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Jobs and livelihoods programming for economic and social stability in fragile places
Evidence from Tunisia and Somalia

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Abstract
An increasing proportion of the world's poor live in fragile states, and efforts to build economic and social stability increasingly focus on those settings. Fragility harms the political and economic ecosystem, as well as individual endowments. Interventions that only focus on overcoming individual constraints might be insufficient. Support for entrepreneurs to overcome skills or credit constraints might have limited impacts if local economies cannot sustain the businesses they start, limiting impact on economic and social stability. This paper tests the effect of SME support in the context of localized development, which aims to develop local economies by boosting individual entrepreneurship capacity in demand-driven growth sectors. The intervention increased business startup and registration, but the relative income of beneficiaries declined. Moreover, for beneficiaries with positive outcomes, there are associated impacts on social outcomes, including reduced tolerance of violence, increased trust, and increased social participation.

Keywords
entrepreneurship; fragility; jobs programmes; economic development; social stability; poverty

JEL classification
L26; J24; O12; D74

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1 Introduction

More than a quarter of the world's population and almost 75% of its extreme poor live in fragile places (OECD 2025). Efforts to eradicate poverty and boost livelihoods are increasingly concentrated in these settings (IRC 2025). In addition to reducing poverty, theory suggests these efforts can also build social stability (Collier and Hoeffler, 1998; Urdal, 2004). Despite this expectation, fragility complicates efforts to build, even, economic stability. Fragility harms individual endowments (Brück et al. 2022) but also disrupts the political and economic ecosystem (Brück et al. 2013; Naudé et al. 2024). Interventions, like microfinance or skills training, which might only overcome individual constraints (Banerjee et al, 2013; 2015; Hilal, 2019), could limit economic impacts if they do not also improve the overall environment (Petracco and Schewiger 2012; Hiatt and Sine 2014; Morris et al. 2023). This not only reduces the potential of these interventions to reduce poverty but, also could limit anticipated impacts on social outcomes (Brück et al. 2021).

This paper evaluates the Local Employment in Africa (LEAD 2) programme, a Dutch Government-funded intervention to promote entrepreneurship and local economic development, with the ultimate goal of building social stability. LEAD 2 supported individuals with skills training and finance to start and scaleup enterprises in sectors that careful demand-driven analysis of local markets suggested were primed for high growth. This meant that the programme should both overcome individual constraints and contribute to local economic development. We study the intervention in Somalia and Tunisia, two settings with high levels of youth unemployment, weak governance, high levels of fragility and recent histories of political upheaval and violence. Applicants were typically young people, aged 18-29, mostly women (61%), were mostly unemployed and had at least some level of high-school education.

Entrepreneurship support interventions, specifically, and livelihoods interventions, in general, have shown mixed results in fragile settings. 'Capital-centric' programmes like cash transfers or livestock provision tend to have stronger impacts than skills training or micro-finance initiatives (Blattman and Ralston 2015). In this article, we consider one potential explanation for this: some interventions help overcome individual constraints without tackling aggregate barriers in fragile places, which limits their impact. Overcoming credit or skills constraints might have limited effects if local markets cannot sustain those firms. Injections of 'capital', meanwhile, could achieve both. The provision of cash or livestock, for example, implicitly overcomes the credit constraint while also injecting new resources into local economies. Especially in theories that emphasize the role of economic outcomes in efforts to build stability through jobs (Becker 1968), these factors are also relevant in determining potential social outcomes. While there has been a general uptick in investigations of what income generating activities can achieve in fragile places (e.g., McKenzie 2017; Kluve et al. 2019; Acevedo et al. 2020; Alfonsi et al. 2020; Alzúa et al. 2021; Das 2021; Rosas et al. 2022; Agarwal and Mani 2025), investigations of interventions that explicitly target both individual capacities and local economic development remain rare. Similarly, despite the promise of virtuous cycles of jobs and social stability, analyses on if, how and why livelihoods interventions drive social outcomes remain comparatively rare (Blattman et al. 2014; Ferguson et al. 2019; Lyall et al. 2020).

The economic impacts of LEAD 2 are pronounced in some domains but mixed overall. There is a 16 percentage point increase ($p < 0.05$) in business ownership and a 10 percentage point increase ($p < 0.05$) in formal business registration. However, income is more than a quarter lower among beneficiaries and they are 21% points more likely to have an income below subsistence level. There are no direct effects of the intervention on social outcomes. However, for those whose economic outcomes improved, we observe reduced tolerance of violent forms of dispute resolution, increased trust and increased social participation. These results take place in the context of an observed improvement across all economic indicators between baseline and endline. In both treatment and control groups, income, employment, business ownership and business registration increased. While this cannot be directly attributed to LEAD 2, this captures the idea that local economies are developing at the time of the intervention, providing important context to these findings.

These results are grounded in studies that show the potential to drive positive economic outcomes via jobs programming in fragile places (Blattman et al. 2014; Blattman and Ralston; 2015; McKenzie 2021; Lind et al. 2022; Carranza and McKenzie 2024; Grimm et al. 2024). Although local economic development cannot be directly attributed in the work, the context and approach of the interventions and the observed improvements in development suggest the potential role this might play. The results also provide new insight into the hypotheses that are thought to link employment programmes and social outcomes in fragile places. Since positive social findings are conditional on higher incomes, this lends support to opportunity-based theories (Becker 1968; Collier and Hoeffler 1998; Blattman and Miguel 2010), rather than other mechanisms such as idleness and incapacitation (Huntington 1996; Goldstone 2001; Jacob and Lefgren 2003; Anderson 2014).

To deliver these results, we conduct difference-in-difference analyses on two waves of data collected in 2022 and 2023, based on pre-intervention assignment to treatment or control groups. Baseline data was collected from an oversubscribed list of individuals eligible for support from LEAD 2. These data were collected before intake decisions were made. At endline, data were collected one month after the completion of the training. Each training took place on its own, overlapping, timeline and the timing of data collection was tailored to this schedule. On average, there was 6-7 months between baseline and endline data collection. The main difference-in-difference estimates are augmented by a mediation analysis, implemented using structural equation modelling, in order to understand the role played by the economic outcomes of LEAD 2 participants in driving social outcomes.

The results of the LEAD 2 evaluation add context and understanding to why some kinds of livelihoods interventions work better in fragile places than others. In particular, it notes that fragility enforces two sets of constraints. First, individuals might be less able to generate income due to factors like skills deficits (Blattman and Ralston 2015; Rashid 2019; Olutuase et al. 2023) and credit constraints (Piketty 1997; Speakman and Rysova 2015; Atiase et al. 2018; Yang et al. 2022; Koomson et al. 2023). Second, the overall business environment is hindered from both demand and supply perspectives (Naudé et al. 2011; Aldairany et al. 2018; Joseph et al. 2023; Naudé et al. 2023). Interventions that overcome, only, one of these constraints might prove to have limited impacts. Interventions that encourage both the establishment of new enterprises and support associated local economic development could overcome both (Fizbein et al. 2009; Bossuroy et al. 2022; Leight et al. 2024). This work seeks to make this connection explicit.

The results also add nuance to the link between job programmes and social stability, particularly in terms of the theoretical mechanisms that connect the two. In some settings, programmes that boost livelihoods have, at best, mixed (and, more frequently, null or conditional) findings on social outcomes (Blattman et al. 2014; Blattman et al. 2017; Lyall et al. 2022; Machado et al. 2024). In others, programmes that have not boosted livelihoods exhibit social impacts (e.g., Ferguson et al. 2022). This gives rise to the potential that the social effects of livelihoods interventions might be independent of their livelihoods impacts (Brück et al. 2021). Our results contradict this notion in two ways. Impacts on social indicators not only rely on enrolment in the programme but, also, on those who were enrolled experiencing particular outcomes in its aftermath,[1] specifically an increase in income. This not only lends credence to the ‘employment effect’ but, more specifically, to ‘opportunity’ based theories. Other theories that relate to the process of working, such as ‘incapacitation’ or ‘idleness’ do not drive our results (Jacob and Lefgren 2003; Luallen 2006; Anderson 2014; Mercy Corps 2015). Similarly, factors like contact (Allport 1954; Pettigrew and Tropp 2006; Okunogbe 2016) do not seem to be at play, although may also be less relevant in the faultlines that drive instability in the contexts we analyze.

This study has a small number of limitations. First, while intake is selected from an oversubscribed list and the data perform as random, including across key indicators of personality and GRIT, selection was not made randomly in a formal sense. Second, we are studying mobile populations and just under one third of the sample could not be traced at endine. Attrition, however, is largely random and is not determined by treatment or control designation. Third, the endline survey was conducted a short time after graduation from LEAD 2, which could, in part, explain the average income effects shown as new startups might take longer to turn a profit. Finally, we cannot, explicitly, show the effects of the intervention on local economic development and can only infer this from its design and the correlational results of the timing of the intervention with improving development indicators.

The remainder of the article is structured as follows: In Section 2, we discuss the setting and intervention. In Section 3, we discuss our data and analytical approach. In Section 4, we present our results. We offer conclusions and discussion in Section 5.

2 Context, setting, and background

2.1 Context of the study

Unemployment, particularly among youth, remains one of the primary challenges for economic development, particularly in fragile and conflict-affect scenarios (FCAS). In the case of Tunisia and Somalia, unemployment of youth aged 15-24 was 37.9% and 33.8%, respectively, just before LEAD 2 was implemented (World Bank 2019). In both cases, this is more than double the global average youth unemployment rate (16.9%).

