

Sumaq Warmi:

Reducing Violence Against Women in Microfinance

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Abstract

This paper evaluates the impact of Sumaq Warmi, a program that provided educational training on human rights and violence against women and children to female village banking clients in rural Peru. Within the experimental sample of banks chosen, the treatment was cluster-randomized at the village level. Two years after the intervention started, effects are not found on women's perceptions of social norms or their attitudes towards violence. The intervention does not reduce domestic violence either. However, the treatment leads to greater awareness of violence-related resources available to women and a greater probability of perceiving their partners as more controlling. The paper also finds an impact on women's land ownership and titling as well as their propensity to talk to a neighbor about family relationships. The treatment did not alter parental attitudes or disciplinary behavior towards children. All in all, the evidence reported here suggests that short-lived one-sided policies are not sufficient to reduce exposure to violence.

JEL classifications: C21, C93, J12, J13

Keywords: Intimate partner violence, Children's physical punishment, Social norms, Microfinance, Treatment effects

1 Introduction

Worldwide, women are more likely than men to experience physical and sexual violence inflicted by people close to them, particularly domestic or intimate partners [Bott et al., 2012]. Violence against women (VAW) is a multifaceted phenomenon that is usually linked to social, economic, and legal inequalities against women.

This problem is deeply rooted and its prevention demands comprehensive strategies, although particular aspects of gender inequalities may appear as more important drivers in different settings. To address the complex issue and empower women socially and economically, efforts have focused on providing women with the means to identify violations of their rights and to remove themselves from abusive relationships.

Nevertheless, it is still crucial to identify the marginal role of each component within structural interventions in order to better guide policy interventions. In particular, decomposing the effect of bundled programs is extremely important to design scaling up strategies that sometimes have to privilege certain components due to budgetary restrictions.

Our study analyzes the role of providing information and social empowerment to women who are already, to a certain degree, *economically* empowered. In particular, we study the effects of an intervention that added an educational component focused on changing social norms relative to a status quo where access to microfinance services is already available. Thus, our study contributes to the literature as it provides an estimate of the marginal impact of such an educational component among microfinance clients, who are more economically empowered than the average rural woman. This is an important complement to the evidence presented in Pronyk et al. [2006], where bundled training *and* microfinance services were provided. We also contribute to the literature on the effects of social norms on women's economic activity. Since the training provided by the intervention is aimed at accelerating the change of social norms in society, we can expect to see an impact on the economic lives of the women who benefited from the intervention [Field et al., 2010].

The educational program, *Sumaq Warmi* (Wonderful Woman),¹ provided two-hour training sessions on gender and violence to microfinance clients in rural Peru once a month for seven months. The development of *Sumaq Warmi* was based on the training materials used by the Intervention with Microfinance for AIDS and Gender Equity (IMAGE), which was implemented in South Africa in 2001 and described in Pronyk et al. [2006].

We find that the add-on educational component had no average effect on the prevalence of domestic violence against women. Some of the effects observed at midline, regarding on sexual violence for example, disappear by the endline survey. The intervention did not alter the behavior towards their children with respect to disciplinary practices.

This report proceeds as follows. In the next section, we provide a description of the background intervention, IMAGE. Section 3 describes the setting, the treatment, and the evaluation design while Section 4 reviews the methods used to estimate the impact of the intervention. Section 5 presents the results of the intervention and Section 6 concludes.

2 Background

IMAGE is one of the few “structural” interventions that has combined a poverty-focused microfinance program for women with a participatory training on gender equality and HIV. The idea behind such intervention was to simultaneously reduce economic vulnerability and improve women’s level of empowerment and social capital as an integral strategy to curtail both intimate-partner violence and sexual risky behavior.

The program was implemented in rural Limpopo (South Africa). Pronyk et al. [2006] set up a quasi-experimental design to measure the impact of IMAGE at the individual, household, and community levels. The authors’ main finding is that intimate-partner violence was reduced by 55% among treated women. However, the magnitude of this impact hides several issues in the design of the evaluation. First, the evaluation design does not allow us

¹The translation from Quechua to English fails to capture more dimensions of the adjective *sumaq*, which refers both to internal and external beauty.

to disentangle the relative effect of the training from participation in microcredit programs. The treatment impacts can only be attributed to the bundle of these services and thus, the marginal contribution of each component is not identified. Second, due to operational constraints, their intervention was conducted in only eight villages that were pair-matched on size and accessibility with control villages. This design may lead to important biases due to potential differences in terms of individual characteristics across the treatment and control groups at baseline. The third issue is that as the authors themselves recognize that program participants self-selected to join the intervention, which is likely to exacerbate the differences between women in the treatment and the control groups in terms of both observable and unobservable characteristics. Indeed, the authors do report significant differences across treatment arms in terms of marital status and being the household head, which are both likely risk factors of domestic violence. Fourth, due to high attrition rates between the baseline and the follow-up surveys as well as non-response in sensitive questions, the study ends up measuring the individual impact of the intervention in a very small sample. In the follow-up, only 290 women who received the training sessions and the microfinance program were interviewed, while the control group of women (excluded from both services) consisted of 248 women, corresponding to 75% and 68% of the baseline observations for treatment and control, respectively. The fifth and final issue is that it is very likely that the study suffers from two problems common to many empirical studies on domestic violence: misreporting and/or extremely low incidence rates. Indeed, Pronyk et al. [2006] find small changes in the level of incidence between baseline and follow up, but the evaluation still identifies a high *relative* impact of the program due to very low initial levels of self-reported incidence.

In sum, the evidence presented by Pronyk et al. [2006] requires further scrutiny. In particular, given the massive expansion of microfinance services in the Latin American region during the past decades and their focus on poor female entrepreneurs, it is extremely important to measure the impact of an add-on participatory training component on top of the financial services provided (following the IMAGE approach). Conditional on the expansion

of women’s economic independence through credit, we are able to measure the *marginal* effect of adding a training component designed to prevent violence against women.

3 The Intervention

3.1 Context

Sumaq Warmi uses a participatory educational approach to reduce the incidence of violence against women for those already enrolled in a village banking program in rural areas of Peru. In particular, the intervention relies on the platform offered by the rural microcredit program run by FINCA Peru in three of the poorest departments of the country, all located in the southwest Andean region of the country: Ayacucho, Huancavelica, and Apurimac (see Figure 1).

FINCA is a financially sustainable non-profit micro finance institution that has been operating in Peru since 1993. It sponsors lending and savings groups of poor female microentrepreneurs in urban and rural areas of the country. As of March 2014, the year when the baseline was conducted, FINCA’s rural program sponsored 152 village banks (VBs) with a total of 1985 clients, yielding an average group size of 13 women.

FINCA’s methodology is based on many of the principles of the Grameen Bank model. Loan applicants are grouped into VBs and each VB applies for a small initial single loan to be paid in regular installments during bank meetings throughout a loan cycle. A loan cycle typically lasts four to six months. In the rural context, most of the VBs have monthly meetings and installments.² Each installment includes a fixed portion of the principal and interest owed to FINCA, as well as mandatory savings dependent on the loan size.

In the area of the intervention, FINCA’s VBs usually meet at the home or at the business of one of the group members. Due to low population density in the rural setting, group members do not necessarily live in the same locality where they meet. In fact, there is some

²Only about 10% of the rural groups meet every two weeks.

level of heterogeneity in the distance to the meeting place across members, both within and across VBs. Only 26% of FINCA's rural banks operating in March 2014 had all their members living in the same locality where they meet. The median bank has a share of 0.85 of their clients residing in the same locality where the meeting occurs.

One of the main concerns with training programs is attendance, both due to competing uses of time and transportation costs. *Sumaq Warmi* took advantage of the methodology implemented by FINCA and held the educational sessions at the end of the mandatory VB meetings as a way to maximize attendance levels.

3.2 *Sumaq Warmi*

The project relied on the Centro de la Mujer Peruana Flora Tristan (CMPFT) to adapt the original IMAGE's materials to the Peruvian rural setting under study. The revision of the materials also replaced the HIV component of the South African intervention with a module about violence towards children. In general, the materials are scripts for conducting participatory sessions in which social norms and perceptions of women in society are challenged. Topics touched upon in the seven (monthly) sessions include how women are portrayed in popular local songs, the differences in society's perception of the same action performed by a man or a woman, and the time usage of the wife vis-a-vis her husband, among others.

The participatory nature of the training sessions implies that the group input is crucial. Thus, the success of the intervention can only be mediated through the creation of an environment of trust that minimizes fear, shyness, or embarrassment as a barrier to participating. To provide such an environment, the sessions were led by a trained female facilitator from CMPFT. Additionally, the training sessions were conducted right after the regular loan repayment meetings of the VBs, without the participation of male clients³ or male credit officers and without the intrusion of anyone external to the group.

The intervention had two training phases and the results presented in this report measure

³Almost all FINCA members are women. Women who were under the age of 18 were also excluded from the training.

the overall impact of both phases. After the training sessions at the VB were concluded, one woman from each treated VB was selected to participate in a leadership training aimed at providing her with the resources to facilitate mobilization at the community level. Additional training modules for the VBs on the design and execution of community mobilization plans (six additional months) were also implemented after the leaders were trained.

3.3 Evaluation Design

The evaluation design takes into account the two-level intervention strategy of *Sumaq Warmi*. On the first level, we evaluate the effect of the intervention through the gender and violence training module. On the second level, we evaluate the compound effect of the group educational component as well as the additional training received by the leaders and transmitted to the VB in the second phase.

We implement this two-level evaluation design to take into account that the expected outcomes at the end of each phase differ. After exposure to the gender and violence modules, the training is expected to reduce the incidence of domestic violence at the individual level due to the changes in women's perception and abiding of social norms. The first educational module is designed to target the root causes of violence beginning with women as individuals and it is then transmitted to the household and further to the community. In principle, the training should reduce the incidence of domestic violence through: i) changes in women's attitudes towards violence against women and children, ii) better communication and conflict resolution strategies in the household, iii) improvements in women's knowledge about resources for leaving abusive relationships, and iv) the provision of peers in the VB to listen and support the woman when she faces violence at home. The effects of the first phase was measured a year after the intervention was launched (midline).

At the community level, the effect of the leaders' training and the additional training for the VBs aims at helping women make the transition from the private to the public sphere. In this sense, we expect to observe that the second component of the program will have an

impact on community mobilization through public campaigns, walks, marches and meetings, among other efforts to increase community awareness of domestic violence. The total effect of the first and second phases was measured two years after the baseline data collection.

Two VBs were excluded from the evaluation due to ongoing restructuring processes at the time of the sample selection, leaving us with a final universe of 150 banks. These banks are located across 84 communities and have an average of 12 women per bank. Figure 2 shows the location of these communities distributed across the three departments. Based on the distance from the community to the capital of the district, we grouped communities into two strata around the median, which resulted in 85 banks in the strata of communities close to the capital and 65 in the strata of communities far from the capital.⁴

Given that the intervention provides a treatment that is intangible and can be shared with peers in the community and in other VBs, individuals assigned to the control group may be exposed to spillovers from the treatment group. To minimize these contamination risks, treatment assignment is randomized within each of the strata and at the community level. Beyond minimizing the risks of contamination, this strategy has several other advantages. First, it provides enough power to accurately capture reductions in violence of small magnitude. With this design, we can identify a minimum detectable effect (MDE) of 30% of a standard deviation with a power 0.80, which corresponds to a 9.1 percentage change in violence.⁵ Second, the randomization follows naturally from the design of the intervention, which aims at generating changes in women's communities as an ultimate objective. Third, this strategy allows us to compute standard errors clustered at a higher level of aggregation but with enough clusters in order to correctly compute the impact of the intervention. Finally, this design also provided logistic advantages for the delivery of the treatment so as to maximize the chances of treatment compliance. The randomization simplified the work of CMPFT by reducing the logistic costs given the proximity of the majority of VBs in the

⁴The median distance is 9.6 kilometers.

⁵This assumes a 0.10 intracluster correlation at the VB and community level, which is close to the 0.11 intracluster correlation estimated from the ENDES at the community level.

treatment group within a community.

The baseline survey was conducted in August of 2014 and included 1,838 women. The first follow-up or “midline” survey of 1,640 women took place 12 months later. Fortunately, attrition is relatively small and orthogonal to the treatment (see Table 1). A second follow-up or “endline” survey, which captured the joint effect of both training modules, took place in August 2016. In the section below we describe the impacts on violence against women as measured in the midline and endline. See Table 3 for a timeline of the research activities.

4 Methodology

Let Y_{ijc} denote the incidence of domestic violence of the form j against woman i that belongs to community c , where j can stand for emotional or psychological violence, physical violence, or sexual violence. The randomization of the treatment was conducted at the community level and within each of the two strata constructed. This implies that θ_{ic} is the strata dummy (far or close to the capital of the district). Thus, the intention to treat effect (or ITT) is measured by $\hat{\beta}$ following this equation:

$$Y_{ijc} = \alpha + \beta T_{ic} + \theta_{ic} + \epsilon_{ijc} \quad (1)$$

where standard errors are clustered at the community level.

Compliance with the treatment varied at the individual level. Although the VB meetings are mandatory, attendance was not perfect due to idiosyncratic reasons or common shocks at the bank or community level. Relying on attendance data, we can also obtain an estimate of the average treatment on the treated (ATT) parameter. Define S_i as an individual measure of compliance with the treatment. In particular, we consider three measures: number of sessions attended, attended at least one session ($=1$), attended seven sessions ($=1$). The

ATT effect, $\hat{\gamma}$, can be estimated from:

$$Y_{ijc} = \alpha + \gamma S_i + \theta_{ic} + \epsilon_{ijc}$$

where S_i is instrumented with the randomized intervention. For instance, the ATT allows us to estimate the marginal impact of attending one additional training session on the probability of violence, and that impact is captured by γ . This differs from the estimates of β where we evaluate the impact of being selected into the *Sumaq Warmi* program. However, as shown below, we do not find systematic differences when using ATT vis-a-vis ITT.

5 Results

5.1 Balance Tests

The evidence presented in Tables 1 and 2 validates that the randomization worked and shows that, at baseline, women in the treated and control groups were similar along several baseline characteristics. The first column reports the mean in the control group, while the second column reports the difference in mean of the treatment relative to the control group.⁶

In Table 1 we consider 22 variables reflecting basic demographic characteristics such as age, education, ethnicity, mobility patterns, family size, marital status and employment status. In all but five features, we show well-balanced allocation of the intervention. For those where statistical differences emerge, the disparities are minimal. For example, women in the treatment group have lived 2.3 fewer years in the community out of an average of 33 years. Families in the treated group are 8.7 percent larger than in the control group ($= .363/4.166$).

Furthermore, as shown in Table 2, we do not observe systematic differences in the incidence of violence at baseline across groups. After considering 18 measures of psychological,

⁶The difference in means is estimated from a linear regression of each variable at baseline on the treatment dummy, the strata dummy, and taking into account clustered standard errors at the community level.

physical and sexual violence (including aggregates), we find no statistical difference at the 5% or 1% level for these variables. Only two variables - forced sexual intercourse and any sexual violence - vary between groups and are significant at the 10% level. In any case, these differences go against any potential treatment effect since violence incidence rates in these measures is higher among the treatment group.

