

Experimental evidence on the role of coaching within bundled ultra-poor graduation programmes

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UPG and The Problem Statement

- ▶ A "big push" may be needed to move people on a trajectory out of poverty
- ▶ The graduation model was pioneered by BRAC in 2002
- ▶ The "big push" → asset transfers, cash, training, social inclusion, etc.
- ▶ BRAC's UPGP has reached over 2 million women in Bangladesh alone
- ▶ Variations are implemented in 75 countries around the world
- ▶ The big challenge is that while the programmes are effective, they are expensive and difficult to scale-up
- ▶ We need more evidence on what components are essential and what can be reduced

Coaching

- ▶ "Coaching" is deemed an effective as well as expensive component of the programmes
- ▶ A rough sense of costs of coaching: In 2007: Asset transfer was valued at **\$560 per recipient**, coaching was valued at **\$450-\$550 per recipient** (2007 PPP)
- ▶ It requires high organizational capacity and human resource
- ▶ Overall, bottleneck to scale-up
- ▶ We investigate the impact of variations in coaching on several welfare components as well as the mechanism through which it could work

The 2016 Ultra-Poor Graduation Programme

- ▶ Implemented in Bangladesh by BRAC in 2016
- ▶ Included asset transfer, subsistence allowance, coaching, health, and miscellaneous social services, and community mobilization
 - ▶ Less than 3% of the beneficiaries received asset packages that did not include livestock
 - ▶ Coaching continues to **18 months** after the asset transfer
 - ▶ The coaching sessions include life skill training such as how to **manage a business**, how to **care for the received assets**, **health and education-related guidance**, etc.
 - ▶ Each coaching sessions generally lasts for about half an hour

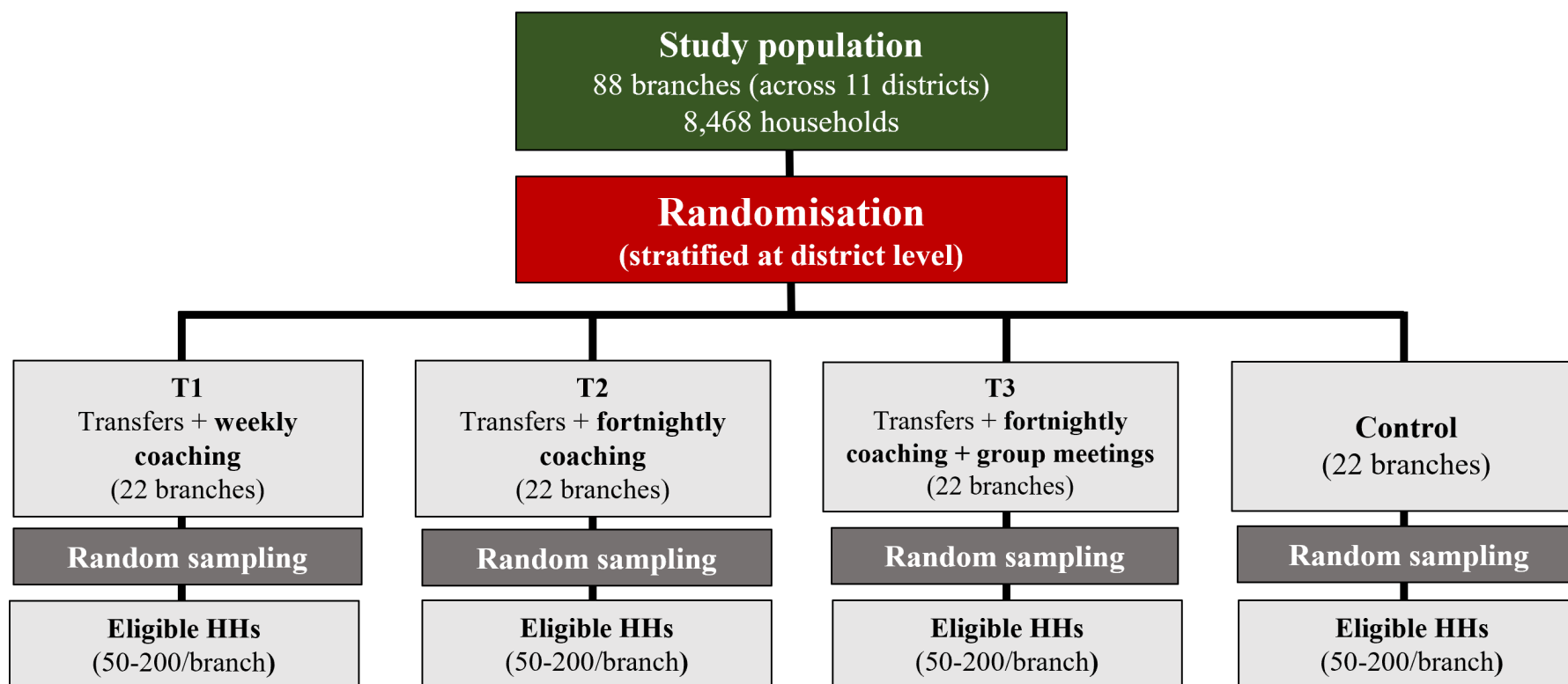
The 2016 Ultra-Poor Graduation Programme

- ▶ Experimental variation in the type and intensity of coaching
 - ▶ T1: Weekly one-on-one (pre-2016 model)
 - ▶ T2: Fortnightly one-on-one
 - ▶ T3: Fortnightly one-on-one + group meetings (2016-present model)
- ▶ Baseline data was collected in 2016 and endline data was collected in 2022, after COVID shock

Research Questions

1. Does the 2016 UPGP programme have positive welfare and labour market effects on recipients, after 6 years and in the context of a large covariate shock?
2. Are these effects sensitive to the type and amount of coaching within the UPGP package?
3. If coaching works, how does it work?

Experimental design



- ▶ Attrition: 13% ($n = 8,468 \rightarrow 7,421$)
- ▶ Randomisation achieved balance between treatment groups and control Balance
- ▶ Attrition is uncorrelated with treatment status
- ▶ Baseline sample stats

Identification strategy

$$Y_{ibt} = \beta_0 + \beta_1 T_b + \gamma + \nu_d + \epsilon_{itd} \quad (1)$$

- ▶ i = individual, b = branch office, d = district
- ▶ T_b : Treatment dummy
- ▶ γ : Date-of-interview fixed-effects
- ▶ ν_d : District fixed effects
- ▶ ϵ_{itd} : Clustered by BRAC branch office (unit of randomization)
- ▶ β_1 : Treatment effect (ITT)

Vector of baseline controls \mathbf{X}_{t-1} included in alternate specifications (selected using Belloni et al. (2014) post-double-selection)

Impact of the programme and coaching variants (Q1)

- ▶ We consider the impact of each treatment arm on a range of welfare outcomes such as assets, consumption, earnings, hours worked etc.
- ▶ We find large and significant effects on all outcomes (except consumption).
- ▶ The results are comparable to previous studies and robust to other specifications

