

From Workfare to Welfare and Well-Being?
Evidence From a Randomized Control Trial With the
Urban Poor in Eastern DRC



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Executive summary

The Eastern DRC Recovery Project is an 80 USD million project funded through an IDA grant from the World Bank and implemented by the Social Fund of the DRC (FSRDC in its French acronym.)¹ The project aims to improve resilience and livelihoods in conflict-affected communities in North Kivu, South Kivu, and ex- Province Orientale. The main components of the project are (a) a community driven development program, which aims to strengthen community resilience by improving access to socioeconomic infrastructure and strengthening local conflict prevention/resolution mechanisms; and (b) a livelihood and employment generation component, which supports employment creation and sustainable livelihood options for the local population.

The second component involved providing income support to the poor and unemployed workers through short-term employment opportunities in locally generated labor-intensive public works projects (LIPW, or THIMO in French) such as infrastructure construction or upgrading, with the goal to mitigate negative income shocks and consumption. LIPW projects were often combined with skills training and incentivized savings in a bid to strengthen participants' productive capacity at the same time. They targeted five main urban cities in Eastern DRC : Beni, Bukavu, Bunia, Butembo and Goma. In total, 26 of these workfare programs were organized between November 2016 and April 2019. As part of the rollout of *THIMO Urbains*, a rigorous impact evaluation – a randomized control trial (RCT) – was conducted by the World Bank's Development Impact Evaluation (DIME) Department and FSRDC to ascertain the effects of project activities and to generate lessons for future programming. This report presents findings from this impact evaluation.

The Impact Evaluation (IE) relied on a lottery for identification, involving a large sample of individuals. 2,775 individuals were randomly selected to receive temporary work opportunities in LIPW activities across the five cities, with some receiving a set of complementary activities - skills training and incentivized savings (the “treatment group”), while 3,205 individuals randomly selected from the same pool of applicants formed a comparison group (the “control

1. IDA : International Development Association. STEP : is the French acronym for 'Productive Opportunities for Stabilization and Recovery in the DRC'. THIMO : French acronym for Labor-Intensive Public Works.

group”). In addition, 1, 678 individuals were randomly selected to form the same pool of applicants to serve as potential replacements. The public lottery distributed beneficiaries into four different treatment arms : work only (group A), work + incentivized savings (group B), work + hard-skills training (group C), work + incentivized savings + hard-skills training (group D).

The research design allows us to investigate the effectiveness of the complementary interventions on a large set of both welfare and wellbeing indicators. We measure impact on a set of labor-market and economic welfare outcomes as well as on non-material and social outcomes, all measured at the individual level. Labor-market and economic welfare outcomes include employment and earnings (at both the individual and household levels), consumption, savings and debts, asset accumulation, migration and remittances and coping mechanisms against negative income shocks. The non-material outcomes relate to psychological wellbeing, pro- and anti-social behavior, gender equality and gender-based violence (GBV) as well as exposure to crime, conflict and violence.

Endline data was collected by implementing a large household survey. Data collection took place from May to August 2019, which is 1.8 years after the median LIPW project ended. Data collection was carried out by two professional survey firms under the close supervision of the research team and achieved an overall completion rate of 87% of the targeted sample.²

We estimate the effect of offering the program as well as the treatment effect of the different interventions on the compliers. The effect of offering the program – also called the “intention-to-treat” (ITT) effect – compares the outcomes of individuals selected at the lottery to the the group of non-selected individuals. As a large share of selected individuals did not take up the treatment (due to implementation constraints), we also estimate the treatment effect on the compliers. That is, we estimate the “local average treatment effect” (or LATE), which gauges the impact of the interventions on the compliers. In addition to estimating the main effects, we also look at certain subgroups prioritized by STEP, including women, young (i.e. under 25) and displaced or returned individuals. Finally, we investigate whether the effects of the program vary by city and

2. There is substantial variation in the end date of the projects evaluated, while the first ended on April 11th, 2017, the latest ended on December 30th, 2018. Most of our analysis (and all the numbers reported in this document) nevertheless compares individuals that applied at the same lottery during this period.

the length of exposure to program activities. We also highlight some results for the replacement sample.

This report presents the results of a quantitative analysis, which relative strengths and weaknesses must be acknowledged. The quality of the randomization at the individual level and the amount of collected data allowed for a vast analysis of the THIMO's outcomes. At the same time, we still lack knowledge from administrative sources and qualitative interviews, that could allow us to strengthen further our conclusions. In particular, we note the high rate of individuals that were selected by a lottery and yet declare having not received any offer to join THIMO.

With respect to material outcomes and welfare, we find increases in employment but not in income, labour substitution at the household level and elevated savings, especially for the beneficiaries of the savings treatments. ITT estimates indicate increased levels of employment, especially self-employment, but this does not lead to higher incomes. Furthermore, especially for beneficiaries of the savings treatments (group B and D), savings are up significantly (+190%) while debt levels are lower. Interestingly, labour substitution at the household level is taking place, leading to an overall decrease of household monthly income by about 9% relative to the control group. We also note a surprising rise in negative income shocks due to household members' illness or death. Importantly, group D beneficiaries do not seem affected by any of the adverse welfare effects – household income, negative shocks, even though labour substitution is also taking place in group D households.

The positive welfare effects contrast with specific negative impacts on wellbeing, as certain beneficiaries are more aware of criminal groups, engage less in pro-social behavior and hold more negative gender views. Beneficiaries feel more exposed to crime and the presence of criminal groups in their surroundings, especially for groups B and D. Group A beneficiaries engage less in pro-social behavior (e.g., volunteering, providing financial support). Finally, support for a gender-equal society decreased in the treatment sample, especially for groups A and C, but not for groups B and D. On the other hand, group D beneficiaries are less likely to legitimize violence against women relative to the control group.

These overall impacts however need to be contrasted with the strong positive impact for beneficiaries receiving all work + incentivized savings + hard-skills training (group D). That is, Group D beneficiaries did not see a reduction in household income, neither were they more likely to experience a negative income shock. With respect to well-being, they were less likely to legitimize violence against women and reduced anti-social behavior. Furthermore, the economic benefits for that group are more pronounced, especially as it relates to savings and debt reduction. Next, these beneficiaries even declare increased savings and investment in housing and real estate, indicative of long run impacts for these individuals. The group D results therefore suggest that a multifaceted approach may be most effective in supporting livelihoods in Eastern DRC.³

The program also has had more lasting impacts on specific subgroups, especially women (who represent 48% of all beneficiaries) and displaced or returnees (27% of all beneficiaries). For instance, female beneficiaries increased their employment and reduced their debt relative to the control group, but also felt less socially integrated and were more likely to feel the presence of armed groups. Similarly, displaced persons or returnees increased their monthly hours work and did not suffer a household income loss. Furthermore, the displaced and returnees reduced anti-social behavior. Finally, young beneficiaries reported a stronger reduction in life satisfaction.

The results from this evaluation have some important programming and policy implications. The program increased employment without significant gain in income, however. In other words, beneficiaries are likely to end up in low-paying jobs. Future programming therefore needs to consider more deeply different ways to increase labor productivity and generate more productive employment opportunities. Next, the results indicate labour substitution is taking place at the household level, leading to an overall decrease in household monthly income. While we do not fully understand the intra-household dynamics taking place, the findings call for a household-level approach in future programming, based on a better sense of economic decision making within the household.

As certain beneficiaries are more aware of criminal groups, engage less in pro-social behavior and hold more negative gender views, the program produced unintended negative well-being effects.

3. A detailed cost-benefit or cost-effectiveness analysis can provide further detail on the relative costs and benefits of the different treatment arms.

Important to note, however, that the current program did not have interventions in place that focused specifically on wellbeing. Nevertheless, to the extent that these are program goals, they need to be explicitly factored into program design from the onset. That is, future LIPW programming should pay increased attention to these non-material dimensions and consider including components that provide targeted psychosocial support and develop pro-social norms of behavior.

Finally, the findings from the impact evaluation show that the program is more effective for certain subgroups, especially women and displaced persons or returnees. A future intervention targeting women may generate higher welfare effects and increase employability. If such a strategy would be considered, intrahousehold dynamics and wellbeing dimensions need to be taken into account. Future programs that target returnees or displaced persons may also generate higher income and employability effects. As these groups also exhibit less anti-social behavior compared to the control group, a future focus on returnees and displaced persons may help with their (re)integration into the community.

In conclusion, most positive results come from specific treatments arms (Group D) or subgroup of beneficiaries. The mere participation in LIPW projects does not significantly improve important economic welfare outcomes in the medium run, while certain groups even suffer from negative wellbeing effects. On the other hand, the combination of workfare with incentivized savings and hard-skill training (Group D) was able to produce lasting positive impacts for those beneficiaries. Furthermore, female beneficiaries also seem to turn the positive income shock into longer positive welfare improvements, while returnees or displaced increased their monthly hours worked. As labour substitution is taking place within the household, it will be important to consider intra-household dynamics going forward.

Finally, this study does not find consistent evidence supporting the hypothesis that workfare programs like THIMO Urbain reduce antisocial behavior. A frequent justification for programs such as THIMO Urbain is to reduce criminal behavior and violent activities, especially for the youth. Except for Group D beneficiaries, we do not find such effects. One plausible explanation is that the prevalence of anti-social behavior is generally low in the population (e.g., only 20 percent of the control group reported participation in anti-social behavior), which makes improvement difficult. Secondly, given that program activities did not explicitly target a change in

those behaviors, it is not surprising that we fail to see positive impacts in this dimension.

1 Context and the STEP program

1.1 Context and Rationale

Over the past decades, the eastern provinces of the Democratic Republic of Congo (DRC) have been host to an explosive mix of weak governance, widespread poverty, natural resource mismanagement, land disputes and the exploitation of ethnic divisions for political and economic gain by foreign and Congolese armed groups. This instability has frequently spilled over into outright violent conflict. The cumulative impact has been catastrophic : since 1998 over 5.4 million people are estimated to have been killed, while millions of others have been plunged into a state of acute vulnerability. With poverty and social unrest being both a result and a predictor of violent conflict, this region could easily be caught in a violence-poverty trap (e.g [Blattman and Miguel \(2010\)](#)).

Against this backdrop, the international community has been actively involved in efforts to end conflict and to support economic recovery in Eastern DRC, as part of broader efforts to re-establish peace and security in the region. The World Bank supports these efforts in part through the International Development Association (IDA)-funded Productive Opportunities for Stabilization and Recovery in the DRC (STEP, in its French acronym)—a 80USD millions project, being implemented by the Social Fund of the DRC (FSRDC). The project aims to improve resilience and livelihoods in conflict-affected communities in North Kivu, South Kivu, and Oriental Province.

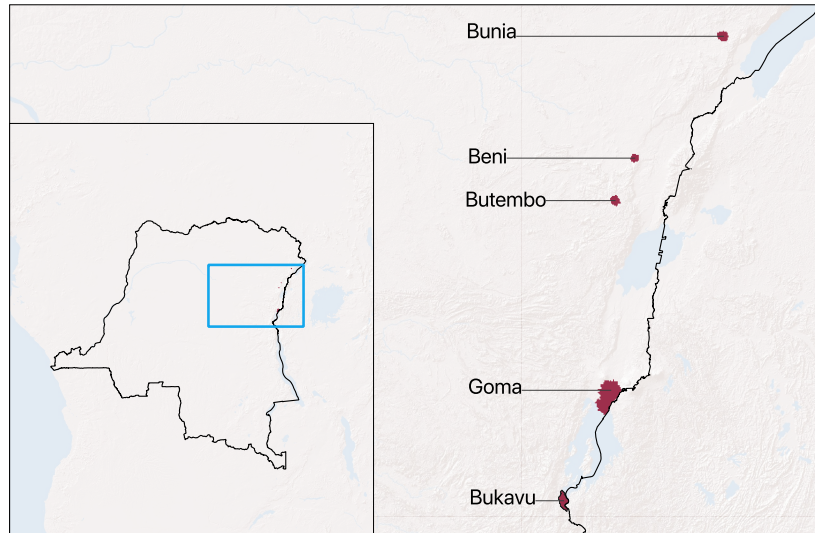
This report provides the results from an impact evaluation of part of the STEP program. The importance of the STEP program, in its objectives as much as in its means, renders necessary the production of empirical evidence on its actual impact. The importance of such evidence is acute in an area such as economic recovery of conflict-affected regions, where much remains to better understand. In turn, this impact evaluation seeks to provide knowledge that will be useful for future policies and socio-economic programs in conflict areas.

1.2 The STEP Program and Urban LIPW

The STEP project has a number of key components, including a community-driven development (CDD) program, which aims to strengthen community resilience, and a livelihood and employment generation component, which aims to support employment creation and sustainable livelihoods. The latter component includes a labor-intensive public works (LIPW) program (or ‘cash-for-work’), which provides temporary employment opportunities to vulnerable households and individuals in

both rural and urban areas. In order to make a lasting impact, this component also offered two additional activities : a savings incentive where beneficiaries were incentivized to save 1\$ a day against a 1\$ extra-pay, and a training program to build professional skills or business management capacity.

The urban LIPW component created short-term employment opportunities in five major cities in Eastern DRC : Beni, Butembo, Goma, Bukavu and Bunia. Local NGOs – under the supervision of the FSRDC – offered temporary employment to implement activities such as road rehabilitation, street cleaning or garbage collection. In each of the cities, a sensitization campaign was launched to announce the program. The 26 LIPW programs – implemented on a rolling basis between November 2016 and October 2017 – were designed to target the urban poor through two mechanisms : first, self-targeting based on the minimum wage and, second, geographic targeting of the most deprived neighborhoods in each of the five cities. Any resident from a targeted neighborhood was eligible to receive project benefits as long as he/she was willing to work for the set wage – the country’s minimum wage of 3USD a day – and apt for physical labor. As designed, the project offered all selected beneficiaries with a full-time work for around 4 months, paid at minimum wage (3USD/day) as well as soft-skills training (health at work, cooperation, etc.) aiming to prepare efficient teamwork.



The 5 cities of STEP Urban Component

In order to make the impact last, the project offered two additional activities : 1) an incentivized-savings scheme, and 2) a training program. The incentivized savings arm of the program contained the opening (if needed) of a savings account, at no cost to the beneficiary. Then, beneficiaries were incentivized to save US\$ 1 a day (out of the 3\$ pay) against a 1\$ extra-pay, directly placed on the savings account and available only by the end of the LIPW. In other words, beneficiaries of the savings scheme chose between being paid 3\$/day, every day, or 2\$/day everyday plus 2\$ per worked day (on an account) at the end of the contract. Beneficiaries of the training program arm, on the other hand, were trained by professional NGOs on specific skills right after the end of each LIPW project.⁴ The skills were chosen based on a market study of local economic conditions. Trainings mainly provided beneficiaries with new professional skills or business management techniques. Training days were paid as any workday (3USD) and so beneficiaries of this treatment arm theoretically also benefited from an extra-income.

4. This training differed from and was on top of the soft-skills training that all beneficiaries received.

1.3 The Urban LIPW Impact Evaluation

STEP has two intertwined objectives : improve the livelihood of urban poor in Eastern DRC and contribute to stabilize the local situation. Evidence on the topic remains scarce however, in particular in conflict-affected regions. The capacity of temporary workfare programs to generate these outcomes is thus an open question.

This study provides a unique empirical perspective thanks to the randomized impact evaluation that was designed to investigate the impact of the urban LIPW program. Since large number of applications were expected (and indeed happened), public lotteries were used to select beneficiaries of the program. Lotteries provided a fair and transparent rule for selecting applicants, but they also allowed for the evaluation of the program. The random selection of beneficiaries indeed ensured that, in expectation, successful and unlucky applicants groups were similar. Comparing outcomes of beneficiaries (the “treated”) and other applicants that were not selected (the “controls”) thus measured the marginal effect of the urban LIPW program.

Furthermore, as the project offers additional activities to ensure a long-term impact, this study offers the possibility to investigate which strategies work best to improve living conditions in a durable way. If ways are found to increase social cohesion, protect the poor from adverse economic shocks and stimulate sustainable income-generating activities, this might help to break the poverty-conflict trap in Eastern DRC.

The remainder of this report is organized as follows : Section 2 details the design of this impact evaluation, from presenting its main questions to detailing the strategy and data used to uncover causal estimates of the LIPWs. Section 3 presents the analytical framework and estimation methods. Section 4 reports the results in terms of take-up of the program by the selected individuals. Section 5 presents the main estimates of the program’s impacts on both material and non material outcomes. In Section 6 we discuss differences in the treatment impact across specific groups. Finally, in section 7 we reproduce the analysis on a specific subsample of workers.



Road maintenance by beneficiaries, Nyabushongo LIPW (Goma, May 2017)

2 Evaluation Design

The present evaluation is based on a random allocation of program’s benefits and seeks to answer various questions about the impact of urban LIPW. After presenting what the state of the current literature (section 2.1) we expose the main research questions of this report in section 2.2 and the hypothesized mechanisms in section 2.3, section 2.4 lists the main outcomes observed in this evaluation. Next, regarding the implementation of this evaluation, section 2.5 explains the random allocation of benefits and section 2.6 details how evaluation data was gathered.

2.1 Evidence from Previous Literature

The core of this impact evaluation is to investigate how a temporary public works program, in addition to other program activities, may lift people out of poverty in a durable way. Hence, we mainly limit the literature review to the research evaluating the welfare effects of workfare programs. We also note that a growing literature provides evidence regarding the impact of workfare programs on crimes and conflicts. It is important to note that different workfare programs may have different objectives, some conceived as a permanent and universal safety net to smooth consumption (e.g., India’s MGNREGS program), while others specifically designed to serve as a bridge to permanent employment (e.g., Jefes program in Argentina. See [Andrews et al. \(2012\)](#)). Depending on the design and objective, different evaluation strategies are required.

[Subbarao \(1997\)](#) provides an early cross-country review and suggests that public work programs have a positive impact on poverty reduction and income. More recent studies include [Jalan and Ravallion \(2003\)](#), [Galasso and Ravallion \(2004\)](#), [Ravi and Engler \(2015\)](#), [Dutta et al. \(2012\)](#), [Deininger and Liu \(2013\)](#) and [Klonner and Oldiges \(2014\)](#). [Jalan and Ravallion \(2003\)](#) estimate the impact of an Argentinean workfare program called ‘Trabajar’. In 1997, the program provided short-term employment at relatively low wages with the goal of developing local infrastructure. Using propensity score matching, the authors find positive income gains and a reduction of poverty incidence. [Galasso and Ravallion \(2004\)](#) evaluate Argentina’s ‘Jefes y Jefes Plan’, an income transfer program with work requirement, which was designed to mitigate the 2002 economic crisis. Combining matching methods with panel data analysis, the authors find that the program reduced unemployment and attenuated income drops but only had a small impact on poverty reduction. [Ravi and Engler \(2015\)](#) is one of many studies that examine the effectiveness of India’s ‘National Rural Employment

Guarantee Scheme' (NREGS). The scheme, introduced in 2006, offers 100 days of employment to every rural household whose adult members are willing to work at minimum wage. The aim is to construct durable assets and infrastructure with labor-intensive projects. Using propensity score matching and difference-in-difference techniques, [Ravi and Engler \(2015\)](#) analyze the effect of NREGS on food security, savings and health outcomes and find positive impacts on all three indicators. [Dutta et al. \(2012\)](#) investigate another component of NREGS, i.e. the targeting mechanism. The authors conclude that the self-targeting mechanism based on minimum wage is able to select poor households into the program, though higher rationing takes place in poorer states. [Deininger and Liu \(2013\)](#) also examine NREGS and indicate that the program increases nutritional intake in the short run and stimulates asset creation in the medium term. Finally, [Klonner and Oldiges \(2014\)](#) employ a regression discontinuity design and find that the NREGS program reduces poverty during the agricultural off-season, without any significant impact during the peak season. [Galasso et al. \(2004\)](#) estimate the impact of Argentina's 'Proempleo Experiment', a randomized trial designed to assess the effectiveness of a wage subsidy and training program in supporting the transition from workfare to work. That is, a randomly chosen sample of participants in Argentina's 'Trabajar Program' received a wage subsidy voucher for private sector employment. Another random subset of workers was offered a limited training program as well. The authors show that 18 months after treatment wage employment was 6 percentage points higher among participants that received a voucher. However, no statistically significant impact was found on labor income. Furthermore, for the sample as a whole, [Galasso et al. \(2004\)](#) fail to find a significant impact of the training program.

The STEP program was conceived as taking part in an effort to help stabilize Eastern DRC. There is a growing empirical literature trying to investigate the impact of workfare programs on crime and conflict outcomes. [Blattman and Ralston \(2015\)](#) provide a recent literature review and note that evidence remains mixed and especially scarce in the context of fragile states. For instance, also studying the NREGs programs, [Fetzer \(forthcoming\)](#) finds it can break the link between negative income shocks (as instrumented by weather conditions) and conflicts while [Amaral et al. \(2015\)](#) find in the same context that increased female labor participation increased gender-based violence. [Lyll et al. \(2020\)](#) study a combined intervention of cash transfer and training in Afghanistan. They find the program had only a modest impact on government support when both benefits were combined; while economic outcomes usually failed to improve livelihood in the medium run.

In contrast to most of the above workfare programs, the Eastern DRC Recovery Project offers

additional program activities – i.e., a training program and a savings account – to increase the likelihood of a long term impact. In that sense the project is related to poverty graduation programs. A number of those programs are currently being evaluated using randomization. For instance, Fischer et al (in preparation) are investigating what types of training are most beneficial to CCT recipients in Dominican Republic. Blattman and Annan (2016) are examining how an extensive support program in Liberia could help ex-combatants to re-integrate in society. Finally, Goldberger and Karlan (in preparation) investigate how a food-for-work program in Ethiopia, combined with a savings account, business training, mentoring, and asset transfer and health services might jumpstart economic activity for program participants.

2.2 Evaluation Questions

We intend to evaluate the extent to which the urban LIPW was able to improve economic and material, as well as non-material, conditions of beneficiaries. Namely, this study will seek to answer three research questions :

1. What is the overall impact of the LIPW program on both material and non material outcomes (cf. list in section 2.4) ?
2. What are the impacts of the additional benefits (incentivized savings and training program) ? And how do these additional benefits complement each other ?
3. Do program impacts vary according to beneficiary characteristics (gender, age or displaced and returnee status) or LIPW-specific variation (duration of contract, time to survey, city) ?

To answer the first question we leverage the random allocation of benefits that allows us to quantify the causal impact of the program on a list of outcomes. To answer the second question, we study the differential impact across four treatment arms that each received different combination of benefits. (cf. section 2.5 for more details). Finally, to answer the third question, which investigates possible distributional impacts of each program, we conduct subgroup analysis on a set of key pre-specified dimensions including gender and categories of participant youth.

2.3 Theory of Change

In this section, we briefly outline the expected mechanisms relating the benefits (of each specific treatment arm) and observed outcomes. We discuss six important channels this evaluation tries

capture.

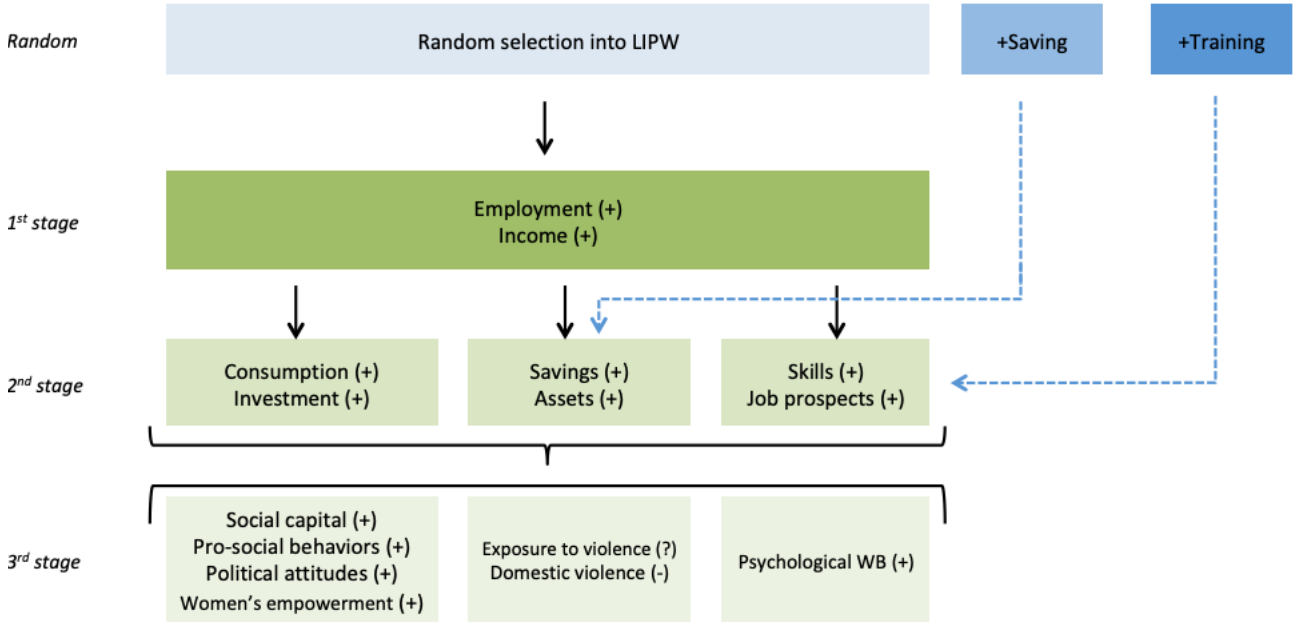


FIGURE 1: Theory of Change

Given the substantial unemployment in the region and lack of opportunities, it is expected that the LIPW activities will raise the short-term income of the beneficiaries participating in the program. We also expect the program to defer participants from engaging in illegal activities (e.g., participation in illegal checkpoints, violence, and theft), at least in the short term. That is, a growing empirical literature on crime and economic incentives shows a negative association between illegal activities and employment, especially for youth (see e.g., [Gould et al. \(2002\)](#); [Fougère et al. \(2009\)](#); [Draca and Machin \(2015\)](#)). Furthermore, a number of studies have found a relation between earning increases and reductions in criminal behavior (see, e.g., [Machin and Meghir \(2004\)](#)).

Next, there is reason to believe that regular employment during a 4-month period increases social cohesion and psychological well-being. A number of studies have shown that contacts and interactions at the workplace can generate trust and bridge social cleavages ([Woolcock and Narayan \(2000\)](#); [Mutz and Martin \(2001\)](#); [Mutz and Mondak \(2006\)](#)). Furthermore, it is argued that professional interactions reduce the risk of intra-group conflict ([Pickering \(2006\)](#)). In addition, job

satisfaction and financial security are often related to increased subjective well-being (for an overview, see [Diener et al. \(1999\)](#)). On the other hand, it is still unclear whether workplace experiences can genuinely alter the nature of social relations ([Wietzke \(2014\)](#)). Also, contextual factors may attenuate the impact of employment on social cohesion and well-being. For instance, [Eggers et al. \(2006\)](#) find that the benefits of employment are lower in segregated communities with high levels of unemployment.

Depending on prevailing income elasticities, beneficiaries may spend part of the windfall income on ‘productive’ goods (e.g., health and education spending) while another part of the income for wage labor may be spent on ‘unproductive’ – or temptation – goods (e.g., cigarettes, alcohol). Part of the extra income not consumed may be saved, or invested in human and/or physical capital for business. Building savings is deemed important for several reasons : it helps households to smooth consumption over time and offers the possibility to make productive investments, resulting in long-term benefits (see, e.g., [Deaton \(1991\)](#)). However, research shows that the world’s poor have difficulty in generating savings ([Demirgüç-Kunt and Klapper \(2012\)](#); [Karlan et al. \(2014\)](#)). What is worse, merely providing access to saving accounts is often not enough (see, e.g., [Dupas et al. \(2014\)](#)). That is why for the individuals receiving the savings account, one dollar will automatically be transferred to a savings account, hence pushing individuals towards saving.

Next to a lack of physical capital, also limited human capital may constrain people from growing out of poverty. A long tradition in economic research has pointed to the importance of human capital for growth and development (see, e.g., [Lucas \(1988\)](#), or more recently [Chen et al. \(2009\)](#)). More recently, also managerial capacity is mentioned as a key determinant for (firm) productivity and growth : more managerial capital should increase factor productivity, but it is also expected to improve the quality and quantity of such inputs ([Bruhn et al. \(2010\)](#)). However, there is evidence that such forms of human capital are lacking in developing countries and serve as binding constraints to firm growth ([Bloom et al. \(2010\)](#); [Karlan and Valdivia \(2011\)](#)). In order to stimulate human capital formation, the program will offer a business or job-skills training. The extended training program also includes a component to give participants non-cognitive life skills to promote good work and social habits. As education is considered an important policy lever for building social capital ([Easterly et al. \(2006\)](#)), this component is expected to further increase social cohesion and psychological well-being.

A priori, it is unclear what constraints matter most and which activities are best fit to relax

those constraints. The core of this evaluation is to provide insights about the mechanisms at play. The evaluation was designed so that effects of workfare alone can be quantified but also compared to the interest of adding a incentivized savings scheme, hard-skills training, or both.

2.4 Key outcomes of interest

In this evaluation report, we estimate the impact of the LIPW program and its different arms on two broad groups of outcomes : (i) labor market and economic welfare and (ii) non-material outcomes. [Figure 2](#) below lists the main outcomes of interest within each group. [Appendix 13](#) details the construction of each outcome from the survey questionnaire.

Outcome category	Definition
<i>Material outcomes</i>	
Employment and earnings for the worker	<ul style="list-style-type: none"> • Activity • Monthly hours worked • Monthly income (USD)
Employment and earnings for the household	<ul style="list-style-type: none"> • Share household members working • Monthly income (USD) other members • Total household monthly income (USD)
Consumption	<ul style="list-style-type: none"> • Total monthly expenditures (USD)
Savings and debts	<ul style="list-style-type: none"> • Total financial savings (USD) • Total debts (USD)
Assets accumulation	<ul style="list-style-type: none"> • Asset index
Migration and remittances	<ul style="list-style-type: none"> • Net remittances position • Migration index
Shocks and coping mechanisms	<ul style="list-style-type: none"> • Negative income shock
<i>Non-material outcomes</i>	
Psychological wellbeing	<ul style="list-style-type: none"> • Cantril ladders index • Mental health (MHI-5) index • Social acceptance
Pro- and anti-social behaviours	<ul style="list-style-type: none"> • Pro-social behaviors • Anti-social behaviors
Women's empowerment and agency	<ul style="list-style-type: none"> • Economic empowerment index • Opinion women power index • Favors GBV index
Intimate partner violence	<ul style="list-style-type: none"> • Physical violence • Sexual violence • Emotional violence
Exposure to crime, conflict and violence	<ul style="list-style-type: none"> • Armed group index • Victimization index • Local conflicts index

FIGURE 2: List of key outcomes

2.5 Strategy to get at Urban LIPW Impacts

Because a large number of applications were expected, public lotteries were used to select the beneficiaries of the program, employing a randomization design. That is, intervention subjects were randomly assigned to receive access to temporary employment. This random allocation allows inferring the causal impact of the program from the comparison of a group of beneficiaries and a

group of non-selected, control individuals. Importantly, the lotteries were gender-specific (i.e. each LIPW had one lottery for males and another one for females). Subsection 2.5.1 details this strategy while subsection 2.5.2 presents the timeline of the evaluation.

2.5.1 Strategy to get at causal impacts

In practice, one week before the start of each LIPW program, a sensitization campaign was launched, including announcements on the radio and through a public speaker system. After the sensitization, a registration list was opened to record basic information and to verify eligibility of interested individuals. Registered individuals received a coupon that they had to bring to the lottery. The selection of beneficiaries usually took place two days after the closing of the registration list.

On lottery day, individuals were first divided by gender and one lottery was held for each group (i.e. a total of 26×2 were held). Thanks to the lotteries, individuals were randomly selected into one of four groups. That is : at the same time they were selected, beneficiaries were assigned to one of the four treatment arms : job offer only (group “A”), job offer and savings incentives (group “B”), job offer and training (group “C”) or job offer and savings incentives and training (group “D”). A list of replacement candidates was also randomly selected. Generally, the remaining unsuccessful candidates largely outnumbered the total number of beneficiaries (and replacements). Therefore, stratified random sampling from this group was employed to select a pure control group. Gender, neighborhood, literacy, age and displaced status were used as stratification variables.



Applicants waiting for the lottery results (Beni, September 2017).

2.5.2 Evaluation timeline

Between November 2016 and October 2018, 26 LIPW projects were started across the five cities. In total, close to 14,000 individuals applied and 2,775 were randomly selected to benefit from the program. In the design, all of them were to receive an offer to work in LIPW activities, earning US\$3 a day during at least 4 months. Of those 2,775 LIPW beneficiaries, 695 were additionally offered the savings incentive (group “B”), 693 were additionally offered the training program (group “C”) and 687 were additionally offered both the savings incentive and the training program (group “D”).⁵ From the 9,522 unsuccessful applicants, 3,205 individuals were selected to form a control group for this study.

There is substantial variation in the end date of the projects evaluated, while the first ended on April 11th, 2017, the latest ended on December 30th, 2018. Most of our analysis nevertheless

5. An extra pool of 1,678 individuals entered the project as potential replacement workers. Since these individuals were not part of the first lottery draw we do not consider them in this analysis.

compares individuals that applied at the same lottery.

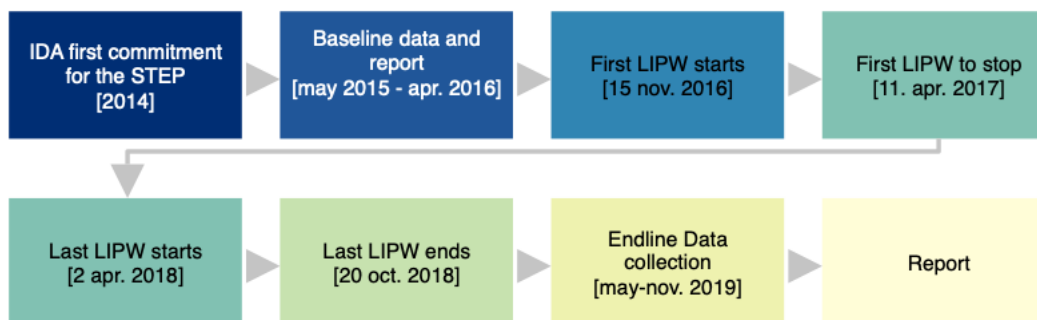


FIGURE 3: Timeline of IE

2.6 Sample and Data Collection

Endline data collection took place from June to November 2019, which is 1.8 years after the median LIPW project ended. Data collection was carried out by two professional survey firms under the close supervision of the research team. 2,775 beneficiaries were targeted to be interviewed and 3,205 subjects from the control group. Several measures were put in place to ensure a high survey quality. First, survey manuals were provided for the enumerators. Second, full-time field coordinators closely followed the data collection on a daily basis and organized back-check interviews. In order to minimize measurement error, data were collected using computer-assisted personal interviewing.

Since the surveys in Bukavu and Goma on the one hand, and Beni, Bunia and Butembo on the other hand, were ran by two different firms (IHfRA and MULTINA, respectively) we do investigate systematic heterogeneity in treatment effect across the two samples in the heterogeneity result section below (cf. section 6).

Table 1 below displays the share of selected lottery participants that were interviewed at endline and decompose the numbers by city. In total, the endline was able to reach 5 205 individuals, that is 87% of the targeted sample. This overall level of attrition (column (1)) is high but to be expected in the context of Eastern DRC. We note three main results regarding attrition. First, as column (1) report, the overall attrition is very similar for treated and control groups. Second, the level of attrition was much lower in Bukavu and Goma. This result may reflect both the different survey firms (cf. previous paragraph) and context, as these two cities are provincial capitals, bigger and



Endline interviews (Beni, May 2019).

richer cities than the other three (cf. e.g. [Mvukiyehe et al. \(2016\)](#)). Third, when considering each city separately, the differential attrition between treated and control groups increases importantly (it is on average 4.3 points). We further discuss the issue of attrition in subsection 3.3.

TABLE 1: Attrition Across Cities and Treatment Status

	(1)	(2)	(3)	(4)	(5)	(6)
	All	Beni	Bukavu	Bunia	Butembo	Goma
	(%)	(%)	(%)	(%)	(%)	(%)
Control	13.10	12.63	10.71	19.60	12.35	8.00
Treated	12.79	20.08	7.32	14.11	15.62	6.17
Together	12.96	16.36	9.38	16.85	13.99	7.22
Observations	5980	966	1151	1786	858	1219

Table 2 reports basic descriptive statistics of the main sample. Importantly, it appears that one LIPW in Goma was not correctly covered by baseline (only 18 respondents) and is thus not considered in the main analysis (which is run on 25 LIPW). The main sample consists of 4 793 individuals, for which baseline covariates are observed. The sample is balanced between men and women (52 and 48%, respectively) and the average age is 32 years. Up to a third of the sample is under age 25. Similarly, about a third of the sample (27.6%) declared being displaced or returnee. Young and displaced or returnee are two categories for which we investigate the specificity of the treatment effect. A large share of applicants at the lottery declared themselves unemployed (73.4%), with substantial variation across cities. Beni and Butembo indeed have much lower rate of unemployment, but data not displayed here show that large share of inhabitants in these cities declared working in agriculture (more than half of applicants in Beni and a third in Butembo). The sample was selected to be 50-50 between treated and control group, which is almost the case (45 treated 55 control). The small deviation from the 50-50 rule is only due to beneficiaries selected from replacement lists and that we excluded from the main analysis (their inclusion would balance the sample again). Similarly, each treatment arm represent around 17.5% of the total population (that is a quarter of the beneficiaries).

Endline survey allows to complement the information on some individuals and household characteristics. As it appears, the average respondent has received 8 years of formal education, which is low in comparison to what our representative baseline had found ([Mvukiyehe et al., 2016](#)). This could indicate that the program indeed targeted vulnerable individuals (either through the choice

of deprived neighborhoods or by self-selection). In the other dimensions, individuals in the endline sample are similar to what the baseline had found : the average household size has about 7 members, half of which are aged less than 14 years old (“children”); the vast majority of respondent are christians (50% of whom are catholic, about 40% protestant and 10% evangelical).

TABLE 2: Description of the Sample

	(1)	(2)	(3)	(4)	(5)	(6)
	Beni	Bukavu	Bunia	Butembo	Goma	All
<i>Total sampled</i>						
LIPW	4	4	9	4	4	25
Interviewee	786	969	1346	674	1018	4793
<i>Individuals characteristics (at lottery)</i>						
Share Male	54.6	47.7	55.0	54.0	50.6	52.4
Average Age	32.0	34.0	32.3	32.0	33.1	32.7
Share Young (<26)	29.6	32.8	36.3	34.0	33.2	33.5
Share Literate	63.1	74.9	82.5	68.1	64.3	71.9
Share Unemployed	33.3	84.9	85.6	57.5	87.6	73.4
Share ex-Fighter	1.8	.	2.8	1.0	1.8	1.9
Share PAP	1.1	0.7	14.5	0.6	8.9	6.4
Share GBV survivor	1.9	.	0.9	0.9	6.0	2.4
Share Disp. or Retur.	20.1	16.2	34.4	22.4	38.6	27.6
<i>Lottery outcome</i>						
Share Treated	47.1	39.3	49.3	49.1	43.3	45.6
Share group A	17.3	13.8	19.7	18.9	15.9	17.1
Share group B	18.4	14.0	18.9	20.4	15.6	17.3
Share group C	18.6	14.3	19.9	19.1	16.5	17.6
Share group D	18.4	13.7	19.9	19.3	16.1	17.4
<i>Endline characteristics</i>						
Av. years of education	7.3	8.2	9.4	7.4	7.6	8.1
Share married	63.9	65.2	51.0	55.6	63.8	59.3
Share christian	93.8	96.4	94.0	98.1	92.8	94.8
Av. household size	7.0	8.3	7.5	7.3	7.2	7.5
Av. number children	3.3	3.7	3.4	3.3	3.2	3.4

This table reports descriptive statistics on the sample of interviewee from the main sample of analysis. Columns (6) reports total and average for the whole sample, while column (1) to (5) reports statistics by city.

The total number of project (25) is due to the exclusive use of replacement workers in 1 of the LIPW in Bunia.

3 Framework for Empirical Analysis

We leverage the random allocation of LIPW benefits to estimate their causal impact. Because of the random assignment, individuals with different treatment conditions are similar in expectation in every respect but their treatment status.

We use econometric models to estimate this difference in outcomes. First, to estimate the main effects of LIPW (and each treatment arm) across each of the 26×2 lotteries we will focus on estimating intention-to-treat (ITT) as detailed in section 3.1. This type of model can naturally be extended as in section 3.2 to study heterogeneity across sub-groups of beneficiaries. In section 3.3 we presents the main threat to the identification of the causal impact of LIPW and our proposed solutions.

3.1 Estimating the main effects

We present our models to estimate pooled effects and each treatment arms separately in section 3.1.1 and 3.1.2, respectively. Our main analysis focuses on estimating ITT in which program effects are assessed by comparing mean outcomes across groups selected at the lottery. In other word, we consider any selected individual as a beneficiary of the program, regardless of whether he eventually participated in the program or not. In particular, this means that imperfect compliance or drop-out effects are considered part of the program.

This is likely to be problematic in this specific case, as Section 4 discusses further. In section 3.1.3 we expose our use of an instrumental-variable (hereafter IV) strategy that estimates the impact of the treatment on people who actually received the expected treatment.

3.1.1 Direct Effect : Pooled Treatment

$$y_{ign} = \alpha + \beta \times T_i + \delta \times X_i + \epsilon_{igt} \tag{1}$$

Where y_{ign} is the outcome of interest for individual i of gender g and living in neighborhood n (notation for strata g and n is dropped hereafter), T_i an indicator variable taking the value 1 if individual i was selected as a beneficiary and X_i is a vector of control variables including a gender dummy, lottery fixed-effects, and pre-program characteristics. Recall that each LIPW had

two lotteries, one per gender. Therefore, a “lottery fixed-effects” is equivalent to including a gender fixed-effect, a neighborhood fixed-effect and their interaction.

Pre-program characteristics we control for are literacy, number of 5-14 children, father and mother education. These covariates are included in all results except when explicitly mentioned otherwise. The inclusion of this covariates was made after performing conventional balance tests, cf. section 3.3 for more details.

Finally, igt is a well-behaved error term. We estimate the model using OLS with appropriate weighting and cluster-robust standard errors. Clusters are at the project level (i.e. the 26 LIPW).

