METHODOLOGICAL EXPERIMENT ON MEASURING ASSET OWNERSHIP FROM A GENDER PERSPECTIVE (MEXA)

TECHNICAL REPORT - APPENDIX C

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OVERVIEW

MEXA Technical Report Appendix C presents the results from the analysis focused on the asset classes that are not included within the core set. The results are presented across all primary and alternative household and individual sample specifications of interest. For financial loans and liabilities, the dependent variables, by design, include only those on reported ownership. For small livestock, small agricultural equipment, consumer durables, and valuables, the questionnaire design only allows for the computation of one dependent variable, which is the binary variable identifying an individual's overall reported ownership of at least 1 asset in the respective asset class. The data on large agricultural equipment is excluded from the analysis since the average incidence for ownership-related outcome variable ranges between 2 to 4 percent across treatment arms and samples of interest.

Pooled Data Analysis

For **Financial Loans**, the incidence of reported ownership among the adult population living in couple households is higher in Arms 4 and 5, compared to Arm 1. The incidence of joint ownership is near-negligible for financial loans. Arm 4 increases the incidence of overall ownership by 2.3 percentage points and this is driven by the male adult population. When limiting the sample to the set of households with both members of the principal couple interviewed in Arms 4 and 5, Arms 4 and 5 increase the female incidence of ownership by 1.7 and 1.8 percentage points, respectively. Arm 4 further increases the female incidence of ownership by 5.4 percentages points by focusing on the members of the principal couple in interarm comparisons and including in Arms 4 and 5 only households with both members of the principal couple interviewed.

For **Liabilities**, we find that, on the whole and for the female sample, the incidence of reported ownership is higher in Arm 4 and shows an even larger increase for Arm 5. These effects are, however, statistically distinguishable from one another. Arm 4 treatment increases the incidence of female reported ownership by 3.3 percentage points, representing 62 percent of the Arm 1 average for this variable, and Arm 5 treatment increases the same outcome by 7 percentage points, representing more than 100 percent of the Arm 1 average (see Table 80). These effects are driven by exclusive ownership as the incidence of joint ownership is too low for any meaningful analysis.

For **Other Real Estate**, the incidence of both reported and economic ownership is higher in Arms 4 and 5, compared to Arm 1. The incidence of reported ownership is too low for thorough sex-disaggregated analysis, but Arm 4 increases the incidence of overall reported ownership by 1.4 percentage points (Table 70) and overall economic ownership by 2.5 percentage points (Table 71). Likewise, Arm 4 increases the incidence of economic ownership by 3.0 and 1.8

percentage points for the male and female subsamples, respectively. The inter-arm comparisons by including in Arms 4 and 5 only the subsample of the couple households with both members of the principal couple interviewed show that Arms 4 and 5 increase overall other real estate economic ownership by 3.2 and 3.1 percentage points, respectively, on the whole, by 4.1 and 3.4 percentage points, respectively, for the male adult population, and by 2.2 and 2.5 percentage points for the female adult population.

For **Small Livestock**, when looking across all couple households, we find that both the male and female incidence of reported ownership is higher in Arm 4, compared to Arm 1. Arm 4 increases the male and female incidence of reported ownership, on average, by 11 and 10 percentage points, respectively, which represent 37 and 36 percent of the respective Arm 1 averages (Table 82). The Arm 4 and 5 effects are statistically indistinguishable from one another.

For **Small Agricultural Equipment**, we find that both the male and female incidence of reported ownership is higher in Arm 4, compared to Arm 1. The same does not hold true for Arm 5 and this difference is statistically distinguishable. Arm 4 treatment increases the male and the female incidence of reported ownership, on average, by 15 and 17 percentage points, respectively, which represents 22 and 34 percentage of the respective Arm 1 averages (Table 83).

For **Consumer Durables**, we find that both the male and female incidence of reported ownership is higher in Arm 4, compared to Arm 1 when looking at the overall sample of adults in all Arm 1, 4, and 5 households and couple households. Durables already have the highest incidence of ownership of all the assets in the MEXA questionnaire across both male and female groups and treatment arms, but Arm 4 treatment increases this even further. In the core sample, Arm 4 increases only the female incidence of reported ownership, on average, by 17 percentage points (Table 84), which represents 33 percent of the Arm 1 average (Table 31). This effect is not seen in Treatment Arm 5.

For **Valuables**, we find that only the male incidence of reported ownership is higher in Arm 4, compared to Arm 1. The positive average survey treatment effect amounts to 1 percentage point (Table 85).

Respondent Data Analysis

The respondent data analyses focused on financial loans, other real estate and valuables do not yield any survey treatment effect that is statistically significant at the 5 percent level. Regarding **Liabilities**, the likelihood of female respondents reporting ownership of any liability is 8.9 percentage points higher in Arm 5 vis-à-vis Arm 1. This positive and significant effect on the female sample holds true for both exclusive ownership (6.9 percentage points), as well as joint ownership (9.5 percentage points). For **Small Livestock**, **Small Agricultural Equipment**, and

Consumer Durables, the respondent analysis provides the clearest picture in terms of the comparison between Arm 5 and the rest. In these modules, the respondents were only asked about reported ownership, and in Arm 5, they reported whether they themselves are owners, and were not asked to identify any other owners within the household. Across these asset classes, we do not see any significant effects associated with Arm 2 through 4. On the other hand, Arm 5, relative to Arm 1, increases the incidence of female ownership of small livestock, small agricultural equipment and consumer durables by 9.5, 15.8 and 12.1 percentage points, respectively. These effects are also statistically different than the comparable Arm 4 coefficients.

Table C01. Unconditional Means (Pooled Data; Unit of Analysis: Adult Individual; Asset Type: Large Agricultural Equipment)

		O	verall	Male	Sample	Femal	e Sample
		Couple	All HHs	Couple	All HHs	Couple	All HHs
	TA1	0.022	0.021	0.044	0.033	0.000	0.009
Incidence of	TA2	0.035		0.058		0.012	
Reported	TA3	0.029		0.048		0.008	
Ownership	TA4	0.043	0.033	0.065	0.049	0.020	0.019
	TA5	0.036	0.035	0.055	0.048	0.018	0.024
Incidence of		0.022	0.021	0.044	0.033	0.000	0.009
Exclusive		0.024		0.044		0.005	
Reported		0.019		0.037		0.000	
-	TA4	0.031	0.024	0.057	0.044	0.005	0.007
(hwnershin	TA5	0.022	0.023	0.043	0.037	0.002	0.011
Incidence of		0.000	0.000	0.000	0.000	0.000	0.000
Joint		0.011		0.015		0.007	
Reported	TA3	0.010		0.011		0.008	
Ownership	TA4	0.020	0.015	0.022	0.017	0.018	0.014
<i>Switership</i>	TA5	0.019	0.016	0.019	0.016	0.018	0.015
		0.027	0.024	0.035	0.026	0.018	0.022
Incidence of	TA2	0.050		0.066		0.034	
Economic	TA3	0.036		0.048		0.023	
Ownership	TA4	0.051	0.039	0.065	0.049	0.038	0.031
	TA5	0.042	0.037	0.045	0.040	0.039	0.034
Incidence of		0.009	0.010	0.018	0.013	0.000	0.006
Exclusive		0.015		0.024		0.005	
Economic		0.012		0.024		0.000	
Ownership		0.026	0.021	0.045	0.034	0.008	0.009
	TA5	0.001	0.001	0.002	0.002	0.000	0.000
Incidence of		0.018	0.014	0.018	0.013	0.018	0.015
Joint		0.035		0.041		0.029	
Economic		0.023	0.020	0.024	0.020	0.023	0.025
Ownership		0.039	0.029	0.040	0.030	0.038	0.027
.	TA5	0.041	0.036	0.043	0.038	0.039	0.034
		0.022	0.022	0.040	0.031	0.005	0.012
Incidence of		0.040		0.061		0.020	
Right to Sell		0.029		0.045		0.011	
0		0.043	0.032	0.062	0.047	0.023	0.019
	TA5	0.033	0.033	0.050	0.044	0.016	0.023

