Conscious Coupling: Engaging Husbands to Address Intrahousehold Constraints for Women Entrepreneurs in Ethiopia*

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Abstract

Intrahousehold constraints and relationship dynamics may contribute to a gender gap in entrepreneurship. We use a randomized controlled trial to examine whether the returns to a skills program for women business owners are higher with a couples-focused intervention. The couples intervention adapted socioemotional skills training content and modeled effective communication between women and their husbands, to help build empathy, scrutinize intrahousehold resource allocation, and encourage spousal support. Findings show an increase in women's business practices and economic autonomy with treated women being 30 percent more likely to report sole decision-making power in their business than the control group. For women operating smaller firms, the couples-based approach leads to a 50 percent gain in revenues and profits, when delivered jointly with husbands. These effects appear to operate not through changes in husbands' behavior, but through women's ability to deploy acquired interpersonal skills. Improved communication and negotiation skills help women to reallocate time toward their businesses, without increasing marital conflict. Women operating larger firms benefit primarily through increased access to formal business loans, with limited effects on profits. Our findings suggest that engaging men can enhance the effectiveness of women's entrepreneurship programs not by transforming men's behavior directly, but by enabling women to more effectively use and profit from the skills they acquire.

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JEL codes: J16, J24, O12, L26

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1 Introduction

Gender gaps in entrepreneurship remain widespread across the globe, with women-owned firms typically smaller and less profitable than those owned by men (Hardy and Kagy, 2018; Fang et al., 2022; World Bank, 2019). In Ethiopia, women-owned firms make 79 percent less in sales than male-owned firms (Buehren et al., 2019a). Such disparities raise important equity concerns, as they reflect persistent structural and social barriers that limit women's economic opportunities. Promoting the growth of women's businesses has the potential to not only enhance women's agency and livelihoods but also to generate broad-based development benefits (Duflo, 2012; Chiplunkar and Goldberg, 2024). Estimates suggest that closing the gender gap in business income in Ethiopia alone could generate as much as US$ 1.1 billion per year, equivalent to 1.1 percent of national GDP (Buehren, Gonzalez and Geist, 2019b). There are large potential gains to be made from policy interventions aimed at improving the performance of women-owned businesses.

Identifying what kinds of interventions are most effective, however, requires understanding the factors that drive these gender gaps. In settings characterized by weak institutions and imperfect credit markets, women often face significant barriers to accessing finance and networks (Field et al., 2013). These constraints are compounded by an unequal burden of care and household responsibilities, which limits the time and energy women can devote to their businesses (Goldin, 2021). There is a large literature that shows that the dynamics of household decision-making and resource allocation play a central role in mediating the impact of many policies and programs (see Doss, 2013, for a comprehensive review). Low bargaining power, combined with intrahousehold differences in the allocation of resources, may prevent women from exerting control over business investments (Bernhardt et al., 2019). Research highlights the role of husbands in shaping women's labor force participation and entrepreneurial success (Wolf and Frese, 2018). Husbands often exert considerable control over household resources and decision-making, which can either facilitate or constrain women's economic activities (Bernhardt et al., 2018; Friedson-Ridenour and Pierotti, 2019; Bursztyn, Gonzalez and Yanagizawa-Drott, 2020). Wolf and Frese (2018) argue that male spouses can be allies in overcoming barriers by sharing financial resources, facilitating access to social and business networks, and participating more equally in domestic responsibilities. Despite the evidence, most entrepreneurship programs continue to target women in isolation, overlooking how intrahousehold-level dynamics could affect program impacts.

In this paper we directly address these dynamics by engaging male partners as potential allies in enhancing the effectiveness of an entrepreneurship program targeted to women in Ethiopia. We present new evidence from a randomized controlled trial (RCT) on the impact of a skills and coaching intervention that was redesigned with a couples-focused curriculum.

By comparing business outcomes among married women who participate individually (T1) or jointly with their husbands (T2) with a control group who is not offered training (C), we examine both the direct effects of a socioemotional skills intervention and the additional value of engaging men in unleashing the economic potential of women. To complement the field experiment, we draw on qualitative research to better understand how intrahousehold dynamics can influence women's business management.

The *ScaleUp!* skills intervention, implemented by the Digital Opportunity Trust (DOT), is a tailored entrepreneurship training and coaching program designed for entrepreneurs seeking to grow their businesses. We worked with DOT to adapt the socioemotional skills content already embedded in *ScaleUp!* to emphasize interpersonal skills with a spouse — relational skills that are deemed central to women's capacity to secure resources or support for their businesses. The curriculum explicitly developed supportive listening, negotiation, and collaborative problem-solving skills through active exercises. Trainers also modeled effective communication techniques rather than just teaching them didactically. Each session focused on topics such the value of being in business, time use, asset mapping, and analyzing business highs and lows. The full training included six sessions: three mindset-focused sessions and three classroom-based and coaching sessions. As per the RCT, women enrolled in the couples' program invite their husbands to participate in the three mindset sessions, while women participating individually complete the same modules without their spouse.[1] When delivered to couples, the spouse was encouraged to participate and reflect alongside the businesswoman, while it was emphasized that all business decisions remain with her.

Overall, over one year post-intervention we find that the skills intervention generates positive effects on women's business practices, decision-making power and satisfaction in their business. We find no average treatment effect on business profits, marriage quality, or resource sharing. However, we find substantial heterogeneity by baseline firm profitability. For women whose firms are below the median in profits at baseline, attending the training with their husband generates significant gains: revenue and profits increase by roughly 50%, an additional hour per day is devoted to the business, and interpersonal skills are strengthened. In contrast, women with above-median baseline profits see no change in profits, though training with a husband increases the likelihood that these women access business credit.

Descriptive analysis highlights the link between intrahousehold dynamics and business outcomes. At baseline, women with lower profits generally receive less support from husbands, report lower marital satisfaction, and spend less time on their businesses than women with higher baseline profits. These women may, therefore, have had more slack to grow and hence more room to benefit from the couples' intervention. The results suggest a clear channel to higher profitability for this group: by enhancing assertive communication and

[1] The three couples-focused modules were delivered in the home to encourage greater take-up by husbands.

negotiation skills, women secure more time for their businesses without increasing marital conflict. Women's time spent on household chores remains largely unchanged. The couples training enables some women to increase their labor supply to their enterprises. The impact appears to arise not from men changing their behavior, but from women gaining greater agency to effectively negotiate more time towards economic pursuits, while men are less likely to act as a barrier to women's business activities. The couples intervention seems to work through women's ability to negotiate a more favorable allocation of resources, *time* in the case of lower profit businesses, and *finance* among the higher profit businesses.

This paper makes several contributions to the literature on closing the gender gap in entrepreneurship. From an empirical standpoint, evaluations of traditional, classroom-based business training programs have generally proven less effective in shifting core business outcomes with an average effect size on business earnings of 10% (see reviews by McKenzie and Woodruff, 2013; McKenzie, 2021). Traditional programs often emphasize technical and managerial skills such as bookkeeping, marketing, and financial planning. By contrast, business trainings aimed at fostering socioemotional capacities such as confidence, persistence, grit, and future orientation have shown more promising results (see Campos et al., 2017; Chioda et al., 2021; Dimitriadis and Koning, 2022). For example, evidence from Ethiopia and Togo shows that such programs can significantly improve firm performance, increasing business profits by over 30% (Alibhai et al., 2019; Campos et al., 2017).[2] In this paper, we design and incorporate a new couples training component within an existing socioemotional skills training. We conceptualize the household as a key arena where economic resources (time, finances, market access, and social capital) and socioemotional capacities (communication, negotiation, and advocacy) converge, and we demonstrate that interventions engaging both dimensions can unlock women's economic potential – though in ways that vary across different types of women-owned firms.

We also contribute to emerging evidence on the role of male engagement in women's economic prospects. Most of the existing literature on engaging men in women's empowerment interventions has largely centered around health, including reproductive health, microfinance and gender-based violence (Pierotti, Delavallade and Brar, 2023; Kavuma et al., 2022; Bulte and Lensink, 2019; Stern and Nyiratunga, 2017; Barker et al., 2010; Vaillant et al., 2020; Cullen et al., 2025). More recently, there has been growing attention on the influence of men in promoting women's economic opportunities with mixed results (see, for example Lowe and McKelway, 2021; Dean and Jayachandran, 2019; Gazeaud et al., 2023; Huis et al., 2019; Bulte, Lensink and Vu, 2016).[3] While most studies focus on the relationship

[2]The study in Ethiopia by Alibhai et al. (2019) includes an evaluation of a foundational socioemotional skills training *StartUp!* offered by the same implementing partner, Digital Opportunity Trust (DOT).

[3]Note, several studies of programs that involve encouraging the participation of male partners face low take-up issues (Chang et al., 2020). For instance, Huis et al. (2019) find that only 24.1% of all invited

between married couples, some investigate the impacts on other male household members (Lowe and McKelway, 2021; Green et al., 2015) or the broader community or male peer network (Bursztyn, Gonzalez and Yanagizawa-Drott, 2020; Chatterji et al., 2020). Our intervention engages men by inviting husbands to a socioemotional skills training for women entrepreneurs, and intentionally incorporates a couples-focused curriculum aimed at shifting household dynamics in ways that enhance women's entrepreneurial agency. An important auxiliary contribution is that we demonstrate that male engagement in the training does not seem to lead to greater cooperation or changes in the husband's behavior in terms of resource sharing within the household. Rather, the intervention is able to influence outcomes that the women entrepreneurs can directly control (most notably, time use in her business and accessing finance), whereas the husband's actions are much less malleable.

The remainder of this paper is organized as follows. Section 2 describes the intervention details, theory of change, and research design. Section 3 describes the quantitative and qualitative data collection and the main outcomes. Section 4 outlines the empirical strategy and Section 5 presents the impact results. Section 6 presents profiles of intrahousehold relationships using qualitative analysis and section 7 concludes.

2 Research Design

2.1 Intervention

Our study is carried out in urban locations in Ethiopia with married women business owners across the cities of Addis Ababa, Hawassa, and Bahir Dar. The skills intervention is delivered by DOT Ethiopia, a non-governmental organization (NGO) based in Addis Ababa. We worked with DOT and an experienced consultant with expertise in developing training curriculum to design a new couples training component to embed within their existing *ScaleUp!* training.

The *ScaleUp!* business training is a customized entrepreneurship training for business owners interested in expanding their business. The program includes classroom-based and coaching sessions led by Business Development Service (BDS) extension workers which need to be completed within six months. Three of the *ScaleUp!* sessions included topics such as marketing and bookkeeping, and were held at the local DOT training center. The *ScaleUp!* curriculum was designed to explicitly develop socioemotional and relational skills, including supportive listening, negotiation, and collaborative problem-solving through active exercises.

The new couples curriculum was designed to include three home-based sessions that

husbands participate in a training in Vietnam. Similarly, Allen et al. (2010) reveal that only 4.4% of women invite husbands to join their microfinance group. In our study we successfully mitigated the risk of low attendance by husbands by delivering the three modules for the couples curriculum inside the home.

involved both training the entrepreneur alone and training the entrepreneur with her spouse (as per the RCT design). The curriculum incorporated tools to cultivate self-confidence and future orientation, demonstrated behaviors for effective communication and building empathy, explored the value of the wife's business, mapped her business path, and identified new resources. These themes were chosen as they were identified as areas in which husbands can play a role in supporting their wives and unlocking opportunities for business growth (Wolf and Frese, 2018).[4] Women enrolled in the couples' program invite their husbands to participate in the three mindset-oriented sessions, while women participating individually complete the same modules without their spouse. The three couples-focused modules were delivered in the home to encourage greater take-up by husbands.

Pairs of DOT trainers facilitated the program, with each pair containing at least one female trainer. The three home-based sessions with the adapted curriculum each lasted for two hours, with the first 30 minutes used for setting expectations and the remaining time dedicated to the exercises. Women in the couples group attended the *ScaleUp!* classroom and coaching sessions alone.

2.2 Theory of Change

The theory of change underlying the couples component is that addressing intrahousehold constraints and fostering greater support from husbands enhances women's ability to benefit from the skills intervention. This can lead to improved business practices and strengthen women's decision-making power and agency within the household. In turn, these changes contribute to better business performance and greater household wealth. If training enhances assertive communication, women may gain greater bargaining power, leading to more efficient intrahousehold resource allocation and, in turn, improved economic outcomes. For example, Ashraf (2009) underscores the pivotal role spousal communication can play in shaping household decision-making. Socioemotional skills that are developed jointly with a male partner may be especially important to reinforce their salience and usefulness among women pursuing long-term entrepreneurial success. Women entrepreneur's may benefit from skills that allow her to better communicate and cooperate with her spouse to gain support for her business or negotiate with customers or suppliers to boost sales.

Another potential pathway of impact is through increased appreciation by the husband of the economic value of his wife's business. Husbands may directly invest in their wives' businesses, act as guarantors for business loans, or serve as connectors to more profitable sectors of the economy (Alibhai et al., 2017). Increased awareness of time spent on domes-

[4] A review by Wolf and Frese (2018) identifies six forms of spousal influence on entrepreneurial activity: hands-on business support; advice, ideas, and networks; emotional support; financial contributions; redistribution of household responsibilities; and business interference.

tic responsibilities may also lead to more efficient allocation of labor and a better balance between work and family responsibilities. While engaging husbands has the potential to support women's economic outcomes, it may also introduce new sources of conflict within the household (Davis and Harveston, 2001).[5] Facilitators were trained to model effective communication techniques and to help couples practice these, rather than to simply provide instruction. While the husband was encouraged to think through challenges and solutions with his wife, the training emphasized that the woman entrepreneur is the primary decision-maker on matters relating to her business.

Further details on the design rationale and development of the *ScaleUp!* and couples training components are provided in Appendix A.1.

2.3 Experimental Design

The experimental design is a stratified RCT impact evaluation of the *ScaleUp!* skills intervention with a socioemotional skills (SES) curriculum. The randomization is stratified by city, whether the respondent's spouse is a business owner, and whether the respondent had tertiary education. In each stratum, the sample is randomly assigned to one of the following treatment arms. Married women business owners are divided into one of the following:

- **T1**: treatment group 1 receives the *ScaleUp!* program at DOT BDS centers and three in-home sessions for a SES curriculum to women entrepreneurs alone.
- **T2**: treatment group 2 receives the *ScaleUp!* program at DOT BDS centers and three in-home sessions for a SES curriculum to women entrepreneurs plus their husbands.
- **C**: control group is offered no training.

