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Can Indigenous Associations Foster Trust, Tolerance, and Public Goods?

Exploring the Role of *Grins* in Post-Conflict Mali

Research and Innovation Grants Working Papers Series

April 28, 2017

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Can Indigenous Associations Foster Trust, Tolerance, and Public Goods?

Exploring the Role of *Grins* in Post-Conflict Mali

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Jaimie Bleck
University of Notre Dame

Philippe LeMay-Boucher
Heriot-Watt University

In collaboration with:

Jacopo Bonan
Catholic University of the Sacred Heart

Bassirou Sarr
Paris School of Economics

April 28, 2017

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MESSAGE FROM THE DRG CENTER ACTING DIRECTOR

The Center of Excellence on Democracy, Human Rights, and Governance (DRG) is pleased to share "*Can Indigenous Associations Foster Trust, Tolerance, and Public Goods? Exploring the Role of Grins in Post-Conflict Mali."* This publication was produced by USAID in partnership with the Institute of International Education and the University of Notre Dame as part of the Research and Innovation Grants Working Papers Series.

The *Strategy on Democracy, Human Rights, and Governance*[1] reaffirmed USAID's commitment to "generate, analyze, and disseminate rigorous, systematic, and publicly accessible evidence in all aspects of DRG policy, strategy and program development, implementation, and evaluation." This paper, along with the others contained in the series, makes a valuable contribution to advancing this commitment to learning and evidence-based programming.

This series is part of USAID's Learning Agenda for the DRG Sector, a dynamic collection of research questions that serve to guide the DRG Center's and USAID field missions' analytical efforts. USAID seeks to inform strategic planning and project design efforts with the very best theory, evidence, and practical guidance. Through these efforts, the Learning Agenda is contributing to USAID's objective to support the establishment and consolidation of inclusive and accountable democracies to advance freedom, dignity, and development.

The research provides useful insights into how informal community groups—called *grin*, ubiquitous in urban Mali—function as an individual and community support system. Using surveys and experimental games, the research concludes that the *grins'* primary purpose is social, but the groups also help members meet economic needs and provide a venue for political discussion and community service, such as neighborhood cleanup. Most *grins* are male-only, and most members are male, comparatively better educated, and unmarried. Overall, members are better able to produce public goods than non-members, but only when working with members of their own *grin*. Members also are considered more trustworthy than non-members, except for *grins* with internally displaced persons as members. *Grin* members also had more trust in social institutions and diverse ethnic groups, though no more trust of the government; members of ethnically homogenous *grins* trusted diverse ethnic groups less. In addition, members of male-only *grins* trusted one another less than members of mixed-gender or female-only *grins*.

I hope you find this research enlightening and helpful. As the DRG Center's Learning Agenda progresses, we will continue our effort to bring forward the latest in relevant social science research to important constituencies for our work, particularly our DRG cadre and implementing partners, but also others. I invite you to stay involved as this enriching, timely, and important work proceeds.

Madeline Williams, Acting Director
Center of Excellence on Democracy, Human Rights, and Governance
US Agency for International Development

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[1] https://www.usaid.gov/sites/default/files/documents/1866/USAID%20DRG_%20final%20final%206-24%203%20(1).pdf

ACRONYM LIST

DFG	Democracy Fellows and Grants Program
DRG Center	USAID's Center of Excellence on Democracy, Human Rights, and Governance
FCFA	*Franc CFA*
GIS	Geographic Information System
IDP	Internally Displaced Person
LPM	Linear Probability Model
MFI	Monetary Financial Institutions
OLS	Ordinary Least Squares
PSU	Primary Sampling Unit
ROSCA	Rotating Savings and Credit Association
USAID	United States Agency for International Development
VCM	Voluntary Contributions Mechanism

EXECUTIVE SUMMARY

People gather in structured, if informal, community groups for many reasons—social, such as a book club or softball league; economic, such as a team hosting a fundraiser for a member's medical expenses; or political, such as neighbors meeting to address flooding caused by poor infrastructure. But how does participating in such groups affect people's well-being or decisions to work for other community improvements? Level of political knowledge? Level of trust toward group members, people in the broader community, or institutions such as the government? Or willingness to tolerate differences that are often at the root of conflict, such as ethnicity and religion?

Through an Innovation and Research Grant funded by USAID's Center of Excellence on Democracy, Human Rights, and Governance under the Democracy Fellows and Grants Program, Professors Jaimie Bleck from the University of Notre Dame and Philippe LeMay-Boucher from Heriot-Watt University, in collaboration with Jacopo Bonan from Catholic University of the Sacred Heart and Bassirou Sarr from the Paris School of Economics, worked to answer these questions by studying community groups called *grins* that meet in neighborhoods across Mali's cities. The *grins* provide an excellent opportunity to study the effects of informal civic participation and community organizing because, although their primary purpose is social—members gather to drink tea and talk—the *grins* also help members meet economic needs and serve as a venue for political discussion. In the ongoing aftermath of the 2012 Mali coup, understanding the effects of *grin* membership on members' levels of trust, tolerance, and political knowledge; on their willingness to undertake projects that benefit the whole community; and on their personal, economic, and food security takes on particular importance.

The research, which included both survey data and data generated through the public goods and trust experimental games, was implemented in two sites in Mali: the capital Bamako and the twin cities of Mopti and Sevare, on the border between the formerly occupied north and the south. To identify *grins* at each research site, the team first conducted a census of 4,300 household members, ages 18-45, from 1,128 homes—642 homes in Bamako and 486 in Mopti/Sevare. Among these respondents, 59% of men and 24% of women were members of a *grin*.

The team then visited 463 *grins,* split between the two research sites, to survey basic *grin*

Box 1: *Grin* Characteristics

- Average *grin* size was 13.5 people, who had been meeting regularly for an average of 9 years.
- 73% of *grin* members had some post-high school education.
- 57% of the *grins* were men only, 14% were women only, and the remainder were mixed for men and women.
- In 53% of the *grins*, more than half of the members were from the same ethnicity.
- 13% of the *grins* included IDPs and 32% included members from northern Mali.
- 30% of the *grins* were affiliated with a political party, 15% with a youth organization, and 15% with sport organization; 47% were completely unaffiliated with any formal organization.
- 61% of the *grins* were formed among childhood friends, and 83% among neighbors.
- 83% of the *grins* had a leader; of those, 37% elected this leader by consensus.
- Among the 39% of the *grins* that experienced an internal problem or disagreement, 58% resolved the problem by the leader working with the members involved; 72% resolved internal problems through group discussion.

characteristics, purposes that *grins* serve, and dynamics of group behavior within g*rins* and of *grin* members within their communities (see Boxes 1 and 2); during this visit, the team also played a public goods game with consenting members. Next, the research team returned to each of the 463 *grins* and selected four members at random to play a trust game and to answer a more detailed individual survey that gave additional information on members' willingness to provide public goods and their levels of trust, tolerance, and political knowledge. Finally, the team conducted the public goods and trust games with groups formed spontaneously in the market places of Bamako and Mopti/Sevare. The more detailed individual survey also was administered to people from the general public who participated in the experimental games in the markets. In total, the researchers collected individual-level survey data and played experimental games with 2,623 respondents to compare the behavior, attitudes, and knowledge of members of *grins* and non-members.