Table C02: Unconditional Means

(Pooled Data; Unit of Analysis: Adult Individual; Asset Type: Other Real Estate) Overall Male Sample Female Sample Couple All HHs Couple All HHs Couple All HHs TA1 0.031 0.053 0.032 0.048 0.009 0.017 Incidence of TA2 0.078 0.048 0.017 Reported TA3 0.037 0.059 0.014 Ownership 0.085 TA4 0.053 0.054 0.090 0.015 0.026 TA5 0.041 0.057 0.056 0.084 0.073 0.032 TA1 0.025 0.024 0.044 0.040 0.005 0.009 Incidence of TA2 0.028 0.056 0.000 Exclusive TA3 0.022 0.043 0.000 Reported TA4 0.041 0.043 0.080 0.074 0.003 0.015 Ownership TA5 0.038 0.041 0.062 0.057 0.014 0.026 0.008 0.009 0.008 TA1 0.007 0.005 0.008 Incidence of TA2 0.021 0.024 0.017 Joint TA3 0.015 0.016 0.014 Reported 0.017 0.010 TA4 0.015 0.013 0.017 0.013 **Ownership** TA5 0.020 0.016 0.018 0.015 0.016 0.021 TA1 0.036 0.035 0.053 0.048 0.018 0.023 Incidence of TA2 0.046 0.066 0.027 TA3 Economic 0.043 0.056 0.028 Ownership TA4 0.068 0.065 0.090 0.087 0.045 0.046 TA5 0.068 0.066 0.088 0.079 0.048 0.054 TA1 0.017 0.018 0.033 0.031 0.000 0.006 Incidence of TA2 0.024 0.044 0.005 Exclusive TA3 0.012 0.024 0.000 Economic TA4 0.028 0.030 0.052 0.049 0.003 0.014 Ownership TA5 0.026 0.027 0.041 0.040 0.012 0.015 0.020 0.018 0.022 0.018 0.018 0.017 TA1 Incidence of TA2 0.024 0.024 0.025 Joint TA3 0.032 0.028 0.030 Economic TA4 0.050 0.043 0.055 0.053 0.045 0.034 Ownership TA5 0.043 0.040 0.048 0.038 0.039 0.041 TA1 0.026 0.026 0.046 0.041 0.005 0.012 TA2 0.037 0.066 0.007 Incidence of 0.045 TA3 0.026 0.006 Right to Sell TA4 0.040 0.044 0.072 0.072 0.008 0.019 TA5 0.047 0.046 0.072 0.062 0.023 0.031 TA1 0.026 0.049 0.045 0.009 0.026 0.002 Incidence of TA2 0.038 0.068 0.007 Right to TA3 0.029 0.051 0.006 Bequeath TA4 0.045 0.048 0.085 0.081 0.005 0.017 TA5 0.047 0.047 0.076 0.068 0.018 0.028

Table C03: Unconditional Means

(Pooled Data; Unit of Analysis: Adult Individual; Asset Type: Financial Loan) Overall Male Sample Female Sample Couple All HHs Couple All HHs Couple All HHs TA1 0.054 0.059 0.066 0.066 0.041 0.052 Incidence of TA2 0.049 0.073 0.025 Reported **TA3** 0.059 0.085 0.031 Ownership TA4 0.0860.090 0.109 0.106 0.0630.075 TA5 0.078 0.092 0.067 0.079 0.093 0.065 TA1 0.052 0.057 0.064 0.064 0.039 0.051 Incidence of TA2 0.049 0.073 0.084 0.102 0.025 0.068 Exclusive **TA3** 0.053 0.080 0.025 Reported TA4 0.079 0.104 0.053 Ownership TA5 0.075 0.076 0.091 0.090 0.060 0.064 TA1 0.002 0.002 0.002 0.002 0.002 0.002 Incidence of TA2 0.000 0.000 0.000 Joint TA3 0.005 0.005 0.006 Reported TA4 0.010 0.007 0.010 0.008 0.010 0.007 Ownership TA5 0.005 0.003 0.0050.004 0.0050.003

Table C04: Unconditional Means (Pooled Data; Unit of Analysis: Adult Individual; Asset Type: Liability)

		Ove	erall	Male S	Male Sample		Sample
		Couple	All HHs	Couple	All HHs	Couple	All HHs
	TA1	0.070	0.077	0.086	0.079	0.053	0.076
Incidence of	TA2	0.075		0.090		0.059	
Reported	TA3	0.118		0.154		0.079	
Ownership	TA4	0.120	0.118	0.152	0.131	0.088	0.107
	TA5	0.147	0.150	0.162	0.159	0.131	0.142
Incidence of	TA1	0.056	0.068	0.073	0.069	0.039	0.066
Exclusive	TA2	0.064		0.080		0.047	
Reported	TA3	0.096		0.133		0.057	
Ownership	TA4	0.114	0.114	0.147	0.127	0.080	0.102
Ownership	TA5	0.120	0.129	0.141	0.143	0.099	0.117
Incidence of	TA1	0.016	0.011	0.015	0.012	0.016	0.011
Joint Reported	TA2	0.012		0.012		0.012	
	TA3	0.022		0.021		0.023	
	TA4	0.008	0.005	0.007	0.006	0.008	0.005
Ownership	TA5	0.030	0.023	0.029	0.022	0.032	0.024

Table C05: Unconditional Means
(Pooled Data; Unit of Analysis: Adult Individual; Asset Type: Small Livestock)

(1 boled Data, Chit of Manysis: Matter find Matai, Misset Type: Shaif El restock)									
		Ove	erall	Male S	Sample	Female Sample			
		Couple	Couple All HHs		All HHs	Couple	All HHs		
	TA1	0.288	0.265	0.297	0.269	0.279	0.262		
Incidence of	TA2	0.296		0.307		0.285			
Reported	TA3	0.334		0.335		0.333			
Ownership	TA4	0.396	0.379	0.415	0.381	0.377	0.378		
	TA5	0.337	0.324	0.313	0.291	0.361	0.353		

Table C06: Unconditional Means

(Pooled Data; Unit of Analysis: Adult Individual; Asset Type: Small Agricultural Equipment)

	/			, ,,		0 11 /		
		Overall		Male S	Sample	Female Sample		
		Couple	All HHs	Couple	All HHs	Couple	All HHs	
	TA1	0.585	0.570	0.670	0.615	0.498	0.528	
Incidence of	TA2	0.618		0.691		0.543		
Reported	TA3	0.659		0.745		0.567		
Ownership	TA4	0.709	0.689	0.774	0.729	0.644	0.653	
	TA5	0.519	0.525	0.513	0.509	0.525	0.539	

Table C07: Unconditional Means

(Pooled Data; Unit of Analysis: Adult Individual; Asset Type: Consumer Durables)

		Overall		Male Sample		Female Sample	
		Couple	All HHs	Couple	All HHs	Couple	All HHs
	TA1	0.653	0.646	0.783	0.740	0.518	0.559
Incidence of	TA2	0.638		0.732		0.541	
Reported	TA3	0.640		0.766		0.504	
Ownership	TA4	0.742	0.748	0.833	0.818	0.649	0.684
	TA5	0.543	0.558	0.518	0.526	0.567	0.587

Table C08: Unconditional Means

(Pooled Data; Unit of Analysis: Adult Individual; Asset Type: Valuable)

-		Ow	erall	Male S	Sample	Female Sample	
		Couple	Couple All HHs		All HHs	Couple	All HHs
	TA1	0.031	0.043	0.011	0.017	0.051	0.067
Incidence of	TA2	0.039		0.029		0.050	
Reported	TA3	0.036		0.016		0.057	
Ownership	TA4	0.052	0.051	0.032	0.032	0.071	0.069
	TA5	0.059	0.054	0.053	0.046	0.065	0.060

Table C09. Unconditional Means

(Respondent Data; Unit of Analysis: Adult Individual; Asset Type: Large Agricultural Equipment) Overall Male Sample Female Sample Couple HHs Couple HHs Couple HHs All HHs All HHs All HHs TA1 0.034 0.034 0.065 0.049 0.000 0.022 Incidence of TA2 0.066 0.113 0.020 Reported TA3 0.039 0.066 0.011 Ownership TA4 0.050 0.037 0.081 0.061 0.022 0.018 TA5 0.048 0.074 0.030 0.051 0.087 0.022 0.034 0.022 TA1 0.034 0.065 0.049 0.000 Incidence of TA2 0.053 0.093 0.013 Exclusive TA3 0.026 0.051 0.000Reported TA4 0.032 0.024 0.061 0.046 0.007 0.007 Ownership TA5 0.036 0.037 0.079 0.065 0.0030.016 0.000 0.000 0.000 0.000 0.000 0.000 TA1 Incidence of TA2 0.013 0.020 0.007 Joint TA3 0.013 0.015 0.011 Reported TA4 0.017 0.013 0.020 0.015 0.014 0.012 Ownership TA5 0.014 0.012 0.008 0.009 0.019 0.014 TA1 0.040 0.038 0.047 0.036 0.032 0.041 Incidence of TA2 0.069 0.106 0.033 Economic TA3 0.048 0.066 0.029 Ownership TA4 0.055 0.041 0.077 0.058 0.036 0.028 TA5 0.031 0.049 0.038 0.062 0.019 0.018 TA1 0.015 0.018 0.030 0.022 0.000 0.015 Incidence of TA2 0.030 0.053 0.007Exclusive TA3 0.017 0.033 0.000 Economic TA4 0.017 0.014 0.028 0.021 0.007 0.009 Ownership TA5 0.002 0.001 0.004 0.003 0.000 0.000 0.025 0.020 0.018 0.013 0.032 0.026 TA1 Incidence of TA2 0.039 0.053 0.026 Joint TA3 0.031 0.033 0.029 Economic TA4 0.026 0.037 0.018 0.038 0.049 0.029 Ownership TA5 0.030 0.058 0.046 0.018 0.036 0.019 0.034 TA1 0.034 0.059 0.045 0.006 0.026 TA2 0.066 0.113 0.020 Incidence of TA3 0.039 0.063 0.015 Right to Sell TA4 0.032 0.061 0.009 0.044 0.081 0.011 TA5 0.045 0.045 0.087 0.074 0.013 0.023 TA1 0.037 0.036 0.059 0.045 0.013 0.030 Incidence of TA2 0.066 0.113 0.020 Right to TA3 0.015 0.040 0.066 0.009 Bequeath TA4 0.036 0.028 0.069 0.052 0.007