In Tunisia, a key challenge among youth is the need for more job opportunities, particularly in the formal sector. This is partly due to the country’s slow economic growth and issues, such as a mismatch between skills held by the youth and those demanded by employers. In addition, youth in Tunisia face significant barriers to starting businesses, including limited access to financing, regulatory hurdles, and a lack of supportive infrastructure such as business incubators and mentorship programmes.

In Somalia, a lack of economic opportunities has left many young people without a means to earn a living, with displacement and migration increasing the challenges and acting as barriers to those who wish to establish or grow businesses. Weak governance and institutions, corruption, nepotism, and political instability have all made it difficult to create an environment conducive to job creation and

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[1] Conditional results such as this, which rely on specific outcomes from the intervention, are not entirely unknown in the grey literature (e.g., Kimou et al. 2022)

entrepreneurship. Additionally, limited access to financing and the lack of basic infrastructure further compounds these challenges.

There are potential risks that young people will be attracted to criminal activities and / or violent extremist groups, which remains a key concern, especially due to lack of legal opportunities. In Tunisia, several interrelated issues pose significant challenges to the nation's stability. In Douar Hicher, radicalization and extremism have been on the rise. In Medenine, relationships between the youth and security forces have grown increasingly violent, exacerbating societal tensions. Moreover, the political landscape saw a significant shift in mid-2021 when President Kaïs Saïed consolidated extensive powers, a move widely criticized as unconstitutional. Despite growing opposition, President Saïed holds a strong base, underscoring a deep-rooted polarization within the country. This polarization is now at a critical juncture, potentially jeopardizing Tunisia's stability as it intersects with persistent budgetary distress and widespread discontent regarding economic and social inequalities.

In Somalia, the government grapples with complex challenges that underpin regional instability. The nation is marred by internal tension, extensive displacement / forced migration, and a governance structure struggling to assert control. These issues have been exacerbated by ongoing violence, directly impacting employment opportunities, job creation, and the entrepreneurship ecosystem. The delay in parliamentary and presidential electoral processes further amplifies political uncertainty. Al-Shabab, an Islamist armed group, continues to conduct indiscriminate and targeted attacks on civilians and have forcibly recruited children into their ranks. Regions like Lower Shabelle, Banadir, and Lower Juba have become epicentres of political violence, primarily due to al-Shabaab attacks against Somali security forces. Unemployed youth are often considered at risk from recruitment into al-Shabaab, due to low opportunities in the licit economy. This, in turn, underscores the urgent need for comprehensive strategies to stabilize the nation and ensure the safety and well-being of its populace.

In both cases, access to livelihoods is constrained, especially for young people and this, in turn, is theorized to exacerbate existing social faultlines. Accordingly, both settings offer an ideal setting to study the economic and social impacts of livelihoods interventions in fragile places, not least as at least some of the faultlines of social instability relate to the economic position of young people in both countries.

2.2 The intervention and localization

LEAD 2 is a four-year programme funded by the Dutch Ministry of Foreign Affairs and implemented from 2020 to 2023, by SPARK, an NGO focussed on job and livelihood creation in fragile settings. LEAD 2 aligns local labour demand and supply, supports entrepreneurship in high growth sectors, and assists businesses that develop local economies. The programme followed a localization approach, co-creating interventions with local partners who understand skills mismatches and challenges, and how these can be overcome. By targeting support at sectors with high local growth potential, LEAD 2 aims to provide individuals with the skills to run successful businesses and to support the market conditions that can sustain them.

Main activities included building the capacity of local partner organizations and government agencies to better support SME growth; creating new job opportunities by supporting business startups and SME, and upskilling young people to match market needs. Training lasted 6-7 months and covered:

partner support to deliver localized training; developing the market; creating a platform to assist business creation; training and coaching SMEs and entrepreneurs; supporting local led trade promotion events; training students in entrepreneurship; and facilitating access to finance. In Tunisia, LEAD 2 took place in Tunis, Seliana, Sidi Bouzid, Sfax, Mahdia, Gabes, Tozeur and Zarzis. In Somalia, it took place in Hargesia, Mogadishue, Garowe and Bosaso. In both cases, locations were chosen based on high levels of youth unemployment. Trainings were led and implemented by specially trained local partners. The structure of the curriculum was identical in both Tunisia and Somalia, allowing valid comparisons to be made across both study sites.

LEAD 2 invited young people, primarily aged 18-29, to participate. Applicants were assessed according to several basic intake criteria, including age, gender, educational background, literacy, and current employment status. They were also assessed based on the sectors in which they wished to work. All candidates who met the basic intake requirements and expressed interest in supported sectors were included on potential intake lists. Each training partner had a specific limit for the number of individuals who could enter the programme. During outreach, partners were asked to work towards an oversubscribed list that contained twice as many qualified participants as there were places on the courses.

2.3 Theory

Two questions underpin this study. Under what conditions do individuals start, run and sustain successful businesses in constrained, fragile environments? and Under what conditions do those individuals exhibit behaviours, attitudes and preferences that are consistent with social stability? A subsidiary question that arises from this is the extent to which the former and the latter are linked, and the nature of these linkages.

In the former case, we imagine a simple setting holding theory constant, in which individuals face a choice between allotting time to entrepreneurial activities and time to other activities. Net income from entrepreneurial activities depends, both, on levels of demand in the market and the costs of engaging in those activities. These include standard direct and indirect costs but, also, costs imposed by lower skills (e.g., aspects of running the business taking longer) and those associated with starting up the business (e.g., high interest repayments on credit). Low market demand, low skills and uncompetitive market interest rates, therefore, all deter entrepreneurial activity. In markets at or near equilibrium, improvements in any component of this calculus should see increases in entrepreneurial activity at the margin. In fragile settings, this might not hold. There are significant skills mismatches (Blattman and Ralston 2015; Adely at al. 2021), inefficient credit markets (Weilgil and Gemmill 2006; Yildirim 2016) and suppressed demand and other structural weaknesses in fragile places. Accordingly, to influence equilibrium decision-making, programmes might need to support shifts in multiple domains. We capture the key livelihoods outcomes via standard indicators, including: self-reported employment status; self-reported business ownership; business registration; and income.

In the latter case, it is tempting to imagine individuals who face a decision between legal labour market activity or activities that undermine social stability (e.g., Becker 1968). Increasing the marginal return on legal labour activity should have corresponding impacts on social stability. These ‘opportunity’ theories are standard in the literature (Brück et al. 2021) and merit investigation. Supporting evidence remains limited, however, and a key assumption is that the undertaking of antisocial activities incurs a disutility in the same way foregone leisure does in standard models of labour supply, which might not be true in politically charged environments (Fergusson et al. 2024).

Key in opportunity theory is that the intervention works, narrowly, to increase employment and income. Other theories are less strict in this requirement, allowing outcomes to stem from the programme itself, rather than its economic effects. We therefore consider a broader theory by which economic and non-economic activities shape social bonds, behaviours and attitudes (e.g., Goldstone 2002). Adverse expectations of the future, for example, could reduce buy-in to the societies in which individual live and their associated social structures (Bozzoli et al. 2011). The potential for improved labour market outcomes, consequently, changes the extent to which individuals buy-in to the societies in which they live. 'Opportunity' could be a key driver of buy-in. However, other factors to do with, for example, the time commitment required to participate in the programme ('idleness') or the kinds of relationships made within training cohorts ('contact') could, in theory, also drive social results without associated economic benefits, especially if they change expectations about the future. Our work proxies social stability based on indicators that capture this 'buy-in'. This includes trust and social participation, as well as norms around violent dispute resolution and expectations of others in society, which aims to proxy norms.

Last, we look at the nature of how the two questions are linked by directly assessing both the 'programme' and 'employment' effects. This allow us to test the routes through which the economic effects of LEAD 2 connect to social stability outcomes, which of these effects might be important and which other factors are at play.

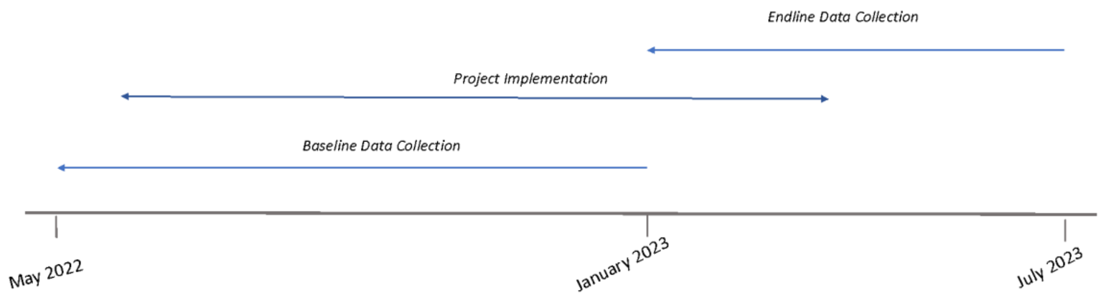
3 Data and empirical design

3.1 Design and balance

The oversubscribed lists contain 481 individuals who were interviewed at both baseline and endline, of whom 282 are assigned to the treatment group and 199 to the control group.[2] We survey individuals twice. Once at baseline, before the intake decision was known and once approximately one month after graduation from the intervention. This ensures that the intake decision did not influence baseline responses. Data were collected throughout 2022 and 2023, based on a staged roll-out, where trainings operated by different partners would run at slightly different times. This is summarized in Figure 1. All trainings were based on a standardized curriculum, allowing valid comparison across study sites both within and between countries. Enumerators were carefully trained at workshops in Tunis and Istanbul. All interviews were conducted in local languages, with French and Arabic versions available in Tunisia and in Somali and Arabic in Somalia. Real time quality and consistency checks were carried out on the data by the authors throughout the data collection period.

