Can Life Skills Foster Child Learning? *

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Abstract

Can life skills programs address internal constraints and enable learning? We analyze the impact of an extracurricular life skills program that aims to socially and economically empower children through soft skills and financial literacy training. After 7 months of the program, in an RCT design, students in program schools had significant improvement in their confidence, financial competencies, and had overall higher educational aspirations. Moreover, the program led to substantial and statistically significant improvement in students' literacy and numeracy. We examine the mechanism that led to the gains in learning, and find suggestive evidence of distinct mechanisms explaining the impact on different aspects of aspirations and learning outcomes. Findings suggest that self-efficacy and financial literacy play a key role in shaping aspirations and enabling learning.

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1 Introduction

Recent decades have witnessed a notable increase in primary school enrollment and attendance rates across developing countries, reflecting widespread efforts to expand access to education. Yet, children's learning outcomes have not seen similar improvements (World Bank, 2018). This disconnect has spurred a considerable body of research focused on enhancing the quality of education through teacher-centered or curriculum-based interventions. Comparatively less attention has been directed toward understanding students' intrinsic attitudes and motivation to learn, as well as strategies to foster and strengthen these internal drivers.

This study explores whether it is possible to enhance student learning through extra-curricular activities that are intended to stimulate students' integral development. We implement a randomized controlled trial to evaluate a Life Skills education program in a sample of 2490 students aged 11-13 from 90 primary schools in Palghar district, Maharashtra, India. The intervention we study is a variant of AflaToun, a program that is delivered to 3.3 million students across 102 regions as of 2024 (Aflatoun International, 2024). Central to this extra-curricular intervention is the desire to empower "children to act as agents of positive change within their communities". Core domains are self-understanding and exploration, future planning and role models, financial competencies, and relationship/interpersonal skills. The intervention consists of 16 sessions distributed over 7 months, which are delivered by trained facilitators employed by a local NGO, Meljol. Throughout all sessions, facilitators apply Active Learning Methods that emphasize learning through experience and activities.

Conceptually, the AflaToun program could enhance student learning through a variety of mechanisms. The domains of self-understanding and exploration, as well as relationship/interpersonal skills, directly target a range of socio-emotional skills that can be highly beneficial in peer as well as student-teacher interactions. Future planning and role models encourage students to engage with their future and to visualize the importance of education in their careers and adult lives more generally. Financial competencies, finally, could not only foster student numeracy through the focus on applied learning but also by equipping students with practical tools to plan for the future and to assess opportunities and constraints.

Our empirical strategy exploits the randomized assignment of sample schools to one of two treatment arms or the control group. The core program was implemented in one-third of the schools. In another third of the schools the core program was delivered with the addition of a two-day community-engagement program intended to reinforce student learning by engaging parents and caretakers. No intervention was implemented in control schools. We estimate intent-to-treat effects, as partic-

ipation was almost universal. 89% of the students in our sample attended at least 10 out of 16 sessions, and only 4% of them never attended any sessions. Our main analysis pools the two treatment arms and restricts attention to the 2490 students who were interviewed both at baseline and at endline. Attrition rates did not differ between treatment and control groups.

We find the program's impact on many of the skills and preferences that the program directly addressed. The program enhanced students' confidence; the program increased self-efficacy by 0.13 standard deviations and self-esteem by 0.12 standard deviations. The program also led students to adjust their aspirations. Students in program schools were 8 percentage points more likely to aspire to pursue college or a higher level of education, and they also set 7% higher income aspirations. Treated students also adjusted their career aspirations: fewer students selected low-skilled jobs or high-skilled jobs, and more students selected middle-skilled jobs as their career aspirations. These results suggest that while the program overall raised students' confidence and aspirations, it also led students to adjust their assessment of their own ability and future alternatives and adjust their aspiration gap (Ray, 2006). We also find a significant impact on financial competencies. Students improved their financial literacy by 0.36 s.d. and financial savviness by 0.09 s.d.. Also, students were more likely to set saving goals. However, students were not more likely to save money, and the value of their savings was not different from the control group students. The program seems to have influenced students' time preferences, making students more patient. Nevertheless, these effects are not robust across different methods of eliciting time preferences. We also did not find a statistically significant impact on the interpersonal skills of the students (communication, empathy, and participation).

Our results are robust to corrections for multiple hypothesis testing, as well as to the flexible selection of control variables to be included in the analysis through double machine learning (Chernozhukov et al., 2018).

Despite no explicit focus on academic learning in the program or no input on schools, we find that the program led to substantial gains in literacy and numeracy skills [1].In our study sample of students in 6th grade, learning achievement is very limited: 44% of them cannot read short sentences and more than half of the students cannot solve two-digits addition, which is even lower than the average of children in rural area in India or Maharashtra (ASER, 2025). The program improved students' literacy by 0.09 standard deviations and numeracy by 0.25 standard deviations. The effect size on literacy is larger than 40% of the studies estimating impact on reading test scores, and the effect size on numeracy is larger than 70% of the impact found on math test scores, according to Evans and Yuan (2022).

[1]This result was surprising to the implementing NGO.

We use mediation analysis to examine the potential mechanisms through which the intervention affected child learning and aspirations. We find that different mechanisms matter for the different outcomes we consider. The results indicate that the impact on income aspiration can be explained largely by the increase in financial literacy, while the impact on educational aspiration is mediated by self-efficacy and financial literacy. For numeracy, financial literacy primarily mediates the impact of the program. Finally, for literacy, improved educational aspirations and financial literacy mediate substantial proportions of the impact. Overall, we conclude that financial literacy training plays a crucial role in driving the improvements in child learning, but that integration with other program domains is essential.

Our contributions to the literature and the discussion are threefold. First, we contribute to the literature on the development of aspirations in childhood to adolescence. Internal constraints, such as low self-efficacy or aspirations, can inhibit economic production and investment behavior (Appadurai, 2004; Dalton et al., 2016; Genicot & Ray, 2020; Lybbert & Wydick, 2018; Ray, 2006). Interventions designed to raise aspirations, such as showcasing role models, can lead to better economic outcomes, including education outcomes (Bernerd et al., 2014; Bossuroy et al., 2022; Nguyen, 2008; Orkin et al., 2023; Riley, 2018). However, childhood aspirations are associated with future-oriented behavior or future education outcomes only to some point, and aspirations that are too distant from the current status might not encourage such behavior (Janzen et al., 2017; Ross, 2019). We find overall positive impact on students' educational and income aspirations and moderating effect on career aspirations, while similar programs evaluated in recent literature did lead to higher aspirations (Dhar et al., 2022; Edmonds et al., 2021). The program in our study influenced aspirations without uniformly providing role models as often done in the literature, and the key difference between the programs in these studies and this study is a focus on financial competencies.

Second, we bridge the literature of financial education to recent life skills education and social-emotional learning. Interventions in the literature attempt to influence noncognitive skills by programs focusing only on non-cognitive skills, and even when combined with other types of intervention (materialistic support or technical skill training), they were not connected to non-cognitive skills. The literature of financial literacy and financial education also focuses largely on financial literacy and financial behavior, and educational attainment as outcomes (Bruhn et al., 2016; Frisancho, 2022; Kaiser & Lusardi, 2024; Kaiser & Menkhoff, 2017, 2020)[2],

[2]This includes previous studies that evaluated the impact of the different variations of the program evaluated in the current study. Berry et al. (2018) evaluated the earlier version of the *AflaToun* program in Ghana and found an impact only on the self-reported savings at school but not on attitudes, preferences, or knowledge. On the other hand, two other evidence on the program from field experiments found statistically significant impacts on self-efficacy, financial

even though financial education is claimed to be a means of empowerment, and financial literacy is seen as a mix of competencies relevant to making financial decisions, well beyond knowledge of financial concepts or products [3]. Specifically, we report one of the first evidence of the causal effect of intervention with a focus on financial literacy on aspirations (Agasha, 2024; Melesse et al., 2023).

Third, more broadly, this study contributes to the literature of learning and educational development in low-resource settings. Education in many countries is facing the challenge of a learning crisis, that is, children are going to school but not learning foundational skills, such as literacy and numeracy. We show that an intervention that does not focus on academic learning can significantly improve numeracy and literacy, presumably by motivating the students and by making the subjects more relevant to the students' lives. This finding adds to the importance of non-academic skills for academic learning and educational attainment (Alan & Mumcu, 2024; Alan et al., 2019; Ashraf et al., 2020).

The remainder of this paper is structured as follows: Section 2 describes the context and intervention, and Section 3 describes the evaluation design and data collection. The empirical strategy and results are presented in Section 4. Section 5 elaborates on the potential mechanism and presents the results of the mediation analysis to assess the mechanisms. Section 6 concludes.

2 Background

2.1 Setting

This study was conducted in three blocks (*talukas*) in Palghar district in the state of Maharashtra, India. Three blocks are located in a hilly rural area with primarily agrarian villages. The majority of the population in Palghar district is classified as Scheduled Tribes, historically marginalized minority indigenous groups in India (Kijima, 2006). While the status of ST differs across states, some evidence suggests that

capability, and saving behavior in Rwanda (Shephard et al., 2017), and knowledge and attitudes related to money and saving in Uganda (Supanantaroek et al., 2017). Aflatoun International also conducted another RCT in Himachal Pradesh, India (experiment design: Avinandan et al. (2019), evaluation report: SAMBODHI (2021)). The program evaluated here is based on a different version of the same program, while the curriculum in the current study has a more explicit focus on future orientation and introduces training on role models. In the previous evaluation in Himachal Pradesh, India, a positive impact was found on self-efficacy, while the impact was mixed on financial competencies, and no impact was found on academic test scores. Nevertheless, less than half of the planned sessions were implemented during this study due to a natural disaster and school closure. Karimli et al. (2020) evaluated a program with a similar focus but designed for older students in Tajikistan and found a positive impact on future planning and locus of control.

[3] One exception is time and risk preference or patience. Several studies examine the effect of financial education interventions on the recipients' time and risk preference (Kaiser et al., 2023; Lührmann et al., 2018; Sutter et al., 2020).

ST societies might have more gender-egalitarian norms compared to marginalized groups in mainstream Hindu society (Scheduled Castes, SC) found in higher female laborforce participation (Mitra, 2008) and lower son preference (Maity, 2017).

Baseline data and data from the control group can be used to describe the sample students. Students in our sample were 11 years old on average at the baseline, and 25.8% of them were in Ashram schools, residential schools offered to poor scheduled tribe households. The literacy rate of the parents was 78% for fathers, while it was 60% for mothers. The majority of the students (45.7%) answered that they belong to scheduled tribes, while almost half of the students in the sample were not aware of their caste/tribe status. Many students in the sample lack basic literacy and numeracy. In the endline survey data for the control group, only 66% of the students could read simple sentences in Marathi (Table 7), and 48% could solve a two-digit addition problem (Figure A.1). On the other hand, students have relatively high future aspirations; 70% of the students aspire for graduate or higher levels of education, and 38% of the students selected high-skilled jobs for their aspiration [4]. There are strong associations between students' future aspirations and their current level of skills. For example, the numeracy score of students whose educational aspiration is college-level education is 0.57 SD higher compared to students whose aspiration is completing secondary education (Figure A.2.). Similar associations are observed for literacy and financial literacy. When comparing skills by gender, there are no statistically significant differences between female and male students. Nevertheless, there are some gender differences in future aspirations. Female students have higher occupational aspirations; 40.3% of female students aspire for high-skill jobs compared to 34.6% of male students. The aspired age at marriage differs by gender, reflecting different average ages at marriage by gender.

2.2 Intervention

The life skills and financial education program evaluated in this study, *AflaToun*, was designed based on a curriculum developed by an NGO, Aflatoun International. The same curriculum is adopted and implemented by 90 organizations in 80 countries across regions. The program in the current study was implemented by a local NGO, Meljol, working on social and financial education since 1990s.

The participants in this program were sixth-grade (11 to 13 years old) students in government schools in three blocks in Palghar district, located in the state of Maharashtra. The program was implemented for approximately 7 months, from August 2023 to February 2024. 6th grade was selected as children and schools are

[4]Future aspirations of adolescents are often found to be very high even among the poor population in the country (Gehrke et al., 2024; Janzen et al., 2017; Ross, 2019)

less occupied with high-stakes examinations compared to other older grades and the enrollment is high in general and the school dropout is limited[5].

The program consists of 16 sessions in total, and each session lasts 90 minutes, making the total dosage of the program about 24 hours. This dosage was set as the maximum that could be administered during a school year without interfering with classes or other school activities, with the consideration that it could be implemented after school and still allow all children to participate, and with the consent of teachers, parents, and other stakeholders. School teachers were not required to take an active part in the sessions, nonetheless, they were invited to an orientation meeting about the program, where the objectives and content of the program were explained.

The content of the program is characterized by a unique integration of social-emotional learning and financial education elements as described in Table **??**. The main objectives of the program were to enhance children's self-confidence and aspirations, addressing potential gender gaps in their aspirations and future plans. The program consisted of 16 sessions/topics, which can be categorized into 4 + 1 domains (Figure 1). The first input by the program is on self-understanding and exploration (session 2, 6). These sessions emphasized emphasized understanding own characteristics and strengths, and start to explore future plan, and imagine their life in the future. Skills that are especially relevant to this input are confidence (such as self-efficacy and self-esteem) as well as aspirations, because the sessions introduce future-oriented thinking. The second input by th e program is future planning and role models (session 6, 11, 12). These sessions emcourage students to explore goals in life, and milestones related to education and jobs. Students also practice identifying relevant role models in their community. The third input by the program is in the area of financial competencies (session 7, 8, 9, 10). These include sessions on analyzing students' necessary and non-essential expenses, the importance of planning savings and spending, and thinking about their future plans including potential career directions, to help them increase their awareness of resources such as money and time. The sessions also provide students with opportunities to practice thinking the future with a long-term perspective, in the context of financial planning. The fourth input is on relationship and interpersonal skills (session 3, 4, 5). The program included sessions on understanding characteristics or differences of others (such as classmates and family members), building healthy relationship, empathy,

[5]India adopted 5+3+3+4 design of education system where grades 3 to 5 are labeled as preparatory stage or primary level and grades 6 to 8 are labeled as middle stage or upper primary(Ministry of Human Resource Development [India], 2020). Achievement exams are typically conducted at the end of each stage, including grade 5 and grade 8. According to a government report, net enrollment rate for upper primary education was 73.9% while it was 55.3% for secondary education (grade 9-10) in Maharashtra, in academic year 2023-24 (Department of School Education & Literacy, n.d.).

and understanding interpersonal conflict.

