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Saving Money on Your Own or in Solidarity: An Experiment on Women's Empowerment and Intimate-Partner Violence in Colombia

Tankard, Margaret Elaine

Princeton, NJ : Princeton University

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SAVING MONEY ON YOUR OWN OR IN SOLIDARITY: AN EXPERIMENT ON WOMEN'S EMPOWERMENT AND INTIMATE-PARTNER VIOLENCE IN COLOMBIA

Margaret Elaine Tankard

A DISSERTATION

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Advisor: Elizabeth Levy Paluck

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Abstract

Theory suggests competing predictions about effects of financial independence on women's experience of intimate-partner violence (IPV). Financial independence may give women greater bargaining power and the means to exit abusive relationships, but may incite backlash from a partner. A psychological prediction adds that when women view abuse as normative, they require a new reference group that sustains norms of female independence. An 18-month field experiment among 1800 women in Colombia tested (relative to a control condition) two versions of a financial intervention that granted women an incentivized individual savings account. In one version, the account was presented as a personal project (personal messaging condition); in the other version, the account was presented as a project many women are pursuing, thereby creating a new reference group of women who are pursuing financial independence (normative messaging condition). We did not find consistent effects of the personal versus normative messaging manipulation. The financial treatment (vs. control) led to greater self-reported formal financial engagement, as expected. We found some evidence that the financial treatment led to greater self-reported independent decision-making and lower self-reported depression, but these effects must be interpreted cautiously due to attrition and inconsistency across related outcome measures. However, the financial treatment had heterogeneous effects on several primary survey outcomes, depending on women's baseline self-reports of IPV. For women who began with no self-reported IPV, the financial treatment (vs. control) moved them in the direction of making more decisions jointly with their partner (instead of independently) and experiencing less IPV. For women who began with self-reported IPV, the financial treatment (vs. control) moved them in the direction of making more decisions independently (instead of jointly with their partner) and experiencing more IPV. Changes in perceptions of other women's support for following a

partner's wishes, but not changes in personal attitudes or confidence, paralleled this interaction pattern. Despite much policy interest in financial interventions, and strong theoretical predictions about women's financial empowerment and social norms as pathways to reducing IPV, we did not find strong results from a savings intervention and a normative messaging intervention. We discuss implications for research and practice.

Keywords: empowerment, gender, savings, financial inclusion, social norms, behavior change

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1 Introduction

When women have greater control over resources, are they less vulnerable to violence from a male partner? Variations of this question have long been posed across disciplines such as sociology, feminist theory, economics, and psychology (e.g., Ahmed, 2005; Aizer, 2010; Bates, Ruth, Schuler, Islam, & Islam, 2004; Cheston & Kuhn, 2002; Dalal, 2011; Heise, 2011; Kabeer, 2005b; Tauchen, Witte, & Long, 1991). Indeed, some scholars have suggested that money, as a form of power, is at the core of female empowerment, with women's financial independence translating into greater control over other aspects of their lives (Glennerster & Takavarasha, 2010; Heise, 2011). If financial services endeavoring to reduce poverty and support economic growth in developing countries also empower women and reduce intimate-partner violence (IPV), they represent a potentially scalable, cost-effective form of intervention.

However, there is a widespread counter-prediction that a woman's newfound financial power is perceived by a male partner as threatening, leading him to maintain or intensify violent behavior toward her (e.g., Bates, et al., 2004; Heise, 2011; Kabeer, 2005b; MacMillan & Gartner, 1999; Tauchen et al., 1991; Vyas & Watts, 2009). In other words, women's empowerment may not always result in decreased IPV; it may be accompanied by sustained or increased conflict in the relationship. This counter-prediction makes it all the more critical to have rigorous evidence regarding the effects of financial programs on women's decision-making power and experience of IPV.

Much of the literature investigating this topic, however, has been theoretical, qualitative, or correlational. Experimental tests are critical to examine whether *changes* in women's financial power result in this backlash response from male partners. While recent experimental research has been conducted, many studies have measured only empowerment and not IPV. Empowerment in these studies is understood as a woman's control over her life, including her body, her behavior, her relationships, and her decision-making. Additionally, much of the experimental literature has focused on multi-faceted, group-based interventions that conflate education, awareness of other women's participation in the program (normative awareness), and financial independence. It is unclear what aspect of these interventions is critical to observed changes. For example, groups may create a new support system by

creating friendships, may increase women's sources of information, or at a minimum may encourage women to make changes in their lives because they are now aware that other women are doing so. We estimate the impact of this mere awareness of other women who are acting in new ways.

We sought to contribute new rigorous evidence to this literature by conducting a randomized controlled trial among women in the Valle del Cauca region of Colombia. Understanding how to reduce IPV, particularly in developing contexts such as Colombia, is critical given its prevalence and adverse consequences. Approximately 1 in 3 women globally who have been in relationships report having experienced physical or sexual IPV in their lives, a rate that is higher in developing (vs. developed) countries (García-Moreno et al., 2013). IPV leads to poor health outcomes, negative effects on the emotional wellbeing of an entire household, and economic consequences arising from health service provision and reduced employment (García-Moreno et al., 2013). Thus, greater knowledge of which strategies are effective in decreasing the incidence of IPV and influencing its antecedents, in different international contexts, is crucial.

The present research aimed to contribute to knowledge of the effectiveness of financial intervention strategies in this domain. The study manipulated whether female participants in Colombia were offered a savings account and whether regular messaging about the account focused on the participant as an individual saver or as part of a group of women participating in the program. We measured the effects of these interventions on women's financial engagement, empowerment, and experience of IPV.

Before presenting the interventions in more detail, we review existing research and theory on the two elements of the experimental treatments: financial empowerment programs for women and norm-based interventions. We also discuss key background information on the Colombian context in which we worked.

2 Financial Empowerment Programs

Financial programs seeking to empower women stand in contrast to, and complement, programs and policies seeking to directly target underlying patriarchal attitudes across a community (Heise, 2011). Programs targeting attitudes show some signs of success (e.g., Abramsky et al., 2014; Jewkes et al., 2008; Kim et al., 2009). Yet the process of overturning patriarchal attitudes through educational programs is resource-intensive, lengthy, and likely to encounter resistance.

Financial services such as savings accounts, cash transfers, and loans are theorized to reduce IPV against women in heterosexual relationships through several theorized pathways (Heise, 2011). Some pathways may be more specific to a particular financial intervention than others, and multiple pathways may be at work for the same financial intervention.

First, women may be more able to exit an abusive relationship if they have sufficient resources to move out and subsist without a partner (Heise, 2011). This pathway may be most relevant to financial interventions in which a woman gains more independent control over resources. A savings account, for example, may enable a woman to begin putting money aside in a secure location that only she can access, to be able to leave a partner.

Second, women's control over resources can affect their self-perceptions and identity (e.g., Kabeer, 2005a). Psychological research has found that behavior change often leads to broader changes in an individual's attitudes and identities (Bem, 1967; Cialdini, 1998; Festinger & Carlsmith, 1959). When a woman saves for a personal goal using an independent savings account and interacts with a formal financial institution, for example, she may come to see herself as more in control of her life, deserving of good treatment, and competent. A change in self-esteem and self-efficacy of this kind may enable women to seek help in response to violence or take positive steps to fortify themselves against violence (e.g., by attending to their reproductive and general health). Psychological findings suggest that such additional behaviors are both a consequence of identity shifts and a way to continue to develop and clarify a new identity—in this case, as a woman with control over her life (Wicklund & Gollwitzer, 1981). New financial behaviors can also change how other people see a woman (Heise, 2011). If she has her own job or is listed on the title of her residence, for example, she may be seen as

higher-status in her household and as helping her family to survive.

Third, economists have theorized that women have greater bargaining power within a relationship when they are financially independent (Heise, 2011). Controlling resources can provide greater leverage when discussing decisions with a partner, and the potential to subsist on one's own allows for making a credible threat to leave when bargaining (Farmer & Tiefenthaler, 1997). Men may be less able to "buy" the opportunity to engage in violence against their partners, because when women have their own money they gain less utility from a partner's money, and can set a higher standard of acceptable treatment in the relationship (Farmer & Tiefenthaler, 1997).

Finally, if financial independence comes in the form of introducing additional resources to a household, it may reduce stress and conflict (Angelucci, 2008; Haushofer & Shapiro, 2013). Stress is understood to be a behavioral risk factor for engaging in violence (Anderson & Carnagey, 2004; DeWall, Anderson, & Bushman, 2011; Mullainathan & Shafir, 2014). Additionally, when conflict over how to allocate limited resources across meals, utilities, and other expenses is reduced, there are likely to be fewer arguments and thus fewer situations that may escalate to violence (Haushofer & Shapiro, 2013).

As noted previously, however, a prevalent counter-hypothesis in the literature is that there may be initial or ongoing backlash against women's growing power in a household, which is an important possible side effect of *changes* in women's decision-making power (e.g., Bates et al., 2004; Bobonis, González-Brenes, & Castro, 2013; Heise, 2011; Kabeer, 2005b; MacMillan & Gartner, 1999; Tauchen et al., 1991; Vyas & Watts, 2009). This hypothesis has basis in psychological theory. A financially independent woman violates prescriptive feminine roles and challenges the gender hierarchy (e.g., Rudman, 1998; Rudman, Moss-Racusin, Phelan, & Nauts, 2012). As such, she is often a target of backlash (e.g., Brescoll, Uhlmann, Moss-Racusin, & Sarnell, 2012; Eagly & Karau, 2002; Rudman et al., 2012). Men perceive such role incongruity on the part of women as a threat to their own "precarious masculinity," and respond with anger and a desire to subjugate women (e.g., Dahl, Vescio, & Weaver, 2015; Vandello & Bosson, 2008; Weaver & Vescio, 2015). Economic theory also suggests that men may use violence to extract a woman's new financial resources (e.g., Bobonis et al., 2013; Rao &

Bloch, 1999). However, previous experimental research measuring effects of real-world programs on IPV in developing contexts has not found strong evidence of such backlash effects.

Recent field research has begun to test experimentally whether financial services shift relationship dynamics in any of these theorized ways. Commitment savings accounts, which restrict access to savings to help with self-control or family-control issues, have shown potential as a means of increasing women's empowerment, defined here as decision-making power. Ashraf, Karlan, and Yin (2010) collected experimental evidence in the Philippines and found that engaging in an individual-based savings project led women to be more involved in making decisions in their household about topics such as recreational use of money, children's schooling, and use of family planning. Critically, this study did not measure IPV as an outcome, and thus does not contribute evidence to the question of whether women's new empowerment is accompanied by an increase in violence.

Other studies have focused on microfinance interventions, which typically provide small loans to low-income entrepreneurs and business owners (Banerjee, Karlan, & Zinman, 2015). Experimental evidence for the effects of these interventions on women's empowerment and on IPV has been inconsistent. Four studies in a coordinated series of microfinance field experiments, conducted in Mexico, India, Morocco, and Ethiopia, tested for effects on women's decision-making power. They varied in how they operationalized decision-making power, for example assessing women's participation in or independent control over various household decisions (e.g., purchases, transportation, children's schooling). Among the four experiments, only one found evidence of any effects on women's decision-making power (Angelucci, Karlan, & Zinman, 2015; cf. Banerjee, Duflo, Glennerster, & Kinnan, 2015; Crepon, Devoto, Duflo, & Pariente, 2015; Tarozzi, Desai, & Johnson, 2015). A small but significant positive effect of the microfinance program on female decision-making power was found in Mexico, with no significant effect on reports of household conflict, although IPV was not specifically measured (Angelucci et al., 2015). Similarly, a randomized evaluation of savings and loan groups in Mali did not find effects on female decision-making power (Beaman, Karlan, & Thuysbaert, 2014). Another several studies, which added components to microfinance programs, found mixed effects. The South African intervention IMAGE—a microfinance program combined with a discussion-based component—was

found to empower women and reduce self-reported IPV in a randomized evaluation, although a non-experimental follow-up suggested that the microfinance component alone was insufficient (Kim et al., 2009). A randomized evaluation of business training and grants in Uganda, which paralleled microfinance interventions in its aim of supporting low-income entrepreneurs, also did not find effects on female decision-making power or IPV (Blattman, Green, Annan, & Jamison, 2013).

Recently, researchers have turned their attention to the study of cash transfers, which provide direct payments to individuals living in poverty as opposed to food aid or other resources (Haushofer & Shapiro, 2013). Evidence on the effectiveness of these interventions in reducing IPV has been more promising than that for microfinance, but mixed. Experimental research in Kenya found that unconditional cash transfers to either males or females in a cohabiting relationship decreased violence perpetrated by a male partner against a female partner, as self-reported by the female (Haushofer & Shapiro, 2013). Similarly, a randomized evaluation of unconditional transfers in Ecuador found a reduction in self-reported experience of intimate-partner violence regardless of the transfer's modality (cash, vouchers, or food; Hidrobo, Peterman, & Heise, 2015). However, weak or mixed effects have been found in other experimental research. A study of unconditional cash transfers to women in Ecuador reported finding a decrease in self-reports of experiencing psychological IPV among more educated women, but an increase in self-reports of experiencing psychological IPV among less educated women who are at least as educated as their partners (Hidrobo & Fernald, 2013). Experimental research on the conditional cash transfer program Oportunidades in Mexico found mixed effects of transfers to women on their reports of whether the person who consumes the most alcohol in the household (typically the male head) engages in "aggressive behavior" while drinking (Angelucci, 2008). In a conditional cash transfer program, however, the financial component cannot be isolated from other substantial components.

Overall, recent experimental research has suggested that financial services have potential as a strategy for empowering women and reducing IPV in developing contexts, but with several limitations. Many evaluations only measure women's decision-making power, without measuring IPV, meaning that it is unknown whether women experience IPV in response to new financial power and increased decision-making. In our research, we measure both decision-making power and IPV.

Additionally, these different financial interventions operate through distinct pathways and thus test different theories of change in IPV. Introducing resources to a household through a cash transfer may reduce stress and thus domestic violence, without any effect on women's control over their lives. Cash transfers and loans may be difficult for a recipient to keep away from other household members; thus, even when provided directly to a woman, their link to the woman's financial independence and empowerment is tenuous (Aker, Boumnijel, McClelland, & Tierney, 2015; Ashraf et al., 2010). The first three pathways of change reviewed above (exiting of an abusive relationship, changes in identity, and household bargaining power) are only relevant if a woman is able to determine the ends toward which certain financial assets are directed. Financial services that provide resources through a less observable channel (e.g., a mobile transfer) or build in female control over resources (e.g., a savings account) are likely to have greater effects on women's financial independence (Aker et al., 2015; Ashraf et al., 2010). Keeping money in a personal savings account can provide an excuse not to give personal savings to a partner or other household members, given that the money is more difficult to retrieve than when it is saved at home (Ashraf et al., 2010).

Savings accounts show promise as a way of developing women's financial independence, but have been less studied. In our research, we investigate the three financial independence pathways of change in IPV by testing the effects of a personal savings account offer. The account provides women with an outlet for accumulating and maintaining control over financial resources, and the intervention offers incentives to encourage continued usage of the account. In the present study, we examine whether this exercise in control of money leads women to report lower levels of IPV, by way of exiting abusive relationships, developing greater confidence, or having greater control over household decisions.

In our research, we also investigate one form of social influence involved in financial interventions that has only been estimated as part of a package of influences. Specifically, with multi-component programs such as conditional cash transfers and microfinance, it is difficult to isolate which aspects of the programs were critical to obtaining effects. The group-based nature of meetings and training sessions in microfinance interventions have been theorized to be important to women's empowerment (e.g., Feigenberg, Field, & Pande, 2013; Feigenberg, Field, Pande, Rigol, & Sarkar, 2013; Kim et al.,

2009). We separately estimate the effects of awareness of other women's participation in the financial program (normative awareness), as a form of norm-based intervention.

3 Norm-Based Programs

Banks typically reach out to clients as individuals, focusing on the personal needs and goals of the individual client. Yet theory suggests that social norms offer a promising way to fortify women with community support. This support may be beneficial as women develop identities as people who have control over their finances and lives. Psychologists define norms as perceptions of what is common and accepted in a group (Miller & Prentice, 1996; Tankard & Paluck, 2016). Thus, a financial intervention targeting perceived social norms of women's financial independence would not only invite individual women to participate. It would also make individuals aware of the other women participating in the financial program, to establish solidarity with other financially independent women (to establish a "reference group" of financially independent women).

There are at least two theoretical reasons for the importance of this normative awareness in efforts to empower women. First, targeting perceived social norms may reduce the likelihood of male backlash by signaling to a skeptical male partner that an individual woman is not acting out of line with other women's practices. If a woman communicates that she is not part of the vanguard but rather part of a growing social group, a male partner may find her new financially independent behavior to be more acceptable. Perceptions of the "vanguard" of a social change are more strongly associated with backlash (Green, Strolovitch, & Wong, 1998).

Second and critically, norms are known to be a powerful tool for changing behavior in diverse domains (Tankard & Paluck, 2016). People are motivated to act in line with the beliefs and behavior of peer reference groups, to gain social approval and to be more accurate and informed (Cialdini & Goldstein, 2004). For example, making households aware of the energy consumption of a reference group of neighbors can influence their own energy consumption. In one of a series of experimental tests, households received information about their own energy consumption and the energy consumption of

their neighbors (via a brief note on a door hanger; Schultz, Nolan, Cialdini, Goldstein, & Griskevicius, 2007). Those who were consuming more than their neighbors decreased their consumption the following month, and those who were consuming less than their neighbors increased their consumption. The latter effect was eliminated, however, when the note included a hand-drawn smiling face to indicate approval of their below-average consumption. Similar interventions have proven effective for reducing littering (Cialdini, Reno, & Kallgren, 1990), increasing recycling (Cialdini, 2003), and reducing energy use (Allcott, 2011).

In a different domain, Schroeder and Prentice (1998) tested an intervention that assigned college students to participate in discussions about drinking on campus that focused either on responsible individual decision-making or on the common misperception that one's reference group of campus peers strongly supports heavy drinking. At a six-month follow-up, students assigned to the peer-oriented discussions self-reported drinking significantly fewer drinks per week than students assigned to the individual-oriented discussions. This result highlights the effect that students' subjective perception of campus drinking norms had on their own expressed support for drinking. Additionally, Gerber & Rogers (2009) found in a field experiment that likely voters who heard a get-out-the-vote message emphasizing a high expected turnout expressed stronger intentions to vote themselves than did voters who heard a get-out-the-vote message emphasizing a low expected turnout.

In the domain of financial services, initial experimental work has pointed to the importance of a social component for greater participant engagement. In experimental work in India, for example, female bank clients who were invited to attend business counseling with a friend instead of on their own experienced greater business success and were less likely to be housewives four months later (Field, Jayachandran, Pande, & Rigol, 2015). A set of field experiments among Chilean micro-entrepreneurs comparing strategies for increasing participant savings found that making individuals aware of a reference group's engagement in savings was more effective than the classic strategy of an increased interest rate (Kast, Meier, & Pomeranz, 2014). Notably, it was not only a self-help peer group treatment that was an effective peer-based strategy in this research, but also the more scalable treatment of SMS relaying peer pressure or information about peer savings.

A field experiment in Mexico has also pointed to the power of social information in the absence of face-to-face peer contact (Arias, 2014). Information about social norms is particularly powerful when people know others are receiving it at the same time. Arias (2014) experimentally tested effects of publicly shared information compared to privately received information in changing norms and attitudes regarding violence against women. When the delivery method was social, whether at an in-person group meeting or over a loudspeaker, the radio program increased perceptions of social norms rejecting violence against women. This effect did not hold when the delivery method was individual (via CD-rom). Knowing that other individuals are receiving the same message, as with a group meeting or a loudspeaker, demonstrates to an individual that a view or behavior is widely supported or enacted by a group (Chwe, 2003). These results suggest that simply knowing that a reference group is receiving the same content (in this case, over a loudspeaker) is in itself powerful, even in the absence of direct social interaction with fellow listeners. Our research uses several methods of communication with participants (e.g., SMS, mail), each of which is received individually but which can also be understood to be a form of mass communication when reminded of other recipients. While we hold the modes of communication constant between our financial treatment groups, these particular modes allow us to manipulate whether participants are reminded in project communication that other women are also participating in the project and working toward their goals.

Even if an individual woman personally believes that she should be able to make her own decisions and be respected in a relationship, she may not act upon this belief unless she perceives it to be common and accepted among a reference group (Prentice, 2012). Theories of social norms predict that when women's decision-making power is considered typical and desirable (i.e., normative) within a group, women are more likely to speak out against violence or seek help, men are less likely to treat them with violence, and men who do behave violently are more likely to be considered "deviants." Perceived social norms about women's decision-making power are predicted to change when individuals become aware that many women are in fact saving their own resources and making their own financial decisions. To our knowledge, the impact of establishing a reference group of other women pursuing financial independence has never been tested experimentally and separately from other intervention

components, such as educational programming, training sessions, and discussion of gender roles (e.g., Abramsky et al., 2014; Blattman, Green, Annan, & Jamison, 2013; Iyengar & Ferrari, 2011; Jewkes et al., 2008; Kim et al., 2009).

Our research addresses this question in the literature by manipulating whether regular communication about the savings account offer establishes a reference group of other women who are also using the account to save. In one version of this messaging, which can be considered the default messaging used by most banks to reach out to individual clients, instructional language was used to describe the account as one for the participant to work toward personal goals (personal messaging condition). In the other version, the account was described as one that many women similar to the participant are also using to work toward personal goals (normative messaging condition). The normative messaging incorporated the experiences of other women in the project and invited participants to join them in saving.

Several conditions of the research site led to our decision to provide normative awareness by establishing a reference group of other women in the project, as opposed to simply providing information about peer formal savings. First, qualitative research indicated that safety issues in the communities where participants live make it difficult for them to interact in public spaces with other community members (quantitatively, 65% indicate in survey responses that they talk to their neighbors "never" or "occasionally"). Thus, fellow women in their community did not represent an existing salient and meaningful reference group about which we could provide normative information. However, this issue highlights the potentially powerful role that could be played by giving women greater awareness of one another through a new group.

Second, use of formal banking in the communities is low, so we anticipated that factual statistics about high rates of peer formal savings would be challenging to obtain. They also might be mistrusted, due to not aligning with participants' own observations of peer behavior. We worked closely with Colombian members of our team to develop both the medium and content of the normative (vs. personal) messaging, to maximize its significance in the local context.

4 Colombian Context

We situated our project in the cities of Cali, Palmira, and Buenaventura, in the Valle del Cauca region of Colombia. In a literature that has frequently turned to rural settings to test links between financial interventions and vulnerability to IPV (e.g., Haushofer & Shapiro, 2013; Kim et al, 2009), this context stands out as an urban setting with a relatively educated sample (77% had started or completed high school by the start of the project). In an urban setting, women may have more exposure to institutions such as banks and domestic violence services, which could lead them to be either more comfortable with such institutions or more mistrusting of them, depending on their personal experiences.

The neighborhoods in which the present research was conducted experience high levels of organized violent crime. In 2014, Cali (the city in which more than half of the sample for the present research was recruited) had a homicide rate of 65 per 100,000 inhabitants, compared to 27 in Medellín (a larger Colombian city) and 34 in the U.S. city of Baltimore, which is one of the top most violent cities in the United States (Seguridad, 2014). Our qualitative research has revealed descriptions of "invisible borders" between rival criminal groups——streets that cannot be crossed by civilians without being attacked by a criminal band member——at our project sites in Cali and Buenaventura (see also Human Rights Watch, 2014). Human Rights Watch (2014) has reported on the humanitarian crisis in Buenaventura, in which paramilitary successor groups abduct and kill civilians who have interfered with them, sometimes in what are gruesomely known as "chop-up houses" (*casas de pique*). Qualitative interviews with our participants have affirmed these events.

These conflicts and the more than 50-year armed political conflict in Colombia have led to high levels of forced civilian displacement; in survey responses, 29% of our sample report that they or someone in their immediate family have had to flee their home involuntarily. Colombian economists have found links between displacement, which is understood as a traumatic experience and source of stress, and domestic violence (Calderón, Gáfaro, & Ibáñez, 2011). This association is present despite women's greater contribution to household earnings after (vs. before) being displaced from rural settings to urban settings, where their skills are better suited than men's for the labor market (Calderón et al., 2011).

High rates of crime may increase local perceptions that violence is normative in the community, thereby also increasing perceived acceptance of IPV (Littman & Paluck, 2015). These types of characteristics make urban settings in the Valle del Cauca region an interesting, although challenging, context for testing theories about the potential for women's financial independence to reduce their experience of IPV.

4.1 Financial Behavior

Colombian rates of financial inclusion (use of a financial service at a formal institution, e.g., a savings account at a bank) are low compared to more developed nations (Global Findex, 2014). They have grown in recent years, however, in part due to the expansion of a conditional cash transfer program, Familias en Acción, which uses savings accounts to disburse subsidies to its participants (Camacho, 2012).

In Colombia, 44% of adults over age 15 report having saved any money in the past year, formally or informally (compared to 76% in the United States; Global Findex, 2014). However, only 38% report having an account at a formal financial institution (compared to 94% in the United States) and only 12% report having saved at a formal financial institution (compared to 54% in the United States; Global Findex, 2014). While these rates of formal saving are similar by gender in the United States (54% for women, 55% for men), they diverge more by gender in Colombia (8% for women, 16% for men). Colombia is a context in which there is much room for growth in financial inclusion and for the introduction of savings accounts among women, but in which formal saving behavior at a bank is still rare. Along with other features of the environment, including insecurity and organized crime, this rarity presents challenges for a financial intervention.

4.2 Intimate-Partner Violence

Evidence suggests that physical and psychological forms of violence against women are more prevalent in Colombia and other Latin American countries relative to more developed countries. A rate of 50 femicides (killing of a female) per 1 million women in Colombia was documented the same year as

a rate of 22 in the United States (Sanmartín, Iborra, García, & Martínez, 2006). According to the Encuesta Nacional de Demografía y Salud (Ojeda, Ordóñez, & Hernando Ochoa, 2010), about 74% of women in Valle del Cauca have experienced psychological violence from their current or last intimate partner (e.g., his preventing her from contacting friends or insisting on knowing where she is), and 40% have experienced physical violence from, or been violated sexually by, their current or last intimate partner (e.g., being pushed, hit, attacked with a weapon).

Major differences in survey methods and cultural contexts make it difficult to compare rates of IPV across survey instruments and nations, particularly given the sensitive nature of the topic. As a point of indirect comparison, it has been reported using a different survey instrument that 48% of women in the United States have experienced psychological aggression in their lives from an intimate partner (or 14% in the last 12 months), 33% have experienced physical violence in their lives from an intimate partner (or 4% in the last 12 months), and 9% have experienced rape in their lives by an intimate partner (or 0.6% in the last 12 months; Black et al., 2011).

Preliminary qualitative research in the communities where the present research was conducted suggested that there are strong cultural narratives about women being partnered—often young and at the expense of their own education and economic means—and being deferential to a male partner. While our qualitative work found that participants view Colombian women as strong and admired, this view was often described in terms of women's grit in the face of challenges such as having limited resources, being a single head of household, or enduring mistreatment from a partner. Many norms surrounding intimate relationships in this context are related to machismo, a strong sense of traditional masculine roles (Ortiz & Davis, 2009). Machismo refers to norms of men being providers and protectors, as well as being aggressive out of pride and to exert control (Ortiz & Davis, 2009). These norms make Colombia a particularly interesting setting for testing the effects of a norm-based intervention on gender-relevant outcomes.

In this context, where IPV is prevalent and often viewed as socially acceptable, we sought to test several of the most widely held theoretical predictions about women's financial empowerment and social norm change as strategies for reducing IPV.

5 Present Research

We conducted an 18-month randomized controlled trial among 1800 women in the Valle del Cauca region of Colombia (see pre-registration; Tankard, Paluck, & Prentice, 2014). We randomly assigned whether participants were offered a savings account and whether initial information and regular follow-up messaging about the account focused on the participant as an individual saver (personal messaging) or established a normative reference group of other women in the program (normative messaging). In line with theory and evidence to date, we predicted that women who received the savings account offer, compared to those who did not, would be more financially engaged, more empowered, and less vulnerable to intimate-partner violence (IPV) after 18 months. We predicted that these effects would be larger for women who received normative messaging about the savings account as opposed to personal messaging. We also planned to examine whether effects differed based on the initial quality of the relationship.

6 Method

6.1 Participants

1800 female participants were recruited across four different project sites in the Valle del Cauca region of Colombia. The project sites were lower-income neighborhoods surrounding Poblado (Cali), Versalles (Cali), Palmira, and Buenaventura (Appendix H). Each site contained a branch of the project's partnering bank (Banco WWB, the Colombian chapter of Women's World Banking) and partnering health clinic (Profamilia, the Colombian chapter of International Planned Parenthood Federation).

Eligibility requirements for participation in the study included being a woman of age 18-55 who has a male partner (not necessarily a cohabiting partner), not having used a formal or informal savings service or any service of Banco WWB within the past 12 months, and indicating preliminary interest in opening a savings account (see Appendix H for full list of requirements). These restrictions helped ensure that participants all began in a similar socioeconomic position in which they were not saving

formally.

6.2 Procedure

The project was conducted from June 2013 to June 2015. Participants were surveyed at baseline, after approximately 9 months (midline survey), and after approximately 18 months (endline survey). A team of female survey enumerators employed by a Colombian survey research firm (*Centro Nacional de Consultoría*) recruited participants using a random walk method. By this method, each enumerator received a randomly generated list of the numbers 2 and 3, which determined the number of residences to skip before approaching the next household during recruitment. At each of the project sites, the enumerators moved outward from the location of the bank and health clinic as they walked, visiting neighborhoods whose modal social class was 1, 2, or 3 (the lowest levels on Colombia's 6-class system; DANE, 2013) and that were safe enough for them to pass through. Only one participant could be recruited from a household. After ensuring that a prospective participant passed the series of eligibility requirements, they invited her to participate in a project called Proyecto Crecer (Project Grow), presented as a set of social programs related to health and wellbeing (Appendix H). Participants were asked to make a commitment to participating in the project for the full time period of the study (18 months).[1]

Participants completed a baseline survey verbally with the enumerator in their home. The participant's random assignment to one of the three treatment groups was pre-written on the last page of the survey before the enumerator received it. Enumerators were blind to the treatment assignment during the survey; they were instructed not to skip to the last page to view the treatment assignment. One group received the financial treatment (savings account offer) combined with personal messaging (685 participants), one received the financial treatment combined with normative messaging (679 participants), and a control group received neither the financial treatment nor a messaging treatment (436 participants). Baseline demographic characteristics by condition are presented in Table 2 (the single characteristic differing by financial treatment assignment is included in one of our covariate controls).

[1] While refusals to participate in the project were low, the enumerators reported some difficulty finding participants who met the full set of eligibility requirements.

Treatment assignment was conducted using ordering of randomly generated numbers in a spreadsheet, giving each participant a 24% chance of assignment to the control condition and a 38% chance of assignment to each of the two financial treatment conditions. Power analysis was conducted based on savings product takeup rates from previous research (Ashraf et al., 2010) and the effect size in research analyzing the addition of a group-based education and discussion component to a financial intervention (Kim et al., 2009).

At the end of the baseline survey, participants were given a voucher for three free health checkups at the project's partnering health clinic (Profamilia, a sexual and reproductive health clinic). The checkups were intended to be used at the three survey time points to complement the survey self-report measures with behavioral and physical outcome measures. The checkups also offered a clinical setting in which some participants might feel more comfortable self-reporting IPV when asked about it. The checkups also served as a benefit to participants; qualitative work conducted prior to the study launch revealed that participants had positive perceptions of Profamilia and valued the checkups. Participants received vouchers to access a pre-designated set of services, including a medical checkup, serology, and an optional family planning consultation with the offer of a complimentary sample of one of five birth control methods. Participants were reminded by phone calls and SMS to attend their checkups. They were encouraged to attend close to the time of each of the three survey waves, but were allowed to attend at any point during the project. Participants assigned to the financial treatment conditions were initially informed that they needed to open the savings account first to access the health checkups, but this requirement was later lifted. Participants were given a map showing the location of the nearest project health clinic and, if assigned to one of the financial treatment conditions, a map showing the location of the nearest project bank branch.

We attempted to survey the full original sample in the two follow-up surveys at 9 and 18 months. Participants were compensated with a gift certificate with a value of 10,000 Colombian pesos (~$5 USD) for completing the baseline survey, a value of 15,000 pesos for completing the 9-month survey, and a value of 30,000 pesos for completing the 18-month survey. The certificate could be redeemed at a number of local grocery stores and shops. Patterns of results for sensitive questions did not differ

based on location. All participants received occasional SMS reminding them about project benefits such as the health checkup.

For the 18-month survey, participants were given the choice of responding at home or at a Profamilia clinic, for participants who preferred the privacy of responding away from household members.[2]

6.2.1 Savings Account Treatment

For participants assigned to one of the two financial treatment groups after the baseline survey, the enumerator used a visual aid to explain how the savings account worked and then asked if the participant wanted to open it. The account was the basic transactional savings account at Banco WWB, enhanced with a flexible matching scheme developed for the project by Women's World Banking to encourage regular saving. The account matched at a rate of 1/3 up to a limit, with several additional requirements to prevent opportunistic behavior.

The visual aid explained that the 18-month project sought to motivate women to save, and that the participant would be able to open a savings account at Banco WWB. It reminded participants that saving in an account can help in working toward goals and moving a family forward. It explained that the account is free, belongs to the participant, and allows deposits and withdrawals at any time.[3] It then stated that Proyecto Crecer offers certain incentives to motivate the participant to save in the account, and that if one saved at least 20,000 pesos (~$10 USD) during 3 months, she would receive 20,000 pesos as a prize from the project for saving well.[4]

[2]Being surveyed at a Profamilia clinic in the 18-month survey was unrelated to IPV self-reports (both baseline and 18-month self-reports), but was less frequent among participants in the financial treatment groups (14%) than participants in the control group (18%), B = -0.40, 95% CI = [-0.77, -0.04], p = 0.03. We note that in the 9-month survey wave, 9% of surveys (not differing by condition) were conducted outside of participants' homes due to logistical factors such as a neighborhood becoming unsafe for a survey enumerator to enter. The difference in the rate of responding to the 18-month survey at a clinic based on treatment group holds when controlling for responding to the 9-month survey at a clinic.

[3]The account had an interest rate of approximately 3% (all banks in Colombia vary their interest rates for accounts from month to month).

[4]The visual aid noted that the matching went up to a maximum of 50,000 pesos that could be earned in a 3-month period, that a deposit of at least 10,000 pesos needed to be made each month out of the 3 to qualify, and that in order to receive the prize for a 3-month period withdrawals should be made from the amount that a participant had accumulated by the previous period (Appendix H). The withdrawals stipulation was designed to encourage net saving and to prevent the behavior of making deposits only to receive matching and then withdrawing the amount deposited. If the amount withdrawn in a 3-month period exceeded the balance of the account when the period started, a matching prize for that period could not be earned. The enumerator used the visual aid to guide the participant through 3 examples of deposits that a participant might make across 3 months and how much she would earn as a prize in each case, if any (e.g., depositing 40,000 pesos for each

The enumerator asked if the participant wanted to open the account. If the participant wanted to do so, it was explained that she only needed to arrive at the bank, sign, and give her fingerprint, and that the project would cover the deposit of 10,000 pesos (~$5 USD) needed to open the account. Colombian regulatory and related logistical factors prevented opening the accounts in the home during the enumerator's visit. In addition to the account's seed money as an incentive, behavioral strategies to increase the rate of account opening included provision of a map showing the bank's location, SMS reminders using colloquial language (developed by local project staff in consultation with the bank's marketing staff), phone calls from local project staff in which an appointment time was set, and a small gift awaiting participants at the bank. Other incentives were developed as the project unfolded, to encourage continued usage and account opening. These incentives included several lotteries that participants could enter if they engaged with the project in different ways, such as by completing a goal-planning worksheet or making several bank deposits (Appendix H).

Banco WWB took steps to ensure the confidentiality of each participant's savings account, such that a woman had the option of being the only person in her family who knew about the account and was able to withdraw funds from it (in our surveys, we asked women if they talked to their partner about the project and received help from their partner in using the savings account). The name on the account was that of each individual participant, and no bank statements were sent to home addresses. To prevent any accounts from closing due to inactivity, the project made several periodic deposits of 500 Colombian pesos in all open accounts and notified participants of this deposit by text message.

6.2.2 Personal Versus Normative Messaging Treatment

Regular communications to participants manipulated whether the account was framed as one for the participant to work toward personal goals (personal messaging) or as one that many women similar to the participant are also using to work toward personal goals (normative messaging).

The personal versus normative messaging manipulation was applied to recruitment materials used

of 3 months and withdrawing only part of the previous account balance would lead to a prize of 40,000 pesos; depositing 0 pesos in month 1, 0 pesos in month 2, and 60,000 pesos in month 3 would not lead to a prize; depositing 20,000 pesos in month 1, 15,000 pesos in month 2, and 40,000 pesos in month 3 would lead to a prize of 25,000 pesos).

to describe the savings account offer, regular SMS reminders to save in the account (shown to be effective in other norm-based interventions; Kast et al., 2014), and communications such as a mailed booklet and project website. The project logo and slogan used on such materials was manipulated by messaging condition (Appendix H). In the personal messaging condition, the logo depicted a woman standing on her savings in the form of coins, with the slogan "I am growing" ("Estoy creciendo"). In the normative messaging condition, the logo depicted a group of women standing on their savings in the form of coins, with the slogan "Women growing" ("Mujeres creciendo"). In the control condition, the logo depicted a woman with the slogan "Project Grow" ("Proyecto Crecer").

These slogans reappeared in other forms of messaging, such as at the end of selected SMS messages. Across the 18 months of the project, participants in the financial treatment conditions received manipulated SMS reminders to save (e.g., "If you want something, you have to start somewhere. [Get some momentum with your / Women like you are getting some momentum with their] Proyecto Crecer account, going to Banco WWB"; Appendix H).

6.3 Banking Behavior

For participants in the two financial treatment conditions, we obtained reports of their account-opening, deposits, withdrawals, and earned matching prizes throughout the project from Banco WWB.

6.4 Survey Measures

We measured different aspects of participants' financial engagement, empowerment, and experience of IPV. The surveys at the beginning, middle, and end of the project were conducted verbally by an enumerator. All items were translated to Spanish by a Colombian translator, and back-translated to English.

As noted previously, there is not a single standard way of measuring IPV across cultural contexts, nor a standard way of measuring empowerment in the literature. Where we used selected individual items from a scale, we chose them based on their loading on the scale's factors in past research and on how interpretable they were to participants during piloting. Most items were answered on a four-

point scale, presented as agree-or-disagree questions with a single follow-up question asking about the strength of the participant's agreement or disagreement. For sets of items planned to serve as scales, we calculated mean scores and report Cronbach's α as a measure of the scale's reliability. We generated standardized index variables for each family of outcomes based on factor analysis, selecting the first factor in the factor solution. The letter (R) indicates when an item or score was reverse-scored in the corresponding index.

At baseline, additional information was collected about the participant's household, family structure, relationship history, income, personal goals, education, other demographic characteristics, and potential psychological moderators such as identification with women in the community as a group.

6.4.1 Perceived Norms Regarding Saving Behavior

As a manipulation check for the personal versus normative messaging treatment, participants responded to three items measuring perceived descriptive norms surrounding saving behavior (e.g., "Thinking of the women in your community, how many have their savings in the bank?"; 1=none, 5=all; α = .67).

