vocational training course (%)	11.69	14.26	0.16	-0.05	15.87	17.36	0.58	-0.03
	(1044)	(491)			(586)	(288)		
Financial Knowledge								
Financial Literacy Dummy	0.37	0.40	0.220	-0.05	0.31	0.38	0.04**	-0.11
	(1044)	(491)			(586)	(288)		
Entrepreneurship Index	22.74	23.36	0.05**	-0.07	21.61	22.48	0.05**	-0.10
Analytical Ability Score out of 5	3.12	3.06	0.38	0.03	2.84	2.82	0.82	0.01

* 10 percent significance level; ** 5 percent significance level; ***1 percent significance level. Number of observations are reported in parenthesis.

Table 7: Employment (2010)

	Pooled				Women			
	Treatment	Control	P-Value	Normalized Difference	Treatment	Control	P-Value	Normalized Difference
Engagement in any income generating activity (IGA) (%)	60.81	58.87	0.50	0.03	54.67	52.56	0.57	0.03
	(1184)	(372)			(706)	(234)		
Engagement in non-farm IGA (%)	36.91	33.87	0.29	0.04	28.75	23.50	0.12	0.08
	(1184)	(372)			(706)	(234)		
Any Earnings (earnings>0) (%)	48.23	47.04	0.69	0.02	39.94	39.74	0.96	0.00
	(1184)	(372)			(706)	(234)		
"Gainful" employment (earnings>3000) (%)	20.69	20.43	0.91	0.00	12.04	11.97	0.98	0.00
	(1184)	(372)			(706)	(234)		
Total earnings from IGA	1375.08	1338.25	0.77	0.01	904.46	934.42	0.82	-0.01
	(1176)	(368)			(703)	(233)		
Log of monthly earnings	3.65	3.49	0.50	0.03	2.91	2.85	0.82	0.01
	(1176)	(368)			(703)	(233)		
Engagement in trade-specific IGA (%)	18.67	16.13	0.27	0.05	13.88	10.68	0.21	0.07
	(1184)	(372)			(706)	(234)		
Hours worked past month	82.26	77.80	0.44	0.03	62.14	53.15	0.14	0.08
	(1184)	(372)			(706)	(234)		
Hours worked past month, conditional on any IGA	135.45	133.37	0.77	0.02	113.66	102.78	0.20	0.09
	(719)	(217)			(386)	(121)		
Currently own/operate a business, conditional on any IGA (%)	21.67	21.00	0.83	0.01	27.98	23.58	0.34	0.07
	(720)	(219)			(386)	(123)		
Control over earnings from at least 1 IGA (%)	73.33	71.69	0.63	0.03	68.65	65.04	0.46	0.05
	(720)	(219)			(386)	(123)		
Any mentor related to work (%)	61.32	64.78	0.23	-0.05	55.10	58.55	0.36	-0.05
	(1184)	(372)			706)	(234)		

* 10 percent significance level; ** 5 percent significance level; ***1 percent significance level. Number of observations are reported in parenthesis.

Table 8: Employment (2011)

