

Overview of Measures

Measure/concept	Items/questions
Primary Distal Outcome	
Economic violence (husband and wife)	<p><i>Version for wives:</i></p> <p>In the past six months, did someone in your household...</p> <p><i>Economic control</i></p> <ul style="list-style-type: none"> • Not give you money to run the house, when he/they have it, and making you ask for money for expenses • Controlling exactly how you spend money, e.g. by demanding that you give him/them receipts and or change when you spend money? • Make important financial decisions without talking with you about them first • Keep information on household finances and assets from you • Keep you from having access to an own/joint bank account or keep you from withdrawing money from your own/joint bank account • Make you credit your salary to his/their account that you cannot access <p><i>Economic exploitation</i></p> <ul style="list-style-type: none"> • Take or use money from your purse, wallet, bank account, ATM/debit/credit card, digital wallet (like Google pay) without your permission and/or knowledge • Force you to give him/them money, assets or let him/them use your ATM card/ credit card/etc. • Destroy, take, sell, or mortgage something of value that belonged to you without your permission and/or knowledge (e.g., your property, jewellery) • Pressure or pester you to bring money or property from your natal family • Harass you if your family did not give money, property, or dowry that he/they wanted from them? • Borrow money or made you borrow money from your family or friends and not pay it back • Build up debt under your name by doing things like using your credit card or taking loans in your name? • Threaten to throw you out of your shared home or make you leave your shared home • Prevent you from accessing other sources of income such as public assistance or child support. • Deny your right to shared marital property <p><i>Employment/education sabotage</i></p> <ul style="list-style-type: none"> • Not allow you to go to your work or do any home-based income-earning activity

- Not allow you to go to school or training
- Do things to keep you from going to your job (e.g., do things to make you miss some work days or to be late on some work days)
- Demand that you quit your job
- Demand that you quit your education, schooling or training

Refusal to contribute

- Refuse to give you money to buy food, clothes, medicine or other necessities, even when he/they had money for other things
- Spend money on alcohol, gambling, drugs, or other things despite household needs?

Response options:

- No
- Yes, happened in the past 6 months
- Yes, happened but not in the past 6 months

If yes, for each item: Who did this to you? (please tick all that apply)

- Husband
- Mother-in-law
- Father-in-law
- Other household members, please specify ____

Version for husbands:

In the past six months, how often did you do any of the following things to your wife?

Economic control

- Not gave her money to run the house when I had it so she had to ask me for money for expenses
- I asked to know exactly how my wife spent her money, e.g. by asking that she brings back receipts or change
- Made important financial decisions without talking to my wife about them first
- Kept information on household finances and assets from her
- Kept her from having access to an own/joint bank account or kept her from withdrawing money from her own/joint bank account
- Made her credit her salary to my bank account

Economic exploitation

	<ul style="list-style-type: none"> Took or used money from her purse, wallet, bank account, ATM/debit/credit card, digital wallet (like Google pay) without her permission and/or knowledge. Told her to give me money or let me use her ATM card/ credit card/ digital wallet (like Google pay) Borrowed money or made her borrow money from her family or friends and not paid it back Built up debt under her name, e.g. by using her credit card or taking loans in her name Took, broke, sold or mortgaged something of value that belonged to her without her permission and/or knowledge Pressured/demanded her to bring money or property or dowry from her natal family Blamed her and/or complained about her family not giving money, property, or assets that I/my parents wanted from them? Told her to throw her out of our shared home or made her leave our shared home Prevent her from accessing other sources of income such as public assistance or child support. Denied my wife shared marital property <p><i>Employment/education sabotage</i></p> <ul style="list-style-type: none"> Did not allow her to go to work or do any home-based income-earning activity Did not allow her to go to school or training Did things to make her miss work or arrive late Asked her to quit her job Asked her to quit her education, schooling or training <p><i>Refusal to contribute</i></p> <ul style="list-style-type: none"> Did not give money to buy food, clothes, medicine or other necessities, even when I had money for other things Spent money on alcohol, gambling or drugs that was needed for other things? <p>Response options:</p> <ul style="list-style-type: none"> No Yes, happened in the past 6 months Yes, happened but not in the past 6 months
Economic violence – <i>indirect elicitation via double list experiment</i> (husband and wife)	<p><i>Version for wives:</i></p> <p><i>LIST 1</i></p> <p>Please indicate how many of the following statements are true for you</p> <ul style="list-style-type: none"> I wanted a son more than a daughter My mother has completed secondary school All my friends have the same religious background as myself My marriage was arranged