Combined, these findings show that the randomization worked. At baseline, women in the treated and control groups did not differ, thus, when evaluating the impact of the intervention, we can rule out the possibility of biases due to differences in initial characteristics.

Attrition rate between the baseline and the midline surveys is rather small at 10.2% and a bit higher at 17.5% for the endline. Most importantly, there are no statistically significant differences in this rate across treatment arms (last row of Table 1). Likewise, in Tables 4 (midline) and 5 (endline) we show that attrition seems to be unrelated to (almost) all characteristics of the women, including their treatment status.⁷

5.2 Treatment Intensity

The educational intervention was delivered during the regular meetings of the VBs, which minimized the risk of non-compliance. Participation in these meetings was mandatory for FINCA clients for at least two reasons. First, FINCA’s provision of microfinance services is paired with regular training services that aim at elevating women’s self-esteem and confidence. Second, it is during these meetings that they repay their loans or borrow money from the VB and these transactions are, in principle, a personal matter. While it is possible to send someone to the meetings to make a payment on one’s behalf under special circumstances, FINCA discourages this practice with the use of penalties and fees for those with low attendance at the meetings.⁸

Nevertheless, attendance at the meetings was not perfect due to personal emergencies,

⁷The exceptions are marital status and years living in the community, with only the former statistically significant at the 1% level for the midline. A few more variables are different for the endline.

⁸As described before, “visitors” to the bank sessions were not actively recruited to be part of the intervention. There were very few of them, and in most cases they did not stay.

travelling, community activities, among other reasons. As a consequence, neither FINCA nor CMPFT had the capacity to enforce full participation in the training sessions. However, CMPFT did provide FINCA clients with additional incentives to participate in the training. For example, at the end of each session, women were given a collectible pin that they could wear on their clothes, and at the end of the modules CMPFT provided attendees with cloth bags and blankets with the logo of *Sumaq Warmi* and calendars with group pictures of the participant banks.

Based on the midline (endline) sample in the treatment group, average attendance was 4.6 (4.79) sessions out of a total of 7 and nearly all participants attended at least one session (Table 6). As expected, these numbers are slightly lower when using the baseline sample. As shown in the histogram of Figures 3 (midline) and 4 (endline), the modal *number* of sessions attended was seven sessions, as one quarter of the women in the treated banks attended all sessions. Attendance across sessions were homogenously distributed (Table 7) with Session 4, the one focusing on violence against women, being the most attended session. Attendance levels are considerably high, especially if one takes into account an annual dropout rate from the microfinance program of about 26% of the sample. In this setting, leaving FINCA's VB program implicitly meant withdrawing from the training provided by the treatment.

Assistance at the training sessions is a choice variable and could depend on both observed and unobserved factors. Thus, we also estimate the impact of the intervention using 2SLS methodology by instrumenting attendance variables with the randomization assignment (see Section 4). In other words, we use the random assignment of the treatment in order to predict compliance in the first stage measured in three alternative ways: i) number of sessions attended, ii) attended at least one session, and iii) attended all seven sessions.

For the instrumental variable (IV) estimation to be valid, two assumptions are required. First, it must be assumed that the instrument is uncorrelated with the violence outcomes in the second stage. Second, the instrument should correlate with treatment compliance.

On one hand, the randomization in itself should guarantee that the instrument is *unrelated*

to the incidence of violence in the sample. In fact, the balance tests performed in Table 2 above show that this is the case. On the other hand, we show that random assignment to the treatment group increases compliance. This is achieved almost by design due to the fact that women in the control group were not able to attend the training sessions while high attendance rates were recorded in the treatment group. Indeed, Table 8 for the midline and 9 for the endline, show that for each of the three measures of compliance, the treatment dummy is an important determinant of exposure to the program, even after controlling for several covariates. In all cases, we find that the randomization predicts compliance and the effects are always statistically significant at the 1% level. Note also the estimated effects on attendance are very similar to those reported in Table 6.

5.3 Main Outcomes

5.3.1 Social Norms and Knowledge about Resources

The program was designed to directly facilitate changes in social norms that foster the reproduction of violence against women by informing women about their rights and discussing social values regarding relationships among partners. Thus, we start by exploring whether the intervention had an impact on these norms by focusing on three types of outcomes measuring i) women’s justification of partners’ violent behavior, ii) their right to refuse sexual intercourse to their partner, and iii) their obedience and submissiveness to their partner.

Table 10 reports the point estimate of the treatment dummy, $\hat{\beta}$, and its estimated standard errors (in parenthesis) for each particular outcome measuring social norms. The first column reports the results from regression (1) for the midline while the second column includes the analysis for the endline.

We find that the treatment seems to reduce acceptance of a man hitting his wife in most situations for the midline and less so for the endline. However, except for hitting a woman when she refuses to have sexual relations, at midline, these effects are not statistically different from zero. A similar pattern is observed when considering norms about rejecting

intercourse whenever it is not desired. The point estimates are positive, which implies that women in the treatment group are more likely to believe that they can refuse to have sex with their partner, yet most estimates are not statistically different from zero. The only exception is refusing sex when a woman is tired or not in the mood, which is significant at the 5% level in the midline (but not different from zero at endline, due to larger standard errors). Finally, the treatment does not seem to change women's perceptions of what is expected from them in terms of submission to their partners.

Table 11 presents the ATT where compliance with the treatment is instrumented with the random assignment of the treatment in the first stage. Given the high levels of exposure to the treatment, the results are very similar in terms of magnitude and significance.

The intervention also aimed at enabling changes in women's perception of social norms imposed on them, but we find very small effects on these outcomes. Potentially, the lack of a significant effect is due to the fact that the processes changing perceptions of social norms takes time. With this in mind, women in the treatment group still could have obtained valuable information about the institutions available to support victims of domestic violence at the community level. This information, obtained either directly during the training or by women reaching out to these institutions as a consequence of the training, has the potential to foster subsequent changes in women's perception of their own rights and their roles in society in the medium run. Being aware that they are indeed victims whenever their partners inflict violence on them and that there are ways to deal and overcome these episodes results in an increase of women's perceived outside options.

Table 12 presents the ITT average treatment impacts on knowledge about resources in both periods. The intervention seems to significantly improve women's knowledge of the location of the closest hospital by almost 8 percentage points but it was short lived as it disappeared by the endline. More importantly, the training seems to make women more aware about the specific resources available for victims of violence. In particular, the treatment increases the percentage of women who have heard about *Linea 100*, an free emergency help

line created by the Peruvian Ministry of Women and Vulnerable Populations to provide support on domestic violence and sexual abuse. Treatment also increases the probability of knowing about the services it provides by about 6 percentage points at midline and even higher by the endline. Conditional on having heard about the service, the training increases usage by 10 percentage points.⁹ Again, the ATT effects reported in Table 13 are similar both in direction and significance.

We argue that the lack of a significant effect on social norms and/or knowledge about community resources is not due to low power of the survey design. Our initial power calculations allowed us to capture very small effects on outcome variables (see sub Section 3.3) and we have already showed that attrition rates were low (see Table 1). In turn, we believe that the limited impact of the intervention in this respect is due to the potentially long process that changing social norms implies.

5.3.2 Violence against Women and Emotional Well-Being

The previous subsection showed that the intervention did not have a strong effect on the intended channels considered in the theory of change. Thus, it is not surprising to identify very small effects on the incidence of violence.

In particular, Tables 14 (ITT estimates) and 15 (ATT) show that the intervention had no effect on the incidence of violence against women. After exposure to the training, women in the treatment group are as likely as those in the control group to experience all sources of violence. This equality is observed in both the midline and endline surveys and regardless of whether we use the ATT or ITT approaches. The same null impacts are observed when we consider each of the components of physical, sexual or emotional violence (see Tables 16 to 19).

All in all, the integral training on gender relations and violence was intended to increase women’s emotional and physical well-being through a reduction of violence against women.

⁹This is not a causal effect since the treatment itself biased the sample of women in the treatment group who have heard about the service relative to the control group.

Although we do not find an effect of the intervention on the incidence of violence, it may well be the case that the educational program still improved women’s emotional health and self-esteem as an intermediate outcome. We measure emotional health using the 10-item scale version of Radloff’s Center for Epidemiological Studies Depression scale,¹⁰ and we measure self-esteem using Rosenberg’s 10-item scale. We also included measures of self-control and resilience. Tables 20 and 21 show that there was indeed a 4% improvement in the emotional health of the participants relative to the score among the women in the control group at midline. However, this gain does not last and disappears when measured at endline.

5.3.3 Perceptions and Interactions with Her Partner

The intervention worked with women but change inside the household might require altering the behaviors of *both* partners. If their male partners are not included, it is still possible for the educational program to alter the perceptions that women have about their partners (Are they more controlling? More affectionate?) as well as the women’s view about gender equality. The impacts on these two sets of outcomes are displayed on Tables 22 and 23 as well as Tables 24 and 25, respectively.

These questions offer interesting results. Treated women are more likely to report that their partners are jealous and that they distrust them with money. These effects are clearly different from zero and are observed in the endline survey. However, we do not find that women’s perceptions about gender equality have changed due to the intervention. Combined, this evidence could suggest that the intervention has altered the way the women label the behavior of their partners without affecting their own perception about gender equality. This is further validated by the lack of an impact on household bargaining. After the intervention, there are no differences in who has the “last say” in the household (except for dealing with children, cooking and managing FINCA’s loans) and household responsibilities (except for caring for sick members and cleaning, where the intervention *reduced* the women’s duties)

¹⁰See Bojorquez Chapela and Salgado de Snyder [2009].

as shown in Tables 26 to 31.

5.3.4 Labor Supply, Assets and Other Financial Outcomes

The treatment may have also yielded effects on marital status by enabling women to leave abusive relationships. We find that the intervention did not generate any differential divorce or separation patterns in the treatment group (Tables 30 and 31). However, we observe that the program altered the likelihood that women are the owners of their land/property. They are also more likely to talk to a neighbor about family relationships. Thus, these suggest that there are small margins for women to make changes. But these changes are far away from the possibility of affecting their exposure to violence.

Furthermore, thanks to the generosity of FINCA’s administrators we are able to explore whether the intervention had an effect on the financial standing of these women. In particular, we explored the following outcomes as recorded by FINCA, all measured at the time of the endline survey: probability of being a client, loan level, financial balance and savings. We were also provided with more recent information (status at the end of July 2017) for three outcomes: still a FINCA client, loan and savings level. As shown in Tables 32 and 33, the program did not affect these outcomes.

5.4 Effect on Parenting Practices

As described above, the intervention had a second component directed to parenting practices. In Tables 34 and 35, we show no impact on perceptions about how to discipline a child. Analyzing the direct, but self-reported, behavior provides similar null effects. When considering physical (Tables 36 to 38) or psychological punishment (Tables 39 to 41) we do not observe a significant difference between treatment and control groups. Again, the lack of a change in perceptions suggests that the intervention was not able to change attitudes towards this behavior, despite the fact that women tend to have greater control over their children, as shown above.

5.5 Heterogenous Effects

Finally, we asked whether the impact of the program varied for certain subgroups of the population. For example, a potential explanation for the lack of an impact of the intervention on domestic violence may be that, despite access to credit and savings through microfinance, these women were not sufficiently economically empowered to be able to leave abusive relationships or at least dissuade their partners from abusing them at home. If this is the case, we would expect to find an impact of the intervention on emotional, physical, and sexual violence among those with higher outside options if they were to leave their partners.

We thus look at the differential impact of the treatment on violence depending on the clients' financial situation, using administrative data from FINCA at baseline. We consider three variables to divide the sample: seniority (number of months at FINCA), loan amount and savings amount. The latter two are also considered at the start of the cycle. These interactions are reported in Tables 42 to 46. No effect is found in any of the subgroups considered on our measures of violence. We also explored these heterogenous effects on all the outcome variables and not just on violence (not reported but available upon request). Overall, we do not find an effect. There were, of course, a few cases where a statistically significant impact is found, however, we cannot reject the null hypothesis that this pattern is an artifact of testing for several outcomes.

6 Conclusion

This report describes the findings of the evaluation of *Sumaq Warmi*, a rights-based project implemented in rural Peru. Unlike previous studies that combined microfinance services with educational training regarding women's rights and gender-based violence, *Sumaq Warmi* allows us to evaluate the marginal impact of the training for a sample of women who were *already* clients of a microcredit program at baseline. Additionally, this project expands the literature by using a cluster randomization, permitting us to assess the effects as causal.

We found no effects on social norms or in attitudes towards violence when measured one and two years after the intervention started. Consistent with these findings, we did not observe an effect from the intervention on measures of domestic violence, except for sexual violence but this impact vanished by the endline. Yet, we found treated women were more likely to be aware of the resources available for them (e.g., they are more likely to know about the help line *Linea 100*) and to show improvements in emotional health measures. The latter, however, also disappeared by the endline.

We also found that women exposed to the intervention are more likely to identify their partners as more controlling (in the endline survey). For example, they report that their partners are more jealous, accuse them of cheating on them and trust them less with money. This could be, arguably, evidence that the program provides women with a tool to recognize these behaviors. It is also worth mentioning that we identify an increase in land ownership by women as well as an increase in the probability that they talk to their neighbors about family relationships.

The intervention included a component about the treatment of children. However, we do not find an effect on those outcomes. After exploring heterogeneous effects based on the clients' financial information at baseline, we continue to document a lack of an impact from the intervention on the main variables regarding violence against women and their children.