Note that the learning activities in the home-based sessions are the same for both the woman alone (T1) and the couples (T2) treatment arms. However, in the T2 couples training sessions, the male partner collaborates with the businesswoman in these activities. After each activity, both are asked to reflect on what came up for them during the session and how their individual experiences are shared or differ. Comparing average outcomes across the treatment and control group arms post-intervention will provide evidence on whether each program can generate impact. The study will examine how each program affects business performance and productivity, measuring key outcomes such as annual and monthly profits and revenues and capital investment. It will also examine changes in the business owner's self-reported relationship quality, socioemotional skills and decision-making within the household.

[5]Lab-in-the-field experiments indicate that both men and women are often willing to incur a cost to keep income hidden from their spouse, reflecting a desire to preserve individual control over resources (Bakhtiar et al., 2024; Kebede et al., 2014; Castilla, 2018; Jakiela and Ozier, 2016; Bulte, Lensink and Winkel, 2018).

3 Data

3.1 Sample Selection

Program eligibility for the skills intervention was identified through a phone-based screening survey tool conducted in March and July 2021 prior to the study's baseline survey. Women business-owners were targeted in Addis Ababa, Bahir Dar, and Hawassa. A pool of potential participants were collated from the implementing partner's registry of existing graduates of its foundational skills programs and from the World Bank's Women Entrepreneurship Development Project's (WEDP) client registry. The *ScaleUp!* training program is a more advanced training program and is targeted to women entrepreneurs who may already have taken a foundational level skills course and are interested in a training to scale-up their business. Program eligibility was determined based on the following criteria: (1) owning an operational business, (2) being married, (3) living in the study sites, and (4) being interested in the *ScaleUp!* training.[6]

A total of 13,015 names were listed and 10,284 had working phone numbers.[7] Those deemed eligible were invited to participate in a face-to-face baseline survey. Out of 1,645 women screened as eligible into the program a total of 1,144 completed the baseline survey. Due to uncertainties related to the COVID-19 pandemic and ongoing conflict at the time of the baseline survey, around 14% of eligible respondents had closed their businesses at baseline and thus were excluded from the randomization. Ultimately, 973 women entrepreneurs with complete baseline data were included in the impact evaluation and randomized into one of three treatment arms.

3.2 Quantitative Enterprise Surveys

The baseline survey of women entrepreneurs was conducted in two phases, with the first round taking place between August and September 2021, and the second round between December 2021 and January 2022. The follow-up survey (endline) was conducted between July and September 2023, where measures were collected from both the female respondents and their spouses on a number of key outcomes. Interviews lasted an average 90 minutes. Both the baseline and follow-up surveys collected data on demographic characteristics as well as our main outcomes of interest including measures of business performance (e.g., profits,

[6] A total list of 13,015 names with phone numbers were identified and 35% of the women came from the DOT graduates roster, while the remaining 65% came from the WEDP client registry. The screening interview lasted approximately 15 minutes and 10,284 women were reached over the phone.

[7] Of the 10,284 called there were 2,672 (25%) unreachable, i.e., the phone was busy, number did not exist, or no answer. Of the 7,612 women who answered the phone, 6,654 (88%) consented for screening and 4,717 (71%) agreed to participate in training. Of those, 73% consented for their husband to participate.

sales and capital investment), marital relationship quality (e.g., empathy, communication, cooperation), resource sharing within the household, and access to finance. We also include socioemotional skill outcome measures, such as indices capturing generalized self-efficacy, self-confidence, cognitive empathy, and negotiation. The indices include a combination of self-reported statements and situational judgment tests (SJTs).[8] We also analyze index measures of business practices (e.g., marketing and stock control) following McKenzie and Woodruff (2017), decision-making power across multiple domains, and time use. At follow-up we also conducted a survey with husbands who also owned a business themselves (50%). We incorporated qualitative methods into the RCT to help inform follow-up survey measures and analysis (see further description of qualitative data collection below).

Table 1 shows that the treatment assignment was balanced across the control, T1 and T2 treatment groups on our main observable characteristics, with the exception of: operating in the wholesale and retail trade sector (T1 vs T2); monthly revenues (C vs T1); joint business ownership with spouse (T1 vs T2); and consent for the spouse's participation in the training sessions at the screening stage (C vs T2 and T1 vs T2). However, the normalized differences all being below 0.25 suggest that any statistically significant differences are small in magnitude and that the outcomes are in fact well balanced. In addition, the F-test for joint significance of our main covariates is not statistically significant, suggesting the randomization created similar groups based on observable characteristics.

At baseline, the average study participant is 38 years old with eight years of entrepreneurial experience, has three children between 5 and 18 years and resides in a household of six people. Nearly half (47%) of the women in our sample have completed tertiary level education. The average business hires three employees and operates in the retail sector (37% of the sample), and 11% of the women own more than one business. The majority of the women in the sample report being the breadwinner (45%, defined as contributing more than 80% to the household income), but only 26% say they are the head of the household. In addition, most of the husbands (59%) are business owners or self-employed themselves, while 32% are in wage employment and 9% are reportedly not working.

3.3 Qualitative Data

Qualitative data were collected post-intervention by three researchers in November and December 2022 who interviewed women participants in the *ScaleUp!* training.[9] Interviews focused on household dynamics and resource management, and spousal support for the respondent's business. A subset of interviews with husbands supplemented the women's

[8] Self-reported measures include 6 to 12 items with a five-point Likert response scale. SJTs avoid several key pitfalls of self-reported measures: domain ambiguity, reference bias, and social desirability bias.

[9] The intervention was implemented between October 2021 and December 2022 in all participating cities.

interviews, offering additional perspectives on household resource management, support for their wives' businesses, and experience of the training. The qualitative sample was primarily intended to come from T2, with a smaller subset from T1, which was included not for comparing treatment arms, but to avoid over attributing findings to T2 during analysis.

Qualitative research was designed to explore how couples with varying relationship dynamics interpret and respond (or not) to the training. An initial long list of 120 respondents was constructed and stratified by marital quality using quantitative baseline data.[10] In total, the qualitative data was comprised of 38 interviews with 34 unique respondents, including 24 women and, for 10 of them, their husbands. Round one transcripts were reviewed before a round two of data collection, allowing researchers to iterate on the questions asked.[11]

Qualitative data analysis included thorough reading of each transcript to track key areas of supportive and obstructive behaviors. Case summaries were created for each respondent to provide a more holistic view of intrahousehold dynamics and the nature of spousal support. These summaries include: the respondent's primary income-generating activity; years in business; previous work or businesses; household composition; spouse's occupation; all household income sources; identification of the primary income earner; ownership and sharing of bank accounts; decision-making processes around income streams; relationship dynamics; division and negotiation of financial and domestic responsibilities; and the impact of household duties on the woman's business.

3.4 Training Take-up

The skills intervention was implemented between October 2021 and December 2022 in all participating cities. The average take-up rate for at least one training session across the full sample was 73%.[12] See Table A1 in the Appendix for further details on take-up. Analysis by city suggests the highest take-up rate (97%) in Hawassa and lowest (61%) in Addis Ababa.[13] On average, we find a significant difference in training completion rates across the T1 (78%) and T2 treatment arms (68%) driven by differences in Addis Ababa. The take-up rate is relatively high compared to other business training impact evaluations (McKenzie, 2021). In estimating differences in baseline characteristics between those who took up the training and those who did not, we find that women who report a better marital relationship with their spouses are more likely to complete the training.

[10]For qualitative data collection, respondents were selected using randomly ordered lists generated from the quantitative sample, based on the following criteria: women with children under 18 and with a self-employed spouse. These criteria targeted households with likely competition for labor and capital, creating a context well-suited for examining intrahousehold dynamics.

[11]Four respondents were interviewed again in round two to deepen the analysis.

[12]A total of 62% of those invited to attend the training attended all home-based sessions.

[13]We recognize a potential risk for misreporting in the true training take-up by city, as the monitoring process was carried out by our implementing partner.

Information regarding willingness to participate in the *ScaleUp!* training determined whether women entrepreneurs were included in the baseline sample. The majority (71%) of women were interested in participating in attending the training program and we expect our results to be generalizable among similar urban contexts. Given the potentially sensitive nature of our intervention, during the screening process the female respondents were asked whether they consent for their husband to be invited to attend the *ScaleUp!* home-based sessions. Of the surveyed women who stated being interested in participating in the training, 27% expressly did not give consent for their husband's participation. These women were still included in the baseline sample and randomization. Despite the presence of selection into the training, we do not believe that this would introduce any substantial bias in our findings. If women who do not consent for their husband's participation face more constraints then our impact results may be biased downward which means that our analysis would underestimate the program effects. Our main regressions and interpretations remain robust even when controlling for the woman's consent for her husband's participation.

3.5 Survey Attrition

At follow-up, 820 women entrepreneurs (84.5%) of the original 973 respondents were re-interviewed. Of the remaining individuals that were not interviewed, 4.5% could not be tracked down, while 11% refused to take part in the survey. For the spousal surveys, 460 individuals (61% of the women sample that reported still being married at endline) were tracked and interviewed, whereas 23% refused.

Attrition in follow-up surveys poses a risk to the validity of our results if it is non-random (i.e., associated with treatment); however, if attrition is random, it does not introduce bias but it affects power. To evaluate whether survey attrition is correlated with treatment status or our baseline covariates, we conduct regression analyses as presented in Table A3. We find no evidence of systematic attrition between treated and control groups, both for the main respondent and the spousal survey. Our results also show no differential attrition around median profits or the other key characteristics used in heterogeneity analysis. However, we do observe that respondents in Addis Ababa are up to 20% more likely to drop out of the spousal follow-up survey compared to Bahir Dar and Hawassa.

Table 1: Randomization Balance of Baseline Covariates

	(1)	(2)	(3)			
	Control	**T1 - Scale Up! + individual training**	**T2 - Scale Up! + couples training**	**Normalized difference**		
Variable	Mean/(SE)	Mean/(SE)	Mean/(SE)	(1)-(2)	(1)-(3)	(2)-(3)
Household and demographic characteristics						
Age of respondent	38.240	37.620	38.351	0.081	-0.014	-0.093
	(0.428)	(0.437)	(0.454)			
Household size	5.827	5.799	5.829	0.015	-0.001	-0.016
	(0.115)	(0.106)	(0.111)			
Number of children	2.629	2.716	2.753	-0.061	-0.085	-0.025
	(0.079)	(0.081)	(0.085)			
Any children below 5 years	0.495	0.502	0.459	-0.013	0.073	0.085
	(0.028)	(0.028)	(0.028)			
Completed tertiary education	0.466	0.470	0.472	-0.006	-0.010	-0.004
	(0.028)	(0.028)	(0.028)			
Has taken a mindset-oriented training	0.236	0.288	0.278	-0.116	-0.096	0.020
	(0.024)	(0.026)	(0.025)			
Household monthly income (in thousand Birr)	16.542	15.025	14.691	0.078	0.095	0.018
	(1.151)	(1.043)	(1.040)			
Business characteristics						
Business started out of opportunity	0.591	0.578	0.566	0.026	0.050	0.024
	(0.028)	(0.028)	(0.028)			
Business jointly owned with husband	0.077	0.051	0.089	0.104	-0.043	-0.147*
	(0.015)	(0.012)	(0.016)			
Business in wholesale and retail trade sector	0.422	0.374	0.453	0.098	-0.062	-0.160**
	(0.028)	(0.027)	(0.028)			
Monthly revenues (in thousand Birr)	17.614	14.298	15.819	0.147*	0.077	-0.072
	(1.390)	(1.145)	(1.235)			
Monthly profits (in thousand Birr)	4.160	3.770	3.739	0.075	0.082	0.006
	(0.298)	(0.288)	(0.280)			
Capital investment (in thousand Birr)	56.756	58.607	64.277	-0.017	-0.069	-0.051
	(5.898)	(6.249)	(6.317)			
Number of employees	2.134	2.268	2.231	-0.045	-0.032	0.012
	(0.166)	(0.171)	(0.179)			
Socio-emotional skills						
Self efficacy (Z-score)	-0.005	0.023	-0.021	-0.028	0.016	0.045
	(0.058)	(0.057)	(0.055)			
Proactivity (Z-score)	-0.023	0.024	-0.002	-0.047	-0.021	0.025
	(0.055)	(0.057)	(0.057)			
Personal growth (Z-score)	-0.023	-0.016	0.026	-0.006	-0.048	-0.044
	(0.061)	(0.056)	(0.054)			
Entrepreneurial identity (Z-score)	-0.009	-0.020	0.028	0.010	-0.038	-0.049
	(0.059)	(0.060)	(0.051)			
Married couple characteristics						
Marriage quality (Index)	0.089	0.072	0.113	0.021	-0.029	-0.051
	(0.047)	(0.044)	(0.047)			
Husband is a business owner or self-employed	0.521	0.518	0.519	0.006	0.004	-0.003
	(0.028)	(0.028)	(0.028)			
Hours respondent spends on work	9.224	9.256	9.323	-0.011	-0.036	-0.024
	(0.167)	(0.165)	(0.145)			
Hours respondent spends on chores	3.319	3.396	3.399	-0.040	-0.043	-0.001
	(0.105)	(0.112)	(0.101)			
Hours spouse spends on work	8.282	8.358	8.158	-0.021	0.034	0.055
	(0.204)	(0.202)	(0.208)			
Hours spouse spends on chores	1.054	1.109	1.149	-0.036	-0.059	-0.026
	(0.088)	(0.083)	(0.093)			
Consented to having husband in home sessions	0.700	0.712	0.778	-0.028	-0.180**	-0.152*
	(0.026)	(0.026)	(0.023)			
F-test of joint significance (p-value)				0.799	0.695	0.413
Number of observations	313	313	316	626	629	629

Notes: All monetary outcomes are winsorized at the 95% level. Estimation regressions include city fixed effects. Robust standard errors in parentheses.
*** p<0.01, ** p<0.05, * p<0.1

4 Empirical Strategy

4.1 Average Treatment Effect

Our identification strategy assesses the impact of the mindset-oriented business training and the marginal impact of the couples' component, where we present intention-to-treat (ITT) estimates. Our estimation follows an analysis of covariance (ANCOVA) specification for outcomes variables collected during both the baseline and endline surveys.[14] We estimate the following ANCOVA specification:

$$Y_{i,1} = \beta_0 + \beta_{T1} ScaleUp_i + \beta_{T2} CouplesScaleUp_i + \beta_3 Y_{i,0} + \beta_4 X'_{i,0} + \lambda_c + \varepsilon_i \quad (1)$$

where $Y_{i,1}$ represents the outcome variable for individual i measured at endline, while $Y_{i,0}$ provides the baseline outcome - the variable is omitted for the OLS specification. $ScaleUp_i$ is a dummy variable for the random assignment to T1: mindset-oriented training, and $CouplesScaleUp_i$ is a dummy variable for the random assignment to T2: mindset-oriented training combined with a couples' component. β_{T1} and β_{T2} measure the treatment effects relative to the control group. $X'_{i,0}$ is a vector of baseline controls, λ_c are randomization city fixed effects, and ε_i gives the error term. We will report the estimates and significance for $\beta_{T1} = \beta_{T2}$ to test the null hypothesis that there is no difference in the effect of the $ScaleUp$ and $CouplesScaleUp$ trainings. We report error terms robust to individual heteroskedasticity, since treatment was randomized at the individual level. We account for multiple inference by using composite index measures of outcomes and calculating q-values for coefficients of interest within pre-specified families of outcome variables, limiting the false discovery rate (FDR) using the method proposed by Benjamini and Hochberg (1995) as described in Anderson (2008). We report both uncorrected p-values and FDR-adjusted q-values in square brackets for the primary outcome tables.