Box 2: *Grin* Activities

- 66% of the *grins* discussed current news, with 48% discussing politics. Other common discussion topics included gender issues [?] (52%), work (28%), sports (25%), family problems (12%), and financial problems (14%).
- 69% of the *grins* led organized activities in their neighborhood, the overwhelming majority (66%) focused on cleaning common areas, although 15% engaged in construction work, 7% in sensitization campaigns, and 4% in youth support activities.
- 28% of the *grins* spent joint money on public infrastructure, 11% on a religious organization, and 11% on a sports organization.

The research team used these experimental games as a structured, if synthetic, way to identify behavior patterns that can be extrapolated to indicate individuals' levels of trust, trustworthiness, and willingness to provide public goods in their community. The application of the public goods game, in particular, to existing community groups in a developing country is an innovation of this research. These research games are played most often in a laboratory, with groups that are formed for the experiment; members of the laboratory group do not have any prior relationships, either as private individuals or community members. The findings shared in this paper reflect preliminary analyses conducted with the large amount of raw data generated through the research. Discussion is based on standard significance level of 10%.

The surveys identified benefits people receive from being part of a *grin*; findings include:

- Almost all members identified the ability to receive advice from their peers as a benefit: 41% received advice on moral or religious topics; 72% about concerns related to studies, work, or money; 88% on relationships.
- 45% of members received support in learning about job or business opportunities.
- In 43% of the *grins*, members donated money to support each other—29% of the donations were used to support expenses related to baptisms or weddings and 20% for expenses related to funerals or accidents.

Findings on whether membership affected levels of tolerance or political knowledge also were derived from the surveys. Overall, *grin* membership did not increase levels of political knowledge, even though 48% of the *grins* discussed politics and 66% discussed current news. However, the 13% of the *grins* whose members included internally displaced persons (IDPs) did exhibit higher political knowledge on the five measures assessed than the *grins* without IDP members. *Grin* membership also did not increase levels of tolerance: *grin* members were no more or less willing to approve of marriage between two people from different ethnicities or different religions, or with different home languages. *Grin* members also were no more or less likely to think that women and men should have equal roles in making

financial decisions, or that people should spend the same amount to educate boys and girls. However, differences in tolerance and attitudes toward gender equality did emerge among certain types of *grins*:

- Female-only, mixed-gender, and more ethnically diverse *grins* demonstrated increased tolerance on one measure each: members of female-only or mixed-gender *grins* were more likely to accept a marriage between two people of different religions; members of more ethnically diverse *grins* were more likely to accept mixed-language weddings.
- *Grins* whose members included IDPs demonstrated less tolerance on one measure: members were less likely to accept an inter-religious marriage.
- *Grins* that included members from northern Mali were consistently more tolerant: members were more likely to accept inter-ethnic, inter-religious, and mixed-language marriages and more likely to think that men and women should have equal roles in making financial decisions.

The key findings on trust and trustworthiness, derived both from the individual surveys and from the experimental trust games, are contradictory. The trust games showed that although *grin* members overall were significantly more trustworthy, they did not have higher levels of trust than non-members, while members scored better on attitudinal measures of trust than non-members. In the trust game, the trustworthiness of *grin* members decreased significantly for *grins* that included IDPs. The games did reveal differences in levels of trust among types of *grin*:

- Members of male-only *grins* trusted one another less.
- Members of mixed-gender or female-only *grins* trusted one another more.
- Members of more ethnically homogenous *grins* trusted other members of society less.

The survey data, however, show that *grin* members do have higher levels of trust in many groups and institutions, but no higher trust of the government. See table below:

High level of trust in…	Grin members	Non-members
Other ethnic groups	27%	17%
Religious leaders	47%	32%
People speaking the same language	28%	14%
People speaking a different language	16%	12%
People from the North	15%	7%
The government	25%	25%

Among types of *grins*, members of groups that included IDPs had lower trust in the government, and members of groups that included people from northern Mali had a higher level of trust in the government.

The findings on public good provision, derived from the public goods games, show that *grin* members are better able to produce public goods than non-members, a finding that may be augmented by the survey data that describe the types of public goods that *grins* have provided (see Box 2). However, members demonstrated this increased ability to generate public goods only when working with other members of their own *grin*: *grin* members who participated in the games played among groups formed spontaneously in the markets of Bamako and Mopti/Sevare were no more able to produce public goods than non-members participating in those same groups.

INTRODUCTION

The 2012 coup d'état and northern occupation of Mali upset 20 years of democratic rule and ruptured the social fabric of a state long known for peace and inter-ethnic tolerance (Pringle 2005, Dunning and Harrison 2009). The August 2013 elections ushered in a second era of democracy, but the newly elected government faced unprecedented challenges, including addressing mounting ethnic and North/South tension, addressing the needs of more than 400,000 IDPs and refugees, suppressing non-state challengers, rebuilding state legitimacy, and restoring faith in democracy. In this context, it is critical to understand how indigenous associations already contribute to these goals.

This research explores the role of *grins*,[2] social clubs ubiquitous in urban Mali, in generating trust, tolerance, and public goods within diverse Malian communities. *Grins* are widely acknowledged as important conduits of political information and discussion throughout urban and peri-urban centers in Mali. They are less formal than official associations (*ton*) and yet more formal than friend groups (*teriya*). *Grins* meet regularly around tea, or another beverage, to discuss local news, their personal lives, and to share information. *Grins* are typically identified as a locus of activity for male youth—a key demographic as Mali seeks to restore democratic governance and state capacity. Youth are future political constituencies; the primary demographic targeted by rebel groups; and the most likely to join militia, police, or army organizations. *Grins* offer members an egalitarian environment to exchange information and debate socio-political issues—a contrast to the hierarchical composition of most Malian households and systemic exclusion of youth from formal politics.

This research carefully mapped *grins*[3] in two urban centers in Mali—the capital Bamako, which has a population of around 2 million, and the twin cities of Mopti/Sevare, which are on the border between the formerly occupied North and the South and have a combined population of about 100,000. Our research suggests that more than 59% of men and 24% of women between the ages of 18 – 45 in these two cities are *grin* members. Of the *grins* engaged through this research, 83% were formed by a group of similarly aged youth living in the same neighborhood. In addition, 61% were formed with childhood friends, 13% with members of the same origin, 8% with others in the same profession, and only 1% sharing the same mosque or church.

The vast majority of *grins* engaged through this research were formed before the turbulent events of 2012 – 2013, which enables us to compare how organizational and membership differences might mediate attitudes and political behaviors as Mali seeks to reconstruct democracy and dampen rising ethnic tension. Neighborhoods in Bamako and Mopti/Sevare are still relatively integrated—both ethnically and socio-economically—meaning that even when members come from homes on the same block, they may be connected to very different ethnic and/or regional constituencies. On the other hand, *grins* whose members come from the same hometown or family might have more insular, overlapping networks.

This study builds on emerging insight that indigenous organizations can contribute to sustained cooperation in divided societies better than externally imposed initiatives (van der Windt 2013). The

[2] In Bamana, *grinw* is the plural of *grin*. In this document, we will use the English plural.
[3] See Appendix B for more information on research methodology.

literature on social capital suggests that groups with horizontal organization and diverse composition of people with weak ties can promote trust and tolerance among members as well as toward other members of society. Associational membership is thought not only to nurture democratic citizenship by providing citizens with skills to deliberate and discuss politics,[4] but also to foster trust and tolerance.[5] Trust and tolerance, cornerstones of democratic society (Sullivan and Transue 1999), are particularly important in post-conflict reconstruction and conflict settings, where they can stem violence and contribute to community policing and other forms of public goods provision (Brinkerhoff 2005). Group discussion and cooperation in post-conflict settings have been shown to improve the willingness to contribute to social cohesion (Fearon *et al*. 2009) and influence social norms (Paluck 2009). However, group solidarity can also generate negative externalities toward society (Fukuyama 2001), so it is critical to understand the nature of group organization and composition.