Impact of the programme and coaching variants (Q1)

| | (1) Assets | (2) Consumption | (3) Earnings | (4) Value of land | (5) Livestock hrs | (6) Casual hrs | (7) All hrs |
|-----------------------------------|---------------|--------------------|-----------------|----------------------|----------------------|-------------------|----------------|
| Weekly coaching (T1) | 297.780 | 8.349 | 38.909 | 499.919 | 158.281 | -4.015 | 227.991 |
| SE | 44.975 | 1.960 | 9.763 | 156.679 | 28.551 | 53.292 | 60.473 |
| p-value | [0.000]*** | [0.000]*** | [0.000]*** | [0.002]*** | [0.000]*** | [0.940] | [0.000]*** |
| q-value | [0.001]*** | [0.001]*** | [0.001]*** | [0.002]*** | [0.001]*** | [0.156] | [0.001]*** |
| Fortnightly coaching (T2) | 307.440 | 4.133 | 47.278 | 285.825 | 191.611 | 72.561 | 193.432 |
| SE | 42.748 | 1.879 | 10.907 | 119.817 | 34.964 | 49.486 | 59.691 |
| p-value | [0.000]*** | [0.030]** | [0.000]*** | [0.019]** | [0.000]*** | [0.146] | [0.002]*** |
| q-value | [0.001]*** | [0.009]*** | [0.001]*** | [0.006]*** | [0.001]*** | [0.032]** | [0.002]*** |
| Fortnightly + group coaching (T3) | 336.213 | 6.086 | 45.476 | 381.510 | 216.538 | -4.278 | 237.808 |
| SE | 44.285 | 1.746 | 9.548 | 128.169 | 38.357 | 51.391 | 64.560 |
| p-value | [0.000]*** | [0.001]*** | [0.000]*** | [0.004]*** | [0.000]*** | [0.934] | [0.000]*** |
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| Control mean at endline | 314.23 | 44.35 | 152.25 | 457.00 | 276.20 | 546.85 | 769.82 |
| % change, T1 v C | 95 | 19 | 26 | 109 | 57 | -1 | 30 |
| % change, T2 v C | 98 | 9 | 31 | 63 | 69 | 13 | 25 |
| % change, T3 v C | 107 | 14 | 30 | 83 | 78 | -1 | 31 |
| T1-T2 p-value | 0.82 | 0.03 | 0.43 | 0.13 | 0.29 | 0.08 | 0.54 |
| T1-T3 p-value | 0.37 | 0.23 | 0.55 | 0.42 | 0.11 | 1.00 | 0.87 |
| T2-T3 p-value | 0.42 | 0.29 | 0.89 | 0.42 | 0.50 | 0.07 | 0.38 |
| Adjusted <i>R</i> -squared | 0.04 | 0.08 | 0.04 | 0.03 | 0.05 | 0.16 | 0.08 |
| Number of observations | 7421 | 7416 | 7445 | 7421 | 7445 | 7421 | 7445 |
| Number of clusters | 88 | 88 | 88 | 88 | 88 | 88 | 88 |

Impact of the programme and coaching variants (Q1)

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| T2-T3 p-value | 0.42 | 0.29 | 0.89 | 0.42 | 0.50 | 0.07 | 0.38 |
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Impact on assets

| | (1) Owns land | (2) Owns cow(s) | (3) Number of cows | (4) Number of goats | (5) Value of cows | (6) Value of non- livestock assets |
|-----------------------------------|---------------------|-----------------------|--------------------------|---------------------------|-------------------------|--|
| Weekly coaching (T1) | 0.122*** (0.041) | 0.127*** (0.019) | 0.251*** (0.044) | 0.091 (0.055) | 222.839*** (37.399) | 71.710*** (14.328) |
| Fortnightly coaching (T2) | 0.116*** (0.041) | 0.165*** (0.021) | 0.300*** (0.042) | 0.184*** (0.054) | 234.478*** (34.936) | 54.901*** (15.140) |
| Fortnightly + group coaching (T3) | 0.105** (0.044) | 0.141*** (0.021) | 0.276*** (0.042) | 0.218*** (0.052) | 215.269*** (37.446) | 97.609*** (14.569) |
| Control mean at endline | 0.57 | 0.12 | 0.15 | 0.35 | 141.88 | 134.97 |
| % change, T1 v C | 22 | 108 | 164 | 26 | 157 | 53 |
| % change, T2 v C | 20 | 140 | 195 | 53 | 165 | 41 |
| % change, T3 v C | 19 | 120 | 180 | 63 | 152 | 72 |
| T1-T2 p-value | 0.84 | 0.05 | 0.27 | 0.05 | 0.74 | 0.17 |
| T1-T3 p-value | 0.61 | 0.44 | 0.56 | 0.01 | 0.84 | 0.03 |
| T2-T3 p-value | 0.71 | 0.17 | 0.51 | 0.47 | 0.51 | 0.00 |
| Adjusted <i>R</i> -squared | 0.06 | 0.05 | 0.04 | 0.05 | 0.03 | 0.05 |
| Number of observations | 7534 | 7421 | 7445 | 7445 | 7445 | 7421 |
| Number of clusters | 88 | 88 | 88 | 88 | 88 | 88 |

Impact on assets

| | (1) Owns land | (2) Owns cow(s) | (3) Number of cows | (4) Number of goats | (5) Value of cows | (6) Value of non- livestock assets |
|-----------------------------------|---------------------|-----------------------|--------------------------|---------------------------|-------------------------|--|
| Weekly coaching (T1) | 0.122*** (0.041) | 0.127*** (0.019) | 0.251*** (0.044) | 0.091 (0.055) | 222.839*** (37.399) | 71.710*** (14.328) |
| Fortnightly coaching (T2) | 0.116*** (0.041) | 0.165*** (0.021) | 0.300*** (0.042) | 0.184*** (0.054) | 234.478*** (34.936) | 54.901*** (15.140) |
| Fortnightly + group coaching (T3) | 0.105** (0.044) | 0.141*** (0.021) | 0.276*** (0.042) | 0.218*** (0.052) | 215.269*** (37.446) | 97.609*** (14.569) |
| Control mean at endline | 0.57 | 0.12 | 0.15 | 0.35 | 141.88 | 134.97 |
| % change, T1 v C | 22 | 108 | 164 | 26 | 157 | 53 |
| % change, T2 v C | 20 | 140 | 195 | 53 | 165 | 41 |
| % change, T3 v C | 19 | 120 | 180 | 63 | 152 | 72 |
| T1-T2 p-value | 0.84 | 0.05 | 0.27 | 0.05 | 0.74 | 0.17 |
| T1-T3 p-value | 0.61 | 0.44 | 0.56 | 0.01 | 0.84 | 0.03 |
| T2-T3 p-value | 0.71 | 0.17 | 0.51 | 0.47 | 0.51 | 0.00 |
| Adjusted <i>R</i> -squared | 0.06 | 0.05 | 0.04 | 0.05 | 0.03 | 0.05 |
| Number of observations | 7534 | 7421 | 7445 | 7445 | 7445 | 7421 |
| Number of clusters | 88 | 88 | 88 | 88 | 88 | 88 |

