SUPPLEMENTAL APPENDIX

SUPPLEMENTAL TABLE A1
Malaria knowledge score

	Index: malaria knowledge score		Cause of malaria? Listed mosquito bites only		Protection against malaria? Listed ITNs only		Most vulnerable to malaria effects? Listed both pregnant women and children under age 5	
	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value
	(1)		(2)		(3)		(4)	
Panel A: impact of Credit with Education								
Treatment: Credit with Education	0.140	0.040	0.023	0.509	0.017	0.548	0.076	0.044
	(0.007, 0.274)		(–0.046, 0.092)		(–0.040, 0.074)		(0.002, 0.151)	
Control for stratification variables (wave)	Yes		Yes		Yes		Yes	
Panel B: impact of Credit with Education and/or mixed-gender treatment								
Treatment: Credit with Education	0.131	0.162	–0.004	0.942	0.036	0.358	0.077	0.148
	(–0.053, 0.316)		(–0.099, 0.092)		(–0.041, 0.113)		(–0.028, 0.182)	
Treatment: mixed-gender group	–0.050	0.606	–0.030	0.533	–0.001	0.988	–0.010	0.855
	(–0.243, 0.142)		(–0.127, 0.066)		(–0.083, 0.082)		(–0.115, 0.095)	
Treatment: education × mixed-gender group interaction	0.016	0.904	0.057	0.420	–0.041	0.477	–0.003	0.973
	(–0.253, 0.285)		(–0.082, 0.195)		(–0.155, 0.073)		(–0.154, 0.148)	
Control for stratification variables (wave)	Yes		Yes		Yes		Yes	
Panel C: heterogeneous effects by inclusion of bednet distribution								
Treatment: Credit with Education with bednet distribution (wave 1)	0.137	0.188	0.045	0.469	0.004	0.927	0.068	0.259
	(–0.068, 0.342)		(–0.077, 0.167)		(–0.074, 0.081)		(–0.051, 0.187)	
Treatment: Credit with Education without bednet distribution (wave 2 or 3)	0.142	0.112	0.008	0.844	0.027	0.507	0.082	0.090
	(–0.034, 0.318)		(–0.073, 0.089)		(–0.053, 0.107)		(–0.013, 0.177)	
t test (*P* value) of equality of coefficients on Credit with Education	0.00127		0.246		0.173		0.0319	
With vs. without bednet distribution (wave 1 vs. wave 2 or 3)	(0.972)		(0.621)		(0.678)		(0.859)	
Control for stratification variables (wave)	Yes		Yes		Yes		Yes	

(continued)

SUPPLEMENTAL TABLE A1
Continued

	Index: malaria knowledge score		Cause of malaria? Listed mosquito bites only		Protection against malaria? Listed ITNs only		Most vulnerable to malaria effects? Listed both pregnant women and children under age 5	
	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value
	(1)		(2)		(3)		(4)	
Control mean = credit without education, female-only (standard deviation)	0		0.525		0.316		0.505	
	(1.000)		(0.500)		(0.465)		(0.500)	
Treatment mean (standard deviation), Credit with Education	0.119		0.534		0.333		0.579	
	(0.965)		(0.499)		(0.471)		(0.494)	
Treatment mean (standard deviation), mixed-gender group	0.0225		0.519		0.314		0.533	
	(1.002)		(0.500)		(0.464)		(0.499)	
Number of observations	3,619		3,618		3,602		3,603	

CI = confidence interval; ITN = insecticide-treated bednets. Sample contains 3,625 respondents present for the follow-up survey. Robust standard errors clustered at the village level. All specifications include three stratification variables to indicate whether a village participated in wave 1, 2, or 3. Inclusion in wave 1, 2, or 3 is nonrandom, and wave 1 treatment villages received subsidized health products, including insecticide-treated mosquito nets. The index outcome (column 1) is standardized; index component outcomes (columns 2–4) are not. Column 2: What causes malaria? = 1, if respondent lists "mosquito bites" only; Column 3: How does one protect him/herself from getting malaria? = 1, if respondent lists "sleeping under ITN" only; Column 4: Which two groups of people are most vulnerable to the effects of malaria? = 1, if respondent lists "young children" and "pregnant women" only.