The program aimed to nurture children's social skills not only through its curriculum content but also through the emphasis on active learning methods (ALM) throughout its delivery.[6] Conceptually, all sessions were designed to facilitate children's engagement in learning by doing activities rather than didactic lectures in which the facilitator imparts knowledge to the children. Specifically, the program is delivered through a number of activities for analyzing things and critical reflection such as KWL chart (Rahmasari et al., 2024) and problem tree (Aflatoun International, 2016); activities where children play roles of both teaching and being taught with children passing on information to each other, such as memory cards and jigsaw method (Moskowitz et al., 1985); and activities from theatre based learning such as image theatre (Grant, 2017). For example, the KWL chart is an activity to reflect on learning objectives and achievements by organizing what you already know ("K"), what you want to learn ("W"), and what you learned ("L") in the session. Image theatre is an activity in which children work in groups to depict a particular situation and emotion by acting it without sound, actions, or tools, and to infer what situation or emotion is being expressed. As such, the activity is expected to be effective in developing communication skills and empathy, specifically skills to express emotions and identify the emotions of others.

The program does not require special instruments or resources to implement, except for some stationery, and sessions can be implemented in any place with sufficient space, typically in a classroom, playground, or assembly hall in schools.

The program was implemented in schools, outside regular school hours, and sessions were delivered by facilitators who are Meljol staff. The majority of the facilitators were recruited from the same or nearby district of the program location and had a bachelor's level of education, however, did not have prior pedagogical training or teaching experience. Before the program implementation, Meljol facilitators attended an intensive five-day training conducted by a master trainer of the program. The training consisted mainly of practical training on active learning methods and comprehension of the lesson guides. Pedagogical training included topics such as the role and different types of facilitator/educator, gender-responsive teaching, how to ask questions, parent and caregiver engagement, and understanding and practicing ALM activities. The facilitators were provided with a lesson guide, where the design and concrete actions by the facilitator in each session are detailed, including learning objectives, examples of discussion prompts and questions, and an approximate time

[6]Previous research has documented that children taught using ALM spend more time on tasks rather than passive activities compared to children in traditional teaching environments (Shephard et al., 2017) and they are also required to be more physically active. Kaiser and Menkhoff (2022) found a larger impact from financial education with the active learning method compared to lecture-style teaching for an adult audience.

structure for the session.

In addition to the main school-based intervention, Aflatoun and Meljol designed a second intervention for parents and caregivers of the participating students ("community engagement intervention"). The main purpose of this second intervention was to promote children's learning by gaining their adult family members' understanding of the program content and encouraging the behaviors recommended in the program to be exemplified at home, rather than primarily developing skills of the parents and caregivers. The program consisted of 9 themes[7] and all themes were implemented in a two-day on-site workshop session in most of the schools. The community engagement program started about 2 months after the school program started.

3 Study Design and Data

3.1 Experimental Design

To evaluate the impact of the program, we designed and implemented a randomized control trial with 90 schools in 3 blocks in Palghar district, state of Maharashtra, India. We selected 29 schools in Jawhar block, 31 schools in Vikramgad block, and 30 schools in Wada block. 19 schools were ashram schools, residential schools that are mainly catered for children from scheduled tribe households. 1 ashram school and 1 regular school were girls' schools, and the other schools were co-ed.

The initial sample size of 90 schools and 2700 children was set to be able to measure the impact of the program based on power calculation using the expected effect size from existing evaluations of similar programs. We first shortlisted 154 eligible schools from 896 schools registered in the three blocks, with the inclusion criteria of being a government school or government-aided private school and having a minimum of 20 pupils in the 6th standard. 90 schools in the experiment were then selected by the Meljol team where the program was feasible and school principals agreed to implement the program.

After the baseline data collection, we randomly selected 29 schools for the control group, 30 schools for treatment group 1, and 31 schools for treatment group 2. The randomization was stratified by geographical block. The school-based program was implemented in a total of 61 schools assigned to treatment group 1 and treatment group 2. The community engagement program was implemented in treatment group 2 schools in addition to the school-based program. Therefore, the difference between treatment group 1 (LST arm) and treatment group 2 (LST + Parent arm) was the

[7] 1) Introduction, 2) Our own strengths, 3) Strength of our children, 4) Respectful communication, 5) Parents as role models, 6) Tracking income and expenditure, 7) Importance of education, 8) Making a household budget, 9) School visit for presentation

additional component of the community engagement program. No intervention was offered in control group schools during the same academic year.

3.2 Data Collection and Processing

The baseline survey was conducted within three weeks between June and July 2023, and 2,739 children were interviewed. The interviews were conducted by enumerators locally hired by DAI Research and Advisory Services.

In schools with 45 or fewer students enrolled in 6th grade, all students who agreed to participate in the survey were interviewed. In schools with more 6th-grade students, the survey team selected and interviewed up to 45 students as randomly as possible by selecting every other child from the children in the cue and repeating the process. 51 children were mistakenly interviewed in one school. Written consent was obtained from the school principal prior to data collection and verbal consent was sought from students. To be in the survey, students needed to be enrolled in the school at the time of the survey and aged 11, 12, or 13 years old. The baseline survey included questions regarding the socio-economic background of students and a part of questions to measure key social-emotional skills and financial literacy that are the main targeted skills of the program.

We conducted the endline survey after program implementation was completed and before the end of the same academic year, in March 2024. We decided to reduce the targeted sample size to 2,500 students based on the post-hoc power calculation using the baseline data. This was because the power calculation with the intra-cluster correlation of key variables in the baseline data indicated that surveying 2,700 would generate only a marginal increase in the minimum detectable effect size compared to surveying 2,500 children. We selected up to 45 students per school randomly from a list of students who were surveyed in the baseline. The endline questionnaire included a full set of questions, and each survey took approximately 50 minutes.

To avoid bias, enumerators were blinded to the treatment status of the students. Further, to avoid survey fatigue to influence specific outcomes or responses, the order of the questions for each index in the survey was randomized for each interview. Interviews were conducted on the school premises, and an enumerator and a student sat away from other students and teachers to avoid any influence on the responses for social-desirability reasons as well as for privacy reasons.

After the data cleaning, we limited the study sample to those who were surveyed both in the baseline survey and endline survey, resulting in a sample size of 2,490 children. Table **??** 3 shows the associations between endline attrition and treatment status as well as the student's background characteristics. The results indicate that

the students in lower-intensity arm schools were less (-3.8 p.p.) likely to be missed in the endline survey. Female students and students with a literate mother were also less likely to be missed in the endline survey, by 2.6 p.p. and 4.7 p.p., respectively. On the other hand, students with a father engaged in agricultural wage labor or a mother engaged in wage labor, and students in Ashram schools are more likely to drop out of the sample.

3.3 Outcomes

We measured the breadth of skills of students. Most of the outcomes were pre-specified in the experiment pre-registration (Miyamoto & de Laat, 2023). All survey items used to measure outcomes and detailed constructs can be found in appendix B.

Confidence

We employed scales developed and used in the YoungLives project (Yorke & Portela, 2018) to measure two aspects of confidence: self-efficacy and self-esteem. The scale is used and validated for a wide range of contexts, including India, and designed for a similar age group. Both scales consist of 5 Likert-scale questions, and the indices were constructed as means of standardized responses to the question items. Self-efficacy index included questions related to general self-efficacy in topics relevant to the age group, such as "*If I try hard, I can improve my situation in life*". The self-esteem index was based on the widely used Rosenberg's scale, and included questions related to students' self-image, such as "*I am proud of the work I have to do*". A simple speech test was also conducted to measure students' interpersonal confidence. In this test, students were asked to give a one-minute speech on a familiar topic, after 30 seconds of time was given for preparation. We measured how long the student could speak continuously as a scale of confidence.

We assess and present the impact on decision-making skills along with other confidence outcomes. This skill was measured with the same scenario-based questions we employed to measure interpersonal skills, as explained below. The scale measures children's propensity to make decisions from given options rather than remaining indecisive or confused.

Aspirations

We collected data on four types of students' future aspirations: educational aspiration, income aspiration, career aspiration, and marriage. With regard to education and occupation, we asked students the level of education they wish to complete or the occupation they wish to do in the future if they were free to choose without any

restrictions (e.g. "Imagine you had no constraints and could study for as long as you like, or go back to school if you have already left. What level of education do you want to complete?"). In the occupation questions, students answered by naming one of 6 occupations that students are familiar with and require different levels of educational qualifications (teacher, farmer, police officer, manual worker, nurse, scientist). 6 options were coded to 4 categories of low-skilled jobs (manual worker, farmer), medium-skilled jobs (nurse, police officer), and high-skilled jobs (teacher, scientist). In the survey, to ensure the understanding of the students, illustrations of men and women in different occupations were shown to the students.

Financial Competencies

We measured financial knowledge with four quiz questions about financial concepts covered in the program, such as savings interest, loans, and savings. These are also the topics included in widely used short questionnaires to measure general financial literacy (Lusardi & Mitchell, 2011), and questions were designed by simplifying and adjusting the language to the respondent's age group. Financial savviness index aggregates students' self-reported behavior of keeping a budget, saving before buying something that cannot be afforded, comparing prices, and bargaining before shopping, following Frisancho (2022). Further, whether students save money, the value of savings, and whether they have saving goals were used as outcomes of saving behavior.

Interpersonal Skills

We measured three types of life skills targeted in the program (communication, empathy, and participation) employing a questionnaire tool developed by UNICEF India and YoungLives (UNICEF, 2019). The tool consists of vignette-type questions and was tested and validated in various states in India for the relevant age groups.

Time preference

We elicited students' time preference with standard hypothetical questions where the amount of reward varies depending on the timing to receive it at different time frames (Ashraf et al., 2006). Further, we embedded a simple experiment in the survey where we offered the option to choose receiving one candy at the beginning of the interview or receiving two candies after the interview.

Literacy and Numeracy

We measured children's foundational literacy and numeracy using simple tools[8]. Literacy in the local language (Marathi) was assessed by whether the child could read a short passage [9] aloud without difficulty, and based on two questions testing comprehension of the passage. Numeracy was assessed with 6 questions of comparison, summation, and pattern recognition. Since we expect that 6 questions have different difficulties, we constructed a numeracy index using a one-parameter logistic model of item response theory (IRT).

Other Outcomes

We also collected data on secondary outcomes to facilitate a better understanding of the program's impact. First, we included questions about the relationship and interaction between students and parents as well as parents and teachers, mainly to assess the impact of parent intervention. Second, we measured the peer-relationship index as a general measurement of the student's relationship with classmates, consisting of four Likert-scale items, and asked the number of friends in the class, number of peers who will never be friends, incidence of stressful behavior by classmates (screaming, pushing, insulting) to understand if the program also influenced in the relationships with classmates and their behavior at school.

3.4 Program Implementation

The program was implemented with high consistency. Planned 16 sessions were implemented in all treatment group schools. We obtained and analyzed the attendance record from the NGO (see Table A.2). On average, students attended 13.3 sessions out of 16. Most (89.4%) of the students attended at least 10 sessions, and only a small proportion (4.3%) of the students did not participate at all. The participation was higher for female students.

4 Empirical Specification and Results

4.1 Specification

We first evaluate the pooled effect of two treatment arms by estimating the following OLS regression model:

[8]Literacy and numeracy assessments were adopted from UNICEF's MICS Foundational Learning Module (Gochyyev et al., 2019) by making a concise version of the assessment

[9]The passage was "Arjun is a boy. Prachi is a girl. Arjun has 2 eggs. Prachi has 3 eggs."

$$Y_{is} = \alpha + \beta_1 \text{Pooled Treatment}_s + \beta_2 X_{is} + \epsilon_{is} \quad (1)$$

where Y_{ij} is the outcome variable measured at endline for student i in school$s$. $PooledTreatment_s$ is a binary variable that takes 1 if the school was assigned to either treatment group 1 (LST arm) or treatment group 2 (LST + parent arm), and 0 if the school was assigned to the control group. Therefore, the coefficient β_1 represents the pooled effect of the two treatment arms.

$\mathbf{X}_{is}$ represents the vector of control variables. We include basic control variables in all specifications, including students' age, gender, treatment status of the priming experiment conducted as a part of the survey, as well as the geographic block for which the randomization was stratified in all specifications.

We also estimate similar models using the LASSO double machine learning method (Chernozhukov et al., 2018). We included an extended list of potential covariates to choose from in the estimation, including baseline measures of students' confidence and aspirations. To address the multiple hypothesis testing problem, following Anderson (2008), we calculate and report q-values adjusted for false-discovery rate for each group of outcomes.

4.2 Main Effect

Confidence

Table 2 present the estimated main effects on confidence outcomes. We find that the program made students confident, both in terms of self-efficacy and self-esteem. Students in treatment schools have 0.13 s.d. higher self-efficacy and 0.12 s.d. higher self-esteem compared to control group students. Effects are statistically significant ($p < 0.01$) in LASSO specifications. The point estimates do not largely and systematically change in LASSO double machine learning, while the estimates are more precise. Therefore, we discuss the estimates from the LASSO double machine learning model in the following sections, unless otherwise specified, while we also present the estimates with the OLS model with basic baseline controls. We find no impact on the decision-making index, and the estimate is highly imprecise. Consistent with the result of self-reported measures, we also find a positive impact on task-based measures of confidence. Students in the treatment group schools were able to speak longer (1.6 seconds) in a speech task, and they were also 4.8 percentage points more likely to be rated as "always confident" during the interview by the enumerator.