Impact on assets

| | (1) Owns land | (2) Owns cow(s) | (3) Number of cows | (4) Number of goats | (5) Value of cows | (6) Value of non- livestock assets |
|-----------------------------------|---------------------|-----------------------|--------------------------|---------------------------|-------------------------|--|
| Weekly coaching (T1) | 0.122*** (0.041) | 0.127*** (0.019) | 0.251*** (0.044) | 0.091 (0.055) | 222.839*** (37.399) | 71.710*** (14.328) |
| Fortnightly coaching (T2) | 0.116*** (0.041) | 0.165*** (0.021) | 0.300*** (0.042) | 0.184*** (0.054) | 234.478*** (34.936) | 54.901*** (15.140) |
| Fortnightly + group coaching (T3) | 0.105** (0.044) | 0.141*** (0.021) | 0.276*** (0.042) | 0.218*** (0.052) | 215.269*** (37.446) | 97.609*** (14.569) |
| Control mean at endline | 0.57 | 0.12 | 0.15 | 0.35 | 141.88 | 134.97 |
| % change, T1 v C | 22 | 108 | 164 | 26 | 157 | 53 |
| % change, T2 v C | 20 | 140 | 195 | 53 | 165 | 41 |
| % change, T3 v C | 19 | 120 | 180 | 63 | 152 | 72 |
| T1-T2 p-value | 0.84 | 0.05 | 0.27 | 0.05 | 0.74 | 0.17 |
| T1-T3 p-value | 0.61 | 0.44 | 0.56 | 0.01 | 0.84 | 0.03 |
| T2-T3 p-value | 0.71 | 0.17 | 0.51 | 0.47 | 0.51 | 0.00 |
| Adjusted <i>R</i> -squared | 0.06 | 0.05 | 0.04 | 0.05 | 0.03 | 0.05 |
| Number of observations | 7534 | 7421 | 7445 | 7445 | 7445 | 7421 |
| Number of clusters | 88 | 88 | 88 | 88 | 88 | 88 |

Impact on assets

| | (1) Owns land | (2) Owns cow(s) | (3) Number of cows | (4) Number of goats | (5) Value of cows | (6) Value of non- livestock assets |
|-----------------------------------|---------------------|-----------------------|--------------------------|---------------------------|-------------------------|--|
| Weekly coaching (T1) | 0.122*** (0.041) | 0.127*** (0.019) | 0.251*** (0.044) | 0.091 (0.055) | 222.839*** (37.399) | 71.710*** (14.328) |
| Fortnightly coaching (T2) | 0.116*** (0.041) | 0.165*** (0.021) | 0.300*** (0.042) | 0.184*** (0.054) | 234.478*** (34.936) | 54.901*** (15.140) |
| Fortnightly + group coaching (T3) | 0.105** (0.044) | 0.141*** (0.021) | 0.276*** (0.042) | 0.218*** (0.052) | 215.269*** (37.446) | 97.609*** (14.569) |
| Control mean at endline | 0.57 | 0.12 | 0.15 | 0.35 | 141.88 | 134.97 |
| % change, T1 v C | 22 | 108 | 164 | 26 | 157 | 53 |
| % change, T2 v C | 20 | 140 | 195 | 53 | 165 | 41 |
| % change, T3 v C | 19 | 120 | 180 | 63 | 152 | 72 |
| T1-T2 p-value | 0.84 | 0.05 | 0.27 | 0.05 | 0.74 | 0.17 |
| T1-T3 p-value | 0.61 | 0.44 | 0.56 | 0.01 | 0.84 | 0.03 |
| T2-T3 p-value | 0.71 | 0.17 | 0.51 | 0.47 | 0.51 | 0.00 |
| Adjusted <i>R</i> -squared | 0.06 | 0.05 | 0.04 | 0.05 | 0.03 | 0.05 |
| Number of observations | 7534 | 7421 | 7445 | 7445 | 7445 | 7421 |
| Number of clusters | 88 | 88 | 88 | 88 | 88 | 88 |

Impact on assets

| | (1) Owns land | (2) Owns cow(s) | (3) Number of cows | (4) Number of goats | (5) Value of cows | (6) Value of non- livestock assets |
|-----------------------------------|---------------------|-----------------------|--------------------------|---------------------------|-------------------------|--|
| Weekly coaching (T1) | 0.122*** (0.041) | 0.127*** (0.019) | 0.251*** (0.044) | 0.091 (0.055) | 222.839*** (37.399) | 71.710*** (14.328) |
| Fortnightly coaching (T2) | 0.116*** (0.041) | 0.165*** (0.021) | 0.300*** (0.042) | 0.184*** (0.054) | 234.478*** (34.936) | 54.901*** (15.140) |
| Fortnightly + group coaching (T3) | 0.105** (0.044) | 0.141*** (0.021) | 0.276*** (0.042) | 0.218*** (0.052) | 215.269*** (37.446) | 97.609*** (14.569) |
| Control mean at endline | 0.57 | 0.12 | 0.15 | 0.35 | 141.88 | 134.97 |
| % change, T1 v C | 22 | 108 | 164 | 26 | 157 | 53 |
| % change, T2 v C | 20 | 140 | 195 | 53 | 165 | 41 |
| % change, T3 v C | 19 | 120 | 180 | 63 | 152 | 72 |
| T1-T2 p-value | 0.84 | 0.05 | 0.27 | 0.05 | 0.74 | 0.17 |
| T1-T3 p-value | 0.61 | 0.44 | 0.56 | 0.01 | 0.84 | 0.03 |
| T2-T3 p-value | 0.71 | 0.17 | 0.51 | 0.47 | 0.51 | 0.00 |
| Adjusted <i>R</i> -squared | 0.06 | 0.05 | 0.04 | 0.05 | 0.03 | 0.05 |
| Number of observations | 7534 | 7421 | 7445 | 7445 | 7445 | 7421 |
| Number of clusters | 88 | 88 | 88 | 88 | 88 | 88 |

Differential impact of the coaching variants (Q2)

- ▶ An important aspect of our paper is the experimental variation in coaching
- ▶ We saw that all the variants of coaching work, but do they work significantly better or worse than one another?
- ▶ Given that coaching is a bottleneck to scaling, this was one of our prime questions
- ▶ What do we see?

Differential impact of the coaching variants (Q2)

| | (1) Assets | (2) Consumption | (3) Earnings | (4) Value of land | (5) Livestock hrs | (6) Casual hrs | (7) All hrs |
|-----------------------------------|---------------|--------------------|-----------------|----------------------|----------------------|-------------------|----------------|
| Weekly coaching (T1) | 297.780 | 8.349 | 38.909 | 499.919 | 158.281 | -4.015 | 227.991 |
| SE | 44.975 | 1.960 | 9.763 | 156.679 | 28.551 | 53.292 | 60.473 |
| p-value | [0.000]*** | [0.000]*** | [0.000]*** | [0.002]*** | [0.000]*** | [0.940] | [0.000]*** |
| q-value | [0.001]*** | [0.001]*** | [0.001]*** | [0.002]*** | [0.001]*** | [0.156] | [0.001]*** |
| Fortnightly coaching (T2) | 307.440 | 4.133 | 47.278 | 285.825 | 191.611 | 72.561 | 193.432 |
| SE | 42.748 | 1.879 | 10.907 | 119.817 | 34.964 | 49.486 | 59.691 |
| p-value | [0.000]*** | [0.030]** | [0.000]*** | [0.019]** | [0.000]*** | [0.146] | [0.002]*** |
| q-value | [0.001]*** | [0.009]*** | [0.001]*** | [0.006]*** | [0.001]*** | [0.032]** | [0.002]*** |
| Fortnightly + group coaching (T3) | 336.213 | 6.086 | 45.476 | 381.510 | 216.538 | -4.278 | 237.808 |
| SE | 44.285 | 1.746 | 9.548 | 128.169 | 38.357 | 51.391 | 64.560 |
| p-value | [0.000]*** | [0.001]*** | [0.000]*** | [0.004]*** | [0.000]*** | [0.934] | [0.000]*** |
| q-value | [0.001]*** | [0.001]*** | [0.001]*** | [0.002]*** | [0.001]*** | [0.156] | [0.001]*** |
| Control mean at endline | 314.23 | 44.35 | 152.25 | 457.00 | 276.20 | 546.85 | 769.82 |
| % change, T1 v C | 95 | 19 | 26 | 109 | 57 | -1 | 30 |
| % change, T2 v C | 98 | 9 | 31 | 63 | 69 | 13 | 25 |
| % change, T3 v C | 107 | 14 | 30 | 83 | 78 | -1 | 31 |
| T1-T2 p-value | 0.82 | 0.03 | 0.43 | 0.13 | 0.29 | 0.08 | 0.54 |
| T1-T3 p-value | 0.37 | 0.23 | 0.55 | 0.42 | 0.11 | 1.00 | 0.87 |
| T2-T3 p-value | 0.42 | 0.29 | 0.89 | 0.42 | 0.50 | 0.07 | 0.38 |
| Adjusted <i>R</i> -squared | 0.04 | 0.08 | 0.04 | 0.03 | 0.05 | 0.16 | 0.08 |
| Number of observations | 7421 | 7416 | 7445 | 7421 | 7445 | 7421 | 7445 |
| Number of clusters | 88 | 88 | 88 | 88 | 88 | 88 | 88 |