	Pooled				Women			
	Treatment	Control	P-Value	Normalized Difference	Treatment	Control	P-Value	Normalized Difference
Engagement in any income generating activity (IGA) (%)	60.06	57.02	0.31	0.04	47.09	44.76	0.55	0.03
	(1237)	(349)			(790)	(210)		
Engagement in non-farm IGA (%)	29.83	25.50	0.12	0.07	18.61	10.48	0.01***	0.16
	(1237)	(349)			(790)	(210)		
Any Earnings (earnings>0) (%)	44.30	37.82	0.03**	0.09	32.15	25.71	0.07*	0.10
	(1237)	(349)			(790)	(210)		
"Gainful" employment (earnings>3000) (%)	17.95	13.75	0.07*	0.08	8.61	5.24	0.11	0.09
	(1237)	(349)			(790)	(210)		
Total earnings from IGA	1209.52	1047.14	0.21	0.05	641.13	487.49	0.19	0.08
	(1226)	(344)			(785)	(209)		
Log of monthly earnings	3.29	2.77	0.02**	0.10	2.26	1.79	0.07*	0.10
	(1226)	(344)			(785)	(209)		
Engagement in trade-specific IGA (%)	15.52	10.32	0.01***	0.11	7.85	3.81	0.04***	0.12
	(1237)	(349)			(706)	(234)		
Hours worked past month	64.82	54.19	0.03	0.09	38.88	30.96	0.10	0.10
	(1237)	(349)			(790)	(210)		
Hours worked past month, conditional on any IGA	107.92	95.03	0.06	0.11	82.57	69.17	0.09*	0.15
	(743)	(199)			(372)	(94)		
Currently own/operate a business, conditional on any IGA (%)	23.69	26.13	0.81	0.01	29.84	24.47	0.31	0.09
	(720)	(219)			(372)	(94)		
Control over earnings from at least 1 IGA (%)	62.72	61.81	0.81	0.01	52.15	52.13	1.00	0.00
	(743)	(199)			(372)	(94)		
Any mentor related to work (%)	58.70	57.88	0.78	0.01	51.46	50.00	0.71	0.02
	(1235)	(349)			(789)	(210)		

* 10 percent significance level; ** 5 percent significance level; ***1 percent significance level. Number of observations are reported in parenthesis.

Table 9: Employment (2012)

	Pooled				Women			
	Treatment	Control	P-Value	Normalized Difference	Treatment	Control	P-Value	Normalized Difference
Engagement in any income generating activity (IGA) (%)	63.22	60.08	0.24	0.05	53.75	52.08	0.64	0.02
	(1044)	(491)			(586)	(288)		
Engagement in non-farm IGA (%)	32.47	28.92	0.16	0.05	19.45	17.01	0.38	0.04
	(1044)	(491)			(586)	(288)		
Any Earnings (earnings>0) (%)	41.28	38.29	0.26	0.04	28.16	30.90	0.40	-0.04
	(1044)	(491)			(586)	(288)		
"Gainful" employment (earnings>3000) (%)	20.11	18.53	0.47	0.03	9.56	9.03	0.80	0.01
	(1044)	(491)			(586)	(288)		
Total earnings from IGA	1239.24	1181.10	0.62	0.02	640.92	762.88	0.31	-0.05
	(1032)	(485)			(583)	(286)		
Log of monthly earnings	3.12	2.86	0.21	0.05	2.03	2.20	0.49	-0.03
	(1032)	(485)			(583)	(286)		
Engagement in trade-specific IGA (%)	22.41	17.31	0.02**	0.09	14.16	11.46	0.27	0.06
	(1044)	(491)			(586)	(288)		
Hours worked past month	66.11	57.98	0.06*	0.07	44.09	40.32	0.41	0.04
	(1044)	(491)			(586)	(288)		
Hours worked past month, conditional on any IGA	104.58	96.84	0.16	0.07	82.01	77.94	0.55	0.04
	(660)	(294)			(315)	(149)		
Currently own/operate a business, conditional on any IGA (%)	13.79	20.00	0.01***	-0.12	18.41	20.00	0.68	-0.03
	(660)	(295)			(315)	(150)		
Control over earnings from at least 1 IGA (%)	63.64	69.15	0.10	-0.08	59.05	69.33	0.03**	-0.15
	(660)	(295)			(315)	(150)		
Any mentor related to work (%)	62.84	58.86	0.14	0.06	50.34	48.26	0.56	0.03
	(1044)	(491)			(586)	(288)		

* 10 percent significance level; ** 5 percent significance level; ***1 percent significance level. Number of observations are reported in parenthesis.