Aspirations

Table 3 presents the main effect on aspirations. We find a positive but moderate impact on educational aspiration and income aspiration, while the impact on career aspirations was more nuanced. Treatment group students had higher educational aspirations compared to control group students, with 8.0 percentage points more students aspiring to complete college-level or higher education. The effect was driven by more students aspiring to reach college-level education as well as post-graduation level education. Consistent with the students' aspiration to continue their education longer, we find treatment group students wishing to get married at slightly later ages (by 0.3 years) on average. We find that treatment group students are more likely to have career aspirations (+8.1 p.p.) for medium-skilled jobs, and less likely to aspire for low-skilled (-3.0 p.p.) or high-skilled jobs (-4.9 p.p.). Still, income aspiration was higher for treatment group students by Rs. 1388 (7%).

Financial Competencies

Table 4 presents the results on financial competencies. The program also improved students' financial competencies. The financial literacy index, which assesses understanding of key financial concepts, was 0.36 s.d. higher for treatment group students compared to the control group. Financial savviness index, based on self-reported smart purchasing behavior, was also higher (0.09 s.d.) in the treatment group schools[10]. However, we did not find a statistically significant impact on the likelihood of having savings or the value of savings. On the other hand, more students in treatment group schools reported having saving goals (+2.6 p.p., $p < 0.05$).

Interpersonal Skills

Table 5 presents the results on interpersonal skills. We find no differences in communication index, empathy index, and participation index between treatment group students and control group students. Although point estimates are positive for all indices of communication, empathy, and participation, none of those coefficients are statistically distinguishable from zero, and the estimates are largely imprecise.

Time Preference

Table 6 presents the results on time preference. We find little evidence that the program influenced children's time preference. The only statistically significant result was found on the patient time preference in the time frame of now versus

[10]Frisancho (2022) examined the impact of a high school financial education program in Peru and found a 0.03 s.d. increase of financial savviness measured with the same set of questions. The effect size found in this study is substantially larger.

one month later, with 5.4 p.p. more students choosing to receive 300 rupees in one month over 200 rupees now. Results for the other two outcomes in a different time frame show that the treatment group students were more likely to choose patient options; however, the differences are statistically insignificant.

Literacy, Numeracy, School Attendance

Table 7 presents the results on literacy, numeracy, and school attendance. We find substantially higher numeracy (0.25 s.d.) for treatment group students. We also find a positive impact on literacy. We estimate the treatment effect of 3.6 p.p. on students' probability of being able to read short sentences without difficulty, and a 0.08 standard deviation increase in literacy score based on the comprehension of the sentences. The result on numeracy is robust to the method used to construct the index (standardized means and a score calculated based on item response theory) (Table A.5).

5 Mechanisms

The results in section 4 show a positive impact of the life skills program on learning outcomes (literacy and numeracy), despite no explicit focus on academic learning or school outcomes. These results are unlikely to be affected by increased school attendance or engagement with teachers, as we do not find the program's impact on these outcomes (see Table A.6 and A.7). In this section, we explore the mechanism by which the program influenced students' literacy and numeracy. 5.1 discusses the theory of change of this impact, and 5.2 assesses the potential mechanisms using mediation analysis.

5.1 Theory of Change

Our theory of change posits that different components of the program target distinct but interconnected domains of children's life skills, and that these different domains need to be jointly affected in order to influence the main outcomes (see Figure 1).

First, the program focuses on understanding self and relationships with others to build intrapersonal skills, such as self-efficacy and self-esteem, as well as interpersonal competencies such as communication. A part of the program emphasize recognition of personal strengths and appreciation of the characteristics of peers and family members, aiming to foster meaningful relationships. Focus on these skills is common in Life Skills interventions in the literature (Bandiera et al., 2020; Durlak et al., 2011; Edmonds et al., 2021; J-PAL, 2024; Morton & Montgomery, 2013).

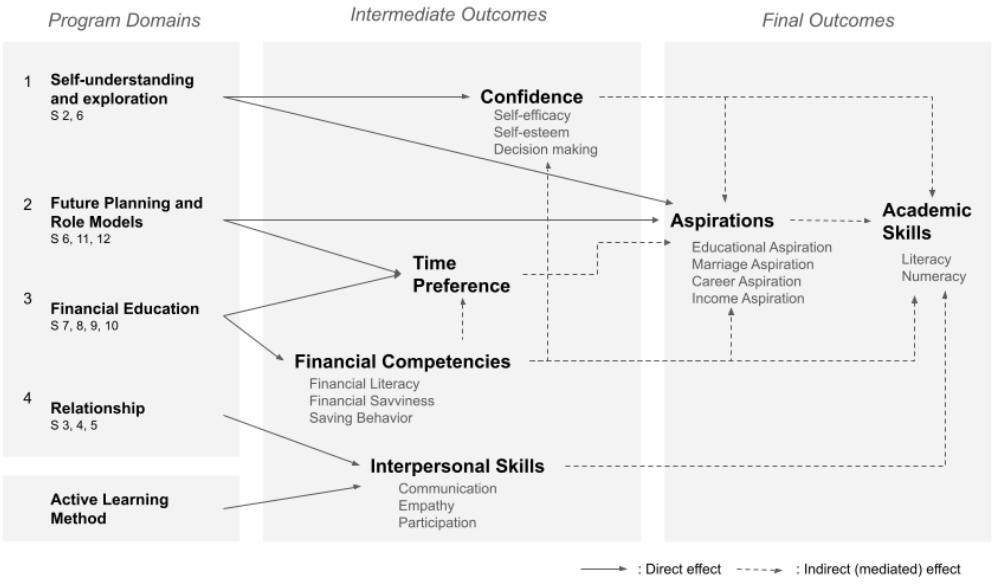

Figure 1: Theory of Change

Another core component of the program focuses on future orientation, aspirations, and goal setting. Participants are encouraged to explore possibilities for the future, and longer-term goals, and identify positive role models in their community. This aims to enable students to imagine clearer goals as well as reasons for long-term planning and investment behavior. Prior research has shown that exposure to role models - whether in person (Beaman et al., 2012) or interventions showcasing role models in a movie (Bossuroy et al., 2022; Orkin et al., 2023; Riley, 2018), radio (Bernard et al., 2015), or a story (Nguyen, 2008) - can raise aspirations, improve educational outcomes, and enhance economic status. Unlike most interventions in the literature that directly provide role models, our program trains students to independently identify and engage with relatable role models. This approach accounts for heterogeneity in students' current status and future aspirations, optimizing the aspiration gap and fostering a durable skill of identifying role models. Importantly, the program's reflective approach may allow students to recalibrate aspirations - lowering them in cases where students' preexisting goals were unrealistically high, and supporting more attainable and motivating future visions (Gehrke et al., 2024).

Level of confidence, such as self-efficacy and self-esteem, is expected to play a major role in setting one's aspirations. Self-efficacy is a psychological skill defined as "the beliefs in one's capabilities to organize and execute the courses of action required to produce given attainments" (Bandura, 1993). Self-efficacy is expected to regulate aspirations. This is because without self-efficacy i.e. beliefs that they can produce desired outcomes by their action, "they have little incentive to act out to persevere in the face of difficulties" (Bandura et al., 2001) and have "little reason to invest greater

effort or attempt anything new" (Wuepper & Lybbert, 2017). Therefore, individuals with higher self-efficacy might set higher aspirations, and low self-efficacy might lead to weak capacity to aspire (Bernard et al., 2011)[11].

In their theoretical model of aspirations (hope) in a production function, Lybbert and Wydick (2018) explain that low self-efficacy can lead to individuals setting aspirations below their true capacity, leading to sub-optimal economic outcomes. Supporting this prediction, McKelway (2025) finds that the impact of psychological intervention for women in India on economic outcomes was concentrated on individuals with self-efficacy improved to a threshold. More generally, recent evidence finds a positive impact of interventions addressing self-efficacy on economic outcomes (Frohnweiler, 2025).

We also expect the financial education aspect of the program to influence not only students' financial literacy but also their soft skills that are transferable beyond financial behavior. One pathway is through empowerment. The literature on financial literacy and financial education argues that financial literacy can enhance an individual's ability to evaluate economic options and make informed choices (Lusardi & Mitchell, 2014; Melesse et al., 2023; OECD, 2012). Melesse et al. (2023) further argues that financial literacy can shape self-efficacy and aspirations by altering an individual's beliefs about what is achievable and by strengthening future-oriented thinking. *AflaToun* program promotes saving and planning not only for money but also for other resources (e.g., time, water, food, energy), potentially increasing students' perceived control over various aspects of their lives.

In addition, the program incorporates self-regulation and goal-setting training. Exercises such as analyzing consumption behavior through "needs versus wants" discussions cultivate self-regulatory skills. Sessions on budgeting and saving plans reinforce goal-setting behavior. These skills are crucial for avoiding distractions (Corgnet et al., 2018) and can also act as a self-control device for individuals with present-biased preferences (Cettolin et al., 2024). Evidence from educational interventions that emphasize self-regulation suggests long-term positive impacts on educational attainment, income, marriage, and employment status (Algan et al., 2022; Schunk et al., 2022; Sorrenti et al., 2025).

Finally, financial education is also expected to influence social-emotional skills through its effect on time preferences. By highlighting the long-term consequences of (financial) decisions, financial education may help students develop more patience.

[11] Relationships between self-efficacy and aspirations in specific domains have also been explored. Self-efficacy is expected to regulate educational aspirations by changing the psychological cost of learning, or stress, anxiety, and depression related to education (Zimmerman et al., 1992), as well as by shaping students' interest (Rottinghaus et al., 2002). Similarly, self-efficacy influences occupational aspirations directly, by determining own capacity, motivation, and interest, and through educational aspiration (Bandura et al., 2001).

Empirical studies show that financial education can increase patience and reduce present bias (Lührmann et al., 2018; Sutter et al., 2013), particularly among children and adolescents, whose time preferences remain malleable (Kaiser et al., 2023). Strong present bias may prevent children from making investments and efforts in education or health because these are areas where the returns to investment are realized mainly after a long time. Supporting this prediction, globally, patient time preference is strongly correlated with income, physical and human capital (Sunde et al., 2022), and human capital investment (Hanushek et al., 2022). In particular, empirical studies show that patience in childhood to adolescence predicts saving and health behavior (Sutter et al., 2013), school performance, and lifetime income (Golsteyn et al., 2014).

Overall, financial education might enhance students' economic decision-making skills to make rational choices that are consistent over time and across options. Perhaps surprisingly, the literature shows that it is reasonable to expect children to be able to make rational choices. Experimental studies show that children are capable of making intertemporal decisions with notable consistency (Bettinger & Slonim, 2007; Castillo et al., 2011). Also, Harbaugh et al. (2001) found that children are able to make rational choices (consistent across options) at the age of 7, and by the age of 11, their rationality is comparable to that of adults, although both children and adults exhibit many inconsistencies. A novel evidence by Kim et al. (2018) shows that this economic rationality is also nurtured by school education.

5.2 Mediation Analysis

We conduct mediation analyses following Heckman and Pinto (2015), which decomposes the treatment effect into the effect mediated by the potential mediators and the residuals that are not mediated by the potential mediators included in the model. We followed an application by Sorrenti et al. (2025) for the protocol. The proportions of the treatment effect mediated by two variables of confidence (self-efficacy and self-esteem), two variables of financial competencies (financial literacy and financial savviness), and time preference were calculated for the treatment effect on three types of aspirations (educational, career, and income).

First, in addition to the unconditional outcome equation as shown in equation 1, the impact of the intervention on the final outcome conditional on the set of mediators M is estimated:

$$Y_{is} = \alpha + \beta_2 \text{Pooled Treatment}_s + \mathbf{M}_{is}\varphi + \mathbf{X}_{is}\gamma + \epsilon_{is} \tag{2}$$

Second, we estimate the treatment effect of the intervention on each mediator:

$$M_{is}^{J} = \beta_3^J \text{Pooled Treatment}_s + \mathbf{X}_{is}\gamma + v_{is}. \tag{3}$$

The contributions of each mediator $j \in k$ is then calculated as the ratio $C = \varphi^j \times \beta_3^j/\beta_1$, and the residual is calculated as $R = 1 - \sum_{j=1}^{k} \left(\varphi^j \times \beta_3^j/\beta_1\right)$.

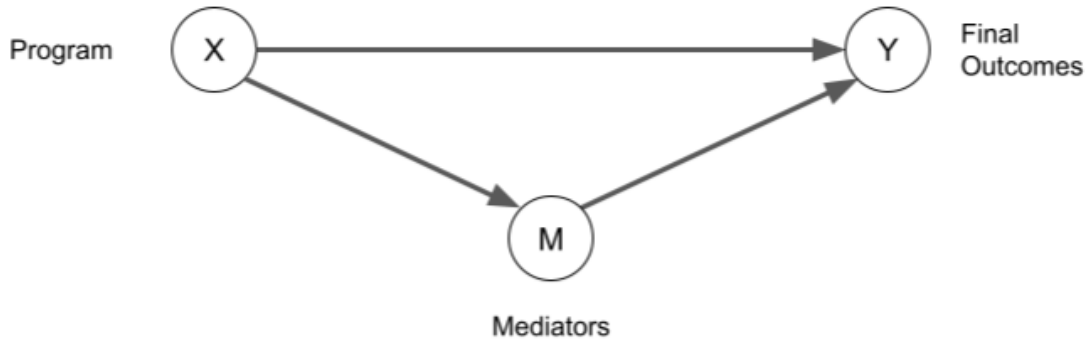

Figure 2: Mediation Analysis

First, we analyze what outcomes mediate the impact on aspirations (education, career, income). Following the theory of change, we consider self-efficacy, self-esteem, financial literacy, financial savviness, and time preference as potential mediators. Table 8 presents the results. The results reveal that the mechanism of the impact was distinct for different types of aspirations. The results also suggest a relatively large role played by financial competencies as a mediator. For educational aspiration, 7.3% of the program impact is mediated by improvement in students' self-efficacy, while 13% is mediated by financial literacy, and a large part of the impact (75.8%) is not mediated by the proposed mediators. This unmediated proportion of the impact (residual) can be interpreted to include both direct impact and impact mediated by other mediators that are not considered in the model. The results indicate that the impact on career aspiration is almost not mediated by any of the proposed mediators. Improvement in financial literacy seems to be negatively correlated with students' aspiration for medium-skilled jobs, rather than leading more students to set higher career aspirations, although the proportion of the mediated effect is relatively small (-2.8%). This is consistent with the finding that the program reduced the proportion of students aspiring for low-skilled jobs, but also high-skilled jobs. On the other hand, the positive impact on income aspiration is largely mediated by improvement in students' financial literacy (38%) and financial savviness to some extent (5.8%). Increased self-efficacy also mediated the impact on income aspiration (2.7%).

