# Supplementary Materials - Drinking Tea with the Neighbors

## A Sampling

Given their informal nature, we are unaware of any dataset listing *grinw* in Bamako or Mopti (or anywhere in Mali). Therefore, the only sound approach was to begin with a census of *grinw* using our household survey. To generate a sampling frame of *grinw*, and subsequently of members, we conducted a household survey in 1,128 randomly selected homes (642 in Bamako and 486 in Mopti) and collected demographic information on 4,303 household members aged between 18 and 45 (our population of interest), including a question about their participation in a *grin*. We detail our sampling procedures in this section.

### A.1 Selection of clusters in both sites: Bamako and Mopti

The first step in our sampling design is to subdivide each of the six 'communes' (administrative entities) of Bamako into rectangular blocks covering the entire area of the city. We use Google Maps to delimit each of the six communes and then overlay rectangles within each of them, which we call cells. Non-residential areas such as industrial zones, parks, rivers, ponds, and sports areas are excluded from this coverage. In the course of overlaying this grid, we ensure that the cells cover actual blocks of houses and are uniform in size. The figure below serves as an example. It shows the grids for commune number 6 of Bamako.

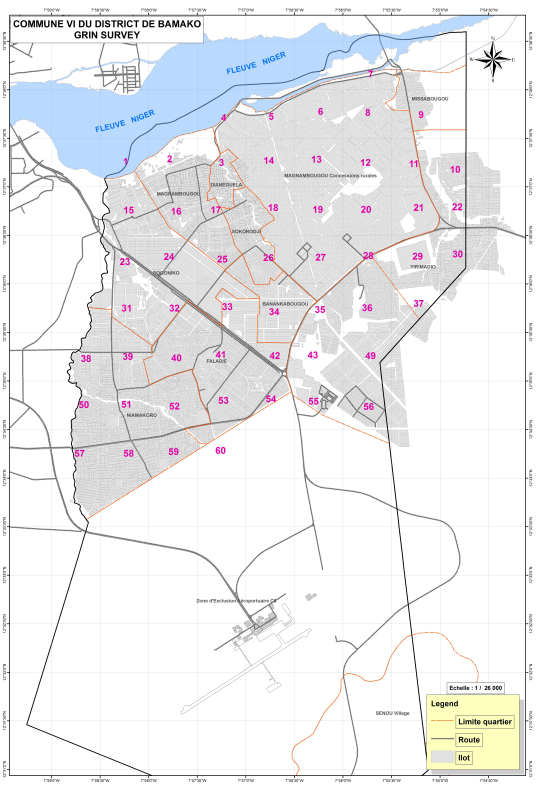
Within each commune, each cell is then assigned a number, and a random number generator is used to select a sub-sample. The number of starting points selected (or clusters) for each commune is proportional to the population of each commune according to the 2009 census of Mali. Our final selection includes 31 clusters for the entire city of Bamako: six in commune 1, five in commune 2, four in commune 3, nine in commune 4, and seven in communes 5 and 6. Very wealthy neighborhoods, where few *grinw* are expected to exist, are excluded from the sampling. Whenever a randomly selected cluster is deemed too wealthy to be relevant for our study on *grinw*, a replacement cluster is selected within the same commune. Such a procedure leads to a sample that is not fully representative of the entire population of Bamako. However, we are confident enough in our selection process to assume that selected clusters are representative of the population of interest for our study.

Our procedure for selecting households within each cluster follows the second-best routine recommended in the Afrobarometer survey manual. That is, in the absence of the list of households within a cell, we use the map to determine the starting point, by identifying it with its Cartesian coordinates. First, a ruler with numbers on each dimension side is overlaid over the chosen cluster. Afterward, a random number generator provides a digit for each dimension. The intersection of the two lines drawn at those digits is the sampling starting point of the cluster.

The day before the survey, our team of supervisors used first Google Earth and then a GPS device to determine the starting point on the field. They then take pictures and note landmark points for the subsequent deployment of the survey teams. When a designated point does not correspond to a residential area, the team then moves to the nearest housing block. In addition, to anticipate the possibility that the designated starting point or its vicinity may not be suitable for the survey, our supervisors have a backup starting point.

A similar process is applied to the second sites: Mopti and Sevare. They are considered two separate sites since they are physically separate though they form a single administrative unit. We draw a simple random sample of clusters from the list of grids covering each of the two.

Figure A.1: Map of commune number 6, city of Bamako




Source: Malian Geographic Institute; This commune was divided into 60 cells of inhabited areas.

## A.2 Selection of Households

At a suitable starting point, each member of a team of two enumerators is assigned a direction. Based on a random draw of cards: Ace (Enumerator 1 walks towards the sun), 2 (Enumerator 1 walks away from the sun), 3 (Enumerator 1 walks at 90 degrees from the sun by turning right), and 4 (Enumerator 1 walks at 90 degrees from the sun by turning left). Enumerator 2 always walks in the opposite direction from Enumerator 1. The household selection method is also used by Afrobarometer. It is a systematic sampling procedure with the following steps. First, once a direction is assigned, the enumerator counts up to five houses for the first interview. If two houses have doors that are opposite each other, the counting process always picks the house on the right. After the first interview, the enumerator resumes the counting process, but this time counts ten new houses. The tenth household is selected for the second interview. This process is continued until there are no more houses on the street. In this case, the enumerator always turns right and continues counting. However, in instances where there are no residential units on the right, the enumerator turns left, granted there are houses on the left. In case there are no houses either on the left or right, the enumerator walks back to the starting point and, from there, takes a right and continues the counting process. Where there are multiple households within the same building unit selected (whether a house, compound, or apartment), the enumerator assigns a number to each household and then proceeds with a random draw using playing cards. The questionnaire is administered to the household selected through the draw and only to that household within that unit.

## A.3 Selection of household respondents

Once in a selected household, the enumerator identifies an adult who is knowledgeable about all other adults in the household and willing to answer questions from our basic questionnaire. In some instances, we crowd-sourced the responses from a group of adults who were together at the time of the interview. We only inquire about general information on household members who fall within our target population of 18-45 years of age. Thus, we allow the practice of having multiple adults contribute to the responses at the same time.

If for a targeted household no individual or adult is at home, the enumerator can inquire neighbors or other younger household members about an approximate time when the head or spouse will be home and return then for the interview. The enumerator can also request the phone number of that head of household or spouse and ask for an appointment. When this is impossible, and there is nobody present, the enumerator returns later after completing the other households through the selection process described above. If no adult is present to respond at the second visit, the enumerator replaces the household with the next-door household.

## A.4 Selection of Grinw and trust game players

The household survey allows us to determine the *grin* membership status of each individual between the ages of 18 and 45. Their phone numbers were also recorded. In case the individual does not possess a phone, the phone number of the household head or another adult in the household is used. The list of adults who are *grin* members constitutes the sample from which we proceed to select a random sample of *grinw*.

The use of the household survey may lead to a potential problem: several individuals can belong to the same *grin*. However, the procedure we used to select respondents minimized that. The spacing between two households was designed to eliminate such cases, especially for neighborhood *grinw*. In fact, we had very few cases in Bamako where the same *grin* was selected twice, and none in Mopti. In the rare instances when a *grin* was selected twice, a new *grin* was selected from the initial sample. We also replaced a group if the *grin* initially selected refused to participate or when we could not make contact with them.

We then called selected *grin* members, and often spoke with group leaders as well, in order to secure consent to attend one of their scheduled meetings. Once a *grin* consented to be interviewed, an enumerator attended a *grin* meeting and brought tea and sugar as a symbolic gift of compensation. During the first meeting, he/she conducted a group-level survey to obtain group-level information about membership, organization, and group functions. In addition, all members present filled out basic demographic information. Then, during a second visit, enumerators returned to all 375 *grinw* and randomly selected four members to play a trust game and answer an individual survey. This means that the sample of individuals did not necessarily include the original member from the household survey (who was the initial point of contact with the *grin*).

## A.5 Selection of Individuals in *Grinw*

For the trust games, we returned to *grinw* where we had completed the group interviews. To facilitate eventual pairings, we categorize all *grinw* into three groups by their membership composition (recorded at the previous meeting): homogenous-Bambara, heterogenous, and homogenous-ethnic minority. We then randomly assign *grinw* from each category to play the role of senders or receivers (half of the groups in each subcategory were assigned to play the role of senders, and half were assigned as receivers). We then went to the groups assigned to play the role of senders. Once in the *grin*, four members were chosen at random from the full list of members who were present that night. The four people were randomly assigned to the three treatments. Individuals started by playing the trust game and then responded to a questionnaire. Enumerators were explicit that participants were playing with a stranger and not someone in their *grin*. All contributions to the trust game were done in a private area where other group members could not observe. Money that was allocated to partners was stored in a numerically coded envelope. We

sent any winnings from the game back to the respondent using a money transfer service.

We went to the second half of *grinw* and selected four present members at random. Those individuals were randomly assigned to a treatment and then (in the case of treatments 2 and 3) matched with a partner with the same characteristics as consistent with the treatment from the existing pool of player As. For instance, a Bambara-speaking player playing with the treatment "someone who speaks the same language at home" would have to be matched with a Bambara-speaking player. A Bambara player who is playing with someone who speaks a different language would be matched with a receiver who speaks a language other than Bambara in their home. We use this operationalization to avoid deception and match players with a partner who has the characteristics described in the treatment. In rare instances where we could not find a match with the existing pool of players As, we omitted that player. Later we supplemented player B matches for the remaining player As in the market. Player Bs began with the trust game and received the money in an envelope (the tripled endowment from player A) and then split the money between themselves (pocketing whatever they chose) and then allocating some amount to Player B. That money was then returned to their partner (player A) at a later date.

## A.6 Sampling non-grin members

Ideally, we would have created a sample of non-members assembled from our census survey of 4,303 individuals. However, this was outside of our available budget (to identify, recruit, and make contact with individual players), so we opted to use a market sampling method. In the trust game played in public places, Player As are selected by scouts via systematic sampling. They select every 3rd individual who passes the market stall set up as a research station. In markets, members and non-members were randomly selected using a screening questionnaire. We did not recruit participants with specific characteristics, but used the screening questionnaire so that we could a) sort members and non-members b) mimic the gender and age composition of grin members when selecting non-members.[1] The selected players are pre-screened to determine grin membership, age, and gender according to quotas that mimic the pool of players from grinw. The protocol for the game is the same as in the grin. The players also answer the same questionnaire. We were aware that using a systematic selection of players (one every third) at market stalls and the requirements imposed by our treatments was unlikely to lead to balanced samples of members and non-members, with similar averages for our various control variables. Indeed, overall *grin* members are more educated, more likely to be male, less likely to live in a couple and come from smaller households than non-members. These significant differences in the means of the two groups were thus expected.