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Tables and Figures

Figure 1: FINCA Peru's Rural Village Banking Program: Area of Intervention

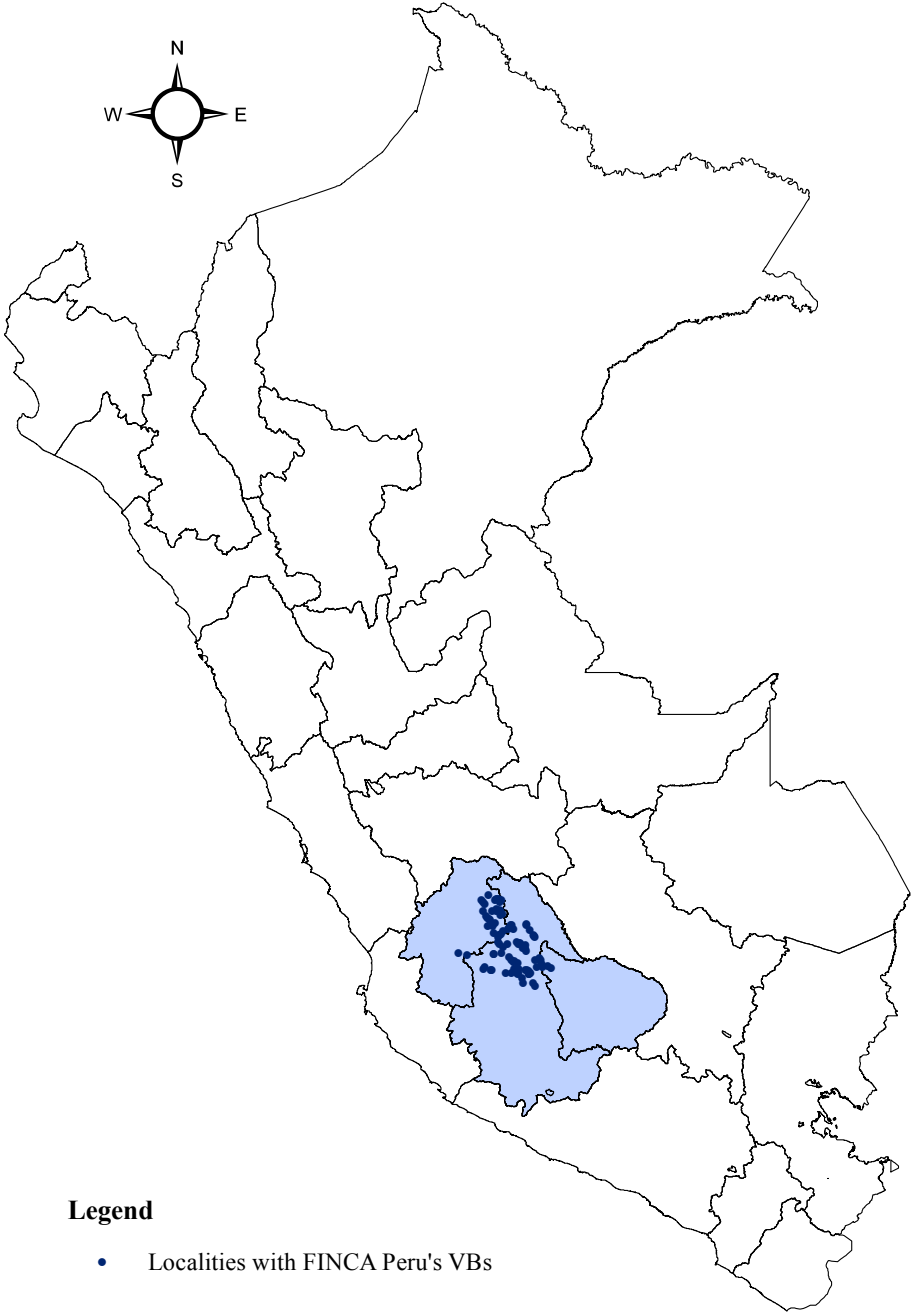


Figure 2: Credit Officers' Routes

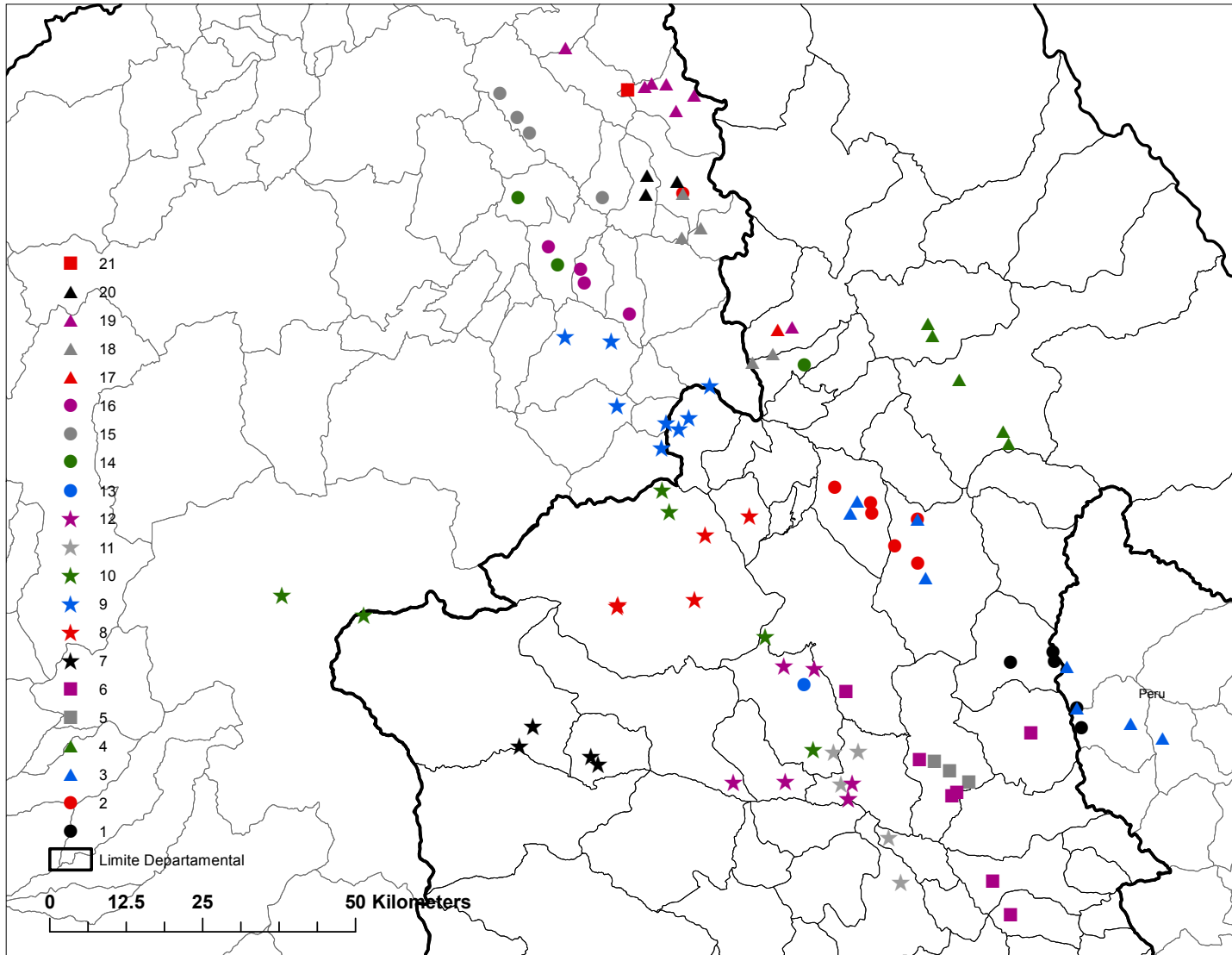


Table 1: Balance test (baseline covariates)

Variable	C	T-C	N. obs.
Age	41.538 [12.822]	-0.908 [0.790]	1640
Age of partner/spouse	38.651 [18.914]	0.272 [0.996]	1640
Years living in community	33.016 [17.435]**	-2.384 [1.157]**	1640
Born in community	0.657 [0.475]**	-0.079 [0.032]**	1640
No formal schooling	0.116 [0.320]	-0.025 [0.021]	1640
Less than primary schooling	0.320 [0.466]	0.010 [0.030]	1640
Primary schooling	0.367 [0.482]	0.016 [0.027]	1640
Secondary schooling	0.124 [0.330]	-0.008 [0.018]	1640
Incomplete tertiary schooling	0.027 [0.162]	0.005 [0.009]	1640
Complete tertiary schooling	0.046 [0.210]	0.001 [0.018]	1640
Literate	0.798 [0.401]*	0.048 [0.026]*	1640
Takes care of children	0.671 [0.470]	0.044 [0.028]	1640
Household size	4.166 [1.717]**	0.362 [0.106]**	1640
Client lives alone	0.043 [0.204]*	-0.020 [0.012]*	1640
Children in home	1.160 [1.064]**	0.136 [0.066]**	1640
Children (yes/no)	0.958 [0.201]	0.007 [0.010]	1640
Head of household	0.349 [0.477]	-0.006 [0.026]	1640
Married or cohabitating	0.754 [0.431]	-0.002 [0.022]	1640
Spouse of household head	0.605 [0.489]	-0.002 [0.027]	1640
Indigenous	0.819 [0.385]	-0.052 [0.038]	1640
Employed	0.985 [0.120]	0.003 [0.006]	1640
Attrited client (intevriewed in baseline only)	0.102 [0.303]	0.030 [0.021]	1640

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: β estimated as the mean difference across treatment arms from an OLS regression. Standard errors (in brackets) clustered at the community level and control included for the strata

Table 2: Balance test (baseline outcomes)

Variable	C	T-C	N. obs.
Any physical violence	0.265 [0.441]	0.013 [0.031]	1099
Pulled hair	0.157 [0.364]	-0.002 [0.025]	1099
Pushed/shook/threw something at you	0.175 [0.380]	-0.005 [0.026]	1099
Slapped/twisted your arm	0.138 [0.345]	0.030 [0.023]	1099
Hit with fist/other object to cause harm	0.147 [0.355]	0.005 [0.025]	1099
Kicked/dragged	0.123 [0.328]	0.018 [0.022]	1099
Strangled/burned	0.031 [0.173]	0.001 [0.011]	1099
Threatened with knife/gun/weapon	0.032 [0.176]	0.014 [0.011]	1099
Forced sexual intercourse when unwanted	0.102 [0.303]*	0.033 [0.018]*	1099
Forced sexual acts you do not approve	0.059 [0.236]	0.015 [0.014]	1099
Any sexual violence	0.108 [0.311]*	0.037 [0.019]*	1099
Any emotional/psychological violence	0.417 [0.493]	-0.007 [0.033]	1099
Did things to humiliate you	0.240 [0.427]	0.006 [0.031]	1099
Called you ignorant/stupid	0.278 [0.448]	-0.003 [0.030]	1099
Called you useless/lazy/always sleeping	0.235 [0.424]	0.020 [0.027]	1099
Threatened to harm you or someone close	0.141 [0.348]	0.004 [0.023]	1099
Threatened to leave you/take kids/financial support	0.183 [0.387]	0.019 [0.022]	1099

Table 3: Timeline of the project

Activity	Year	Month
Baseline survey	2014	August
First Phase: Educational component	2014-2015	Sep-Apr
Selection of leaders	2015	May
Second Phase: Leaders' training	2015	Jun-Jul
Midline survey	2015	August
Third Phase: Community mobilization	2015-2016	Sep-Apr
No intervention	2016	May-Jul
Endline survey	2016	Aug

Table 4: Differential attrition: multivariate regression (midline)

	Attrited client (interviewed in baseline only)
Age	-0.001 [0.002]
Age of partner/spouse	0.001 [0.001]
Years living in community	-0.002 [0.002]
Born in community	0.026 [0.039]
No formal schooling	-0.033 [0.073]
Less than primary schooling	-0.031 [0.060]
Primary schooling	-0.016 [0.060]
Secondary schooling	-0.048 [0.060]
Incomplete tertiary schooling	0.000 [.]
Complete tertiary schooling	0.048 [0.079]
Literate	-0.011 [0.031]
Takes care of children	-0.013 [0.026]
Household size	-0.001 [0.004]
Client lives alone	-0.020 [0.045]
Children in home	-0.004 [0.011]
Children (yes/no)	-0.073 [0.061]
Head of household	-0.004 [0.059]
Married or cohabitating	-0.078*** [0.029]
Spouse of household head	-0.008 [0.061]
Indigenous	-0.026 [0.026]
Employed	0.012 [0.055]
Treated	0.026 [0.018]
Strata	-0.026 [0.019]
Observations	1640
R-squared	0.037
Number of clusters	105

* significant at 10%; ** significant at 5%; *** significant at 1%

Note: Standard errors (in brackets) clustered at the community level

Table 5: Differential attrition, multivariable regression (endline)

	(1)
	Attrited client (interviewed in baseline only)
Age	-0.000 [0.002]
Age of partner/spouse	0.002** [0.001]
Years living in community	-0.003** [0.002]
Born in community	0.030 [0.047]
No formal schooling	-0.205** [0.095]
Less than primary schooling	-0.203** [0.087]
Primary schooling	-0.205** [0.083]
Secondary schooling	-0.221*** [0.084]
Incomplete tertiary schooling	0.000 [.]
Complete tertiary schooling	-0.180* [0.100]
Literate	-0.008 [0.031]
Takes care of children	-0.098*** [0.037]
Household size	0.007 [0.008]
Client lives alone	-0.021 [0.054]
Children in home	0.005 [0.018]
Children (yes/no)	-0.031 [0.056]
Head of household	-0.016 [0.065]
Married or cohabitating	-0.047 [0.035]
Spouse of household head	-0.050 [0.072]
Indigenous	-0.077*** [0.025]
Paid work	0.132*** [0.030]
Treated	0.015 [0.023]
Strata	-0.008 [0.023]
Observations	1640
R-squared	0.049
Number of clusters	105

* significant at 10%; ** significant at 5%; *** significant at 1%

Note: Standard errors (in brackets) clustered at the community level

Table 6: Attendance in the treatment group

Sample	Measure	N	Mean	SD	Min	Max	Median
Baseline	Number of sessions	895	4.57	2.20	0	7	5
	At least one session	895	0.94	0.23	0	1	1
	7 sessions	895	0.25	0.43	0	1	0
Midline	Number of sessions	790	4.77	2.11	0	7	5
	At least one session	790	0.95	0.19	0	1	1
	7 sessions	790	0.27	0.44	0	1	0
Endline	Number of sessions	727	4.79	2.09	0	7	5
	At least one session	727	0.95	0.19	0	1	1
	7 sessions	727	0.27	0.44	0	1	0

Figure 3: Midline: Distribution of the number of sessions attended in the treatment group

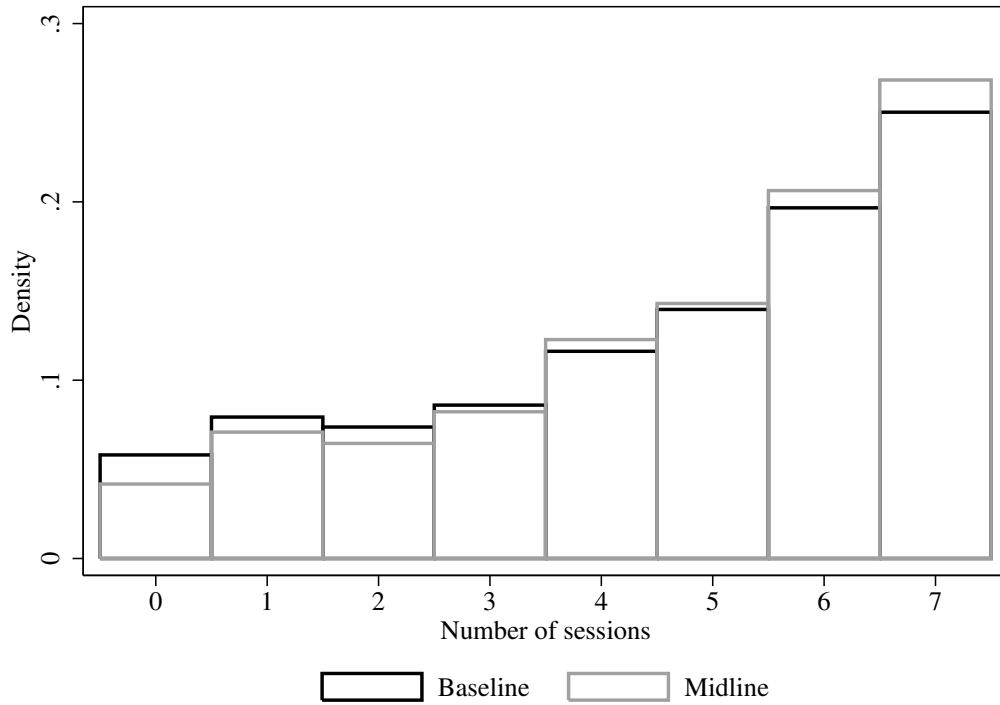


Table 7: Proportion of clients from treated group that attended each session

Sample	Session						
	1	2	3	4	5	6	7
Baseline (N=994)	0.66	0.62	0.66	0.66	0.61	0.55	0.56
Midline (N=895)	0.69	0.66	0.69	0.70	0.65	0.59	0.59
Endline (N=727)	0.72	0.69	0.72	0.73	0.69	0.62	0.63

