

The Competing Impacts of Self-Employment on Intimate Partner Violence and Women’s Economic Autonomy*

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Abstract

Women’s economic autonomy can protect against intimate partner violence (IPV), but the process of increasing economic autonomy may generate adverse effects. We provide experimental evidence on the impacts of an important pathway to economic autonomy for women: self-employment. We randomize women in Uganda to a control group or two versions of an entrepreneurship program. Both follow the same curriculum but differ in how they deliver mentoring. In Intensive Mentoring, mentors seek out women at their home or business. Women in Opt-In Mentoring can visit mentors at the training venue. Women in Intensive Mentoring experience large reductions in IPV relative to control and Opt-In Mentoring. However, women have a strong revealed preference for Opt-In Mentoring. Intensive Mentoring appears to increase spousal knowledge of women’s businesses, allowing women to negotiate for better household outcomes but limiting household decision-making power and control over their business. Our results underline the trade-offs women make when building economic autonomy.

KEYWORDS: Intimate Partner Violence, Intra-household allocation, Reporting Bias, Economic Autonomy. JEL CODES: D13, D23, D91, J16, O12.

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1 Introduction

Globally, one in three women experiences violence at some point in her life (WHO (2021)). For Uganda, this proportion rises to 95%.¹ Increasing women’s economic autonomy in such settings may be an important tool to combat intimate partner violence (IPV): controlling independent sources of income may help women negotiate for better treatment or leave unsafe situations (Becker, Kafonek, and Manzer (2020)). However, increasing women’s economic power may increase IPV if spouses use violence to expropriate resources or otherwise exercise control over women (Bloch and Rao (2002), Atkinson, Greenstein, and M. M. Lang (2005), Basile, Hall, and Walters (2013), Cools and Kotsadam (2017), Guarnieri and Rainer (2018), and Eggers del Campo and Steinert (2020)).

Self-employment is one of the only tools available for women in many low-income settings to increase their economic autonomy, but the impact of women’s self-employment on IPV is unclear. Expropriating resources from a woman’s business risks reducing its overall profitability in the future, so successful self-employment may provide some protection from IPV. Alternatively, spouses may view the assets that women build in their businesses as a threat to their control, prompting increases in IPV. In both cases, the relationship between self-employment and IPV depends critically on spousal knowledge of the business along with the degree of economic autonomy it affords women.

We examine the relationship between women’s self-employment and IPV using an experiment that randomizes women in central Uganda into an entrepreneurship program. We assign treated women to one of two versions of the program. In the first version, coaches attempt to schedule three visits at each participant’s home or business. We call this approach “Intensive Mentoring”. The second version of the program, “Opt-In Mentoring”, features designated

¹Data from the 2020 Uganda National Household Survey shows that 56% of women experienced physical or sexual violence by an intimate partner in her lifetime. Almost 35% of women experienced intimate partner violence in the last 12 months. During their lifetime almost 76% of women experience physical or sexual violence by a non-partner leading to the 95% of women experiencing gender-based violence - one of the highest rates in the world (Wilman, Atamanov, and Myers (2022)).

days when participants can visit the training venue to speak with coaches. While coaches encourage participants to come speak with them, they do not actively seek the women out at their homes and businesses. Both versions successfully teach women entrepreneurship skills and increase their business profits (M. Lang and Seither (2022)). However, they differ in the degree to which other household members are exposed to the program.

We collect data on economic outcomes at baseline, six months later when women complete the entrepreneurship program, and 18 months later at endline. We only collect data on IPV at endline. Given concerns that the program may lead to changes in levels of IPV as well as willingness to report IPV to study enumerators, we include the measure of social desirability bias first proposed by Crowne and Marlowe (1960). We define women with above-median scores on the social desirability index as having high social desirability bias and those with below-median scores as having low social desirability bias. Observing the difference between women with high versus low social desirability bias in the control group helps us understand existing social norms about reporting IPV. Interacting our indicator for high social desirability bias with treatment status reveals whether the treatment changed the likelihood of reporting IPV to study enumerators, following Dhar, Jain, and Jayachandran (2022). This approach allows us to separately identify true changes in the incidence of IPV as a result of the treatment from changes in reporting.

Women in Intensive Mentoring experience significant reductions in IPV relative to both women in the control group and women in Opt-In Mentoring. Our results indicate that women in Intensive Mentoring are 15.3pp (37.5%) less likely to have been abused over the last 12 months than women in the control group. Women in Intensive Mentoring are also more likely to report IPV to project enumerators than women in the other two groups. Women in Opt-In Mentoring report no change in their likelihood of having experienced any abuse relative to the control group.

We explore a range of potential mechanisms to explain differential reductions in IPV between the two treatment groups. Differences in economic outcomes cannot explain differ-

ential reductions in IPV: women in Intensive Mentoring and Opt-In Mentoring experience similar increases in profits. If anything, businesses of women in Opt-In Mentoring seem to perform slightly better in the long-run. Puzzlingly, women in Intensive Mentoring appear to have lower household decision-making power than women in Opt-In Mentoring. They are less likely to report exercising control over their own and their spouse's earnings and more likely to report having a joint account with their spouse. Differential selection into being partnered at endline cannot explain our results, as women in both treatment groups are less likely to be divorced at endline than women in the control group.

Two explanations are consistent with our results. Mentors may have a direct effect on IPV and intrahousehold dynamics in Intensive Mentoring if they actively help women negotiate for better intrahousehold outcomes. Alternatively, Intensive Mentoring may make it difficult for women to hide or obscure their economic success from their partners, making it difficult to maintain full control over their businesses. If so, they may leverage economic power to negotiate for improvements in other domains of household life such as reductions in IPV.

To differentiate between our two proposed explanations, we examine women's revealed preferences for each type of mentoring. Partnered women have higher attendance for both mentoring visits and in-class modules when assigned to Opt-In Mentoring than when assigned to Intensive Mentoring. Administrative data from the ongoing operations of our partner NGO similarly show that, when given the choice, nearly 70% of women prefer Opt-In Mentoring. This revealed preference for Opt-In Mentoring suggests that the simultaneous reduction in IPV and in household decision-making power among women in Intensive Mentoring may reflect a second-best outcome. When Intensive Mentoring makes it difficult for women to maintain full control over their businesses, they instead trade-off economic power for reductions in IPV.

Our results contribute to the evidence on the relationship between women's economic autonomy and IPV by specifically examining how self-employment impacts IPV. Multiple studies have examined how allocating cash transfers to women changes IPV, with the ma-

jority finding reductions (e.g., Gustavo J Bobonis, González-Brenes, and Roberto Castro (2013), Kilburn et al. (2018), Haushofer et al. (2020)) but a few finding null effects or even increases among specific subsets of households (Angelucci (2008), Gustavo J. Bobonis and R. Castro (2010), Hidrobo and Fernald (2013)). In Latin America, Angelucci (2008), Gustavo J. Bobonis and R. Castro (2010), and Hidrobo and Fernald (2013) find that cash transfers to women may increase or decrease IPV depending on the size of the transfer, spousal beliefs, and the type of IPV. In Uganda, Green et al. (2015) find that a women’s entrepreneurship training program in northern Uganda had no impact on IPV. However, their study differs from ours in three important ways. First, their program included a substantial cash transfer. A large cash transfer may impact IPV differently from the program we study, where women gain economic autonomy gradually by starting and growing businesses over time. Second, Green et al. (2015) targeted individuals in post conflict Northern Uganda, while we work in Central Uganda. Finally, Green et al. (2015) selected women to participate by public lottery, limiting women’s ability to hide their earnings from their spouses. Our results demonstrate that spousal knowledge can be an important mechanism to explain the relationship between women’s economic autonomy and IPV.