[2] This risks a slightly underpowered study, and results should be interpreted within that context.

Figure 1: Evaluation timeline



Source: Authors' illustration.

Individuals self-selected their interest in participating in LEAD 2, whether they were admitted into the programme or not. Due to sensitivities in the setting, including high levels of corruption, a formal randomized selection was not possible.[3] Instead, key characteristics such as gender and age were used to score applications, with ties in these scores settled on a first-come-first-served basis. While not formally random, this approach ensures that treatment and control groups were selected 'as random'. Importantly, key personality indicators (the 'big four', measures of perseverance and risk), which are often cited as key drivers of potential differences in outcomes, balance, as do the usual range of demographic indicators.[4] For the treatment and control groups to be unobservably different from each other would require something that was observable *ex ante* in the intake process that is not observable *ex post* in the data that were used to reach those decisions. For this reason, we conclude that standard difference-in-difference estimators are appropriate and that there are no grounds to anticipate that outcomes are influenced by the nature of the selection process. (See: Table 2).

The populations studied are highly mobile, with significant levels of internal, international, and forced migration common in both Somalia and Tunisia. In the baseline sample, for example, just over a quarter report having migrated at least once in their lifetime. The sample exhibits a high attrition rate of 31%. However, there is little sign that this attrition is structural (see: Table 1), and assignment to the treatment group does not reduce the likelihood of attrition. Noting a small amount of imbalance, in terms of risk preferences, education and one personality factor, we treat attrition as a case of selection bias and perform a Heckman-style correction, using whether or not attritors were willing to answer the survey via telephone as the exogenous selection criterion.

3.2 Sample characteristics

61% of the sample are women and 67% are aged between 18 and 29, capturing the essential aims of LEAD 2 to support women and young people. 90% of the sample have obtained at least some level of

[3] Partners in the field deemed that it would be impossible to be suitably transparent in the field about how such decisions were taken.

[4] Our balance tests are based on 13 demographic and personality indicators. Only two of these are unbalanced between the treatment and control group: age (which is robustly controlled for in our analyses) and nationality (with members of the treatment group more likely to be based in Tunisia than members of the control group). The latter we control for via national-level heterogeneity tests.

high-school education, which captures the basic literacy and numeracy requirements of intake into the intervention. How the sample and the results derived compare to interventions with less well-educated or lower-skilled intakes remains an open question. Approximately half of the sample (48%) live in Tunisia. Due to the relatively small sample sizes in both countries, we pool them in the main analysis. This is possible as the curricula were identical across settings, ensuring this is little different to any other multisite study. In general, the sample shows a moderate preference towards risk (mean 6.8 on a scale from 1 to 10). 74% of the sample lives and works in the town or village where they were born, showing a relatively high degree of mobility within the population. In general, respondents view their work ethic favourably, reporting an average score of just over 4 out of 5 on the four GRIT measures. Similarly, self-reported depression and nervousness scores are in the low-medium range (1.65 and 2.00 out of 5 on average). (See: Table 1)

Table 1. Sample summary statistics and balance checks

Variable	**N**	**Overall**, N = 481[1]	**0**, N = 282[1]	**1**, N = 199[1]	**p-value**[2]
Women	459	0.61 (0.49)	0.61 (0.49)	0.60 (0.49)	0.80
Age 18-29	481	0.67 (0.47)	0.72 (0.45)	0.61 (0.49)	0.010
High School	481	0.90 (0.30)	0.92 (0.27)	0.87 (0.33)	0.11
Tunisia	481	0.48 (0.50)	0.35 (0.48)	0.66 (0.47)	0.001
Depressed	472	1.65 (1.14)	1.76 (1.28)	1.50 (0.89)	0.17
Ingenious	473	3.69 (1.39)	3.64 (1.43)	3.77 (1.32)	0.43
Nervous	472	2.00 (1.26)	1.94 (1.21)	2.10 (1.31)	0.22
Sociable	471	4.19 (1.26)	4.15 (1.32)	4.24 (1.17)	0.71
Commitment	472	4.30 (1.18)	4.28 (1.24)	4.33 (1.09)	0.45
Persistent	471	3.84 (1.44)	3.81 (1.49)	3.88 (1.36)	0.94
Diligent	472	4.13 (1.31)	4.06 (1.38)	4.22 (1.21)	0.35
Hard-worker	472	4.28 (1.18)	4.28 (1.21)	4.29 (1.13)	0.73
Risk taker	462	6.8 (3.2)	6.6 (3.3)	7.0 (2.9)	0.42
Born and lives there	481	0.74 (0.44)	0.72 (0.45)	0.76 (0.43)	0.34
Would like to stay there	481	0.71 (0.45)	0.72 (0.45)	0.70 (0.46)	0.61

Note: [1] Mean or frequency (%); [2] Wilcoxon rank sum test. P-values lower than 0.1 indicate statistical significance.

Table 2. Attrition – Multivariate analysis

	Attrition	
Predictors	*Coefficient*	*CI*
(Intercept)	0.32 **	0.05 – 0.59
Women	-0.03	-0.11 – 0.05
Age 1829	0.03	-0.05 – 0.12
High School	0.18 **	0.00 – 0.36
Depressed	-0.01	-0.05 – 0.02
Ingenious	-0.02 *	-0.05 – 0.00
Nervous	0.01	-0.02 – 0.04
Sociable	0.01	-0.02 – 0.05
Commitment	0.02	-0.03 – 0.07
Persistent	-0.00	-0.04 – 0.03
Diligent	0.01	-0.04 – 0.05
Hard-worker	-0.04	-0.09 – 0.01
Risk	-0.01 **	-0.03 – -0.00
Observations	570	
R^2 / R^2 adjusted	0.029 / 0.009	

3.3 Outcome measures

We cluster outcome measures of interest into those that relate to economic outcomes and those that relate to social stability. The key economic indicators consider business ownership and income. The indicators of business ownership are self-reported and capture if an individual owns his or her own business and whether or not that business is formally registered. Both indicators are binary. Regarding income, we collect information on three indicators. The first is self-reported income. This is based on an ordinal scale, to allow comparison between locations. It considers income relative to subsistence level – which is needed to cover rent and food.[5] Additionally, we assess optimism, satisfaction and expectations (Bozzoli et al. 2011). We ask what level of income individuals aspire to, and what level of income they think they will achieve in the near future.

To measure social stability, we include three main clusters of variables in our analysis. The first captures self-reported levels of trust, answered on Likert scales, in: members of the local community; the local government; courts / judges; law enforcement; community leaders; the national government and financial institutions. These were aggregated in an unweighted index for the main analyses. The second captures social participation, which includes a series of dummy variables based on participation in neighbourhood, religious, social, sports and savings / credit groups. To measure attitudes and norms around violent forms of conflict resolution, we used two vignettes. The first focussed on a situation where an individual used violence for personal gain. The second focussed on a situation where an individual used violence for self-protection. Participants were asked the extent to which each individual's action was justified. Further, in order to capture individuals' perceptions of norms in their society, they were asked how justified others in the community would find the actions. These vignettes were used as a way to elicit sensitive preferences without asking individuals directly.

[5] Based on market assessments, this is US$ 300 in Somalia and 1500 TND in Tunisia. We assess if income is below, equal to, above or well above this level.

To model learning between the vignettes, the order in which they were presented to individuals was randomized. Acceptance of the actions was categorized in a Likert scale. Following literature on the microdynamics of violence (e.g., Kalyvas 2005), we note the link between (implicit) support for violence and social instability.

The full survey tool, including the vignettes, is in the appendix.

3.4 Empirical approach

Our measure of impact is an intent-to-treat estimate based on a difference-in-difference approach that assesses the relative evolutions of key outcomes between baseline and endline for those assigned to the treatment group. Based on this strategy, the impact of the programme is identified by the following equation 1:

$$Outcome_{it} = \alpha + \beta_1 Treat + \beta_2 After + \beta_3 Treat * After + \beta_4 X_{it} + \epsilon_i \qquad (1)$$

were: $Outcome$ is the outcome variables of interest derived in Section 3.3 for individual i at time t. $Treat$ is a binary variable that takes the value of 1 if an individual is assigned to the treatment group and 0 otherwise; $After$ is a binary variable that takes the value of 1 at endline and 0 at baseline; $Treat * After$ is the interaction of those variables, which captures the ITT impact of LEAD 2. X is a matrix of control variables, which includes age, gender, education level and GRIT score.[6] ϵ is the idiosyncratic error and α the regression constant.

Some theories argue that programmes must deliver on their economic goals to promote social stability, with increased income, specifically, key in these theories. To assess the potential role outcomes from the programme, rather than the programme itself, plays, we rely on mediation analysis. This allows us to consider LEAD 2's potential economic benefits as a transmission channel and to disentangle its direct and indirect effects. This understands, both, the direct effect of LEAD 2 on social stability and the indirect effects that arise through its impact on income.