- [Only in one of two lists:] I am not allowed to decide how money is spent in our home
Group 1: _ out of 4 statements // Group 2: _ out of 5 statements

LIST 2

Please indicate how many of the following statements are true for you

- My son(s) gets more education than my daughter(s)
- My mother earned her own income
- I regularly pray
- I had a divorce
- [Only in one of two lists:] I am not allowed to decide how money is spent in our home
Group 1: _ out of 4 statements // Group 2: _ out of 5 statements

Version for husbands:

LIST 1

Please indicate how many of the following statements are true for you

- I wanted a son more than a daughter
- My mother has completed secondary school
- All my friends have the same religious background as myself
- I got into a physical fight with another man
- [Only in one of two lists:] My wife is not allowed to decide how money is spent in our home
Group 1: _ out of 4 statements // Group 2: _ out of 5 statements

LIST 2

Please indicate how many of the following statements are true for you

- My son(s) gets more education than my daughter(s)
- My mother earned her own income
- I regularly pray
- I had a divorce
- [Only in one of two lists:] My wife is not allowed to decide how money is spent in our home
Group 1: _ out of 4 statements // Group 2: _ out of 5 statements

<p>Economic violence – indirect elicitation via implicit association test (husband and wife) – only included in endline</p>	<p>IAT focused on associations with gender + work/finance vs. home/care</p> <p>Relevant concepts/words:</p> <table border="1"> <thead> <tr> <th>Category</th><th>Item</th></tr> </thead> <tbody> <tr> <td>Female names</td><td>Sarita, Madhuri, Anita, Savita, Varsha</td></tr> <tr> <td>Male names</td><td>Ramesh, Suresh, Vijay, Satish, Abhay</td></tr> <tr> <td>Work</td><td>Office, Salary, Employment, Professional, Business</td></tr> <tr> <td>Home</td><td>Childcare, Cleaning, Washing, Cooking, Family</td></tr> </tbody> </table> <p>Tasks:</p> <table border="1"> <thead> <tr> <th>Block</th><th>Number of trials</th><th>Function</th><th>Items assigned to left-key</th><th>Items assigned to right-key</th></tr> </thead> <tbody> <tr> <td>1</td><td>20</td><td>Practice</td><td>Female names</td><td>Male names</td></tr> <tr> <td>2</td><td>20</td><td>Practice</td><td>Words associated with “home” / “care”</td><td>Words associated with “work” / “finance”</td></tr> <tr> <td>3</td><td>20</td><td>Practice</td><td>Female names and “home” / “care” words</td><td>Male names and “work” / “finance” words</td></tr> <tr> <td>4</td><td>40</td><td>Test</td><td>Female names and “home” / “care” words</td><td>Male names and “work” / “finance” words</td></tr> <tr> <td>5</td><td>28</td><td>Practice</td><td>Male names</td><td>Female names</td></tr> <tr> <td>6</td><td>20</td><td>Practice</td><td>Male names and “home” / “care” words</td><td>Female names and “work” / “finance” words</td></tr> </tbody> </table>	Category	Item	Female names	Sarita, Madhuri, Anita, Savita, Varsha	Male names	Ramesh, Suresh, Vijay, Satish, Abhay	Work	Office, Salary, Employment, Professional, Business	Home	Childcare, Cleaning, Washing, Cooking, Family	Block	Number of trials	Function	Items assigned to left-key	Items assigned to right-key	1	20	Practice	Female names	Male names	2	20	Practice	Words associated with “home” / “care”	Words associated with “work” / “finance”	3	20	Practice	Female names and “home” / “care” words	Male names and “work” / “finance” words	4	40	Test	Female names and “home” / “care” words	Male names and “work” / “finance” words	5	28	Practice	Male names	Female names	6	20	Practice	Male names and “home” / “care” words	Female names and “work” / “finance” words
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Secondary Distal Outcomes					
Physical IPV (wife only)	<p>In the six months, how often did someone in your household...</p> <ul style="list-style-type: none"> • Kick, punch, or beat you • Twist your arm or pull your hair. • Choke or burn you on purpose • Attack you with an object such as a gun, knife, belt, stone, razor <p>Response options:</p> <ul style="list-style-type: none"> • No • Yes, happened in the past 6 months • Yes, happened but not in the past 6 months <p>If yes, for each item: Who did this to you? (please tick all that apply)</p> <ul style="list-style-type: none"> • Husband • Mother-in-law • Father-in-law <p>Other household members, please specify ____</p>				
Emotional IPV (wife only)	<p>In the past six months, how often did someone in your household...</p> <ul style="list-style-type: none"> • Insult you, humiliate you, or made you feel bad about yourself? • Scare or intimidate you on purpose, e.g. by yelling or smashing things? • Scream at you or insult you in front of others, in a public place, or on a social networking site? <p>Response options:</p> <ul style="list-style-type: none"> • No • Yes, happened in the past 6 months • Yes, happened but not in the past 6 months <p>If yes, for each item: Who did this to you? (please tick all that apply)</p>				