4.2 Heterogeneous Treatment Effects

We assess whether either of the business trainings has a differential impact based on above and below median annual profits at baseline. One hypothesis is that the mindset-oriented business trainings may have a stronger impact for those female entrepreneurs at the lower end of the profit distribution as they may have more room for business growth. We estimate these effects by interacting the treatment status of T1 and T2 with a binary variable for above median profits at baseline. Our specification is defined by the following regression:

[14] The ANCOVA estimator typically has more statistical power than a difference-in-differences estimator (McKenzie, 2012). For outcomes collected only at endline, we rely on the random assignment of treatment status and use an ordinary least squares (OLS) specification.

$$
\begin{aligned}
Y_{i,1} = \theta_0 &+ \theta_{T1} ScaleUp_i + \theta_{T2} CouplesScaleUp_i + \theta_3 Profits_{i,0} \\
&+ \theta_{T4} ScaleUp_i \times Profits_{i,0} + \theta_{T5} CouplesScaleUp_i \times Profits_{i,0} \\
&+ \theta_6 Y_{i,0} + \theta_7 X'_{i,0} + \lambda_c + \varepsilon_i
\end{aligned} \tag{2}
$$

$Profits_{i,0}$ is a dummy variable equal to 1 if the female entrepreneur reported annual profits above the sample median at baseline. θ_{T1} and θ_{T2} measure the heterogeneous treatment effects for trainings T1 and T2 for below median profit firms and θ_{T4} and θ_{T5} for the effect for above median, respectively. We report the p-value for the full effect for above median profits at the bottom of the tables. The analysis is as previously described for Equation 1.

Table 2 presents descriptive analysis to compare the means of those above and below the median profits at baseline. We show that high profitability firms are on average five times larger, and have 2 more employees compared to the average of 1.2 for lower-profit firms at baseline. We observe a positive correlation between firm profitability and measures of marital quality, including empathy and communication, as well as resource sharing. Women with below median profits are less likely to receive support from their spouse in their business with lower levels of knowledge, networks, financial, and emotional support. We also find marriage quality to be rated higher for the above median profits group, with a 0.3 standard deviation higher index score. These findings suggest that women with below-median profits potentially have more leverage to benefit from a couples-based intervention, as there is greater opportunity for improvement of intrahousehold constraints. Conversely, women above the median profits may have a more favorable enabling environment for a couples intervention to be effective.

4.3 Treatment on the Treated (ToT)

In addition to estimating the ITT effects shown in equations 1 and 2, we also estimate the treatment-on-the-treated (TOT) effect using the local average treatment effect (LATE) estimator. This can be interpreted as the average treatment effect for compliers (i.e., those assigned to the treatment group who actually attend the trainings and those in the control group who do not receive treatment). We instrument attendance in the training with the random assignment to treatment. This estimate will enable us to control for non-compliance with treatment assignment, as not everyone who was offered to attend the training attended all sessions (we have a 70% take-up for T1 and 55% take-up for T2). The LATE estimator is only valid under the assumption that the very act of being invited to the trainings has no impact on the observed outcomes, even if the respondent ends up not attending, which is likely to hold true for our sample. LATE results for primary outcomes are in the Appendix.

Table 2: Sample Characteristics comparing Firms Above and Below Median Baseline Profits

	(1) **Below median profits**	(2) **Above median profits**	**Normalized difference**
Variable	Mean/(SE)	Mean/(SE)	(1)-(2)
Monthly profits (in thousand Birr)	1.190	6.576	-1.235***
	(0.099)	(0.265)	
Number of employees	1.197	3.225	-0.703***
	(0.103)	(0.157)	
Business in wholesale and retail trade sector	0.461	0.366	0.194***
	(0.023)	(0.022)	
Socioemotional skills (Index)	0.046	0.026	0.020
	(0.047)	(0.044)	
Marriage quality (Index)	-0.038	0.226	-0.335***
	(0.036)	(0.036)	
Husband is a business owner or self-employed	0.429	0.605	-0.357***
	(0.023)	(0.022)	
Respondent decides alone on her business activities	0.461	0.351	0.225***
	(0.023)	(0.022)	
Husband and wife jointly decide on her business activities	0.482	0.605	-0.249***
	(0.023)	(0.022)	
Hours respondent spends on work	9.027	9.496	-0.166**
	(0.136)	(0.122)	
Hours respondent spends on chores	3.721	3.019	0.382***
	(0.085)	(0.084)	
Husband worked in her business within last year	0.592	0.727	-0.287***
	(0.023)	(0.020)	
Husband shared business knowledge	0.740	0.857	-0.295***
	(0.020)	(0.016)	
Husband introduced respondent to their network	0.687	0.847	-0.384***
	(0.021)	(0.017)	
Husband's level of emotional support (Z-score)	-0.064	0.064	-0.128**
	(0.048)	(0.044)	
Husband provided financial assistance to her business	0.499	0.578	-0.158**
	(0.023)	(0.023)	
Years of current business activity	5.793	6.460	-0.144**
	(0.224)	(0.200)	
Household size	5.529	6.082	-0.284***
	(0.085)	(0.093)	
Completed tertiary education	0.349	0.595	-0.507***
	(0.022)	(0.023)	
Number of observations	473	476	949

Notes: Estimation regressions include city fixed effects. Robust standard errors in parentheses.
*** p<0.01, ** p<0.05, * p<0.1

5 Results

This section presents our findings from the DOT *ScaleUp!* training intervention that was delivered without husbands (T1) and with husbands (T2). First, we examine impacts on business profits, investments, business practices, and finance outcomes. This is followed by decision-making and socioemotional skills, that are considered foundational for behavioral change. Finally, we examine marriage quality, husband's support in his wife's business, and time use outcomes. In all main results tables, we present both the average treatment effect and the heterogeneous treatment effects by baseline profits.

5.1 Impact on Business Performance

Table 3 presents the treatment effects on women's business performance outcomes, including a binary variable for business survival, average annual business revenues and profits (expressed in levels of one thousand ETB) and number of employees. In terms of survival, Table 3 columns 1 and 2 show that both T1 and T2 trainings had no significant impact on the firm survival rate between baseline and endline. Overall 84% of firms remained operational throughout the study period.[15] Control group businesses that had profits higher than the median at baseline are 13 percentage points more likely to have survived by endline than firms with profits below the median.

In terms of revenues and profits, on average, we do not find a significant impact of either the T1 or T2 treatment (columns 3 and 5). However, turning to the heterogeneous treatment effects by baseline profits, we find a positive treatment effect for the T2 couples training among businesses with baseline profits below the median. Firms with lower profits at baseline were able to increase their revenues and profits by more than 50% after having received the T2 couples training. There is no evidence of an impact of T2 on business revenues or profits among the firms with above median profits at baseline. One possible explanation is that the less profitable businesses had more "slack" or leverage to grow their firms. Profitability at baseline is also correlated with business size in terms of number of employees. However, neither T1 nor T2 has an impact on the number of employees hired at endline with firms reporting approximately 2.3 employees, on average.[16]

Our results on business performance outcomes are robust when using alternative recall periods. In Table A6 we also present the impact results for revenues and profits using monthly recall. The positive and statistically significant effect on profits of the T2 training

[15] This rate should be understood in the context of the COVID-19 pandemic and conflict in Ethiopia when the study took place.

[16] While marriage quality and alternative measures of firm size are strongly correlated with baseline profitability; heterogeneity analysis using these alternative covariates present limited evidence of a treatment impact on business performance outcomes.

is again observed for businesses with lower baseline profits. We find no evidence of an impact on monthly business costs. We also find that the observed heterogeneous effects on annual revenues and profits persist even when baseline profits are treated as a continuous interaction term, as reported in Table A4, strengthening the validity of our results.

In Table 4 we turn to estimating the effect of the training on other business investment outcomes. The investment outcomes are the value (expressed in one thousand Ethiopian Birr) of capital (equipment and machinery), inventory (final goods), and raw materials held by the business at endline. We find no evidence of a T1 or T2 treatment impact on the value of capital stock, inventory stock, or raw materials held by the firm. Firms with above the median profits at baseline, on average, appear to be more highly capitalized than the firms with below the median profits (with higher levels of capital, inventory, and raw materials).

In Table 5 we turn to examine the treatment effects on business practices, such as record-keeping, marketing, and diversification of products and/or markets. Column 1 is a composite index of business practices. Overall, column 1 suggests that the T1 training resulted in a positive average treatment effect on overall business practices, primarily driven by marketing practices (breakdown not shown in Table 5). Participation in the training is associated with a 0.14 standard deviation increase in the adoption of improved business practices. Column 2 shows that the T1 effect is observed for those businesses reporting *above* median baseline profits. The T1 treatment also leads to a 7 percentage point increase in the likelihood that the firm introduced new products in the last year (columns 3 and 4). There is no impact on the likelihood the firms expanded to new markets. However, in columns 7 and 8 we show that there is a positive and significant T1 treatment effect on the likelihood that the firm shifted to a different sector. Overall, we find no evidence of a T2 treatment effect on our measures of business practices.

5.2 Impact on Access to Finance Outcomes

In Table 6 we explore outcomes related to access to financial resources. We find limited evidence of an impact on the average likelihood of borrowing from a formal source (columns 1 and 2), except for T2 treatment women with above median baseline profits. Women with higher baseline profits who were assigned to the T2 treatment are 9 percentage points more likely to report having a loan at endline. Only 23% of the control group report having a formal loan at endline which suggests the magnitude of the effect is large. Perhaps women who were trained with their husbands were able to access more financial resources through formal channels. In Ethiopia it is often the case that husbands must give consent on bank loan applications for the use of joint household assets as collateral. However, we do not observe a treatment effect on our measure that explicitly asks women whether they received financial support from their husband. Women in T2 with below the median baseline profits

report a higher amount of personal savings which is commensurate with the increase in business profits observed in Table 3.

Table 3: Impact on Business Revenues and Profits

	Business survival (Yes = 1)		Annual revenues (Thousand ETB)		Annual profits (Thousand ETB)		Number of employees (Count)	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
T1 - Scale up training	-0.02	0.00	-13.13	-2.20	1.24	1.31	0.01	-0.07
	(0.03)	(0.05)	(16.60)	(16.00)	(4.31)	(4.54)	(0.17)	(0.13)
	[1.00]	[0.95]	[1.00]	[0.95]	[1.00]	[0.83]	[1.00]	[0.78]
T2 - Scale up + couples training	0.00	0.04	2.23	45.28**	4.04	15.38***	-0.03	0.17
	(0.03)	(0.05)	(17.90)	(21.01)	(4.46)	(5.73)	(0.14)	(0.16)
	[1.00]	[0.67]	[1.00]	[0.05]	[1.00]	[0.03]	[1.00]	[0.44]
Annual profits above median		0.13***		80.38***		18.19***		0.66***
		(0.04)		(24.66)		(6.73)		(0.23)
		[0.03]		[0.02]		[0.03]		[0.03]
T1 * Above median profits		-0.05		-20.19		-0.28		0.18
		(0.06)		(32.73)		(8.58)		(0.33)
		[0.70]		[0.78]		[0.95]		[0.78]
T2 * Above median profits		-0.08		-85.20**		-23.14**		-0.37
		(0.06)		(35.66)		(9.04)		(0.29)
		[0.37]		[0.04]		[0.03]		[0.36]
Observations	820	820	820	820	820	820	820	820
Adjusted R^2	0.00	0.01	0.28	0.29	0.22	0.23	0.72	0.73
Control mean	0.84	0.77	181.95	77.52	47.52	22.13	2.38	0.91
p-value for T1=T2	0.46	0.44	0.39	0.02	0.53	0.01	0.78	0.09
T1 effect ($T1 + T1 * Profits$)		-0.05		-22.38		1.03		0.11
p-value for T1 effect		0.24		0.43		0.89		0.72
T2 effect ($T2 + T2 * Profits$)		-0.03		-39.92		-7.76		-0.20
p-value for T2 effect		0.36		0.17		0.26		0.40
ANCOVA model			✓	✓	✓	✓	✓	✓

Notes: *** p<0.01, ** p<0.05, * p<0.1

[1] *Business survival* is a dummy for the female entrepreneur's main business still being operational at endline; *Annual revenues* indicates the main business' reported revenues in the past year; *Annual profits* indicates the main business' reported profits in the past year; *Number of employees* indicates the total number of current employees in the business, not including the female entrepreneur. Continuous outcomes are winsorized at the 95% level.