3.1.2 Direct Effect : Across Treatment Arms

$$y_i = \alpha_1 + \beta_1 \times TA_i + \beta_2 \times TB_i + \beta_3 \times TC_i + \beta_4 \times TD_i + \delta_1 \times X_i + \epsilon_i \quad (2)$$

Where TA_i , TB_i , CA_i and TD_i are indicator variables taking the value 1 if individual i was assigned to group A (LIPW only) B (LIPW + incentivized savings), C (LIPW + training) or D (LIPW + incentivize savings + training), respectively. As in model (1), X_i is a vector of pre-program variables and lottery fixed-effects.

Coefficient β_1 , β_2 , β_3 and β_4 capture the effect of the respective treatment arms. Furthermore, equation (2) allows us to perform a wide variety of statistical tests. The estimation of the model will follow the same lines as for the pooled treatment effect (cf. subsection 3.1.1 above).

3.1.3 IV-Strategy

It happens that people allocated to the treatment group do not benefit from the program or, at the opposite, that individuals selected as controls end up receiving benefits. When some non-compliance happens, as is the case here, it is of interest to complement the ITT (“what happens to people selected by the lottery”) with an estimation of the effect on people who actually received the treatment (“what happens to people that worked in one LIPW”). In other words, we seek to estimate the average treatment effect on compliers, also called Local Average Treatment Effect (or LATE).

To obtain the LATE, we use the random assignment as an instrumental variable for the treatment. We then perform a 2-stage least square analysis, where the lottery outcomes are used as an

instrument for benefiting from the treatment. The lottery outcome is a valid instrument if and only if its impact on final outcome only through the increase in take-up. In other word, we will assume that selected beneficiaries that did not eventually participate were not affected by the LIPW.

We define take-up in the following way : for individuals in the control group, take-up occurs as soon as the individuals has worked one day or more. For individuals in the treated group, take-up occurs if the individuals received at least 83 days of work. 83 days is the median in the control group, but also corresponds roughly to the expected minimum duration of the treatment. In appendix 11 we discuss alternative definition. In our favourite definition, our IV has a very strong first stage ($F = 110$).

As we explain in section 4 we only measure directly the take-up of the main, workfare component ; our measures of arm-specific take-up (i.e. incentivized savings and training) are only proximate. For this reason, our IV analysis only uses main treatment take-up as an instrument. In practice, we estimate the model once for each treatment arm, instrumenting take-up by the specific arm lottery result. In this IV analysis, we use the same controls and fixed-effects as in the models presented in section 3.1.1 and 3.1.2. We also use clustered robust standard errors.

3.2 Estimating heterogenous effects

We are also interested in identifying the impact of the program on specific subgroups. These subgroups are of two kinds. First, we focus on three groups that are at the core of the STEP strategy, namely women, young people (under 25 years old) and displaced or returned individuals. Second, we also investigate subgroups that were exposed to different context of evaluation. This second exercise helps us in confirming that our main conclusions remain valid for LIPWs that took place in different cities and different moments. In particular we are interested by the “intensity” of the received treatment (i.e. how many days the individual worked and was paid for), the time distance between the end of the LIPW and survey and by the survey firm.

To estimate the heterogeneities we estimate the following model :

$$y_i = \alpha_2 + \gamma_0 \times G_i + \gamma_1 \times T_i + \gamma_2 \times (G_i.T_i) + \delta_2 \times X_i + \epsilon_i \quad (3)$$

Where G_i is an indicator for belonging to the subgroup determined by Z. Coefficient γ_0 measures the effect of the program on beneficiaries that do not belong to group G, while $\gamma_1 + \gamma_2$ measures

the effect on beneficiaries from group G. We will test the significance of γ_2 (i.e. whether there is a different treatment effect for the subgroup belonging to G) but also the null hypothesis that $(\gamma_1 + \gamma_2)$ is equal to zero (i.e. whether the program has a significant effect on beneficiaries of group G), and report the p-value. This type of model is naturally extended to the inclusion of treatment arms indicators. The analysis of heterogeneous effects will focus on main indices, rather than the full set of outcomes investigated.

3.3 Threats to Validity

There exists various threats to the validity of the present empirical set-up. We first discuss two key aspect of the survey data for the validity of our framework : balance of the experimental groups and differential attrition at endline. Both issues relate to actual comparability of the treated and control groups. Another important threat to this evaluation relates to the compliance of the program implementation with the ideal experimental set-up, an issue we further discuss in section 4 below.

The random allocation of the program's benefit ensures, in expectation, that the treated and the control groups are similar. We perform conventional balance test to learn about the actual distribution of observable baseline characteristics across the two groups. We decided to include covariates that would appear unbalanced in these tests. Balancing tests are summarized in appendix 10.1. Based on these results, we decided to include the following covariates in the presented results : literacy, number of 5-14 years old children, father's and mother's education. These covariates are always included in the results presented in section 5, except when explicitly mentioned otherwise.

Another threat to the validity of the experimental set-up is the presence of differential attrition. In appendix 10.2 we discuss the severity of the issue in the present evaluation. As we noted, overall attrition between treated and control is very similar. We further test for differential attrition. The characteristics of the dropout differ by assigned treatment only for one observable covariate : gender. This is not an issue here because lotteries took place at the project \times gender level and so our estimation is always performed at that level (through the inclusion of fixed effects). Table 1 also showed important variation in the level of attrition across cities. We later verify (in section 6.3.3) that the results are robust to the exclusion of the three worst cities by attrition standard (i.e. Beni, Bunia and Butembo).

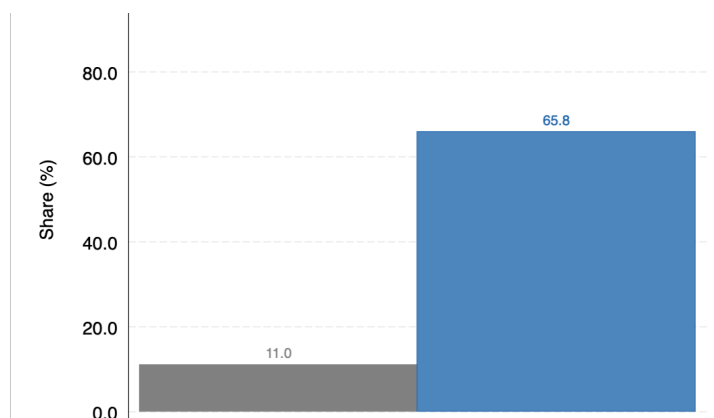
4 Program Participation

Individuals selected by the lottery were supposed to receive an offer to work in the LIPW taking place in their neighborhood. In this section we investigate whether this was the case. We also report the characteristic of the job they potentially worked in. Finally, we try to measure the extent to which individuals also received the complementary interventions.

4.1 Lottery winners and LIPW job offers

According to interviewees, only **65.8% of selected individuals were offered a job within a LIPW** (cf. line 1 of Table 3. This is much higher than in the control group (11%). Table 4 reports estimation of the two models detailed in section 3.1.1 and 3.1.2, that perform the analysis at the lottery level and controlling for unbalanced covariates. Table 4 shows that this difference in the probability of receiving a job offer (56 percentage points) is indeed important and highly significant. Note however, that this result is far from the ideal design where all treated receive the treatment and no-one in the control group does (i.e. a 100pp). **The reduction of this benefits gap between treated and control renders the identification of program's effect more demanding. We cannot rule out that the present evaluation misses some important effects because of that.** Sadly, it remains complicated for us to explain this discrepancy between planned and actual allocation of benefits.

FIGURE 4: Share Respondent That Were Offered to Join LIPW



Importantly, almost all individuals that received an offer joined and worked for the

LIPW. This is an important result as it helps understand the mechanisms at play. There are two broad categories of reasons for non compliance : either (i) people are not offered the benefits, or (ii) people do not take-up because they are not interested anymore. These last results suggest that option (i) has been the main reason behind the low take-up. This result also increases the interest of the IV-strategy we expose in section 3.1.3 as it may provide a good approximation of the program effect under perfect compliance. For this reason, we report the IV-strategy (or “LATE”) results for main outcomes in the Appendix 11.⁶ Line 2 of table 3 considers only the individuals that actually worked : **individuals that joined an LIPW worked on average for 90 days, and were paid slightly more 3.3USD/day**. Both numbers are very close to the program’s design.

4.2 Lottery outcomes and program take-up

Table 4 repeats a similar exercise but now looking at the effect of being selected by the lottery (as opposed to actually receive an offer to join LIPW). With no surprise, the effect of the lottery selection on actual days worked and earnings from LIPW are more limited. Again, this is because many lottery winners were not offered to join the program in the end. On average, individuals selected by the lottery worked for 49 days more than individuals from the control group, and earned 166USD more. Figure 5 plots the empirical distribution of the number of days worked by treatment status. As can be seen in the red area, most control individuals worked 0 days, but a small group also received a treatment of around 90 days. The treated, in the blue area, are divided between a first, bigger group that received around 90 days of work and another, smaller, that received between 0 and 10 days. Figure 6 repeats the same exercise but looking at declared income from STEP, in USD. The same pattern for both groups appears.

6. The difference in take-up is large enough to avoid any weak instrument issue.

FIGURE 5: Average Days Worked In LIPWs

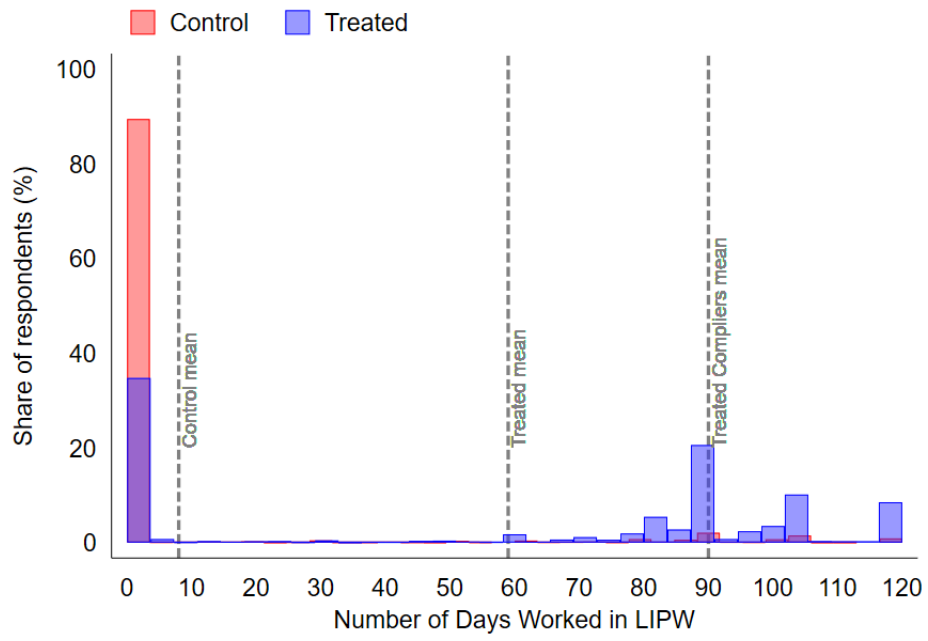
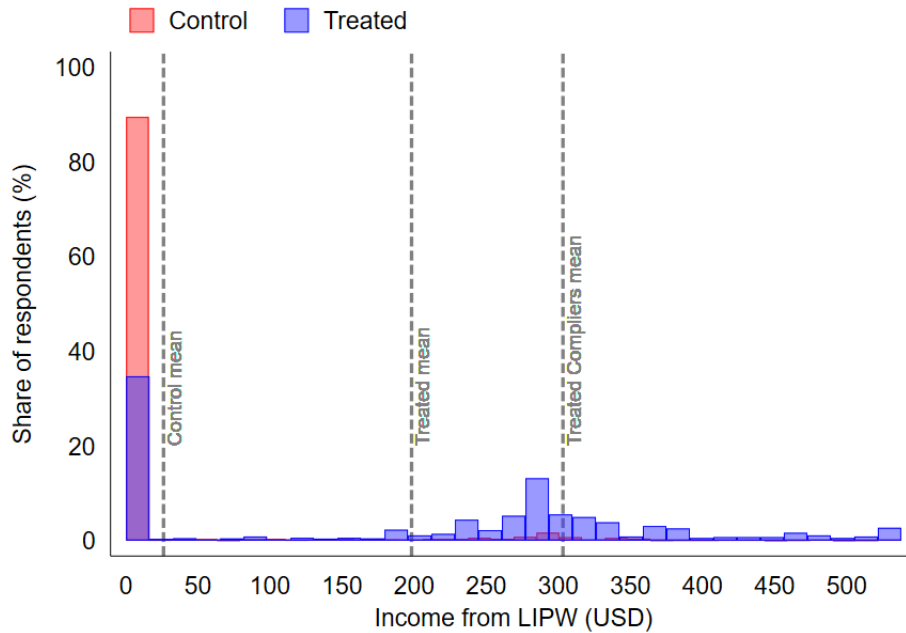


FIGURE 6: Average Income From LIPWs



Until now, we did not access administrative data on the additional benefits that were delivered and who benefited from them. We hope to gather enough information soon to complete this analysis. Regarding the incentivized saving scheme we can indirectly observe whether they do possess a bank account at the time of the survey and also how much they saved since the program ended. Group B and D were expected to be more likely to have a bank account : as Table 3 shows, this is indeed the case. They are more than three times more likely (about 15.5% vs. 5% for control group or A and C beneficiaries). Although this difference is high and significant (cf. Table 4), the total share of beneficiaries that still have a bank account seems relatively low.⁷ Regarding the second measure however, individuals from group B and D did save 35USD and 43USD more, respectively, than the control group. This is an important amount that represents 22% to 27% of average total savings in the control group. This is also much more than group A and C that saved a total amount close to 0 (and smaller than what the control group declares). Taken

⁷ This could potentially be for two reasons : (i) either these beneficiaries did not receive the bank account as initially planned or (ii) most of them closed their bank account between the end of the LIPW and the endline survey.

together these **results suggest that beneficiaries of group B and D were indeed able to save more, probably because they received the savings incentive scheme. It is less clear however, that these schemes used formal bank account as planned initially.** Importantly, the incentivized savings also had an indirect income effect which can be observed in Table 3 : group B and D participants earned about 320USD on average when group A and C participants received around 285USD.

Finally, both **tables indicate that individuals that were benefiting from training (group C and D) indeed received it in about 75% of the cases**, in line with program's design. They are only about 5% in other treatment arms (A and B), and 21% in the control group. Here again, compliance to the program is not perfect but it is high enough so that differences across lottery results are highly significant.

5 Results

In this section we report the results for the key outcomes. Subsection 5.1 and 5.2 detail the results for material and non-material outcomes, respectively. In both cases we focus on ITT results (i.e. the effect of “being selected at the lottery”). Detailed definition of each outcome is provided in appendix 13.

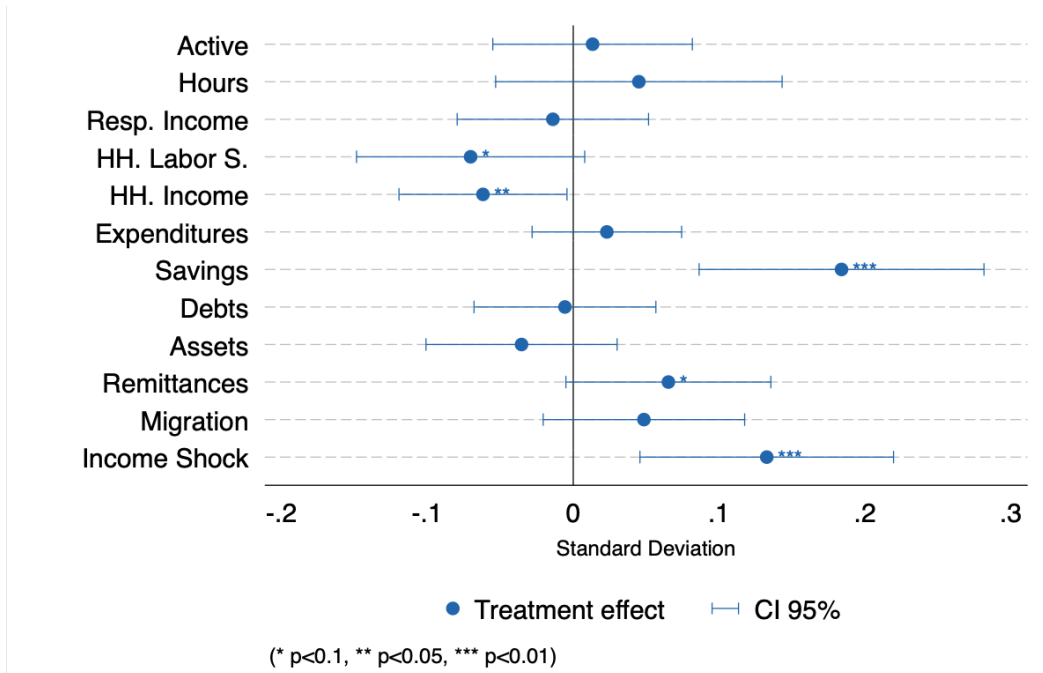
As we explain in section 3.1.3 the LATE (i.e. the effect of “working in an LIPW”) results are reported in Appendix 3.1.3.

5.1 Impact on labor market and economic welfare outcomes

In this subsection we estimate the impact of the various components of the program on 12 material outcomes. For each of these outcomes, we report ITT (i.e. the effect of “being selected at the lottery”) estimates and break-down each effect into sub-components. Figure 7 below summarizes the differences between treated and control groups (i.e. “pooled” ITT estimates). The plotted coefficients are expressed in standard-deviations of the control group so as to be represented on a similar scale. Results are discussed further in the following subsection as this type of summary does not tell much about the economic importance of each impact.

The main results on material outcomes appear on the Figure 7 : the program had little impact on individuals labor market outcomes and personal income, but it created a within-household substitution that decreased labor force participation from other household adults. All this summarizes in **a significant decrease of household monthly income**. At the same time, the program had **a positive and significant impact on the level of savings of beneficiaries (mainly due to the incentivized savings scheme)** and beneficiaries are more likely to send more money to relatives than they received from them. Finally, we find a **surprising rise in household negative income shocks due to illness or death of a household member**.

FIGURE 7: Material Outcomes, Summary Pooled ITT Results (Treated vs. Controls)



5.1.1 Employment and earnings for the worker

We consider three outcomes related to labor market participation of the beneficiaries : their activity status, the monthly hours worked, and monthly earnings. The results related to activity status are reported in the first panel of 5. Individuals are defined as active if they either : *i.* declare having a job (“income generating activity”) or, if they do not, *ii.* they actively looked for a job over the last seven days. Figure 8 also displays the main outcome results, comparing treatment group average outcome (as estimated from models 1 and 2) to the control average. (Treatment effect coefficients and their p-value are also reported on the graph.)

FIGURE 8: Share of Active individuals (%)

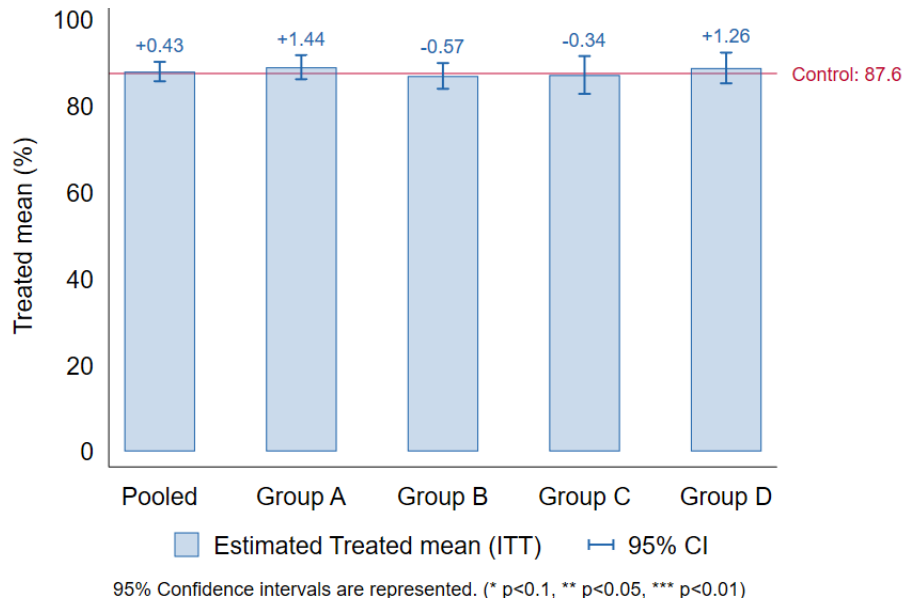
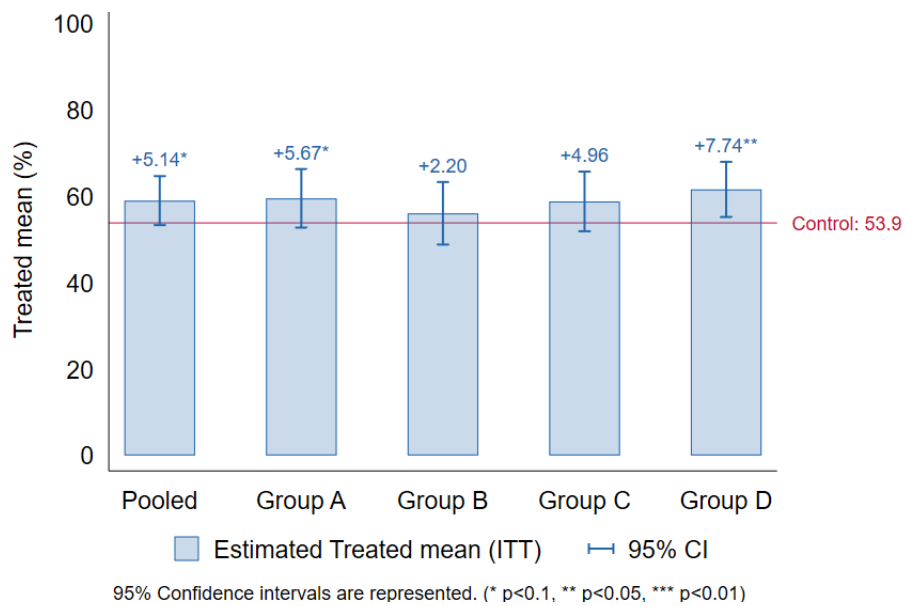


FIGURE 9: Share of Employed individuals (%)

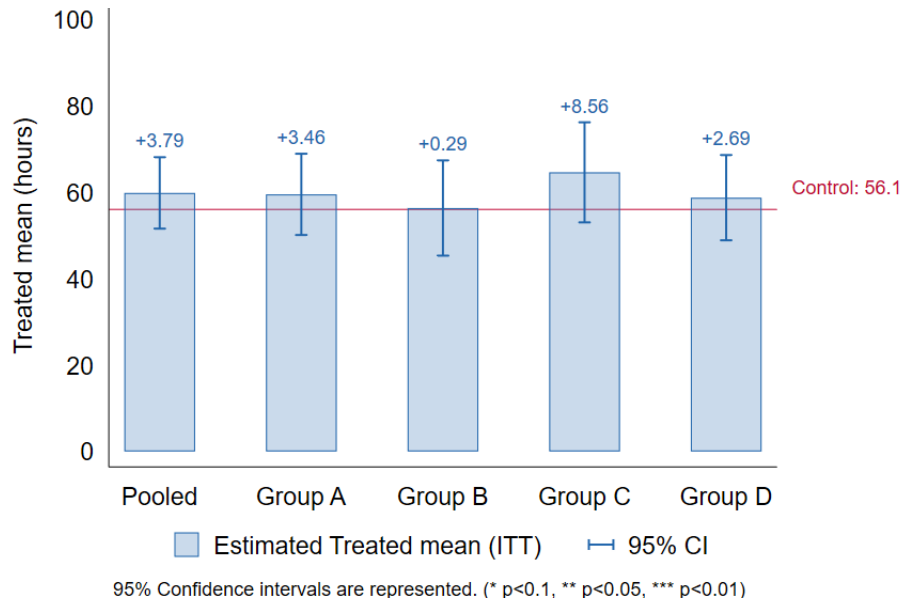


The program did not have any significant impact on activity status. The share of active in-

dividuals is very high in the control group (87.8%) and very slightly increased in the treatment group (+0.43pp.). Differences across Treatment arms are statistically not significant and economically small. However, as shown in table 5 this effect at the status level hides results on one specific margin of activity : **beneficiaries are indeed 5.14 percentage points more likely to declare having a job (or an income generating activity) than individuals in the control group : 59% vs. 54% (significant at the 10% level). This effect is stronger for beneficiaries in group A (+5.67pp.) and above all D (+7.74pp.)** but note however that one cannot statistically reject the hypothesis that all treatment arms have the exact same effect. We represent the results on the employment margin in figure 9.

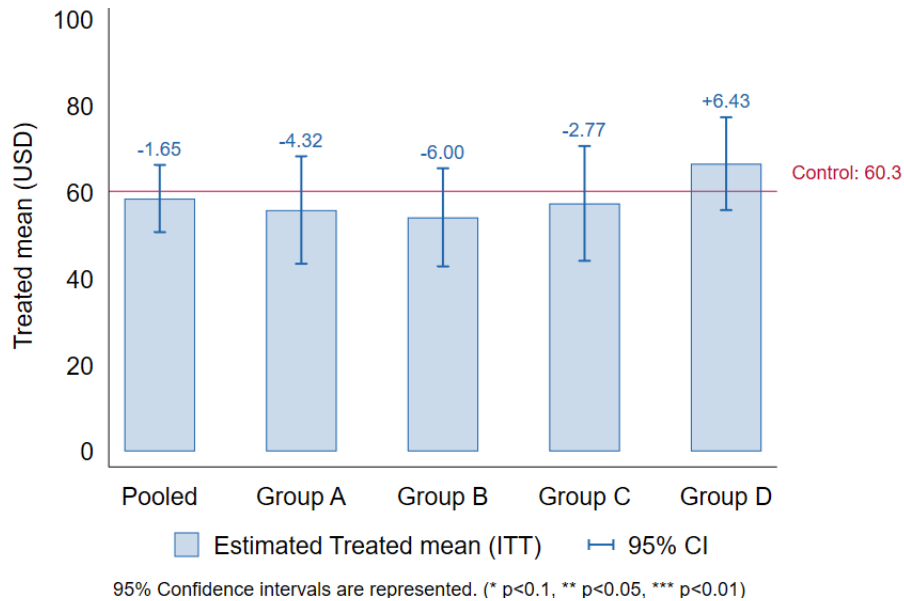
The second panel of table 5 and figure 10 report the results regarding monthly hours worked. We build this outcome considering the main activity reported by the individual. Total number of hours worked is similar in treatments and control groups. This null effect, however, hides two opposite effects. In table 5 we distinguish effects on wage vs. self-employment activity. This decomposition shows that, **on average, beneficiaries face a slight decrease in total number of days worked in wage employment (-5%) but an increase in self-employment (+16%)**. The decrease in wage employment is actually driven by group B beneficiaries (-21%); while groups C and D, at the opposite, see a small and insignificant rise (+5%). The increase in days worked as self-employed (+16% overall) close to 0 in group C, strong in group A and B (+16%), and especially in group D (+25%).

FIGURE 10: Monthly hours worked



Finally, we study the impact of the LIPW program on beneficiaries' earnings at the time of the survey, that is 1.8 years after LIPW on average. Here, we define earnings as the sum of individuals' monthly earnings from wages, profits (from self-employment) and agricultural sales.

FIGURE 11: Monthly income (USD)



Results are displayed in Table 6 and figure 11. **After 1.8 years, beneficiaries do not earn significantly more each month than the control group.** The effect is very close to 0 (-1.65USD overall). Tables 6 also reports a comparison between income from agriculture, wage employment and self-employment but the main results remain unchanged.

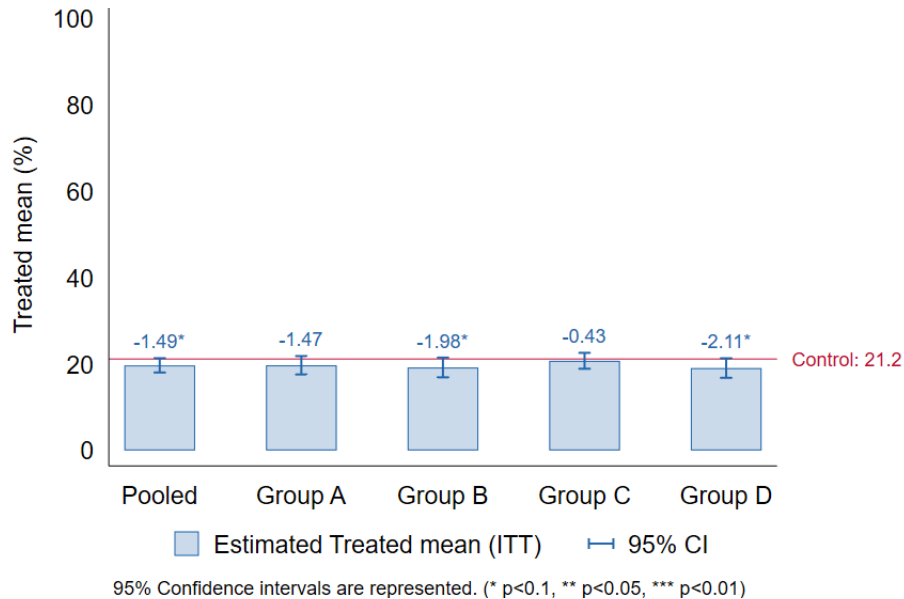
5.1.2 Employment and earnings for the household

Given the importance of household as economic unit, we now consider the labor market outcomes at this level. Specifically, **we focus on the share of other households members working and their income. We also report total household income**, by summing respondent's and his household's incomes. The results in this section are reported by the interviewee (i.e. selected individuals); in other words, as opposed to previous results, these outcomes are not self-reported, which may induce some measurement error.

The top panel of Table 7 reports the results related to labor supply from other household members. Treatment effects are also represented in Figure 12. The household labor supply is measured as the share of household adults that have an activity at the time of the survey (excluding the respondent himself). **Compared to control group households, that share of adults working**

seems to slightly decrease by 1.5pp. in treated households (from an average of 21%), although this result is only significant at the 10% level. Point estimates are very close in all four treatments arms.

FIGURE 12: Other Household Members Labor Supply

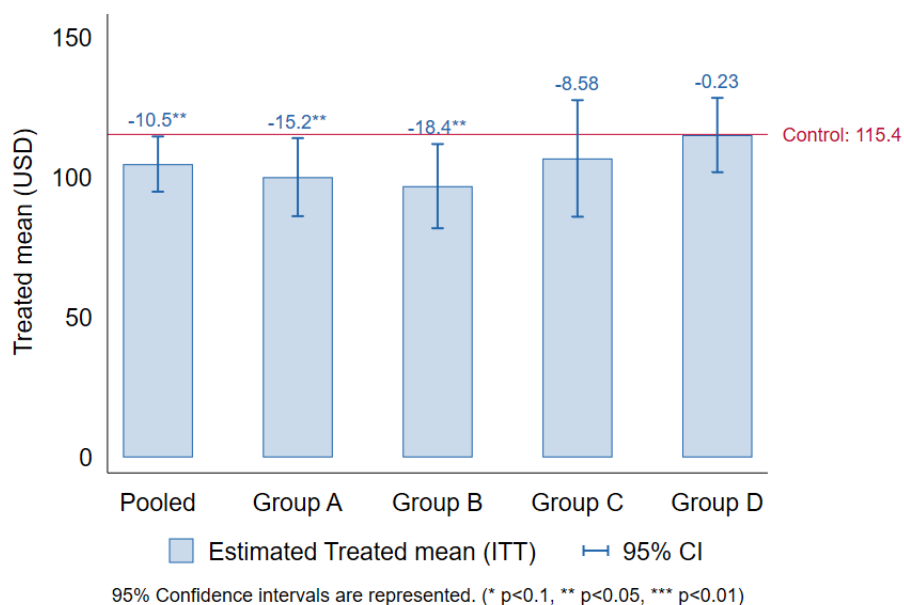


The bottom panel of Table 7 presents two results. The total monthly income from other household adults but also, and mainly, the household total monthly income. The latter being the sum of individual's and his household's earnings. The reduction of other adults labor participation induces a loss in their income. The loss is, on average of 9.4USD (from a control average income from other household member of 55USD). This decrease is nevertheless only significant in groups A (-11.6USD) and B (-12.8USD); while we cannot reject the no effect hypothesis for group C (-5.8USD) and D (7USD). These negative effects are in line with results regarding work : there seems to be an intra-household reallocation.

At the household level, including back the respondent himself, **the total effect is a loss of household monthly income.** Results are also represented in Figure 13. When taking all earnings into account, **the total average loss is slightly above 10.5USD (from an average of 115).** **This amounts to 9% of household total monthly income.** When considering the effect across arms, the loss of income is only significant for beneficiaries of group A and B (where it amounts to

-16% on total household income) and varies substantially. Importantly, income loss are reduced in group D where they are almost 0.

FIGURE 13: Household Income

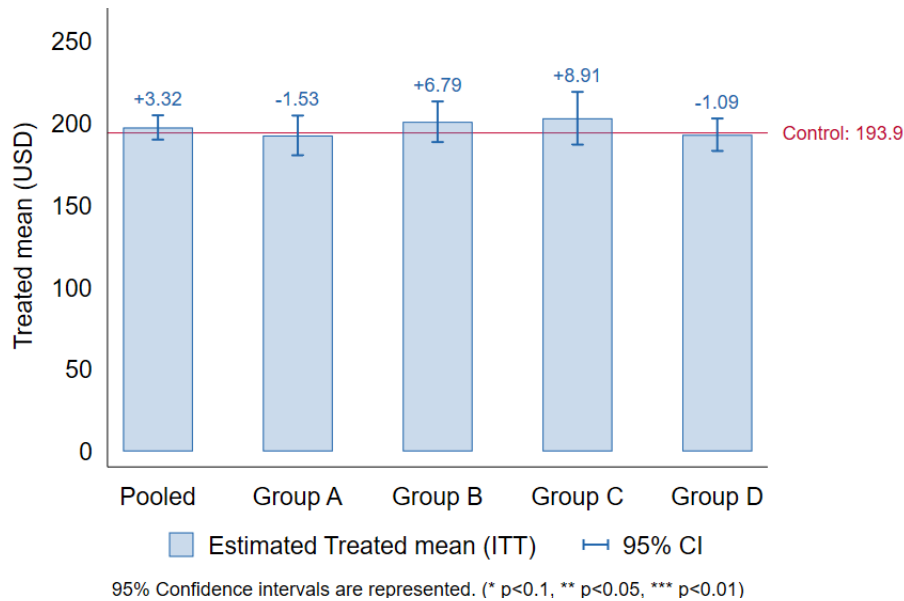


5.1.3 Consumption

Respondents were asked to report their expenditures on a number of items over the last 30 days before the interview. We consider all expenditures in USD but also decompose them into food and non-food (medical, leisure, clothing, transportation, energy and water, phone and internet, cosmetics, and other services) products and services. Table 8 presents the full results and Figure 14 reports the estimated total expenditures of treated groups.

There is no significant result regarding expenditures by beneficiaries and their households. The overall effect is an increase of monthly expenditure by 3USD (a small amount given the average total of 193USD in the control group). This absence of results globally holds across treatment arms and heterogeneous groups. It also holds for both food and non-food expenditures as shown in Table 8.

FIGURE 14: Expenditures



5.1.4 Savings and debts

In this section, we study the financial position of individuals, considering both their financial savings and their debts. Financial savings are measured as the total of money held on formal bank accounts. Note that (i) this amount may only reflect a portion of total individuals' savings and (ii) it is directly influenced by the probability of possessing a bank account. Regarding point (i), note also that we also study individuals' assets in the next section, to get a broader idea of their wealth. Point (ii) on the other hand, is important to keep in mind as we have found before (cf. section 4) that beneficiaries of the incentivized savings scheme (i.e. B and D) are more likely to possess a bank account.

As Table 9 and Figure 15 show, total savings on a formal bank account are higher for beneficiaries of the treatment only when the latter had a financial incentives scheme included (i.e. groups B and D beneficiaries). These two groups have about 28USD more on their accounts than control group. Given that the control group average saving is 15USD, the treatment effect represents a multiplication by 3 of total savings, a strong effect. Group A and C beneficiaries, on the other hand, have the same amount of financial saving as the control

group (the effect is very close to 0). These results imply that savings scheme were crucial in fostering lasting effects of the program. It seems that the wage from urban LIPW alone had only a transitory effect ; it did not have a lasting financial wealth effect.

FIGURE 15: Savings

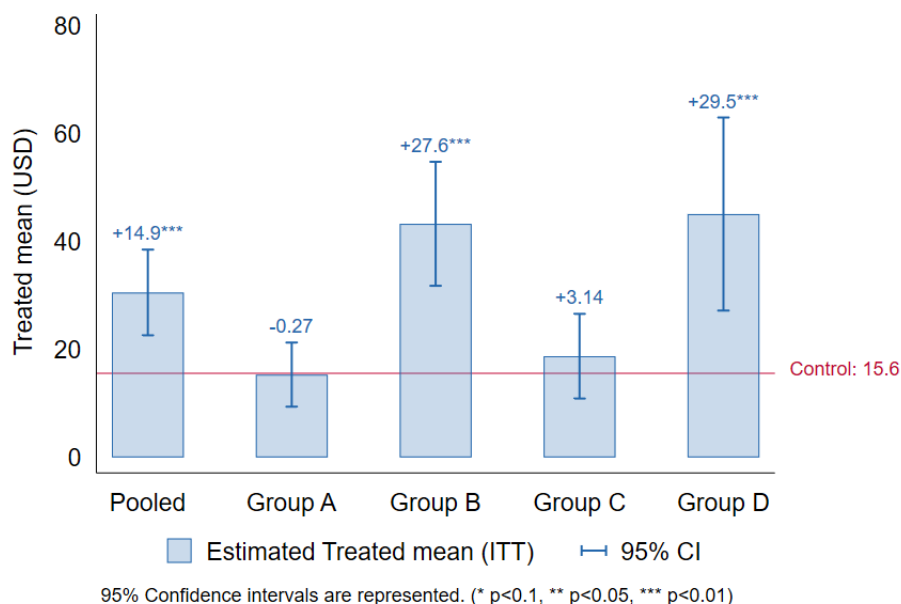
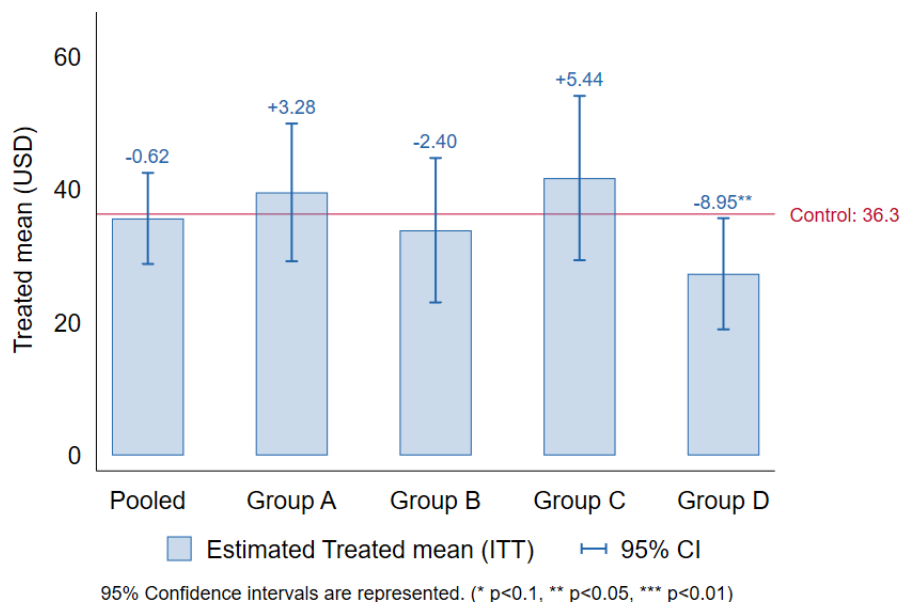


Table 9 and Figure 16 also report debts level from any institution (formal or informal). The debt is expressed in USD and positive values, i.e. the highest the reported number the most indebted the individual. In the control group, the average debt at endline was 36USD although the dispersion was very high (110USD). **The program seemingly reduced debts for beneficiaries of the incentivized saving scheme (group B and especially D).** Estimates show a clear pattern : group A and C (no savings scheme) have seen an increase of their debt of about 4.4USD, whereas group B and D (savings scheme) decrease their debts by 2.4USD and 8.9USD, respectively. Note that only the effect on group D is significant at the 5% level. These results reinforce the conclusion from financial savings : the savings scheme has played a key role in improving beneficiaries' financial position in the medium-run.

FIGURE 16: Debts



5.1.5 Assets accumulation

We consider 40 assets and investments. Our main outcome is an index of assets built using principal component analysis *à la* Filmer & Pritchett [Filmer and Pritchett \(2001\)](#). All details are given in appendix [13.2](#).

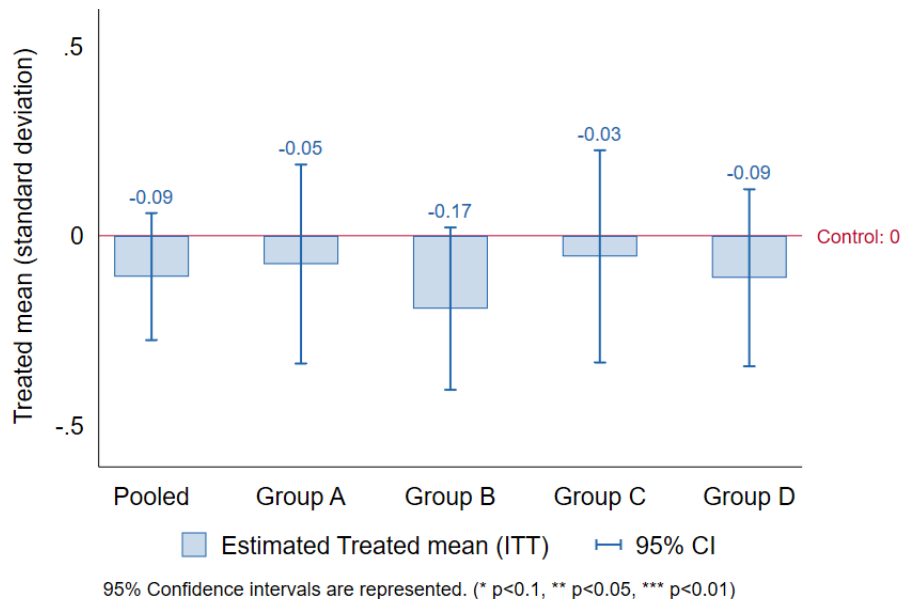
For the sake of clarity, we simplify the table of results by aggregating the 40 assets into 6 groups : dwelling, livestock, furniture, household equipment, transport and real estate. For each of these six groups, we build a weighted average index and estimate our model using these 6 indices as outcome variable. Results at the item-level are available upon request. Table [10](#) report the results for the outcome variable and the 6 indices. Table [17](#) reports the results for the asset index only.