This paper also improves our understanding of intra-household negotiations. Doss (2013) provides a comprehensive overview of the evolution and current state of the literature on intrahousehold bargaining. We evaluate changes resulting from an increase in women’s economic autonomy, similar to what Gustavo J. Bobonis (2009) and Lim et al. (2010) do for conditional cash transfers to women, and to the natural experiments that Duflo and Udry (2004), Qian (2008), and Luke and Munshi (2011) use to study changes in women’s relative economic power within the household. Our results provide evidence that women have less control over resources if spouses learn about their participation in programs to increase economic autonomy.

While programs promoting self-employment can reduce IPV, our results suggest that women trading off reductions in IPV and increased economic autonomy prefer to build eco-

conomic autonomy. As such, self-employment may not be the most effective tool to drive short-term reductions in IPV. Importantly, we find no evidence that either version of the program leads to increases in IPV, allaying concerns about potential spousal backlash. Our results demonstrate the importance of understanding beneficiary preferences in program design and delivery and underline women’s value for economic autonomy.

2 Background and Context

Rates of gender-based violence in Uganda are some of the highest in the world. As of 2020, 95% of Ugandan women reported experiencing physical or sexual violence during their lifetime (Wilman, Atamanov, and Myers (2022)). According to this data (collected as part of the Ugandan National Household Survey), 56% of ever-partnered women between 15 and 49 years old experienced abuse from their spouse at some point in their life. Almost 35% experienced intimate partner violence (IPV) over the last 12 months.²

Partnered women in our sample report similar experiences of IPV. Around 59% of women have experienced physical or sexual abuse during their lifetime, with 40% experiencing it over the last 12 months. Given that women self-select into our sample, it is possible that the program we offer in our study is particularly appealing to women who are more vulnerable to IPV. Our data also partially captures impacts from the second COVID-19 lockdown in Uganda, while the Ugandan National Household Survey only captures impacts from the first COVID-19 lockdown.³ Both factors may explain the higher incidence of intimate partner violence in our sample relative to the national average.

Women in Uganda primarily work in agriculture and provide unpaid labor as caregivers and collectors of water and fuel (Wilman, Atamanov, and Myers (2022)). This leaves them

²For comparison, 20% of women in Sub-Saharan Africa experienced IPV over the last 12 months (WHO (2021)).

³Our survey took place after the second COVID-19 lockdown in Uganda for roughly half of the women in our sample. See [Figure 1](#) for further timeline information.

more vulnerable to economic shocks and less economically independent. Nationally, around 42% of households report income from business activities, but only 13% of women in rural areas engage in self-employment. In our sample, 52% of women report being regularly employed at baseline – many of those in their own businesses including in the agricultural sector such as selling produce from their gardens. These businesses typically have low profitability and provide women with little economic autonomy.

Women in our sample have relatively high control over the income they generate themselves. Around 99% of women in the control group report that she alone or jointly with her spouse decides over how the money she earns will be used. In contrast, only one third of the women reports sole or joint decision-making power over spouses' earnings. Similarly, only 5.6% of women in our sample have a joint bank account with their spouse. Overall, this suggests that women in our sample have relatively little economic autonomy. While they (jointly) control their own resources, these resources are limited and unstable, and they have little control over other household resources.

3 Experimental Design

3.1 Sampling Frame

Our main sample is composed of partnered women from four of the five locations studied in M. Lang and Seither (2022).⁴ Partnership status was not a selection criteria for study participation, but we focus on the sub-sample of partnered women in this paper because they are the most likely to experience IPV. Formally, our sample is women who reported being partnered (married or cohabiting) at baseline and who were interviewed at endline: 446 participants.

⁴Even though we include partnered women from all five locations for self-employment outcomes, we only have data on IPV and decision-making power for four locations. This is due to funding constraints - we only obtained funding to study impacts on intimate partner violence and household dynamics after concluding endline data collection in the first location.

3.2 Treatment

We randomly assign women in our sample to participate in an entrepreneurship program that encourages them to become self-employed (M. Lang and Seither (2022)). We randomize each woman into one of two treatment variations or the control group. Over the course of approximately six months, coaches from our partner NGO delivered eight training modules to all treated women. These covered topics such as identifying business opportunities, bookkeeping, business planning, and money management, among others.⁵ At the end of the program, the NGO held a public graduation ceremony where they gave women certificates and invited local leaders to make speeches.

The variation between the two treatment groups comes from differences in mentoring modalities. In the Intensive Mentoring arm, NGO coaches attempted to schedule three one-on-one visits at the participant’s home or business over the six months of the program. By the end of the training modules, coaches were able to complete a visit with about 76% of participants assigned to this group at least once. Only around 30% of the women in the group agreed to receive all three mentoring visits. Twenty-seven percent agreed to two visits.

In Opt-In Mentoring, program coaches designated days when they would be available at the training venue if participants wanted to speak with them. While coaches encouraged participants to speak with them during office hours, they did not actively seek them out at their homes and businesses. This lighter touch approach does substantially change take-up: only 40% of participants assigned to the Opt-in mentoring arm met with coaches at least once. Although coaches were available for three mentoring meetings for each woman in this group as well, only 1.8% (3 out of 164) of the women met with the coaches twice. None of them took up all three mentoring opportunities.

Randomizing the mentoring modality potentially generates multiple differences. Women in Opt-In Mentoring self-select into mentoring while coaches actively seek out women in In-

⁵For the complete module by module content, see [Figure 2](#), reproduced from M. Lang and Seither (2022).

tensive Mentoring. As mentors are likely to visit participants' homes in Intensive Mentoring, mentors may directly interact with spouses or other members of the household. Even if mentors do not directly interact with household members, having more mentoring time may lead to stronger improvements in economic outcomes than the lighter touch Opt-In Mentoring. However, Intensive Mentoring is also more likely to increase early spousal knowledge of a woman's business by making it more difficult for a woman to hide her participation in the program.

3.3 Timeline and Data

During the study period, we conducted three waves of in-person surveys with each participant in our sample. The baseline survey took place in the weeks leading up to the start of the program. We conducted the midline survey in the weeks following the graduation ceremony that marked the end of the program (around 6 months after baseline). Two years after baseline, we conducted the final endline survey.

The panel survey captured household characteristics and socio-economic background of the respondent, household consumption habits and expenditures, and business outcomes such as profits and investment decisions. Additionally, at endline we added a module on household interactions where we asked the respondent about household decision-making, attitudes towards and experiences of IPV, and where we measured social desirability bias (Crowne and Marlowe (1960)).

Our first set of outcomes relates to experiences of abuse. We calculate an Abuse Index that counts the number of different types of abuse a respondent has experienced in her lifetime, following WHO (2021) (see Appendix A for more information on the disaggregated questions). We compute an analogous measure for the last 12 months, as well as ever abused indicators that capture the extensive margin of abuse.

An important part of the analysis presented in this paper is the use of a modified ver-

sion of the Marlowe-Crowne social desirability scale (Crowne and Marlowe (1960)). This instrument is a set of questions developed by social psychologists to measure a respondent’s propensity to give socially desirable answers, addressing possible experimenter demand effects. As mentioned in Dhar, Jain, and Jayachandran (2022) the questions account for certain too-good-to-be-true behaviors or traits that the respondent might consider to be desirable for the interviewer (e.g., always being courteous even to people who are disagreeable, always willing to admit their own mistakes). We present respondents with a 13-item version of the original 33-item module proposed (Reynolds (1982)), that has been validated in developing country settings in the past (Dhar, Jain, and Jayachandran 2022, Mukherjee (1967), Vu et al. (2011)). We label respondents with above-median social desirability scores as having high social desirability bias.

Accounting for social desirability is essential for accurately estimating effects on outcomes with strong social norms against truthful reporting. By controlling for this score, we can test for changes in reporting among women who are prone to give socially desirable answers as a result of the treatment, following the example of Dhar, Jain, and Jayachandran (2022).