Q2: Implications

- ▶ This means that the relatively less resource-intensive version of coaching is just as good
- ▶ Therefore, removing one important bottleneck of bringing the graduation programmes to scale

Coaching Mechanisms Q3

Studies on the graduation programme have concluded that coaching is effective using coaching vs no-coaching comparisons (i.e. Banerjee et al., 2022; Blattman et al., 2016; Burchi and Strupat, 2018)

We want to know **how coaching works**.

Our study cannot definitively do that since we cannot compare the different coaching arms to a no-coaching version of the programme

We try to see if the program with coaching variations has an impact on this like **skills transfer, psycho-social, financial inclusion, social inclusion**, and some other pathways through which coaching is expected to work

We chose these outcomes based on the syllabus of coaching

Coaching Mechanisms Q3: Hard Skills (Skills Transfer)

| | (1) Collecting debts | (2) Educating children | (3) Growing herd | (4) Accessing medical care | (5) Starting business | (6) Protecting business | (7) Resolving dispute | (8) Running business |
|-----------------------------------|----------------------------|------------------------------|------------------------|----------------------------------|-----------------------------|-------------------------------|-----------------------------|----------------------------|
| All treatment groups | 0.027 (0.064) | 0.055 (0.065) | 0.030 (0.048) | 0.062 (0.067) | -0.001 (0.052) | 0.039 (0.065) | 0.014 (0.069) | -0.020 (0.054) |
| Weekly coaching (T1) | 0.038 (0.077) | 0.045 (0.077) | 0.026 (0.059) | 0.063 (0.081) | 0.017 (0.060) | 0.067 (0.076) | 0.025 (0.083) | 0.008 (0.063) |
| Fortnightly coaching (T2) | 0.070 (0.079) | 0.128 (0.079) | 0.053 (0.058) | 0.107 (0.080) | 0.040 (0.064) | 0.056 (0.078) | 0.085 (0.084) | 0.016 (0.067) |
| Fortnightly + group coaching (T3) | -0.015 (0.070) | 0.014 (0.069) | 0.017 (0.056) | 0.031 (0.073) | -0.048 (0.055) | -0.003 (0.073) | -0.048 (0.075) | -0.074 (0.057) |
| Control mean at baseline | 0.58 | 0.52 | 0.70 | 0.56 | 0.36 | 0.54 | 0.51 | 0.46 |
| % change, all T v C | 5 | 11 | 4 | 11 | 0 | 7 | 3 | -4 |
| % change, T1 v C | 6 | 9 | 4 | 11 | 5 | 12 | 5 | 2 |
| % change, T2 v C | 12 | 24 | 8 | 19 | 11 | 10 | 17 | 3 |
| % change, T3 v C | -2 | 3 | 2 | 5 | -13 | -1 | -9 | -16 |
| T1-T2 p-value | 0.62 | 0.23 | 0.61 | 0.54 | 0.66 | 0.86 | 0.42 | 0.89 |
| T1-T3 p-value | 0.46 | 0.66 | 0.87 | 0.67 | 0.20 | 0.32 | 0.33 | 0.13 |
| T2-T3 p-value | 0.23 | 0.10 | 0.48 | 0.28 | 0.09 | 0.40 | 0.08 | 0.10 |
| Adjusted <i>R</i> -squared | 0.06 | 0.05 | 0.05 | 0.08 | 0.04 | 0.03 | 0.05 | 0.04 |
| Number of observations | 7534 | 7534 | 7534 | 7534 | 7534 | 7534 | 7534 | 7534 |
| Number of clusters | 88 | 88 | 88 | 88 | 88 | 88 | 88 | 88 |

Q3: Implications

- ▶ We find similar results for financial inclusion, social inclusion, and psycho-social indices (except savings)
- ▶ We see this as a puzzle as we do not find any impacts of any variant of the program on these aspects
- ▶ We hypothesize that this could be because coaching works as a commitment device putting some households on a virtuous path of asset accumulation

Finally

- ▶ The programme works in each of its different coaching variants
- ▶ We observe no significant differences between the treatment groups. A smaller push is just as good
- ▶ Regarding how coaching works, it remains a puzzle to us

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| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
|--|---------------------------|---------------------------|---------------------|--|--------------------------------|-----------------------------|---------------------------|---------------------------------|
| | Total p.c. consumption | Food security index | Asset index | Total time spent working, main woman | Income and revenue index | Physical health index | Mental health index | Political awareness index |
| Overall 6 year in treatment effect | 0.206*** (0.052) | 0.116* (0.068) | 0.386*** (0.055) | 0.232*** (0.057) | 0.193*** (0.048) | -0.020 (0.063) | -0.028 (0.042) | -0.068 (0.068) |
| Weekly coaching (T1) | 0.291*** (0.074) | 0.144* (0.084) | 0.346*** (0.063) | 0.251*** (0.075) | 0.194*** (0.061) | 0.011 (0.075) | -0.044 (0.074) | -0.125 (0.089) |
| Fortnightly coaching (T2) | 0.171** (0.073) | 0.056 (0.095) | 0.335*** (0.064) | 0.196*** (0.065) | 0.181*** (0.064) | 0.001 (0.067) | 0.003 (0.042) | -0.046 (0.092) |
| Fortnightly + group coaching (T3) | 0.164** (0.064) | 0.152* (0.077) | 0.474*** (0.066) | 0.253*** (0.064) | 0.204*** (0.061) | -0.071 (0.068) | -0.047 (0.054) | -0.037 (0.063) |
| 4 year treatment effect in Bandiera et al. (2017) | 0.314*** (0.034) | 0.256*** (0.079) | 0.327*** (0.029) | 0.122* (0.065) | 0.627*** (0.074) | 0.108*** (0.027) | 0.077* (0.043) | 0.269*** (0.091) |
| 3 year treatment effect in Banerjee et al. (2015) | 0.120*** (0.024) | 0.113* (0.022) | 0.249*** (0.024) | n/a | 0.273*** (0.029) | 0.029 (0.020) | 0.071*** (0.020) | 0.064*** (0.019) |