TA5

0.043

0.043

0.083

0.071

0.013

0.023

Table C10. Unconditional Means

(Respondent Data; Unit of Analysis: Adult Individual; Asset Type: Other Real Estate) Overall Male Sample Female Sample Couple All HHs CoupleAll HHs Couple All HHs TA1 0.061 0.085 0.055 0.083 0.026 0.041 Incidence of TA2 0.076 0.119 0.033 Reported TA3 0.050 0.081 0.018 Ownership TA4 0.055 0.059 0.098 0.101 0.018 0.028 TA5 0.074 0.075 0.108 0.035 0.050 0.124 TA1 0.043 0.044 0.071 0.071 0.013 0.022 Incidence of TA2 0.049 0.099 0.000 Exclusive TA3 0.029 0.059 0.000 Reported TA4 0.042 0.046 0.089 0.088 0.000 0.014 Ownership TA5 0.036 0.058 0.062 0.108 0.096 0.019 TA1 0.012 0.016 0.012 0.013 0.013 0.018 Incidence of TA2 0.026 0.020 0.033 Joint TA3 0.020 0.022 0.018 Reported 0.012 TA4 0.013 0.013 0.008 0.018 0.014 Ownership TA5 0.016 0.013 0.017 0.012 0.016 0.014 TA1 0.052 0.059 0.071 0.076 0.032 0.044 Incidence of TA2 0.069 0.106 0.033 Economic TA3 0.055 0.077 0.033 Ownership TA4 0.057 0.060 0.089 0.095 0.029 0.035 TA5 0.072 0.072 0.124 0.108 0.032 0.045 TA1 0.028 0.034 0.053 0.058 0.000 0.015 Incidence of TA2 0.036 0.066 0.007 Exclusive TA3 0.033 0.017 0.000 Economic TA4 0.023 0.030 0.049 0.052 0.000 0.014 **Ownership** TA5 0.040 0.041 0.071 0.068 0.016 0.020 0.026 0.024 0.022 0.032 0.030 TA1 0.028 Incidence of TA2 0.033 0.040 0.026 Joint TA3 0.039 0.044 0.033 Economic TA4 0.036 0.032 0.045 0.046 0.029 0.021 **Ownership** TA5 0.032 0.031 0.054 0.040 0.016 0.025 TA1 0.048 0.077 0.076 0.043 0.006 0.026 TA2 0.0630.106 0.020 Incidence of TA3 0.035 0.063 0.007 Right to Sell TA4 0.077 0.085 0.007 0.040 0.047 0.018 TA5 0.065 0.064 0.116 0.099 0.026 0.039 TA1 0.040 0.046 0.071 0.076 0.006 0.022 Incidence of TA2 0.066 0.113 0.020 Right to TA3 0.039 0.070 0.007 Bequeath TA4 0.046 0.051 0.093 0.098 0.004 0.016 TA5 0.067 0.067 0.124 0.108 0.022 0.036

Table C11. Unconditional Means
(Respondent Data: Unit of Analysis: Adult Individual: Asset Type: Financial Loans)

(Respondent Data; Unit of Analysis: Adult Individual; Asset Type: Financial Loans)									
		Ove	erall	Male S	Sample	Female	Sample		
		Couple	All HHs	Couple	All HHs	Couple	All HHs		
	TA1	0.129	0.135	0.160	0.161	0.096	0.114		
Incidence of	TA2	0.125		0.185		0.065			
Reported	TA3	0.079		0.118		0.040			
Ownership	TA4	0.109	0.114	0.146	0.147	0.076	0.090		
	TA5	0.119	0.118	0.161	0.154	0.086	0.091		
	TA1	0.126	0.133	0.154	0.156	0.096	0.114		
Incidence of Exclusive	TA2	0.125		0.185		0.065			
	TA3	0.072		0.110		0.033			
Reported Ownership	TA4	0.101	0.109	0.146	0.147	0.061	0.081		
Ownersnip	TA5	0.115	0.115	0.157	0.151	0.083	0.088		
Incidence of	TA1	0.003	0.002	0.006	0.004	0.000	0.000		
Joint	TA2	0.000		0.000		0.000			
	TA3	0.007		0.007		0.007			
Reported	TA4	0.008	0.005	0.000	0.000	0.014	0.009		
Ownership	TA5	0.004	0.003	0.004	0.003	0.003	0.002		

Table C12. Unconditional Means

(Respondent Data; Unit of Analysis: Adult Individual; Asset Type: Liabilities)									
		Ow	erall	Male	Sample	Female Sample			
		Couple	All HHs	Couple	All HHs	Couple	All HHs		
	TA1	0.148	0.162	0.195	0.188	0.096	0.140		
Incidence of	TA2	0.151		0.185		0.118			
Reported	TA3	0.158		0.213		0.103			
Ownership	TA4	0.153	0.153	0.195	0.171	0.115	0.139		
	TA5	0.207	0.216	0.264	0.259	0.162	0.184		
Lucidousoof	TA1	0.135	0.154	0.178	0.174	0.090	0.137		
Incidence of	TA2	0.138		0.172		0.105			
Exclusive	TA3	0.129		0.184		0.074			
Reported	TA4	0.147	0.149	0.191	0.168	0.108	0.134		
Ownership	TA5	0.185	0.199	0.244	0.244	0.140	0.166		
I : I	TA1	0.018	0.012	0.024	0.018	0.013	0.007		
Incidence of Joint Reported	TA2	0.016		0.020		0.013			
	TA3	0.029		0.029		0.029			
	TA4	0.006	0.004	0.004	0.003	0.007	0.005		
Ownership	TA5	0.023	0.018	0.025	0.019	0.022	0.018		

Table C13. Unconditional Means (Respondent Data; Unit of Analysis: Adult Individual; Asset Type: Small Livestock)

	•	Overall		Male Sample		Female Sample	
		Couple	All HHs	Couple	All HHs	Couple	All HHs
	TA1	0.446	0.420	0.509	0.482	0.378	0.369
Incidence of	TA2	0.441		0.490		0.392	
Reported	TA3	0.415		0.415		0.415	
Ownership	TA4	0.429	0.403	0.451	0.407	0.410	0.400
	TA5	0.522	0.493	0.554	0.503	0.497	0.485

Table 14. Unconditional Means

(Respondent Data; Unit of Analysis: Adult Individual; Asset Type: Small Agricultural Equipment)

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		Over	all	Male S	ample	Female S	Sample				
		Couple HHs	All HHs	Couple HHs	All HHs	Couple HHs	All HHs				
	TA1	0.791	0.798	0.947	0.893	0.622	0.720				
Incidence of	TA2	0.826		0.954		0.699					
Reported	TA3	0.816		0.949		0.684					
Ownership	TA4	0.742	0.734	0.894	0.847	0.608	0.649				
	TA5	0.808	0.804	0.913	0.877	0.726	0.751				

Table C15. Unconditional Means

(Respondent Data; Unit of Analysis: Adult Individual; Asset Type: Durables)

		Ow	Overall		Sample	Female Sample	
		Couple	Couple All HHs		All HHs	Couple	All HHs
	TA1	0.855	0.857	0.953	0.938	0.750	0.790
Incidence of	TA2	0.849		0.934		0.765	
Reported	TA3	0.778		0.945		0.610	
Ownership	TA4	0.779	0.791	0.911	0.905	0.662	0.704
	TA5	0.842	0.852	0.917	0.904	0.783	0.814

Table C16. Unconditional Means

(Respondent Data; Unit of Analysis: Adult Individual; Asset Type: Valuables)

		Overall		Male Sample		Female Sample	
		Couple	All HHs	Couple	All HHs	Couple	All HHs
	TA1	0.043	0.059	0.012	0.013	0.077	0.096
Incidence of	TA2	0.059		0.040		0.078	
Reported	TA3	0.046		0.022		0.070	
Ownership	TA4	0.044	0.045	0.028	0.024	0.058	0.060
	TA5	0.097	0.086	0.100	0.083	0.096	0.089

Table C17: Differences in OTHER REAL ESTATE Reported Ownership Dynamics Across Treatment Arms
Pooled Individual Reporting - Sample: Adults Members of Households with a Couple

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	Overall		
Treatment Arm 2 †	0.011		
	(0.007)		
Treatment Arm 3 †	0.006		
	(0.008)		
Treatment Arm 4 †	0.014**		
	(0.007)		
Treatment Arm 5 †	0.018***		
	(0.007)		
Observations	4,090		
Tests of Equality of Coeffi	cients		
Treatment Arms 2 & 3	0.535		
Treatment Arms 2 & 4	0.614		
Treatment Arms 2 & 5	0.311		
Treatment Arms 3 & 4	0.269		
Treatment Arms 3 & 5	0.141		
Treatment Arms 4 & 5	0.587		