SUPPLEMENTAL TABLE A2

HIV/AIDS knowledge score

	Index: HIV/AIDS knowledge score		Has heard of AIDS		Has heard HIV/AIDS messages in the last few months		Knows someone personally who has or is suspected to have HIV/AIDS		Using a condom every time can reduce chance of AIDS virus		Abstaining from sex can reduce chance of AIDS virus		Special meds for AIDS virus are available from doctor		Knows where she can go to get an AIDS test		Knows where she can get a condom	
	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value
	(1)		(2)		(3)		(4)		(5)		(6)		(7)		(8)		(9)	
Panel A: impact of Credit with Education																		
Treatment: Credit with Education	0.138	0.058	0.034	0.164	0.083	0.004	0.025	0.030	0.021	0.498	0.008	0.787	0.036	0.178	–0.004	0.889	0.063	0.043
	(–0.005, 0.282)		(–0.014, 0.082)		(0.028, 0.139)		(0.002, 0.047)		(–0.041, 0.083)		(–0.051, 0.067)		(–0.017, 0.089)		(–0.063, 0.055)		(0.002, 0.124)	
Control for stratification variables (wave)	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Panel B: impact of Credit with Education and/or mixed-gender treatment																		
Treatment: Credit with Education	0.060	0.580	0.011	0.763	0.074	0.069	0.028	0.066	–0.014	0.773	–0.031	0.487	0.008	0.849	–0.040	0.317	0.056	0.222
	(–0.153, 0.272)		(–0.061, 0.083)		(–0.006, 0.154)		(–0.002, 0.059)		(–0.106, 0.079)		(–0.119, 0.057)		(–0.073, 0.089)		(–0.120, 0.039)		(–0.034, 0.146)	
Treatment: mixed-gender group	–0.084	0.404	–0.018	0.623	–0.004	0.912	–0.004	0.746	–0.038	0.348	–0.045	0.268	–0.029	0.441	–0.007	0.882	–0.035	0.422
	(–0.281, 0.114)		(–0.091, 0.054)		(–0.082, 0.073)		(–0.029, 0.021)		(–0.117, 0.042)		(–0.126, 0.035)		(–0.103, 0.045)		(–0.097, 0.084)		(–0.121, 0.051)	
Treatment: education × mixed-gender group interaction	0.168	0.247	0.049	0.314	0.020	0.723	–0.008	0.710	0.074	0.228	0.083	0.157	0.061	0.256	0.079	0.188	0.014	0.824
	(–0.118, 0.453)		(–0.047, 0.146)		(–0.092, 0.133)		(–0.052, 0.036)		(–0.047, 0.195)		(–0.032, 0.199)		(–0.044, 0.166)		(–0.039, 0.197)		(–0.108, 0.135)	
Control for stratification variables (wave)	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Panel C: heterogeneous effects by inclusion of bednet distribution																		
Treatment: Credit with Education with bednet distribution (wave 1)	0.155	0.113	0.063	0.169	0.100	0.015	0.016	0.313	0.060	0.120	0.021	0.593	0.030	0.360	–0.014	0.769	0.028	0.480
	(–0.037, 0.346)		(–0.027, 0.154)		(0.020, 0.180)		(–0.016, 0.049)		(–0.016, 0.136)		(–0.056, 0.098)		(–0.035, 0.096)		(–0.105, 0.077)		(–0.050, 0.105)	
Treatment: Credit with Education without bednet distribution (wave 2 or 3)	0.127	0.220	0.013	0.604	0.072	0.066	0.031	0.048	–0.006	0.893	–0.001	0.980	0.040	0.305	0.002	0.950	0.088	0.050
	(–0.077, 0.331)		(–0.038, 0.065)		(–0.005, 0.148)		(0.000, 0.061)		(–0.097, 0.085)		(–0.085, 0.083)		(–0.037, 0.118)		(–0.075, 0.080)		(–0.000, 0.176)	

(continued)

Supplemental Table A2
Continued

	Index: HIV/AIDS knowledge score		Has heard of AIDS		Has heard HIV/AIDS messages in the last few months		Knows someone personally who has or is suspected to have HIV/AIDS		Using a condom every time can reduce chance of AIDS virus		Abstaining from sex can reduce chance of AIDS virus		Special meds for AIDS virus are available from doctor		Knows where she can go to get an AIDS test		Knows where she can get a condom	
	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value
	(1)		(2)		(3)		(4)		(5)		(6)		(7)		(8)		(9)	
t test (*P* value) of equality of coefficients on Credit with Education	0.0380		0.903		0.247		0.396		1.226		0.144		0.0390		0.0703		1.037	
With vs. without bednet distribution (wave 1 vs. wave 2 or 3)	(0.846)		(0.344)		(0.620)		(0.530)		(0.270)		(0.705)		(0.844)		(0.791)		(0.311)	
Control for stratification variables (wave)	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Control mean = credit without education, female-only (standard deviation)	0		0.871		0.496		0.0577		0.479		0.543		0.241		0.468		0.282	
	(1.000)		(0.336)		(0.500)		(0.233)		(0.500)		(0.498)		(0.428)		(0.499)		(0.450)	
Treatment mean (standard deviation), Credit with Education	0.106		0.898		0.582		0.0806		0.486		0.532		0.266		0.461		0.327	
	(1.027)		(0.303)		(0.493)		(0.272)		(0.500)		(0.499)		(0.442)		(0.499)		(0.469)	
Treatment mean (standard deviation), mixed-gender group	0.0293		0.880		0.539		0.0642		0.474		0.526		0.247		0.480		0.278	
	(1.018)		(0.325)		(0.499)		(0.245)		(0.499)		(0.499)		(0.431)		(0.500)		(0.448)	
Number of observations	3,625		3,624		3,615		3,563		3,606		3,596		3,607		3,603		3,620	

AIDS = acquired immunodeficiency syndrome; CI = confidence interval; HIV = human immunodeficiency virus. Sample contains 3,625 respondents present for the follow-up survey. Robust standard errors clustered at the village level. All specifications include three stratification variables to indicate whether a village participated in wave 1, 2, or 3. Inclusion in wave 1, 2, or 3 is nonrandom, and wave 1 treatment villages received subsidized health products, including insecticide-treated mosquito nets. The index outcome (column 1) is standardized; index component outcomes (columns 2–7) are not. All questions take the value 1, if respondent answers "Yes." Column 2: Have you heard of AIDS? Column 3: In the last few months, have you heard or seen any messages on HIV/AIDS? Column 4: Do you personally know someone who is suspected to have the AIDS virus or who has the AIDS virus? Column 5: Can people reduce their chances of getting the AIDS virus by using a condom every time they have sex? Column 6: Can people reduce their chance of getting the AIDS virus by abstaining from sexual intercourse? Column 7: Are there any special medications that people infected with the AIDS virus can get from a doctor or nurse? Column 8: Do you know where people can go to get?