6.4.2 Formal Banking Index

Trust in banks. Participants' trust in banks was measured using the following two items based on other scales of trust in institutions (e.g., Devos, Spini, & Schwartz, 2002): "Do you trust in banks?" and "Do you feel comfortable interacting with people who work in banks?" (1=not at all, 4=a lot; α = .80).

Negative perceptions of banks (R). Participants' negative perceptions of banks were measured using the following two items developed based on preliminary qualitative research: "Banks are just trying to take your money" and "An account means I cannot get benefits from the government or I may be taxed" (1=not at all in agreement, 4=very much in agreement; α = .74).

Difficulty going to bank (R). Participants' perceived difficulty of going to the bank was measured with the following question: "How difficult does it feel to go to a bank?" (1=not at all difficult, 5=haven't tried).

Formal saving. Participants' self-reported formal saving behavior in the last six months was

measured for each of three purposes ("small, everyday expenses," "future expenses such as education, a wedding, or a big purchase," and "emergencies or a time when you expect to have less income"). Participants were asked whether they had saved money at a bank for each of the three saving purposes (α = .78).

6.4.3 Economic Status Index

Income. Participants indicated the average monthly income that they receive in Colombian pesos, adding up all sources including a family member, informal work, formal work, an informal business, a formal business, and other sources. This amount was log-transformed (after adding a value of "1" to each response to be able to retain responses of "0" in the transformation).

Subjective SES. As a measure of subjective socioeconomic status (SES), participants indicated where they would place themselves on a ladder representing where people stand in Colombia (1=people "who are the worst off—who have the least money, least education, and the least respected jobs or no job," 10=people "who are the best off—those who have the most money, the most education, and the most respected jobs"; adapted from Adler, Epel, Castellazzo, & Ickovics, 2000).

Work status. Participants indicated their current work status. We coded whether they were working (stable or unstable work) as opposed to looking for work, unemployed and not looking for work, housewife and not looking for paid work, disabled (unable to work), or another work status.

6.4.4 Confidence Index

Self-efficacy. Self-efficacy (Bandura, 1986) was measured as it related to confidence in being able to access services and resources under challenging life circumstances, through three items (e.g., "In the event of a crisis in the home, would you feel capable of raising enough money to feed your family for 4 weeks, if it were your responsibility?" and "If your partner were mistreating you physically or emotionally, would you feel capable of finding where to go if it were necessary?"; 1=not at all sure, 4=very sure; α = .46; adapted from Kim et al., 2007).

Self-esteem. Self-esteem was measured using four items from Heatherton and Polivy's (1991)

state self-esteem scale (e.g., "Do you feel confident about your abilities?" and "Are you pleased with your appearance right now?"; 1=not at all, 4=a lot; α = .62).

Future time perspective. Future time perspective (FTP), a dimension that is positively related to constructs such as optimism and life satisfaction (Brothers, Chui, & Diehl, 2014), was measured using six items from Carstensen and Lang's (1996) scale (e.g., "Do you believe that the future is full of possibilities?" and "Do you expect that you will set many new goals in the future?"; 1=not at all, 4=a lot; α = .83).

6.4.5 Personal Attitudes Index: Support For Following Partner's Wishes and Justification of IPV

We measure personal attitudes and perceived norms regarding support for following a partner's wishes and regarding justification of of IPV. We create two separate indices for attitudes and norms, as pre-registered.

Following partner's wishes. Participants responded to sets of questions about behavior and attitudes regarding following the wishes of a partner. Within each question set, they were asked about the following 4 behaviors: telling a partner about money one has saved, following a partner's decisions about family planning, telling a partner who one spends time with, and following the wishes of a partner when making decisions about education, life conditions, and work.

Following partner: behavior. Participants indicated how frequently they engage in each of the 4 behaviors toward their partner (4 items; e.g., "With what frequency do you tell your husband or partner about money you have saved?"; 1=almost never, 4=almost always; α = .80).

Following partner: attitudes. Participants indicated whether they think women should engage in each of the 4 behaviors toward their partner (4 items; e.g., "Do you think women should tell their husband or partner about money they have saved?"; 1=not at all, 4=a lot; α = .70).

Justification of IPV: attitudes. Participants responded to four items about whether a man has a good reason for hitting his partner based on 4 different behaviors in which she might engage (e.g., "Does a man have a good reason for hitting his partner if she neglects taking care of the children?"; 1=not at all, 4=a lot). The 4 behaviors were neglecting taking care of the children, not having sex with

him, not preparing the food, and going out without telling him (α = .82).

Tolerance of IPV: attitudes. Participants responded to the following single item: "Do you think women should tolerate violence from their partner to keep the family together?" (1=not at all, 4=a lot).

6.4.6 Perceived Norms Index: Perceptions of Women's Support For Following Partner's Wishes and Justification of IPV

Following partner's wishes. Participants responded to sets of questions about perceived descriptive and prescriptive norms regarding following the wishes of a partner. Within each question set, they were asked about the same 4 behaviors as in the corresponding question sets in the personal attitudes index (above).

Following partner: perceived descriptive norms. Participants indicated how frequently women in their community engage in each of the 4 behaviors toward their partner (4 items; e.g., "With what frequency do women in your community tell their husband or partner about money they have saved?"; 1=almost never, 4=almost always; α = .73).

Following partner: perceived prescriptive norms. Participants indicated whether women in their community think women should engage in each of the 4 behaviors toward their partner (4 items; e.g., "Do women in your community think women should tell their husband or partner about money they have saved?"; 1=not at all, 4=a lot; α = .76).

Perceived change in norms among women (R). After responding to the questions about attitudes and norms surrounding following a partner's wishes, participants were asked about whether they think women's attitudes and men's attitudes on these topics are changing. We used the following two items to measure perceived change in women's support for having control over their finances and lives: "When you think about women having their own money and deciding how to spend it the way they want, are women's attitudes becoming more supportive, less supportive, or are they not changing?" and "When you think about women being able to make their own decisions about issues like family planning, free time, their education, and their work, are women's attitudes becoming more supportive, less supportive, or are they not changing?" (1=support much less, 3=no change, 5=support much more; α = .58).

Justification of IPV: perceived prescriptive norms. Participants responded to 4 items about whether women in the community think a man has a good reason for hitting his partner based on 4 different behaviors in which she might engage (e.g., "Do women in your community think a man has good reason for hitting his partner if she neglects taking care of the children?"; 1=not at all, 4=a lot; α = .93). The 4 behaviors were the same as those for attitudes justifying IPV.

Tolerance of IPV: perceived prescriptive norms. Participants responded to the following single item: "Do women in your community think women should tolerate violence from their partner to keep the family together?" (1=not at all, 4=a lot).

6.4.7 Relationship Status

In the 9-month survey, participants were asked whether they were in the same relationship now as when they started the project. In the 18-month survey, participants were reminded of the month and year in which they were last surveyed, and asked if they remembered whether they had been in a relationship at that time. They then indicated whether they were in the same relationship now and, if the original relationship had ended, whether they were seeing a new partner now.

We analyzed relationship status at 18 months as well as reports that a relationship had ended in either the 9-month or 18-month survey wave, among participants who responded to one or both follow-up survey waves. Participants were asked about their relationship status at 9 months both during the 9-month survey and retrospectively during the 18-month survey.

6.4.8 Subject of Relationship-Relevant Items

In the 9-month survey, questions regarding a partner or relationship dynamics were not presented to participants who did not identify as being in a relationship. In the 18-month survey, to minimize missing data, all participants were asked to respond to questions regarding a partner or relationship dynamics (measures described below), regardless of current relationship status. For these questions, any participant who was not currently in a relationship was asked once early in the survey if she would like to respond about her last partner just before breaking up, her last partner after breaking up, or

a new person who is not her partner yet. We excluded only responses about the last partner before breaking up, given that these responses reflect past interactions whereas the other responses reflect current interactions.

6.4.9 Independent Decision-Making Index

Independent versus joint decision-making and initiation of discussions. Participants responded to questions about how decisions are made in their household (adapted from Ashraf et al., 2010; Pitt, Khandker, & Cartwright, 2006). For five topics, participants were asked who makes most of the decisions (themselves, their partner, or both). The five topics were what to buy at the market, purchase of expensive items, recreational use of money, schooling of children, and visits to parents or other family members. We calculated the proportion of applicable decisions made independently (α = .80), as opposed to jointly or by the partner. Participants were also asked whether or not they themselves initiate discussions about each topic; we calculated the proportion of applicable decisions for which participants initiate discussions (α = .75). Factor analysis revealed that independent decision-making, joint-decision making, and initiation of decision-making discussions all loaded onto one factor, while partner decision-making loaded onto a separate factor. The average proportion of decisions made by the partner was 11%.

Independent decision-making about gift certificate. At the end of the survey, a novel financial resource was introduced when participants were presented with a gift certificate as compensation for their time responding. They were asked whether or not they would tell their partner about the gift certificate (not telling him was coded as greater independent decision-making). They were also asked who would decide how to use the gift certificate (themselves, their partner, or both); we coded whether or not participants would decide independently. Less than 1% of participants indicated that their partner alone would decide and this response loaded onto a different factor than independent and joint decision-making.

Partner's knowledge of money (R). Participants indicated whether or not their partner "usually knows how much money [they] have, either at home or in [their] savings" (the partner not knowing

how much money was coded as greater independent decision-making).

Talking to partner about project (R). Participants were asked if they have talked to different people on a list (e.g., partner, children, friends) about Proyecto Crecer. We coded whether or not they self-reported talking to their partner about it (not talking to him was coded as greater independent decision-making).

6.4.10 Self-Reported Intimate-Partner Violence

Questions about intimate-partner violence and relationship satisfaction were presented to the participant using a written card to allow for nonverbal responses.

Intimate-partner violence. Participants were asked whether or not, in the past six months, their partner had engaged in each of 11 different violent and controlling behaviors (adapted from other studies investigating IPV internationally, e.g., Kim et al., 2007; α = .80). These behaviors were related to financial violence (2 items; e.g., "taken your earnings or savings against your will"; α = .26), emotional violence (5 items; e.g., "insulted you or made you feel bad about yourself"; α = .69), physical violence (2 items; e.g., "thrown something at you, slapped you, pushed you, or crushed you"; α = .69), or sexual violence (2 items; e.g., "physically forced you to have sexual relations against your will"; α = .77). For each of these 4 types of violence, we generated a count of the number of behaviors reported. We then calculated the total number of IPV behaviors reported across all 11 items.

Relationship satisfaction. Participants responded to the seven items of Hendrick's (1988) Relationship Assessment Scale (e.g., "Is your relationship good compared to most?" and "In general, are you satisfied with your relationship?"; 1=not at all, 4=a lot). The following two items were also included based on preliminary qualitative research: "Would you feel comfortable telling your partner that he has to be loyal to you?" and "Does your family think your relationship with your partner is good for you?" (α = .89).

6.4.11 Supplementary Questions

Additional questions about participants' relationships, engagement with the project, and perceptions of intimate-partner violence were included in the 18-month survey, to aid in the interpretation of the results (results for a selection of these items are included in Tables 12-16 and Tables 30-34).

6.5 Health Checkup Outcomes

During the physical health checkups at Profamilia offered to participants by the project, they first met with an assessor who oriented them to the different services offered, and then met with a doctor who collected other physiological and psychological data points. In focus groups, participants described feeling comfortable talking to the assessors, and feeling that the assessors cared about them, during checkups and reminder phone calls. The clinicians at Profamilia guided participants through a series of questions and measures related to physical and mental health. Physical and mental health and signs of stress have been found to correlate with experience of IPV (Campbell, 2002), and serve as an indicator of a women's control over her own body and wellbeing.

Mental health. Stress was assessed using the four-item version of Perceived Stress Scale (e.g., "In the last month, how often have you felt difficulties were piling up so high that you could not overcome them?"; α = .70; Cohen, Kamarck, & Mermelstein, 1983; Cohen & Williamson, 1988). Depression was assessed using the four Spanish items with the highest loading on each of four factors of the CES-D (e.g., "In the last week, how often have you felt that you enjoyed life?"; α = .72, Losada et al., 2012; Radloff, 1977). Anxiety was assessed using the four Spanish items with the highest loading on the Beck Anxiety Inventory (e.g., "In the last week, how often have you been affected by feeling shaky?"; α = .76; Beck, Epstein, Brown, & Steer, 1988; Magán, Sanz, & García-Vera, 2008). Participants responded to all mental health items on a scale from 0 (never) to 4 (very often).

Service takeup. Participants were offered a test for sexually transmitted infections and a family planning consultation to discuss birth control methods. The service providers recorded whether the participant accepted or declined each service.

Physical health. The clinicians recorded participants' systolic and diastolic blood pressure, heart

rate, and weight.

Domestic violence. The clinicians asked participants a series of self-report questions about experiences of mistreatment, based on their existing protocol. They recorded whether participants had ever felt emotionally or psychologically assaulted by their partner (e.g., being humiliated in public, having important things destroyed, being insulted), had ever felt emotionally or psychologically assaulted by another person important in their life (e.g., parents, children, siblings), had ever been hurt physically by their partner (e.g., being pushed or hit), had ever been hurt physically by someone else important in their life (e.g., parents, children, siblings), and had ever been forced to have sexual relations. The service providers also asked participants whether they would be safe when they went home, and whether they were afraid of their partner or someone else causing them harm.

Additionally, the clinicians recorded signs of physical injury identified on each part of the body (e.g., bruises, cuts), as in customary clinical IPV screening protocols (Basile, Hertz, & Back, 2007). We coded whether any injuries other than scars were recorded at any of a participant's checkups, given that scars do not necessarily indicate recent violence and the health clinic reported that many participants had scars from Cesarean sections.

6.6 Qualitative Research

Qualitative research took place at various points before, during, and after the project, to supplement the quantitative measures and aid in interpreting them. The qualitative components were designed to deepen the research team's understanding of the effects of the experimental treatments and augment the quantitative data. Six rounds of qualitative research, including individual interviews and focus groups, were conducted.

The first round of qualitative research was conducted by a Colombian research assistant and the first author prior to the survey pilot, with individuals of a similar profile to the study participants. Focus groups were used to gather richer baseline data on intimate-partner violence and the decision-making behavior of women located in the communities where the study was conducted, and to better understand the reference groups that are most relevant to these women. This research provided a context of the

women in these communities to inform adjustments to the survey tool and other aspects of the research.

The second round was conducted by staff from Women's World Banking, a project partner affiliated with Banco WWB. It was also conducted prior to the survey pilot, with individuals of a similar profile to the study participants. Eleven focus groups were used to better understand the financial practices of women in the communities where the study was conducted, as well as their perceptions of financial institutions. The focus groups also examined responses to different savings account features and forms of matched savings as incentives to save. The first author and a Colombian research assistant were present to observe.

The third round consisted of individual interviews conducted by a Colombian research assistant and the first author with 14 participants in the two financial treatment conditions, in the months after the project launched. The interviews were conducted to understand participants' reasons for opening or not opening the savings account offered to them, and to understand reactions to the savings product and savings incentives.

The fourth round consisted of individual interviews conducted by a team of survey enumerators with 27 participants who were among those who reported experiencing the greatest number of intimate-partner violence behaviors in the baseline survey. The interviews were conducted between the 9-month and 18-month surveys. They were conducted to ensure that these participants were not being put at risk in their household due to communication from the project, and in an effort to understand whether their self-reports of violence in the surveys corresponded to changes in their relationships.

The fifth round consisted of free-response questions asked of all participants in the 18-month endline survey. These questions were intended to further probe changes in participants' relationship dynamics during the project and participants' beliefs and perceptions about intimate-partner violence. This round was conducted by survey enumerators.

The final round consisted of a series of 11 focus groups conducted after the project's conclusion among a subset of participants in the two financial treatment conditions. These focus groups were used to examine participants' perceptions concerning changes in financial behavior and the participants' lives over the study period. This round was conducted by staff from Women's World Banking. The

first author and a Colombian research assistant were present to observe.

7 Analytic Strategy

Where not otherwise noted, we generated a standardized weighted index variable for each family of primary outcome measures using principal components analysis (standardized based on the control group of the respective wave).

7.1 Effect Estimation

We conducted intention-to-treat analyses, analyzing all responses recorded based on condition assignment, regardless of whether a participant took up the savings account offer. We conducted OLS regression for continuous dependent measures and logistic regression for binary dependent measures, using robust error estimation in all models.

We first tested for main effects of treatment at 18 months. Where we separated the personal and normative financial treatment conditions, the model is as follows:

$$Y_{End_i} = \beta_1 X_{1i} + \beta_2 X_{2i} + \beta_3 Y_{Base_i} + \beta_4 S_{1i} + \beta_5 S_{2i} + \alpha_j + \epsilon_i$$

The dependent variable for the individual i is Y_{End_i} and the baseline measure of this variable (or a close proxy, where not measured at baseline) is Y_{Base_i}. The personal messaging financial treatment condition is X_{1i} and the normative messaging financial treatment condition is X_{2i}. Baseline covariates are a standardized index of socioeconomic status (SES; S_{1i}; based on neighborhood modal social class (*estrato*), income, subjective SES, work status, and education level) and a standardized index of life stage (S_{2i}; based on age, having children, and being married or in a civil union). For socioeconomic dependent variables, we excluded S_{1i} from the model, given its redundancy with Y_{Base_i}. Fixed effects of project site j are α_j (with Buenaventura as the reference group) and the error term is ϵ_i. We estimated robust standard errors. The parameter of interest in estimating the effect of the personal financial treatment condition (vs. control group) is β_1, and the parameter of interest in estimating the effect of the normative financial treatment condition (vs. control group) is β_2.

Where we collapsed the two financial treatment conditions, we adapted the model as follows:

$$Y_{End_i} = \beta_1 X_i + \beta_2 Y_{Base_i} + \beta_3 S_{1i} + \beta_4 S_{2i} + \alpha_j + \epsilon_i$$

Here, financial treatment is X_i and the parameter of interest in estimating the main effect of financial treatment on the dependent variable is β_1. Again, we estimated robust standard errors.

We then tested whether the effects of financial treatment differed depending on baseline self-reports of IPV. Specifically, we interacted condition assignment with a dummy variable indicating whether a participant self-reported experiencing any of the 11 listed violent behaviors from her partner in the baseline survey. At baseline, 43% of participants (768 out of 1800) reported experiencing any of the 11 listed violent behaviors; among participants surveyed successfully at 18 months, 42% (635 out of 1510) had reported at baseline experiencing any of the 11 listed violent behaviors. The model is as follows:

$$Y_{End_i} = \beta_1 X_i + \beta_2 V_{Base_i} + \beta_3 \left(X_i * V_{Base_i}\right) + \beta_4 Y_{Base_i} + \beta_5 S_{1i} + \beta_6 S_{2i} + \alpha_j + \epsilon_i$$

A dummy variable coding whether the participant reported one or more of the 11 IPV behaviors at baseline is V_{Base_i}. For dependent variables measuring IPV, we excluded Y_{Base_i} from the model, given its redundancy with V_{Base_i} for these variables. We estimated robust standard errors. The parameter of interest in estimating the interaction between baseline IPV and financial treatment is β_3.[5] [6]

7.2 Attrition

We successfully surveyed 89.6% of the original sample at 9 months and 83.9% at 18 months, which compares favorably with other longitudinal research in developing contexts (average retention of 71% between rounds among 7 studies; Alderman, Behrman, Kohler, Maluccio, & Watkins, 2000). Retention

[5] See Appendix D-E for contrasts among the three conditions for the interaction between condition and baseline IPV.

[6] A methodological limitation in the present research is the possibility of contamination across treatment groups. In the final survey, 30% of participants indicated that they knew another participant in the project, with this rate not differing by condition. It is possible that participants in the control group who learned of peers receiving the savings account opportunity resented, or were otherwise affected by, not receiving this same benefit. While implementing randomization at the neighborhood level would help in addressing spillover concerns, and might present other formats for normative messaging in the community, it would require the availability of a sufficient number of neighborhoods.

was lower in the personal messaging condition (82.8%) than the control group (87.8%), B = -0.41, 95% CI = [-0.76, -0.06], p = 0.02. It was also lower in the normative messaging condition (82.4%) than the control group, B = -0.43, 95% CI = [-0.78, -0.08], p = 0.02. Retention did not differ in the two financial treatment conditions, p = 0.90.

In the financial treatment conditions, attrition was greater among participants who did not open the savings account, and qualitative work revealed that participants in the financial treatment conditions who did not take up treatment did not feel like members of the project. Participants who did not open the account may have felt more distanced from the project than control participants, who were not given the same opportunity to reject, or have difficulty engaging with, this part of the project.

Self-reports of IPV at baseline were not consistently related to attrition. While there was a trend of a negative relation between baseline IPV self-reports and participation in the 18-month survey (p = 0.08), baseline IPV self-reports were unrelated to participation in the 9-month survey (p = 0.78; see Table 1). These relations at 9 and 18 months were found when self-reported IPV at baseline was coded as binary or continuous.

Where we found effects on major outcomes, we constructed bounds on the effects of treatment on example index components to account for attrition and changes in relationship status (Appendix A). We used several imputation strategies. We first replaced missing values with the mean of recorded responses for the corresponding outcome measure (Angrist & Pischke, 2009), which must be interpreted cautiously given that it reduces the variability in the data. We then turned to the highly conservative strategy of replacing missing values with the minimum and maximum values on the scale of the corresponding outcome measure (adapted from Horowitz & Manski, 2000).

8 Results

8.1 Savings Account Takeup and Banking Outcomes

52% of the 1364 participants assigned to the financial treatment conditions opened the savings account, which compares both favorably and unfavorably with similar research offering a savings account (e.g.,

28% takeup of a commitment savings account in the Philippines, 87% takeup of a noninterest-bearing savings account in Kenya; Ashraf, Karlan, & Yin, 2010; Dupas & Robinson, 2013). Takeup of the account did not differ by messaging condition, although there was a trend of greater takeup in the normative messaging condition (53%) compared to the personal messaging condition (50%), $p = 0.19$ (logistic regression contrasting the two conditions). Account opening was unrelated to baseline IPV reports.

Among participants with open accounts, about 65% made a deposit during the project, 41% made a withdrawal, and 26% earned a matching prize (Appendix H). We did not find differences in banking behavior based on the personal versus normative messaging. When asked whether they receive different forms of help from their partner in managing the account, 34% said that their partner provides money for the account by lending or giving money, 29% said that their partner helps by making deposits on their behalf or taking them to the bank, and 51% said that their partner encourages them to use their account. These forms of help were negatively related to IPV self-reports (Pearson's correlation of -0.26, $p < 0.001$, for the relation between number of IPV behaviors reported at endline and endline reports of receiving any form of help).

In-depth analysis of participants' banking behavior during the project is beyond the scope of our theoretical predictions and the present analysis, but represents a direction for further investigation.

8.2 Personal Versus Normative Messaging Treatment

We found only weak evidence of effects of the normative messaging treatment on the manipulation check measuring perceived norms regarding saving behavior (Figure 1). At 18 months, women in the normative messaging condition perceived more women in their community to engage in saving behaviors ($M = 2.58$, 95% CI = [2.53, 2.64]) compared to women in the control group ($M = 2.51$, 95% CI = [2.44, 2.57]), although this difference was not significant, $B = 0.07$, 95% CI = [-0.01, 0.15], $p = 0.08$. Women in the personal messaging condition ($M = 2.56$, 95% CI = [2.51, 2.61]) did not differ from women in the normative messaging condition ($p = 0.45$) or women in the control group ($p = 0.21$) at 18 months. The two financial treatment conditions, collapsed together, also did not differ significantly

from the control group (p = 0.13).

In other analyses, we collapsed across the two financial treatment conditions given that they generally did not differ from one another. We indicate where patterns were suggestive of differences between them (Appendix D-E presents effects of the personal and normative messaging conditions on the major outcome indices).

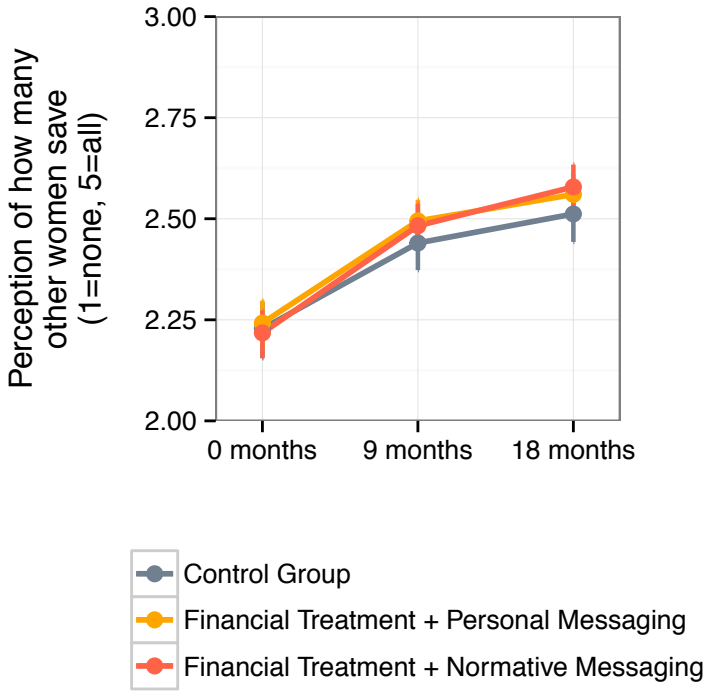


Figure 1: Effect of condition on perceived norms of saving behavior by survey wave. Note: Point estimates with 95 percent CIs are presented.

8.3 Formal Banking

Higher scores on the formal banking index indicated greater self-reported trust in banks and formal saving, and lower self-reported negative perceptions of banks and difficulty going to banks. The financial treatment (vs. control) led to greater receptiveness to and engagement with formal banking at 9 and 18 months, an effect that was consistent across the index's components (Figure 2, Table 3). Taking as an example the subcomponent of trust in banks, the mean level among financial treatment participants on the 1-4 scale was 2.91, 95% CI = [2.86, 2.95], compared to 2.57, 95% CI = [2.48, 2.66] in the control group, B = 0.33, 95% CI = [0.23, 0.43], p < 0.001.

Using seemingly unrelated regression to estimate the system of equations jointly, the joint significance of this main effect across the index's subcomponents was $p < 0.01$. This finding indicates that the financial treatment was effective at increasing women's formal financial participation, an effect supported by data from the bank regarding participants' account use.[7]

8.4 Economic Status

We did not find evidence of a main effect of the financial treatment, or a treatment effect moderated by baseline IPV, on participants' overall economic status (Figure 2, Tables 4 and 22). Higher scores on this index indicated higher income and subjective SES and greater likelihood of working. Given that the financial treatment did not affect these outcomes, the results do not speak to the reduced stress and financial strain mechanism of change that other financial interventions have tested (e.g., Haushofer & Shapiro, 2013).

We found some evidence that treatment effects on participants' work status depended on baseline self-reported IPV. For participants who reported no IPV at baseline, those in the financial treatment conditions were less likely to report working than the control group, although the difference was not significant, $p = 0.14$. For participants who reported any IPV at baseline, those in the financial treatment conditions were more likely to report working than the control group, but the difference was again not significant, $p = 0.32$.

8.5 Confidence

We did not find evidence of a main effect of the financial treatment, or a treatment effect moderated by baseline IPV, on participants' confidence (Figure 2, Tables 5 and 23). We note that participants responded nearly at ceiling on the scale for each of the index's components (on scales from 1 to 4, at baseline: $M_{\text{self-efficacy}} = 3.75$, $M_{\text{self-esteem}} = 3.63$, $M_{\text{FTP}} = 3.72$).

[7]While takeup of the savings account is confounded with individual differences, we note that the effect of financial treatment on formal banking outcomes emerged only among financial treatment participants who opened a savings account (Appendix F). The effect was present at both 9 and 18 months (Appendix G).

8.6 Personal Attitudes Index: Support For Following Partner's Wishes and Justification of IPV

We did not find evidence of a main effect of the financial treatment, or a treatment effect moderated by baseline IPV, on participants' support for following a partner's wishes and justification of IPV (Figure 2, Tables 6 and 24). Higher scores on this index indicated more frequent following of a partner's wishes, greater belief that women should follow their partner's wishes, greater justification of a man hitting his partner for different reasons, and greater belief that women should tolerate IPV to keep the family together.

8.7 Perceived Norms Index: Perceptions of Women's Support For Following Partner's Wishes and Justification of IPV

We did not find evidence of a main effect of financial treatment on participants' perceptions of other women's support for following a partner's wishes and justification of IPV (Tables 7-8). Higher scores on this index indicated perceiving other women as more frequently following their partner's wishes, greater belief that women think they should follow their partner's wishes, lower perception that other women are changing to support making their own decisions, greater perception that other women justify a man hitting his partner for different reasons, and greater perception that other women believe women should tolerate IPV to keep the family together.

We found that the effects of the financial treatment on these perceptions depended on baseline IPV self-reports (Tables 25-26). The simple effects of financial treatment on the perceived norms index at each level of baseline IPV self-reports were not significant, however. Among participants who reported no IPV at baseline, the financial treatment led to perceiving less support for following a partner's wishes and less justification of IPV, although the difference was not significant, $p = 0.11$. Among participants who reported any IPV at baseline, the financial treatment led to perceiving greater support for following a partner's wishes and greater justification of IPV, although the difference was not significant, $p = 0.13$.

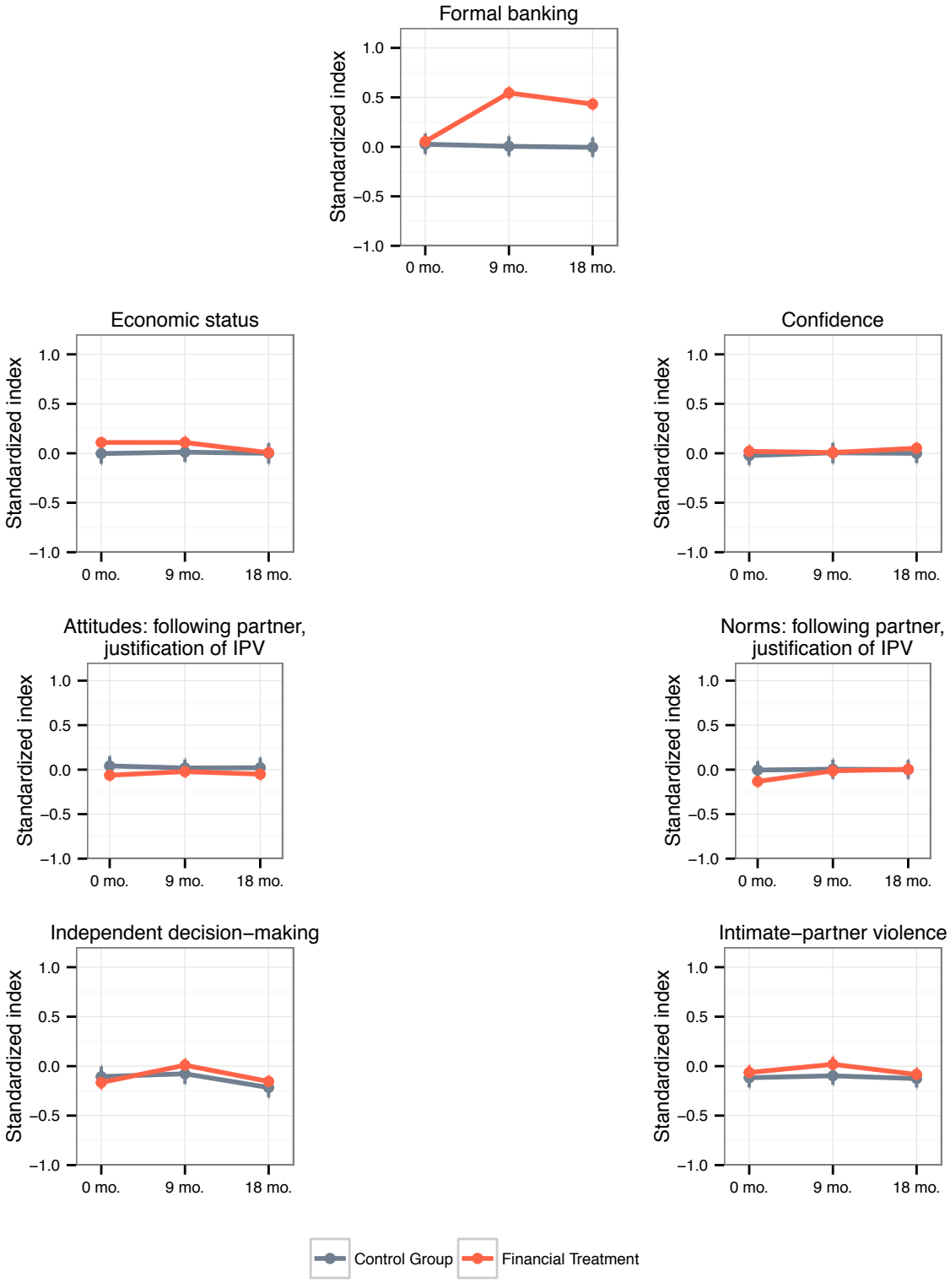


Figure 2: Effect of financial treatment on outcome indices by survey wave. Note: Point estimates with 95 percent CIs are presented.

Taking as an example perceived change in norms among women (Figure 4; reverse-scored in index), for participants who reported no IPV at baseline, those in the financial treatment group perceived a greater increase in women's support for having control over their finances and lives (M = 4.4, 95% CI = [4.34, 4.46]) compared to the control group (M = 4.27, 95% CI = [4.16, 4.38]), B = 0.15, 95% CI = [0.02, 0.28], p = 0.01. For participants who reported any IPV at baseline, those in the financial treatment group perceived less of an increase in women's support for having control over their finances and lives (M = 4.31, 95% CI = [4.23, 4.39]) compared to the control group (M = 4.44, 95% CI = [4.32, 4.56]), B = -0.15, 95% CI = [-0.29, -0.01], p = 0.03.

Using seemingly unrelated regression to estimate the system of equations jointly, the joint significance of the interaction between the financial treatment and baseline self-reports of IPV, across the index's subcomponents, was p = 0.02. The moderated effects on perceived change in norms among women were robust to bounding to account for attrition, across nearly all of the imputation strategies that we implemented (Appendix A). The effects of the personal messaging condition on this family of outcomes were generally at least as strong as the effects of the normative messaging condition (Appendix D-E).[8]

In sum, for participants who did not self-report IPV at the start of the project, the financial treatment moved them in the direction of perceiving other women as more "progressive" in terms of making their own decisions and taking a stand against IPV, relative to the control group. For participants who *did* self-report IPV at the start of the project, the financial treatment moved them in the opposite direction on these outcomes, relative to the control group.

8.8 Relationship Status

Among the 1625 participants surveyed at one or both of the follow-up survey waves, 22.6% (367) reported that their initial relationship had ended during the project. This rate did not differ significantly by condition (Table 12). While baseline reports of any IPV positively predicted relationship-ending (B

[8]While takeup of the savings account is confounded with individual differences, we note that the interaction between financial treatment and baseline IPV in changing perceived norms be less supportive of following a partner's wishes and less justifying of IPV did not emerge when excluding participants who did not open a savings account (Appendix F). The interaction was present at 18 months but not at 9 months (Appendix G).

= 0.61, 95% CI = [0.13, 1.09], p = 0.01), we did not find evidence that baseline IPV interacted with the financial treatment to predict relationship ending (Table 30).[9]

Among the 1625 participants surveyed at one or both of the follow-up survey waves, 7.3% (119) reported that they were seeing someone new (a subset of the 367 who reported that their initial relationship had ended). This rate did not differ significantly by condition (Table 12) and was unrelated to baseline IPV reports. We did not find evidence that baseline IPV interacted with the financial treatment to predict beginning a new relationship (Table 30). Thus, the results did not support the idea that finances lead women to leave a relationship or start a newer one.

8.9 Subject of Relationship-Relevant Items

In order to include participants in the analyses about relationships even if they had broken up with their partners, we examined participants' responses to the question asking them to select someone as the subject of these relationship-relevant items. Among the 14.4% (218 / 1510) of participants in the 18-month survey who did not identify as being in a relationship, 79.8% (174 / 218) chose to respond about their last partner just before breaking up, 17.9% (39 / 218) chose to respond about their last partner after breaking up, and 2.2% (5 / 218) chose to respond about a new person who is not their partner yet. For the relationship-relevant items (results reported below), we eliminated responses about a participant's last partner just before breaking up and included responses about more recent interactions with the last partner or a new person. Including responses about a participant's last partner just before breaking up did not substantially change the overall pattern of results.

[9] We conducted exploratory analyses modeling the relationship between relationship-ending and the amount that participants in the financial treatment groups saved in their bank accounts, given theory about financial independence providing the means to exit an abusive relationship. We also conducted exploratory analyses modeling the relationship between relationship-ending, different indicators of the seriousness of participants' relationships (e.g., age, relationship length, having children, being married or in a civil union), and the financial treatment, given that newer or less serious relationships ended at a higher rate. We did not find evidence that these factors interacted with the financial treatment to affect relationship-ending.

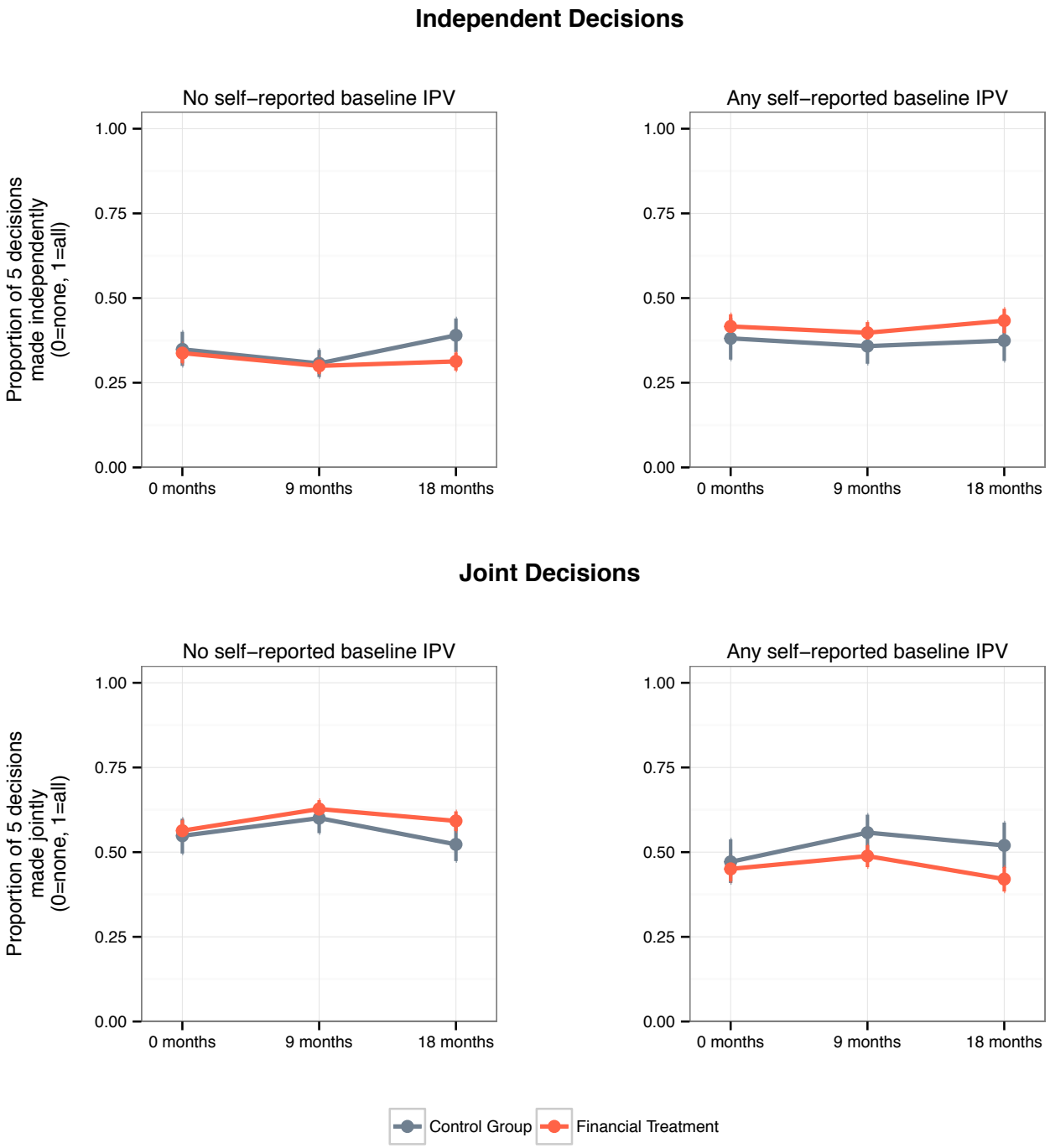


Figure 3: Heterogeneous effects on independent and joint decision-making, by baseline self-reports of intimate-partner violence. Note: Point estimates with 95 percent CIs are presented.