Now, we apply the same analysis to understand the mechanism of impact on student numeracy and literacy. To explore the potential mechanism discussed in

5.1, we consider that the impact might be mediated by confidence (self-efficacy, self-esteem), aspirations (education, income, career), financial competencies (financial literacy, financial savviness), or time preference. The results presented in the Table 9 indicate that the impact on numeracy was mediated primarily by financial literacy (25%). The role played by self-efficacy and educational aspiration on numeracy is relatively small, with 2.3% and 4.4%, respectively. On the other hand, a large part of the impact on literacy, albeit small, was mediated by the proposed mediators. Financial literacy explains 50% of the impact on literacy, while educational aspiration also leads to higher literacy, explaining 16% of the impact.

Even though results are illustrative to understand the mechanisms of the program's impact, they need to be interpreted with caution. It requires strong assumptions to interpret the association between mediators and the outcome variables, because of their endogenous nature, while the program assignment was randomized, therefore, exogenous to the mediators (Imai et al., 2010; Sorrenti et al., 2025).

6 Conclusion

In this study, we studied an intervention that aims to enhance children's confidence and aspirations through social-emotional learning and financial education training. The program provided children to think and discuss their future, based on boosted belief in their capability: self-efficacy. Skills of planning, goal setting, and analyzing needs and wants facilitated children to think about the resources needed to achieve their goals, and the consequences of their behavior in the future. It might have been the first experience for many of the participants to think about their future on a long-term horizon and systematically think about their plan, including education and career, given the young age of the participants, who were 12 years old on average. However, skills and behavior at this age have a strong influence on the future, as we know from the literature (reference needed).

The program was delivered in government primary schools in Palghar, Maharashtra, India, by facilitators from NGO Meljol. The program consisted of 16 sessions over 7 months and was delivered using active learning methodology.

Our findings indicate that the program led to improved confidence, aspirations, financial competencies, and academic skills (literacy and numeracy). While the participating students set higher educational and income aspirations compared to the control group, the effect on career aspiration was a reduction in aspirations for low-skilled jobs and high-skilled jobs, leading more students to aspire for medium-skilled jobs. We also found suggestive evidence of different mechanisms explaining the impact on different outcomes, and evidence that the program influenced income aspiration, literacy, and numeracy primarily through improved financial literacy.

Positive and substantial impact found on numeracy and literacy is remarkable in the context where many children leave school education without acquiring basic literacy and numeracy, even after years of education (reference needed). This result contrasts to the evidence on similar programs. Edmonds et al. (2021) found that the life skills program by Room to Read in Rajasthan, India, led more children to stay in school for longer years; however, it did not have an impact on academic outcomes (test scores). Dhar et al. (2022) also found no impact of school-based programs addressing gender norms in Haryana on subject exam scores, even though the program raised students' educational aspirations. This contrast might be interpreted as a result of the program in this study motivating students to learn, not only through higher aspirations but also by shaping **pragmatic motivation to learn**.

The design of the experiment does not allow us to examine if the results would have been the same without the emphasis on financial topics such as planning, budgeting, and saving. However, neither the life skills component alone nor the financial topics alone would have a similar impact. It is unlikely that financial education alone would generate a similar impact, considering some evidence that financial education might motivate students to pursue paid work rather than school education (Berry et al., 2018; Bjorvatn et al., 2020; Bruhn et al., 2016; Frisancho, 2022).

Overall, this study indicates that different mechanisms play roles in shaping aspirations and motivating children to learn. Focusing directly and solely on self-efficacy or aspirations, as often done in the literature, might not be the best way to motivate. Higher self-efficacy or aspirations that do not accompany concrete and relevant reasons to make efforts might lead to frustrations or the pursuit of external incentives or titles, such as an academic degree, without actual learning taking place.

Main Tables

Figure 3: Curriculum Outline

#	Sessions	Learning Outcomes
1	**Introduction and getting to know each other**	I. Learn about each other II. Establish rules III. Understand the purpose of this program
Myself, my world		
2	**Who am I? : Identifying my personal strengths**	I. Can identify some of their personal characteristics and talents/strengths
3	**My family and friends**	I. Can identify some of other people's personal characteristics and talents/strengths
4	**Building positive connections**	I. Describe the difference between good and bad friends. II. Identify characteristics of an unhealthy relationship"
5	**Let's work it out**	I. Understand the concept of conflict and identify common sources of conflict in their group/community II. Understand the concept of empathy and identify empathetic and non-violent conflict resolution strategies
6	**Me and my future**	I. Can identify a personal goal or hope and imagine themselves in next ten years (in future) II. Can identify key milestones or barriers to achieving life goals
My Resources, My Plans		
7	**My needs and wants**	I. Understand the difference between expenses that are needs and those that are wants.
8	**My savings**	I. Understand the concept of saving different resources that they can save (time, water, electricity, money, etc.) II. Describe different methods or strategies for saving resources
9	**How to save and spend responsibly**	I. Realize and appreciate that, without saving responsibly, one could risk running into problems, e.g. lack of natural resources/no water for agriculture, lack of electricity, debt. etc. II. Identify strategies to save and spend resources responsibly
10	**Gender expectations on career choices**	I. Understand that gender expectations has an influence on the career choices II. Recognize that both girls and boys can perform the same tasks and can choose same career paths
11	**My future**	I. Identify a career/job goal that they would like to pursue when they grow up. II. Use a Venn Diagram to define similarities between their goal and a goal of their friends.
My community		
12	**Our role models**	I. Identifying role models in the community
13	**Challenges in our community**	I. Identify some of the problems in their community II. Think creatively about the causes and effects of the identified problems
14	**Let's work together!**	I. Work in groups to come up with solutions to the problems identified in the previous session II. Understand that it takes everyone in the community to work together to solve a problem
15	**Getting our community engaged**	I. Present the findings/posters/models/presentation etc. in front of the class/school/parents
16	**Wrap up the program**	I. Participants will reflect on all the sessions under the program

Table 1: Balance Test by Pooled Treatment

	(1) Total		(2) CG		(3) TG (Pooled)		(3)-(2) Pairwise t-test	
Variable	N/Clusters	Mean/(SE)	N/Clusters	Mean/(SE)	N/Clusters	Mean/(SE)	N/Clusters	Mean difference
Child Age	2490	11.702	797	11.685	1693	11.709	2490	0.024
	90	(0.023)	29	(0.042)	61	(0.027)	90	
Female	2490	0.504	797	0.507	1693	0.503	2490	-0.004
	90	(0.015)	29	(0.021)	61	(0.020)	90	
Worked	2490	0.312	797	0.312	1693	0.312	2490	0.000
	90	(0.018)	29	(0.034)	61	(0.022)	90	
Has income (baseline)	2490	0.367	797	0.335	1693	0.383	2490	0.048
	90	(0.017)	29	(0.025)	61	(0.022)	90	
Value of income last month (Winsorized)	2490	121.028	797	90.496	1693	135.401	2490	44.905*
	90	(12.073)	29	(18.273)	61	(15.143)	90	
N of family members	2490	5.986	797	6.041	1693	5.960	2490	-0.082
	90	(0.053)	29	(0.090)	61	(0.066)	90	
Has older siblings	2490	0.645	797	0.644	1693	0.645	2490	0.001
	90	(0.014)	29	(0.024)	61	(0.017)	90	
Older siblings read and write	2490	0.626	797	0.625	1693	0.627	2490	0.002
	90	(0.014)	29	(0.023)	61	(0.017)	90	
Ashram residential school	2490	0.258	797	0.322	1693	0.228	2490	-0.094
	90	(0.051)	29	(0.099)	61	(0.059)	90	
Scheduled Tribe	2490	0.457	797	0.531	1693	0.423	2490	-0.108
	90	(0.036)	29	(0.074)	61	(0.040)	90	
Scheduled Caste	2490	0.006	797	0.005	1693	0.007	2490	0.002
	90	(0.002)	29	(0.003)	61	(0.002)	90	
Other Backward Castes	2490	0.048	797	0.025	1693	0.059	2490	0.034**
	90	(0.009)	29	(0.010)	61	(0.011)	90	
Father literacy	2490	0.780	797	0.788	1693	0.776	2490	-0.012
	90	(0.013)	29	(0.021)	61	(0.016)	90	
Mother literacy	2490	0.600	797	0.617	1693	0.592	2490	-0.025
	90	(0.017)	29	(0.026)	61	(0.023)	90	
House is pucca	2490	0.645	797	0.636	1693	0.649	2490	0.012
	90	(0.021)	29	(0.041)	61	(0.023)	90	
Household has a bicycle	2490	0.426	797	0.420	1693	0.428	2490	0.008
	90	(0.017)	29	(0.031)	61	(0.021)	90	
Household has a smartphone	2490	0.931	797	0.921	1693	0.936	2490	0.015
	90	(0.006)	29	(0.013)	61	(0.007)	90	
Self-efficacy Index	2490	-0.029	797	-0.000	1693	-0.043	2490	-0.043
	90	(0.028)	29	(0.042)	61	(0.037)	90	
Self-esteem Index	2490	-0.040	797	0.000	1693	-0.058	2490	-0.058
	90	(0.035)	29	(0.053)	61	(0.045)	90	
Graduate or higher	2490	0.778	797	0.788	1693	0.773	2490	-0.015
	90	(0.014)	29	(0.026)	61	(0.017)	90	
Marriage aspiration	2295	23.725	729	23.695	1566	23.739	2295	0.044
	90	(0.182)	29	(0.358)	61	(0.211)	90	
Low-skill jobs	2490	0.139	797	0.142	1693	0.138	2490	-0.004
	90	(0.009)	29	(0.017)	61	(0.010)	90	
Medium-skill jobs	2490	0.577	797	0.572	1693	0.579	2490	0.007
	90	(0.015)	29	(0.027)	61	(0.018)	90	
Income aspiration	2490	23236.145	797	22447.930	1693	23607.206	2490	1159.276
	90	(439.290)	29	(795.250)	61	(523.396)	90	

Note: RI-based omnibus test of joint balance does not reject null hypothesis at p-value = 0.522.

Table 2: Main Effect on Confidence

	Self-efficacy Index		Self-esteem Index		Decision-making Index		Speech Length		Observed Confidence	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Treatment (pooled)	0.138	0.131	0.121	0.120	0.026	0.024	1.672	1.683	0.051	0.048
	(0.053)**	(0.044)***	(0.064)*	(0.045)***	(0.046)	(0.042)	(1.040)	(0.672)**	(0.033)	(0.023)**
	[0.059]	[0.016]	[0.137]	[0.016]	[0.191]	[0.129]	[0.147]	[0.017]	[0.147]	[0.021]
OLS w/baseline controls	✓		✓		✓		✓		✓	
DML Lasso		✓		✓		✓		✓		✓
Observations	2,490		2,490		2,490		2,490		2,490	
Control Mean	-0.00		-0.00		0.00		22.06		0.45	
Control SD	1.00		1.00		1.00		14.67		0.50	

*Notes: Treatment (pooled) indicates school-level assignment to either LST arm or LST + Parent arm. Standard errors (in parentheses) are clustered at the school level. In brackets, Anderson's sharpened q-values to account for the False Discovery Rate (Anderson, 2008). In the uneven columns, we report results from OLS with basic controls including student age, gender, and block fixed effects. In the even columns, we report results from cross-fit partialing out lasso using 10 folds and 10 re-samples. */**/*** denote significance levels at 10/5/1 percent respectively. Self-efficacy, self-efficacy, and decision-makingg indices are standardized after taking the means of question items in the Likert scale. Speech length indicates the length (in seconds) the student could speak continuously for a speech task. Observed confidence is a dummy variable that indicates whether the enumerator rated that child responded to questions always confidently in the interview.*

Table 3: Main Effect on Aspirations

	Educational Aspiration (College level or higher)		Marriage Aspiration		Low-skill jobs		Mid-skill jobs		High-skill jobs		Income	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Treatment (pooled)	0.082	0.080	0.307	0.307	-0.030	-0.030	0.081	0.081	-0.051	-0.049	1381.210	1388.672
	(0.026)***	(0.020)***	(0.207)	(0.133)**	(0.017)*	(0.014)**	(0.026)***	(0.022)***	(0.018)***	(0.020)**	(877.510)	(591.615)**
	[0.007]	[0.001]	[0.076]	[0.018]	[0.069]	[0.024]	[0.007]	[0.001]	[0.009]	[0.018]	[0.076]	[0.018]
OLS w/baseline controls	✓		✓		✓		✓		✓		✓	
DML Lasso		✓		✓		✓		✓		✓		✓
Observations	2,490		2,465		2,490		2,490		2,490		2,490	
Control Mean	0.70		22.87		0.12		0.50		0.38		19658.72	
Control SD	0.46		2.97		0.33		0.50		0.48		13022.75	

*Notes: Treatment (pooled) indicates school-level assignment to either LST arm or LST + Parent arm. Standard errors (in parentheses) are clustered at the school level. In brackets, Anderson's sharpened q-values to account for the False Discovery Rate (Anderson, 2008). In the uneven columns, we report results from OLS with basic controls including student age, gender, and block fixed effects. In the even columns, we report results from cross-fit partialing out lasso using 10 folds and 10 re-samples. */**/*** denote significance levels at 10/5/1 percent respectively. Educational aspiration is a dummy variable indicating if the child set their educational aspiration college/university level or higher. Marriage aspiration is age at which students wish to get married, conditional on wishing to get married. Career aspirations are dummy variables indicating if the child chose low-skilled jobs (farmer or manual workers), medium-skilled jobs (police officer or nurse), or high-skilled jobs (teacher or scientist). Income indicates aspired monthly income in rupees, and the variable is converted from a categorical variable by taking the middle value of each category.*