Table B.1: Overall treatment effects of the BRAC UPGP with weekly (T1), fortnightly (T2), or fortnightly + group (T3) coaching

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|-----------------------------------|------------------------|---------------------|-----------------------|-------------------------|------------------------|-------------------|------------------------|
| | Assets | Consumption | Earnings | Value of land | Livestock hrs | Casual hrs | All hrs |
| Weekly coaching (T1) | 280.944*** (41.145) | 8.572*** (1.964) | 32.372*** (10.118) | 454.994*** (154.040) | 152.768*** (26.771) | 3.291 (2.352) | 224.117*** (60.471) |
| Fortnightly coaching (T2) | 288.078*** (41.299) | 4.895*** (1.798) | 37.437*** (10.905) | 284.509** (113.041) | 178.938*** (32.505) | -2.876 (2.372) | 163.350*** (62.160) |
| Fortnightly + group coaching (T3) | 295.256*** (43.119) | 7.190*** (1.731) | 29.452*** (8.807) | 364.284*** (122.957) | 194.952*** (36.895) | -0.231 (1.781) | 208.956*** (66.556) |
| Control mean at endline | 314.23 | 44.35 | 152.25 | 457.00 | 276.20 | 546.85 | 769.82 |
| % change, T1 v C | 89 | 19 | 21 | 100 | 55 | 1 | 29 |
| % change, T2 v C | 92 | 11 | 25 | 62 | 65 | -1 | 21 |
| % change, T3 v C | 94 | 16 | 19 | 80 | 71 | -0 | 27 |
| T1-T2 p-value | 0.87 | 0.05 | 0.64 | 0.21 | 0.39 | 0.01 | 0.28 |
| T1-T3 p-value | 0.75 | 0.46 | 0.79 | 0.53 | 0.24 | 0.07 | 0.79 |
| T2-T3 p-value | 0.85 | 0.20 | 0.52 | 0.47 | 0.65 | 0.18 | 0.38 |
| Number of observations | 7356 | 7351 | 7380 | 7356 | 7380 | 7356 | 7380 |
| Number of clusters | 88 | 88 | 88 | 88 | 88 | 88 | 88 |

back

Table B.2: Overall treatment effects of the BRAC UPGP with weekly (T1), fortnightly (T2), fortnightly + group coaching with VAC (T3a) vs without VAC (T3b)

| | (1) Assets | (2) Consumption | (3) Earnings | (4) Value of land | (5) Livestock hrs | (6) Casual hrs | (7) All hrs |
|--|------------------------|---------------------|-----------------------|-------------------------|------------------------|---------------------|------------------------|
| Weekly coaching (with VAC) (T1) | 298.903*** (44.499) | 8.364*** (1.970) | 39.061*** (9.619) | 502.092*** (156.064) | 158.449*** (28.595) | -4.683 (52.698) | 227.952*** (60.445) |
| Fortnightly coaching (with VAC) (T2) | 308.109*** (42.758) | 4.141** (1.895) | 47.381*** (10.952) | 287.119** (121.577) | 191.725*** (35.057) | 72.163 (49.206) | 193.405*** (59.757) |
| Fortnightly + group (with VAC) (T3a) | 253.055*** (55.269) | 5.023** (1.983) | 36.698*** (12.359) | 220.734 (166.594) | 206.799*** (42.718) | 45.182 (56.206) | 240.059*** (63.064) |
| Fortnightly + group (without VAC) (T3b) | 394.701*** (44.752) | 6.833*** (2.137) | 51.727*** (11.482) | 494.591*** (138.320) | 223.474*** (47.121) | -39.065 (57.723) | 236.205*** (76.130) |
| Control mean at endline | 314.23 | 44.35 | 152.25 | 457.00 | 276.20 | 546.85 | 769.82 |
| % change, T1 v C | 95 | 19 | 26 | 110 | 57 | -1 | 30 |
| % change, T2 v C | 98 | 9 | 31 | 63 | 69 | 13 | 25 |
| % change, T3a v C | 81 | 11 | 24 | 48 | 75 | 8 | 31 |
| % change, T3b v C | 126 | 15 | 34 | 108 | 81 | -7 | 31 |
| T1-T2 p-value | 0.82 | 0.03 | 0.43 | 0.13 | 0.29 | 0.08 | 0.54 |
| T1-T3a p-value | 0.43 | 0.12 | 0.84 | 0.13 | 0.24 | 0.37 | 0.83 |
| T1-T3b p-value | 0.02 | 0.50 | 0.35 | 0.96 | 0.15 | 0.47 | 0.91 |
| T2-T3a p-value | 0.28 | 0.66 | 0.46 | 0.65 | 0.70 | 0.62 | 0.41 |
| T2-T3b p-value | 0.03 | 0.23 | 0.76 | 0.12 | 0.50 | 0.02 | 0.47 |
| T3a-T3b p-value | 0.00 | 0.42 | 0.29 | 0.08 | 0.73 | 0.13 | 0.95 |
| Adjusted R-squared | 0.04 | 0.08 | 0.04 | 0.03 | 0.05 | 0.16 | 0.08 |
| Number of observations | 7421 | 7416 | 7445 | 7421 | 7445 | 7421 | 7445 |
| Number of clusters | 88 | 88 | 88 | 88 | 88 | 88 | 88 |

Table B.3: Overall treatment effects on log-transformed outcome variables

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|-----------------------------------|---------------------|---------------------|---------------------|---------------------|------------------------|--------------------|------------------------|
| | Assets | Consumption | Earnings | Value of land | Livestock hrs | Casual hrs | All hrs |
| Weekly coaching (T1) | 0.792*** (0.107) | 0.165*** (0.039) | 0.447*** (0.124) | 0.756*** (0.197) | 158.281*** (28.551) | -4.015 (53.292) | 227.991*** (60.473) |
| Fortnightly coaching (T2) | 0.878*** (0.114) | 0.079** (0.037) | 0.485*** (0.133) | 0.560*** (0.191) | 191.611*** (34.964) | 72.561 (49.486) | 193.432*** (59.691) |
| Fortnightly + group coaching (T3) | 0.945*** (0.114) | 0.117*** (0.035) | 0.451*** (0.136) | 0.736*** (0.199) | 216.538*** (38.357) | -4.278 (51.391) | 237.808*** (64.560) |
| Control mean at endline | 4.24 | 3.68 | 3.82 | 0.74 | 276.20 | 546.85 | 769.82 |
| % change, T1 v C | 19 | 4 | 12 | 102 | 57 | -1 | 30 |
| % change, T2 v C | 21 | 2 | 13 | 75 | 69 | 13 | 25 |
| % change, T3 v C | 22 | 3 | 12 | 99 | 78 | -1 | 31 |
| T1-T2 p-value | 0.36 | 0.02 | 0.74 | 0.28 | 0.29 | 0.08 | 0.54 |
| T1-T3 p-value | 0.11 | 0.17 | 0.97 | 0.91 | 0.11 | 1.00 | 0.87 |
| T2-T3 p-value | 0.49 | 0.28 | 0.79 | 0.26 | 0.50 | 0.07 | 0.38 |
| Adjusted <i>R</i> -squared | 0.06 | 0.09 | 0.06 | 0.05 | 0.05 | 0.16 | 0.08 |
| Number of observations | 7421 | 7416 | 7445 | 7421 | 7445 | 7421 | 7445 |
| Number of clusters | 88 | 88 | 88 | 88 | 88 | 88 | 88 |

