Table A1: Attrition

	Attrited in Midline Survey	Attrited in Endline Survey
TASAF treat	0.00187	0.0279
	(0.032)	(0.051)
Training treatment	-0.0219	-0.0491
	(0.033)	(0.046)
UCT treatment	0.00444	-0.018
	(0.009)	(0.013)
UCT * TASAF	0.0233	0.00484
	(0.022)	(0.024)
TASAF Member	0.00493	-0.0298
	(0.022)	(0.028)
Group Leader	-0.0360**	-0.0739***
	(0.018)	(0.027)
Multiple Groups/Village	0.00197	0.0651
	(0.038)	(0.068)
Livestock Group	-0.04	-0.04
	(0.024)	(0.034)
Lushoto District	0.0541	0.115*
	(0.043)	(0.059)
Makete District	0.027	0.205***
	(0.032)	(0.047)
Nzega District	-0.00427	0.142***
	(0.030)	(0.044)
Kwimba District	0.0325	0.0978**
	(0.031)	(0.042)
Observations	1,017	1,017
Mean Attrition in Control	0.0550	0.1420

Notes: *** p<0.01, ** p<0.05, * p<0.1. The dependent variable for the table is an indicator for a baseline-surveyed household if they attrited in the Midline (first column) or the Endline (second column). Analysis pools all eligible households and includes treatment group dummies and interactions, as well as block randomization fixed effects and a dummy for being a group leader. As with the outcome analysis, regressions are weighted to be representative of all eligible individuals and standard errors are clustered at the village level (unit of assignment for the TASAF and Training interventions).

Table A2: Balance

Primary Outcomes:

	Per-capita Consumption	Per-capita Food Consumption	Per-capita Non-Food Consumption	Improved Roof	Livestock Cost	Livestock Revenue	Livestock Profit	Agricultural Income	Enterprise Income	Enterprise Assets
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
TASAF treat	0.61	0.75	-0.12	-0.097	-5.97	21.4	24.3	0.86	-39.8	-15.5
	(1.36)	(1.07)	(0.59)	(0.071)	(3.94)	(25.7)	(24.2)	(13.4)	(29.8)	(20.2)
Training treatment	-1.53	-1.58	0.012	0.045	4.54	18.8	15.8	-27.0**	-26.3	-13.9
	(1.39)	(1.01)	(0.63)	(0.066)	(4.51)	(48.2)	(43.9)	(13.2)	(27.1)	(21.6)
UCT treatment	0.30	-0.12	0.43*	0.0084	0.099	14.9	14.7	4.21	-9.97	-4.03
	(0.52)	(0.36)	(0.25)	(0.021)	(1.74)	(15.0)	(15.2)	(11.2)	(13.1)	(8.73)
UCT * TASAF	-0.57	-0.32	-0.26	-0.042	0.94	29.6	27.4	7.14	34.0	24.5
	(0.76)	(0.53)	(0.39)	(0.036)	(2.37)	(39.3)	(36.9)	(14.4)	(28.7)	(20.8)
Group Leader	3.38***	1.45**	1.84***	0.053	2.81	54.2*	50.9*	-2.98	17.7	18.5
	(0.85)	(0.65)	(0.37)	(0.033)	(3.30)	(32.3)	(30.4)	(10.6)	(18.1)	(12.5)
Multiple Groups/Village	-2.41	-1.17	-1.23	-0.0050	-4.97	-24.1	-19.1	-0.66	4.40	6.96
	(1.93)	(1.42)	(0.94)	(0.041)	(5.56)	(30.2)	(30.7)	(12.0)	(15.7)	(9.14)
Livestock Group	2.20	2.38*	-0.21	-0.083*	-8.14	-70.4***	-61.6**	2.82	1.37	13.2
	(1.84)	(1.31)	(0.95)	(0.045)	(6.72)	(25.1)	(25.4)	(11.0)	(12.1)	(8.88)
Lushoto District	0.53	0.64	-0.20	-0.27***	-0.81	-19.7	-21.1	40.9*	43.7*	24.1
	(1.96)	(1.20)	(1.09)	(0.084)	(8.10)	(41.2)	(38.1)	(21.9)	(25.9)	(14.6)
Makete District	0.39	0.76	-0.36	-0.28***	-17.5***	-72.4**	-54.6	0.63	5.97	12.9
	(2.26)	(1.43)	(1.25)	(0.084)	(4.79)	(35.7)	(34.7)	(23.1)	(22.2)	(18.3)
Nzega District	0.62	1.01	-0.40	-0.70***	-16.8***	-9.15	3.26	60.8***	152.4**	87.8**
	(1.81)	(1.22)	(1.01)	(0.078)	(4.72)	(53.2)	(49.6)	(20.1)	(62.0)	(42.7)
Kwimba District	-5.92***	-3.63***	-2.29**	-0.68***	-10.9**	-2.65	4.82	49.4***	-1.96	4.47
	(1.59)	(1.13)	(0.88)	(0.054)	(4.83)	(50.0)	(48.5)	(14.1)	(14.2)	(6.81)
Baseline mean in control:	18.8	13.5	5.35	0.71	17.4	52.7	35.0	62.5	80.1	47.8
Observations	724	724	724	724	724	724	724	724	723	724