Table 4: Main effect on Financial Competencies

	Financial Literacy Index		Financial Savviness Index		Have Saving		Value Saving		Have Saving Goal	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Treatment (pooled)	0.379	0.361	0.097	0.095	0.024	0.022	10.992	9.097	0.026	0.025
	(0.075)***	(0.047)***	(0.046)**	(0.043)**	(0.024)	(0.017)	(14.487)	(11.118)	(0.016)*	(0.011)**
	[0.001]	[0.001]	[0.083]	[0.035]	[0.184]	[0.112]	[0.220]	[0.198]	[0.105]	[0.035]
OLS w/baseline controls	✓		✓		✓		✓		✓	
DML Lasso		✓		✓		✓		✓		✓
Observations	2,490		2,490		2,490		2,490		2,490	
Control Mean	-0.26		-0.07		0.82		193.48		0.93	
Control SD	1.07		1.36		0.39		252.24		0.26	

*Notes: Treatment (pooled) indicates school-level assignment to either LST arm or LST + Parent arm. Standard errors (in parentheses) are clustered at the school level. In brackets, Anderson's sharpened q-values to account for the False Discovery Rate (Anderson, 2008). In the uneven columns, we report results from OLS with basic controls including student age, gender, and block fixed effects. In the even columns, we report results from cross-fit partialing out lasso using 10 folds and 10 re-samples. */**/*** denote significance levels at 10/5/1 percent respectively. The financial literacy index and financial savviness index are standardized after taking the means of the question items in the Likert scale or dummy variables. Have saving and have saving goal are dummy variables. Value saving is in rupees.*

Table 5: Main Effect on Interpersonal Skills

	Communication Index		Empathy Index		Participation Index	
	(1)	(2)	(3)	(4)	(5)	(6)
Treatment (pooled)	0.040	0.039	0.046	0.046	0.064	0.064
	(0.052)	(0.044)	(0.049)	(0.043)	(0.051)	(0.044)
	[0.806]	[0.590]	[0.806]	[0.590]	[0.806]	[0.590]
OLS w/baseline controls	✓		✓		✓	
DML Lasso		✓		✓		✓
Observations	2,490		2,490		2,490	
Control Mean	0.00		-0.00		-0.00	
Control SD	1.00		1.00		1.00	

*Notes: Treatment (pooled) indicates school-level assignment to either LST arm or LST + Parent arm. Standard errors (in parentheses) are clustered at the school level. In brackets, Anderson's sharpened q-values to account for the False Discovery Rate (Anderson, 2008). In the uneven columns, we report results from OLS with basic controls including student age, gender, and block fixed effects. In the even columns, we report results from cross-fit partialing out lasso using 10 folds and 10 re-samples. */**/*** denote significance levels at 10/5/1 percent respectively. All indices are standardized after taking the means of the question items in the Likert scale or dummy variables.*

Table 6: Main Effect on Time Preference

	Two candies after interview > One candy now		300 Rs in one month > 200 Rs now		300 Rs in 7 months > 200 Rs in 6 months	
	(1)	(2)	(3)	(4)	(5)	(6)
Treatment (pooled)	0.007	0.006	0.054	0.054	0.035	0.035
	(0.043)	(0.024)	(0.025)**	(0.022)**	(0.026)	(0.022)
	[0.416]	[0.364]	[0.122]	[0.044]	[0.216]	[0.115]
OLS w/baseline controls	✓		✓		✓	
DML Lasso		✓		✓		✓
Observations	2,490		2,490		2,490	
Control Mean	0.49		0.52		0.59	
Control SD	0.50		0.50		0.49	

*Notes: Treatment (pooled) indicates school-level assignment to either LST arm or LST + Parent arm. Standard errors (in parentheses) are clustered at the school level. In brackets, Anderson's sharpened q-values to account for the False Discovery Rate (Anderson, 2008). In the uneven columns, we report results from OLS with basic controls including student age, gender, and block fixed effects. In the even columns, we report results from cross-fit partialing out lasso using 10 folds and 10 re-samples. */**/*** denote significance levels at 10/5/1 percent respectively. All dependent variables are dummy variables.*

Table 7: Main Effect on Literacy, Numeracy, School Attendance

	Can read		Literacy		Numeracy		School Attendance	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Treatment (pooled)	0.036	0.035	0.094	0.092	0.275	0.256	0.069	0.068
	(0.027)	(0.020)*	(0.060)	(0.044)**	(0.065)***	(0.044)***	(0.084)	(0.066)
	[0.211]	[0.078]	[0.211]	[0.058]	[0.001]	[0.001]	[0.303]	[0.127]
OLS w/baseline controls	✓		✓		✓		✓	
DML Lasso		✓		✓		✓		✓
Observations	2,490		2,490		2,490		2,490	
Control Mean	0.66		-0.00		0.21		3.64	
Control SD	0.47		1.00		1.38		1.47	

*Notes: Treatment (pooled) indicates school-level assignment to either LST arm or LST + Parent arm. Standard errors (in parentheses) are clustered at the school level. In brackets, Anderson's sharpened q-values to account for the False Discovery Rate (Anderson, 2008). In the uneven columns, we report results from OLS with basic controls including student age, gender, and block fixed effects. In the even columns, we report results from cross-fit partialing out lasso using 10 folds and 10 re-samples. */**/*** denote significance levels at 10/5/1 percent respectively. Numeracy is the Rasch-score of IRT in a standardized format. Literacy is standardized. School attendance indicates the number of days attended school in the last week out of 5 days.*

Table 8: Mediation Analysis on Aspirations

	Educational Aspiration (Graduate or higher)	Career Aspiration (Mid-skill jobs)	Income Aspiration
Self-efficacy	.0762	.0335	.0262
Self-esteem	-.0093	.0456	0
Financial Literacy	.1373	-.0436	.4538
Financial Savviness	.0522	.006	.0859
Time preference	.0156	.0115	.0118
Residual	.728	.947	.4224

Notes: Notes: Numbers in each cell indicate the ratio of treatment effect on each dependent variable in the first row mediated by the mediator in the first column. The last row indicates the residuals, i.e., proportion of the treatment effect that is not explained by the mediators in the model, which includes the direct impact of the treatment on the dependent variable.

Table 9: Mediation Analysis on Numeracy

	Numeracy	Literacy
Educational Aspirations	.0405	.1374
Medium-skilled jobs	.0017	.0178
Income Aspirations	.0291	.0827
Self-efficacy	.0032	.0368
Self-esteem	.0026	.0878
Financial Literacy	.2527	.455
Financial Savviness	.0484	.06
Time preference	-.0049	-.0293
Residual	.6266	.1517

Notes: Numbers in each cell indicate the ratio of treatment effect on each dependent variable in the first row mediated by the mediator in the first column. The last row indicates the residuals, i.e., proportion of the treatment effect that is not explained by the mediators in the model, which includes the direct impact of the treatment on the dependent variable.

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A Online Appendix

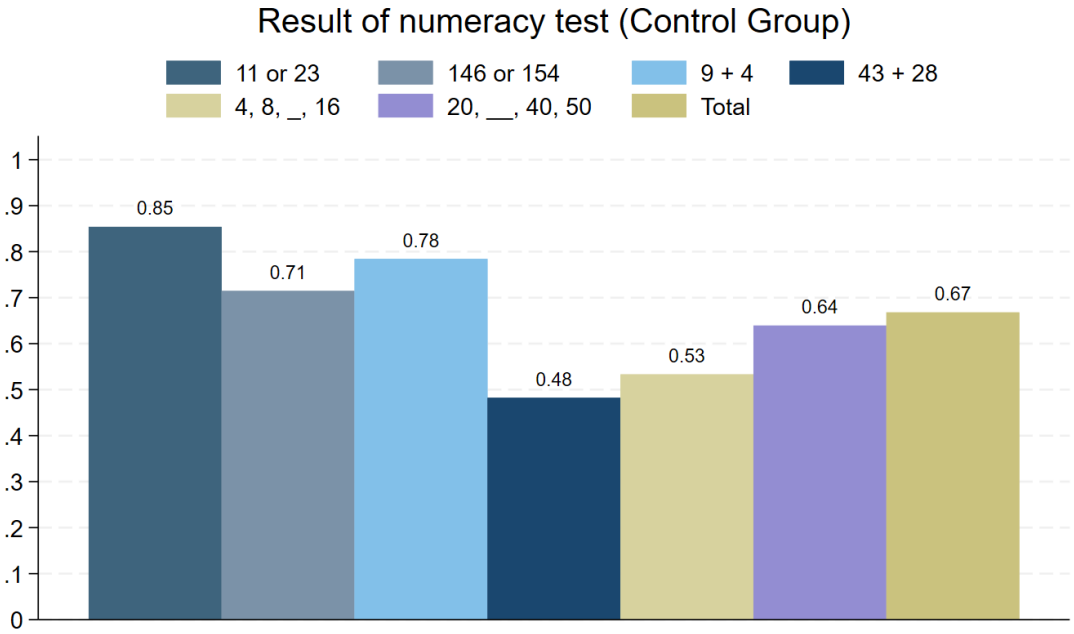

Figure A.1: Numeracy Test Results (Control Group)

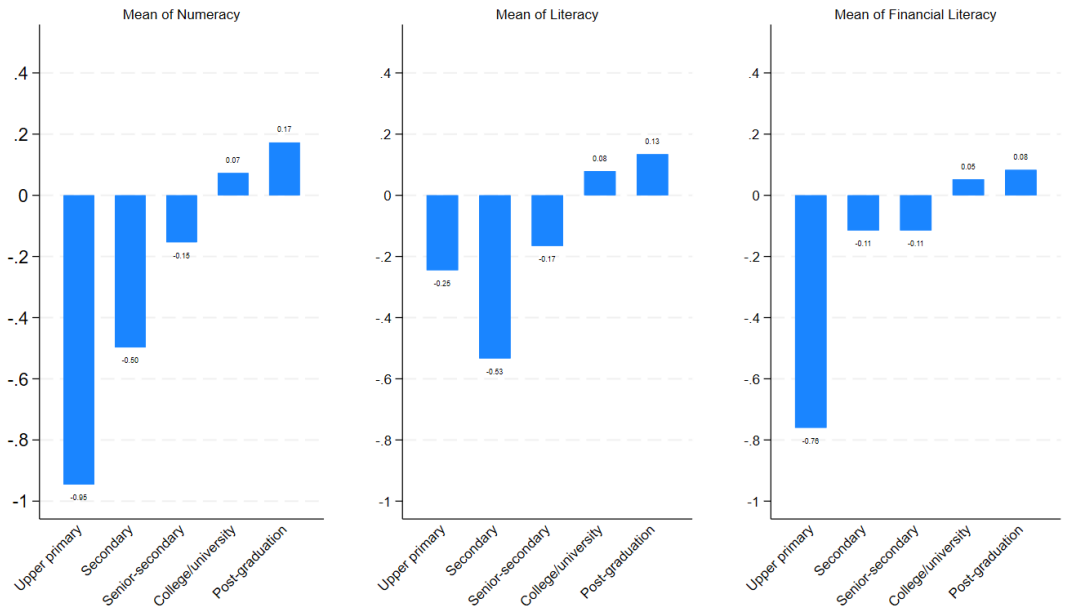

Figure A.2: Associations between Skills and Educational Aspirations (Control Group

Table A.1: Gender Comparison of Outcomes (Endline, Control Group)

	(1) Male		(2) Female		(2)-(1) Pairwise t-test	
Variable	N/Clusters	Mean/(SE)	N/Clusters	Mean/(SE)	N/Clusters	Mean difference
Self-efficacy Index	390	0.001	407	-0.001	797	-0.002
	29	(0.067)	29	(0.047)	29	
Self-esteem Index	390	-0.046	407	0.044	797	0.089
	29	(0.063)	29	(0.055)	29	
Speech length	390	22.006	407	22.107	797	0.100
	29	(1.318)	29	(1.534)	29	
Decision-making Index	390	-0.061	407	0.059	797	0.120
	29	(0.088)	29	(0.067)	29	
Graduate or higher	390	0.703	407	0.695	797	-0.007
	29	(0.029)	29	(0.028)	29	
Marriage aspiration	387	23.599	400	22.160	787	-1.439***
	29	(0.196)	29	(0.225)	29	
Low-skill jobs	390	0.192	407	0.059	797	-0.133***
	29	(0.022)	29	(0.015)	29	
Medium-skill jobs	390	0.462	407	0.538	797	0.077**
	29	(0.027)	29	(0.028)	29	
High-skill jobs	390	0.346	407	0.403	797	0.057*
	29	(0.021)	29	(0.022)	29	
Income aspiration	390	19787.179	407	19535.627	797	-251.553
	29	(963.778)	29	(828.910)	29	
Financial Literacy Index	390	0.027	407	-0.026	797	-0.052
	29	(0.071)	29	(0.073)	29	
Financial Savviness Index	390	-0.029	407	0.028	797	0.057
	29	(0.070)	29	(0.059)	29	
Has savings	390	0.821	407	0.811	797	-0.010
	29	(0.027)	29	(0.027)	29	
Value of saving (Winsorized)	390	182.631	407	203.875	797	21.244
	29	(14.238)	29	(12.031)	29	
Have Saving Goals	390	0.936	407	0.924	797	-0.012
	29	(0.017)	29	(0.019)	29	
Communication Index	390	-0.056	407	0.053	797	0.109
	29	(0.074)	29	(0.055)	29	
Empathy Index	390	0.005	407	-0.005	797	-0.011
	29	(0.071)	29	(0.077)	29	
Participation Index	390	-0.029	407	0.027	797	0.056
	29	(0.064)	29	(0.074)	29	
Two candies later over one candy now	390	0.472	407	0.509	797	0.037
	29	(0.039)	29	(0.051)	29	
300rs in 1 month over 200rs today	390	0.538	407	0.501	797	-0.037
	29	(0.028)	29	(0.030)	29	
300rs in 7 months over 200rs in 6 months	390	0.587	407	0.592	797	0.005
	29	(0.025)	29	(0.027)	29	
Can read the passage	390	0.636	407	0.683	797	0.047
	29	(0.031)	29	(0.026)	29	
Literacy (Standardized)	390	-0.016	407	0.015	797	0.031
	29	(0.055)	29	(0.059)	29	
Numeracy (IRT, standardized)	390	0.052	407	-0.050	797	-0.101
	29	(0.059)	29	(0.077)	29	

Note:

Program Implementation

Table A.2: Program Attendance Record - Students

Variable	(1) Total Mean/(SE)	(2) Male Mean/(SE)	(3) Female Mean/(SE)	(2)-(3) Pairwise t-test Mean difference
Lessons attended (/16)	13.317	12.985	13.646	-0.662***
	(0.143)	(0.178)	(0.173)	
Never attended	0.043	0.043	0.042	0.000
	(0.005)	(0.007)	(0.007)	
Attended at least 10 sessions	0.894	0.876	0.912	-0.035**
	(0.011)	(0.015)	(0.012)	
Number of observations	1693	842	851	1693
Number of clusters	61	59	61	61

Table A.3: Attendance in Parent Sessions

	mean	sd	min	max
Average session size	16	3.747	7	25
Attendance by any parent	.393	.489	0	1
Attendance by male parent	.227	.419	0	1
Attendance by female parent	.196	.397	0	1

Analysis of Attrition

As discussed in 3.2, the targeted sample size was reduced from 2700 in the baseline to 2500 in the endline; therefore, some of the students surveyed in the baseline were randomly selected at the endline. In other words, some students surveyed in the baseline were randomly excluded from the endline survey. Table A.4 presents the results of regression analysis examining if any of the variables predict attrition from the survey at the endline. The results indicate that the treatment status was not associated with the probability of not being surveyed at the endline. Nevertheless, female students were less likely to drop out of the survey compared to male students. Further, students with a literate mother were less likely to drop out of the survey.