Table C19: Differences in FINANCIAL LOANS Reported Ownership Dynamics Across Treatment Arms Pooled Individual Reporting - Sample: Adults Members of Households with a Couple

	Overall	Male	Female
Treatment Arm 2 †	-0.008	0.003	-0.020*
	(0.012)	(0.019)	(0.011)
Treatment Arm 3 †	0.003	0.011	-0.005
	(0.011)	(0.017)	(0.010)
Treatment Arm 4 †	0.024**	0.034**	0.010
	(0.011)	(0.015)	(0.010)
Treatment Arm 5 †	0.021**	0.024	0.015
	(0.011)	(0.016)	(0.010)
Observations	4,090	2,060	2,030
Tests of Equality of Coefficients			
Treatment Arms 2 & 3	0.342	0.644	0.196
Treatment Arms 2 & 4	0.004	0.060	0.013
Treatment Arms 2 & 5	0.008	0.233	0.001
Treatment Arms 3 & 4	0.042	0.157	0.180
Treatment Arms 3 & 5	0.070	0.398	0.064
Treatment Arms 4 & 5	0.833	0.532	0.598

Table C20: Differences in FINANCIAL LOANS Reported Exclusive Ownership Dynamics Across Treatment Arms Pooled Individual Reporting - Sample: Adults Members of Households with a Couple

	Overall	Male	Female
Treatment Arm 2 †	-0.004	0.007	-0.015
	(0.011)	(0.018)	(0.009)
Treatment Arm 3 †	-0.000	0.009	-0.008
	(0.010)	(0.016)	(0.009)
Treatment Arm 4 †	0.020**	0.032**	0.004
	(0.009)	(0.014)	(0.009)
Treatment Arm 5 †	0.021**	0.024	0.013
	(0.010)	(0.016)	(0.008)
Observations	4,090	2,060	2,030
Tests of Equality of Coefficients			
Treatment Arms 2 & 3	0.677	0.873	0.475
Treatment Arms 2 & 4	0.015	0.094	0.065
Treatment Arms 2 & 5	0.016	0.289	0.004
Treatment Arms 3 & 4	0.041	0.147	0.260
Treatment Arms 3 & 5	0.027	0.303	0.035
Treatment Arms 4 & 5	0.925	0.597	0.337

Table C21: Differences in FINANCIAL LOANS Reported Ownership Dynamics Across Treatment Arms Respondents' Reporting Regarding Their Ownership/Rights - Sample: Adult Respondents in Households with a Couple

	Overall	Male	Female
Treatment Arm 2 †	-0.018	0.019	-0.050**
	(0.022)	(0.038)	(0.022)
Treatment Arm 3 †	-0.038**	-0.024	-0.042**
	(0.019)	(0.031)	(0.016)
Treatment Arm 4 †	-0.020	-0.014	-0.023
	(0.021)	(0.034)	(0.018)
Treatment Arm 5 †	-0.001	0.014	-0.010
	(0.019)	(0.030)	(0.016)
Observations	2,206	1,046	1,141
Tests of Equality of Coefficients			
Treatment Arms 2 & 3	0.353	0.213	0.719
Treatment Arms 2 & 4	0.920	0.314	0.238
Treatment Arms 2 & 5	0.398	0.892	0.045
Treatment Arms 3 & 4	0.338	0.746	0.302
Treatment Arms 3 & 5	0.025	0.143	0.054
Treatment Arms 4 & 5	0.273	0.341	0.440

Table C22: Differences in FINANCIAL LOANS Reported Exclusive Ownership Dynamics Across Treatment Arms Respondents' Reporting Regarding Their Ownership/Rights - Sample: Adult Respondents in Households with a Couple

respondents reporting regarding their ownership regard		Sample: Real Respondents in Households with a Cou	
	Overall	Male	Female
Treatment Arm 2 †	-0.013	0.023	-0.042**
	(0.022)	(0.040)	(0.018)
Treatment Arm 3 †	-0.043**	-0.032	-0.045***
	(0.018)	(0.032)	(0.016)
Treatment Arm 4 †	-0.025	-0.011	-0.034**
	(0.020)	(0.036)	(0.016)
Treatment Arm 5 †	-0.001	0.012	-0.010
	(0.019)	(0.032)	(0.014)
Observations	2,220	1,071	1,141
Tests of Equality of Coefficients			
Treatment Arms 2 & 3	0.123	0.123	0.870
Treatment Arms 2 & 4	0.532	0.329	0.689
Treatment Arms 2 & 5	0.545	0.768	0.058
Treatment Arms 3 & 4	0.323	0.498	0.556
Treatment Arms 3 & 5	0.007	0.118	0.019
Treatment Arms 4 & 5	0.154	0.478	0.122

Table C23: Differences in FINANCIAL LOANS Reported Ownership Across Treatment Arms 1, 4 & 5
Pooled Individual Reporting - Sample: Adult Household Members

	Overall	Male	Female
Treatment Arm 4 †	0.036***	0.040**	0.029*
	(0.012)	(0.016)	(0.016)
Treatment Arm 5 †	0.066***	0.065***	0.060***
	(0.012)	(0.016)	(0.014)
Observations	3,522	1,678	1,844
Test of Equality of Coefficients			
Treatment Arms 4 & 5	0.011	0.100	0.029

Note: † identified a binary variable; ****** correspond to statistical significance at the 10\5\1 percent level respectively; Control variables are included but not reported.

Table C24: Differences in FINANCIAL LOANS Reported Exclusive Ownership Across Treatment Arms 1, 4 & 5
Pooled Individual Reporting - Sample: Adult Household Members

	Overall	Male	Female
Treatment Arm 4 †	0.041***	0.045***	0.031**
	(0.011)	(0.015)	(0.015)
Treatment Arm 5 †	0.057***	0.060***	0.048***
	(0.012)	(0.015)	(0.013)
Observations	3,522	1,678	1,844
Test of Equality of Coefficients			
Treatment Arms 4 & 5	0.127	0.309	0.204

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	Overall	Male	Female
Treatment Arm 2 †	0.004	-0.001	0.008
	(0.014)	(0.018)	(0.019)
Treatment Arm 3 †	0.046***	0.053***	0.032*
	(0.014)	(0.017)	(0.018)
Treatment Arm 4 †	0.076***	0.081***	0.062***
	(0.015)	(0.020)	(0.021)
Treatment Arm 5 †	0.101***	0.098***	0.098***
	(0.013)	(0.018)	(0.018)
Observations	3,340	1,697	1,643
Tests of Equality of Coefficients			
Treatment Arms 2 & 3	0.003	0.002	0.173
Treatment Arms 2 & 4	0.000	0.000	0.003
Treatment Arms 2 & 5	0.000	0.000	0.000
Treatment Arms 3 & 4	0.051	0.144	0.140
Treatment Arms 3 & 5	0.000	0.008	0.000
Treatment Arms 4 & 5	0.081	0.352	0.061

Table C26: Differences in FINANCIAL LOANS Reported Exclusive Ownership Dynamics Across Treatment Arms Pooled Individual Reporting - Sample: Adult Members of Couple HHs, TA 4/5 with both Couple Mems Interviewed

	Overall	Male	Female
Treatment Arm 2 †	0.006	0.003	0.009
	(0.012)	(0.017)	(0.017)
Treatment Arm 3 †	0.037***	0.046***	0.023
	(0.011)	(0.016)	(0.016)
Treatment Arm 4 †	0.074***	0.081***	0.058***
	(0.014)	(0.019)	(0.018)
Treatment Arm 5 †	0.082***	0.087***	0.072***
	(0.011)	(0.016)	(0.016)
Observations	3,340	1,697	1,643
Tests of Equality of Coefficients			
Treatment Arms 2 & 3	0.005	0.008	0.328
Treatment Arms 2 & 4	0.000	0.000	0.002
Treatment Arms 2 & 5	0.000	0.000	0.000
Treatment Arms 3 & 4	0.003	0.041	0.032
Treatment Arms 3 & 5	0.000	0.012	0.002
Treatment Arms 4 & 5	0.527	0.760	0.377

Table C27: Differences in FINANCIAL LOANS Reported Ownership Dynamics Across Treatment Arms Pooled Individual Reporting - Sample: Principal Couple Members of Households with a Couple