Table 10: Economic empowerment (2010)

	Pooled				Women			
	Treatment	Control	P-Value	Normalized Difference	Treatment	Control	P-Value	Normalized Difference
Any savings (%)	56.68	55.26	0.63	0.02	62.61	64.38	0.63	-0.03
	(1175)	(371)			(698)	(233)		
Control over own savings (%)	53.04	58.25	0.19	-0.07	51.01	56.29	0.26	-0.07
	(675)	(206)			(445)	(151)		
Total Cash Savings	2925.68	2764.84	0.70	0.02	3436.55	3031.39	0.48	0.04
	(1175)	(371)			(698)	(233)		
Any current loans (%)	36.06	37.63	0.58	-0.02	33.57	37.18	0.31	-0.05
	(1184)	(372)			(706)	(234)		
Have any money of your own (%)	59.64	62.90	0.26	-0.05	55.38	54.70	0.86	0.01
	(1182)	(372)			(706)	(234)		
Number of spending categories controlled by self or both out of 8	3.262	3.302	0.83	-0.01	3.07	3.13	0.79	-0.01
	(1179)	(371)			(703)	(233)		
Control over own spending (%)								
Food (self) (%)	41.55	43.01	0.62	-0.02	30.45	32.48	0.56	-0.03
	(1184)	(372)			(706)	(234)		
Food (child)	22.21	24.46	0.37	-0.04	20.96	24.36	0.28	-0.06
Medicine (self)	36.66	36.83	0.95	0.00	(706)	24.36	0.90	0.01
Medicine (child)	18.67	20.43	0.45	-0.03	16.15	18.80	0.35	-0.05

* 10 percent significance level; ** 5 percent significance level; ***1 percent significance level. Number of observations are reported in parenthesis.

Table 11: Economic empowerment (2011)

	Pooled				Women			
	Treatment	Control	P-Value	Normalized Difference	Treatment	Control	P-Value	Normalized Difference
Any savings (%)	61.37	55.78	0.06	0.08	68.59	60.39	0.03	0.12
	(1222)	(346)			(780)	(210)		
Control over own savings (%)	57.65	55.61	0.61	0.03	60.18	55.47	0.33	0.07
	(765)	(196)			(545)	(128)		
Total Cash Savings	2794.66	2817.10	0.96	0.00	3142.68	2933.96	0.70	0.02
	(1222)	(346)			(698)	(233)		
Any current loans (%)	31.77	28.08	0.19	0.06	26.71	24.29	0.48	0.04
	(1237)	(349)			(790)	(210)		
Have any money of your own (%)	70.54	68.30	0.42	0.03	67.64	66.51	0.76	0.02
	(1232)	(347)			(788)	(209)		
Number of spending categories controlled by self or both out of 8	2.99	2.73	0.19	0.06	2.80	2.39	0.12	0.09
	(1233)	(346)			(787)	(209)		
Control over own spending (%)								
Food (self)	38.97	35.53	0.24	0.05	29.62	23.81	0.10	0.09
	(1237)	(349)			(790)	(210)		
Food (child)	19.56	18.91	0.79	0.01	18.86	16.19	0.37	0.05
Medicine (self)	34.36	33.24	0.70	0.02	22.15	20.00	0.50	0.04
Medicine (child)	17.30	17.48	0.94	0.00	15.44	14.29	0.68	0.02

* 10 percent significance level; ** 5 percent significance level; ***1 percent significance level. Number of observations are reported in parenthesis.

Table 12: Economic empowerment (2012)