Figure 4: Endline: Distribution of the number of sessions attended in the treatment group

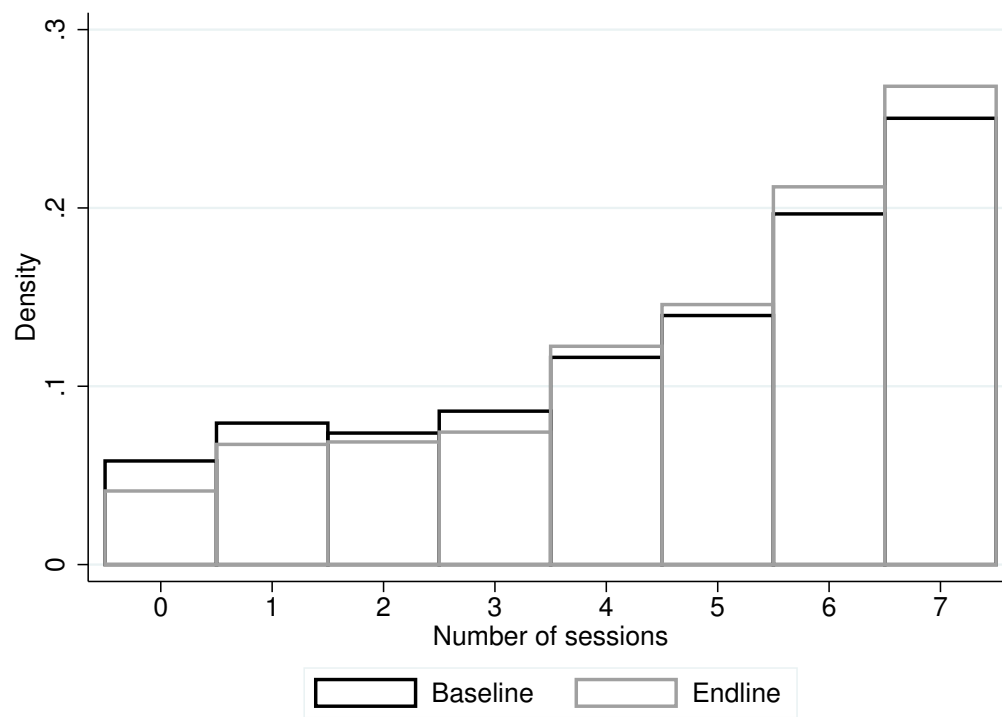


Table 8: Midline: Exposure to treatment as a function of random assignment (first stage of 2SLS)

	# sessions (1)	Attended Any (2)	Attended All (3)
Treated	4.801*** [0.131]	0.962*** [0.007]	0.272*** [0.027]
Strata	0.187 [0.137]	0.008 [0.008]	0.030 [0.030]
Age	0.007 [0.006]	0.000 [0.001]	0.001 [0.001]
Age of partner/spouse	-0.005** [0.002]	-0.001*** [0.000]	0.000 [0.001]
Years living in community	0.004 [0.007]	0.000 [0.001]	0.000 [0.001]
Born in community	-0.165 [0.174]	-0.004 [0.015]	-0.047 [0.030]
Less than primary schooling	-0.054 [0.130]	0.004 [0.013]	-0.011 [0.026]
Primary schooling	0.093 [0.129]	0.036*** [0.013]	0.006 [0.028]
Secondary schooling	0.051 [0.146]	0.027* [0.014]	0.007 [0.029]
Incomplete tertiary schooling	-0.120 [0.553]	0.054*** [0.019]	-0.027 [0.086]
Complete tertiary schooling	-0.416 [0.333]	-0.015 [0.034]	-0.087 [0.055]
Literate	0.088 [0.101]	-0.004 [0.008]	0.019 [0.024]
Takes care of children	0.228 [0.142]	0.013 [0.014]	0.046 [0.031]
Household size	0.020 [0.038]	0.001 [0.003]	-0.006 [0.006]
Client lives alone	-0.192 [0.199]	0.018 [0.013]	-0.034 [0.041]
Children in home	-0.102 [0.078]	-0.009 [0.009]	-0.014 [0.012]
Children (yes/no)	-0.579*** [0.219]	-0.063*** [0.020]	-0.131** [0.051]
Head of household	0.658** [0.306]	0.078* [0.041]	0.025 [0.044]
Married or cohabitating	0.038 [0.141]	0.014 [0.019]	-0.001 [0.023]
Spouse of household head	0.738** [0.304]	0.087** [0.043]	0.018 [0.042]
Indigenous	0.414*** [0.152]	0.026* [0.014]	0.055 [0.035]
Employed	0.176 [0.278]	0.010 [0.030]	0.015 [0.054]
Observations	1472	1472	1472
R-squared	0.714	0.917	0.162
Number of clusters	105	105	105

* significant at 10%; ** significant at 5%; *** significant at 1%

Note: Standard errors (in brackets) clustered at the community level

Table 9: Endline: Exposure to treatment as a function of random assignment (first stage of 2SLS)

	(1) # sessions	(2) Any	(3) All
Treated	4.839*** [0.141]	0.962*** [0.007]	0.276*** [0.028]
Strata	0.130 [0.145]	0.006 [0.008]	0.018 [0.031]
Age	-0.003 [0.009]	0.001 [0.001]	-0.001 [0.002]
Age of partner/spouse	0.006 [0.006]	0.000 [0.000]	0.002 [0.001]
Years living in community	-0.001 [0.006]	-0.002* [0.001]	0.000 [0.001]
Born in community	-0.044 [0.197]	0.041 [0.027]	-0.009 [0.043]
Less than primary schooling	-0.011 [0.146]	0.029* [0.017]	-0.037 [0.028]
Primary schooling	0.135 [0.149]	0.045*** [0.017]	-0.026 [0.034]
Secondary schooling	0.026 [0.172]	0.049** [0.019]	-0.047 [0.034]
Incomplete tertiary schooling	-0.868 [0.768]	0.077*** [0.025]	-0.147 [0.109]
Complete tertiary schooling	-0.688 [0.429]	-0.018 [0.033]	-0.106* [0.062]
Literate	0.088 [0.118]	-0.015 [0.010]	-0.021 [0.020]
Takes care of children	0.152 [0.132]	0.010 [0.013]	0.044 [0.030]
Household size	0.016 [0.033]	0.004 [0.003]	-0.008 [0.006]
Client lives alone	-0.005 [0.202]	0.032** [0.014]	-0.007 [0.047]
Children in home	-0.085 [0.072]	-0.011 [0.007]	-0.016 [0.012]
Children (yes/no)	-0.449 [0.271]	-0.034 [0.020]	-0.070 [0.053]
Head of household	0.704** [0.296]	0.062 [0.042]	0.003 [0.041]
Married or cohabitating	-0.187 [0.133]	-0.014 [0.014]	-0.017 [0.033]
Spouse of household head	0.680** [0.316]	0.068 [0.044]	-0.006 [0.049]
Indigenous	0.424** [0.180]	0.018 [0.014]	-0.002 [0.034]
Paid work	-0.330 [0.256]	-0.014 [0.014]	0.020 [0.073]
Observations	1353	1353	1353
R-squared	0.718	0.918	0.156
Number of clusters	105	105	105

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level.

Table 10: Treatment effect on social norms (ITT)

Measure of social norm	Midline	Endline
Man can hit partner when she goes out unannounced	-0.017 [0.013]	0.014 [0.017]
Man can hit partner when she neglects children	-0.015 [0.015]	0.013 [0.018]
Man can hit partner when she argues with him	-0.004 [0.011]	-0.011 [0.014]
Man can hit partner when she refuses sexual relations	-0.014* [0.008]	-0.013 [0.013]
Man can hit partner when she burns the food	-0.003 [0.011]	0.002 [0.014]
A woman can refuse sex when tired/not in the mood	0.056* [0.032]	0.052 [0.044]
A woman can refuse sex when she does not want sex	0.045 [0.031]	0.033 [0.042]
Wife should obey partner even when she doesn't agree	0.017 [0.030]	-0.013 [0.027]
Family problems should only be discussed with family	-0.029 [0.025]	-0.013 [0.018]
The man must show his partner he is boss	0.000 [0.032]	-0.027 [0.031]
If a man mistreats partner, non-family should intervene	-0.013 [0.028]	-0.013 [0.029]
Standardized score: Does not agree to be hit by partner	0.069 [0.052]	-0.003 [0.064]
Standardized score: Acceptance of sexual norms	0.104 [0.063]	0.090 [0.089]
Standardized score: Women can share family problems	0.026 [0.067]	0.060 [0.061]
Standardized score: Social norms	0.107 [0.067]	0.076 [0.063]
# observations	1471	1346
# clusters	105	105

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level and controls included for strata in all estimations. Estimation of linear probability model (through OLS). Controls include: age of client, age of (ex-)partner, level of education, if the client is literate, years spent in the community, if the client has/takes care of children, household size, if the client is head of household, marital status, employment status, and if the client is indigenous. Scores are standardized to the control group at midline/endline level. A greater score implies better performance.

Table 11: Treatment effect on the treated, social norms (ATT)

Measure of social norms	# sessions	Midline		# sessions	Endline	
		One	All		One	All
Man can hit partner when she goes out unannounced	-0.004 [0.003]	-0.018 [0.013]	-0.062 [0.046]	0.003 [0.003]	0.015 [0.018]	0.052 [0.061]
Man can hit partner when she neglects children	-0.003 [0.003]	-0.016 [0.016]	-0.056 [0.055]	0.003 [0.004]	0.013 [0.018]	0.046 [0.063]
Man can hit partner when she argues with him	-0.001 [0.002]	-0.005 [0.012]	-0.016 [0.041]	-0.002 [0.003]	-0.012 [0.014]	-0.041 [0.051]
Man can hit partner when she refuses sexual relations	-0.003* [0.002]	-0.015* [0.008]	-0.052* [0.030]	-0.003 [0.003]	-0.014 [0.013]	-0.049 [0.047]
Man can hit partner when she burns the food	-0.001 [0.002]	-0.003 [0.011]	-0.012 [0.038]	0.000 [0.003]	0.002 [0.014]	0.006 [0.048]
A woman can refuse sex when tired/not in the mood	0.012* [0.006]	0.059* [0.032]	0.206* [0.116]	0.011 [0.009]	0.054 [0.045]	0.191 [0.158]
A woman can refuse sex when she does not want sex	0.009 [0.006]	0.047 [0.032]	0.164 [0.113]	0.007 [0.009]	0.035 [0.043]	0.122 [0.152]
Wife should obey partner even when she doesn't agree	0.003 [0.006]	0.017 [0.030]	0.061 [0.108]	-0.003 [0.005]	-0.013 [0.027]	-0.046 [0.097]
Family problems should only be discussed with family	-0.006 [0.005]	-0.030 [0.025]	-0.105 [0.090]	-0.003 [0.004]	-0.013 [0.019]	-0.046 [0.065]
The man must show his partner he is boss	0.000 [0.007]	0.000 [0.033]	0.000 [0.116]	-0.006 [0.006]	-0.028 [0.031]	-0.098 [0.111]
If a man mistreats partner, non-family should intervene	-0.003 [0.006]	-0.013 [0.028]	-0.047 [0.100]	-0.003 [0.006]	-0.014 [0.030]	-0.049 [0.103]
Standardized score: Does not agree to be hit by partner	0.014 [0.011]	0.071 [0.053]	0.252 [0.189]	-0.001 [0.013]	-0.003 [0.065]	-0.011 [0.228]
Standardized score: Acceptance of sexual norms	0.022* [0.013]	0.107* [0.065]	0.379 [0.232]	0.019 [0.018]	0.094 [0.091]	0.330 [0.321]
Standardized score: Women can share family problems	0.005 [0.014]	0.027 [0.069]	0.096 [0.242]	0.012 [0.012]	0.062 [0.063]	0.218 [0.219]
Standardized score: Social norms	0.022 [0.014]	0.112 [0.068]	0.393 [0.242]	0.016 [0.013]	0.079 [0.064]	0.277 [0.228]
Instrument mean	2.528	0.514	0.140	2.534	0.515	0.140
# observations	1471	1471	1471	1346	1346	1346
# clusters	105	105	105	105	105	105

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level and controls included for strata in all estimations. Estimation of linear probability model (through OLS). Controls include: age of client, age of (ex-)partner, level of education, if the client is literate, years spent in the community, if the client has/takes care of children, household size, if the client is head of household, marital status, employment status, and if the client is indigenous. Scores are standardized to the control group at midline/endline level. A greater score implies better performance.

Table 12: Treatment effect on knowledge of resources in community (ITT)

Measure	Midline	Endline
Do you know the location of the closest hospital?	0.071* [0.041]	-0.036 [0.047]
Do you know the location of the closest medical post?	-0.083* [0.044]	-0.017 [0.044]
Do you know the location of the closest police station?	-0.058 [0.054]	-0.055 [0.039]
Do you know the location of the closest women's center?	0.023 [0.037]	0.021 [0.036]
Do you know the location of the closest district attorney?	-0.018 [0.042]	0.041 [0.037]
Do you know the location of the closest court?	-0.042 [0.044]	0.007 [0.033]
Do you know the location of the closest DEMUNA	-0.016 [0.038]	0.030 [0.040]
Have you heard of Linea 100?	0.061** [0.023]	0.088*** [0.030]
Has heard of Linea 100 and knows what it is for	0.057** [0.023]	0.075*** [0.028]
Standardized score: Knowledge of resources	-0.003 [0.088]	0.075 [0.073]
# observations	1472	1353
# clusters	105	105

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level and controls included for strata in all estimations. Estimation of linear probability model (through OLS). Controls include: age of client, age of (ex-)partner, level of education, if the client is literate, years spent in the community, if the client has/takes care of children, household size, if the client is head of household, marital status, employment status, and if the client is indigenous. Scores are standardized to the control group at midline/endline level. A greater score implies better performance.