Overall, there is no difference in assets possessed and investments made by control and beneficiaries group. This is true for the outcome variable (asset index) and for any treatment arm in particular as well as for the pooled treatment effect. The comparison of LATE estimates in Figure [54](#) with the ITT results does not change this conclusion.

The main exception at the pooled level is investments in housing and real estate

that appears slightly positive (cf. Table 10). This small effect seems actually pretty strong for group D (i.e. full benefits) beneficiaries. In particular, these individuals are more likely to have bought a house (plus 3.8pp. from 11%; plus 1.6pp overall) or land (plus 7pp. from 6%; plus 3.8pp. overall). (These results at the item level are available upon request.)

FIGURE 17: Assets index

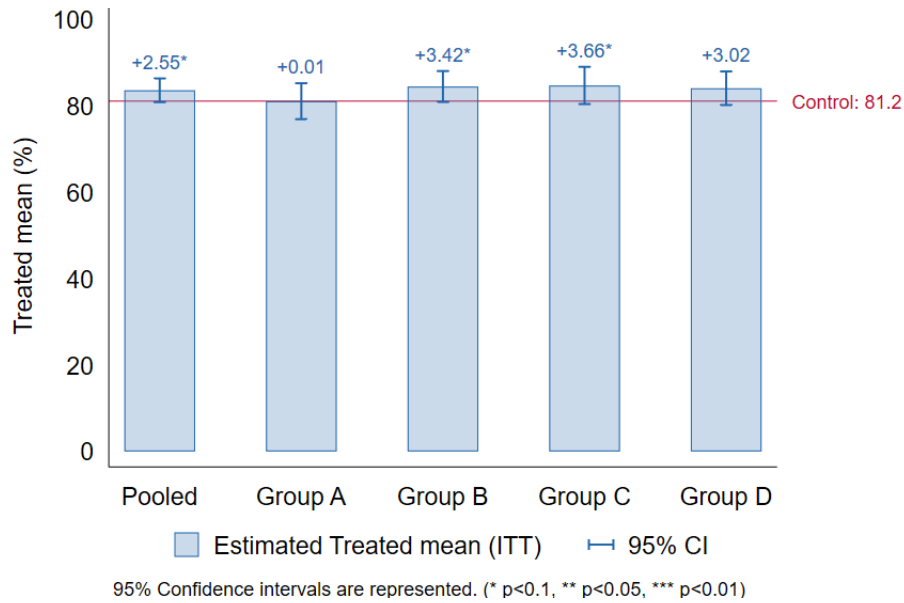


5.1.6 Migration and remittances

In this section we analyse analyze (sent and received) and migration behaviors.

We measure remittances as the sum of all remittances sent and received (the latter taking a negative value here). We then measure the probability that this sum is null or positive. As the top panel of Table 11 and Figure 18 indicate, beneficiaries' households were slightly more likely to send more remittances to relatives than they received from them. The probability to have a “negative” balance (i.e. total amount received exceeds total amount received) goes from 81% in the control group to 83% (significant at the 10% level). As Table 11 shows, this change is mostly driven by opposite changes in both total amount sent and received (although none of these effects are significantly different from 0).

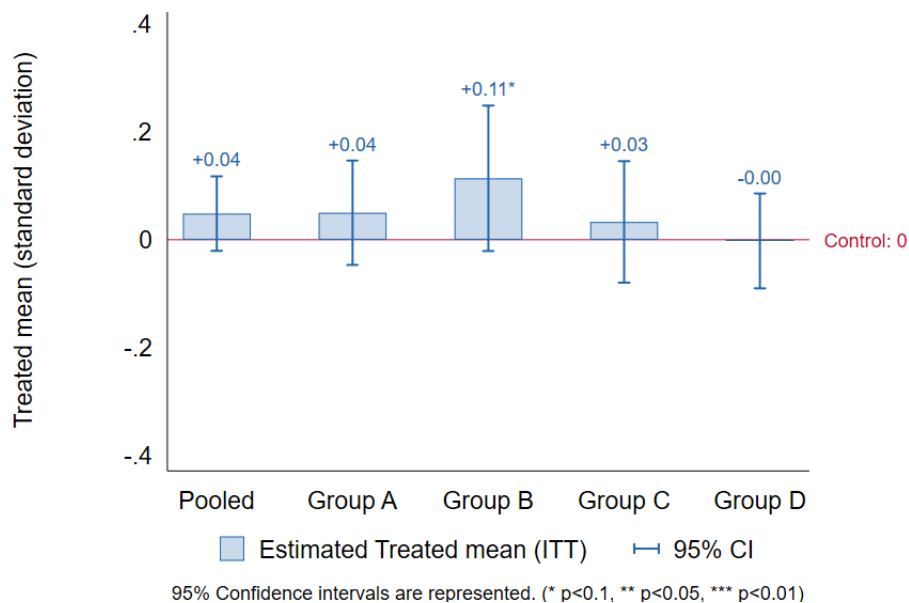
FIGURE 18: Remittances : sent more than received



When considering movement out of the household (by beneficiary or another member) we focus on travels that lasted more than 30 days and call them “migration”. **We aggregate four measures of migration in a single standardized index (cf. appendix 13.2 for more details).** The results on the index, presented in both Table 11 and Figure19, indicate that the treatment had a small (non-significant) positive impact on migration behaviors of beneficiaries and their household. **The treatment actually increased the will to migrate in the future. But actual migration rates are in fact very similar in the control and beneficiaries groups (about 9%, cf. Table 11).** Similarly, when considering other members of the household, the program seems not to have triggered any movement.

On the other hand, when considering individuals’ prospects, beneficiaries are more likely to consider moving within 12 months that individuals from the control group. According to the ITT results presented in Table 11, respondents are 18% to consider moving in the control group, but up to 21.8% in the treated group (that is +3.8pp). This effect is also true when considering other household members’ migration prospects, although in a smaller proportion (+2.7pp).

FIGURE 19: Migration index

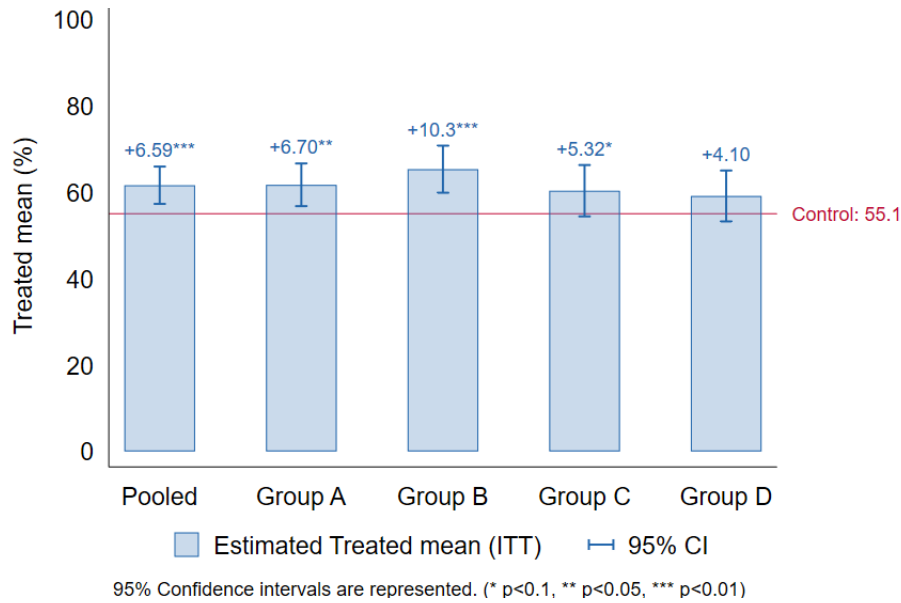


5.1.7 Shocks and coping mechanisms

Respondents were asked to report negative income shocks their household had faced during the year preceding the endline survey. Those shocks were grouped into 5 families that we the summarized into one index. Table 12 reports the results while Figure 20 displays ITT results for the index alone. The idea of this measure was to estimate household capacity to *a priori* protect themselves against negative income shocks.

Beneficiaries of the program were 6.5pp more likely to declare having suffered a negative income shocks (from 46% in the control group). This difference is significant at the 1% level and seems present in all groups but D (i.e. all benefits). Among these shocks, Table 12 shows that two shocks in particular seem to drive the results : the probability that a household member died (14% vs. 12% in the control group) or suffered of severe illness (33% vs. 27% in the control group). To get a sense of these numbers note that they imply 100 beneficiaries (out of the 2,420 we interviewed) would not have reported any shock, had treated individuals reported the same levels as controls.

FIGURE 20: Faced a Negative Income Shock



We sadly do not possess enough information to provide more insights on what drive these results. We think however that these are not driven by over-reporting (that would probably not show such consistent pattern across treatment arms and type of shocks). To pre-empt heterogeneity analysis we note that the result is robust across most subgroups, noting that women, young, and displaced are all more likely to report such negative shocks (these differences are substantial but not statistically significant).

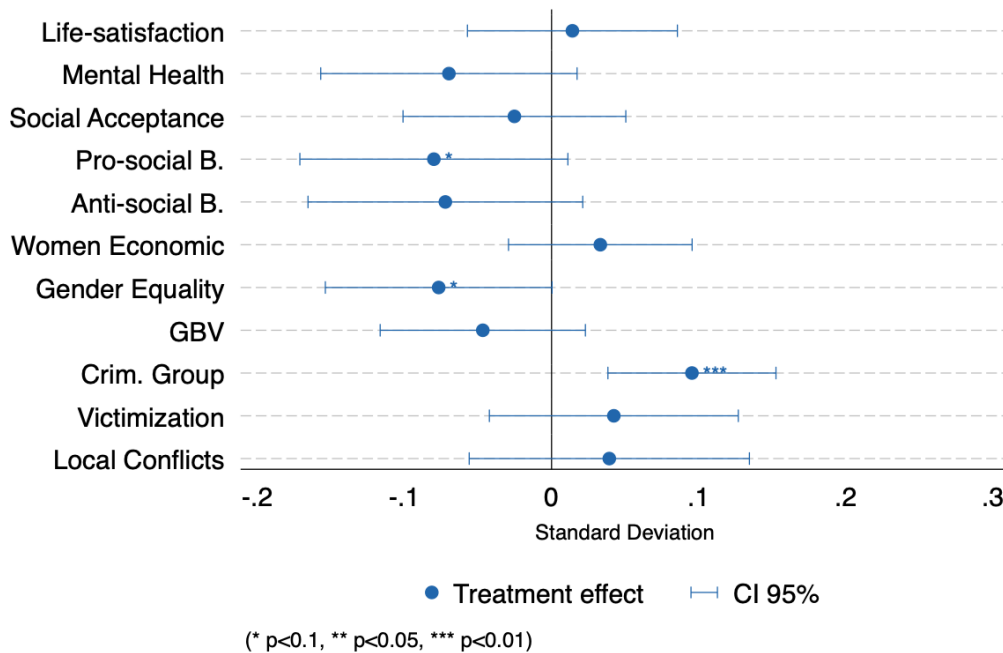
5.2 Impacts on non-material outcomes

In this subsection we estimate the impact of the various components of the program on 11 non-material outcomes. For each of these outcomes, ITT (i.e. the effect of “being selected at the lottery”) estimates and break-down each effect into sub-components. Figure 21 below summarizes the differences between treated and control groups (i.e. “pooled” ITT estimates). The plotted coefficients are expressed in standard-deviations of the control group so as to be represented on a similar scale. Results are discussed further in the following subsection as this type of summary does not tell much about the economic importance of each impact.

As the figure shows, **the program had only a few significant impact. Beneficiaries were**

less likely to have engaged into pro-social behavior over the year before the interview and they are also less likely to support gender equality within the Congolese society. Both these effects however are small and close to zero. **The strongest result here is an increase in reporting local activity of armed group** (such as militia, rebels or community defense forces).

FIGURE 21: Non-Material Outcomes, Summary Pooled ITT Results (Treated vs. Controls)



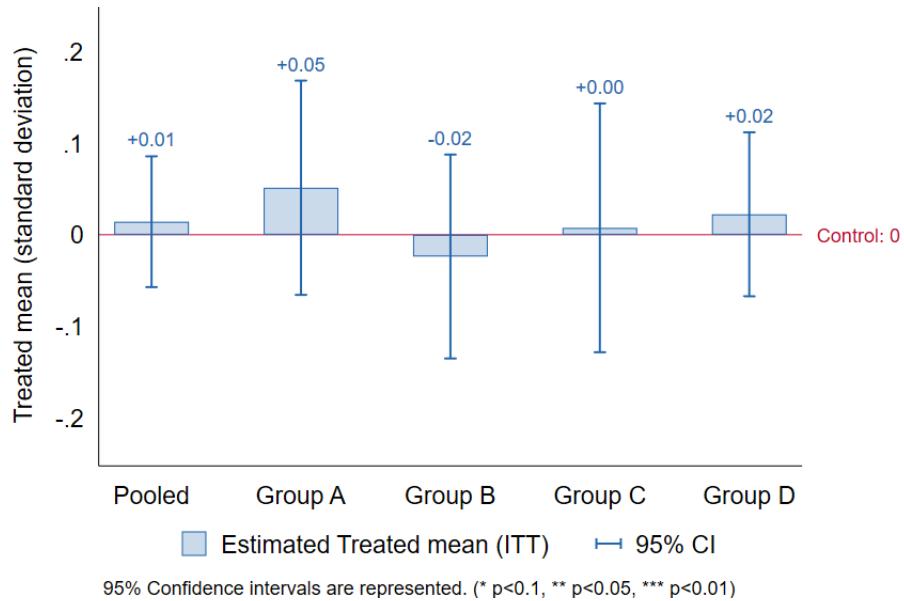
5.2.1 Psychological well-being

To study the impact of LIPW on psychological well-being we build three outcome indices. The first one merges two self-reported scores of life satisfaction (known as “Cantril ladder”), one relating to current life satisfaction, the other one prospective. The second outcome is the Mental-health index, also known as “MHI-5” index. Finally, we build an index we call “social acceptance index” and that measures how much the respondent feels integrated in his family, neighborhood, etc. All three outcomes are standardized by control group mean and standard deviation. Results are reported in table 13.

The first panel of table 13 reports the results about life-satisfaction Cantril-ladders index. Out-

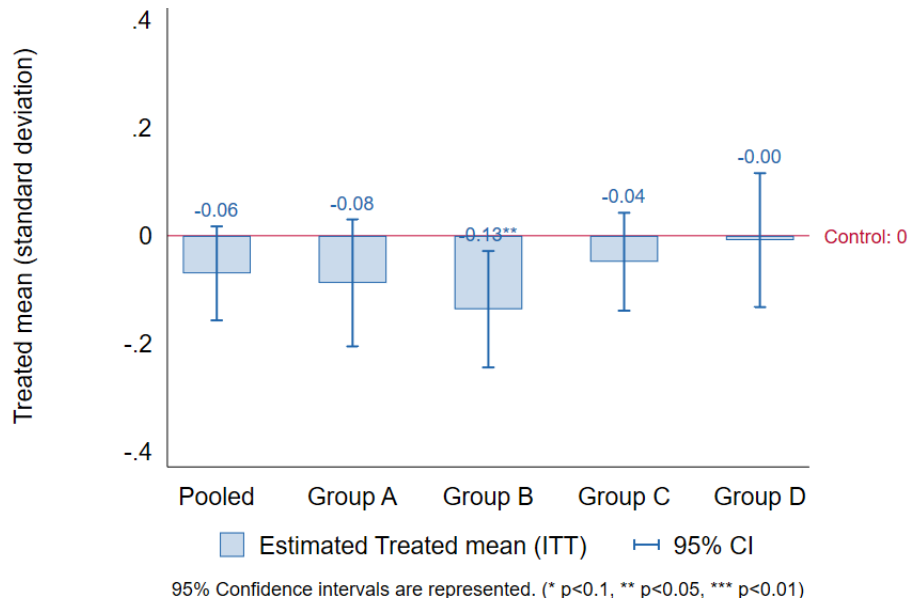
come results are also represented in Figure 22. The LIPW only had a very small insignificant positive impact. **Overall, treated and control groups have virtually same average value for this psychological wellbeing index.** There are some variation across arms, but the differences are too small to be significant enough. Breaking down the index into its two components (current and prospective ladders) yield the same conclusions (results available upon request).

FIGURE 22: Life-satisfaction index



Regarding mental health however, the second panel of table 13 (also illustrated in Figure) shows a small negative impact of the treatment. Overall the effect is only -0.06sd. which is too small to be significant. But groups of beneficiaries slightly differ as the effect ranges from the more negative (and significant) for group B (-0.13); to almost null (-0.01) for group D.

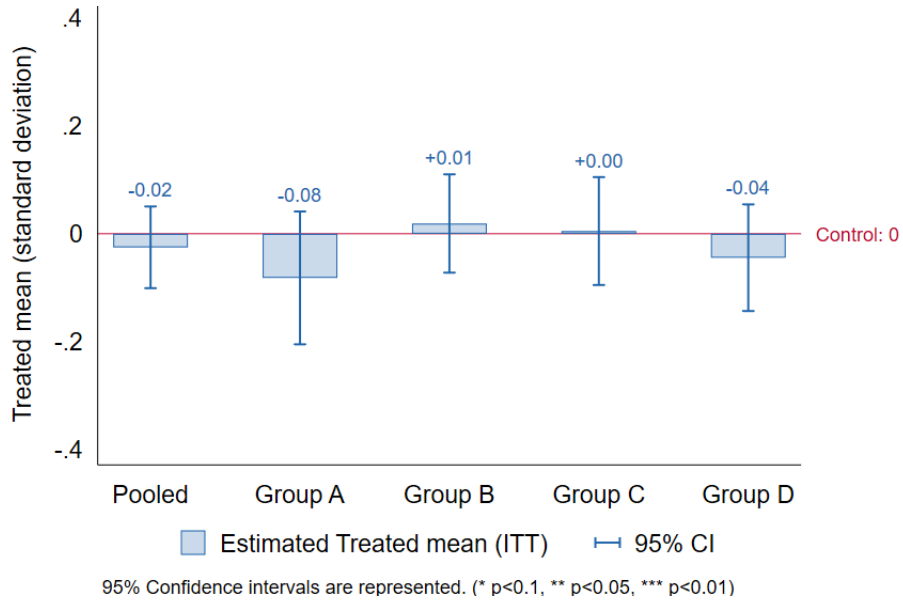
FIGURE 23: Mental-health index



Finally, the index of social acceptance (presented in the bottom panel of Table 13 and in Figure 24) does not present any clear pattern either. The overall effect of the program is negative but small and very close to 0 (-0.02) and, variations across treatment arms are not significantly different from one another nor from 0. Breaking down this outcome into its items is however enlightening as **beneficiaries actually face two opposite feelings (relative to the control group). First, they feel more integrated within their household and close family** (an increase of 0.08sd, significant at the 10% level). **Second, they also are less integrated within their neighborhood** : they are less likely to feel understood (-0.04sd) or important (-0.04sd), and more likely to have had issues (+0.07sd, significant at 10%).⁸ This outcome would thus indicate that the treatment had a negative impact for beneficiaries' integration within their community.

8. Note that the "had issues" is a "bad" outcomes for beneficiary. As such, it enters with negative value when computing the index.

FIGURE 24: Social Acceptance index



5.2.2 Pro- and anti-social behaviour

We measure four outcomes related to pro- and anti-social behaviors. In the first two, respondents are asked whether they engaged in specific pro- or anti-social behaviors over the last year (for the full list of behavior, cf. 13). We build an index taking value 1 if the respondent answered yes to one or more item of the list. **In the other two outcomes, respondent are asked a similar question but they now report the behaviors of their acquaintances** (a question sometimes used as a proximate measure of respondent’s own behavior). Examples of listed pro-social behaviors are : “volunteered for social cause” or “financially helped a relative/friend in need”. Examples of listed anti-social behaviors : “engaged in a dispute or a fight” or “got drunk”.

Results are reported in table 14. Since we built indicators, the results can be interpreted directly as average probabilities. Regarding our first and direct measures, it appears that 74% of individuals in the control group reported one (or more) pro-social behavior, and 20% reported an anti-social behavior. Figures 25 and 26 illustrate the results. **Beneficiaries of the treatment were less likely to report any of the two behaviors : 70.5% reported a pro-social (i.e. -3.5pp) and 17.2% (-2.8pp, not significant at 10%) reported an anti-social behavior.**

Regarding others' behavior the same global pattern : there is a reduction in both pro- and anti-social behaviors, and it is also stronger in pro-social (-5.3pp) than anti-social (-2.8pp, not significant at 10%). Some differences between groups are worth noting. In particular, **groups that benefitted from training (C and D) have a higher reduction of (declared) anti-social behaviors.** These differences remain imprecisely estimated however, and we cannot reject that they are actually null.

FIGURE 25: Declares Pro-Social Behaviors

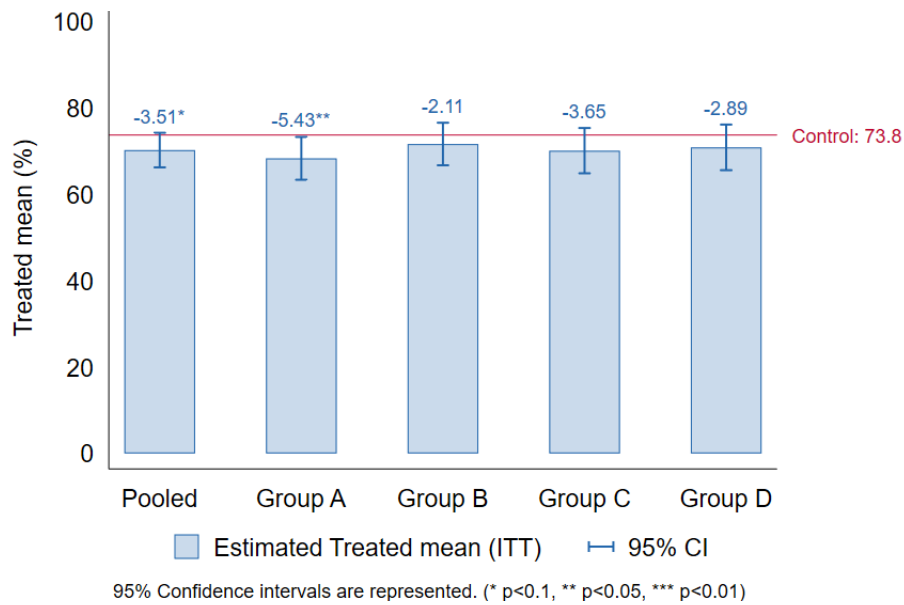
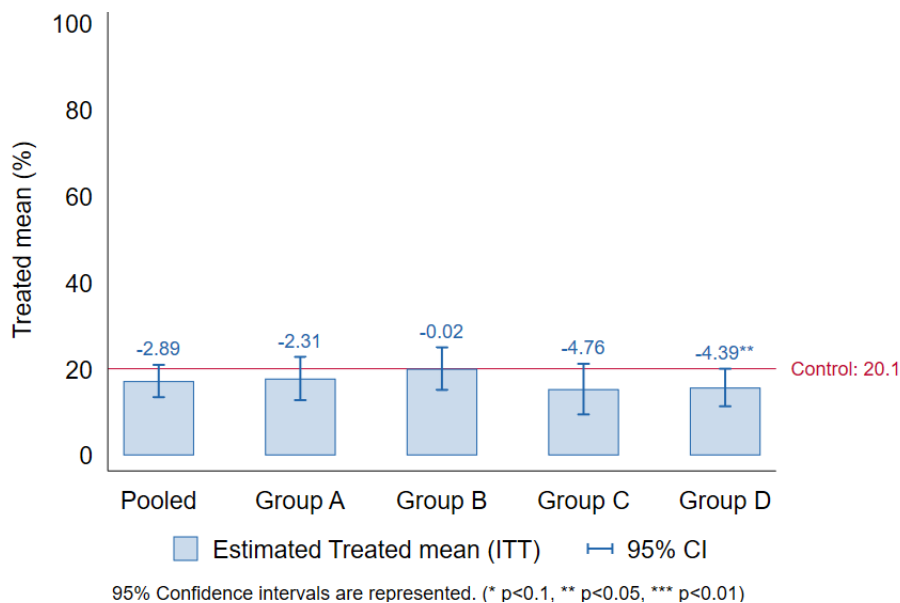


FIGURE 26: Declares Anti-Social Behaviors

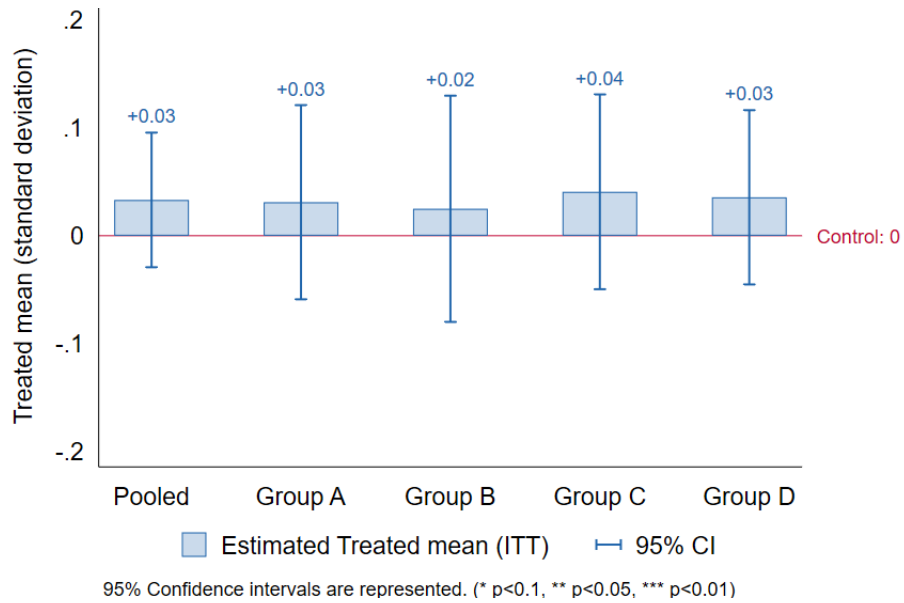


5.2.3 Women’s empowerment and agency

We build three indices of women’s empowerment and agency from the survey items. The economic empowerment index aggregates measures of women’s agency in their household money-related decisions. The “opinion on women’s power” index measures respondent’s support for equal rights and equal access to powerful position (in society). Finally, the “Acceptance of Gender-Based Violence” is a score of legitimating domestic violence against women. Table 15 reports the results. The three indices are standardized so that their average value in control group and their standard deviation is 1. Interpretation of the results is thus only relative to control group.

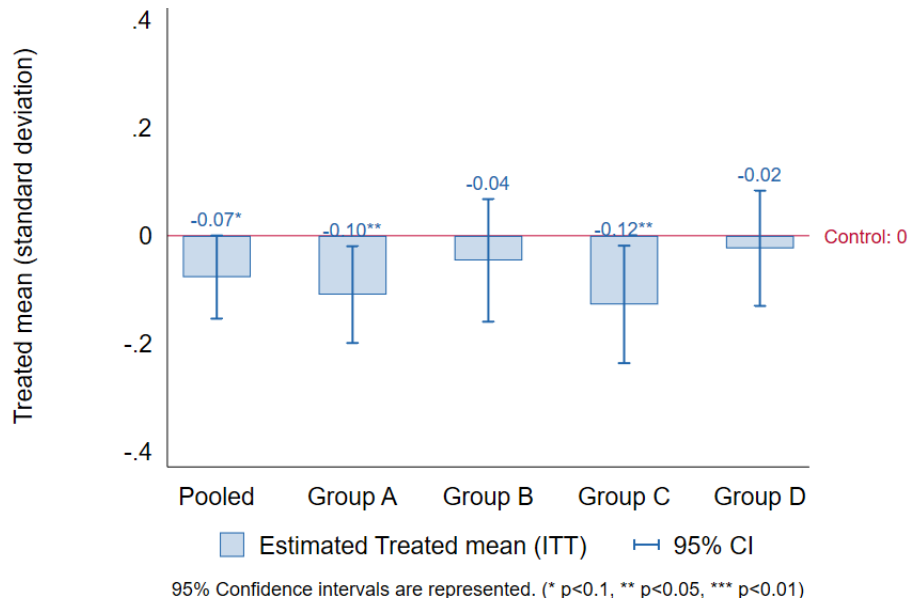
Women in beneficiary households seem to have very similar agency as women in control households, at least as reported by beneficiary. (See Section 3 for results when respondent are women only.) This is globally true across all four treatment arms. Figure 27 illustrates this absence of significant result.

FIGURE 27: Women Economic Empowerment index



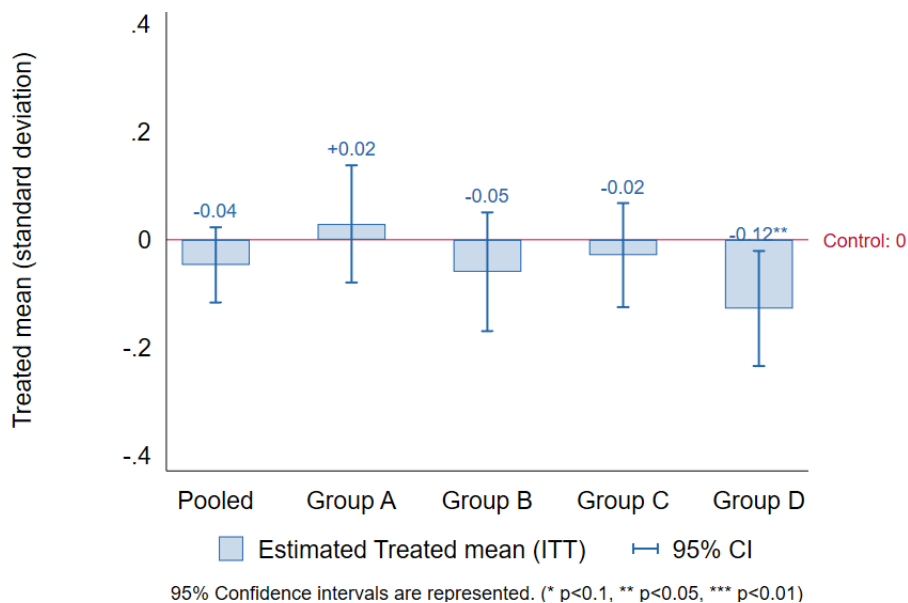
Results regarding the opinion on gender equal society are presented in Figure 28. **Overall, the support for gender equal society decreased in the treated group.** The treatment seems to have caused a 11 to 12% reduction (group A and C, respectively) of adhesion to gender-equal society for beneficiaries that did not receive the incentivized saving scheme. **Beneficiaries that received the incentivized savings scheme are much closer to the control group however,** with a reduction of only 4% in group B and 2% in group D. Breaking this outcomes into its items components also shows that the effect is mostly driven by the idea of equal access to position of power at both society (-0.08sd, significant at the 10% level) and local (-0.10sd, significant at the 1% level) levels.

FIGURE 28: Opinion on Women Rights and Access index



Finally, the treatment reduced acceptance of Gender-Based Violence by about 0.04sd. overall. Across treatment arms, results mirror the one relating to equal rights : group B (-0.05sd.) and especially D (-0.12sd.) are the most favorable to women’s position ; while group C (-0.02sd.) reacts less and group A even increases (+0.02sd.) its agreement with gender-based violences, although this small increase is not significant.

FIGURE 29: Opinion on Gender-Based Violence index



Finally, given the gender component of these outcomes, we are particularly interested in differences in the treatment effect across gender. To pre-empt this heterogeneity results (cf. section 6) we note that **men and women show very similar treatment effect on these three gender-related outcomes**. This remains also mostly true across the four treatment arms.

5.2.4 Intimate partner violence

We use the survey to measure intimate partner violence. However, only very few respondents reported such violence. This could either be a great result in its own right or the effect of under-reporting. In any case, the lack of variation does not allow for statistical analysis and we thus exclude this section from our results.

5.2.5 Exposure to crime, conflict and violence

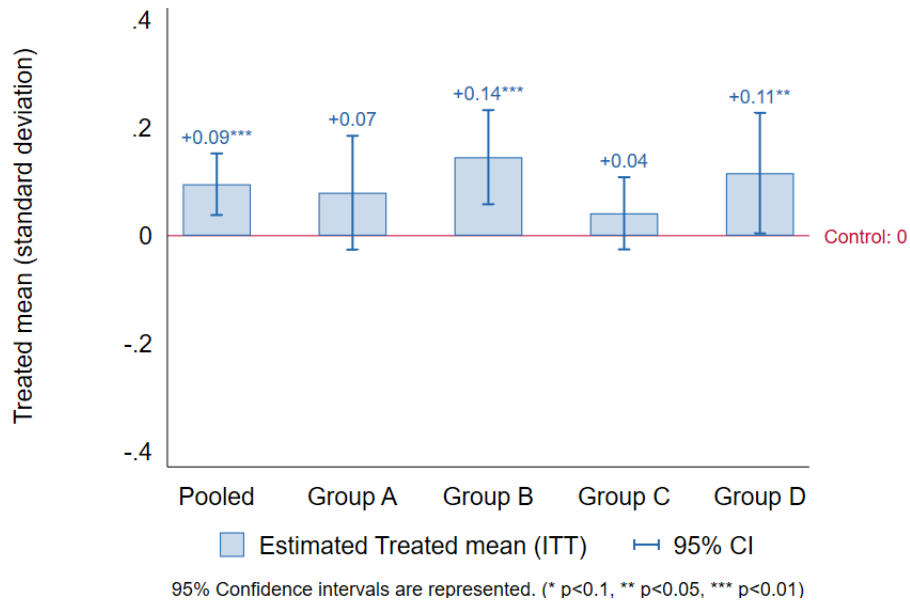
Exposure to crime, conflict and violence was measured through three indices. The first index relates to the **local presence of certain type of armed groups**, such as paramilitary, gangs or rebels. The second index aggregates three types of **exposure to robbery, theft or physical aggression** (i.e. whether the respondent was victim of; feared; witnessed). Finally, the third

index measures the **total number of violent and non violent conflicts in the community**. Table 16 reports the results. The three outcomes here are standardized indices, thus control group mean is 0 and standard deviation is 1.

Note that the presence of armed group and local conflicts are measure at the local level. Since all lottery applicants (beneficiaries like controls) live in the same area, these measures should not differ between the two groups, except for differences in reporting (either because their knowledge of the situation, their will to talk, or both, differ).

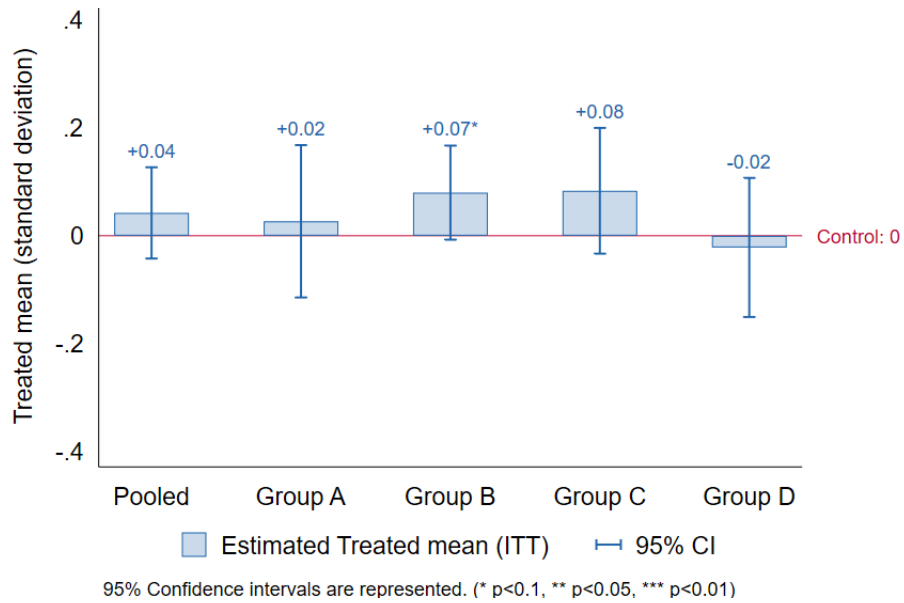
Precisely, there is a sensible difference in the reported presence of armed groups in the local area. Figure 30 illustrates these results. **On average, treated beneficiaries report arms group 10sd. more than control individuals.** This reporting effect is closely linked to the incentivized savings scheme (or associated wealth effect) as **groups B and D are twice more likely to report groups than other beneficiaries.** Breaking down the index into its four components shows that beneficiaries were consistently more likely to report the presence of militia or rebels groups (17 vs 13%), gangs or criminals (27 vs 24%) or paramilitary (7.6 vs 6%). All treatment arms display the same direction of the effect. This reporting effect is hard to interpret, but the optimistic view could be that beneficiaries have gain trust toward the STEP team and feel comfortable with reporting. From this point of view, STEP would thus have been successful in creating trust toward formal institutions from beneficiaries. And again, this effect is mainly driven by individuals that seemingly benefited most from a wealth perspective.

FIGURE 30: Argmed Group index



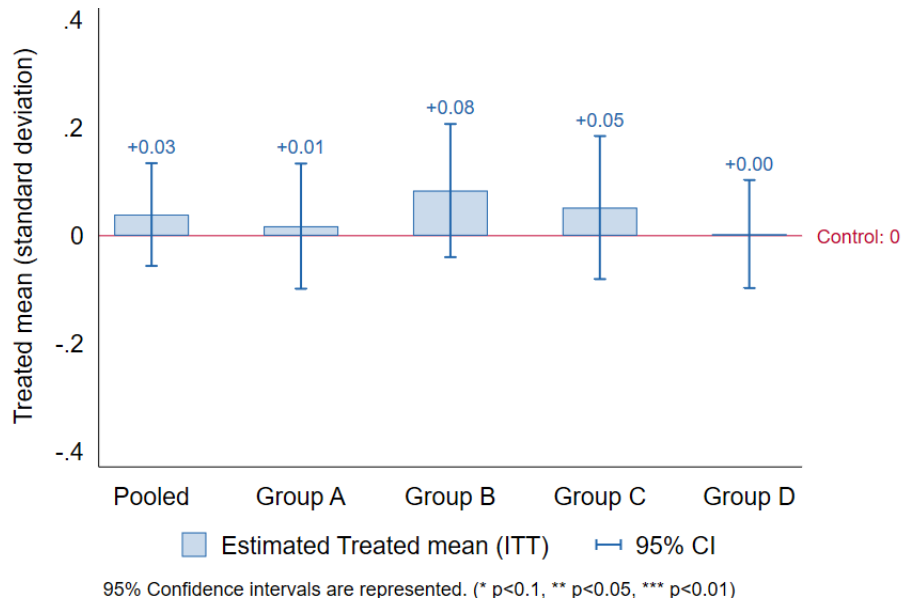
Regarding exposure to robbery, theft or physical aggression (illustrated in Figure 31) no significant results from the treatment appear but most treated groups report higher level of exposure (0.04 on average, up to 0.08 for group B and C) than individuals in the control group. Group D beneficiaries are the only one to report lower exposure, although their report is very close from controls’.

FIGURE 31: Victimization index



Thirdly, regarding local conflict, beneficiaries report slightly more conflicts than the control but this increase is not significant. Results are reported in Figure 32. The direction of the effect is in line with the results regarding armed group and likelihood to report issues to the interviewer. But qualitatively, the effects are very small and largely not significant.

FIGURE 32: Local Conflicts index



6 Heterogenous effects

In this section we investigate heterogeneous treatment effects with two main objectives. First, we look at specific sub-groups that were at the core of STEP strategy. Namely (i) **women**, (ii) **young individuals (under-25)** and (iii) **displaced and returnees (hereafter D&R)**. Second, we are also interested in heterogeneities stemming from the program implementation and its evaluation. Since the program was implemented in 26 different neighborhoods from 5 cities, over a period of 25 months, we verify that the conclusions drawn at the lottery level are robust. We investigate three heterogeneities in particular : (iv) **treatment “intensity”**, (v) **time distance between end of program and survey**, and (vi) **surveyor firm**.

6.1 Presentation of heterogeneity results

In all cases we estimate the model of equation (3) and report the results associated to coefficients γ_1 and γ_2 (cf. section 3.2). To keep interpretation clear and concise we follow two rules in presenting heterogeneity results. First, we focus on coefficient y_2 that identifies systematic differences between the subgroups under scrutiny. In this section, we present figures showing the estimates of y_2 . In other words, **the figures below focus on the relative impact between one specific subgroup and the rest of the sample**. In the vast majority, results for beneficiaries across specific sub-group are similar and we do not comment these cases.

Second, **when significant differences emerge, we discuss (in the subsections below) differences that are economically important**. That is, we focus on estimates of $y_1 + y_2$ (i.e. the treatment effect for the subgroup) with meaningful size. Table 17 illustrates the presentation of heterogeneity results. Each column displays the estimation of the treatment effect on one specific outcome. Lines are divided into 5 horizontal panels : the top one represents pooled effects while the following four panels each focus on one specific treatment arm (A to D). Within each panel, three lines report the coefficients y_1 (treatment effect for individuals that do not belong to the subgroup), y_2 (difference in treatment effect between the subgroup and the others) and $y_1 + y_2$ (treatment effect for the subgroup).

6.2 Group-specific effects

In this section we investigate three forms of heterogeneities relating to the program's priority groups, namely : (i) women, (ii) young individuals (under-25) and (iii) D&R. Figures 33 and 34 summarize the significant heterogeneities across subgroups for material and non-material outcomes, respectively. (Non significant results are presented in grey and usually not discussed.) These two figures focus on the pooled estimation while figures 35 and 36 reproduce the results for each treatment arm.