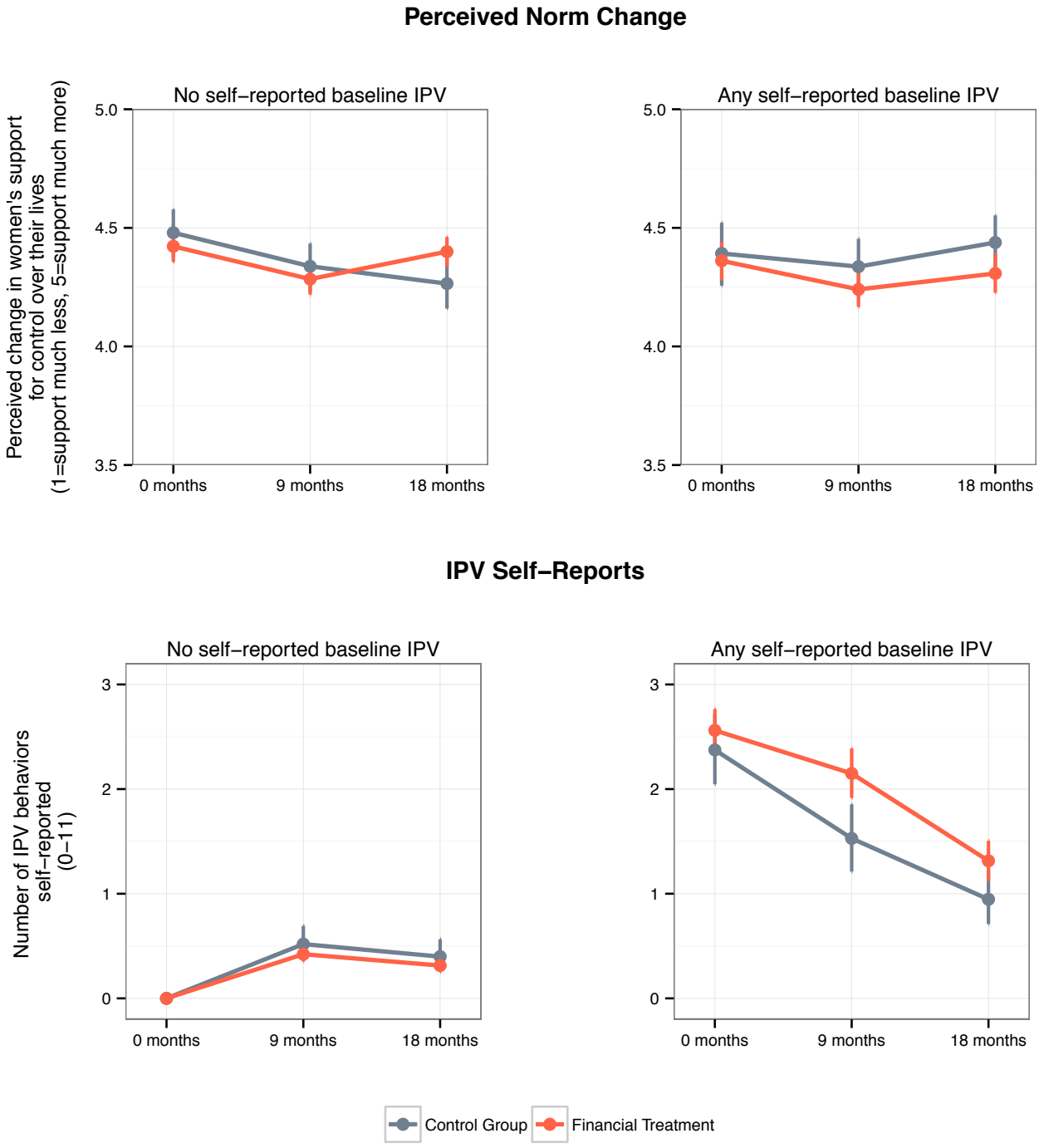


Figure 4: Heterogeneous effects on perceived change in norms among women and IPV self-reports, by baseline self-reports of intimate-partner violence. Note: Point estimates with 95 percent CIs are presented.

8.10 Independent Decision-Making

Higher scores on the independent decision-making index indicated making a greater proportion of decisions independently, being more likely to initiate discussions about decisions, being less likely to tell one's partner about the gift certificate and more likely to decide on one's own how to use the gift certificate, being less likely to have a partner who knows how much money they have, and being less likely to talk to one's partner about Proyecto Crecer.

The financial treatment (vs. control) led to higher independent decision-making scores, although the difference was not significant, $p = 0.05$ (Tables 9-10). Taking as an example participants' reports of whether they would tell their partner about the gift certificate they received after completing the survey, 73.1% of participants in the control group planned to tell their partner, compared to 68.1% of participants in the financial treatment groups, $B = -0.32$, 95% CI = [-0.60, -0.04], $p = 0.03$. Using seemingly unrelated regression to estimate the system of equations jointly, the joint significance of this main effect across the index's subcomponents was $p < 0.01$. The main effect on telling one's partner about the gift certificate was robust to bounding to account for attrition and changes in relationship status, across all of the imputation strategies that we implemented (Appendix A).

We found significant evidence that effects of the financial treatment on independent decision-making depended on baseline self-reported IPV (Tables 27-28). For participants who reported no IPV at baseline, those in the financial treatment conditions did not differ from the control group in their independent decision-making scores, $p = 0.39$. For participants who reported any IPV at baseline, those in the financial treatment conditions had significantly higher independent decision-making scores than the control group, $B = 0.33$, 95% CI = [0.16, 0.5], $p < 0.001$. This interaction pattern was consistent across the index's components.

Taking as an example the proportion of 5 decisions made independently, jointly, or by the partner (Figure 3), for participants who reported no IPV at baseline, those in the financial treatment condition reported making fewer independent decisions ($M = 0.31$, 95% CI = [0.29, 0.34]) than the control group ($M = 0.39$, 95% CI = [0.34, 0.44]), $B = -0.07$, 95% CI = [-0.12, -0.02], $p = 0.02$. Those in the financial treatment condition also reported making more joint decisions ($M = 0.59$, 95% CI = [0.56, 0.62]) than

the control group (M = 0.52, 95% CI = [0.47, 0.57]), B = 0.06, 95% CI = [0, 0.12], p = 0.05. In other words, for participants who did not self-report IPV at the start of the project, the financial treatment led them to make more decisions collaboratively with their partner instead of on their own.

For participants who reported any IPV at baseline, the financial treatment did not affect rates of independent decision-making, p = 0.21, but participants in the financial treatment group reported making fewer joint decisions (M = 0.42, 95% CI = [0.38, 0.45]) than the control group (M = 0.52, 95% CI = [0.46, 0.59]), B = -0.09, 95% CI = [-0.16, -0.02], p = 0.02. In other words, for participants who did self-report IPV at the start of the project, the financial treatment led them to make more decisions on their own instead of collaboratively with their partner. The effects on independent and joint decision-making were relatively consistent across the 5 decision topics (Appendix C).

Using seemingly unrelated regression to estimate the system of equations jointly, the joint significance of this interaction across the index's subcomponents was p < 0.01. The moderated effects on the proportion of decisions made independently or jointly were robust to bounding to account for attrition and changes in relationship status, across nearly all of the imputation strategies that we implemented (Appendix A).[10]

In sum, we found some modest evidence that the financial treatment on average led participants to make more independent decisions, but we also found significant evidence that this effect varied by baseline self-reported IPV. For participants who did not self-report IPV at the start of the project, the financial treatment moved them in the direction of making more decisions collaboratively with their partner and communicating more with their partner, relative to the control group. For participants who *did* self-report IPV at the start of the project, the financial treatment moved them in the opposite direction on these outcomes, relative to the control group.

[10]While takeup of the savings account is confounded with individual differences, we note that the interaction between financial treatment and baseline IPV in predicting independent decision-making emerged both when excluding financial treatment participants who did not open a savings account and when excluding those who did open a savings account (Appendix F). The interaction was present at 18 months but not at 9 months (Appendix G).

8.11 Self-Reported Intimate-Partner Violence

Higher scores on the total count of self-reported IPV behaviors indicated more forms of financial, emotional, physical, or sexual forms of violence experienced in the past six months. We did not find a main effect of the financial treatment on participants' self-reports of any form of IPV or on relationship satisfaction (Table 11). We found significant evidence that effects of the financial treatment on participants' self-reports of IPV and relationship satisfaction at 18 months depended on baseline self-reported IPV (Figure 4, Table 29). For participants who reported no IPV behaviors at baseline, scores on the IPV behavior count did not differ by condition at 18 months, $p = 0.21$. For participants who reported any IPV behaviors at baseline, however, those in the financial treatment group had significantly higher scores on the IPV behavior count at 18 months ($M = 1.3$, 95% CI = [1.12, 1.48]) than the control group ($M = 0.95$, 95% CI = [0.7, 1.21]), $B = 0.39$, 95% CI = [0.07, 0.71], $p = 0.02$.

This interaction pattern was substantively, but not significantly, stronger among participants in the normative messaging condition compared to the personal messaging condition (Appendix D-E). For participants who reported no IPV behaviors at at baseline, those in the normative messaging condition had a trend of lower scores on the IPV behavior count at 18 months ($M = 0.25$, 95% CI = [0.16, 0.34]) than the control condition ($M = 0.4$, 95% CI = [0.26, 0.55]), $B = -0.16$, 95% CI = [-0.33, 0.01], $p = 0.08$. Participants in the personal messaging condition ($M = 0.36$, 95% CI = [0.26, 0.47]) did not differ significantly from the control condition ($p = 0.58$) or the normative messaging condition ($p = 0.12$) in their IPV behavior count at 18 months. For participants who reported any IPV behaviors at baseline, those in the normative messaging condition had significantly higher scores on the IPV behavior count at 18 months ($M = 1.45$, 95% CI = [1.18, 1.71]) than the control group ($M = 0.95$, 95% CI = [0.7, 1.21]), $B = 0.53$, 95% CI = [0.16, 0.9], p 0.005. Participants in the personal messaging condition ($M = 1.13$, 95% CI = [0.89, 1.38]) did not differ significantly from the control condition ($p = 0.23$) or the normative messaging condition ($p = 0.09$) in their IPV behavior count at 18 months.

The pattern of interaction between financial treatment and baseline self-reported IPV was consistent across the different subtypes of IPV as outcomes, although the interaction was significant only as a predictor of emotional violence. Using seemingly unrelated regression to estimate the system of

equations jointly, the joint significance of the interaction across the different subtypes and relationship satisfaction was p = 0.09. The moderated effects on the total count of IPV behaviors were robust to imputation of the mean to account for attrition and changes in relationship status, but were not robust to the more conservative strategy of imputing extreme values for missing data (Appendix A). Notably, main effects of financial treatment on IPV did not emerge at either extreme of this bounding procedure.[11]

The pattern illustrates differential regression to the mean over time, among both participants who self-reported baseline IPV and participants who did not. Participants who reported no IPV behaviors at baseline significantly increased over time in their IPV self-reports by 18 months (compared to baseline), moving closer to the full sample's mean response of approximately 1 IPV behavior (Figure 4). Likewise, participants who reported any IPV behaviors at baseline significantly decreased over time in their IPV self-reports by 18 months (compared to baseline), moving closer to the full sample's mean response of approximately 1 IPV behavior (Figure 4). This regression to the mean aligns with findings in our qualitative research that IPV sometimes fluctuates in this context, happening from time to time in many relationships rather than incessantly in a smaller number of "pathologically abusive" relationships. However, the degree of movement toward the sample's mean varied by condition. Among participants reporting no baseline IPV, those in the financial treatment conditions exhibited less regression to the mean than the control group (i.e., less of an increase in IPV over time). Among participants reporting any baseline IPV, those in the financial treatment conditions also exhibited less regression to the mean than the control group (i.e., less of a decrease in IPV over time). Thus, the financial treatment appears to have sustained baseline levels of violence (or lack thereof) in relationships to a greater degree than the control condition.

Qualitative responses to questions about changes in relationship dynamics were generally not consistent with the idea that the financial treatment *intensified* IPV over time for participants who

[11] While takeup of the savings account is confounded with individual differences, we note that the interaction between financial treatment and baseline IPV in predicting IPV emerged both when excluding financial treatment participants who did not open a savings account and when excluding those who did open a savings account (Appendix F). The interaction was present at both 9 and 18 months (Appendix G), again suggesting differential regression to the mean that began after the baseline survey.

self-reported IPV at the start of the project. For example, when asked to describe qualitatively whether and how tensions in their relationship had changed in the last year, only 8% of participant responses were coded as indicating that tensions had increased (as coded by two independent Colombian research assistants who were blind to treatment group). There was no main effect of financial treatment on this rate, or an effect moderated by baseline IPV reports. We then analyzed a quantitative version of the question about changes in tensions, in which categorical options were provided. The financial treatment did not have a main effect, or an effect moderated by baseline self-reported IPV, on reports of an increase (vs. decrease or no change) in tensions and conflicts in the relationship over the past year (Tables 13 and 31). This pattern again suggests that new IPV (i.e., IPV that had not been experienced previously) did not underlie the effects of the financial treatment for participants who self-reported IPV at the start of the project.

In sum, for participants who did not self-report IPV at the start of the project, the financial treatment moved them in the direction of reporting less IPV and being more satisfied with their relationships, relative to the control group. For participants who *did* self-report IPV at the start of the project, the financial treatment moved them in the opposite direction on these outcomes, relative to the control group.

8.12 Supplementary Measures

The financial treatment did not have reliable main effects, or effects moderated by baseline IPV reports, on a number of other relationship-relevant variables (Tables 12-13 and 30-31). These variables included a participant's belief that when someone has a negative impression of her partner they also have a negative impression of her (i.e., partner reflecting on her), reports of a partner's drinking and drug use, and mentioning of a partner as one of her close ties (i.e., one of the people she would ask for money, trust with a secret, or ask for advice). The financial treatment (vs. control) did lead participants to report being less able to influence their partner in situations when they want their partner to do something or change something, an effect that was greater for participants who reported IPV at baseline. This pattern aligns with the narrative that, among women in violent relationships, the finan-

cial treatment (vs. control group) pushed them away from their partners and maintained conflict in the relationship.

The financial treatment (vs. control) led to greater reports of reading project SMS, lower reports of feeling like a member of the project, and greater reports of believing that other participants had similar difficulties engaging in the project (Tables 14-15 and 32-33). These effects suggest that participants experienced the account offer and savings reminders as engaging and memorable, but challenging. An interaction between baseline IPV reports and financial treatment in predicting talking to children about the project (Table 32) paralleled the interaction predicting talking to one's partner about the project (Table 28), in that the financial treatment led to greater communication for participants who did not report baseline IPV and less communication for participants who did report baseline IPV.

We did not find consistent evidence of a main effect of the financial treatment, or an effect moderated by baseline IPV, on a number of questions about perceptions of IPV (Tables 16 and 34). These questions examined views about how possible it is for situations of IPV to change, and examined reactions to case stories of abuse that other women have experienced (i.e., how "normal" the behavior of the male partner in the story is and how serious of a problem his behavior is).

These supplementary measures provide some insight regarding how participants engaged with the project and related to their partners. They also, however, indicate a number of ways in which participants' perceptions of their partners and views on different situations of IPV were not affected alongside their self-reports of decision-making and IPV in their own relationships.

8.13 Health Checkup Outcomes

Sixty-five percent (1170) of the 1800 participants attended at least one checkup, a rate that was greater in the control condition (78%) compared to the financial treatment conditions (59% personal messaging, 62% normative messaging), $B = -0.86$, 95% CI = [-1.11, -0.61], $p < 0.001$. The two messaging conditions did not differ from one another. Qualitative research revealed that participants in the control condition viewed the health checkups as more central to the project, while for the financial treatment conditions this service was crowded out by the project's apparent focus on savings accounts. Checkup

attendance was unrelated to baseline IPV reports.

Given great variation in the timing of each participant's checkup attendance and the number of checkups attended, and given that all checkups took place after treatment assignment, we treated the data from all checkups as outcomes. We computed each participant's average response value for each outcome measure, across the number of checkups that the participant attended. Thus, measures that are binary for individual checkups were not treated as binary for these averaged outcomes. Given the low rate of visible injuries documented during checkups, we computed whether any injuries were documented for a participant at any of her checkups, rather than computing the average value across checkups.[12]

We controlled for the number of checkups that a participant attended and whether or not the participant attended any checkups during the first half of the project (on or before March 3, 2014). Among the 1170 participants who attended at least one checkup, 331 (28%) attended one checkup, 294 (25%) attended two, 542 (46%) attended three, and 3 (.3%) attended four. Five-hundred ninety-four participants (51%) did attend a checkup during the first half of the project (the other 576 who attended at least one checkup did not attend any during the first half of the project).

Among participants who attended at least one checkup, those in the financial treatment conditions reported lower levels of depression (M = 1.36, 95% CI = [1.31, 1.41]) than participants in the control condition (M = 1.49, 95% CI = [1.42, 1.56]), p = 0.01 (Table 17). However, given that checkup attendance was also greater among the control group than the treatment group, it is possible that in the treatment group the checkups captured only a subgroup of mentally healthy women. The finding was robust to several imputation procedures, but did become null when missing values were replaced with maximum depression levels, a highly conservative bounding strategy (Appendix A).

The financial treatment (vs. control) had a positive, marginally significant relation to accepting the test for sexually transmitted infections (STIs; Table 17). The financial treatment also interacted with baseline IPV reports to affect takeup of the family planning consultation (Table 35). Among women who did not report baseline IPV, the financial treatment was unrelated to takeup of the consultation, p =

[12] An injury other than a scar was documented for only 4% (47) out of 1170 participants. We note that examining the participant's body for injuries may have felt unnatural and time-consuming to the clinicians.

0.50. Among women who reported baseline IPV, the financial treatment was related to greater takeup of the consultation, B = 0.08, 95% CI = [0.01, 0.15], p = 0.05.

We did not find evidence of a main effect of the financial treatment, or a treatment effect moderated by baseline IPV, on other health outcomes, including visible injuries and self-reports of domestic violence. In sum, while the health checkup data must be treated cautiously due to high attrition rates, they suggest that the financial treatment (vs. control) may have led participants to experience lower symptoms of depression and to make a decision to care for their own sexual health and, for participants who self-reported IPV at the start of the project, reproductive health.

9 Discussion

Despite much interest in financial interventions in recent policy and academic work, and the very strong hypothesis in theory that women given an opportunity to have their own finances will benefit by becoming empowered and less susceptible to violence, we did not find strong results from a savings intervention. Similarly, despite longstanding theory and evidence regarding the influence of social norms on individual behavior, we did not find strong effects of providing information about social norms. We conducted a rigorous, large-sample test of some of the most central ideas about empowering women to be free from violence in their personal lives. We found some effects of interventions that instantiated these ideas, but not of the scale that researchers and practitioners would anticipate based on the resources devoted to these projects and the certainty surrounding these theories of empowerment.

In this study, the financial treatment (vs. control) led to greater self-reported formal financial engagement, as expected, but we did not find consistent effects of the personal versus normative messaging manipulation. We found some evidence that the financial treatment led to greater self-reported independent decision-making and lower self-reported depression, but these main effects must be interpreted cautiously due to attrition in health checkup attendance and inconsistency across related outcome measures. However, the financial treatment had reliable heterogeneous effects on IPV and forms of decision-making in the relationship, depending on the initial quality of women's relationships. Changes

in perceptions of other women's support for following a partner's wishes, but not changes in personal attitudes or confidence, paralleled this interaction pattern.

Given the frequency with which the prediction is invoked that providing women with an outlet for financial independence can improve their social standing and reduce IPV, a null average effect on IPV is surprising and important. As we will discuss further, factors leading to this pattern of results likely included characteristics of the communities in which the study took place, the form that the financial and norm-based interventions took, and the intricate nature of women's empowerment.

9.1 Were the financial and norm-based interventions successful in reducing IPV?

While the financial and norm-based treatments on average had null effects on IPV, examining their effects for women in different kinds of relationships revealed a more complex story. This subgroup analysis provided some evidence for both the prediction that a woman's new financial power leads to lower IPV and the backlash counter-prediction that this financial power leads to greater IPV.

Taking participants' survey self-reports to be accurate, we found differential effects of the financial treatment on levels of IPV, depending on the presence of IPV at the start of the project. For women who started the project in non-violent relationships, the opportunity to save at a bank and work toward financial goals led to the positive outcome of reporting less violence and more relationship satisfaction than the control group. In other words, the financial treatment (relative to the control group) was preventive against violence and conflict in these relationships. For women who started the project in violent relationships, this opportunity to save at a bank and work toward financial goals led to the negative outcome of reporting more violence and less relationship satisfaction than the control group. In other words, the financial treatment (relative to the control group) sustained violence and conflict in these relationships.

Taken with other outcomes, this pattern suggests that the same program or individual endeavor that pulls one couple together may push another couple apart even as they remain in a relationship. Interestingly, trends suggested that the heterogeneity of these effects on IPV were greater in the normative (vs. personal) financial treatment condition (i.e., when messaging established a reference group

of other women using the project to save). This effect of the normative messaging is intriguing given the convergence of the two messaging conditions on most other outcomes, including the messaging manipulation check. It is possible that while the normative (vs. personal) messaging did not have detectable effects on the lens through which women perceive themselves, other women, and their interactions, it did affect the way in which women asserted themselves in their relationships. Aligning oneself with other women in the community during relationship interactions (either internally or verbally) may be protective against IPV only in relationships without pre-existing conflict.

The backlash effect of the financial treatment among participants who started the project in violent relationships is alarming, but should also be viewed in context. These participants did not report a spike in IPV over the time period of the study (intensified IPV at 9 or 18 months relative to baseline), which might reflect an actively angry response from a partner. Examining secular trends, this subset of participants who started the project in violent relationships on average reported fewer IPV behaviors at 9 and 18 months than they did at baseline, across all conditions.

Additionally, the financial treatment (vs. control) did not make these participants more likely to self-report at 18 months that tensions in their relationships had increased in the last year (rather than decreased or stayed the same). When asked at 18 months whether any IPV behaviors were new in their relationship, several of the behaviors that were more likely to be new in the financial treatment groups (vs. control group) were behaviors that likely had greater *opportunity* to arise in the presence of the financial treatment. For example, if it was new that a partner refused to give a woman money, it could be that the savings treatment led her to begin asking for money more frequently than she did previously. Thus, the treatment could be viewed as simply expanding the range of domains in which a partner's controlling tendencies are manifest. However, even sustained levels of conflict in a relationship, compared to a lower rate of violence that a woman might have reported without the financial treatment, can be considered backlash in the sense that a woman experiences lower relative receptiveness to and support for her wishes from her partner (reactance, relative to the control group).

9.1.1 How did the financial and norm-based interventions affect outcomes theorized to be pathways to reduced IPV?

Strikingly, the pattern of effects on IPV was more related to changes in interpersonal decision-making and communication in the relationships than to more intrapersonal pathways theorized to link financial power to a reduction in IPV. We did not find evidence that the savings intervention led women to exit abusive relationships, perceive themselves differently in terms of confidence, or report changes in economic status that would indicate reduced financial strain. It is notable that confidence levels were extremely high in our sample, and thus unlikely to change.

Instead of effects on these pathways, we found effects on women's independent versus collaborative decision-making, which paralleled and correlated with IPV (Appendix B). While we found some evidence that the financial treatment (vs. control) led to more independent decision-making, this effect varied strongly across relationships. For women who started the project in a non-violent relationship, the opportunity to save at a bank and work toward financial goals led to greater communication and joint decision-making than the control group. For women who started the project in a violent relationship, this opportunity to save at a bank and work toward financial goals led to less communication and more independent decision-making than the control group. In line with theories about bargaining power as a pathway linking new financial independence to reduced IPV, effects on these measures highlight the importance of interpersonal aspects of empowerment. As we will discuss at greater length below, however, selecting which *type* of decision-making to classify as an indicator of empowerment is an intricate theoretical question.

While effects of the financial treatment on perceptions of women's support for following their partner's wishes (i.e., perceived norms) also paralleled the heterogeneous effects on IPV, they were not clearly related as a pathway to this outcome. The different measures of these perceived norms were not consistently correlated with IPV in the 18-month survey, and they were unrelated to independent (vs. joint) decision-making (Appendix B). The lack of correlation with independent decision-making is reasonable given that the financial treatment messaging tended to reflect norms of independent decision-making, whereas participants themselves tended to respond favorably to the financial treat-

ment by engaging in joint decision-making. Thus, the changes in perceived norms may have related to changes in IPV self-reports through a different pathway than did changes in decision-making. Additionally, the interaction between financial treatment and baseline IPV in predicting perceived norms is not present when eliminating participants who never opened a savings account. In predicting each of independent decision-making and IPV, however, this interaction between financial treatment and baseline IPV is present regardless of account opening. This pattern again suggests that changes in perceived norms represent a different effect of the financial treatment than changes in decision-making.

It is unexpected that changes in self-reports of IPV preceded changes in perceived norms and decision-making, which emerged only in the 18-month survey. It is possible that participants' partners began to notice and react to changes in women's behavior before the women themselves consolidated new perceptions of their relationships and other women. It is also possible that the changes in perceived norms and independent decision-making did not serve as *pathways* to changes in IPV, as theorized, but rather as coinciding outcomes with a longer timecourse.

9.1.2 How did the financial and norm-based interventions affect other health outcomes?

While treatment effects on IPV were of primary interest, it is provocative that we found a negative relation between the financial treatment, in particular the normative messaging treatment, and participants' self-reports of depression at their health checkups. Self-reports of anxiety and stress showed trends that aligned with this pattern. Further analysis is necessary to rule out an attrition-based explanation for this finding, given lower rates of checkup attendance than survey completion. It is an intriguing possibility, however, that the opportunity to save at a bank and work toward financial goals, and the heightened awareness of other women in the community, may have improved participants' mental health. Given the poverty- and violence-related stress in the project communities, improvements in mental health may be a prerequisite to personal and interpersonal changes that would reduce IPV, as opposed to being a downstream result of reduced IPV. Experiencing more enjoyment and less worry on an everyday basis is a critical outcome in and of itself, and could enable individuals to take steps to address issues in their lives such as IPV.

9.2 What do the findings mean for whether financial and norm-based interventions are promising for policy action?

9.2.1 Financial interventions

In this research, savings interventions did not show promise as a strategy for addressing IPV. We did not find evidence that this strategy is effective, and given the difficulty of implementation, it is not *cost-effective*, at least in communities with low rates of financial inclusion. First, finding heterogeneous treatment effects on IPV in the present work, and null average treatment effects, implies that savings account interventions cannot be scaled in a generic manner. Such programs may require prior knowledge of characteristics of prospective participants and communities to select those who are most likely to be helped, and obtaining this prior knowledge is not always feasible or affordable.

Second, if implementing a savings intervention entails intensive resources to motivate the opening and use of savings accounts, its utility is low. This project incorporated numerous behavioral strategies for motivating and facilitating account takeup, including seeding the accounts with initial funds, offering a small gift at the bank, providing a map to the bank, calling participants to schedule an appointment time to open the account, sending SMS reminders, and offering savings matching and lotteries to encourage regular deposits (Appendix H). These strategies were developed in close collaboration with Colombian project staff, to maximize their meaningfulness in the local context. Despite all of these efforts, only about half of participants who received the savings account offer followed through by opening it. Taken with the null effect of the savings intervention on IPV, this level of takeup does not justify the resource-intensive efforts of motivating savings account use in this type of community.

Several features of the local research context stand out as factors that likely made the savings intervention less effective and more challenging to implement. Some investigations of financial products such as a savings account have worked with participants who are already bank clients (e.g., Ashraf et al., 2010). The present study attempted to recruit participants who had little money to save at a bank and whose communities have low trust in banks. The violent urban context of this research also meant that participants did not feel safe taking money to and from the bank, as qualitative research revealed.

Thus, the intervention was not tasked with enabling a behavior for individuals who have trouble acting on their intentions. Rather, it was tasked with introducing a new behavior for individuals who were motivated *not* to engage in it and who saw none of their peers engaging in it. The high levels of poverty and violence in these communities were undoubtedly also severe sources of stress that limited participants' cognitive bandwidth available to work toward financial goals or make changes in their relationship and household.

What about the potential of other forms of financial interventions? Services such as unconditional cash transfers offer the advantage of not requiring regular interaction with a formal financial institution that may not be trusted. More generally, given that they require less action from recipients than savings services, they do not face the same takeup issues. Because they are likely to affect rates of IPV through a pathway of reduced financial tensions and stress in the household, rather than one of the female empowerment pathways, they may run less of a risk of backfiring in relationships already experiencing conflict. However, it is not clear that such transfers are necessarily accompanied by effects on other outcomes such as women's status in the household, women's control over their lives, and the household's justification of IPV (Haushofer & Shapiro, 2013). For example, a man may stop physically hurting a female partner but she may still not have an active role in making decisions about her life. Additionally, it will be important to understand in future research whether a reduction in IPV is sustained after a cash transfer is fully expended, or whether it lasts only as long as resources are less scarce in the household.

9.2.2 Norm-based interventions

Even the norm-based intervention in this study faced implementation challenges. While many norm-based interventions have been successful, even in the absence of face-to-face contact among peers, their success is contingent on reaching individuals logistically and psychologically (Tankard & Paluck, 2016). In the present research, the modes of communication for personal versus normative messaging were updated based on qualitative feedback that, in this geographic context, physical mail may be perceived as more meaningful and receive more attention than cell phone-based SMS (which 78% of

participants in the financial treatment conditions reported receiving in the midline survey). When a booklet containing the messaging manipulation was mailed to participants, 95% of those who reported receiving it also reported reading it partially or completely, but more than half (65%) reported not receiving the booklets at all. This finding is despite intensive efforts from our survey research firm to maintain updated participant contact information throughout the project and specially hired delivery services to reach participants whose addresses were difficult to find. Given the difficulty and cost of delivering messages to women in this study, providing messaging with summary information about peers may be the wrong medium for this type of group. Changing norms could potentially be accomplished through close peer networks or institutions identified as trusted by the community (Tankard & Paluck, 2016).

It may also be difficult for participants to imagine one another as a community of peers in a setting where trust of strangers is low and public contact among community members is infrequent. In focus groups conducted after the project, participants described wanting to have come together and talked during the project. There may be contexts in which such group-based programming should be considered as a strategy for providing information about social norms. This type of programming is costly to scale, however, and involves a risk that the peer views raised during discussion will not favor the desired direction of change (in this case, an increase in women's empowerment; e.g., Paluck, 2010). We selected SMS and mail as modes of communication based on their scalability and the fact that they are received individually but understood to be a form of mass communication. The normative versus personal messaging was intended to influence the number of fellow recipients who participants imagined were receiving the same information through these channels. We did not find evidence that estimates of the number of Proyecto Crecer participants differed by condition, however.[13] Manipulating the mode of communication or individuals' actual exposure to peers may have stronger effects on the perceived size of a reference group or the vividness with which individuals imagine the group. In contexts where there is greater interaction in public spaces (e.g., parks, streets, markets) and a stronger

[13]The median free-response estimate in the control group was 300, and the median in each of the financial treatment groups was 200. When provided with the options of 10, 50, 500, "a few thousand," and "a million," a plurality of participants in each of the three conditions selected "a few thousand."

sense of community (i.e., an existing reference group), it may be easier to guide the process of norm perception in the interest of behavior change (Tankard & Paluck, 2016).

Interventions that provide cues about social norms have typically been hailed for their cost-effectiveness and simplicity as a behavior change strategy, but our findings underscore the strategic considerations that are vital in designing such interventions. We discuss the more theoretical aspects of boundary conditions of norm-based interventions in greater detail in a later section.

9.2.3 What do the findings mean for how we should try to address IPV and women's wellbeing?

On the one hand, could some interventions addressing women's wellbeing be streamlined even further than the present? It is notable that the financial treatment had its effects on depression, decision-making, and IPV self-reports regardless of whether participants took up the savings account offer. It is also notable that some of these patterns were more pronounced in the normative (vs. personal) messaging condition. Simply being aware of the account offer and receiving regular messaging from the project may have had effects on participants' mental wellbeing and relationship dynamics. To the extent that the financial treatment did have positive effects, it is thus possible that the actual offer of a savings account was superfluous. It is possible that an even simpler intervention than the present could be effective—an intervention in which messaging related to goals, decision-making, or community is developed and tailored to a suitable population of participants without severe conflict in their relationships. However, it is is also possible that such messaging must be developed around the presence of an actual service or program in order to be compelling.

On the other hand, an intervention that goes beyond messaging may be critical in a setting such as the present, to have a stronger positive impact. In focus groups after this project's end, many participants observed that one of the aspects of the project that they most enjoyed was feeling like someone was reaching out to them and caring. They noted that they liked the health checkups and appreciated the reminder calls by caring health clinic staff who were willing to listen. There may be some settings in which live group-based or individual interactions offer needed support. In Valle del Cauca, Colombia, services such as support groups are offered to victims of displacement. Measuring the effects of

such services on household stress and IPV is a potential future direction that also extends the research on unconditional cash transfers, stress, and IPV. Future research on IPV in contexts affected by severe criminal violence and displacement may find inspiration from the reflections of participants in this setting.

Live group-based programs that directly target gender roles and sexual health, however, do come with several drawbacks. A program's transparency in being related to gender roles may lead to issues with self-selection (some of the men and women who might have the most to gain from such programs may not take them up) and demand effects (it is difficult to rule out rote memory for training material as an explanation for promising outcomes). Additionally, women's participation in such programs may put them at risk of backlash from male partners, and scaling their resource-intensive components may be costly. Yet in some settings, personal services such as individual counseling, health care, and guided group discussions may be appropriate.

The role of participants' initial relationship quality in our findings underscores a critical policy challenge: how can we help individuals who are already in highly abusive relationships? Our study highlights not only qualities of a research context, but also qualities of individuals and their life circumstances, that require careful selection of an appropriate intervention strategy. Intervention (vs. prevention) efforts are faced with overturning, or enabling an exit from, relationship dynamics that already include violent behavior. Taking into account the mental health of women in such relationships, could they be identified in a population without putting them at risk, it may be fruitful to employ more personal modes of offering resources such as social support and services. Future efforts to empower women, financially or otherwise, could consider intervening with women who are younger or single. Such women may still be developing their priorities for qualities they seek in a partner, and may be able to shape the early dynamics of a new relationship to establish expectations that reduce the likelihood of violence. Our findings also highlighted the importance of active collaboration and communication in a relationship, and the importance of a partner's support in working toward goals. Future interventions could consider specifically targeting decision-making processes with one or both members of couples (e.g., Iyengar & Ferrari, 2011). While speculative, these considerations point to the need for

understanding the pre-existing relationship dynamics of program participants and examining whether intervention and prevention strategies should be pursued separately.

9.2.4 Implications for the process of evaluating programs for research and practice

This project points to the importance of the initial stage in the research process, in which researchers seek to understand the specific features of the context that they are attempting to affect. The intervention design was developed and implemented in close collaboration with local partners and we conducted extensive qualitative fieldwork in the months leading up to the launch. Constraints were imposed, however, by needing, for the purposes of the grant proposal, to select a project location and develop a theory-guided intervention before being able to conduct qualitative fieldwork to better understand the research context.

For fieldwork seeking to test theory-based predictions (as opposed to seeking to evaluate the effects of an existing social program), the process of finding a fit between the research context, the program design, and partner organizations is immensely challenging. One of the major challenges is determining a suitable level of specificity and span of adaptability for the initial guiding theoretical question and for the selection of a research context.

Future research at this intersection of academic research and policy concerns may consider strategies such as obtaining preliminary funding to conduct qualitative research or pilot tests of a greater number of potential interventions prior to finalizing a large-scale grant proposal. Where feasible, it may be advantageous to retain a wider span of prospective interventions or research contexts in the initial stages of project development. However, this approach may not be realistic when accounting for factors such as funding, the time-sensitivity for academic researchers in producing publications, and the specific theoretical expertise of each researcher in her discipline.

9.3 What are the theoretical implications of this research?

This research has provided critical insights into the constructs that it targeted and sought to measure. It took a more comprehensive and nuanced approach to these constructs than other research has, providing

psychological insights into the nature of empowerment, the measurement of IPV, and the perception of social norms.

9.3.1 Conceptualizing empowerment in relationships

While "empowerment" is often acknowledged to be multifaceted, a woman's ability to make decisions about her life is typically considered central to the construct. Researchers across economics, psychology, and other fields have frequently measured women's "decision-making power" as an indicator of their empowerment, often coding women's *independent* decision-making as optimal and indicative of empowerment (e.g., Ashraf et al., 2010; de Brauw, Gilligan, Hoddinott, & Roy, 2014; Pitt et al., 2006). This approach is sensible given that, if a woman self-reports joint decision-making in her relationship, it is difficult to be sure how much voice she actually has in decisions that she has characterized as joint. Yet in an intimate relationship—in many cases one in which both members may be motivated to stay—empowerment may arise not from independence but from the ability to influence and interact effectively with one's partner.

The patterns of decision-making in our study suggest an opportunity for integrating the literatures on decision-making and IPV. To the extent that independent decision-making is an indicator of "empowerment" and greater bargaining power, the present intervention could be interpreted as empowering women, given some evidence that it led women to make decisions more independently. This interpretation aligns with the finding that a commitment savings account intervention in the Philippines increased women's decision-making power (Ashraf et al., 2010). However, in our study, the participants who most strongly exhibited greater independent decision-making in response to the financial treatment also exhibited greater reports of IPV, indicating the partner's backlash against this independence. IPV has frequently not been measured alongside women's decision-making power in evaluations of financial interventions, meaning that such studies are unable to speak to the prediction of partner backlash against women's new financial power (e.g., Angelucci et al., 2015; Ashraf et al., 2010; Banerjee et al., 2015; Crepon et al., 2015; Tarozzi et al., 2015).