Notes: *** p<0.01, ** p<0.05, * p<0.1. Table estimated for the full household sample of TASAF group members at baseline, where the dependent variable is the baseline outcome and this is regressed on treatment dummies, their interactions, and block randomization fixed effects. Standard errors clustered at the village level (unit of assignment). Consumption numbers are monthly adult equivalents, and all monetary figures are in constant 2008 USD, and survey weights are used to make the analysis representative of all TASAF group members in study villages. All outcomes Winsorized at 1% and 99%. Standard errors clustered at the village level (unit of assignment).

Table A3: Impact of TASAF Early Disbursement on Household Livestock Ownership

	Dairy Cows	Dairy Goats	Pigs	Poultry
	(2)	(3)	(4)	(5)
TASAF treatment	0.21**	0.056	0.47**	0.43
	(0.084)	(0.053)	(0.22)	(0.68)
TASAF + training	0.33***	0.060	0.53***	0.016
	(0.096)	(0.041)	(0.16)	(0.74)
Baseline outcome	0.11	0.65***	0.31	0.28***
	(0.093)	(0.12)	(0.19)	(0.085)
Baseline Control group mean	0.047	0.028	0.20	4.21
P-value: TASAF = TASAF + training	0.36	0.96	0.81	0.67
P-value: TASAF, TASAF + training jointly signif.	0.000439	0.19	0.00142	0.817
Observations	631	631	631	631
R-squared	0.20	0.46	0.24	0.14

Notes: *** p<0.01, ** p<0.05, * p<0.1. Analysis uses Midline data for TASAF group members, and provides the experimental difference in the ownership of livestock for the TASAF and TASAF+training groups. Regression includes dummies for Group Leaders, Training, and their interaction, as well as block randomization fixed effects. The F-test at the bottom of the table gives the p-value on test for equality of the two treatment dummies. All outcomes Winsorized at 1% and 99%. Standard errors clustered at the village level (unit of assignment).

Table A4: TASAF Early Impact on Household Secondary Outcomes

	Number of Meals Eaten	Consumption of Durables	Total Livestock Value	Savings	Borrowing	Children in School	Schooling Expenditures	Respondent in Good Health	HH member sick/injured past 4 wks	Ability to carry out physical tasks
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
TASAF treatment	0.0031	0.23	99.9	1.37	-5.25	0.028	2.76	0.028	-0.0098	0.13
	(0.17)	(0.45)	(118.5)	(21.9)	(13.6)	(0.040)	(4.03)	(0.040)	(0.040)	(0.13)
TASAF + training	0.077	-0.21	87.3	-2.08	-7.43	-0.068	-1.85	-0.052*	0.033	0.092
	(0.17)	(0.22)	(132.0)	(13.0)	(6.56)	(0.041)	(5.10)	(0.030)	(0.029)	(0.11)
Baseline Control group mean	0.70	0.44	370.8	51.6	24.5	0.70	28.4	0.70	0.26	4.18
P-value on F test for TASAF = TASAF + training	0.75	0.28	0.93	0.88	0.86	0.047	0.41	0.075	0.29	0.78
P-value: TASAF, TASAF + training jointly signif.	0.903	0.385	0.645	0.983	0.528	0.121	0.673	0.128	0.412	0.549
Observations	630	631	631	628	631	513	513	631	631	631
R-squared	0.037	0.039	0.10	0.041	0.025	0.12	0.074	0.16	0.028	0.047