FIGURE 33: Significant Heterogeneities : Material Outcomes, Pooled

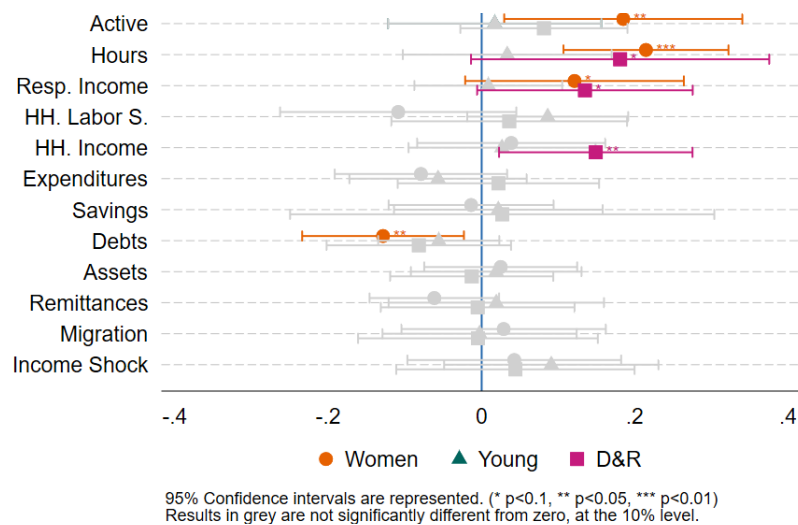


FIGURE 34: Significant Heterogeneities : Non-Material Outcomes, Pooled

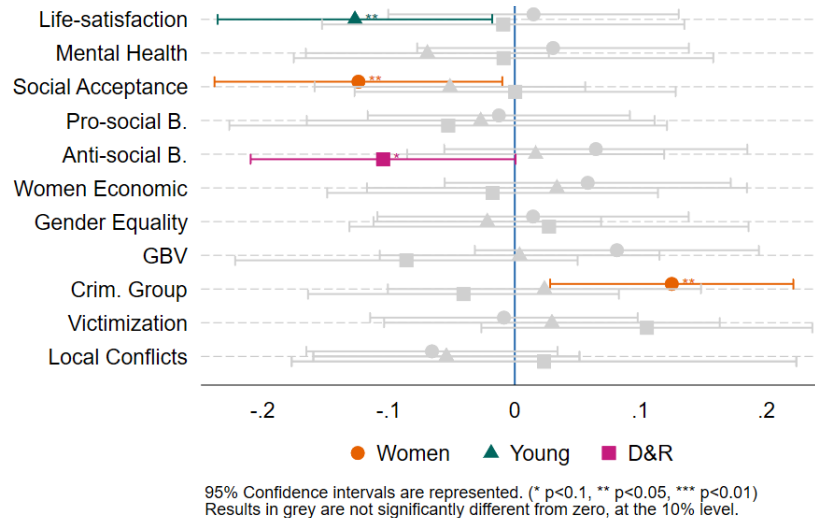


FIGURE 35: Significant Heterogeneities : Material Outcomes, Treatment Arms

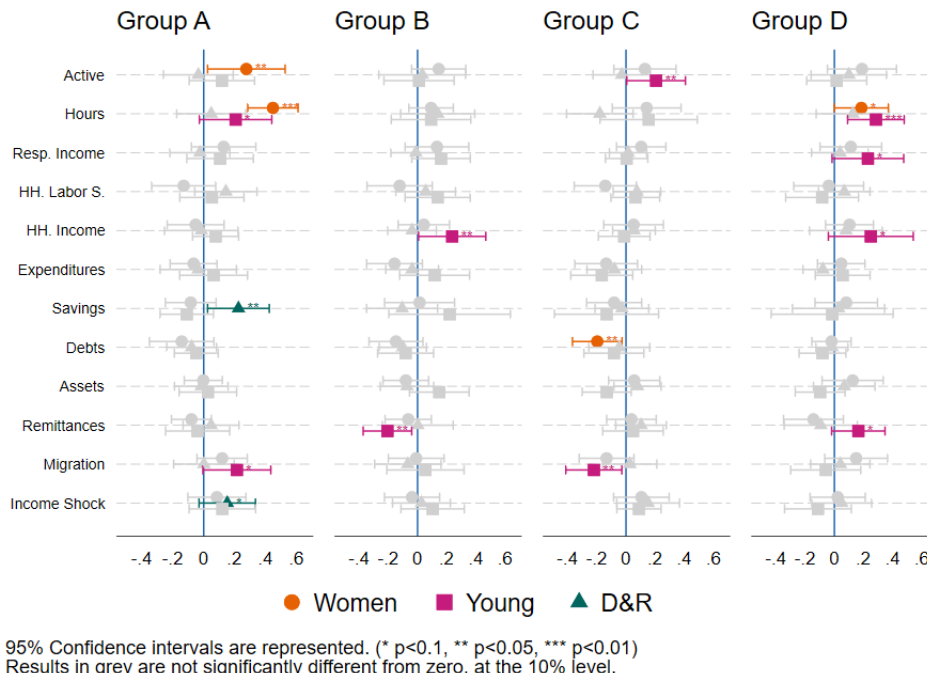
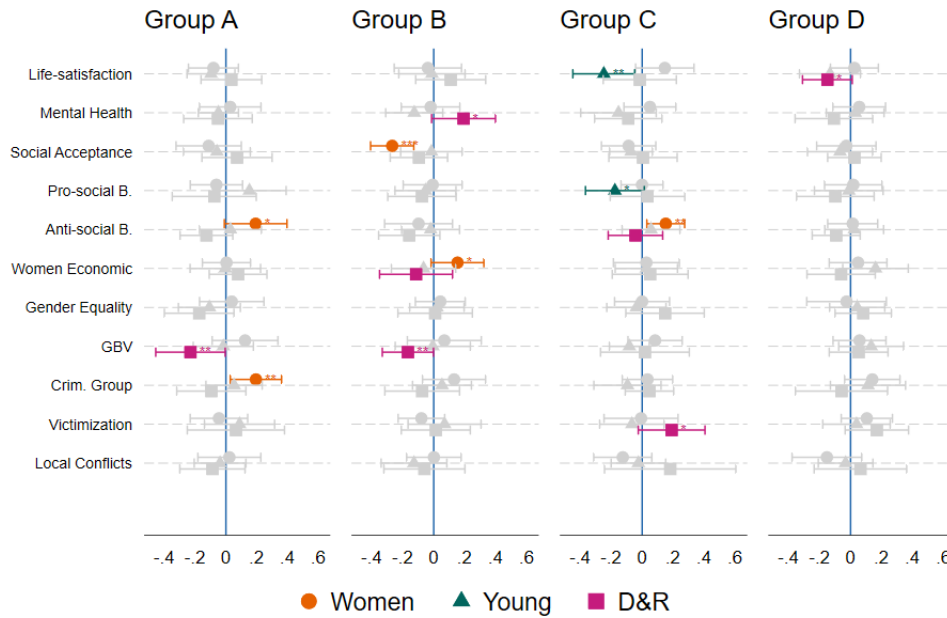


FIGURE 36: Significant Heterogeneities : Non-Material Outcomes, Treatment Arms



6.2.1 Gender

In this subsection we investigate the treatment effect for women (as opposed to men). Results for material outcomes are presented in Table 17 and results relating to non-material outcomes are reported in Table 18.

There are four main discrepancies between the men- and the women-specific treatment effect on material outcomes. The first two relate to women’s employment. **First, their probability to be employed (column 1) increases by 11.5pp.** (as compared to 5pp. overall). Within this result, it is self-employment that drives most of the effect (as opposed to wage employment; details are available upon request). **Second, the increase in number of hours worked is significantly higher for women than for men.** More importantly, the main effect we found on hours worked is entirely driven by women (with a null effect on men only). While control group works about 56 hours a month (including inactive and unemployed individuals), women benefiting from LIPW work about 69 hours on average. The third and fourth outcomes may be seen as results of these labor-related outcomes. **The third result indicates a small significant difference in**

terms of individuals' income, in favor of women. It seems that women benefiting from the LIPW do earn more than their respective control, while men do earn a less. These treatment effects are quantitatively small however and very close to 0. **Fourth and finally, the level of debt is significantly lower for women.** The heterogeneity analysis even suggests that any effect on this aspect is driven by women : men beneficiaries all have a small insignificant increase in their debt level, while women see a meaningful decrease of almost -20USD. This amounts to approximately to 55% of control group's average debt. Dividing the beneficiaries into four treatment arms does not change the qualitative results : treatment effect may be stronger for some subgroups, but differences are small and the directions of the effects are globally consistent.

Regarding non-material outcomes, two significant discrepancies exists between men and women. Women social acceptance index is actually lower than men's. The difference is important enough to switch treatment effect direction : **beneficiary men seem to feel as integrated (or even more so) than their respective control group ; while women beneficiaries feel the opposite.** The treatment had a significant negative impact on women's feel of social inclusion. The second results relates to reporting the presence of armed groups which is significantly higher in the women subgroup. In other word, **the increase in armed group reporting by LIPW beneficiary is mostly driven by women beneficiaries.** Both patterns (divergence between men and women's results in social inclusion and armed group reporting) are found across treatment arms (although with variable strength).

Finally, it is worth noting that the three outcomes relating to women's right and gender-based violence (columns 6 to 8 of Table 18) have similar results across the men and women subgroup. In other words, women and men beneficiaries did not change their relative position regarding these questions. We do note however, that men seem to have reduced more their acceptance of Gender-based violence (the effect is not significant). Further analysis (available upon request) also shows that control group level of acceptance of gender-based violence is higher for women than men.

6.2.2 Age group

In this subsection we investigate the treatment effect for young individuals, defined as people under 25 years old. Results for material and non-material outcomes are presented in tables 19 and 20, respectively. The main differences across subgroups can be visualized in Figures

33 and 34.

When considering material outcomes, comparing young individuals to other beneficiaries shows no significant discrepancy. Although point estimate may suggest slight differences (as higher positive impact on hours worked and savings; lesser reduction of total household labor supply; more negative shocks) the program has globally similar average effects on under and above 25 years old. The division into the four treatment arms does not display any strong pattern either. As statistical precision decreases even more here, interpretation of results must be done with caution. Overall patterns remain here : group B and D drive the positive savings and assets effects; these groups are less prone to negative income shocks, etc.

On non-material aspect on main discrepancy appears : it seems that the treatment had a negative effect on both young people's life satisfaction. This result is at the opposite of older beneficiaries that show a small increase in their life-satisfaction. Related is the result on mental-health index. Although the difference between young and non-young beneficiaries is too small to be significant, the direction and magnitude of treatment effect indicate that young people suffered from the program, as compared to the control group.

6.2.3 Displaced and returned status

In this subsection we investigate the treatment effect for individuals that defined themselves as displaced or returnees (D&R). Results for material and non-material outcomes are presented in tables 21 and 22, respectively.

Regarding material outcomes, we mainly note three discrepancies between D&R individuals and others. First, the **positive impact of the program on hours worked seems slightly higher for D&R.** Second, and consistently, **the program has a positive impact on beneficiaries' income. Third, this is also true at the household income level.** Economically : D&R beneficiaries work 15 hours more than the control group (i.e. 71 hours vs. 56); they earn 10.5USD more (i.e. 69.5 vs. 59); and their household earns 15.21USD more (i.e. 129 vs. 114). Note however that the income results are too small to be statistically significant. When considering treatment arms separately, it seems that the impact on hours was stronger for beneficiaries of group A and D; while **the impact on individuals and household income is mostly driven by group D beneficiaries.**

Regarding non-material outcomes however, no strong discrepancy result appears.

There only seems to be a stronger effect of the program on reducing anti-social behaviors (to and, to a lesser extent, gender-based violence) among D&R individuals. Another result worth noting, although precision remains low here, is that D&R’s victimization index seems slightly higher than for other beneficiaries.

6.3 Program and evaluation heterogeneities

In this section we investigate three forms of heterogeneities relating the implementation of the program and its evaluation, namely : (iv) treatment “intensity”, (v) time distance between end of program and survey, and (vi) surveyor firm. Tables 23 to 28 present the full results while Figures 37 and 38 display the main differences across subsample for material and non material outcomes, respectively. Figures 39 and 40 reproduce the same difference coefficients for each of the four treatment arms.

FIGURE 37: Significant Heterogeneities : Material Outcomes, Pooled

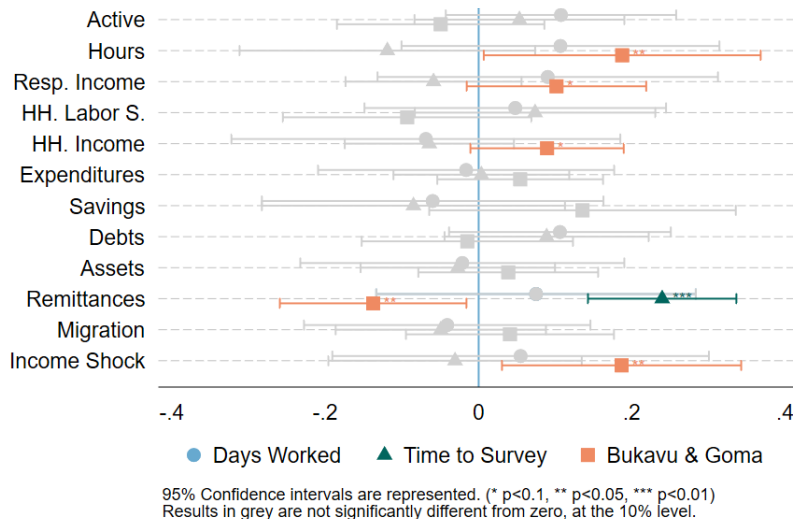


FIGURE 38: Significant Heterogeneities : Non-Material Outcomes, Pooled

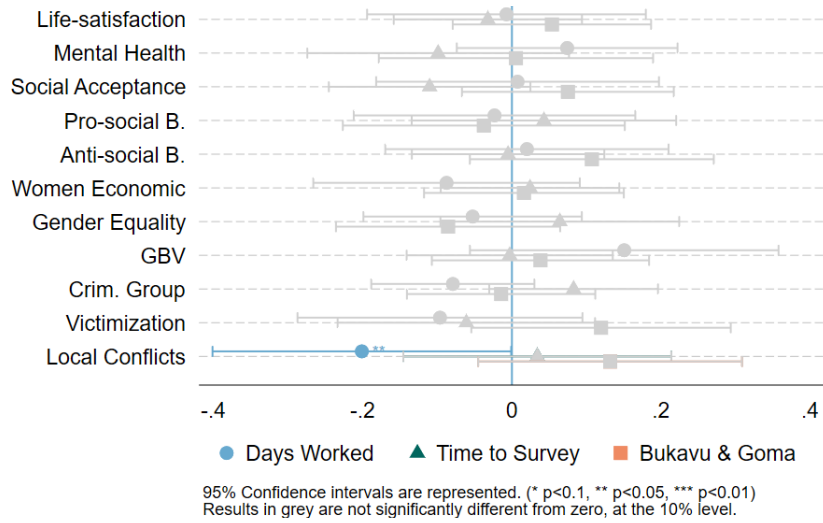


FIGURE 39: Significant Heterogeneities : Material Outcomes, Pooled

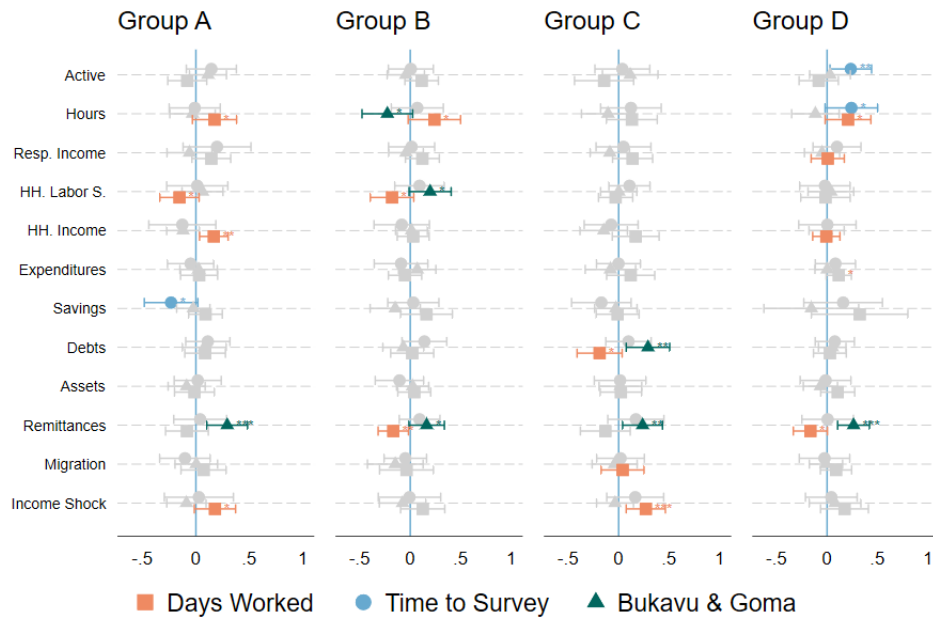


FIGURE 40: Significant Heterogeneities : Non-Material Outcomes, Pooled



6.3.1 Treatment intensity

In this subsection we investigate the treatment effect for the half of beneficiaries that worked the highest number of days. Since program in different neighborhood had different length, and because many issues may arise during the work, it is empirically the case that beneficiaries did work different total number of days. We here compare results for individuals that worked for more than 83 days (i.e. the median). Results for material and non-material outcomes are presented in table 23 and table 24, respectively. Note that since our analysis includes a lottery fixed-effect, differences here are within lottery and may therefore be small.

Reassuringly, there is no significant difference between beneficiaries that received more or less than 83 days of work in material outcomes. This is also true when considering treatment arms separately. Point estimates suggest that individuals that worked more for LIPW have higher activity rate, number of hours, income, and sent remittances. But these small differences are consistent with a small difference in intensity of treatment. There also is a discrepancy in terms of savings that seems to be driven by the distribution across treatment arms (a level at which the

main pattern remains : savings increase for group B and D beneficiaries only).

Results are globally similar regarding non-material outcomes where all but one differences are not significant. **The only difference relates to local conflicts reporting, where people that actually received more than 83 days of work report, on average 0.2sd less conflicts than others.** This causes a discrepancy between beneficiary with less than 83 days of work, that reported more conflict than the control group, and other beneficiaries (more than 83 days of work) that actually reported less conflict. This pattern is found in all four treatment arms.

6.3.2 Time to survey

Since the 26 LIPW were implemented at different dates, there exist substantial variation in the number of days between the end of a project and the survey where outcomes are measured. **In this analysis, we define two subgroup of beneficiaries by the time distance between end of benefits and endline survey. We here focus on the group that benefited from the treatment the longest ago, i.e. more than 630 days before endline.** However, since our analysis includes a lottery fixed-effect, differences here are within lottery and may therefore be minor. Results for material and non-material outcomes are presented in table 25 and 26, respectively.

Regarding material outcomes, one single result appears to differ between the two groups : the probability to have sent more (than received) remittances (column 9 of Table 25). This is true when comparing treated to control, but also when analysins each treatment arm separately. The magnitude of the difference is quite similar across the groups, so we here focus on the overall analysis of treated vs. control. Individuals that were treated the longest ago are 8 percentage points more likely (i.e. 89% instead of 81%) to have a positive or null net remittance position.

On the non-material outcomes however, no significant difference appear in the treatment effect across the two subgroups. There is a small insignificant decrease in the level of social inclusion and an insignificant increase in reported presence of armed groups.

6.3.3 Cities and Survey firm

In this section we investigate differences that may appear across two samples of respondent that were interviewed by two different survey firms. The situation in Eastern DRC made necessary the division of the endline survey in two areas : inhabitants of Bukavu

and Goma were surveyed by IHfRA ; inhabitants of Beni, Bunia and Butembo were surveyed by MULTINA. There are two reasons why the two samples may display different treatment effects : (i) the actual effect may differ across neighborhood or cities ; (ii) the implementation of the questionnaire differed across surveyor firms. Although we cannot distinguish these two channels, we seek to explore potential differences. Material outcomes results are presented in Table 27, non-material outcomes are presented in Table 28.

There are several differences that appear across these two samples. Regarding material outcomes, beneficiaries in Bukavu and Goma (the two biggest cities in our sample) see a higher impact on the number of hours worked each month (column 2 of Table 27), on income (col. 3) and household income (col. 6) ; a decrease in remittances (col. 9) and a decrease in capacity to avoid negative shocks (col. 10). Qualitatively, these differences mainly induce three changes as compared to overall results. First, **the increase in hours worked seems concentrated on beneficiaries of Goma and Bukavu** (with a close-to-zero negative effect in the other three cities). Second, there seems to be **no effect on remittances for inhabitants of Goma and Bukavu ; the whole positive effects being seemingly concentrated in beneficiaries of Beni, Bunia and Butembo**. And finally, **the probability to avoid a negative income shocks is only modified (in the “bad” direction) for beneficiaries of Goma and Bukavu**.

In non-material aspects however, the two groups do not seem to differ. Effects in terms of conflict reporting and victimization do vary (being higher in Bukavu and Goma) but there is not enough precision here to conclude about significant effects.

7 “Replacement” Workers

In this section, we summarize the results regarding another sample of workers : those that were selected as “replacement” at the lottery. These replacement workers are individuals who, at the lottery, were selected to form a pool from which LIPW managers could substitute beneficiaries from the primary list. **So far, we excluded those replacements from the analysis.** This is because some uncertainty about why they finally entered (or not) and the exact benefits they received remains. The first uncertainty relates to a selection issue : why some replacement were chosen over others is not clear at this stage. The second issue relates to the extent to which the benefits these workers received is similar to the design (some may have entered the

LIPW early, others at the end, etc.). In theory these workers were randomly selected and listed and causal interpretation may apply but caution is recommended regarding the following results.

Tables 29 describes the sample of replacement workers. To analyze the result on this sample, we keep the same control group until we used until now. The total sample size is now 3,854 of which 1,245 are replacement workers (32.3%). An important point is that the number of replacement workers in Goma was very low and represents only 4% of the new sample for that city. For this reason, we exclude Goma from this analysis. Overall characteristics of the sample remain similar to the main sample.

Tables 30 shows that a smaller share of replacement workers actually received an offer to joining LIPW (38%) which was to be expected. Once joining however, **the replacement workers received benefits very similar to the “primary workers” except that they worked for 82.2 days on average, against 90 days in the main sample** (cf. table 3). (For completeness on this aspect, Table 31 reproduces the results from Table 4 on treatment take-up.)

Figures 41 and 42 compare the results between main and replacement samples for the main material and non-material outcomes, respectively. **The first and most important result is that no significant difference appears between the two samples.** If anything, results in the replacement sample are less precise which is not a surprise given both the smaller sample size and the unbalances between treated and controls (which are approximately 1/3 vs. 2/3 in this sample). The impact on household labor supply, household income, negative income shock, pro-social behavior or opinion on gender equality all reduce and become insignificant in this sample. The impact on savings also shrinks, even in the specific treatment arms that benefited from incentivized savings (cf. Figure 43).

Only two results remain significant : the increases in net remittances position and the increased reporting of criminal groups activity. More surprisingly, the treatment effect on the assets index becomes negative. We break-down that index in Table 32. It appears that this reduction in assets is driven by a smaller number of furniture and household equipment (as compare to the control group). The impact on real state found in the main sample also disappears here. Table 43 shows that beneficiaries of group B and D saved less in replacement sample than in primary workers sample, which may provide part of the explanation, although more research will be needed on this point.

FIGURE 41: Replacement Workers : Material Outcomes, Pooled

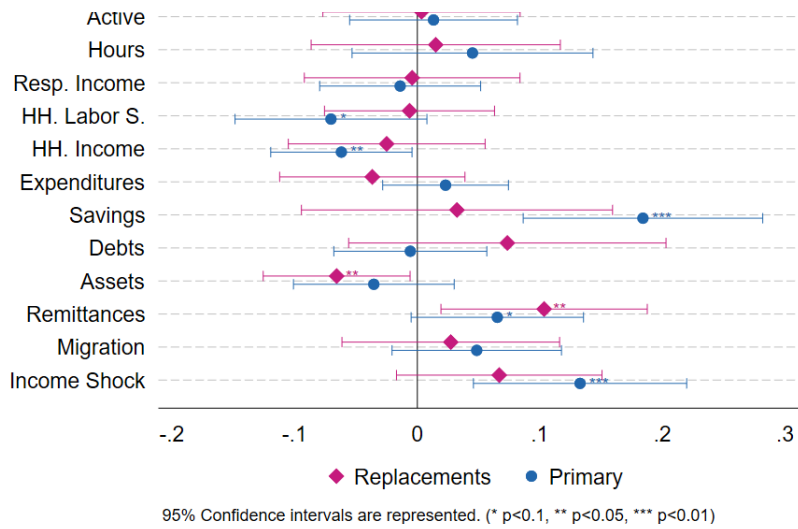
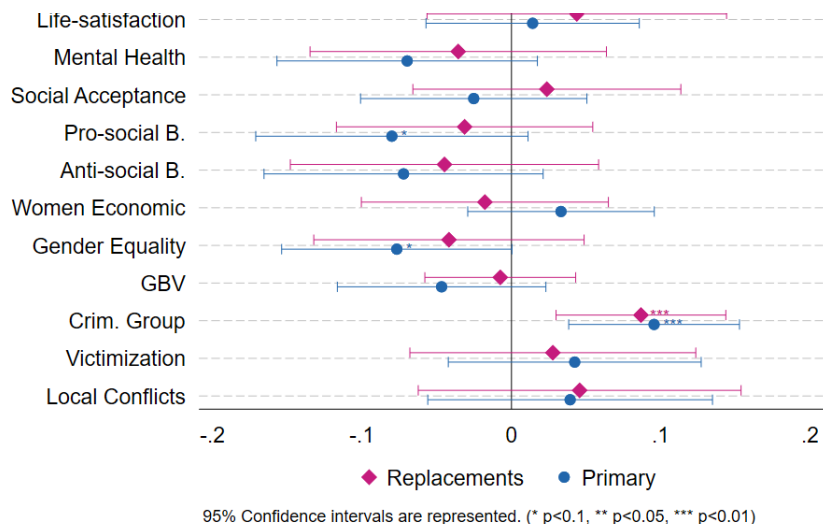


FIGURE 42: Replacement Workers : Non-Material Outcomes, Pooled



8 Conclusion

Between November 2016 and October 2018, 26 World Bank-funded LIPW took place in 5 cities of Eastern DRC, providing temporary jobs to over 2 500 individuals. Among the many applicants, some individuals were randomly selected to receive either one of four “treatments” : work only (group A), work + incentivized savings (group B), work + hard-skills training (group C), work + incentivized savings + hard-skills training (group D). The common work component consisted of around 90 days of work paid at the national minimum wage of 3USD. This report evaluates the medium-run impact of these LIPW programs.

Overall, the program generated selected positive welfare impacts, at the expense, however, of wellbeing. With respect to material outcomes and welfare, we find a small increase in employment but not in income, especially at the household level (where substitution of labor supply seems at play). For beneficiaries of the savings treatments, savings and investment are up significantly while debt levels are lower, suggestive of long run positive impacts. The positive welfare effects contrast with specific negative impacts on wellbeing, as certain beneficiaries are more aware of criminal groups, engage less in pro-social behavior and hold more negative gender views.

These overall impacts however need to be contrasted with the strong positive impact for beneficiaries receiving all work + incentivized savings + hard-skills training (group D). That is, Group D beneficiaries did not see a reduction in household income, neither were they more likely to experience a negative income shock. With respect to well-being, they were less likely to legitimize violence against women and reduced anti-social behavior. Furthermore, the economic benefits for that group are more pronounced, especially as it relates to savings and debt reduction. Next, these beneficiaries even declare increased savings and investment in housing and real estate, indicative of long run impacts for these individuals. The group D results therefore suggest that a multifaceted approach may be most effective in supporting livelihoods in Eastern DRC.⁹

Two particular subgroups benefit from the program in the medium term : women – who represent 48 percent of all beneficiaries and displaced or returnees – representing 27 percent of all beneficiaries. The program increased labor force participation for women in the medium run. Furthermore, female beneficiary households are potentially less prone to household income reduction, while debt levels decreased significantly. On the other hand, female beneficiaries

9. A detailed cost-benefit or cost-effectiveness analysis can provide further detail on the relative costs and benefits of the different treatment arms.

are more likely to report armed group activity and feel less socially integrated, pointing again to negative wellbeing effects. Displaced persons or returnees increased their monthly hours work and did not suffer a household income loss. Furthermore, the displaced and returnees reduced anti-social behavior. Given the positive material outcomes, targeting these groups may generate positive welfare effects.

In conclusion, most positive results come from specific treatments arms (Group D) or subgroup of beneficiaries. The mere participation in LIPW projects does not significantly improve important economic welfare outcomes in the medium run, while certain groups even suffer from negative wellbeing effects. On the other hand, the combination of workfare with incentivized savings and hard-skill training (Group D) was able to produce lasting positive impacts for those beneficiaries. Furthermore, female beneficiaries also seem to turn the positive income shock into longer positive welfare improvements, while returnees or displaced increased their monthly hours worked. As labour substitution is taking place within the household, it will be important to consider intra-household dynamics going forward.

Finally, this study does not find consistent evidence supporting the hypothesis that workfare programs like THIMO Urbain reduce antisocial behavior. A frequent justification for programs such as THIMO Urbain is to reduce criminal behavior and violent activities, especially for the youth. Except for Group D beneficiaries, we do not find such effects. One plausible explanation is that the prevalence of anti-social behavior is generally low in the population (e.g., only 20 percent of the control group reported participation in anti-social behavior), which makes improvement difficult. Secondly, given that program activities did not explicitly target a change in those behaviors, it is not surprising that we fail to see positive impacts in this dimension.

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9 Tables

9.1 Program Participation

TABLE 3: STEP Benefits

	(1)	(2)	(3)	(4)	(5)	(6)
	Control	Pooled T	A	B	C	D
<i>Among Selected :</i>						
Was offered	0.11	0.66	0.67	0.63	0.67	0.66
<i>Among Offered :</i>						
Days Worked	76.46	89.79	89.83	89.32	89.14	90.84
<i>Among Workers :</i>						
Earnings	249.97	302.64	284.00	318.85	286.44	322.17
Bank Account	0.05	0.10	0.05	0.15	0.05	0.17
Training	0.21	0.41	0.05	0.06	0.74	0.76
Observations	2606	2187	537	544	557	549

TABLE 4: Program Implementation and Take-up

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Sample Size	Control Mean	Pooled	A	B	C	D
Was Offered Job	4793	0.11 (0.31)	0.53*** (0.03) [0.00]	0.54*** (0.03) [0.00]	0.50*** (0.04) [0.00]	0.55*** (0.05) [0.00]	0.54*** (0.03) [0.00]
Accepted Job	4793	0.11 (0.31)	0.53*** (0.03) [0.00]	0.54*** (0.03) [0.00]	0.50*** (0.04) [0.00]	0.54*** (0.05) [0.00]	0.53*** (0.03) [0.00]
Days Worked	4768	8.21 (25.93)	49.07*** (3.32) [0.00]	50.24*** (3.34) [0.00]	46.24*** (4.02) [0.00]	49.70*** (4.67) [0.00]	50.08*** (2.97) [0.00]
Earnings	4768	26.83 (86.84)	165.51*** (11.30) [0.00]	157.10*** (10.50) [0.00]	167.20*** (15.38) [0.00]	158.22*** (14.74) [0.00]	179.55*** (11.75) [0.00]
Has Bank Acc.	4793	0.04 (0.20)	0.05*** (0.01) [0.00]	0.02 (0.01) [0.11]	0.09*** (0.03) [0.00]	0.01 (0.01) [0.34]	0.09** (0.03) [0.02]
Savings since	1350	157.67 (114.80)	19.29* (10.24) [0.07]	-5.45 (11.99) [0.65]	34.87*** (12.07) [0.01]	-12.41 (13.47) [0.37]	42.69*** (11.02) [0.00]
Trained	4793	0.02 (0.15)	0.24*** (0.02) [0.00]	-0.00 (0.01) [0.77]	0.00 (0.01) [0.95]	0.46*** (0.05) [0.00]	0.47*** (0.04) [0.00]

Standard deviation/error in parentheses. P-value in brackets.

This table reports the main results about program implementation and take-up. Column (2) displays Control unconditional mean and standard deviation (sd). Column (3) reports the main coefficient of interest for the pooled sample, p-values are in brackets. Column (4), (5), (6) reports respective results for treatment arm A, B, C or D only. The third line reports number of control individuals in column (1) and number of treated depending on the model in columns (2) to (6).

9.2 ITT results

TABLE 5: Labor Market Participation

	(1) Sample Size	(2) Control Mean	(3) Pooled	(4) A	(5) B	(6) C	(7) D
Is active	4793	0.88 (0.33)	0.01 (0.03) [0.69]	0.04 (0.04) [0.30]	-0.02 (0.04) [0.69]	-0.01 (0.06) [0.87]	0.04 (0.05) [0.47]
<i>Has a job</i>	4793	0.54 (0.50)	0.10* (0.06) [0.07]	0.11* (0.07) [0.10]	0.04 (0.07) [0.54]	0.10 (0.07) [0.15]	0.16** (0.06) [0.02]
<i>Looks for a job</i>	2092	0.73 (0.44)	-0.07 (0.05) [0.19]	-0.03 (0.07) [0.72]	-0.06 (0.06) [0.33]	-0.12 (0.10) [0.27]	-0.08 (0.09) [0.37]
Monthly hours	4793	56.12 (84.32)	0.04 (0.05) [0.35]	0.04 (0.05) [0.46]	0.00 (0.06) [0.96]	0.10 (0.07) [0.14]	0.03 (0.06) [0.58]
<i>Hours Wage emp.</i>	4793	8.36 (19.33)	-0.02 (0.01) [0.11]	-0.03 (0.04) [0.41]	-0.11** (0.04) [0.01]	0.04 (0.04) [0.34]	0.01 (0.04) [0.90]
<i>Hours Self-emp.</i>	4793	15.24 (24.08)	0.08 (0.05) [0.13]	0.07 (0.05) [0.16]	0.08 (0.06) [0.20]	0.02 (0.06) [0.73]	0.14* (0.07) [0.05]
<i>Days Wage emp.</i>	4793	3.39 (8.13)	-0.02 (0.02) [0.39]	-0.04 (0.04) [0.39]	-0.09** (0.04) [0.04]	0.03 (0.04) [0.44]	0.02 (0.04) [0.57]
<i>Days Self.-emp.</i>	4793	6.30 (10.12)	0.10** (0.04) [0.03]	0.10** (0.05) [0.03]	0.10* (0.05) [0.07]	0.03 (0.06) [0.65]	0.16** (0.06) [0.01]

Standard deviation/error in parentheses. P-value in brackets.

This table reports the main results about labor market participation outcomes. The top panel relates to activity status; while the bottom panel relates to number of hours worked. Item-level results are reported in italic. Column (2) displays Control unconditional mean. Column (3) to (7) report coefficients of interest, expressed in Control-group standard deviation. Column (3) relates to the pooled sample. Columns (4), (5), (6) and (7) show results for treatment arm A (LIPW), B (LIPW+savings), C (LIPW+training) and D (LIPW+savings+training), respectively.

TABLE 6: Monthly Earnings

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Sample Size	Control Mean	Pooled	A	B	C	D
Monthly income	4793	60.27 (118.74)	-0.01 (0.03) [0.66]	-0.04 (0.05) [0.48]	-0.05 (0.05) [0.29]	-0.02 (0.05) [0.67]	0.05 (0.04) [0.23]
<i>Wage</i>	4793	37.92 (76.32)	-0.02 (0.03) [0.45]	-0.04 (0.05) [0.37]	-0.06 (0.05) [0.19]	-0.03 (0.05) [0.57]	0.04 (0.05) [0.37]
<i>Profits</i>	4793	21.34 (58.86)	-0.00 (0.03) [0.92]	-0.02 (0.05) [0.72]	-0.03 (0.04) [0.48]	-0.01 (0.06) [0.86]	0.05 (0.04) [0.28]
<i>Agricultural earnings</i>	4793	1.01 (5.83)	0.04 (0.04) [0.39]	0.02 (0.05) [0.62]	0.10 (0.06) [0.12]	-0.01 (0.05) [0.82]	0.05 (0.09) [0.61]

Standard deviation/error in parentheses. P-value in brackets.

This table reports the main results about earnings outcomes. Item-level results are reported in italic. Column (2) displays Control unconditional mean. Column (3) to (7) report coefficients of interest, expressed in Control-group standard deviation. Column (3) relates to the pooled sample. Columns (4), (5), (6) and (7) show results for treatment arm A (LIPW), B (LIPW+savings), C (LIPW+training) and D (LIPW+savings+training), respectively.

TABLE 7: Household Labor Supply

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Sample Size	Control Mean	Pooled	A	B	C	D
<i>Share Other Working</i>	4793	0.21 (0.21)	-0.07* (0.04) [0.08]	-0.07 (0.05) [0.17]	-0.09* (0.05) [0.09]	-0.02 (0.04) [0.63]	-0.10* (0.05) [0.07]
Total Household inc.	4793	114.87 (169.14)	-0.06** (0.03) [0.04]	-0.09** (0.04) [0.03]	-0.11** (0.04) [0.02]	-0.05 (0.06) [0.41]	-0.00 (0.04) [0.93]
<i>Others tot. income</i>	4793	54.94 (116.86)	-0.08** (0.03) [0.02]	-0.10** (0.03) [0.01]	-0.11** (0.04) [0.01]	-0.05 (0.06) [0.37]	-0.06 (0.05) [0.25]

Standard deviation/error in parentheses. P-value in brackets.

This table reports the main results about household-level labor supply (top panel) and income (bottom panel). Item-level results are reported in italic. Column (2) displays Control unconditional mean and standard deviation (sd). Column (3) reports the main coefficient of interest for the pooled sample, p-values are in brackets. Column (4), (5), (6) reports respective results for treatment arm A, B, C or D only. The third line reports number of control individuals in column (1) and number of treated depending on the model in columns (2) to (6).

TABLE 8: Earnings and Savings

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Sample Size	Control Mean	Pooled	A	B	C	D
Total Expenditure	4793	193.87 (144.13)	0.02 (0.02) [0.36]	-0.01 (0.04) [0.80]	0.05 (0.04) [0.27]	0.06 (0.05) [0.26]	-0.01 (0.03) [0.82]
<i>Food</i>	4769	96.91 (73.09)	-0.00 (0.03) [0.88]	-0.06 (0.04) [0.18]	-0.01 (0.04) [0.78]	0.04 (0.06) [0.48]	0.01 (0.05) [0.84]
<i>Non-food</i>	4793	97.33 (100.76)	0.04 (0.03) [0.17]	0.02 (0.05) [0.63]	0.07 (0.04) [0.11]	0.06 (0.05) [0.26]	-0.00 (0.03) [0.89]

Standard deviation/error in parentheses. P-value in brackets.

This table reports the main results about household expenditures. Item-level results are reported in italic. Column (2) displays Control unconditional mean and standard deviation (sd). Column (3) reports the main coefficient of interest for the pooled sample, p-values are in brackets. Column (4), (5), (6) reports respective results for treatment arm A, B, C or D only. The third line reports number of control individuals in column (1) and number of treated depending on the model in columns (2) to (6).

TABLE 9: Savings and Debts

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Sample Size	Control Mean	Pooled	A	B	C	D
Total fin. savings	4784	15.63 (81.37)	0.18*** (0.05) [0.00]	-0.00 (0.04) [0.93]	0.34*** (0.07) [0.00]	0.04 (0.05) [0.42]	0.36*** (0.11) [0.00]
Total debts	4793	36.28 (109.88)	-0.01 (0.03) [0.85]	0.03 (0.05) [0.52]	-0.02 (0.05) [0.65]	0.05 (0.05) [0.37]	-0.08** (0.04) [0.04]

Standard deviation/error in parentheses. P-value in brackets.

This table reports the main results about savings and debts. Column (2) displays Control unconditional mean. Column (3) to (7) report coefficients of interest, expressed in Control-group standard deviation. Column (3) relates to the pooled sample. Columns (4), (5), (6) and (7) show results for treatment arm A (LIPW), B (LIPW+savings), C (LIPW+training) and D (LIPW+savings+training), respectively.

TABLE 10: Assets

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Sample Size	Control Mean	Pooled	A	B	C	D
Asset index	4739	0.03 (2.56)	-0.04 (0.03) [0.27]	-0.02 (0.05) [0.66]	-0.07 (0.04) [0.10]	-0.01 (0.05) [0.78]	-0.04 (0.04) [0.41]
<i>Dwelling</i>	4793	0.01 (1.01)	-0.02 (0.04) [0.73]	-0.04 (0.05) [0.46]	-0.01 (0.07) [0.92]	-0.02 (0.05) [0.69]	0.00 (0.05) [0.96]
<i>Livestock</i>	4793	0.01 (1.01)	0.07 (0.04) [0.15]	0.01 (0.05) [0.81]	0.05 (0.06) [0.44]	0.12* (0.06) [0.06]	0.08 (0.06) [0.19]
<i>Furniture</i>	4793	0.00 (1.00)	-0.05 (0.03) [0.15]	-0.06 (0.04) [0.11]	-0.02 (0.05) [0.66]	-0.07 (0.05) [0.19]	-0.04 (0.04) [0.41]
<i>Equipment</i>	4793	0.02 (1.01)	-0.02 (0.03) [0.45]	0.01 (0.06) [0.87]	-0.12** (0.04) [0.01]	-0.02 (0.06) [0.74]	0.04 (0.04) [0.31]
<i>Transportation</i>	4793	0.01 (1.00)	0.03 (0.03) [0.37]	0.01 (0.06) [0.80]	-0.01 (0.04) [0.88]	0.07 (0.04) [0.12]	0.03 (0.05) [0.49]
<i>Real estate</i>	4793	0.00 (1.01)	0.09* (0.05) [0.07]	0.07 (0.06) [0.24]	0.04 (0.04) [0.34]	0.07 (0.06) [0.28]	0.17** (0.06) [0.02]

Standard deviation/error in parentheses. P-value in brackets.

This table reports the main results about assets. Results in italic are intermediary items, built from a list of over 40 items (cf. appendix 13.2 for more details). Column (2) displays Control unconditional mean. Column (3) to (7) report coefficients of interest, expressed in Control-group standard deviation. Column (3) relates to the pooled sample. Columns (4), (5), (6) and (7) show results for treatment arm A (LIPW), B (LIPW+savings), C (LIPW+training) and D (LIPW+savings+training), respectively.