SUPPLEMENTAL TABLE A3
IMCI knowledge score

	Index: IMCI knowledge score		Number of critical dangers signs for 2 months to 5 years listed		States that a child with diarrhea should receive more liquid than normal		Number of correct signs for needing to take child with diarrhea to a healthcare professional		Number of correct signs for needing to take child with cough to a healthcare professional		Names fever as a symptom of malaria		Number of correct ways to lower fever		Number of correct actions a professional should take when assessing a child's health	
	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value
	(1)		(2)		(3)		(4)		(5)		(6)		(7)		(8)	
Panel A: impact of Credit with Education																
Treatment: Credit with Education	0.036	0.622	0.025	0.563	–0.027	0.388	0.003	0.966	0.052	0.485	0.017	0.376	0.030	0.457	0.018	0.809
	(–0.108, 0.180)		(–0.061, 0.111)		(–0.088, 0.034)		(–0.123, 0.128)		(–0.095, 0.199)		(–0.021, 0.055)		(–0.049, 0.108)		(–0.126, 0.162)	
Control for stratification variables (wave)	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Panel B: impact of Credit with Education and/or mixed-gender treatment																
Treatment: Credit with Education	–0.099	0.323	–0.050	0.407	–0.042	0.284	–0.101	0.249	–0.055	0.605	0.011	0.669	–0.045	0.415	–0.028	0.778
	(–0.297, 0.099)		(–0.168, 0.068)		(–0.119, 0.035)		(–0.273, 0.071)		(–0.266, 0.156)		(–0.039, 0.061)		(–0.155, 0.064)		(–0.223, 0.167)	
Treatment: mixed-gender group	–0.133	0.216	–0.073	0.263	0.026	0.560	–0.127	0.188	–0.188	0.100	–0.011	0.676	–0.088	0.114	0.018	0.872
	(–0.345, 0.079)		(–0.202, 0.056)		(–0.063, 0.115)		(–0.317, 0.063)		(–0.413, 0.036)		(–0.065, 0.042)		(–0.197, 0.021)		(–0.206, 0.243)	
Treatment: education × mixed-gender group interaction	0.281	0.054	0.155	0.073	0.034	0.586	0.214	0.093	0.220	0.142	0.012	0.742	0.155	0.054	0.098	0.500
	(–0.005, 0.568)		(–0.015, 0.325)		(–0.088, 0.156)		(–0.036, 0.465)		(–0.074, 0.513)		(–0.062, 0.087)		(–0.003, 0.312)		(–0.190, 0.387)	
Control for stratification variables (wave)	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Panel C: heterogeneous effects by inclusion of bednet distribution																
Treatment: Credit with Education with bednet distribution (wave 1)	0.072	0.585	0.054	0.456	–0.010	0.848	–0.007	0.959	0.029	0.853	0.021	0.477	0.082	0.179	0.006	0.964
	(–0.187, 0.330)		(–0.088, 0.195)		(–0.109, 0.090)		(–0.270, 0.256)		(–0.278, 0.336)		(–0.037, 0.078)		(–0.038, 0.203)		(–0.262, 0.274)	
Treatment: Credit with Education without bednet distribution (wave 2 or 3)	0.012	0.885	0.006	0.910	–0.038	0.330	0.009	0.872	0.068	0.319	0.014	0.568	–0.006	0.906	0.026	0.751
	(–0.154, 0.179)		(–0.101, 0.113)		(–0.116, 0.039)		(–0.104, 0.122)		(–0.066, 0.202)		(–0.035, 0.064)		(–0.108, 0.096)		(–0.133, 0.184)	

(continued)

Supplemental Table A3
Continued

	Index: IMCI knowledge score		Number of critical dangers signs for 2months to 5 years listed		States that a child with diarrhea should receive more liquid than normal		Number of correct signs for needing to take child with diarrhea to a healthcare professional		Number of correct signs for needing to take child with cough to a healthcare professional		Names fever as a symptom of malaria		Number of correct ways to lower fever		Number of correct actions a professional should take when assessing a child's health	
	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value
	(1)		(2)		(3)		(4)		(5)		(6)		(7)		(8)	
t test (*P* value) of equality of coefficients on Credit with Education	0.147		0.281		0.202		0.0124		0.0533		0.0259		1.224		0.0152	
With vs. without bednet distribution (wave 1 vs. wave 2 or 3)	(0.702)		(0.597)		(0.654)		(0.912)		(0.818)		(0.872)		(0.271)		(0.902)	
Control for stratification variables (wave)	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Control Mean = credit without education, female-only (standard deviation)	0		1.792		0.235		1.982		2.237		0.872		1.348		2.133	
	(1.000)		(0.731)		(0.424)		(0.948)		(1.144)		(0.334)		(0.543)		(1.175)	
Treatment mean (standard deviation), Credit with Education	–0.0337		1.778		0.222		1.911		2.190		0.884		1.334		2.161	
	(0.940)		(0.717)		(0.416)		(0.918)		(1.057)		(0.320)		(0.553)		(1.093)	
Treatment mean (standard deviation), mixed-gender group	–0.0486		1.767		0.259		1.900		2.124		0.873		1.310		2.190	
	(0.999)		(0.716)		(0.438)		(0.953)		(1.093)		(0.333)		(0.546)		(1.114)	
Number of observations	3,356		3,347		3,327		3,324		3,331		3,334		3,310		3,280	