Robustness and heterogeneity tests are conducted by examining the impacts across the two study sites (Somalia and Tunisia), as well as across gender and age classifications. We simultaneously test multiple hypotheses, meaning the probability of finding an effect by chance is increased. To adjust for this, we use the Bonferroni correction. This approach, simply, multiplies the p-values by the number of comparisons in the data. This approach is likely overly strict but, in being so, shows the robustness of the findings presented in this work.

[6] In addition, this matrix also includes the inverse Mills ratio, derived from the two-stage Heckman-style selection equation, to account for any potential structure to attrition in the sample. In the first stage, all the control variables, along with willingness to answer a survey via telephone are used to predict attrition from the sample. This willingness does not drive survey answers but does predict attrition.

4 Results

Results from the ITT analyses are shown in Table 3 for economic outcomes and Table A1 in the appendix for social outcomes, respectively. Our results show an improving economic picture, overall. For both the treatment and control group, employment, business ownership, business registration, income and optimism about future income all improved between baseline and endline. Within this improving picture, we show some additionally positive impacts from LEAD 2 on economic outcomes of participants. There is a relative increase in business ownership and in the formal registration of businesses as result of the programme. There is, however, no overall relative improvement in the employment rate. This suggests that individuals substitute between specific labour market activities. There is a decrease in relative income, and an increase in the relative probability that individuals have an income below the subsistence rate. While these effects do not totally outweigh the more general improvements, it suggests some adversities for beneficiaries, at least in the short-term aftermath of the intervention, in comparison to the reference group.

Spot estimates show that business ownership increases by 16 percentage points among LEAD 2 participants, over and above the average trends. Formal business registration increases by 10 percentage points. In both cases, these findings are significant at the 5% level after adjusting for multiple hypotheses. Overall, business ownership increased from 39% to 47% for individuals in the control group. By contrast, it increases from 39% to 63% for individuals in the treatment group.

These effects are larger among certain groups. Among women, the employment rate increased by 25 percentage points and there was an increase in formal business registration of 17 percentage points. In Tunisia, effects were more pronounced, with increases in ownership and registration standing at 27 and 21 percentage points, respectively. For young people, there was a 13 percentage point increase in both business ownership and registration.

21% fewer of LEAD 2 participants report an income above subsistence level than the control and relative income level drops, almost, by one order in the ordinal measure of income. In addition, 9% fewer beneficiaries report expectations of achieving an income above subsistence level in the future. These effects are largest amongst men. 32% fewer men in LEAD 2 report an income above the subsistence level than the control group and 19% fewer think they will achieve an income above subsistence level. Effects are also slightly more pronounced amongst younger participants. We see no specific heterogeneities in the sign or significance of the economic outcomes across countries.

Despite some positive economic gains, we do not see general social stability improvements among those involved in LEAD 2. Participation in LEAD 2 does not lead to changes in attitudes towards violence, levels of social trust or community participation.

While LEAD 2 improves some economic indicators, this is not universal. Indicators do not improve for everyone and, in some cases, indicators worsen, although again not for everyone. The ‘employment effect’ (Brück et al. 2021) suggests that jobs-based programming might need to have jobs-based impacts for the theory to hold. In this sense, social stability impacts could be diluted in the average. To test this potential, we assess the role of variation in within-programme outcomes for individuals across four key strata: income, employment, owning a business and business registration. Specifically, we link improvements in these strata via LEAD 2 to social outcomes. Results are shown in Table 4.

Table 3. Economic outcome results

	Employment	OwnBusiness	Registered	Income	Income Above subsistence level	Income Asp1	Income Asp2
				Whole sample			
Control mean	0.46 **	0.39 **	0.17	3.18 ***	0.52 **	0.71 ***	0.54 ***
	(0.15 – 0.76)	(0.16 – 0.61)	(-0.02 – 0.36)	(1.67 – 4.68)	(0.21 – 0.84)	(0.53 – 0.90)	(0.37 – 0.71)
Treatment	0.09	0.16 ***	0.10 **	-0.97 **	-0.21 **	-0.09 **	-0.05
	(-0.01 – 0.20)	(0.08 – 0.23)	(0.03 – 0.16)	(-1.46 – -0.48)	(-0.31 – -0.10)	(-0.15 – -0.03)	(-0.11 – 0.00)
Observations	864	918	918	849	918	918	918
				Subsample women			
Control mean	0.06	0.32 **	0.13	3.59 **	0.38	0.59 ***	0.55 ***
	(-0.29 – 0.40)	(0.06 – 0.58)	(-0.09 – 0.35)	(1.69 – 5.49)	(-0.01 – 0.77)	(0.35 – 0.83)	(0.33 – 0.78)
Treatment	0.25 ***	0.25 ***	0.17 ***	-0.42	-0.12	-0.03	-0.02
	(0.13 – 0.38)	(0.16 – 0.35)	(0.09 – 0.25)	(-1.08 – 0.24)	(-0.26 – 0.02)	(-0.12 – 0.06)	(-0.11 – 0.06)
Observations	531	558	558	503	558	558	558
				Subsample youth(18-29)			
Control mean	0.47 **	0.33 **	0.21 *	2.95 **	0.39 *	0.78 ***	0.47 ***
	(0.12 – 0.81)	(0.10 – 0.57)	(0.01 – 0.41)	(1.00 – 4.89)	(0.01 – 0.77)	(0.58 – 0.97)	(0.29 – 0.64)
Treatment	0.07	0.13 **	0.13 **	-1.00 **	-0.21 **	-0.14 ***	-0.08 **
	(-0.05 – 0.19)	(0.05 – 0.21)	(0.06 – 0.20)	(-1.64 – -0.36)	(-0.34 – -0.07)	(-0.20 – -0.07)	(-0.14 – -0.02)
Observations	605	644	644	612	644	644	644
				Subsample Tunisia			
Control mean	0.38	0.59 **	0.13	01. Mar	0.16	0.70 **	0.20
	(-0.15 – 0.90)	(0.19 – 0.99)	(-0.17 – 0.43)	(-0.45 – 2.50)	(-0.29 – 0.61)	(0.34 – 1.06)	(-0.16 – 0.57)
Treatment	0.20 *	0.26 ***	0.21 ***	-0.02	0.01	-0.05	-0.09
	(0.03 – 0.36)	(0.13 – 0.39)	(0.11 – 0.31)	(-0.48 – 0.44)	(-0.14 – 0.15)	(-0.17 – 0.06)	(-0.21 – 0.02)
Observations	415	440	440	374	440	440	440

Note: p-values are corrected for multiple hypotheses using Bonferroni correction. Confidence intervals in parentheses. * p<0.1 ** p<0.05 *** p<0.01.

From these analyses, some hints emerge that suggest, both, that jobs programming can have social impacts and, also, in supporting opportunity-based and, more specifically, income-based, theories. In particular, individuals whose income increased consequent to participation in LEAD 2 show reduced tolerance of violent forms of conflict resolution. Individuals who transitioned into business ownership show increased community participation.

Table 4. Mediation analysis results

	Income - Unjustified violence		Income - Unjustified violence comm		Employment - Trust		Business registration - Civil society participation	
	estimates	p	estimates	p	estimates	p	estimates	p
ACME	0.0571	0.004 **	0.04858	0.084 .	0.028261	0.068 .	0.02052	0.012 *
ADE	-0.0197	0.964	-0.05951	0.720	0.068684	0.620	0.01002	0.888
Total effect	0.0374	0.784	-0.01092	0.896	0.096945	0.492	0.03054	0.680
Sample size	753		745		590		828	

Note: p-values: 0 ‘***’ 0.001 ‘**’ 0.01 ‘*’ 0.05 ‘.’ 0.1 ‘ ’ 1.

5 Discussion and conclusions

5.1 Discussion

The results of the LEAD 2 evaluation show that entrepreneurship support, in the form of training to overcome skills constraints and financing to overcome credit constraints, can work in fragile settings, at least in certain domains. Our results show that individuals who received support were more likely to own and run their own businesses and more likely to operate them formally. These effects were more pronounced for women but held across gender, age and location heterogeneities. By contrast, these effects translated, neither, into higher levels of employment overall nor higher incomes. Those who were selected to participate in LEAD 2 experienced a relative reduction in income (and a relative increase in the probability of having an income below subsistence level) than the control group, at least in the immediate aftermath of the intervention. Perhaps more concerningly, their expectations of improving their income above subsistence level in the future is also, relatively, lower than the control group.

There are, however, two main caveats to this finding. The first is that the endline measurement was collected just one month after the end of the trainings that comprised LEAD 2. Despite pessimism around the future, this means that the time and effort required to setup and run a business, which could temporarily reduce income, are captured within the survey reference period. Similarly, new startups might require a period to turn a profit, temporarily subduing income. The second is that our results capture, in general, an improving economic situation. For both treatment and control, all of the economic indicators, on average, improve within the study period. In the case of business startup and registration, growth amongst the treatment group outstrips that in the control group. For income, the opposite is true. Accordingly, what these results capture is a slower growth in income among participants in LEAD 2 in the short-term aftermath of the intervention. Our findings, therefore, should be understood in this context.