[2] Controls include randomization city fixed effects and demographic characteristics (age, years of marriage, entrepreneurial experience). Robust standard errors are reported in round parentheses, while Benjamini Krieger Yekutieli (2006) sharpened q-values are reported in square parentheses (computed globally for all hypotheses and outcomes in the table).

[3] For columns (1), (3), (5) and (7), *Control mean* gives the mean of the respective outcome at endline for the control group; for columns (2), (4), (6) and (8), it gives the mean of the outcome at endline for the control group for those with below median annual profits.

Table 4: Impact on Business Investments

	Total capital investment (Thousand ETB)		Inventory investment (Thousand ETB)		Raw materials investment (Thousand ETB)	
	(1)	(2)	(3)	(4)	(5)	(6)
T1 - Scale up training	10.77	7.46	-2.26	-1.35	-0.20	-0.01
	(13.91)	(10.28)	(2.95)	(2.96)	(0.96)	(1.09)
	[1.00]	[1.00]	[1.00]	[1.00]	[1.00]	[1.00]
T2 - Scale up + couples training	-15.14	8.27	-3.11	-1.44	-0.65	-0.35
	(13.69)	(13.32)	(3.06)	(3.35)	(0.95)	(1.12)
	[1.00]	[1.00]	[1.00]	[1.00]	[1.00]	[1.00]
Annual profits above median		64.88***		9.72**		2.48*
		(18.93)		(4.08)		(1.45)
		[0.01]		[0.14]		[0.49]
T1 * Above median profits		8.12		-1.78		-0.41
		(27.61)		(5.88)		(1.94)
		[1.00]		[1.00]		[1.00]
T2 * Above median profits		-44.11		-2.98		-0.58
		(26.88)		(6.08)		(1.97)
		[0.49]		[1.00]		[1.00]
Observations	820	820	820	820	820	820
Adjusted R^2	0.31	0.32	0.09	0.10	0.10	0.10
Control mean	105.90	40.21	17.53	10.43	5.25	3.13
p-value for T1=T2	0.06	0.95	0.78	0.98	0.62	0.75
T1 effect ($T1 + T1 * Profits$)		15.58		-3.13		-0.42
p-value for T1 effect		0.54		0.54		0.79
T2 effect ($T2 + T2 * Profits$)		-35.84		-4.42		-0.93
p-value for T2 effect		0.13		0.38		0.55
ANCOVA model	✓	✓	✓	✓	✓	✓

Notes: *** p<0.01, ** p<0.05, * p<0.1

[1] *Total capital investment* indicates the main business' current investment in all owned capital; *Inventory investment* indicates the main business' current investment amount in inventory; *Raw materials investment* indicates the main business' current investment amount in raw materials. Outcomes are winsorized at the 95% level.

[2] Controls include randomization city fixed effects and demographic characteristics (age, years of marriage, entrepreneurial experience). Robust standard errors are reported in round parentheses, while Benjamini Krieger Yekutieli (2006) sharpened q-values are reported in square parentheses (computed globally for all hypotheses and outcomes in the table).

[3] For columns (1), (3) and (5), *Control mean* gives the mean of the respective outcome at endline for the control group; for columns (2), (4) and (6), it gives the mean of the outcome at endline for the control group for those with below median annual profits.

Table 5: Impact on Business Practices

	Business practices (Standardized index)		Introduced new products (Yes = 1)		Expanded to new markets (Yes = 1)		Shifted to different sector (Yes = 1)	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
T1 - Scale up training	0.14*	-0.01	0.07**	0.06	0.01	0.03	0.06***	0.06*
	(0.08)	(0.11)	(0.04)	(0.05)	(0.02)	(0.02)	(0.02)	(0.03)
T2 - Scale up + couples training	0.04	0.12	0.03	0.03	-0.01	0.03	0.01	-0.01
	(0.08)	(0.10)	(0.04)	(0.05)	(0.02)	(0.02)	(0.02)	(0.02)
Annual profits above median		0.29***		0.05		0.08***		-0.01
		(0.11)		(0.05)		(0.03)		(0.02)
T1 * Above median profits		0.29*		0.03		-0.03		0.02
		(0.15)		(0.07)		(0.04)		(0.04)
T2 * Above median profits		-0.15		0.00		-0.07*		0.03
		(0.15)		(0.07)		(0.04)		(0.03)
Observations	820	820	820	820	820	820	820	820
Adjusted R^2	0.21	0.24	0.05	0.05	0.04	0.05	0.01	0.01
Control mean	0.15	-0.14	0.23	0.20	0.05	0.01	0.03	0.04
p-value for T1=T2	0.21	0.24	0.23	0.56	0.40	0.91	0.01	0.03
T1 effect ($T1 + T1 * Profits$)		0.28		0.09		-0.00		0.07
p-value for T1 effect		0.01		0.09		0.91		0.02
T2 effect ($T2 + T2 * Profits$)		-0.03		0.03		-0.04		0.02
p-value for T2 effect		0.76		0.56		0.21		0.35
ANCOVA model	✓	✓	✓	✓	✓	✓		

Notes: *** p<0.01, ** p<0.05, * p<0.1

[1] *Business practices* is a composite Anderson index of good business practices, including record-keeping, marketing, stock control and financial planning; *Introduced new products* is a dummy equal to 1 if the female entrepreneur developed new products or invested in machinery in the last year, 0 otherwise; *Expanded to new markets* is a dummy equal to 1 if the female entrepreneur opened a new branch or expanded to new markets in the last year, 0 otherwise; *Shifted to different sector* is a dummy equal to 1 if the female entrepreneur opened a new business in a different sector in the last year, 0 otherwise.

[2] Controls include randomization city fixed effects and demographic characteristics (age, years of marriage, entrepreneurial experience). Robust standard errors are reported in parentheses.

[3] For columns (1), (3), (5) and (7), *Control mean* gives the mean of the respective outcome at endline for the control group; for columns (2), (4), (6) and (8), it gives the mean of the outcome at endline for the control group for those with below median annual profits.

Table 6: Impact on Financial Outcomes

	Currently has a loan (Yes = 1)		Borrowed informally (Yes = 1)		Total loans owed (Thousand ETB)		Accumulated savings (Thousand ETB)	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
T1 - Scale up training	0.01	0.01	0.03	0.06*	2.72	4.21	0.75	0.62
	(0.04)	(0.05)	(0.02)	(0.03)	(4.57)	(3.58)	(2.65)	(2.17)
T2 - Scale up + couples training	0.02	-0.05	0.03	0.03	1.40	2.75	2.03	6.04**
	(0.03)	(0.04)	(0.02)	(0.03)	(4.44)	(3.26)	(2.71)	(2.62)
Annual profits above median		0.04		0.04		20.89***		20.95***
		(0.05)		(0.03)		(6.30)		(3.58)
T1 * Above median profits		0.01		-0.07		-2.98		0.28
		(0.07)		(0.05)		(8.95)		(5.03)
T2 * Above median profits		0.15**		-0.01		-2.40		-7.47
		(0.07)		(0.05)		(8.81)		(5.22)
Observations	820	820	820	820	820	820	820	820
Adjusted R^2	0.10	0.11	0.04	0.04	0.15	0.18	0.03	0.11
Control mean	0.23	0.17	0.07	0.05	21.49	6.97	20.25	8.58
p-value for T1=T2	0.97	0.15	0.96	0.43	0.76	0.69	0.63	0.04
T1 effect ($T1 + T1 * Profits$)		0.02		-0.00		1.22		0.90
p-value for T1 effect		0.67		0.89		0.88		0.84
T2 effect ($T2 + T2 * Profits$)		0.09		0.02		0.36		-1.43
p-value for T2 effect		0.08		0.56		0.97		0.75
ANCOVA model	✓	✓	✓	✓	✓	✓		

Notes: *** p<0.01, ** p<0.05, * p<0.1

[1] *Currently has a loan* indicates whether the female respondent has a business loan from a formal institution at the time of the survey; *Borrowed informally* indicates whether the respondent has borrowed from informal sources in the last year; *Total loans owed* indicates the total amount of open loans at the time of the survey; *Accumulated savings* indicates the total amount of personal savings at the time of the survey. All continuous outcomes are winsorized at the 95% level.

[2] Controls include randomization city fixed effects and demographic characteristics (age, years of marriage, entrepreneurial experience). Robust standard errors are reported in parentheses.

[3] For columns (1), (3), (5) and (7) *Control mean* gives the mean of the respective outcome at endline for the control group; for columns (2), (4), (6) and (8), it gives the mean of the outcome at endline for the control group for those with below median annual profits.

5.3 Impact on Socioemotional Skills

Improving socioemotional skills (SES) may be important to help women entrepreneurs express their needs, manage conflicts, make decisions, and stay focused on business goals, even in the face of setbacks and household demands. In Table 7 we turn to impacts on constructs related to socioemotional skills. We present indices of women's satisfaction as a business owner (columns 1 and 2), socioemotional skills (columns 3 and 4), and the SES index deconstructed into intrapersonal skills (column 5 and 6) and interpersonal skills (columns 7 and 8).[17] Our results suggest a positive and significant impact of T1 and T2 trainings on reported satisfaction with work as a business owner. We find no evidence of an impact on the index of intrapersonal skills; however, we find a positive treatment effect of the T2 couples training on interpersonal skills.

In Appendix Table A7 we further decompose the interpersonal skills index into its subcomponents and show the strongest impacts are observed on index measures of assertive communication and negotiation. The heterogeneous effects by profits suggests the largest impacts are observed among the firms with below median profits at baseline. This result is important since it demonstrates effectiveness of the T2 couples-based training curriculum, which focuses on modeling effective communication techniques. Including husbands in the training was important for promoting changes in a woman's ability to negotiate and communicate assertively. While those in T1 received the same training content, the T2 treatment group had a stronger impact on women's measured interpersonal skills. Perhaps for T2 women, having her husband present during the training allows her to better practice the trained skills more effectively with a mutual understanding of the demonstrated communication techniques.

5.4 Impact on Intrahousehold Decision-Making

In Table 8 we present the impact results of T1 and T2 on decision-making power. The sample for this analysis is restricted to the women entrepreneurs who are still married at endline.[18] The decision-making outcomes are a set of binary variables that indicates whether the woman entrepreneur has sole decision-making power on her business (columns 1 and 2), whether business decisions are made solely by her husband (columns 3 and 4), or jointly with her husband (columns 5 and 6). Our results suggest a similar impact of both the T1 and T2 trainings on women's autonomy in business decisions. Women entrepreneurs assigned to

[17] In the economics literature, socioemotional skills are often referred to as non-cognitive skills, soft skills, or life skills. Socioemotional skills can be categorized into *intrapersonal skills* (e.g., personal initiative, self-efficacy) and *interpersonal skills* (e.g., empathy, negotiation, communication).

[18] Table 9 indicates a 4% divorce or separation rate between baseline and endline (no treatment differential) which is why the sample size is slightly smaller in Table 8 than the previous results tables.

Table 7: Impact on Socioemotional Skills

	Satisfaction with work as business owner (Z-score)		Socioemotional skills (Standardized index)		Intrapersonal skills (Standardized index)		Interpersonal skills (Standardized index)	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
T1 - Scale up training	0.15*	0.16	0.05	0.07	-0.06	0.02	0.08	0.05
	(0.08)	(0.13)	(0.08)	(0.13)	(0.08)	(0.12)	(0.08)	(0.12)
T2 - Scale up + couples training	0.14*	0.27**	0.11	0.21*	0.01	0.06	0.15*	0.24**
	(0.08)	(0.12)	(0.08)	(0.11)	(0.08)	(0.11)	(0.08)	(0.12)
Annual profits above median		0.49***		0.29**		0.24**		0.21*
		(0.12)		(0.12)		(0.12)		(0.12)
T1 * Above median profits		-0.01		-0.05		-0.15		0.05
		(0.16)		(0.17)		(0.16)		(0.16)
T2 * Above median profits		-0.25		-0.20		-0.08		-0.17
		(0.16)		(0.16)		(0.16)		(0.17)
Observations	808	808	808	808	808	808	808	808
Adjusted R^2	0.08	0.12	0.01	0.02	0.02	0.02	0.00	0.01
Control mean	-0.08	-0.41	0.00	-0.13	-0.00	-0.10	-0.00	-0.08
p-value for T1=T2	0.89	0.35	0.42	0.21	0.34	0.70	0.33	0.10
T1 effect ($T1 + T1 * Profits$)		0.14		0.02		-0.13		0.10
p-value for T1 effect		0.15		0.85		0.24		0.37
T2 effect ($T2 + T2 * Profits$)		0.02		0.01		-0.02		0.07
p-value for T2 effect		0.83		0.90		0.86		0.55
ANCOVA model	✓	✓	✓	✓	✓	✓		

Notes: *** p<0.01, ** p<0.05, * p<0.1

[1] *Satisfaction with work as business owner* asks female entrepreneurs to rate on a scale from 1 to 5 how satisfied they are with their work as a business owner; *Socioemotional skills* is a composite Anderson index of all intra- (e.g. self-esteem) and inter-personal (e.g. cognitive empathy) skills; *Intrapersonal skills* is a composite Anderson index of intrapersonal skills, including self-esteem, self-efficacy, proactivity and personal growth; *Interpersonal skills* is a composite Anderson index of interpersonal skills, including cognitive empathy, interpersonal influence, assertive communication and negotiation.

[2] Twelve observations are missing from the main sample due to a small drop in responses to the socioemotional skills situational judgment tests in the endline survey.

[3] Controls include randomization city fixed effects and demographic characteristics (age, years of marriage, entrepreneurial experience). Robust standard errors are reported in parentheses.

[4] For columns (1), (3) and (5), *Control mean* gives the mean of the respective outcome at endline for the control group; for columns (2), (4) and (6), it gives the mean of the outcome at endline for the control group for those with below median annual profits.

T1 and T2 are approximately 9 percentage points more likely to report making decisions on their business independently. We observe a shift away from joint decision-making between women and her husband. The heterogeneous treatment effects in column 2 suggest that the impact on decision-making power is concentrated among the firms with below median baseline profits.