CI = confidence interval; IMCI = Integrated Management of Childhood Illness. Sample contains 3,625 respondents present for the follow-up survey. Robust standard errors clustered at the village level. All specifications include three stratification variables to indicate whether a village participated in wave 1, 2, or 3. Inclusion in wave 1, 2, or 3 is nonrandom, and wave 1 treatment villages received subsidized health products, including insecticide-treated mosquito nets. The index outcome (column 1) is standardized; index component outcomes (columns 2–6) are not. Component variables of IMCI knowledge score—Column 2: What are the critical danger signs of serious illness in children 2 months to 5 years of age? 1 point for each correct answer, up to 6; Column 3: How much liquid should you give a child with diarrhea? = 1, if respondent selects "more than usual"; Column 4: When a child has diarrhea, what symptoms indicate that you should take him/her for medical care? 1 point for each correct answer, up to 8; Column 5: When a child has a cough, what symptoms indicate that you should take him/her for medical care? 1 point for each correct answer, up to 10; Column 6: How do you know a child has malaria? = 1, if respondent lists "fever"; Column 7: If a child has a fever, how would you recommend that child be treated at home? 1 point for each correct answer, up to 5; Column 8: What actions should a doctor/nurse take when assessing the health of your child? 1 point for each correct answer, up to 10.

SUPPLEMENTAL TABLE A4

Bednet behavior score

	Index: bednet behavior score		Number of mosquito nets owned by household		Proportion of household members under age 5 who slept under a net the previous night		Household has a net, 1 year or newer		Household has an installed net, 1 year or newer		Household has a net treated within the past year		Household used any mosquito repellents or insecticides, past 2 weeks (not in bednet behavior score index)	
	β coefficient (95% CI)		β coefficient (95% CI)		β coefficient (95% CI)		β coefficient (95% CI)		β coefficient (95% CI)		β coefficient (95% CI)		β coefficient (95% CI)	
	(1)	*P* value	(2)	*P* value	(3)	*P* value	(4)	*P* value	(5)	*P* value	(6)	*P* value	(7)	*P* value
Panel A: impact of Credit with Education														
Treatment: Credit with Education	0.016	0.798	0.025	0.670	0.006	0.847	−0.014	0.592	−0.009	0.718	0.033	0.304	0.090	0.021
	(−0.107, 0.139)		(−0.089, 0.138)		(−0.057, 0.070)		(−0.067, 0.038)		(−0.059, 0.041)		(−0.030, 0.096)		(0.014, 0.167)	
Control for stratification variables (wave)	Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Panel B: impact of Credit with Education and/or mixed-gender treatment														
Treatment: Credit with Education	0.003	0.970	−0.000	0.998	−0.023	0.622	−0.004	0.909	0.027	0.423	−0.013	0.752	0.034	0.541
	(−0.171, 0.177)		(−0.152, 0.152)		(−0.117, 0.070)		(−0.081, 0.072)		(−0.040, 0.095)		(−0.096, 0.070)		(−0.077, 0.146)	
Treatment: mixed-gender group	0.089	0.271	0.087	0.221	−0.011	0.768	0.049	0.227	0.062	0.093	−0.014	0.743	−0.087	0.077
	(−0.070, 0.248)		(−0.053, 0.227)		(−0.088, 0.065)		(−0.031, 0.128)		(−0.010, 0.134)		(−0.101, 0.072)		(−0.184, 0.010)	
Treatment: education × mixed-gender group interaction	0.033	0.789	0.059	0.601	0.062	0.320	−0.019	0.724	−0.076	0.131	0.100	0.116	0.118	0.124
	(−0.209, 0.275)		(−0.163, 0.281)		(−0.061, 0.186)		(−0.123, 0.086)		(−0.175, 0.023)		(−0.025, 0.224)		(−0.033, 0.268)	
Control for stratification variables (wave)	Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Panel C: heterogeneous effects by inclusion of bednet distribution														
Treatment: Credit with Education with bednet distribution (wave 1)	−0.063	0.449	−0.027	0.786	−0.023	0.569	−0.024	0.594	−0.026	0.525	−0.022	0.603	0.018	0.670
	(−0.228, 0.102)		(−0.223, 0.169)		(−0.104, 0.058)		(−0.114, 0.066)		(−0.107, 0.055)		(−0.103, 0.060)		(−0.066, 0.103)	
Treatment: Credit with Education without bednet distribution (wave 2 or 3)	0.072	0.416	0.061	0.378	0.028	0.554	−0.007	0.821	0.003	0.931	0.072	0.116	0.142	0.016
	(−0.102, 0.246)		(−0.075, 0.196)		(−0.064, 0.120)		(−0.071, 0.057)		(−0.061, 0.066)		(−0.018, 0.161)		(0.027, 0.257)	

(continued)