The trust game was played at public market stalls. The first reason for this market sampling was to avoid any deception and ensure that people were playing with partners that had characteristics as described in the treatments. For player Bs, we needed to assign treatments (by matching partners A and B using the specified characteristic), so we could include quotas for specific linguistic characteristics in our screening questionnaire. This was easier to achieve in settings, such as market place, where we could screen large groups of people for necessary characteristics rather than looking for these individuals within households. The second reason is that it was too expensive to send research assistants to find hundreds of players at independent locations across our two cities to play the trust game. Costs, but also coordination for such matching, proved to be prohibitive for this approach.

In both cities, we identified markets and public places with a diversity of individuals. We set up survey stations, often renting pre-existing market stalls from vendors, to conduct the surveys and the games. Separate stations were set up for players A (senders) and B (receivers). They were far enough apart so that players could not see who was at the other station. Enumerators systematically selected every third individual who passes at the research team station as either a potential sender or receiver. Selected individuals were further screened with a few questions to identify age, grin membership, and ethnolinguistic group. This proved particularly useful for finding receivers to match with various combinations of senders' language and treatment conditions. All players, selected from *grinw* or from market places were given 200 CFA as

[1] *Grinw* are predominantly a male phenomenon. In our sample, 56% of all groups are men only, and the remaining 22% are predominantly male; 15% is composed of only women. All players were between 18-45.

compensation for their time playing the game and answering the survey. This was regardless of the trust game payoff. This gift was announced once a player was selected.

# B Trust Game Protocol

The trust game is played between two sets of players selected from two lists of grins, stratified by level of diversity, and then randomly selected as playing the roles of player A or player B. For each city, each grin in the sampling frame is flagged as homogenous, intermediate or heterogeneous based on its ethnic composition (determined based on the language spoken at home). For example, groups in which all members spoke the same language are designated as homogenous, groups for which less than 10% spoke different languages at home are flagged as intermediate, while those groups for which (strictly) more than 10% of the members spoke a different language at home were designated heterogeneous. We used this stratification to then randomize groups within each stratum as playing the role of A or B, which helps us anticipate the assignment of B players based on the informational treatment about the languages spoken at home.

Within each of those *grin*, four players are randomly selected among the present members. In turn, each of those four individuals plays the trust game according to one of the following informational treatments (T1, T2 and T3): (T1) Playing with another Malian (T2) Playing with another Malian who speaks the same language at home as the selected player and (T3) playing with another Malian who speaks a different language at home. In markets we selected individuals as described in the previous section. The full script for the trust games in included in the Online Appendix Section 4. Each player is given 300 FCFA and an envelope. Their actions are anonymous. Players place the amount of 0, 100, 200 or 300 FCFA (no other amount is allowed) that they wish to give to player B in the envelope. The administrator stresses that the amount sent by A is tripled, and B will, in turn, have a choice to share part of the tripled amount back with player A and will be made aware of all of player A's choices and actions. Once the game is over, each player answers a questionnaire.

Player B's endowments back to Player A are either provided to *grin* members via money transfer once player B have submitted their decision. In market stalls, money is delivered by transfer or manually. All money that Player A keeps stays with them. In addition, all players are given 200 FCFA for participating in the game and survey.

# C Determinants of *grin* membership from the household survey

Table C.1: Factors explaining grin membership

| | (1)<br>Grin memberhip |
|---|---|
| Individual is male | 0.328*** |
| | (0.020) |
| Individual is the head of hh | -0.072** |
| | (0.030) |
| Individual is the eldest son | -0.015 |
| | (0.017) |
| N. of hh members 18-45 | -0.001 |
| | (0.004) |
| Ethnic group: Bambara | -0.008 |
| | (0.022) |
| Ethnic group: Peul | -0.032 |
| | (0.029) |
| Lives in couple | -0.086*** |
| | (0.019) |
| Schooling: basic or religious | 0.084*** |
| | (0.024) |
| Schooling: secondary school | 0.113*** |
| | (0.025) |
| Schooling: professional/university | 0.134*** |
| | (0.027) |
| Has worked in the last month | 0.058*** |
| | (0.018) |
| Job in the formal sector | -0.061** |
| | (0.030) |
| Location: Bamako | -0.168*** |
| | (0.022) |
| Observations | 4,303 |
| R-squared | 0.173 |
| Mean dep. variable | 0.436 |

Robust standard errors (in parentheses) are clustered at the household level. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$. OLS estimation; the dependent variable takes value one if an individual is member of a *grin* and zero if not. The reference (omitted) category for education is "No education". The sample is represented by the whole pool of individuals contacted in the household survey aimed at generating the *grinw* sampling frame. Note that the table reports the effects of belonging to the two most common ethnic groups in the sample, Bambara and Peul, which account for 25 and 14%, respectively, with respect to other minor ethnic groups (omitted category).

# D Variables construction and descriptives

**Grin characteristics** We inquired, in a multiple choice question, the origin of *grinw* and coded with a dummy variable "*grinw* formation" equal to one for the most common category, i.e. neighborhood. These *grinw* are formed of people living close to each other, within the same neighborhood. The other most common origin types are childhood friendship and same classes at school. The proxy for ethnic diversity within the *grinw* is the Ethno-linguistic Fractionalization Index (ELF). In The ELF index measures the probability that two randomly drawn individuals from the same *grin* belong to different (predefined) ethnic groups. We categorize all group members into twelve ethnic groups (Bambara; Malinke; Senufo/Mianka; Dogon; Bella/Tamasheq/Arabe; Foulani/Peulh/Djiokorame; Sonrhai; Soninke/Sarakole; Khassonke; Bobo; Bozo; other) and calculate the shares, $s$ of members belonging to each ethnic group $k$ within *grin* $j$. The ELF index is calculated as:

$$ELF_j = 1 - \sum_{k=1}^{12} s_{kj}^2 \tag{1}$$

The presence of displaced people or of people from the North are simply dummies taking the values of one if at least one group member satisfies the condition, and zero otherwise. The extent to which *grinw* provide economic support to members is captured through two dummies. The first indicates whether the group provides conditional or unconditional support to needy members ('Grin provides financial help'). The second takes value one if the group gives economic advantages related to, for instance, job seeking, trade, and business opportunities, and zero otherwise ('Economic advantage from grin'). We report other *grin* characteristics such as duration (in years), frequency of meetings (dummy for daily meetings), and presence of a group leader (dummy). We measure whether the decision over new members is taken by all members with a dummy, which is zero if the leader, nobody, or a minority of members decide. Finally, we report on whether members share costs for the tea through a dummy which is equal to one if all members participate in the purchase, and zero if one volunteer or the leader pays for it.

**Individual characteristics** We construct a battery of individual and household-level variables from the information included in individual questionnaires. Most of them are self-explanatory, such as age, gender, marital status, education, household size, and ethnic affiliation. We measure risk aversion through hypothetical questions about a lottery game. The respondent is faced with the decision between a lottery where she can win 5,000 CFA with probability 0.25 or 0 with probability 0.75, a certain amount which is increased every time the respondent declares to prefer the lottery (1,000; 1,250 and 1,500 CFA). Our measure for risk aversion takes the value of one if the respondent prefers the certain amount 1,000 CFA over the lottery, and zero otherwise. We measure altruism using a hypothetical dictator game ('Contribution in dictator game'). Respondents are invited to split an endowment of 300 CFA with a Malian stranger, aged 18-45. The asset index is the simple sum of binary variables for the ownership, at the household level, of computers, TVs, cars, sofas, gas stoves, mobile phones.

For *grin* members in Panel C of Table 2, we also solicit information on their experience with the group. In particular, we ask for the amount of money received from the grin in the past six months as a transfer or loan. We also ask whether a member has received economic support from grin members. This help is not from the group as a whole, but covers any one-to-one and outside-the-grin help received from other fellow members.

The questionnaire also included attitudinal questions on trust to complement the trust games. Respondents were asked, on a 0-2 scale, about their trust towards different groups: people speaking the same language, people speaking a different language, people from the North, the government, people from another ethnic group, and members of their *grinw*. We also ask a question about whether they agree with the statement that "most Malians are selfish."

We include questions about whether the respondent would allow their child to marry someone from a stigmatized out group (Tuareg or Bambara (if Tuareg), a member of another linguistic group, and another religion as proxies for tolerance.

Finally, the survey includes a dichotomous measure of whether a respondent reports

spending time helping friends, spending time doing voluntary work in the community, as well as the related number of hours for each.

Table D.1: Trust and trustworthiness by membership and treatments

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) |
|---|---|---|---|---|---|---|---|---|---|
| | T1: generalized | | | T2: in-group | | | T3: out-group | | |
| | Non-member | Member | p-val | Non-member | Member | p-val | Non-member | Member | p-val |
| **Panel A: Sender** | | | | | | | | | |
| TG contrib>0 | 0.899 | 0.927 | 0.208 | 0.913 | 0.914 | 0.988 | 0.881 | 0.934 | 0.224 |
| TG contrib % | 0.597 | 0.586 | 0.665 | 0.589 | 0.617 | 0.531 | 0.692 | 0.600 | 0.067 |
| TG contrib >50% | 0.547 | 0.536 | 0.793 | 0.594 | 0.614 | 0.775 | 0.687 | 0.582 | 0.118 |
| Observations | 258 | 507 | | 69 | 220 | | 67 | 196 | |
| **Panel B: Receiver** | | | | | | | | | |
| TG contrib>0 | 0.889 | 0.943 | 0.018 | 0.932 | 0.922 | 0.787 | 0.900 | 0.907 | 0.882 |
| TG contrib % | 0.320 | 0.406 | 0.000 | 0.293 | 0.416 | 0.000 | 0.282 | 0.404 | 0.000 |
| TG contrib >50% | 0.152 | 0.279 | 0.000 | 0.051 | 0.293 | 0.000 | 0.083 | 0.313 | 0.000 |
| Observations | 243 | 459 | | 59 | 205 | | 60 | 182 | |

The table shows the mean outcomes for grin members and non-members, by treatment, and p-values for the test of mean differences.

# E Propensity Score Matching checks, sensitivity and robustness checks

Table E.1 shows the propensity score for the dependent variable, i.e. being *grin* member or not, using logit models. Separate propensity scores are estimated for senders (columns 1-4), receivers (columns 5-8), and for different treatment sub-samples: general (columns 2 and 6), in-group (columns 3 and 7), and out-group (columns 4 and 8). The density distributions of the propensity score for members and non-members are shown in Figures E.1 and E.2 Overall, the figures show a satisfactory overlap between treated (members) and untreated (non-members) individuals, across the different samples. This reassures the fact that the great majority of treated individuals are involved in the matching procedure, once the common support is imposed.

We check the quality of the matching procedure in an attempt to ensure balance in the distribution of covariates across members and non-members. In Table E.2, we assess the mean standardized bias before and after the matching. It is defined as the difference of sample means in the treated and matched control sub-samples as a percentage of the square root of the average of sample variances in both groups. It is done for each of the covariates included in the propensity score, and then the average is taken. We find that, across the different treatment arms, the mean standardized bias decreases from about 25-27% before matching to 5-7% after matching. We also report Rubins' B (the absolute standardized difference of the means of the linear index of the propensity score in the treated and matched non-treated group) and Rubin's R (the ratio of treated to matched non-treated variances of the propensity score). Rubin (2001) recommends that B be less than 25 and that R be between 0.5 and 2 for the samples to be considered sufficiently balanced. The two conditions are satisfied across most of the sub-samples.