Interestingly, referring to the descriptive analysis in Table 2, we find that women with businesses with below median profits exhibit higher rates of sole decision-making than those above the median at baseline who tends toward more joint decision-making. Perhaps among women who have less supportive enabling environments at home, sole decision-making in business may be more desirable and produce better business outcomes. However, those who have more supportive enabling environments, joint decision-making with a husband may be a favorable outcome. Indeed, Annan et al. (2021) find that there is intrahousehold contention over decision-making and when husbands and wives agree on her decision-making power it is generally best for empowerment outcomes. Our results suggest that greater sole decision-making in business may allow some women entrepreneurs the freedom to choose their hours at their own discretion, and we see this directly translated into higher profits.

5.5 Impact on Marriage Quality and Spousal Support

Table 9 examines the effects of the skills interventions on outcomes related to marriage quality and husbands' support in the business outcomes. We find no evidence of an impact on the likelihood of divorce or separation (columns 1 and 2) resulting from the trainings. We present an index of marriage quality in columns 3 and 4, which suggests no significant effects of either treatment on marriage quality. In columns 5 and 6, we find some evidence of a reduction in the number of disagreements with her husband as was reported by the women respondent. In columns 7 and 8 we show no evidence of an impact on husband's support in her business. The outcome measure of husband support in business is an index measure of support related to sharing of financial, emotional, knowledge, and network resources.

The vast majority of spouses provide at least one form of support in their wives' business, with more than 80% of the sample reporting that their spouse provides multiple types of support. This may take the form of physically working in the business, providing financial assistance, sharing knowledge and/or advice, making introductions to business contacts, and providing emotional support. For instance, of those spouses providing direct help in their wives' business, close to half report providing technical support and dedicating an average of 20 hours a week to her business. In terms of financial contributions, the majority of women report receiving start-up capital, whereas only 5% of spouses provided joint household assets as collateral or inputs on credit from his business. In addition, 25% of women report that their husband provides occasional cash infusions to finance their business.

Table 8: Impact on Decision-Making Power

	Female entrepreneur sole decisions on her business (Yes = 1)		Husband sole decisions on her business (Yes = 1)		Joint decisions with husband on her business (Yes = 1)	
	(1)	(2)	(3)	(4)	(5)	(6)
T1 - Scale up training	0.09**	0.09	-0.01	-0.02	-0.06	-0.05
	(0.04)	(0.06)	(0.01)	(0.01)	(0.04)	(0.06)
T2 - Scale up + couples training	0.09**	0.16***	-0.00	-0.01	-0.08*	-0.12**
	(0.04)	(0.06)	(0.01)	(0.01)	(0.04)	(0.06)
Annual profits above median		0.04		-0.01		-0.01
		(0.05)		(0.01)		(0.06)
T1 * Above median profits		-0.00		0.01		-0.01
		(0.08)		(0.02)		(0.08)
T2 * Above median profits		-0.14*		0.01		0.08
		(0.08)		(0.02)		(0.08)
Observations	749	749	749	749	749	749
Adjusted R^2	0.09	0.09	-0.00	-0.00	0.07	0.07
Control mean	0.26	0.25	0.01	0.02	0.69	0.69
p-value for T1=T2	0.92	0.22	0.30	0.31	0.66	0.27
T1 effect ($T1 + T1 * Profits$)		0.09		-0.00		-0.06
p-value for T1 effect		0.13		0.80		0.27
T2 effect ($T2 + T2 * Profits$)		0.02		0.01		-0.03
p-value for T2 effect		0.69		0.66		0.55
ANCOVA model	✓	✓	✓	✓	✓	✓

Notes: *** p<0.01, ** p<0.05, * p<0.1

[1] *Female entrepreneur sole decisions on her business* is a dummy for female entrepreneurs reporting making decisions by themselves on their business activities; *Husband sole decisions on her business* is a dummy for female entrepreneurs reporting that their spouse makes decisions on their business activities; *Joint decisions with husband on her business* is a dummy for female entrepreneurs reporting making decisions jointly with their spouse on their business activities.

[2] Controls include randomization city fixed effects and demographic characteristics (age, years of marriage, entrepreneurial experience). Robust standard errors are reported in parentheses.

[3] For columns (1), (3) and (5), *Control mean* gives the mean of the respective outcome at endline for the control group; for columns (2), (4) and (6), it gives the mean of the outcome at endline for the control group for those with below median annual profits.

Table 9: Impact on Marriage Quality Outcomes

	Divorced or separated (Yes = 1)		Marriage quality (Standardized index)		Number of disagreements (Count)		Husband support in business (Standardized index)	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
T1 - Scale up training	0.02	0.04	-0.00	0.03	-0.20	-0.21	-0.02	0.07
	(0.02)	(0.03)	(0.09)	(0.13)	(0.13)	(0.18)	(0.09)	(0.13)
T2 - Scale up + couples training	0.01	0.03	-0.02	-0.06	-0.22*	-0.17	-0.07	-0.12
	(0.02)	(0.03)	(0.09)	(0.13)	(0.13)	(0.19)	(0.09)	(0.11)
Annual profits above median		0.00		0.16		0.06		0.11
		(0.02)		(0.12)		(0.21)		(0.12)
T1 * Above median profits		-0.04		-0.06		0.03		-0.18
		(0.04)		(0.17)		(0.24)		(0.17)
T2 * Above median profits		-0.04		0.09		-0.11		0.12
		(0.04)		(0.18)		(0.25)		(0.17)
Observations	820	820	749	749	749	749	749	749
Adjusted R^2	0.01	0.01	0.07	0.08	0.00	-0.00	0.15	0.15
Control mean	0.04	0.04	-0.00	-0.16	0.46	0.43	-0.00	-0.10
p-value for T1=T2	0.48	0.53	0.84	0.46	0.80	0.71	0.58	0.11
T1 effect ($T1 + T1 * Profits$)		-0.00		-0.03		-0.18		-0.10
p-value for T1 effect		0.98		0.78		0.27		0.39
T2 effect ($T2 + T2 * Profits$)		-0.01		0.03		-0.27		-0.01
p-value for T2 effect		0.68		0.81		0.11		0.95
ANCOVA model			✓	✓			✓	✓

Notes: *** p<0.01, ** p<0.05, * p<0.1

[1] *Divorced or separated* is a dummy for the female entrepreneur being newly divorced or separated at endline; *Marriage quality* is a composite Anderson index of marital quality, including cooperation, empathy in marriage, communication and trust; *Number of disagreements* indicates the recalled number of disagreements with the husbands on her business; *Husband support in business* is a composite Anderson index of spousal support, including financial provision, emotional support, sharing of knowledge and/or network contacts.

[2] Controls include randomization city fixed effects and demographic characteristics (age, years of marriage, entrepreneurial experience). Robust standard errors are reported in parentheses.

[3] For columns (1), (3), (5) and (7), *Control mean* gives the mean of the respective outcome at endline for the control group; for columns (2), (4), (6) and (8), it gives the mean of the outcome at endline for the control group for those with below median annual profits.

5.6 Impact on Time Use Outcomes among Women and Husbands

Table 10 examines time use within the household (reported by the woman respondent about herself and her spouse). We find an increase in the number of hours women entrepreneurs spend on work for pay as a result of the T2 couples training, particularly for women whose baseline business profits are below the median. This result may be interpreted as women entrepreneurs being better able to negotiate more time in their own businesses, without increased marital conflict. We find no evidence of a commensurate reduction in the time women entrepreneurs spend on household care or chores. Women assigned to the training report a reduction in their husband's time spent at work, irrespective if they are assigned to T1 or T2 (marginally significant).

In Table A5 we present the results as reported by husbands who also owned a business and had data collected from them at endline (56% of the sample). Husbands were asked to report on their own business performance and perceived marital quality outcomes. We find evidence of a positive T2 treatment effect on capital investment in the husband's business, specifically among those whose wives had below-median baseline profits. We find no conclusive evidence of the positive effect on capital investment to be a result of capital flight from the women's businesses. Additionally, we find no significant impacts on profitability of the husband's business or on indicators of marriage quality.

In Appendix Table A8 we present results on an index measure of perceived social norms related to women in business. We show a positive T2 treatment impact on gender norms, whereby women entrepreneurs (with below median profits at baseline) are more likely to report that they would negotiate with their husband to ask him to take care of domestic chores to pursue a business opportunity.[19] With the T2 effect strongest for the below-median profits group, it aligns well with the results we observe on actual time spent in her business in Table 10. However, it is important to keep in mind that while women say they are more likely to negotiate with their husbands, results do not suggest that their husband is doing more domestic work, or women doing less i.e., we find no change in behaviors around the sharing of household chores (as shown in Table 10). It seems that women are able to make favorable decisions about allocating time to business without resistance or repercussions from men. In other words, the positive outcome comes in the form of women not experiencing backlash rather than men actively providing women with more support.

[19]This outcome measure on gender norms is measured using a situational judgment test (SJT) that asks the respondent to judge the reactions of community members to a hypothetical scenario.

Table 10: Impact on Time Use within the Household

	Time spent by female entrepreneur on work (Hours per day)		Time spent by female entrepreneur on chores (Hours per day)		Time spent by husband on work (Hours per day)		Time spent by husband on chores (Hours per day)	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
T1 - Scale up training	-0.16	0.03	-0.08	-0.04	-0.45*	-0.23	-0.01	-0.24
	(0.29)	(0.45)	(0.17)	(0.27)	(0.25)	(0.38)	(0.11)	(0.16)
T2 - Scale up + couples training	0.26	0.85**	-0.07	-0.13	-0.45*	-0.36	0.07	-0.02
	(0.28)	(0.43)	(0.16)	(0.24)	(0.25)	(0.39)	(0.11)	(0.17)
Annual profits above median		1.30***		-0.49**		0.42		-0.13
		(0.39)		(0.23)		(0.34)		(0.16)
T1 * Above median profits		-0.42		-0.06		-0.43		0.44**
		(0.57)		(0.35)		(0.49)		(0.22)
T2 * Above median profits		-1.14**		0.10		-0.17		0.17
		(0.55)		(0.33)		(0.51)		(0.23)
Observations	749	749	749	749	749	749	749	749
Adjusted R^2	0.11	0.12	0.10	0.11	0.21	0.21	0.09	0.09
Control mean	8.85	7.97	3.46	3.83	9.08	8.75	1.16	1.22
p-value for T1=T2	0.13	0.06	0.94	0.74	0.99	0.75	0.49	0.18
T1 effect ($T1 + T1 * Profits$)		-0.38		-0.10		-0.66		0.20
p-value for T1 effect		0.28		0.66		0.04		0.20
T2 effect ($T2 + T2 * Profits$)		-0.29		-0.02		-0.53		0.15
p-value for T2 effect		0.41		0.93		0.10		0.31
ANCOVA model	✓	✓	✓	✓	✓	✓	✓	✓

Notes: *** p<0.01, ** p<0.05, * p<0.1

[1] *Time spent by female entrepreneur on work* indicates the average hours per day that female entrepreneurs report spending on work for pay activities; *Time spent by female entrepreneur on chores* indicates the average hours per day that female entrepreneurs report spending on household activities; *Time spent by husband on work* indicates the average hours per day that female entrepreneurs report that their husband spend on work for pay activities; *Time spent by husband on chores* indicates the average hours per day that female entrepreneurs report their husband spend on household activities.

[2] Controls include randomization city fixed effects and demographic characteristics (age, years of marriage, entrepreneurial experience). Robust standard errors are reported in parentheses.

[3] For columns (1), (3), (5) and (7), *Control mean* gives the mean of the respective outcome at endline for the control group; for columns (2), (4), (6) and (8), it gives the mean of the outcome at endline for the control group for those with below median annual profits.

6 Qualitative Relationship Profiles

In the following analysis we draw on qualitative case studies to illustrate a range of marital relationships in which women navigate their roles as both business owners and wives. The profiles are meant to illustrate important links between intrahousehold dynamics and women's businesses, highlighting how women's relationships and businesses may evolve and change over time. The three profiles described below, while not representative of all relationship dynamics in the study population, offer concrete examples of the different kinds of households that interventions like the *ScaleUp!* training may reach.[20] We use these profiles to reconcile the quantitative findings presented in Section 5 and to understand how and why skills interventions are likely to influence women entrepreneurs and their households. The qualitative profiles help demonstrate how women's business outcomes can vary based on their relationship dynamics and material circumstances.

Profile 1 Mahlet: Limited spousal support and low priority business

Mahlet lives with her husband of over twenty years. After leaving formal work to care for her first child, she started and closed several small businesses before establishing herself as a tailor/retailer. Her work has been shaped by the need to support her husband's business, most notably when she redirected a loan to launch his school transport business. Though she now works part-time in it as a car attendant, she still calls it "his business," but sees a shared benefit as the revenue covers the children's school fees. Yet she adds, "that's why my business is not expanding, I gave priority to my husband's work [more] than my business."

The transport business is treated as the family's main source of income. Despite Mahlet's financial contributions to the family, both husband and wife tend to minimize her earnings. Her husband supports her retail work, but becomes uneasy when it conflicts with childcare. During her most recent pregnancy, she kept the shop open – unlike with her older children – and he briefly helped during the coronavirus pandemic. Mahlet wishes her husband was more involved, but he remains hesitant.

At home, Mahlet manages budgeting and savings, while her husband oversees the business finances. He trusts her decisions but sometimes blames her when savings fall short which can create tension in their relationship. Mahlet finds purpose in her work, she joined a savings group, and dreams of expanding. Her marriage reflects both genuine partnership and persistent gender inequality, with her ambitions often sidelined in favor of his business.

[20] These three specific cases were selected because they reflect a range of relational patterns.