	Pooled				Women			
	Treatment	Control	P-Value	Normalized Difference	Treatment	Control	P-Value	Normalized Difference
Any savings (%)	56.23	58.44	0.42	-0.03	65.69	68.53	0.41	-0.04
	(1035)	(486)			(583)	(286)		
Control over own savings (%)	59.90	65.05	0.14	-0.08	63.21	65.66	0.56	-0.04
	(591)	(289)			(386)	(198)		
Total Cash Savings	2758.62	2762.20	0.99	0.00	3395.75	3253.79	0.77	0.02
	(1035)	(486)			(583)	(286)		
Any current loans (%)	32.28	35.44	0.22	-0.05	32.94	39.24	0.07*	-0.09
	(1044)	(491)			(586)	(288)		
Have any money of your own (%)	73.18	78.82	0.02**	-0.09	73.38	79.17	0.06*	-0.10
	(1044)	(491)			(586)	(288)		
Number of spending categories controlled by self or both out of 8	3.67	3.71	0.81	-0.01	3.90	4.08	0.47	-0.04
	(1042)	(489)			(585)	(287)		
Control over own spending (%)								
Food (self)	42.72	46.03	0.22	-0.05	37.03	42.01	0.16	-0.07
	(1044)	(491)			(586)	(288)		
Food (child)	26.63	27.49	0.72	-0.01	29.52	30.56	0.75	-0.02
Medicine (self)	37.84	38.70	0.75	-0.01	27.65	32.29	0.16	-0.07
Medicine (child)	23.18	24.24	0.65	-0.02	23.72	26.04	0.45	-0.04

* 10 percent significance level; ** 5 percent significance level; ***1 percent significance level. Number of observations are reported in parenthesis.

Table 13: Risky health and other behavior (2010)

	Pooled				Women			
	Treatment	Control	P-Value	Normalized Difference	Treatment	Control	P-Value	Normalized Difference
Age at first sexual intercourse, if ever had sex	17.59	17.61	0.92	-0.01	16.91	17.22	0.19	-0.08
	(760)	(246)			(488)	(169)		
# of current sexual partners, if ever had sex	0.96	0.97	0.73	-0.02	0.94	0.96	0.33	-0.06
	(758)	(247)			(487)	(170)		
Use a condom during sexual intercourse (%), if ever had sex[a]	39.82	35.63	0.24	0.06	26.79	22.94	0.32	0.06
	(761)	(247)			(489)	(170)		
Use at least 1 type of contraception (%), including condoms, if ever had sex	78.71	74.49	0.17	0.07	75.66	72.94	0.48	0.04
	(761)	(247)			(489)	(170)		
HIV knowledge (# correct answers out of 3 questions)	1.32	1.34	0.65	-0.02	1.28	1.32	0.45	-0.04
	(1173)	(371)			(699)	(233)		
Ever argued with partner in past year (%)	83.24	81.59	0.56	0.03	85.26	83.53	0.59	0.03
	(734)	(239)			(475)	(170)		
Forced to have sex during last year (%)	6.33	5.11	0.39	0.04	9.92	8.12	0.42	0.04
	(1184)	(372)			(706)	(234)		

* 10 percent significance level; ** 5 percent significance level; ***1 percent significance level. Number of observations are reported in parenthesis.

[a] Percent reporting that they "always", "often", or "sometimes" use a condom during sexual intercourse

Table 14: Risky health and other behavior (2011)

	Pooled				Women			
	Treatment	Control	P-Value	Normalized Difference	Treatment	Control	P-Value	Normalized Difference
Age at first sexual intercourse, if ever had sex	17.95	18.17	0.36	-0.05	17.31	17.75	0.10	-0.11
	(739)	(198)			(457)	(123)		
# of current sexual partners, if ever had sex	0.94	0.98	0.14	-0.08	0.92	0.96	0.13	-0.12
	(739)	(198)			(457)	(123)		
Use a condom during sexual intercourse (%), if ever had sex[a]	44.65	42.42	0.58	0.03	26.48	25.20	0.78	0.02
	(739)	(198)			(457)	(123)		
Use at least 1 type of contraception (%), including condoms, if ever had sex	77.94	77.27	0.84	0.01	73.74	73.98	0.96	0.00
	(739)	(198)			(457)	(123)		
HIV knowledge (# correct answers out of 3 questions)	1.11	1.15	0.42	-0.04	1.05	1.10	0.38	-0.05
	(1207)	(346)			(769)	(208)		
Ever argued with partner in past year (%)	78.07	75.00	0.36	0.05	79.38	76.74	0.52	0.04
	(716)	(196)			(451)	(129)		
Forced to have sex during last year (%)	3.80	2.01	0.10	0.08	5.32	2.86	0.14	0.09
	(1237)	(349)			(790)	(210)		

* 10 percent significance level; ** 5 percent significance level; ***1 percent significance level. Number of observations are reported in parenthesis.