Our research demonstrates that decision-making power alone, as it has traditionally been assessed,

does not provide a full picture of a woman's relationship dynamics and control over her life. We approached decision-making in relationships as taking qualitatively different forms. At least in the Colombian context, making decisions together with a partner was related to other positive aspects of relationships, such as relationship satisfaction and low reports of IPV (Appendix B). These patterns suggest that women seek their partners' involvement in decisions, and that processes of making decisions collaboratively and being able to influence one's partner may signal a healthy relationship. To the extent that the financial treatment in our study led women to take on independent decision-making strategies, our data also suggested that the partners of women in less violent relationships were more receptive to this independence.

Women may feel empowered by being active collaborators in decisions in their relationships, by communicating openly with their partners, and by receiving their partners' support in personal projects and activities. For example, in our study, participants who started the study in non-violent (vs. violent) relationships were more likely to report receiving help or encouragement from their partners in using the savings account. In qualitative interviews, many participants described in positive terms their collaboration with their partners in using the account to work toward shared goals. Distancing oneself from one's partner and making decisions independently may have been a last resort in response to being unable to influence one's partner or express one's opinion in a way that one's partner acknowledges and respects. While it is possible that independent decision-making and dissatisfaction with a partner are the first step to exiting a violent relationship, we did not find effects of the financial treatment on relationship exiting within the 18-month span in this research.

Developing more enriched measures of decision-making processes in future work, and supplementing them with other relationship-relevant measures such as IPV, is critical for a fuller understanding of effects on women's lives. An important theoretical contribution to this literature would be made by aggregating data regarding decision-making processes across studies, applying several of the most widely used coding strategies in the literature, and examining the correlates of these coding strategies in each context.

9.3.2 Measurement of IPV

The challenges of measuring sensitive and personal experiences have long interfered with the investigation of IPV. Asking individuals to self-report their experience of IPV may lead to inaccuracies caused by a host of potential factors, including the respondent providing the reports they believe to be socially desirable, the respondent fearing retaliation from a partner for disclosing violence, the respondent feeling loyal to a partner, the respondent not identifying experiences in the terms in which they are described (e.g., "insulted," "forced," "abused"), the respondent selectively remembering positive experiences, and the respondent thinking of a longer or shorter recent timeframe than that described (e.g., recalling the last several years when asked about the past six months). The ordering of survey questions, the number of times that a respondent has answered the same questions or interacted with the same survey enumerator, the physical context of the respondent (e.g., at home, at a medical clinic), and the privacy level of the context (e.g., within hearing distance of others), are other critical factors. Interpreting quantitative analyses of IPV self-reports is complicated by the possibility that higher self-reports of IPV in one treatment group compared to another may indicate greater desire to hold a partner accountable by disclosing mistreatment, greater attention to and memory for mistreatment in the relationship, or new personal standards as to which relationship experiences qualify as the various IPV behaviors.

Our study moved beyond self-reports in a single setting by collecting data from health checkups. The checkups provided behavioral and physiological data points, the observations of a clinician trained to provide referrals to patients showing signs of abuse, and a private, clinical setting in which to obtain self-reports of IPV. We also collected participants' qualitative descriptions of their experiences of IPV, to provide richer detail. In exploring qualitative reactions to stories of other women's experiences of abuse, we sought to engage with participants about vivid examples without making them feel personally vulnerable. Our qualitative work also moved beyond questions about IPV in the present to incorporate participants' own characterizations of change over time in their relationships. Finally, we explored several anonymous modes of asking women about their experiences of IPV.

While a full analysis of the convergence and divergence of the measurement strategies used in

the present research is beyond the scope of this report, we begin to explore the correlations among our measures of IPV (Appendix B). Having a visible injury recorded at a health checkup is positively related to several forms of self-reported IPV in the checkup and the survey. Thus, while we did not find effects on recorded injuries and they were infrequent, it is remarkable that they converge with some forms of self-reported IPV even at a different time and setting.

9.3.3 Perceptions of social norms

Interventions that address social norms in an effort to reduce IPV typically address actual norms in the community, such as levels of personal support for or justification of IPV (Tankard & Paluck, 2016). By incorporating psychological perspectives on norms, our research has not only contributed theoretical insights to policy efforts that address IPV. It has also acquired lessons about norm perception and behavior that advance psychological theory.

The minimal effects of the normative (vs. personal) messaging treatment in this study underscore that norm-based interventions have major boundary conditions. As noted, such interventions may be most effective when linked to an existing reference group of individuals who interact or are able to observe and imagine one another. However, providing information about the norms of an existing group means that the information is even more constrained by the actual norms of the group in order to be believable. Our findings highlight the incredible challenge of using norm-based messaging to motivate a behavior that is actually uncommon or personally opposed by community members. When a behavior is infrequent and unsupported in a community, a norm-based intervention may not be effective. In our messaging, we provided participants with a new reference group of women who save and are financially independent, given low actual rates of formal saving in the community. We reasoned that it would be difficult to provide accurate quantitative information about peer savings that would favor the desired direction of behavior change. We also suspected that (accurate) information about high rates of peer savings would not be believed and trusted by participants unless it referred to a new group of women in the project who are in fact saving at a bank. Despite this strategic approach, the norm-based messaging did not lead individuals to update their perceptions of norms or modify their behavior. A threshold of

observable evidence for a norm may need to be reached in order for individuals to bring their behavior in line with the norm.

Norm-based interventions may also be conditional on the concreteness, and temporal and contextual immediacy, of the behavior being targeted. We found early in our study that the normative (vs. personal) messaging led to greater rates of savings account opening, but this effect dissipated over the months as we integrated behavioral strategies to increase account takeup. Normative messaging interventions have traditionally provided information about a concrete peer behavior, and have done so in the context where the behavior takes place (e.g., towel reuse in a hotel room; Goldstein, Cialdini, & Griskevicius, 2008). It may be more difficult to provide abstract normative information and to influence behaviors several steps downstream from the point of intervention.

Despite these limitations, it is remarkable that *both* normative and personal messaging conditions influenced some aspects of participants' perceived norms regarding following a partner's wishes, but *not* personal attitudes. This pattern aligns with previous work finding that perceived norms and behavior are in some cases more flexible than personal attitudes (which may be tied to religious and political views or personal experience; e.g., Johnson & Eagly, 1989; Jost, Federico, & Napier, 2009; Paluck, 2009; Paluck & Shepherd, 2012; Prentice, Gerrig, & Bailis, 1997; Sherif & Hovland, 1961; Tankard & Paluck, 2016; Tankard & Paluck, in prep). These results may speak to the potential of new services and institutions to serve as a cue to social norms in the environment, as has been theorized and tested in recent work (Tankard & Paluck, 2016; Tankard & Paluck, in prep). An alternative framing of the lack of differences between the personal and normative messaging conditions is that *both* were effective at shifting perceptions of selected norms, and that they reached a ceiling for these modes of communication.

9.4 Conclusion

Given the enthusiasm surrounding financial empowerment programs in both policy and academic spheres, and the theoretical certainty of predictions about social norms, the results of this field experiment are a critical addition to the literature. We conducted a carefully designed and implemented,

rigorous experimental test of financial and norm-based interventions among women in a Colombian setting. The results speak to the limitations of such programs and illuminate circumstances under which they may be less effective. Our analyses also provide new theoretical perspectives on the nature of decision-making power in relationships, the measurement of violence in relationships, and efforts to guide the perception of social norms. These insights are instructive for psychological theory and future research and practice.

10 Tables: Correlates of retention and takeup, baseline demographic characteristics by condition

Table 1: Correlates of retention and takeup

	Dependent variable:			
	Participated in 9-month survey	Participated in 18-month survey	Attended at least one checkup	Opened savings account
	(1)	(2)	(3)	(4)
Personal	−0.422	−0.469*	−0.963***	
	(−1.004, 0.159)	(−0.987, 0.049)	(−1.336, −0.590)	
Normative	−0.652**	−0.720***	−0.932***	0.068
	(−1.225, −0.078)	(−1.233, −0.208)	(−1.309, −0.555)	(−0.222, 0.358)
Baseline IPV (y/n)	0.114	−0.539*	−0.094	−0.125
	(−0.654, 0.882)	(−1.137, 0.059)	(−0.561, 0.373)	(−0.446, 0.196)
Personal*Baseline IPV	−0.134	0.150	−0.011	
	(−1.060, 0.792)	(−0.578, 0.877)	(−0.575, 0.554)	
Normative*Baseline IPV	0.090	0.612*	0.281	0.138
	(−0.827, 1.006)	(−0.117, 1.341)	(−0.289, 0.851)	(−0.305, 0.580)
SES index	−0.063	−0.124*	−0.058	0.113*
	(−0.229, 0.104)	(−0.262, 0.014)	(−0.161, 0.045)	(−0.001, 0.228)
Life stage index	0.253***	0.344***	0.252***	0.294***
	(0.107, 0.399)	(0.226, 0.462)	(0.151, 0.353)	(0.177, 0.411)
Banking index	0.022	0.002	0.076	0.103*
	(−0.146, 0.189)	(−0.137, 0.141)	(−0.027, 0.180)	(−0.010, 0.215)
Confidence index	−0.230**	−0.085	−0.017	−0.018
	(−0.417, −0.043)	(−0.229, 0.059)	(−0.125, 0.090)	(−0.133, 0.098)
Indep. decision-making index	−0.075	0.054	−0.075	−0.004
	(−0.243, 0.092)	(−0.086, 0.194)	(−0.188, 0.037)	(−0.126, 0.117)
Following partner's wishes index	0.015	0.084	−0.078	−0.078
	(−0.153, 0.182)	(−0.050, 0.219)	(−0.185, 0.028)	(−0.190, 0.035)
Site: Poblado	−0.324	−0.076	−0.429***	−0.338**
	(−0.732, 0.084)	(−0.399, 0.247)	(−0.679, −0.178)	(−0.607, −0.070)
Site: Versalles	−0.610*	−0.565**	−0.516**	−0.383
	(−1.313, 0.094)	(−1.110, −0.021)	(−0.988, −0.045)	(−0.886, 0.120)
Site: Palmira	−0.458*	0.176	−0.063	0.042
	(−0.928, 0.012)	(−0.231, 0.584)	(−0.372, 0.246)	(−0.285, 0.369)
Constant	2.894***	2.335***	1.603***	0.181
	(2.320, 3.469)	(1.842, 2.827)	(1.239, 1.968)	(−0.089, 0.451)
Observations	1,778	1,778	1,778	1,343
Log Likelihood	−571.106	−752.780	−1,103.296	−908.472
Akaike Inf. Crit.	1,172.213	1,535.559	2,236.592	1,842.943

Note: *p<0.1; **p<0.05; ***p<0.01

Coefficients are presented followed by 95 percent CIs based on robust SEs.

Table 2: Baseline demographics by condition

	Control (M)	Control (SD)	Personal (M)	Personal (SD)	Normative (M)	Normative (SD)	Control vs. treatment difference (p)	$p < .05$
Site: Poblado (y/n)	0.49	0.5	0.48	0.5	0.47	0.5	0.74	
Site: Versalles (y/n)	0.05	0.22	0.06	0.24	0.06	0.24	0.32	
Site: Palmira (y/n)	0.21	0.41	0.19	0.39	0.2	0.4	0.62	
Site: Buenaventura (y/n)	0.26	0.44	0.27	0.44	0.27	0.44	0.62	
Age at recruitment	32.92	10.27	33.29	10.13	34.1	10.4	0.17	
Married or civil union (y/n)	0.78	0.41	0.77	0.42	0.78	0.41	1	
Cohabiting with partner (y/n)	0.72	0.45	0.72	0.45	0.75	0.44	0.62	
Has children (y/n)	0.84	0.37	0.85	0.36	0.83	0.38	1	
Number of household residents	4.68	1.76	4.62	1.9	4.51	1.91	0.27	
Number of recent stressful events	1.06	0.97	1.11	0.96	1.06	0.99	0.55	
Frequency of talking to neighbors (1-6)	3.13	1.74	3.02	1.64	3.04	1.69	0.27	
Ethnicity: Afrocolombiana (y/n)	0.41	0.49	0.39	0.49	0.39	0.49	0.5	
Ethnicity: Blanca (y/n)	0.23	0.42	0.22	0.42	0.2	0.4	0.32	
Ethnicity: Mestiza (y/n)	0.26	0.44	0.3	0.46	0.3	0.46	0.05	
Ethnicity: Mulata (y/n)	0.06	0.25	0.06	0.24	0.06	0.24	1	
Neighborhood SES level (1-6)	1.99	0.64	1.95	0.66	1.96	0.64	0.32	
Working (y/n)	0.42	0.49	0.44	0.5	0.41	0.49	0.74	
Subjective SES (1-10)	4.49	2.12	4.7	2.17	4.73	2.2	0.05	
Log-transformed income	12.54	1.63	12.73	1.09	12.69	1.13	0.03	*
Current formal financial services (y/n)	0.13	0.34	0.15	0.35	0.14	0.35	0.62	
Putting money aside past 6 months (y/n)	0.39	0.49	0.4	0.49	0.44	0.5	0.32	
Saving for purpose past 6 months (y/n)	0.39	0.49	0.39	0.49	0.43	0.5	0.5	
Group identity: Colombian society (1-4)	3.66	0.45	3.64	0.49	3.69	0.45	0.74	
Group identity: women in community (1-4)	3.13	0.83	3.06	0.86	3.18	0.84	0.84	
Education: college started or completed (y/n)	0.24	0.43	0.22	0.41	0.25	0.43	0.62	
Education: none through middle school (y/n)	0.76	0.43	0.79	0.41	0.76	0.43	0.62	
Sexually active (y/n)	0.92	0.27	0.92	0.27	0.95	0.22	0.32	
Enumerator rating of participant comfort (1-7)	6.4	0.76	6.38	0.81	6.35	0.85	0.45	
Enumerator rating of participant honesty (1-7)	6.45	0.74	6.48	0.67	6.44	0.74	0.62	

11 Tables: Main effects of financial treatment

Table 3: Formal banking index component results (financial treatment effects)

	Dependent variable:				
	Index	Trust in banks	Neg. perceptions (R)	Difficulty going to bank (R)	Formal saving
	(1)	(2)	(3)	(4)	(5)
Treatment	0.418***	0.327***	−0.232***	−0.146*	0.856***
	(0.306, 0.529)	(0.228, 0.426)	(−0.340, −0.124)	(−0.317, 0.026)	(0.510, 1.202)
Baseline dep. variable	0.232***	0.318***	−0.174***	−0.170***	0.253*
	(0.184, 0.280)	(0.270, 0.367)	(−0.227, −0.121)	(−0.252, −0.088)	(−0.009, 0.516)
SES index	0.076***	0.049**	−0.022	−0.121***	0.187**
	(0.026, 0.125)	(0.008, 0.091)	(−0.067, 0.023)	(−0.191, −0.051)	(0.036, 0.338)
Life stage index	−0.023	−0.017	0.030	0.048	0.027
	(−0.072, 0.026)	(−0.057, 0.023)	(−0.014, 0.075)	(−0.022, 0.118)	(−0.116, 0.169)
Site: Poblado	−0.007	−0.092*	−0.139**	−0.035	0.068
	(−0.120, 0.105)	(−0.188, 0.004)	(−0.245, −0.032)	(−0.206, 0.136)	(−0.257, 0.393)
Site: Versalles	0.059	−0.100	−0.120	−0.146	0.351
	(−0.177, 0.295)	(−0.282, 0.081)	(−0.362, 0.121)	(−0.482, 0.190)	(−0.243, 0.944)
Site: Palmira	0.219***	0.007	−0.265***	−0.173*	0.458**
	(0.079, 0.360)	(−0.113, 0.128)	(−0.393, −0.137)	(−0.375, 0.029)	(0.092, 0.824)
Constant	−0.032	2.628***	2.182***	2.457***	−2.311***
	(−0.154, 0.090)	(2.520, 2.736)	(2.064, 2.301)	(2.266, 2.647)	(−2.714, −1.908)
Observations	1,510	1,510	1,510	1,510	1,510
R^2	0.111	0.144	0.054	0.026	
Adjusted R^2	0.106	0.140	0.049	0.022	
Log Likelihood					−738.869
Akaike Inf. Crit.					1,493.738
Residual Std. Error (df = 1502)	0.943	0.802	0.887	1.396	
F Statistic (df = 7; 1502)	26.691***	36.100***	12.142***	5.818***	

Note: *p<0.1; **p<0.05; ***p<0.01

Coefficients are presented followed by 95 percent CIs based on robust SEs. R = reversed in index.

Table 4: Economic status index component results (financial treatment effects)

	Dependent variable:			
	Index	Income	Subjective SES	Work status
	(1)	(2)	(3)	(4)
Treatment	−0.040	0.017	−0.157	−0.040
	(−0.148, 0.069)	(−0.158, 0.192)	(−0.397, 0.083)	(−0.285, 0.204)
Baseline dep. variable	0.312***	0.179***	0.282***	1.424***
	(0.245, 0.378)	(0.093, 0.264)	(0.229, 0.334)	(1.203, 1.646)
Life stage index	−0.043*	0.006	−0.136***	−0.055
	(−0.092, 0.005)	(−0.075, 0.087)	(−0.233, −0.040)	(−0.172, 0.061)
Site: Poblado	0.170***	0.049	0.349***	0.311**
	(0.066, 0.274)	(−0.106, 0.203)	(0.106, 0.593)	(0.054, 0.569)
Site: Versalles	0.374***	0.005	0.658***	1.062***
	(0.121, 0.627)	(−0.478, 0.488)	(0.176, 1.139)	(0.529, 1.595)
Site: Palmira	0.150**	−0.056	0.320**	0.325**
	(0.012, 0.288)	(−0.286, 0.174)	(0.030, 0.610)	(0.007, 0.643)
Constant	−0.102*	12.895***	4.814***	−0.859***
	(−0.216, 0.012)	(12.728, 13.063)	(4.549, 5.080)	(−1.145, −0.573)
Observations	1,510	1,510	1,510	1,510
R^2	0.095	0.026	0.099	
Adjusted R^2	0.091	0.022	0.096	
Log Likelihood				−948.589
Akaike Inf. Crit.				1,911.177
Residual Std. Error (df = 1503)	0.909	1.477	1.992	
F Statistic (df = 6; 1503)	26.238***	6.610***	27.642***	

Note: *p<0.1; **p<0.05; ***p<0.01

Coefficients are presented followed by 95 percent CIs based on robust SEs. R = reversed in index.

Table 5: Confidence index component results (financial treatment effects)

	Dependent variable:			
	Index	Self-efficacy	Self-esteem	Future-time perspective
	(1)	(2)	(3)	(4)
Treatment	0.033	0.014	0.007	−0.012
	(−0.071, 0.138)	(−0.024, 0.052)	(−0.038, 0.053)	(−0.053, 0.029)
Baseline dep. variable	0.383***	0.140***	0.504***	0.534***
	(0.329, 0.437)	(0.082, 0.199)	(0.446, 0.562)	(0.463, 0.605)
SES index	0.053***	0.018**	0.023**	0.009
	(0.013, 0.092)	(0.003, 0.033)	(0.004, 0.041)	(−0.007, 0.024)
Life stage index	−0.064***	−0.008	−0.019*	−0.040***
	(−0.103, −0.025)	(−0.024, 0.007)	(−0.038, 0.0002)	(−0.056, −0.025)
Site: Poblado	−0.075	−0.031*	−0.006	−0.025
	(−0.171, 0.021)	(−0.067, 0.004)	(−0.051, 0.038)	(−0.062, 0.012)
Site: Versalles	−0.039	0.027	−0.033	−0.103**
	(−0.214, 0.135)	(−0.032, 0.087)	(−0.114, 0.048)	(−0.190, −0.015)
Site: Palmira	−0.185***	−0.046**	−0.074**	−0.076***
	(−0.311, −0.059)	(−0.092, −0.00003)	(−0.131, −0.017)	(−0.126, −0.025)
Constant	0.102*	3.872***	3.698***	3.813***
	(−0.017, 0.222)	(3.828, 3.916)	(3.650, 3.746)	(3.770, 3.855)
Observations	1,510	1,510	1,510	1,510
R^2	0.203	0.043	0.283	0.306
Adjusted R^2	0.200	0.039	0.280	0.303
Residual Std. Error (df = 1502)	0.841	0.310	0.383	0.344
F Statistic (df = 7; 1502)	54.805***	9.657***	84.858***	94.638***

Note: *p<0.1; **p<0.05; ***p<0.01

Coefficients are presented followed by 95 percent CIs based on robust SEs. R = reversed in index.

Table 6: Personal attitudes index component results (financial treatment effects)

	Dependent variable:				
	Index	Following partner: behavior	Following partner: attitudes	Justification of IPV	Tolerance of IPV
	(1)	(2)	(3)	(4)	(5)
Treatment	−0.068	−0.015	−0.089**	0.018	−0.028
	(−0.177, 0.040)	(−0.117, 0.086)	(−0.168, −0.010)	(−0.005, 0.042)	(−0.087, 0.031)
Baseline dep. variable	0.381***	0.395***	0.335***	0.172***	0.129***
	(0.335, 0.427)	(0.348, 0.442)	(0.285, 0.386)	(0.052, 0.292)	(0.050, 0.209)
SES index	0.036	−0.004	0.041**	−0.002	−0.003
	(−0.009, 0.081)	(−0.047, 0.039)	(0.007, 0.075)	(−0.012, 0.008)	(−0.026, 0.020)
Life stage index	0.010	−0.052**	0.048***	0.011**	0.023**
	(−0.039, 0.058)	(−0.097, −0.008)	(0.013, 0.083)	(0.0002, 0.022)	(0.0002, 0.047)
Site: Poblado	0.005	0.078	−0.030	−0.047***	−0.068**
	(−0.107, 0.118)	(−0.026, 0.182)	(−0.113, 0.053)	(−0.080, −0.015)	(−0.132, −0.004)
Site: Versalles	0.062	0.231**	−0.045	−0.046*	−0.137***
	(−0.161, 0.286)	(0.017, 0.446)	(−0.208, 0.118)	(−0.100, 0.008)	(−0.218, −0.057)
Site: Palmira	−0.061	0.025	−0.067	−0.058***	−0.067*
	(−0.201, 0.080)	(−0.104, 0.155)	(−0.173, 0.040)	(−0.092, −0.023)	(−0.140, 0.005)
Constant	−0.037	2.792***	2.956***	1.073***	1.206***
	(−0.158, 0.084)	(2.679, 2.905)	(2.867, 3.045)	(1.039, 1.106)	(1.136, 1.275)
Observations	1,510	1,510	1,510	1,510	1,510
R^2	0.159	0.152	0.127	0.064	0.029
Adjusted R^2	0.155	0.148	0.123	0.060	0.024
Residual Std. Error (df = 1502)	0.931	0.862	0.689	0.223	0.475
F Statistic (df = 7; 1502)	40.629***	38.327***	31.096***	14.639***	6.333***

Note: *p<0.1; **p<0.05; ***p<0.01

Coefficients are presented followed by 95 percent CIs based on robust SEs. R = reversed in index.

Table 7: Perceived norms index component results (financial treatment effects)

	Dependent variable:		
	Index	Following partner: descriptive norms	Following partner: prescriptive norms
	(1)	(2)	(3)
Treatment	−0.029	0.028	−0.098**
	(−0.145, 0.087)	(−0.052, 0.109)	(−0.182, −0.015)
Baseline dep. variable	0.022	0.115***	0.223***
	(−0.029, 0.073)	(0.065, 0.165)	(0.168, 0.277)
SES index	0.038	0.0005	0.021
	(−0.011, 0.088)	(−0.034, 0.035)	(−0.017, 0.058)
Life stage index	−0.077**	−0.035*	0.005
	(−0.135, −0.018)	(−0.071, 0.002)	(−0.033, 0.042)
Site: Poblado	−0.141**	−0.070	0.043
	(−0.270, −0.011)	(−0.156, 0.016)	(−0.047, 0.133)
Site: Versalles	−0.138	0.060	0.019
	(−0.370, 0.094)	(−0.110, 0.230)	(−0.144, 0.182)
Site: Palmira	−0.242***	−0.034	−0.121**
	(−0.396, −0.087)	(−0.145, 0.076)	(−0.235, −0.006)
Constant	0.129*	2.285***	2.772***
	(−0.013, 0.271)	(2.192, 2.378)	(2.676, 2.867)
Observations	1,508	1,508	1,510
R^2	0.014	0.021	0.056
Adjusted R^2	0.010	0.017	0.052
Residual Std. Error	1.014 (df = 1500)	0.708 (df = 1500)	0.737 (df = 1502)
F Statistic	3.068*** (df = 7; 1500)	4.616*** (df = 7; 1500)	12.802*** (df = 7; 1502)

Note: *p<0.1; **p<0.05; ***p<0.01

Coefficients are presented followed by 95 percent CIs based on robust SEs. R = reversed in index.

Table 8: Perceived norms index component results (financial treatment effects; cont.)

	Dependent variable:		
	Perceived change in norms among women (R)	Justification of IPV	Tolerance of IPV
	(1)	(2)	(3)
Treatment	0.027	0.013	0.023
	(−0.067, 0.121)	(−0.055, 0.080)	(−0.060, 0.106)
Baseline dep. variable	0.147***	0.181***	0.129***
	(0.090, 0.204)	(0.118, 0.243)	(0.058, 0.200)
SES index	0.030	0.024*	0.023
	(−0.010, 0.071)	(−0.005, 0.053)	(−0.011, 0.057)
Life stage index	−0.011	−0.026	−0.052**
	(−0.050, 0.028)	(−0.060, 0.009)	(−0.095, −0.009)
Site: Poblado	0.150***	−0.102**	−0.041
	(0.047, 0.252)	(−0.182, −0.023)	(−0.132, 0.051)
Site: Versalles	0.185*	−0.110*	−0.069
	(−0.013, 0.383)	(−0.240, 0.020)	(−0.223, 0.084)
Site: Palmira	0.175***	−0.130***	−0.082
	(0.051, 0.298)	(−0.218, −0.041)	(−0.192, 0.028)
Constant	4.220***	1.307***	1.342***
	(4.110, 4.330)	(1.221, 1.393)	(1.243, 1.442)
Observations	1,510	1,510	1,510
R^2	0.032	0.059	0.024
Adjusted R^2	0.027	0.054	0.019
Residual Std. Error (df = 1502)	0.819	0.575	0.721
F Statistic (df = 7; 1502)	7.035***	13.367***	5.206***

Note: *p<0.1; **p<0.05; ***p<0.01

Coefficients are presented followed by 95 percent CIs based on robust SEs. R = reversed in index.

Table 9: Independent decision-making index component results (financial treatment effects)

	Dependent variable:			
	Index	Independent decisions (5 topics)	Discussion initiation (5 topics)	Gift certificate: independent decision
	(1)	(2)	(3)	(4)
Treatment	0.106*	−0.020	−0.012	0.355*
	(−0.0001, 0.212)	(−0.062, 0.022)	(−0.051, 0.027)	(−0.005, 0.715)
Baseline dep. variable	0.384***	0.347***	0.134***	1.043***
	(0.335, 0.432)	(0.293, 0.400)	(0.077, 0.192)	(0.679, 1.407)
SES index	−0.016	−0.006	0.006	0.127*
	(−0.058, 0.027)	(−0.024, 0.012)	(−0.011, 0.023)	(−0.023, 0.277)
Life stage index	−0.005	0.002	−0.002	−0.025
	(−0.056, 0.047)	(−0.019, 0.024)	(−0.021, 0.017)	(−0.194, 0.144)
Site: Poblado	−0.041	0.015	−0.067***	−0.067
	(−0.152, 0.070)	(−0.029, 0.059)	(−0.107, −0.027)	(−0.461, 0.328)
Site: Versalles	−0.157	−0.016	−0.097**	−0.834**
	(−0.362, 0.049)	(−0.097, 0.066)	(−0.179, −0.016)	(−1.489, −0.178)
Site: Palmira	0.124*	0.036	−0.071***	0.264
	(−0.013, 0.262)	(−0.019, 0.091)	(−0.123, −0.020)	(−0.249, 0.777)
Constant	−0.185***	0.371***	0.784***	0.884***
	(−0.304, −0.065)	(0.323, 0.419)	(0.741, 0.826)	(0.398, 1.369)
Observations	1,313	1,329	1,322	1,334
R^2	0.175	0.123	0.030	
Adjusted R^2	0.170	0.119	0.024	
Log Likelihood				−495.997
Akaike Inf. Crit.				1,007.993
Residual Std. Error	0.839 (df = 1305)	0.332 (df = 1321)	0.317 (df = 1314)	
F Statistic	39.509*** (df = 7; 1305)	26.565*** (df = 7; 1321)	5.735*** (df = 7; 1314)	

Note: *p<0.1; **p<0.05; ***p<0.01

Coefficients are presented followed by 95 percent CIs based on robust SEs. R = reversed in index.

Table 10: Independent decision-making index component results (financial treatment effects; cont.)

	Dependent variable:		
	Gift certificate: telling partner (R)	Partner's knowledge of money (R)	Talk to partner about project (R)
	(1)	(2)	(3)
Treatment	−0.570***	−0.246*	−0.217
	(−0.913, −0.228)	(−0.513, 0.021)	(−0.584, 0.150)
Baseline dep. variable	1.685***	1.679***	1.412***
	(1.383, 1.986)	(1.323, 2.036)	(1.080, 1.745)
SES index	0.020	0.122**	−0.066
	(−0.120, 0.161)	(0.004, 0.240)	(−0.210, 0.079)
Life stage index	0.074	0.092	0.006
	(−0.067, 0.216)	(−0.032, 0.216)	(−0.165, 0.177)
Site: Poblado	0.018	0.204	0.131
	(−0.314, 0.349)	(−0.069, 0.477)	(−0.255, 0.516)
Site: Versalles	0.367	0.018	0.563
	(−0.329, 1.063)	(−0.523, 0.559)	(−0.288, 1.415)
Site: Palmira	−0.217	0.012	−0.394*
	(−0.609, 0.175)	(−0.324, 0.348)	(−0.829, 0.040)
Constant	0.409*	−1.554***	0.878***
	(−0.013, 0.832)	(−1.998, −1.110)	(0.412, 1.345)
Observations	1,336	1,329	1,336
Log Likelihood	−650.433	−852.401	−524.305
Akaike Inf. Crit.	1,316.867	1,720.802	1,064.610

Note: *p<0.1; **p<0.05; ***p<0.01
Coefficients are presented followed by 95 percent CIs based on robust SEs. R = reversed in index.

Table 11: Intimate-partner violence results (financial treatment effects)

	Dependent variable:					
	Total IPV behaviors	Financial	Emotional	Physical	Sexual	Rel. satisfaction
	(1)	(2)	(3)	(4)	(5)	(6)
Treatment	0.060	0.003	0.073	0.008	−0.016	−0.056
	(−0.092, 0.212)	(−0.040, 0.046)	(−0.022, 0.168)	(−0.034, 0.049)	(−0.045, 0.014)	(−0.126, 0.015)
Baseline dep. variable	0.369***	0.211***	0.373***	0.200***	0.270***	0.598***
	(0.298, 0.441)	(0.147, 0.276)	(0.307, 0.439)	(0.123, 0.277)	(0.139, 0.402)	(0.538, 0.658)
SES index	−0.045	−0.002	−0.042*	−0.008	−0.002	−0.0001
	(−0.116, 0.025)	(−0.019, 0.016)	(−0.089, 0.006)	(−0.028, 0.012)	(−0.013, 0.009)	(−0.033, 0.033)
Life stage index	0.026	0.027***	0.005	0.003	0.001	−0.038**
	(−0.026, 0.079)	(0.011, 0.043)	(−0.032, 0.043)	(−0.009, 0.016)	(−0.007, 0.009)	(−0.071, −0.005)
Site: Poblado	−0.098	−0.026	−0.082	−0.002	0.014	0.040
	(−0.252, 0.055)	(−0.073, 0.021)	(−0.181, 0.018)	(−0.043, 0.038)	(−0.010, 0.038)	(−0.032, 0.111)
Site: Versalles	−0.137	−0.049	−0.064	−0.040*	−0.007	−0.025
	(−0.331, 0.057)	(−0.122, 0.024)	(−0.215, 0.086)	(−0.087, 0.007)	(−0.024, 0.010)	(−0.180, 0.129)
Site: Palmira	0.037	−0.017	0.005	0.031	0.031	−0.065
	(−0.189, 0.263)	(−0.075, 0.040)	(−0.133, 0.144)	(−0.027, 0.090)	(−0.007, 0.069)	(−0.159, 0.030)
Constant	0.703***	0.150***	0.431***	0.075***	0.035**	3.370***
	(0.532, 0.874)	(0.100, 0.199)	(0.325, 0.538)	(0.029, 0.122)	(0.003, 0.067)	(3.293, 3.446)
Observations	1,336	1,336	1,336	1,336	1,336	1,336
R^2	0.228	0.078	0.213	0.085	0.119	0.305
Adjusted R^2	0.224	0.073	0.209	0.080	0.115	0.301
Residual Std. Error (df = 1328)	1.243	0.356	0.789	0.325	0.218	0.575
F Statistic (df = 7; 1328)	56.128***	16.080***	51.481***	17.600***	25.665***	83.107***

Note: *p<0.1; **p<0.05; ***p<0.01

Coefficients are presented followed by 95 percent CIs based on robust SEs. R = reversed in index.

Table 12: Additional relationship measures (financial treatment effects)

	Dependent variable:					
	Relationship ending	New relationship	Partner reflecting on her	Influence over partner	Partner getting drunk	Partner drug use
	(1)	(2)	(3)	(4)	(5)	(6)
Treatment	−0.106	−0.372*	0.048	−0.112**	0.068*	0.020
	(−0.381, 0.169)	(−0.801, 0.058)	(−0.089, 0.185)	(−0.222, −0.003)	(−0.006, 0.142)	(−0.022, 0.061)
SES index	0.150**	0.236**	−0.102***	−0.017	−0.011	−0.026
	(0.025, 0.276)	(0.008, 0.465)	(−0.162, −0.041)	(−0.066, 0.031)	(−0.056, 0.034)	(−0.064, 0.012)
Life stage index	−0.522***	−0.804***	−0.023	−0.024	0.036**	−0.032**
	(−0.633, −0.411)	(−0.952, −0.656)	(−0.084, 0.039)	(−0.074, 0.026)	(0.004, 0.068)	(−0.062, −0.002)
Site: Poblado	−0.127	0.192	−0.267***	−0.024	−0.209***	−0.014
	(−0.420, 0.167)	(−0.297, 0.682)	(−0.413, −0.122)	(−0.140, 0.093)	(−0.302, −0.116)	(−0.055, 0.026)
Site: Versalles	0.259	0.147	−0.333**	0.064	−0.153	0.134
	(−0.278, 0.795)	(−0.778, 1.073)	(−0.623, −0.044)	(−0.166, 0.295)	(−0.337, 0.030)	(−0.036, 0.304)
Site: Palmira	0.242	0.171	−0.329***	−0.115	−0.251***	0.040
	(−0.105, 0.589)	(−0.414, 0.757)	(−0.506, −0.151)	(−0.263, 0.033)	(−0.358, −0.145)	(−0.032, 0.113)
Constant	−1.215***	−2.699***	2.100***	3.377***	1.439***	1.027***
	(−1.531, −0.900)	(−3.210, −2.188)	(1.944, 2.256)	(3.255, 3.499)	(1.343, 1.534)	(0.990, 1.065)
Observations	1,625	1,625	1,336	1,336	1,336	1,336
R^2			0.023	0.006	0.028	0.019
Adjusted R^2			0.019	0.002	0.023	0.015
Log Likelihood	−819.687	−376.023				
Akaike Inf. Crit.	1,653.373	766.046				
Residual Std. Error (df = 1329)			1.120	0.911	0.650	0.377
F Statistic (df = 6; 1329)			5.303***	1.428	6.295***	4.354***

Note: *p<0.1; **p<0.05; ***p<0.01
Coefficients are presented followed by 95 percent CIs based on robust SEs.

Table 13: Additional relationship measures (financial treatment effects; cont.)

	Dependent variable:		
	Change in tensions: decrease	Change in tensions: increase	Close ties: partner
	(1)	(2)	(3)
Treatment	−0.136	0.139	0.042
	(−0.388, 0.117)	(−0.349, 0.628)	(−0.217, 0.300)
SES index	−0.024	−0.054	0.071
	(−0.132, 0.083)	(−0.236, 0.128)	(−0.039, 0.182)
Life stage index	0.007	0.012	−0.135**
	(−0.106, 0.120)	(−0.187, 0.212)	(−0.253, −0.018)
Site: Poblado	−0.073	0.149	1.055***
	(−0.332, 0.186)	(−0.358, 0.655)	(0.787, 1.324)
Site: Versalles	0.565**	0.520	0.947***
	(0.029, 1.101)	(−0.365, 1.405)	(0.396, 1.498)
Site: Palmira	−0.339**	0.315	1.148***
	(−0.661, −0.018)	(−0.281, 0.910)	(0.816, 1.479)
Constant	0.002	−2.771***	−0.576***
	(−0.280, 0.284)	(−3.353, −2.188)	(−0.866, −0.285)
Observations	1,336	1,336	1,336
Log Likelihood	−914.758	−359.234	−878.370
Akaike Inf. Crit.	1,843.516	732.468	1,770.741

Note: *p<0.1; **p<0.05; ***p<0.01
Coefficients are presented followed by 95 percent CIs based on robust SEs.

Table 14: Engagement with project (financial treatment effects)

	Dependent variable:			
	Read project SMS	Talk to female relatives about project	Talk to children about project	Feel like member of project
	(1)	(2)	(3)	(4)
Treatment	0.368***	−0.251*	−0.126	−0.218***
	(0.218, 0.517)	(−0.529, 0.026)	(−0.393, 0.140)	(−0.284, −0.152)
SES index	0.056*	0.132**	0.065	−0.017
	(−0.006, 0.119)	(0.018, 0.245)	(−0.056, 0.187)	(−0.048, 0.013)
Life stage index	0.043	−0.586***	1.815***	0.021
	(−0.020, 0.106)	(−0.748, −0.423)	(1.559, 2.070)	(−0.013, 0.054)
Site: Poblado	−0.217***	0.180	−0.033	−0.180***
	(−0.364, −0.071)	(−0.101, 0.461)	(−0.323, 0.256)	(−0.255, −0.106)
Site: Versalles	−0.084	−0.201	−0.218	−0.178**
	(−0.352, 0.184)	(−0.748, 0.345)	(−0.753, 0.317)	(−0.329, −0.027)
Site: Palmira	−0.092	0.130	0.065	−0.057
	(−0.269, 0.084)	(−0.219, 0.480)	(−0.292, 0.421)	(−0.147, 0.032)
Constant	3.004***	1.232***	−0.497***	3.753***
	(2.840, 3.168)	(0.916, 1.548)	(−0.822, −0.172)	(3.680, 3.825)
Observations	1,510	1,510	1,510	1,510
R^2	0.026			0.039
Adjusted R^2	0.022			0.035
Log Likelihood		−832.152	−804.502	
Akaike Inf. Crit.		1,678.303	1,623.004	
Residual Std. Error (df = 1503)	1.217			0.628
F Statistic (df = 6; 1503)	6.781***			10.217***

Note: *p<0.1; **p<0.05; ***p<0.01
Coefficients are presented followed by 95 percent CIs based on robust SEs.