Our non-experimental design and the use of the propensity score matching estimator do not guarantee that unobservable factors do not bias our estimates. In the impossibility of directly testing for the Conditional Independence Assumption (CIA), we use the bounding approach suggested by Rosenbaum (2002) to check the sensitivity of the impact estimates to hidden bias. This method evaluates the sensitivity of the observed effects under a number of scenarios differing in the magnitude of unobserved confounding factors affecting both the selection process and the outcome of interest. An artificial factor $\Gamma$ is created to simulate an unobserved term. This parameter is defined as the upper bound on the degree to which observably similar individuals from the treatment and control groups differ in their a priori odds of receiving the treatment due to differences in an omitted unobservable factor. A scenario of a bound estimate $\Gamma = 1$ is equivalent to no hidden bias. Bound-estimates higher than 1 represent the degree to which the treatment effects may be underestimated or overestimated because of unobserved confounding factors. We use a test proposed by Becker and Caliendo (2007) to assess the robustness of our impact estimates for binary outcome variables. Given that we are interested in positive treatment effects, we only worry about positive selection into treatment, which would bias our estimates upwards. We present the critical values of $\Gamma$ in columns 3, 6 and 9 of Table 3 in the main text. They are expressed in ranges of $\Gamma$ within which the upper bound of the test statistic turns insignificant ($p > 0.1$). Sensitivity analysis for insignificant effects is not meaningful and is therefore omitted. Overall, we find that the results are relatively robust to hidden bias, with the exception of generalized and out-group trustworthiness, expressed as endowment share.

As a robustness check, we repeat the PSM estimations using alternative matching algorithms in Table E.3. In particular, we use the one-to-one and four-to-one nearest neighbor matching, biweighted kernel, and radius matching in columns 5, 6, 7 and 8, respectively. Results are qualitatively similar to the ones shown in the main text. Throughout PSM main and robustness specifications, standard errors are constructed through bootstrapping, as suggested by Caliendo and Kopeinig (2008).

We also check whether our results are influenced by the context in which the game is played. We repeat the PSM estimations restricting the sample to the individuals who played the game in the market. If the results align with the results we get for the whole sample, it would mitigate the concern that the pool of players from *grinw* and from the market may systematically play differently and that it could somehow bias the results. Table E.4 shows the impact of membership on contribution in the trust game for senders and receivers (Panel A and B, respectively) sampled from the market, and for different matching algorithms. We

find evidence that membership is associated with a higher probability to contribute any positive amount for senders, hence fostering trust. We also find evidence that membership contributes to an increase in the contribution and in the probability to give more than half of the endowment for receivers. Overall, results for receivers confirm previous findings, particularly for the intensive margin of contribution, which is a proxy for trustworthiness. The additional finding on the senders corroborates the role of *grin* membership in generating trust.

Table E.1: Propensity scores

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
|---|---|---|---|---|---|---|---|---|
| | Sender | | | | Receiver | | | |
| | All | Generalized | In-group | Out-group | All | Generalized | In-group | Out-group |
| Female | 0.794*** | 0.794*** | 0.326 | 1.944** | 0.661*** | 0.464 | 1.009* | 2.156** |
| | (0.215) | (0.268) | (0.528) | (0.791) | (0.226) | (0.289) | (0.592) | (0.837) |
| Age | -0.000 | -0.007 | 0.017 | -0.061* | 0.021* | 0.020 | -0.014 | 0.003 |
| | (0.012) | (0.016) | (0.034) | (0.037) | (0.012) | (0.016) | (0.036) | (0.034) |
| Lives in couple | -0.243 | -0.340 | -0.363 | 0.489 | -0.297 | -0.169 | -1.011* | -0.147 |
| | (0.191) | (0.243) | (0.484) | (0.556) | (0.205) | (0.281) | (0.549) | (0.533) |
| Minority language | -0.334** | -0.688*** | 1.641*** | 0.493 | -0.648*** | -1.400*** | 1.329*** | 0.228 |
| | (0.138) | (0.187) | (0.383) | (0.393) | (0.146) | (0.209) | (0.423) | (0.404) |
| Basic or religious school | 0.086 | 0.011 | 0.346 | -0.345 | 0.302 | 0.478* | 0.377 | 0.356 |
| | (0.220) | (0.273) | (0.608) | (0.692) | (0.209) | (0.275) | (0.612) | (0.534) |
| Secondary school | 0.729*** | 0.679** | 0.686 | -0.538 | 0.217 | 0.272 | -0.240 | 0.343 |
| | (0.248) | (0.308) | (0.695) | (0.786) | (0.221) | (0.284) | (0.672) | (0.624) |
| Teritary school | 1.088*** | 1.058*** | 0.535 | 0.209 | 0.249 | 0.519 | -0.458 | -0.657 |
| | (0.275) | (0.341) | (0.762) | (0.813) | (0.232) | (0.317) | (0.659) | (0.598) |
| HH size | -0.020** | -0.009 | -0.014 | -0.055* | -0.030*** | -0.021* | -0.113*** | -0.048* |
| | (0.008) | (0.010) | (0.026) | (0.029) | (0.009) | (0.012) | (0.034) | (0.029) |
| HH member from North | -0.039 | 0.202 | -0.081 | -0.304 | -0.059 | -0.158 | -0.272 | 0.296 |
| | (0.171) | (0.218) | (0.421) | (0.502) | (0.171) | (0.236) | (0.448) | (0.407) |
| Income gen activity | -0.717*** | -0.584*** | -0.628 | -1.083** | -1.172*** | -1.245*** | -0.834 | -0.038 |
| | (0.168) | (0.213) | (0.479) | (0.477) | (0.177) | (0.225) | (0.552) | (0.487) |
| Asset index | 0.141** | 0.118 | 0.361** | 0.150 | 0.132** | 0.104 | -0.002 | 0.238 |
| | (0.059) | (0.072) | (0.167) | (0.198) | (0.059) | (0.075) | (0.189) | (0.170) |
| Risk averse | -0.537*** | -0.640*** | -0.114 | 0.178 | -0.518*** | -0.627*** | 0.139 | -0.569 |
| | (0.164) | (0.215) | (0.437) | (0.410) | (0.168) | (0.237) | (0.468) | (0.421) |
| Use saving tool | 0.229 | 0.198 | -0.074 | 0.293 | 0.192 | 0.237 | 0.111 | 0.237 |
| | (0.149) | (0.194) | (0.426) | (0.415) | (0.159) | (0.203) | (0.523) | (0.466) |
| Lent money | 0.727*** | 0.537** | 1.306*** | 1.177** | 0.891*** | 0.589** | 1.051* | 1.327* |
| | (0.186) | (0.236) | (0.468) | (0.542) | (0.214) | (0.273) | (0.630) | (0.682) |
| Contribution in dictator game | 0.002** | 0.002* | 0.005** | 0.000 | 0.001 | -0.001 | 0.005 | -0.000 |
| | (0.001) | (0.001) | (0.002) | (0.002) | (0.001) | (0.001) | (0.003) | (0.002) |
| Mopti | -0.531*** | -0.153 | | | -0.298* | 0.188 | | |
| | (0.159) | (0.200) | | | (0.165) | (0.216) | | |
| Constant | 0.982** | 0.984 | -2.404* | 2.205 | 1.311*** | 1.675*** | 1.913 | 0.117 |
| | (0.478) | (0.602) | (1.309) | (1.358) | (0.469) | (0.616) | (1.451) | (1.308) |
| Observations | 1,313 | 761 | 194 | 183 | 1,205 | 699 | 179 | 177 |

The dependent variable is a dummy equal to one for grin member and zero for non-members. Logit estimates are shown. Columns 1-4 report estimates for senders, columns 5-8 for receivers. The samples include all individuals in columns 1 and 5, individuals assigned to the generalized (T1) treatment in columns 2 and 6, those assigned to in-group (T2) and out-group (T3) treatments in columns 3 and 7, 4 and 8, respectively. The dummy variable for Mopti location is dropped in the in-group and out-group arms due to collinearity and small sample size. Standard errors are in parentheses. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$.

Figure E.1: Density distribution of propensity scores by treatment sub-groups, senders