At the individual level, LEAD 2 provided training and finance. Accordingly, while mixed overall, the positive economic outcomes observed in this work slightly contradict a past body of evidence which shows weak impacts of those specific inputs in fragile places (Blattman and Ralston 2015). Both the broader aim of LEAD 2 to improve local markets, as well as individual skills, and the observed improvement in economic development in the study period might offer some hints about why.

Increasing incomes and employment, for example, could drive (local) demand, which can sustain the businesses that have started up as a consequence of LEAD 2. In a sense, this could be analogous to observations around ‘capital intensive’ inputs, which could stimulate local demand similarly. While attributing the observed localized development to LEAD 2 is beyond the capacity of this work, there are clear signs of local economic development in our data. This supports a broader notion that developing local economies could be important in mediating the performance of livelihoods interventions in fragile places. This localized development could be one reason why the findings presented here slightly contradict broader literature and might merit specific focus in future research.

That we do not find a direct link between the intervention and a range of social stability outcomes situates this work within much of the work to date, which finds, either no links (e.g., Blattman et al. 2014; Ferguson et al. 2019) or findings that are conditional on additional inputs, such as CBT or cash (Blattman et al. 2017; Lyall et al. 2021). Key in some of the theories that underpin this work, however, is the ‘economic effect’ of the intervention (Brück et al. 2021). In these theories, it might not just be important that the intervention, as a whole, works. Rather, the link between jobs / livelihoods and social stability is made explicit at the level of individual outcomes. Accordingly, an individual who experiences negative outcomes, such as reduced income, as a consequence could just as equally have an adverse social response as one who experienced a positive outcome exhibits positive outcomes. Conditional on positive economic outcomes including increased income, our results show some positive changes towards social stability, particularly in how individuals rationalize violent forms of conflict resolution.

On the one hand, this lends specific credence to theories that consider individuals’ (economic) opportunities in connecting social stability to livelihoods. Results in our case only arise for individuals who went through LEAD 2 and experienced increases in income as a consequence. This draws a very direct line between economic welfare and attitudes / behaviours linked to social stability, which links to classic theories (e.g., Becker 1968). These theories view antisocial behaviour as a consequence of weak opportunities or outcomes in legal labour markets. By contrast, especially since LEAD 2 required a significant time dedication from participants during the application and training process, these findings contradict other theories, such as ‘incapacitation’ or ‘idleness’. In these theories, individuals who are (productively) occupied are unable to engage in antisocial behaviours because of time constraints. Our work suggests that such theories are not in play in the context of LEAD 2, despite the time required to participate in the intervention and to startup businesses afterwards. A small caveat in our work is that we draw social outcomes more from attitudes and beliefs than behaviour, which could partially explain this finding. Similarly, that the work takes place in settings where youth unemployment specifically, and economic outcomes in general, are a driver of social instability could be an important mediator of these findings. In settings where faultlines are identity-based, such as where different groups live alongside each other, other theories like contact theory (Allport 1954; Pettigrew and Tropp 2006) could be at play (e.g., Ferguson et al. 2022) but are not relevant here.

We note a small number of caveats in this work, and findings should be interpreted within the context of those caveats. First, while intake is selected from an oversubscribed list, the process of selecting from these lists was not formally randomized. This arose due to past experiences of corruption and exclusion in the setting and the consequent difficulty of explaining randomized intake to potential participants. Rather, a process was followed that, in principle, gave additional weight to young people and women and, then, allotted spaces on a first-come-first-served basis in the event of ties. The treatment and control group balance on key demographic observables, as well as on personality features and perseverance measures. The latter were included as they are often cited as a potential reason why treatment and control groups might have different outcomes, regardless of the intervention. For example, more motivated individuals might, both, be more likely to volunteer for entry into the programme and be more likely to have better outcomes in life, anyway. As the data used in this research were also used in making intake decisions, unobserved imbalance between treatment and control groups would imply something was observable in these data at the time of intake but not at the time of analysis. Accordingly, we have no reasons to believe that our results are driven by the potential of such observables. At the same time, this article cannot provide the 'guarantees' about balance that a strict, formally randomized evaluation would.

Second, we are studying implicitly mobile populations. At the time of baseline, approximately one quarter of the sample already reported having moved at least once. At endline, 31% of baseline respondents could not be tracked. Importantly, treatment designation did not make it more likely that individuals could be traced at endline. More generally, we see very little sign of structural differences between those who could or could not be traced. Despite this, a small number of indicators are significantly different. We overcome this in two ways; first, by controlling for those indicators and, secondly, by treating attrition as a selection problem and using a Heckman-style correction. These analyses suggest that any structure to attrition does not drive our results. However, despite this, losing 31% of the sample puts this study on the higher end, from an attrition perspective.

Third, and related to this, we are aware that we are working with a small sample and that this is exacerbated by attrition. This risks the potential that the study is underpowered. To minimize this risk as much as possible, we drew data from two settings, but even despite these efforts, our sample remains small in absolute and comparative senses. Again, results should be understood in that context. Fourth, is that we conduct a multi-country study. This poses the theoretical risk of structural differences between settings that influence findings. Although the data do not exhibit these differences, either generally or in terms of the impact evaluation, we note that it is perhaps less 'standard' to conduct multi-site studies across borders than within them. Again, our results should be understood in that context.

Finally, the study captures impacts in the immediate aftermath of the intervention being completed, with endline data collected one month after individuals completed their training. Accordingly, results should be understood within that timeframe. On one hand, this means that some effects of the intervention, such as a hypothetical impact on incomes, might not have had time to kick-in by the time the endline was conducted. Conversely, there is no guarantee that the positive findings observed in the short-term, particularly relating to startup and registration, will be sustained in the medium- to long-term. Again, therefore, there is a need to understand our findings in the context of the timing of the endline survey.

5.2 Conclusions

The intuition that jobs programmes can overcome social instability and fragility is desirable, not least because it opens the potential that a virtuous cycle can be created. More jobs build stability, which in turn supports the environment for more jobs to be created, and so on. Despite the appeal, however, the capacity of jobs programmes to even create jobs in fragile settings is, by itself, complicated. The very nature of fragile places can undercut these efforts. They induce skills and credit constraints at the individual level but, even if these are overcome, broader harm to the wider economic environment, if left untackled, could weaken these efforts. Tackling only one set of constraints, therefore, might not have the desired effects on livelihoods, even if the interventions do successfully overcome the narrower constraints that they target. This opens up key questions about what works to build jobs in fragile settings, when this works, and how these effects might transmit to social stability. In this work, we tackle this question, through studying a small intervention, the LEAD 2 programme, implemented by SPARK in Tunisia and Somalia in 2022 and 2023. LEAD 2 aimed, not only to overcome individual constraints but, also, to support the development of local economies. This was designed to ensure, both, that individuals had the skills and capacities to start new businesses and that these businesses could be sustained.

Our results show that it is possible to improve individuals' economic outcomes in fragile places via training and financing. LEAD 2 led to improvements in business ownership and formality. It did so via inputs that, typically, are not thought to work well in fragile places. However, these results arise both in the context of an intervention that aimed to improve local economic development and at a time when employment, incomes and business activities were rising in target communities, even if that cannot be attributed directly to the intervention. This suggests the potential for these inputs to work in fragile places, so long as interventions overcome both individual and collective local economic constraints. This is a similar construct to the idea that capital-intensive interventions tend to work better in these settings, but suggests a more explicit focus on local development, regardless of the technology of the input, might yield benefits.

Consequently, we show, at least in situations where economic instability is understood to be a driver of social instability, that programme-induced economic gains are associated with improvements in at least some social indicators. In those settings where economic instability is related to social instability, this argues that the key to generating social stability by jobs programming is to maximize the economic stability they bring.