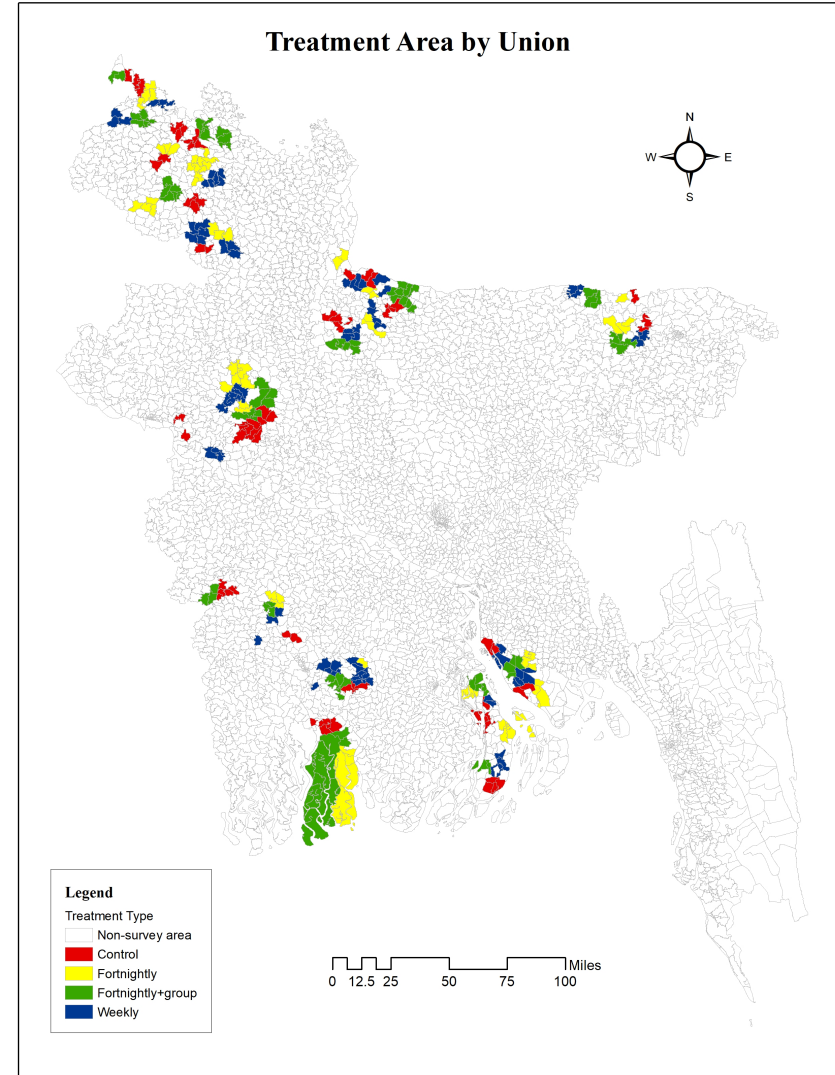
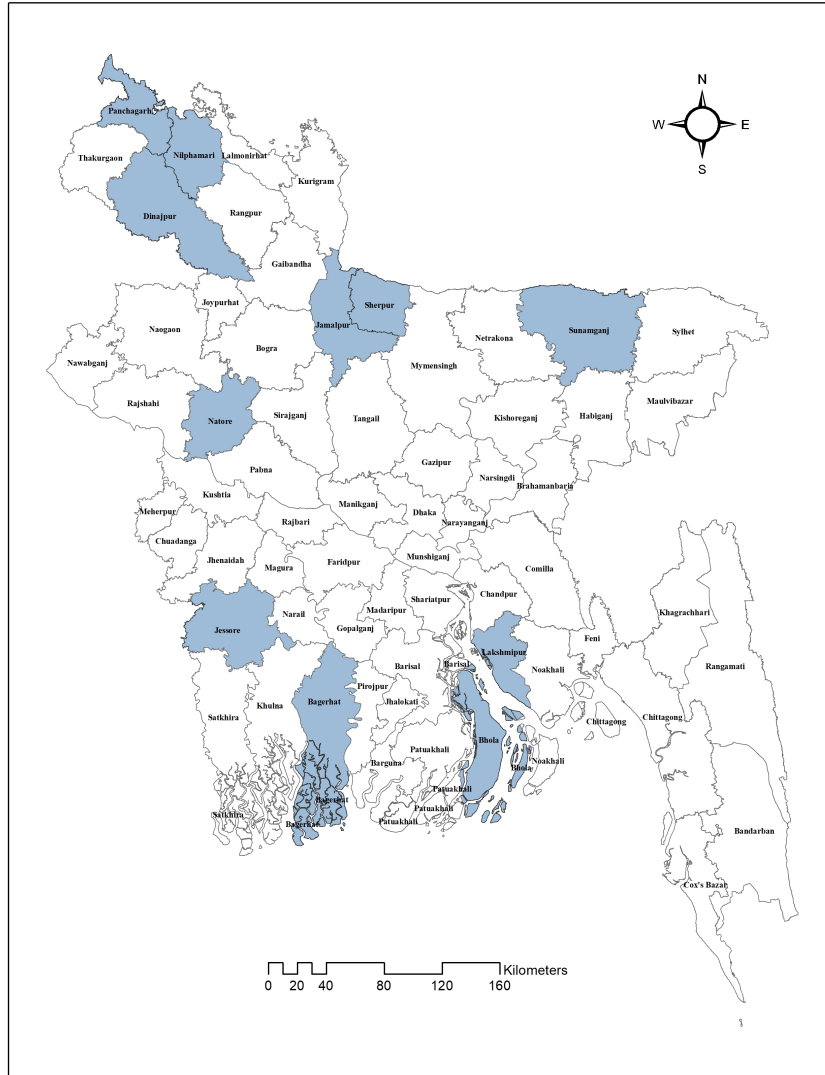
Table B.2: Baseline across all control and treatment groups