3.4 Balance and attrition

We verify balance between the three groups on age, own educational attainment, parental educational attainment, employment status, household size, number of minors in the household, business ownership, and network size (Table 1). In general, the three groups are balanced, but there is a significant imbalance in network size and a slight imbalance in education levels, more specifically in primary education. The imbalance in education is in-line with what we would expect by chance given the number of covariates we test.

We test for differential attrition by treatment status and along the same set of covariates (Table 2). There is no differential attrition by treatment status. We find that women who are older are statistically significantly less likely to drop out than those who are younger.

However, the effect is small.

4 Results

4.1 Experiencing and Reporting IPV

Our experimental design allows us to quantify the program’s intent to treat (ITT) effect on our measures of IPV 24 months after the program started. Our preferred specification estimates effects for each mentoring modality heterogeneously by high versus low social desirability bias. For any outcome O_i for woman i , we estimate

$$O_i = \alpha + \beta_1 \text{Intensive}_i + \beta_2 \text{Opt-in}_i + \delta_1 \text{HSD}_i + \delta_2 \text{Intensive} \times \text{HSD}_i + \delta_3 \text{Opt-in} \times \text{HSD}_i + \gamma \mathbf{X}_i + \epsilon_i. \quad (1)$$

Here, $\text{Intensive}_i = 1$ for women in Intensive Mentoring, $\text{Opt-in}_i = 1$ for women in Opt-In Mentoring, $\text{HSD}_i = 1$ for women with above-median social desirability scores and \mathbf{X}_i is a vector of baseline covariates. β_1 is the ITT effect of Intensive Mentoring for women with low social desirability bias and β_2 is the effect of Opt-in mentoring for women with low social desirability bias. δ_1 measures the reporting bias of women with high social desirability, providing a measure of the social norm around the outcome in question. δ_2 measures the change in reporting for women with high social desirability bias as a result of Intensive Mentoring, with δ_3 providing an analogous measure for Opt-In Mentoring.

Women in the Intensive Mentoring group experience significantly lower levels of IPV than women in the Opt-In mentoring group and the control group. [Table 3](#) shows results on ever experiencing IPV, experiencing IPV in the past 12 months, and the intensity of IPV overall and in the past 12 months.

While there are no significant differences in the likelihood of ever experiencing abuse, women in Intensive Mentoring are significantly less likely to have experienced abuse in the 12 months before the endline survey. The magnitude of the effect is substantial: while 40% of women in the control group report have experienced IPV in the 12 months prior to endline, only 24.7% of women in Intensive Mentoring have. This indicates that Intensive Mentoring is effective at completely eliminating IPV for a subset of treated women.

Intensive Mentoring also reduces the intensity of abuse, both overall and in the last 12 months. The abuse index sums the different types of IPV experienced by women in our sample. Column (9) shows that women in Intensive Mentoring experience a 43% decrease in the overall intensity of IPV in their lifetime, while column (12) shows a corresponding reduction of 64% over the 12 months before endline. Observing reductions in intensity over the entire course of women’s lifetimes suggests that Intensive Mentoring works by reducing the severity of IPV for some partners and preventing IPV from escalating among other partners.

The reduction in IPV among women in the Intensive Mentoring group does not appear to be driven by a change in reporting. In fact, women in the Intensive Mentoring group who have high levels of social desirability bias are more likely to report experiencing IPV than women with high social desirability bias in the Opt-In mentoring group or the control group. This suggests that Intensive Mentoring leads to a higher willingness to report IPV, at least to individuals associated with the study.⁶ Across all four measures of IPV in [Table 3](#), the magnitude of this increase is sufficient to eliminate or reverse the negative relationship between reporting and social desirability bias.

Women in the Opt-In Mentoring group do not exhibit the same reductions in IPV or the changes in reporting that we observe for women in Intensive Mentoring. Across all but one measure of IPV, we can reject that the effect of Intensive Mentoring is the same as the effect from Opt-In Mentoring. While we lack the statistical power to reject equality between

⁶We find no significant increases in official reports of IPV or women seeking help through religious or community leaders.

women with high social desirability bias in Intensive Mentoring and Opt-In Mentoring for most of our measures, the effects are consistently an order of magnitude lower for Opt-In Mentoring compared to Intensive Mentoring.

We examine effects on specific types of IPV to better understand what drives the overall reductions in abuse for women in Intensive Mentoring. Table 4 shows treatment effects for each specific type of IPV in our index. The largest and most significant reductions appear to be coming from physical abuse: pushing, hitting, kicking, and dragging (columns (6)–(8)). Many types of verbal abuse exhibit similar patterns, though the results are not quite as large or statistically significant relative to both women in the control group and those in Opt-In Mentoring. There are no significant reductions in some of the most life-threatening types of abuse; however, those also have extremely low means in the control group.

There are multiple reasons Intensive Mentoring may lead to reductions in IPV when Opt-In Mentoring does not. In the next section, we examine two potential mechanisms: differential economic impacts from the program and differential effects on women’s household decision-making power.

4.2 Economic Outcomes and Decision-Making Power

First, we consider whether Intensive Mentoring is simply a more effective approach to promote self-employment for partnered women by examining economic outcomes. For our set of economic outcomes we present ANCOVA estimates:

$$O_i = \alpha + \beta_1 \text{Intensive}_i + \beta_2 \text{Opt-in}_i + \delta O_{i,0} + \gamma \mathbf{X}_i + \epsilon_i. \quad (2)$$

Here, $O_{i,0}$ is the outcome of interest for respondent i at baseline. β_1 and β_2 are ITT effects of being in Intensive Mentoring and Opt-In Mentoring, respectively. For this set of outcomes we run the same specification with and without women in all five locations in the

original study, as we observe economic outcomes in all locations.

In general, we see few differences in these economic outcomes between women in Intensive Mentoring compared to Opt-In Mentoring. [Table 5](#) shows that, while women in Intensive Mentoring do make significantly more investments in other businesses and earn higher profits from other businesses at midline, these differences do not persist at endline. Indeed, our results are suggestive of better economic outcomes for women under Opt-In Mentoring at endline. These results indicate the differences in economic outcomes cannot explain the observed differences in IPV between Intensive Mentoring and Opt-In Mentoring.

Even if Intensive Mentoring does not lead to higher economic outcomes than Opt-In Mentoring for partnered women, having program coaches visit participants at home may increase women’s authority within the household. In [Table 6](#), we examine multiple measures of women’s decision-making power within their households again using [Equation 1](#). Contrary to expectations, women in Intensive Mentoring have significantly less say over how their own and their husbands’ earnings will be spent than women in the control group (columns (3) and (6)). They are also significantly more likely to have a joint account with their husbands than women in the control group or the Opt-In Mentoring group. Despite the reduction in IPV, women in Intensive Mentoring appear to have less independent decision-making power in their homes and less control over economic resources than women in the other two groups.

4.3 Partnership Decisions

An alternative explanation for the differences in IPV and household decision-making for women in Intensive Mentoring versus Opt-In Mentoring is that the two forms of mentoring lead to different rates of partnership and divorce. Since women in Intensive Mentoring are more likely to have joint accounts with their partners, it may be more difficult for them to separate from partners than it is for women in Opt-In Mentoring. If so, there would be fewer partnered women in the Opt-In Mentoring group at endline. Since we only ask questions

about IPV to women who are partnered at endline, this could lead us to overstate the relative reduction in IPV for women in the Intensive Mentoring group compared to the Opt-In Mentoring group. [Table 7](#) shows that there are no significant differences in the likelihood of being partnered at midline or endline between women in Intensive Mentoring compared to women in Opt-In Mentoring.⁷

It is worth noting that women in both treatment groups are significantly less likely to be divorced than women in the control group. While this cannot explain differential reductions in IPV between Opt-In and Intensive Mentoring, it does suggest that the program may be generally successful at reducing economic stress within households.