TABLE 11: Remittances and Migration

	(1) Sample Size	(2) Control Mean	(3) Pooled	(4) A	(5) B	(6) C	(7) D
Net remittances	4793	0.81 (0.39)	0.07* (0.03) [0.07]	0.00 (0.05) [0.99]	0.09* (0.04) [0.06]	0.09* (0.05) [0.09]	0.08 (0.05) [0.12]
<i>Sent</i>	4793	20.87 (133.52)	0.03 (0.04) [0.40]	0.15 (0.13) [0.24]	0.02 (0.05) [0.66]	-0.01 (0.04) [0.87]	-0.04 (0.04) [0.27]
<i>Received</i>	4793	149.33 (4410.09)	-0.03 (0.02) [0.19]	-0.02 (0.02) [0.33]	-0.03 (0.02) [0.15]	-0.03 (0.02) [0.24]	-0.03 (0.02) [0.11]
Migration index	4793	0.01 (1.01)	0.05 (0.03) [0.16]	0.05 (0.05) [0.30]	0.12* (0.07) [0.09]	0.03 (0.06) [0.56]	-0.00 (0.04) [0.95]
<i>Has migrated</i>	4793	0.09 (0.29)	-0.00 (0.03) [0.94]	-0.03 (0.05) [0.51]	0.06 (0.05) [0.29]	-0.01 (0.05) [0.91]	-0.03 (0.04) [0.45]
<i>Household member left</i>	4793	0.45 (0.50)	-0.01 (0.04) [0.83]	0.03 (0.05) [0.58]	0.06 (0.05) [0.30]	-0.05 (0.05) [0.34]	-0.07 (0.05) [0.18]
<i>Consider migrating</i>	4793	0.18 (0.38)	0.10** (0.03) [0.01]	0.08 (0.06) [0.18]	0.07 (0.06) [0.22]	0.12** (0.05) [0.02]	0.11* (0.06) [0.06]
<i>Household member consider mig.</i>	4793	0.13 (0.34)	0.08** (0.04) [0.04]	0.11** (0.05) [0.05]	0.11 (0.06) [0.11]	0.06 (0.06) [0.29]	0.03 (0.04) [0.44]

Standard deviation/error in parentheses. P-value in brackets.

This table reports the main results about remittances and migration. Item-level results are reported in italic. Column (2) displays Control unconditional mean. Column (3) to (7) report coefficients of interest, expressed in Control-group standard deviation. Column (3) relates to the pooled sample. Columns (4), (5), (6) and (7) show results for treatment arm A (LIPW), B (LIPW+savings), C (LIPW+training) and D (LIPW+savings+training), respectively.

TABLE 12: Negative Income Shocks

	(1) Sample Size	(2) Control Mean	(3) Pooled	(4) A	(5) B	(6) C	(7) D
Negative Income Shock	4793	0.55 (0.50)	0.13*** (0.04) [0.00]	0.13** (0.05) [0.01]	0.21*** (0.05) [0.00]	0.11* (0.06) [0.08]	0.08 (0.06) [0.16]
<i>Death of relative</i>	4793	0.13 (0.33)	0.09** (0.03) [0.02]	0.12** (0.06) [0.05]	0.10* (0.05) [0.07]	0.04 (0.06) [0.48]	0.10** (0.04) [0.03]
<i>Illness of relative</i>	4793	0.28 (0.45)	0.13** (0.05) [0.02]	0.12* (0.06) [0.06]	0.15** (0.06) [0.02]	0.13* (0.07) [0.06]	0.09 (0.06) [0.11]
<i>Economic (work, business, harvest)</i>	4793	0.18 (0.39)	-0.01 (0.04) [0.71]	-0.06 (0.05) [0.23]	0.02 (0.06) [0.69]	0.03 (0.05) [0.58]	-0.05 (0.05) [0.31]
<i>Disaster, Conflict</i>	4793	0.11 (0.31)	-0.03 (0.03) [0.42]	-0.01 (0.04) [0.72]	0.04 (0.05) [0.50]	-0.02 (0.05) [0.74]	-0.11** (0.05) [0.03]
<i>Emergency Expenditure</i>	4793	0.04 (0.19)	-0.01 (0.03) [0.70]	0.03 (0.06) [0.58]	-0.08** (0.04) [0.04]	0.02 (0.05) [0.64]	-0.03 (0.05) [0.56]

Standard deviation/error in parentheses. P-value in brackets.

This table reports the main results about negative income shocks. Item-level results are reported in italic. Column (2) displays Control unconditional mean. Column (3) to (7) report coefficients of interest, expressed in Control-group standard deviation. Column (3) relates to the pooled sample. Columns (4), (5), (6) and (7) show results for treatment arm A (LIPW), B (LIPW+savings), C (LIPW+training) and D (LIPW+savings+training), respectively.

TABLE 13: Psychological well-being

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Sample Size	Control Mean	Pooled	A	B	C	D
Cantril ladders index	4793	-0.00 (1.00)	0.01 (0.03) [0.69]	0.05 (0.06) [0.37]	-0.02 (0.05) [0.66]	0.01 (0.07) [0.91]	0.02 (0.04) [0.61]
Mental health (MHI-5) index	4793	-0.00 (1.00)	-0.07 (0.04) [0.11]	-0.09 (0.06) [0.14]	-0.14** (0.05) [0.02]	-0.05 (0.04) [0.28]	-0.01 (0.06) [0.89]
Social acceptance	4793	0.00 (1.00)	-0.03 (0.04) [0.50]	-0.08 (0.06) [0.18]	0.02 (0.04) [0.67]	0.00 (0.05) [0.92]	-0.04 (0.05) [0.36]
<i>Feels understood neighbors</i>	4793	-0.00 (1.00)	-0.04 (0.04) [0.33]	-0.12** (0.05) [0.03]	0.00 (0.05) [0.97]	0.03 (0.05) [0.62]	-0.06 (0.06) [0.28]
<i>Had issues w. neighbors</i>	4793	4.00 (1.00)	0.07* (0.04) [0.08]	0.12* (0.06) [0.05]	0.04 (0.05) [0.36]	0.06 (0.04) [0.20]	0.06 (0.06) [0.35]
<i>Feels important</i>	4793	0.00 (1.00)	-0.04 (0.04) [0.30]	-0.02 (0.06) [0.70]	-0.01 (0.04) [0.89]	-0.03 (0.05) [0.59]	-0.10* (0.05) [0.08]
<i>Feels part his family</i>	4793	-0.00 (1.00)	0.08* (0.05) [0.09]	0.06 (0.08) [0.47]	0.10* (0.05) [0.06]	0.07 (0.05) [0.15]	0.11* (0.06) [0.09]

Standard deviation/error in parentheses. P-value in brackets.

This table reports the main results about psychological well-being. Item-level results are reported in italic. Column (2) displays Control unconditional mean. Column (3) to (7) report coefficients of interest, expressed in Control-group standard deviation. Column (3) relates to the pooled sample. Columns (4), (5), (6) and (7) show results for treatment arm A (LIPW), B (LIPW+savings), C (LIPW+training) and D (LIPW+savings+training), respectively.

TABLE 14: Pro-Social behavior

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Sample Size	Control Mean	Pooled	A	B	C	D
Pro-social behavior	4793	0.74 (0.44)	-0.08* (0.04) [0.08]	-0.12** (0.05) [0.03]	-0.05 (0.05) [0.39]	-0.08 (0.06) [0.16]	-0.07 (0.06) [0.27]
Anti-social behavior	4793	0.20 (0.40)	-0.07 (0.05) [0.12]	-0.06 (0.06) [0.35]	-0.00 (0.06) [0.99]	-0.12 (0.07) [0.11]	-0.11** (0.05) [0.05]
Others' pro-social beh.	4793	0.65 (0.48)	-0.11** (0.05) [0.03]	-0.11** (0.05) [0.05]	-0.08 (0.08) [0.31]	-0.10* (0.06) [0.08]	-0.15** (0.06) [0.01]
Others' anti-social beh.	4793	0.63 (0.48)	-0.06 (0.04) [0.18]	-0.02 (0.04) [0.60]	-0.13* (0.07) [0.06]	-0.03 (0.04) [0.55]	-0.05 (0.06) [0.39]

Standard deviation/error in parentheses. P-value in brackets.

This table reports the main results about pro- and anti-social behaviors. Item-level results are reported in *italic*. Column (2) displays Control unconditional mean. Column (3) to (7) report coefficients of interest, expressed in Control-group standard deviation. Column (3) relates to the pooled sample. Columns (4), (5), (6) and (7) show results for treatment arm A (LIPW), B (LIPW+savings), C (LIPW+training) and D (LIPW+savings+training), respectively.

TABLE 15: Women’s empowerment and agency

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Sample Size	Control Mean	Pooled	A	B	C	D
Economic empowerment index	4793	0.00 (1.00)	0.03 (0.03) [0.28]	0.03 (0.04) [0.48]	0.02 (0.05) [0.63]	0.04 (0.04) [0.36]	0.04 (0.04) [0.37]
Opinion women power index	4793	0.00 (1.00)	-0.08* (0.04) [0.05]	-0.11** (0.04) [0.02]	-0.05 (0.06) [0.41]	-0.13** (0.05) [0.02]	-0.02 (0.05) [0.66]
<i>Equal rights</i>	4793	-0.00 (1.00)	-0.01 (0.04) [0.78]	-0.08 (0.05) [0.14]	0.02 (0.06) [0.76]	-0.04 (0.05) [0.48]	0.05 (0.04) [0.20]
<i>Access : powerful position</i>	4793	0.00 (1.00)	-0.08* (0.04) [0.07]	-0.09** (0.04) [0.05]	-0.00 (0.06) [0.96]	-0.16** (0.06) [0.01]	-0.06 (0.06) [0.33]
<i>Access : local power</i>	4793	0.00 (1.00)	-0.10*** (0.03) [0.00]	-0.10** (0.04) [0.02]	-0.14*** (0.05) [0.01]	-0.11** (0.05) [0.04]	-0.06 (0.06) [0.30]
Favors GBV index	4793	-0.00 (1.00)	-0.05 (0.03) [0.18]	0.03 (0.05) [0.58]	-0.06 (0.05) [0.28]	-0.03 (0.05) [0.55]	-0.13** (0.05) [0.02]

Standard deviation/error in parentheses. P-value in brackets.

This table reports the main results about women’s empowerment and agency. Item-level results are reported in italic. Column (2) displays Control unconditionnal mean. Column (3) to (7) report coefficients of interest, expressed in Control-group standard deviation. Column (3) relates to the pooled sample. Columns (4), (5), (6) and (7) show results for treatment arm A (LIPW), B (LIPW+savings), C (LIPW+training) and D (LIPW+savings+training), respectively.

TABLE 16: Exposure to crime, conflict and violence

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Sample Size	Control Mean	Pooled	A	B	C	D
Armed group index	4709	0.00 (1.00)	0.10*** (0.03) [0.00]	0.08 (0.05) [0.13]	0.15*** (0.04) [0.00]	0.04 (0.03) [0.21]	0.12** (0.05) [0.04]
<i>Militia or rebels</i>	4639	0.13 (0.34)	0.13*** (0.04) [0.00]	0.14*** (0.04) [0.00]	0.13** (0.05) [0.02]	0.11** (0.05) [0.04]	0.13** (0.06) [0.04]
<i>Gang or criminak</i>	4594	0.24 (0.43)	0.08** (0.04) [0.04]	0.04 (0.07) [0.61]	0.16*** (0.06) [0.01]	0.01 (0.04) [0.80]	0.13** (0.05) [0.02]
<i>Paramilitary</i>	4536	0.06 (0.23)	0.07** (0.03) [0.03]	0.06 (0.05) [0.24]	0.14** (0.06) [0.04]	0.08 (0.06) [0.21]	0.01 (0.03) [0.67]
<i>Community defence forces</i>	4532	0.09 (0.29)	0.02 (0.03) [0.47]	0.03 (0.06) [0.65]	0.03 (0.05) [0.52]	0.04 (0.05) [0.42]	-0.01 (0.05) [0.84]
Victimization index	4793	0.00 (1.00)	0.04 (0.04) [0.31]	0.03 (0.07) [0.70]	0.08* (0.04) [0.07]	0.08 (0.06) [0.15]	-0.02 (0.06) [0.73]
Local conflicts index	4793	-0.00 (1.00)	0.04 (0.05) [0.40]	0.02 (0.06) [0.76]	0.08 (0.06) [0.17]	0.05 (0.06) [0.42]	0.00 (0.05) [0.95]

Standard deviation/error in parentheses. P-value in brackets.

This table reports the main results about exposure to crime, conflict and violence. Item-level results are reported in italic. Column (2) displays Control unconditional mean. Column (3) to (7) report coefficients of interest, expressed in Control-group standard deviation. Column (3) relates to the pooled sample. Columns (4), (5), (6) and (7) show results for treatment arm A (LIPW), B (LIPW+savings), C (LIPW+training) and D (LIPW+savings+training), respectively.

9.3 Heterogeneity

TABLE 17: Heterogeneity, Material Outcomes : Women sub-group

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Active ⁷	Hours	Income	HH work	HH inc.	Expend.	Savings	Debts	Asset	Remit.	Migration	Shock
Pooled :												
$\gamma_1 : Treated$	-0.07**	-0.06	-0.07	-0.02	-0.08*	0.06*	0.19***	0.05	-0.05	0.09**	0.03	0.11*
	(0.03)	(0.06)	(0.05)	(0.04)	(0.04)	(0.03)	(0.05)	(0.04)	(0.05)	(0.04)	(0.05)	(0.06)
$\gamma_2 : T \times Women$	0.18**	0.21***	0.12*	-0.11	0.04	-0.08	-0.01	-0.13**	0.02	-0.06	0.03	0.04
	(0.08)	(0.05)	(0.07)	(0.07)	(0.06)	(0.05)	(0.05)	(0.05)	(0.05)	(0.04)	(0.06)	(0.07)
$\gamma_1 + \gamma_2$	0.11*	0.16***	0.05	-0.13*	-0.04	-0.02	0.18***	-0.07*	-0.02	0.03	0.06	0.16***
	(0.06)	(0.05)	(0.04)	(0.07)	(0.04)	(0.04)	(0.05)	(0.04)	(0.03)	(0.04)	(0.05)	(0.05)
Group A :												
$\gamma_1 : Treated$	-0.09	-0.18***	-0.10	-0.01	-0.06	0.02	0.04	0.10	-0.02	0.04	-0.01	0.09
	(0.05)	(0.06)	(0.09)	(0.06)	(0.06)	(0.05)	(0.07)	(0.09)	(0.06)	(0.06)	(0.05)	(0.06)
$\gamma_2 : T \times Women$	0.28**	0.45***	0.13	-0.13	-0.05	-0.07	-0.08	-0.14	-0.00	-0.08	0.12	0.09
	(0.12)	(0.08)	(0.10)	(0.10)	(0.09)	(0.07)	(0.08)	(0.10)	(0.06)	(0.06)	(0.08)	(0.09)
$\gamma_1 + \gamma_2$	0.19**	0.27***	0.03	-0.14*	-0.11*	-0.05	-0.05	-0.05	-0.02	-0.04	0.11	0.18**
	(0.09)	(0.07)	(0.04)	(0.08)	(0.06)	(0.06)	(0.03)	(0.04)	(0.05)	(0.06)	(0.07)	(0.07)
Group B :												
$\gamma_1 : Treated$	-0.08*	-0.04	-0.11	-0.04	-0.13**	0.12*	0.33***	0.05	-0.03	0.12*	0.12	0.23***
	(0.05)	(0.07)	(0.08)	(0.05)	(0.06)	(0.06)	(0.08)	(0.08)	(0.06)	(0.06)	(0.09)	(0.07)
$\gamma_2 : T \times Women$	0.14	0.09	0.13	-0.12	0.04	-0.16	0.01	-0.15	-0.08	-0.06	-0.01	-0.04
	(0.09)	(0.07)	(0.11)	(0.11)	(0.09)	(0.09)	(0.12)	(0.09)	(0.08)	(0.08)	(0.09)	(0.09)
$\gamma_1 + \gamma_2$	0.06	0.06	0.02	-0.16	-0.09	-0.03	0.35***	-0.10*	-0.11**	0.05	0.11	0.19**
	(0.08)	(0.07)	(0.05)	(0.09)	(0.06)	(0.06)	(0.10)	(0.05)	(0.05)	(0.06)	(0.07)	(0.07)
Group C :												
$\gamma_1 : Treated$	-0.07	0.04	-0.07	0.05	-0.07	0.13	0.08	0.14*	-0.04	0.07	0.10	0.06
	(0.06)	(0.10)	(0.08)	(0.06)	(0.07)	(0.08)	(0.07)	(0.07)	(0.08)	(0.06)	(0.08)	(0.08)
$\gamma_2 : T \times Women$	0.13	0.14	0.10	-0.14	0.05	-0.14	-0.08	-0.20**	0.06	0.04	-0.13	0.11
	(0.10)	(0.11)	(0.08)	(0.10)	(0.10)	(0.10)	(0.09)	(0.08)	(0.08)	(0.08)	(0.09)	(0.09)
$\gamma_1 + \gamma_2$	0.06	0.18**	0.03	-0.10	-0.02	-0.01	-0.00	-0.05	0.01	0.11	-0.03	0.16**
	(0.10)	(0.07)	(0.06)	(0.07)	(0.08)	(0.07)	(0.05)	(0.06)	(0.05)	(0.07)	(0.06)	(0.07)
Group D :												
$\gamma_1 : Treated$	-0.05	-0.05	0.00	-0.08	-0.05	-0.04	0.32**	-0.08	-0.10	0.15**	-0.08	0.07
	(0.07)	(0.07)	(0.07)	(0.07)	(0.06)	(0.06)	(0.12)	(0.05)	(0.09)	(0.07)	(0.08)	(0.08)
$\gamma_2 : T \times Women$	0.19	0.18*	0.11	-0.04	0.10	0.05	0.08	-0.02	0.12	-0.14	0.15	0.02
	(0.11)	(0.09)	(0.10)	(0.12)	(0.08)	(0.08)	(0.10)	(0.06)	(0.10)	(0.10)	(0.10)	(0.09)
$\gamma_1 + \gamma_2$	0.14	0.13	0.11*	-0.12	0.05	0.01	0.40***	-0.10*	0.02	0.01	0.07	0.10
	(0.08)	(0.08)	(0.07)	(0.09)	(0.05)	(0.04)	(0.12)	(0.05)	(0.04)	(0.07)	(0.06)	(0.07)
<i>N</i>	4793	4793	4793	4793	4793	4793	4784	4793	4739	4793	4793	4793

Standard error in parentheses. (* p<0.1, ** p<0.05, *** p<0.01)

This table reports heterogeneity results for the Women sub-group. The main material outcomes are listed in column (1) to (11). Lines relate to 5 panels : Pooled and treatment-arm specific (A, B, C and D) results. Within each panel, the effect of the treatment is reported in the first line ; the second line reports the difference between treatment effect and sub-group specific treatment effect ; the third line summarises the total effect for the subgroup.

TABLE 18: Heterogeneity, Non-Material Outcomes : Women sub-group

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Cantril ⁷	MHI5	Accept	Pro-s.	Anti-s.	W. Agency	W. Access	GBV	Armed gr.	Victim.	Conflicts
Pooled :											
$\gamma_1 : Treated$	0.01	-0.08*	0.03	-0.07	-0.10*	0.01	-0.08*	-0.08***	0.04	0.05	0.07
	(0.04)	(0.04)	(0.04)	(0.05)	(0.06)	(0.04)	(0.05)	(0.03)	(0.04)	(0.05)	(0.06)
$\gamma_2 : T \times Women$	0.01	0.03	-0.12**	-0.01	0.06	0.06	0.01	0.08	0.12**	-0.01	-0.07
	(0.06)	(0.05)	(0.06)	(0.05)	(0.06)	(0.06)	(0.06)	(0.05)	(0.05)	(0.05)	(0.05)
$\gamma_1 + \gamma_2$	0.02	-0.05	-0.09*	-0.09	-0.04	0.06	-0.07	-0.00	0.16***	0.04	0.00
	(0.05)	(0.06)	(0.05)	(0.05)	(0.05)	(0.05)	(0.05)	(0.05)	(0.03)	(0.05)	(0.05)
Group A :											
$\gamma_1 : Treated$	0.09	-0.10	-0.03	-0.09	-0.15*	0.03	-0.13*	-0.03	-0.01	0.05	0.00
	(0.06)	(0.07)	(0.07)	(0.06)	(0.08)	(0.05)	(0.07)	(0.05)	(0.07)	(0.08)	(0.08)
$\gamma_2 : T \times Women$	-0.08	0.03	-0.11	-0.06	0.19*	0.00	0.04	0.12	0.19**	-0.05	0.02
	(0.08)	(0.10)	(0.10)	(0.08)	(0.10)	(0.08)	(0.10)	(0.10)	(0.08)	(0.09)	(0.10)
$\gamma_1 + \gamma_2$	0.01	-0.07	-0.14	-0.15**	0.04	0.03	-0.09	0.09	0.18***	0.00	0.03
	(0.08)	(0.08)	(0.09)	(0.07)	(0.08)	(0.06)	(0.06)	(0.09)	(0.06)	(0.09)	(0.07)
Group B :											
$\gamma_1 : Treated$	-0.00	-0.13*	0.15***	-0.05	0.05	-0.05	-0.07	-0.09	0.08	0.12**	0.08
	(0.08)	(0.07)	(0.05)	(0.05)	(0.09)	(0.06)	(0.07)	(0.06)	(0.07)	(0.04)	(0.07)
$\gamma_2 : T \times Women$	-0.04	-0.02	-0.27***	-0.01	-0.10	0.15*	0.04	0.07	0.13	-0.08	0.00
	(0.10)	(0.09)	(0.07)	(0.09)	(0.11)	(0.08)	(0.08)	(0.12)	(0.10)	(0.07)	(0.09)
$\gamma_1 + \gamma_2$	-0.04	-0.15*	-0.12*	-0.05	-0.05	0.10	-0.02	-0.02	0.22***	0.04	0.08
	(0.07)	(0.07)	(0.06)	(0.08)	(0.07)	(0.07)	(0.06)	(0.10)	(0.05)	(0.07)	(0.08)
Group C :											
$\gamma_1 : Treated$	-0.06	-0.07	0.04	-0.08	-0.19**	0.03	-0.13*	-0.07	0.03	0.09	0.11
	(0.08)	(0.05)	(0.06)	(0.08)	(0.08)	(0.06)	(0.07)	(0.06)	(0.05)	(0.07)	(0.09)
$\gamma_2 : T \times Women$	0.15	0.05	-0.09	-0.00	0.15**	0.03	-0.00	0.08	0.03	-0.01	-0.12
	(0.09)	(0.08)	(0.08)	(0.07)	(0.06)	(0.10)	(0.09)	(0.08)	(0.08)	(0.12)	(0.09)
$\gamma_1 + \gamma_2$	0.08	-0.02	-0.04	-0.08	-0.04	0.06	-0.13*	0.02	0.06	0.08	-0.01
	(0.08)	(0.07)	(0.07)	(0.05)	(0.08)	(0.07)	(0.07)	(0.06)	(0.05)	(0.09)	(0.07)
Group D :											
$\gamma_1 : Treated$	0.01	-0.04	-0.04	-0.08	-0.11	0.01	-0.01	-0.15***	0.05	-0.08	0.08
	(0.07)	(0.06)	(0.06)	(0.07)	(0.07)	(0.05)	(0.10)	(0.05)	(0.06)	(0.08)	(0.09)
$\gamma_2 : T \times Women$	0.02	0.06	-0.03	0.02	0.01	0.05	-0.03	0.06	0.14	0.10	-0.15
	(0.07)	(0.08)	(0.09)	(0.09)	(0.08)	(0.09)	(0.12)	(0.08)	(0.09)	(0.08)	(0.11)
$\gamma_1 + \gamma_2$	0.03	0.02	-0.06	-0.06	-0.10	0.06	-0.04	-0.10	0.19**	0.03	-0.07
	(0.05)	(0.08)	(0.07)	(0.08)	(0.06)	(0.06)	(0.06)	(0.08)	(0.07)	(0.07)	(0.06)
<i>N</i>	4793	4793	4793	4793	4793	4793	4793	4793	4709	4793	4793

Standard error in parentheses. (* p<0.1, ** p<0.05, *** p<0.01)

This table reports heterogeneity results for the Women sub-group. The main material outcomes are listed in column (1) to (11). Lines relate to 5 panels : Pooled and treatment-arm specific (A, B, C and D) results. Within each panel, the effect of the treatment is reported in the first line ; the second line reports the difference between treatment effect and sub-group specific treatment effect ; the third line summarises the total effect for the subgroup.

TABLE 19: Heterogeneity, Material Outcomes : Youngs sub-group

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Active ⁷	Hours	Income	HH work	HH inc.	Expend.	Savings	Debts	Asset	Remit.	Migration	Shock
Pooled :												
$\gamma_1 : Treated$	0.01	0.03	-0.02	-0.10**	-0.07*	0.04	0.18***	0.01	-0.04	0.06	0.05	0.10**
	(0.04)	(0.06)	(0.04)	(0.04)	(0.04)	(0.03)	(0.05)	(0.03)	(0.03)	(0.04)	(0.04)	(0.05)
$\gamma_2 : T \times Young$	0.02	0.03	0.01	0.09	0.03	-0.06	0.02	-0.06	0.02	0.02	-0.00	0.09
	(0.07)	(0.07)	(0.05)	(0.05)	(0.06)	(0.06)	(0.07)	(0.04)	(0.05)	(0.07)	(0.06)	(0.07)
$\gamma_1 + \gamma_2$	0.02	0.07	-0.01	-0.01	-0.04	-0.01	0.20***	-0.04	-0.02	0.08	0.05	0.19***
	(0.06)	(0.06)	(0.04)	(0.05)	(0.05)	(0.05)	(0.06)	(0.04)	(0.05)	(0.06)	(0.05)	(0.06)
Group A :												
$\gamma_1 : Treated$	0.05	0.02	-0.03	-0.11*	-0.08	0.00	-0.08*	0.05	-0.01	-0.02	0.05	0.08
	(0.05)	(0.07)	(0.06)	(0.06)	(0.05)	(0.06)	(0.04)	(0.06)	(0.06)	(0.06)	(0.06)	(0.06)
$\gamma_2 : T \times Young$	-0.03	0.05	-0.02	0.14	-0.02	-0.04	0.22**	-0.08	-0.02	0.05	0.00	0.15*
	(0.11)	(0.11)	(0.09)	(0.10)	(0.12)	(0.12)	(0.10)	(0.08)	(0.08)	(0.09)	(0.09)	(0.09)
$\gamma_1 + \gamma_2$	0.02	0.07	-0.06	0.03	-0.10	-0.03	0.15*	-0.03	-0.03	0.03	0.05	0.24***
	(0.09)	(0.08)	(0.07)	(0.08)	(0.09)	(0.09)	(0.08)	(0.04)	(0.07)	(0.07)	(0.07)	(0.07)
Group B :												
$\gamma_1 : Treated$	-0.03	-0.04	-0.05	-0.10	-0.09*	0.06	0.37***	0.00	-0.04	0.08	0.14*	0.19***
	(0.06)	(0.08)	(0.06)	(0.06)	(0.05)	(0.05)	(0.08)	(0.06)	(0.05)	(0.06)	(0.07)	(0.05)
$\gamma_2 : T \times Young$	0.03	0.14	-0.01	0.06	-0.04	-0.04	-0.11	-0.10	-0.07	0.00	-0.07	0.03
	(0.14)	(0.12)	(0.08)	(0.10)	(0.08)	(0.09)	(0.12)	(0.08)	(0.09)	(0.12)	(0.11)	(0.10)
$\gamma_1 + \gamma_2$	-0.00	0.09	-0.06	-0.05	-0.13*	0.02	0.26**	-0.10*	-0.11	0.09	0.07	0.22**
	(0.12)	(0.10)	(0.06)	(0.08)	(0.07)	(0.08)	(0.11)	(0.05)	(0.08)	(0.09)	(0.10)	(0.10)
Group C :												
$\gamma_1 : Treated$	0.01	0.18*	-0.02	-0.06	-0.08	0.09	0.06	0.07	-0.06	0.06	0.02	0.05
	(0.07)	(0.09)	(0.07)	(0.05)	(0.06)	(0.06)	(0.06)	(0.08)	(0.05)	(0.06)	(0.07)	(0.07)
$\gamma_2 : T \times Young$	-0.03	-0.18	0.01	0.07	0.05	-0.08	-0.03	-0.05	0.08	0.10	0.03	0.15
	(0.10)	(0.11)	(0.06)	(0.08)	(0.07)	(0.09)	(0.09)	(0.10)	(0.08)	(0.08)	(0.09)	(0.10)
$\gamma_1 + \gamma_2$	-0.02	0.00	-0.01	0.01	-0.02	0.01	0.03	0.03	0.02	0.16*	0.05	0.21**
	(0.09)	(0.08)	(0.06)	(0.06)	(0.08)	(0.08)	(0.07)	(0.07)	(0.08)	(0.08)	(0.08)	(0.09)
Group D :												
$\gamma_1 : Treated$	0.01	-0.01	0.04	-0.13**	-0.03	0.02	0.35***	-0.07	-0.06	0.11*	-0.02	0.07
	(0.06)	(0.08)	(0.07)	(0.05)	(0.06)	(0.04)	(0.13)	(0.05)	(0.05)	(0.05)	(0.04)	(0.07)
$\gamma_2 : T \times Young$	0.10	0.13	0.04	0.07	0.08	-0.08	0.03	-0.02	0.07	-0.09	0.04	0.05
	(0.13)	(0.12)	(0.09)	(0.09)	(0.12)	(0.07)	(0.15)	(0.05)	(0.10)	(0.12)	(0.10)	(0.10)
$\gamma_1 + \gamma_2$	0.10	0.12	0.08	-0.06	0.05	-0.06	0.38***	-0.09**	0.01	0.02	0.02	0.12
	(0.10)	(0.09)	(0.06)	(0.08)	(0.09)	(0.06)	(0.14)	(0.04)	(0.09)	(0.10)	(0.09)	(0.09)
N	4793	4793	4793	4793	4793	4793	4784	4793	4739	4793	4793	4793

Standard error in parentheses. (* p<0.1, ** p<0.05, *** p<0.01)

This table reports heterogeneity results for the Young (under-25) sub-group. The main material outcomes are listed in column (1) to (11). Lines relate to 5 panels : Pooled and treatment-arm specific (A, B, C and D) results. Within each panel, the effect of the treatment is reported in the first line ; the second line reports the difference between treatment effect and sub-group specific treatment effect ; the third line summarises the total effect for the subgroup.

TABLE 20: Heterogeneity, Non-material Outcomes : Youngs sub-group

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Cantril"	MHI5	Accept	Pro-s.	Anti-s.	W. Agency	W. Access	GBV	Armed gr.	Victim.	Conflicts
Pooled :											
$\gamma_1 : Treated$	0.06*	-0.05	-0.01	-0.07	-0.08	0.02	-0.07	-0.05	0.09**	0.03	0.06
	(0.03)	(0.05)	(0.05)	(0.05)	(0.05)	(0.03)	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)
$\gamma_2 : T \times Young$	-0.13**	-0.07	-0.05	-0.03	0.02	0.03	-0.02	0.00	0.02	0.03	-0.05
	(0.05)	(0.05)	(0.05)	(0.07)	(0.05)	(0.07)	(0.04)	(0.05)	(0.06)	(0.06)	(0.05)
$\gamma_1 + \gamma_2$	-0.07	-0.12**	-0.06	-0.10*	-0.06	0.06	-0.09**	-0.04	0.11***	0.06	0.00
	(0.06)	(0.05)	(0.04)	(0.06)	(0.05)	(0.06)	(0.04)	(0.05)	(0.04)	(0.06)	(0.06)
Group A :											
$\gamma_1 : Treated$	0.09	-0.07	-0.07	-0.17**	-0.07	0.03	-0.08	0.03	0.06	-0.00	0.03
	(0.06)	(0.06)	(0.08)	(0.08)	(0.07)	(0.06)	(0.05)	(0.06)	(0.06)	(0.08)	(0.07)
$\gamma_2 : T \times Young$	-0.10	-0.05	-0.06	0.15	0.03	-0.00	-0.11	-0.02	0.05	0.09	-0.04
	(0.08)	(0.06)	(0.11)	(0.12)	(0.10)	(0.11)	(0.10)	(0.09)	(0.09)	(0.11)	(0.08)
$\gamma_1 + \gamma_2$	-0.01	-0.12*	-0.13*	-0.02	-0.04	0.03	-0.18**	0.02	0.11*	0.09	-0.01
	(0.08)	(0.07)	(0.07)	(0.08)	(0.09)	(0.09)	(0.08)	(0.09)	(0.07)	(0.10)	(0.07)
Group B :											
$\gamma_1 : Treated$	-0.01	-0.10	0.02	-0.03	0.01	0.04	-0.05	-0.06	0.13**	0.06	0.12*
	(0.07)	(0.06)	(0.06)	(0.06)	(0.06)	(0.05)	(0.07)	(0.07)	(0.05)	(0.04)	(0.06)
$\gamma_2 : T \times Young$	-0.01	-0.13	-0.02	-0.05	-0.02	-0.07	0.02	-0.01	0.05	0.07	-0.13
	(0.10)	(0.09)	(0.10)	(0.10)	(0.09)	(0.10)	(0.09)	(0.12)	(0.09)	(0.11)	(0.10)
$\gamma_1 + \gamma_2$	-0.03	-0.22***	0.00	-0.09	-0.01	-0.03	-0.03	-0.06	0.18**	0.13	-0.01
	(0.08)	(0.08)	(0.07)	(0.08)	(0.10)	(0.09)	(0.07)	(0.09)	(0.07)	(0.10)	(0.10)
Group C :											
$\gamma_1 : Treated$	0.10	0.01	0.04	-0.01	-0.14*	0.04	-0.11*	0.00	0.08	0.11	0.06
	(0.07)	(0.06)	(0.05)	(0.06)	(0.07)	(0.05)	(0.06)	(0.06)	(0.06)	(0.07)	(0.07)
$\gamma_2 : T \times Young$	-0.25**	-0.15	-0.07	-0.18*	0.06	0.03	-0.04	-0.08	-0.09	-0.07	-0.02
	(0.10)	(0.12)	(0.07)	(0.09)	(0.09)	(0.10)	(0.09)	(0.06)	(0.11)	(0.10)	(0.09)
$\gamma_1 + \gamma_2$	-0.15	-0.14	-0.03	-0.19**	-0.09	0.06	-0.15*	-0.08	-0.01	0.04	0.04
	(0.09)	(0.09)	(0.06)	(0.09)	(0.10)	(0.09)	(0.08)	(0.05)	(0.06)	(0.08)	(0.08)
Group D :											
$\gamma_1 : Treated$	0.07*	-0.02	-0.02	-0.06	-0.12*	-0.02	-0.04	-0.17***	0.08	-0.03	0.01
	(0.04)	(0.07)	(0.06)	(0.07)	(0.06)	(0.04)	(0.06)	(0.05)	(0.06)	(0.07)	(0.05)
$\gamma_2 : T \times Young$	-0.13	0.03	-0.07	-0.01	0.02	0.16	0.04	0.13	0.11	0.04	-0.03
	(0.10)	(0.09)	(0.10)	(0.11)	(0.09)	(0.10)	(0.09)	(0.10)	(0.12)	(0.11)	(0.09)
$\gamma_1 + \gamma_2$	-0.07	0.01	-0.09	-0.07	-0.09	0.14	0.00	-0.04	0.19*	0.00	-0.02
	(0.09)	(0.09)	(0.08)	(0.09)	(0.08)	(0.09)	(0.07)	(0.10)	(0.10)	(0.09)	(0.08)
N	4793	4793	4793	4793	4793	4793	4793	4793	4709	4793	4793

Standard error in parentheses. (* p<0.1, ** p<0.05, *** p<0.01)

This table reports heterogeneity results for the Young (under-25) sub-group. The main material outcomes are listed in column (1) to (11). Lines relate to 5 panels : Pooled and treatment-arm specific (A, B, C and D) results. Within each panel, the effect of the treatment is reported in the first line ; the second line reports the difference between treatment effect and sub-group specific treatment effect ; the third line summarises the total effect for the subgroup.

TABLE 21: Heterogeneity, Material Outcomes : Displaced sub-group

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Active ^a	Hours	Income	HH work	HH inc.	Expend.	Savings	Debts	Asset	Remit.	Migration	Shock
Pooled :												
$\gamma_1 : Treated$	-0.01	0.00	-0.05	-0.08*	-0.10**	0.02	0.18***	0.01	-0.03	0.07*	0.05	0.12**
	(0.04)	(0.05)	(0.04)	(0.04)	(0.04)	(0.03)	(0.05)	(0.03)	(0.03)	(0.04)	(0.04)	(0.04)
$\gamma_2 : T \times D\&R$	0.08	0.18*	0.13*	0.04	0.15**	0.02	0.03	-0.08	-0.01	-0.01	-0.00	0.04
	(0.05)	(0.09)	(0.07)	(0.07)	(0.06)	(0.06)	(0.13)	(0.06)	(0.05)	(0.06)	(0.08)	(0.08)
$\gamma_1 + \gamma_2$	0.08	0.18*	0.09	-0.04	0.05	0.04	0.20*	-0.07	-0.04	0.06	0.04	0.17**
	(0.05)	(0.09)	(0.06)	(0.07)	(0.04)	(0.05)	(0.12)	(0.05)	(0.05)	(0.06)	(0.07)	(0.07)
Group A :												
$\gamma_1 : Treated$	0.02	-0.00	-0.06	-0.08	-0.11**	-0.03	0.02	0.04	-0.03	0.01	0.00	0.11*
	(0.05)	(0.06)	(0.06)	(0.05)	(0.05)	(0.05)	(0.05)	(0.05)	(0.06)	(0.06)	(0.05)	(0.06)
$\gamma_2 : T \times D\&R$	0.12	0.21*	0.11	0.05	0.08	0.06	-0.11	-0.05	0.03	-0.04	0.21*	0.12
	(0.10)	(0.11)	(0.10)	(0.10)	(0.07)	(0.11)	(0.08)	(0.07)	(0.09)	(0.10)	(0.11)	(0.10)
$\gamma_1 + \gamma_2$	0.14*	0.20*	0.05	-0.03	-0.03	0.04	-0.09	-0.01	-0.00	-0.03	0.22**	0.23**
	(0.08)	(0.10)	(0.09)	(0.09)	(0.06)	(0.08)	(0.05)	(0.05)	(0.07)	(0.09)	(0.09)	(0.09)
Group B :												
$\gamma_1 : Treated$	-0.02	-0.02	-0.09	-0.13**	-0.17***	0.02	0.29***	-0.00	-0.10**	0.14***	0.10	0.18***
	(0.05)	(0.07)	(0.05)	(0.05)	(0.06)	(0.05)	(0.09)	(0.06)	(0.04)	(0.05)	(0.07)	(0.06)
$\gamma_2 : T \times D\&R$	0.01	0.09	0.16	0.14	0.24**	0.12	0.22	-0.08	0.15	-0.21**	0.05	0.10
	(0.12)	(0.13)	(0.10)	(0.11)	(0.11)	(0.12)	(0.20)	(0.09)	(0.10)	(0.08)	(0.13)	(0.11)
$\gamma_1 + \gamma_2$	-0.01	0.07	0.07	0.01	0.07	0.14	0.51***	-0.08	0.04	-0.07	0.15	0.28***
	(0.10)	(0.13)	(0.08)	(0.11)	(0.08)	(0.10)	(0.16)	(0.06)	(0.10)	(0.08)	(0.12)	(0.09)
Group C :												
$\gamma_1 : Treated$	-0.05	0.07	-0.03	-0.04	-0.05	0.09	0.07	0.07	0.01	0.08	0.08	0.09
	(0.07)	(0.08)	(0.06)	(0.05)	(0.06)	(0.06)	(0.06)	(0.06)	(0.06)	(0.05)	(0.06)	(0.06)
$\gamma_2 : T \times D\&R$	0.21**	0.16	0.00	0.06	-0.01	-0.17	-0.13	-0.08	-0.13	0.05	-0.22**	0.09
	(0.10)	(0.16)	(0.07)	(0.08)	(0.09)	(0.10)	(0.17)	(0.10)	(0.08)	(0.10)	(0.09)	(0.07)
$\gamma_1 + \gamma_2$	0.15*	0.22	-0.02	0.03	-0.06	-0.07	-0.07	-0.02	-0.12*	0.13	-0.14	0.18**
	(0.08)	(0.13)	(0.08)	(0.05)	(0.08)	(0.08)	(0.14)	(0.09)	(0.07)	(0.10)	(0.09)	(0.07)
Group D :												
$\gamma_1 : Treated$	0.03	-0.04	-0.00	-0.07	-0.06	-0.02	0.37***	-0.06	-0.01	0.03	0.01	0.11*
	(0.05)	(0.05)	(0.05)	(0.06)	(0.04)	(0.04)	(0.11)	(0.05)	(0.05)	(0.06)	(0.05)	(0.06)
$\gamma_2 : T \times D\&R$	0.02	0.28***	0.23*	-0.08	0.25*	0.06	-0.02	-0.08	-0.10	0.16*	-0.06	-0.11
	(0.10)	(0.09)	(0.12)	(0.12)	(0.14)	(0.09)	(0.20)	(0.08)	(0.08)	(0.09)	(0.12)	(0.11)
$\gamma_1 + \gamma_2$	0.05	0.24**	0.22**	-0.16	0.18	0.04	0.35*	-0.14***	-0.10	0.20***	-0.05	-0.00
	(0.10)	(0.10)	(0.11)	(0.10)	(0.12)	(0.08)	(0.20)	(0.05)	(0.07)	(0.06)	(0.10)	(0.11)
N	4793	4793	4793	4793	4793	4793	4784	4793	4739	4793	4793	4793

Standard error in parentheses. (* p<0.1, ** p<0.05, *** p<0.01)

This table reports heterogeneity results for the displaced and returnees sub-group. The main material outcomes are listed in column (1) to (11). Lines relate to 5 panels : Pooled and treatment-arm specific (A, B, C and D) results. Within each panel, the effect of the treatment is reported in the first line ; the second line reports the difference between treatment effect and sub-group specific treatment effect ; the third line summarises the total effect for the subgroup.