Table 15: Perceptions of other participants (personal and normative treatment effects)

	Dependent variable:		
	Others have been involved	Others have had similar difficulties	Others are similar to self
	(1)	(2)	(3)
Personal	−0.131**	0.134**	−0.068
	(−0.243, −0.019)	(0.021, 0.248)	(−0.165, 0.030)
Normative	−0.045	0.214***	−0.044
	(−0.155, 0.065)	(0.100, 0.328)	(−0.138, 0.051)
SES index	0.024	−0.057**	0.002
	(−0.018, 0.066)	(−0.100, −0.013)	(−0.037, 0.040)
Life stage index	0.037*	0.039*	−0.060***
	(−0.004, 0.079)	(−0.005, 0.083)	(−0.097, −0.022)
Site: Poblado	−0.078	0.041	0.076
	(−0.181, 0.024)	(−0.067, 0.149)	(−0.017, 0.170)
Site: Versalles	0.020	−0.013	−0.035
	(−0.175, 0.215)	(−0.240, 0.215)	(−0.221, 0.151)
Site: Palmira	−0.001	0.124*	−0.122**
	(−0.128, 0.126)	(−0.009, 0.258)	(−0.232, −0.011)
Constant	2.845***	1.811***	3.646***
	(2.735, 2.956)	(1.689, 1.932)	(3.548, 3.744)
Observations	1,510	1,510	1,510
R^2	0.009	0.018	0.017
Adjusted R^2	0.004	0.014	0.013
Residual Std. Error (df = 1502)	0.842	0.846	0.737
F Statistic (df = 7; 1502)	1.859*	3.990***	3.751***

Note: *p<0.1; **p<0.05; ***p<0.01
Coefficients are presented followed by 95 percent CIs based on robust SEs.

Table 16: Perceptions of intimate-partner violence (financial treatment effects)

	Dependent variable:		
	IPV as possible to change	IPV case story: how normal?	IPV case story: how problematic?
	(1)	(2)	(3)
Treatment	−0.034	−0.002	0.004
	(−0.155, 0.087)	(−0.018, 0.014)	(−0.016, 0.024)
SES index	−0.025	−0.008*	−0.002
	(−0.076, 0.026)	(−0.016, 0.0003)	(−0.010, 0.006)
Life stage index	−0.030	0.005	0.011**
	(−0.086, 0.026)	(−0.003, 0.012)	(0.001, 0.020)
Site: Poblado	0.156**	−0.009	−0.014
	(0.032, 0.280)	(−0.027, 0.009)	(−0.034, 0.006)
Site: Versalles	0.110	−0.033**	−0.024
	(−0.124, 0.344)	(−0.059, −0.007)	(−0.064, 0.016)
Site: Palmira	0.210***	−0.010	−0.013
	(0.055, 0.365)	(−0.032, 0.011)	(−0.037, 0.011)
Constant	1.866***	0.066***	0.931***
	(1.737, 1.995)	(0.046, 0.085)	(0.910, 0.952)
Observations	1,510	1,510	1,510
R^2	0.007	0.007	0.005
Adjusted R^2	0.003	0.003	0.001
Residual Std. Error (df = 1503)	1.039	0.142	0.169
F Statistic (df = 6; 1503)	1.771	1.734	1.337

Note: *p<0.1; **p<0.05; ***p<0.01
Coefficients are presented followed by 95 percent CIs based on robust SEs.

Table 17: Health checkup outcomes: Mental health, service takeup (financial treatment effects)

	Dependent variable:				
	Stress	Depression	Anxiety	STI test	Family planning consultation
	(1)	(2)	(3)	(4)	(5)
Treatment	−0.040	−0.103**	−0.050	0.031*	0.026
	(−0.115, 0.036)	(−0.184, −0.021)	(−0.147, 0.047)	(−0.001, 0.064)	(−0.018, 0.070)
SES index	−0.085***	−0.092***	−0.081***	−0.002	0.005
	(−0.118, −0.052)	(−0.127, −0.057)	(−0.121, −0.040)	(−0.015, 0.012)	(−0.015, 0.025)
Life stage index	0.009	0.025	0.090***	0.013	−0.025**
	(−0.027, 0.045)	(−0.014, 0.065)	(0.046, 0.133)	(−0.004, 0.029)	(−0.047, −0.003)
Site: Poblado	0.114***	0.214***	0.030	0.778***	0.346***
	(0.031, 0.198)	(0.126, 0.303)	(−0.067, 0.128)	(0.745, 0.812)	(0.302, 0.389)
Site: Versalles	−0.041	0.085	−0.124	0.378***	0.526***
	(−0.216, 0.134)	(−0.109, 0.280)	(−0.337, 0.089)	(0.260, 0.496)	(0.419, 0.633)
Site: Palmira	0.236***	0.311***	0.040	−0.039**	0.525***
	(0.142, 0.330)	(0.205, 0.417)	(−0.078, 0.157)	(−0.073, −0.004)	(0.470, 0.580)
Checkup in first half	0.059	0.123***	0.115**	−0.099***	0.043*
	(−0.016, 0.135)	(0.041, 0.206)	(0.020, 0.209)	(−0.134, −0.064)	(−0.004, 0.089)
Checkup count	−0.075***	−0.106***	−0.088***	0.009	−0.011
	(−0.122, −0.027)	(−0.157, −0.054)	(−0.148, −0.028)	(−0.013, 0.031)	(−0.040, 0.019)
Constant	1.601***	1.467***	1.271***	0.092***	0.124***
	(1.465, 1.736)	(1.322, 1.612)	(1.102, 1.441)	(0.033, 0.151)	(0.049, 0.199)
Observations	1,170	1,168	1,167	1,129	1,136
R^2	0.051	0.075	0.037	0.721	0.259
Adjusted R^2	0.045	0.068	0.030	0.719	0.254
Residual Std. Error	0.605 (df = 1161)	0.660 (df = 1159)	0.756 (df = 1158)	0.244 (df = 1120)	0.347 (df = 1127)
F Statistic	7.861*** (df = 8; 1161)	11.715*** (df = 8; 1159)	5.546*** (df = 8; 1158)	361.097*** (df = 8; 1120)	49.195*** (df = 8; 1127)

Note: *p<0.1; **p<0.05; ***p<0.01
Coefficients are presented followed by 95 percent CIs based on robust SEs.

Table 18: Health checkup outcomes: Physical health (financial treatment effects)

	Dependent variable:			
	Systolic blood pressure	Diastolic blood pressure	Heart rate	Weight
	(1)	(2)	(3)	(4)
Treatment	−0.680	0.480	−0.093	−0.439
	(−1.825, 0.464)	(−0.524, 1.484)	(−0.677, 0.491)	(−2.178, 1.300)
SES index	−0.226	0.115	−0.103	0.394
	(−0.678, 0.225)	(−0.286, 0.517)	(−0.363, 0.157)	(−0.390, 1.179)
Life stage index	1.837***	1.588***	0.237*	2.336***
	(1.326, 2.347)	(1.168, 2.009)	(−0.038, 0.511)	(1.515, 3.157)
Site: Poblado	−5.312***	5.062***	−5.122***	−1.260
	(−6.487, −4.136)	(4.028, 6.097)	(−5.643, −4.601)	(−3.147, 0.627)
Site: Versalles	−0.121	8.017***	−3.863***	−3.760*
	(−2.052, 1.810)	(6.160, 9.875)	(−5.109, −2.618)	(−7.871, 0.351)
Site: Palmira	−4.325***	1.654**	−10.565***	−1.384
	(−5.959, −2.691)	(0.310, 2.998)	(−11.206, −9.923)	(−3.631, 0.862)
Checkup in first half	−1.652***	−1.423***	0.993***	0.096
	(−2.763, −0.542)	(−2.377, −0.469)	(0.426, 1.559)	(−1.536, 1.727)
Checkup count	0.109	0.253	−0.529***	−0.491
	(−0.605, 0.822)	(−0.345, 0.852)	(−0.904, −0.154)	(−1.467, 0.485)
Constant	119.330***	64.839***	77.067***	70.703***
	(117.232, 121.427)	(63.110, 66.567)	(76.140, 77.995)	(67.786, 73.621)
Observations	1,144	1,144	1,144	1,151
R^2	0.115	0.146	0.397	0.030
Adjusted R^2	0.108	0.140	0.392	0.024
Residual Std. Error	8.451 (df = 1135)	7.354 (df = 1135)	4.586 (df = 1135)	13.373 (df = 1142)
F Statistic	18.358*** (df = 8; 1135)	24.163*** (df = 8; 1135)	93.288*** (df = 8; 1135)	4.467*** (df = 8; 1142)

Note: *p<0.1; **p<0.05; ***p<0.01
Coefficients are presented followed by 95 percent CIs based on robust SEs.

Table 19: Health checkup outcomes: Domestic violence (financial treatment effects)

	Dependent variable:			
	Emotional assault	Emotional assault by important person	Physical assault by partner	Physical assault by close person
	(1)	(2)	(3)	(4)
Treatment	−0.019	−0.029	0.015	−0.012
	(−0.063, 0.024)	(−0.067, 0.009)	(−0.021, 0.051)	(−0.039, 0.015)
SES index	−0.020*	−0.012	−0.018*	−0.011*
	(−0.042, 0.001)	(−0.027, 0.004)	(−0.037, 0.001)	(−0.025, 0.002)
Life stage index	0.054***	−0.009	0.035***	0.004
	(0.036, 0.072)	(−0.027, 0.008)	(0.021, 0.048)	(−0.007, 0.016)
Site: Poblado	0.116***	0.098***	0.101***	0.052***
	(0.074, 0.158)	(0.064, 0.133)	(0.067, 0.136)	(0.030, 0.075)
Site: Versalles	−0.036	0.018	0.051	0.040
	(−0.111, 0.038)	(−0.049, 0.086)	(−0.025, 0.127)	(−0.019, 0.100)
Site: Palmira	0.126***	0.116***	0.109***	0.085***
	(0.072, 0.181)	(0.073, 0.159)	(0.064, 0.154)	(0.052, 0.118)
Checkup in first half	0.100***	0.067***	0.036*	0.042***
	(0.057, 0.144)	(0.030, 0.103)	(−0.002, 0.073)	(0.013, 0.071)
Checkup count	−0.055***	−0.023*	−0.022*	−0.023**
	(−0.083, −0.027)	(−0.046, 0.0002)	(−0.045, 0.002)	(−0.041, −0.005)
Constant	0.219***	0.114***	0.077**	0.059***
	(0.145, 0.293)	(0.052, 0.177)	(0.017, 0.136)	(0.017, 0.101)
Observations	1,168	1,166	1,168	1,168
R^2	0.080	0.049	0.048	0.041
Adjusted R^2	0.073	0.043	0.042	0.035
Residual Std. Error	0.340 (df = 1159)	0.283 (df = 1157)	0.289 (df = 1159)	0.203 (df = 1159)
F Statistic	12.515*** (df = 8; 1159)	7.464*** (df = 8; 1157)	7.334*** (df = 8; 1159)	6.272*** (df = 8; 1159)

Note: *p<0.1; **p<0.05; ***p<0.01
Coefficients are presented followed by 95 percent CIs based on robust SEs.

Table 20: Health checkup outcomes: Domestic violence (financial treatment effects; cont.)

	Dependent variable:			
	Sexual assault	Safe when home	Afraid of harm	Recorded injury: more than scar
	(1)	(2)	(3)	(4)
Treatment	0.010	−0.004	−0.003	0.260
	(−0.017, 0.038)	(−0.020, 0.012)	(−0.027, 0.020)	(−0.405, 0.925)
SES index	−0.007	−0.0005	−0.016**	−0.066
	(−0.017, 0.004)	(−0.007, 0.007)	(−0.029, −0.004)	(−0.299, 0.168)
Life stage index	0.010*	−0.006**	−0.001	0.162
	(−0.001, 0.022)	(−0.011, −0.00003)	(−0.010, 0.009)	(−0.093, 0.417)
Site: Poblado	0.079***	−0.006	0.042***	−1.032**
	(0.055, 0.103)	(−0.024, 0.012)	(0.020, 0.064)	(−1.960, −0.105)
Site: Versalles	−0.006	0.002	0.009	−0.500
	(−0.026, 0.015)	(−0.040, 0.044)	(−0.031, 0.048)	(−2.099, 1.099)
Site: Palmira	0.086***	0.010	0.060***	0.888**
	(0.051, 0.122)	(−0.010, 0.029)	(0.030, 0.089)	(0.162, 1.614)
Checkup in first half	0.015	−0.023***	0.026**	2.098***
	(−0.012, 0.043)	(−0.039, −0.007)	(0.004, 0.048)	(1.121, 3.075)
Checkup count	−0.002	−0.002	−0.003	0.026
	(−0.020, 0.016)	(−0.012, 0.008)	(−0.017, 0.011)	(−0.356, 0.408)
Constant	0.003	0.989***	0.019	−4.935***
	(−0.040, 0.046)	(0.959, 1.020)	(−0.022, 0.060)	(−6.236, −3.634)
Observations	1,168	1,167	1,167	1,170
R^2	0.036	0.013	0.030	
Adjusted R^2	0.029	0.006	0.023	
Log Likelihood				−166.818
Akaike Inf. Crit.				351.635
Residual Std. Error	0.220 (df = 1159)	0.129 (df = 1158)	0.182 (df = 1158)	
F Statistic	5.347*** (df = 8; 1159)	1.863* (df = 8; 1158)	4.417*** (df = 8; 1158)	

Note: *p<0.1; **p<0.05; ***p<0.01
Coefficients are presented followed by 95 percent CIs based on robust SEs.

12 Tables: Effects of financial treatment, moderated by baseline self-reported IPV

Table 21: Formal banking index component results (financial treatment effects moderated by baseline IPV)

	Dependent variable:				
	Index	Trust in banks	Neg. perceptions (R)	Difficulty going to bank (R)	Formal saving
	(1)	(2)	(3)	(4)	(5)
Treatment	0.415***	0.347***	−0.202***	−0.160	0.847***
	(0.268, 0.562)	(0.217, 0.477)	(−0.339, −0.066)	(−0.385, 0.065)	(0.420, 1.275)
Baseline IPV (y/n)	−0.064	0.043	0.090	0.012	−0.433
	(−0.260, 0.133)	(−0.138, 0.224)	(−0.108, 0.287)	(−0.297, 0.322)	(−1.108, 0.241)
Treatment*Baseline IPV	0.006	−0.047	−0.069	0.034	0.048
	(−0.219, 0.230)	(−0.248, 0.155)	(−0.291, 0.153)	(−0.314, 0.383)	(−0.688, 0.783)
Baseline dep. variable	0.231***	0.319***	−0.173***	−0.170***	0.236*
	(0.183, 0.278)	(0.271, 0.367)	(−0.226, −0.120)	(−0.253, −0.088)	(−0.028, 0.500)
SES index	0.074***	0.050**	−0.019	−0.120***	0.177**
	(0.024, 0.123)	(0.009, 0.092)	(−0.064, 0.026)	(−0.191, −0.050)	(0.025, 0.329)
Life stage index	−0.021	−0.018	0.029	0.047	0.040
	(−0.070, 0.029)	(−0.058, 0.023)	(−0.016, 0.073)	(−0.023, 0.117)	(−0.102, 0.181)
Site: Poblado	−0.005	−0.092*	−0.139**	−0.037	0.087
	(−0.117, 0.107)	(−0.188, 0.005)	(−0.245, −0.033)	(−0.208, 0.134)	(−0.241, 0.415)
Site: Versalles	0.059	−0.099	−0.118	−0.147	0.364
	(−0.177, 0.294)	(−0.280, 0.083)	(−0.360, 0.124)	(−0.483, 0.190)	(−0.226, 0.953)
Site: Palmira	0.223***	0.008	−0.266***	−0.176*	0.486**
	(0.082, 0.363)	(−0.113, 0.129)	(−0.394, −0.138)	(−0.378, 0.027)	(0.115, 0.856)
Constant	−0.007	2.610***	2.145***	2.453***	−2.159***
	(−0.155, 0.141)	(2.479, 2.740)	(2.005, 2.284)	(2.224, 2.682)	(−2.628, −1.691)
Observations	1,510	1,510	1,510	1,510	1,510
R^2	0.111	0.144	0.054	0.027	
Adjusted R^2	0.106	0.139	0.049	0.021	
Log Likelihood					−734.601
Akaike Inf. Crit.					1,489.203
Residual Std. Error (df = 1500)	0.943	0.803	0.887	1.397	
F Statistic (df = 9; 1500)	20.912***	28.075***	9.559***	4.555***	

Note: *p<0.1; **p<0.05; ***p<0.01

Coefficients are presented followed by 95 percent CIs based on robust SEs. R = reversed in index.

Table 22: Economic status index component results (financial treatment effects moderated by baseline IPV)

	Dependent variable:			
	Index	Income	Subjective SES	Work status
	(1)	(2)	(3)	(4)
Treatment	−0.084	0.041	−0.228	−0.255
	(−0.220, 0.052)	(−0.182, 0.265)	(−0.536, 0.080)	(−0.580, 0.070)
Baseline IPV (y/n)	−0.217**	−0.095	−0.362*	−0.623***
	(−0.411, −0.022)	(−0.407, 0.217)	(−0.792, 0.068)	(−1.050, −0.195)
Treatment*Baseline IPV	0.103	−0.059	0.164	0.505**
	(−0.118, 0.324)	(−0.413, 0.294)	(−0.321, 0.650)	(0.006, 1.004)
Baseline dep. variable	0.307***	0.177***	0.277***	1.431***
	(0.240, 0.374)	(0.092, 0.261)	(0.224, 0.331)	(1.209, 1.654)
Life stage index	−0.037	0.011	−0.127**	−0.043
	(−0.085, 0.012)	(−0.071, 0.094)	(−0.224, −0.029)	(−0.160, 0.073)
Site: Poblado	0.173***	0.054	0.357***	0.313**
	(0.069, 0.278)	(−0.102, 0.210)	(0.113, 0.600)	(0.055, 0.571)
Site: Versalles	0.368***	0.004	0.648***	1.034***
	(0.117, 0.619)	(−0.478, 0.486)	(0.174, 1.122)	(0.503, 1.564)
Site: Palmira	0.155**	−0.049	0.331**	0.328**
	(0.017, 0.293)	(−0.278, 0.180)	(0.040, 0.622)	(0.007, 0.648)
Constant	−0.013	12.931***	4.962***	−0.599***
	(−0.149, 0.124)	(12.722, 13.141)	(4.655, 5.268)	(−0.942, −0.257)
Observations	1,510	1,510	1,510	1,510
R^2	0.101	0.028	0.103	
Adjusted R^2	0.096	0.023	0.098	
Log Likelihood				−944.266
Akaike Inf. Crit.				1,906.533
Residual Std. Error (df = 1501)	0.907	1.476	1.989	
F Statistic (df = 8; 1501)	20.968***	5.383***	21.499***	

Note: *p<0.1; **p<0.05; ***p<0.01

Coefficients are presented followed by 95 percent CIs based on robust SEs. R = reversed in index.

Table 23: Confidence index component results (financial treatment effects moderated by baseline IPV)

	Dependent variable:			
	Index	Self-efficacy	Self-esteem	Future-time perspective
	(1)	(2)	(3)	(4)
Treatment	0.086	0.026	0.026	0.013
	(−0.035, 0.206)	(−0.018, 0.069)	(−0.029, 0.082)	(−0.040, 0.066)
Baseline IPV (y/n)	−0.065	−0.024	−0.038	0.013
	(−0.258, 0.128)	(−0.095, 0.046)	(−0.121, 0.045)	(−0.060, 0.087)
Treatment*Baseline IPV	−0.125	−0.029	−0.045	−0.060
	(−0.342, 0.093)	(−0.109, 0.052)	(−0.139, 0.049)	(−0.143, 0.024)
Baseline dep. variable	0.374***	0.139***	0.492***	0.531***
	(0.321, 0.428)	(0.081, 0.197)	(0.433, 0.550)	(0.460, 0.603)
SES index	0.049**	0.017**	0.021**	0.009
	(0.010, 0.089)	(0.002, 0.031)	(0.002, 0.040)	(−0.007, 0.024)
Life stage index	−0.059***	−0.006	−0.016*	−0.039***
	(−0.097, −0.020)	(−0.022, 0.009)	(−0.035, 0.003)	(−0.055, −0.024)
Site: Poblado	−0.070	−0.029	−0.005	−0.023
	(−0.165, 0.026)	(−0.065, 0.006)	(−0.049, 0.040)	(−0.060, 0.014)
Site: Versalles	−0.039	0.028	−0.033	−0.101**
	(−0.214, 0.136)	(−0.032, 0.088)	(−0.114, 0.048)	(−0.189, −0.014)
Site: Palmira	−0.176***	−0.043*	−0.070**	−0.073***
	(−0.300, −0.051)	(−0.088, 0.002)	(−0.127, −0.013)	(−0.124, −0.022)
Constant	0.125*	3.881***	3.712***	3.805***
	(−0.008, 0.257)	(3.833, 3.929)	(3.653, 3.770)	(3.752, 3.859)
Observations	1,510	1,510	1,510	1,510
R^2	0.211	0.048	0.290	0.308
Adjusted R^2	0.206	0.043	0.285	0.304
Residual Std. Error (df = 1500)	0.837	0.310	0.381	0.344
F Statistic (df = 9; 1500)	44.565***	8.493***	67.983***	74.328***

Note: *p<0.1; **p<0.05; ***p<0.01

Coefficients are presented followed by 95 percent CIs based on robust SEs. R = reversed in index.

Table 24: Personal attitudes index component results (financial treatment effects moderated by baseline IPV)

	Dependent variable:				
	Index	Following partner: behavior	Following partner: attitudes	Justification of IPV	Tolerance of IPV
	(1)	(2)	(3)	(4)	(5)
Treatment	−0.025	0.030	−0.059	0.019	−0.064
	(−0.166, 0.116)	(−0.100, 0.159)	(−0.162, 0.045)	(−0.006, 0.045)	(−0.144, 0.016)
Baseline IPV (y/n)	−0.260***	−0.226**	−0.155**	0.014	−0.038
	(−0.453, −0.068)	(−0.406, −0.046)	(−0.295, −0.015)	(−0.029, 0.056)	(−0.143, 0.068)
Treatment*Baseline IPV	−0.118	−0.118	−0.077	−0.002	0.085
	(−0.337, 0.102)	(−0.324, 0.088)	(−0.237, 0.083)	(−0.054, 0.051)	(−0.035, 0.205)
Baseline dep. variable	0.351***	0.362***	0.312***	0.171***	0.128***
	(0.305, 0.397)	(0.315, 0.410)	(0.262, 0.362)	(0.050, 0.291)	(0.047, 0.208)
SES index	0.023	−0.014	0.033*	−0.002	−0.003
	(−0.022, 0.067)	(−0.057, 0.029)	(−0.001, 0.067)	(−0.012, 0.009)	(−0.027, 0.020)
Life stage index	0.025	−0.038*	0.057***	0.011*	0.023*
	(−0.022, 0.073)	(−0.082, 0.005)	(0.022, 0.092)	(−0.001, 0.022)	(−0.001, 0.046)
Site: Poblado	0.019	0.093*	−0.022	−0.048***	−0.070**
	(−0.093, 0.130)	(−0.011, 0.196)	(−0.105, 0.060)	(−0.080, −0.015)	(−0.134, −0.006)
Site: Versalles	0.067	0.235**	−0.043	−0.046*	−0.140***
	(−0.150, 0.283)	(0.027, 0.444)	(−0.203, 0.117)	(−0.100, 0.008)	(−0.222, −0.058)
Site: Palmira	−0.045	0.040	−0.056	−0.058***	−0.071*
	(−0.185, 0.095)	(−0.089, 0.169)	(−0.162, 0.050)	(−0.093, −0.024)	(−0.144, 0.002)
Constant	0.066	2.879***	3.017***	1.067***	1.223***
	(−0.081, 0.214)	(2.743, 3.015)	(2.909, 3.125)	(1.037, 1.097)	(1.138, 1.309)
Observations	1,510	1,510	1,510	1,510	1,510
R^2	0.187	0.179	0.147	0.065	0.031
Adjusted R^2	0.182	0.174	0.141	0.059	0.025
Residual Std. Error (df = 1500)	0.916	0.848	0.682	0.223	0.475
F Statistic (df = 9; 1500)	38.419***	36.243***	28.631***	11.512***	5.291***

Note: *p<0.1; **p<0.05; ***p<0.01

Coefficients are presented followed by 95 percent CIs based on robust SEs. R = reversed in index.

Table 25: Perceived norms index component results (financial treatment effects moderated by baseline IPV)

	Dependent variable:		
	Index	Following partner: descriptive norms	Following partner: prescriptive norms
	(1)	(2)	(3)
Treatment	−0.132	−0.013	−0.126**
	(−0.291, 0.027)	(−0.118, 0.092)	(−0.235, −0.016)
Baseline IPV (y/n)	−0.210**	−0.064	−0.137*
	(−0.403, −0.016)	(−0.202, 0.074)	(−0.282, 0.009)
Treatment*Baseline IPV	0.243**	0.098	0.063
	(0.016, 0.471)	(−0.064, 0.260)	(−0.106, 0.231)
Baseline dep. variable	0.022	0.115***	0.217***
	(−0.030, 0.074)	(0.065, 0.166)	(0.162, 0.271)
SES index	0.033	−0.001	0.016
	(−0.016, 0.083)	(−0.036, 0.034)	(−0.022, 0.053)
Life stage index	−0.074**	−0.035*	0.009
	(−0.134, −0.015)	(−0.071, 0.002)	(−0.029, 0.047)
Site: Poblado	−0.143**	−0.072	0.045
	(−0.272, −0.014)	(−0.158, 0.014)	(−0.045, 0.134)
Site: Versalles	−0.146	0.057	0.016
	(−0.377, 0.085)	(−0.114, 0.227)	(−0.146, 0.179)
Site: Palmira	−0.245***	−0.037	−0.117**
	(−0.400, −0.090)	(−0.147, 0.073)	(−0.232, −0.002)
Constant	0.220**	2.314***	2.828***
	(0.049, 0.391)	(2.206, 2.422)	(2.715, 2.941)
Observations	1,508	1,508	1,510
R^2	0.017	0.022	0.060
Adjusted R^2	0.011	0.016	0.054
Residual Std. Error	1.013 (df = 1498)	0.708 (df = 1498)	0.737 (df = 1500)
F Statistic	2.864*** (df = 9; 1498)	3.744*** (df = 9; 1498)	10.631*** (df = 9; 1500)

Note: *p<0.1; **p<0.05; ***p<0.01

Coefficients are presented followed by 95 percent CIs based on robust SEs. R = reversed in index.

Table 26: Perceived norms index component results (financial treatment effects moderated by baseline IPV; cont.)

	Dependent variable:		
	Perceived change in norms among women (R)	Justification of IPV	Tolerance of IPV
	(1)	(2)	(3)
Treatment	0.153**	−0.022	−0.053
	(0.028, 0.279)	(−0.118, 0.074)	(−0.170, 0.063)
Baseline IPV (y/n)	0.209**	−0.063	−0.099
	(0.047, 0.370)	(−0.175, 0.049)	(−0.237, 0.039)
Treatment*Baseline IPV	−0.299***	0.082	0.181**
	(−0.488, −0.109)	(−0.050, 0.213)	(0.019, 0.342)
Baseline dep. variable	0.147***	0.180***	0.128***
	(0.090, 0.204)	(0.117, 0.242)	(0.058, 0.199)
SES index	0.035*	0.023	0.022
	(−0.006, 0.075)	(−0.006, 0.051)	(−0.012, 0.056)
Life stage index	−0.012	−0.025	−0.053**
	(−0.051, 0.027)	(−0.060, 0.009)	(−0.096, −0.010)
Site: Poblado	0.155***	−0.104**	−0.045
	(0.052, 0.257)	(−0.183, −0.025)	(−0.136, 0.047)
Site: Versalles	0.195*	−0.112*	−0.075
	(−0.005, 0.394)	(−0.243, 0.018)	(−0.229, 0.079)
Site: Palmira	0.181***	−0.131***	−0.088
	(0.058, 0.305)	(−0.219, −0.043)	(−0.198, 0.022)
Constant	4.127***	1.335***	1.387***
	(3.994, 4.261)	(1.228, 1.441)	(1.264, 1.510)
Observations	1,510	1,510	1,510
R^2	0.038	0.060	0.027
Adjusted R^2	0.032	0.054	0.021
Residual Std. Error (df = 1500)	0.817	0.575	0.720
F Statistic (df = 9; 1500)	6.540***	10.549***	4.644***

Note: *p<0.1; **p<0.05; ***p<0.01

Coefficients are presented followed by 95 percent CIs based on robust SEs. R = reversed in index.

Table 27: Independent decision-making index component results (financial treatment effects moderated by baseline IPV)

	Dependent variable:			
	Index	Independent decisions (5 topics)	Discussion initiation (5 topics)	Gift certificate: independent decision
	(1)	(2)	(3)	(4)
Treatment	−0.058	−0.069***	−0.025	0.078
	(−0.191, 0.076)	(−0.121, −0.017)	(−0.075, 0.025)	(−0.373, 0.530)
Baseline IPV (y/n)	−0.036	−0.031	−0.017	−0.136
	(−0.229, 0.156)	(−0.107, 0.046)	(−0.087, 0.052)	(−0.759, 0.488)
Treatment*Baseline IPV	0.405***	0.123***	0.031	0.798**
	(0.186, 0.624)	(0.036, 0.209)	(−0.049, 0.111)	(0.026, 1.571)
Baseline dep. variable	0.357***	0.335***	0.134***	0.957***
	(0.308, 0.406)	(0.281, 0.389)	(0.076, 0.192)	(0.586, 1.328)
SES index	−0.012	−0.006	0.005	0.128*
	(−0.054, 0.031)	(−0.024, 0.012)	(−0.012, 0.023)	(−0.023, 0.280)
Life stage index	−0.018	−0.0003	−0.002	−0.040
	(−0.068, 0.033)	(−0.022, 0.021)	(−0.022, 0.017)	(−0.208, 0.129)
Site: Poblado	−0.059	0.010	−0.068***	−0.094
	(−0.168, 0.051)	(−0.034, 0.054)	(−0.108, −0.028)	(−0.493, 0.306)
Site: Versalles	−0.181*	−0.023	−0.099**	−0.883***
	(−0.379, 0.016)	(−0.103, 0.058)	(−0.180, −0.017)	(−1.541, −0.225)
Site: Palmira	0.099	0.030	−0.072***	0.225
	(−0.037, 0.234)	(−0.025, 0.084)	(−0.124, −0.021)	(−0.294, 0.744)
Constant	−0.154**	0.387***	0.791***	1.030***
	(−0.295, −0.013)	(0.331, 0.443)	(0.740, 0.843)	(0.458, 1.601)
Observations	1,313	1,329	1,322	1,334
R^2	0.203	0.136	0.030	
Adjusted R^2	0.198	0.130	0.023	
Log Likelihood				−491.213
Akaike Inf. Crit.				1,002.426
Residual Std. Error	0.825 (df = 1303)	0.330 (df = 1319)	0.317 (df = 1312)	
F Statistic	36.878*** (df = 9; 1303)	23.044*** (df = 9; 1319)	4.532*** (df = 9; 1312)	

Note: *p<0.1; **p<0.05; ***p<0.01

Coefficients are presented followed by 95 percent CIs based on robust SEs. R = reversed in index.

Table 28: Independent decision-making index component results (financial treatment effects moderated by baseline IPV; cont.)

	Dependent variable:		
	Gift certificate: telling partner (R)	Partner's knowledge of money (R)	Talk to partner about project (R)
	(1)	(2)	(3)
Treatment	−0.203	0.015	0.235
	(−0.681, 0.274)	(−0.322, 0.352)	(−0.230, 0.700)
Baseline IPV (y/n)	−0.403	−0.070	0.609*
	(−1.017, 0.212)	(−0.555, 0.415)	(−0.086, 1.303)
Treatment*Baseline IPV	−0.705**	−0.694**	−1.083***
	(−1.393, −0.017)	(−1.253, −0.136)	(−1.861, −0.305)
Baseline dep. variable	1.523***	1.567***	1.350***
	(1.213, 1.833)	(1.204, 1.929)	(1.005, 1.694)
SES index	−0.005	0.114*	−0.054
	(−0.150, 0.141)	(−0.006, 0.234)	(−0.202, 0.095)
Life stage index	0.131*	0.117*	0.018
	(−0.014, 0.276)	(−0.007, 0.240)	(−0.157, 0.192)
Site: Poblado	0.063	0.230	0.164
	(−0.275, 0.401)	(−0.048, 0.507)	(−0.223, 0.551)
Site: Versalles	0.477	0.029	0.650
	(−0.258, 1.213)	(−0.518, 0.575)	(−0.207, 1.506)
Site: Palmira	−0.142	0.041	−0.357
	(−0.544, 0.260)	(−0.304, 0.386)	(−0.796, 0.083)
Constant	0.649**	−1.451***	0.665**
	(0.124, 1.174)	(−1.934, −0.967)	(0.129, 1.201)
Observations	1,336	1,329	1,336
Log Likelihood	−625.688	−837.450	−519.471
Akaike Inf. Crit.	1,271.375	1,694.899	1,058.942

Note: *p<0.1; **p<0.05; ***p<0.01

Coefficients are presented followed by 95 percent CIs based on robust SEs. R = reversed in index.

Table 29: Intimate-partner violence results (financial treatment effects moderated by baseline IPV)

	Dependent variable:					
	Total IPV behaviors	Financial	Emotional	Physical	Sexual	Rel. satisfaction
	(1)	(2)	(3)	(4)	(5)	(6)
Treatment	−0.105	−0.020	−0.040	−0.018	−0.028	0.0004
	(−0.265, 0.054)	(−0.066, 0.026)	(−0.135, 0.055)	(−0.057, 0.022)	(−0.066, 0.010)	(−0.091, 0.092)
Baseline IPV (y/n)	0.493***	0.108**	0.320***	0.061	0.003	−0.278***
	(0.197, 0.789)	(0.025, 0.191)	(0.135, 0.505)	(−0.020, 0.142)	(−0.052, 0.058)	(−0.420, −0.135)
Treatment*Baseline IPV	0.488***	0.067	0.304***	0.068	0.048	−0.189**
	(0.132, 0.843)	(−0.030, 0.164)	(0.082, 0.527)	(−0.026, 0.163)	(−0.016, 0.112)	(−0.357, −0.021)
SES index	−0.077**	0.0005	−0.063**	−0.013	−0.002	0.017
	(−0.150, −0.004)	(−0.019, 0.020)	(−0.113, −0.013)	(−0.033, 0.007)	(−0.014, 0.010)	(−0.018, 0.052)
Life stage index	0.061**	0.027***	0.023	0.007	0.004	−0.028
	(0.003, 0.118)	(0.011, 0.044)	(−0.017, 0.062)	(−0.007, 0.020)	(−0.004, 0.012)	(−0.065, 0.009)
Site: Poblado	−0.072	−0.027	−0.050	−0.007	0.012	0.070*
	(−0.239, 0.095)	(−0.075, 0.021)	(−0.157, 0.057)	(−0.049, 0.035)	(−0.015, 0.038)	(−0.013, 0.154)
Site: Versalles	−0.215*	−0.066*	−0.078	−0.048*	−0.024**	−0.034
	(−0.454, 0.023)	(−0.140, 0.008)	(−0.257, 0.101)	(−0.101, 0.005)	(−0.045, −0.003)	(−0.218, 0.150)
Site: Palmira	0.063	−0.031	0.017	0.041	0.036*	−0.017
	(−0.176, 0.302)	(−0.088, 0.026)	(−0.127, 0.162)	(−0.019, 0.100)	(−0.004, 0.075)	(−0.121, 0.088)
Constant	0.446***	0.105***	0.263***	0.049**	0.029	3.483***
	(0.265, 0.627)	(0.053, 0.157)	(0.152, 0.374)	(0.005, 0.094)	(−0.013, 0.070)	(3.385, 3.582)
Observations	1,336	1,336	1,336	1,336	1,336	1,336
R^2	0.106	0.054	0.109	0.036	0.014	0.103
Adjusted R^2	0.101	0.048	0.104	0.030	0.008	0.097
Residual Std. Error (df = 1327)	1.339	0.361	0.840	0.334	0.230	0.654
F Statistic (df = 8; 1327)	19.645***	9.466***	20.352***	6.168***	2.352**	19.009***

Note: *p<0.1; **p<0.05; ***p<0.01

Coefficients are presented followed by 95 percent CIs based on robust SEs. R = reversed in index.

Table 30: Additional relationship measures (financial treatment effects moderated by baseline IPV)

	Dependent variable:					
	Relationship ending	New relationship	Partner reflecting on her	Influence over partner	Partner getting drunk	Partner drug use
	(1)	(2)	(3)	(4)	(5)	(6)
Treatment	−0.023	−0.158	−0.034	−0.034	0.016	0.010
	(−0.404, 0.358)	(−0.734, 0.419)	(−0.211, 0.142)	(−0.172, 0.104)	(−0.065, 0.098)	(−0.035, 0.054)
Baseline IPV (y/n)	0.608**	0.538	−0.076	−0.100	0.116*	0.040
	(0.128, 1.087)	(−0.175, 1.251)	(−0.319, 0.167)	(−0.295, 0.095)	(−0.015, 0.248)	(−0.031, 0.111)
Treatment*Baseline IPV	−0.169	−0.475	0.205	−0.194*	0.126	0.024
	(−0.728, 0.390)	(−1.336, 0.386)	(−0.076, 0.486)	(−0.421, 0.033)	(−0.035, 0.287)	(−0.065, 0.113)
SES index	0.172***	0.250**	−0.103***	−0.023	−0.006	−0.025
	(0.046, 0.297)	(0.022, 0.479)	(−0.163, −0.042)	(−0.071, 0.026)	(−0.050, 0.038)	(−0.062, 0.012)
Life stage index	−0.546***	−0.815***	−0.025	−0.016	0.029*	−0.034**
	(−0.660, −0.433)	(−0.967, −0.664)	(−0.086, 0.037)	(−0.066, 0.033)	(−0.002, 0.061)	(−0.064, −0.003)
Site: Poblado	−0.141	0.205	−0.274***	−0.015	−0.215***	−0.016
	(−0.438, 0.155)	(−0.284, 0.693)	(−0.420, −0.128)	(−0.131, 0.102)	(−0.308, −0.123)	(−0.057, 0.025)
Site: Versalles	0.226	0.134	−0.343**	0.070	−0.156*	0.134
	(−0.327, 0.778)	(−0.804, 1.072)	(−0.630, −0.057)	(−0.153, 0.293)	(−0.332, 0.019)	(−0.035, 0.303)
Site: Palmira	0.216	0.176	−0.337***	−0.099	−0.264***	0.037
	(−0.135, 0.567)	(−0.408, 0.761)	(−0.514, −0.160)	(−0.245, 0.047)	(−0.369, −0.159)	(−0.036, 0.110)
Constant	−1.486***	−2.955***	2.136***	3.408***	1.399***	1.013***
	(−1.888, −1.083)	(−3.561, −2.349)	(1.951, 2.320)	(3.262, 3.553)	(1.298, 1.501)	(0.967, 1.059)
Observations	1,625	1,625	1,336	1,336	1,336	1,336
R^2			0.026	0.026	0.054	0.025
Adjusted R^2			0.020	0.020	0.048	0.019
Log Likelihood	−812.022	−374.888				
Akaike Inf. Crit.	1,642.045	767.775				
Residual Std. Error (df = 1327)			1.119	0.902	0.642	0.377
F Statistic (df = 8; 1327)			4.427***	4.392***	9.427***	4.250***

Note: *p<0.1; **p<0.05; ***p<0.01
Coefficients are presented followed by 95 percent CIs based on robust SEs.