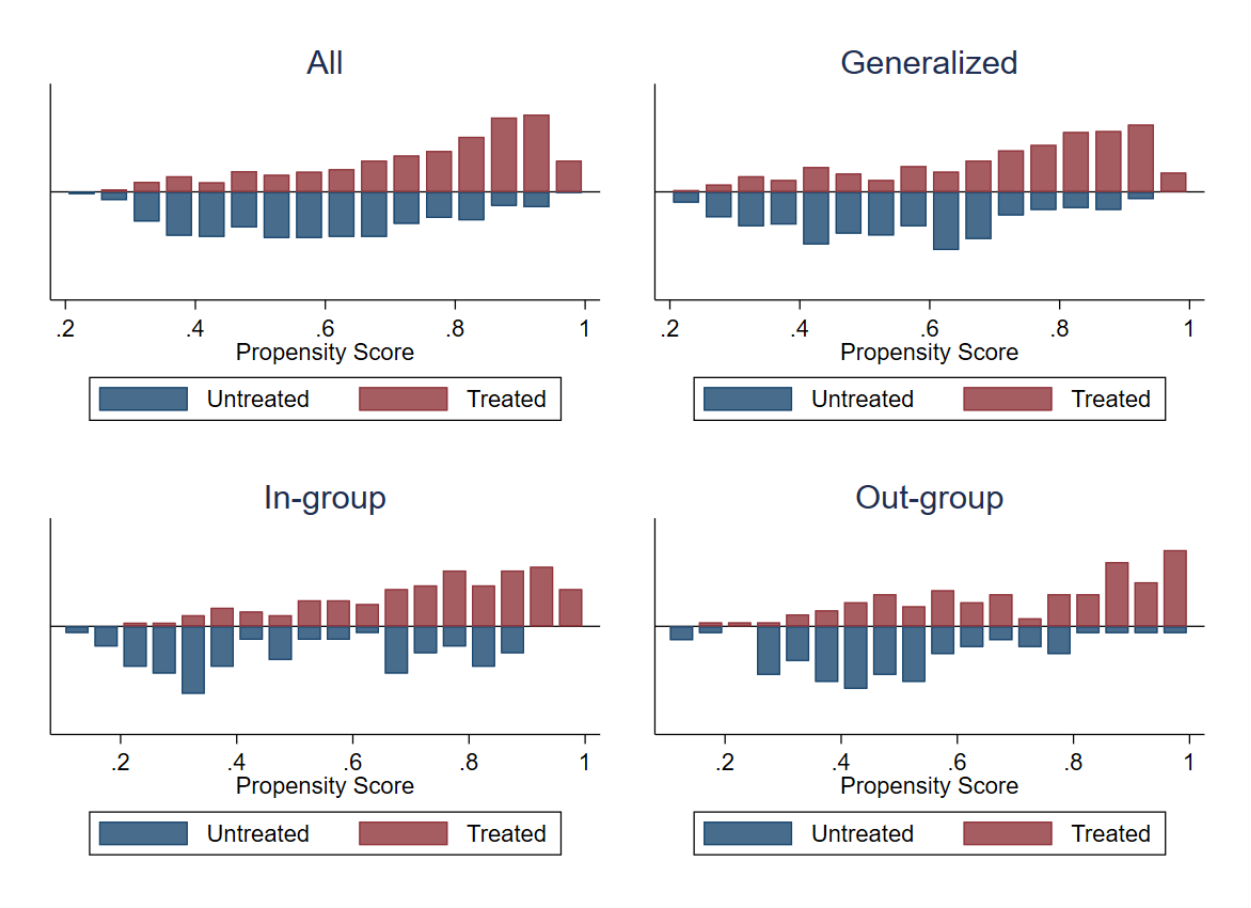



Table E.2: Matching quality

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
|---|---|---|---|---|---|---|---|---|
| | All | | Generalized | | In-group | | Out-group | |
| | Before | After | Before | After | Before | After | Before | After |
| **Panel A: Sender** | | | | | | | | |
| Mean std bias | 24.6 | 7.5 | 24.6 | 8.5 | 24.6 | 3.5 | 24.6 | 15.1 |
| Rubin's B | 94 | 38.5 | 94 | 37.8 | 94 | 19 | 94 | 56 |
| Rubin's R | 1.7 | 1.6 | 1.7 | 1.6 | 1.7 | 1.2 | 1.7 | 0.5 |
| **Panel B: Receiver** | | | | | | | | |
| Mean std bias | 24.6 | 6.2 | 24.6 | 7.8 | 24.6 | 10.9 | 24.6 | 7.4 |
| Rubin's B | 94 | 35.3 | 94 | 38.1 | 94 | 53 | 94 | 36.4 |
| Rubin's R | 1.7 | 2.5 | 1.7 | 1.5 | 1.7 | 1.6 | 1.7 | 1.2 |

Quality of matching measures before (odd columns) and after (even columns) the kernel matching for senders and receivers in Panel A and B, respectively. Mean standardized bias before and after the matching is in the first line of each panel. It is defined as the difference of sample means in the treated and matched control sub-samples as a percentage of the square root of the average of sample variances in both groups. It is done for each of the covariates included in the propensity score and then the average is taken. Rubins' B (the absolute standardized difference of the means of the linear index of the propensity score in the treated and (matched) non-treated group) and Rubin's R (the ratio of treated to (matched) non-treated variances of the propensity score) are in the second and third line of each panel.

Figure E.2: Distribution of propensity scores by treatment sub-groups, receivers

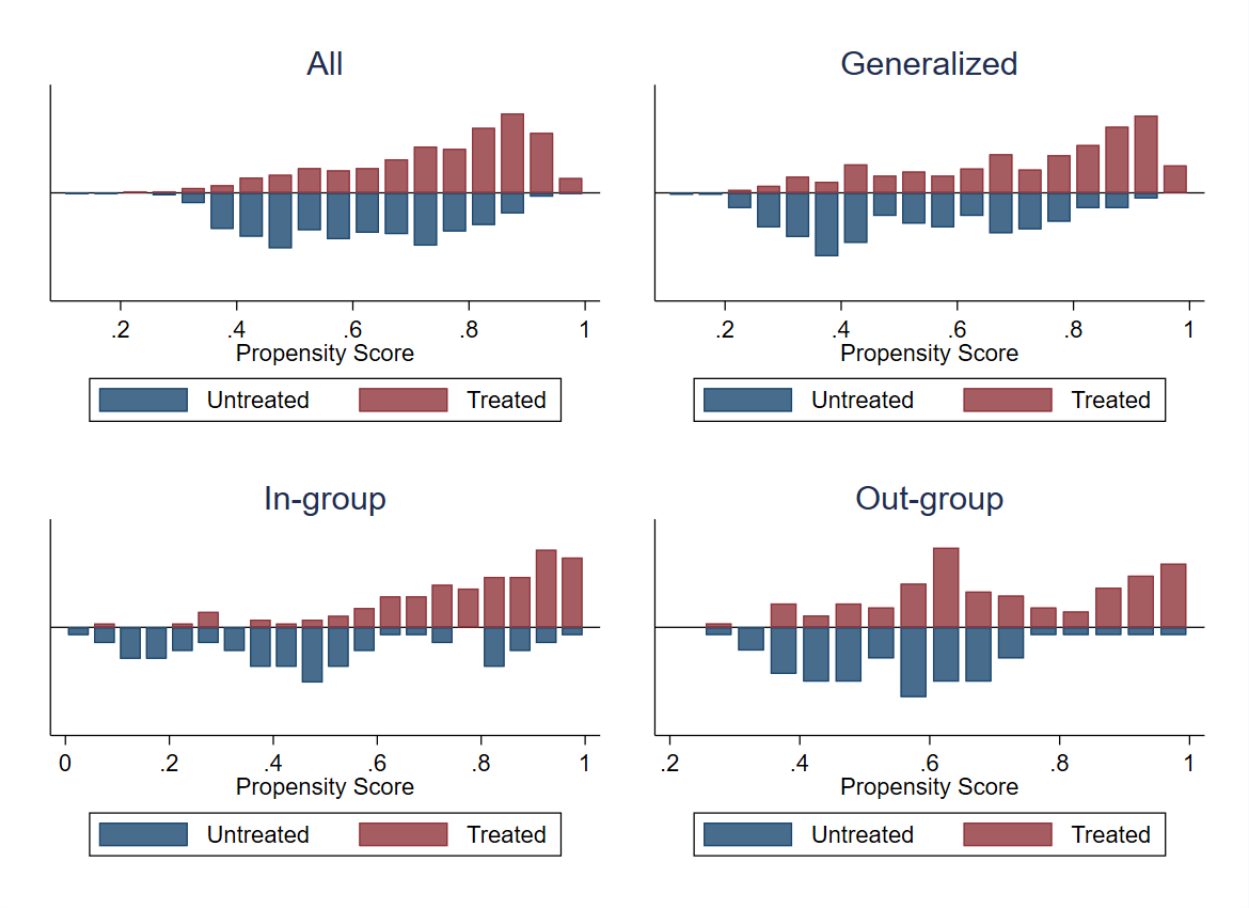


Table E.3: PSM estimates, robustness with different matching methods

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
|---|---|---|---|---|---|---|---|---|---|---|
| | | TG contrib>0 | | | TG contrib % | | | TG contrib>50% | | |
| | Obs. | NN1 | NN4 | Radius | NN1 | NN4 | Radius | NN1 | NN4 | Radius |
| **Panel A: Sender** | | | | | | | | | | |
| All | 1,260 | -0.007 | -0.017 | -0.016 | -0.048 | -0.037 | -0.035 | -0.026 | -0.005 | -0.002 |
| | | (0.032) | (0.026) | (0.026) | (0.037) | (0.031) | (0.03) | (0.053) | (0.045) | (0.044) |
| T1: Generalized | 717 | -0.017 | -0.025 | -0.022 | -0.091** | -0.09** | -0.09** | -0.085 | -0.079 | -0.08 |
| | | (0.04) | (0.034) | (0.033) | (0.045) | (0.039) | (0.038) | (0.065) | (0.056) | (0.056) |
| T2: In-group | 163 | 0.053 | 0.054 | 0.059 | 0.138** | 0.132** | 0.135** | 0.138 | 0.1 | 0.102 |
| | | (0.058) | (0.051) | (0.055) | (0.069) | (0.065) | (0.066) | (0.106) | (0.102) | (0.102) |
| T3: Out-group | 164 | -0.041 | -0.006 | -0.004 | -0.113 | -0.101 | -0.1 | -0.093 | -0.087 | -0.088 |
| | | (0.051) | (0.056) | (0.055) | (0.083) | (0.073) | (0.073) | (0.123) | (0.102) | (0.102) |
| **Panel B: Receiver** | | | | | | | | | | |
| All | 1,178 | 0.104*** | 0.116*** | 0.113 | 0.109*** | 0.121*** | 0.121 | 0.158*** | 0.170*** | 0.165 |
| | | (0.040) | (0.030) | (0.029) | (0.028) | (0.022) | (0.022) | (0.044) | (0.035) | (0.034) |
| T1: Generalized | 643 | 0.082** | 0.076** | 0.082 | 0.119*** | 0.113*** | 0.119 | 0.182*** | 0.172*** | 0.182 |
| | | (0.039) | (0.037) | (0.036) | (0.033) | (0.028) | (0.028) | (0.052) | (0.046) | (0.046) |
| T2: In-group | 162 | -0.019 | -0.004 | -0.004 | 0.104 | 0.058 | 0.058 | 0.126 | 0.024 | 0.024 |
| | | (0.056) | (0.053) | (0.053) | (0.076) | (0.070) | (0.070) | (0.083) | (0.082) | (0.082) |
| T3: Out-group | 161 | -0.010 | 0.006 | 0.004 | 0.066 | 0.075 | 0.074 | 0.178** | 0.145* | 0.143 |
| | | (0.067) | (0.062) | (0.062) | (0.049) | (0.047) | (0.047) | (0.083) | (0.074) | (0.074) |

ATTs are estimated using one-to-one nearest neighbour matching (NN1), four-to-one nearest neighbour matching (NN4), and radius matching. The propensity score is separately estimated for each sub-sample. Common support option is imposed. Sample sizes for members and non-members are as follows. Senders: 868, 392 (All); 461, 256 (T1); 94, 69 (T2); 97, 67 (T3). Receivers: 817, 361 (All); 401, 242 (T1); 103, 59 (T2); 101, 60 (T3). Bootstrapped standard errors in parentheses. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$.

Table E.4: PSM estimates of the impact of grin membership on trust and trustworthiness, sample restricted to individuals playing in the market

| | (1) Obs. | (2) Kernel | (3) NN1 | (4) NN4 | (5) Radius |
|---|---|---|---|---|---|
| Panel A: Sender | | | | | |
| TG Contrib>0 | 570 | 0.049* | 0.084** | 0.045 | 0.049* |
| | | (0.025) | (0.042) | (0.028) | (0.027) |
| TG contrib % | 570 | -0.002 | 0.047 | 0.001 | -0.008 |
| | | (0.031) | (0.045) | (0.034) | (0.033) |
| TG contrib>50% | 570 | 0.025 | 0.101 | 0.037 | 0.02 |
| | | (0.048) | (0.066) | (0.053) | (0.05) |
| Panel B: Receiver | | | | | |
| TG Contrib>0 | 534 | 0.035 | 0.046 | 0.036 | 0.039 |
| | | (0.026) | (0.037) | (0.029) | (0.027) |
| TG contrib % | 534 | 0.048** | 0.073*** | 0.048** | 0.053*** |
| | | (0.019) | (0.024) | (0.021) | (0.02) |
| TG contrib>50% | 534 | 0.117*** | 0.173*** | 0.129*** | 0.119*** |
| | | (0.038) | (0.04) | (0.038) | (0.038) |

The table shows the impact of grin membership on contribution in the trust game for senders and receivers (Panel A and B, respectively) sampled from the market, and for different matching algorithms (columns 1 to 4). ATTs are estimated pooling all treatments (T1-T2-T3) and using kernel matching, one-to-one nearest neighbour matching (NN1), four-to-one nearest neighbour matching (NN4), and radius matching. The propensity score is estimated on the whole sample. Common support option is imposed. Sample sizes for members and non-members are as follows. Senders: 178, 392; Receivers: 173, 361. Bootstrapped standard errors in parentheses. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$.