Table 13: Treatment effect on the treated, knowledge of resources (ATT)

Measure of social norms	Midline		Endline			
	# sessions	One	All	# sessions	One	All
Do you know the location of the closest hospital?	0.015*	0.073*	0.258	-0.007	-0.037	-0.129
	[0.009]	[0.042]	[0.160]	[0.009]	[0.048]	[0.166]
Do you know the location of the closest medical post?	-0.017*	-0.087*	-0.305*	-0.003	-0.017	-0.061
	[0.009]	[0.045]	[0.171]	[0.009]	[0.045]	[0.159]
Do you know the location of the closest police station?	-0.012	-0.060	-0.211	-0.011	-0.057	-0.198
	[0.011]	[0.055]	[0.195]	[0.008]	[0.040]	[0.140]
Do you know the location of the closest women's center?	0.005	0.024	0.083	0.004	0.022	0.075
	[0.008]	[0.038]	[0.133]	[0.007]	[0.037]	[0.127]
Do you know the location of the closest district attorney?	-0.004	-0.018	-0.064	0.009	0.043	0.150
	[0.009]	[0.043]	[0.152]	[0.008]	[0.038]	[0.135]
Do you know the location of the closest court?	-0.009	-0.044	-0.155	0.002	0.008	0.027
	[0.009]	[0.045]	[0.163]	[0.007]	[0.034]	[0.119]
Do you know the location of the closest DEMUNA	-0.003	-0.017	-0.060	0.006	0.031	0.110
	[0.008]	[0.039]	[0.138]	[0.008]	[0.041]	[0.145]
Have you heard of Linea 100?	0.013***	0.063***	0.224**	0.018***	0.091***	0.318***
	[0.005]	[0.024]	[0.093]	[0.006]	[0.031]	[0.118]
Has heard of Linea 100 and knows what it is for	0.012**	0.059**	0.208**	0.016***	0.078***	0.273**
	[0.005]	[0.024]	[0.092]	[0.006]	[0.029]	[0.109]
Standardized score: Knowledge of resources	-0.001	-0.003	-0.011	0.015	0.078	0.271
	[0.018]	[0.090]	[0.316]	[0.015]	[0.075]	[0.265]
Instrument mean	2.528	0.514	0.140	2.534	0.515	0.140
# observations	1472	1472	1472	1353	1353	1353
# clusters	105	105	105	105	105	105

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level and controls included for strata in all estimations. Estimation of linear probability model (through OLS). Controls include: age of client, age of (ex-)partner, level of education, if the client is literate, years spent in the community, if the client has/takes care of children, household size, if the client is head of household, marital status, employment status, and if the client is indigenous. Scores are standardized to the control group at midline/endline level. A greater score implies better performance.

Table 14: Treatment effect on VAW, overall violence (ITT)

Measure	Midline	Endline
Any sexual violence	0.002	0.001
	[0.015]	[0.013]
Any physical violence	0.017	-0.000
	[0.021]	[0.022]
Any emotional/psychological violence	0.023	0.003
	[0.037]	[0.027]
Any violence	0.025	-0.002
	[0.035]	[0.026]
# observations	1472	1353
# clusters	105	105

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level and controls included for strata in all estimations. Estimation of linear probability model (through OLS). Controls include: age of client, age of (ex-)partner, level of education, if the client is literate, years spent in the community, if the client has/takes care of children, household size, if the client is head of household, marital status, employment status, and if the client is indigenous. Scores are standardized to the control group at baseline level.

Table 15: Treatment effect on the treated, overall violence (ATT)

Measure of social norms	# sessions	Midline		# sessions	Endline	
		One	All		One	All
Any sexual violence	0.000 [0.003]	0.002 [0.016]	0.009 [0.055]	0.000 [0.003]	0.001 [0.013]	0.003 [0.047]
Any physical violence	0.003 [0.004]	0.017 [0.022]	0.061 [0.076]	-0.000 [0.004]	-0.000 [0.022]	-0.001 [0.079]
Any emotional/psychological violence	0.005 [0.008]	0.023 [0.038]	0.083 [0.133]	0.001 [0.006]	0.003 [0.028]	0.012 [0.099]
Any violence	0.005 [0.007]	0.026 [0.036]	0.093 [0.126]	-0.000 [0.005]	-0.002 [0.027]	-0.006 [0.094]
Instrument mean	2.528	0.514	0.140	2.534	0.515	0.140
# observations	1472	1472	1472	1353	1353	1353
# clusters	105	105	105	105	105	105

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level and controls included for strata in all estimations. Estimation of linear probability model (through OLS). Controls include: age of client, age of (ex-)partner, level of education, if the client is literate, years spent in the community, if the client has/takes care of children, household size, if the client is head of household, marital status, employment status, and if the client is indigenous. Scores are standardized to the control group at baseline level.

Table 16: Treatment effect on VAW, physical or sexual violence (ITT)

Measure	Midline	Endline
Pulled hair	0.000 [0.018]	0.004 [0.013]
Pushed/shook/threw something at you	0.038** [0.019]	0.001 [0.017]
Slapped/twisted your arm	-0.007 [0.015]	0.003 [0.013]
Hit with fist/other object to cause harm	0.003 [0.015]	0.001 [0.014]
Kicked/dragged	0.004 [0.012]	0.004 [0.011]
Strangled/burned	-0.005 [0.007]	0.001 [0.008]
Threatened with knife/gun/weapon	0.015* [0.008]	0.009 [0.009]
Forced sexual intercourse when not desired	-0.002 [0.015]	0.001 [0.013]
Forced sexual acts you do not approve	0.001 [0.011]	-0.008 [0.008]
# observations	1412	1289
# clusters	105	105

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level and controls included for strata in all estimations. Estimation of linear probability model (through OLS). Controls include: age of client, age of (ex-)partner, level of education, if the client is literate, years spent in the community, if the client has/takes care of children, household size, if the client is head of household, marital status, employment status, and if the client is indigenous. Scores are standardized to the control group at baseline level.

Table 17: Treatment effect on the treated, physical or sexual violence (ATT)

Measure of social norms	# sessions	Midline		# sessions	Endline	
		One	All		One	All
Pulled hair	0.000 [0.004]	0.000 [0.018]	0.001 [0.064]	0.001 [0.003]	0.004 [0.014]	0.015 [0.049]
Pushed/shook/threw something at you	0.008** [0.004]	0.040** [0.020]	0.140** [0.068]	0.000 [0.004]	0.001 [0.018]	0.005 [0.062]
Slapped/twisted your arm	-0.001 [0.003]	-0.007 [0.016]	-0.024 [0.055]	0.001 [0.003]	0.004 [0.013]	0.013 [0.046]
Hit with fist/other object to cause harm	0.001 [0.003]	0.003 [0.016]	0.010 [0.056]	0.000 [0.003]	0.001 [0.014]	0.005 [0.049]
Kicked/dragged	0.001 [0.002]	0.004 [0.012]	0.015 [0.043]	0.001 [0.002]	0.004 [0.011]	0.016 [0.040]
Strangled/burned	-0.001 [0.001]	-0.005 [0.007]	-0.018 [0.025]	0.000 [0.002]	0.001 [0.008]	0.002 [0.028]
Threatened with knife/gun/weapon	0.003* [0.002]	0.016* [0.008]	0.056* [0.029]	0.002 [0.002]	0.009 [0.009]	0.033 [0.032]
Forced sexual intercourse when not desired	-0.000 [0.003]	-0.002 [0.015]	-0.006 [0.054]	0.000 [0.003]	0.001 [0.013]	0.003 [0.047]
Forced sexual acts you do not approve	0.000 [0.002]	0.001 [0.012]	0.005 [0.041]	-0.002 [0.002]	-0.008 [0.009]	-0.028 [0.030]
Instrument mean	2.528	0.514	0.140	2.534	0.515	0.140
# observations	1412	1412	1412	1289	1289	1289
# clusters	105	105	105	105	105	105

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level and controls included for strata in all estimations. Estimation of linear probability model (through OLS). Controls include: age of client, age of (ex-)partner, level of education, if the client is literate, years spent in the community, if the client has/takes care of children, household size, if the client is head of household, marital status, employment status, and if the client is indigenous. Scores are standardized to the control group at baseline level.

Table 18: Treatment effect on VAW, emocional/psychological violence (ITT)

Measure	Midline	Endline
Did things to humiliate you	0.027 [0.023]	0.038* [0.021]
Called you ignorant/stupid	0.038 [0.028]	0.001 [0.023]
Called you useless/lazy/always sleeping	0.043 [0.029]	0.020 [0.019]
Threatened to harm you or someone close	0.024 [0.019]	-0.004 [0.015]
Threatened to leave you/take kids/financial support	0.010 [0.022]	-0.010 [0.017]
# observations	1412	1289
# clusters	105	105

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level and controls included for strata in all estimations. Estimation of linear probability model (through OLS). Controls include: age of client, age of (ex-)partner, level of education, if the client is literate, years spent in the community, if the client has/takes care of children, household size, if the client is head of household, marital status, employment status, and if the client is indigenous. Scores are standardized to the control group at baseline level.

Table 19: Treatment effect on the treated, emotional/psychological violence (ATT)

Measure of social norms	# sessions	Midline		# sessions	Endline	
		One	All		One	All
Did things to humiliate you	0.006 [0.005]	0.028 [0.024]	0.098 [0.084]	0.008* [0.004]	0.040* [0.021]	0.140* [0.072]
Called you ignorant/stupid	0.008 [0.006]	0.039 [0.029]	0.138 [0.104]	0.000 [0.005]	0.001 [0.024]	0.002 [0.084]
Called you useless/lazy/always sleeping	0.009 [0.006]	0.045 [0.030]	0.157 [0.107]	0.004 [0.004]	0.021 [0.020]	0.074 [0.069]
Threatened to harm you or someone close	0.005 [0.004]	0.025 [0.019]	0.088 [0.068]	-0.001 [0.003]	-0.004 [0.016]	-0.014 [0.056]
Threatened to leave you/take kids/financial support	0.002 [0.004]	0.011 [0.022]	0.038 [0.078]	-0.002 [0.004]	-0.011 [0.018]	-0.038 [0.063]
Instrument mean	2.528	0.514	0.140	2.534	0.515	0.140
# observations	1412	1412	1412	1289	1289	1289
# clusters	105	105	105	105	105	105

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level and controls included for strata in all estimations. Estimation of linear probability model (through OLS). Controls include: age of client, age of (ex-)partner, level of education, if the client is literate, years spent in the community, if the client has/takes care of children, household size, if the client is head of household, marital status, employment status, and if the client is indigenous. Scores are standardized to the control group at baseline level.

Table 20: Effect of treatment (ITT) on emotional health and self-esteem

Measure	Midline	Endline
Standardized score: Emotional health	-0.185** [0.072]	-0.011 [0.071]
Standardized score: Self-esteem	-0.127 [0.100]	-0.018 [0.070]
Standardized score: Self-control	. [.]	0.013 [0.068]
Standardized score: Resilience	. [.]	-0.048 [0.073]
Standardized score: Optimism	. [.]	-0.095 [0.063]
Client divorced or separated between surveys	0.006 [0.009]	-0.003 [0.009]
# observations	1472	1353
# clusters	105	105

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level and controls included for strata in all estimations. Estimation through OLS. Controls include: age of client, age of (ex-)partner, level of education, if the client is literate, years spent in the community, if the client has/takes care of children, household size, if the client is head of household, marital status, employment status, and if the client is indigenous. Emotional health and self-esteem scores are standardized to the control group at baseline level, while the remaining are standardized to the control group at midline/endline level. A greater score implies better performance.

Table 21: Treatment effect on the treated, emotional health (ATT)

Measure of social norms	# sessions	Midline		# sessions	Endline	
		One	All		One	All
Standardized score: Emotional health	-0.039*** [0.014]	-0.193*** [0.074]	-0.679*** [0.250]	-0.002 [0.015]	-0.012 [0.073]	-0.041 [0.255]
Standardized score: Self-esteem	-0.027 [0.021]	-0.132 [0.102]	-0.466 [0.369]	-0.004 [0.014]	-0.018 [0.072]	-0.064 [0.251]
Standardized score: Self-control	[.] [.]	[.] [.]	[.] [.]	0.003 [0.014]	0.013 [0.070]	0.046 [0.243]
Standardized score: Resilience	[.] [.]	[.] [.]	[.] [.]	-0.010 [0.015]	-0.050 [0.075]	-0.175 [0.260]
Standardized score: Optimism	[.] [.]	[.] [.]	[.] [.]	-0.020 [0.013]	-0.098 [0.064]	-0.343 [0.228]
Client divorced or separated between surveys	0.001 [0.002]	0.006 [0.009]	0.021 [0.030]	-0.001 [0.002]	-0.003 [0.010]	-0.012 [0.034]
Instrument mean	2.528	0.514	0.140	2.528	0.514	0.140
# observations	1472	1472	1472	1353	1353	1353
# clusters	105	105	105	105	105	105

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level and controls included for strata in all estimations. Estimation of linear probability model (through OLS). Controls include: age of client, age of (ex-)partner, level of education, if the client is literate, years spent in the community, if the client has/takes care of children, household size, if the client is head of household, marital status, employment status, and if the client is indigenous. Emotional health and self-esteem scores are standardized to the control group at baseline level, while the remaining are standardized to the control group at midline/endline level. A greater score implies better performance.

Table 22: Treatment effect on perceptions of partner (ITT)

Measure	Midline	Endline
Partner is/was affectionate often/sometimes	-0.003 [0.015]	0.002 [0.014]
Partner passes/passed free time often/sometimes	-0.010 [0.018]	0.010 [0.017]
Partner respects/respected wishes often/sometimes	0.007 [0.017]	-0.019 [0.017]
Partner gets/got jealous if you spoke with other men	0.008 [0.029]	0.071** [0.030]
Partner accuses/accused you frequently of cheating	0.052* [0.029]	0.074*** [0.023]
Partner keeps/kept from visits with friends	0.008 [0.021]	0.013 [0.019]
Partner tries/tried to limit visits/contact with family	-0.012 [0.019]	0.030 [0.019]
Partner insists/insisted knowing where you go/went	0.014 [0.028]	0.071** [0.033]
Partner distrusts/distrusted you with money	-0.026 [0.027]	0.071*** [0.023]
Standardized score: Perceptions of partner	-0.021 [0.056]	-0.127** [0.050]
# observations	1394	1271
# clusters	105	105

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level and controls included for strata in all estimations. Estimation of linear probability model (through OLS). Controls include: age of client, age of (ex-)partner, level of education, if the client is literate, years spent in the community, if the client has/takes care of children, household size, if the client is head of household, marital status, employment status, and if the client is indigenous. Scores are standardized to the control group at baseline level. A greater score implies better performance.