SUPPLEMENTAL TABLE A4
Continued

	Index: bednet behavior score		Number of mosquito nets owned by household		Proportion of household members under age 5 who slept under a net the previous night		Household has a net, 1 year or newer		Household has an installed net, 1 year or newer		Household has a net treated within the past year		Household used any mosquito repellents or insecticides, past 2 weeks (not in bednet behavior score index)	
	β coefficient (95% CI)		β coefficient (95% CI)		β coefficient (95% CI)		β coefficient (95% CI)		β coefficient (95% CI)		β coefficient (95% CI)		β coefficient (95% CI)	
	(1)	*P* value	(2)	*P* value	(3)	*P* value	(4)	*P* value	(5)	*P* value	(6)	*P* value	(7)	*P* value
t test (*P* value) of equality of coefficients on Credit with Education	1.240		0.531		0.677		0.0919		0.308		2.314		2.939	
With vs. without bednet distribution (wave 1 vs. wave 2 or 3)	(0.268)		(0.467)		(0.412)		(0.762)		(0.580)		(0.131)		(0.0890)	
Control for stratification variables (wave)	Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Control mean = credit without education, female-only (standard deviation)	0		1.005		0.490		0.317		0.245		0.445		0.309	
	(1.000)		(0.891)		(0.487)		(0.465)		(0.430)		(0.497)		(0.462)	
Treatment mean (standard deviation), Credit with Education	0.0520		1.067		0.485		0.324		0.263		0.468		0.364	
	(1.034)		(0.926)		(0.486)		(0.468)		(0.440)		(0.499)		(0.481)	
Treatment mean (standard deviation), mixed-gender group	0.109		1.123		0.494		0.356		0.284		0.473		0.300	
	(1.029)		(0.947)		(0.488)		(0.479)		(0.451)		(0.499)		(0.458)	
Number of observations	3,625		3,625		2,693		3,599		3,590		3,574		3,588	

CI = confidence interval. Sample contains 3,625 respondents present for the follow-up survey. Robust standard errors clustered at the village level. All specifications include three stratification variables to indicate whether a village participated in wave 1, 2, or 3. Inclusion in wave 1, 2, or 3 is nonrandom, and wave 1 treatment villages received subsidized health products, including insecticide-treated mosquito nets. The index outcome (column 1) is standardized; index component outcomes (columns 2–6) are not. As mosquito repellant usage is a substitute behavior for bednet usage, column 7 is provided for comparison only and not included in the bednet behavior index. Component variables of bednet behavior score—Column 2: number of mosquito nets owned (not necessarily installed) by household; Column 3: proportion of household members under age 5 who slept under a net the previous night; Column 4: household has a net, 1 year or newer; Column 5: household has an installed net, 1 year or newer; Column 6: household has a net treated within the past year.

SUPPLEMENTAL TABLE A5

HIV/AIDS access and behavior score

	Index: HIV/AIDS access and behavior score		Has spoken to husband about not getting AIDS		Used a condom during last sexual intercourse		Is able to get a condom herself	
	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value
	(1)		(2)		(3)		(4)	
Panel A: impact of Credit with Education								
Treatment: Credit with Education	0.139	0.035	0.026	0.290	0.007	0.302	0.055	0.016
	(0.010, 0.268)		(–0.022, 0.074)		(–0.006, 0.020)		(0.010, 0.099)	
Control for stratification variables (wave)	Yes		Yes		Yes		Yes	
Panel B: impact of Credit with Education and/or mixed-gender treatment								
Treatment: Credit with Education	0.140	0.129	0.022	0.533	0.007	0.469	0.060	0.067
	(–0.041, 0.322)		(–0.048, 0.093)		(–0.012, 0.025)		(–0.004, 0.125)	
Treatment: mixed-gender group	0.017	0.828	0.001	0.976	0.004	0.590	0.001	0.980
	(–0.140, 0.175)		(–0.062, 0.064)		(–0.012, 0.020)		(–0.056, 0.058)	
Treatment: education × mixed-gender group interaction	–0.001	0.994	0.008	0.875	0.001	0.956	–0.012	0.799
	(–0.262, 0.260)		(–0.089, 0.105)		(–0.026, 0.027)		(–0.101, 0.078)	
Control for stratification variables (wave)	Yes		Yes		Yes		Yes	
Panel C: heterogeneous effects by inclusion of bednet distribution								
Treatment: Credit with Education with bednet distribution (wave 1)	0.112	0.195	0.038	0.177	0.003	0.732	0.037	0.274
	(–0.058, 0.282)		(–0.018, 0.094)		(–0.014, 0.020)		(–0.030, 0.105)	
Treatment: Credit with Education without bednet distribution (wave 2 or 3)	0.158	0.092	0.017	0.643	0.010	0.314	0.067	0.026
	(–0.027, 0.343)		(–0.055, 0.089)		(–0.009, 0.029)		(0.008, 0.126)	
t test (*P* value) of equality of coefficients on Credit with Education	0.136		0.210		0.270		0.431	
With vs. without bednet distribution (wave 1 vs. wave 2 or 3)	(0.713)		(0.647)		(0.604)		(0.513)	
Control for stratification variables (wave)	Yes		Yes		Yes		Yes	
Control mean = credit without education, women only (standard deviation)	0		0.198		0.0187		0.133	
	(1.000)		(0.398)		(0.136)		(0.339)	
Treatment mean (standard deviation), Credit with Education	0.151		0.225		0.0284		0.188	
	(1.184)		(0.418)		(0.166)		(0.391)	
Treatment mean (standard deviation), mixed-gender group	0.0884		0.213		0.0276		0.157	
	(1.114)		(0.410)		(0.164)		(0.364)	
Number of observations	3,624		3,588		3,622		3,619	

AIDS = acquired immunodeficiency syndrome; CI = confidence interval; HIV = human immunodeficiency virus. Sample contains 3,625 respondents present for the follow-up survey. Robust standard errors clustered at the village level. All specifications include three stratification variables to indicate whether a village participated in wave 1, 2, or 3. Inclusion in wave 1, 2, or 3 is nonrandom, and wave 1 treatment villages received subsidized health products, including insecticide-treated mosquito nets. The index outcome (column 1) is standardized; index component outcomes (columns 2–4) are not. Component variables of HIV/AIDS behavior score—All questions take the value 1, if respondent answers "Yes." Column 2: Have you spoken with your husband/companion about ways to avoid contracting HIV/AIDS? Column 3: The last time you had sexual intercourse, was a condom used? Column 4: If you wanted to, could you yourself get a condom?