Despite the vast literature on the importance of associational membership and social capital for development, democratization, and post-conflict recovery, few papers have analyzed the impact of associational membership on trust, tolerance, public goods provision, and political knowledge in a developing country (see Etang *et al*. 2011 for ROSCAs in Cameroon; see Mosley and Verschoor 2005 for self-help groups in Uganda). Our study seeks to address this gap by answering the following four questions:

1. **Do *grin* members exhibit greater levels of trust, tolerance, political knowledge, and willingness to provide public goods than non-members?**

2. **Which types of *grins* best foster trust, tolerance, political knowledge, and willingness to provide public goods to in-group members, but also to out-group members?**

3. **How does membership of IDPs from the north affect attitudes and political behaviors of other *grin* members?** IDPs form around 13% of *grin* members in our sample, a significant share, and both research sites host high numbers of IDPs, which could increase tension and conflict in the future.

4. **What are the effects of trust on redistributive behaviors?** As in many developing countries, Malians face regular financial requests from relatives, friends, or members of extended or close social networks (Dercon and De Weerd 2006). This financial assistance is a key component of the distribution of wealth, given the absence of meaningful state welfare services, and an integral part of households' economies. This study examines the impact of our different measure of trust on redistributive actions such as giving remittances to family members, charitable giving (at mosque or to those in need), giving at life ceremonies (baptisms and weddings), and volunteer work for the broader community.

[4] Fung (2003), de Toqueville (2003)
[5] Putnam (1993, 1995)

RESULTS

The research combined individual and group surveys with trust and public good experimental games;[6] a proxy for the dictator experimental game was also included as part of one survey. The surveys and experimental games were conducted in three environments: members in their own *grin* (E1), *grin* members who were selected from the market place (E2), and individuals selected from the market who were not currently *grin* members (E3). Full details on sampling and protocol for all research steps are included in Appendix B.

To identify a representative sample of *grins* from Bamako and Mopti/Sevare for E1, we conducted a household census of 1,128 homes (642 in Bamako and 486 in Mopti/Sevare), where we asked for a full list of residents aged 18-45 (our population of interest). We then captured basic demographic characteristics, contact information, and whether respondents were members of *grins*. We used the list of members to randomly select *grins* to be included in our study. Once we had a sample of around 250 *grins*, our enumerators gained consent from *grin* members to visit the selected *grins* to conduct a survey and play a public goods game with all members who gave consent. In a final step, we returned to the selected *grin* and selected four consenting members (at random) to play a trust game and to answer an individual survey. Then, to generate a sample of members and non-members for E2 and E3, we conducted two types of experimental games (trust and public goods) and administered individual surveys with both members and non-members in several different markets in Bamako and Mopti/Sevare.

Our total sample for all three environments includes 463 *grins*—228 from Bamako and 235 from Mopti/Sevare—and 2,623 individuals: 59% from Mopti/Sevare and 41% from Bamako. Within the total sample, 68% were current members of a *grin*. For E1, we selected about four members at random from our sample of 463 *grins*, resulting in a sample of 1,445 individuals. The selection of random groups for E2 and E3 was done via systematic sampling in public places with a strong confluence of people, such as markets and bus stations. In an ideal situation, we would have sampled from the list of *grin* members from the household survey and asked them to participate in the games organized in public places. But organizing such gatherings with individuals scattered throughout Bamako and Mopti/Sevare is a logistical quagmire. Instead, we opted for this random selection of individuals in public places.

To ensure the comparability of our groups of individuals selected in E2 and E3 with those in E1, we target their characteristics based on data we observed on *grin* composition. At the time when we conducted the experiment in E2 and E3, we had already completed the experiment in E1. *Ex ante*, we designed the groups based on the distributions of group size and gender composition that we saw in the E1 data. We administered a screening question to record the *grin* membership status of individuals targeted in the systematic sampling. Selected participants waited in an experimental booth until the desired group characteristics were met in terms of size and gender composition. This allowed us to gather observations on a further 1,178 *grin* members (E2) and on non-members (E3).

[6] Barr (2003) and Karlan (2005) have used similar games in developing countries to measure the impact of such variables on microfinance decisions.

A. Summary of Findings[7]

Our survey of *grins* and their members revealed a strong belief that belonging to a *grin* increases the well-being of both members and of the greater community. *Grins'* main purpose is to provide a space for community discussion and resource-sharing. Twenty-seven percent of *grins* offer a "formal help fund" and 16% organize an intra-group ROSCA[8]. A large majority (69%) provides support for their communities including cleaning common space (66%), contributing to construction work (15%), or participating in sensitization campaigns (7%). Almost one-third of *grins* contribute money to public goods projects in their communities. *Grins* also provide psychosocial support for members; members value the advice they receive from the *grin* including discussions about life style, religion, study, work, money, and relationships. About half of members (45%) said that they benefited from a new business or job opportunity because of their *grin*. Members have experienced less shock on provision of food, water, medication, and fuel in the last six months than non-members.

We used the experimental public goods game to determine *grin* members' ability to provide public goods compared to the ability demonstrated by groups of strangers. Results show that when people play the game with other members of their own *grin*, they have higher contribution and win rates than 1) when *grin* members play with people they do not know and who are not *grin* members and 2) when non-members play with other non-members. The data from these games indicate that members of *grins* are better able to produce public goods than non-members, but only when they are collaborating with their fellow members, specifically people from their same *grin*. We also integrated a form of the dictator game, as questions in our survey; the results from those "games" showed that individuals from more ethnically homogeneous *grins* contribute significantly less than those from more diverse *grins*.

We used the experimental trust game and an attitudinal survey to gauge whether *grin* members are more trusting and trustworthy than non-members. The experimental games did not indicate significant differences in levels of trust between members and non-members, but did indicate that *grin* members were considered significantly more trustworthy. Based on the survey, *grin* members showed greater levels of trust of many demographic and social groups in Mali: other ethnic groups, religious leaders, people speaking the same language, those speaking a different language, and people from the North. However, *grin* members are no more trusting of the government than non-members. Interestingly, members of male-only *grins* are less likely to express high trust of the members of their own *grin*. In other words, mixed-gender *grins* are more likely to generate co-member trust. Relatedly, individuals from ethnically homogenous *grins* exhibit lower trust levels.

Based on the survey, *grin* membership has no significant effect on political knowledge or on the degree of tolerance (proxied by our three questions about willingness to marry a Tuareg, a Christian, or

[7] Differences discussed are significant at 10%. This applies for the entirety of the report.

[8] A ROSCA is a group of individuals that gathers on a regular basis for a cycle of meetings. At each meeting, all members contribute a fixed amount of money to a common pot allocated to one of them. That person is then excluded from the reception of the pot in subsequent meetings, but is still obliged to put in her contributions up until the end of the cycle. This process repeats itself until each member has received the pot, marking the end of a cycle. The ROSCA may then renew another cycle or choose to break up. Except for this basic principle, groups vary widely in terms of the amount contributed, number of members, frequency of meetings, and functioning. The pot can be allocated either according to a random process (*random ROSCAs*), based upon a decision imposed by the governing body of the group (*decision ROSCAs*) or through a bidding process (*bidding ROSCAs*).

someone who speaks a different language at home). However, there is some evidence that *grins* with female members are more tolerant, in general. Members of mixed-gender and female-only *grins* are more likely to say they accept mixed-religion marriages than members of male-only *grins*. Individuals belonging to ethnically diverse *grins* are more likely to accept mixed-language weddings but not more likely to accept mixed-religion weddings.