Notes: *** p<0.01, ** p<0.05, * p<0.1. Table estimated for the full household sample of TASAF group members at midline, comparing the group experimentally offered TASAF and those offered TASAF + training to the control group. The regression is a cross-section including block randomization fixed effects The F-test at the bottom of the table gives the p-value on the F-statistic for the difference between the treatment coefficients, and so tests the additional impact of the training. Standard errors clustered at the village level (unit of assignment). And all monetary figures are in constant 2008 USD, and survey weights are used to make the analysis representative of all TASAF group members in study villages. All outcomes Winsorized at 1% and 99%. Standard errors clustered at the village level (unit of assignment).

Table A5: Impact of TASAF Early Treatment on the Vulnerable Individual in the Household

	Sick or Injured in past 4 weeks	Required Hospitalization in past 4 weeks	Too Sick to Perform normal Activities past 12 months	Number Days unable to perform normal Activities, past 12 months	Ability to carry out Physical Tasks, 5-point scale	Health reported as Good or Very Good	Health has Improved over past 12 months	Missed Meal in Past 7 days	Number of Meals Missed in Past 7 days
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
TASAF treatment	-0.066	-0.016	0.019	-5.56	0.070	0.085	0.035	0.091*	0.48
	(0.066)	(0.019)	(0.061)	(4.85)	(0.21)	(0.060)	(0.045)	(0.050)	(0.34)
TASAF + training	0.031	0.0063	0.020	-0.37	0.018	-0.077	-0.035	0.0014	0.19
	(0.054)	(0.021)	(0.055)	(5.42)	(0.19)	(0.053)	(0.046)	(0.046)	(0.34)
Baseline Control group mean	0.36	0.028	0.56	16.1	3.81	0.59	0.30	0.16	0.88
P-value: TASAF = TASAF + training	0.16	0.32	0.99	0.34	0.83	0.013	0.19	0.15	0.51
P-value: TASAF, TASAF + training jointly signif.	0.363	0.56	0.915	0.457	0.946	0.0447	0.427	0.193	0.367
Observations	631	631	631	631	628	631	631	630	630
R-squared	0.040	0.0089	0.051	0.030	0.048	0.13	0.065	0.039	0.011

Notes: *** $p<0.01$, ** $p<0.05$, * $p<0.1$. Table estimated for the full household sample of TASAF group members at midline, focusing on the outcomes of the target beneficiary individual within the household, comparing the group experimentally offered TASAF and those offered TASAF + training to the control group. The regression is a cross-section including block randomization fixed effects The F-test at the bottom of the table gives the p-value on the F-statistic for the difference between the treatment coefficients, and so tests the additional impact of the training. Standard errors clustered at the village level (unit of assignment). And all monetary figures are in constant 2008 USD, and survey weights are used to make the analysis representative of all TASAF group members in study villages. All outcomes Winsorized at 1% and 99%.   Standard errors clustered at the village level (unit of assignment).

Table A6: Comparison of Rank and File members to Group Leaders.

	Per-capita Consumption	Per-capita Food Consumption	Per-capita Non-Food Consumption	Improved Roof	Livestock Cost	Livestock Revenue	Livestock Profit	Agricultural Income	Enterprise Income	Enterprise Assets
Rank and File:										
Mean	16.14	12.09	4.05	0.64	13.80	56.05	42.25	69.54	54.16	31.90
SD	9.51	7.04	4.57	0.48	38.75	374.08	368.05	179.34	364.53	276.06
Group Leaders:										
Mean	19.94	14.03	5.91	0.71	19.32	146.52	127.20	56.68	69.25	51.42
SD	11.80	8.60	5.60	0.45	49.91	868.09	861.80	99.68	240.91	177.60
All Group Members:										
Mean	17.98	13.03	4.95	0.67	16.47	99.91	83.43	63.31	61.49	41.37
SD	10.84	7.89	5.18	0.47	44.57	662.46	656.53	146.29	310.60	233.61

Notes: Table presents means and standard deviations of the primary outcomes for Rank and File members, Group Leaders, and All Group Members.