TABLE 22: Heterogeneity, Non-material Outcomes : Displaced sub-group

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Cantril ⁷	MHI5	Accept	Pro-s.	Anti-s.	W. Agency	W. Access	GBV	Armed gr.	Victim.	Conflicts
Pooled :											
$\gamma_1 : Treated$	0.02	-0.07*	-0.02	-0.07	-0.05	0.04	-0.08**	-0.03	0.10***	0.02	0.03
	(0.04)	(0.04)	(0.04)	(0.05)	(0.05)	(0.04)	(0.03)	(0.04)	(0.03)	(0.04)	(0.05)
$\gamma_2 : T \times D\&R$	-0.01	-0.01	0.00	-0.05	-0.10*	-0.02	0.03	-0.09	-0.04	0.10	0.02
	(0.07)	(0.08)	(0.06)	(0.08)	(0.05)	(0.06)	(0.08)	(0.07)	(0.06)	(0.06)	(0.10)
$\gamma_1 + \gamma_2$	0.01	-0.08	-0.02	-0.12*	-0.15***	0.02	-0.06	-0.11*	0.06	0.12**	0.06
	(0.05)	(0.09)	(0.06)	(0.07)	(0.05)	(0.05)	(0.08)	(0.06)	(0.05)	(0.06)	(0.09)
Group A :											
$\gamma_1 : Treated$	0.04	-0.08	-0.10	-0.11	-0.03	0.01	-0.07*	0.08	0.10*	0.01	0.03
	(0.07)	(0.06)	(0.06)	(0.07)	(0.07)	(0.05)	(0.04)	(0.06)	(0.05)	(0.07)	(0.07)
$\gamma_2 : T \times D\&R$	0.04	-0.05	0.07	-0.08	-0.13	0.08	-0.17	-0.23**	-0.09	0.06	-0.09
	(0.10)	(0.11)	(0.11)	(0.13)	(0.08)	(0.09)	(0.11)	(0.11)	(0.11)	(0.15)	(0.10)
$\gamma_1 + \gamma_2$	0.08	-0.13	-0.03	-0.18*	-0.16**	0.09	-0.25**	-0.15	0.00	0.08	-0.05
	(0.08)	(0.11)	(0.11)	(0.10)	(0.07)	(0.07)	(0.10)	(0.09)	(0.11)	(0.15)	(0.08)
Group B :											
$\gamma_1 : Treated$	-0.05	-0.18***	0.05	-0.03	0.04	0.05	-0.05	-0.02	0.16***	0.08	0.10
	(0.06)	(0.05)	(0.04)	(0.06)	(0.06)	(0.05)	(0.07)	(0.05)	(0.05)	(0.05)	(0.08)
$\gamma_2 : T \times D\&R$	0.11	0.19*	-0.10	-0.08	-0.16	-0.11	0.01	-0.17**	-0.07	0.01	-0.06
	(0.11)	(0.10)	(0.09)	(0.11)	(0.10)	(0.11)	(0.12)	(0.08)	(0.12)	(0.11)	(0.13)
$\gamma_1 + \gamma_2$	0.06	0.01	-0.05	-0.11	-0.12	-0.06	-0.04	-0.18**	0.09	0.09	0.04
	(0.09)	(0.10)	(0.09)	(0.09)	(0.10)	(0.11)	(0.10)	(0.08)	(0.10)	(0.09)	(0.10)
Group C :											
$\gamma_1 : Treated$	0.01	-0.03	0.00	-0.09	-0.11	0.03	-0.16***	-0.03	0.03	0.04	0.01
	(0.08)	(0.04)	(0.05)	(0.07)	(0.08)	(0.05)	(0.05)	(0.06)	(0.04)	(0.07)	(0.06)
$\gamma_2 : T \times D\&R$	-0.02	-0.09	0.01	0.03	-0.04	0.05	0.15	0.02	0.05	0.19*	0.18
	(0.11)	(0.11)	(0.11)	(0.12)	(0.09)	(0.12)	(0.12)	(0.14)	(0.08)	(0.10)	(0.21)
$\gamma_1 + \gamma_2$	-0.01	-0.12	0.01	-0.06	-0.15**	0.08	-0.01	-0.01	0.08	0.23**	0.19
	(0.10)	(0.11)	(0.10)	(0.08)	(0.06)	(0.10)	(0.13)	(0.11)	(0.06)	(0.09)	(0.19)
Group D :											
$\gamma_1 : Treated$	0.06	0.02	-0.05	-0.04	-0.08	0.05	-0.04	-0.14**	0.13**	-0.06	-0.01
	(0.05)	(0.06)	(0.06)	(0.06)	(0.06)	(0.05)	(0.05)	(0.06)	(0.06)	(0.07)	(0.05)
$\gamma_2 : T \times D\&R$	-0.15*	-0.11	0.02	-0.10	-0.09	-0.06	0.08	0.05	-0.06	0.17	0.06
	(0.08)	(0.12)	(0.08)	(0.12)	(0.08)	(0.11)	(0.09)	(0.09)	(0.14)	(0.10)	(0.14)
$\gamma_1 + \gamma_2$	-0.09	-0.08	-0.02	-0.14	-0.18**	-0.01	0.04	-0.09	0.07	0.10	0.05
	(0.06)	(0.12)	(0.06)	(0.11)	(0.07)	(0.07)	(0.10)	(0.08)	(0.13)	(0.09)	(0.13)
<i>N</i>	4793	4793	4793	4793	4793	4793	4793	4793	4709	4793	4793

Standard error in parentheses. (* p<0.1, ** p<0.05, *** p<0.01)

This table reports heterogeneity results for the displaced and returnees sub-group. The main material outcomes are listed in column (1) to (11). Lines relate to 5 panels : Pooled and treatment-arm specific (A, B, C and D) results. Within each panel, the effect of the treatment is reported in the first line ; the second line reports the difference between treatment effect and sub-group specific treatment effect ; the third line summarises the total effect for the subgroup.

TABLE 23: Heterogeneity, Material Outcomes : Days worked

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Active ⁷	Hours	Income	HH work	HH inc.	Expend.	Savings	Debts	Asset	Remit.	Migration	Shock
Pooled :												
$\gamma_1 : Treated$	-0.06*	0.02	-0.02	-0.05	-0.04	0.01	0.15***	-0.03	-0.06	0.06	0.02	0.07
	(0.04)	(0.05)	(0.04)	(0.06)	(0.03)	(0.04)	(0.05)	(0.04)	(0.04)	(0.04)	(0.04)	(0.06)
$\gamma_2 : T \times Intensive$	0.11	0.11	0.09	0.05	-0.07	-0.02	-0.06	0.11	-0.02	0.07	-0.04	0.05
	(0.07)	(0.10)	(0.11)	(0.10)	(0.12)	(0.09)	(0.11)	(0.07)	(0.10)	(0.10)	(0.09)	(0.12)
$\gamma_1 + \gamma_2$	0.04	0.13	0.07	-0.00	-0.11	-0.01	0.09	0.08	-0.08	0.14	-0.02	0.13
	(0.07)	(0.10)	(0.10)	(0.07)	(0.11)	(0.09)	(0.09)	(0.06)	(0.09)	(0.08)	(0.08)	(0.09)
Group A :												
$\gamma_1 : Treated$	-0.06	0.08	-0.10	-0.03	-0.04	-0.01	0.05	0.01	-0.07	0.02	0.05	0.08
	(0.06)	(0.06)	(0.06)	(0.09)	(0.05)	(0.05)	(0.05)	(0.07)	(0.06)	(0.07)	(0.06)	(0.08)
$\gamma_2 : T \times Intensive$	0.14	-0.01	0.20	0.01	-0.13	-0.05	-0.23*	0.11	0.02	0.04	-0.10	0.03
	(0.11)	(0.12)	(0.15)	(0.14)	(0.15)	(0.10)	(0.12)	(0.10)	(0.11)	(0.12)	(0.11)	(0.16)
$\gamma_1 + \gamma_2$	0.09	0.07	0.10	-0.02	-0.17	-0.06	-0.18*	0.12	-0.05	0.06	-0.05	0.11
	(0.09)	(0.10)	(0.13)	(0.08)	(0.14)	(0.10)	(0.09)	(0.07)	(0.10)	(0.09)	(0.09)	(0.10)
Group B :												
$\gamma_1 : Treated$	-0.04	0.00	-0.02	-0.10	-0.08	0.07	0.27***	-0.06	-0.05	0.08	0.09	0.18**
	(0.07)	(0.07)	(0.06)	(0.06)	(0.05)	(0.08)	(0.08)	(0.06)	(0.05)	(0.05)	(0.08)	(0.07)
$\gamma_2 : T \times Intensive$	0.01	0.07	0.01	0.09	-0.08	-0.09	0.03	0.14	-0.11	0.09	-0.05	-0.01
	(0.11)	(0.12)	(0.11)	(0.12)	(0.13)	(0.13)	(0.12)	(0.11)	(0.12)	(0.10)	(0.10)	(0.15)
$\gamma_1 + \gamma_2$	-0.04	0.07	-0.01	-0.01	-0.17	-0.02	0.30***	0.08	-0.16*	0.17**	0.04	0.17
	(0.08)	(0.11)	(0.10)	(0.10)	(0.11)	(0.08)	(0.10)	(0.09)	(0.09)	(0.08)	(0.09)	(0.12)
Group C :												
$\gamma_1 : Treated$	-0.05	0.07	-0.01	-0.03	-0.03	0.04	0.06	0.03	-0.06	0.04	-0.03	-0.01
	(0.08)	(0.08)	(0.07)	(0.06)	(0.07)	(0.06)	(0.06)	(0.08)	(0.06)	(0.08)	(0.07)	(0.09)
$\gamma_2 : T \times Intensive$	0.04	0.12	0.05	0.11	-0.07	-0.00	-0.17	0.10	0.01	0.17	0.02	0.16
	(0.13)	(0.15)	(0.13)	(0.10)	(0.13)	(0.11)	(0.14)	(0.11)	(0.12)	(0.13)	(0.11)	(0.14)
$\gamma_1 + \gamma_2$	-0.01	0.20	0.04	0.08	-0.10	0.04	-0.11	0.13	-0.04	0.21**	-0.01	0.16
	(0.10)	(0.13)	(0.11)	(0.08)	(0.11)	(0.11)	(0.12)	(0.09)	(0.11)	(0.10)	(0.10)	(0.09)
Group D :												
$\gamma_1 : Treated$	-0.10	-0.06	0.05	-0.05	-0.02	-0.07	0.22	-0.09*	-0.06	0.11**	-0.04	0.03
	(0.06)	(0.07)	(0.07)	(0.08)	(0.05)	(0.05)	(0.14)	(0.05)	(0.05)	(0.05)	(0.06)	(0.07)
$\gamma_2 : T \times Intensive$	0.23**	0.24*	0.10	-0.02	0.00	0.08	0.16	0.08	-0.01	0.01	-0.03	0.04
	(0.10)	(0.13)	(0.11)	(0.12)	(0.14)	(0.10)	(0.19)	(0.09)	(0.12)	(0.12)	(0.12)	(0.12)
$\gamma_1 + \gamma_2$	0.13	0.18	0.14*	-0.07	-0.02	0.01	0.38**	-0.01	-0.08	0.12	-0.07	0.07
	(0.09)	(0.11)	(0.08)	(0.08)	(0.11)	(0.08)	(0.14)	(0.07)	(0.11)	(0.11)	(0.08)	(0.11)
<i>N</i>	4793	4793	4793	4793	4793	4793	4784	4793	4739	4793	4793	4793

Standard error in parentheses. (* p<0.1, ** p<0.05, *** p<0.01)

This table reports heterogeneity results for the most engaged beneficiaries. The main material outcomes are listed in column (1) to (11). Lines relate to 5 panels : Pooled and treatment-arm specific (A, B, C and D) results. Within each panel, the effect of the treatment is reported in the first line ; the second line reports the difference between treatment effect and sub-group specific treatment effect ; the third line summarises the total effect for the subgroup.

TABLE 24: Heterogeneity, Non-Material Outcomes : Days worked

	(1) Cantril ⁹	(2) MHI5	(3) Accept	(4) Pro-s.	(5) Anti-s.	(6) W. Agency	(7) W. Access	(8) GBV	(9) Armed gr.	(10) Victim.	(11) Conflicts
Pooled :											
$\gamma_1 : Treated$	0.01	-0.11**	-0.09**	-0.08	-0.05	0.02	-0.08*	-0.11**	0.09***	0.02	0.09
	(0.04)	(0.04)	(0.04)	(0.06)	(0.05)	(0.04)	(0.04)	(0.04)	(0.03)	(0.04)	(0.07)
$\gamma_2 : T \times Intensive$	-0.01	0.07	0.01	-0.02	0.02	-0.09	-0.05	0.15	-0.08	-0.10	-0.20**
	(0.09)	(0.07)	(0.09)	(0.09)	(0.09)	(0.09)	(0.07)	(0.10)	(0.05)	(0.09)	(0.10)
$\gamma_1 + \gamma_2$	0.01	-0.03	-0.08	-0.10	-0.03	-0.07	-0.13*	0.04	0.01	-0.07	-0.11
	(0.08)	(0.06)	(0.08)	(0.08)	(0.08)	(0.07)	(0.07)	(0.10)	(0.06)	(0.09)	(0.08)
Group A :											
$\gamma_1 : Treated$	0.05	-0.15**	-0.21**	-0.13	-0.13*	0.06	-0.11*	-0.03	0.05	-0.03	-0.00
	(0.05)	(0.06)	(0.08)	(0.08)	(0.07)	(0.06)	(0.06)	(0.07)	(0.07)	(0.07)	(0.08)
$\gamma_2 : T \times Intensive$	-0.01	0.12	0.11	-0.01	0.20	-0.17	-0.07	0.15	-0.04	-0.03	-0.06
	(0.12)	(0.08)	(0.11)	(0.11)	(0.13)	(0.10)	(0.08)	(0.14)	(0.08)	(0.11)	(0.13)
$\gamma_1 + \gamma_2$	0.04	-0.03	-0.10	-0.14	0.07	-0.11	-0.18**	0.12	0.01	-0.06	-0.06
	(0.10)	(0.08)	(0.08)	(0.08)	(0.11)	(0.08)	(0.07)	(0.11)	(0.07)	(0.11)	(0.10)
Group B :											
$\gamma_1 : Treated$	-0.02	-0.17**	-0.01	-0.12	0.05	-0.02	-0.10	-0.08	0.16**	0.06	0.18**
	(0.06)	(0.07)	(0.05)	(0.08)	(0.07)	(0.07)	(0.07)	(0.07)	(0.06)	(0.06)	(0.08)
$\gamma_2 : T \times Intensive$	-0.02	0.07	-0.06	0.13	-0.05	-0.02	0.05	0.07	-0.13	-0.09	-0.31**
	(0.12)	(0.12)	(0.13)	(0.14)	(0.10)	(0.11)	(0.14)	(0.12)	(0.12)	(0.12)	(0.12)
$\gamma_1 + \gamma_2$	-0.04	-0.10	-0.07	0.01	-0.00	-0.04	-0.05	-0.01	0.03	-0.03	-0.12
	(0.09)	(0.09)	(0.10)	(0.10)	(0.10)	(0.09)	(0.11)	(0.12)	(0.09)	(0.10)	(0.10)
Group C :											
$\gamma_1 : Treated$	0.05	-0.07	-0.04	-0.07	-0.08	0.10	-0.12*	-0.13*	0.02	0.06	0.11
	(0.09)	(0.04)	(0.08)	(0.07)	(0.10)	(0.07)	(0.07)	(0.07)	(0.04)	(0.06)	(0.10)
$\gamma_2 : T \times Intensive$	-0.09	0.03	-0.04	-0.03	-0.03	-0.24*	-0.07	0.25*	-0.05	-0.09	-0.20
	(0.11)	(0.11)	(0.14)	(0.11)	(0.13)	(0.12)	(0.08)	(0.13)	(0.07)	(0.12)	(0.12)
$\gamma_1 + \gamma_2$	-0.04	-0.03	-0.08	-0.11	-0.11	-0.14	-0.20**	0.11	-0.03	-0.03	-0.10
	(0.12)	(0.09)	(0.10)	(0.10)	(0.09)	(0.09)	(0.08)	(0.11)	(0.07)	(0.11)	(0.08)
Group D :											
$\gamma_1 : Treated$	-0.02	-0.05	-0.12**	0.01	-0.07	-0.06	-0.00	-0.18***	0.12**	-0.01	0.07
	(0.06)	(0.07)	(0.06)	(0.06)	(0.06)	(0.06)	(0.08)	(0.06)	(0.05)	(0.08)	(0.07)
$\gamma_2 : T \times Intensive$	0.08	0.07	0.03	-0.17	-0.03	0.07	-0.11	0.13	-0.09	-0.17*	-0.23*
	(0.11)	(0.11)	(0.12)	(0.11)	(0.09)	(0.11)	(0.09)	(0.11)	(0.09)	(0.09)	(0.12)
$\gamma_1 + \gamma_2$	0.06	0.02	-0.10	-0.16	-0.09	0.01	-0.11*	-0.05	0.02	-0.17*	-0.16*
	(0.10)	(0.09)	(0.10)	(0.10)	(0.09)	(0.07)	(0.06)	(0.11)	(0.08)	(0.10)	(0.09)
<i>N</i>	4793	4793	4793	4793	4793	4793	4793	4793	4709	4793	4793

Standard error in parentheses. (* p<0.1, ** p<0.05, *** p<0.01)

This table reports heterogeneity results for the most engaged beneficiaries. The main material outcomes are listed in column (1) to (11). Lines relate to 5 panels : Pooled and treatment-arm specific (A, B, C and D) results. Within each panel, the effect of the treatment is reported in the first line ; the second line reports the difference between treatment effect and sub-group specific treatment effect ; the third line summarises the total effect for the subgroup.

TABLE 25: Heterogeneity, Material Outcomes : Time since LIPW

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Active ⁷	Hours	Income	HH work	HH inc.	Expend.	Savings	Debts	Asset	Remit.	Migration	Shock
Pooled :												
$\gamma_1 : Treated$	-0.01	0.11	0.01	-0.11*	-0.03	0.04	0.22***	-0.06	-0.03	-0.05	0.07	0.17**
	(0.05)	(0.08)	(0.05)	(0.06)	(0.03)	(0.04)	(0.07)	(0.06)	(0.03)	(0.03)	(0.04)	(0.06)
$\gamma_2 : T \times TimeDist.$	0.05	-0.12	-0.06	0.07	-0.06	0.00	-0.09	0.09	-0.03	0.24***	-0.05	-0.03
	(0.07)	(0.09)	(0.06)	(0.08)	(0.05)	(0.06)	(0.10)	(0.06)	(0.06)	(0.05)	(0.07)	(0.08)
$\gamma_1 + \gamma_2$	0.05	-0.01	-0.05	-0.04	-0.10**	0.04	0.14*	0.03	-0.05	0.19***	0.02	0.14***
	(0.05)	(0.05)	(0.03)	(0.04)	(0.04)	(0.03)	(0.07)	(0.03)	(0.05)	(0.03)	(0.05)	(0.05)
Group A :												
$\gamma_1 : Treated$	-0.01	0.05	-0.01	-0.10	-0.03	-0.01	-0.00	-0.01	0.02	-0.15*	0.04	0.20***
	(0.07)	(0.07)	(0.08)	(0.07)	(0.04)	(0.07)	(0.06)	(0.07)	(0.05)	(0.08)	(0.07)	(0.07)
$\gamma_2 : T \times TimeDist.$	0.11	-0.03	-0.06	0.06	-0.12	0.03	-0.02	0.08	-0.09	0.29***	0.00	-0.09
	(0.08)	(0.10)	(0.10)	(0.09)	(0.07)	(0.08)	(0.08)	(0.10)	(0.08)	(0.09)	(0.10)	(0.09)
$\gamma_1 + \gamma_2$	0.10**	0.02	-0.07	-0.04	-0.15**	0.02	-0.03	0.07	-0.06	0.14***	0.04	0.11**
	(0.05)	(0.07)	(0.06)	(0.06)	(0.06)	(0.05)	(0.04)	(0.07)	(0.07)	(0.05)	(0.06)	(0.05)
Group B :												
$\gamma_1 : Treated$	0.02	0.13	-0.03	-0.21**	-0.12*	0.02	0.41***	0.02	-0.09*	0.01	0.19**	0.27***
	(0.06)	(0.11)	(0.07)	(0.08)	(0.06)	(0.07)	(0.06)	(0.09)	(0.04)	(0.05)	(0.09)	(0.08)
$\gamma_2 : T \times TimeDist.$	-0.04	-0.23*	-0.04	0.20*	0.01	0.07	-0.15	-0.07	0.02	0.16*	-0.15	-0.08
	(0.09)	(0.12)	(0.08)	(0.10)	(0.08)	(0.09)	(0.12)	(0.10)	(0.08)	(0.08)	(0.13)	(0.11)
$\gamma_1 + \gamma_2$	-0.02	-0.10	-0.08	-0.01	-0.11**	0.09*	0.27**	-0.05	-0.06	0.18**	0.04	0.19**
	(0.06)	(0.06)	(0.05)	(0.06)	(0.05)	(0.05)	(0.11)	(0.04)	(0.07)	(0.07)	(0.10)	(0.07)
Group C :												
$\gamma_1 : Treated$	-0.07	0.15*	0.02	-0.02	0.03	0.13	0.04	-0.12	-0.03	-0.02	0.05	0.15**
	(0.12)	(0.09)	(0.07)	(0.07)	(0.09)	(0.09)	(0.08)	(0.08)	(0.05)	(0.09)	(0.06)	(0.07)
$\gamma_2 : T \times TimeDist.$	0.11	-0.10	-0.09	0.00	-0.15	-0.08	-0.03	0.29**	0.02	0.24**	-0.04	-0.04
	(0.13)	(0.13)	(0.09)	(0.09)	(0.11)	(0.12)	(0.10)	(0.10)	(0.10)	(0.10)	(0.11)	(0.09)
$\gamma_1 + \gamma_2$	0.05	0.05	-0.07	-0.02	-0.12	0.04	0.01	0.17***	-0.01	0.21***	0.01	0.11
	(0.07)	(0.10)	(0.06)	(0.05)	(0.07)	(0.07)	(0.06)	(0.06)	(0.09)	(0.03)	(0.09)	(0.07)
Group D :												
$\gamma_1 : Treated$	0.03	0.09	0.08	-0.12	-0.01	0.01	0.44**	-0.11**	-0.00	-0.06	-0.01	0.05
	(0.06)	(0.10)	(0.05)	(0.10)	(0.05)	(0.05)	(0.19)	(0.05)	(0.06)	(0.06)	(0.06)	(0.11)
$\gamma_2 : T \times TimeDist.$	0.03	-0.12	-0.05	0.04	-0.00	0.00	-0.16	0.05	-0.07	0.26***	-0.01	0.08
	(0.10)	(0.11)	(0.08)	(0.11)	(0.08)	(0.06)	(0.23)	(0.07)	(0.08)	(0.08)	(0.08)	(0.12)
$\gamma_1 + \gamma_2$	0.06	-0.03	0.03	-0.08	-0.01	0.01	0.29**	-0.06	-0.07	0.21***	-0.02	0.13**
	(0.08)	(0.06)	(0.07)	(0.05)	(0.07)	(0.03)	(0.12)	(0.04)	(0.07)	(0.05)	(0.06)	(0.06)
<i>N</i>	4793	4793	4793	4793	4793	4793	4784	4793	4739	4793	4793	4793

Standard error in parentheses. (* p<0.1, ** p<0.05, *** p<0.01)

This table reports heterogeneity results for the beneficiaries treated more than 630 days before the interview. The main material outcomes are listed in column (1) to (11). Lines relate to 5 panels : Pooled and treatment-arm specific (A, B, C and D) results. Within each panel, the effect of the treatment is reported in the first line ; the second line reports the difference between treatment effect and sub-group specific treatment effect ; the third line summarises the total effect for the subgroup.

TABLE 26: Heterogeneity, Non-Material Outcomes : Time since LIPW

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Cantril"	MHI5	Accept	Pro-s.	Anti-s.	W. Agency	W. Access	GBV	Armed gr.	Victim.	Conflicts
Pooled :											
$\gamma_1 : Treated$	0.02	-0.03	0.03	-0.10	-0.06	0.02	-0.10	-0.04	0.03	0.08	0.04
	(0.05)	(0.06)	(0.05)	(0.06)	(0.04)	(0.05)	(0.06)	(0.05)	(0.04)	(0.06)	(0.07)
$\gamma_2 : T \times TimeDist.$	-0.03	-0.10	-0.11	0.04	-0.01	0.02	0.06	-0.00	0.08	-0.06	0.03
	(0.06)	(0.08)	(0.07)	(0.09)	(0.06)	(0.06)	(0.08)	(0.07)	(0.05)	(0.08)	(0.09)
$\gamma_1 + \gamma_2$	-0.02	-0.13**	-0.08	-0.06	-0.07	0.05*	-0.03	-0.05	0.12***	0.02	0.08
	(0.03)	(0.05)	(0.05)	(0.06)	(0.06)	(0.03)	(0.05)	(0.04)	(0.03)	(0.05)	(0.06)
Group A :											
$\gamma_1 : Treated$	0.08	-0.01	0.08	-0.18**	-0.04	-0.04	-0.13*	-0.01	-0.00	0.02	-0.02
	(0.09)	(0.08)	(0.06)	(0.08)	(0.07)	(0.09)	(0.07)	(0.06)	(0.09)	(0.11)	(0.07)
$\gamma_2 : T \times TimeDist.$	-0.07	-0.16	-0.30***	0.11	-0.02	0.13	0.07	0.07	0.12	0.02	0.11
	(0.10)	(0.11)	(0.10)	(0.11)	(0.11)	(0.10)	(0.09)	(0.10)	(0.11)	(0.13)	(0.11)
$\gamma_1 + \gamma_2$	0.00	-0.17**	-0.22**	-0.07	-0.06	0.09**	-0.06	0.06	0.12**	0.04	0.08
	(0.06)	(0.08)	(0.08)	(0.07)	(0.08)	(0.04)	(0.05)	(0.08)	(0.06)	(0.09)	(0.08)
Group B :											
$\gamma_1 : Treated$	-0.12*	-0.13	0.02	-0.10	0.06	0.07	-0.01	-0.11	0.14**	0.16**	0.13
	(0.07)	(0.07)	(0.08)	(0.07)	(0.05)	(0.07)	(0.07)	(0.08)	(0.06)	(0.06)	(0.11)
$\gamma_2 : T \times TimeDist.$	0.13	-0.05	-0.01	0.11	-0.09	-0.06	-0.02	0.09	-0.02	-0.12	-0.03
	(0.09)	(0.10)	(0.09)	(0.10)	(0.10)	(0.09)	(0.11)	(0.10)	(0.08)	(0.08)	(0.12)
$\gamma_1 + \gamma_2$	0.01	-0.17**	0.00	0.00	-0.03	0.00	-0.04	-0.02	0.13*	0.03	0.09
	(0.06)	(0.07)	(0.05)	(0.07)	(0.08)	(0.06)	(0.08)	(0.07)	(0.06)	(0.05)	(0.06)
Group C :											
$\gamma_1 : Treated$	0.07	0.00	0.07	-0.02	-0.14**	0.04	-0.17**	-0.01	-0.06	0.18*	0.10
	(0.10)	(0.06)	(0.06)	(0.06)	(0.07)	(0.08)	(0.08)	(0.08)	(0.03)	(0.09)	(0.11)
$\gamma_2 : T \times TimeDist.$	-0.13	-0.12	-0.12	-0.09	0.04	0.00	0.10	-0.03	0.15**	-0.16	-0.04
	(0.11)	(0.09)	(0.09)	(0.09)	(0.10)	(0.08)	(0.11)	(0.09)	(0.06)	(0.12)	(0.14)
$\gamma_1 + \gamma_2$	-0.06	-0.11*	-0.05	-0.11	-0.09	0.05	-0.07	-0.04	0.09**	0.02	0.06
	(0.05)	(0.06)	(0.06)	(0.08)	(0.09)	(0.04)	(0.07)	(0.05)	(0.04)	(0.07)	(0.07)
Group D :											
$\gamma_1 : Treated$	0.03	0.01	-0.05	-0.08	-0.13**	0.03	-0.07	-0.05	0.05	-0.03	-0.04
	(0.05)	(0.10)	(0.08)	(0.07)	(0.05)	(0.08)	(0.08)	(0.07)	(0.08)	(0.11)	(0.06)
$\gamma_2 : T \times TimeDist.$	-0.05	-0.07	-0.01	0.04	0.05	0.03	0.11	-0.13	0.08	0.02	0.11
	(0.09)	(0.12)	(0.10)	(0.11)	(0.08)	(0.09)	(0.10)	(0.10)	(0.11)	(0.13)	(0.09)
$\gamma_1 + \gamma_2$	-0.02	-0.06	-0.06	-0.04	-0.08	0.05	0.04	-0.18***	0.14*	-0.01	0.07
	(0.07)	(0.08)	(0.07)	(0.09)	(0.07)	(0.03)	(0.06)	(0.06)	(0.07)	(0.07)	(0.07)
<i>N</i>	4793	4793	4793	4793	4793	4793	4793	4793	4709	4793	4793

Standard error in parentheses. (* p<0.1, ** p<0.05, *** p<0.01)

This table reports heterogeneity results for the beneficiaries treated more than 630 days before the interview. The main material outcomes are listed in column (1) to 11). Lines relate to 5 panels : Pooled and treatment-arm specific (A, B, C and D) results. Within each panel, the effect of the treatment is reported in the first line ; the second line reports the difference between treatment effect and sub-group specific treatment effect ; the third line summarises the total effect for the subgroup.

TABLE 27: Heterogeneity, Material Outcomes : Survey firm

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Active ⁷	Hours	Income	HH work	HH inc.	Expend.	Savings	Debts	Asset	Remit.	Migration	Shock
Pooled :												
$\gamma_1 : Treated$	0.03	-0.03	-0.06	-0.03	-0.10**	0.00	0.13**	0.00	-0.05	0.12***	0.03	0.05
	(0.04)	(0.05)	(0.05)	(0.04)	(0.04)	(0.03)	(0.06)	(0.03)	(0.05)	(0.04)	(0.05)	(0.05)
$\gamma_2 : T \times IHfRA$	-0.05	0.19**	0.10*	-0.09	0.09*	0.05	0.14	-0.01	0.04	-0.14**	0.04	0.19**
	(0.07)	(0.09)	(0.06)	(0.08)	(0.05)	(0.05)	(0.10)	(0.07)	(0.06)	(0.06)	(0.07)	(0.08)
$\gamma_1 + \gamma_2$	-0.02	0.15**	0.04	-0.12*	-0.01	0.05	0.26***	-0.01	-0.01	-0.01	0.07	0.24***
	(0.05)	(0.07)	(0.03)	(0.07)	(0.02)	(0.05)	(0.08)	(0.06)	(0.03)	(0.05)	(0.05)	(0.06)
Group A :												
$\gamma_1 : Treated$	0.08*	-0.03	-0.10	-0.01	-0.16**	-0.02	-0.04	-0.00	-0.02	0.04	0.02	0.06
	(0.04)	(0.07)	(0.08)	(0.05)	(0.06)	(0.05)	(0.04)	(0.06)	(0.07)	(0.07)	(0.05)	(0.05)
$\gamma_2 : T \times IHfRA$	-0.08	0.17*	0.14	-0.15*	0.17**	0.03	0.09	0.09	-0.01	-0.08	0.07	0.18*
	(0.09)	(0.10)	(0.09)	(0.09)	(0.06)	(0.08)	(0.08)	(0.09)	(0.09)	(0.10)	(0.10)	(0.09)
$\gamma_1 + \gamma_2$	-0.00	0.14*	0.05	-0.16**	0.01	0.01	0.05	0.08	-0.03	-0.05	0.09	0.24***
	(0.08)	(0.07)	(0.04)	(0.07)	(0.03)	(0.07)	(0.07)	(0.07)	(0.05)	(0.07)	(0.09)	(0.08)
Group B :												
$\gamma_1 : Treated$	-0.06	-0.09	-0.10	-0.02	-0.12*	0.06	0.27**	-0.03	-0.09	0.16**	0.13	0.15**
	(0.06)	(0.06)	(0.07)	(0.06)	(0.06)	(0.06)	(0.10)	(0.05)	(0.06)	(0.06)	(0.09)	(0.06)
$\gamma_2 : T \times IHfRA$	0.11	0.24*	0.12	-0.18*	0.03	-0.05	0.16	0.02	0.04	-0.17**	-0.04	0.12
	(0.08)	(0.13)	(0.08)	(0.10)	(0.08)	(0.08)	(0.12)	(0.10)	(0.08)	(0.07)	(0.13)	(0.11)
$\gamma_1 + \gamma_2$	0.06	0.14	0.02	-0.20**	-0.09**	0.01	0.43***	-0.01	-0.05	-0.01	0.09	0.28***
	(0.06)	(0.11)	(0.05)	(0.08)	(0.04)	(0.05)	(0.07)	(0.09)	(0.05)	(0.04)	(0.09)	(0.09)
Group C :												
$\gamma_1 : Treated$	0.05	0.04	-0.08	-0.01	-0.12	0.01	0.04	0.12*	-0.02	0.15***	0.02	-0.00
	(0.06)	(0.09)	(0.08)	(0.06)	(0.08)	(0.06)	(0.05)	(0.06)	(0.08)	(0.04)	(0.08)	(0.08)
$\gamma_2 : T \times IHfRA$	-0.14	0.13	0.14	-0.03	0.17	0.12	-0.01	-0.19*	0.02	-0.13	0.04	0.27***
	(0.14)	(0.12)	(0.10)	(0.08)	(0.11)	(0.12)	(0.10)	(0.11)	(0.10)	(0.12)	(0.10)	(0.09)
$\gamma_1 + \gamma_2$	-0.10	0.17**	0.06	-0.04	0.05	0.13	0.03	-0.07	-0.00	0.02	0.06	0.27***
	(0.13)	(0.08)	(0.05)	(0.06)	(0.08)	(0.10)	(0.09)	(0.09)	(0.06)	(0.11)	(0.06)	(0.05)
Group D :												
$\gamma_1 : Treated$	0.07	-0.05	0.05	-0.09*	-0.00	-0.05	0.24**	-0.09**	-0.08	0.14**	-0.04	0.01
	(0.07)	(0.06)	(0.07)	(0.05)	(0.06)	(0.04)	(0.11)	(0.04)	(0.06)	(0.07)	(0.06)	(0.07)
$\gamma_2 : T \times IHfRA$	-0.08	0.21*	0.01	-0.02	-0.01	0.12*	0.32	0.03	0.11	-0.17*	0.09	0.17
	(0.09)	(0.11)	(0.08)	(0.12)	(0.07)	(0.06)	(0.23)	(0.08)	(0.08)	(0.08)	(0.07)	(0.11)
$\gamma_1 + \gamma_2$	-0.01	0.15	0.05	-0.11	-0.01	0.06	0.56**	-0.06	0.03	-0.02	0.05	0.18*
	(0.06)	(0.09)	(0.04)	(0.11)	(0.02)	(0.04)	(0.21)	(0.07)	(0.05)	(0.05)	(0.05)	(0.09)
<i>N</i>	4793	4793	4793	4793	4793	4793	4784	4793	4739	4793	4793	4793

Standard error in parentheses. (* p<0.1, ** p<0.05, *** p<0.01)

This table reports heterogeneity results for the Bukavu and Goma sub-sample. The main material outcomes are listed in column (1) to (11). Lines relate to 5 panels : Pooled and treatment-arm specific (A, B, C and D) results. Within each panel, the effect of the treatment is reported in the first line ; the second line reports the difference between treatment effect and sub-group specific treatment effect ; the third line summarises the total effect for the subgroup.

TABLE 28: Heterogeneity, Non-Material Outcomes : Survey firm

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Cantril ^o	MHI5	Accept	Pro-s.	Anti-s.	W. Agency	W. Access	GBV	Armed gr.	Victim.	Conflicts
Pooled :											
$\gamma_1 : Treated$	-0.01	-0.07	-0.06	-0.06	-0.12	0.03	-0.04	-0.06	0.10***	-0.01	-0.02
	(0.05)	(0.05)	(0.05)	(0.05)	(0.07)	(0.03)	(0.04)	(0.04)	(0.03)	(0.04)	(0.06)
$\gamma_2 : T \times IHfRA$	0.05	0.01	0.08	-0.04	0.11	0.02	-0.09	0.04	-0.01	0.12	0.13
	(0.06)	(0.09)	(0.07)	(0.09)	(0.08)	(0.06)	(0.07)	(0.07)	(0.06)	(0.08)	(0.09)
$\gamma_1 + \gamma_2$	0.05	-0.07	0.02	-0.10	-0.01	0.04	-0.13**	-0.02	0.09	0.11	0.12*
	(0.04)	(0.08)	(0.04)	(0.08)	(0.03)	(0.06)	(0.06)	(0.06)	(0.05)	(0.07)	(0.06)
Group A :											
$\gamma_1 : Treated$	0.01	-0.07	-0.19**	-0.08	-0.06	0.04	-0.06	0.04	0.08	0.00	-0.04
	(0.08)	(0.06)	(0.08)	(0.05)	(0.09)	(0.04)	(0.04)	(0.07)	(0.05)	(0.08)	(0.08)
$\gamma_2 : T \times IHfRA$	0.09	-0.04	0.27***	-0.12	-0.00	-0.03	-0.12	-0.02	-0.01	0.05	0.13
	(0.10)	(0.12)	(0.10)	(0.12)	(0.11)	(0.10)	(0.09)	(0.11)	(0.12)	(0.15)	(0.10)
$\gamma_1 + \gamma_2$	0.11	-0.11	0.08	-0.20*	-0.06	0.01	-0.18**	0.01	0.08	0.05	0.09
	(0.06)	(0.10)	(0.05)	(0.11)	(0.06)	(0.09)	(0.07)	(0.08)	(0.11)	(0.12)	(0.06)
Group B :											
$\gamma_1 : Treated$	0.03	-0.11	0.02	-0.03	-0.04	-0.04	0.01	-0.07	0.14**	0.05	0.00
	(0.07)	(0.06)	(0.05)	(0.06)	(0.09)	(0.07)	(0.07)	(0.07)	(0.06)	(0.05)	(0.06)
$\gamma_2 : T \times IHfRA$	-0.15	-0.08	-0.01	-0.04	0.10	0.16*	-0.13	0.01	0.03	0.06	0.20*
	(0.10)	(0.11)	(0.10)	(0.12)	(0.11)	(0.10)	(0.10)	(0.11)	(0.08)	(0.09)	(0.12)
$\gamma_1 + \gamma_2$	-0.12	-0.19**	0.01	-0.07	0.06	0.13*	-0.13*	-0.05	0.16**	0.11	0.20*
	(0.08)	(0.08)	(0.08)	(0.10)	(0.06)	(0.07)	(0.07)	(0.09)	(0.06)	(0.07)	(0.10)
Group C :											
$\gamma_1 : Treated$	-0.05	-0.06	-0.00	-0.09	-0.21*	0.04	-0.09	-0.04	0.10**	0.04	-0.00
	(0.08)	(0.05)	(0.07)	(0.08)	(0.11)	(0.05)	(0.07)	(0.05)	(0.04)	(0.07)	(0.08)
$\gamma_2 : T \times IHfRA$	0.14	0.02	0.01	0.02	0.24*	0.01	-0.08	0.03	-0.14**	0.09	0.13
	(0.13)	(0.09)	(0.10)	(0.11)	(0.12)	(0.10)	(0.10)	(0.10)	(0.06)	(0.11)	(0.13)
$\gamma_1 + \gamma_2$	0.09	-0.04	0.01	-0.07	0.02	0.05	-0.17**	-0.01	-0.05	0.14	0.13
	(0.10)	(0.08)	(0.08)	(0.08)	(0.06)	(0.08)	(0.08)	(0.08)	(0.04)	(0.09)	(0.10)
Group D :											
$\gamma_1 : Treated$	-0.03	-0.05	-0.06	-0.06	-0.15*	0.06*	-0.02	-0.17***	0.09*	-0.13*	-0.03
	(0.06)	(0.07)	(0.06)	(0.08)	(0.08)	(0.03)	(0.07)	(0.06)	(0.05)	(0.07)	(0.07)
$\gamma_2 : T \times IHfRA$	0.13	0.12	0.03	-0.01	0.09	-0.08	-0.00	0.12	0.07	0.27**	0.07
	(0.08)	(0.12)	(0.10)	(0.12)	(0.09)	(0.09)	(0.11)	(0.10)	(0.13)	(0.11)	(0.09)
$\gamma_1 + \gamma_2$	0.10	0.06	-0.03	-0.07	-0.06	-0.01	-0.02	-0.05	0.16	0.14	0.04
	(0.06)	(0.10)	(0.07)	(0.09)	(0.04)	(0.08)	(0.08)	(0.09)	(0.12)	(0.09)	(0.05)
<i>N</i>	4793	4793	4793	4793	4793	4793	4793	4793	4709	4793	4793

Standard error in parentheses. (* p<0.1, ** p<0.05, *** p<0.01)

This table reports heterogeneity results for the Bukavu and Goma sub-sample. The main material outcomes are listed in column (1) to (11). Lines relate to 5 panels : Pooled and treatment-arm specific (A, B, C and D) results. Within each panel, the effect of the treatment is reported in the first line ; the second line reports the difference between treatment effect and sub-group specific treatment effect ; the third line summarises the total effect for the subgroup.