There is no clear connection between *grin* membership and attitudes toward gender equality, proxied by questions about respondent agreement with the statements that women should play an equal role in household financial decisions and that households should invest equally in the education of boys and girls. *Grin* members are more likely to agree that women should play equal roles in financial decisions, but less likely to believe that households should make equal investments in education.

We also used the survey to investigate how having an IDP in a *grin* affects political attitudes and orientations. Since the crisis in Mali is largely interpreted through a northern vs. southern lens, we also investigated whether having *grin* members from the North affects citizens' attitudes and behavior. Overall, such effects never exceed 10% and thus remain small, but:

- Belonging to *grins* with IDPs leads to members having higher political knowledge.
- Individuals in *grins* with IDPs exhibit less trust of the government than individuals from *grins* without IDPs; however, individuals from *grins* with Northerners exhibit more trust of the government.
- Having at least one IDP member significantly decreases the likelihood of accepting a wedding with someone from a different religion; at the same time, having a member from the North significantly increases the likelihood of accepting a wedding with different religion but decreases the likelihood of accepting a wedding with a Tuareg.
- Individuals from *grins* with Northerners are more likely to agree with statements of gender equality in financial decisions.
- Belonging to a *grin* with IDPs decreases trustworthiness, based on the trust game: in this game, the size of the endowment given is interpreted as a proxy for trustworthiness; belonging to a *grin* with IDPs decreases the size of the endowment by 11%.

B. Results: Research Question 1

Below are the results for our first research question: compared to non-members, do *grin* members exhibit greater levels of trust, tolerance, political knowledge, and willingness to provide public goods?

i. Public Goods Games

We present two types of evidence, based on the public goods games. First, Table 1 shows descriptive statistics of means for *grin* characteristics and public goods games outcomes. Table 2 displays pairwise comparisons among the different environments. Table 3 shows that individuals in E1—those working with members of their own *grins*—on average provide more public goods than individuals in E2 or E3.

Table 1: Group Characteristics and Treatment Outcomes Summary Statistics, by Environment

	All			(E1)			(E2)			(E3)		
Group characteristics	**N**	**Mean**	**SE**	**N**	**Mean**	**SE**	**N**	**Mean**	**SE**	**N**	**Mean**	**SE**
Number of players	863	9.750	0.145	463	9.689	0.213	178	9.562	0.284	222	10.027	0.261
Average education level of the players	863	4.379	0.117	463	6.076	0.176	178	2.431	0.090	222	2.401	0.088
Average age of the players	863	30.830	0.479	463	34.230	0.848	178	27.018	0.268	222	26.798	0.249
Share of members/ players with a job	786	0.594	0.012	463	0.433	0.016	154	0.796	0.018	169	0.852	0.013
Share of players of Bella/Tamasheq ethnicity	863	0.013	0.002	463	0.017	0.003	178	0.011	0.003	222	0.006	0.002
Share of players of Arab ethnicity	863	0.002	0.001	463	0.003	0.001	178	0.002	0.001	222	0.001	0.001
Half or more players - same ethnic group	863	0.407	0.017	463	0.460	0.023	178	0.365	0.036	222	0.329	0.032
Share of players speaking Bella/Tamasheq	863	0.008	0.002	463	0.013	0.003	178	0.003	0.001	222	0.002	0.001
Share of players speaking Arab	863	0.001	0.000	463	0.002	0.001	178	0.000	0.000	222	0.000	0.000
Half or more players - same language	863	0.868	0.012	463	0.927	0.012	178	0.826	0.029	222	0.779	0.028
Share of female players	863	0.149	0.012	436	0.196	0.018	178	0.112	0.024	222	0.081	0.018
Outcomes: 80-50												
Contribution rate: Threshold 1 = 80	329	0.812	0.009	127	0.858	0.013	108	0.770	0.017	94	0.800	0.015
Provision rate: Threshold 1 = 80	329	0.571	0.027	127	0.709	0.040	108	0.472	0.048	94	0.500	0.052
Contribution rate: Threshold 2 = 50	329	0.753	0.010	127	0.767	0.018	108	0.732	0.017	94	0.758	0.016
Provision rate: Threshold 2 = 50	329	0.891	0.017	127	0.858	0.031	108	0.880	0.031	94	0.947	0.023
Outcomes: 50-80												
Contribution rate: Threshold 1 = 50	306	0.772	0.011	108	0.842	0.018	70	0.726	0.025	128	0.739	0.017
Provision rate: Threshold 1 = 50	306	0.882	0.018	108	0.926	0.025	70	0.857	0.042	128	0.859	0.031
Contribution rate: Threshold 2 = 80	306	0.812	0.010	108	0.854	0.015	70	0.798	0.019	128	0.784	0.019
Provision rate: Threshold 2 = 80	306	0.647	0.027	108	0.667	0.046	70	0.629	0.058	128	0.641	0.043
Location: Bamako	863	0.495	0.017	463	0.490	0.023	178	0.562	0.037	222	0.450	0.033

Table 2: Pairwise Comparisons by Environment on Characteristics and Treatment Outcomes

	Group Differences					
	E1-E2		E1-E3		E2-E3	
Group characteristics	**diff.**	**stars**	**diff.**	**stars**	**diff.**	**stars**
Number of players	0.07	0	-0.40	0	-0.47	0
Average education level of the players	3.65	3	3.68	3	0.03	0
Average age of the players	7.21	3	7.43	3	0.22	0
Share of members/players with a job	-0.36	3	-0.42	3	-0.06	2
Share of players of Bella/Tamasheq ethnicity	0.01	0	0.01	2	0.01	0
Share of players of Arab ethnicity	0.00	0	0.00	0	0.00	0
Half or more players - same ethnic group	0.09	2	0.13	3	0.04	0
Share of players speaking Bella/Tamasheq	0.01	1	0.01	2	0.00	0
Share of players speaking Arabic	0.00	0	0.00	0	0.00	3
Half or more players - same language	0.10	3	0.14	3	0.05	0

Table 3: Pairwise Comparisons by Environment on Characteristics and Treatment Outcomes

	E1-E2		E1-E3		E2-E3	
	diff	**stars**	**diff**	**stars**	**diff**	**stars**
Outcomes: 80-50						
Contribution rate: Threshold 1 =80	0.088	3	0.058	3	0.018	0
Provision rate: Threshold 1 =80	0.236	3	0.209	3	0.1	1
Contribution rate: Threshold 2 =50	0.035	0	0.009	0	-0.007	0
Provision rate: Threshold 2 =50	-0.021	0	-0.089	2	-0.079	2
Outcomes: 50-80						
Contribution rate: Threshold 1 =50	0.116	3	0.104	3	0.058	3
Provision rate: Threshold 1 =50	0.069	0	0.067	0	0.056	1
Contribution rate: Threshold 2 =80	0.056	2	0.07	3	0.023	0
Provision rate: Threshold 2 =80	0.038	0	0.026	0	0.035	0
Location: Bamako	0.073	1	0.039	0	0.111	2

We note significant differences in the contribution and provision rates between E1 and E2. We also notice similar differences in outcomes between E1 and E3. For instance, the differences in average education level, age, and employment rates between E1 and E2 are significant at the 1% level. We therefore need to further refine the comparisons while controlling for these variables, and so use different models explaining the proportion of players who contributed and the rate of success at attaining the threshold.