Table A7: Unconditional Cash Impacts on Secondary Outcomes for TASAF members.

Secondary Outcomes:

	Number of Meals Eaten	Consumption of Durables	Total Livestock Value	Savings	Borrowing	Children in School	Schooling Expenditures	Respondent in Good Health	HH member sick/injured past 4 wks	Ability to carry out physical tasks
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
UCT Effect, R3	-0.053	-0.72	-69052.2	-3.31	2.91	-0.019	2.21	-0.014	-0.0027	-0.054
	(0.13)	(0.75)	(129048.6)	(11.5)	(8.50)	(0.036)	(3.10)	(0.033)	(0.030)	(0.10)
Observations	0.65	0.77	471273.7	60.1	26.1	0.69	28.5	0.69	0.26	4.21
R-squared	1270	1276	1276	1266	1276	1003	1003	1271	1271	1263
Control group mean	0.040	0.033	0.10	0.014	0.015	0.075	0.100	0.11	0.019	0.068

Notes: *** p<0.01, ** p<0.05, * p<0.1. Regression estimated as endline cross-section, including randomization block fixed effects, examining the study secondary outcomes. All monetary figures are in constant 2008 USD. Survey weights are used to make the analysis representative of all TASAF group members in study villages. All outcomes Winsorized at 1% and 99%. Standard errors clustered at the village level (unit of assignment).

Table A8: Comparison of Cash effects on TASAF Members versus ENBs.

	Per-capita Consumption	Per-capita Food Consumption	Per-capita Non-Food Consumption	Improved Roof	Livestock Cost	Livestock Revenue	Livestock Profit	Agricultural Income	Enterprise Income	Enterprise Assets
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
UCT * TASAF	0.075	0.012	-0.17	-0.0042	2.55	42.1*	36.8*	-5.90	-33.2*	-25.3
	(0.77)	(0.48)	(0.42)	(0.020)	(2.37)	(21.5)	(21.3)	(9.70)	(17.0)	(17.2)
UCT	0.33	0.13	0.31	0.017	-0.73	-19.5	-15.4	-4.40	24.7	20.5
	(0.56)	(0.39)	(0.29)	(0.015)	(1.97)	(19.8)	(18.9)	(7.19)	(15.6)	(16.2)
TASAF member	1.08	0.34	0.40	0.044	1.24	-79.9*	-73.0*	8.37	15.7	26.9
	(1.12)	(0.74)	(0.69)	(0.035)	(4.15)	(42.9)	(42.3)	(15.0)	(24.5)	(17.5)
Baseline outcome	0.43***	0.21***	0.63***	0.48***	0.45***	-0.022	-0.031	0.35***	0.88***	0.86***
	(0.045)	(0.046)	(0.076)	(0.056)	(0.10)	(0.021)	(0.022)	(0.086)	(0.055)	(0.11)
Control group mean	19.8	13.5	6.29	0.77	25.9	91.3	63.0	104.3	103.2	64.4
Observations	890	890	890	885	890	890	890	885	887	889
R-squared	0.25	0.12	0.22	0.51	0.28	0.077	0.058	0.21	0.46	0.44

Notes: *** $p<0.01$, ** $p<0.05$, * $p<0.1$. Regression is estimated as an endline (R3) cross-sectional ANCOVA, including randomization block fixed effects. The regression includes a dummy for being a TASAF member, the UCT variable measured in hundred dollars, and their interaction, and so tests the differential impact of the UCT between the TASAF members and ENB. Regressions also include block fixed effects. Consumption numbers are monthly adult equivalents, and all monetary figures are in constant 2008 USD. Survey weights are used to make the analysis representative of all TASAF group members in study villages. All outcomes Winsorized at 1% and 99%. Standard errors clustered at the village level (unit of assignment).

FIGURE A1. TRAINING ON GROUP RULES

Cartoon C$_{2.2}$: Importance of Respecting Group Rules

Group Rules are meant for all members, both leaders and ordinary members. They help to ensure transparency and to build an atmosphere of trust amongst group members. Group rules help to understand the rights and responsibilities of leaders and members.