9.4 Replacement workers

TABLE 29: Replacement Workers Sample

	(1)	(2)	(3)	(4)	(5)	(6)
	Beni	Bukavu	Bunia	Butembo	Goma	All
<i>Total sampled</i>						
LIPW	4	4	9	4	5	26
Interviewee	688	807	1128	629	602	3854
<i>Individuals characteristics</i>						
Share Male	56.1	48.2	56.6	51.5	51.2	53.1
Average Age	32.0	33.8	31.9	32.4	33.1	32.6
Share Young (<26)	31.8	33.5	38.1	34.5	31.9	34.5
Share Literate	62.5	75.2	83.8	67.9	61.8	72.2
Share Unemployed	34.2	84.5	78.4	56.7	90.2	70.1
Share ex-Fighter	1.2	.	3.1	0.6	1.2	1.6
Share PAP	0.1	0.9	12.6	0.0	5.6	4.8
Share GBV survivor	0.6	.	1.0	0.3	7.7	1.9
Share Disp. or Retur.	18.6	16.5	32.4	20.7	29.7	24.3
<i>Lottery outcome</i>						
Share Treated	39.5	27.1	39.4	45.5	4.2	32.3
Share group A	12.6	9.0	14.0	17.5	1.4	10.6
Share group B	15.3	8.6	14.6	16.7	0.5	10.9
Share group C	13.9	8.1	13.9	16.3	1.0	10.4
Share group D	14.4	8.4	13.4	18.3	1.4	10.8

TABLE 30: Replacement Workers Benefits

	(1)	(2)	(3)	(4)	(5)	(6)
	Control	Pooled T	A	B	C	D
<i>Among Selected :</i>						
Was offered	0.12	0.38	0.36	0.40	0.40	0.38
<i>Among Offered :</i>						
Days Worked	75.32	82.43	81.54	82.38	83.56	82.22
<i>Among Workers :</i>						
Earnings	247.16	274.72	260.20	287.80	272.07	277.35
Bank Account	0.05	0.13	0.03	0.22	0.06	0.20
Training	0.21	0.36	0.09	0.07	0.63	0.66
Observations	2031	1221	302	316	296	307

TABLE 31: Replacement Workers Treatment

	(1) Sample Size	(2) Control Mean	(3) Pooled	(4) A	(5) B	(6) C	(7) D
Was Offered Job	3252	0.12 (0.32)	0.27*** (0.05) [0.00]	0.26*** (0.05) [0.00]	0.28*** (0.06) [0.00]	0.28*** (0.06) [0.00]	0.26*** (0.05) [0.00]
Accepted Job	3252	0.12 (0.32)	0.27*** (0.05) [0.00]	0.25*** (0.05) [0.00]	0.27*** (0.06) [0.00]	0.27*** (0.06) [0.00]	0.26*** (0.05) [0.00]
Days Worked	3236	8.81 (26.43)	22.83*** (4.10) [0.00]	21.45*** (3.81) [0.00]	23.63*** (5.13) [0.00]	23.98*** (4.93) [0.00]	22.30*** (4.19) [0.00]
Earnings	3236	28.91 (88.64)	75.10*** (13.95) [0.00]	66.27*** (12.77) [0.00]	82.87*** (17.50) [0.00]	76.69*** (16.79) [0.00]	74.42*** (14.37) [0.00]
Has Bank Acc.	3252	0.04 (0.19)	0.04** (0.02) [0.04]	-0.00 (0.02) [0.77]	0.09** (0.04) [0.05]	0.01 (0.01) [0.43]	0.07** (0.03) [0.02]
Savings since	487	155.69 (122.45)	18.99 (13.63) [0.18]	-19.29 (19.45) [0.33]	26.42* (14.90) [0.09]	19.75 (22.69) [0.39]	34.57*** (10.57) [0.00]
Trained	3252	0.03 (0.16)	0.11*** (0.03) [0.00]	0.01 (0.01) [0.48]	0.00 (0.01) [0.96]	0.22*** (0.05) [0.00]	0.22*** (0.05) [0.00]

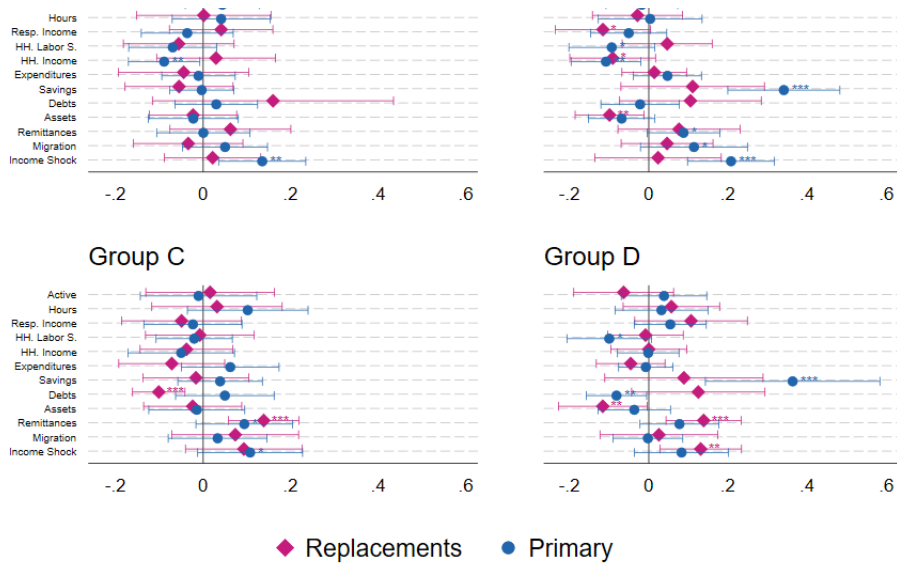
Standard deviation/error in parentheses. P-value in brackets.

TABLE 32: Replacement Workers Treatment

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Sample Size	Control Mean	Pooled	A	B	C	D
<i>Asset index</i>	3210	0.17 (2.62)	-0.07** (0.03) [0.04]	-0.04 (0.04) [0.37]	-0.10** (0.04) [0.03]	-0.02 (0.05) [0.70]	-0.11* (0.06) [0.07]
<i>Dwelling</i>	3252	-0.00 (1.00)	-0.05 (0.04) [0.28]	0.03 (0.05) [0.58]	-0.05 (0.07) [0.49]	0.02 (0.06) [0.73]	-0.18** (0.07) [0.03]
<i>Livestock</i>	3252	0.00 (1.00)	0.00 (0.04) [0.92]	-0.03 (0.06) [0.66]	-0.02 (0.05) [0.77]	0.06 (0.05) [0.28]	0.00 (0.05) [0.95]
<i>Furniture</i>	3252	0.00 (1.00)	-0.07** (0.03) [0.03]	0.05 (0.04) [0.24]	-0.13** (0.05) [0.03]	-0.07 (0.05) [0.11]	-0.14** (0.06) [0.03]
<i>Equipment</i>	3252	-0.00 (1.00)	-0.10** (0.04) [0.02]	-0.11*** (0.04) [0.01]	-0.10* (0.06) [0.10]	-0.09 (0.06) [0.14]	-0.09* (0.05) [0.09]
<i>Transportation</i>	3252	-0.00 (1.00)	0.09** (0.03) [0.02]	0.07 (0.07) [0.35]	0.06 (0.06) [0.30]	0.15* (0.07) [0.06]	0.08* (0.05) [0.08]
<i>Real estate</i>	3252	0.00 (1.00)	0.04 (0.05) [0.46]	0.01 (0.06) [0.93]	-0.07 (0.05) [0.21]	0.15** (0.07) [0.04]	0.06 (0.07) [0.41]

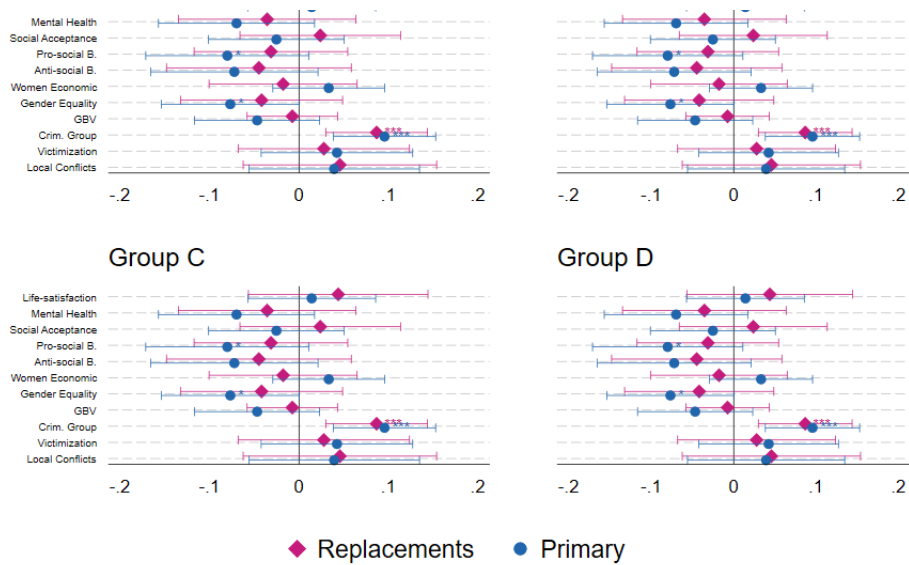
Standard deviation/error in parentheses. P-value in brackets.

FIGURE 43: Replacement Workers : Material Outcomes, Pooled



95% Confidence intervals are represented. (* p<0.1, ** p<0.05, *** p<0.01)

FIGURE 44: Replacement Workers : Non-Material Outcomes, Pooled



95% Confidence intervals are represented. (* p<0.1, ** p<0.05, *** p<0.01)

10 Appendix 1 : Validity of the experimental set-up

10.1 Balance

Table 33 below reports the results of balancing tests. Treated and control individuals are similar in most observable characteristics but 3 : literacy, number of children age 5-14 and father's education. These three differences are significant at the 5% level. Based on these results we decided to include all 3 along with mother's education. We include mothers' education on the basis of normalized difference as in Imbens and Rubin, 2015 [Imbens and Rubin \(2015\)](#) (results available upon request). By that measure, mother's education is the third most important covariate (after literacy and father's education). Results excluding covariates are available upon request and qualitatively similar to the main results presented in this report.

TABLE 33: Differential Attrition Tests

	Control Obs	Control Mean	Treated Obs	Treated Mean	Dif p
Age	2606	32.78	2168	32.62	.93
Unemployed	2605	.74	2185	.73	.92
Displaced	2554	.16	2108	.16	.31
Returned	2599	.1	2095	.11	.67
Ex-Fighter	1539	.02	1445	.02	.27
GBV Survivor	1539	.02	1446	.02	.92
Literate	2606	.7	2187	.74	0
Children (5-14)	2606	2.27	2187	2.36	.03
Tongue	2606	.48	2187	.45	.77
Religion	2606	.57	2187	.56	.54
Father ed	2606	6.55	2187	6.98	.03
Mother ed	2606	3.88	2187	4.17	.22

This table reports the results of 12 balancing tests. Each row represents one baseline covariates. The first two columns display control group number of observations and mean value; the next two show respective results for the treated individuals. The last column is the p-value associated to a t-test for difference between treated and control (column (4) minus column (2)).

10.2 Attrition

At endline 87% of the 5 980 selected individuals were interviewed. In other word, the attrition rate was 13%. As long as attrition is a random phenomenon, its consequence is only a loss in precision. However, if some characteristics play a different role in treated vs. control attrition,

estimates of the treatment effect may be biased. Although one cannot entirely prove that attrition is random, it is possible to explore systematic differences in attrition.

To analyze the pattern of attrition, we investigate the role of 5 binary characteristics measured at baseline. We estimate a model that allows us to observe (i) whether the assignment to treatment modifies the probability of attrition and (ii) whether some baseline characteristics play a role in this effect. The model is presented in the equation below :

$$Attrited_i = \alpha + \beta_1.Treated + \beta_2.X_i + \beta_3.Treated \times X_i + \gamma_g + \epsilon_i \quad (4)$$

Where X_i is a binary variable measured at the time of registration for a lottery ; $Treated_i$ is an indicator taking value 1 if individual i was selected as a beneficiary, and 0 otherwise and γ_g is a project fixed effect. The dependent variable is the probability to attrit.

Results are presented in table 34. As in the equation, the dependent variable is always the probability to attrit. Column titles only indicate the covariate X to which the results refer. In column (1), β_2 and β_1 are not estimated. The result thus only shows that attrition was very similar between treatment and control group, and close to 13% (as indicated by the constant). This is a result we already described in table 1. In columns (2) to (6) however, we are mainly interested by the interaction coefficient (β_3) that indicates whether individuals with the characteristics X (shown in the column title) react differently to treatment assignment. In most cases (individuals older than the median, literate, employed at baseline, displaced or returnees) holding characteristic X does not differentially change attrition probability of the treated.

The only baseline characteristic playing a role is gender (column (2)). While in the control group, men are less like to attrit than women ; it is the opposite among treated individuals. The design of the program however was such that lottery would be different for men and women. Also, our estimation is always performed at the level of the lottery thanks to the inclusion of lottery fixed effect (which are equivalent to project and gender fixed-effects, and their interaction).

TABLE 34: Differential Attrition Tests

	(1)	(2)	(3)	(4)	(5)	(6)
	All	Male	Older	Literate	Employed	D&R
Treated	-0.01 (0.02)	-0.07*** (0.01)	-0.01 (0.01)	-0.02 (0.02)	-0.01 (0.01)	-0.01 (0.01)
X		-0.08*** (0.01)	-0.02 (0.01)	-0.04*** (0.01)	-0.00 (0.01)	0.04*** (0.01)
Treated x X		0.13*** (0.02)	0.00 (0.02)	0.02 (0.02)	0.01 (0.02)	0.01 (0.02)
Constant	0.13*** (0.01)	0.17*** (0.01)	0.14*** (0.01)	0.16*** (0.01)	0.14*** (0.01)	0.12*** (0.01)
N	5980	5980	5935	5875	5977	5980

This table reports the results of 6 attrition tests. In all cases, the dependent variable is an indicator taking the value 1 if the individuals attrited and 0 otherwise. Column (1) shows the differential attrition between treated and control. Columns (2) to (6) check for differential attritions for specific subgroups. Standard error clustered at the project level are in parentheses

11 Appendix 2 : LATE results checks

11.1 LATE Definition

In this section, we present the change in LATE estimates that one observe with alternative definition of take-up. Given the current lack of high-quality administrative data, we entirely rely on respondents' answer to define take-up rates in the control and the treated group. As explained in section 3.1.3, we define take-up as 1 day worked or more for the controls and 83 days worked or more for the treated. Such definition is based on the project-design but also contains some uncertainty.

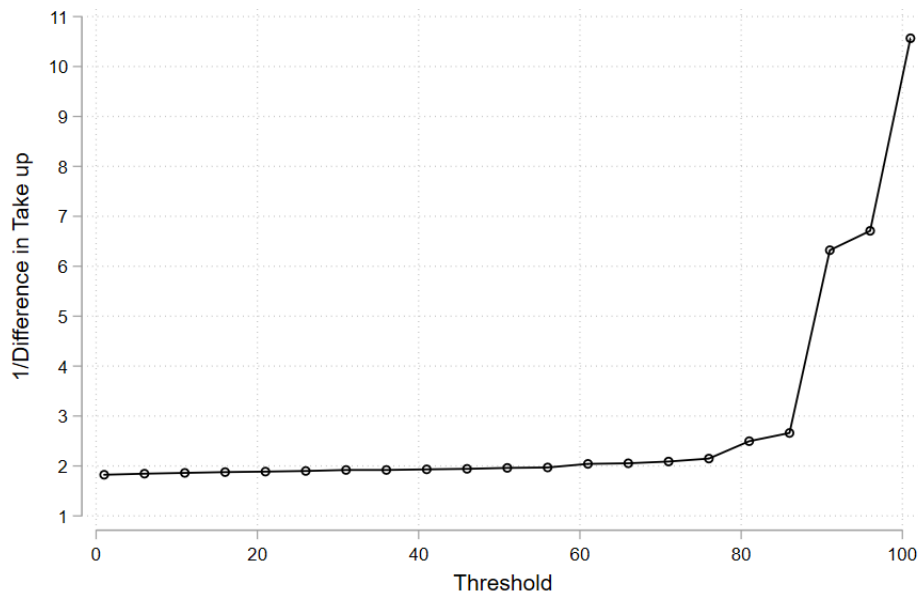
In Figure 45 below, we display the evolution of a W , a measure of differential take-up across treatment groups, when one changes the definition of take-up. Namely, on the x-axis we display the minimum number of days worked the treated need to declare to be defined as taking-up the benefits (from 1 day to 100). The required number of days for the control is fixed at 1 or more. As one increases the threshold, less and less individuals in the treated group actually took-up the treatment. On the y-axis, we plot W which is defined as

$$W = \frac{1}{E(T_i = 1|D_i = 1) - E(T_i = 1|D_i = 0)} \quad (5)$$

that is : 1 over, the difference between (i) the probability for individual i to be Treated ($T_i = 1$) given the lottery selected him as a treated ($D_i = 1$) and (ii) the probability that i is Treated ($T_i = 1$) given the lottery selected him as a control ($D_i = 0$). As it happens, W is exactly the change in the point estimates between ITT and LATE. In other words, the LATE estimates are W times the ITT estimates.

As one can see in Figure 45, for any take-up threshold between 1 day or more and 83 days or more, the LATE estimates will fall between 1.8 and 2.8 times the ITT estimates. Although the difference can become economically significant, the change in standard error does not allow to reject that all these definition actually yield the exact same conclusion. In other words, we are confident that the impact on the compliers (LATE) is about twice as large as the impact on the interviewees (ITT).

FIGURE 45: Alternative Control : Non-Material Outcomes, Arms



11.2 LATE Results

In this subsection we report the LATE results. The tables 35 and 36 report the detailed coefficient and standard errors. Then we systematically compare ITT and LATE.

11.2.1 Summary results

TABLE 35: LATE, Material Outcomes

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Active ^{''}	Hours	Income	HH work	HH inc.	Expend.	Savings	Debts	Asset	Remit.	Migration	Shock
Pooled	0.04 (0.09) [0.69]	0.12 (0.13) [0.37]	-0.04 (0.09) [0.67]	-0.19* (0.11) [0.09]	-0.17** (0.08) [0.04]	0.06 (0.07) [0.35]	0.49*** (0.13) [0.00]	-0.02 (0.08) [0.85]	-0.09 (0.08) [0.28]	0.17* (0.09) [0.06]	0.13 (0.09) [0.17]	0.36*** (0.12) [0.01]
Group A	0.11 (0.11) [0.31]	0.10 (0.14) [0.46]	-0.09 (0.13) [0.48]	-0.17 (0.12) [0.17]	-0.22** (0.10) [0.04]	-0.03 (0.10) [0.80]	-0.01 (0.09) [0.93]	0.08 (0.11) [0.52]	-0.06 (0.12) [0.65]	0.00 (0.13) [0.99]	0.13 (0.12) [0.31]	0.34** (0.12) [0.01]
Group B	-0.05 (0.12) [0.69]	0.01 (0.18) [0.96]	-0.14 (0.13) [0.29]	-0.27 (0.16) [0.11]	-0.31** (0.13) [0.03]	0.13 (0.12) [0.27]	0.97*** (0.20) [0.00]	-0.06 (0.14) [0.65]	-0.19 (0.12) [0.11]	0.25* (0.13) [0.07]	0.32* (0.19) [0.10]	0.59*** (0.18) [0.00]
Group C	-0.03 (0.18) [0.87]	0.28 (0.19) [0.16]	-0.06 (0.15) [0.67]	-0.06 (0.12) [0.64]	-0.14 (0.16) [0.41]	0.17 (0.14) [0.25]	0.11 (0.13) [0.42]	0.14 (0.15) [0.36]	-0.04 (0.15) [0.79]	0.26* (0.15) [0.09]	0.09 (0.15) [0.55]	0.29* (0.16) [0.08]
Group D	0.10 (0.13) [0.46]	0.08 (0.15) [0.58]	0.14 (0.11) [0.23]	-0.26* (0.14) [0.08]	-0.00 (0.10) [0.97]	-0.02 (0.09) [0.82]	0.96*** (0.29) [0.00]	-0.21** (0.09) [0.03]	-0.10 (0.12) [0.43]	0.20 (0.13) [0.12]	-0.01 (0.11) [0.96]	0.22 (0.15) [0.17]
<i>N</i>	4793	4793	4793	4793	4793	4793	4784	4793	4739	4793	4793	4793

Standard error in parentheses. (* p<0.1, ** p<0.05, *** p<0.01)

TABLE 36: LATE, Non-Material Outcomes

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Cantril ^o	MHI5	Accept	Pro-s.	Anti-s.	W. Agency	W. Access	GBV	Armed gr.	Victim.	Conflicts
Pooled	0.04 (0.09) [0.68]	-0.19 (0.12) [0.13]	-0.07 (0.10) [0.50]	-0.21* (0.12) [0.09]	-0.19 (0.12) [0.13]	0.09 (0.08) [0.28]	-0.21* (0.11) [0.07]	-0.13 (0.09) [0.17]	0.25*** (0.08) [0.00]	0.11 (0.11) [0.32]	0.11 (0.12) [0.41]
Group A	0.13 (0.14) [0.37]	-0.22 (0.15) [0.15]	-0.21 (0.15) [0.17]	-0.31** (0.14) [0.03]	-0.14 (0.15) [0.35]	0.08 (0.11) [0.48]	-0.27** (0.12) [0.03]	0.07 (0.13) [0.58]	0.20 (0.12) [0.13]	0.07 (0.17) [0.70]	0.04 (0.14) [0.76]
Group B	-0.07 (0.15) [0.67]	-0.39** (0.16) [0.02]	0.05 (0.13) [0.67]	-0.14 (0.16) [0.40]	-0.00 (0.17) [0.99]	0.07 (0.14) [0.62]	-0.13 (0.16) [0.41]	-0.17 (0.16) [0.29]	0.41*** (0.12) [0.00]	0.23* (0.13) [0.08]	0.24 (0.17) [0.18]
Group C	0.02 (0.18) [0.91]	-0.13 (0.13) [0.30]	0.01 (0.13) [0.92]	-0.23 (0.17) [0.18]	-0.33 (0.20) [0.12]	0.11 (0.12) [0.37]	-0.35** (0.17) [0.05]	-0.08 (0.13) [0.54]	0.11 (0.08) [0.18]	0.23 (0.15) [0.15]	0.14 (0.18) [0.43]
Group D	0.06 (0.11) [0.61]	-0.02 (0.16) [0.89]	-0.12 (0.13) [0.37]	-0.17 (0.15) [0.27]	-0.29* (0.14) [0.06]	0.09 (0.10) [0.37]	-0.06 (0.14) [0.66]	-0.33** (0.13) [0.01]	0.30** (0.15) [0.05]	-0.06 (0.16) [0.73]	0.01 (0.13) [0.95]
<i>N</i>	4793	4793	4793	4793	4793	4793	4793	4793	4709	4793	4793

Standard error in parentheses. (* p<0.1, ** p<0.05, *** p<0.01)

11.2.2 Employment and earnings for the worker

Figures 46, 47 and 48 reproduce the results on activity status, monthly hours worked and monthly income, respectively. For each result, the estimated mean outcome as estimated by the LATE is compared to its ITT counterpart. In all three main labor market outcomes, the qualitative results are similar : none of the LATE estimate is significantly different neither from 0 nor from its ITT counterpart. Point estimates remain however more than twice larger than the ITT (actually 2.8 times larger). In all cases and especially monthly income, the effects are economically important, although estimates are too imprecise to be conclusive. The pattern favoring group D over all other alternative seems reinforced in LATE estimations.

FIGURE 46: Activity : ITT vs. LATE

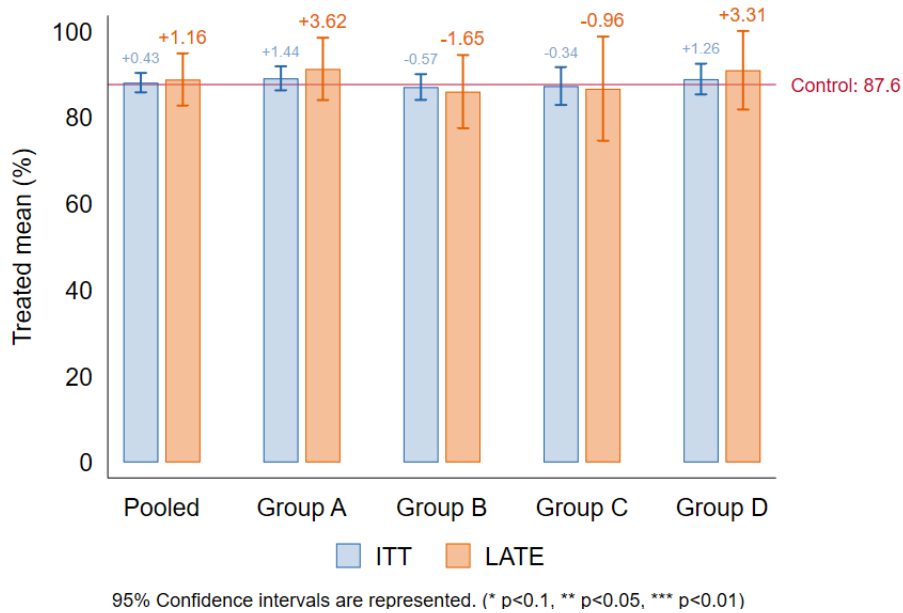


FIGURE 47: Hours worked : ITT vs. LATE

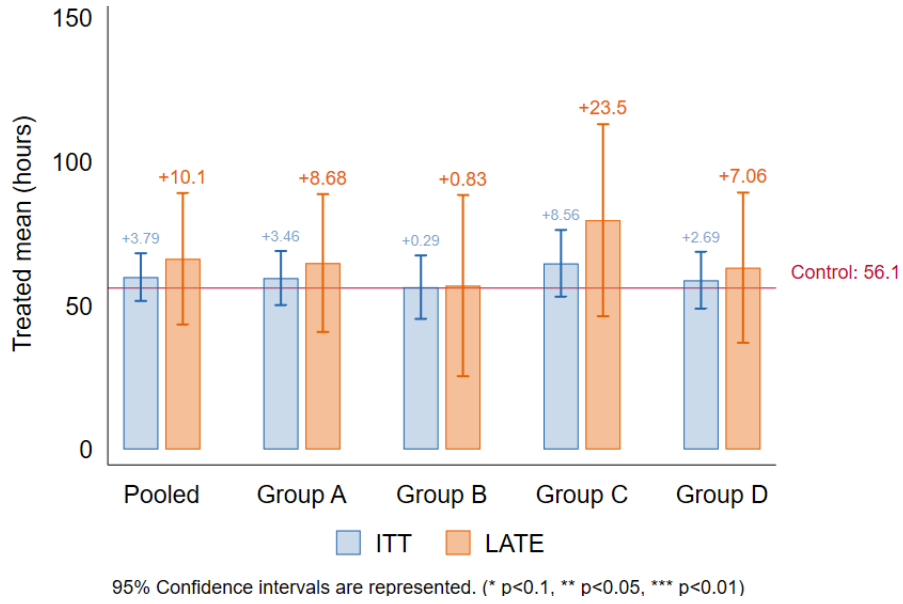
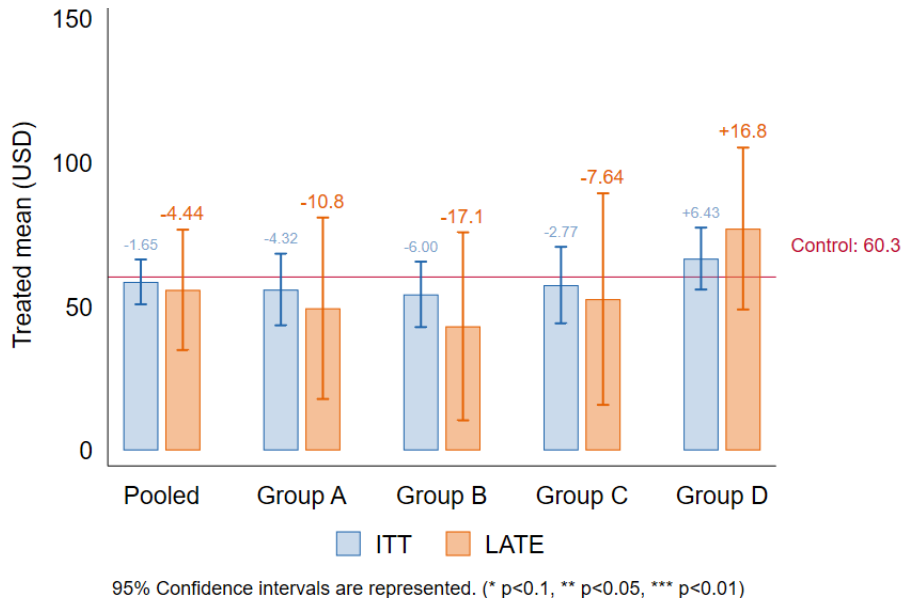


FIGURE 48: Income : ITT vs. LATE



11.2.3 Employment and earnings for the household

Figures 49 and 50 display the LATE estimates and compare them to the ITT results presented in Figures 12 and 13, respectively. The main patterns emerge from LATE analysis and results are not significantly different from the ITT estimates. Compliers suffered on average a loss of -28USD income at the household level. Here again, the loss is much stronger in group A and B (-38USD and -52USD, respectively) than in group C (-23USD) and especially D, where losses represent less than 1% of household monthly income (0.6USD).

FIGURE 49: Other Household Members Labor Supply : ITT vs. LATE

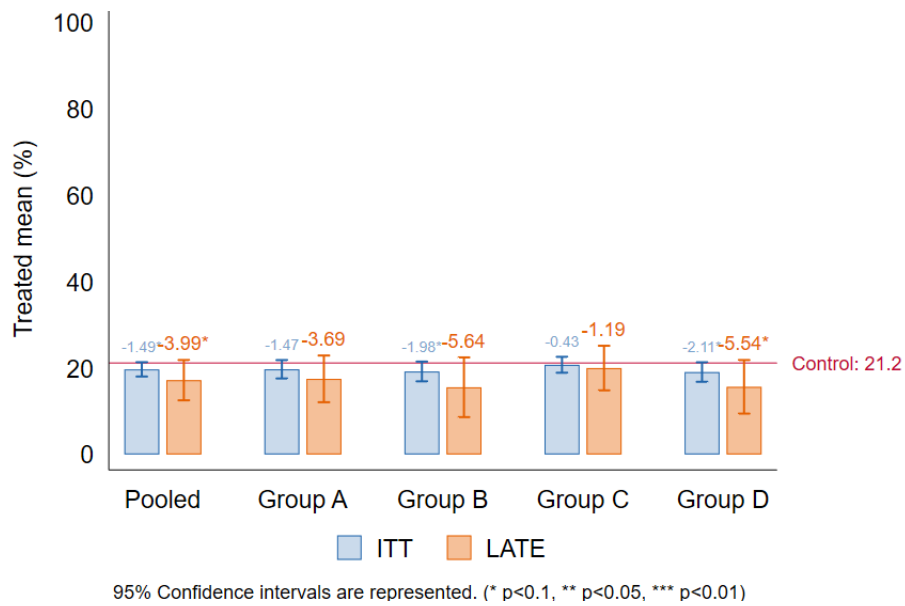
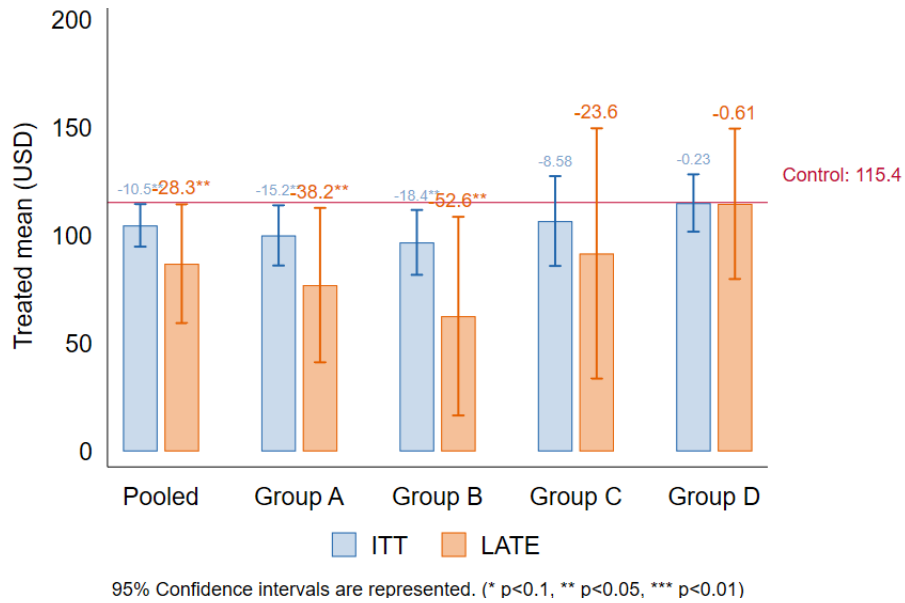


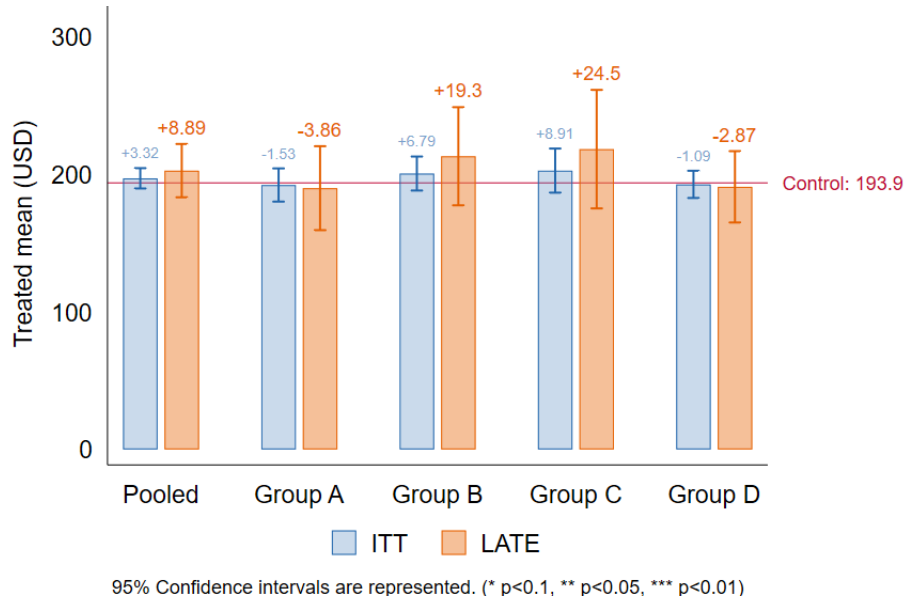
FIGURE 50: Household Income : ITT vs. LATE



11.2.4 Consumption

In Figure 51 we compare LATE and ITT estimates. Qualitatively the results remain the same. Differences across group appear economically more important (from -4USD to +24USD per month) but the estimates are imprecise and does not allow us to conclude the program had any meaningful impact on expenditures in the medium-run.

FIGURE 51: Expenditures : ITT vs. LATE



11.2.5 Savings and debts

Figures 52 and 53 reproduce the ITT estimates of Figures 15 and 16 and compare them with LATE results or the treatment effect on compliers. Qualitatively the results remain the same : group B and D saw an increase in net financial position through both an increase in financial savings and a decrease in debts. The effect on savings is strong for group B and D ; while the effect on debts is particularly strong for group D only. None of the LATE estimates significantly differ from their ITT counterpart.

FIGURE 52: Savings : ITT vs. LATE

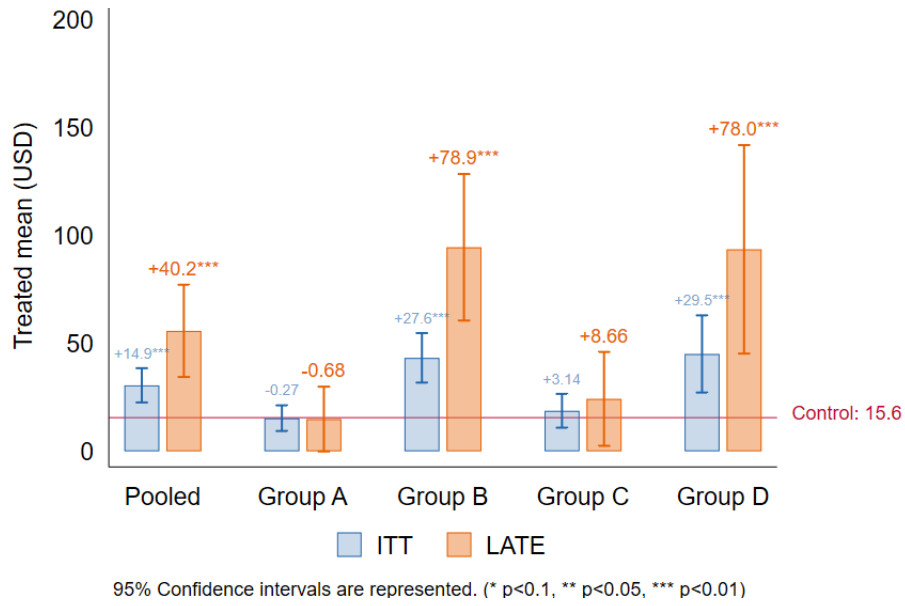
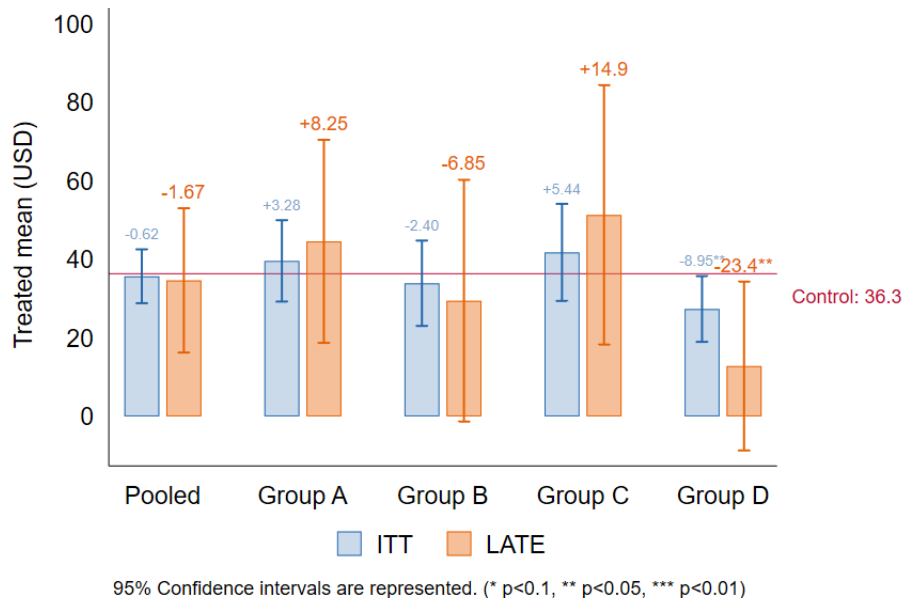
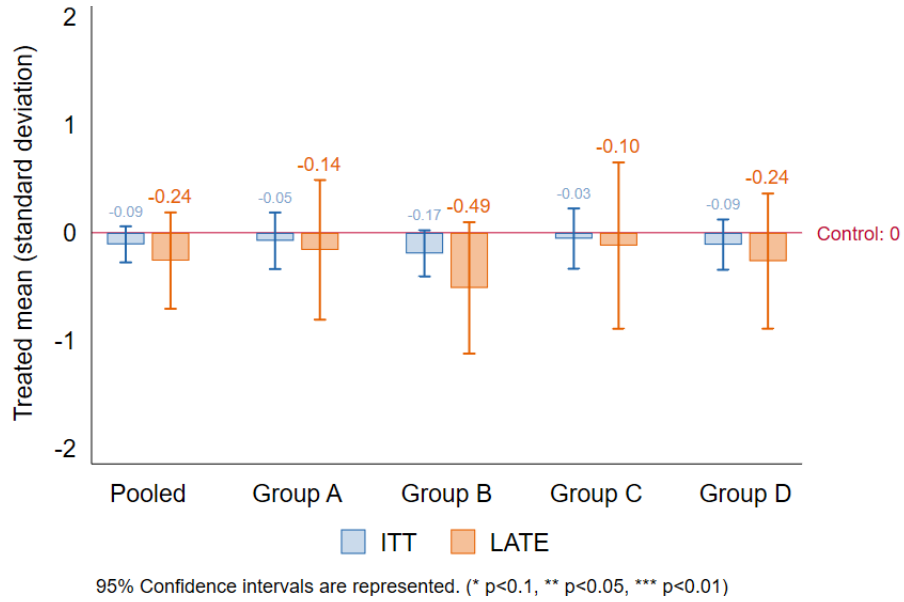


FIGURE 53: Debts : ITT vs. LATE



11.2.6 Assets accumulation

FIGURE 54: Assets index : ITT vs. LATE



11.2.7 Migration and remittances

For both remittances and migration, we complement the main ITT results with LATE presented in Figure 55 and 56, respectively. All LATE results are close to their ITT counterparts and results remain qualitatively the same. If any, the program had a small positive impact on remittances position and prospective migrations of compliers.

FIGURE 55: Remittances : ITT vs. LATE

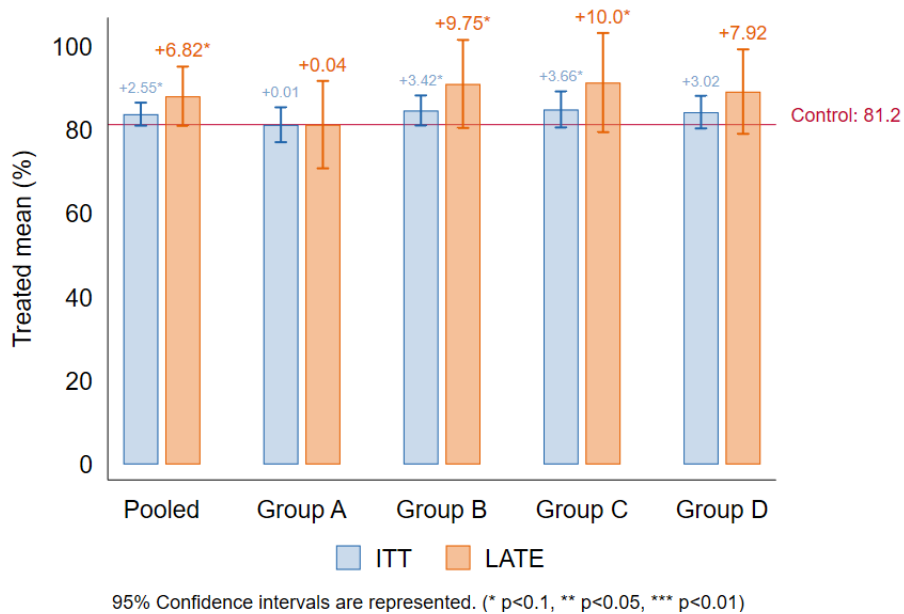
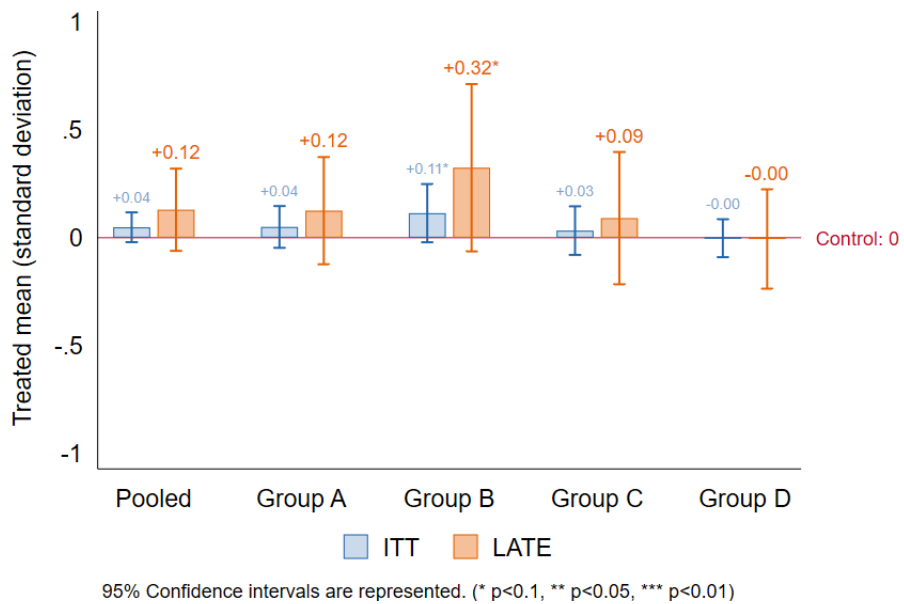


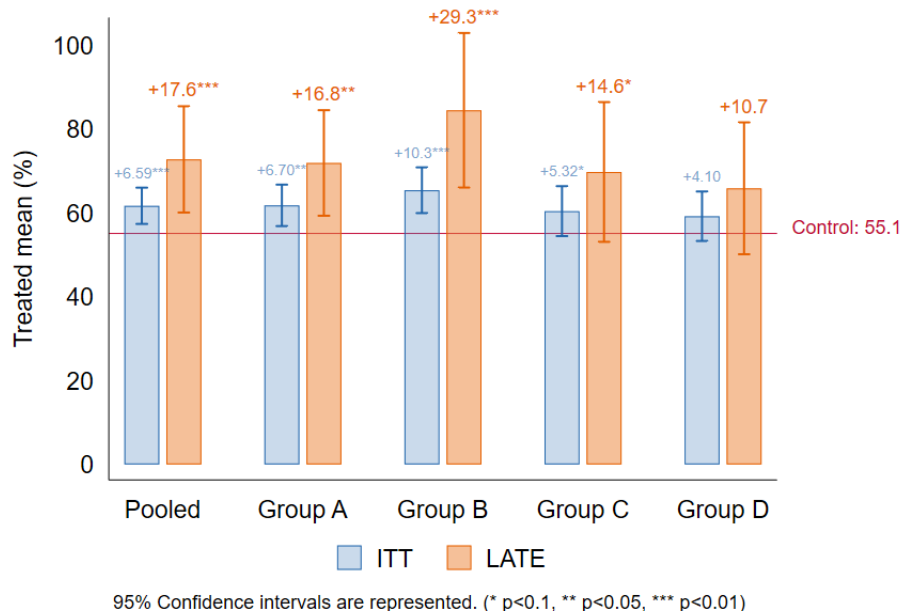
FIGURE 56: Migration index : ITT vs. LATE



11.2.8 Shocks and coping mechanisms

LATE estimate show that the impact of the program on compliers was, on average, close to 17.6 percentage point (i.e. 2.8 times the average impact on the sample). Because of the loss in precision due to the IV-strategy one cannot conclude that these LATE results are statistically different. But they imply an important shock caused, in theory, by the LIPW program.