SUPPLEMENTAL TABLE A6

IMCI behavior score

	Index: IMCI behavior score		Has ever given Orasel or other oral rehydration salts to a child to treat diarrhea		Sought treatment within 3 days for a child who had fever in the previous month	
	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value
	(1)		(2)		(3)	
Panel A: impact of Credit with Education						
Treatment: Credit with Education	0.019	0.795	0.002	0.948	0.052	0.323
	(–0.123, 0.160)		(–0.069, 0.073)		(–0.052, 0.156)	
Control for stratification variables (wave)	Yes		Yes		Yes	
Panel B: impact of Credit with Education and/or mixed-gender treatment						
Treatment: Credit with Education	0.033	0.730	0.006	0.899	0.042	0.529
	(–0.158, 0.225)		(–0.090, 0.102)		(–0.091, 0.175)	
Treatment: mixed-gender group	0.097	0.374	0.042	0.437	0.050	0.495
	(–0.118, 0.312)		(–0.065, 0.149)		(–0.096, 0.196)	
Treatment: education × mixed-gender group interaction	–0.027	0.851	–0.006	0.931	0.026	0.802
	(–0.311, 0.257)		(–0.149, 0.136)		(–0.181, 0.234)	
Control for stratification variables (wave)	Yes		Yes		Yes	
Panel C: heterogeneous effects by inclusion of bednet distribution						
Treatment: Credit with Education with bednet distribution (wave 1)	0.125	0.282	0.059	0.292	0.115	0.232
	(–0.104, 0.355)		(–0.051, 0.169)		(–0.075, 0.305)	
Treatment: Credit with Education without bednet distribution (wave 2 or 3)	–0.051	0.569	–0.035	0.455	0.021	0.737
	(–0.228, 0.126)		(–0.126, 0.057)		(–0.103, 0.145)	
t test (*P* value) of equality of coefficients on Credit with Education	1.451		1.673		0.677	
With vs. without bednet distribution (wave 1 vs. wave 2 or 3)	(0.231)		(0.198)		(0.412)	
Control for stratification variables (wave)	Yes		Yes		Yes	
Control mean = credit without education, female-only (standard deviation)	0		0.566		0.489	
	(1.000)		(0.496)		(0.503)	
Treatment mean (standard deviation), Credit with Education	0.0790		0.595		0.572	
	(1.164)		(0.576)		(0.496)	
Treatment mean (standard deviation), mixed-gender group	0.109		0.613		0.573	
	(1.323)		(0.650)		(0.496)	
Number of observations	3,270		3,253		429	

CI = confidence interval; IMCI = Integrated Management of Childhood Illness. Sample contains 3,625 respondents present for the follow-up survey. Robust standard errors clustered at the village level. All specifications include three stratification variables to indicate whether a village participated in wave 1, 2, or 3. Inclusion in wave 1, 2, or 3 is nonrandom, and wave 1 treatment villages received subsidized health products, including insecticide- treated mosquito nets. The index outcome (column 1) is standardized; index component outcomes (columns 2 and 3) are not. Component variables of IMCI behavior score—Column 2: Have you ever given Orasel or other oral rehydration salts to your children to treat diarrhea? Column 3: respondent sought treatment within 3 days for a child who had fever during the previous month.

Supplemental Table A7
Empowerment score

	Index: empowerment score		Participates in decisions about children's school attendance		Participates in decisions about children's membership in groups		Participates in buying and selling decisions for the household		Participates in decisions about working outside the household		Conflicts with partner lead to verbal or physical abuse: 0 = frequent, 9 = never		Ability to go out alone: 0 = never, 8 = always		Views on women's empowerment: 0 = negative, 12 = positive		Frequency of voting: 0 = never, 2 = always	
	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value
	(1)		(2)		(3)		(4)		(5)		(6)		(7)		(8)		(9)	
Panel A: impact of mixed-gender group																		
Treatment: mixed-gender group	–0.097	0.179	–0.052	0.079	–0.047	0.078	–0.032	0.271	–0.046	0.112	–0.063	0.538	–0.036	0.661	–0.036	0.830	0.017	0.519
	(–0.238, 0.045)		(–0.109, 0.006)		(–0.100, 0.005)		(–0.091, 0.026)		(–0.104, 0.011)		(–0.266, 0.139)		(–0.199, 0.127)		(–0.37 1, 0.298)		(–0.035, 0.068)	
Control for stratification variables (wave)	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Panel B: impact of Credit with Education and/or mixed-gender treatment																		
Treatment: Credit with Education	0.036	0.720	0.033	0.448	0.056	0.172	0.037	0.389	0.019	0.666	–0.069	0.647	–0.044	0.706	0.041	0.850	–0.020	0.594
	(–0.163, 0.236)		(–0.053, 0.118)		(–0.025, 0.137)		(–0.047, 0.121)		(–0.067, 0.105)		(–0.366, 0.228)		(–0.273, 0.185)		(–0.390, 0.472)		(–0.095, 0.055)	
Treatment: mixed-gender group	–0.038	0.689	–0.018	0.622	–0.002	0.944	0.018	0.670	–0.024	0.556	–0.050	0.730	–0.128	0.244	0.059	0.794	0.012	0.730
	(–0.227, 0.151)		(–0.092, 0.055)		(–0.072, 0.067)		(–0.064, 0.099)		(–0.105, 0.057)		(–0.338, 0.238)		(–0.345, 0.089)		(–0.389, 0.508)		(–0.057, 0.082)	
Treatment: education × mixed-gender group interaction	–0.121	0.398	–0.069	0.230	–0.091	0.084	–0.103	0.078	–0.046	0.429	–0.031	0.882	0.192	0.246	–0.199	0.557	0.009	0.867
	(–0.403, 0.161)		(–0.181, 0.044)		(–0.195, 0.012)		(–0.218, 0.012)		(–0.161, 0.069)		(–0.436, 0.375)		(–0.134, 0.518)		(–0.870, 0.471)		(–0.096, 0.114)	
Control for stratification variables (wave)	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Control mean = credit without education, female-only (standard deviation)	0		0.451		0.436		0.481		0.502		7.361		7.548		9.062		1.807	
	(1.000)		(0.498)		(0.496)		(0.500)		(0.500)		(1.505)		(0.912)		2.049		0.426	
Treatment mean (standard deviation), Credit with Education	–0.0358		0.444		0.449		0.480		0.490		7.250		7.533		9.040		1.797	
	(1.069)		(0.497)		(0.498)		(0.500)		(0.500)		(1.532)		(0.949)		2.195		0.427	