FIGURE A2. CONTENT OF BUSINESS SKILLS TRAINING

2-DAYS TRAINING ON BUSINESS SKILLS/ENTREPRENEURSHIP, FOR TASAF II VULNERABLE GROUPS

BUSINESS SKILLS & ENTREPRENEURSHIP - DAY 1

Timing	Topics	Objectives	Contents	Methodology
9.00 - 9.30	Introduction to Business Skills Module	Participants: • formulate and express their expectations re. Business Skills Module • are aware of the purpose of BS Module	• Recap of Trust Building training • Course program 2-day Business Skills Module	• Pairs/Group discussion
9.30 - 10.30	1. Personal Entrepreneurial Competencies (PECs)	To enable trainees to: • assess their own risk taking behaviour • identify important personal entrepreneurial competencies	• Risk-taking • Other PECs	• Ball-toss game • Brainstorm • Discussion
10.30 - 11.00	BREAK			
11.00 - 11.30	PECs	Continued	Continued	
11.30 - 13.00	2. Introduction to Marketing	Participants get aware of: • the importance of meeting clients' demands • their own selling and negotiation skills • the basic elements of marketing	• Customer needs • The marketing mix (4 Ps)	• Mini Market exercise • Discussion using cartoons
13.00 - 14.00	BREAK			
14.00 - 15.30	3. Basic Business Management (Part I)	Participants get aware of the importance of: • business planning • separating business from the family • delivering quality • cash management • recordkeeping • making profit calculations	• Business game	• ILO SIYB Business game (role-play)
15.30 - 16.00	BREAK			
16.00 - 16.30	Basic Business Management	Continued	Continued	• ILO SIYB Business game (role-play) • Discussion

BUSINESS SKILLS & ENTREPRENEURSHIP - DAY 2

Timing	Topics	Objectives	Contents	Methodology
8.30 - 9.30	4. Creativity & Innovation	To enable participants to: • Get aware of the importance of creativity in business. • Become creative and develop new business ideas.	• Recap of first day training • Creativity • Idea generation	• Innovation exercise (group work)
9.30 - 10.30	5. Business Opportunity Seeking	To enable participants to: • Be aware of the need to look out for opportunities on a continuous basis. • Identify and evaluate appropriate business opportunities	• Opportunity seeking • Business environment scanning	• Business Opportunity exercise (group work)
10.30 - 11.00	BREAK			
11.00 - 13.00	6. Basic Business Management (Part II)	To enable participants to: • Get familiar with important roles and functions of an entrepreneur on running a small business.	• Key competencies of an entrepreneur to successfully run a small business. • Functions and roles of an entrepreneur in a small business.	• Brainstorming • Group work
13.00 - 14.00	BREAK			
14.00 - 15.00	Basic Business Management (Part II)	Continued	Continued	• Trainees' presentations • Discussion using cartoons • (The trainer uses trainees' inputs to explain difficult topics: i.e. pricing and costing).
15.00 - 15.30	BREAK			
15.30 - 16.00	7. Group Action plan	To enable participants to: • Identify learning elements to be practiced in the management of group enterprises. • Incorporate the lessons they learned in their TASAF subproject	• Group action plan • Project presentations	• Group work • Trainees' presentations • Discussion
16.00 - 16.30	Evaluation	Participants evaluate the course	• Course evaluation	• Pictured questionnaire

Appendix B.   Comparison to Related Social Protection Programs

There are three obvious points of comparison for the TASAF VG program and the training and cash transfer interventions we lay on top of it. The first is Uganda's NUSAF (Northern Uganda Social Action Funds), as described in Blattman, Fiala, and Martinez (2018). Under both programs, the government provided lump-sum transfers tied to the purchase of assets to groups of beneficiaries both for administrative convenience and to avoid the funds being used for consumption rather than investment purposes. Like their NUSAF counterparts, TASAF beneficiaries formed groups with a median size of 15 members, with the groups receiving approximately USD 7,000 in 2009 dollars on average (or about USD 525 per member). However, NUSAF targeted underemployed young adults who were, on average, much younger, more educated/literate, and less poor than TASAF. NUSAF required that the groups invest in a non-agricultural skilled trade, for which training was available nearby. This contrasts with TASAF activities, which were primarily animal husbandry.[1] While a significant share of funds in each successful proposal was earmarked and later used for skills training under NUSAF, almost none of this happened under TASAF. Further, in Uganda group members ultimately operated individual businesses in contrast to TASAF members who operated group enterprises and reported assets that belonged to the group activity years after receiving lump-sum transfers.