	Overall	Male	Female
Treatment Arm 2 †	0.005	-0.004	0.013
	(0.021)	(0.030)	(0.027)
Treatment Arm 3 †	0.064***	0.084***	0.044*
	(0.021)	(0.029)	(0.026)
Treatment Arm 4 †	0.063***	0.069**	0.052**
	(0.021)	(0.028)	(0.026)
Treatment Arm 5 †	0.096***	0.092***	0.094***
	(0.018)	(0.028)	(0.021)
Observations	3,044	1,522	1,522
Tests of Equality of Coefficients			
Treatment Arms 2 & 3	0.004	0.003	0.209
Treatment Arms 2 & 4	0.001	0.010	0.084
Treatment Arms 2 & 5	0.000	0.001	0.000
Treatment Arms 3 & 4	0.968	0.621	0.722
Treatment Arms 3 & 5	0.089	0.739	0.021
Treatment Arms 4 & 5	0.057	0.345	0.042

Table C28: Differences in FINANCIAL LOANS Reported Exclusive Ownership Dynamics Across Treatment Arms Pooled Individual Reporting - Sample: Principal Couple Members of Households with a Couple

	Overall	Male	Female
Treatment Arm 2 †	0.008	0.002	0.014
	(0.018)	(0.030)	(0.025)
Treatment Arm 3 †	0.053***	0.074***	0.033
	(0.018)	(0.027)	(0.023)
Treatment Arm 4 †	0.068***	0.077***	0.055**
	(0.019)	(0.027)	(0.024)
Treatment Arm 5 †	0.078***	0.080***	0.071***
	(0.016)	(0.027)	(0.020)
Observations	3,044	1,522	1,522
Tests of Equality of Coefficients			
Treatment Arms 2 & 3	0.008	0.011	0.355
Treatment Arms 2 & 4	0.000	0.006	0.047
Treatment Arms 2 & 5	0.000	0.006	0.003
Treatment Arms 3 & 4	0.353	0.908	0.282
Treatment Arms 3 & 5	0.114	0.812	0.050
Treatment Arms 4 & 5	0.501	0.906	0.353

Table C29: Differences in FINANCIAL LOANS Reported Ownership Across Treatment Arms 1,4 & 5 Respondents' Reporting Regarding Their Ownership/Rights - Sample: Adult Respondents

	Owerall	Male	Female
Treatment Arm 4 †	0.006	-0.016	0.026
	(0.024)	(0.034)	(0.030)
Treatment Arm 5 †	0.067***	0.062*	0.075***
	(0.022)	(0.032)	(0.028)
Observations	2,006	871	1,135
Test of Equality of Coefficients			
Treatment Arms 4 & 5	0.002	0.009	0.044

Table C30: Differences in FINANCIAL LOANS Reported Exclusive Ownership Across Treatment Arms 1, 4 & 5 Respondents' Reporting Regarding Their Ownership/Rights - Sample: Adult Respondents

	Overall	Male	Female
Treatment Arm 4 †	0.010	-0.006	0.025
	(0.023)	(0.033)	(0.029)
Treatment Arm 5 †	0.058***	0.061*	0.061**
	(0.022)	(0.032)	(0.026)
Observations	2,006	871	1,135
Test of Equality of Coefficients			
Treatment Arms 4 & 5	0.013	0.024	0.123

Note: † identified a binary variable; **** correspond to statistical significance at the 10\5\1 percent level respectively; Control variables are included but not reported.

Table C31: Differences in LIABILITIES Reported Ownership Dynamics Across Treatment Arms Pooled Individual Reporting - Sample: Adults Members of Households with a Couple

	Overall	Male	Female
Treatment Arm 2 †	0.003	-0.002	0.007
	(0.014)	(0.020)	(0.019)
Treatment Arm 3 †	0.044***	0.055***	0.029
	(0.014)	(0.019)	(0.018)
Treatment Arm 4 †	0.047***	0.056***	0.033*
	(0.014)	(0.018)	(0.019)
Treatment Arm 5 †	0.070***	0.066***	0.070***
	(0.013)	(0.019)	(0.016)
Observations	4,090	2,060	2,030
Tests of Equality of Coefficients			
Treatment Arms 2 & 3	0.004	0.004	0.210
Treatment Arms 2 & 4	0.000	0.003	0.116
Treatment Arms 2 & 5	0.000	0.001	0.000
Treatment Arms 3 & 4	0.852	0.971	0.839
Treatment Arms 3 & 5	0.044	0.520	0.009
Treatment Arms 4 & 5	0.047	0.538	0.013

Table C32: Differences in LIABILITIES Reported Exclusive Ownership Dynamics Across Treatment Arms Pooled Individual Reporting - Sample: Adults Members of Households with a Couple

	Overall	Male	Female
Treatment Arm 2 †	0.006	0.002	0.009
	(0.012)	(0.019)	(0.017)
Treatment Arm 3 †	0.036***	0.049***	0.021
	(0.012)	(0.018)	(0.016)
Treatment Arm 4 †	0.050***	0.060***	0.035**
	(0.013)	(0.017)	(0.017)
Treatment Arm 5 †	0.058***	0.058***	0.052***
	(0.011)	(0.018)	(0.014)
Observations	4,090	2,060	2,030
Tests of Equality of Coefficients			
Treatment Arms 2 & 3	0.007	0.012	0.380
Treatment Arms 2 & 4	0.000	0.002	0.069
Treatment Arms 2 & 5	0.000	0.004	0.002
Treatment Arms 3 & 4	0.243	0.514	0.349
Treatment Arms 3 & 5	0.055	0.549	0.022
Treatment Arms 4 & 5	0.456	0.916	0.166

Table C33: Differences in LIABILITIES Reported Ownership Dynamics Across Treatment Arms Respondents' Reporting Regarding Their Ownership/Rights - Sample: Adult Respondents in Households with a Couple

	Overall	Male	Female
Treatment Arm 2 †	0.000	-0.030	0.030
	(0.028)	(0.048)	(0.039)
Treatment Arm 3 †	0.014	0.009	0.028
	(0.026)	(0.039)	(0.035)
Treatment Arm 4 †	0.021	0.007	0.039
	(0.028)	(0.041)	(0.036)
Treatment Arm 5 †	0.073***	0.063	0.089***
	(0.024)	(0.040)	(0.032)
Observations	2,253	1,077	1,173
Tests of Equality of Coefficients			
Treatment Arms 2 & 3	0.593	0.352	0.949
Treatment Arms 2 & 4	0.360	0.351	0.753
Treatment Arms 2 & 5	0.002	0.031	0.042
Treatment Arms 3 & 4	0.772	0.959	0.685
Treatment Arms 3 & 5	0.005	0.093	0.017
Treatment Arms 4 & 5	0.014	0.119	0.047

Table C34: Differences in LIABILITIES Reported Exclusive Ownership Dynamics Across Treatment Arms Respondents' Reporting Regarding Their Ownership/Rights - Sample: Adult Respondents in Households with a Couple

	Overall	Male	Female
Treatment Arm 2 †	-0.001	-0.022	0.022
	(0.027)	(0.048)	(0.034)
Treatment Arm 3 †	-0.005	-0.002	0.000
	(0.024)	(0.039)	(0.032)
Treatment Arm 4 †	0.025	0.019	0.034
	(0.026)	(0.039)	(0.033)
Treatment Arm 5 †	0.061***	0.059	0.069**
	(0.023)	(0.039)	(0.028)
Observations	2,253	1,077	1,173
Tests of Equality of Coefficients			
Treatment Arms 2 & 3	0.867	0.625	0.443
Treatment Arms 2 & 4	0.246	0.286	0.650
Treatment Arms 2 & 5	0.005	0.057	0.071
Treatment Arms 3 & 4	0.163	0.533	0.187
Treatment Arms 3 & 5	0.001	0.041	0.005
Treatment Arms 4 & 5	0.074	0.241	0.134

Table C35: Differences in LIABILITIES Reported Ownership Across Treatment Arms 1, 4 & 5
Pooled Individual Reporting - Sample: Adult Household Members

	Overall	Male	Female
Treatment Arm 4 †	0.036***	0.040**	0.029*
	(0.012)	(0.016)	(0.016)
Treatment Arm 5 †	0.066***	0.065***	0.060***
	(0.012)	(0.016)	(0.014)
Observations	3,522	1,678	1,844
Test of Equality of Coefficients			
Treatment Arms 4 & 5	0.011	0.100	0.029

Note: † identified a binary variable; ****** correspond to statistical significance at the 10\5\1 percent level respectively; Control variables are included but not reported.