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Appendix

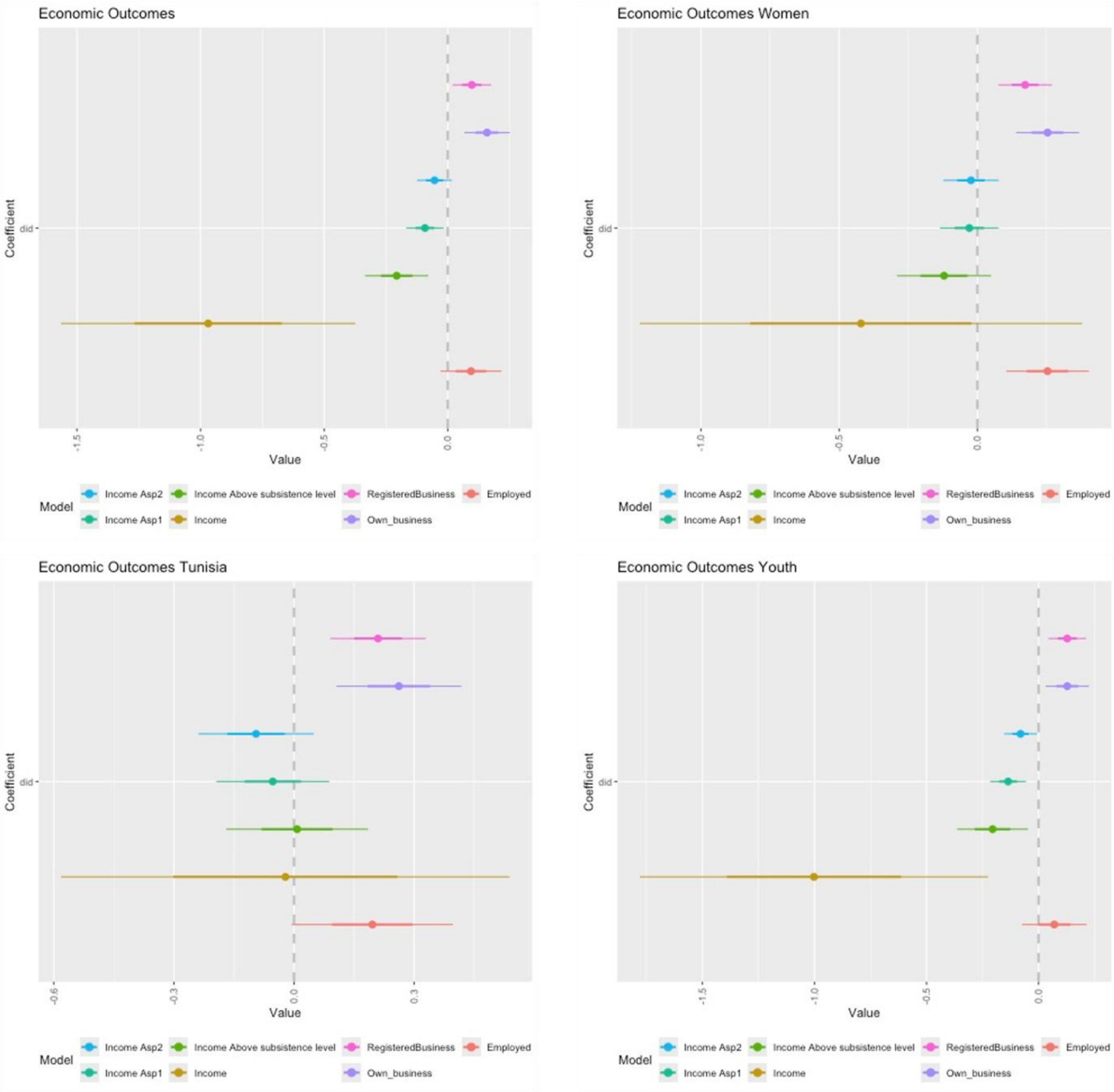
Table A1. Social outcome results

	Violence				Trust					Social Participation		
	Ind. PersonalGain	**Comm. PersonalGain**	**Ind. UnclearMotive**	**Comm.UnclearMotive**	**Trust index**	**Commmunity**	**Local and National Govern**	**Law Enforcemnet Inst**	**Financial Inst**	**CivilSociety**	**SocialGroups**	**Community**
					Whole sample							
Control mean	1.18 ***	1.81 ***	0.84 **	1.16 **	1.30 **	1.69 ***	1.45 **	1.51 **	1.47 **	0.55 **	0.59 ***	0.09
	(0.66 – 1.70)	(1.24 – 2.39)	(0.18 – 1.51)	(0.40 – 1.93)	(0.61 – 1.98)	(0.97 – 2.41)	(0.68 – 2.22)	(0.71 – 2.30)	(0.58 – 2.36)	(0.25 – 0.85)	(0.30 – 0.87)	(-0.19 – 0.37)
Treatment	-0.09	0.02	-0.01	-0.03	0.10	0.14	0.10	-0.06	0.07	0.05	-0.02	0.05
	(-0.27 – 0.10)	(-0.19 – 0.23)	(-0.25 – 0.23)	(-0.31 – 0.25)	(-0.15 – 0.35)	(-0.11 – 0.40)	(-0.18 – 0.39)	(-0.36 – 0.23)	(-0.26 – 0.39)	(-0.06 – 0.16)	(-0.12 – 0.09)	(-0.05 – 0.15)
Observations	883	866	856	845	651	695	827	816	825	865	876	853
					Subsample women							
Control mean	1.60 ***	2.25 ***	0.77	1.50 **	1.30 **	1.64 **	1.25 **	1.84 **	2.04 **	0.73 **	0.68 ***	0.17
	(0.93 – 2.28)	(1.51 – 2.98)	(-0.08 – 1.62)	(0.50 – 2.49)	(0.51 – 2.10)	(0.79 – 2.50)	(0.35 – 2.15)	(0.91 – 2.76)	(1.01 – 3.07)	(0.36 – 1.10)	(0.36 – 1.00)	(-0.17 – 0.51)
Treatment	-0.18	-0.27	0.00	-0.11	0.10	0.17	0.19	0.12	0.16	0.13	-0.08	0.11
	(-0.44 – 0.08)	(-0.56 – 0.02)	(-0.33 – 0.33)	(-0.49 – 0.28)	(-0.20 – 0.41)	(-0.15 – 0.49)	(-0.16 – 0.54)	(-0.24 – 0.48)	(-0.24 – 0.55)	(-0.01 – 0.28)	(-0.20 – 0.05)	(-0.02 – 0.24)
Observations	539	527	527	517	402	427	507	501	508	536	538	525

						Subsample youth (18-29)						
Control mean	1.15 **	2.07 ***	1.07 **	1.77 **	1.37 **	1.67 **	1.95 ***	1.90 **	1.61 **	0.44 **	0.70 ***	0.20
	(0.49 – 1.82)	(1.36 – 2.78)	(0.26 – 1.88)	(0.84 – 2.70)	(0.53 – 2.21)	(0.76 – 2.58)	(1.03 – 2.87)	(0.94 – 2.86)	(0.52 – 2.70)	(0.09 – 0.80)	(0.38 – 1.02)	(-0.17 – 0.56)
Treatment	-0.12	-0.02	-0.02	-0.06	0.10	-0.02	0.16	0.06	0.12	0.08	-0.02	0.06
	(-0.37 – 0.13)	(-0.29 – 0.24)	(-0.32 – 0.27)	(-0.41 – 0.29)	(-0.20 – 0.41)	(-0.35 – 0.31)	(-0.19 – 0.51)	(-0.31 – 0.42)	(-0.28 – 0.53)	(-0.05 – 0.21)	(-0.14 – 0.10)	(-0.07 – 0.20)
Observations	620	610	599	591	432	461	580	575	581	601	611	592
						Subsample Tunisia						
Control mean	1.16 **	2.26 ***	0.70	1.16 *	2.31 ***	2.41 ***	2.47 ***	1.87 **	2.61 ***	0.69 **	0.52 *	0.14
	(0.43 – 1.89)	(1.40 – 3.12)	(-0.25 – 1.64)	(0.04 – 2.27)	(1.46 – 3.17)	(1.57 – 3.26)	(1.45 – 3.50)	(0.82 – 2.92)	(1.46 – 3.76)	(0.21 – 1.17)	(0.04 – 1.00)	(-0.17 – 0.44)
Treatment	-0.06	0.08	-0.17	-0.18	-0.04	0.18	0.12	-0.01	-0.08	0.12	-0.01	0.01
	(-0.30 – 0.19)	(-0.20 – 0.37)	(-0.48 – 0.15)	(-0.55 – 0.19)	(-0.33 – 0.25)	(-0.11 – 0.47)	(-0.23 – 0.47)	(-0.37 – 0.35)	(-0.46 – 0.31)	(-0.04 – 0.28)	(-0.18 – 0.15)	(-0.09 – 0.12)
Observations	417	407	411	406	361	388	397	385	389	429	426	421

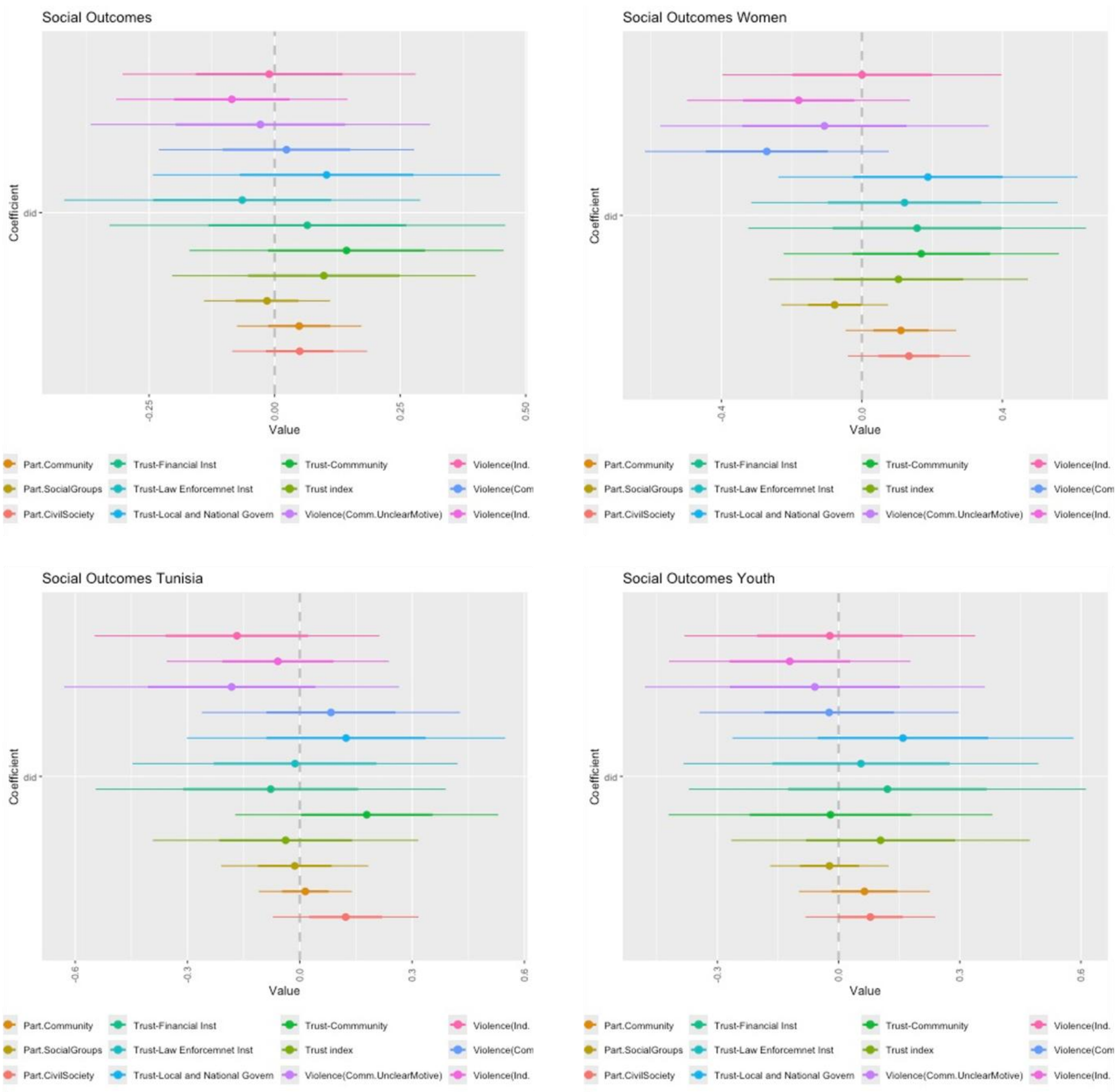
Note: p-values are corrected for multiple hypotheses using Bonferroni correction. Confidence intervals in parentheses. * $p<0.1$ ** $p<0.05$ *** $p<0.01$