In Table 4, where we look at the proportion of players who contribute, our evidence indicates that provision rates in E1 are significantly higher. Second, by varying the level of our threshold—using 80%, 50%, and 30%—we seek to assess which levels are best able to induce higher public goods provision. We find that the highest threshold (80%) induces higher contribution rates among all three environments. Existing scholarly literature tells us that certain types of communities and groups are better at providing public goods; one of these group characteristics is ethnic homogeneity (*e.g.,* Habyarimana *et al*. 2007).

Our data support this: more ethnically homogenous *grins* have significantly higher proportion of contributors. Interestingly, larger *grins* tend to contribute less.

Table 4: Ordinary Least Squares (OLS) on the Proportion of Players who Contributed, Among All *Grins*

VARIABLES	1) OLS	2) OLS	3) OLS	4) OLS	5) OLS
=1 if players are *grin* members	-0.0133 (0.0164)	-0.0114 (0.0163)	-0.0150 (0.0161)	-0.0137 (0.0161)	-0.0139 (0.0161)
=1 if played among members of same *grin* (E1)	0.0732*** (0.0152)	0.0726*** (0.0152)	0.0682*** (0.0191)	0.0680*** (0.0198)	0.0682*** (0.0197)
Threshold game: 80		0.0392*** (0.0141)	0.0388*** (0.0140)	0.0400*** (0.0143)	0.0395*** (0.0144)
Order: Game played in second round		-0.0202 (0.0150)	-0.0206 (0.0149)	-0.0193 (0.0151)	-0.0198 (0.0152)
Threshold 80*Order		0.0207 (0.0247)	0.0215 (0.0247)	0.0191 (0.0253)	0.0201 (0.0255)
Number of players			-0.00317** (0.00139)	-0.00231* (0.00136)	-0.00234* (0.00136)
Share of female players			0.0237 (0.0198)	0.0267 (0.0201)	0.0284 (0.0201)
Average education level of the players			-0.00191 (0.00295)	-0.00215 (0.00297)	-0.00222 (0.00297)
Average age of the players			0.000681 (0.000547)	0.000728 (0.000560)	0.000741 (0.000562)
Share of players owning a moto (small motorcycle)			-0.0264 (0.0240)	-0.0195 (0.0239)	-0.0197 (0.0238)
Employment rate				-0.00689 (0.0209)	-0.00768 (0.0210)
Half or more - same ethnic group				0.0303** (0.0139)	0.0302** (0.0139)
Half or more - same language				-0.0147 (0.0187)	-0.0152 (0.0187)
Location: Bamako				0.00247 (0.0137)	0.000537 (0.0143)
Share of people of Arab or Tamasheq ethnicity				-0.127 (0.116)	-0.123 (0.113)
Share of people from the North					-0.0294 (0.0518)

VARIABLES	1) OLS	2) OLS	3) OLS	4) OLS	5) OLS
Constant	0.769*** (0.0112)	0.753*** (0.0141)	0.785*** (0.0299)	0.777*** (0.0324)	0.781*** (0.0333)
Observations	1,270	1,270	1,270	1,270	1,270
R-squared	0.031	0.051	0.064	0.072	0.073

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

If we change the dependent variable to focus on the probability of a *grin's* being successful in attaining the threshold of contribution, we get similar results (see Table 5). Not surprisingly, a higher threshold leads to a lower probability of success; overall, the results are in line with Table 5.

Table 5: Explaining the Probability of a Group's Being Successful in Attaining the Threshold (logit)

VARIABLES	1) Logit	2) Logit	3) Logit	4) Logit	5) Logit
=1 if players are *grin* members	-0.181 (0.167)	-0.171 (0.189)	-0.178 (0.189)	-0.137 (0.192)	-0.138 (0.192)
=1 if played among members of same *grin* (E1)	0.463*** (0.165)	0.507*** (0.186)	0.463** (0.226)	0.313 (0.238)	0.314 (0.238)
Threshold game: 80		-1.733*** (0.208)	-1.727*** (0.210)	-1.743*** (0.216)	-1.747*** (0.217)
Order: Game played in second round		0.0909 (0.250)	0.102 (0.251)	0.100 (0.254)	0.0971 (0.254)
Threshold game 80*Order		0.224 (0.328)	0.204 (0.331)	0.207 (0.336)	0.214 (0.337)
Number of players			0.0149 (0.0173)	0.0261 (0.0178)	0.0260 (0.0178)
Share of female players			0.290 (0.243)	0.247 (0.254)	0.260 (0.255)
Average education level of the players			0.00835 (0.0338)	0.0179 (0.0361)	0.0174 (0.0360)
Average age of the players			-0.00315 (0.00641)	-0.00238 (0.00663)	-0.00229 (0.00664)
Share of players owning a moto (small motorcycle)			-0.0636 (0.290)	-0.0568 (0.294)	-0.0586 (0.294)
Employment rate				-0.240 (0.251)	-0.246 (0.251)
Half or more - same ethnic group				0.294* (0.172)	0.293* (0.172)
Half or more - same language				0.191 (0.230)	0.186 (0.230)

VARIABLES	1) Logit	2) Logit	3) Logit	4) Logit	5) Logit
Location: Bamako				-0.299*	-0.314*
				(0.175)	(0.180)
Share of people of Arab or Tamasheq ethnicity				-1.222	-1.197
				(1.319)	(1.292)
Share of people from the North					-0.227
					(0.639)
Constant	1.039***	1.950***	1.879***	1.797***	1.832***
	(0.115)	(0.208)	(0.382)	(0.434)	(0.445)
Observations	1,270	1,270	1,270	1,270	1,270

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

Tables 4 and 5 allow us to investigate regression outputs on various models in which performance in the public goods games is explained by a whole set of control variables, notably the three types of *grins* we investigate in this section: ethnically homogenous *grins*, female-only or mixed-gender *grins*, and neighborhood *grins*. Table 4 displays coefficients of Ordinary Least Squares (OLS) regressions explaining the proportion of players within a *grin* who contributed in the public good game. Share of female players (a continuous variable and close proxy of share of female members) does seem to have no explanatory power. However, ethnically homogenous *grins* seem to contribute 3% more, everything else being constant. For our third category, neighborhood *grin*, the coefficient is never significant. Similar results can be found in Table 5 if we use the probability of a group's being successful in attaining the threshold (either 50 or 80%) as the dependent variable. Again, the variable "same ethnic group" is one of the only few significant variables. It has a positive, significant, and large impact, at around 30%. These results also indicate that ethnically homogenous *grins* are likely to provide more public goods.

ii. Trust Games

Trust games are played between two people—Player A (the sender) and Player B (the receiver)—and designed to measure how much one player trusts the other and how worthy of trust each player is deemed to be. Through the trust game, we assessed whether *grin* members exhibit more trust/trustworthiness than non-members. For the trust game, *grins* in which all members spoke the same language were designated as homogenous (T1), *grins* in which fewer than 10% of members spoke different languages at home as intermediate (T2), and *grins* in which more than 10% of members spoke a different language at home as heterogeneous (T3).