Table A.4: Analysis of Attrition

	(1)	
	Observed only in bl	
Treatment group 1	-0.256	(0.166)
Treatment group 2	-0.142	(0.166)
Child Age	-0.042	(0.065)
Female	-0.189*	(0.088)
Worked	-0.068	(0.067)
Has income (baseline)	-0.022	(0.090)
Value of income last month (Winsorized)	-0.000	(0.000)
N of family members	-0.011	(0.016)
Has older siblings	0.339	(0.248)
Older siblings read and write	-0.286	(0.258)
Ashram residential school	0.336	(0.173)
Scheduled Tribe	0.114	(0.109)
Scheduled Caste	0.049	(0.478)
Other Backward Castes	0.200	(0.171)
Father literacy	0.000	(0.080)
Mother literacy	-0.290***	(0.074)
House is pucca	0.029	(0.081)
Household has a bicycle	-0.015	(0.078)
Household has a smartphone	0.153	(0.139)
Observations	2739	

Notes: The table presents the results of OLS regression where the dependent variable is a dummy variable that indicates students surveyed only in the baseline, and all variables in the table as independent variables. Standard errors (in parentheses) are clustered at the school level. */**/*** denote significance levels at 10/5/1 percent, respectively.

Table A.5: Robustness Check - IRT Score

	(1) Numeracy (Standardized)	(2) Numeracy (IRT, Standardized)	(3) Financial Literacy (Standardized)	(4) Financial Literacy (IRT, Standardized)
Treatment (pooled)	0.269***	0.275***	0.379***	0.380***
	(0.0623)	(0.0650)	(0.0746)	(0.0747)
Control Mean	0.000	0.000	-0.000	-0.000
Control SD	1.000	1.000	1.000	1.000
Clusters	90	90	90	90
Observations	2490	2490	2490	2490

Notes: Table presents results from OLS with basic covariates including student age, gender, and block fixed effects. Treatment (pooled) indicates school-level assignment to either LST arm or LST + Parent arm. Standard errors (in parentheses) are clustered at the school level. */**/*** denote significance levels at 10/5/1 percent, respectively.

Table A.6: Main Effect on Peer and Teacher Relationships

	(1) N of friends in class	(2) N of classmates who will never be friends	(3) Teachers listen to me	(4) Teachers are fair to me	(5) I feel accepted by classmates	(6) I have good relationship with classmates	(7) Peer Relationship Index	(8) Trust
Treatment (pooled)	0.302	0.0176	0.0307	0.0132	0.0188	0.0216	0.0342	0.0176
	(0.378)	(0.151)	(0.022)	(0.020)	(0.025)	(0.017)	(0.030)	(0.038)
N	2490	2490	2490	2490	2490	2490	2490	2454
Control group mean	6.612	2.021	0.652	0.819	0.749	0.812	-4.08e-09	1.246
Control group sd	4.689	2.461	0.476	0.385	0.434	0.391	0.500	0.680

Notes: Table presents results from OLS with basic covariates including student age, gender, and block fixed effects. Treatment (pooled) indicates school-level assignment to either LST arm or LST + Parent arm. Standard errors (in parentheses) are clustered at the school level. */**/*** denote significance levels at 10/5/1 percent respectively. In column (6), we report the results from a trust game where a higher value (number of tokens) indicates higher trust.

Table A.7: Main Effect on Other Outcomes

	(1) Marriage dummy	(2) Perceived return to education	(3) Social Mobility Index	(4) Growth Mindset dummy	(5) Gender attitude on household financial decisions	(6) Observed communication skill	(7) Child work dummy	(8) Hours of housework	(9) Saving Goal||(Rs)
Treatment (pooled)	0.00531	4.533	0.0433	-0.0196	0.0728**	0.0876**	0.0809**	-0.00730	-14.98
	(0.006)	(15.093)	(0.043)	(0.028)	(0.027)	(0.031)	(0.026)	(0.065)	(40.282)
N	2490	2417	2490	2490	2490	2490	2490	2490	2490
Control group mean	0.987	590.9	1.28e-08	0.469	0.689	1.434	0.247	1.523	739.0
Control group sd	0.111	327.2	1.000	0.499	0.463	0.556	0.432	1.387	749.8

Notes: Table presents results from OLS with basic covariates including student age, gender, and block fixed effects. Treatment (pooled) indicates school-level assignment to either LST arm or LST + Parent arm. Standard errors (in parentheses) are clustered at the school level. */**/*** denote significance levels at 10/5/1 percent respectively.

Heterogeneity Analysis

Table A.8: Treatment effect on financial competencies for students with some income at baseline

	(1)	(2)	(3)	(4)	(5)
	Financial Literacy	Financial Savviness	Have savings	Value savings	Have saving goal
Treatment (pooled)	0.389***	0.166*	0.0173	4.160	0.0328
	(0.0953)	(0.0808)	(0.0368)	(23.54)	(0.0287)
Observations	915	915	915	915	915

Note:

Gender

Table A.9: Heterogeneity by Gender - Confidence

	(1)	(2)	(3)	(4)	(5)
	Self-efficacy	Self-esteem	Decision making	Speech length	Observed Confidence
Treatment (pooled)	0.148	0.101	-0.0260	1.189	0.0729
	(0.0787)	(0.0787)	(0.0691)	(1.186)	(0.0459)
Treatment x Female	-0.0203	0.0390	0.102	0.955	-0.0436
	(0.0968)	(0.0901)	(0.0891)	(1.207)	(0.0527)
Female	-0.00981	0.0807	0.117	-0.0229	0.0280
	(0.0776)	(0.0693)	(0.0715)	(0.968)	(0.0397)
Observations	2490	2490	2490	2490	2490

Note:

Table A.10: Heterogeneity by Gender - Aspirations

	(1) Educational Aspiration (College level or higher)	(2) Marriage Aspiration	(3) Low-skill jobs	(4) Mid-skill jobs	(5) High-skill jobs	(6) Income
Treatment (pooled)	0.0657*	0.0560	-0.0553*	0.0987**	-0.0434	2103.0
	(0.0320)	(0.221)	(0.0262)	(0.0342)	(0.0262)	(1110.2)
Treatment x Female	0.0326	0.498	0.0496	-0.0342	-0.0155	-1427.1
	(0.0353)	(0.261)	(0.0269)	(0.0399)	(0.0400)	(1159.6)
Female	-0.00601	-1.473***	-0.136***	0.0785**	0.0572	-197.1
	(0.0293)	(0.197)	(0.0220)	(0.0278)	(0.0304)	(923.6)
Observations	2490	2465	2490	2490	2490	2490

Note:

Table A.11: Heterogeneity by Gender - Financial Competencies

	(1)	(2)	(3)	(4)	(5)
	Financial Literacy Index	Financial Savviness Index	Have Saving	Value Saving	Have Saving Goal
Treatment (pooled)	0.339***	0.113	0.00300	17.34	0.0258
	(0.0874)	(0.0706)	(0.0277)	(19.06)	(0.0178)
Treatment x Female	0.0792	-0.0318	0.0420	-12.56	0.00115
	(0.0981)	(0.101)	(0.0322)	(20.95)	(0.0214)
Female	-0.0523	0.0594	-0.0118	21.00	-0.0139
	(0.0801)	(0.0889)	(0.0259)	(16.46)	(0.0179)
Observations	2490	2490	2490	2490	2490

Note:

Table A.12: Heterogeneity by Gender - Interpersonal Skills

	(1)	(2)	(3)	(4)
	Communication Index	Decision making Index	Empathy Index	Participation Index
Treatment (pooled)	0.0666	-0.0361	-0.0105	0.0297
	(0.0690)	(0.0810)	(0.0748)	(0.0883)
Treatment x Female	-0.0474	0.159	0.131	0.102
	(0.108)	(0.110)	(0.0965)	(0.110)
Female	0.136	0.129	-0.0309	0.0546
	(0.0913)	(0.0877)	(0.0717)	(0.0940)
Observations	2490	2490	2490	2490

Note:

Table A.13: Heterogeneity by Gender - Time Preference

	(1) Two candies after interview > One candy now	(2) 300 Rs in one month > 200 Rs now	(3) 300 Rs in 7 months > 200 Rs in 6 months
Treatment (pooled)	0.00863	-0.0214	0.0157
	(0.0450)	(0.0336)	(0.0304)
Treatment x Female	-0.00417	0.150**	0.0386
	(0.0424)	(0.0441)	(0.0323)
Female	0.0350	-0.0380	0.00553
	(0.0373)	(0.0377)	(0.0243)
Observations	2490	2490	2490

Table A.14: Heterogeneity by Gender - Literacy and Numeracy

	(1)	(2)	(3)	(4)
	Can read	Literacy	Numeracy	School Attendance
Treatment (pooled)	0.0100	0.0464	0.233**	0.0601
	(0.0377)	(0.0695)	(0.0738)	(0.106)
Treatment x Female	0.0523	0.0933	0.0836	0.0170
	(0.0446)	(0.0674)	(0.0874)	(0.136)
Female	0.0480	0.0306	-0.0999	0.144
	(0.0379)	(0.0533)	(0.0758)	(0.122)
Observations	2490	2490	2490	2490

School Type

Table A.15: Heterogeneity by School Type - Confidence

	(1)	(2)	(3)	(4)	(5)
	Self-efficacy	Self-esteem	Decision making	Speech length	Observed Confidence
Treatment (pooled)	0.112	0.0980	0.00306	1.148	0.0175
	(0.0636)	(0.0695)	(0.0482)	(1.025)	(0.0343)
Treatment x Ashram School	0.0880	0.0276	0.0489	1.945	0.0792
	(0.123)	(0.146)	(0.109)	(2.429)	(0.0697)
Ashram residential school	-0.0709	-0.155	-0.111	-1.023	-0.151**
	(0.0823)	(0.116)	(0.0640)	(2.132)	(0.0543)
Observations	2490	2490	2490	2490	2490

Table A.16: Heterogeneity by School Type - Aspirations

	(1) Educational Aspiration (College level or higher)	(2) Marriage Aspiration	(3) Low-skill jobs	(4) Mid-skill jobs	(5) High-skill jobs	(6) Income
Treatment (pooled)	0.0714*	0.237	-0.0253	0.0781*	-0.0527*	386.8
	(0.0310)	(0.219)	(0.0199)	(0.0298)	(0.0208)	(974.0)
Treatment x Ashram School	0.0372	-0.0717	-0.0269	0.0138	0.0131	3126.1
	(0.0564)	(0.425)	(0.0392)	(0.0564)	(0.0393)	(1927.5)
Ashram residential school	-0.0274	-0.806***	-0.00788	-0.00400	0.0119	-3039.0*
	(0.0471)	(0.224)	(0.0354)	(0.0457)	(0.0299)	(1361.9)
Observations	2490	2465	2490	2490	2490	2490

Table A.17: Heterogeneity by School Type - Financial Competencies

	(1)	(2)	(3)	(4)	(5)
	Financial Literacy Index	Financial Savviness Index	Have Saving	Value Saving	Have Saving Goal
Treatment (pooled)	0.339***	0.0602	0.0173	24.64	0.0165
	(0.0839)	(0.0584)	(0.0304)	(16.43)	(0.0140)
Treatment x Ashram School	0.111	0.123	0.0385	-37.45	0.0229
	(0.181)	(0.0974)	(0.0521)	(29.66)	(0.0415)
Ashram residential school	-0.153	-0.0982	0.0109	52.33**	-0.0456
	(0.127)	(0.0698)	(0.0393)	(16.38)	(0.0358)
Observations	2490	2490	2490	2490	2490

Table A.18: Heterogeneity by School Type - Interpersonal Skills

	(1)	(2)	(3)	(4)
	Communication Index	Decision making Index	Empathy Index	Participation Index
Treatment (pooled)	0.0352	-0.0125	0.0362	0.0597
	(0.0657)	(0.0596)	(0.0751)	(0.0836)
Treatment x Ashram School	-0.00318	0.173	0.0529	0.0854
	(0.126)	(0.123)	(0.105)	(0.141)
Ashram (residential) school	-0.0740	-0.184**	-0.0759	-0.0307
	(0.0907)	(0.0641)	(0.0754)	(0.107)
Observations	2490	2490	2490	2490