[a] Percent reporting that they "always", "often", or "sometimes" use a condom during sexual intercourse

Table 15: Risky health and other behavior (2012)

	Pooled				Women			
	Treatment	Control	P-Value	Normalized Difference	Treatment	Control	P-Value	Normalized Difference
Age at first sexual intercourse, if ever had sex	18.29	17.84	0.04**	0.10	17.68	17.27	0.09*	0.11
	(677)	(299)			(412)	(200)		
# of current sexual partners, if ever had sex	0.98	0.97	0.56	0.03	0.96	0.94	0.29	0.06
	(675)	(299)			(412)	(200)		
Use a condom during sexual intercourse (%), if ever had sex[a]	37.67	31.33	0.06*	0.09	23.54	21.39	0.55	0.04
	(677)	(300)			(412)	(201)		
Use at least 1 type of contraception (%), including condoms, if ever had sex	75.18	73.00	0.57	0.04	71.60	70.15	0.71	0.02
	(677)	(300)			(412)	(201)		
HIV knowledge (# correct answers out of 3 questions)	1.06	0.96	0.02**	0.09	0.95	0.85	0.08*	0.09
	(1029)	(485)			(575)	(284)		
Ever argued with partner in past year (%)	76.66	76.55	0.97	0.00	78.88	77.78	0.76	0.02
	(677)	(290)			(412)	(198)		
Forced to have sex during last year (%)	2.01	1.22	0.27	0.04	3.24	2.08	0.33	0.05
	(1044)	(491)			(586)	(288)		

* 10 percent significance level; ** 5 percent significance level; ***1 percent significance level. Number of observations are reported in parenthesis.

[a] Percent reporting that they "always", "often", or "sometimes" use a condom during sexual intercourse

Table 16: Time Use (Average hours in a typical week) (2010)

	Pooled				Women			
	Treatment	Control	P-Value	Normalized Difference	Treatment	Control	P-Value	Normalized Difference
Going to and attending school	4.40	5.27	0.24	-0.05	3.96	4.96	0.27	-0.06
	(1211)	(394)			(720)	(249)		
Domestic work	24.14	22.77	0.09*	0.07	28.05	26.12	0.05**	0.10
	(1211)	(394)			(720)	(249)		
Work for pay	20.01	18.54	0.17	0.06	16.07	15.04	0.42	0.04
	(1211)	(394)			(720)	(249)		
Doing homework/study	3.04	2.95	0.74	0.01	2.19	2.40	0.50	-0.04
	(1184)	(372)			(706)	(234)		
Leisure	23.39	23.00	0.66	0.02	20.58	20.37	0.83	0.01
	(1211)	(394)			(720)	(249)		

* 10 percent significance level; ** 5 percent significance level; ***1 percent significance level. Number of observations are reported in parenthesis.

Table 17: Time Use (Average hours in a typical week) (2011)

	Pooled				Women			
	Treatment	Control	P-Value	Normalized Difference	Treatment	Control	P-Value	Normalized Difference
Going to and attending school	4.33	7.79	0.00***	-0.16	4.49	7.54	0.00***	-0.14
	(1271)	(368)			(812)	(224)		
Domestic work	23.91	22.02	0.02**	0.09	27.40	26.26	0.27	0.06
	(1271)	(368)			(812)	(224)		
Work for pay	21.20	19.86	0.28	0.04	14.47	13.23	0.37	0.05
	(1271)	(368)			(812)	(224)		
Doing homework/study	2.90	3.52	0.03**	-0.09	2.20	3.06	0.01***	-0.13
	(1237)	(349)			(790)	(210)		
Leisure	27.18	28.65	0.16	-0.06	25.23	26.25	0.32	-0.05
	(1271)	(368)			(812)	(224)		

* 10 percent significance level; ** 5 percent significance level; ***1 percent significance level. Number of observations are reported in parenthesis.