	<ul style="list-style-type: none"> • Husband • Mother-in-law • Father-in-law <p>Other household members, please specify ____</p>
Sexual IPV (wife only)	<p>In the past year, how often did your husband...</p> <ul style="list-style-type: none"> • Force you to have sexual intercourse when you did not want to • Force you to do something sexual that you found degrading or humiliating <p>Response options:</p> <ul style="list-style-type: none"> • No • Yes, happened in the past 6 months <p>Yes, happened but not in the past 6 months</p>
Coercive behaviors (wife only)	<p>In the past year, how often did someone in your household...</p> <ul style="list-style-type: none"> • Try to keep you from seeing friends? • Try to restrict contact with your birth family? • Expect you to ask permission before seeking medical treatment or health services for yourself? <p>Response options:</p> <ul style="list-style-type: none"> • No • Yes, happened in the past 6 months • Yes, happened but not in the past 6 months <p>If yes, for each item: Who did this to you? (please tick all that apply)</p> <ul style="list-style-type: none"> • Husband • Mother-in-law • Father-in-law <p>Other household members, please specify ____</p>
Intermediate Outcomes	
Financial literacy and knowledge	<p><i>Self-rated financial knowledge</i></p> <p>Please indicate your agreement to the following statements:</p>

<p>(husband and wife)</p>	<ul style="list-style-type: none"> • I know how I can deposit and withdraw cash from a bank account • I know about the benefits offered by a PMJDY account • I know about government micro-credit facilities (for ex. PM street vendors Atma Nirbhar Nidhi, ...). • I know about different digital payment methods • I know how to use an ATM/debit card <p>Response options: 5-point Likert scale from “strongly disagree” to “strongly agree”</p> <p><i>Financial literacy:</i></p> <ul style="list-style-type: none"> • Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, would you be able to buy: More than today? Exactly the same? Less than today? • Suppose you need to borrow Rp. 500,000. Two people offer you a loan. (i) One loan requires you to pay back Rp. 600,000 in one month. (ii) The second loan requires you to pay back in one month Rp. 500,000 plus 10% interest. Which loan represents a better deal for you?
<p>Savings balance (husband and wife)</p>	<p>What is the total amount of savings (in Rupees) that you currently keep: <i>Please note that these questions refer to your own savings, not household savings or those of your husband</i></p> <ol style="list-style-type: none"> 1. At home 2. In a bank account 3. In a post office account/national savings center 4. On a mobile phone account 5. In a savings circle, group, VLSA (<i>for women only</i>) 6. In jewellery, gold, silver 7. With relatives/friends
<p>Past-month income (husband and wife)</p>	<p>How much money do you earn every month? (in INR) <i>If you are compensated in-kind (e.g. by....), please provide a rough estimate of the amount in INR</i></p>
<p>Financial distress (husband and wife)</p>	<p>In the past six months, how often...</p> <ul style="list-style-type: none"> • ... were you very worried/stressed about your general financial situation. • ... have you had trouble buying food or other necessities for your family? • ... have you had to borrow money to be able to pay rent or other bills ? • did any of your family members need to see a doctor/go to a health facility but couldn't afford to? • ... did your children miss days of school because you did not have money for school fees, uniforms or supplies? • ... did your children miss school because they had to work at home or help with household tasks because the parent had to go out to work?