5 Discussion

Taken together, our results indicate that Intensive Mentoring leads to large and significant reductions in IPV while simultaneously reducing women’s decision-making power within their households relative to women in Opt-In Mentoring. The differences between the two types of mentoring do not appear to be driven by differential economic outcomes or differential probabilities of divorce.

One key difference between mentoring modalities is spousal knowledge of participation in the program due to the presence of coaches in the household. At-home mentoring may generate positive and negative effects. On the positive side, program mentors may actively help women negotiate with their partners in ways that are impossible with off-site, Opt-In Mentoring. Spouses of women in Intensive Mentoring may also learn that their wives have a source outside the village community who they can contact about experiences of abuse, which

⁷When analysing partnership decisions, we present different specifications for each outcome. For the Partnered section of the table, we estimate ANCOVA coefficients differentiating by treatment arm and by survey round. Column (1) reports results for the full sample of women (including location 1), while Columns (2) and (3) present the estimates for women in the four locations with IPV data with and without HSD interactions. Regarding the second outcome, *Divorced after Baseline*, we estimate OLS coefficients controlling for being married at baseline as well as the other sets of controls mentioned in previous specifications.

may change spousal behavior even after the program concludes. Simply seeing that educated coaches from Kampala respect their wives may elevate women’s status in their household and reduce IPV. Alternatively, coaching at home may make it more difficult for women to choose to hide or obscure their economic activities from their partners as a method of maintaining control. If Intensive Mentoring makes it more difficult for women to maintain full control over their businesses, a second-best solution may be for them to use their economic power to negotiate for improvements in other domains, such as reductions in IPV.

One way to differentiate between direct effects of Intensive Mentoring on IPV and women negotiating as a second-best solution is to examine women’s revealed preferences for different types of mentoring. One revealed preference is how intensively women participate in the program. In M. Lang and Seither (2022), we document that married and single women are significantly more likely to attend training modules and mentoring sessions in Opt-In Mentoring relative to Intensive Mentoring, while the opposite is true for widowed and divorced women. This suggests that partnered women and women on the marriage market prefer Opt-In Mentoring. We have additional evidence on women’s revealed preferences based on administrative data from our partner NGO. After the RCT concluded, our partner NGO returned to each location to offer the program to women in the control group. Given the results of the study, the NGO allowed each woman to choose which form of mentoring she preferred. To date, nearly 70% prefer Opt-In Mentoring. For most partnered women, the costs of Intensive Mentoring outweigh the benefits.

Partnered women’s revealed preference for Opt-In Mentoring suggests that the simultaneous reduction in IPV and in household decision-making power may be the end result of an intrahousehold bargaining process. Women prefer the more private Opt-In Mentoring, potentially because it allows them to maintain full control over their businesses. Without the option to maintain full control due to the observable nature of Intensive Mentoring, women leverage their economic power to negotiate for improvements in other domains.

6 Conclusion

On the surface, reducing intimate partner violence by fostering self-employment opportunities for women appears unequivocally positive. Our findings indicate that these benefits may come at a cost. While entrepreneurship programs can support women in increasing income from self-employment, features of program delivery can affect economic autonomy and household decision-making power. Women who cannot keep their program participation private because of home mentoring visits are more likely to have a joint bank account with their spouses and have less say about how income is spent. A priori, the net benefit of entrepreneurship programs is unclear.

Women’s revealed preferences show that women prefer to forgo negotiating power over IPV in favor of maintaining the privacy required to gain economic autonomy. Partnered women are less likely to attend training sessions and mentoring visits when assigned to Intensive Mentoring than they are when assigned to Opt-In Mentoring. New administrative data from our partner NGO confirms this revealed preference for Opt-In Mentoring among a large majority of women. This evidence on women’s preferences indicates that women highly value economic autonomy, underscoring the importance of policies and programs focused on improving women’s economic outcomes.

Our results have implications for the design of programs directly targeting intimate partner violence as well as programs whose main goal is women’s economic empowerment. Using economic autonomy to generate short- to medium-run reductions in IPV may require involving women’s partners to a degree that ultimately limits women’s long-term economic autonomy. At a more fundamental level, our results highlight the importance of eliciting and accounting for women’s preferences when designing programs.

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7 Tables and Figures

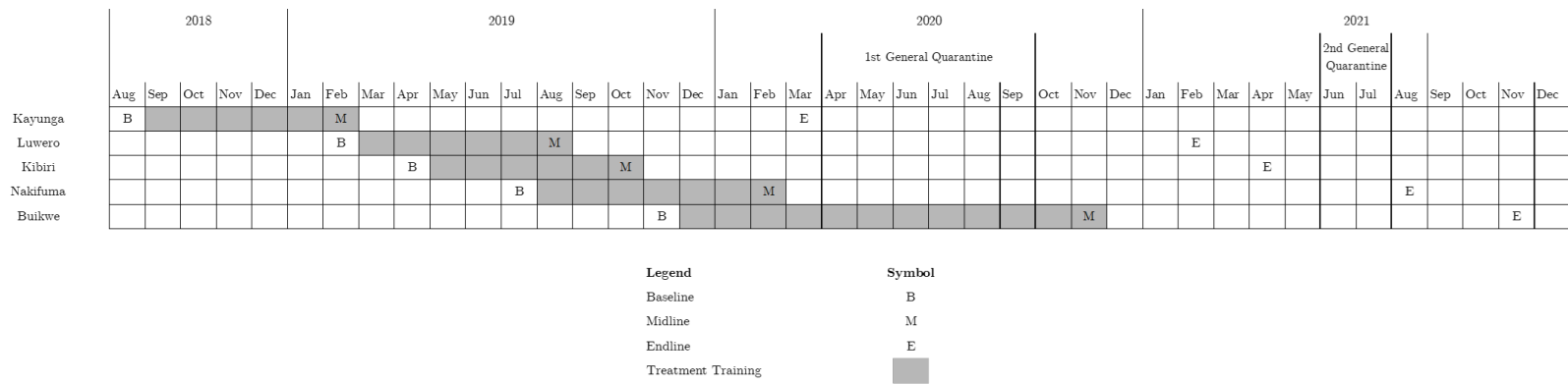


Figure 1: In-person Survey Timeline

Month 0	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
- Mobilization	- “Getting out of	- Bookkeeping	- Business	- Growing your	- No modules	- Third
- Orientation	your comfort	and record	planning	customer base	(implement	mentoring
(aspirations	zone”	keeping	- Second	- Money	business	- Graduation
intervention)	- Identifying	- Market	mentoring	management	plans)	ceremony
	business	research				
	opportunities					
	- Finding capital					
	and starting					
	small					
	- First mentoring					

Note: Each module is between 2–3 hours long and taught at a central training venue such as a school or church. Women participate in groups of 50–70.

Figure 2: Training Module Content reproduced from M. Lang and Seither (2022)

Table 1: Balance Table - Partnered Women

Variable	(1) Control		(2) Intensive Mentoring		(3) Opt-in Mentoring		F-test for joint orthogonality
	N	Mean/SD	N	Mean/SD	N	Mean/SD	
Age	125	36.096 (11.035)	157	33.949 (9.366)	164	35.896 (10.646)	0.139
Primary Ed.	125	0.448 (0.499)	157	0.439 (0.498)	164	0.555 (0.499)	0.075*
Secondary Ed.	125	0.424 (0.496)	157	0.484 (0.501)	164	0.378 (0.486)	0.158
Father Primary Ed.	125	0.232 (0.424)	157	0.248 (0.433)	164	0.323 (0.469)	0.164
Father Secondary Ed.	125	0.152 (0.360)	157	0.178 (0.384)	164	0.116 (0.321)	0.287
Mother Primary Ed.	125	0.312 (0.465)	157	0.318 (0.467)	164	0.348 (0.478)	0.782
Mother Secondary Ed.	125	0.144 (0.353)	157	0.096 (0.295)	164	0.116 (0.321)	0.454
Employed	124	0.427 (0.497)	157	0.408 (0.493)	164	0.470 (0.501)	0.524
HH Size	125	4.640 (2.506)	157	4.580 (2.384)	164	5.061 (2.773)	0.194
Minors	125	3.216 (2.224)	157	3.121 (1.889)	164	3.524 (2.178)	0.200
Own a Business	125	0.544 (0.500)	157	0.452 (0.499)	164	0.500 (0.502)	0.308
Network Size	125	3.896 (2.898)	157	4.809 (3.177)	164	5.012 (3.374)	0.009***

Notes: Mean baseline covariates by treatment group for partnered women. Standard deviations are in parentheses. Column 4 reports p-values associated with F-tests of joint equality between the three groups. * $p < 0.10$, ** $p < 0.05$, ***, $p < 0.01$.