The nascent literature on trust among members of any association suggests that members who regularly interact should display greater trust and contribute more (Johansson-Stenman *et al.* 2013). The broader literature on social capital suggests that *grins'* horizontal organization[9] and diverse composition of

[9] Putnam (1993) emphasizes horizontal, "egalitarian" characteristics of associations as facilitating trust and social capital in contrast to vertical, hierarchical associations that can have a negative effect.

people with weak ties[10] can promote trust and tolerance among members, but also more generalized trust of members of the broader society.[11]

Table 6 shows descriptive statistics for the overall sample (including both Bamako and Mopti/Sevare) for the contributions from Players A according to whether they are or are not members of a *grin*. Panel B of Table 6 presents the same variables but this time for Players B. For Players A—on the whole, if we take all treatments together—there is no difference between what members and non-members contributed. However, there are significant differences for each treatment: members contribute more in T2 and T3 and less for T1. For Players B—on the whole, if we take all treatments together—there is a significant difference: in T2 and T3, members of *grins* seem to be more trustworthy—they send more back to Player A. However, Players B in T1 did not show a significant difference.

Table 6: Difference in Means of Contribution in the Trust Game for Samples of Players A and B

Panel A: players A		All		*Grin* Members		Non-Members			
	N	**mean**	**se**	**mean**	**se**	**mean**	**se**	**diff**	**Stars**
Contribution	1,357	181,282	2,654	179,433	3,096	185,644	5,113	-6,210	0
Contribution*	1,357	0.604	0.009	0.598	0.01	0.619	0.017	-0.021	0
Treatment 1*	1,357	0.572	0.013	0.539	0.016	0.649	0.024	-0.109	3
Treatment 2*	1,357	0.215	0.011	0.233	0.014	0.173	0.019	0.06	2
Treatment 3*	1,357	0.213	0.011	0.228	0.014	0.178	0.019	0.049	2

Panel B: players B		All		*Grin* Members		Non-Members			
	N	**mean**	**se**	**mean**	**se**	**mean**	**se**	**diff**	**Stars**
Contribution	1,208	223.096	5.139	236.998	6.392	190.608	8.182	46.39	3
Contribution*	1,208	0.378	0.007	0.408	0.009	0.309	0.011	0.099	3
Treatment 1*	1,266	0.585	0.014	0.546	0.017	0.668	0.024	-0.123	3
Treatment 2*	1,266	0.216	0.012	0.242	0.015	0.162	0.018	0.08	3
Treatment 3*	1,266	0.199	0.011	0.213	0.014	0.17	0.019	0.043	1

*contribution is reckoned as share of initial endowment. Overall sample used (including both Bamako and Mopti/Sevare)

We now turn to regression analysis to see whether being a *grin* member has a significant impact on the contribution for Players A and B. Table 7 shows results of OLS estimations where the dependent variable is Player A's contributions. Membership appears to have no significant impact in all our four models. On the contrary, Table 8 gives a clear picture: Players B who are *grin* members consistently give back more to Players A and as such appear significantly more trustworthy for all treatments.

[10] By weak ties, we mean people from other family or ethnic networks. Granovetter (1978) suggests that members that form weak ties are typically engaged with multiple groups and networks, and thus can become conduits of new ideas and information. See Stolle 1998 for the importance of loose ties as bridging diverse groups in society.
[11] See Yamigishi and Yamigishi (1994) for distinctions between particular trust (toward in-group members) and generalized trust of society

Table 7: Determinants of Player A Contribution in the Trust Game

VARIABLES	1) Trust Game Contribution	2) Trust Game Contribution	3) Trust Game Contribution	4) Trust Game Contribution
Current member of *grin*	-7.297	-4.472	-5.612	-6.250
	(5.988)	(7.631)	(7.480)	(7.475)
Treatment 2	7.085	-1.581	-26.59**	-28.77**
	(6.678)	(12.92)	(13.21)	(13.04)
Treatment 3	13.42**	32.35**	8.748	6.996
	(6.748)	(14.11)	(14.14)	(14.31)
Treatment 2 * *grin* member		11.04	34.15**	35.73**
		(15.09)	(15.15)	(15.01)
Treatment 3 * *grin* member		-25.54	-5.691	-4.400
		(16.03)	(15.79)	(15.95)
Age			0.457	0.512
			(0.508)	(0.505)
Player is female			-4.407	-4.222
			(7.718)	(7.792)
Player is single			-3.875	-4.316
			(7.648)	(7.708)
Schooling: basic or religious			7.423	7.889
			(9.846)	(9.902)
Schooling: secondary/high school			14.02	16.62
			(10.42)	(10.51)
Schooling: professional/university			13.91	15.85
			(10.91)	(11.01)
Household size			0.00462	-0.00519
			(0.282)	(0.283)
Multi-ethnic household			-3.322	-1.288
			(5.587)	(5.661)
Household members from the north			24.04***	22.19***
			(6.834)	(7.591)
Job in the formal sector			-7.761	-8.722
			(7.536)	(7.554)
Job in the informal sector			-1.644	-2.993
			(6.751)	(6.767)
Asset index, 0-6			-3.642	-3.792*
			(2.258)	(2.278)
Use saving tool			13.26**	13.88**
			(5.772)	(5.808)
Risk averse, small stakes			-11.03*	-10.69*
			(5.791)	(5.846)
Location: Bamako			-43.44***	-39.22***
			(6.216)	(6.841)
Constant	182.0***	180.2***	195.9***	185.6***
	(5.442)	(6.351)	(21.77)	(22.79)
Observations	1,357	1,357	1,353	1,353
R-squared	0.004	0.007	0.089	0.096

Robust standard errors in parentheses; *** p<0.01, ** p<0.05, * p<0.1
Results are controlled for the following ethnic affiliations: Bobo, Bozo, Dogon, Foregeron, Khassonke, Malinke, Senufo/Mianka, Soninke, Mossi, Peul, Somono, Arab/Bellat/Tamasheq, and Sonhrai.

Table 8: Determinants of Player B Contribution in the Trust Game

VARIABLES	1) Trust Game contribution	2) Trust Game contribution	3) Trust Game contribution	4) Trust Game contribution share initial endowment	5) Trust Game contribution share initial endowment	6) Trust Game contribution share initial endowment
Member of *grin*	44.61***	42.82***	43.19***	0.0995***	0.0862***	0.0985***
	(10.35)	(13.12)	(13.99)	(0.0142)	(0.0184)	(0.0190)
Treatment 2	14.13	0.893	-30.88	1.20e-05	-0.0272	-0.0260
	(13.46)	(22.05)	(23.69)	(0.0182)	(0.0301)	(0.0315)
Treatment 3	13.43	19.42	-7.735	-0.0123	-0.0377	-0.0281
	(13.26)	(21.35)	(23.06)	(0.0186)	(0.0263)	(0.0278)
Treatment 2 * *grin* member		17.33	46.88		0.0372	0.0368
		(27.48)	(28.49)		(0.0374)	(0.0391)
Treatment 3 * *grin* member		-7.731	6.541		0.0355	0.0186
		(26.90)	(27.61)		(0.0354)	(0.0357)
Age			2.079**			0.000975
			(0.845)			(0.00122)
Player is female			-0.0675			-0.0137
			(17.05)			(0.0226)
The player is single			-7.059			-0.0414*
			(15.68)			(0.0231)
Schooling: basic or religious			29.08*			0.0389*
			(16.48)			(0.0214)
Schooling: high school			2.191			0.0156
			(16.77)			(0.0230)
Schooling: prof./university			13.08			0.0327
			(17.18)			(0.0239)
Household size			0.294			0.000131
			(0.843)			(0.00108)
Multi-ethnic household			12.36			0.00633
			(11.84)			(0.0163)
Household members from the North			7.870			0.00406
			(16.88)			(0.0212)
Job in the formal sector			-19.29			-0.00309
			(15.59)			(0.0212)
Job in the informal sector			14.11			0.0355*
			(15.36)			(0.0212)
Asset index, 0-6			-1.209			-0.00906
			(4.362)			(0.00628)
Use saving tool			-13.07			-0.0183
			(12.09)			(0.0160)
Risk averse, small stakes			-3.092			-0.00834
			(11.85)			(0.0163)
Location: Bamako			-54.99***			0.0168
			(13.54)			(0.0188)
Constant	186.1***	187.2***	151.0***	0.311***	0.320***	0.311***
	(8.977)	(10.23)	(39.28)	(0.0127)	(0.0147)	(0.0567)
Observations	1,208	1,208	1,205	1,208	1,208	1,205