FIGURE 57: Negative Income Shock : ITT vs. LATE



11.2.9 Psychological well-being

We also repeat the analysis for the three outcomes but estimating the average effect on the compliers (LATE). Results for the life-satisfaction index, the MHI-5 index and the social acceptance index are reported in tables 58, 59 and 60, respectively. The comparison again shows that the treatment effect would be 2.8 times larger, had there been a perfect compliance (and under the usual assumptions).

FIGURE 58: Life-satisfaction index : ITT vs. LATE

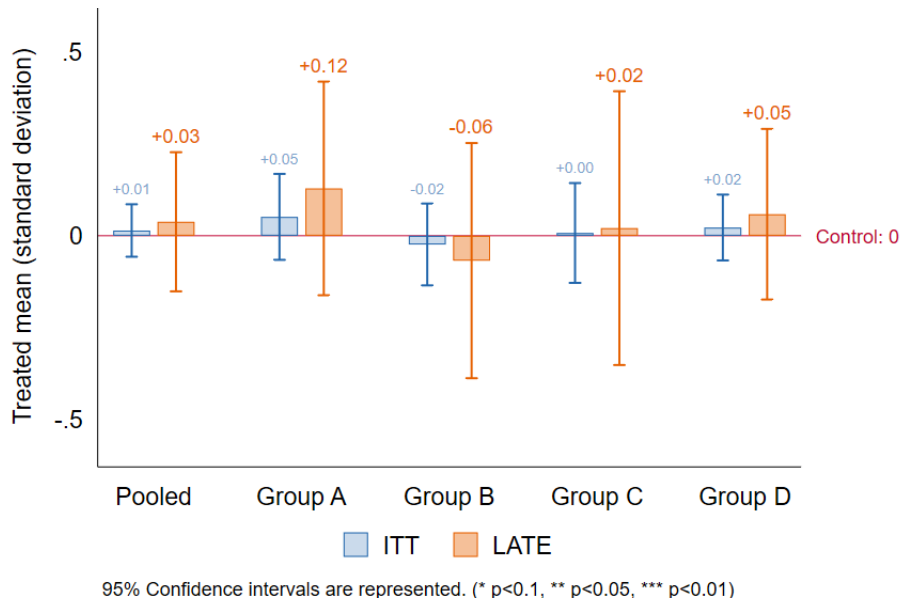


FIGURE 59: Mental-health index : ITT vs. LATE

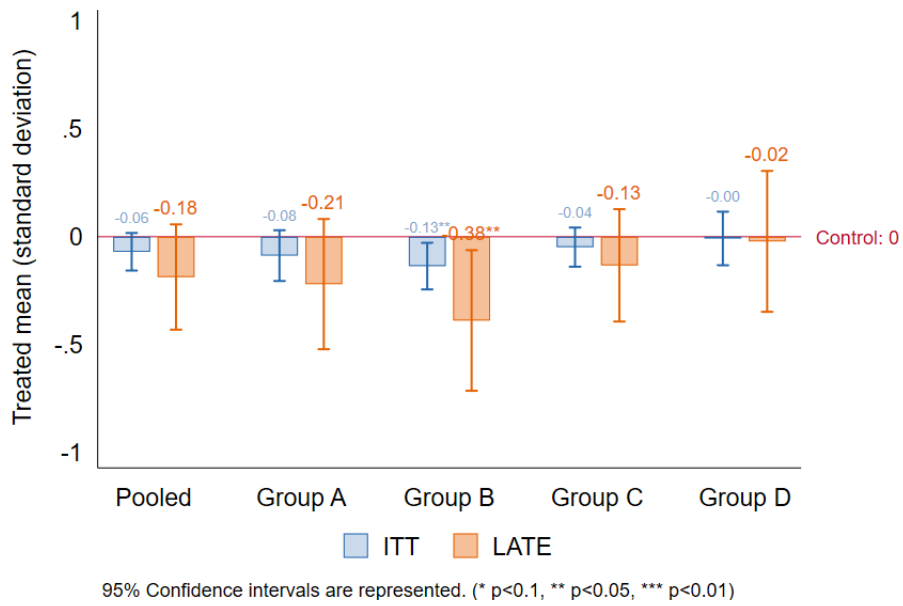
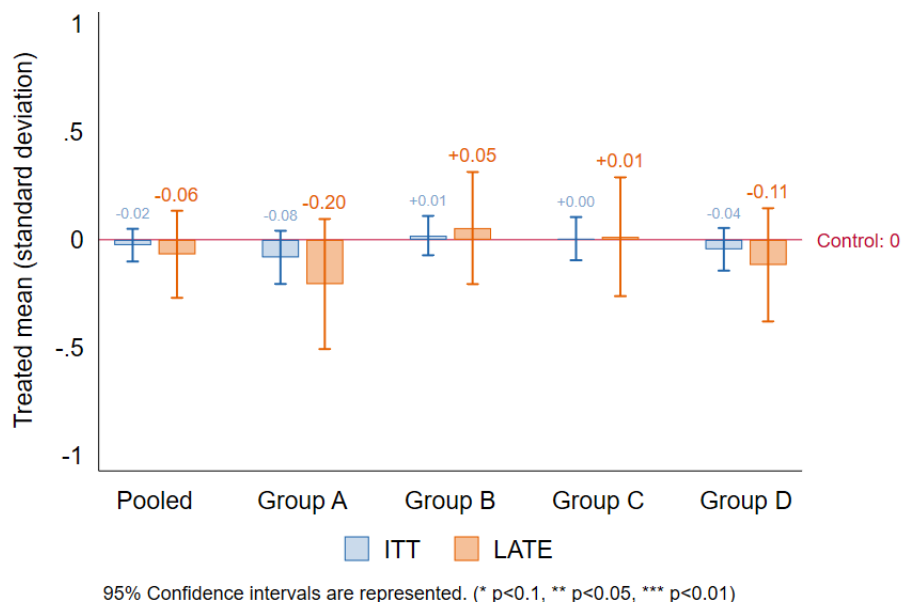


FIGURE 60: Social Acceptance index : ITT vs. LATE



11.2.10 Pro- and anti-social behaviour

We also perform the IV strategy to give an idea of the treatment effect on compliers. Under such exercise the results remain qualitatively the same. Although point estimates are amplified, the lack of precision does not allow us to reject that LATE and ITT results are the same.

FIGURE 61: Pro-Social Behaviors : ITT vs. LATE

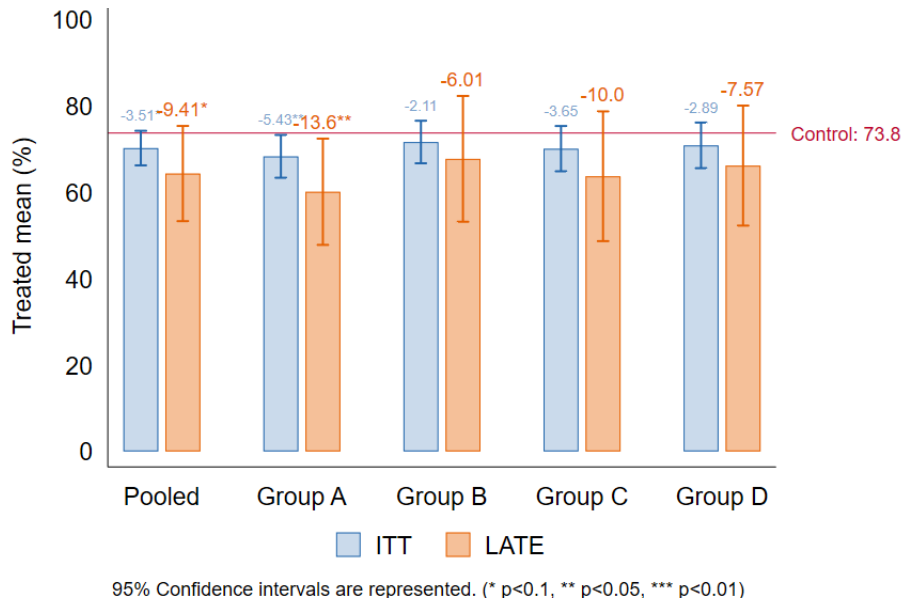
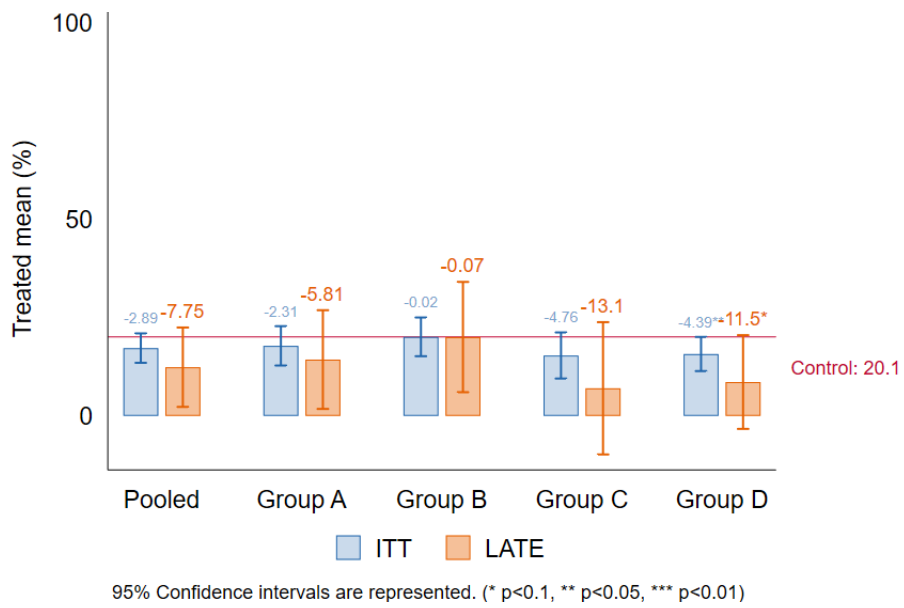


FIGURE 62: Anti-Social Behaviors : ITT vs. LATE



11.2.11 Women's empowerment and agency

We also compare these first results to the average effect on compliers which is, here again, about twice as large as the overall impact. Precision cannot conclude to any difference between LATE and ITT, but patterns in point estimates are amplified. From that point of view, the divergence between beneficiaries of incentivized savings (B and D) and the others (A and C) becomes even clearer (although again, precision is too low to draw any conclusion here).

FIGURE 63: Women Economic Empowerment index : ITT vs. LATE

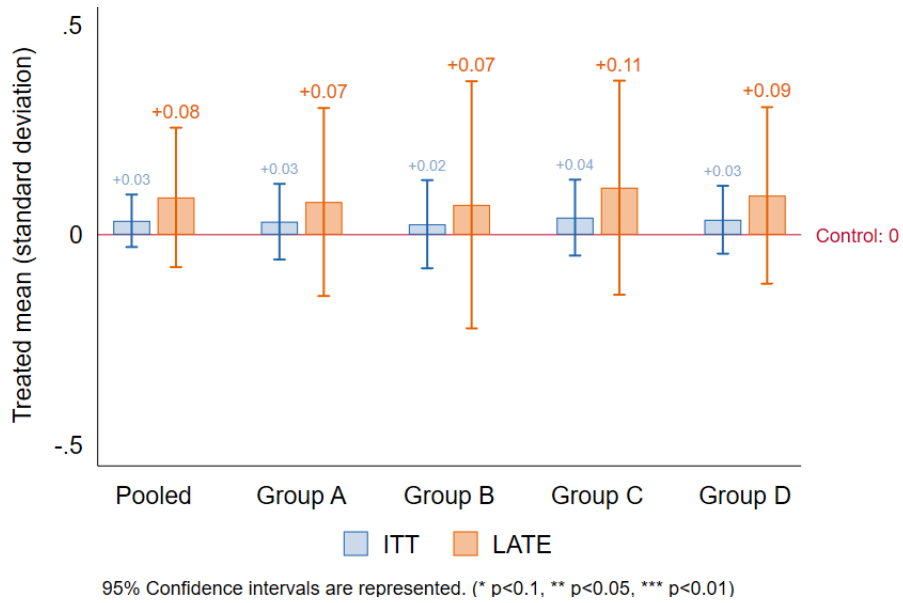


FIGURE 64: Women Rights and Access : ITT vs. LATE

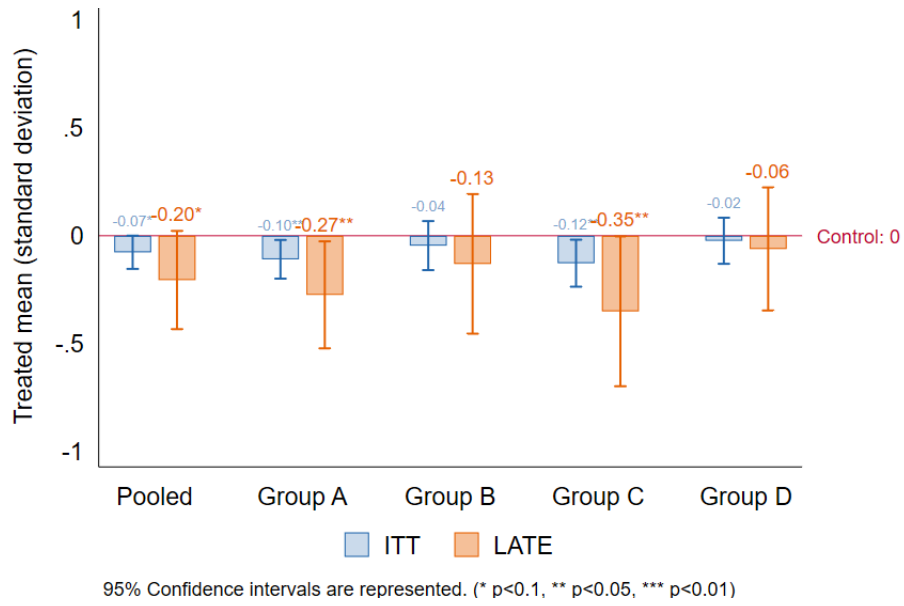
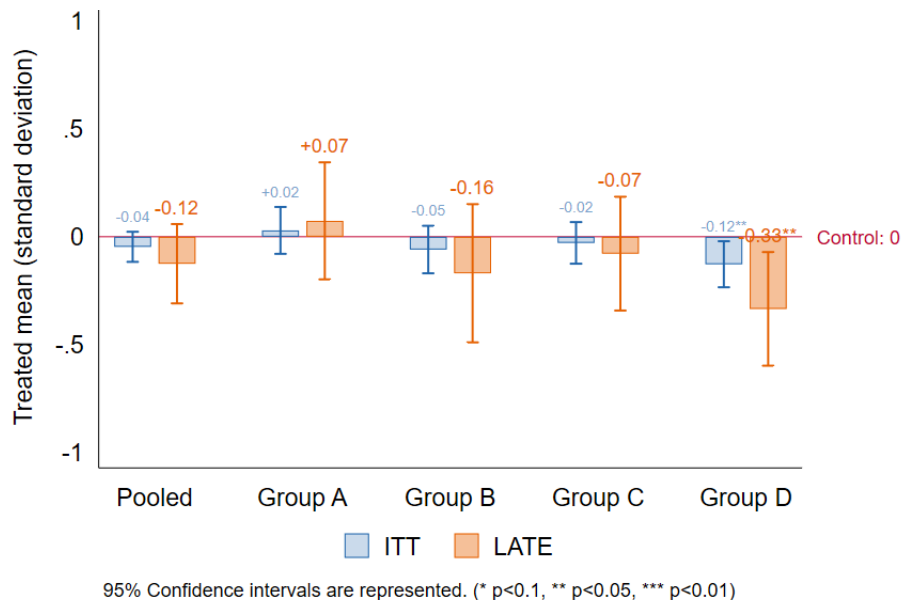


FIGURE 65: Gender-Based Violence : ITT vs. LATE



11.2.12 Exposure to crime, conflict and violence

Finally, we perform a comparison between the ITT and LATE estimates. Figures 66, 67 and 68 reproduce the results for armed group reporting, victimization index and local conflicts index, respectively. Point estimates amplify the pattern although the large standard errors do not allow us to draw clear conclusions that the effect is different overall and on compliers.

FIGURE 66: Armed Group index : ITT vs. LATE

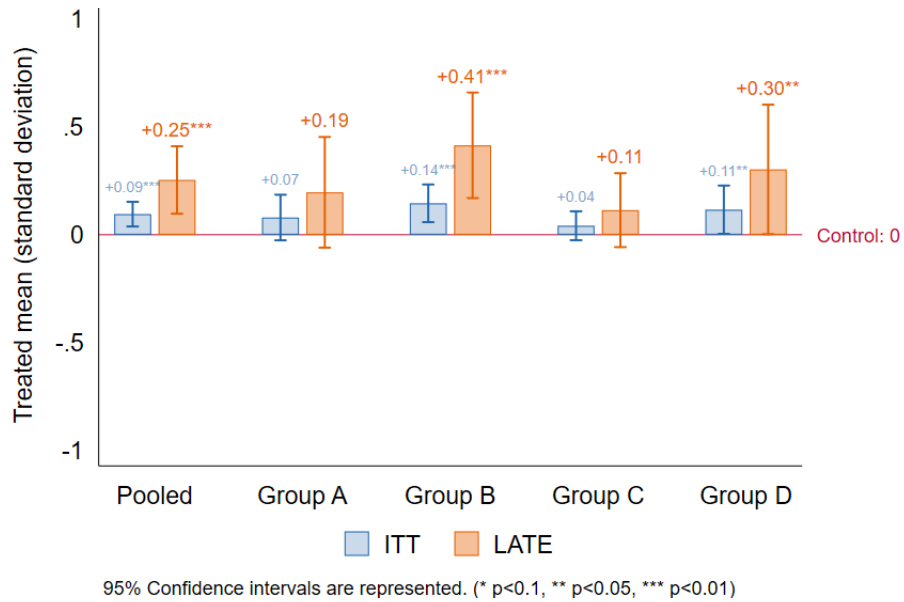


FIGURE 67: Victimization index : ITT vs. LATE

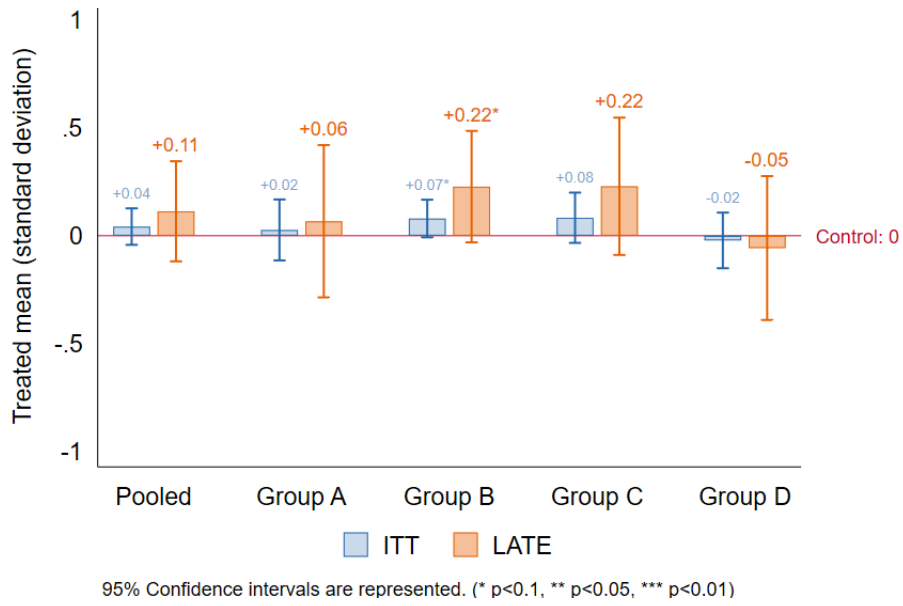
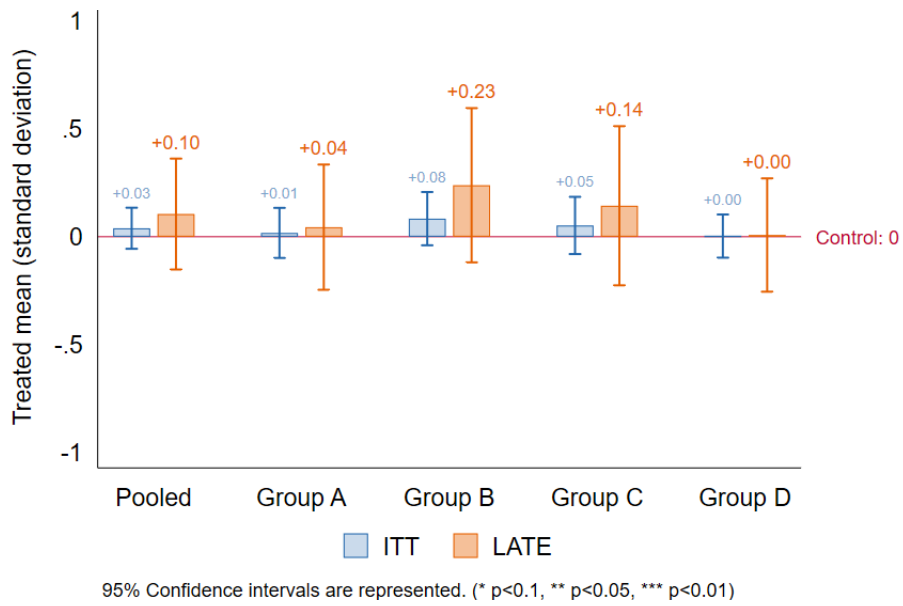


FIGURE 68: Local Conflicts index : ITT vs. LATE



12 Appendix 3 : Robustness checks

12.1 Control Group Definition

In this appendix, we compare the results from our main analysis to a robustness exercise using an alternative definition for the control group. Namely, we exclude control individuals that were selected as “replacement” respondent that were interviewed in case of control group attrition. This is because one may worry that some non-random selection occurred between individuals in the main and replacement lists for the control group.

The control group was randomly selected among a pool of 9,522 applicants that had not been selected at the lottery. 3,205 individuals were randomly selected ex-post to form the control group and a list of potential replacement was also selected in case the survey team failed to find individuals in the main list. In the main analysis presented in this report, we use the answers from control individuals regardless of whether they had been selected on the primary or the secondary list.

Figures 69, 70, 71 and 72 report the coefficient associated to the main outcomes of interest across both samples and our main models (i.e. pooled estimate as well as all four treatment arms). As directly observed from these forest plots, no result is significantly different across the two samples.

The main discrepancy across the two samples relates to the presence of armed groups where the treatment effect is attenuated in this exercise, relative to the main analysis. Figure 71 shows that the new estimate is only significant at the 10% level while Figure 72 indicates that the reduction in the effect is seen in each of the four groups.

FIGURE 69: Alternative Control : Material Outcomes, Pooled

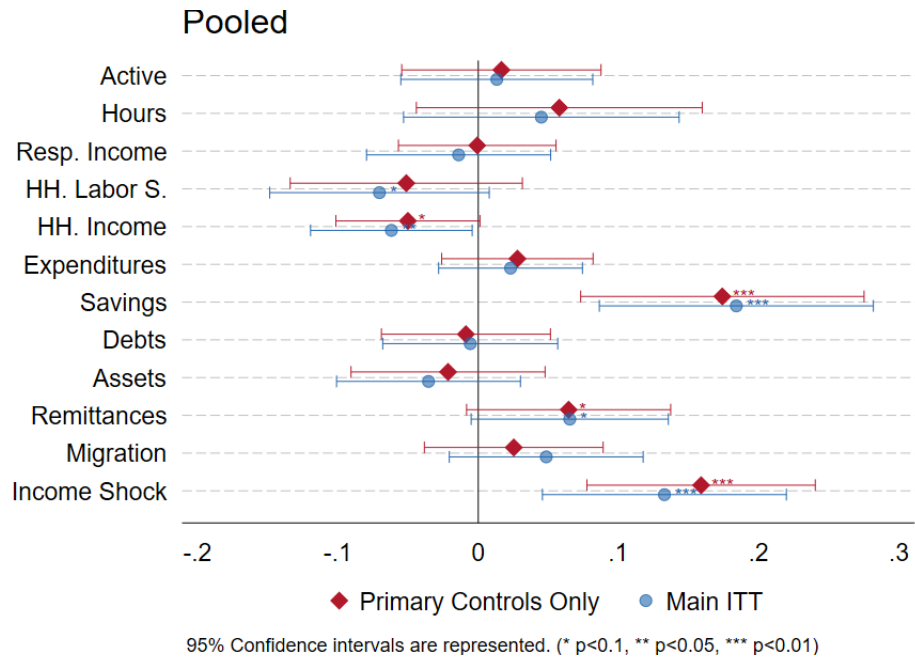
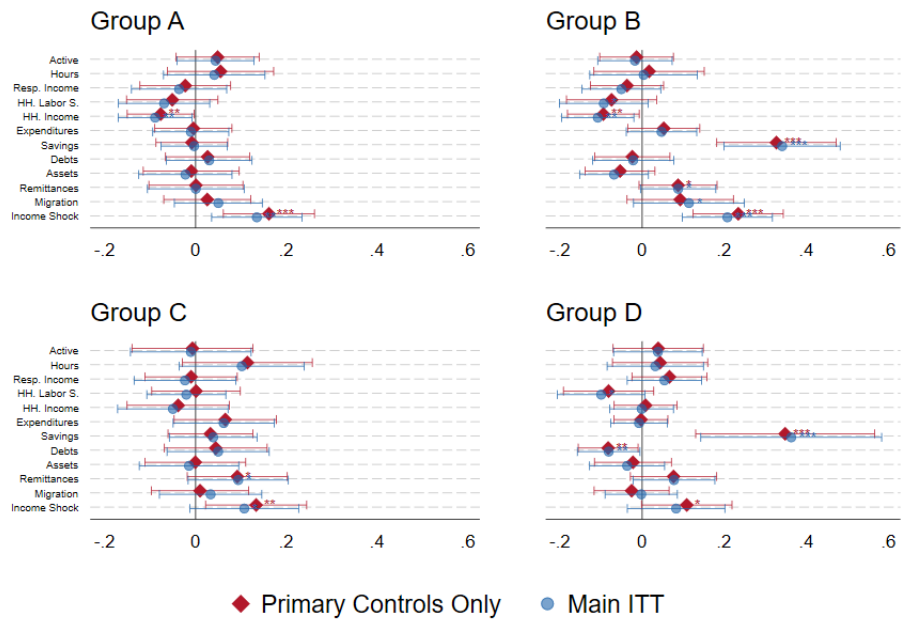


FIGURE 70: Alternative Control : Material Outcomes, Arms



95% Confidence intervals are represented. (* p<0.1, ** p<0.05, *** p<0.01)

FIGURE 71: Alternative Control : Non-Material Outcomes, Pooled

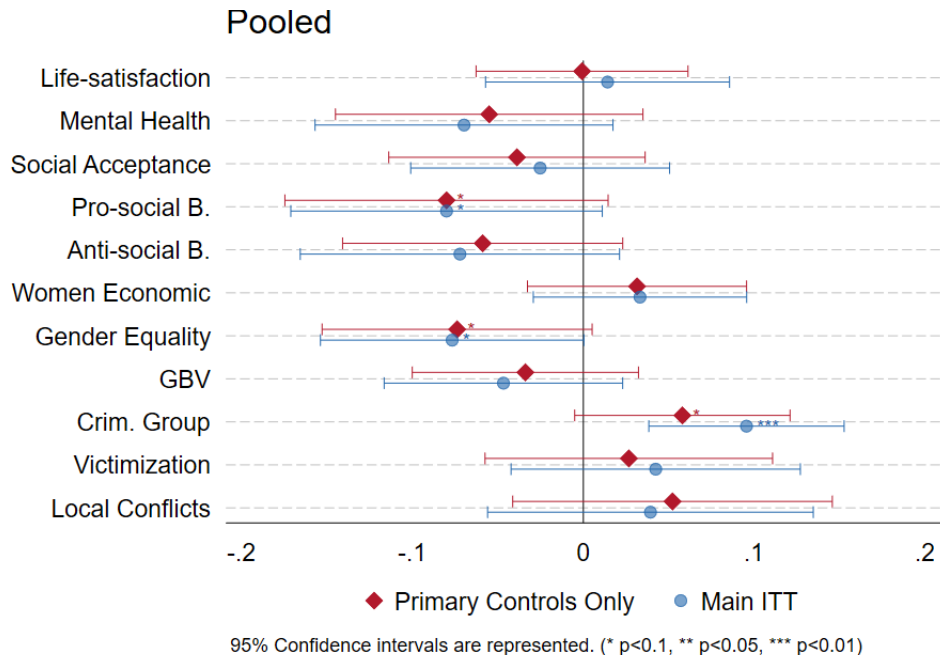
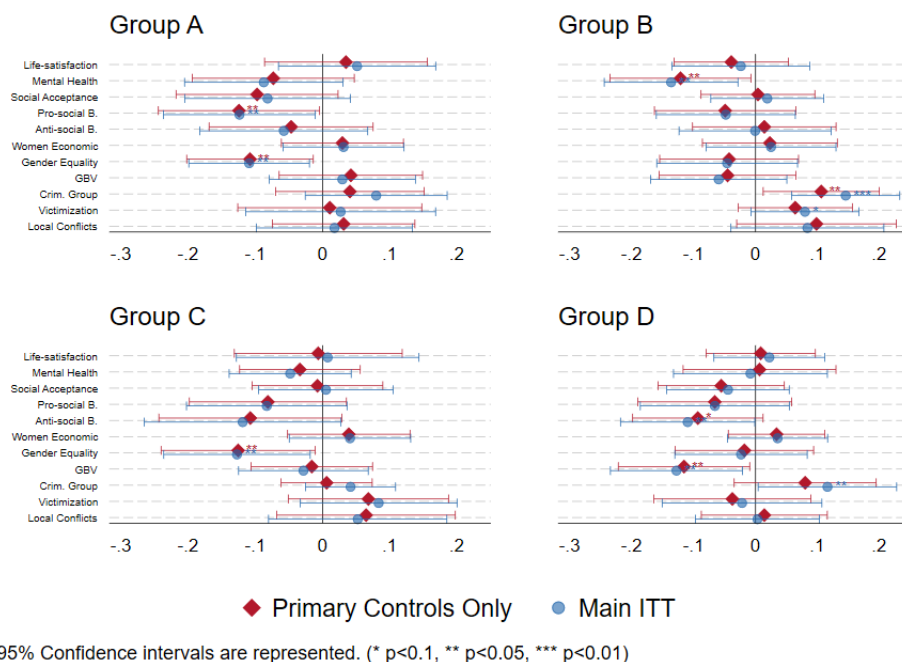


FIGURE 72: Alternative Control : Non-Material Outcomes, Arms



13 Appendix 4 : Outcomes definition

13.1 Program Implementation

Was offered a job : is a dummy that takes the value 1 if the individual was offered a LIPW job by the FSRDC ; and 0 otherwise.

Accepted job : is a dummy that takes the value 1 if the individual was offered a LIPW job by the FSRDC and accepted the offer ; and 0 otherwise.

Days worked : is the declared number of days worked in LIPW program by the individual.

Earnings : is the declared total earnings from the job component of the LIPW program ; expressed in USD.

Has a Bank account : is a dummy variable that takes the value 1 if the individual has a bank account, irrespective of when this was opened ; and 0 otherwise.

Savings : is the declared total amount of financial savings made throughout the LIPW program.

Trained : is a dummy that takes the value 1 if the individual received a training after the start of the LIPW program ; and 0 otherwise.

13.2 Material outcomes

13.2.1 *Employment and earnings for the worker*

Active in the labor market : is a dummy that takes value 1 if the respondent has worked during the last 30 days, or has looked for a job over the last 7 days ; and 0 otherwise.

Monthly hours worked : is the number of hours worked by the respondent in his declared main activity over the last 30 days ; the value is set to 0 for people out of employment. This variable is computed from declared : *i*) number of hours per week (Winsorized at the 99% level) and *ii*) number of days per month.

Total Monthly Earnings : is the sum of all work income over the last 30 days ; the value is set to 0 for people out of employment and with no agricultural production. This variable is computed from declared : *i*) wage (Winsorized at the 99% level) *ii*) profit (Winsorized at the 99% level) and *iii*) (mensualized) sell of agricultural production (Winsorized at the 99% level).

13.2.2 *Employment and earnings for the household*

Other Household Adults Employment Status : is the share of other adults in the household who have worked over the last 30 days. This value is missing for single individual households

Other Household Adults' Total Monthly Earnings : is the sum of all declared work income from other adult members in the household, earned over the last 30 days. These can be as numerous as declared by the respondent, and include head of the household (if different from the respondent). Work incomes are either *i*) wages or *ii*) profit from self-employment. Each declared income is first Winsorized at the 99% level.

13.2.3 *Consumption*

Total expenditures : is the sum of all food and non-food expenditures, by the household, over the last 30 days. Total food expenditure and total non-food expenditures (which includes spending on medical, leisure, clothing, transportation, energy and water, phone and internet, cosmetics, and other services) are both Winsorized at the 99% level.

13.2.4 *Savings and debts*

Total Net Financial Savings : is the total amount of USD the respondent declares having on a bank account ; the value is set to 0 for people who do not possess any bank account.

Total Debt : is the total amount of USD the respondent declares owing to someone else or to a financial institution (free of interests).

13.2.5 *Assets accumulation*

Assets accumulation : is built using a Principal Component Analysis (hereafter pca) *à la* Filmer & Pritchett [Filmer and Pritchett \(2001\)](#). The pca uses 41 survey items that relate to 6 types of assets : dwelling, livestock, furniture, household equipment, transport and real estate.¹⁰

13.2.6 *Migration and remittances*

Remittances : is a dummy variable taking the value 1 if the household net position regarding financial assistance with relatives over the last 12 months is positive or null ; and 0 otherwise. This net position is computed as the sum of all money given minus the sum of all money received from relatives (regardless of their current location). Respondents in households that did not send nor receive any remittances have a net position of 0 (and the dummy thus equals 1 for them).

10.

Dwelling : 5 items : roof material, wall material, floor material, add room, minor repairs ;

Livestock : 4 items : sheep and goats, ducks and pigeons, cows and buffaloes ;

Furniture : 9 items : bed, mattresses, mat, chairs, table, wardrobe, cupboard, bookcase, “living room furniture” (chairs and tables) ;

Equipment : 17 items : radio, TV, TV decoder, cellphone, smartphone, stove, refrigerator, fan, , solar lamp, flash light, generator, solar pannel, solar energy battery, electric iron, charcoal iron, sewing machine ;

Transport : 2 items : bicycles, motorbikes

Real estate : 4 items : current occupation status, bought a house, purchased land, owns a rented place ;

Migration : is an index built as the weighted average of two individual and two household-level indicators. The first indicator takes value 1 if the responde has migrated and 0 otherwise. We here define a migration as a travel outside of city of residence for more than 30 days. The second indicator takes value 1 if the respondent considers migrating during the year after the interview. Third and fourth indicators are the equivalent of the first two measures but relating to any household member (instead of the respondent only). We build the index *à la* Anderson and standardize it by control group meand and standard deviation.

13.2.7 *Shocks and coping mechanisms*

Coping strategies : is a dummy taking the value 0 if respondent and their household suffered a negative income shock after the local LIPW started; and 1 otherwise.¹¹ This variable measure the impact of LIPW on individuals' capacity to protect themselves *ex-ante* against those type of shocks.

13.3 Non-material outcomes

Psychological well-being

Cantril ladders : is the standardized sum of 2 measures : (i) present days Cantril 10-steps ladder ; (ii) future days Cantril 10-steps ladder.

Depression and anxiety index : This outcome is the MHI-5 index built as the standardized sum of 2 positives and 3 negatives items. The two positive items relate to happiness and calm and are rated by respondent on a 3-1 scale ; the three negative items relate to sadness (“down-hearted and blue”), stress (“nervous”) and depression (“so down that nothing could cheer you up”) and are rated on a 1-3 scale.

Perception of social acceptance (by friends, family and in community) : is the standardized sum of 4 standardized measure : respondent (i) feels often understood by neighbors ; (ii) has few issues with neighbors ; (iii) feels important in the local community ; (iv) feels integrated within his household/family and with friends.

11. Potential negative income shocks are : death of household head ; death of another household member ; household head sickness ; other household member sickness ; job loss or business failure ; natural disaster, fire, theft and looting, etc. ; bad harvest ; unexpected expenditure (e.g. car issues, etc.) ; field confiscation ; forced displacement.

Pro-social behaviors

Respondent’s pro-social behaviors : respondents are asked whether they personally engaged (or not) in certain behaviours over the last 12 months. We list 10 of these behaviours as being pro-social and create an indicator that takes the value 1 if individuals report engaging in at least one of them ; and 0 otherwise.¹²

Respondent’s anti-social behaviors : respondents are asked whether they personally engaged (or not) in certain behaviours over the last 12 months. We list 11 of these behaviours as being anti-social and create an indicator that takes the value 1 if individuals report engaging in at least one of them ; an 0 otherwise.¹³

Others pro-social behaviors : an indicator that takes the value 1 if the respondent knows someone that engaged in any pro-social behavior (cf. above) over the last 6 months ; and 0 otherwise.

Others anti-social behaviors : an indicator that takes the value 1 if the respondent knows someone that engaged in any anti-social behavior (cf. above) over the last 6 months ; and 0 otherwise.

Women’s empowerment and agency

Women’s economic empowerment and autonomy in financial decision-making : This outcome is a standardized index built by summing the following 4 indicators : (i) women involved in decision related to money earned ; (ii) (inverse of) was not allowed to work or earn money by a household member ; (iii) (inverse of) money was taken by a household member ; (iv) (inverse of) was evicted from home by a household member.

Views About Women’s Access to Power : This outcome is a standardized index built by summing the following 3 indicators : respondent is in favor of women should have (i) the same rights as men ; (ii) equal access to powerful position ; (iii) equal access to management of local committee.

12. We define as “pro-social” the following behaviors : (i) volunteered for social cause ; (ii) contributed to charity ; (iii) cared for the vulnerable ; (iv) helped to resolve disputes ; (v) financially helped a relative/friend in need ; (vi) financially helped a stranger in need ; (vii) shared a needed-good with a relative/friend ; (viii) shared a needed-good with a stranger ; (ix) comforted a relative/friend ; (x) comforted a stranger.

13. We define as “anti-social” the following behaviors : (i) lack of respect to elders ; (ii) refuse to follow custom/tradition ; (iii) dispute or fight ; (iv) carry weapon ; (v) theft ; (vi) got drunk ; (vii) drugs ; (viii) theft ; (ix) gambled ; (x) destroyed others’ property ; (xi) joined gang.

Perception of gender-based violence : This outcome is a standardized version of a measure of of legitimation for domestic violence against women (ranging from 0 to 8).

Intimate partner violence

Physical violence : is a dummy that takes value 1 if the respondent was either beaten or threatened by an other household member ; and 0 otherwise.

Sexual violence : is a dummy that takes value 1 if the respondent suffered sexual coercion from an other household member ; and 0 otherwise.

Emotional violence : is a dummy that takes value 1 if the respondent was either insulted or frightened by an other household member ; and 0 otherwise.

Exposure to crime, conflict and violence

Activity by Rebel/criminal organizations : is a standardized index built by summing 4 indicators that take value 1 if respondent report locally active : “(i) armed groups or militias fighting the government ; (ii) criminal groups or gangs ; (iii) paramilitary groups/government militias ; (iv) community/village defense forces”.

Perceived and actual victimization : is a standardized index built by summing 3 indicators : respondent (i) fears robbery, theft or physical aggression ; (ii) was victim of robbery, theft or physical aggression ; (iii) witnessed robbery, theft or physical aggression in neighborhood.

Conflicts and violence within the community : is the standardized index sum of 2 standardized measure of the number of conflict that appeared in the community over the last six months. The first measure counts non-violent conflicts, while the second counts violent conflicts.