Table 2: Attrition at Endline - Partnered Women

	At Endline	
	(1)	(2)
Mandatory Mentoring	0.005 (0.033)	-0.008 (0.033)
Opt-in Mentoring	-0.004 (0.032)	-0.009 (0.033)
Age		-0.004*** (0.001)
Primary Ed.		-0.047 (0.057)
Secondary Ed.		-0.089 (0.057)
Father Primary Ed.		-0.016 (0.032)
Father Secondary Ed.		-0.031 (0.038)
Mother Primary Ed.		0.042 (0.033)
Mother Secondary Ed.		-0.016 (0.037)
Employed		0.028 (0.033)
HH Size		0.009 (0.012)
Minors		-0.017 (0.014)
Own a Business		-0.023 (0.032)
Network Size		0.004 (0.004)
Observations	489	488

Notes: * $p < 0.10$, ** $p < 0.05$, ***, $p < 0.01$.

Table 3: Treatment Effects on Intimate Partner Violence

	Has Been Abused						Abuse Index					
	Ever		Last 12 months				Ever		Last 12 months			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Treatment	-0.002 (0.066)	-0.012 (0.077)		-0.021 (0.066)	-0.064 (0.080)		-0.192 (0.324)	-0.360 (0.416)		-0.174 (0.278)	-0.455 (0.361)	
HSD		-0.151 (0.123)	-0.152 (0.124)		-0.196* (0.116)	-0.199* (0.117)		-0.662 (0.549)	-0.672 (0.555)		-0.980** (0.431)	-0.988** (0.433)
TreatxHSD		0.044 (0.139)			0.143 (0.133)			0.555 (0.651)			0.916* (0.529)	
Intensive Mentoring			-0.088 (0.087)			-0.153* (0.087)			-0.777* (0.455)			-0.719* (0.395)
Opt-in Mentoring			0.063 (0.088)			0.026 (0.093)			0.055 (0.486)			-0.193 (0.431)
Intensive Ment. x HSD			0.164 (0.154)			0.227 (0.146)			1.111 (0.720)			1.251** (0.580)
Opt-in Ment. x HSD			-0.085 (0.158)			0.068 (0.153)			-0.013 (0.780)			0.578 (0.659)
Observations	393	393	393	393	393	393	393	393	393	393	393	393
T+HSD+TxHSD=0		0.174				0.177		0.314			0.182	
Int=Opt			0.067			0.032			0.060			0.188
IntxHSD=OptxHSD			0.074			0.239			0.124			0.288
Int+HSD+IntxHSD=0			0.454			0.209			0.520			0.298
Opt+HSD+OptxHSD=0			0.105			0.318			0.276			0.223
Control Mean	0.590	0.590	0.590	0.400	0.400	0.400	1.790	1.790	1.790	1.124	1.124	1.124
Adj. R ²	-0.023	-0.017	-0.010	-0.023	-0.019	-0.009	-0.016	-0.018	-0.011	0.013	0.018	0.019

Notes: Coefficients are OLS estimates that control for the respondent's location, household size, the number of children, and the respondent's age at baseline. Abuse Index - Ever combines multiple questions about attitudes or actions the current partner may have done to the wife with a maximum value of 13. Abuse Index - Last 12 months combine the same questions in the Abused Index, considering if it happened in the past 12 months with a maximum value of 13. Has been abused - Ever is a binary variable equal to one if the respondent answers yes to any questions of the Abused Index. Has been abused - Last 12 months is a binary variable equal to one if the respondent answers yes to any questions of the Abused Index in the last 12 months. Higher scores correspond to higher levels of intimate partner violence. We report White robust standard errors in parentheses. T+HSD+TxHSD=0 corresponds to the p-value for the null hypothesis that Treatment + HSD + TreatmentxHSD = 0. Int=Opt corresponds to the p-value for the null hypothesis that the coefficient estimates for Intensive Mentoring and Opt-in Mentoring are equal. IntxHSD=OptxHSD corresponds to the p-value for the null hypothesis that the estimates for Intensive MentoringxHSD and Opt-in MentoringxHSD are equal. Int+HSD+IntxHSD=0 corresponds to the p-value for the null hypothesis that Intensive Mentoring + HSD + Intensive MentoringxHSD = 0. Opt+HSD+OptxHSD=0 corresponds to the p-value for the null hypothesis that Opt-in Mentoring + HSD + Opt-in MentoringxHSD = 0. * $p < 0.10$, ** $p < 0.05$, ***, $p < 0.01$.