| Variable | (1) Control | | (2) Weekly | | (3) Fortnightly | | (4) Fortnightly+group | | T-test Difference | | | | | F-test for joint orthogonality | |
|--------------------|----------------|-----------------------|---------------|-----------------------|--------------------|-----------------------|--------------------------|-----------------------|----------------------|----------|------------|---------|----------|--------------------------------------|---------|
| | N/[Clusters] | Mean/SE | N/[Clusters] | Mean/SE | N/[Clusters] | Mean/SE | N/[Clusters] | Mean/SE | (1)-(2) | (1)-(3) | (1)-(4) | (2)-(3) | (2)-(4) | | (3)-(4) |
| bl_age | 1723 [22] | 44.233 (1.325) | 2115 [22] | 44.076 (1.176) | 2389 [22] | 42.896 (0.987) | 2328 [22] | 42.862 (1.286) | 0.158 | 1.337 | 1.372 | 1.179 | 1.214 | 0.035 | 0.399 |
| bl_hhhfemale | 1723 [22] | 0.548 (0.030) | 2115 [22] | 0.519 (0.037) | 2389 [22] | 0.529 (0.037) | 2328 [22] | 0.498 (0.037) | 0.029 | 0.019 | 0.050 | -0.010 | 0.021 | 0.031 | 0.398 |
| bl_hhsz | 1723 [22] | 3.128 (0.158) | 2115 [22] | 3.102 (0.175) | 2389 [22] | 3.259 (0.183) | 2328 [22] | 3.297 (0.205) | 0.027 | -0.131 | -0.169 | -0.157 | -0.196 | -0.038 | 0.283 |
| bl_married | 1723 [22] | 0.495 (0.029) | 2115 [22] | 0.528 (0.032) | 2389 [22] | 0.524 (0.032) | 2328 [22] | 0.570 (0.034) | -0.033 | -0.029 | -0.075* | 0.004 | -0.042 | -0.046 | 0.962 |
| bl_tot_earn_m | 1723 [22] | 1393.534 (157.746) | 2115 [22] | 1389.971 (136.777) | 2389 [22] | 1425.213 (130.212) | 2328 [22] | 1440.225 (147.824) | 3.563 | -31.679 | -46.691 | -35.242 | -50.254 | -15.011 | 0.030 |
| bl_lstck_earn_m | 1723 [22] | 30.533 (10.577) | 2115 [22] | 30.203 (6.032) | 2389 [22] | 30.828 (9.882) | 2328 [22] | 24.854 (5.519) | 0.330 | -0.296 | 5.679 | -0.625 | 5.349 | 5.974 | 0.206 |
| bl_monthly_exp_ln | 1697 [22] | 6.193 (0.097) | 2092 [22] | 6.210 (0.091) | 2366 [22] | 6.251 (0.073) | 2298 [22] | 6.456 (0.075) | -0.017 | -0.057 | -0.262** | -0.041 | -0.246** | -0.205* | 2.404* |
| bl_monthly_foodexp | 1697 [22] | 2673.589 (135.994) | 2092 [22] | 2897.715 (166.245) | 2366 [22] | 2810.414 (128.613) | 2298 [22] | 3060.566 (135.769) | -224.126 | -136.826 | -386.977** | 87.301 | -162.851 | -250.152 | 1.469 |
| el_attrit_narrow | 1719 [22] | 0.136 (0.015) | 2106 [22] | 0.119 (0.007) | 2381 [22] | 0.124 (0.007) | 2323 [22] | 0.142 (0.013) | 0.016 | 0.012 | -0.006 | -0.005 | -0.022 | -0.018 | 0.977 |
| el_attrit_broad | 1723 [22] | 0.126 (0.015) | 2115 [22] | 0.110 (0.007) | 2389 [22] | 0.105 (0.007) | 2328 [22] | 0.124 (0.012) | 0.016 | 0.020 | 0.002 | 0.004 | -0.014 | -0.019 | 1.008 |

Notes: The value displayed for t-tests are the differences in the means across the groups. Standard errors are clustered at variable branch. ***, **, and * indicate significance at the 1, 5, and 10 percent critical level.

| Variable | (1) Remain in sample | | (2) Attritted | | (2)-(1) Pairwise t-test | |
|---|-------------------------|-------------------|------------------|-------------------|----------------------------|-----------------|
| | N | Mean/(SE) | N | Mean/(SE) | N | Mean difference |
| Age | 7421 | 43.865 (0.161) | 1108 | 40.690 (0.445) | 8529 | -3.175*** |
| Household head is a woman | 7421 | 0.525 (0.006) | 1108 | 0.500 (0.015) | 8529 | -0.025 |
| Household size | 7421 | 3.187 (0.020) | 1108 | 3.310 (0.049) | 8529 | 0.123** |
| Respondent is married | 7421 | 0.530 (0.006) | 1108 | 0.546 (0.015) | 8529 | 0.016 |
| Monthly earnings (2016\$PPP) | 7421 | 50.238 (0.610) | 1108 | 42.542 (1.344) | 8529 | -7.696*** |
| Monthly earnings from livestock (2016\$PPP) | 7421 | 1.094 (0.125) | 1108 | 0.463 (0.096) | 8529 | -0.631* |
| Monthly household expenditure (2016\$PPP) | 7356 | 26.547 (0.426) | 1072 | 26.447 (0.893) | 8428 | -0.100 |
| Number of cows | 7421 | 0.012 (0.002) | 1108 | 0.016 (0.006) | 8529 | 0.005 |
| F-test of joint significance (F-stat) | | | | | | 8.551*** |
| F-test, number of observations | | | | | | 8428 |

Study areas



Coaching Mechanisms Q3: Social Inclusion

| | (1) Social inclusion: Other villagers | (2) Social inclusion: Village leaders | (3) Social inclusion: Villager committee | (4) Villagers will share land | (5) Treated as equal by richer villagers | (6) Consider self among poorest | (7) Attended village meeting | (8) Can participate in Shalish |
|-----------------------------------|---|---|--|-------------------------------------|--|---------------------------------------|------------------------------------|--------------------------------------|
| All treatment groups | -0.038 (0.037) | 0.015 (0.037) | 0.028 (0.051) | 0.018 (0.040) | -0.050** (0.023) | -0.084*** (0.024) | -0.034 (0.032) | -0.049 (0.031) |
| Weekly coaching (T1) | -0.032 (0.039) | 0.007 (0.039) | 0.019 (0.055) | -0.005 (0.050) | -0.053** (0.026) | -0.038 (0.027) | -0.061* (0.036) | -0.067** (0.033) |
| Fortnightly coaching (T2) | -0.060 (0.051) | 0.017 (0.050) | 0.020 (0.064) | 0.000 (0.057) | -0.043 (0.030) | -0.105*** (0.032) | -0.045 (0.042) | -0.065 (0.041) |
| Fortnightly + group coaching (T3) | -0.028 (0.041) | 0.023 (0.046) | 0.043 (0.058) | 0.054 (0.048) | -0.051* (0.026) | -0.116*** (0.028) | -0.000 (0.040) | -0.019 (0.035) |
| Control mean at endline | 0.79 | 0.69 | 0.67 | 0.54 | 0.25 | 0.72 | 0.18 | 0.59 |
| % change, all T v C | -5 | 2 | 4 | 3 | -20 | -12 | -19 | -8 |
| % change, T1 v C | -4 | 1 | 3 | -1 | -21 | -5 | -33 | -11 |
| % change, T2 v C | -8 | 2 | 3 | 0 | -18 | -15 | -24 | -11 |
| % change, T3 v C | -4 | 3 | 6 | 10 | -21 | -16 | -0 | -3 |
| T1-T2 p-value | 0.50 | 0.83 | 0.99 | 0.93 | 0.72 | 0.03 | 0.63 | 0.96 |
| T1-T3 p-value | 0.91 | 0.67 | 0.56 | 0.25 | 0.95 | 0.00 | 0.12 | 0.09 |
| T2-T3 p-value | 0.43 | 0.90 | 0.67 | 0.32 | 0.78 | 0.72 | 0.29 | 0.20 |
| Adjusted R-squared | 0.04 | 0.07 | 0.05 | 0.04 | 0.03 | 0.06 | 0.03 | 0.04 |
| Number of observations | 5172 | 5172 | 5172 | 7534 | 7534 | 7534 | 7534 | 7534 |
| Number of clusters | 88 | 88 | 88 | 88 | 88 | 88 | 88 | 88 |