(continued)

Supplemental Table A7
Continued

	Index: empowerment score		Participates in decisions about children's school attendance		Participates in decisions about children's membership in groups		Participates in buying and selling decisions for the household		Participates in decisions about working outside the household		Conflicts with partner lead to verbal or physical abuse: 0 = frequent, 9 = never		Ability to go out alone: 0 = never, 8 = always		Views on women's empowerment: 0 = negative, 12 = positive		Frequency of voting: 0 = never, 2 = always	
	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value	β coefficient (95% CI)	*P* value
	(1)		(2)		(3)		(4)		(5)		(6)		(7)		(8)		(9)	
Treatment mean (standard deviation), mixed-gender group	−0.0756		0.415		0.417		0.468		0.466		7.266		7.487		9.058		1.814	
	(1.078)		(0.493)		(0.493)		(0.499)		(0.499)		(1.527)		(0.950)		2.244		0.424	
Number of observations	3,622		3,352		3,463		3,570		3,583		3,618		3,616		3,620		3,560	

CI = confidence interval. Sample contains 3,625 respondents present for the follow-up survey. Robust standard errors clustered at the village level. All specifications include three stratification variables to indicate whether a village participated in wave 1, 2, or 3. Inclusion in wave 1, 2, or 3 is nonrandom, and wave 1 treatment villages received subsidized health products, including insecticide-treated mosquito nets. The index outcome (column 1) is standardized, index component outcomes (columns 2–9) are not. Component variables of the empowerment score—Column 2: participates in decisions about children's school attendance; Column 3: participates in decisions about children's membership in groups; Column 4: participates in buying and selling decisions for the household; Column 5: participates in decisions about working outside the household; Column 6: How often do conflicts with your spouse lead to a) verbal abuse, b) physical abuse, or c) physical abuse against children? For each of a, b, and c, 0 = often, 1 = sometimes, 2 = rarely, 3 = never. Combined score: 0 = often to 9 = never; Column 7: ability to go out to a) the market, b) the health center, c) walk with friends, d) the religious center. For each of a, b, c, and d, 0 = never, 1 = cannot when alone, 2 = can when alone. Combined score: 0 = never to 8 = always able to travel alone; Column 8: views on women's empowerment: a) decisions in the family should be taken by men, b) if a woman works outside the home, then the husband should help with household chores, c) a married woman must be able to work outside the home if she wishes, d) a married woman should be allowed to express her opinion even when she disagrees with her husband, e) a woman should accept beatings by her husband to preserve the unity of the family, and f) it is better to send boys to school than girls. For b, c, and d, Yes = 2, No = 0, Depends = 1; and for a, e, and f, Yes = 0, No = 2, Depends = 1. Combined score: 0 = low empowerment, 12 = high empowerment; Column 9: frequency of voting: 0 = never, 1 = sometimes, 2 = always.

SUPPLEMENTAL TABLE A8

Social network score

	Index: social network score		Number of matched respondents who have given economic support, out of 10		Number of matched respondents she could ask for small money, out of 10		Number of matched respondents she would lend small money, out of 10	
	β coefficient (95% CI)		β coefficient (95% CI)		β coefficient (95% CI)		β coefficient (95% CI)	
	(1)	*P* value	(2)	*P* value	(3)	*P* value	(4)	*P* value
Panel A: impact of mixed-gender group								
Treatment: mixed-gender group	–0.028	0.795	0.007	0.968	–0.101	0.762	–0.124	0.721
	(–0.238, 0.183)		(–0.325, 0.338)		(–0.760, 0.558)		(–0.813, 0.564)	
Control for stratification variables (wave)	Yes		Yes		Yes		Yes	
Panel B: impact of Credit with Education and/or mixed-gender treatment								
Treatment: Credit with Education	–0.193	0.189	–0.145	0.546	–0.624	0.166	–0.693	0.149
	(–0.482, 0.096)		(–0.618, 0.328)		(–1.511, 0.262)		(–1.638, 0.251)	
Treatment: mixed-gender group	–0.129	0.405	–0.002	0.994	–0.476	0.334	–0.553	0.290
	(–0.435, 0.177)		(–0.450, 0.447)		(–1.449, 0.496)		(–1.583, 0.477)	
Treatment: education × mixed-gender group interaction	0.203	0.331	0.010	0.974	0.756	0.256	0.865	0.215
	(–0.209, 0.615)		(–0.606, 0.627)		(–0.554, 2.065)		(–0.509, 2.239)	
Control for stratification variables (wave)	Yes		Yes		Yes		Yes	
Control mean = credit without education, female-only (standard deviation)	0		1.185		4.046		4.494	
	(1.000)		(1.940)		(3.246)		(3.336)	
Treatment mean (standard deviation), Credit with Education	–0.149		10.074		3.564		3.961	
	(0.982)		(1.825)		(3.188)		(3.291)	
Treatment mean (standard deviation), mixed-gender group	–0.114		1.151		3.650		4.032	
	(0.981)		(1.902)		(3.152)		(3.223)	
Number of observations	3,613		3,609		3,611		3,610	