Table A.19: Heterogeneity by School Type - Time Preference

	(1) Two candies after interview > One candy now	(2) 300 Rs in one month > 200 Rs now	(3) 300 Rs in 7 months > 200 Rs in 6 months
Treatment (pooled)	-0.0150	0.0543	0.0504
	(0.0490)	(0.0320)	(0.0333)
Treatment x Ashram School	0.0665	0.0205	-0.0421
	(0.0944)	(0.0492)	(0.0455)
Ashram residential school	-0.0682	0.0405	0.0573
	(0.0727)	(0.0313)	(0.0373)
Observations	2490	2490	2490

Table A.20: Heterogeneity by School Type - Literacy and Numeracy

	(1)	(2)	(3)	(4)
	Can read	Literacy	Numeracy	School Attendance
Treatment (pooled)	0.0137	0.0190	0.163**	0.00356
	(0.0302)	(0.0574)	(0.0529)	(0.0896)
Treatment x Ashram School	0.0557	0.219	0.314*	0.163
	(0.0578)	(0.133)	(0.138)	(0.191)
Ashram residential school	-0.101*	-0.257*	-0.425***	-0.281
	(0.0425)	(0.102)	(0.0992)	(0.146)
Observations	2490	2490	2490	2490

Baseline Self-efficacy

Table A.21: Heterogeneity by Baseline Self-efficacy - Confidence

	(1)	(2)	(3)	(4)	(5)
	Self-efficacy	Self-esteem	Decision making	Speech length	Observed Confidence
Treatment (pooled)	0.141*	0.113	-0.0252	0.752	0.0184
	(0.0673)	(0.0862)	(0.0713)	(1.283)	(0.0425)
Treatment x low baseline self-efficacy	-0.00548	0.0133	0.0909	1.643	0.0579
	(0.0990)	(0.0977)	(0.0831)	(1.201)	(0.0462)
Low baseline self-efficacy	-0.00177	-0.0537	-0.0000595	-1.474	-0.0354
	(0.0851)	(0.0797)	(0.0737)	(0.889)	(0.0377)
Observations	2490	2490	2490	2490	2490

Table A.22: Heterogeneity by Baseline Self-efficacy - Aspirations

	(1) Educational Aspiration (College level or higher)	(2) Marriage Aspiration	(3) Low-skill jobs	(4) Mid-skill jobs	(5) High-skill jobs	(6) Income
Treatment (pooled)	0.0959**	0.0753	-0.0309	0.0461	-0.0153	1409.3
	(0.0332)	(0.240)	(0.0234)	(0.0320)	(0.0263)	(976.7)
Treatment x low baseline self-efficacy	-0.0244	0.415	0.00122	0.0631	-0.0644	-50.99
	(0.0391)	(0.235)	(0.0254)	(0.0397)	(0.0367)	(954.7)
Low baseline self-efficacy	0.0165	-0.232	0.000370	-0.00230	0.00193	-504.7
	(0.0324)	(0.193)	(0.0214)	(0.0310)	(0.0289)	(592.1)
Observations	2490	2465	2490	2490	2490	2490

Table A.23: Heterogeneity by Baseline Self-efficacy - Financial Competencies

	(1)	(2)	(3)	(4)	(5)
	Financial Literacy Index	Financial Savviness Index	Have Saving	Value Saving	Have Saving Goal
Treatment (pooled)	0.362***	0.113	0.0222	-5.524	0.0167
	(0.0922)	(0.0742)	(0.0342)	(18.96)	(0.0240)
Treatment x low baseline self-efficacy	0.0305	-0.0291	0.00355	29.52	0.0172
	(0.111)	(0.107)	(0.0345)	(24.94)	(0.0231)
Low baseline self-efficacy	-0.0517	0.0696	0.00210	-1.547	0.00719
	(0.100)	(0.0910)	(0.0300)	(21.31)	(0.0197)
Observations	2490	2490	2490	2490	2490

Table A.24: Heterogeneity by Baseline Self-efficacy - Interpersonal Skills

	(1)	(2)	(3)	(4)
	Communication Index	Decision making Index	Empathy Index	Participation Index
Treatment (pooled)	0.0413	0.0130	0.0294	0.104
	(0.0690)	(0.0778)	(0.0754)	(0.0940)
Treatment x low baseline self-efficacy	0.00222	0.0555	0.0468	-0.0405
	(0.0757)	(0.0870)	(0.0928)	(0.111)
Low baseline self-efficacy	-0.0167	0.00193	-0.0157	0.0191
	(0.0554)	(0.0747)	(0.0686)	(0.0807)
Observations	2490	2490	2490	2490

Table A.25: Heterogeneity by Baseline Self-efficacy - Time Preference

	(1) Two candies after interview > One candy now	(2) 300 Rs in one month > 200 Rs now	(3) 300 Rs in 7 months > 200 Rs in 6 months
Treatment (pooled)	-0.00614	0.0417	-0.0180
	(0.0530)	(0.0303)	(0.0343)
Treatment x low baseline self-efficacy	0.0226	0.0223	0.0951*
	(0.0440)	(0.0402)	(0.0402)
Low baseline self-efficacy	-0.0143	-0.0130	-0.0466
	(0.0334)	(0.0320)	(0.0293)
Observations	2490	2490	2490

Table A.26: Heterogeneity by Baseline Self-efficacy - Literacy and Numeracy

	(1)	(2)	(3)	(4)
	Can read	Literacy	Numeracy	School Attendance
Treatment (pooled)	0.0227	0.109	0.288***	0.00959
	(0.0331)	(0.0727)	(0.0807)	(0.113)
Treatment x low baseline self-efficacy	0.0246	-0.0267	-0.0231	0.106
	(0.0392)	(0.0829)	(0.0963)	(0.128)
Low baseline self-efficacy	-0.0538	0.00511	-0.00776	-0.0322
	(0.0335)	(0.0677)	(0.0798)	(0.109)
Observations	2490	2490	2490	2490

Caste

Table A.27: Heterogeneity by Caste - Confidence

	(1)	(2)	(3)	(4)	(5)
	Self-efficacy	Self-esteem	Decision making	Speech length	Observed Confidence
Treatment (pooled)	0.206	0.115	0.0634	2.612	0.0373
	(0.113)	(0.111)	(0.0898)	(1.706)	(0.0591)
Treatment * ST	-0.0962	0.00428	-0.0572	-1.391	0.0195
	(0.130)	(0.124)	(0.108)	(1.720)	(0.0645)
Scheduled Tribe	0.137	0.151	0.220*	4.133**	-0.0382
	(0.106)	(0.108)	(0.0858)	(1.355)	(0.0570)
Observations	2490	2490	2490	2490	2490

Table A.28: Heterogeneity by Caste - Aspirations

	(1) Educational Aspiration (College level or higher)	(2) Marriage Aspiration	(3) Low-skill jobs	(4) Mid-skill jobs	(5) High-skill jobs	(6) Income
Treatment (pooled)	0.0527	0.200	-0.0289	0.0733*	-0.0444	2155.2
	(0.0456)	(0.278)	(0.0284)	(0.0349)	(0.0331)	(1480.7)
Treatment * ST	0.0416	0.147	-0.00167	0.0118	-0.0102	-1085.1
	(0.0494)	(0.330)	(0.0318)	(0.0411)	(0.0422)	(1401.2)
Scheduled Tribe	-0.0368	0.0528	-0.00583	-0.0253	0.0311	766.1
	(0.0421)	(0.245)	(0.0262)	(0.0318)	(0.0325)	(1108.1)
Observations	2490	2465	2490	2490	2490	2490

Table A.29: Heterogeneity by Caste - Financial Competencies

	(1)	(2)	(3)	(4)	(5)
	Financial Literacy Index	Financial Savviness Index	Have Saving	Value Saving	Have Saving Goal
Treatment (pooled)	0.381**	0.101	0.0548	31.22	0.0385
	(0.131)	(0.0841)	(0.0454)	(32.07)	(0.0252)
Treatment * ST	-0.00368	-0.00560	-0.0435	-27.54	-0.0174
	(0.141)	(0.0980)	(0.0451)	(34.36)	(0.0290)
Scheduled Tribe	0.0758	0.00575	0.0566	-15.98	0.0306
	(0.109)	(0.0830)	(0.0405)	(28.11)	(0.0254)
Observations	2490	2490	2490	2490	2490

Table A.30: Heterogeneity by Caste - Interpersonal Skills

	(1)	(2)	(3)	(4)
	Communication Index	Decision making Index	Empathy Index	Participation Index
Treatment (pooled)	0.0338	0.0909	0.0513	0.0102
	(0.117)	(0.103)	(0.0792)	(0.129)
Treatment * ST	0.00933	-0.0704	0.00434	0.0953
	(0.135)	(0.120)	(0.116)	(0.140)
Scheduled Tribe	0.124	0.260**	0.0792	0.116
	(0.119)	(0.0909)	(0.0899)	(0.117)
Observations	2490	2490	2490	2490

Table A.31: Heterogeneity by Caste - Time Preference

	(1) Two candies after interview > One candy now	(2) 300 Rs in one month > 200 Rs now	(3) 300 Rs in 7 months > 200 Rs in 6 months
Treatment (pooled)	0.0495	0.0496	0.0158
	(0.0436)	(0.0481)	(0.0386)
Treatment * ST	-0.0603	0.00616	0.0271
	(0.0477)	(0.0552)	(0.0465)
Scheduled Tribe	0.0441	0.00537	-0.0114
	(0.0380)	(0.0446)	(0.0371)
Observations	2490	2490	2490

Table A.32: Heterogeneity by Caste - Literacy and Numeracy

	(1)	(2)	(3)	(4)
	Can read	Literacy	Numeracy	School Attendance
Treatment (pooled)	0.0375	0.164	0.396***	0.169
	(0.0494)	(0.123)	(0.104)	(0.152)
Treatment * ST	-0.00296	-0.101	-0.172	-0.142
	(0.0452)	(0.120)	(0.104)	(0.164)
Scheduled Tribe	0.0651	0.177	0.233*	0.177
	(0.0370)	(0.106)	(0.0931)	(0.135)
Observations	2490	2490	2490	2490

Baseline Educational Aspiration

Table A.33: Heterogeneity by Baseline Educational Aspiration - Confidence

	(1)	(2)	(3)	(4)	(5)
	Self-efficacy	Self-esteem	Decision making	Speech length	Observed Confidence
Treatment (pooled)	0.123*	0.172**	0.0678	1.987	0.0676
	(0.0613)	(0.0645)	(0.0459)	(1.090)	(0.0365)
Treatment x low baseline educational aspiration	0.0771	-0.227*	-0.191	-1.310	-0.0717
	(0.105)	(0.0998)	(0.0964)	(1.546)	(0.0522)
Low baseline educational aspiration	-0.120	0.0875	0.100	-0.442	-0.00385
	(0.0860)	(0.0777)	(0.0786)	(1.116)	(0.0430)
Observations	2490	2490	2490	2490	2490

Table A.34: Heterogeneity by Baseline Educational Aspiration - Aspirations

	(1) Educational Aspiration (College level or higher)	(2) Marriage Aspiration	(3) Low-skill jobs	(4) Mid-skill jobs	(5) High-skill jobs	(6) Income
Treatment (pooled)	0.0762**	0.258	-0.0343	0.0760**	-0.0417*	1515.9
	(0.0275)	(0.226)	(0.0181)	(0.0278)	(0.0206)	(1011.7)
Treatment x low baseline educational aspiration	0.0318	0.254	0.0145	0.0305	-0.0450	-438.4
	(0.0466)	(0.269)	(0.0308)	(0.0438)	(0.0450)	(1604.6)
Low baseline educational aspiration	-0.0633	-0.451*	0.0337	-0.0764*	0.0427	-1498.1
	(0.0386)	(0.207)	(0.0237)	(0.0319)	(0.0350)	(1383.2)
Observations	2490	2465	2490	2490	2490	2490

Table A.35: Heterogeneity by Baseline Educational Aspiration - Financial Competencies

	(1)	(2)	(3)	(4)	(5)
	Financial Literacy Index	Financial Savviness Index	Have Saving	Value Saving	Have Saving Goa
Treatment (pooled)	0.375***	0.0992	0.0181	12.10	0.0228
	(0.0775)	(0.0531)	(0.0250)	(15.74)	(0.0170)
Treatment x low baseline educational aspiration	0.0288	0.00595	0.0275	-4.065	0.0162
	(0.0943)	(0.115)	(0.0392)	(27.83)	(0.0247)
Low baseline educational aspiration	-0.133	-0.161	-0.0122	-7.551	-0.0117
	(0.0721)	(0.0983)	(0.0322)	(24.60)	(0.0205)
Observations	2490	2490	2490	2490	2490

Table A.36: Heterogeneity by Baseline Educational Aspiration - Interpersonal Skills

	(1) Communication Index	(2) Decision making Index	(3) Empathy Index	(4) Participation Index
Treatment (pooled)	0.0451	0.0917	0.109	0.0779
	(0.0621)	(0.0552)	(0.0664)	(0.0753)
Treatment x low baseline educational aspiration	-0.0150	-0.213*	-0.243*	0.0247
	(0.133)	(0.0958)	(0.119)	(0.122)
Low baseline educational aspiration	0.0440	0.0916	0.155	-0.117
	(0.120)	(0.0735)	(0.100)	(0.0996)
Observations	2490	2490	2490	2490

Table A.37: Heterogeneity by Baseline Educational Aspiration - Time Preference

	(1) Two candies after interview > One candy now	(2) 300 Rs in one month > 200 Rs now	(3) 300 Rs in 7 months > 200 Rs in 6 months
Treatment (pooled)	-0.0000521	0.0438	0.0323
	(0.0439)	(0.0264)	(0.0264)
Treatment x low baseline educational aspiration	0.0292	0.0469	0.0150
	(0.0535)	(0.0460)	(0.0520)
Low baseline educational aspiration	-0.0104	-0.0242	-0.0270
	(0.0413)	(0.0346)	(0.0419)
Observations	2490	2490	2490

Table A.38: Heterogeneity by Baseline Educational Aspiration - Literacy and Numeracy

	(1)	(2)	(3)	(4)
	Can read	Literacy	Numeracy	School Attendance
Treatment (pooled)	0.0429	0.0877	0.266***	0.129
	(0.0304)	(0.0592)	(0.0758)	(0.0932)
Treatment x low baseline educational aspiration	-0.0237	0.0418	0.0623	-0.266
	(0.0525)	(0.108)	(0.116)	(0.142)
Low baseline educational aspiration	-0.0444	-0.178*	-0.211*	0.0823
	(0.0460)	(0.0878)	(0.102)	(0.127)
Observations	2490	2490	2490	2490

B Primary Outcomes

The self-efficacy index and self-esteem index aggregate the following 5 survey questions for each index in a 5-point Likert scale. These scales were adopted from YoungLives project (**yorke_psychosocial_2018lives**). The scale was used for children of a similar age group in India. * indicates reverse-coded items.