Table 4: Treatment Effects on Individual Questions of the Abused Index

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	Insulted	Humiliated	Intimidated	Threatened	Slapped	Pushed	Hit you	Kicked or dragged	Choked or burnt	Used weapons	Forced Intercourse	Sex under intimidation	Degrading sexual act
<i>Panel A: Ever been Abused</i>													
Intensive Mentoring	-0.082 (0.090)	-0.063 (0.063)	-0.119* (0.069)	-0.060 (0.059)	-0.102 (0.066)	-0.102* (0.058)	-0.091* (0.047)	-0.111** (0.053)	-0.003 (0.026)	-0.029 (0.027)	-0.017 (0.062)	-0.048 (0.068)	0.046 (0.034)
Opt-in Mentoring	0.047 (0.092)	0.005 (0.067)	-0.037 (0.070)	-0.042 (0.062)	0.017 (0.075)	0.047 (0.067)	0.022 (0.057)	-0.091* (0.054)	0.011 (0.025)	-0.020 (0.030)	0.021 (0.066)	0.023 (0.077)	0.053 (0.041)
HSD	-0.082 (0.124)	-0.012 (0.088)	-0.025 (0.094)	-0.001 (0.084)	-0.075 (0.087)	-0.093 (0.068)	-0.039 (0.065)	-0.110** (0.051)	-0.017 (0.018)	-0.032 (0.024)	-0.078 (0.076)	-0.118 (0.076)	0.008 (0.027)
Intensive Ment. x HSD	0.098 (0.155)	0.095 (0.113)	0.093 (0.114)	0.060 (0.098)	0.099 (0.104)	0.165* (0.087)	0.076 (0.077)	0.119* (0.067)	0.023 (0.031)	0.070* (0.037)	0.091 (0.094)	0.144 (0.099)	-0.018 (0.042)
Opt-in Ment. x HSD	-0.137 (0.159)	-0.038 (0.119)	-0.036 (0.120)	0.035 (0.108)	-0.003 (0.111)	-0.047 (0.094)	0.001 (0.091)	0.135* (0.081)	-0.023 (0.032)	0.063 (0.050)	0.023 (0.105)	0.005 (0.105)	0.007 (0.056)
Observations	393	393	393	393	393	392	393	392	393	393	391	393	393
Int=Opt	0.122	0.274	0.172	0.734	0.067	0.009	0.012	0.678	0.635	0.664	0.560	0.300	0.854
IntxHSD=OptxHSD	0.097	0.179	0.178	0.790	0.318	0.015	0.349	0.837	0.272	0.894	0.500	0.167	0.641
Int+HSD+IntxHSD=0	0.531	0.766	0.481	0.991	0.294	0.665	0.342	0.042	0.926	0.823	0.963	0.781	0.285
Opt+HSD+OptxHSD=0	0.117	0.566	0.229	0.923	0.472	0.178	0.820	0.335	0.129	0.760	0.650	0.259	0.145
Control Mean	0.543	0.171	0.190	0.114	0.162	0.105	0.086	0.095	0.019	0.135	0.152	0.010	0.010
Adj. R ²	-0.019	0.032	0.024	-0.050	-0.039	-0.018	-0.002	-0.058	-0.082	0.053	-0.012	-0.026	-0.057
<i>Panel B: Last 12 Months</i>													
Intensive Mentoring	-0.154* (0.086)	-0.030 (0.059)	-0.097 (0.063)	-0.056 (0.053)	-0.058 (0.049)	-0.100** (0.048)	-0.100** (0.041)	-0.078** (0.039)	0.008 (0.015)	0.005 (0.015)	-0.032 (0.053)	-0.058 (0.064)	0.027 (0.031)
Opt-in Mentoring	-0.046 (0.090)	0.003 (0.060)	-0.050 (0.063)	-0.067 (0.057)	-0.011 (0.052)	-0.013 (0.054)	-0.038 (0.046)	-0.038 (0.041)	0.032 (0.020)	0.015 (0.019)	-0.000 (0.059)	-0.004 (0.073)	0.024 (0.034)
HSD	-0.173 (0.113)	-0.050 (0.075)	-0.116* (0.069)	-0.071 (0.062)	-0.055 (0.059)	-0.104** (0.047)	-0.060 (0.055)	-0.087** (0.038)	0.005 (0.009)	-0.006 (0.016)	-0.113* (0.062)	-0.149** (0.061)	-0.011 (0.023)
Intensive Ment. x HSD	0.151 (0.140)	0.082 (0.098)	0.171* (0.090)	0.094 (0.077)	0.064 (0.070)	0.157** (0.063)	0.110* (0.063)	0.106** (0.049)	0.011 (0.025)	0.042 (0.031)	0.120 (0.076)	0.161* (0.083)	-0.016 (0.034)
Opt-in Ment. x HSD	0.080 (0.147)	-0.014 (0.099)	0.071 (0.093)	0.095 (0.085)	-0.005 (0.081)	0.046 (0.075)	0.021 (0.073)	0.082 (0.063)	-0.050* (0.026)	0.029 (0.044)	0.097 (0.091)	0.085 (0.092)	0.040 (0.050)
Observations	393	393	393	393	393	392	393	392	393	393	391	393	393
Int=Opt	0.171	0.568	0.409	0.815	0.315	0.060	0.085	0.285	0.357	0.609	0.587	0.412	0.939
IntxHSD=OptxHSD	0.576	0.283	0.238	0.994	0.333	0.133	0.147	0.688	0.119	0.780	0.803	0.417	0.250
Int+HSD+IntxHSD=0	0.065	0.958	0.531	0.581	0.314	0.385	0.294	0.084	0.403	0.146	0.716	0.524	0.984
Opt+HSD+OptxHSD=0	0.164	0.402	0.196	0.499	0.243	0.244	0.131	0.433	0.360	0.194	0.815	0.382	0.240
Control Mean	0.362	0.105	0.133	0.086	0.067	0.067	0.067	0.048	0.000	0.000	0.077	0.105	0.010
Adj. R ²	0.015	0.027	0.041	-0.011	-0.034	-0.056	-0.023	0.013	-0.105	0.080	-0.068	-0.039	-0.046

Notes: Coefficients are OLS estimates that control for the respondent's location, household size, the number of children, and age at baseline. The dependent variables in the table are the disaggregated questions of the Abused Index and the Abused Index in the last 12 months. They describe behaviors the current partner may have had towards the respondent. Each outcome is a binary variable equal to one if the respondent reports having endured the behavior/action. We report White robust standard errors in parentheses. Int=Opt corresponds to the p-value for the null hypothesis that the estimates for Intensive Mentoring and Opt-in Mentoring are equal. IntxHSD=OptxHSD corresponds to the p-value for the null hypothesis that the estimates for Intensive MentoringxHSD and Opt-in MentoringxHSD are equal. Int+HSD+IntxHSD=0 corresponds to the p-value for the null hypothesis that Intensive Mentoring + HSD + Intensive MentoringxHSD = 0. Opt+HSD+OptxHSD=0 corresponds to the p-value for the null hypothesis that Opt-in Mentoring + HSD + Opt-in MentoringxHSD = 0. * $p < 0.10$, ** $p < 0.05$, ***, $p < 0.01$.

Table 5: Treatment Effects on Economic Outcomes for Partnered Women

	No. Businesses		Main Business				Other Businesses			
			Profits (IHS)		Business Assets (IHS)		Profits (IHS)		Investments (IHS)	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<i>Panel A: Midline (6 months)</i>										
Intensive Mentoring	0.222*** (0.081)	0.241*** (0.089)	1.313** (0.616)	1.187* (0.684)	1.054* (0.623)	0.928 (0.692)	1.054** (0.494)	1.517*** (0.535)	0.771 (0.505)	1.057* (0.562)
Opt-in Mentoring	0.166** (0.078)	0.115 (0.086)	1.726*** (0.604)	1.441** (0.676)	0.849 (0.606)	0.810 (0.668)	0.441 (0.455)	0.374 (0.485)	0.077 (0.486)	-0.137 (0.544)
Observations	533	441	518	430	535	441	535	441	535	441
Int=Opt	0.468	0.141	0.483	0.691	0.726	0.855	0.216	0.034	0.157	0.026
Control Mean	0.84	0.86	66,344.87	62,643.55	111508.91	107971.26	14,949.37	14,096.00	48,106.33	54,806.40
Adj. R ²	0.295	0.318	0.209	0.214	0.180	0.186	0.111	0.132	0.120	0.115
<i>Panel B: Endline (18–24 Months)</i>										
Intensive Mentoring	0.115 (0.083)	0.079 (0.095)	0.169 (0.663)	-0.084 (0.741)	-0.258 (0.640)	-0.323 (0.726)	0.375 (0.493)	0.295 (0.568)	1.056** (0.513)	1.103* (0.580)
Opt-in Mentoring	0.229*** (0.081)	0.129 (0.093)	1.205* (0.630)	0.465 (0.712)	0.198 (0.640)	-0.126 (0.724)	0.799* (0.474)	0.518 (0.547)	1.437*** (0.506)	1.153** (0.568)
Observations	543	446	531	438	544	446	544	446	544	446
Int=Opt	0.158	0.571	0.079	0.408	0.446	0.770	0.385	0.681	0.471	0.932
Control Mean	0.90	0.94	83,623.90	81,530.65	121584.43	123564.06	17,193.75	17,128.00	24,355.00	20,294.40
Adj. R ²	0.182	0.152	0.098	0.075	0.107	0.087	0.072	0.036	0.074	0.059

Note: Coefficients are ANCOVA estimates that control for the outcome at baseline, the respondent's location, household size, number of children, and age at baseline. No. Businesses presents the count of the number of businesses the respondent reports operating, including her main business and all other businesses. IHS indicates that we present results using an inverse hyperbolic sine transformation. Profits present the amount of profits earned by the participant in the last month, either for the main or other businesses. We record profits for women without a business as zero to preserve the balance from randomization. Business assets is the estimated monetary value of all assets held in the main business. Investments in other businesses is the total estimated monetary value of all investments in businesses other than the main business. We report White robust standard errors in parentheses. Columns (1), (3), (5), (7), and (9) present ANCOVA estimates for the full sample of partnered at baseline women. Columns (2), (4), (6), (8), and (10) report the ANCOVA results, excluding location 1. Int=Opt corresponds to the p-value for the null hypothesis that the estimates for Intensive Mentoring and Opt-in Mentoring are equal. * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$.