Profile 2 Abeba: Collaborative partnership and high priority business

Abeba has launched multiple businesses, secured formal loans with the help of her husband, and manages the family's finances. Married young, they now have three children, ranging in age from 2 to 17, and Abeba is pregnant. Abeba has steadily expanded her business ventures over time. She has operated a computer shop for over fifteen years and now also runs a clothing distribution business and boutique, with plans to grow further. Her husband consistently backs her enterprises, providing both emotional and financial support. He assists with logistics, childcare, and leverages his own assets to help secure loans. Their financial decisions are largely collaborative, and they openly discuss and resolve differences. As Abeba puts it, "We make decisions together. We do not stand against each other's ideas. But this does not mean that we always have similar ideas; we discuss and negotiate whenever ideas differ and reach a shared decision." Her husband drives a taxi, runs a small school transport business, and occasionally brokers car sales for extra income. Still, Abeba is the family's primary and most consistent earner. She stresses that their work is for mutual benefit and never undermines his role, even as her economic contributions grow. Abeba and her husband exemplify a highly collaborative and growth-oriented partnership.

Profile 3 Hawa: High decision-making authority but constrained opportunities

Hawa and her husband, who have been married for 32 years, operate small businesses from their home compound. Hawa runs a small grocery and donut shop. Her husband, a trained woodworker, has seen his furniture business decline due to economic instability. While they maintain separate bank accounts and manage their own businesses, their financial and business lives are closely intertwined. He helps her with shop duties and bureaucratic errands; she sometimes covers his tax payments, which he repays. They both value education and coordinate finances to cover their children's school expenses. As Hawa's income has increased, she has taken on more household financial responsibilities, especially as her husband's earnings have declined. This shift has led to occasional friction. She observes that her husband sometimes steps back from covering expenses when her income rises, an assertion he disputes, emphasizing their shared contributions. Despite inflation and fluctuating demand, Hawa operates on slim margins to retain customers. Over time, Hawa has become more assertive in household decision-making, empowered by her income growth. She explains, "When I was not working in the past, I would have a say only when I was invited by him [my husband] to say something... But now since I am also working and earning income, I would say we need to spend this money this way, without being invited by him to comment. When I was completely dependent on him, I did not have the confidence to have a say." While their financial resources remain limited, they continue to support each other's efforts.

Impact Assessment of *ScaleUp!* training for each relationship profile

Together, these three qualitative profiles underscore the complex, dynamic, and often gendered ways that intrahousehold dynamics both enable and constrain women's business development. Women's businesses are shaped not just by available resources, but by ongoing negotiations over priorities, labor, and recognition. Next we analyze how participating in the *ScaleUp!* training with their husbands affected the woman's business for each profile.

Mahlet's (profile 1) business performance improved from baseline to endline, and she envisions further expansion. Though her husband remains hesitant, she sees potential in his involvement: "Like I have been assisting him with his job, I believe that it would be good if he could slightly join this sector [tailoring and retail] as the transportation service is not sustainable." For Mahlet, the couples-focused training seems to have accelerated a shift that was already taking place in her relationship. Her husband became more willing to support her growing focus on her business. Yet in other areas, particularly communication, long-standing patterns persist. Mahlet, for instance, described deliberately avoiding conversations about customer complaints with her husband, fearing his reaction. "I think he feels that way because he considers it a challenge to his pride. It's a failure for him," she explains. She remained cautious about how much she disclosed about her business, taking a strategic and guarded approach in her communication. The training also appears to have helped Mahlet recognize the value of having a clear business vision and managing her time more intentionally. Previously, she often delayed tasks and socialized at her shop; now, she stays more focused, using those moments productively. After her child's birth, she kept her business open, and her husband began helping in the shop. She increasingly asked him to supervise the children, though limitations remain. "If he only gave time to the children, I'd be very successful," she says, frustrated that he prefers watching television over helping with homework. Despite these constraints, Mahlet steadily elevated her business's priority within the household, dedicating more time and energy to it. While her husband's behavior did not change much, she believes that the training increased her productive work time without triggering resistance, reflecting a change pathway also observed in the quantitative results. While not all women are like Mahlet, for her, time was a negotiable resource within the household, which proved beneficial to her business. In Mahlet's case, her marriage allowed space for her business to grow, and it did.

Abeba (profile 2) who already had a collaborative partnership with her husband, did not see much change in her business performance between baseline and endline, which remained strong. Her business is already well-integrated into the marriage, likely leaving little room for the *ScaleUp!* couples intervention to shift household dynamics. Her husband was actively engaged in the session, although she notes that the training did not change his behavior, which was already supportive. As demand for his transport services has declined, Abeba's

husband has devoted more time to supporting her work. She says he now helps by driving her to early-morning markets, distributing clothes, picking her up in the evening, and saving on taxi costs. When he is not driving, he assists in her boutique. He has also played a key role in helping her secure a loan. "For instance, when I started this business [the boutique], there was a condominium house registered in his name... I requested him to allow me to use it as collateral for a bank loan. He told me that he had the trust in me and did what I asked him to do and I was able to get the loan and start the business with a 100,000 birr loan," she explained. They both agree he contributes to household responsibilities as well.

Hawa's (profile 3) household was severely affected by the broader economic downturn and inflation, which reduced demand for her husband's carpentry and strained her own business. Her husband expressed a desire to help her expand: "I had the plan of expanding the shop space so that she would have a comfortable frying area. We even could have an employee working there if the space was made comfortable. I am a carpenter. I have the skill to do that. But the price inflation we are in made us out of our plan." Hawa's business was struggling at baseline and continued to struggle at endline. Even with spousal support, women like Hawa, who face structural constraints, often have limited ability to grow their business. As Hawa's husband's business has declined, her income has become more central to the household, expanding her role beyond meeting personal needs. Her husband now actively supports her work, opening her shop early from 5 to 9 AM while she fries donuts, covering for her when she is busy at home, and recently serving as a guarantor for her loan. She saves daily to repay it and has become more disciplined in spending. Her increased role in supporting the household has also increased her voice in household decisions.

These qualitative case studies help highlight that the effectiveness of couples-focused interventions depends not only on program content but also on the household context into which the intervention is introduced.

7 Conclusion

In this paper, we evaluate the DOT *ScaleUp!* business training and coaching intervention to women entrepreneurs in Ethiopia, with a focus on how redesigning the socioemotional skills component affects women's ability to navigate intrahousehold constraints. A couples-focused curriculum adapted the socioemotional skills content to emphasize interpersonal skills critical for communication and negotiation with a spouse. The intervention was offered to women through home-based sessions with and without their husbands, allowing us to isolate the marginal value of spousal inclusion. Using a randomized controlled trial with outcomes measured one year after training, we compare individual training (women only), couples-based training (women and husbands), with a control group (no training).

We find positive impacts on women's autonomy in business decision-making, business practices, and satisfaction as business owners. On average, effects on business performance are limited; however, we document substantial heterogeneity in impact by baseline profitability. For women operating smaller, less profitable firms, the couples-based approach leads to large gains in revenues and profits when delivered jointly with husbands. Women operating more profitable firms benefit primarily through increased access to formal business loans, with limited effects on profits in the short-run. Program effects appear to operate not through changes in husbands' behavior (e.g., we do not find them doing more chores or directly supporting the business), but through women's improved ability to deploy the interpersonal skills acquired during the training. When spouses are included, women are better able to use communication and negotiation skills to reallocate time toward their businesses and access financial resources, without increasing marital conflict.

These patterns underscore that the returns to socioemotional skills depend not only on skill acquisition, but on whether the household context allows women to act on those skills. In many households, women's business activities are constrained by restrictive gender norms, limited spousal support, or weak bargaining power. Improving interpersonal communication can relax some of these constraints by expanding what is negotiable within the household, even in the absence of large or immediate shifts in husbands' attitudes or behaviors. Qualitative evidence reinforces this interpretation, highlighting that the effectiveness of interventions like *ScaleUp!* hinges on the interaction between program content and household context. Where relationships are already supportive, scope for change may be limited; where intrahousehold constraints are tighter, even modest improvements in negotiation over time or resources can yield meaningful economic gains. Our paper demonstrates that engaging men can enhance the effectiveness of women's entrepreneurship programs, not by transforming men's behavior directly, but by enabling women to more effectively use the skills they acquire to help unleash their economic potential.

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A Appendix

A.1 Details on *ScaleUp!* and Couples' Add-on Intervention

Digital Opportunity Trust's (DOT's) *ScaleUp!* is a business training intervention that includes classroom sessions and coaching. Women business owners are enrolled in *ScaleUp!* courses delivered at DOT's regional Business Development Service (BDS) centers. *ScaleUp!* courses are demand driven and guided by an initial intensive conversation with each client (determined by a "business health assessment"). The content of a *ScaleUp!* course follows a prescriptive sequence to deliver clear learning and business outcomes. Courses are chosen from a catalog of 20+ based on the conversation between the client and their Business Extension Worker (BEW). A minimum of three classroom-based sessions are to be taken over a period of six months to graduate from *ScaleUp!*. Immediately after each course, the client meets with the BEW to come up with a couple of action items on how to apply the recent learning to their own business. The BEW follows up with the client in their place of business, using any results of the action items as a springboard for their coaching conversation. In *ScaleUp!*, in-business coaching sessions are freeform to align with the individual needs determined by the coach and woman entrepreneur.

The couples-based curriculum was delivered in three home-based sessions to make it easier for women to attend with their husbands. Each session was 120 minutes with 30 minutes set aside for greeting, homework follow-up, and setting expectations for each session. Learning activities lasted 90 minutes. The intention for the partner work was to increase partner interest and support toward the businesswoman's success, so the partner was asked to collaborate with the woman on the activities regarding her business. The trainer gave clear role descriptions upfront to help ensure that the woman remained the decision maker in all business outcomes. Her partner was guided to play the role of thoughtful consultant in the activities, releasing ownership of any outcomes.

The couples' training had the following components in its underlying design philosophy:

- Model behavior – this component emphasizes the trainer role in modeling behavior instead of lecturing. This is done to achieve effective communication between couples through consistent modeling and practice during the training sessions. The idea is that couples will learn best through observing and experiencing positive communication behaviors and to practice empathy.
- Focus on success – this helps cultivate trust and build the entrepreneur's self-confidence. The training material celebrates the woman's past ability to succeed, thereby increasing self-confidence.

- Co-creation – encourages joint collaboration and reduces conflict. The partners are instructed to collaboratively develop paper artefacts in the training and both parties are asked to collaborate to arrive at the answer together.
- The business owner is the decision maker – while the husband is encouraged to think through challenges and solutions along with the woman entrepreneur, she is the primary decision maker on matters relating to her business.

A total of 27 Business Development Extension workers were given five days of Training of Trainers to familiarize themselves with the curriculum content and to cultivate the required skill set to guide and moderate the sessions. The initial roll-out of the intervention was delayed due to a new wave of the coronavirus in April 2021. A two-day refresher training was provided to the trainers before the eventual roll-out of the intervention in October 2021.

Prior to the start of the training, the Business Development Extension workers conducted a Business Health Assessment (BHA) to do a needs-assessment to understand the women entrepreneurs' opportunities and challenges. The extension workers use this opportunity to cultivate rapport with the training participant and to set clear expectations about the training experience. The BDS extension workers scheduled time for the first session of the training after filling out the assessment.

The implementation of the program faced a few challenges. Despite the screening and baseline surveys that checked eligibility and secured informed consent, some participants were either unreachable or refused to participate in the program. Some women also dropped out of the training program after attending a few sessions. Among the reasons for refusal and dropping out are shortage of time, familiarity with the training content, and partner unwillingness to participate. The GIL team built a monitoring tool to observe the implementation progress in real-time and proactively responded to challenges. This entailed additional outreach to encourage women to finish the training program.

A.2 Training Cost Estimates

To provide training cost estimates, we examine the budget and expenses of the *ScaleUp!* program provided by the implementing partner to gain insights into the costs of the intervention design and implementation. The curriculum design cost was USD 15,300. The total implementation cost of the intervention is approximately USD 34,000, including costs of participants' recruitment, training materials, venue hire, trainer salaries, transportation and administrative overhead. This translates into a per trainee cost of around USD 76 averaged across 649 beneficiaries. This is a low cost training intervention relative to other business trainings delivered in the region (see for example, Campos et al. (2017); McKenzie and Puerto (2021)).

A.3 Sample Size and Power Calculations

Power calculations were conducted to determine the minimum sample size required to detect a treatment effect of 0.2 standard deviation over the control mean at 80% power. Based on the power calculations, we chose a sample size of 325 per treatment arm. The stratification by city helps to reduce noise by accounting for some of the (location dependent) variance in outcome measures. Our study sample size is comparable to estimates used in the Personal Initiative (PI) training in Togo (Campos et al., 2017).

A.4 Additional Tables

Table A1: Training Take-up Rates

Sample	**Training take-up**	**Treatment group (%)**	**T1 (%)**	**T2 (%)**
Respondents invited to training (N = 646)	At least one training session	73	78	68
	Completed all training sessions	62	70	55
By randomization city				
Addis Ababa (N = 390)	At least one training session	61	70	52
	Completed all training sessions	44	57	31
Bahir Dar (N = 87)	At least one training session	77	75	79
	Completed all training sessions	77	75	79
Hawassa (N = 169)	At least one training session	97	98	97
	Completed all training sessions	96	96	97

Notes: Percentages are calculated with respect to the total number assigned to each treatment arm, i.e. T1: 322 and T2: 324. *Completed all training sessions* indicates whether the implementing partner reported that the female entrepreneur completed all home-based training sessions.