Table 23: Treatment effect on the treated, perception of partner (ATT)

Measure of social norms	# sessions	Midline		# sessions	Endline	
		One	All		One	All
Partner is/was affectionate often/sometimes	-0.001 [0.003]	-0.003 [0.016]	-0.012 [0.056]	0.000 [0.003]	0.002 [0.015]	0.007 [0.052]
Partner passes/passed free time often/sometimes	-0.002 [0.004]	-0.011 [0.019]	-0.038 [0.066]	0.002 [0.003]	0.010 [0.017]	0.037 [0.060]
Partner respects/respected wishes often/sometimes	0.002 [0.004]	0.008 [0.018]	0.027 [0.064]	-0.004 [0.004]	-0.019 [0.018]	-0.068 [0.062]
Partner gets/got jealous if you spoke with other men	0.002 [0.006]	0.009 [0.030]	0.031 [0.104]	0.015** [0.006]	0.074** [0.031]	0.262** [0.105]
Partner accuses/accused you frequently of cheating	0.011* [0.006]	0.054* [0.030]	0.191* [0.105]	0.015*** [0.005]	0.077*** [0.024]	0.274*** [0.083]
Partner keeps/kept from visits with friends	0.002 [0.004]	0.008 [0.022]	0.028 [0.077]	0.003 [0.004]	0.014 [0.019]	0.050 [0.067]
Partner tries/tried to limit visits/contact with family	-0.003 [0.004]	-0.013 [0.020]	-0.046 [0.068]	0.006 [0.004]	0.031 [0.020]	0.112 [0.069]
Partner insists/insisted knowing where you go/went	0.003 [0.006]	0.015 [0.028]	0.052 [0.099]	0.015** [0.007]	0.074** [0.033]	0.262** [0.118]
Partner distrusts/distrusted you with money	-0.005 [0.006]	-0.027 [0.027]	-0.095 [0.097]	0.015*** [0.005]	0.074*** [0.024]	0.261*** [0.083]
Standardized score: Perceptions of partner	-0.004 [0.011]	-0.022 [0.058]	-0.077 [0.202]	-0.026*** [0.010]	-0.132** [0.051]	-0.467*** [0.176]
Instrument mean	2.528	0.514	0.140	2.534	0.515	0.140
# observations	1394	1394	1394	1271	1271	1271
# clusters	105	105	105	105	105	105

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level and controls included for strata in all estimations. Estimation of linear probability model (through OLS). Controls include: age of client, age of (ex-)partner, level of education, if the client is literate, years spent in the community, if the client has/takes care of children, household size, if the client is head of household, marital status, employment status, and if the client is indigenous. Scores are standardized to the control group at baseline level. A greater score implies better performance.

Table 24: Treatment effect on knowledge about gender equality (ITT)

Measure	Endline
There is no occupation reserved for women only	0.064** [0.027]
When there is VAW at home, it needs to be solved by more than talking	0.010 [0.015]
Women and men have equal skills to raise children	0.014 [0.029]
If a woman can't avoid VAW, it's not because she likes it	-0.002 [0.025]
Men and women have unequal opportunities	-0.042** [0.021]
Alcohol is not a major cause of violence against women and kids	-0.024 [0.026]
Violence between spouses/partners affects children	0.002 [0.020]
VAW does not only take place in poor HH	0.005 [0.021]
The more he beats me, the less he loves me	-0.015 [0.016]
Countrywomen can be educated	-0.014 [0.019]
Standardized score: Perception of women about VAW	0.010 [0.053]
# observations	1353
# clusters	105

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level and controls included for strata in all estimations. Estimation of linear probability model (through OLS). Controls include: age of client, age of (ex-)partner, level of education, if the client is literate, years spent in the community, if the client has/takes care of children, household size, if the client is head of household, marital status, employment status, and if the client is indigenous. Scores are standardized to the control group at endline level. A greater score implies better performance.

Table 25: Treatment effect on the treated, knowledge about gender equality (ATT)

Measure	Measure of treatment received		
	# sessions	One	All
There is no occupation reserved for women only	0.013** [0.006]	0.067** [0.028]	0.234** [0.100]
When there is VAW at home, it needs to be solved by more than talking	0.002 [0.003]	0.010 [0.016]	0.034 [0.054]
Women and men have equal skills to raise children	0.003 [0.006]	0.015 [0.030]	0.052 [0.105]
If a woman can't avoid VAW, it's not because she likes it	-0.000 [0.005]	-0.002 [0.026]	-0.006 [0.090]
Men and women have unequal opportunities	-0.009** [0.004]	-0.044** [0.021]	-0.154** [0.076]
Alcohol is not a major cause of violence against women and kids	-0.005 [0.005]	-0.025 [0.026]	-0.087 [0.090]
Violence between spouses/partners affects children	0.000 [0.004]	0.002 [0.021]	0.007 [0.072]
VAW does not only take place in poor HH	0.001 [0.004]	0.006 [0.021]	0.020 [0.074]
The more he beats me, the less he loves me	-0.003 [0.003]	-0.016 [0.017]	-0.055 [0.060]
Countrywomen can be educated	-0.003 [0.004]	-0.014 [0.019]	-0.051 [0.068]
Standardized score: Perception of women about VAW	0.002 [0.011]	0.010 [0.054]	0.035 [0.189]
Instrument mean	2.534	0.515	0.140
# observations	1348	1348	1348
# clusters	105	105	105

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level and controls included for strata in all estimations. Estimation of linear probability model (through OLS). Controls include: age of client, age of (ex-)partner, level of education, if the client is literate, years spent in the community, if the client has/takes care of children, household size, if the client is head of household, marital status, employment status, and if the client is indigenous. Scores are standardized to the control group at endline level.

Table 26: Treatment effect on last word (ITT)

Measure	Midline	Endline
Interviewed has last word: own health care	-0.015 [0.014]	0.020 [0.016]
Interviewed has last word: important buying decisions	0.008 [0.013]	0.010 [0.018]
Interviewed has last word: daily purchases	0.001 [0.007]	0.005 [0.008]
Interviewed has last word: visit family/friends	-0.007 [0.013]	-0.001 [0.013]
Interviewed has last word: daily meal	0.013 [0.008]	-0.018* [0.010]
Interviewed has last word: loan decisions	0.014 [0.015]	-0.015 [0.019]
Interviewed has last word: saving decisions	-0.002 [0.014]	0.003 [0.013]
Interviewed has last word: own clothes	0.003 [0.014]	-0.013 [0.010]
Interviewed has last word: kids activities	-0.001 [0.020]	-0.005 [0.023]
Interviewed has last word: hours spent with kids	-0.026 [0.020]	-0.063** [0.026]
Interviewed has last word: facing an emergency	0.008 [0.015]	0.003 [0.019]
Interviewed has last word: selling decisions	0.008 [0.032]	0.024 [0.022]
Interviewed has last word: inventory decisions	-0.003 [0.034]	0.006 [0.026]
Interviewed has last word: lending decisions	0.023 [0.034]	0.010 [0.027]
Interviewed has last word: manage Bank loans	0.024 [0.017]	-0.058* [0.033]
Interviewed has last word: assist to the Bank	0.015 [0.018]	-0.048 [0.033]
Standardized score: Last word	-0.014 [0.062]	0.070 [0.065]
# observations	1472	1353
# clusters	105	105

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level and controls included for strata in all estimations. Estimation of linear probability model (through OLS). Controls include: age of client, age of (ex-)partner, level of education, if the client is literate, years spent in the community, if the client has/takes care of children, household size, if the client is head of household, marital status, employment status, and if the client is indigenus. Scores are standardized to the control group at baseline level. A greater score implies a better performance.

Table 27: Treatment effect on the treated, last word (ATT)

Measure of social norms	# sessions	Midline		# sessions	Endline	
		One	All		One	All
Interviewed has last word: own health care	-0.003 [0.003]	-0.015 [0.014]	-0.054 [0.050]	0.004 [0.003]	0.021 [0.017]	0.072 [0.057]
Interviewed has last word: important buying decisions	0.002 [0.003]	0.008 [0.014]	0.028 [0.049]	0.002 [0.004]	0.011 [0.018]	0.037 [0.063]
Interviewed has last word: daily purchases	0.000 [0.001]	0.001 [0.007]	0.003 [0.025]	0.001 [0.002]	0.005 [0.008]	0.017 [0.028]
Interviewed has last word: visit family/friends	-0.001 [0.003]	-0.007 [0.014]	-0.025 [0.048]	-0.000 [0.003]	-0.001 [0.013]	-0.003 [0.046]
Interviewed has last word: daily meal	0.003 [0.002]	0.014 [0.008]	0.049 [0.031]	-0.004* [0.002]	-0.019* [0.011]	-0.065* [0.039]
Interviewed has last word: loan decisions	0.003 [0.003]	0.014 [0.015]	0.050 [0.054]	-0.003 [0.004]	-0.015 [0.019]	-0.054 [0.068]
Interviewed has last word: saving decisions	-0.000 [0.003]	-0.002 [0.014]	-0.006 [0.049]	0.001 [0.003]	0.003 [0.013]	0.009 [0.046]
Interviewed has last word: own clothes	0.001 [0.003]	0.003 [0.014]	0.012 [0.051]	-0.003 [0.002]	-0.014 [0.011]	-0.048 [0.038]
Interviewed has last word: kids activities	-0.000 [0.004]	-0.001 [0.021]	-0.002 [0.072]	-0.001 [0.005]	-0.005 [0.024]	-0.017 [0.083]
Interviewed has last word: hours spent with kids	-0.005 [0.004]	-0.027 [0.020]	-0.094 [0.074]	-0.013** [0.005]	-0.065** [0.027]	-0.227** [0.103]
Interviewed has last word: facing an emergency	0.002 [0.003]	0.009 [0.015]	0.031 [0.054]	0.001 [0.004]	0.004 [0.019]	0.012 [0.067]
Interviewed has last word: selling decisions	0.002 [0.006]	0.009 [0.032]	0.031 [0.114]	0.005 [0.005]	0.025 [0.023]	0.086 [0.080]
Interviewed has last word: inventory decisions	-0.001 [0.007]	-0.003 [0.035]	-0.010 [0.124]	0.001 [0.005]	0.006 [0.026]	0.021 [0.091]
Interviewed has last word: lending decisions	0.005 [0.007]	0.024 [0.035]	0.085 [0.124]	0.002 [0.005]	0.011 [0.027]	0.038 [0.096]
Interviewed has last word: manage Bank loans	0.005 [0.004]	0.025 [0.018]	0.088 [0.062]	-0.012* [0.007]	-0.060* [0.033]	-0.211* [0.122]
Interviewed has last word: assist to the Bank	0.003 [0.004]	0.016 [0.018]	0.056 [0.063]	-0.010 [0.007]	-0.050 [0.033]	-0.175 [0.119]
Standardized score: Last word	-0.003 [0.013]	-0.015 [0.063]	-0.053 [0.223]	0.014 [0.013]	0.073 [0.066]	0.253 [0.235]
Instrument mean	2.528	0.514	0.140	2.534	0.515	0.140
# observations	1394	1394	1394	1353	1353	1353
# clusters	105	105	105	105	105	105

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level and controls included for strata in all estimations. Estimation of linear probability model (through OLS). Controls include: age of client, age of (ex-)partner, level of education, if the client is literate, years spent in the community, if the client has/takes care of children, household size, if the client is head of household, marital status, employment status, and if the client is indigenous. Scores are standardized to the control group at baseline level.

Table 28: Treatment effect on number of activities in charge (ITT)

Measure	Midline	Endline
Interviewed in charge of: washing and ironing	0.003 [0.008]	0.006 [0.007]
Interviewed in charge of: prepare meals	0.015* [0.008]	0.002 [0.007]
Interviewed in charge of: minor repairs	-0.004 [0.031]	0.053* [0.031]
Interviewed in charge of: family care	0.013 [0.010]	-0.001 [0.010]
Interviewed in charge of: care of sick members	0.001 [0.010]	-0.027* [0.016]
Interviewed in charge of: cleaning	0.002 [0.010]	-0.013** [0.006]
Number of activities in charge	0.030 [0.051]	0.020 [0.044]
# observations	1472	1353
# clusters	105	105

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level and controls included for strata in all estimations. Estimation of linear probability model (through OLS). Controls include: age of client, age of (ex-)partner, level of education, if the client is literate, years spent in the community, if the client has/takes care of children, household size, if the client is head of household, marital status, employment status, and if the client is indigenous. Scores are standardized to the control group at baseline level.

Table 29: Treatment effect on the treated, number of activities in charge of (ATT)

Measure of social norms	# sessions	Midline		# sessions	Endline	
		One	All		One	All
Interviewed in charge of: washing and ironing	0.001 [0.002]	0.003 [0.008]	0.011 [0.030]	0.001 [0.001]	0.007 [0.007]	0.023 [0.024]
Interviewed in charge of: prepare meals	0.003* [0.002]	0.015* [0.008]	0.053* [0.029]	0.000 [0.001]	0.002 [0.007]	0.006 [0.024]
Interviewed in charge of: minor repairs	-0.001 [0.006]	-0.004 [0.032]	-0.013 [0.112]	0.011* [0.006]	0.055* [0.032]	0.193* [0.110]
Interviewed in charge of: family care	0.003 [0.002]	0.014 [0.010]	0.049 [0.037]	-0.000 [0.002]	-0.001 [0.010]	-0.003 [0.036]
Interviewed in charge of: care of sick members	0.000 [0.002]	0.001 [0.010]	0.004 [0.036]	-0.006* [0.003]	-0.028* [0.017]	-0.099 [0.062]
Interviewed in charge of: cleaning	0.000 [0.002]	0.002 [0.011]	0.007 [0.038]	-0.003** [0.001]	-0.013** [0.006]	-0.047** [0.022]
Number of activities in charge	0.006 [0.010]	0.032 [0.052]	0.112 [0.183]	0.004 [0.009]	0.021 [0.045]	0.072 [0.155]
Instrument mean	2.528	0.514	0.140	2.534	0.515	0.140
# observations	1394	1394	1394	1348	1348	1348
# clusters	105	105	105	105	105	105

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level and controls included for strata in all estimations. Estimation of linear probability model (through OLS). Controls include: age of client, age of (ex-)partner, level of education, if the client is literate, years spent in the community, if the client has/takes care of children, household size, if the client is head of household, marital status, employment status, and if the client is indigenous.

Table 30: Treatment effect on labor supply and other outcomes (ITT)

Measure	Midline	Endline
Paid work	0.005 [0.006]	0.008 [0.006]
Paid work outside home	0.044 [0.029]	-0.027 [0.024]
Number of working hours per week	2.500 [2.369]	0.559 [1.977]
Earns more than partner	0.029 [0.023]	-0.010 [0.023]
Decides over money she earns	0.006 [0.039]	-0.010 [0.036]
In the last 12 months, attacked her husband without being attacked	0.028*** [0.009]	-0.004 [0.015]
Drinks alcohol	0.003 [0.037]	0.006 [0.041]
Owner of the property	.	0.072**
Talked with partner in last 12 months about: family relationships	[.]	[0.034]
Talked with partner in last 12 months about: VAW	.	0.042
Talked with partner in last 12 months about: phys. punishment on children	[.]	[0.029]
Talked with partner in last 12 months about: phys. punishment on children	.	0.064*
Talked with partner in last 12 months about: phys. punishment on children	[.]	[0.035]
Talked with partner in last 12 months about: phys. punishment on children	.	0.046
Talked with partner in last 12 months about: phys. punishment on children	[.]	[0.031]
Advised a neighbor about family relationships in the last 12 months	.	0.053**
Advised a neighbor about family relationships in the last 12 months	[.]	[0.026]
# observations	1472	1353
# clusters	105	105

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level and controls included for strata in all estimations. Estimation of linear probability model (through OLS). Controls include: age of client, age of (ex-)partner, level of education, if the client is literate, years spent in the community, if the client has/takes care of children, household size, if the client is head of household, marital status, employment status, and if the client is indigenous. Scores are standardized to the control group at baseline level.