# F Determinants of the Trust Game

Using an OLS regression analysis, we explore correlations of individual and *grin* level characteristics with trust game outcomes among members, for the sub-sample of individuals surveyed within their *grin*. Table F.1 shows individual and group characteristics' coefficients (in Panel A and B, respectively) for various trust measures, overall and by treatment arms. Table F.2 shows individual and group characteristics' coefficients (in Panel A and B, respectively) for various measures of trustworthiness, overall and by treatment arms. We are careful in interpreting our coefficients as correlations and not causal effects due to potential endogeneity. We include 13 individual characteristics and three additional ones related to their members' experiences (Panel A). These include indicators that we expect might increase one's valuation of the importance and salience of their experience in the *grin*: the amount of support received from their *grin* (measured in 10K CFA), the reason stated for their participation, and whether one has received economic support from *grin* members (but not through the group itself). We also include 11 *grin* characteristics (Panel B). This includes proxies of the intensity of exposure to *grin* (duration of the *grin* in years) and whether the *grin* meets daily. Others added are thought to be theoretically consistent with trust-building: diversity of members, diversity of founding group origin, exposure to salient cleavages, egalitarianism, and practiced reciprocity.

Tables F.3 and F.4 show the results for the full sample, including both *grin* members and non-members. A variable for *grin* membership is included. Additional controls related to the endowment received from the sender are included for the sub-sample of receivers.

As we outlined previously in Section 6.2 of the main text, there are, on the whole, few consistent patterns. We summarize some consistent results in the body of the paper. It is worth noting that, for the sub-sample of *grin* members, we find evidence that trust is negatively correlated with speaking a minority language at home when these players are interacting with speakers of the same language. One measure for egalitarianism, if new members were decided by all existing members, is positively correlated with trustworthiness in the game. However, members of groups that had a leader are more likely to give more as senders (trust). Interestingly, those respondents that reported receiving financial advantage (access to jobs or opportunities) from the group gave significantly less money as receivers. Irrespective of the sample used, both trust and trustworthiness are positively correlated with altruism (as measured by our hypothetical dictator game).

Given that we do not implement any variations in the endowment players A and B receive in our field work (300 CFA for all players A for the trust game and 200 CFA for both players A and B as compensation for their time), our study design does not allow us to assess the role of variations in the size of the initial endowment. Additionally, individuals are un-informed about their matched player's income or wealth. This means that we cannot assess the impact of inequality aversion (Korenok, Millner and Razzolini, 2012; Chowdhury and Jeon, 2014) in our results.

Table F.1: Individual and group determinants of trust (sender), sample of grin members

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | TG contrib>0 | | | | TG contrib % | | | | TG contrib >50% | | |
| Sender | All | T1 | T2 | T3 | All | T1 | T2 | T3 | All | T1 | T2 | T3 |
| *Panel A: Individual characteristics* | | | | | | | | | | | | |
| Female | -0.030 | -0.011 | 0.019 | -0.088 | -0.040 | -0.057 | -0.008 | -0.044 | -0.080* | -0.072 | -0.087 | -0.127 |
| | (0.028) | (0.039) | (0.053) | (0.062) | (0.029) | (0.042) | (0.054) | (0.071) | (0.046) | (0.065) | (0.095) | (0.098) |
| Age | -0.003 | -0.004 | 0.001 | -0.003 | -0.001 | -0.002 | -0.001 | -0.002 | -0.002 | -0.004 | -0.009 | 0.002 |
| | (0.002) | (0.003) | (0.005) | (0.004) | (0.002) | (0.003) | (0.005) | (0.005) | (0.003) | (0.004) | (0.007) | (0.008) |
| Minority language | -0.040* | -0.002 | -0.138** | -0.047 | -0.062*** | -0.018 | -0.175*** | -0.053 | -0.077** | -0.003 | -0.272*** | -0.067 |
| | (0.022) | (0.028) | (0.055) | (0.045) | (0.023) | (0.031) | (0.049) | (0.050) | (0.035) | (0.049) | (0.075) | (0.072) |
| Lives in couple | 0.022 | 0.020 | -0.029 | 0.057 | 0.011 | 0.007 | -0.027 | 0.032 | 0.024 | -0.003 | 0.015 | 0.033 |
| | (0.029) | (0.036) | (0.079) | (0.064) | (0.033) | (0.045) | (0.078) | (0.071) | (0.049) | (0.069) | (0.106) | (0.107) |
| Schooling: basic or religious | 0.046 | 0.101 | 0.065 | -0.139** | 0.014 | 0.017 | 0.053 | -0.036 | 0.029 | -0.020 | 0.299* | -0.074 |
| | (0.049) | (0.077) | (0.112) | (0.066) | (0.053) | (0.080) | (0.124) | (0.098) | (0.075) | (0.102) | (0.174) | (0.153) |
| Schooling: secondary/high school | 0.018 | 0.084 | -0.007 | -0.119* | -0.024 | -0.017 | -0.025 | -0.059 | -0.031 | -0.038 | 0.088 | -0.095 |
| | (0.048) | (0.074) | (0.113) | (0.066) | (0.054) | (0.083) | (0.130) | (0.100) | (0.078) | (0.108) | (0.183) | (0.165) |
| Schooling: professional/university | 0.010 | 0.110 | -0.027 | -0.171** | -0.028 | -0.014 | 0.023 | -0.107 | -0.043 | -0.064 | 0.211 | -0.201 |
| | (0.048) | (0.076) | (0.107) | (0.080) | (0.054) | (0.082) | (0.124) | (0.106) | (0.079) | (0.109) | (0.171) | (0.175) |
| HH size | 0.001 | 0.000 | -0.000 | 0.005 | 0.001 | 0.000 | 0.001 | 0.005* | 0.002 | 0.002 | 0.000 | 0.012*** |
| | (0.001) | (0.001) | (0.003) | (0.003) | (0.001) | (0.002) | (0.003) | (0.003) | (0.002) | (0.003) | (0.005) | (0.004) |
| HH members from the North | -0.018 | -0.050 | 0.055 | -0.005 | 0.046* | 0.040 | 0.058 | 0.049 | 0.041 | 0.074 | -0.016 | 0.002 |
| | (0.025) | (0.035) | (0.059) | (0.061) | (0.028) | (0.038) | (0.064) | (0.062) | (0.041) | (0.056) | (0.094) | (0.083) |
| Has income generating activity | 0.008 | 0.032 | 0.046 | -0.015 | -0.022 | -0.015 | 0.012 | -0.049 | -0.050 | -0.041 | 0.050 | -0.135 |
| | (0.022) | (0.027) | (0.058) | (0.049) | (0.024) | (0.035) | (0.055) | (0.054) | (0.040) | (0.058) | (0.086) | (0.090) |
| Asset index | -0.003 | -0.011 | 0.009 | -0.009 | -0.012 | -0.018 | -0.005 | -0.020 | -0.016 | -0.028* | 0.004 | -0.015 |
| | (0.008) | (0.010) | (0.019) | (0.020) | (0.008) | (0.011) | (0.018) | (0.021) | (0.013) | (0.017) | (0.027) | (0.032) |
| Risk averse | -0.023 | -0.036 | -0.002 | 0.032 | -0.034 | -0.086*** | 0.009 | 0.051 | -0.023 | -0.093* | 0.033 | 0.073 |
| | (0.020) | (0.027) | (0.046) | (0.048) | (0.022) | (0.031) | (0.044) | (0.048) | (0.035) | (0.048) | (0.069) | (0.075) |
| Use saving tool | 0.036 | 0.045 | 0.035 | -0.052 | 0.010 | 0.005 | 0.010 | 0.032 | 0.013 | 0.021 | -0.027 | 0.077 |
| | (0.022) | (0.030) | (0.049) | (0.047) | (0.023) | (0.034) | (0.049) | (0.055) | (0.038) | (0.055) | (0.081) | (0.087) |
| Lent money | -0.003 | -0.013 | 0.040 | -0.051 | 0.013 | 0.027 | 0.012 | -0.019 | 0.018 | 0.023 | -0.010 | 0.016 |
| | (0.021) | (0.029) | (0.049) | (0.043) | (0.023) | (0.035) | (0.058) | (0.048) | (0.038) | (0.055) | (0.091) | (0.077) |
| Location: Mopti | -0.072*** | -0.105*** | -0.041 | -0.090 | 0.056* | 0.035 | 0.031 | 0.088 | 0.070 | 0.015 | 0.015 | 0.195* |
| | (0.028) | (0.040) | (0.054) | (0.066) | (0.029) | (0.041) | (0.065) | (0.067) | (0.046) | (0.067) | (0.095) | (0.106) |
| Contribution in dictator game | 0.001*** | 0.001*** | 0.001*** | 0.001*** | 0.002*** | 0.002*** | 0.002*** | 0.001*** | 0.002*** | 0.003*** | 0.002*** | 0.002*** |
| | (0.000) | (0.000) | (0.000) | (0.000) | (0.000) | (0.000) | (0.000) | (0.000) | (0.000) | (0.000) | (0.000) | (0.000) |
| Reason for grin participation: integration | 0.004 | 0.025 | -0.008 | -0.047 | 0.051** | 0.077** | 0.112* | -0.058 | 0.056 | 0.100* | 0.155* | -0.122 |
| | (0.023) | (0.031) | (0.056) | (0.052) | (0.025) | (0.036) | (0.061) | (0.057) | (0.038) | (0.055) | (0.089) | (0.101) |
| Support received from grin, 10K CFA | 0.011*** | 0.009 | 0.006 | 0.031 | -0.005 | -0.007 | -0.002 | 0.005 | -0.008 | -0.016 | 0.010 | -0.001 |
| | (0.004) | (0.006) | (0.011) | (0.021) | (0.007) | (0.010) | (0.014) | (0.028) | (0.013) | (0.017) | (0.024) | (0.048) |
| Economic support from grin member | -0.051* | -0.055 | -0.114 | 0.028 | -0.025 | -0.023 | -0.063 | -0.002 | -0.015 | 0.013 | -0.099 | -0.021 |
| | (0.029) | (0.037) | (0.070) | (0.064) | (0.028) | (0.040) | (0.066) | (0.058) | (0.043) | (0.062) | (0.090) | (0.098) |
| *Panel B: Group characteristics* | | | | | | | | | | | | |
| Ethnic diversity ELF index | 0.087 | 0.034 | 0.217* | 0.045 | 0.020 | -0.038 | 0.051 | 0.085 | 0.073 | 0.003 | 0.091 | 0.071 |
| | (0.055) | (0.065) | (0.129) | (0.120) | (0.054) | (0.067) | (0.118) | (0.122) | (0.079) | (0.110) | (0.168) | (0.182) |
| Presence of displaced people | 0.018 | 0.020 | 0.006 | 0.020 | -0.045 | -0.082* | 0.003 | 0.001 | -0.097* | -0.178** | 0.054 | -0.015 |
| | (0.032) | (0.040) | (0.078) | (0.068) | (0.033) | (0.048) | (0.076) | (0.073) | (0.051) | (0.072) | (0.106) | (0.103) |
| Presence of people from the North | 0.001 | 0.030 | -0.048 | -0.015 | 0.012 | 0.031 | 0.023 | -0.056 | 0.023 | 0.027 | 0.074 | -0.068 |