Table A2: Training Take-up Correlates (T1 vs T2)

	(1)	(2)	(3)	(4)						
	T1 - Did not start individual training	**T2 - Did not start couples training**	**T1 - Attended individual training**	**T2 - Attended couples training**	**Normalized difference**					
Variable	Mean/(SE)	Mean/(SE)	Mean/(SE)	Mean/(SE)	(1)-(2)	(1)-(3)	(1)-(4)	(2)-(3)	(2)-(4)	(3)-(4)
Household and demographic characteristics										
Age of respondent	37.522	38.942	37.636	37.917	-0.189	-0.015	-0.054	0.161	0.126	-0.035
	(0.819)	(0.807)	(0.508)	(0.542)						
Household size	5.940	5.596	5.761	5.894	0.194	0.100**	0.025	-0.085	-0.151	-0.067
	(0.197)	(0.189)	(0.124)	(0.137)						
Number of children	2.821	2.625	2.688	2.779	0.146	0.094	0.028	-0.045	-0.104	-0.059
	(0.165)	(0.131)	(0.093)	(0.109)						
Completed tertiary education	0.463	0.442	0.474	0.488	0.041	-0.022	-0.051	-0.063	-0.092	-0.030
	(0.061)	(0.049)	(0.032)	(0.034)						
Has taken a mindset-oriented training	0.179	0.202	0.316	0.309	-0.058	-0.319*	-0.304	-0.261	-0.246	0.015
	(0.047)	(0.040)	(0.030)	(0.031)						
Household monthly income (Winsorized 95%)	16.541	13.110	14.613	15.399	0.182	0.100	0.058	-0.086	-0.127	-0.043
	(2.508)	(1.677)	(1.135)	(1.286)						
Business characteristics										
Business jointly owned with husband	0.045	0.096	0.053	0.083	-0.201	-0.036	-0.156	0.166	0.046	-0.121
	(0.025)	(0.029)	(0.014)	(0.019)						
Business in wholesale and retail trade sector	0.418	0.471	0.360	0.433	-0.107	0.118*	-0.031	0.226***	0.076	-0.149
	(0.061)	(0.049)	(0.031)	(0.034)						
Monthly revenues (in thousand Birr)	16.139	15.962	13.856	15.646	0.008	0.111	0.023	0.097	0.014	-0.087
	(2.574)	(2.268)	(1.274)	(1.442)						
Monthly profits (in thousand Birr)	3.590	4.040	3.833	3.638	-0.083	-0.048	-0.010	0.038	0.077	0.040
	(0.610)	(0.570)	(0.326)	(0.314)						
Household monthly income (in thousand Birr)	65.918	68.025	58.034	63.228	-0.017	0.069	0.024	0.084	0.041	-0.048
	(14.615)	(12.505)	(7.011)	(7.212)						
Number of employees	2.090	2.654	2.312	2.060	-0.172	-0.075	0.010	0.102	0.179	0.083
	(0.352)	(0.356)	(0.195)	(0.202)						
Socio-emotional skills										
Self efficacy (Z-score)	0.014	0.022	0.025	-0.047	-0.008	-0.011	0.062	-0.003	0.069	0.074
	(0.126)	(0.104)	(0.064)	(0.065)						
Proactivity (Z-score)	-0.187	-0.064	0.082	0.033	-0.102	-0.243	-0.196	-0.141	-0.092	0.053
	(0.154)	(0.112)	(0.059)	(0.065)						
Personal growth (Z-score)	0.021	0.030	-0.030	0.032	-0.010	0.053	-0.013	0.060	-0.003	-0.064
	(0.109)	(0.096)	(0.064)	(0.064)						
Entrepreneurial identity (Z-score)	-0.158	-0.096	0.021	0.097	-0.053	-0.163	-0.256	-0.109	-0.199	-0.084
	(0.143)	(0.112)	(0.065)	(0.053)						
Married couple characteristics										
Marriage quality (Index)	-0.027	0.112	0.094	0.116	-0.173	-0.159	-0.186	0.021	-0.005	-0.028
	(0.089)	(0.085)	(0.050)	(0.055)						
Husband is a business owner or self-employed	0.403	0.500	0.547	0.530	-0.195	-0.289	-0.255	-0.093	-0.060	0.033
	(0.060)	(0.049)	(0.032)	(0.034)						
Hours respondent spends on work	9.060	8.837	9.316	9.525	0.083	-0.086	-0.161	-0.186	-0.278**	-0.075
	(0.374)	(0.218)	(0.183)	(0.184)						
Hours respondent spends on chores	3.642	3.452	3.324	3.364	0.100	0.163	0.154	0.065	0.048	-0.022
	(0.231)	(0.188)	(0.127)	(0.116)						
Hours spouse spends on work	8.761	8.144	8.247	8.152	0.179	0.151	0.178	-0.028	-0.002	0.026
	(0.384)	(0.364)	(0.233)	(0.249)						
Hours spouse spends on chores	1.224	1.038	1.085	1.198	0.115	0.091	0.016	-0.030	-0.098	-0.073
	(0.197)	(0.158)	(0.092)	(0.112)						
F-test of joint significance (p-value)					0.122	0.072*	0.566	0.224	0.565	0.468
Number of observations	67	104	247	217	171	314	284	351	321	464

Notes: All monetary outcomes are winsorized at the 95% level. Estimation regressions include city fixed effects. Robust standard errors in parentheses.
*** p<0.01, ** p<0.05, * p<0.1

Table A3: Correlation between Survey Attrition and Treatment Status

	Attrition (Female only)		Attrition (Spouse only)	
	(1)	(2)	(3)	(4)
T1 - Scale up training	-0.03	-0.01	0.01	0.05
	(0.03)	(0.04)	(0.04)	(0.05)
T2 - Scale up + couples training	-0.02	-0.02	-0.01	0.03
	(0.03)	(0.04)	(0.04)	(0.06)
Annual profits above median		0.00		0.06
		(0.04)		(0.06)
T1 * Above median profits		-0.03		-0.07
		(0.06)		(0.08)
T2 * Above median profits		0.00		-0.08
		(0.06)		(0.08)
Randomization city: Bahir Dar	-0.03	-0.03	-0.16***	-0.16***
	(0.04)	(0.04)	(0.05)	(0.05)
Randomization city: Hawassa	-0.04*	-0.04*	-0.19***	-0.20***
	(0.03)	(0.03)	(0.04)	(0.04)
Age of respondent	-0.00	-0.00	0.01**	0.01**
	(0.00)	(0.00)	(0.00)	(0.00)
Years of marriage	-0.00	-0.00	-0.01**	-0.01**
	(0.00)	(0.00)	(0.00)	(0.00)
Years of entrepreneurial experience	-0.00	-0.00	-0.00	-0.00
	(0.00)	(0.00)	(0.00)	(0.00)
Observations	970	970	970	970
Adjusted R^2	0.01	0.00	0.03	0.03
Control mean	0.17	0.17	0.53	0.50

Notes: *** p<0.01, ** p<0.05, * p<0.1

[1] Covariates are all in relation to the female entrepreneur. Robust standard errors in parentheses.

[2] For columns (1) and (3), *Control mean* gives the mean attrition rate for the control group; for columns (2) and (4), it gives the mean attrition for the control for those with below median annual profits.

Table A4: Impact on Business Performance by Continuous Baseline Profits

	Business survival (Yes = 1)		Annual revenues (Thousand ETB)		Annual profits (Thousand ETB)		Number of employees (Count)	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
T1 - Scale up training	-0.0216	0.0027	-13.1331	28.1651	1.2376	6.5065	0.0107	0.0741
	(0.0322)	(0.0419)	(16.6006)	(18.4086)	(4.3142)	(4.7665)	(0.1698)	(0.1803)
T2 - Scale up + couples training	0.0018	0.0316	2.2299	39.9928*	4.0447	11.7171**	-0.0338	-0.0905
	(0.0308)	(0.0399)	(17.9025)	(20.5516)	(4.4597)	(5.1991)	(0.1444)	(0.1609)
Annual profits (Thousand ETB)		0.0011***		1.4210***	0.4653***	0.5669***		0.0051**
		(0.0002)		(0.3641)	(0.0444)	(0.0708)		(0.0024)
T1 * Annual profits		-0.0000		-0.0009**		-0.0001		-0.0000
		(0.0000)		(0.0004)		(0.0001)		(0.0000)
T2 * Annual profits		-0.0000		-0.0008*		-0.0002*		0.0000
		(0.0000)		(0.0004)		(0.0001)		(0.0000)
Observations	820	820	820	820	820	820	820	820
Adjusted R^2	0.00	0.01	0.28	0.30	0.22	0.22	0.72	0.73
Control mean	0.84	0.86	181.95	173.82	47.52	38.59	2.38	1.38
p-value for T1=T2	0.46	0.48	0.39	0.56	0.53	0.32	0.78	0.33
T1 effect ($T1 + T1 * Profits$)		0.00		28.16		6.51		0.07
p-value for T1 effect		0.95		0.13		0.17		0.68
T2 effect ($T2 + T2 * Profits$)		0.03		39.99		11.72		-0.09
p-value for T2 effect		0.43		0.05		0.02		0.57
ANCOVA model			✓	✓	✓	✓	✓	✓

Notes: *** p<0.01, ** p<0.05, * p<0.1

[1] *Business survival* is a dummy for the female entrepreneur's main business still being operational at endline; *Annual revenues* indicates the main business' reported revenues in the past year; *Annual profits* indicates the main business' reported profits in the past year; *Number of employees* indicates the total number of current employees in the business, not including the female entrepreneur. Continuous outcomes are winsorized at the 95% level.

[2] Controls include randomization city fixed effects and demographic characteristics (age, years of marriage, entrepreneurial experience). Robust standard errors in parentheses.

[3] For columns (1), (3), (5) and (7), *Control mean* gives the mean of the respective outcome at endline for the control group; for columns (2), (4), (6) and (8), it gives the mean of the outcome at endline for the control group for those with zero baseline annual profits.

Table A5: Impact on Husband Business and Marriage Outcomes

	Husband's monthly revenues (Thousand ETB)		Husband's monthly profits (Thousand ETB)		Husband's capital investment (Thousand ETB)		Husband's marriage quality (Standardized Index)	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
T1 - Scale up training	0.18	1.39	0.27	0.47	8.08	11.41	0.09	0.03
	(1.69)	(1.75)	(0.48)	(0.51)	(15.88)	(15.73)	(0.11)	(0.15)
T2 - Scale up + couples training	-0.24	2.47	0.18	0.73	25.73	34.90**	0.08	0.15
	(1.65)	(1.78)	(0.46)	(0.50)	(16.21)	(17.73)	(0.11)	(0.15)
Annual profits above median		9.92***		2.64***		61.60***		0.27*
		(2.35)		(0.65)		(22.12)		(0.16)
T1 * Above median profits		-2.95		-0.52		-9.93		0.12
		(3.27)		(0.93)		(31.50)		(0.22)
T2 * Above median profits		-5.66*		-1.15		-19.52		-0.14
		(3.22)		(0.90)		(32.49)		(0.22)
Observations	460	460	460	460	460	460	460	460
Adjusted R^2	0.05	0.11	0.03	0.09	0.02	0.04	0.04	0.05
Control mean	9.37	4.03	2.70	1.28	60.83	28.54	-0.00	-0.14
p-value for T1=T2	0.80	0.58	0.84	0.63	0.28	0.23	0.92	0.39
T1 effect ($T1 + T1 * Profits$)		-1.56		-0.06		1.48		0.15
p-value for T1 effect		0.57		0.94		0.96		0.36
T2 effect ($T2 + T2 * Profits$)		-3.19		-0.42		15.39		0.01
p-value for T2 effect		0.24		0.57		0.57		0.95

Notes: *** p<0.01, ** p<0.05, * p<0.1

[1] *Husband's monthly revenues* indicates the husband business' reported revenues in the past month; *Husband's monthly profits* indicates the husband business' reported profits in the past month; *Husband's capital investment* indicates the husband business' current investment in all owned capital; *Husband's marriage quality* is a composite Anderson index of marital quality, including cooperation, empathy in marriage, communication and trust from the husband's perspective. All outcomes are observed only at endline and monetary outcomes are winsorized at the 95% level.

[2] Controls include randomization city fixed effects and demographic characteristics (age, years of marriage, entrepreneurial experience of the female entrepreneur). Robust standard errors in parentheses.

[3] For columns (1), (3) and (5), *Control mean* gives the mean of the respective outcome at endline for the control group; for columns (2), (4) and (6), it gives the mean of the outcome at endline for the control group for those with below median annual profits.

Table A6: Impact on Monthly-Recall Business Performance Outcomes

	Monthly revenues (Thousand ETB)		Monthly profits (Thousand ETB)		Monthly costs (Thousand ETB)	
	(1)	(2)	(3)	(4)	(5)	(6)
T1 - Scale up training	-0.30	0.18	0.12	0.01	10.66	7.92
	(1.77)	(1.49)	(0.40)	(0.43)	(7.05)	(7.88)
T2 - Scale up + couples training	0.94	4.60**	0.07	0.98*	11.42	12.75
	(2.03)	(2.18)	(0.42)	(0.54)	(7.27)	(8.31)
Annual profits above median		7.71***		1.44**		24.27**
		(2.73)		(0.63)		(9.60)
T1 * Above median profits		-1.13		0.19		5.08
		(3.47)		(0.80)		(14.10)
T2 * Above median profits		-7.28*		-1.83**		-2.79
		(4.07)		(0.85)		(14.52)
Observations	820	820	820	820	820	820
Adjusted R^2	0.29	0.29	0.27	0.27	0.22	0.23
Control mean	18.43	6.89	4.57	2.22	57.24	25.24
p-value for T1=T2	0.52	0.04	0.91	0.06	0.92	0.58
T1 effect ($T1 + T1 * Profits$)		-0.95		0.21		13.00
p-value for T1 effect		0.76		0.76		0.26
T2 effect ($T2 + T2 * Profits$)		-2.68		-0.85		9.96
p-value for T2 effect		0.43		0.20		0.40
ANCOVA model	✓	✓	✓	✓	✓	✓

Notes: *** p<0.01, ** p<0.05, * p<0.1

[1] *Monthly revenues* indicates the main business' self-reported revenues in the past month; *Monthly profits* indicates the main business' self-reported profits in the past month; *Monthly costs* indicates the main business' self-reported total expenditures in the past month, including salaries, rent, and other costs. Outcomes are winsorized at the 95% level.

[2] Controls include randomization city fixed effects and demographic characteristics (age, years of marriage, entrepreneurial experience). Robust standard errors in parentheses.

[3] For columns (1), (3) and (5), *Control mean* gives the mean of the respective outcome at endline for the control group; for columns (2), (4) and (6), it gives the mean of the outcome at endline for the control group for those with below median annual profits.