B.1 Self-efficacy Index

1. If I try hard, I can improve my situation in life.
2. Other people in my family make all the decisions about how I spend my time.*
3. I like to make plans for my future studies and work.
4. If I study hard at school, I will be rewarded by a better job in the future.
5. I have no choice about the work I do - I must do this sort of work.*

B.2 Self-esteem Index

1. I am proud of my clothes.
2. I am embarrassed because I do not have the right books, pencils or other equipment.*
3. I am proud of my achievement at school.
4. I am proud of the work I have to do.
5. I am embarrassed by/ashamed of the work I have to do.*

B.3 Interpersonal Confidence

We conducted a simple speech task as part of the baseline and endline survey. In an individual interview setting, we asked students to make a short speech about what they did yesterday, up to 1 minute. Students were given 1 minute to prepare. The length of time that students were able to speak without interruption, between 0 to 60 seconds, was measured and used as an indicator of interpersonal confidence.

B.4 Observed Confidence

After each interview, the enumerator rated the confidence of the student while answering questions on a scale of 3 levels: not at all, sometimes, and always. A dummy variable that takes one if the student is rated as always confident.

B.5 Educational Aspirations

- Imagine you had no constraints and could study for as long as you liked, or go back to school if you had already left. What level of formal education would you like to complete? (upper primary / secondary / senior secondary / college or university graduation / post-university degree / other)

B.6 Career Aspirations

- What kind of work do you wish to do when you are older, if you didn't have to worry about anything else? (teacher/farmer/police officer/manual worker/nurse/scientist)

We asked students to select one occupation from the options of teacher, farmer, police officer, manual worker, nurse, and scientist. For the analysis, we coded the responses into three categories of jobs based on the minimum educational qualification usually required to do that job: low-skilled jobs (farmer or manual worker), medium-skilled jobs (police officer or nurse), and high-skilled jobs (teacher or scientist). We used dummy variables for each job category for analysis.

B.7 Income Aspirations

- How much do you wish to be earning per month in 10 years' time?
  - Below INR 2000
  - INR 2001 to 8000
  - INR 8001 to 14000
  - INR 14001 to 20000
  - INR 20001 to 40000
  - More than INR 40000

We asked students to answer any value of earnings per month in INR, and the enumerators selected one of the options based on the answer. We constructed a numeric variable for the analysis by taking intermediate values (1000, 5000, 11000, 17000, 30000, 50000).

B.8 Marriage Aspiration

- At what age do you wish to get married?

B.9 Financial Literacy

The financial literacy index aggregates the following 3 questions. Each item was coded to indicate whether the student selected the correct answer in bold letters.

1. Himani saved 1 lakh rupees in a box at home. Deepak saved 1 lakh rupees in a bank account. Neither of them spent that money for a year; after a year, which one do you think has more money?

   (a) Himani will have more money

   (b) **Deepak will have more money**

   (c) Both of them will have the same amount of money

   (d) I don't know

2. Deepak took out a loan from the bank to buy a scooter; two years later, he could repay the loan. How much money do you think he had to pay the bank?

(a) Same as the amount borrowed

(b) Less than the amount borrowed

(c) **More than the amount borrowed**

(d) I don't know

3. Himani wants to buy a football. One football costs 500 rupees. If she could save 130 rupees every month, when would she have enough money to buy a football?

(a) 3 months later

(b) **4 months later**

(c) 5 months later

(d) 6 months later

(e) I don't know

B.10 Financial Savviness

The financial savviness index aggregates the following 3 questions. The financial literacy index aggregates the following 3 questions. For each item, responses were coded as 1 for "Yes" and 0 for "No" or "I don't know." The scale was developed and used by Frisancho (2022).

1. I think about my budget before spending money and shop within my budget.
2. I save money before buying something that I cannot afford.
3. I compare the prices of multiple vendors before buying something.
4. I bargain before buying something.

B.11 Saving Behavior

1. Have Saving: dummy variable which takes one if the value of savings is larger than 0.
2. Value Saving: value of current total savings
3. Have Saving Goal: dummy variable which takes one if the student answered saving goal to a question *Think about the money you earn and the money you spend and set yourself a savings target for the next six months. What is your savings goal?*

B.12 Decision making, Communication, Participation, Empathy

Students' decision-making, communication, participation, and empathy skills were elicited using scenario-based questions developed by the YoungLives project in India and validated for the relevant age group of children in India (UNICEF, 2020). Each of the four options for each question was given a score of 1, 2, 3, or 4, as specified in advance in the tool manual. Each indicator aggregates scores of 4 relevant questions as follows.

- Decision making ... Question 1, 8, 12, 15
- Communication ... Question 2, 5, 10, 16
- Participation ... Question 4, 7, 11, 13
- Empathy ... Question 3, 6, 9, 14

Story lines and questions (Numbers in parentheses indicate assigned scores)
Babita and Payal are friends.

1. One day, Payal injures her hand, and the doctor puts a plaster on her injured hand. She is unable to hold a pencil properly, due to which the other children tease her. If you were Babita, you would:

   (a) Think that Payal's hand must be paining and wish someone would help her. (3)

   (b) Feel Payal's discomfort and wish that children would not tease her. (4)

   (c) Think that this is not your problem. (1)

   (d) Look at Payal with pity. (2)

2. Babita wants to talk to Payal about something. When babita tries to talk to her, Payal does not respond. If you were Babita, you would:

   (a) Not try to talk to her any further as she did not respond. (1)

   (b) Sit next to Payal and try to talk to her. (4)

   (c) Get irritated and ask Payal why she is not talking to you. (2)

   (d) Repeatedly keep asking Payal, until she responds. (3)

3. One day when Babita completes her homework, she wonders whether she should go outside to play or play at home. She notices that it has turned dark outside. If you were Babita, you would:

   (a) Remain confused and not be able to make any decision. (1)

   (b) Decide to play outside after giving it some thought. (2)

   (c) Decide to play outside after giving it some thought. (3)

   (d) Decide to play at home after giving it some thought. (4)

4. An election is to be held for the post of a class monitor. Laxmi is standing for the post but Babita feels that Laxmi is likely to boss over the children. Babita's friends ask her to stand for the election as well. If you were Babita, you would:

   (a) Remain confused and not stand for the post. (2)

   (b) Stand for the post without any hesitation. (4)

   (c) Have no interest in standing for the post. (1)

(d) Remain confused but decide to stand for the post. (3)

Rajesh is a 12-year-old boy. He enjoys reading stories, making decorative items and playing.

5. When Rajesh reaches home, he overhears his elder sister complaining about him to her friend Rita. If you were Rajesh, you would:

(a) Wait for Rita to leave and then tell your sister not to ever complain about you to others. (3)

(b) not talk to your sister at all. (1)

(c) Discuss with your sister as to why she complained about you after Rita leaves. (4)

(d) Remind your sister in Rita's presence. (2)

6. During lunch break, Rajesh is playing with his friends in the playground and he notices a boy in a wheelchair, who is looking sad. If you were Rajesh, you would:

(a) Not have any feelings towards him. (1)

(b) Identify with his feelings and think about how to include him in your group. (4)

(c) Look at him with pity. (2)

(d) Think that he may also be wanting to play. (3)

7. Rajesh enjoys making Rangoli. A Rangoli competition is being held as a part of the school's Annual Day function. He is worried that many boys will not participate in this competition and will tease him if he participates. If you were Rajesh, you would:

(a) Not be interested in participating in the competition. (1)

(b) Not want to participate in the competition without any hesitation. (2)

(c) Want to participate in the competition without any hesitation. (4)

(d) Want to participate in the competition, despite being confused. (3)

8. Rajesh goes to a local fair with his friend. There are many stalls at the fair. He has only one token, using which he can choose to play only one game. If you were Rajesh, you would:

(a) Choose the stall with the biggest prize. (3)

(b) Have difficulty in choosing a stall to play. (1)

(c) Choose the least crowded stall. (2)

(d) Choose the stall where you are most likely to win. (4)

Kamla is a very quiet and shy girl. During her spare time, she likes to paint and make toys.

9. The teacher asked a math question from a girl sitting next to Kamla who could not answer it correctly. All the other students start laughing at her. If you were Kamla, you would:

   (a) Feel that she must be wishing that she had answered the question correctly. (3)

   (b) Not pay attention to the situation. (1)

   (c) Look at her with pity. (2)

   (d) Understand her situation and wish that the children had not laughed at her. (4)

10. The teacher is holding a group discussion in the class. All the children start speaking at the same time. If you were Kamla, you would:

   (a) Get frustrated and start speaking loudly to state your opinion. (2)

   (b) Repeatedly interrupt others while they are speaking to state your opinion. (3)

   (c) Listen to your classmates and wait for your turn to state your opinion. (4)

   (d) Not pay attention to the discussion and keep silent. (1)

11. The school is holding a special assembly on the occasion of Republic Day. The students are encouraged to participate. Kamala hesitates to speak in front of others. If you were Kamla, you would:

   (a) Not show any interest in participating in the assembly. (1)

   (b) Remain confused and not participate in the assembly. (2)

   (c) Participate enthusiastically in the assembly. (4)

   (d) Participate in the assembly despite being confused. (3)

12. Kamala's grandmother gives her the option of buying earrings, clothes or shoes for her aunt's wedding. Kamala already has many shoes and clothes. If you were Kamala, you would:

   (a) Without thinking about the options, decide to buy a pair of pants similar to your friend's. (2)

   (b) Remain confused and not take any decision. (1)

   (c) Think about the options and decide to buy earrings. (4)

   (d) Think about the options and decide to buy shoes of your favorite color. (3)

   Ali is a 13-year-old responsible and lively boy. He loves playing cricket and is very fond of animals.

13. Tomorrow the school is closed but the teacher urges the children to participate in a tree plantation drive early in the morning. Ali likes to wake up late during holidays. If you were Ali, you would:

(a) Remain confused and not participate. (2)

(b) Not showing interest in participating. (1)

(c) Participate in the activity despite being confused. (3)

(d) Participate in the activity enthusiastically. (4)

14. Ali felt that Seema has been upset for the past few days. When he asks Seema about it, she tells him that she does not have Rs.50 to go on a school trip, so she will not be able to go on the trip. If you were Ali, you would:

(a) Feel pity for her. (2)

(b) Not think about Seema and focus on the upcoming trip. (1)

(c) Think that Seema is upset about parting from her friends. (2)

(d) Relate to Seema's unhappiness and think of comforting her. (4)

15. Ali is finding it difficult to complete his science project and therefore he requests Swami for help. However, Swami is unable to help Ali as he is unwell. If you were Ali, you would:

(a) Decide to somehow complete the project yourself without seeking support from anyone. (3)

(b) Decide to seek support from another friend to complete the project. (4)

(c) Remain confused and not be able to take a decision. (1)

(d) Decide to postpone completing the project until Swami gets better. (2)

16. Ali is upset with Swami as he did not score good marks in the project. They have not been on speaking terms for some time. Now both of them have to work together on another new project. If you were Ali, you would:

(a) Be frank and talk things over with Swami. (4)

(b) Stop talking to Swami. (1)

(c) Talk to Swami only on matters related to completing the project. (3)

(d) Not talk properly with Swami. (2)

B.13 Time Preference

1. (At the beginning of the interview) I have some candies for you. Would you prefer to get one candy now or two candies after the interview is over?
   0 - Get one candy now
   1 - Get two candies after the interview

2. (Hypothetically,) would you prefer to receive Rs. 200 guaranteed today, or Rs. 300 guaranteed in 1 month?
   0 - Rs. 200 today
   1 - Rs. 300 in 1 month

3. (Hypothetically,) would you prefer to receive Rs. 200 guaranteed in 6 months, or Rs. 300 guaranteed in 7 months?
   0 - Rs. 200 guaranteed in 6 months
   1 - Rs. 300 guaranteed in 7 months

B.14 Literacy

Literacy in the local language, Marathi, was assessed by testing if the student can read the following passage without difficulty, and then following 2 questions assessing comprehension of the sentences.

Passage: *"Arjun is a boy. Prachi is a girl. Arjun has 2 eggs. Prachi has 3 eggs."*

We used two variables for the analysis. One is a dummy variable that takes the value of one if the child was rated "2 - Yes, without difficulty" for the analysis. The other variable, Literacy score, was calculated by calculating the mean of two reading comprehension questions (Q1 & 2) and then standardizing the mean.

1. Did the child read every word in the practice correctly?
   0 - No, the child could not read it correctly.
   1 - Yes, with difficulty.
   2 - Yes, without difficulty.
   3 - No attempt

2. How many eggs does Arjun have? (Correct answer: 2)

3. Who has more eggs, Arjun or Prachi? (Correct answer: Prachi)

B.15 Numeracy

1. Which number is larger? 11 or 23

2. Which number is larger? 146 or 154

3. How much is 9 + 14 ?

4. How much is 43 + 28 ?

5. Tell me what number goes here (pointing to the missing number).
   4, 8, [ ], 16

6. Tell me what number goes here (pointing to the missing number).
   20, [ ], 40, 50