Table 18: Time Use (Average hours in a typical week) (2012)

	Pooled				Women			
	Treatment	Control	P-Value	Normalized Difference	Treatment	Control	P-Value	Normalized Difference
Going to and attending school	2.72	4.85	0.00***	-0.13	2.80	3.83	0.17	-0.07
	(1063)	(506)			(594)	(299)		
Domestic work	24.06	22.89	0.09*	0.06	28.95	27.43	0.09*	0.08
	(1063)	(506)			(594)	(299)		
Work for pay	22.91	20.22	0.01***	0.10	18.87	17.36	0.28	0.05
	(1063)	(506)			(594)	(299)		
Doing homework/study	2.99	3.57	0.03**	-0.08	2.41	2.99	0.07*	-0.09
	(1044)	(491)			(586)	(288)		
Leisure	26.49	26.22	0.74	0.01	22.82	21.95	0.34	0.05
	(1063)	(506)			(594)	(299)		

* 10 percent significance level; ** 5 percent significance level; ***1 percent significance level. Number of observations are reported in parenthesis.

Table 19: Social Empowerment (2010)

	Pooled				Women			
	Treatment	Control	P-Value	Normalized Difference	Treatment	Control	P-Value	Normalized Difference
% Reporting that worry about								
Get/Keep a good job	75.76	73.66	0.41	0.03	69.69	70.94	0.72	-0.02
	(1184)	(372)			(706)	(234)		
Find a suitable husband/split if married	29.60	30.71	0.69	-0.02	35.63	36.80	0.75	-0.02
	(1169)	(368)			(696)	(231)		
Have enough money to pay for things	82.36	81.08	0.58	0.02	85.39	81.03	0.11	0.08
	(1179)	(370)			(705)	(232)		
Family will be a victim of violence/theft	46.45	43.13	0.26	0.05	50.28	44.87	0.15	0.08
	(1182)	(371)			(706)	(234)		
Will decide spouse if never married (%)	23.05	22.22	0.84	0.01	10.57	7.46	0.45	0.08
	(486)	(144)			(246)	(67)		
Ideal age for a woman to have 1st kid	21.57	21.61	0.79	-0.01	21.66	21.51	0.39	0.05
	(1184)	(372)			(706)	(234)		
How many children would you like to have?	2.28	2.37	0.07*	-0.07	2.36	2.44	0.25	-0.06
	(1184)	(372)			(706)	(234)		
Self-Confidence score-if responded to at least 6 of 9	7.50	7.40	0.21	0.05	7.51	7.46	0.63	0.03
	(1184)	(371)			(706)	(233)		
Satisfaction with Life: Very Satisfied/Satisfied	71.73	71.51	0.93	0.00	76.21	74.36	0.57	0.03
	(1178)	(372)			(702)	(234)		
Self Regulation Score: At least 10 of 16	10.54	10.68	0.31	-0.04	10.51	10.66	0.38	-0.05
	(1184)	(372)			(706)	(234)		
# of places she went last month-if responded to at least 6 of 9	4.86	4.95	0.37	-0.04	4.57	4.65	0.51	-0.04
	(1184)	(372)			(706)	(234)		

* 10 percent significance level; ** 5 percent significance level; ***1 percent significance level. Number of observations are reported in parenthesis.