*Continued on next page*

Table F.1 – continued from previous page

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | TG contrib>0 | | | | TG contrib % | | | | TG contrib >50% | | |
| Sender | All | T1 | T2 | T3 | All | T1 | T2 | T3 | All | T1 | T2 | T3 |
| | (0.024) | (0.030) | (0.052) | (0.051) | (0.027) | (0.038) | (0.059) | (0.056) | (0.044) | (0.061) | (0.091) | (0.092) |
| Group formation: neighbours | 0.010 | 0.007 | 0.058 | 0.036 | -0.010 | -0.008 | 0.028 | -0.040 | 0.003 | 0.018 | 0.041 | -0.051 |
| | (0.028) | (0.039) | (0.057) | (0.067) | (0.030) | (0.041) | (0.052) | (0.072) | (0.048) | (0.067) | (0.090) | (0.124) |
| Grin provides financial help | 0.017 | 0.008 | 0.053 | 0.027 | -0.033 | -0.046 | -0.088 | 0.026 | -0.083* | -0.110 | -0.225** | 0.091 |
| | (0.029) | (0.039) | (0.075) | (0.057) | (0.033) | (0.045) | (0.075) | (0.070) | (0.049) | (0.067) | (0.091) | (0.110) |
| Economic advantage from grin | 0.036 | 0.040 | -0.084** | 0.133** | 0.072*** | 0.098*** | -0.006 | 0.070 | 0.091** | 0.120** | 0.011 | 0.052 |
| | (0.024) | (0.032) | (0.043) | (0.060) | (0.024) | (0.034) | (0.048) | (0.060) | (0.041) | (0.057) | (0.082) | (0.096) |
| Duration of the grin, in years | -0.002 | 0.000 | -0.006 | -0.002 | -0.002 | -0.003 | -0.005 | 0.005 | -0.003 | -0.004 | -0.009 | 0.006 |
| | (0.002) | (0.002) | (0.005) | (0.003) | (0.002) | (0.003) | (0.004) | (0.005) | (0.003) | (0.004) | (0.007) | (0.007) |
| Daily grin meetings | 0.010 | 0.029 | 0.008 | -0.051 | -0.021 | -0.033 | 0.039 | -0.077 | -0.038 | -0.066 | 0.020 | -0.059 |
| | (0.025) | (0.036) | (0.052) | (0.050) | (0.025) | (0.036) | (0.046) | (0.058) | (0.039) | (0.056) | (0.074) | (0.084) |
| Tea payer: Cost-sharing | 0.002 | -0.019 | -0.006 | 0.064 | -0.011 | -0.022 | -0.067 | 0.059 | 0.016 | 0.016 | -0.078 | 0.088 |
| | (0.024) | (0.032) | (0.051) | (0.050) | (0.026) | (0.039) | (0.051) | (0.058) | (0.040) | (0.060) | (0.078) | (0.084) |
| New members decided by all | 0.010 | 0.015 | 0.043 | -0.056 | 0.010 | 0.015 | 0.037 | -0.041 | -0.001 | -0.019 | 0.038 | -0.055 |
| | (0.023) | (0.031) | (0.047) | (0.050) | (0.024) | (0.034) | (0.050) | (0.050) | (0.038) | (0.055) | (0.077) | (0.074) |
| Grin has a leader | 0.013 | 0.034 | 0.022 | -0.056 | 0.057** | 0.042 | 0.057 | 0.083 | 0.133*** | 0.117* | 0.139 | 0.186* |
| | (0.026) | (0.038) | (0.061) | (0.045) | (0.029) | (0.042) | (0.065) | (0.056) | (0.048) | (0.068) | (0.100) | (0.108) |
| Constant | 0.742*** | 0.731*** | 0.534** | 1.000*** | 0.351*** | 0.446*** | 0.330 | 0.314 | 0.182 | 0.354 | 0.273 | -0.123 |
| | (0.088) | (0.129) | (0.213) | (0.162) | (0.107) | (0.151) | (0.234) | (0.243) | (0.159) | (0.216) | (0.355) | (0.392) |
| Observations | 731 | 374 | 188 | 169 | 731 | 374 | 188 | 169 | 731 | 374 | 188 | 169 |
| R-squared | 0.146 | 0.178 | 0.276 | 0.259 | 0.310 | 0.356 | 0.381 | 0.349 | 0.256 | 0.295 | 0.342 | 0.348 |

Robust standard errors in parentheses. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$.

Table F.2: Individual and group determinants of trustworthiness (receiver), sample of grin members

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | TG contrib>0 | | | | TG contrib % | | | | TG contrib >50% | | |
| Receiver | All | T1 | T2 | T3 | All | T1 | T2 | T3 | All | T1 | T2 | T3 |
| *Panel A: Individual characteristics* | | | | | | | | | | | | |
| Female | -0.053* | -0.073* | -0.032 | -0.037 | -0.042 | -0.060 | -0.081 | -0.015 | -0.062 | -0.147* | -0.078 | -0.008 |
| | (0.032) | (0.043) | (0.072) | (0.076) | (0.035) | (0.045) | (0.072) | (0.073) | (0.054) | (0.078) | (0.105) | (0.117) |
| Age | 0.001 | 0.002 | 0.000 | -0.006 | 0.000 | 0.002 | -0.001 | -0.008 | 0.005 | 0.008* | 0.008 | -0.013 |
| | (0.001) | (0.002) | (0.004) | (0.005) | (0.002) | (0.002) | (0.003) | (0.005) | (0.003) | (0.004) | (0.006) | (0.009) |
| Minority language | -0.035 | -0.032 | 0.001 | -0.073 | -0.005 | -0.002 | -0.000 | -0.034 | -0.006 | 0.009 | -0.049 | -0.098 |
| | (0.022) | (0.027) | (0.055) | (0.055) | (0.021) | (0.029) | (0.044) | (0.049) | (0.037) | (0.055) | (0.072) | (0.088) |
| Lives in couple | 0.026 | 0.021 | 0.037 | 0.004 | 0.047 | -0.003 | 0.145 | 0.070 | 0.022 | -0.029 | 0.090 | 0.148 |
| | (0.031) | (0.038) | (0.083) | (0.077) | (0.040) | (0.044) | (0.095) | (0.093) | (0.056) | (0.082) | (0.106) | (0.118) |
| Schooling: basic or religious | -0.033 | -0.093** | 0.046 | 0.044 | 0.020 | 0.024 | 0.034 | 0.001 | 0.009 | 0.001 | 0.010 | -0.009 |
| | (0.034) | (0.037) | (0.066) | (0.090) | (0.042) | (0.063) | (0.069) | (0.091) | (0.073) | (0.108) | (0.130) | (0.177) |
| Schooling: secondary/high school | -0.046 | -0.059* | -0.056 | 0.000 | -0.020 | -0.079 | -0.038 | 0.118 | -0.030 | -0.124 | -0.020 | 0.137 |
| | (0.032) | (0.035) | (0.072) | (0.088) | (0.043) | (0.060) | (0.068) | (0.105) | (0.071) | (0.104) | (0.127) | (0.165) |
| Schooling: professional/university | -0.028 | -0.058 | -0.064 | 0.085 | -0.003 | -0.061 | -0.037 | 0.102 | -0.012 | -0.084 | -0.069 | 0.135 |
| | (0.033) | (0.039) | (0.066) | (0.087) | (0.043) | (0.062) | (0.073) | (0.101) | (0.072) | (0.108) | (0.123) | (0.173) |
| HH size | -0.001 | 0.001 | 0.002 | -0.006* | 0.001 | 0.001 | 0.003 | 0.002 | 0.003 | 0.002 | 0.011** | 0.002 |
| | (0.001) | (0.001) | (0.003) | (0.003) | (0.001) | (0.002) | (0.003) | (0.003) | (0.002) | (0.003) | (0.005) | (0.003) |
| HH members from the North | 0.039 | 0.014 | 0.066 | 0.110 | 0.057** | 0.063 | 0.004 | 0.184** | 0.075 | 0.120 | -0.033 | 0.247** |
| | (0.026) | (0.031) | (0.051) | (0.079) | (0.027) | (0.039) | (0.053) | (0.074) | (0.050) | (0.076) | (0.089) | (0.110) |
| Has income generating activity | -0.018 | 0.004 | -0.025 | -0.063 | 0.015 | -0.035 | -0.042 | 0.193** | 0.021 | -0.029 | -0.099 | 0.260** |
| | (0.023) | (0.024) | (0.067) | (0.059) | (0.025) | (0.030) | (0.058) | (0.074) | (0.043) | (0.058) | (0.090) | (0.104) |
| Asset index | -0.009 | -0.023** | 0.029* | -0.037 | -0.013 | -0.014 | 0.018 | -0.043** | -0.006 | -0.001 | 0.006 | -0.048 |
| | (0.008) | (0.010) | (0.017) | (0.023) | (0.008) | (0.010) | (0.015) | (0.019) | (0.014) | (0.020) | (0.026) | (0.035) |
| Risk averse | 0.010 | -0.030 | 0.047 | 0.034 | -0.028 | -0.036 | -0.026 | 0.023 | -0.050 | -0.052 | -0.096 | 0.093 |
| | (0.024) | (0.028) | (0.053) | (0.066) | (0.022) | (0.029) | (0.049) | (0.051) | (0.039) | (0.055) | (0.084) | (0.085) |
| Use saving tool | -0.001 | 0.048 | -0.062 | -0.040 | -0.035 | -0.000 | -0.038 | -0.106 | -0.100** | -0.053 | -0.025 | -0.249** |
| | (0.025) | (0.031) | (0.072) | (0.068) | (0.023) | (0.029) | (0.060) | (0.065) | (0.040) | (0.053) | (0.086) | (0.105) |
| Lent money | -0.021 | -0.039 | 0.048 | -0.026 | -0.000 | 0.018 | -0.025 | 0.049 | 0.004 | 0.018 | -0.063 | 0.081 |
| | (0.026) | (0.036) | (0.054) | (0.065) | (0.026) | (0.034) | (0.050) | (0.067) | (0.044) | (0.063) | (0.081) | (0.091) |
| Location: Mopti | -0.060* | -0.073** | -0.054 | -0.048 | -0.024 | -0.024 | -0.029 | -0.019 | 0.002 | 0.005 | -0.036 | -0.037 |
| | (0.033) | (0.035) | (0.079) | (0.076) | (0.027) | (0.034) | (0.064) | (0.077) | (0.050) | (0.073) | (0.096) | (0.106) |
| Contribution in dictator game | 0.000 | 0.000 | 0.000 | 0.000 | 0.001*** | 0.001*** | 0.002*** | 0.001** | 0.002*** | 0.002*** | 0.003*** | 0.001** |
| | (0.000) | (0.000) | (0.000) | (0.000) | (0.000) | (0.000) | (0.000) | (0.000) | (0.000) | (0.000) | (0.000) | (0.001) |
| Reason for grin participation: integration | 0.015 | -0.028 | 0.066 | 0.072 | 0.004 | -0.038 | 0.112** | -0.022 | -0.011 | -0.036 | 0.140* | -0.126 |
| | (0.025) | (0.035) | (0.055) | (0.064) | (0.025) | (0.031) | (0.054) | (0.063) | (0.042) | (0.060) | (0.084) | (0.089) |
| Support received from grin, 10K CFA | 0.008 | 0.005 | 0.021* | -0.034 | -0.003 | 0.007 | -0.020 | -0.061* | 0.012 | 0.030* | -0.014 | -0.009 |
| | (0.006) | (0.006) | (0.012) | (0.041) | (0.008) | (0.007) | (0.027) | (0.036) | (0.016) | (0.016) | (0.033) | (0.050) |
| Economic support from grin member | 0.042 | 0.004 | 0.133*** | 0.069 | 0.054 | 0.028 | 0.141* | 0.045 | -0.008 | 0.015 | -0.054 | -0.042 |
| | (0.028) | (0.038) | (0.047) | (0.074) | (0.034) | (0.042) | (0.085) | (0.086) | (0.050) | (0.080) | (0.094) | (0.106) |
| *Panel B: Group characteristics* | | | | | | | | | | | | |
| Ethnic diversity ELF index | 0.027 | 0.058 | -0.015 | 0.137 | 0.073 | 0.026 | 0.168 | 0.124 | 0.042 | -0.029 | 0.198 | 0.049 |
| | (0.059) | (0.061) | (0.134) | (0.145) | (0.049) | (0.067) | (0.116) | (0.099) | (0.086) | (0.122) | (0.193) | (0.166) |
| Presence of displaced people | -0.037 | -0.005 | -0.072 | -0.108 | -0.097** | -0.105** | -0.062 | -0.219* | -0.101 | -0.113 | -0.106 | -0.290 |
| | (0.044) | (0.047) | (0.092) | (0.124) | (0.038) | (0.051) | (0.067) | (0.116) | (0.068) | (0.096) | (0.125) | (0.190) |
| Presence of people from the North | -0.026 | -0.069** | 0.042 | -0.021 | -0.013 | -0.015 | 0.014 | -0.026 | 0.008 | -0.003 | 0.091 | -0.089 |