VARIABLES	1) Trust Game contribution	2) Trust Game contribution	3) Trust Game contribution	4) Trust Game contribution share initial endowment	5) Trust Game contribution share initial endowment	6) Trust Game contribution share initial endowment
R-squared	0.016	0.016	0.082	0.034	0.035	0.072

Robust standard errors in parentheses; *** p<0.01, ** p<0.05, * p<0.1. Results are controlled for the following ethnic affiliations: Bobo, Bozo, Dogon, Foregeron, Khassonke, Malinke, Senufo/Mianka, Soninke, Mossi, Peul, Somono, Arab/Bellat/Tamasheq, and Sonhrai.

iii. Analyzing Tolerance and Political Knowledge

Table 9 presents findings drawn from survey questions aimed at assessing attitudes that could be affected by *grin* membership. Our "trust" questions ask about the degree of trust that individuals have toward different groups (other ethnic groups, religious groups, people speaking the same language, a different language, people from the North, government, *grin* members). Set answers include high, partial, and none. We have five questions aimed at measuring political knowledge, each being a dummy taking value one if the answer is correct and zero otherwise:

- What is your mayor's name?
- What is the name of the current Malian finance minister?
- Which hospital in Bamako experienced the first case of Ebola?
- For which person had a French hostage been exchanged?
- Name one of the contentious issues between the IMF and the Malian government.

We also added a question to measure how sympathetic respondents might be to residents from the North: they were asked to name the four regions of the country that were most marginalized by the government. This was typically the language that justified the rebel groups' actions, but it also was part of a broader narrative of northern exclusion that was promulgated by Northerners regardless of their views toward rebel groups.[12] If respondents named all three regions (Gao, Kidal, and Tombouctou), they were coded as fully sympathetic; if they named some of the regions, they were coded as partially sympathetic; and if they named none, they were coded as not sympathetic.

Respondents were asked to react to two statements about women's role in society: 1) Husbands and their wives should have equal roles in decisions about financial expenses and 2) Families should spend as much money on their daughter's education as on their son's education. Responses were coded as: agree, disagree, and indifferent. Respondents also were asked a series of questions about tolerance: Would you accept your child marrying someone from the Tuareg ethnic group (or Bambara ethnic group if the respondent was Tuareg)? Someone of a different religion? Someone who speaks a different language at home?

We also put our interviewees in a situation similar to a dictator game, asking: "Suppose that I (the interviewer) give you (the interviewee) 300 FCFA. What part of that money (options are: 0, 100, 200, 300) would you be ready to offer to:

- A person who is aged between 18 and 45?

[12] See, for instance, IDPs' consistent ranking of northern regions as most marginalized, even when they were staunchly anti-rebel (Bleck, Dembele, and Guindo 2016).

- A person who is aged between 18 and 45 and speaks the same language as you at home?
- A person who is aged between 18 and 45 and speaks a different language as you at home?"

We have a similar set of questions looking from the recipient point of view: "If you were the recipient, what is the amount (0, 100, 200, 300) you would expect to receive from:

- A person who is aged between 18 and 45?
- A person who is aged between 18 and 45 and speaks the same language as you at home?
- A person who is aged between 18 and 45 and speaks a different language as you at home?"

By looking at the tests' differences in means on our various trust variables (see Table 9), it appears that *grin* members show greater levels of trust of all our categories except the government.[13] It is not uncommon for *grin* members to spend time critiquing and debating government policy, and many feel that the government is underperforming; thus, it is not surprising that membership does not generate trust of the government. *Grin* members also are significantly more knowledgeable of political issues, according to our set of five questions: they scored better than non-members on four of the five questions. *Grin* members appear to be on the whole less sympathetic toward northern grievances of about marginalization. On gender equality, it is difficult to differentiate: *grin* members were more likely than non-members to think that men and women should have equal roles in financial decisions, but less likely to think that households should invest equally in education for boys and girls.

Table 9: Means of Individuals' Attitudes (Trust, Tolerance, *etc.*) for the Whole Sample

			All		*Grins* Members		Non-Members			
Topic	**Variables**	**N**	**mean**	**se**	**mean**	**se**	**mean**	**se**	**diff.**	**Stars**
Trust	High trust of other ethnic groups	2,618	0.24	0.01	0.27	0.01	0.17	0.01	0.10	3
	Partial trust of other ethnic groups	2,618	0.71	0.01	0.67	0.01	0.79	0.02	-0.12	3
	No trust of other ethnic groups	2,618	0.05	0.00	0.06	0.01	0.04	0.01	0.02	0
	High trust of religious leader	2,615	0.42	0.01	0.47	0.01	0.32	0.02	0.15	3
	Partial trust of religious leader	2,615	0.54	0.01	0.49	0.01	0.66	0.02	-0.17	3
	No trust of religious leaders	2,615	0.03	0.00	0.04	0.01	0.02	0.00	0.03	3
	High trust of people speaking same language	2,621	0.24	0.01	0.28	0.01	0.14	0.01	0.14	3
	Partial trust of people speaking same language	2,621	0.74	0.01	0.69	0.01	0.85	0.01	-0.15	3
	No trust of people speaking same language	2,621	0.02	0.00	0.03	0.00	0.02	0.00	0.01	0
	High trust of people from the North	2,609	0.13	0.01	0.15	0.01	0.07	0.01	0.08	3
	Partial trust of people from the North	2,609	0.63	0.01	0.58	0.01	0.75	0.02	-0.17	3

[13] Our seven dummies are constructed so that it takes value one if trust is "high" and zero if it is "none" or "partial."