Table 20: Social Empowerment (2011)

	Pooled				Women			
	Treatment	Control	P-Value	Normalized Difference	Treatment	Control	P-Value	Normalized Difference
% Reporting that worry about								
Get/Keep a good job	73.40	72.49	0.73	0.01	66.33	65.71	0.87	0.01
	(1237)	(349)			(790)	(210)		
Find a suitable husband/split if married	30.61	31.69	0.70	-0.02	36.03	36.71	0.85	-0.01
	(1222)	(344)			(780)	(207)		
Have enough money to pay for things	78.88	78.22	0.79	0.01	77.59	77.14	0.89	0.01
	(1236)	(349)			(790)	(210)		
Family will be a victim of violence/theft	46.51	47.41	0.77	-0.01	48.35	50.00	0.67	-0.02
	(1232)	(348)			(788)	(210)		
Will decide spouse if never married (%)	14.85	20.00	0.11	-0.10	6.91	13.48	0.04**	-0.15
	(579)	(170)			(362)	(89)		
Ideal age for a woman to have 1st kid	21.93	21.94	0.94	0.00	22.08	22.11	0.87	-0.01
	(1237)	(349)			(789)	(210)		
How many children would you like to have?	2.11	2.09	0.56	0.03	2.12	2.07	0.37	0.05
	(1237)	(349)			(790)	(210)		
Self-Confidence score-if responded to at least 6 of 9	7.39	7.38	0.90	0.01	7.36	7.26	0.35	0.05
	(1237)	(349)			(790)	(210)		
Satisfaction with Life: Very Satisfied/Satisfied	78.62	77.65	0.70	0.02	85.68	84.76	0.74	0.02
	(1235)	(349)			(789)	(210)		
Self Regulation Score: At least 10 of 16	10.22	10.37	0.29	-0.05	10.00	10.20	0.29	-0.06
	(1237)	(348)			(790)	(209)		
# of places she went last month-if responded to at least 6 of 9	4.45	4.55	0.34	-0.04	4.02	4.15	0.31	-0.05
	(1237)	(349)			(790)	(210)		

* 10 percent significance level; ** 5 percent significance level; ***1 percent significance level. Number of observations are reported in parenthesis.

Table 21: Social Empowerment (2012)

	Pooled				Women			
	Treatment	Control	P-Value	Normalized Difference	Treatment	Control	P-Value	Normalized Difference
% Reporting that worry about								
Get/Keep a good job	82.38	77.60	0.03**	0.08	80.55	77.08	0.23	0.06
	(1044)	(491)			(586)	(288)		
Find a suitable husband/split if married	26.71	26.99	0.91	0.00	31.39	29.02	0.48	0.04
	(1044)	(491)			(583)	(288)		
Have enough money to pay for things	85.03	83.06	0.32	0.04	87.86	86.81	0.66	0.02
	(1044)	(491)			(585)	(288)		
Family will be a victim of violence/theft	42.32	42.36	0.99	0.00	44.44	45.14	0.85	-0.01
	(1044)	(491)			(585)	(288)		
Will decide spouse if never married (%)	25.49	25.89	0.91	-0.01	21.58	16.16	0.27	0.10
	(412)	(224)			(190)	(99)		
Ideal age for a woman to have 1st kid	21.50	21.56	0.62	-0.02	21.47	21.59	0.40	-0.04
	(1044)	(490)			(586)	(288)		
How many children would you like to have?	2.09	2.18	0.02**	-0.09	2.10	2.20	0.06*	-0.09
	(1043)	(490)			(585)	(288)		
Self-Confidence score-if responded to at least 6 of 9	7.42	7.45	0.58	-0.02	7.34	7.42	0.26	-0.06
	(1044)	(491)			(586)	(288)		
Satisfaction with Life: Very Satisfied/Satisfied	78.83	78.41	0.85	0.01	81.23	81.25	0.99	0.00
	(1044)	(491)			(586)	(288)		
Self Regulation Score: At least 10 of 16	10.50	10.41	0.46	0.03	10.24	10.24	0.98	0.00
	(1044)	(491)			(790)	(209)		
# of places she went last month-if responded to at least 6 of 9	4.81	4.79	0.82	0.01	4.43	4.55	0.26	-0.06
	(1044)	(491)			(586)	(288)		

* 10 percent significance level; ** 5 percent significance level; ***1 percent significance level. . Number of observations are reported in parenthesis.