	<ul style="list-style-type: none"> ... have you or any of your own children gone a whole day without eating anything because there was not enough food? ... did your children have to work for income to help cover expenses that could otherwise not be covered? did you or someone else in your family mortgage own gold to cover expenses that could otherwise not be covered? <p>Response options: once a week or more often, several times a month, about once a month, once or twice in the past 6 months, not in the past six months but has happened before, never in my life</p>
Female employment (wife only)	<p>Do you currently have any job or work that pays you an income?</p> <ul style="list-style-type: none"> No Yes, I have one job Yes, I have two jobs Yes, I have several jobs <p>If yes: Which of the following options best describes your current employment status? (please tick all that apply)</p> <ul style="list-style-type: none"> Employed in a regular job Employed in a seasonal job Self-employed Home-based/family-based work Other, please specify _____
Female empowerment/agency (wife only)	<p><i>Freedom of movement</i></p> <p>Are you usually permitted to go to the following places on your own, only if someone accompanies you, or not at all?</p> <ul style="list-style-type: none"> To the market to buy things? To a health center or doctor within the village/town? To a public event like a community programme or wedding? To home of friends in the village/town? To a shrine/mosque/temple/church within the village/town? To visit your natal family? <p>Response Options: Permitted to go alone, Permitted to go if accompanied, Not permitted to go at all</p> <p><i>Self efficacy/locus of control</i></p> <ul style="list-style-type: none"> When I make plans, I am almost certain to make them work When I get what I want, it's usually because I worked hard for it My life is controlled by other powerful people Often there is no chance of protecting myself and my livelihood from bad luck

	<p>Response options, 10-point Likert scale ranging from “not true at all” to “very true”</p> <p><i>Community participation</i></p> <p>Do you participate in any group, organisation, network or association?</p> <p>If yes: What kind of organisation(s) do you belong to?</p> <ul style="list-style-type: none"> ● Mahila Mandal ● Self-help group ● Credit/savings group such as a VSLA ● Political organization ● I am not familiar with the existence of these groups/ Such groups do not exist near where I live ● Other, please specify <p>Have you attended any public meeting/gram sabha called by the village panchayat committee in the last year? – Yes/no</p> <p><i>Power ladder</i></p> <p>This 10-step ladder represents the position of women in your community. The bottom step represented the most disempowered woman imaginable, while the top step represented the most empowered woman imaginable. On which step of this ladder would you place yourself?</p>
<p>Spousal time spent together (husband and wife) - - only included in endline</p>	<p>Please think of your day yesterday: For each hour in the 24 hour timeframe, indicate the activities you completed, whether they took place outside or inside the home and whether your partner was present during the activity.</p> <p>08:00 to 09:00 am:</p> <ul style="list-style-type: none"> ● Activity: <ul style="list-style-type: none"> - Sleep - Cooking/cleaning/household - Child care - Work/income generation - Leisure - Other, please specify: ● Partner present: yes / no ● Inside the home: yes / no <p><i>...repeated in 1 hrs steps</i></p>

First-order mediators	
Internalised gender norms (husband and wife)	<p>Please state how much you agree with the following statements:</p> <ol style="list-style-type: none"> 1. Boys should be allowed to get more opportunities and resources for education. 2. A man should have the final word about decisions in his home. 3. A woman's most important role is to take care of her home, feeding kids and cook for her family. 4. A wife should eat after her husband and children have had their food. 5. Men are better suited than woman to work outside the house. 6. Daughters should have a similar right to inherited property as sons. 7. It would be a good idea to elect a woman as the Sarpanch of your village. 8. Women should be allowed to go to work. <p>Response options:</p> <p>Strongly agree, Agree, Neither agree nor disagree, Disagree, Strongly disagree</p> <p><i>Vignette featuring two hypothetical families belonging to the respondent's caste and living in the respondent's village. The only difference across the two households was that in one case the wife worked for pay, while in the other case she stayed at home.</i></p> <ul style="list-style-type: none"> • In your opinion, which woman is the better wife, mother, and caretaker? • In your opinion, which woman has more respect in the community? • In your opinion, which man is the better husband and provider? • In your opinion, which man has more respect in the community?
Perceptions of community gender norms (husband and wife)	<p>Think about all the people in your neighbourhood. If you were to talk to ten of your neighbours or community, how many of them would agree with the following statements:</p> <ol style="list-style-type: none"> 1. Boys should be allowed to get more opportunities and resources for education. 2. A man should have the final word about decisions in his home. 3. A woman's most important role is to take care of her home, feeding kids and cook for her family. 4. A wife should eat after her husband and children have had their food. 5. Men are better suited than woman to work outside the house. 6. Daughters should have a similar right to inherited property as sons. 7. It would be a good idea to elect a woman as the Sarpanch of your village. 8. Women should be allowed to go to work. <p><i>Vignette featuring two hypothetical families belonging to the respondent's caste and living in the respondent's village. The only difference across the two households was that in one case the wife worked for pay, while in the other case she stayed at home. [same as above]</i></p>