*Continued on next page*

Table F.2 – continued from previous page

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | TG contrib>0 | | | | TG contrib % | | | | TG contrib >50% | | |
| Receiver | All | T1 | T2 | T3 | All | T1 | T2 | T3 | All | T1 | T2 | T3 |
| | (0.025) | (0.035) | (0.051) | (0.060) | (0.025) | (0.034) | (0.045) | (0.061) | (0.042) | (0.061) | (0.075) | (0.085) |
| Group formation: neighbours | -0.029 | 0.002 | -0.081 | -0.151** | -0.021 | -0.038 | -0.055 | 0.000 | 0.025 | -0.010 | 0.029 | 0.071 |
| | (0.030) | (0.039) | (0.071) | (0.074) | (0.027) | (0.038) | (0.059) | (0.060) | (0.050) | (0.071) | (0.103) | (0.115) |
| Grin provides financial help | 0.044 | -0.051 | 0.073 | 0.306** | 0.059* | 0.002 | 0.111 | 0.173** | 0.026 | -0.094 | 0.132 | 0.198 |
| | (0.049) | (0.044) | (0.092) | (0.132) | (0.033) | (0.041) | (0.068) | (0.071) | (0.062) | (0.090) | (0.119) | (0.124) |
| Economic advantage from grin | -0.039 | -0.055* | -0.118** | 0.080 | -0.040 | 0.002 | -0.116* | -0.071 | 0.009 | 0.070 | -0.062 | -0.136 |
| | (0.027) | (0.033) | (0.048) | (0.068) | (0.030) | (0.032) | (0.064) | (0.083) | (0.044) | (0.060) | (0.090) | (0.104) |
| Duration of the grin, in years | 0.001 | -0.000 | -0.002 | 0.006 | 0.001 | -0.000 | 0.001 | 0.006 | 0.003 | -0.003 | 0.004 | 0.015** |
| | (0.001) | (0.002) | (0.004) | (0.004) | (0.002) | (0.002) | (0.004) | (0.004) | (0.003) | (0.004) | (0.007) | (0.006) |
| Daily grin meetings | -0.062*** | -0.065** | -0.044 | -0.137** | -0.002 | -0.023 | 0.012 | -0.011 | -0.003 | -0.017 | 0.034 | -0.094 |
| | (0.023) | (0.033) | (0.062) | (0.056) | (0.025) | (0.033) | (0.056) | (0.076) | (0.045) | (0.063) | (0.084) | (0.118) |
| Tea payer: Cost-sharing | -0.025 | -0.011 | -0.021 | -0.112 | 0.035 | 0.032 | 0.012 | 0.028 | 0.036 | 0.071 | 0.019 | 0.043 |
| | (0.030) | (0.034) | (0.074) | (0.071) | (0.031) | (0.035) | (0.068) | (0.081) | (0.046) | (0.067) | (0.091) | (0.093) |
| New members decided by all | -0.031 | -0.040 | -0.050 | 0.038 | 0.008 | -0.016 | -0.022 | 0.101* | 0.028 | -0.023 | 0.007 | 0.147* |
| | (0.026) | (0.029) | (0.058) | (0.061) | (0.024) | (0.032) | (0.043) | (0.056) | (0.041) | (0.059) | (0.077) | (0.083) |
| Grin has a leader | 0.056 | 0.082* | -0.021 | 0.152 | 0.009 | 0.005 | 0.009 | 0.056 | -0.028 | -0.047 | 0.004 | -0.027 |
| | (0.039) | (0.046) | (0.057) | (0.108) | (0.030) | (0.040) | (0.061) | (0.078) | (0.057) | (0.078) | (0.126) | (0.137) |
| Constant | 1.008*** | 1.123*** | 0.909*** | 0.872*** | 0.206** | 0.416*** | -0.054 | 0.144 | -0.142 | 0.133 | -0.643** | 0.202 |
| | (0.087) | (0.086) | (0.217) | (0.259) | (0.101) | (0.134) | (0.190) | (0.238) | (0.170) | (0.248) | (0.297) | (0.378) |
| Observations | 667 | 344 | 172 | 151 | 667 | 344 | 172 | 151 | 667 | 344 | 172 | 151 |
| R-squared | 0.056 | 0.119 | 0.176 | 0.313 | 0.156 | 0.139 | 0.383 | 0.344 | 0.128 | 0.140 | 0.311 | 0.333 |

Robust standard errors in parentheses. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$.

Table F.3: Individual determinants of trust (sender), whole sample

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | TG contrib>0 | | | | TG contrib % | | | | TG contrib>50% | | |
| Sender | All | T1 | T2 | T3 | All | T1 | T2 | T3 | All | T1 | T2 | T3 |
| Grin membership | 0.017 | 0.011 | 0.014 | 0.052 | -0.010 | -0.037 | 0.097* | -0.028 | 0.000 | -0.037 | 0.105 | 0.018 |
| | (0.018) | (0.022) | (0.047) | (0.042) | (0.021) | (0.026) | (0.054) | (0.054) | (0.031) | (0.039) | (0.081) | (0.076) |
| Female | -0.013 | 0.007 | 0.022 | -0.112* | -0.019 | -0.027 | 0.023 | -0.037 | -0.046 | -0.062 | 0.047 | -0.111 |
| | (0.022) | (0.028) | (0.044) | (0.059) | (0.024) | (0.032) | (0.049) | (0.058) | (0.036) | (0.048) | (0.078) | (0.081) |
| Age | -0.000 | -0.001 | 0.004 | -0.004 | 0.002 | 0.002 | 0.005 | -0.002 | 0.003 | 0.003 | 0.002 | 0.003 |
| | (0.001) | (0.002) | (0.003) | (0.003) | (0.002) | (0.002) | (0.004) | (0.004) | (0.002) | (0.003) | (0.006) | (0.006) |
| Minority language | -0.021 | -0.009 | -0.064 | -0.003 | -0.035** | -0.029 | -0.074* | -0.041 | -0.036 | -0.013 | -0.084 | -0.079 |
| | (0.016) | (0.021) | (0.040) | (0.034) | (0.017) | (0.024) | (0.042) | (0.040) | (0.026) | (0.036) | (0.062) | (0.058) |
| Lives in couple | 0.011 | 0.016 | -0.042 | 0.063 | -0.000 | -0.005 | -0.050 | 0.044 | -0.017 | -0.018 | -0.091 | 0.018 |
| | (0.021) | (0.027) | (0.048) | (0.045) | (0.024) | (0.031) | (0.052) | (0.057) | (0.035) | (0.046) | (0.077) | (0.081) |
| Schooling: basic or religious | 0.027 | 0.067 | 0.002 | -0.115*** | 0.021 | 0.032 | -0.014 | 0.001 | 0.014 | 0.017 | 0.024 | -0.015 |
| | (0.031) | (0.044) | (0.053) | (0.040) | (0.032) | (0.041) | (0.074) | (0.071) | (0.047) | (0.059) | (0.116) | (0.118) |
| Schooling: secondary school | 0.030 | 0.086* | -0.076 | -0.073 | 0.036 | 0.062 | -0.061 | 0.017 | 0.032 | 0.074 | -0.121 | 0.042 |
| | (0.032) | (0.044) | (0.064) | (0.047) | (0.034) | (0.043) | (0.082) | (0.074) | (0.051) | (0.064) | (0.127) | (0.124) |
| Schooling: professional/university | 0.036 | 0.116*** | -0.082 | -0.113** | 0.040 | 0.083* | -0.030 | -0.037 | 0.016 | 0.065 | -0.020 | -0.095 |
| | (0.032) | (0.044) | (0.058) | (0.054) | (0.035) | (0.046) | (0.080) | (0.076) | (0.053) | (0.067) | (0.127) | (0.129) |
| HH size | -0.001 | -0.000 | -0.002 | -0.000 | -0.000 | -0.000 | -0.002 | 0.000 | -0.000 | -0.000 | -0.003 | 0.003 |
| | (0.001) | (0.001) | (0.003) | (0.003) | (0.001) | (0.001) | (0.002) | (0.003) | (0.002) | (0.002) | (0.004) | (0.004) |
| HH members from the North | 0.020 | -0.004 | 0.085** | 0.031 | 0.074*** | 0.070** | 0.092** | 0.092* | 0.103*** | 0.136*** | 0.074 | 0.064 |
| | (0.018) | (0.025) | (0.035) | (0.042) | (0.021) | (0.029) | (0.045) | (0.051) | (0.032) | (0.042) | (0.070) | (0.073) |
| Has income generating activity | 0.015 | 0.027 | 0.019 | -0.020 | -0.018 | -0.002 | -0.029 | -0.046 | -0.037 | -0.018 | -0.018 | -0.111 |
| | (0.017) | (0.023) | (0.037) | (0.040) | (0.019) | (0.025) | (0.041) | (0.045) | (0.029) | (0.039) | (0.066) | (0.068) |
| Asset index,0-6 | -0.003 | -0.007 | 0.017 | -0.013 | -0.009 | -0.004 | -0.008 | -0.026 | -0.012 | -0.009 | -0.004 | -0.028 |
| | (0.006) | (0.008) | (0.014) | (0.016) | (0.007) | (0.009) | (0.016) | (0.017) | (0.010) | (0.013) | (0.025) | (0.027) |
| Location: Mopti | -0.063*** | -0.071*** | -0.037 | -0.077 | 0.085*** | 0.094*** | 0.088* | 0.070 | 0.125*** | 0.116*** | 0.116 | 0.180** |
| | (0.018) | (0.024) | (0.045) | (0.048) | (0.019) | (0.027) | (0.046) | (0.049) | (0.031) | (0.040) | (0.074) | (0.079) |
| Contribution in dictator game | 0.001*** | 0.001*** | 0.001** | 0.001*** | 0.001*** | 0.001*** | 0.001*** | 0.001*** | 0.002*** | 0.002*** | 0.002*** | 0.002*** |
| | (0.000) | (0.000) | (0.000) | (0.000) | (0.000) | (0.000) | (0.000) | (0.000) | (0.000) | (0.000) | (0.000) | (0.000) |
| Constant | 0.812*** | 0.779*** | 0.734*** | 1.036*** | 0.307*** | 0.256*** | 0.277** | 0.563*** | 0.168* | 0.086 | 0.277 | 0.283 |
| | (0.054) | (0.071) | (0.105) | (0.115) | (0.058) | (0.073) | (0.138) | (0.155) | (0.090) | (0.114) | (0.210) | (0.235) |
| Observations | 1,313 | 761 | 289 | 263 | 1,313 | 761 | 289 | 263 | 1,313 | 761 | 289 | 263 |
| R-squared | 0.058 | 0.064 | 0.089 | 0.109 | 0.183 | 0.209 | 0.165 | 0.187 | 0.153 | 0.175 | 0.126 | 0.176 |