Table 31: Treatment effect on the treated, labor supply and other outcomes (ATT)

Measure of social norms	# ses- sions	Midline		# ses- sions	Endline	
		One	All		One	All
Paid work	0.001 [0.001]	0.005 [0.006]	0.018 [0.022]	0.002 [0.001]	0.008 [0.006]	0.029 [0.023]
Paid work outside home	0.009 [0.006]	0.046 [0.030]	0.162 [0.108]	-0.006 [0.005]	-0.028 [0.024]	-0.097 [0.084]
Number of working hours per week	[0.521] [0.488]	[2.596] [2.429]	[9.370] [8.773]	0.116 [0.404]	0.581 [2.027]	2.018 [7.026]
Earns more than partner	0.006 [0.005]	0.030 [0.023]	0.105 [0.081]	-0.002 [0.005]	-0.010 [0.024]	-0.034 [0.081]
Decides over money she earns	0.001 [0.008]	0.006 [0.040]	0.020 [0.138]	-0.002 [0.007]	-0.010 [0.037]	-0.034 [0.126]
In the last 12 months, attacked her husband without being attacked	0.006*** [0.002]	0.029*** [0.009]	0.101*** [0.034]	-0.001 [0.003]	-0.004 [0.016]	-0.015 [0.056]
Drinks alcohol	0.001 [0.008]	0.003 [0.038]	0.011 [0.135]	0.001 [0.008]	0.006 [0.043]	0.023 [0.150]
Owner of the property	.	.	.	0.014** [0.007]	0.074** [0.034]	0.239** [0.115]
Talked with partner in last 12 months about: family relationships	.	.	.	0.009 [0.006]	0.044 [0.029]	0.149 [0.098]
Talked with partner in last 12 months about: VAW	.	.	.	0.013* [0.007]	0.067* [0.035]	0.225* [0.119]
Talked with partner in last 12 months about: phys. punishment on children	.	.	.	0.009 [0.006]	0.048 [0.031]	0.159 [0.107]
Advised a neighbor about family relationships in the last 12 months	.	.	.	0.011** [0.005]	0.055** [0.027]	0.191** [0.091]
Instrument mean	2.528	0.514	0.140	2.534	0.515	0.140
# observations	1037	1037	1037	1346	1346	1346
# clusters	105	105	105	105	105	105

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level and controls included for strata in all estimations. Estimation of linear probability model (through OLS). Controls include: age of client, age of (ex-)partner, level of education, if the client is literate, years spent in the community, if the client has/takes care of children, household size, if the client is head of household, marital status, employment status, and if the client is indigenous.

Table 32: Treatment effect on financial statements (ITT)

Measure	Effect
Client at endline	-0.072 [0.053]
Loan level at endline	-0.033 [0.118]
Balance at endline	0.087 [0.205]
Savings level at endline	0.095 [0.113]
Client at July 2017	-0.011 [0.052]
Loan level at July 2017	0.024 [0.133]
Savings level at July 2017	0.051 [0.134]
# observations	1335
# clusters	105

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level and controls included for strata in all estimations. Estimation of linear probability model (through OLS). Controls include: age of client, age of (ex-)partner, level of education, if the client is literate, years spent in the community, if the client has/takes care of children, household size, if the client is head of household, marital status, employment status, and if the client is indigenous. Scores are standardized to the control group at baseline level.

Table 33: Treatment effect on the treated, financial statements (ATT)

Measure	# sessions	Measure of treatment received	
		One	All
Client at endline	-0.015 [0.011]	-0.074 [0.054]	-0.256 [0.196]
Loan level at endline	-0.006 [0.021]	-0.033 [0.116]	-0.092 [0.329]
Balance at endline	0.015 [0.032]	. [.]	0.194 [0.431]
Savings level at endline	0.017 [0.020]	0.095 [0.111]	0.264 [0.303]
Client at July 2017	-0.002 [0.010]	-0.011 [0.052]	-0.040 [0.183]
Loan level at July 2017	0.004 [0.024]	0.024 [0.131]	0.064 [0.346]
Savings level at July 2017	0.009 [0.024]	0.052 [0.132]	0.136 [0.341]
Instrument mean	2.528	0.514	0.140
# observations	602	602	602
# clusters	86	86	86

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level and controls included for strata in all estimations. Estimation of linear probability model (through OLS). Controls include: age of client, age of (ex-)partner, level of education, if the client is literate, years spent in the community, if the client has/takes care of children, household size, if the client is head of household, marital status, employment status, and if the client is indigenous. Scores are standardized to the control group at baseline level.

Table 34: Treatment effect on parenting practices (ITT)

Measure	Endline
When a kid misbehaves, more love and no beating	-0.036 [0.037]
The classes are not understood through beating	-0.007 [0.018]
Like parents like son, is not true	-0.011 [0.036]
Mothers should inform their children about anticonceptive methods	0.014 [0.013]
Mothers should talk to children about sex	0.028* [0.015]
Women with menopause can contribute to the family or the community	0.006 [0.022]
Bad parenting practice: pulling ear and/or ear	-0.002 [0.012]
Good parenting practice: talk with children	0.001 [0.006]
Bad parenting practice: give absolute freedom to children	-0.003 [0.009]
Good parenting practice: explain reasons when disciplined	-0.003 [0.012]
Standardized score: Parenting practices	-0.025 [0.078]
# observations	1353
# clusters	105

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level and controls included for strata in all estimations. Estimation of linear probability model (through OLS). Controls include: age of client, age of (ex-)partner, level of education, if the client is literate, years spent in the community, if the client has/takes care of children, household size, if the client is head of household, marital status, employment status, and if the client is indigenous. Scores are standardized to the control group at endline level. A greater score implies better performance.

Table 35: Treatment effect on the treated, parenting practices (ATT)

Measure	Measure of treatment received		
	# sessions	One	All
When a kid misbehaves, more love and no beating	-0.007 [0.008]	-0.037 [0.038]	-0.130 [0.135]
The classes are not understood through beating	-0.001 [0.004]	-0.008 [0.018]	-0.026 [0.061]
Like parents like son, is not true	-0.002 [0.007]	-0.012 [0.037]	-0.041 [0.129]
Mothers should inform their children about anticonceptive methods	0.003 [0.003]	0.015 [0.013]	0.051 [0.045]
Mothers should talk to children about sex	0.006* [0.003]	0.029* [0.016]	0.102* [0.053]
Women with menopause can contribute to the family or the community	0.001 [0.005]	0.006 [0.023]	0.020 [0.081]
Bad parenting practice: pulling ear and/or ear	-0.000 [0.002]	-0.002 [0.012]	-0.007 [0.041]
Good parenting practice: talk with children	0.000 [0.001]	0.001 [0.006]	0.002 [0.020]
Bad parenting practice: give absolute freedom to children	-0.001 [0.002]	-0.003 [0.010]	-0.010 [0.034]
Good parenting practice: explain reasons when disciplined	-0.001 [0.003]	-0.003 [0.013]	-0.010 [0.044]
Standardized score: Parenting practices	-0.005 [0.016]	-0.026 [0.080]	-0.092 [0.279]
Instrument mean	2.534	0.515	0.140
# observations	1348	1348	1348
# clusters	105	105	105

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level and controls included for strata in all estimations. Estimation of linear probability model (through OLS). Controls include: age of client, age of (ex-)partner, level of education, if the client is literate, years spent in the community, if the client has/takes care of children, household size, if the client is head of household, marital status, employment status, and if the client is indigenous. Scores are standardized to the control group at endline level.

Table 36: Treatment effect on physical punishment of children (ITT)

Measure	Midline			Endline		
	Client	Partner/others	Anyone	Client	Partner/others	Anyone
Slaps/smacks them	0.029 [0.037]	0.008 [0.030]	0.034 [0.041]	0.021 [0.014]	0.008 [0.011]	0.019 [0.016]
Refuses to feed them	-0.010 [0.008]	-0.015 [0.010]	-0.020* [0.011]	0.009* [0.005]	-0.002 [0.002]	0.007 [0.005]
Beats or physically punishes them	0.016 [0.032]	0.024 [0.031]	0.024 [0.039]	0.001 [0.029]	0.042* [0.022]	0.028 [0.031]
Burns them	-0.002 [0.004]	0.000 [.]	-0.002 [0.004]	-0.003 [0.003]	-0.000 [0.003]	-0.003 [0.005]
Lock them up	0.006 [0.006]	0.004 [0.003]	0.008 [0.006]	0.007 [0.005]	-0.002 [0.002]	0.005 [0.005]
Throw water at them	-0.000 [0.007]	-0.003 [0.006]	-0.000 [0.009]	0.000 [.]	0.004 [0.004]	0.004 [0.004]
Take away their clothing	-0.003 [0.003]	-0.003 [0.003]	-0.005 [0.004]	0.000 [0.003]	0.000 [.]	0.000 [0.003]
Any physical punishment	0.049 [0.039]	0.014 [0.039]	0.048 [0.046]	0.011 [0.029]	0.039* [0.023]	0.027 [0.031]
# observations	933	933	933	862	862	862
# clusters	105	105	105	104	104	104

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level and controls included for strata in all estimations. Estimation of linear probability model (through OLS). Controls include: age of client, age of (ex-)partner, level of education, if the client is literate, years spent in the community, if the client has/takes care of children, household size, if the client is head of household, marital status, employment status, and if the client is indigenous. Scores are standardized to the control group at midline/endline level.

Table 37: Treatment effect on the treated, physical punishments by agressor (ATT)

Punishment	Measure of treatment received: Midline									
	Self	# sessions			One			All		
		Other	Any	Self	Other	Any	Self	Other	Any	
Slaps/smacks them	0.006 [0.008]	0.002 [0.006]	0.007 [0.008]	0.030 [0.038]	0.008 [0.030]	0.035 [0.042]	0.098 [0.128]	0.026 [0.099]	0.116 [0.142]	
Refuses to feed them	-0.002 [0.002]	-0.003 [0.002]	-0.004* [0.002]	-0.011 [0.008]	-0.015 [0.010]	-0.020* [0.011]	-0.035 [0.027]	-0.050 [0.033]	-0.067* [0.038]	
Beats or physically punishes them	0.003 [0.006]	0.005 [0.006]	0.005 [0.008]	0.017 [0.033]	0.025 [0.032]	0.025 [0.040]	0.054 [0.106]	0.082 [0.106]	0.081 [0.130]	
Burns them	-0.000 [0.001]	. [.]	-0.000 [0.001]	-0.002 [0.004]	. [.]	-0.002 [0.004]	-0.007 [0.014]	. [.]	-0.007 [0.014]	
Lock them up	0.001 [0.001]	0.001 [0.001]	0.002 [0.001]	0.007 [0.006]	0.004 [0.003]	0.009 [0.006]	0.022 [0.020]	0.013 [0.009]	0.028 [0.021]	
Throw water at them	-0.000 [0.001]	-0.001 [0.001]	-0.000 [0.002]	-0.000 [0.008]	-0.003 [0.006]	-0.000 [0.009]	-0.000 [0.025]	-0.010 [0.020]	-0.001 [0.030]	
Take away their clothing	-0.001 [0.000]	-0.001 [0.001]	-0.001 [0.001]	-0.003 [0.003]	-0.003 [0.003]	-0.005 [0.004]	-0.008 [0.008]	-0.009 [0.009]	-0.018 [0.012]	
Any physical punishment	0.010 [0.008]	0.003 [0.008]	0.010 [0.009]	0.051 [0.040]	0.015 [0.040]	0.050 [0.047]	0.167 [0.134]	0.047 [0.130]	0.165 [0.156]	
Instrument mean	2.528	2.528	2.528	0.514	0.514	0.514	0.140	0.140	0.140	
# observations	933	933	933	933	933	933	933	933	933	
# clusters	105	105	105	105	105	105	105	105	105	

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level and controls included for strata in all estimations. Estimation of linear probability model (through OLS). Controls include: age of client, age of (ex-)partner, level of education, if the client is literate, years spent in the community, if the client has/takes care of children, household size, if the client is head of household, marital status, employment status, and if the client is indigenous. Scores are standardized to the control group at midline level.

Table 38: Treatment effect on the treated, physical punishments by agressor (ATT)

Punishment	Measure of treatment received: Endline								
	# sessions			One			All		
	Self	Other	Any	Self	Other	Any	Self	Other	Any
Slaps/smacks them	0.004 [0.003]	0.002 [0.002]	0.004 [0.003]	0.022 [0.014]	0.008 [0.011]	0.020 [0.017]	0.077 [0.050]	0.028 [0.038]	0.069 [0.058]
Refuses to feed them	0.002* [0.001]	-0.000 [0.000]	0.001 [0.001]	0.009* [0.005]	-0.002 [0.002]	0.007 [0.005]	0.031* [0.018]	-0.007 [0.007]	0.023 [0.019]
Beats or physically punishes them	0.000 [0.006]	0.009** [0.004]	0.006 [0.006]	0.001 [0.029]	0.044** [0.022]	0.029 [0.031]	0.003 [0.101]	0.152* [0.081]	0.101 [0.109]
Burns them	-0.001 [0.001]	-0.000 [0.001]	-0.001 [0.001]	-0.003 [0.003]	-0.000 [0.003]	-0.003 [0.005]	-0.010 [0.010]	-0.001 [0.009]	-0.012 [0.018]
Lock them up	0.001 [0.001]	-0.000 [0.000]	0.001 [0.001]	0.007 [0.005]	-0.002 [0.002]	0.005 [0.005]	0.024 [0.016]	-0.007 [0.007]	0.016 [0.017]
Throw water at them	.	0.001 [.]	0.001 [0.001]	.	0.004 [0.004]	0.004 [0.004]	.	0.013 [0.015]	0.013 [0.015]
Take away their clothing	0.000 [0.001]	.	0.000 [0.001]	0.000 [0.003]	.	0.000 [0.003]	0.001 [0.012]	.	0.001 [0.012]
Any physical punishment	0.002 [0.006]	0.008* [0.005]	0.005 [0.006]	0.011 [0.029]	0.040* [0.023]	0.028 [0.031]	0.038 [0.101]	0.139* [0.083]	0.095 [0.108]
Instrument mean	2.534	2.534	2.534	0.515	0.515	0.515	0.140	0.140	0.140
# observations	862	862	862	862	862	862	862	862	862
# clusters	104	104	104	104	104	104	104	104	104

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level and controls included for strata in all estimations. Estimation of linear probability model (through OLS). Controls include: age of client, age of (ex-)partner, level of education, if the client is literate, years spent in the community, if the client has/takes care of children, household size, if the client is head of household, marital status, employment status, and if the client is indigenous. Scores are standardized to the control group at endline level.