Figure A1. Economic outcome results



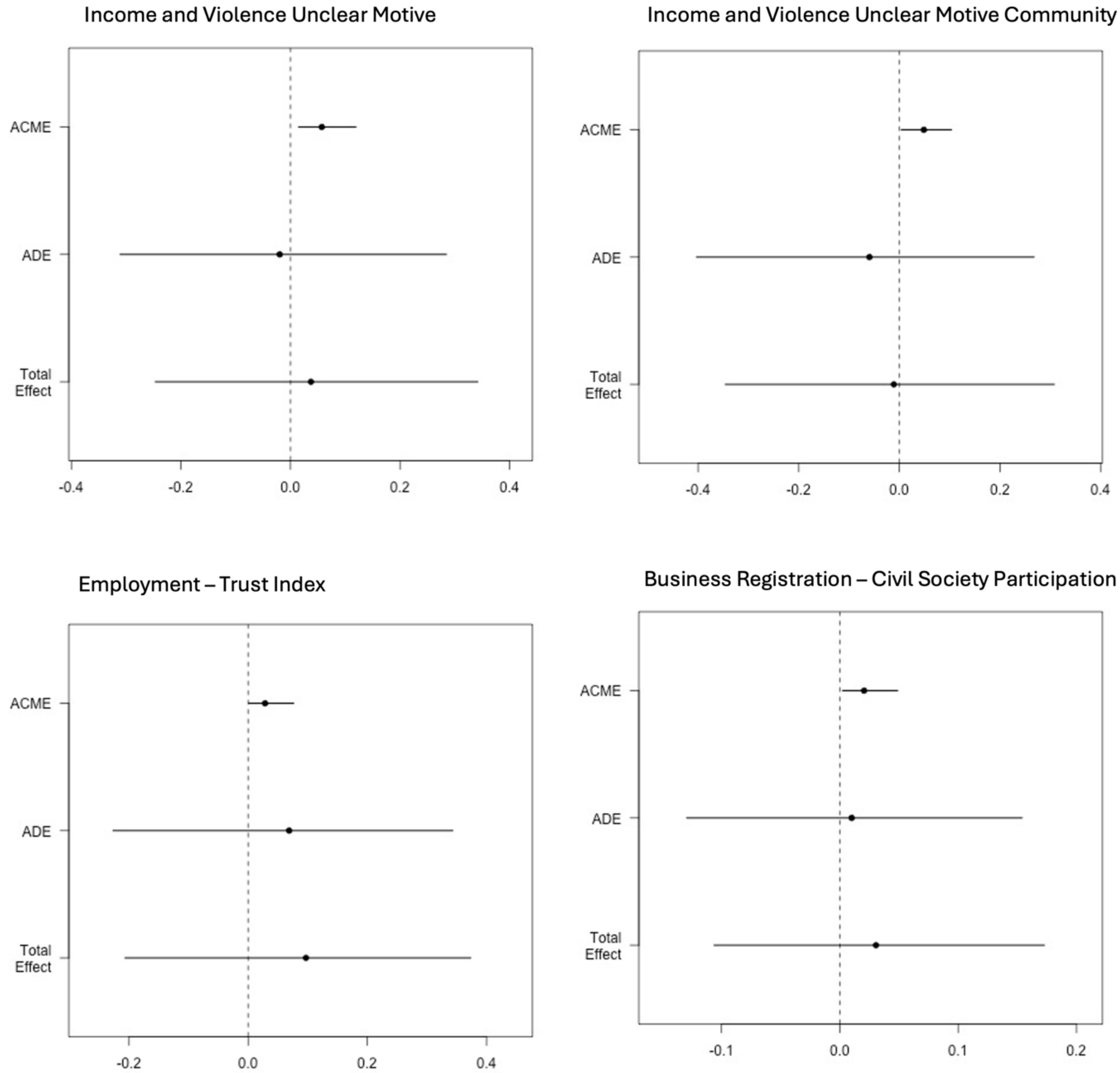
Source: Authors' calculations.

Figure A2. Economic outcome results



Source: Authors' calculations.

Figure A3. Mediation Analysis results



Note: ACME: The average Causal Mediated Effect. ADE: Average Direct Effect.

Source: Authors’ calculations.

Survey tool (English)

<u>Welcome!</u>
<u>This survey is meant to …</u>
All of your answers are anonymous. If you have any questions or concerns, please email xxx@
<u>Answering the following survey questions will take you 10-15 minutes.</u>
<u>I agree to participate in the survey and consent to the associated processing of my data.</u>

Personal Information
A1: <u>What is your gender?</u>
1. Male ☐
2. Female ☐

A2: What age are you?
1. 18 or under ☐
2. 18 – 29 ☐
3. 30 – 39 ☐
4. 40 – 49 ☐
5. 50 or older ☐

A3: Now, could you please tell us about the highest level of academic education you have completed? By academic education, we mean education that took place in a school, or university.
{Definition: by completed, we mean that a person finished education after the final class that is standard for that level and, where relevant, left with some form of graduation or another certificate}
1. I never attended school or did not complete primary education ☐
2. I completed primary school ☐
3. I completed secondary / high school ☐
4. I completed an undergraduate degree at university ☐
5. I completed a postgraduate degree at university ☐

A4: Finally, in this section, we would like to know a little about your residency status.
A4.1: First, could you please tell us which of the following options most accurately describes your status:
1. I grew up in the place in which I now live ☐
2. I grew up elsewhere but voluntarily moved to this place ☐
3. I grew up elsewhere and involuntarily moved to this place ☐

A4.2: And, second, could you please tell us which of the following options most accurately describes your future desires:
1. I would like to stay in the community in which I now live ☐

2. I would like to move elsewhere within [country] ☐
3. I would like to move somewhere outside of [this country] ☐

B1. Next, we would like to ask you a little bit about your personality. Where 1 is strong disagreement and 5 strong agreement, please tell us how much you agree with the following statements:
I am someone who:

Is depressed / blue: ☐ 1; ☐ 2; ☐ 3; ☐ 4; ☐ 5
Is ingenious / a deep thinker: ☐ 1; ☐ 2; ☐ 3; ☐ 4; ☐ 5
Gets nervous easily: ☐ 1; ☐ 2; ☐ 3; ☐ 4; ☐ 5
Is outgoing / sociable: ☐ 1; ☐ 2; ☐ 3; ☐ 4; ☐ 5

B2: Using the same scale from before, where 1 is not at all like you and 5 is very much like you, please tell us how much you agree with the following statements;

I finish what I begin ☐ 1; ☐ 2; ☐ 3; ☐ 4; ☐ 5
Setbacks don't discourage me ☐ 1; ☐ 2; ☐ 3; ☐ 4; ☐ 5
I am diligent, I never give up ☐ 1; ☐ 2; ☐ 3; ☐ 4; ☐ 5
I am a hard worker ☐ 1; ☐ 2; ☐ 3; ☐ 4; ☐ 5

B3: Now, we would like to ask you about your attitude towards taking risks. On a scale where 0 suggests you are totally unwilling to take risks and 10 suggests that you are completely willing to take risks, how do you see yourself? As someone who is willing to take risks or as someone who avoids taking risks?