CI = confidence interval. Sample contains 3,625 respondents present for the follow-up survey. Robust standard errors clustered at the village level. All specifications include three stratification variables to indicate whether a village participated in wave 1, 2, or 3. Inclusion in wave 1, 2, or 3 is nonrandom, and wave 1 treatment villages received subsidized health products, including insecticide-treated mosquito nets. The index outcome (column 1) is standardized; index component outcomes (columns 2–4) are not. Component variables of the social network score—Column 2: number of matched respondents who have given the respondent economic support, out of 10; Column 3: number of matched respondents she could ask for small money, out of 10; Column 4: number of matched respondents she would lend small money, out of 10.

Supplemental Table A9
Social capital score

	Index: social capital score		Number of community groups that the respondent belongs to		Number of groups from whom the respondent got economic support in the last 12 months		Number of groups from whom the respondent got advice in the last 12 months		Has spoken out in a community meeting in last 12 months		Has run for or held an elected community position or office in last 12 months		Feels at least somewhat influential in changing her village	
	β coefficient (95% CI)		β coefficient (95% CI)		β coefficient (95% CI)		β coefficient (95% CI)		β coefficient (95% CI)		β coefficient (95% CI)		β coefficient (95% CI)	
	(1)	*P* value	(2)	*P* value	(3)	*P* value	(4)	*P* value	(5)	*P* value	(6)	*P* value	(7)	*P* value
Panel A: impact of mixed-gender group														
Treatment: mixed-gender group	−0.171	0.027	−0.098	0.062	−0.031	0.605	−0.020	0.778	−0.078	0.011	−0.023	0.008	−0.062	0.120
	(−0.322, −0.020)		(−0.201, 0.005)		(−0.150, 0.087)		(−0.158, 0.118)		(−0.138, −0.018)		(−0.040, −0.006)		(−0.141, 0.016)	
Control for stratification variables (wave)	Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Panel B: impact of Credit with Education and/or mixed-gender treatment														
Treatment: Credit with Education	0.205	0.064	0.010	0.896	0.157	0.062	0.107	0.273	0.050	0.300	0.007	0.601	0.129	0.018
	(−0.012, 0.423)		(−0.140, 0.160)		(−0.008, 0.322)		(−0.085, 0.298)		(−0.045, 0.145)		(−0.019, 0.033)		(0.023, 0.235)	
Treatment: mixed-gender group	−0.104	0.263	−0.086	0.241	0.007	0.925	0.005	0.959	−0.076	0.042	−0.023	0.055	0.008	0.886
	(−0.288, 0.079)		(−0.231, 0.059)		(−0.144, 0.159)		(−0.185, 0.195)		(−0.149, −0.003)		(−0.047, 0.000)		(−0.097, 0.112)	
Treatment: education × mixed-gender group interaction	−0.129	0.389	−0.024	0.817	−0.072	0.541	−0.046	0.741	−0.001	0.987	0.001	0.954	−0.140	0.074
	(−0.426, 0.167)		(−0.232, 0.183)		(−0.306, 0.161)		(−0.322, 0.230)		(−0.120, 0.118)		(−0.032, 0.034)		(−0.294, 0.014)	
Control for stratification variables (wave)	Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Control mean = credit without education, female-only (standard deviation)	0		0.916		0.754		1.015		0.304		0.0470		0.425	
	(1.000)		(0.764)		(0.877)		(0.980)		(0.460)		(0.212)		(0.495)	
Treatment mean (standard deviation), Credit with Education	0.104		0.884		0.884		1.103		0.321		0.0439		0.493	
	(1.005)		(0.748)		(0.923)		(1.003)		(0.467)		(0.205)		(0.500)	
Treatment mean (standard deviation), mixed-gender group	−0.0642		0.828		0.803		1.049		0.253		0.0283		0.427	
	(0.940)		(0.761)		(0.897)		(1.004)		(0.435)		(0.166)		(0.495)	
Number of observations	3,625		3,614		3,625		3,625		3,611		3,604		3,581	

CI = confidence interval; ITN = insecticide-treated bednets. Sample contains 3,625 respondents present for the follow-up survey. Robust standard errors in parentheses, clustered at the village level. All specifications include three stratification variables to indicate whether a village participated in wave 1, 2, or 3. Inclusion in wave 1, 2, or 3 is nonrandom, and wave 1 treatment villages received subsidized health products, including insecticide-treated mosquito nets. The index outcome (column 1) is standardized; index component outcomes (columns 2–7) are not. Component variables of the social capital score—Column 2: number of community groups that the respondent belongs to; Column 3: number of groups from whom the respondent got economic support in the last 12 months; Column 4: number of groups from whom the respondent got advice in the last 12 months; Column 5: has spoken out in a community meeting in last 12 months; Column 6: has run for or held an elected community position or office in last 12 months; Column 7: How much influence do you think people like yourself can have in making this village/neighborhood a better place to live? = 1, if responds at least "some" or "a lot" of influence.