Table 39: Treatment effect on psychological punishment of children (ITT)

Measure	Midline			Endline		
	Client	Partner/others	Anyone	Client	Partner/others	Anyone
Verbally reprimands them	-0.001 [0.031]	0.021 [0.045]	0.003 [0.031]	0.037 [0.039]	0.085** [0.038]**	0.037 [0.036]
Takes away something they like	0.023 [0.024]	0.000 [0.016]	0.036 [0.025]	0.024 [0.026]	0.033*** [0.012]***	0.045* [0.027]*
Ignores them	-0.007 [0.008]	0.003 [0.007]	-0.003 [0.010]	0.001 [0.003]	0.000 [.]	0.001 [0.003]
Gives them more work	-0.010 [0.011]	-0.000 [0.009]	-0.007 [0.013]	-0.001 [0.007]	0.008 [0.005]	0.005 [0.008]
Kicks them out of the house	0.002 [0.002]	0.000 [.]	0.002 [0.002]	0.000 [.]	0.002 [0.002]	0.002 [0.002]
Takes away their belongings	-0.001 [0.004]	0.000 [.]	-0.001 [0.004]	0.007 [0.006]	0.002 [0.002]	0.007 [0.006]
Takes away financial support	0.003 [0.008]	0.003 [0.002]	0.006 [0.008]	-0.001 [0.005]	0.002 [0.002]	0.001 [0.006]
Other punishment	-0.010 [0.009]	-0.005 [0.004]	-0.012 [0.010]	0.000 [0.003]	0.000 [.]	0.000 [0.003]
Any emotional/psychological punishment	0.003 [0.031]	0.020 [0.045]	0.002 [0.030]	0.028 [0.038]	0.087** [0.038]**	0.027 [0.036]
Any punishment	0.006 [0.029]	0.024 [0.045]	0.010 [0.027]	0.030 [0.037]	0.088** [0.037]**	0.028 [0.034]
# observations	933	933	933	862	862	862
# clusters	105	105	105	104	104	104

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level and controls included for strata in all estimations. Estimation of linear probability model (through OLS). Controls include: age of client, age of (ex-)partner, level of education, if the client is literate, years spent in the community, if the client has/takes care of children, household size, if the client is head of household, marital status, employment status, and if the client is indigenous. Scores are standardized to the control group at midline/endline level.

Table 40: Treatment effect on the treated, psychological punishments by agressor (ATT)

Punishment	Measure of treatment received: Midline								
	Self	# sessions Other	Any	Self	One Other	Any	Self	All Other	Any
Verbally reprimands them	-0.000 [0.006]	0.004 [0.009]	0.001 [0.006]	-0.001 [0.032]	0.021 [0.046]	0.003 [0.031]	-0.003 [0.104]	0.070 [0.152]	0.010 [0.102]
Takes away something they like	0.005 [0.005]	0.000 [0.003]	0.007 [0.005]	0.024 [0.024]	0.000 [0.016]	0.038 [0.026]	0.077 [0.078]	0.001 [0.052]	0.123 [0.084]
Ignores them	-0.001 [0.002]	0.001 [0.001]	-0.001 [0.002]	-0.007 [0.008]	0.003 [0.007]	-0.003 [0.010]	-0.023 [0.028]	0.011 [0.025]	-0.010 [0.033]
Gives them more work	-0.002 [0.002]	-0.000 [0.002]	-0.001 [0.003]	-0.010 [0.011]	-0.000 [0.009]	-0.007 [0.013]	-0.033 [0.036]	-0.000 [0.030]	-0.023 [0.043]
Kicks them out of the house	0.000 [0.000]	. [.]	0.000 [0.000]	0.002 [0.002]	. [.]	0.002 [0.002]	0.007 [0.007]	. [.]	0.007 [0.007]
Takes away their belongings	-0.000 [0.001]	. [.]	-0.000 [0.001]	-0.001 [0.004]	. [.]	-0.001 [0.004]	-0.005 [0.012]	. [.]	-0.005 [0.012]
Takes away financial support	0.001 [0.002]	0.001 [0.000]	0.001 [0.002]	0.003 [0.008]	0.003 [0.002]	0.006 [0.008]	0.011 [0.026]	0.009 [0.006]	0.019 [0.027]
Other punishment	-0.002 [0.002]	-0.001 [0.001]	-0.002 [0.002]	-0.010 [0.010]	-0.005 [0.004]	-0.012 [0.010]	-0.033 [0.031]	-0.016 [0.014]	-0.039 [0.033]
Any psychological punishments	0.001 [0.006]	0.004 [0.009]	0.000 [0.006]	0.003 [0.031]	0.021 [0.047]	0.002 [0.031]	0.010 [0.102]	0.070 [0.153]	0.008 [0.100]
Any punishment	0.001 [0.006]	0.005 [0.009]	0.002 [0.005]	0.007 [0.030]	0.025 [0.046]	0.011 [0.028]	0.022 [0.096]	0.080 [0.153]	0.036 [0.090]
Instrument mean	2.528	2.528	2.528	0.514	0.514	0.514	0.140	0.140	0.140
# observations	933	933	933	933	933	933	933	933	933
# clusters	105	105	105	105	105	105	105	105	105

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level and controls included for strata in all estimations. Estimation of linear probability model (through OLS). Controls include: age of client, age of (ex-)partner, level of education, if the client is literate, years spent in the community, if the client has/takes care of children, household size, if the client is head of household, marital status, employment status, and if the client is indigenous. Scores are standardized to the control group at midline level.

Table 41: Treatment effect on the treated, psychological punishments by agressor (ATT)

Punishment	Measure of treatment received: Endline								
	Self	# sessions Other	Any	Self	One Other	Any	Self	All Other	Any
Verbally reprimands them	0.007 [0.008]	0.017** [0.008]	0.008 [0.007]	0.038 [0.040]	0.088** [0.039]	0.039 [0.036]	0.131 [0.138]	0.306** [0.145]	0.134 [0.124]
Takes away something they like	0.005 [0.005]	0.007*** [0.002]	0.009* [0.005]	0.025 [0.026]	0.034*** [0.012]	0.047* [0.027]	0.087 [0.086]	0.119*** [0.043]	0.163* [0.088]
Ignores them	0.000 [0.001]	.	0.000 [0.001]	0.001 [0.003]	.	0.001 [0.003]	0.005 [0.011]	.	0.005 [0.011]
Gives them more work	-0.000 [0.001]	0.002 [0.001]	0.001 [0.002]	-0.001 [0.007]	0.008 [0.005]	0.005 [0.009]	-0.002 [0.024]	0.028 [0.018]	0.018 [0.030]
Kicks them out of the house	.	0.000 [.]	0.000 [0.000]	.	0.002 [.]	0.002 [0.002]	.	0.006 [0.006]	0.006 [0.006]
Takes away their belongings	0.001 [0.001]	0.000 [0.000]	0.001 [0.001]	0.007 [0.006]	0.002 [0.002]	0.007 [0.006]	0.025 [0.022]	0.008 [0.008]	0.025 [0.022]
Takes away financial support	-0.000 [0.001]	0.000 [0.000]	0.000 [0.001]	-0.001 [0.005]	0.002 [0.002]	0.002 [0.006]	-0.002 [0.018]	0.008 [0.008]	0.005 [0.020]
Other punishment	0.000 [0.001]	.	0.000 [0.001]	0.000 [0.003]	.	0.000 [.]	0.001 [0.010]	.	0.001 [0.010]
Any psychological punishments	0.006 [0.008]	0.018** [0.008]	0.005 [0.007]	0.029 [0.039]	0.091** [0.039]	0.028 [0.036]	0.099 [0.133]	0.314** [0.145]	0.095 [0.124]
Any punishment	0.006 [0.007]	0.018** [0.008]	0.006 [0.007]	0.031 [0.038]	0.092** [0.038]	0.029 [0.035]	0.106 [0.129]	0.317** [0.142]	0.101 [0.119]
Instrument mean	2.534	2.534	2.534	0.515	0.515	0.515	0.140	0.140	0.140
# observations	862	862	862	862	862	862	862	862	862
# clusters	104	104	104	104	104	104	104	104	104

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level and controls included for strata in all estimations. Estimation of linear probability model (through OLS). Controls include: age of client, age of (ex-)partner, level of education, if the client is literate, years spent in the community, if the client has/takes care of children, household size, if the client is head of household, marital status, employment status, and if the client is indigenous. Scores are standardized to the control group at endline level.

Table 42: Heterogenous treatment effects on outcomes of interest (ITT), seniority at baseline

Outcome of interest	Variable	Midline		Endline	
		β	SE	β	SE
Any sexual violence	Treated	0.008	0.040	-0.019	0.035
	Seniority (months)	-0.000	0.001	-0.001	0.000
	Treated X seniority	-0.000	0.001	0.000	0.001
Any physical violence	Treated	0.009	0.050	0.056	0.051
	Seniority (months)	-0.000	0.001	0.000	0.001
	Treated X seniority	0.000	0.001	-0.001	0.001
Any emotional/psychological violence	Treated	0.040	0.064	0.009	0.058
	Seniority (months)	-0.000	0.001	0.001	0.001
	Treated X seniority	-0.000	0.001	-0.000	0.001
Any violence	Treated	0.011	0.062	-0.008	0.054
	Seniority (months)	-0.000	0.001	0.001	0.001
	Treated X seniority	0.000	0.001	0.000	0.001
# observations		1454		1335	
# clusters		105		105	

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level and controls included for strata in all estimations. Estimation of linear probability model (through OLS). Controls include: age of client, age of (ex-)partner, level of education, if the client is literate, years spent in the community, if the client has/takes care of children, household size, if the client is head of household, marital status, employment status, and if the client is indigenous.

Table 43: Heterogenous treatment effects on outcomes of interest (ITT), loans at baseline

Outcome of interest	Variable	Midline		Endline	
		β	SE	β	SE
Any sexual violence	Treated	-0.045	0.113	0.059	0.093
	Loan amount	-0.009	0.011	-0.006	0.010
	Treated X Loan	0.008	0.018	-0.010	0.014
Any physical violence	Treated	0.015	0.145	0.190	0.145
	Loan amount	-0.010	0.015	0.014	0.016
	Treated X Loan	0.000	0.023	-0.030	0.022
Any emotional/psychological violence	Treated	0.117	0.224	-0.155	0.211
	Loan amount	-0.022	0.026	-0.008	0.024
	Treated X Loan	-0.015	0.034	0.025	0.033
Any violence	Treated	0.129	0.215	-0.149	0.196
	Loan amount	-0.021	0.025	-0.007	0.023
	Treated X Loan	-0.016	0.033	0.024	0.031
# observations		1449		1330	
# clusters		105		105	

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level and controls included for strata in all estimations. Estimation of linear probability model (through OLS). Controls include: age of client, age of (ex-)partner, level of education, if the client is literate, years spent in the community, if the client has/takes care of children, household size, if the client is head of household, marital status, employment status, and if the client is indigenous.

Table 44: Heterogenous treatment effects on outcomes of interest (ITT), savings at baseline

Outcome of interest	Variable	Midline		Endline	
		β	SE	β	SE
Any sexual violence	Treated	-0.040	0.069	0.102	0.065
	Savings amount	-0.006	0.009	0.009	0.006
	Treated X savings	0.007	0.012	-0.017	0.011
Any physical violence	Treated	0.023	0.102	0.083	0.103
	Savings amount	-0.004	0.012	0.007	0.012
	Treated X savings	-0.002	0.018	-0.014	0.017
Any emotional/psychological violence	Treated	-0.111	0.140	-0.084	0.129
	Savings amount	-0.015	0.018	-0.005	0.016
	Treated X savings	0.021	0.026	0.018	0.023
Any violence	Treated	-0.127	0.137	-0.069	0.120
	Savings amount	-0.014	0.018	-0.001	0.015
	Treated X savings	0.025	0.025	0.015	0.021
# observations		1299		1192	
# clusters		99		99	

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level and controls included for strata in all estimations. Estimation of linear probability model (through OLS). Controls include: age of client, age of (ex-)partner, level of education, if the client is literate, years spent in the community, if the client has/takes care of children, household size, if the client is head of household, marital status, employment status, and if the client is indigenous.

Table 45: Heterogenous treatment effects on outcomes of interest (ITT), loans at cycle start

Outcome of interest	Variable	Midline		Endline	
		β	SE	β	SE
Any sexual violence	Treated	0.038	0.125	0.138*	0.083
	Loan amount	-0.005	0.013	-0.007	0.009
	Treated X loan	-0.006	0.020	-0.023*	0.012
Any physical violence	Treated	0.128	0.151	0.204	0.152
	Loan amount	-0.001	0.015	0.003	0.018
	Treated X loan	-0.018	0.024	-0.032	0.023
Any emotional/psychological violence	Treated	0.098	0.206	-0.229	0.208
	Loan amount	-0.022	0.023	-0.014	0.021
	Treated X loan	-0.011	0.032	0.037	0.032
Any violence	Treated	0.140	0.197	-0.229	0.202
	Loan amount	-0.024	0.022	-0.014	0.021
	Treated X loan	-0.018	0.030	0.036	0.031
# observations		1254		1148	
# clusters		101		101	

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level and controls included for strata in all estimations. Estimation of linear probability model (through OLS). Controls include: age of client, age of (ex-)partner, level of education, if the client is literate, years spent in the community, if the client has/takes care of children, household size, if the client is head of household, marital status, employment status, and if the client is indigenous.

Table 46: Heterogenous treatment effects on outcomes of interest (ITT), savings at cycle start

Outcome of interest	Variable	Midline		Endline	
		β	SE	β	SE
Any sexual violence	Treated	0.075	0.083	0.162**	0.067
	Savings amount	0.011	0.012	0.014*	0.008
	Treated X savings	-0.013	0.015	-0.030**	0.012
Any physical violence	Treated	0.226**	0.105	0.143	0.109
	Savings amount	0.024*	0.014	0.019	0.013
	Treated X savings	-0.038*	0.019	-0.023	0.019
Any emotional/psychological violence	Treated	0.105	0.156	-0.138	0.138
	Savings amount	0.004	0.019	0.006	0.017
	Treated X savings	-0.012	0.028	0.033	0.026
Any violence	Treated	0.093	0.147	-0.144	0.132
	Savings amount	0.003	0.018	0.007	0.017
	Treated X savings	-0.011	0.027	0.032	0.025
# observations		1061		969	
# clusters		89		89	

* significant at 10%; ** significant at 5%; *** significant at 1%. Note: Standard errors (in brackets) clustered at the community level and controls included for strata in all estimations. Estimation of linear probability model (through OLS). Controls include: age of client, age of (ex-)partner, level of education, if the client is literate, years spent in the community, if the client has/takes care of children, household size, if the client is head of household, marital status, employment status, and if the client is indigenous.