☐ 0; ☐ 1; ☐ 2; ☐ 3; ☐ 4; ☐ 5; ☐ 6; ☐ 7; ☐ 8; ☐ 9; ☐ 10

(Work and Economic Status:)
Work and Income

In this section, we would like to learn a bit about your work and economic wellbeing.
C1: First, where a job is defined as a regular work activity carried out for financial or other direct remuneration, usually with a single business or agency over a period of time, do you consider yourself to currently have a job?

1. **Yes** ☐
2. **No** ☐

{IF: NO, go C.3; if YES, go to C2.1}

{Note : Question C2.1 and its associated sub-questions are only relevant for those who run their own firms. If they answer no to Question C.1, these questions should not be asked to them. Please note the specific prompts within the questions).

C2.1: {Only for those who answered "Yes" to C1} Is the place you work a business owned by yourself?

1. Yes ☐
2. No ☐

{IF: YES, go to C.2.1.1; if NO, go to C2.2}

C2.1.1: {Only for those who answered "Yes" to C2.1} How many other people do you employ in your business?

1. 0 ☐
2. 1 – 2 ☐
3. 3 – 5 ☐
4. More than 5 ☐

C2.1.2: {Only for those who answered "Yes" to C2.1} Is your business formally registered with the relevant authorities?

1. Yes ☐
2. No ☐

C2.2: {Only for those who answered "Yes" to C1 and "No" to C2.1} Now we would like to know a bit more about your job.

C2.2.1: First, could you tell us if it is full-time or part-time?

1. Full-time ☐
2. Part-time ☐

C2.2.2: And now, could you tell us if the job is seasonal? That is, a job that you only do at certain times of the year?

1. Seasonal ☐
2. Not seasonal ☐

C2.2.3: {Only for those who answered "Yes" to C1} For how long have you worked in this job?

1. Less than 1 month ☐
2. 1 – 3 months ☐
3. 3 – 6 months ☐
4. 6 – 12 months ☐
5. More than 12 months ☐

C2.2.4: {Only for those who answered "Yes" to C1} What kind of contract do you have in this job?

1. I have no contract ☐
2. I have an oral contract ☐
3. I have a written contract ☐

C3: {For all respondents} In the last month, including payments in cash and in-kind (e.g. payment in food or other goods, what was your take home salary (if wage-worker) or income (if self-employed)?

1. Less than 200dt ☐
2. Between 200dt and 500dt ☐
3. Between 501dt and 1000dt ☐
4. Between 1001dt and 1500dt ☐
5. Between 1501dt and 2500dt ☐
6. More than 2501dt ☐

<u>Economic Inclusion:</u>

In this section, we would like to ask a bit more about your expectations for the future.

D1. What is the level of salary or income you would like to achieve in the future, per month?

1. Less than 200dt ☐
2. Between 200dt and 500dt ☐
3. Between 501dt and 1000dt ☐
4. Between 1001dt and 1500dt ☐
5. Between 1501dt and 2500dt ☐
6. More than 2501dt ☐

D2: Now, we would like to know what level of income or salary, per month, that you think you would be able to achieve in your life

1. Less than 200dt ☐
2. Between 200dt and 500dt ☐
3. Between 501dt and 1000dt ☐
4. Between 1001dt and 1500dt ☐
5. Between 1501dt and 2500dt ☐
6. More than 2501dt ☐

Social and Local Life:

E1: Now, we would like to know a little bit about your social life. Could you please tell us whether or not you've been involved in one of these groups in the past month?

	Yes	No
Civil Society Group (e.g. neighbourhood group or NGO)		
Social Group (e.g. sports or games group)		
Community-based saving or Credit groups		

E2: Now, we would like to ask a little bit about your perceptions of other people. On a scale from 1 to 5, where 1 means you strongly disagree and 5 means you strongly agree, we would like to ask you the extent to which you agree with the following statement: In general, you can trust people in your community:

1. Strongly disagree ☐
2. Disagree ☐
3. Neither agree nor disagree ☐
4. Agree ☐
5. Strongly agree ☐

E3: Now, we would like to know a little bit about how you perceive institutions. On a scale of 1 to 5, where 1 is a high degree of distrust and 5 is a high degree of trust, could you please tell me how much you trust each of the following bodies:

Institution	**1**	**2**	**3**	**4**	**5**
	Less Trust | More Trust				
E6.1.1 National Government					
E6.1.2 Local Government					
E6.1.3 Courts / Judges					
E6.1.4 Law Enforcement (e.g. Police)					
E6.1.5 Financial Services Providers					
E6.1.6 Community Leaders					

Personal Views and Experience

This is the final section of the survey. In this section, you will read some scenarios. These scenarios are hypothetical and feature fictional individuals. Once you have read out the scenario, we will ask you a question about the actions that were undertaken.

F1. Yassine awoke one night to a loud noise outside his house. When he went to investigate, he found a young man in the street a few meters from his door. Fearing for

his safety, Yassine took a stick and beat the young man until he fled.[Note: randomized the order in which F1 and F3 are presented)
Please tell us which one of the following statements you most agree with:

1. Yassine was completely unjustified in his action ☐
2. Yassine was somewhat unjustified in his action ☐
3. Yassine was neither justified nor unjustified in his action ☐
4. Yassine was somewhat justified in his action ☐
5. Yassine was completely justified in his action ☐

F2. Consider the same situation from above. Please tell us which one of the following statements you think the people of your community most agree with:

1. Yassine was completely unjustified in his action ☐
2. Yassine was somewhat unjustified in his action ☐
3. Yassine was neither justified nor unjustified in his action ☐
4. Yassine was somewhat justified in his action ☐
5. Yassine was completely justified in his action ☐

F3. Aziz lost his job three months ago and has struggled for money since then. He decided to steal some food from a local shop when it was closed. When Aziz entered the premises, he found the owner was inside. Fearing being caught, Aziz attacked the owner, leaving him injured, and fled. Do you think Aziz was justified in his actions? Note: randomized the order in which F1 and F3 are presented)
Please tell us which one of the following statements you most agree with: : [Note: randomized the order in which F5 and F6 are presented]

1. Aziz was completely unjustified in his action ☐
2. Aziz was somewhat unjustified in his action ☐
3. Aziz was neither justified nor unjustified in his action ☐
4. Aziz was somewhat justified in his action ☐
5. Aziz was completely justified in his action ☐

F4. Consider the same situation from above. Please tell us which one of the following statements you think the people of your community most agree with: : [Note: randomized the order in which F5 and F6 are presented]

1. Aziz was completely unjustified in his action ☐
2. Aziz was somewhat unjustified in his action ☐
3. Aziz was neither justified nor unjustified in his action ☐
4. Aziz was somewhat justified in his action ☐
5. Aziz was completely justified in his action ☐

F5: Now, we would like you to imagine you have had a private dispute with someone over some money. The person in question borrowed some money from you and now refuses to pay it back. From the list of options below, can you tell us which of the following courses of action you think one should follow in this situation?

Refer the dispute to local authorities ☐

Refer the dispute to other members of the local community

Refer the dispute to a religious body ☐

Approach the other party with a group of your friends ☐

Seek revenge by bringing direct physical or economic harm to the other party ☐

F6: In the last same situation, which of these options do you think that people in your community would be most likely to take?

Refer the dispute to local authorities ☐

Refer the dispute to other members of the local community ☐

Refer the dispute to a religious body ☐

Approach the other party with a group of your friends ☐

Seek revenge by bringing direct physical or economic harm to the other party ☐

F7: In the last six months, have you had a real-life dispute with anyone in your community?

1. Yes, more than once ☐
2. Yes, just once ☐
3. No ☐

F8: In the last six months, have you been assaulted or physically attacked by another person for any reason?

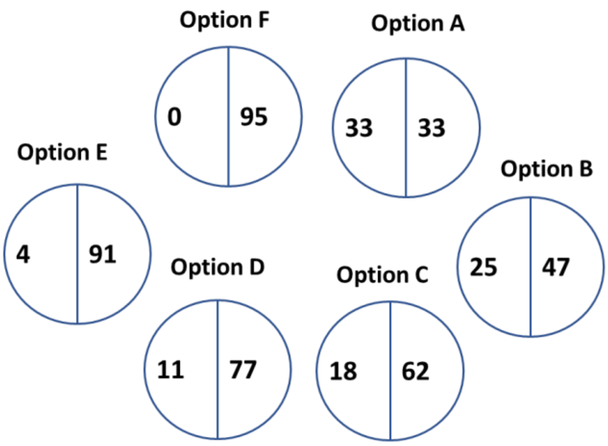
1. Yes, more than once ☐
2. Yes, just once ☐
3. No ☐

F9: In general, on a scale of 1 to 5, where 1 is not afraid at all and 5 is extremely afraid, could you please tell us how much you feel afraid of being assaulted or physically attacked by another person for any reason in your community?

Not afraid at all - ☐ 1; ☐ 2; ☐ 3; ☐ 4; ☐ 5 – extremely afraid

---

B4 : Finally, we would like you to complete a simple task. We would like to ask you to compare various investment decisions and choose the one you prefer.
Each investment can yield one of two returns with equal probability. To determine the outcome of the investment one ball is selected from a bag with 10 balls. If the ball is green, you will receive the payment on the right, if the ball is red you will receive the payment on the left. There are exactly 5 green balls and 5 red balls.
Please select the investment that you prefer. The investment options look as follows:



Please select the investment that you prefer:

1. Option A
2. Option B
3. Option C
4. Option D
5. Option E
6. Option F

{Thank you!}