Table C36: Differences in LIABILITIES Reported Exclusive Ownership Across Treatment Arms 1, 4 & 5 Pooled Individual Reporting - Sample: Adult Household Members

	1 0		
	Overall	Male	Female
Treatment Arm 4 †	0.041***	0.045***	0.031**
	(0.011)	(0.015)	(0.015)
Treatment Arm 5 †	0.057***	0.060***	0.048***
	(0.012)	(0.015)	(0.013)
Observations	3,522	1,678	1,844
Test of Equality of Coefficients			
Treatment Arms 4 & 5	0.127	0.309	0.204

Table C37: Differences in LIABILITIES Reported Ownership Dynamics Across Treatment Arms Pooled Individual Reporting - Sample: Adult Members of Couple HHs, TA 4/5 with both Couple Mems Interviewed

	Overall	Male	Female
Treatment Arm 2 †	0.004	-0.001	0.008
	(0.014)	(0.018)	(0.019)
Treatment Arm 3 †	0.046***	0.053***	0.032*
	(0.014)	(0.017)	(0.018)
Treatment Arm 4 †	0.076***	0.081***	0.062***
	(0.015)	(0.020)	(0.021)
Treatment Arm 5 †	0.101***	0.098***	0.098***
	(0.013)	(0.018)	(0.018)
Observations	3,340	1,697	1,643
Tests of Equality of Coefficients			
Treatment Arms 2 & 3	0.003	0.002	0.173
Treatment Arms 2 & 4	0.000	0.000	0.003
Treatment Arms 2 & 5	0.000	0.000	0.000
Treatment Arms 3 & 4	0.051	0.144	0.140
Treatment Arms 3 & 5	0.000	0.008	0.000
Treatment Arms 4 & 5	0.081	0.352	0.061

Table C38: Differences in LIABILITIES Reported Exclusive Ownership Dynamics Across Treatment Arms Pooled Individual Reporting - Sample: Adult Members of Couple HHs, TA 4/5 with both Couple Mems Interviewed

	Overall	Male	Female
Treatment Arm 2 †	0.006	0.003	0.009
	(0.012)	(0.017)	(0.017)
Treatment Arm 3 †	0.037***	0.046***	0.023
	(0.011)	(0.016)	(0.016)
Treatment Arm 4 †	0.074***	0.081***	0.058***
	(0.014)	(0.019)	(0.018)
Treatment Arm 5 †	0.082***	0.087***	0.072***
	(0.011)	(0.016)	(0.016)
Observations	3,340	1,697	1,643
Tests of Equality of Coefficients			
Treatment Arms 2 & 3	0.005	0.008	0.328
Treatment Arms 2 & 4	0.000	0.000	0.002
Treatment Arms 2 & 5	0.000	0.000	0.000
Treatment Arms 3 & 4	0.003	0.041	0.032
Treatment Arms 3 & 5	0.000	0.012	0.002
Treatment Arms 4 & 5	0.527	0.760	0.377

Table C39: Differences in LIABILITIES Reported Ownership Dynamics Across Treatment Arms Pooled Individual Reporting - Sample: Principal Couple Members of Households with a Couple

	Overall	Male	Female
Treatment Arm 2 †	0.005	-0.004	0.013
	(0.021)	(0.030)	(0.027)
Treatment Arm 3 †	0.064***	0.084***	0.044*
	(0.021)	(0.029)	(0.026)
Treatment Arm 4 †	0.063***	0.069**	0.052**
	(0.021)	(0.028)	(0.026)
Treatment Arm 5 †	0.096***	0.092***	0.094***
	(0.018)	(0.028)	(0.021)
Observations	3,044	1,522	1,522
Tests of Equality of Coefficients			
Treatment Arms 2 & 3	0.004	0.003	0.209
Treatment Arms 2 & 4	0.001	0.010	0.084
Treatment Arms 2 & 5	0.000	0.001	0.000
Treatment Arms 3 & 4	0.968	0.621	0.722
Treatment Arms 3 & 5	0.089	0.739	0.021
Treatment Arms 4 & 5	0.057	0.345	0.042

Table C40: Differences in LIABILITIES Reported Exclusive Ownership Dynamics Across Treatment Arms Pooled Individual Reporting - Sample: Principal Couple Members of Households with a Couple

	Overall	Male	Female
Treatment Arm 2 †	0.008	0.002	0.014
	(0.018)	(0.030)	(0.025)
Treatment Arm 3 †	0.053***	0.074***	0.033
	(0.018)	(0.027)	(0.023)
Treatment Arm 4 †	0.068***	0.077***	0.055**
	(0.019)	(0.027)	(0.024)
Treatment Arm 5 †	0.078***	0.080***	0.071***
	(0.016)	(0.027)	(0.020)
Observations	3,044	1,522	1,522
Tests of Equality of Coefficients			
Treatment Arms 2 & 3	0.008	0.011	0.355
Treatment Arms 2 & 4	0.000	0.006	0.047
Treatment Arms 2 & 5	0.000	0.006	0.003
Treatment Arms 3 & 4	0.353	0.908	0.282
Treatment Arms 3 & 5	0.114	0.812	0.050
Treatment Arms 4 & 5	0.501	0.906	0.353

Table C41: Differences in LIABILITIES Reported Ownership Across Treatment Arms 1,4 & 5 Respondents' Reporting Regarding Their Ownership/Rights - Sample: Adult Respondents

	Overall	Male	Female
Treatment Arm 4 †	0.006	-0.016	0.026
	(0.024)	(0.034)	(0.030)
Treatment Arm 5 †	0.067***	0.062*	0.075***
	(0.022)	(0.032)	(0.028)
Observations	2,006	871	1,135
Test of Equality of Coefficients			
Treatment Arms 4 & 5	0.002	0.009	0.044

Table C42: Differences in LIABILITIES Reported Exclusive Ownership Across Treatment Arms 1, 4 & 5 Respondents' Reporting Regarding Their Ownership/Rights - Sample: Adult Respondents

	Overall	Male	Female
Treatment Arm 4 †	0.010	-0.006	0.025
	(0.023)	(0.033)	(0.029)
Treatment Arm 5 †	0.058***	0.061*	0.061**
	(0.022)	(0.032)	(0.026)
Observations	2,006	871	1,135
Test of Equality of Coefficients			
Treatment Arms 4 & 5	0.013	0.024	0.123

Note: † identified a binary variable; **** correspond to statistical significance at the 10\5\1 percent level respectively; Control variables are included but not reported.

Table C43: Differences in SMALL LIVESTOCK Reported Ownership Dynamics Across Treatment Arms Pooled Individual Reporting - Sample: Adult Members of Households with a Couple

	Overall	Male	Female
Treatment Arm 2 †	-0.004	-0.006	-0.000
	(0.023)	(0.029)	(0.030)
Treatment Arm 3 †	0.018	0.013	0.024
	(0.025)	(0.033)	(0.030)
Treatment Arm 4 †	0.105***	0.109***	0.101***
	(0.026)	(0.034)	(0.032)
Treatment Arm 5 †	0.047*	0.004	0.091***
	(0.027)	(0.036)	(0.030)
Observations	4,090	2,060	2,030
Tests of Equality of Coefficients			
Treatment Arms 2 & 3	0.404	0.567	0.480
Treatment Arms 2 & 4	0.000	0.001	0.005
Treatment Arms 2 & 5	0.063	0.750	0.010
Treatment Arms 3 & 4	0.002	0.009	0.027
Treatment Arms 3 & 5	0.302	0.805	0.040
Treatment Arms 4 & 5	0.036	0.003	0.777

Table C44: Differences in SMALL LIVESTOCK Reported Ownership Dynamics Across Treatment Arms Respondents' Reporting Regarding Their Ownership/Rights - Sample: Adult Respondents in Households with a Couple

	Overall	Male	Female
Treatment Arm 2 †	-0.013	-0.037	0.016
	(0.042)	(0.058)	(0.059)
Treatment Arm 3 †	-0.068*	-0.098*	-0.036
	(0.037)	(0.051)	(0.051)
Treatment Arm 4 †	-0.015	-0.038	0.012
	(0.037)	(0.053)	(0.050)
Treatment Arm 5 †	0.077**	0.069	0.095*
	(0.039)	(0.055)	(0.049)
Observations	2,253	1,080	1,173
Tests of Equality of Coefficients			
Treatment Arms 2 & 3	0.155	0.234	0.332
Treatment Arms 2 & 4	0.960	0.990	0.933
Treatment Arms 2 & 5	0.027	0.051	0.141
Treatment Arms 3 & 4	0.166	0.237	0.312
Treatment Arms 3 & 5	0.000	0.001	0.003
Treatment Arms 4 & 5	0.009	0.033	0.048

Table C45: Differences in SMALL LIVESTOCK Reported Ownership Dynamics Across Treatment Arms 1, 4 & 5
Pooled Individual Reporting - Sample: Adult Household Members

	Overall	Male	Female
Treatment Arm 4 †	0.110***	0.108***	0.117***
	(0.021)	(0.029)	(0.025)
Treatment Arm 5 †	0.057***	0.014	0.101***
	(0.021)	(0.028)	(0.026)
Observations	3,522	1,678	1,844
Test of Equality of Coefficients			
Treatment Arms 4 & 5	0.015	0.001	0.550

 $Table~C46: Differences~in~SMALL~LIVESTOCK~Reported~Ownership~Dynamics~Across~Treatment~Arms\\ Pooled~Individual~Reporting~-~Sample:~Adult~Members~of~Couple~HHs, TA~4/5~with~both~Couple~Mems~Interviewed$