The second point of comparison is BRAC's *Graduation* or 'targeting the ultra-poor program,' (TUP) designed and originally implemented by BRAC (Bandiera et al. 2017). The TUP beneficiary population is more like that of TASAF, in that they are likely to be as poor and illiterate but, on average, significantly younger than TASAF beneficiaries (median age of beneficiaries in

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[1] Blattman, Fiala, and Martinez (2018) states that NUSAF had a separate program for vulnerable groups that provided cash grants for livestock purchases, more similar to TASAF both in terms of target group of beneficiaries and scope. However, this program was not chosen for evaluation.

Bangladesh is 40 vs. 55 years in TUP and TASAF, respectively). Under TUP, leading women in ultra-poor households are offered a menu of productive assets with a package of complementary training and support.[2] Where the TUP differs most substantially from TASAF, however, is in the support and training package that accompanies the asset transfer: beneficiary households are (i) encouraged to retain the transferred asset for two years, (ii) given a stipend for the first 40 weeks to manage earnings fluctuations and to avoid liquidating their productive assets, (iii) visited by a livestock specialist 6-12 times over the first year, covering the life cycle of livestock, and (iv) visited by a BRAC program officer weekly for two years.[3] TASAF simply provides a one-day training on procurement and management of group funds before making a lump-sum transfer into the groups' bank accounts. While the support and training package under the TUP is expensive, the total per household cost of TUP at $1,120 in 2007 PPP terms is similar to that under TASAF, which is approximately $1,175 in 2009 PPP terms.[4]

The cash transfer literature forms our third point of comparison. Given our context and the unconditional nature of our transfers, the most relevant studies are those involving UCTs from GiveDirectly in East Africa. Haushofer and Shapiro (2016) study UCTs with a nominal value randomized to either $400 or $1,000, and also randomly vary whether the transfers were provided as a monthly flow or as a lump sum. Considering the base effect (small lump-sum transfers, the most comparable to our single payment averaging $200), they find increases in asset values of

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[2] In the case of Bangladesh, while the menu included a variety of assets, all households chose a livestock bundle, with more than 90% containing at least one cow (in comparison, 68% of TASAF groups operated a livestock business, although keeping dairy cattle, pigs, chickens, and goats were more or less equally popular in Tanzania, in contrast to the preference for cows in Bangladesh).

[3] The program also provides other forms of support to beneficiary households, including encouragement of savings with BRAC, borrowing from BRAC microfinance at the end of the program, as well as activities to empower women in non-economic dimensions.

[4] However, the per household program cost in Bangladesh appears smaller than programs attempting to replicate TUP in other countries. The six-country study by Banerjee et al. (2015) reports total direct costs ranging from $1,257 in India to $5,150 in Pakistan in 2014 PPP terms.

61% ($301 over a base of $495), and in household revenue of 33% ($16 over a base of $49), as well as improvements in consumption and savings nine months after baseline.[5] A pair of studies in Rwanda with comparable transfer amounts found significant increases in assets and decreases in debt, and with transfers just over the top end of our amounts also saw increases in consumption and income (McIntosh & Zeitlin 2022).[6] Hence it is clear that UCTs in the range studied here ($50-350) can have meaningful effects on economic outcomes. What is unique and interesting in this study is the opportunity to understand the complementarities and strategic interactions that lie at the intersection of group investment, human capital formation, and the use of unconditional cash when these three are independently randomized on top of each other.

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[5] The larger cash transfer amounts are found to have more transformative effects, and a study that makes mass-scale transfers to Kenyan households, equivalent to 15% of local GDP, also finds substantial benefits to non-recipients through the mechanism of increased labor demand from the income shock (Egger et al. 2019).

[6] The 'Gikuriro' benchmarking study had smaller transfers averaging $85 and found significant increases in productive and consumer assets and decreases in debt after 12 months (McIntosh & Zeitlin 2021), while the 'Huguka Dukore' benchmarking study's smallest transfer was $317 and found these same benefits plus significant improvements in consumption, income, and savings after 18 months, with a fade of about 50% after 36 months (McIntosh & Zeitlin 2022).