Table 6: Treatment Effects on Household Decision-Making Outcomes for Partnered Women

	Earnings						Financial								
	Women's			Men's			Women Working			Joint Account			Use of Savings		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Treatment	-0.023 (0.016)	-0.033* (0.017)		-0.045 (0.058)	-0.046 (0.067)		-0.028 (0.052)	0.003 (0.066)		0.034 (0.028)	0.046 (0.036)		-0.044 (0.055)	-0.065 (0.069)	
HSD		-0.038 (0.038)	-0.037 (0.038)		0.141 (0.115)	0.146 (0.114)		0.191** (0.081)	0.193** (0.081)		0.025 (0.058)	0.027 (0.058)		0.040 (0.099)	0.042 (0.099)
TreatxHSD		0.032 (0.037)			-0.013 (0.128)			-0.116 (0.094)			-0.038 (0.067)			0.052 (0.112)	
Intensive Mentoring			-0.051* (0.026)			-0.123* (0.074)			0.019 (0.074)			0.087* (0.045)			-0.100 (0.080)
Opt-in Mentoring			-0.015 (0.020)			0.032 (0.076)			-0.011 (0.076)			0.008 (0.041)			-0.032 (0.077)
Intensive Ment. x HSD			0.057 (0.044)			0.203 (0.136)			-0.110 (0.105)			-0.047 (0.075)			0.131 (0.123)
Opt-in Ment. x HSD			0.003 (0.042)			-0.271* (0.141)			-0.130 (0.111)			-0.040 (0.074)			-0.042 (0.133)
Observations	440	440	440	430	430	430	445	445	445	438	438	438	445	445	445
T+HSD+TxHSD=0		0.14				0.28			0.26			0.41			0.73
Int=Opt			0.233			0.029			0.664			0.089			0.374
IntxHSD=OptxHSD			0.234			0.000			0.848			0.922			0.157
Int+HSD+IntxHSD=0			0.328			0.011			0.189			0.170			0.408
Opt+HSD+OptxHSD=0			0.101			0.298			0.546			0.915			0.722
Control Mean	0.992	0.992	0.992	0.333		0.333	0.784	0.784	0.784	0.056	0.056	0.056	0.664	0.664	0.664
Adj. R ²	-0.043	-0.045	-0.045	-0.022	-0.009	0.031	-0.021	-0.009	-0.013	-0.039	-0.044	-0.034	0.032	0.034	0.034

Notes: Coefficients are OLS estimates that control for the respondent's location, household size, number of minors in the household, and age of the respondent at baseline. Women's earnings is a binary variable equal to one if the woman reports that she or she and her partner jointly decide how the money she earns will be used. Men's earnings is a binary variable equal to one if the woman reports that she or she and her partner jointly decide how the money he earns will be used. Women working is a binary variable equal to one if the woman reports that she or she and her partner jointly make decisions about whether she will work. Joint account is a binary variable if the respondent reports she has any joint accounts with her husband. Use of savings is a binary variable equal to one if the woman reports whether she or she and her partner jointly make decisions about making major household purchases. We report White robust standard errors in parentheses. T+HSD+TxHSD=0 corresponds to the p-value for the null hypothesis that Treatment + HSD + TreatmentxHSD = 0. Int=Opt corresponds to the p-value for the null hypothesis that the estimates for Intensive Mentoring and Opt-in Mentoring are equal. IntxHSD=OptxHSD corresponds to the p-value for the null hypothesis that the estimates for Intensive MentoringxHSD and Opt-in MentoringxHSD are equal. Int+HSD+IntxHSD=0 corresponds to the p-value for the null hypothesis that Intensive Mentoring + HSD + Intensive MentoringxHSD = 0. Opt+HSD+OptxHSD=0 corresponds to the p-value for the null hypothesis that Opt-in Mentoring + HSD + Opt-in MentoringxHSD = 0. * $p < 0.10$, ** $p < 0.05$, ***, $p < 0.01$.

Table 7: Treatment Effects on Partnership Decisions for Partnered Women

	Partnered			Divorced after Baseline		
	(1)	(2)	(3)	(4)	(5)	(6)
<i>Panel A: Midline (6 months)</i>						
Intensive Mentoring	0.029 (0.029)	0.051 (0.032)	0.032 (0.039)	-0.037** (0.016)	-0.049*** (0.018)	-0.060*** (0.021)
Opt-in Mentoring	0.047 (0.030)	0.048 (0.035)	0.027 (0.044)	-0.043** (0.017)	-0.053*** (0.019)	-0.042 (0.027)
HSD			-0.018 (0.052)			-0.007 (0.034)
Intensive Ment. x HSD			0.048 (0.065)			0.029 (0.038)
Opt-in Ment. x HSD			0.057 (0.075)			-0.028 (0.040)
Observations	844	705	705	844	705	705
Int=Opt	0.516	0.923	0.896	0.653	0.737	0.366
IntxHSD=OptxHSD			0.89			0.07
Int+HSD+IntxHSD=0			0.180			0.186
Opt+HSD+OptxHSD=0			0.199			0.001
Control Mean	0.568	0.548	0.548	0.062	0.062	0.062
Adj. R ²	0.575	0.574	0.573	0.062	0.066	0.066
<i>Panel B: Endline (18–24 Months)</i>						
Intensive Mentoring	0.037 (0.032)	0.065* (0.036)	0.093** (0.043)	-0.032 (0.023)	-0.052** (0.025)	-0.075** (0.029)
Opt-in Mentoring	0.008 (0.033)	0.015 (0.038)	0.035 (0.045)	-0.041* (0.022)	-0.045* (0.026)	-0.050 (0.031)
HSD			0.032 (0.058)			-0.027 (0.041)
Intensive Ment. x HSD			-0.078 (0.075)			0.064 (0.052)
Opt-in Ment. x HSD			-0.062 (0.076)			0.020 (0.051)
Observations	846	707	707	848	707	707
Int=Opt	0.346	0.145	0.165	0.677	0.749	0.363
IntxHSD=OptxHSD			0.81			0.34
Int+HSD+IntxHSD=0			0.390			0.327
Opt+HSD+OptxHSD=0			0.928			0.096
Control Mean	0.597	0.582	0.582	0.087	0.087	0.087
Adj. R ²	0.487	0.476	0.475	0.012	0.019	0.017

Note: Columns (1)–(3) present ANCOVA estimates coefficients that control for the outcome at baseline, the respondent’s location, household size, number of children, and age of the respondent at baseline. Columns (4)–(6) present OLS estimates coefficients that control for the respondent’s location, household size, number of children, and age of the respondent at baseline. Partnered is a dummy variable equal to 1 when the participant reported being married/cohabiting. Divorced after baseline is a dummy variable equal to 1 when the women reported being married/cohabiting at baseline, and reported being divorced afterward. We report White robust standard errors in parentheses. Column (1) presents a simple ANCOVA regression for the full sample. Column (2) reports the ANCOVA results excluding location 1. Column (3) presents the ANCOVA estimates with High Social Desirability Index interactions (excluding location 1). Columns (4)–(6) present OLS estimates with the same characteristics as (1)–(3). Int=Opt corresponds to the p-value for the null hypothesis that the estimates for Intensive Mentoring and Opt-in Mentoring are equal. IntxHSD=OptxHSD corresponds to the p-value for the null hypothesis that the estimates for Intensive MentoringxHSD and Opt-in MentoringxHSD are equal. Int+HSD+IntxHSD=0 corresponds to the p-value for the null hypothesis that Intensive Mentoring + HSD + Intensive MentoringxHSD = 0. Opt+HSD+OptxHSD=0 corresponds to the p-value for the null hypothesis that Opt-in Mentoring + HSD + Opt-in MentoringxHSD = 0. * $p < 0.10$, ** $p < 0.05$, ***, $p < 0.01$.