	Overall	Male	Female
Treatment Arm 2 †	-0.003	-0.005	-0.000
	(0.024)	(0.031)	(0.031)
Treatment Arm 3 †	0.021	0.016	0.025
	(0.026)	(0.034)	(0.031)
Treatment Arm 4 †	0.188***	0.195***	0.182***
	(0.036)	(0.042)	(0.043)
Treatment Arm 5 †	0.164***	0.152***	0.180***
	(0.032)	(0.043)	(0.040)
Observations	3,340	1,697	1,643
Tests of Equality of Coefficients			
Treatment Arms 2 & 3	0.396	0.546	0.490
Treatment Arms 2 & 4	0.000	0.000	0.000
Treatment Arms 2 & 5	0.000	0.000	0.000
Treatment Arms 3 & 4	0.000	0.000	0.000
Treatment Arms 3 & 5	0.000	0.003	0.000
Treatment Arms 4 & 5	0.553	0.374	0.972

Table C47: Differences in SMALL LIVESTOCK Reported Ownership Dynamics Across Treatment Arms Pooled Individual Reporting - Sample: Principal Couple Members of Households with a Couple

	Overall	Male	Female
Treatment Arm 2 †	-0.014	-0.013	-0.016
	(0.029)	(0.037)	(0.036)
Treatment Arm 3 †	0.013	-0.006	0.032
	(0.031)	(0.041)	(0.038)
Treatment Arm 4 †	0.100***	0.115***	0.083**
	(0.030)	(0.042)	(0.036)
Treatment Arm 5 †	0.030	-0.011	0.075**
	(0.031)	(0.042)	(0.036)
Observations	3,044	1,522	1,522
Tests of Equality of Coefficients			
Treatment Arms 2 & 3	0.398	0.870	0.248
Treatment Arms 2 & 4	0.001	0.002	0.017
Treatment Arms 2 & 5	0.153	0.962	0.024
Treatment Arms 3 & 4	0.013	0.008	0.197
Treatment Arms 3 & 5	0.596	0.908	0.283
Treatment Arms 4 & 5	0.025	0.002	0.831

Table C48: Differences in SMALL LIVESTOCK Reported Ownership Dynamics Across Treatment Arms 1, 4 & 5
Respondents' Reporting Regarding Their Ownership/Rights - Sample: Adult Respondents

	Occupil Male		
	Overall	Male	Female
Treatment Arm 4 †	-0.033	-0.018	-0.042
	(0.022)	(0.016)	(0.034)
Treatment Arm 5 †	0.039*	-0.003	0.089**
	(0.023)	(0.016)	(0.040)
Observations	2,006	871	1,135
Test of Equality of Coefficients			
Treatment Arms 4 & 5	0.001	0.351	0.000

Table C49: Differences in SMALL AGRICULTURAL EQUIPMENT Reported Ownership Dynamics Across Treatment Arms Pooled Individual Reporting - Sample: Adult Members of Households with a Couple

	Owerall	Male	Female
Treatment Arm 2 †	0.024	0.003	0.039
	(0.029)	(0.036)	(0.038)
Treatment Arm 3 †	0.061**	0.095**	0.036
	(0.030)	(0.043)	(0.038)
Treatment Arm 4 †	0.161***	0.149***	0.167***
	(0.032)	(0.040)	(0.042)
Treatment Arm 5 †	-0.107***	-0.244***	0.026
	(0.031)	(0.040)	(0.042)
Observations	4,090	2,060	2,030
Tests of Equality of Coefficients			
Treatment Arms 2 & 3	0.300	0.041	0.951
Treatment Arms 2 & 4	0.000	0.001	0.002
Treatment Arms 2 & 5	0.000	0.000	0.750
Treatment Arms 3 & 4	0.005	0.242	0.005
Treatment Arms 3 & 5	0.000	0.000	0.832
Treatment Arms 4 & 5	0.000	0.000	0.001

Table C50: Differences in SMALL AG EQUIPMENT Reported Ownership Dynamics Across Treatment Arms Respondents' Reporting Regarding Their Ownership/Rights - Sample: Adult Respondents in Households with a Couple

	Overall	Male	Female
Treatment Arm 2 †	0.033	-0.001	0.058
	(0.025)	(0.009)	(0.051)
Treatment Arm 3 †	-0.015	-0.008	-0.004
	(0.022)	(0.010)	(0.044)
Treatment Arm 4 †	0.001	-0.004	0.010
	(0.023)	(0.009)	(0.047)
Treatment Arm 5 †	0.065**	-0.000	0.158***
	(0.027)	(0.011)	(0.056)
Observations	2,253	1,080	1,173
Tests of Equality of Coefficients			
Treatment Arms 2 & 3	0.054	0.528	0.149
Treatment Arms 2 & 4	0.158	0.731	0.287
Treatment Arms 2 & 5	0.179	0.949	0.031
Treatment Arms 3 & 4	0.481	0.670	0.752
Treatment Arms 3 & 5	0.001	0.486	0.001
Treatment Arms 4 & 5	0.005	0.664	0.001

Table C51: Differences in SMALL AG EQUIPMENT Reported Ownership Dynamics Across Treatment Arms 1,4 & 5
Pooled Individual Reporting - Sample: Adult Household Members

	Overall	Male	Female
Treatment Arm 4 †	0.126***	0.134***	0.124***
	(0.025)	(0.035)	(0.032)
Treatment Arm 5 †	-0.080***	-0.198***	0.017
	(0.026)	(0.035)	(0.036)
Observations	3,522	1,678	1,844
Test of Equality of Coefficients			
Treatment Arms 4 & 5	0.000	0.000	0.001

 $Table~C52: Differences~in~SMALL~AG~EQUIPMENT~Reported~Ownership~Dynamics~Across~Treatment~Arms\\ Pooled~Individual~Reporting~-~Sample:~Adult~Members~of~Couple~HHs, TA~4/5~with~both~Couple~Mems~Interviewed$

	Overall	Male	Female
Treatment Arm 2 †	0.025	0.005	0.037
	(0.029)	(0.032)	(0.038)
Treatment Arm 3 †	0.064**	0.087**	0.037
	(0.030)	(0.038)	(0.039)
Treatment Arm 4 †	0.318***	0.251***	0.362***
	(0.043)	(0.045)	(0.057)
Treatment Arm 5 †	0.132***	0.062	0.195***
	(0.034)	(0.038)	(0.049)
Observations	3,340	1,697	1,643
Tests of Equality of Coefficients			
Treatment Arms 2 & 3	0.281	0.044	0.993
Treatment Arms 2 & 4	0.000	0.000	0.000
Treatment Arms 2 & 5	0.001	0.124	0.001
Treatment Arms 3 & 4	0.000	0.001	0.000
Treatment Arms 3 & 5	0.061	0.568	0.003
Treatment Arms 4 & 5	0.000	0.000	0.008

Table C53: Differences in SMALL AG EQUIPMENT Reported Ownership Dynamics Across Treatment Arms Pooled Individual Reporting - Sample: Principal Couple Members of Households with a Couple

	Overall	Male	Female
Treatment Arm 2 †	0.013	0.011	0.014
	(0.021)	(0.023)	(0.034)
Treatment Arm 3 †	0.051**	0.050	0.054
	(0.023)	(0.031)	(0.037)
Treatment Arm 4 †	0.101***	0.048**	0.145***
	(0.024)	(0.022)	(0.037)
Treatment Arm 5 †	-0.092***	-0.155***	0.055
	(0.025)	(0.023)	(0.042)
Observations	3,044	1,522	1,522
Tests of Equality of Coefficients			
Treatment Arms 2 & 3	0.135	0.193	0.310
Treatment Arms 2 & 4	0.000	0.148	0.000
Treatment Arms 2 & 5	0.000	0.000	0.312
Treatment Arms 3 & 4	0.071	0.949	0.030
Treatment Arms 3 & 5	0.000	0.000	0.976
Treatment Arms 4 & 5	0.000	0.000	0.033

Table C54: Differences in SMALL AG EQUIPMENT Reported Ownership Dynamics Across Treatment Arms Pooled Individual Reporting - Sample: PC Members of T.A. 4/5 Subsample

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_	Overall	Male	Female
Treatment Arm 2 †	0.011	0.005	0.011
	(0.017)	(0.011)	(0.032)
Treatment Arm 3 †	0.045**	0.024	0.057
	(0.018)	(0.016)	(0.036)
Treatment Arm 4 †	0.199***	0.080***	0.317***
	(0.028)	(0.023)	(0.050)
Treatment Arm 5 †	0.154***	0.041**	0.274***
	(0.029)	(0.017)	(0.053)
Observations	2,468	1,234	1,234
Tests of Equality of Coefficients			
Treatment Arms 2 & 3	0.084	0.212	0.218
Treatment Arms 2 & 4	0.000	0.002	0.000
Treatment Arms 2 & 5	0.000	0.048	0.000
Treatment Arms 3 & 4	0.000	0.030	0.000
Treatment Arms 3 & 5	0.000	0.426	0.000
Treatment Arms 4 & 5	0.216	0.111	0.483

Table C55: Differences in SMALL AG EQUIPMENT Reported Ownership Dynamics Across Treatment Arms 1,4 & 5 Respondents' Reporting Regarding Their Ownership/Rights - Sample: Adult Respondents