	<p>Think about all the people in your neighborhood. If you were to talk to ten of your neighbours or community, what would they think of the woman who works outside the home to earn money...</p> <ul style="list-style-type: none"> • ... How many of them would speak badly of this woman: • ... How many of them would speak badly of the woman's husband <p><i>Husbands only:</i></p> <p>Now we would like you to think about how your mother would likely answer this question. Please indicate how much you think your mother would agree or disagree to this statement by putting yourself in the shoes of your mother:</p> <ul style="list-style-type: none"> • Women should be allowed to go to work <p>Now we would like you to think about how your father would likely answer this question. Please indicate how much you think your father would agree or disagree to this statement by putting yourself in the shoes of your father:</p> <ul style="list-style-type: none"> • Women should be allowed to go to work <p>Response options: He would strongly agree, He would agree, He would neither agree nor disagree, He would disagree, He would strongly disagree</p>
<p>Female involvement in household decision making (husband and wife)</p>	<p>Now we would like to ask you about choices and decisions in your everyday life. We would like to know for each decision if you feel free to make a particular choice.</p> <p>1. Do you feel free to make choices about the following aspects of your life?</p> <ul style="list-style-type: none"> • Decisions about healthcare or medication for yourself? • Decisions about how many children to have and when? • Decisions about whether to use contraception or family planning services? • Decisions about the education of your children, including where they go to school and until which grade? • Decisions about making major household purchases? • Decisions about how to spend money on food and groceries • Decisions about how to spend money on your clothing • Decisions about how to spend money on toiletries such as soap and toothpaste • Decision on whether you take employment outside the household <p>Response options:</p> <p>1 = not at all (meaning someone else makes the decision for you), 2 = to a small extent, 3 = to a medium extent or 4 = to a large extent (meaning you are completely free to take decisions however you wish).</p> <p>2. If someone else is involved in these decisions, please specify whose opinion is the most decisive (important) regarding decisions</p> <p>1 = My decision alone</p> <p>2 = Mother</p>

	<p>3 = Father 4 = Co-Wife 5 = Husband 6 = Mother-in-law 7 = Father-in-law 8 = Other male relative 9 = Other female relative 10 = Village chief / authority outside the household 11 = Other (Specify)</p> <ul style="list-style-type: none"> • To what degree are you satisfied with the consideration your partner gives to your concerns when making a decision that involves both of you? • To what degree are you satisfied with the influence you have over financial decisions? <p>Response options: 1-7 Likert scale: 1 = not satisfied at all; 4= moderately satisfied, 7= very satisfied</p>
<p>Financial information asymmetries (husband and wife)</p>	<p>Did you ever hide any money from your husband/wife or other household members?</p> <ul style="list-style-type: none"> • Yes • No <p>Have you ever found out that your husband/wife has been/is hiding income from you?</p> <ul style="list-style-type: none"> • Yes • No • I don't know <p>Do you know your husband's/wife's monthly salary?</p> <ul style="list-style-type: none"> • Yes: ____ • No
<p>Financial self-efficacy and confidence (husband and wife)</p>	<p>Please state how much you agree with the following statements:</p> <ul style="list-style-type: none"> • I am confident that I will not run out of money before the next payday • I am confident that I can plan carefully in advance how to use my money during each week • I am confident that I will be able to save the money that I am planning to save <p>Response options: rate the following statements from 1 (not true at all) to 10 (very true).</p>