A Appendix A - Variable definitions

A.1 Intimate Partner Violence Outcomes

- **Abuse Index - Ever:** Score that can take values between 0 and 13. The abused index score depends on the number of “yes” responses to the questions: (1) insulted you or made you feel bad about yourself, (2) belittled or humiliated you in front of other people, (3) did things to scare or intimidate you on purpose, (4) threatened to hurt you or someone you care about, (5) slapped you or thrown something at you that could hurt you, (6) pushed you or shoved you, (7) hit you with his fist or with something else that could hurt you, (8) kicked you, dragged you, or beaten you up, (9) choked or burnt you on purpose, (10) threatened to use or actually used a gun, knife, or other weapon against you, (11) physically forced you to have sexual intercourse with him when you did not want do, (12) did you ever have sexual intercourse you did not want because you were afraid or what he might do, and (13) did he ever force you to do something sexual that you found degrading or humiliating. Set to missing if the respondent does not answer any of the thirteen questions. Higher scores correspond to higher levels of intimate partner violence.
- **Abuse Index - Last 12 months:** Score that can take values between 0 and 13. The abused index (12 months) score depends on the number of “yes” responses to the question “has this happened in the past 12 months?”, that is asked after each of the questions that are part of the abused index. Set to missing if the respondent does not answer any of the thirteen questions. Higher scores correspond to higher levels of intimate partner violence.
- **Has Been Abused - Ever:** Binary variable equal to one if the respondent answers yes to any questions of the abused index. It is zero if the respondent answers no to all questions and missing if the respondent does not know or answers not to all questions.

Higher scores correspond to higher levels of intimate partner violence.

- **Has Been Abused - Last 12 months:** Binary variable equal to one if the respondent answers yes to any questions that are part of the abused index (12 months). It is zero if the respondent answers no to all questions and missing if the respondent does not know or answers not to all questions. Higher scores correspond to higher levels of intimate partner violence.

A.2 Economic Decisions

- **No. Businesses:** The total value of businesses that the respondent reports operating, including her main business and all other businesses.
- **Main Business - Profits(IHS):** The profits earned by the participant in their main business during the previous month were transformed using the inverse hyperbolic sine. We winsorize profits at the 1st and 99th percentile. In the event that the respondent had no business, the value was set to 0. If the respondent was unable to give a specific number, the midpoint of the intervals was used. If the respondent chose not to answer or did not know, the value was recorded as missing.
- **Main Business - Business Assets(IHS):** The total value of all assets owned by a woman's business was transformed using the inverse hyperbolic sine. We winsorize sales at the 1st and 99th percentile.
- **Other Business - Profits(IHS):** The profits earned by the participant in other businesses during the previous month were transformed using the inverse hyperbolic sine. In the event that the respondent had no additional businesses, the value was set to 0. If the respondent was unable to give a specific number, the midpoint of the intervals was used. If the respondent chose not to answer or did not know, the value was recorded as missing. We winsorize profits at the 1st and 99th percentile.

- **Other Business - Investments(IHS):** The amount invested by a woman in her business during the past six months, either for purchasing additional assets or increasing her capital stock, was transformed using the inverse hyperbolic sine. We winsorize sales at the 1st and 99th percentile.

A.3 Household Decision-Making Outcomes

- **Women’s earnings:** Binary variable equal to one if the respondent answers you or you and your husband/partner jointly to the question, “Who usually decides how the money you earn will be used?”, zero if the respondent answers your husband/partner or other and missing if the respondent does not know or chooses not to answer.
- **Men’s earnings:** Binary variable equal to one if the respondent answers you or you and your husband/partner jointly to the question, “Who usually decides how the money your husband/partner earns will be used?”, zero if the respondent answers your husband/partner or other and missing if the respondent does not know or chooses not to answer.
- **Women working:** Binary variable equal to one if the respondent answers you or you and your husband/partner jointly to the question, “Who usually makes decisions about whether you will work?”, zero if the respondent answers your husband/partner or other and missing if the respondent does not know or chooses not to answer.
- **Joint account:** Binary variable equal to one if the respondent answers yes to the question, “Do you have any joint accounts with your husband? For instance, an account at a bank, SACCO, etc?”, zero if the respondent answers no and missing if the respondent does not know or chooses not to answer.
- **Use of Savings:** Binary variable equal to one if the respondent answers you or you and your husband/partner jointly to the question, “Who usually makes decisions about mak-

ing major household purchases?", zero if the respondent answers your husband/partner or other and missing if the respondent does not know or chooses not to answer.

A.4 Partnership Decisions

- **Partnered:** Binary variable equal to one if the participant reported being married or cohabiting. Otherwise, it takes the value of zero.
- **Divorced after Baseline:** Binary variable equal to one if the participant reported being married or cohabiting at baseline but reported being divorced afterward. Otherwise, it takes the value of zero.

A.5 Individual Questions of the Abused Index

- **Insulted:** Binary variable equal to one if the respondent answers yes to the question if her husband/partner has ever "insulted you or made you feel bad about yourself", zero if the respondent answers no, and missing if the respondent does not know or chooses not to answer.
- **Humiliated:** Binary variable equal to one if the respondent answers yes to the question if her husband/partner has ever "belittled or humiliated you in front of other people", zero if the respondent answers no, and missing if the respondent does not know or chooses not to answer.
- **Intimated:** Binary variable equal to one if the respondent answers yes to the question if her husband/partner has ever "did things to scare or intimidate you on purpose", zero if the respondent answers no, and missing if the respondent does not know or chooses not to answer.
- **Threatened:** Binary variable equal to one if the respondent answers yes to the question if her husband/partner has ever "threatened to hurt you or someone you care about",

zero if the respondent answers no, and missing if the respondent does not know or chooses not to answer.

- **Slapped:** Binary variable equal to one if the respondent answers yes to the question if her husband/partner has ever "slapped you or thrown something at you that could hurt you", zero if the respondent answers no, and missing if the respondent does not know or chooses not to answer.
- **Pushed:** Binary variable equal to one if the respondent answers yes to the question if her husband/partner has ever "pushed you or shoved you", zero if the respondent answers no, and missing if the respondent does not know or chooses not to answer.
- **Hit you:** Binary variable equal to one if the respondent answers yes to the question if her husband/partner has ever "hit you with his fist or with something else that could hurt you", zero if the respondent answers no, and missing if the respondent does not know or chooses not to answer.
- **Kicked or dragged:** Binary variable equal to one if the respondent answers yes to the question if her husband/partner has ever "kicked you, dragged you, or beaten you up", zero if the respondent answers no, and missing if the respondent does not know or chooses not to answer.
- **Choked or burnt:** Binary variable equal to one if the respondent answers yes to the question if her husband/partner has ever "choked or burnt you on purpose", zero if the respondent answers no, and missing if the respondent does not know or chooses not to answer.
- **Used weapons:** Binary variable equal to one if the respondent answers yes to the question if her husband/partner has ever "threatened to use or actually used a gun, knife, or other weapon against you", zero if the respondent answers no, and missing if the respondent does not know or chooses not to answer.

- **Forced Intercourse:** Binary variable equal to one if the respondent answers yes to the question if her husband/partner has ever "physically forced you to have sexual intercourse with him when you did not want do", zero if the respondent answers no, and missing if the respondent does not know or chooses not to answer.
- **Sex under intimidation:** Binary variable equal to one if the respondent answers yes to the question if her husband/partner has ever "did you ever have sexual intercourse you did not want because you were afraid or what he might do", zero if the respondent answers no, and missing if the respondent does not know or chooses not to answer.
- **Degrading sexual acts:** Binary variable equal to one if the respondent answers yes to the question if her husband/partner has ever "did he ever force you to do something sexual that you found degrading or humiliating", zero if the respondent answers no, and missing if the respondent does not know or chooses not to answer.