	Overall	Male	Female	
Treatment Arm 4 †	-0.033	-0.018	-0.042	
	(0.022)	(0.016)	(0.034)	
Treatment Arm 5 †	0.039*	-0.003	0.089**	
	(0.023)	(0.016)	(0.040)	
Observations	2,006	871	1,135	
Test of Equality of Coefficients				
Treatment Arms 4 & 5	0.001	0.351	0.000	

Table C56: Differences in DURABLES Reported Ownership Dynamics Across Treatment Arms Pooled Individual Reporting - Sample: Adult Members of Households with a Couple

	Overall	Male	Female
Treatment Arm 2 †	-0.014	-0.080***	0.045
	(0.024)	(0.028)	(0.036)
Treatment Arm 3 †	0.008	-0.001	0.025
	(0.024)	(0.031)	(0.035)
Treatment Arm 4 †	0.114***	0.051	0.173***
	(0.026)	(0.034)	(0.036)
Treatment Arm 5 †	-0.152***	-0.330***	0.062
	(0.029)	(0.034)	(0.039)
Observations	4,090	2,060	2,030
Tests of Equality of Coefficients			
Treatment Arms 2 & 3	0.358	0.010	0.582
Treatment Arms 2 & 4	0.000	0.000	0.002
Treatment Arms 2 & 5	0.000	0.000	0.690
Treatment Arms 3 & 4	0.000	0.141	0.000
Treatment Arms 3 & 5	0.000	0.000	0.386
Treatment Arms 4 & 5	0.000	0.000	0.006

Table C57: Differences in DURABLES Reported Ownership Dynamics Across Treatment Arms
Respondents' Reporting Regarding Their Ownership/Rights - Sample: Adult Respondents in Households with a Couple

	Overall	Male	Female
Treatment Arm 2 †	0.001	-0.003	0.029
	(0.024)	(0.016)	(0.050)
Treatment Arm 3 †	-0.037*	0.009	-0.055
	(0.020)	(0.015)	(0.044)
Treatment Arm 4 †	-0.017	-0.008	0.006
	(0.022)	(0.015)	(0.047)
Treatment Arm 5 †	0.031	-0.009	0.121**
	(0.027)	(0.020)	(0.049)
Observations	2,253	1,080	1,173
Tests of Equality of Coefficients			
Treatment Arms 2 & 3	0.089	0.467	0.076
Treatment Arms 2 & 4	0.426	0.724	0.621
Treatment Arms 2 & 5	0.303	0.720	0.086
Treatment Arms 3 & 4	0.259	0.169	0.111
Treatment Arms 3 & 5	0.005	0.322	0.000
Treatment Arms 4 & 5	0.050	0.921	0.008

Table C58: Differences in DURABLES Reported Ownership Dynamics Across Treatment Arms 1,4 & 5
Pooled Individual Reporting - Sample: Adult Household Members

	1 0	•	
	Overall	Male	Female
Treatment Arm 4 †	0.101***	0.071**	0.135***
	(0.021)	(0.030)	(0.030)
Treatment Arm 5 †	-0.127***	-0.280***	0.027
	(0.024)	(0.029)	(0.033)
Observations	3,522	1,678	1,844
Test of Equality of Coefficients			
Treatment Arms 4 & 5	0.000	0.000	0.001

Table C59: Differences in DURABLES Reported Ownership Dynamics Across Treatment Arms Pooled Individual Reporting - Sample: Adult Members of Couple HHs, TA 4/5 with both Couple Mems Interviewed

	Overall	Male	Female
Treatment Arm 2 †	-0.012	-0.064***	0.050
	(0.025)	(0.023)	(0.039)
Treatment Arm 3 †	0.021	0.011	0.039
	(0.024)	(0.025)	(0.037)
Treatment Arm 4 †	0.199***	0.119***	0.280***
	(0.034)	(0.038)	(0.050)
Treatment Arm 5 †	0.105***	-0.043	0.262***
	(0.035)	(0.033)	(0.047)
Observations	3,340	1,697	1,643
Tests of Equality of Coefficients			
Treatment Arms 2 & 3	0.184	0.004	0.779
Treatment Arms 2 & 4	0.000	0.000	0.000
Treatment Arms 2 & 5	0.002	0.507	0.000
Treatment Arms 3 & 4	0.000	0.006	0.000
Treatment Arms 3 & 5	0.018	0.101	0.000
Treatment Arms 4 & 5	0.041	0.000	0.749

Table C60: Differences in DURABLES Reported Ownership Dynamics Across Treatment Arms Pooled Individual Reporting - Sample: Principal Couple Members of Households with a Couple

	Overall	Male	Female
Treatment Arm 2 †	0.013	0.011	0.014
	(0.021)	(0.023)	(0.034)
Treatment Arm 3 †	0.051**	0.050	0.054
	(0.023)	(0.031)	(0.037)
Treatment Arm 4 †	0.101***	0.048**	0.145***
	(0.024)	(0.022)	(0.037)
Treatment Arm 5 †	-0.092***	-0.155***	0.055
	(0.025)	(0.023)	(0.042)
Observations	3,044	1,522	1,522
Tests of Equality of Coefficients			
Treatment Arms 2 & 3	0.135	0.193	0.310
Treatment Arms 2 & 4	0.000	0.148	0.000
Treatment Arms 2 & 5	0.000	0.000	0.312
Treatment Arms 3 & 4	0.071	0.949	0.030
Treatment Arms 3 & 5	0.000	0.000	0.976
Treatment Arms 4 & 5	0.000	0.000	0.033

Table C61: Differences in DURABLES Reported Ownership Dynamics Across Treatment Arms Pooled Individual Reporting - Sample: PC Members of T.A. 4/5 Subsample

	Overall	Male	Female
Treatment Arm 2 †	0.011	0.005	0.011
	(0.017)	(0.011)	(0.032)
Treatment Arm 3 †	0.045**	0.024	0.057
	(0.018)	(0.016)	(0.036)
Treatment Arm 4 †	0.199***	0.080***	0.317***
	(0.028)	(0.023)	(0.050)
Treatment Arm 5 †	0.154***	0.041**	0.274***
	(0.029)	(0.017)	(0.053)
Observations	2,468	1,234	1,234
Tests of Equality of Coefficients			
Treatment Arms 2 & 3	0.084	0.212	0.218
Treatment Arms 2 & 4	0.000	0.002	0.000
Treatment Arms 2 & 5	0.000	0.048	0.000
Treatment Arms 3 & 4	0.000	0.030	0.000
Treatment Arms 3 & 5	0.000	0.426	0.000
Treatment Arms 4 & 5	0.216	0.111	0.483

Table C62: Differences in DURABLES Reported Ownership Dynamics Across Treatment Arms 1,4 & 5 Respondents' Reporting Regarding Their Ownership/Rights - Sample: Adult Respondents

Ownell Mile			
	Overall	Male	Female
Treatment Arm 4 †	-0.033	-0.018	-0.042
	(0.022)	(0.016)	(0.034)
Treatment Arm 5 †	0.039*	-0.003	0.089**
	(0.023)	(0.016)	(0.040)
Observations	2,006	871	1,135
Test of Equality of Coefficients			
Treatment Arms 4 & 5	0.001	0.351	0.000

Table C63: Differences in VALUABLES Reported Ownership Dynamics Across Treatment Arms Pooled Individual Reporting - Sample: Adult Members of Households with a Couple

	Owrall	Male	Female
Treatment Arm 2 †	0.007	0.011*	-0.001
	(0.006)	(0.006)	(0.010)
Treatment Arm 3 †	0.006	0.002	0.008
	(0.007)	(0.006)	(0.011)
Treatment Arm 4 †	0.011**	0.010*	0.010
	(0.006)	(0.006)	(0.009)
Treatment Arm 5 †	0.020***	0.020***	0.014
	(0.007)	(0.006)	(0.010)
Observations	4,090	2,060	2,030
Tests of Equality of Coefficients			
Treatment Arms 2 & 3	0.908	0.148	0.397
Treatment Arms 2 & 4	0.342	0.772	0.254
Treatment Arms 2 & 5	0.024	0.045	0.179
Treatment Arms 3 & 4	0.419	0.148	0.821
Treatment Arms 3 & 5	0.044	0.005	0.615
Treatment Arms 4 & 5	0.105	0.018	0.727

Note: † identifies a binary variable; **** correspond to statistical significance at the 10\5\1 percent level respectively; Control variables are included but not reported.

Table C64: Differences in VALUABLES Reported Ownership Dynamics Across Treatment Arms 1, 4 & 5
Pooled Individual Reporting - Sample: Adult Household Members

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	Overall	Male	Female	
Treatment Arm 4 †	0.007	0.011*	0.003	
	(0.005)	(0.006)	(0.008)	
Treatment Arm 5 †	0.012**	0.022***	-0.001	
	(0.006)	(0.006)	(0.009)	
Observations	3,522	1,678	1,844	
Test of Equality of Coefficients				
Treatment Arms 4 & 5	0.394	0.041	0.653	