Coaching Mechanisms Q3: Social Inclusion

| | (1) Social inclusion: Other villagers | (2) Social inclusion: Village leaders | (3) Social inclusion: Villager committee | (4) Villagers will share land | (5) Treated as equal by richer villagers | (6) Consider self among poorest | (7) Attended village meeting | (8) Can participate in Shalish |
|-----------------------------------|---|---|--|-------------------------------------|--|---------------------------------------|------------------------------------|--------------------------------------|
| All treatment groups | -0.038 (0.037) | 0.015 (0.037) | 0.028 (0.051) | 0.018 (0.040) | -0.050** (0.023) | -0.084*** (0.024) | -0.034 (0.032) | -0.049 (0.031) |
| Weekly coaching (T1) | -0.032 (0.039) | 0.007 (0.039) | 0.019 (0.055) | -0.005 (0.050) | -0.053** (0.026) | -0.038 (0.027) | -0.061* (0.036) | -0.067** (0.033) |
| Fortnightly coaching (T2) | -0.060 (0.051) | 0.017 (0.050) | 0.020 (0.064) | 0.000 (0.057) | -0.043 (0.030) | -0.105*** (0.032) | -0.045 (0.042) | -0.065 (0.041) |
| Fortnightly + group coaching (T3) | -0.028 (0.041) | 0.023 (0.046) | 0.043 (0.058) | 0.054 (0.048) | -0.051* (0.026) | -0.116*** (0.028) | -0.000 (0.040) | -0.019 (0.035) |
| Control mean at endline | 0.79 | 0.69 | 0.67 | 0.54 | 0.25 | 0.72 | 0.18 | 0.59 |
| % change, all T v C | -5 | 2 | 4 | 3 | -20 | -12 | -19 | -8 |
| % change, T1 v C | -4 | 1 | 3 | -1 | -21 | -5 | -33 | -11 |
| % change, T2 v C | -8 | 2 | 3 | 0 | -18 | -15 | -24 | -11 |
| % change, T3 v C | -4 | 3 | 6 | 10 | -21 | -16 | -0 | -3 |
| T1-T2 p-value | 0.50 | 0.83 | 0.99 | 0.93 | 0.72 | 0.03 | 0.63 | 0.96 |
| T1-T3 p-value | 0.91 | 0.67 | 0.56 | 0.25 | 0.95 | 0.00 | 0.12 | 0.09 |
| T2-T3 p-value | 0.43 | 0.90 | 0.67 | 0.32 | 0.78 | 0.72 | 0.29 | 0.20 |
| Adjusted R-squared | 0.04 | 0.07 | 0.05 | 0.04 | 0.03 | 0.06 | 0.03 | 0.04 |
| Number of observations | 5172 | 5172 | 5172 | 7534 | 7534 | 7534 | 7534 | 7534 |
| Number of clusters | 88 | 88 | 88 | 88 | 88 | 88 | 88 | 88 |

Coaching Mechanisms Q3: Psycho-social

| | (1) | (2) | (3) | (4) | (5) |
|-----------------------------------|-------------------|---------------------------------|---------------------------|-------------------|---------------------------------------|
| | Depression score | Presence of depressive symptoms | External locus of control | Overall happy | Expected 5yr change on Cantril ladder |
| All treatment groups | 0.039 (0.329) | -0.029 (0.026) | -0.048 (0.033) | 0.063* (0.037) | -0.152** (0.076) |
| Weekly coaching (T1) | -0.065 (0.362) | -0.032 (0.030) | -0.016 (0.047) | 0.052 (0.037) | -0.023 (0.098) |
| Fortnightly coaching (T2) | 0.197 (0.450) | -0.015 (0.032) | -0.093** (0.037) | 0.072 (0.043) | -0.188** (0.085) |
| Fortnightly + group coaching (T3) | 0.033 (0.381) | -0.037 (0.029) | -0.047 (0.036) | 0.068* (0.040) | -0.259*** (0.083) |
| Control mean at endline | 13.01 | 0.73 | 3.20 | 0.67 | 2.02 |
| % change, all T v C | 0 | -4 | -1 | 9 | -8 |
| % change, T1 v C | -1 | -4 | -1 | 8 | -1 |
| % change, T2 v C | 2 | -2 | -3 | 11 | -9 |
| % change, T3 v C | 0 | -5 | -1 | 10 | -13 |
| T1-T2 p-value | 0.50 | 0.51 | 0.06 | 0.48 | 0.06 |
| T1-T3 p-value | 0.79 | 0.84 | 0.49 | 0.52 | 0.01 |
| T2-T3 p-value | 0.67 | 0.38 | 0.16 | 0.91 | 0.26 |
| Adjusted <i>R</i> -squared | 0.07 | 0.04 | 0.05 | 0.02 | 0.04 |
| Number of observations | 7421 | 7421 | 7534 | 7511 | 7235 |
| Number of clusters | 88 | 88 | 88 | 88 | 88 |

Coaching Mechanisms Q3: Financial Inclusion

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|-----------------------------------|---------------------|-----------------------|--------------------------|---------------------|----------------------|----------------------|----------------------------|
| | Has savings | Amount saved | Has borrowed money/goods | Amount borrowed | Has lent money/goods | Gave money to others | Received money from others |
| All treatment groups | 0.106*** (0.026) | 24.290** (11.658) | 0.036 (0.022) | 63.055 (39.134) | 0.031** (0.015) | -0.085*** (0.031) | 0.043** (0.017) |
| Weekly coaching (T1) | 0.070** (0.033) | 23.881* (14.363) | 0.015 (0.025) | 50.066 (43.938) | 0.032** (0.016) | -0.055 (0.037) | 0.048** (0.020) |
| Fortnightly coaching (T2) | 0.075** (0.032) | 2.939 (14.184) | 0.040 (0.026) | 63.543 (45.732) | 0.015 (0.019) | -0.115*** (0.037) | 0.026 (0.021) |
| Fortnightly + group coaching (T3) | 0.164*** (0.033) | 39.790*** (14.214) | 0.055** (0.025) | 75.926* (42.771) | 0.040** (0.017) | -0.094** (0.041) | 0.051** (0.023) |
| Control mean at endline | 0.36 | 76.45 | 0.57 | 330.59 | 0.06 | 0.65 | 0.11 |
| % change, all T v C | 30 | 32 | 6 | 19 | 52 | -13 | 38 |
| % change, T1 v C | 20 | 31 | 3 | 15 | 54 | -8 | 43 |
| % change, T2 v C | 21 | 4 | 7 | 19 | 26 | -18 | 23 |
| % change, T3 v C | 46 | 52 | 10 | 23 | 67 | -14 | 45 |
| T1-T2 p-value | 0.85 | 0.08 | 0.23 | 0.69 | 0.26 | 0.10 | 0.27 |
| T1-T3 p-value | 0.01 | 0.24 | 0.05 | 0.44 | 0.62 | 0.34 | 0.91 |
| T2-T3 p-value | 0.01 | 0.00 | 0.50 | 0.75 | 0.11 | 0.60 | 0.29 |
| Adjusted <i>R</i> -squared | 0.05 | 0.02 | 0.05 | 0.13 | 0.01 | 0.07 | 0.02 |
| Number of observations | 7421 | 7421 | 7534 | 7421 | 7534 | 7534 | 7534 |
| Number of clusters | 88 | 88 | 88 | 88 | 88 | 88 | 88 |