Table A7: Impact on Interpersonal Skills Sub-Components

	Cognitive empathy (Z-score)		Expressiveness (Z-score)		Interpersonal influence (Z-score)		Negotiation (Z-score)	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
T1 - Scale up training	0.01	0.06	0.09	0.14	-0.02	0.03	0.03	0.15
	(0.09)	(0.14)	(0.09)	(0.13)	(0.09)	(0.13)	(0.09)	(0.13)
T2 - Scale up + couples training	0.13	0.16	0.10	0.26**	0.10	0.17	0.09	0.25**
	(0.09)	(0.13)	(0.08)	(0.12)	(0.08)	(0.12)	(0.08)	(0.12)
Annual profits above median		0.22		0.27**		0.18		0.28**
		(0.14)		(0.13)		(0.12)		(0.13)
T1 * Above median profits		-0.11		-0.11		-0.10		-0.23
		(0.19)		(0.18)		(0.17)		(0.17)
T2 * Above median profits		-0.05		-0.31*		-0.13		-0.32*
		(0.18)		(0.17)		(0.17)		(0.17)
Observations	808	808	808	808	808	808	808	808
Adjusted R^2	0.02	0.02	0.02	0.02	0.05	0.05	0.01	0.02
Control mean	-0.05	-0.14	-0.08	-0.18	-0.06	-0.13	-0.04	-0.18
p-value for T1=T2	0.15	0.43	0.87	0.33	0.14	0.23	0.47	0.37
T1 effect ($T1 + T1 * Profits$)		-0.04		0.04		-0.07		-0.08
p-value for T1 effect		0.72		0.75		0.56		0.48
T2 effect ($T2 + T2 * Profits$)		0.10		-0.05		0.04		-0.06
p-value for T2 effect		0.39		0.64		0.73		0.58

Notes: *** p<0.01, ** p<0.05, * p<0.1

[1] *Cognitive empathy* indicates the female respondent's ability to understand another's viewpoint and have emotional concern for another's situation or experience; *Expressiveness* indicates the female respondent's ability to explain ideas and openly expressing her opinions in an assertive manner; *Interpersonal influence* indicates the respondent's ability to communicate in a manner that changes other's perspectives, particularly within marital relationships; *Negotiation* indicates the respondent's ability to identify her own and other's interests during a disagreement and to change her own behaviors, thoughts and feelings as a strategy for resolving interpersonal problems. All outcomes are measured using situational judgment tests at endline.

[2] Twelve observations are missing from the main sample due to a small drop in responses to the socioemotional skills situational judgment tests in the endline survey.

[2] Controls include randomization city fixed effects and demographic characteristics (age, years of marriage, entrepreneurial experience). Robust standard errors in parentheses.

[3] For columns (1), (3) and (5), *Control mean* gives the mean of the respective outcome at endline for the control group; for columns (2), (4) and (6), it gives the mean of the outcome at endline for the control group for those with below median annual profits.

Table A8: Impact on Gender Norms

	Gender norms (Standardized index)		Perceived proportion of the community who would negotiate with their husband to do chores (Z-score)		Perceived proportion of the community who would speak badly of a woman whose husband did chores (Z-score)		Likelihood of respondent to negotiate with her husband to do chores (Z-score)		Likelihood of respondent to stop working away from home due to negative rumors (Z-score)	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
T1 - Scale up training	-0.01	0.07	-0.03	0.09	-0.13	-0.04	-0.09	0.03	0.05	-0.02
	(0.08)	(0.12)	(0.08)	(0.12)	(0.08)	(0.12)	(0.09)	(0.12)	(0.09)	(0.13)
T2 - Scale up + couples training	0.09	0.30***	-0.07	0.11	-0.07	-0.15	0.11	0.27**	-0.06	-0.17
	(0.08)	(0.11)	(0.08)	(0.11)	(0.08)	(0.11)	(0.08)	(0.12)	(0.09)	(0.12)
Annual profits above median		0.14		-0.01		-0.00		0.24*		-0.07
		(0.12)		(0.12)		(0.12)		(0.12)		(0.12)
T1 * Above median profits		-0.16		-0.23		-0.17		-0.25		0.14
		(0.17)		(0.17)		(0.17)		(0.17)		(0.18)
T2 * Above median profits		-0.42**		-0.36**		0.16		-0.31*		0.22
		(0.16)		(0.17)		(0.17)		(0.17)		(0.17)
Observations	806	806	806	806	806	806	806	806	806	806
Adjusted R^2	0.03	0.04	0.03	0.04	0.02	0.02	0.06	0.06	0.00	0.00
Control mean	0.00	-0.05	0.02	0.06	0.03	0.02	-0.02	-0.11	0.03	0.07
p-value for T1=T2	0.20	0.04	0.66	0.82	0.49	0.33	0.01	0.05	0.21	0.23
T1 effect ($T1 + T1 * Profits$)		-0.09		-0.14		-0.22		-0.22		0.12
p-value for T1 effect		0.46		0.24		0.07		0.07		0.34
T2 effect ($T2 + T2 * Profits$)		-0.11		-0.25		0.01		-0.05		0.05
p-value for T2 effect		0.35		0.05		0.96		0.69		0.68

Notes: *** p<0.01, ** p<0.05, * p<0.1

[1] *Perceived gender norms* is a composite Anderson index capturing the female respondent's perception of social norms in her community around women in business, where higher values indicate more progressive social norms. Each component is measured using situational judgment tests (SJTs) at endline, where respondents are asked to imagine a woman named Selam, who is married with two young children, and has a retail business with an opportunity to increase revenues, but it would involve early morning work. Respondents are asked to think of the reactions of ten women in her community to Selam's situation, and also reflect on their own behavior.

[2] Controls include randomization city fixed effects and demographic characteristics (age, years of marriage, entrepreneurial experience). Robust standard errors are reported in parentheses.

[3] For columns (1), (3), (5), (7) and (9), *Control mean* gives the mean of the respective outcome at endline for the control group; for columns (2), (4), (6), (8) and (10), it gives the mean of the outcome at endline for the control group for those with below median annual profits.

Table A9: Impact on Husband Support Sub-Components

	Husband is involved in her business (Yes = 1)		Husband shared business knowledge (Yes = 1)		Husband shared business network or contacts (Yes = 1)		Husband provided emotional support (Yes = 1)		Husband provided financial assistance (Yes = 1)	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
T1 - Scale up training	-0.04	-0.07	-0.01	-0.05	0.03	0.04	-0.07**	-0.02	0.04	0.02
	(0.04)	(0.06)	(0.03)	(0.04)	(0.04)	(0.06)	(0.03)	(0.04)	(0.04)	(0.06)
T2 - Scale up + couples training	-0.04	-0.08	-0.01	-0.06	0.04	0.03	-0.06**	-0.06	0.03	0.00
	(0.04)	(0.06)	(0.03)	(0.05)	(0.04)	(0.06)	(0.03)	(0.04)	(0.04)	(0.06)
Annual profits above median		0.01		-0.04		0.08		0.04		0.04
		(0.06)		(0.04)		(0.05)		(0.04)		(0.06)
T1 * Above median profits		0.06		0.08		-0.02		-0.09		0.04
		(0.08)		(0.06)		(0.08)		(0.06)		(0.08)
T2 * Above median profits		0.08		0.11*		0.02		-0.00		0.05
		(0.08)		(0.06)		(0.07)		(0.06)		(0.08)
Observations	749	749	749	749	749	749	749	749	749	749
Adjusted R^2	0.13	0.14	0.07	0.07	0.10	0.10	0.05	0.05	0.08	0.08
Control mean	0.54	0.51	0.66	0.65	0.56	0.50	0.91	0.90	0.45	0.42
p-value for T1=T2	0.97	0.90	0.88	0.79	0.91	0.81	0.85	0.35	0.76	0.82
T1 effect ($T1 + T1 * Profits$)		-0.01		0.02		0.02		-0.11		0.06
p-value for T1 effect		0.82		0.55		0.64		0.01		0.34
T2 effect ($T2 + T2 * Profits$)		0.00		0.05		0.05		-0.06		0.05
p-value for T2 effect		1.00		0.22		0.30		0.12		0.39
ANCOVA model	✓	✓	✓	✓	✓	✓			✓	✓

Notes: *** p<0.01, ** p<0.05, * p<0.1

[1] *Husband is involved in her business* is a dummy for female entrepreneurs reporting whether the husband physically worked in their business in the last year, hired labor, helped in gaining new customers, or secured a business location; *Husband shared business knowledge* is a dummy for female entrepreneurs reporting whether their husband shared any knowledge or advice in the last year; *Husband shared business network/contacts* is a dummy for female entrepreneurs reporting whether their husband introduced any business or social contacts, including suppliers and new markets; *Husband provided emotional support* is a dummy for female entrepreneurs reporting whether their husband provided emotional support towards their business in the last year; *Husband provided financial assistance* is a dummy for female entrepreneurs reporting whether their husband provided financial help for her business in the last year, such as accessing business loans, paying rent or providing in-kind capital.

[2] Controls include randomization city fixed effects and demographic characteristics (age, years of marriage, entrepreneurial experience). Robust standard errors are reported in parentheses.

[3] For columns (1), (3), (5), (7) and (9), *Control mean* gives the mean of the respective outcome at endline for the control group; for columns (2), (4), (6), (8) and (10), it gives the mean of the outcome at endline for the control group for those with below median annual profits.

Table A10: Impact on Business Performance (LATE Estimator)

	Business survival (Yes = 1)		Annual revenues (Thousand ETB)		Annual profits (Thousand ETB)		Number of employees (Count)	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Full compliance in T1 training	-0.03	0.00	-17.77	-2.91	1.67	1.98	0.01	-0.10
	(0.04)	(0.07)	(22.36)	(22.67)	(5.80)	(6.44)	(0.23)	(0.18)
Full compliance in T2 training	0.00	0.07	3.93	80.77**	6.99	27.62***	-0.06	0.31
	(0.05)	(0.09)	(30.73)	(38.67)	(7.70)	(10.56)	(0.25)	(0.29)
T1 * Above median profits		-0.06		-27.09		-1.03		0.24
		(0.09)		(43.35)		(11.40)		(0.43)
T2 * Above median profits		-0.13		-148.26**		-41.11***		-0.65
		(0.11)		(61.06)		(15.64)		(0.49)
Annual profits above median		0.13***		81.74***		18.77***		0.67***
		(0.04)		(24.80)		(6.97)		(0.24)
Observations	820	820	820	820	820	820	820	820
Adjusted R^2	0.00	0.01	0.27	0.27	0.21	0.22	0.72	0.73
Control mean	0.82	0.76	177.19	88.86	48.51	25.69	2.43	1.03
p-value for T1=T2	0.51	0.38	0.45	0.02	0.45	0.01	0.76	0.09
T1 effect ($T1 + T1 * Profits$)		-0.06		-30.00		0.95		0.14
p-value for T1 effect		0.23		0.42		0.92		0.72
T2 effect ($T2 + T2 * Profits$)		-0.06		-67.49		-13.49		-0.34
p-value for T2 effect		0.36		0.15		0.24		0.38
ANCOVA model			✓	✓	✓	✓	✓	✓

Notes: *** p<0.01, ** p<0.05, * p<0.1

[1] *Business survival* is a dummy for the female entrepreneur's main business still being operational at endline; *Annual revenues* indicates the main business' reported revenues in the past year; *Annual profits* indicates the main business' reported profits in the past year; *Number of employees* indicates the total number of current employees in the business, not including the female entrepreneur. Continuous outcomes are winsorized at the 95% level.

[2] Controls include randomization city fixed effects and demographic characteristics (age, years of marriage, entrepreneurial experience). Robust standard errors in parentheses.

[3] For columns (1), (3), (5) and (7), *Control mean* gives the mean of the respective outcome at endline for the control group; for columns (2), (4), (6) and (8), it gives the mean of the outcome at endline for the control group for those with below median annual profits.

Table A11: Impact on Financial Outcomes (LATE Estimator)

	Currently has a loan (Yes = 1)		Borrowed informally (Yes = 1)		Total loans owed (Thousand ETB)		Accumulated savings (Thousand ETB)	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Full compliance in T1 training	0.02	0.01	0.04	0.09*	3.68	6.02	1.01	0.95
	(0.05)	(0.07)	(0.03)	(0.05)	(6.14)	(5.07)	(3.57)	(3.07)
Full compliance in T2 training	0.03	-0.10	0.05	0.06	2.41	5.03	3.51	10.89**
	(0.06)	(0.08)	(0.04)	(0.05)	(7.62)	(5.86)	(4.67)	(4.79)
T1 * Above median profits		0.02		-0.10		-4.54		0.06
		(0.10)		(0.06)		(11.67)		(6.60)
T2 * Above median profits		0.25**		-0.03		-4.59		-13.50
		(0.12)		(0.08)		(14.52)		(8.76)
Annual profits above median		0.04		0.04		21.00***		21.11***
		(0.05)		(0.03)		(6.20)		(3.53)
Observations	820	820	820	820	820	820	820	820
Adjusted R^2	0.10	0.10	0.04	0.04	0.15	0.18	0.02	0.11
Control mean	0.23	0.16	0.09	0.09	20.22	5.73	21.19	9.24
p-value for T1=T2	0.89	0.12	0.83	0.65	0.85	0.86	0.56	0.03
T1 effect ($T1 + T1 * Profits$)		0.03		-0.01		1.48		1.01
p-value for T1 effect		0.65		0.86		0.89		0.86
T2 effect ($T2 + T2 * Profits$)		0.15		0.03		0.44		-2.61
p-value for T2 effect		0.08		0.57		0.97		0.72
ANCOVA model	✓	✓	✓	✓	✓	✓		

Notes: *** p<0.01, ** p<0.05, * p<0.1

[1] *Currently has a loan* indicates whether the female respondent has a business loan from a formal institution at the time of the survey; *Borrowed informally* indicates whether the respondent has borrowed from informal sources in the last year; *Total loans owed* indicates the total amount of open loans at the time of the survey; *Accumulated savings* indicates the total amount of personal savings at the time of the survey. All continuous outcomes are winsorized at the 95% level.

[2] Controls include randomization city fixed effects and demographic characteristics (age, years of marriage, entrepreneurial experience). Robust standard errors in parentheses.

[3] For columns (1), (3), (5) and (7) *Control mean* gives the mean of the respective outcome at endline for the control group; for columns (2), (4), (6) and (8), it gives the mean of the outcome at endline for the control group for those with below median annual profits.