Table 31: Additional relationship measures (financial treatment effects moderated by baseline IPV; cont.)

	Dependent variable:		
	Change in tensions: decrease	Change in tensions: increase	Close ties: partner
	(1)	(2)	(3)
Treatment	−0.329**	0.409	0.203
	(−0.656, −0.002)	(−0.386, 1.205)	(−0.137, 0.544)
Baseline IPV (y/n)	0.043	1.147**	−0.225
	(−0.411, 0.496)	(0.225, 2.068)	(−0.687, 0.237)
Treatment*Baseline IPV	0.472*	−0.480	−0.386
	(−0.048, 0.993)	(−1.503, 0.542)	(−0.919, 0.147)
SES index	−0.018	−0.019	0.060
	(−0.127, 0.091)	(−0.203, 0.166)	(−0.053, 0.173)
Life stage index	−0.005	−0.014	−0.122**
	(−0.119, 0.109)	(−0.219, 0.191)	(−0.241, −0.003)
Site: Poblado	−0.092	0.145	1.092***
	(−0.355, 0.170)	(−0.369, 0.659)	(0.819, 1.366)
Site: Versalles	0.553**	0.567	0.974***
	(0.005, 1.101)	(−0.300, 1.433)	(0.438, 1.510)
Site: Palmira	−0.374**	0.290	1.201***
	(−0.697, −0.050)	(−0.313, 0.892)	(0.864, 1.537)
Constant	0.003	−3.349***	−0.517***
	(−0.335, 0.342)	(−4.199, −2.499)	(−0.871, −0.163)
Observations	1,336	1,336	1,336
Log Likelihood	−906.960	−351.954	−867.542
Akaike Inf. Crit.	1,831.919	721.907	1,753.083

Note: *p<0.1; **p<0.05; ***p<0.01
Coefficients are presented followed by 95 percent CIs based on robust SEs.

Table 32: Engagement with project (financial treatment effects moderated by baseline IPV)

	Dependent variable:			
	Read project SMS	Talk to female relatives about project	Talk to children about project	Feel like member of project
	(1)	(2)	(3)	(4)
Treatment	0.336***	−0.204	0.198	−0.204***
	(0.140, 0.532)	(−0.574, 0.165)	(−0.168, 0.564)	(−0.291, −0.117)
Baseline IPV (y/n)	−0.118	0.093	0.683***	−0.011
	(−0.386, 0.151)	(−0.398, 0.584)	(0.218, 1.147)	(−0.119, 0.097)
Treatment*Baseline IPV	0.075	−0.107	−0.755***	−0.034
	(−0.229, 0.378)	(−0.669, 0.454)	(−1.296, −0.214)	(−0.168, 0.100)
SES index	0.052*	0.134**	0.083	−0.018
	(−0.010, 0.115)	(0.020, 0.248)	(−0.039, 0.205)	(−0.048, 0.012)
Life stage index	0.046	−0.587***	1.816***	0.022
	(−0.018, 0.109)	(−0.749, −0.424)	(1.559, 2.073)	(−0.012, 0.056)
Site: Poblado	−0.216***	0.180	−0.033	−0.179***
	(−0.363, −0.069)	(−0.102, 0.462)	(−0.323, 0.256)	(−0.254, −0.104)
Site: Versalles	−0.086	−0.198	−0.187	−0.177**
	(−0.354, 0.181)	(−0.745, 0.348)	(−0.727, 0.353)	(−0.328, −0.026)
Site: Palmira	−0.090	0.131	0.074	−0.054
	(−0.267, 0.086)	(−0.219, 0.481)	(−0.285, 0.432)	(−0.144, 0.035)
Constant	3.053***	1.191***	−0.794***	3.756***
	(2.852, 3.254)	(0.808, 1.574)	(−1.197, −0.390)	(3.668, 3.844)
Observations	1,510	1,510	1,510	1,510
R^2	0.027			0.040
Adjusted R^2	0.022			0.035
Log Likelihood		−832.079	−800.516	
Akaike Inf. Crit.		1,682.158	1,619.031	
Residual Std. Error (df = 1501)	1.218			0.628
F Statistic (df = 8; 1501)	5.233***			7.841***

Note: *p<0.1; **p<0.05; ***p<0.01
Coefficients are presented followed by 95 percent CIs based on robust SEs.

Table 33: Perceptions of other participants (personal and normative treatment effects moderated by baseline IPV)

	Dependent variable:		
	Others have been involved	Others have had similar difficulties	Others are similar to self
	(1)	(2)	(3)
Personal	−0.095	0.173**	−0.096
	(−0.249, 0.058)	(0.029, 0.317)	(−0.227, 0.035)
Normative	−0.003	0.217***	−0.024
	(−0.153, 0.148)	(0.070, 0.364)	(−0.154, 0.106)
Baseline IPV (y/n)	0.085	0.027	0.015
	(−0.090, 0.260)	(−0.161, 0.215)	(−0.133, 0.163)
Personal*Baseline IPV	−0.084	−0.096	0.074
	(−0.310, 0.143)	(−0.328, 0.137)	(−0.123, 0.271)
Normative*Baseline IPV	−0.100	−0.008	−0.045
	(−0.320, 0.120)	(−0.240, 0.225)	(−0.234, 0.143)
SES index	0.026	−0.056**	0.002
	(−0.016, 0.069)	(−0.100, −0.013)	(−0.036, 0.041)
Life stage index	0.036*	0.039*	−0.060***
	(−0.006, 0.078)	(−0.005, 0.084)	(−0.098, −0.022)
Site: Poblado	−0.077	0.042	0.076
	(−0.180, 0.025)	(−0.066, 0.150)	(−0.017, 0.169)
Site: Versalles	0.023	−0.011	−0.035
	(−0.172, 0.218)	(−0.239, 0.217)	(−0.221, 0.150)
Site: Palmira	−0.0004	0.126*	−0.123**
	(−0.128, 0.127)	(−0.008, 0.259)	(−0.234, −0.013)
Constant	2.808***	1.798***	3.640***
	(2.669, 2.948)	(1.657, 1.939)	(3.518, 3.763)
Observations	1,510	1,510	1,510
R^2	0.009	0.019	0.019
Adjusted R^2	0.003	0.012	0.012
Residual Std. Error (df = 1499)	0.843	0.847	0.737
F Statistic (df = 10; 1499)	1.397	2.894***	2.848***

Note: *p<0.1; **p<0.05; ***p<0.01
Coefficients are presented followed by 95 percent CIs based on robust SEs.

Table 34: Perceptions of intimate-partner violence (financial treatment effects moderated by baseline IPV)

	Dependent variable:		
	IPV as possible to change	IPV case story: how normal?	IPV case story: how problematic?
	(1)	(2)	(3)
Treatment	−0.040	0.004	0.001
	(−0.200, 0.121)	(−0.015, 0.023)	(−0.026, 0.028)
Baseline IPV (y/n)	0.041	0.033**	−0.009
	(−0.170, 0.251)	(0.004, 0.061)	(−0.043, 0.026)
Treatment*Baseline IPV	0.014	−0.015	0.006
	(−0.231, 0.259)	(−0.048, 0.019)	(−0.033, 0.046)
SES index	−0.023	−0.007	−0.002
	(−0.074, 0.028)	(−0.015, 0.001)	(−0.011, 0.006)
Life stage index	−0.032	0.004	0.011**
	(−0.088, 0.024)	(−0.004, 0.011)	(0.001, 0.020)
Site: Poblado	0.154**	−0.010	−0.014
	(0.030, 0.278)	(−0.028, 0.008)	(−0.034, 0.006)
Site: Versalles	0.110	−0.033**	−0.024
	(−0.125, 0.344)	(−0.058, −0.007)	(−0.064, 0.015)
Site: Palmira	0.207***	−0.011	−0.013
	(0.051, 0.363)	(−0.033, 0.010)	(−0.037, 0.012)
Constant	1.850***	0.052***	0.935***
	(1.690, 2.011)	(0.032, 0.073)	(0.908, 0.961)
Observations	1,510	1,510	1,510
R^2	0.008	0.013	0.005
Adjusted R^2	0.002	0.008	0.0002
Residual Std. Error (df = 1501)	1.040	0.141	0.169
F Statistic (df = 8; 1501)	1.439	2.475**	1.037

Note: *p<0.1; **p<0.05; ***p<0.01
Coefficients are presented followed by 95 percent CIs based on robust SEs.

Table 35: Health checkup outcomes: Mental health, service takeup (financial treatment effects moderated by baseline IPV)

	Dependent variable:				
	Stress	Depression	Anxiety	STI test	Family planning consultation
	(1)	(2)	(3)	(4)	(5)
Treatment	−0.100**	−0.165***	−0.112*	0.035*	−0.021
	(−0.200, −0.001)	(−0.271, −0.058)	(−0.242, 0.019)	(−0.006, 0.077)	(−0.077, 0.036)
Baseline IPV (y/n)	0.133**	0.176**	0.094	0.041	−0.058
	(0.011, 0.255)	(0.041, 0.311)	(−0.067, 0.254)	(−0.014, 0.096)	(−0.132, 0.017)
Treatment*Baseline IPV	0.141*	0.143*	0.142	−0.008	0.108**
	(−0.007, 0.289)	(−0.020, 0.307)	(−0.049, 0.333)	(−0.073, 0.057)	(0.018, 0.198)
SES index	−0.078***	−0.083***	−0.075***	−0.00004	0.004
	(−0.111, −0.046)	(−0.118, −0.048)	(−0.116, −0.034)	(−0.014, 0.014)	(−0.015, 0.024)
Life stage index	0.003	0.018	0.085***	0.012	−0.025**
	(−0.032, 0.038)	(−0.020, 0.057)	(0.041, 0.128)	(−0.004, 0.028)	(−0.047, −0.004)
Site: Poblado	0.101**	0.199***	0.019	0.777***	0.342***
	(0.018, 0.184)	(0.112, 0.287)	(−0.078, 0.116)	(0.743, 0.811)	(0.299, 0.385)
Site: Versalles	−0.050	0.077	−0.132	0.378***	0.522***
	(−0.214, 0.115)	(−0.108, 0.262)	(−0.340, 0.075)	(0.260, 0.497)	(0.415, 0.629)
Site: Palmira	0.225***	0.298***	0.030	−0.039**	0.522***
	(0.133, 0.317)	(0.195, 0.401)	(−0.087, 0.146)	(−0.074, −0.004)	(0.467, 0.577)
Checkup in first half	0.055	0.118***	0.112**	−0.101***	0.046*
	(−0.020, 0.130)	(0.037, 0.198)	(0.018, 0.207)	(−0.136, −0.065)	(−0.001, 0.092)
Checkup count	−0.060**	−0.088***	−0.076**	0.011	−0.009
	(−0.107, −0.013)	(−0.139, −0.038)	(−0.135, −0.016)	(−0.011, 0.033)	(−0.039, 0.020)
Constant	1.523***	1.366***	1.214***	0.070**	0.147***
	(1.379, 1.668)	(1.210, 1.522)	(1.027, 1.401)	(0.007, 0.134)	(0.065, 0.228)
Observations	1,170	1,168	1,167	1,129	1,136
R^2	0.088	0.117	0.054	0.722	0.263
Adjusted R^2	0.080	0.109	0.046	0.720	0.256
Residual Std. Error	0.594 (df = 1159)	0.645 (df = 1157)	0.750 (df = 1156)	0.244 (df = 1118)	0.347 (df = 1125)
F Statistic	11.205*** (df = 10; 1159)	15.290*** (df = 10; 1157)	6.605*** (df = 10; 1156)	290.431*** (df = 10; 1118)	40.140*** (df = 10; 1125)

Note: *p<0.1; **p<0.05; ***p<0.01

Coefficients are presented followed by 95 percent CIs based on robust SEs.

Table 36: Health checkup outcomes: Physical health (financial treatment effects moderated by baseline IPV)

	Dependent variable:			
	Systolic blood pressure	Diastolic blood pressure	Heart rate	Weight
	(1)	(2)	(3)	(4)
Treatment	−0.491	0.194	0.047	−1.749
	(−2.049, 1.066)	(−1.164, 1.551)	(−0.707, 0.801)	(−4.209, 0.710)
Baseline IPV (y/n)	−0.983	−1.249	0.090	−1.752
	(−2.927, 0.962)	(−2.975, 0.476)	(−0.920, 1.100)	(−4.651, 1.148)
Treatment*Baseline IPV	−0.429	0.678	−0.327	3.057*
	(−2.643, 1.785)	(−1.280, 2.637)	(−1.530, 0.877)	(−0.371, 6.485)
SES index	−0.269	0.074	−0.103	0.359
	(−0.712, 0.173)	(−0.324, 0.472)	(−0.366, 0.160)	(−0.426, 1.144)
Life stage index	1.872***	1.610***	0.240*	2.328***
	(1.356, 2.388)	(1.186, 2.035)	(−0.035, 0.515)	(1.508, 3.148)
Site: Poblado	−5.246***	5.080***	−5.108***	−1.351
	(−6.416, −4.076)	(4.045, 6.115)	(−5.631, −4.586)	(−3.236, 0.534)
Site: Versalles	−0.114	7.976***	−3.849***	−3.917*
	(−2.042, 1.815)	(6.103, 9.849)	(−5.095, −2.603)	(−8.013, 0.178)
Site: Palmira	−4.271***	1.658**	−10.550***	−1.495
	(−5.891, −2.650)	(0.320, 2.995)	(−11.192, −9.908)	(−3.742, 0.752)
Checkup in first half	−1.621***	−1.368***	0.985***	0.196
	(−2.743, −0.499)	(−2.323, −0.414)	(0.412, 1.558)	(−1.454, 1.846)
Checkup count	0.026	0.206	−0.539***	−0.458
	(−0.694, 0.745)	(−0.395, 0.806)	(−0.915, −0.163)	(−1.441, 0.526)
Constant	119.874***	65.442***	77.044***	71.400***
	(117.525, 122.222)	(63.492, 67.392)	(76.010, 78.077)	(68.051, 74.749)
Observations	1,144	1,144	1,144	1,151
R^2	0.120	0.148	0.397	0.033
Adjusted R^2	0.112	0.141	0.392	0.025
Residual Std. Error	8.434 (df = 1133)	7.349 (df = 1133)	4.589 (df = 1133)	13.366 (df = 1140)
F Statistic	15.401*** (df = 10; 1133)	19.705*** (df = 10; 1133)	74.590*** (df = 10; 1133)	3.906*** (df = 10; 1140)

Note: *p<0.1; **p<0.05; ***p<0.01
Coefficients are presented followed by 95 percent CIs based on robust SEs.

Table 37: Health checkup outcomes: Domestic violence (financial treatment effects moderated by baseline IPV)

	Dependent variable:			
	Emotional assault	Emotional assault by important person	Physical assault by partner	Physical assault by close person
	(1)	(2)	(3)	(4)
Treatment	−0.034	−0.008	−0.011	−0.007
	(−0.080, 0.012)	(−0.053, 0.036)	(−0.049, 0.027)	(−0.039, 0.024)
Baseline IPV (y/n)	0.186***	0.099***	0.094***	0.036
	(0.112, 0.259)	(0.033, 0.164)	(0.032, 0.156)	(−0.011, 0.084)
Treatment*Baseline IPV	0.035	−0.048	0.059	−0.010
	(−0.053, 0.122)	(−0.124, 0.028)	(−0.015, 0.134)	(−0.066, 0.045)
SES index	−0.012	−0.008	−0.013	−0.010
	(−0.033, 0.008)	(−0.024, 0.007)	(−0.032, 0.005)	(−0.023, 0.003)
Life stage index	0.048***	−0.011	0.031***	0.003
	(0.031, 0.065)	(−0.028, 0.006)	(0.018, 0.045)	(−0.008, 0.015)
Site: Poblado	0.106***	0.097***	0.095***	0.052***
	(0.065, 0.147)	(0.063, 0.131)	(0.061, 0.128)	(0.029, 0.074)
Site: Versalles	−0.037	0.021	0.049	0.041
	(−0.107, 0.032)	(−0.045, 0.088)	(−0.023, 0.120)	(−0.018, 0.100)
Site: Palmira	0.120***	0.116***	0.103***	0.085***
	(0.068, 0.171)	(0.074, 0.159)	(0.061, 0.146)	(0.052, 0.118)
Checkup in first half	0.093***	0.062***	0.033*	0.041***
	(0.051, 0.136)	(0.026, 0.098)	(−0.004, 0.069)	(0.012, 0.070)
Checkup count	−0.042***	−0.019	−0.013	−0.021**
	(−0.069, −0.015)	(−0.042, 0.004)	(−0.037, 0.010)	(−0.040, −0.003)
Constant	0.120***	0.065*	0.024	0.041*
	(0.045, 0.195)	(−0.001, 0.131)	(−0.035, 0.084)	(−0.007, 0.088)
Observations	1,168	1,166	1,168	1,168
R^2	0.165	0.062	0.101	0.046
Adjusted R^2	0.158	0.054	0.093	0.038
Residual Std. Error	0.324 (df = 1157)	0.281 (df = 1155)	0.281 (df = 1157)	0.202 (df = 1157)
F Statistic	22.875*** (df = 10; 1157)	7.695*** (df = 10; 1155)	13.007*** (df = 10; 1157)	5.630*** (df = 10; 1157)

Note: *p<0.1; **p<0.05; ***p<0.01
Coefficients are presented followed by 95 percent CIs based on robust SEs.

Table 38: Health checkup outcomes: Domestic violence (financial treatment effects moderated by baseline IPV; cont.)

	Dependent variable:			
	Sexual assault	Safe when home	Afraid of harm	Recorded injury: more than scar
	(1)	(2)	(3)	(4)
Treatment	0.023	−0.019**	0.004	0.102
	(−0.007, 0.054)	(−0.035, −0.002)	(−0.020, 0.029)	(−0.831, 1.036)
Baseline IPV (y/n)	0.046*	−0.028*	0.057***	−0.089
	(−0.002, 0.094)	(−0.055, 0.0001)	(0.014, 0.099)	(−1.281, 1.102)
Treatment*Baseline IPV	−0.030	0.034**	−0.018	0.353
	(−0.087, 0.027)	(0.0005, 0.067)	(−0.069, 0.033)	(−1.057, 1.763)
SES index	−0.005	−0.001	−0.014**	−0.071
	(−0.016, 0.006)	(−0.008, 0.006)	(−0.027, −0.002)	(−0.319, 0.177)
Life stage index	0.010	−0.005*	−0.002	0.158
	(−0.002, 0.021)	(−0.011, 0.00005)	(−0.012, 0.008)	(−0.102, 0.417)
Site: Poblado	0.079***	−0.006	0.040***	−1.050**
	(0.054, 0.103)	(−0.024, 0.011)	(0.018, 0.062)	(−1.976, −0.124)
Site: Versalles	−0.004	0.0003	0.010	−0.502
	(−0.025, 0.017)	(−0.042, 0.042)	(−0.030, 0.049)	(−2.094, 1.089)
Site: Palmira	0.087***	0.008	0.059***	0.870**
	(0.051, 0.122)	(−0.011, 0.028)	(0.030, 0.088)	(0.136, 1.605)
Checkup in first half	0.013	−0.022***	0.024**	2.102***
	(−0.014, 0.041)	(−0.037, −0.006)	(0.002, 0.046)	(1.116, 3.088)
Checkup count	−0.0004	−0.002	0.0001	0.043
	(−0.019, 0.018)	(−0.012, 0.007)	(−0.014, 0.014)	(−0.349, 0.434)
Constant	−0.019	1.001***	−0.009	−4.924***
	(−0.067, 0.029)	(0.973, 1.030)	(−0.049, 0.030)	(−6.349, −3.500)
Observations	1,168	1,167	1,167	1,170
R^2	0.039	0.016	0.044	
Adjusted R^2	0.031	0.008	0.036	
Log Likelihood				−166.550
Akaike Inf. Crit.				355.099
Residual Std. Error	0.220 (df = 1157)	0.128 (df = 1156)	0.181 (df = 1156)	
F Statistic	4.746*** (df = 10; 1157)	1.921** (df = 10; 1156)	5.296*** (df = 10; 1156)	

Note: *p<0.1; **p<0.05; ***p<0.01
Coefficients are presented followed by 95 percent CIs based on robust SEs.

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14 Appendix A. Bounding of selected effects

Table 39: Bounded effects of financial treatment on perceived change in norms among women (1-5), by baseline IPV

	Dependent variable:			
	No imputation	Imputed value: mean	Imputed value: minimum	Imputed value: maximum
	(1)	(2)	(3)	(4)
Treatment	0.153**	0.113**	−0.087	0.177***
	(0.028, 0.279)	(0.007, 0.218)	(−0.276, 0.103)	(0.062, 0.292)
Baseline IPV (y/n)	0.209**	0.128*	−0.015	0.218***
	(0.047, 0.370)	(−0.004, 0.260)	(−0.271, 0.241)	(0.072, 0.364)
Treatment*Baseline IPV	−0.299***	−0.173**	−0.135	−0.278***
	(−0.488, −0.109)	(−0.326, −0.020)	(−0.435, 0.165)	(−0.448, −0.109)
Baseline dep. variable	0.147***	0.114***	0.156***	0.116***
	(0.090, 0.204)	(0.068, 0.160)	(0.075, 0.236)	(0.065, 0.166)
SES index	0.035*	0.019	−0.026	0.039**
	(−0.006, 0.075)	(−0.014, 0.052)	(−0.090, 0.038)	(0.003, 0.076)
Life stage index	−0.012	−0.012	0.167***	−0.041**
	(−0.051, 0.027)	(−0.041, 0.017)	(0.096, 0.237)	(−0.073, −0.008)
Site: Poblado	0.155***	0.094**	0.092	0.136***
	(0.052, 0.257)	(0.013, 0.175)	(−0.067, 0.251)	(0.045, 0.227)
Site: Versalles	0.195*	0.128*	−0.157	0.212**
	(−0.005, 0.394)	(−0.013, 0.268)	(−0.495, 0.181)	(0.050, 0.373)
Site: Palmira	0.181***	0.104**	0.229**	0.137**
	(0.058, 0.305)	(0.005, 0.204)	(0.038, 0.420)	(0.027, 0.248)
Constant	3.482***	3.688***	3.169***	3.709***
	(3.194, 3.770)	(3.453, 3.924)	(2.758, 3.580)	(3.451, 3.967)
Observations	1,510	1,799	1,799	1,799
R^2	0.038	0.025	0.031	0.032
Adjusted R^2	0.032	0.020	0.026	0.027
Residual Std. Error	0.817 (df = 1500)	0.712 (df = 1789)	1.430 (df = 1789)	0.786 (df = 1789)
F Statistic	6.540*** (df = 9; 1500)	5.158*** (df = 9; 1789)	6.373*** (df = 9; 1789)	6.561*** (df = 9; 1789)

Note: *p<0.1; **p<0.05; ***p<0.01

Coefficients are presented followed by 95 percent CIs based on robust SEs.

Table 40: Bounded effects of financial treatment on telling partner about gift certificate (0-1)

	Dependent variable:			
	No imputation	Imputed value: mean	Imputed value: minimum	Imputed value: maximum
	(1)	(2)	(3)	(4)
Treatment	−0.570***	−0.063***	−0.361***	−0.441***
	(−0.913, −0.228)	(−0.099, −0.027)	(−0.598, −0.123)	(−0.758, −0.124)
Baseline dep. variable	1.685***	0.239***	1.314***	1.264***
	(1.383, 1.986)	(0.195, 0.284)	(1.071, 1.556)	(0.995, 1.533)
SES index	0.020	−0.0003	−0.072	0.051
	(−0.120, 0.161)	(−0.018, 0.017)	(−0.174, 0.029)	(−0.080, 0.182)
Life stage index	0.074	0.012	0.223***	−0.030
	(−0.067, 0.216)	(−0.004, 0.029)	(0.124, 0.321)	(−0.162, 0.103)
Site: Poblado	0.018	−0.001	−0.097	0.063
	(−0.314, 0.349)	(−0.040, 0.039)	(−0.337, 0.143)	(−0.245, 0.371)
Site: Versalles	0.367	0.029	−0.266	0.607*
	(−0.329, 1.063)	(−0.034, 0.091)	(−0.704, 0.173)	(−0.070, 1.284)
Site: Palmira	−0.217	−0.027	−0.167	−0.159
	(−0.609, 0.175)	(−0.077, 0.022)	(−0.459, 0.125)	(−0.525, 0.207)
Constant	0.409*	0.615***	−0.360**	1.001***
	(−0.013, 0.832)	(0.559, 0.671)	(−0.684, −0.036)	(0.611, 1.390)
Observations	1,336	1,798	1,798	1,798
R^2		0.084		
Adjusted R^2		0.080		
Log Likelihood	−650.433		−1,143.609	−774.267
Akaike Inf. Crit.	1,316.867		2,303.219	1,564.534
Residual Std. Error		0.349 (df = 1790)		
F Statistic		23.379*** (df = 7; 1790)		

Note: *p<0.1; **p<0.05; ***p<0.01

Coefficients are presented followed by 95 percent CIs based on robust SEs.

Table 41: Bounded effects of financial treatment on proportion of 5 decisions made independently (0-1), by baseline IPV

	Dependent variable:			
	No imputation	Imputed value: mean	Imputed value: minimum	Imputed value: maximum
	(1)	(2)	(3)	(4)
Treatment	−0.069***	−0.054**	−0.076***	−0.021
	(−0.121, −0.017)	(−0.097, −0.012)	(−0.125, −0.028)	(−0.076, 0.035)
Baseline IPV (y/n)	−0.031	−0.026	−0.081**	0.058
	(−0.107, 0.046)	(−0.083, 0.031)	(−0.146, −0.015)	(−0.017, 0.133)
Treatment*Baseline IPV	0.123***	0.096***	0.127***	0.050
	(0.036, 0.209)	(0.032, 0.161)	(0.052, 0.201)	(−0.036, 0.136)
Baseline dep. variable	0.335***	0.243***	0.204***	0.304***
	(0.281, 0.389)	(0.204, 0.283)	(0.156, 0.251)	(0.253, 0.354)
SES index	−0.006	−0.004	−0.014*	0.012
	(−0.024, 0.012)	(−0.018, 0.010)	(−0.030, 0.002)	(−0.006, 0.030)
Life stage index	−0.0003	−0.003	0.021**	−0.038***
	(−0.022, 0.021)	(−0.017, 0.012)	(0.004, 0.038)	(−0.058, −0.018)
Site: Poblado	0.010	0.001	−0.012	0.022
	(−0.034, 0.054)	(−0.032, 0.035)	(−0.050, 0.027)	(−0.023, 0.066)
Site: Versalles	−0.023	−0.012	−0.072**	0.078*
	(−0.103, 0.058)	(−0.067, 0.042)	(−0.135, −0.008)	(−0.008, 0.163)
Site: Palmira	0.030	0.018	0.009	0.031
	(−0.025, 0.084)	(−0.024, 0.060)	(−0.038, 0.057)	(−0.024, 0.086)
Constant	0.261***	0.297***	0.252***	0.365***
	(0.202, 0.320)	(0.251, 0.343)	(0.200, 0.305)	(0.304, 0.426)
Observations	1,329	1,788	1,788	1,788
R^2	0.136	0.101	0.059	0.108
Adjusted R^2	0.130	0.096	0.054	0.104
Residual Std. Error	0.330 (df = 1319)	0.290 (df = 1778)	0.335 (df = 1778)	0.390 (df = 1778)
F Statistic	23.044*** (df = 9; 1319)	22.179*** (df = 9; 1778)	12.352*** (df = 9; 1778)	23.942*** (df = 9; 1778)

Note: *p<0.1; **p<0.05; ***p<0.01

Coefficients are presented followed by 95 percent CIs based on robust SEs.

Table 42: Bounded effects of financial treatment on proportion of 5 decisions made jointly (0-1), by baseline IPV

	Dependent variable:			
	No imputation	Imputed value: mean	Imputed value: minimum	Imputed value: maximum
	(1)	(2)	(3)	(4)
Treatment	0.060**	0.046**	0.019	0.075***
	(0.004, 0.116)	(0.001, 0.092)	(−0.036, 0.074)	(0.022, 0.127)
Baseline IPV (y/n)	0.023	0.016	−0.052	0.086**
	(−0.057, 0.102)	(−0.044, 0.075)	(−0.125, 0.020)	(0.015, 0.157)
Treatment*Baseline IPV	−0.161***	−0.118***	−0.081*	−0.157***
	(−0.253, −0.070)	(−0.186, −0.051)	(−0.163, 0.002)	(−0.239, −0.075)
Baseline dep. variable	0.266***	0.197***	0.232***	0.160***
	(0.213, 0.319)	(0.157, 0.236)	(0.185, 0.280)	(0.112, 0.208)
SES index	0.007	0.005	−0.009	0.019**
	(−0.012, 0.026)	(−0.010, 0.019)	(−0.027, 0.008)	(0.001, 0.036)
Life stage index	−0.001	0.002	0.032***	−0.029***
	(−0.023, 0.022)	(−0.013, 0.018)	(0.013, 0.051)	(−0.047, −0.010)
Site: Poblado	−0.038	−0.026	−0.041*	−0.011
	(−0.085, 0.009)	(−0.062, 0.010)	(−0.084, 0.003)	(−0.053, 0.032)
Site: Versalles	0.035	0.014	−0.059	0.089**
	(−0.050, 0.121)	(−0.045, 0.073)	(−0.141, 0.024)	(0.018, 0.159)
Site: Palmira	−0.057*	−0.043*	−0.052*	−0.033
	(−0.114, 0.001)	(−0.087, 0.001)	(−0.106, 0.001)	(−0.085, 0.019)
Constant	0.408***	0.433***	0.339***	0.529***
	(0.342, 0.473)	(0.381, 0.484)	(0.277, 0.402)	(0.469, 0.590)
Observations	1,329	1,788	1,788	1,788
R^2	0.113	0.084	0.093	0.048
Adjusted R^2	0.107	0.080	0.088	0.043
Residual Std. Error	0.354 (df = 1319)	0.310 (df = 1778)	0.378 (df = 1778)	0.377 (df = 1778)
F Statistic	18.692*** (df = 9; 1319)	18.162*** (df = 9; 1778)	20.143*** (df = 9; 1778)	9.918*** (df = 9; 1778)

Note: *p<0.1; **p<0.05; ***p<0.01

Coefficients are presented followed by 95 percent CIs based on robust SEs.

Table 43: Bounded effects of financial treatment on total IPV behaviors (0-11), by baseline IPV

	Dependent variable:			
	No imputation	Imputed value: mean	Imputed value: minimum	Imputed value: maximum
	(1)	(2)	(3)	(4)
Treatment	−0.105	−0.051	−0.097	0.489
	(−0.265, 0.054)	(−0.182, 0.080)	(−0.226, 0.033)	(−0.135, 1.113)
Baseline IPV (y/n)	0.493***	0.411***	0.289**	1.864***
	(0.197, 0.789)	(0.198, 0.625)	(0.068, 0.510)	(0.998, 2.730)
Treatment*Baseline IPV	0.488***	0.311**	0.374***	−0.428
	(0.132, 0.843)	(0.056, 0.567)	(0.109, 0.639)	(−1.427, 0.572)
SES index	−0.077**	−0.053*	−0.077**	0.224**
	(−0.150, −0.004)	(−0.111, 0.004)	(−0.136, −0.018)	(0.021, 0.427)
Life stage index	0.061**	0.031	0.086***	−0.628***
	(0.003, 0.118)	(−0.011, 0.073)	(0.044, 0.129)	(−0.851, −0.405)
Site: Poblado	−0.072	−0.065	−0.090	0.222
	(−0.239, 0.095)	(−0.194, 0.063)	(−0.223, 0.044)	(−0.283, 0.727)
Site: Versalles	−0.215*	−0.127	−0.236***	1.165**
	(−0.454, 0.023)	(−0.300, 0.045)	(−0.416, −0.057)	(0.132, 2.199)
Site: Palmira	0.063	0.048	0.036	0.189
	(−0.176, 0.302)	(−0.135, 0.231)	(−0.152, 0.225)	(−0.440, 0.817)
Constant	0.446***	0.523***	0.390***	2.102***
	(0.265, 0.627)	(0.378, 0.668)	(0.244, 0.537)	(1.449, 2.754)
Observations	1,336	1,799	1,799	1,799
R^2	0.106	0.079	0.070	0.047
Adjusted R^2	0.101	0.075	0.066	0.043
Residual Std. Error	1.339 (df = 1327)	1.172 (df = 1790)	1.211 (df = 1790)	4.570 (df = 1790)
F Statistic	19.645*** (df = 8; 1327)	19.106*** (df = 8; 1790)	16.796*** (df = 8; 1790)	11.044*** (df = 8; 1790)

Note: *p<0.1; **p<0.05; ***p<0.01

Coefficients are presented followed by 95 percent CIs based on robust SEs.

Table 44: Bounded effects of financial treatment on depression at health checkup

	Dependent variable:			
	No imputation	Imputed value: mean	Imputed value: minimum	Imputed value: maximum
	(1)	(2)	(3)	(4)
Treatment	−0.103**	−0.091***	−0.146***	0.012
	(−0.184, −0.021)	(−0.152, −0.029)	(−0.224, −0.068)	(−0.080, 0.104)
SES index	−0.092***	−0.067***	−0.083***	−0.038*
	(−0.127, −0.057)	(−0.092, −0.042)	(−0.114, −0.051)	(−0.077, 0.001)
Life stage index	0.025	0.017	0.019	0.015
	(−0.014, 0.065)	(−0.006, 0.041)	(−0.011, 0.048)	(−0.024, 0.053)
Site: Poblado	0.214***	0.143***	0.117***	0.191***
	(0.126, 0.303)	(0.084, 0.202)	(0.046, 0.189)	(0.095, 0.287)
Site: Versalles	0.085	0.069	0.106	−0.001
	(−0.109, 0.280)	(−0.052, 0.189)	(−0.043, 0.255)	(−0.196, 0.195)
Site: Palmira	0.311***	0.214***	0.180***	0.277***
	(0.205, 0.417)	(0.140, 0.288)	(0.091, 0.270)	(0.161, 0.394)
Checkup in first half	0.123***	0.133***	0.167***	0.070
	(0.041, 0.206)	(0.051, 0.214)	(0.069, 0.264)	(−0.045, 0.186)
Checkup count	−0.106***	−0.059***	0.377***	−0.872***
	(−0.157, −0.054)	(−0.084, −0.035)	(0.347, 0.407)	(−0.908, −0.837)
Constant	1.467***	1.392***	0.329***	3.372***
	(1.322, 1.612)	(1.320, 1.464)	(0.240, 0.418)	(3.251, 3.492)
Observations	1,168	1,799	1,799	1,799
R^2	0.075	0.054	0.402	0.623
Adjusted R^2	0.068	0.050	0.399	0.621
Residual Std. Error	0.660 (df = 1159)	0.537 (df = 1790)	0.670 (df = 1790)	0.836 (df = 1790)
F Statistic	11.715*** (df = 8; 1159)	12.736*** (df = 8; 1790)	150.353*** (df = 8; 1790)	369.688*** (df = 8; 1790)

Note: *p<0.1; **p<0.05; ***p<0.01

Coefficients are presented followed by 95 percent CIs based on robust SEs.

15 Appendix B. Correlation matrices

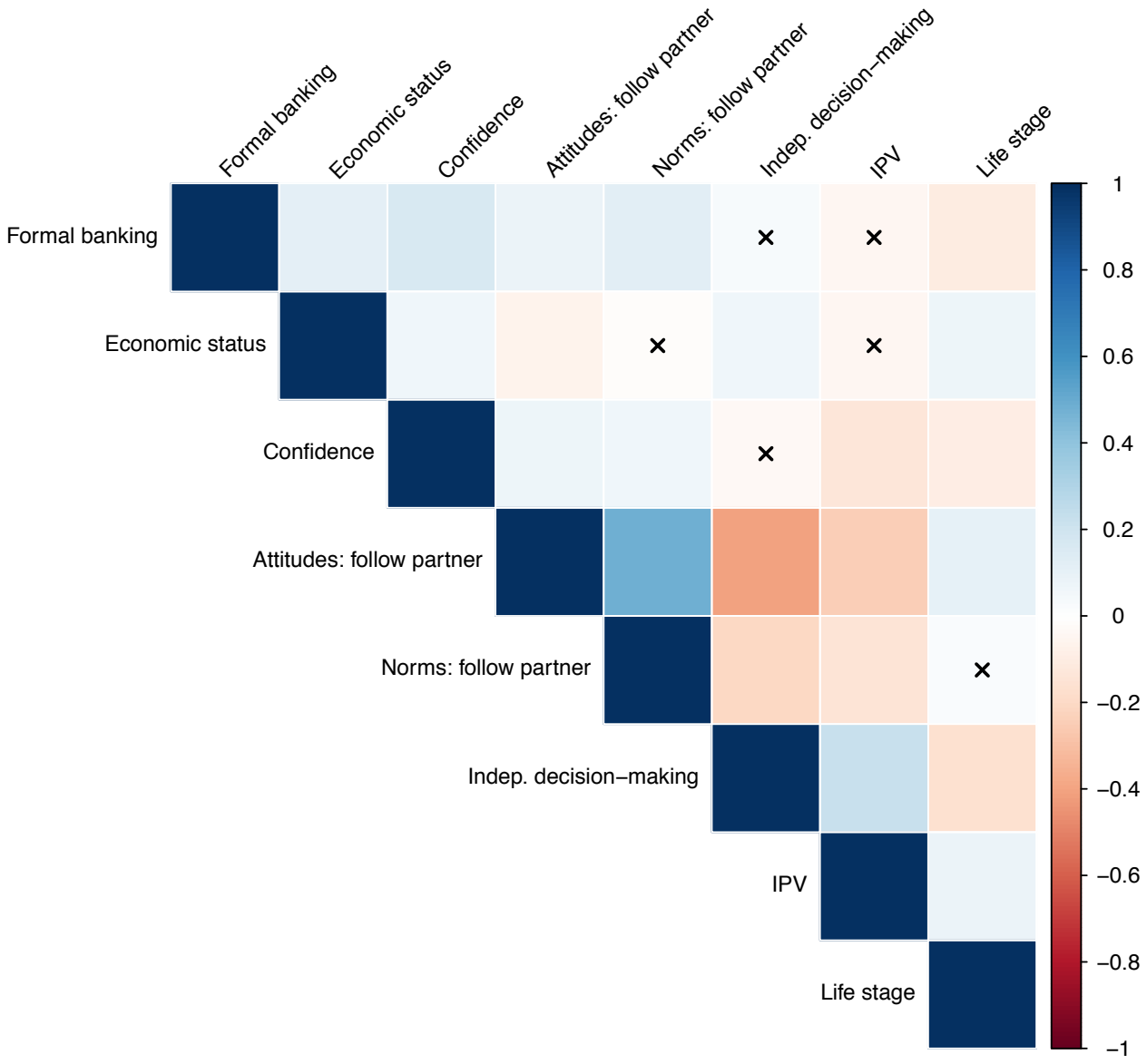


Figure 5: Correlation matrix: Major indices at baseline. Note: X signifies p > .05.