The regressions include the whole sample. Robust standard errors in parentheses. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$. These results are broadly in line with the ones based on Tobit estimations (either right and left censored, right-censored only or left censored only).

Table F.4: Individual determinants of trustworthiness (receiver), whole sample

| Receiver | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | TG contrib>0 | | | | TG contrib % | | | | TG contrib>50% | | | |
| | All | T1 | T2 | T3 | All | T1 | T2 | T3 | All | T1 | T2 | T3 |
| Grin membership | 0.044** | 0.070*** | 0.003 | 0.050 | 0.101*** | 0.085*** | 0.110** | 0.116*** | 0.160*** | 0.128*** | 0.241*** | 0.201*** |
| | (0.019) | (0.026) | (0.039) | (0.046) | (0.015) | (0.020) | (0.046) | (0.038) | (0.025) | (0.033) | (0.065) | (0.061) |
| Endowment received=900 | 0.141*** | 0.145*** | 0.075 | 0.202*** | -0.019 | -0.025 | -0.007 | -0.018 | -0.070** | -0.099*** | -0.038 | -0.054 |
| | (0.022) | (0.028) | (0.046) | (0.055) | (0.018) | (0.023) | (0.039) | (0.045) | (0.028) | (0.037) | (0.059) | (0.064) |
| Endowment received=600 | 0.126*** | 0.123*** | 0.128*** | 0.134** | -0.024 | -0.016 | -0.023 | -0.026 | 0.106*** | 0.132*** | 0.047 | 0.128 |
| | (0.020) | (0.024) | (0.043) | (0.058) | (0.018) | (0.022) | (0.040) | (0.047) | (0.032) | (0.043) | (0.064) | (0.079) |
| Female | -0.032 | -0.031 | -0.036 | -0.072 | -0.023 | -0.014 | -0.073 | 0.005 | -0.019 | -0.002 | -0.040 | -0.020 |
| | (0.022) | (0.029) | (0.043) | (0.061) | (0.022) | (0.027) | (0.046) | (0.056) | (0.037) | (0.047) | (0.070) | (0.092) |
| Age | 0.000 | 0.001 | -0.001 | -0.003 | 0.001 | 0.002 | 0.000 | -0.003 | 0.004** | 0.006** | 0.006 | -0.003 |
| | (0.001) | (0.001) | (0.002) | (0.003) | (0.001) | (0.001) | (0.003) | (0.003) | (0.002) | (0.003) | (0.005) | (0.005) |
| Minority language | -0.007 | -0.003 | 0.048 | -0.035 | 0.000 | -0.020 | 0.048 | -0.008 | 0.019 | 0.006 | -0.003 | -0.004 |
| | (0.016) | (0.022) | (0.030) | (0.040) | (0.014) | (0.019) | (0.036) | (0.034) | (0.024) | (0.033) | (0.055) | (0.061) |
| Lives in couple | 0.043** | 0.035 | 0.049 | 0.095* | 0.032 | 0.009 | 0.077 | 0.072 | 0.005 | -0.021 | -0.023 | 0.127 |
| | (0.021) | (0.026) | (0.043) | (0.054) | (0.022) | (0.028) | (0.048) | (0.049) | (0.035) | (0.048) | (0.069) | (0.082) |
| Schooling: basic or religious | -0.005 | -0.012 | 0.035 | 0.008 | 0.033 | 0.028 | 0.029 | 0.061 | 0.016 | 0.025 | -0.056 | 0.019 |
| | (0.022) | (0.029) | (0.039) | (0.051) | (0.021) | (0.027) | (0.049) | (0.048) | (0.037) | (0.048) | (0.083) | (0.086) |
| Schooling: secondary school | -0.029 | -0.017 | -0.058 | -0.026 | 0.002 | -0.037 | -0.019 | 0.151** | 0.007 | -0.035 | -0.034 | 0.146 |
| | (0.024) | (0.032) | (0.047) | (0.063) | (0.022) | (0.026) | (0.047) | (0.071) | (0.038) | (0.048) | (0.087) | (0.101) |
| Schooling: professional/university | -0.021 | -0.007 | -0.102** | 0.044 | 0.015 | -0.008 | -0.015 | 0.136** | -0.008 | -0.023 | -0.093 | 0.133 |
| | (0.024) | (0.032) | (0.050) | (0.060) | (0.023) | (0.030) | (0.051) | (0.055) | (0.039) | (0.054) | (0.080) | (0.092) |
| HH size | -0.001 | -0.001 | 0.002 | -0.003 | -0.000 | 0.001 | 0.000 | -0.002 | 0.000 | 0.001 | 0.006* | -0.005 |
| | (0.001) | (0.001) | (0.002) | (0.003) | (0.001) | (0.001) | (0.002) | (0.003) | (0.002) | (0.002) | (0.004) | (0.003) |
| HH members from the North | 0.002 | -0.023 | 0.041 | 0.020 | -0.001 | 0.006 | -0.033 | 0.036 | 0.029 | 0.060 | -0.086 | 0.080 |
| | (0.017) | (0.025) | (0.033) | (0.035) | (0.018) | (0.024) | (0.033) | (0.040) | (0.030) | (0.044) | (0.057) | (0.067) |
| Has income generating activity | -0.000 | 0.002 | -0.009 | 0.003 | 0.003 | -0.016 | -0.009 | 0.073* | 0.003 | 0.001 | -0.020 | 0.032 |
| | (0.018) | (0.023) | (0.043) | (0.041) | (0.017) | (0.021) | (0.038) | (0.044) | (0.029) | (0.036) | (0.065) | (0.070) |
| Asset index,0-6 | -0.009 | -0.014 | 0.027* | -0.025 | -0.011* | -0.007 | 0.006 | -0.040** | 0.000 | 0.011 | -0.005 | -0.034 |
| | (0.007) | (0.009) | (0.015) | (0.016) | (0.006) | (0.007) | (0.013) | (0.016) | (0.010) | (0.013) | (0.023) | (0.026) |
| Location: Mopti | -0.058*** | -0.074*** | -0.026 | -0.059 | -0.055*** | -0.042* | -0.051 | -0.078 | -0.079** | -0.060 | -0.049 | -0.094 |
| | (0.019) | (0.024) | (0.048) | (0.059) | (0.017) | (0.022) | (0.043) | (0.048) | (0.031) | (0.040) | (0.075) | (0.085) |
| Contribution in dictator game | 0.000 | 0.000 | 0.000 | -0.000 | 0.001*** | 0.001*** | 0.001*** | 0.001** | 0.001*** | 0.001*** | 0.002*** | 0.001** |
| | (0.000) | (0.000) | (0.000) | (0.000) | (0.000) | (0.000) | (0.000) | (0.000) | (0.000) | (0.000) | (0.000) | (0.000) |
| Constant | 0.887*** | 0.878*** | 0.747*** | 1.015*** | 0.205*** | 0.239*** | 0.051 | 0.309** | -0.212*** | -0.241** | -0.381** | 0.112 |
| | (0.049) | (0.060) | (0.104) | (0.155) | (0.047) | (0.060) | (0.129) | (0.129) | (0.077) | (0.101) | (0.185) | (0.213) |
| Observations | 1,205 | 699 | 264 | 242 | 1,205 | 699 | 264 | 242 | 1,205 | 699 | 264 | 242 |
| R-squared | 0.073 | 0.089 | 0.098 | 0.126 | 0.111 | 0.098 | 0.214 | 0.164 | 0.123 | 0.128 | 0.198 | 0.159 |
| Pval 900=600 | 0.307 | 0.216 | 0.101 | 0.102 | 0.779 | 0.695 | 0.660 | 0.844 | 0.000 | 0.000 | 0.177 | 0.0130 |

The regressions include the whole sample. Robust standard errors in parentheses. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$. These results are broadly in line with the ones based on Tobit estimations (either right and left censored, right-censored only or left censored only).

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