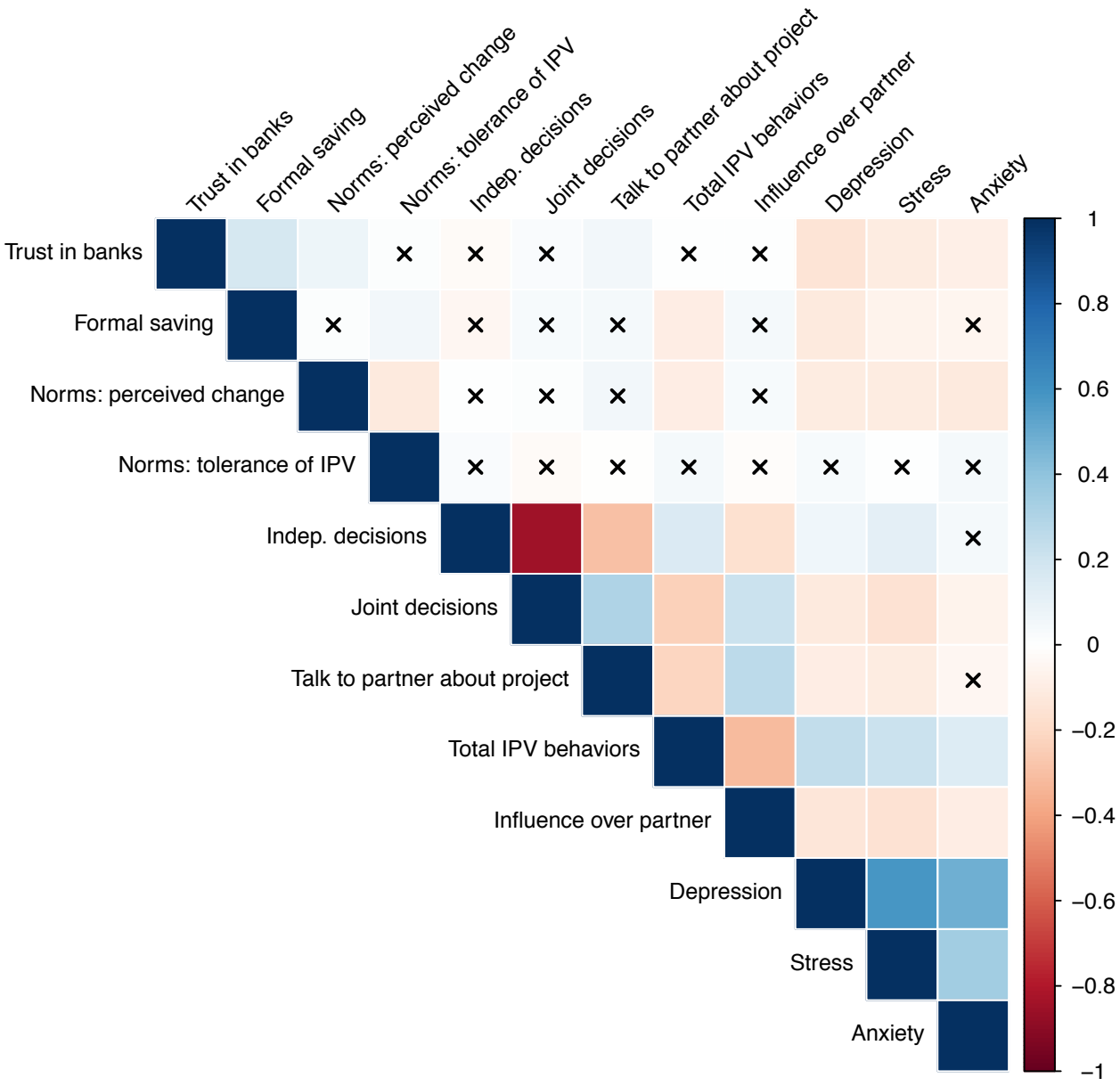


Figure 6: Correlation matrix: Selected outcome variables affected by financial treatment at 18 months. Note: X signifies p > .05.

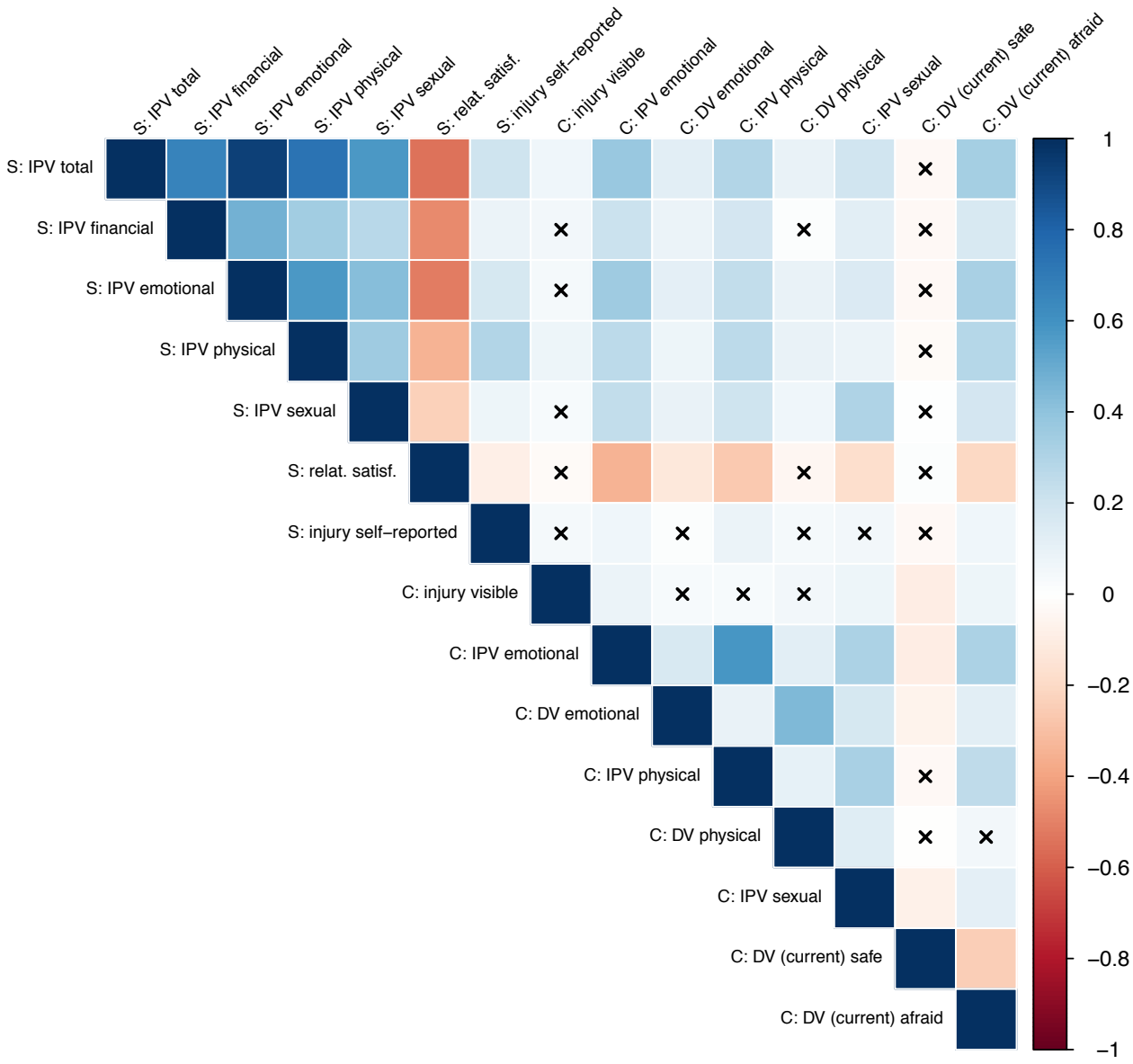


Figure 7: Correlation matrix: Measures of intimate-partner violence, domestic violence, and injury. Notes: X signifies p > .05; S = 18-month survey response, C = averaged checkup response, DV = domestic violence, IPV = intimate-partner violence.

16 Appendix C. Effects of financial treatment on decision-making for each of 5 topics

Table 45: Independent (vs. joint or partner) decision-making for each of 5 topics (financial treatment effects moderated by baseline IPV)

	Dependent variable:				
	Purchases at market	Expensive purchases	Money for recreation	Children's education	Visits to parents/family
	(1)	(2)	(3)	(4)	(5)
Treatment	−0.187	−0.543***	−0.271	−0.283	−0.383**
	(−0.546, 0.171)	(−0.945, −0.141)	(−0.666, 0.124)	(−0.671, 0.104)	(−0.718, −0.047)
Baseline IPV (y/n)	0.147	0.129	0.264	−0.090	−0.576**
	(−0.342, 0.635)	(−0.417, 0.675)	(−0.267, 0.795)	(−0.632, 0.451)	(−1.052, −0.100)
Treatment*Baseline IPV	0.463	0.445	0.351	0.541*	0.913***
	(−0.097, 1.024)	(−0.181, 1.071)	(−0.254, 0.957)	(−0.079, 1.162)	(0.369, 1.456)
Baseline dep. variable	1.224***	1.410***	1.308***	1.339***	0.804***
	(0.981, 1.468)	(1.122, 1.698)	(1.036, 1.579)	(1.067, 1.610)	(0.574, 1.034)
SES index	0.061	0.028	−0.021	0.002	−0.053
	(−0.064, 0.185)	(−0.111, 0.168)	(−0.155, 0.112)	(−0.128, 0.131)	(−0.165, 0.059)
Life stage index	0.029	−0.044	−0.131*	0.008	0.080
	(−0.122, 0.180)	(−0.212, 0.124)	(−0.270, 0.008)	(−0.199, 0.215)	(−0.043, 0.203)
Site: Poblado	0.126	0.001	0.038	−0.035	−0.046
	(−0.168, 0.420)	(−0.332, 0.335)	(−0.278, 0.355)	(−0.355, 0.286)	(−0.317, 0.224)
Site: Versalles	−0.046	0.184	−0.214	−0.616*	−0.715**
	(−0.583, 0.490)	(−0.447, 0.816)	(−0.910, 0.483)	(−1.346, 0.114)	(−1.314, −0.116)
Site: Palmira	0.228	0.179	0.107	0.044	0.093
	(−0.129, 0.586)	(−0.208, 0.567)	(−0.272, 0.485)	(−0.343, 0.432)	(−0.238, 0.425)
Constant	−0.939***	−1.348***	−1.410***	−1.161***	−0.190
	(−1.348, −0.530)	(−1.784, −0.912)	(−1.845, −0.975)	(−1.592, −0.730)	(−0.556, 0.176)
Observations	1,226	1,253	1,301	1,136	1,306
Log Likelihood	−782.706	−653.903	−708.101	−658.089	−866.288
Akaike Inf. Crit.	1,585.412	1,327.805	1,436.202	1,336.179	1,752.575

Note: *p<0.1; **p<0.05; ***p<0.01
Coefficients are presented followed by 95 percent CIs based on robust SEs.

Table 46: Joint (vs. independent or partner) decision-making for each of 5 topics (financial treatment effects moderated by baseline IPV)

	Dependent variable:				
	Purchases at market	Expensive purchases	Money for recreation	Children's education	Visits to parents/family
	(1)	(2)	(3)	(4)	(5)
Treatment	0.184	0.386**	0.245	0.103	0.264
	(−0.164, 0.533)	(0.040, 0.732)	(−0.095, 0.586)	(−0.264, 0.470)	(−0.073, 0.601)
Baseline IPV (y/n)	−0.135	−0.058	−0.047	−0.027	0.383
	(−0.614, 0.345)	(−0.536, 0.420)	(−0.516, 0.421)	(−0.540, 0.486)	(−0.083, 0.849)
Treatment*Baseline IPV	−0.609**	−0.826***	−0.702**	−0.414	−0.836***
	(−1.163, −0.056)	(−1.377, −0.276)	(−1.240, −0.163)	(−1.002, 0.174)	(−1.371, −0.300)
Baseline dep. variable	0.918***	0.801***	0.851***	1.070***	0.652***
	(0.678, 1.158)	(0.562, 1.040)	(0.620, 1.082)	(0.818, 1.321)	(0.425, 0.879)
SES index	−0.008	−0.002	−0.010	−0.053	0.074
	(−0.128, 0.112)	(−0.121, 0.116)	(−0.128, 0.108)	(−0.179, 0.073)	(−0.039, 0.187)
Life stage index	−0.068	0.006	−0.009	0.234**	−0.114*
	(−0.216, 0.081)	(−0.138, 0.150)	(−0.137, 0.119)	(0.035, 0.433)	(−0.235, 0.008)
Site: Poblado	−0.193	−0.143	−0.266*	−0.032	−0.034
	(−0.478, 0.092)	(−0.429, 0.143)	(−0.545, 0.012)	(−0.333, 0.268)	(−0.304, 0.235)
Site: Versalles	0.095	0.118	0.354	0.535*	0.355
	(−0.427, 0.618)	(−0.446, 0.682)	(−0.241, 0.948)	(−0.097, 1.168)	(−0.195, 0.906)
Site: Palmira	−0.378**	−0.168	−0.368**	−0.143	−0.103
	(−0.730, −0.025)	(−0.512, 0.176)	(−0.708, −0.028)	(−0.511, 0.225)	(−0.435, 0.228)
Constant	−0.223	−0.042	−0.101	−0.284	−0.542***
	(−0.599, 0.154)	(−0.427, 0.342)	(−0.476, 0.275)	(−0.695, 0.126)	(−0.910, −0.173)
Observations	1,226	1,251	1,298	1,134	1,305
Log Likelihood	−800.463	−803.247	−843.930	−720.647	−871.457
Akaike Inf. Crit.	1,620.925	1,626.493	1,707.860	1,461.294	1,762.914

Note: *p<0.1; **p<0.05; ***p<0.01
Coefficients are presented followed by 95 percent CIs based on robust SEs.

17 Appendix D. Contrasts of personal and normative conditions with control condition (main effects and effects moderated by baseline self-reported IPV, for major indices)

Table 47: Personal and normative treatment main effects at 18 months

	Dependent variable:		
	Formal banking	Economic status	Confidence
	(1)	(2)	(3)
Personal	0.404***	−0.070	0.045
	(0.281, 0.527)	(−0.189, 0.048)	(−0.066, 0.156)
Normative	0.431***	−0.009	0.022
	(0.307, 0.556)	(−0.131, 0.113)	(−0.096, 0.140)
Baseline dep. variable	0.232***	0.313***	0.383***
	(0.184, 0.279)	(0.247, 0.379)	(0.329, 0.437)
SES index	0.076***		0.052***
	(0.027, 0.126)		(0.013, 0.092)
Life stage index	−0.023	−0.043*	−0.064***
	(−0.072, 0.026)	(−0.092, 0.005)	(−0.103, −0.024)
Site: Poblado	−0.007	0.171***	−0.075
	(−0.120, 0.106)	(0.067, 0.274)	(−0.171, 0.021)
Site: Versalles	0.059	0.375***	−0.040
	(−0.177, 0.295)	(0.122, 0.628)	(−0.214, 0.135)
Site: Palmira	0.219***	0.150**	−0.185***
	(0.079, 0.360)	(0.012, 0.288)	(−0.311, −0.059)
Constant	−0.045	−0.129**	0.090
	(−0.168, 0.077)	(−0.243, −0.015)	(−0.030, 0.209)
Observations	1,510	1,510	1,510
R^2	0.111	0.096	0.204
Adjusted R^2	0.106	0.091	0.199
Residual Std. Error	0.944 (df = 1501)	0.909 (df = 1502)	0.841 (df = 1501)
F Statistic	23.373*** (df = 8; 1501)	22.677*** (df = 7; 1502)	47.956*** (df = 8; 1501)

Note: *p<0.1; **p<0.05; ***p<0.01
Coefficients are presented followed by 95 percent CIs based on robust SEs.

Table 48: Personal and normative treatment main effects at 18 months (cont.)

	Dependent variable:			
	Attitudes	Norms	Indep. decision-making	IPV
	(1)	(2)	(3)	(4)
Personal	−0.032	0.006	0.101*	0.038
	(−0.151, 0.088)	(−0.127, 0.140)	(−0.018, 0.220)	(−0.086, 0.162)
Normative	−0.106*	−0.064	0.111*	0.098
	(−0.229, 0.018)	(−0.191, 0.063)	(−0.007, 0.228)	(−0.033, 0.229)
Baseline dep. variable	0.380***	0.021	0.383***	
	(0.334, 0.426)	(−0.030, 0.072)	(0.335, 0.432)	
SES index	0.035	0.038	−0.016	−0.057**
	(−0.010, 0.080)	(−0.012, 0.087)	(−0.058, 0.027)	(−0.107, −0.007)
Life stage index	0.010	−0.077**	−0.005	0.069***
	(−0.039, 0.058)	(−0.135, −0.018)	(−0.056, 0.047)	(0.028, 0.110)
Site: Poblado	0.004	−0.142**	−0.041	−0.042
	(−0.108, 0.117)	(−0.271, −0.012)	(−0.152, 0.070)	(−0.159, 0.075)
Site: Versalles	0.062	−0.138	−0.157	−0.117
	(−0.162, 0.286)	(−0.369, 0.093)	(−0.363, 0.049)	(−0.314, 0.080)
Site: Palmira	−0.061	−0.241***	0.124*	0.092
	(−0.201, 0.080)	(−0.396, −0.087)	(−0.014, 0.261)	(−0.078, 0.261)
Constant	0.003	0.131*	−0.149**	−0.134**
	(−0.118, 0.123)	(−0.010, 0.273)	(−0.268, −0.029)	(−0.257, −0.010)
Observations	1,510	1,508	1,313	1,336
R^2	0.160	0.015	0.175	0.013
Adjusted R^2	0.156	0.010	0.170	0.008
Residual Std. Error	0.931 (df = 1501)	1.013 (df = 1499)	0.839 (df = 1304)	0.959 (df = 1328)
F Statistic	35.790*** (df = 8; 1501)	2.857*** (df = 8; 1499)	34.549*** (df = 8; 1304)	2.510** (df = 7; 1328)

Note: *p<0.1; **p<0.05; ***p<0.01
Coefficients are presented followed by 95 percent CIs based on robust SEs.

Table 49: Personal and normative treatment main effects at 18 months (cont.)

	Dependent variable:		
	Depression	Stress	Anxiety
	(1)	(2)	(3)
Personal	−0.080	−0.036	−0.058
	(−0.175, 0.015)	(−0.123, 0.051)	(−0.170, 0.054)
Normative	−0.125***	−0.043	−0.043
	(−0.218, −0.032)	(−0.129, 0.043)	(−0.150, 0.064)
SES index	−0.092***	−0.085***	−0.080***
	(−0.127, −0.058)	(−0.118, −0.052)	(−0.121, −0.040)
Life stage index	0.026	0.009	0.090***
	(−0.014, 0.065)	(−0.027, 0.045)	(0.046, 0.133)
Site: Poblado	0.215***	0.114***	0.030
	(0.126, 0.303)	(0.031, 0.198)	(−0.067, 0.128)
Site: Versalles	0.087	−0.041	−0.125
	(−0.108, 0.282)	(−0.216, 0.134)	(−0.338, 0.089)
Site: Palmira	0.312***	0.236***	0.039
	(0.206, 0.418)	(0.143, 0.330)	(−0.078, 0.157)
Checkup in first half	0.122***	0.059	0.115**
	(0.040, 0.204)	(−0.017, 0.135)	(0.020, 0.210)
Checkup count	−0.106***	−0.075***	−0.088***
	(−0.157, −0.054)	(−0.122, −0.027)	(−0.148, −0.028)
Constant	1.467***	1.601***	1.271***
	(1.322, 1.612)	(1.465, 1.736)	(1.102, 1.441)
Observations	1,168	1,170	1,167
R^2	0.076	0.051	0.037
Adjusted R^2	0.068	0.044	0.029
Residual Std. Error	0.660 (df = 1158)	0.605 (df = 1160)	0.756 (df = 1157)
F Statistic	10.522*** (df = 9; 1158)	6.985*** (df = 9; 1160)	4.935*** (df = 9; 1157)

Note: *p<0.1; **p<0.05; ***p<0.01
Coefficients are presented followed by 95 percent CIs based on robust SEs.

Table 50: Personal and normative treatment effects at 18 months, by baseline IPV

	Dependent variable:		
	Formal banking	Economic status	Confidence
	(1)	(2)	(3)
Personal	0.396***	−0.136*	0.052
	(0.233, 0.559)	(−0.289, 0.016)	(−0.079, 0.183)
Normative	0.435***	−0.026	0.122*
	(0.269, 0.601)	(−0.177, 0.125)	(−0.010, 0.255)
Baseline IPV (y/n)	−0.064	−0.216**	−0.065
	(−0.260, 0.133)	(−0.410, −0.022)	(−0.258, 0.128)
Personal*Baseline IPV	0.014	0.151	−0.023
	(−0.235, 0.263)	(−0.088, 0.390)	(−0.256, 0.211)
Normative*Baseline IPV	−0.006	0.048	−0.222*
	(−0.258, 0.246)	(−0.202, 0.298)	(−0.468, 0.023)
Baseline dep. variable	0.231***	0.309***	0.375***
	(0.183, 0.278)	(0.241, 0.376)	(0.322, 0.428)
SES index	0.074***		0.049**
	(0.024, 0.124)		(0.009, 0.089)
Life stage index	−0.020	−0.037	−0.058***
	(−0.070, 0.029)	(−0.085, 0.012)	(−0.096, −0.019)
Site: Poblado	−0.005	0.174***	−0.069
	(−0.117, 0.108)	(0.070, 0.279)	(−0.165, 0.027)
Site: Versalles	0.059	0.369***	−0.039
	(−0.177, 0.295)	(0.117, 0.620)	(−0.213, 0.135)
Site: Palmira	0.223***	0.155**	−0.175***
	(0.082, 0.363)	(0.017, 0.293)	(−0.300, −0.051)
Constant	−0.020	−0.039	0.112*
	(−0.168, 0.128)	(−0.176, 0.097)	(−0.021, 0.244)
Observations	1,510	1,510	1,510
R^2	0.112	0.102	0.213
Adjusted R^2	0.105	0.096	0.207
Residual Std. Error	0.944 (df = 1498)	0.907 (df = 1499)	0.837 (df = 1498)
F Statistic	17.121*** (df = 11; 1498)	17.021*** (df = 10; 1499)	36.871*** (df = 11; 1498)

Note: *p<0.1; **p<0.05; ***p<0.01
Coefficients are presented followed by 95 percent CIs based on robust SEs.

Table 51: Personal and normative treatment effects at 18 months, by baseline IPV (cont.)

	Dependent variable:			
	Attitudes	Norms	Indep. decision-making	IPV
	(1)	(2)	(3)	(4)
Personal	−0.016	−0.124	−0.045	−0.031
	(−0.170, 0.138)	(−0.302, 0.054)	(−0.193, 0.103)	(−0.158, 0.096)
Normative	−0.034	−0.141	−0.072	−0.113*
	(−0.195, 0.126)	(−0.313, 0.032)	(−0.220, 0.077)	(−0.238, 0.012)
Baseline IPV (y/n)	−0.261***	−0.210**	−0.036	0.362***
	(−0.454, −0.068)	(−0.404, −0.017)	(−0.229, 0.157)	(0.163, 0.560)
Personal*Baseline IPV	−0.068	0.316**	0.384***	0.207
	(−0.311, 0.175)	(0.047, 0.585)	(0.135, 0.632)	(−0.061, 0.475)
Normative*Baseline IPV	−0.160	0.181	0.426***	0.461***
	(−0.407, 0.086)	(−0.068, 0.430)	(0.188, 0.665)	(0.187, 0.734)
Baseline dep. variable	0.351***	0.022	0.357***	
	(0.305, 0.397)	(−0.030, 0.074)	(0.308, 0.406)	
SES index	0.022	0.033	−0.012	−0.041*
	(−0.023, 0.067)	(−0.016, 0.082)	(−0.055, 0.031)	(−0.088, 0.006)
Life stage index	0.026	−0.074**	−0.018	0.048**
	(−0.022, 0.073)	(−0.133, −0.015)	(−0.069, 0.033)	(0.009, 0.087)
Site: Poblado	0.018	−0.144**	−0.059	−0.063
	(−0.093, 0.130)	(−0.273, −0.015)	(−0.169, 0.051)	(−0.176, 0.049)
Site: Versalles	0.066	−0.146	−0.182*	−0.125
	(−0.151, 0.283)	(−0.376, 0.084)	(−0.379, 0.016)	(−0.287, 0.037)
Site: Palmira	−0.045	−0.245***	0.098	0.052
	(−0.184, 0.095)	(−0.400, −0.090)	(−0.038, 0.234)	(−0.106, 0.210)
Constant	0.103	0.223**	−0.120*	−0.256***
	(−0.044, 0.250)	(0.052, 0.393)	(−0.261, 0.020)	(−0.383, −0.130)
Observations	1,510	1,508	1,313	1,336
R^2	0.188	0.019	0.203	0.119
Adjusted R^2	0.182	0.011	0.196	0.112
Residual Std. Error	0.916 (df = 1498)	1.013 (df = 1496)	0.825 (df = 1301)	0.908 (df = 1325)
F Statistic	31.593*** (df = 11; 1498)	2.586*** (df = 11; 1496)	30.149*** (df = 11; 1301)	17.812*** (df = 10; 1325)

Note: *p<0.1; **p<0.05; ***p<0.01
Coefficients are presented followed by 95 percent CIs based on robust SEs.

18 Appendix E. Contrasts of normative condition with personal condition (main effects and effects moderated by baseline self-reported IPV, for major indices)

Table 52: Normative vs. personal treatment main effects at 18 months

	Dependent variable:		
	Formal banking	Economic status	Confidence
	(1)	(2)	(3)
Normative	0.028	0.061	−0.023
	(−0.082, 0.137)	(−0.043, 0.166)	(−0.118, 0.072)
Control	−0.404***	0.070	−0.045
	(−0.527, −0.281)	(−0.048, 0.189)	(−0.156, 0.066)
Baseline dep. variable	0.232***	0.313***	0.383***
	(0.184, 0.279)	(0.247, 0.379)	(0.329, 0.437)
SES index	0.076***		0.052***
	(0.027, 0.126)		(0.013, 0.092)
Life stage index	−0.023	−0.043*	−0.064***
	(−0.072, 0.026)	(−0.092, 0.005)	(−0.103, −0.024)
Site: Poblado	−0.007	0.171***	−0.075
	(−0.120, 0.106)	(0.067, 0.274)	(−0.171, 0.021)
Site: Versalles	0.059	0.375***	−0.040
	(−0.177, 0.295)	(0.122, 0.628)	(−0.214, 0.135)
Site: Palmira	0.219***	0.150**	−0.185***
	(0.079, 0.360)	(0.012, 0.288)	(−0.311, −0.059)
Constant	0.358***	−0.199***	0.134***
	(0.250, 0.466)	(−0.299, −0.098)	(0.048, 0.221)
Observations	1,510	1,510	1,510
R^2	0.111	0.096	0.204
Adjusted R^2	0.106	0.091	0.199
Residual Std. Error	0.944 (df = 1501)	0.909 (df = 1502)	0.841 (df = 1501)
F Statistic	23.373*** (df = 8; 1501)	22.677*** (df = 7; 1502)	47.956*** (df = 8; 1501)

Note: *p<0.1; **p<0.05; ***p<0.01
Coefficients are presented followed by 95 percent CIs based on robust SEs.

Table 53: Normative vs. personal treatment main effects at 18 months (cont.)

	Dependent variable:			
	Attitudes	Norms	Indep. decision-making	IPV
	(1)	(2)	(3)	(4)
Normative	−0.074	−0.071	0.010	0.060
	(−0.182, 0.034)	(−0.190, 0.048)	(−0.094, 0.114)	(−0.062, 0.181)
Control	0.032	−0.006	−0.101*	−0.038
	(−0.088, 0.151)	(−0.140, 0.127)	(−0.220, 0.018)	(−0.162, 0.086)
Baseline dep. variable	0.380***	0.021	0.383***	
	(0.334, 0.426)	(−0.030, 0.072)	(0.335, 0.432)	
SES index	0.035	0.038	−0.016	−0.057**
	(−0.010, 0.080)	(−0.012, 0.087)	(−0.058, 0.027)	(−0.107, −0.007)
Life stage index	0.010	−0.077**	−0.005	0.069***
	(−0.039, 0.058)	(−0.135, −0.018)	(−0.056, 0.047)	(0.028, 0.110)
Site: Poblado	0.004	−0.142**	−0.041	−0.042
	(−0.108, 0.117)	(−0.271, −0.012)	(−0.152, 0.070)	(−0.159, 0.075)
Site: Versalles	0.062	−0.138	−0.157	−0.117
	(−0.162, 0.286)	(−0.369, 0.093)	(−0.363, 0.049)	(−0.314, 0.080)
Site: Palmira	−0.061	−0.241***	0.124*	0.092
	(−0.201, 0.080)	(−0.396, −0.087)	(−0.014, 0.261)	(−0.078, 0.261)
Constant	−0.029	0.138**	−0.048	−0.095
	(−0.136, 0.078)	(0.009, 0.266)	(−0.153, 0.058)	(−0.213, 0.022)
Observations	1,510	1,508	1,313	1,336
R^2	0.160	0.015	0.175	0.013
Adjusted R^2	0.156	0.010	0.170	0.008
Residual Std. Error	0.931 (df = 1501)	1.013 (df = 1499)	0.839 (df = 1304)	0.959 (df = 1328)
F Statistic	35.790*** (df = 8; 1501)	2.857*** (df = 8; 1499)	34.549*** (df = 8; 1304)	2.510** (df = 7; 1328)

Note: *p<0.1; **p<0.05; ***p<0.01
Coefficients are presented followed by 95 percent CIs based on robust SEs.

Table 54: Normative vs. personal treatment main effects at 18 months (cont.)

	Dependent variable:		
	Depression	Stress	Anxiety
	(1)	(2)	(3)
Normative	−0.045	−0.007	0.015
	(−0.137, 0.046)	(−0.091, 0.078)	(−0.088, 0.118)
Control	0.080	0.036	0.058
	(−0.015, 0.175)	(−0.051, 0.123)	(−0.054, 0.170)
SES index	−0.092***	−0.085***	−0.080***
	(−0.127, −0.058)	(−0.118, −0.052)	(−0.121, −0.040)
Life stage index	0.026	0.009	0.090***
	(−0.014, 0.065)	(−0.027, 0.045)	(0.046, 0.133)
Site: Poblado	0.215***	0.114***	0.030
	(0.126, 0.303)	(0.031, 0.198)	(−0.067, 0.128)
Site: Versalles	0.087	−0.041	−0.125
	(−0.108, 0.282)	(−0.216, 0.134)	(−0.338, 0.089)
Site: Palmira	0.312***	0.236***	0.039
	(0.206, 0.418)	(0.143, 0.330)	(−0.078, 0.157)
Checkup in first half	0.122***	0.059	0.115**
	(0.040, 0.204)	(−0.017, 0.135)	(0.020, 0.210)
Checkup count	−0.106***	−0.075***	−0.088***
	(−0.157, −0.054)	(−0.122, −0.027)	(−0.148, −0.028)
Constant	1.388***	1.564***	1.214***
	(1.245, 1.530)	(1.432, 1.697)	(1.055, 1.372)
Observations	1,168	1,170	1,167
R^2	0.076	0.051	0.037
Adjusted R^2	0.068	0.044	0.029
Residual Std. Error	0.660 (df = 1158)	0.605 (df = 1160)	0.756 (df = 1157)
F Statistic	10.522*** (df = 9; 1158)	6.985*** (df = 9; 1160)	4.935*** (df = 9; 1157)

Note: *p<0.1; **p<0.05; ***p<0.01
Coefficients are presented followed by 95 percent CIs based on robust SEs.

Table 55: Normative vs. personal treatment effects at 18 months, by baseline IPV

	Dependent variable:		
	Formal banking	Economic status	Confidence
	(1)	(2)	(3)
Normative	0.039	0.110	0.070
	(−0.106, 0.185)	(−0.026, 0.246)	(−0.034, 0.175)
Control	−0.396***	0.136*	−0.052
	(−0.559, −0.233)	(−0.016, 0.289)	(−0.183, 0.079)
Baseline IPV (y/n)	−0.049	−0.065	−0.088
	(−0.204, 0.105)	(−0.206, 0.076)	(−0.218, 0.043)
Normative*Baseline IPV	−0.020	−0.103	−0.200**
	(−0.241, 0.201)	(−0.315, 0.108)	(−0.400, −0.0001)
Control*Baseline IPV	−0.014	−0.151	0.023
	(−0.263, 0.235)	(−0.390, 0.088)	(−0.211, 0.256)
Baseline dep. variable	0.231***	0.309***	0.375***
	(0.183, 0.278)	(0.241, 0.376)	(0.322, 0.428)
SES index	0.074***		0.049**
	(0.024, 0.124)		(0.009, 0.089)
Life stage index	−0.020	−0.037	−0.058***
	(−0.070, 0.029)	(−0.085, 0.012)	(−0.096, −0.019)
Site: Poblado	−0.005	0.174***	−0.069
	(−0.117, 0.108)	(0.070, 0.279)	(−0.165, 0.027)
Site: Versalles	0.059	0.369***	−0.039
	(−0.177, 0.295)	(0.117, 0.620)	(−0.213, 0.135)
Site: Palmira	0.223***	0.155**	−0.175***
	(0.082, 0.363)	(0.017, 0.293)	(−0.300, −0.051)
Constant	0.376***	−0.176***	0.164***
	(0.251, 0.501)	(−0.294, −0.057)	(0.068, 0.259)
Observations	1,510	1,510	1,510
R^2	0.112	0.102	0.213
Adjusted R^2	0.105	0.096	0.207
Residual Std. Error	0.944 (df = 1498)	0.907 (df = 1499)	0.837 (df = 1498)
F Statistic	17.121*** (df = 11; 1498)	17.021*** (df = 10; 1499)	36.871*** (df = 11; 1498)

Note: *p<0.1; **p<0.05; ***p<0.01
Coefficients are presented followed by 95 percent CIs based on robust SEs.

Table 56: Normative vs. personal treatment effects at 18 months, by baseline IPV (cont.)

	Dependent variable:			
	Attitudes	Norms	Indep. decision-making	IPV
	(1)	(2)	(3)	(4)
Normative	−0.018	−0.016	−0.027	−0.082
	(−0.156, 0.119)	(−0.165, 0.132)	(−0.155, 0.101)	(−0.181, 0.017)
Control	0.016	0.124	0.045	0.031
	(−0.138, 0.170)	(−0.054, 0.302)	(−0.103, 0.193)	(−0.096, 0.158)
Baseline IPV (y/n)	−0.328***	0.106	0.347***	0.569***
	(−0.480, −0.177)	(−0.083, 0.294)	(0.191, 0.504)	(0.386, 0.751)
Normative*Baseline IPV	−0.093	−0.135	0.043	0.254*
	(−0.309, 0.124)	(−0.381, 0.112)	(−0.168, 0.253)	(−0.006, 0.513)
Control*Baseline IPV	0.068	−0.316**	−0.384***	−0.207
	(−0.175, 0.311)	(−0.585, −0.047)	(−0.632, −0.135)	(−0.475, 0.061)
Baseline dep. variable	0.351***	0.022	0.357***	
	(0.305, 0.397)	(−0.030, 0.074)	(0.308, 0.406)	
SES index	0.022	0.033	−0.012	−0.041*
	(−0.023, 0.067)	(−0.016, 0.082)	(−0.055, 0.031)	(−0.088, 0.006)
Life stage index	0.026	−0.074**	−0.018	0.048**
	(−0.022, 0.073)	(−0.133, −0.015)	(−0.069, 0.033)	(0.009, 0.087)
Site: Poblado	0.018	−0.144**	−0.059	−0.063
	(−0.093, 0.130)	(−0.273, −0.015)	(−0.169, 0.051)	(−0.176, 0.049)
Site: Versalles	0.066	−0.146	−0.182*	−0.125
	(−0.151, 0.283)	(−0.376, 0.084)	(−0.379, 0.016)	(−0.287, 0.037)
Site: Palmira	−0.045	−0.245***	0.098	0.052
	(−0.184, 0.095)	(−0.400, −0.090)	(−0.038, 0.234)	(−0.106, 0.210)
Constant	0.087	0.098	−0.165***	−0.288***
	(−0.034, 0.207)	(−0.043, 0.240)	(−0.284, −0.046)	(−0.391, −0.184)
Observations	1,510	1,508	1,313	1,336
R^2	0.188	0.019	0.203	0.119
Adjusted R^2	0.182	0.011	0.196	0.112
Residual Std. Error	0.916 (df = 1498)	1.013 (df = 1496)	0.825 (df = 1301)	0.908 (df = 1325)
F Statistic	31.593*** (df = 11; 1498)	2.586*** (df = 11; 1496)	30.149*** (df = 11; 1301)	17.812*** (df = 10; 1325)

Note: *p<0.1; **p<0.05; ***p<0.01
Coefficients are presented followed by 95 percent CIs based on robust SEs.

19 Appendix F. Effects of financial treatment on major indices for participants with open vs. closed savings accounts (moderated by baseline self-reported IPV)

Table 57: Effects of financial treatment on indices, eliminating participants with closed accounts

	Dependent variable:		
	Formal banking	Economic status	Confidence
	(1)	(2)	(3)
Treatment	0.695***	−0.028	0.071
	(0.536, 0.854)	(−0.174, 0.119)	(−0.062, 0.205)
Baseline IPV (y/n)	−0.064	−0.206**	−0.063
	(−0.260, 0.131)	(−0.400, −0.012)	(−0.256, 0.130)
Treatment*Baseline IPV	−0.057	0.050	−0.106
	(−0.300, 0.187)	(−0.188, 0.288)	(−0.347, 0.134)
Baseline dep. variable	0.166***	0.330***	0.389***
	(0.109, 0.223)	(0.245, 0.415)	(0.319, 0.458)
SES index	0.077**		0.044*
	(0.018, 0.136)		(−0.005, 0.093)
Life stage index	−0.075**	−0.069**	−0.081***
	(−0.134, −0.015)	(−0.125, −0.014)	(−0.132, −0.031)
Site: Poblado	0.047	0.165***	−0.053
	(−0.089, 0.182)	(0.044, 0.287)	(−0.178, 0.073)
Site: Versalles	0.155	0.313*	−0.075
	(−0.139, 0.448)	(−0.028, 0.654)	(−0.319, 0.169)
Site: Palmira	0.225***	0.091	−0.160**
	(0.061, 0.388)	(−0.071, 0.253)	(−0.313, −0.007)
Constant	−0.047	−0.023	0.101
	(−0.203, 0.110)	(−0.165, 0.120)	(−0.045, 0.248)
Observations	1,013	1,013	1,013
R^2	0.162	0.123	0.206
Adjusted R^2	0.155	0.116	0.199
Residual Std. Error	0.934 (df = 1003)	0.895 (df = 1004)	0.879 (df = 1003)
F Statistic	21.616*** (df = 9; 1003)	17.521*** (df = 8; 1004)	28.923*** (df = 9; 1003)

Note: *p<0.1; **p<0.05; ***p<0.01
Coefficients are presented followed by 95 percent CIs based on robust SEs.

Table 58: Effects of financial treatment on indices, eliminating participants with closed accounts (cont.)

	Dependent variable:			
	Attitudes	Norms	Indep. decision-making	IPV
	(1)	(2)	(3)	(4)
Treatment	0.026	−0.047	−0.051	−0.090
	(−0.126, 0.178)	(−0.224, 0.130)	(−0.195, 0.094)	(−0.216, 0.036)
Baseline IPV (y/n)	−0.258***	−0.216**	−0.032	0.363***
	(−0.452, −0.064)	(−0.410, −0.023)	(−0.225, 0.161)	(0.164, 0.563)
Treatment*Baseline IPV	−0.166	0.140	0.372***	0.354**
	(−0.404, 0.072)	(−0.115, 0.395)	(0.134, 0.610)	(0.078, 0.631)
Baseline dep. variable	0.378***	0.026	0.339***	
	(0.323, 0.433)	(−0.038, 0.090)	(0.277, 0.400)	
SES index	0.009	0.009	−0.002	−0.033
	(−0.044, 0.062)	(−0.052, 0.071)	(−0.054, 0.051)	(−0.092, 0.027)
Life stage index	−0.002	−0.091**	0.001	0.070***
	(−0.061, 0.057)	(−0.171, −0.011)	(−0.061, 0.064)	(0.024, 0.115)
Site: Poblado	0.021	−0.158*	−0.085	−0.095
	(−0.111, 0.152)	(−0.321, 0.004)	(−0.219, 0.049)	(−0.232, 0.043)
Site: Versalles	−0.057	−0.150	−0.163	−0.089
	(−0.314, 0.201)	(−0.430, 0.129)	(−0.405, 0.079)	(−0.293, 0.115)
Site: Palmira	−0.051	−0.265***	0.157*	0.107
	(−0.216, 0.114)	(−0.459, −0.071)	(−0.006, 0.320)	(−0.091, 0.305)
Constant	0.106	0.235**	−0.124	−0.255***
	(−0.049, 0.262)	(0.049, 0.421)	(−0.275, 0.026)	(−0.392, −0.118)
Observations	1,013	1,011	887	900
R^2	0.216	0.023	0.183	0.108
Adjusted R^2	0.209	0.014	0.174	0.100
Residual Std. Error	0.898 (df = 1003)	1.034 (df = 1001)	0.823 (df = 877)	0.942 (df = 891)
F Statistic	30.624*** (df = 9; 1003)	2.578*** (df = 9; 1001)	21.800*** (df = 9; 877)	13.491*** (df = 8; 891)

Note: *p<0.1; **p<0.05; ***p<0.01
Coefficients are presented followed by 95 percent CIs based on robust SEs.

Table 59: Effects of financial treatment on indices, eliminating participants with open accounts

	Dependent variable:		
	Formal banking	Economic status	Confidence
	(1)	(2)	(3)
Treatment	0.070	−0.142*	0.114*
	(−0.094, 0.234)	(−0.301, 0.017)	(−0.016, 0.244)
Baseline IPV (y/n)	−0.052	−0.222**	−0.052
	(−0.250, 0.146)	(−0.417, −0.027)	(−0.244, 0.140)
Treatment*Baseline IPV	0.091	0.153	−0.156
	(−0.157, 0.340)	(−0.102, 0.408)	(−0.393, 0.082)
Baseline dep. variable	0.264***	0.273***	0.352***
	(0.205, 0.323)	(0.192, 0.354)	(0.284, 0.420)
SES index	0.073**		0.076***
	(0.009, 0.138)		(0.027, 0.125)
Life stage index	−0.041	−0.032	−0.070***
	(−0.103, 0.020)	(−0.097, 0.034)	(−0.120, −0.019)
Site: Poblado	0.031	0.201***	−0.008
	(−0.112, 0.174)	(0.056, 0.346)	(−0.140, 0.124)
Site: Versalles	0.051	0.513***	−0.052
	(−0.237, 0.339)	(0.270, 0.755)	(−0.275, 0.172)
Site: Palmira	0.204**	0.193**	−0.111
	(0.020, 0.388)	(0.001, 0.384)	(−0.277, 0.055)
Constant	−0.039	−0.064	0.066
	(−0.198, 0.121)	(−0.217, 0.089)	(−0.085, 0.217)
Observations	883	883	883
R^2	0.105	0.092	0.194
Adjusted R^2	0.096	0.084	0.185
Residual Std. Error	0.911 (df = 873)	0.935 (df = 874)	0.827 (df = 873)
F Statistic	11.369*** (df = 9; 873)	11.060*** (df = 8; 874)	23.297*** (df = 9; 873)

Note: *p<0.1; **p<0.05; ***p<0.01
Coefficients are presented followed by 95 percent CIs based on robust SEs.

Table 60: Effects of financial treatment on indices, eliminating participants with open accounts (cont.)

	Dependent variable:			
	Attitudes	Norms	Indep. decision-making	IPV
	(1)	(2)	(3)	(4)
Treatment	−0.073	−0.226***	−0.083	−0.059
	(−0.237, 0.091)	(−0.397, −0.055)	(−0.237, 0.071)	(−0.183, 0.065)
Baseline IPV (y/n)	−0.249**	−0.193**	−0.050	0.353***
	(−0.445, −0.053)	(−0.385, −0.001)	(−0.244, 0.144)	(0.155, 0.551)
Treatment*Baseline IPV	−0.070	0.370***	0.467***	0.316**
	(−0.325, 0.186)	(0.110, 0.631)	(0.216, 0.719)	(0.052, 0.580)
Baseline dep. variable	0.308***	0.043	0.337***	
	(0.244, 0.373)	(−0.024, 0.110)	(0.274, 0.399)	
SES index	0.069**	0.069**	−0.046*	−0.053*
	(0.012, 0.126)	(0.012, 0.126)	(−0.098, 0.007)	(−0.108, 0.001)
Life stage index	0.039	−0.063*	−0.041	0.037
	(−0.024, 0.102)	(−0.133, 0.007)	(−0.105, 0.024)	(−0.013, 0.087)
Site: Poblado	0.045	−0.122	−0.046	−0.032
	(−0.107, 0.197)	(−0.286, 0.043)	(−0.191, 0.099)	(−0.174, 0.111)
Site: Versalles	0.177	−0.098	−0.253*	−0.230**
	(−0.113, 0.467)	(−0.406, 0.211)	(−0.522, 0.015)	(−0.419, −0.041)
Site: Palmira	−0.017	−0.204**	0.085	−0.031
	(−0.206, 0.173)	(−0.394, −0.014)	(−0.102, 0.272)	(−0.219, 0.157)
Constant	0.079	0.197**	−0.119	−0.247***
	(−0.085, 0.243)	(0.011, 0.383)	(−0.277, 0.038)	(−0.383, −0.110)
Observations	883	882	757	770
R^2	0.143	0.026	0.191	0.110
Adjusted R^2	0.135	0.016	0.181	0.100
Residual Std. Error	0.941 (df = 873)	0.975 (df = 872)	0.840 (df = 747)	0.844 (df = 761)
F Statistic	16.245*** (df = 9; 873)	2.552*** (df = 9; 872)	19.543*** (df = 9; 747)	11.735*** (df = 8; 761)

Note: *p<0.1; **p<0.05; ***p<0.01
Coefficients are presented followed by 95 percent CIs based on robust SEs.

20 Appendix G. Effects of financial treatment on major indices at 9 months (main effects and effects moderated by baseline self-reported IPV)

Table 61: Financial treatment main effects at 9 months

	Dependent variable:		
	Formal banking	Economic status	Confidence
	(1)	(2)	(3)
Treatment	0.510***	0.050	−0.025
	(0.401, 0.619)	(−0.054, 0.155)	(−0.125, 0.075)
Baseline dep. variable	0.238***	0.411***	0.498***
	(0.187, 0.288)	(0.344, 0.479)	(0.431, 0.565)
SES index	0.060**		0.049**
	(0.008, 0.112)		(0.010, 0.088)
Life stage index	−0.005	0.064**	−0.026
	(−0.056, 0.047)	(0.015, 0.113)	(−0.064, 0.013)
Site: Poblado	−0.250***	0.124**	−0.039
	(−0.365, −0.135)	(0.022, 0.226)	(−0.133, 0.054)
Site: Versalles	−0.301***	0.223**	−0.083
	(−0.526, −0.076)	(0.016, 0.430)	(−0.314, 0.148)
Site: Palmira	−0.062	0.033	−0.146**
	(−0.209, 0.085)	(−0.106, 0.171)	(−0.272, −0.020)
Constant	0.155**	−0.075	0.070
	(0.037, 0.274)	(−0.184, 0.034)	(−0.035, 0.175)
Observations	1,612	1,594	1,612
R^2	0.114	0.151	0.271
Adjusted R^2	0.110	0.148	0.268
Residual Std. Error	1.005 (df = 1604)	0.908 (df = 1587)	0.874 (df = 1604)
F Statistic	29.530*** (df = 7; 1604)	47.199*** (df = 6; 1587)	85.151*** (df = 7; 1604)

Note: *p<0.1; **p<0.05; ***p<0.01
Coefficients are presented followed by 95 percent CIs based on robust SEs.

Table 62: Financial treatment main effects at 9 months (cont.)

	Dependent variable:			
	Attitudes	Norms	Indep. decision-making	IPV
	(1)	(2)	(3)	(4)
Treatment	0.022	0.025	0.084	0.105*
	(−0.087, 0.130)	(−0.091, 0.141)	(−0.032, 0.200)	(−0.014, 0.224)
Baseline dep. variable	0.428***	0.088***	0.480***	
	(0.382, 0.473)	(0.035, 0.141)	(0.427, 0.534)	
SES index	−0.040	−0.054*	0.007	−0.126***
	(−0.091, 0.010)	(−0.110, 0.002)	(−0.041, 0.055)	(−0.188, −0.064)
Life stage index	0.005	−0.098***	−0.003	0.121***
	(−0.042, 0.053)	(−0.158, −0.038)	(−0.058, 0.053)	(0.074, 0.167)
Site: Poblado	−0.017	0.075	−0.0003	−0.203***
	(−0.127, 0.094)	(−0.057, 0.207)	(−0.122, 0.122)	(−0.342, −0.063)
Site: Versalles	−0.103	−0.143	−0.079	−0.285**
	(−0.299, 0.092)	(−0.363, 0.077)	(−0.305, 0.148)	(−0.519, −0.050)
Site: Palmira	−0.060	−0.058	0.113	−0.048
	(−0.203, 0.082)	(−0.212, 0.097)	(−0.041, 0.266)	(−0.234, 0.139)
Constant	0.004	−0.023	−0.020	0.041
	(−0.118, 0.127)	(−0.152, 0.107)	(−0.160, 0.121)	(−0.095, 0.177)
Observations	1,452	1,610	1,331	1,349
R^2	0.200	0.019	0.211	0.034
Adjusted R^2	0.196	0.014	0.207	0.030
Residual Std. Error	0.896 (df = 1444)	1.106 (df = 1602)	0.902 (df = 1323)	1.075 (df = 1342)
F Statistic	51.510*** (df = 7; 1444)	4.315*** (df = 7; 1602)	50.656*** (df = 7; 1323)	7.882*** (df = 6; 1342)

Note: *p<0.1; **p<0.05; ***p<0.01
Coefficients are presented followed by 95 percent CIs based on robust SEs.

Table 63: Financial treatment effects at 9 months, by baseline IPV

	Dependent variable:		
	Formal banking	Economic status	Confidence
	(1)	(2)	(3)
Treatment	0.469***	0.105	−0.016
	(0.327, 0.612)	(−0.033, 0.243)	(−0.134, 0.101)
Baseline IPV (y/n)	−0.116	−0.031	−0.178*
	(−0.305, 0.072)	(−0.215, 0.152)	(−0.358, 0.002)
Treatment*Baseline IPV	0.093	−0.129	−0.025
	(−0.129, 0.315)	(−0.340, 0.081)	(−0.231, 0.181)
Baseline dep. variable	0.236***	0.411***	0.488***
	(0.186, 0.287)	(0.344, 0.478)	(0.422, 0.554)
SES index	0.057**		0.044**
	(0.005, 0.109)		(0.005, 0.083)
Life stage index	−0.003	0.068***	−0.020
	(−0.055, 0.049)	(0.019, 0.117)	(−0.058, 0.018)
Site: Poblado	−0.249***	0.131**	−0.034
	(−0.364, −0.134)	(0.029, 0.233)	(−0.127, 0.060)
Site: Versalles	−0.301***	0.232**	−0.075
	(−0.526, −0.077)	(0.026, 0.437)	(−0.302, 0.151)
Site: Palmira	−0.062	0.042	−0.136**
	(−0.209, 0.086)	(−0.097, 0.181)	(−0.262, −0.011)
Constant	0.206***	−0.067	0.143**
	(0.064, 0.348)	(−0.204, 0.070)	(0.018, 0.268)
Observations	1,612	1,594	1,612
R^2	0.115	0.156	0.280
Adjusted R^2	0.110	0.152	0.276
Residual Std. Error	1.005 (df = 1602)	0.906 (df = 1585)	0.869 (df = 1602)
F Statistic	23.124*** (df = 9; 1602)	36.724*** (df = 8; 1585)	69.191*** (df = 9; 1602)

Note: *p<0.1; **p<0.05; ***p<0.01

Coefficients are presented followed by 95 percent CIs based on robust SEs.

Table 64: Financial treatment effects at 9 months, by baseline IPV (cont.)

	Dependent variable:			
	Attitudes	Norms	Indep. decision-making	IPV
	(1)	(2)	(3)	(4)
Treatment	0.040	−0.027	0.061	−0.117**
	(−0.100, 0.180)	(−0.179, 0.125)	(−0.088, 0.210)	(−0.232, −0.002)
Baseline IPV (y/n)	−0.184*	−0.012	0.241**	0.509***
	(−0.378, 0.011)	(−0.207, 0.184)	(0.031, 0.451)	(0.309, 0.709)
Treatment*Baseline IPV	−0.052	0.124	0.051	0.549***
	(−0.275, 0.170)	(−0.113, 0.361)	(−0.186, 0.288)	(0.299, 0.799)
Baseline dep. variable	0.408***	0.095***	0.453***	
	(0.361, 0.454)	(0.042, 0.149)	(0.399, 0.507)	
SES index	−0.048*	−0.053*	0.017	−0.107***
	(−0.098, 0.003)	(−0.109, 0.003)	(−0.031, 0.064)	(−0.164, −0.050)
Life stage index	0.014	−0.101***	−0.015	0.091***
	(−0.034, 0.062)	(−0.161, −0.041)	(−0.070, 0.040)	(0.048, 0.135)
Site: Poblado	−0.012	0.070	−0.009	−0.228***
	(−0.122, 0.098)	(−0.061, 0.202)	(−0.129, 0.112)	(−0.355, −0.101)
Site: Versalles	−0.098	−0.153	−0.099	−0.337***
	(−0.294, 0.098)	(−0.374, 0.068)	(−0.329, 0.131)	(−0.543, −0.131)
Site: Palmira	−0.057	−0.065	0.098	−0.092
	(−0.199, 0.086)	(−0.219, 0.089)	(−0.055, 0.251)	(−0.258, 0.074)
Constant	0.080	−0.013	−0.112	−0.144**
	(−0.070, 0.230)	(−0.169, 0.143)	(−0.274, 0.049)	(−0.284, −0.004)
Observations	1,452	1,610	1,331	1,349
R^2	0.212	0.020	0.229	0.217
Adjusted R^2	0.207	0.015	0.224	0.212
Residual Std. Error	0.890 (df = 1442)	1.106 (df = 1600)	0.893 (df = 1321)	0.968 (df = 1340)
F Statistic	42.998*** (df = 9; 1442)	3.686*** (df = 9; 1600)	43.629*** (df = 9; 1321)	46.441*** (df = 8; 1340)

Note: *p<0.1; **p<0.05; ***p<0.01
Coefficients are presented followed by 95 percent CIs based on robust SEs.

21 Appendix H. Method and materials: Supplementary information

Project eligibility requirements.

Requirement type	Description
Neighborhood's modal social class (*estrato*)	1, 2, or 3, the lowest levels on Colombia's 6-class system (DANE, 2013)
Gender	Female
Age	18-55
Savings experience	Has not used in the last 12 months any service, product, or program to save with a financial institution, such as a bank or cooperative E.g., savings account, time-deposit account, ROSCA (*cadena*), savings cooperative, Fonda Nacional del Ahorro. Salary disbursement accounts, insurance, loans, credit cards, and other financial products and services were acceptable.
Experience with banking partner	Has not used in the last 12 months any service or product from Banco WWB (e.g., loan or account)
Similar savings program	Is not enrolled as a beneficiary of the program *Mujeres Ahorradoras en Acción* (a program by the Departamento para la Prosperidad Social that offers savings accounts with special conditions to women)
Relationship status	Currently has a partner who is male (cohabiting not required)
Income upper limit	Does not generally receive a monthly average of more than 2 million Colombian pesos (~$1000 USD) as money that she manages
Cell phone	Has her own cell phone that receives text messages
Interest in opening a savings account	Responds "yes" to the following question: "Consider for a moment your personal goals in the next years and what you would like to achieve. If you were presented with a free savings account to help you achieve your goals and this account were part of a project that would give you an incentive to encourage you to save, would you go to the bank to open the account?"

Script introducing project to prospective participants (oral consent script, approved by Princeton Institutional Review Board, Protocol #6116).

The text below was read aloud to the prospective participant by a survey enumerator in Spanish. The participant was provided with contact information for one of the project's principal investigators, Princeton University's Institutional Review Board, and Profamilia. The research project title listed on the contact information was "Health and Wellbeing."

This project explores the health and wellbeing of individuals who live in Colombia. It is being carried out by an academic group of social science researchers at Princeton University.

You will be asked to complete a set of surveys at home today and three more times, at six-month intervals. The surveys will include questions about your physical health and well-being, your relationships with friends, significant others, and family members, and your finances. You will also be asked to attend physical health checkups that will be fully paid for at Profamilia clinics at six-month intervals. You may be contacted by SMS during the course of the study. Different participants will be assigned through a random method to each be offered different programs related to health, wellbeing, and finances.

You will be compensated at an hourly rate for the time it takes to complete the surveys. You may also benefit from participating in this research through improved health as you attend the physical health checkups. Note that only the four physical health checkups that are an official part of the study will be paid for by the research.

There are no major risks or discomforts known to be associated with participating in this research. If at any point you feel that your health is at risk while you are participating, please contact us and seek help from a healthcare provider. We would recommend that you contact the Profamilia clinic nearest you [see contact information below].

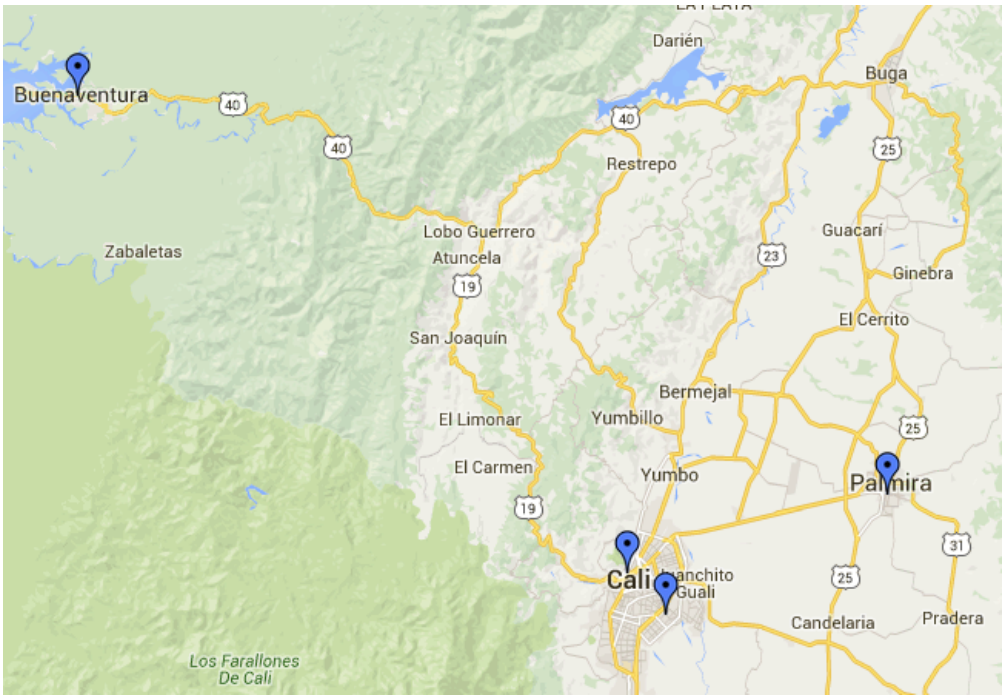
The researchers implementing this project will have access to your survey responses, the records of your Profamilia clinic visits, and information regarding your program participation. We will ensure that any records identifying you remain confidential. We will not use your name in this research. Your participation is voluntary, and you can refuse to participate without penalty or loss of benefits. You may also discontinue participation at any time without penalty.

If you have any questions please feel free to contact us or the ethical review board that approved this project. We can provide you with their contact information [see below].

Would you like to participate in this project?

Map of four project sites in Valle del Cauca region of Colombia.

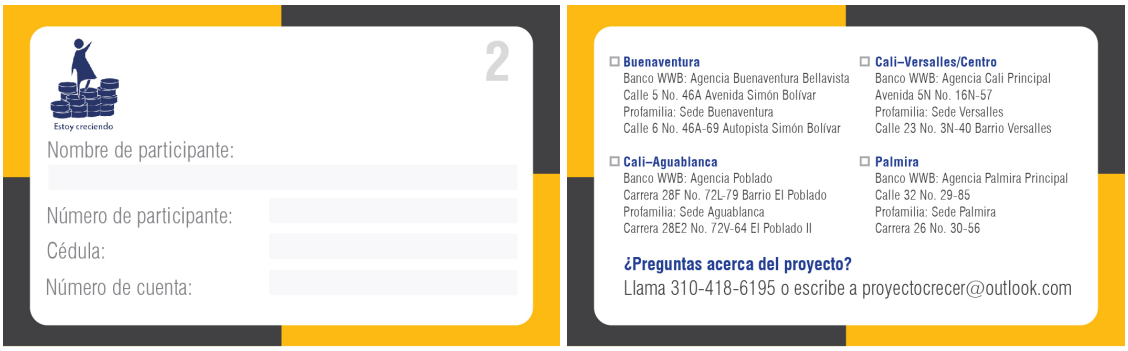




Retention of participants by survey wave and treatment.

Survey wave	Dates	Participants surveyed		
Baseline survey (0 months)	June 2, 2013 – October 1, 2013	Control	436	
		Personal	685	
		Normative	679	
		TOTAL	1800	
Midline survey (9 months)	March 11, 2014 – June 25, 2014	Control	405 / 436	92.9%
		Personal	609 / 685	88.9%
		Normative	598 / 679	88.1%
		TOTAL	1612 / 1800	89.6%
Endline survey (18 months)	March 2, 2015 – June 19, 2015	Control	383 / 436	87.8%
		Personal	567 / 685	82.8%
		Normative	560 / 679	82.5%
		TOTAL	1510 / 1800	83.9%

Participant ID card example (logo was manipulated by treatment arm; all three arms received an ID card).



Profamilia health checkup voucher (four sides of folded card; all three treatment arms received a voucher).



Banco WWB flyer describing savings account offer and Proyecto Crecer matching scheme (provided to financial treatment arms after baseline survey).



Proyecto Crecer

Participante registrada:

El Proyecto cubrirá el depósito inicial de $10.000.

1 Consignas por lo menos $10.000 al mes.

2 Para poder optar por los incentivos debes consignar durante los 3 meses un valor igual o mayor a $60.000.

1 mes	2 mes	3 mes
$20.000	$20.000	$20.000

3 El Proyecto Crecer consigna el monto mensual hasta $50.000.

Ahorrar es el primer paso para conseguir lo que quiere

- Ahorrar es una manera de lograr tus metas.
- Tu dinero está seguro en el banco, que es una entidad sólida y vigilada por la Superintendencia Financiera.
- El banco no cobra cargos para mantener la cuenta y además te paga intereses sobre tu dinero.

Estrategias para ahorrar

- Define cuánto quiere ahorrar y con qué frecuencia.
- Anota la fecha en que va al banco a depositar.
- Distinguir entre necesidades y deseos.
- Ahorra de forma regular.

Ejemplos de metas

- Gastos futuros esperados: educación, negocio, las fiestas de navidad, comprar o mejorar la casa, electrodomésticos, moto
- Gastos futuros inesperados: Accidente, enfermedad, calamidad, desempleo.

Con la Cuenta de Ahorros del Banco wwb

- No pagas cuota de manejo y no requiere saldo mínimo.
- Tu dinero estará más seguro y podrás retirarlo en todas las oficinas del país. Recuerda que en tu casa está en riesgo, además solo tú conocerás la existencia de esta cuenta y de los que tengas en ella.
- Tu cuenta puede estar exenta de 4 x 1.000.
- Tus familiares y amigos, podrán pagarte y consignarte a nivel nacional sin costo alguno.
- Hacer transacciones entre cuentas de ahorros wwb a cualquier parte del país, y transferencias a cualquier persona que tenga un número celular.
- Esta cuenta pagará intereses por saldos de $100.000 o más.
- El saldo máximo que puede mantener en la cuenta son $4.700.000.
- No puede retirar más de $1.200.000 a la vez
- Por cada $100.000 pesos que tengas ahorrado en tu cuenta, participas en el sorteo de $500.000 diarios hasta enero de 2014.

Banco wwb
damos crédito a su trabajo

VIGILADO SUPERINTENDENCIA FINANCIERA DE COLOMBIA
Entidad Bancaria

Sample page of visual aid used by survey enumerator to describe Proyecto Crecer matching scheme (manipulated by personal vs. normative messaging treatment; described to financial treatment arms after baseline survey).



Savings account incentives.

Incentive	Launch date	Description
Seed money	June 2, 2013	Accounts were seeded with 10,000 pesos upon opening.
Quarterly deposit matching	June 2, 2013	Quarterly matching rate of 1/3 for savings account deposits, with matched amounts permitted to range from 20,000 pesos to 50,000 pesos per 3-month period (i.e., months 1 through 3, 4 through 6, 7 through 9, etc.). A deposit of at least 10,000 pesos needed to be made each month out of the 3 to qualify for that quarter's matching, and the participant did not qualify for a quarter's matching if she withdrew more than her account balance was at the beginning of that quarter.
Cell phone lottery	July 3, 2013	Participants were sent 1,000 pesos of cell phone minutes on their cell phone, and asked to reply "yes" to a code to participate in a lottery to win 10,000 pesos of cell phone minutes.
Gift	July 15, 2013	Participants received a small floral coin purse at Banco WWB upon opening the savings account.
New Year's lottery	December 23, 2013	Participants earned one lottery entry ticket for each 5,000 pesos deposited, up to 10 tickets per deposit. By writing their goals for the new year on the tickets, they could enter the tickets into the lottery. 1 prize of 500,000 pesos and 2 prizes of 250,000 pesos were awarded; participants were aware of the number and amount of the prizes.
Goal-planning lottery	March 11, 2014	Participants were presented with a goal-planning worksheet at the end of their midline survey, which they completed with the survey enumerator. Upon turning it in at the bank and having an open account, participants could be entered into a lottery for a prize of 5 million pesos. 7 prizes of this amount were awarded; participants were unaware of the number of prizes of this amount being awarded.
Savings tree scratch-and-win	October 1, 2014	Participants who made 3 deposits of at least 3,000 pesos each were given a scratch-and-win card to discover which prize they had earned (e.g., set of glasses, rice cooker, fan, toaster, TV, laptop). Upon making each deposit, the participant was given 1 of 3 paper puzzle pieces to add to a personal "savings tree" paper image.

New Year's lottery entry ticket on which participants wrote a New Year's resolution (provided at Banco WWB branches to participants in the two financial treatment arms who expressed interest in participating in the lottery).



Savings tree scratch-and-win puzzle pieces.



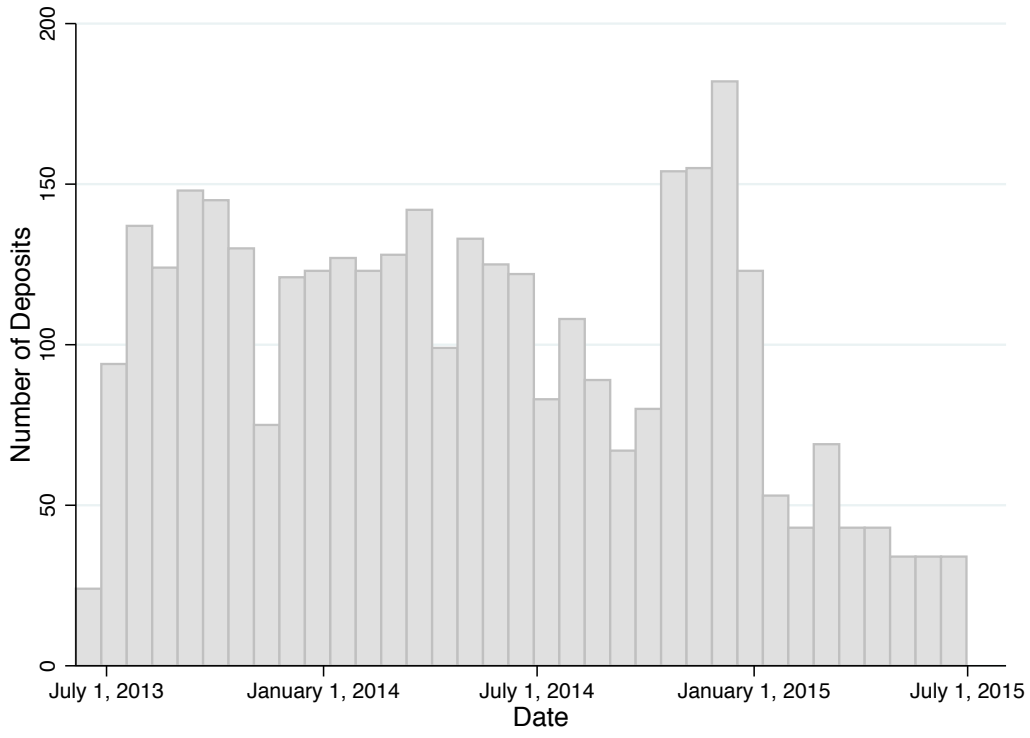
Goal-planning worksheet (manipulated by personal vs. normative messaging treatment; provided to financial treatment arms after 9-month survey).



Median account deposit and withdrawal behavior and earning of matching prizes.

	Amount of each (pesos): median	Total amount across project (pesos): median	Number of transactions: median
Deposits (N = 455 participants who made deposits)	30,000	180,000	5
Withdrawals (N = 286 participants who made withdrawals)	123,667	298,000	2
Matching prizes (N = 179 participants who earned a matching prize)	31,436	60,000	2

Distribution of deposits across project time period.



Frequency of first listed savings goal (out of three goals participants were asked to list at baseline). Qualitative responses were coded by a Colombian research assistant.

Goal	Frequency (out of 1800)	Percentage
Buying house or apartment/buying plot/finishing construction of house	974	54.11%
Getting education for herself	178	9.89%
Creating her own business	124	6.89%
Getting education for her children/grandchildren/partner/relatives	80	4.44%
Remodeling her home	69	3.83%
Buying a car or motorcycle	57	3.17%
Paying debts	52	2.89%
Buying an appliance/electronic device	50	2.78%
Traveling	34	1.89%
Covering health expenses	24	1.33%
Buying something for her home	21	1.17%
Buying/paying for something very important for a child/relative	18	1.00%
Covering family/children/relative's expenses	17	0.94%
Getting plastic surgery	15	0.83%
Buying clothes/something for herself	14	0.78%
Buying something for her business	13	0.72%
Covering general future expenses/emergencies	11	0.61%
Covering personal or family party/event expenses	11	0.61%
Paying taxes/public services/legal documents	11	0.61%
Guaranteeing stability/welfare for her/her children/family	6	0.33%
Funerary insurance/life insurance/vehicle insurance	5	0.28%
Moving to another place (house or neighborhood)	4	0.22%
Paying rent	3	0.17%
Bring a family member to live with her	3	0.17%
Having a child/ having artificial insemination/ revert sterilization surgery	3	0.17%
Helping her husband with expenses	2	0.11%
Getting divorced	1	0.06%

Project logos and slogans (manipulated by treatment arm).

Personal messaging condition:	Normative messaging condition:	Control condition (and general project logo):
I am growing	*Women growing*	*Project Grow*
		

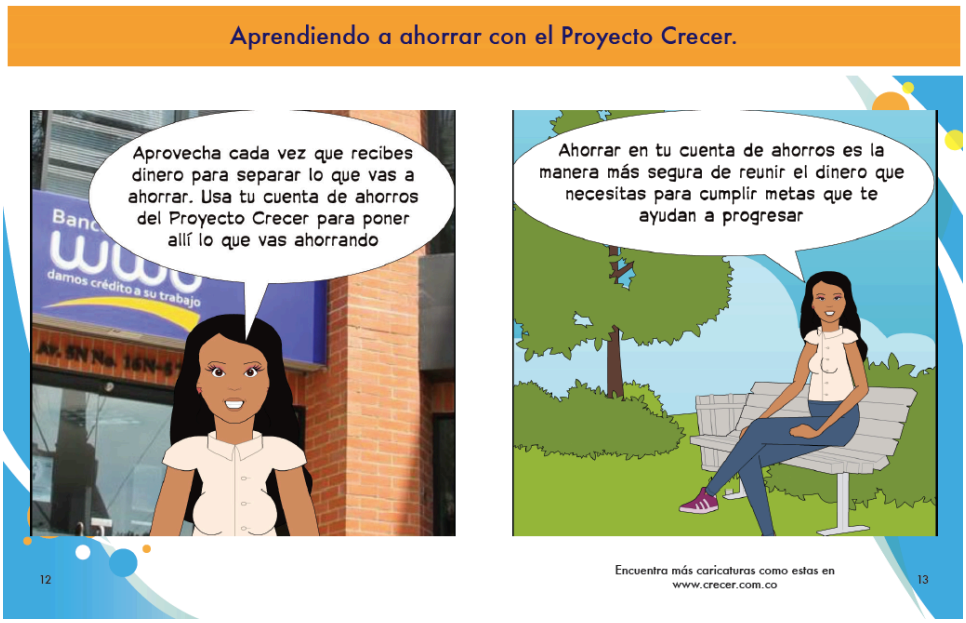
SMS examples and English translations.

	Personal	Normative	Control
Savings reminder	Quien no pone un huevo, no saca un pollo. Ponle platica a tu cuenta del Proyecto Crecer en el Banco WWB, y con constancia aumentará. *If you don't place an egg, you don't get a chicken. Put a little money in your Proyecto Crecer account at Banco WWB, and it will steadily increase.*	Quien no pone un huevo, no saca un pollo. Las mujeres que le ponen platica a su cuenta del Proyecto Crecer en el Banco WWB, con constancia la aumentan. *If you don't place an egg, you don't get a chicken. Women who put a little money in their Proyecto Crecer account at Banco WWB, they steadily increase it.*	–
Savings reminder	Consejo: separa lo que vas a ahorrar apenas recibas plata, eso te ayuda a no gastártela toda. ESTOY CRECIENDO *Advice: separate what you're going to save when you receive money, that will help you not to spend it all. I AM GROWING*	Consejo de una participante como tú: separa lo que vas a ahorrar apenas recibas plata, eso te ayuda a no gastártela toda. MUJERES CRECIENDO *Advice from a participant like you: separate what you're going to save when you receive money, that will help you not to spend it all. WOMEN GROWING*	–
Savings reminder	No te rindas! Tu meta de _____ esta mucho mas cerca de lo que piensas. Sigue ahorrando confiada y veras pronto resultados. *Don't give up! Your goal of _____ [insert goal from participant's survey response] is much closer than you think. Keep saving with trust and you will see results soon.*	No te rindas! Tu meta de _____ esta mucho mas cerca de lo que piensas. Participantes como tu siguen ahorrando confiadas y veran pronto los resultados. *Don't give up! Your goal of _____ [insert goal from participant's survey response] is much closer than you think. Participants like you keep saving with trust and will see results soon.*	–
Savings reminder	Ahorrar con el Proyecto Crecer es un buen negocio para ti, porque la plata que pones en tu cuenta del Banco WWB, produce más plata *Saving with Proyecto Crecer is a good business for you, because the money that you put in your Banco WWB account produces more money*	Mujeres como tú saben que ahorrar con el Proyecto Crecer es un buen negocio para ellas, porque la plata que ponen en su cuenta del Banco WWB, produce más plata *Women like you know that saving with Proyecto Crecer is a good business for them, because the money that they put in their Banco WWB account produces more money*	–
Savings reminder	En tu cuenta de ahorros del Proyecto Crecer tu plata esta mas segura que en tu casa o en manos de personas conocidas. ESTOY CRECIENDO *In your Proyecto Crecer savings account your money is safer than at home or in the hands of people you know. I AM GROWING*	Mujeres como tu ahorran en su cuenta del Proyecto Crecer porque su plata esta mas segura que en sus casas o en manos de personas conocidas. MUJERES CRECIENDO *Women like you save in their Proyecto Crecer account because their money is safer than at home or in the hands of people they know. WOMEN GROWING*	–
Savings reminder	Cualquier peso vale. Asi sea poquita plata que pongas en tu cuenta del	Cualquier peso vale. Mujeres como tu saben que asi sea poquita plata que	–

	Banco WWB, eso va sumando y al final se ve. *Every peso counts. While it may be little money that you put in your Banco WWB account, it adds up and in the end is seen.*	pongan en sus cuentas del Banco WWB, eso va sumando y al final se ve. *Every peso counts. Women like you know that while it may be little money that you put in your Banco WWB account, it adds up and in the end is seen.*	
Notification of deposit to keep accounts active	El Proyecto Crecer ha depositado $500 hoy en tu cuenta de ahorros del Banco WWB. Ponle platica a tu cuenta para mantenerla activa y ganar premios. *Proyecto Crecer has deposited $500 today in your Banco WWB savings account. Put a little money in your account to keep it active and win prizes.*		–
Checkup reminder	Si aun no has asistido a tu ultimo chequeo gratis en Profamilia, hazlo ya! Aprovecha este beneficio del Proyecto Crecer, tienes plazo hasta el 31 de mayo. *If you still haven't attended your final free checkup at Profamilia, do it now! Take advantage of this benefit from Proyecto Crecer, you have until May 31.*		
Survey appointment notice	Recuerda que debes esperar la llamada de la encuestadora para programar la fecha y hora de tu última encuesta del Proyecto Crecer. Sin cita no hay encuestas. *Remember that you should await the call of the surveyor to schedule the date and time of your final Proyecto Crecer survey. Without an appointment there are no surveys.*		
Thank-you message	Gracias por participar en el Proyecto Crecer, por habernos permitido estar contigo durante este tiempo. Esperamos que sigas trabajando para lograr tus metas. *Thank you for participating in Proyecto Crecer, for having allowed us to be with you during this time. We hope you will continue working to achieve your goals.*		

Sample pages of mailed booklet, personal messaging condition.





Sample pages of mailed booklet, normative messaging condition.