			All		*Grins* Members		Non-Members			
Topic	**Variables**	**N**	**mean**	**se**	**mean**	**se**	**mean**	**se**	**diff.**	**Stars**
	No trust of people from the North	2,609	0.25	0.01	0.27	0.01	0.18	0.01	0.10	3
	High trust of members of government	2,590	0.25	0.01	0.25	0.01	0.25	0.02	0.00	0
	Partial trust of members of government	2,590	0.56	0.01	0.52	0.01	0.64	0.02	-0.13	3
	No trust of members of government	2,590	0.19	0.01	0.23	0.01	0.10	0.01	0.13	3
	High trust of people speaking different language	2,601	0.15	0.01	0.16	0.01	0.12	0.01	0.04	3
	Partial trust of people speaking different language	2,601	0.78	0.01	0.76	0.01	0.84	0.01	-0.08	3
	No trust of people speaking different language	2,601	0.08	0.01	0.09	0.01	0.05	0.01	0.04	3
	High trust of *grin* members	1,811	0.63	0.01			0.63	0.01	0.00	3
	Partial trust of *grin* members	1,811	0.37	0.01			0.37	0.01	0.00	3
	No trust of *grin* members	1,811	0.01	0.00			0.01	0.00	0.00	3
Political know.	Knows the mayor's name	2,623	0.71	0.01	0.71	0.01	0.73	0.02	-0.02	0
	Knows the name of the minister of finance	2,623	0.28	0.01	0.32	0.01	0.19	0.01	0.13	3
	Knows chronicle (Ebola case in Bamako, terrorists in Gao)	2,623	0.57	0.01	0.61	0.01	0.49	0.02	0.13	3
	Knows name of person exchanged for French hostage	2,623	0.22	0.01	0.23	0.01	0.19	0.01	0.04	2
	Knows disagreement government-IMF	2,623	0.44	0.01	0.48	0.01	0.36	0.02	0.12	3
Sympathy to North	Fully sympathetic toward the North	2,623	0.65	0.01	0.64	0.01	0.67	0.02	-0.03	1
	Partially sympathetic toward the North	2,623	0.25	0.01	0.25	0.01	0.25	0.02	0.00	0
	Not sympathetic toward the North	2,623	0.11	0.01	0.12	0.01	0.08	0.01	0.03	3
Gender	Gender balance in financial decisions: agree	2,623	0.59	0.01	0.61	0.01	0.55	0.02	0.05	3
	Gender balance in financial decisions: disagree	2,623	0.27	0.01	0.26	0.01	0.30	0.02	-0.04	2
	Gender balance in financial decisions: indifferent	2,623	0.14	0.01	0.14	0.01	0.15	0.01	-0.01	0
	Gender balance in education: agree	2,623	0.76	0.01	0.74	0.01	0.80	0.01	-0.06	3
	Gender balance in education: disagree	2,623	0.15	0.01	0.17	0.01	0.10	0.01	0.06	3

Topic	Variables	N	All mean	All se	*Grins* Members mean	*Grins* Members se	Non-Members mean	Non-Members se	diff.	Stars
Tolerance	Gender balance in education: indifferent	2,623	0.10	0.01	0.09	0.01	0.10	0.01	-0.01	0
	Accept wedding with different ethnic group	2,621	0.72	0.01	0.72	0.01	0.72	0.02	0.00	0
	Accept wedding with different religion	2,619	0.59	0.01	0.59	0.01	0.60	0.02	-0.01	0
	Accept wedding with different language	2,621	0.92	0.01	0.92	0.01	0.92	0.01	0.00	0
Dictator give	DG: contrib. to 18-45	2,623	167.54	1.52	168.23	1.90	165.96	2.49	2.27	0
	DG: contrib. to 18-45 & same language	2,623	171.98	1.55	172.28	1.90	171.30	2.65	0.97	0
	DG: contrib. to 18-45 & different language	2,623	161.21	1.55	162.73	1.94	157.76	2.51	4.97	0
Dictator return	DG: exp return from 18-45	2,622	165.79	1.97	165.87	2.61	165.61	2.52	0.26	0
	DG: exp return from 18-45 & same language	2,623	173.75	2.01	173.87	2.65	173.48	2.67	0.39	0
	DG: exp return from 18-45 & different language	2,623	158.98	1.97	160.15	2.61	156.34	2.54	3.81	0

Stars: 3 (sign diff at 1%); 2 (sign diff at 5%); 1 (sign diff at 10%)

Table 10 shows results with linear probability models (LPMs) using OLS[14] on six dependent variables linked to trust. Before making any comments linked to the coefficients, one must note the small R-square of each of our models, which indicates how little these rather long models can explain in the variations of our dependent variable. All coefficients of "member of *grin*" in Table 10 show that (with everything else being constant) *grin* members tend to show higher levels of trust than non-members. These coefficients for models 1-4 and 6 are significant and of relatively large size, and so membership seems to have an important impact.

Table 10: Estimating the Impact of Grin Membership on Trust Attitudes

VARIABLES	1) High trust of other ethnic groups	2) High trust of religious leaders	3) High trust of people speaking same language	4) High trust of people from the north	5) High trust of government	6) High trust of people speaking different language
Member of *grin*	0.106***	0.145***	0.152***	0.0746***	0.0103	0.0485***
	(0.0186)	(0.0214)	(0.0181)	(0.0135)	(0.0196)	(0.0156)
Age	0.00134	-0.00131	-0.00114	-0.000151	0.00104	0.00121
	(0.00150)	(0.00170)	(0.00143)	(0.00110)	(0.00153)	(0.00138)
Player is female	0.0357	0.0276	0.0378	0.0238	0.0328	-0.0184
	(0.0259)	(0.0286)	(0.0248)	(0.0204)	(0.0263)	(0.0212)

[14] All the regression results presented in the report and linked to estimations with a binary dependent variable model have also been done with both OLS (linear probability model) or probit/logit. Results never differ in substance and in most cases are similar. Because LPMs are easier to interpret, we often present these results.

VARIABLES	1) High trust of other ethnic groups	2) High trust of religious leaders	3) High trust of people speaking same language	4) High trust of people from the north	5) High trust of government	6) High trust of people speaking different language
The player is single	0.0399*	-0.0195	0.00938	0.00528	-0.0407*	0.00644
	(0.0239)	(0.0275)	(0.0231)	(0.0184)	(0.0244)	(0.0202)
Schooling: basic or religious	0.0119	0.0725**	-0.0242	-0.0480**	0.0817***	-0.0546**
	(0.0276)	(0.0316)	(0.0268)	(0.0219)	(0.0282)	(0.0244)
Schooling: secondary/high school	-0.00285	0.0287	-0.0235	-0.0495**	0.0359	-0.0443*
	(0.0297)	(0.0335)	(0.0290)	(0.0239)	(0.0291)	(0.0264)
Schooling: professional/university	-0.0139	-0.000961	-0.0491	-0.0311	-0.00620	-0.0454
	(0.0302)	(0.0347)	(0.0301)	(0.0252)	(0.0299)	(0.0278)
Household size	0.00201*	0.00368***	-0.000411	-0.00192***	0.000268	-4.93e-05
	(0.00118)	(0.00124)	(0.00103)	(0.000670)	(0.00100)	(0.000860)
Multi-ethnic household	-0.0160	-0.0786***	-0.0120	-0.0208	-0.109***	-0.00446
	(0.0185)	(0.0208)	(0.0172)	(0.0136)	(0.0185)	(0.0153)
Household members from the north	-0.0460*	-0.113***	-0.0366	0.0432**	-0.0462**	-0.0119
	(0.0246)	(0.0269)	(0.0242)	(0.0201)	(0.0228)	(0.0214)
Job in the formal sector	-0.0725***	-0.102***	-0.0801***	-0.0557***	-0.0908***	-0.0711***
	(0.0259)	(0.0284)	(0.0245)	(0.0204)	(0.0252)	(0.0205)
Job in the informal sector	0.0143	-0.00315	0.00193	-0.0170	-0.0126	-0.0270
	(0.0233)	(0.0263)	(0.0221)	(0.0181)	(0.0234)	(0.0189)
Asset index, 0-6	0.00336	-0.00535	0.00968	0.000927	0.00149	-0.00405
	(0.00744)	(0.00818)	(0.00682)	(0.00554)	(0.00710)	(0.00620)
Use saving tool	0.0971***	0.0682***	0.0369**	0.00567	0.0416**	0.0113
	(0.0193)	(0.0218)	(0.0182)	(0.0150)	(0.0195)	(0.0157)
Risk averse, small stakes	0.00728	0.00884	-0.0370**	-0.0197	0.0118	-0.0219
	(0.0190)	(0.0214)	(0.0182)	(0.0149)	(0.0187)	(0.0162)
Location: Bamako	-0.146***	-0.0427*	-0.269***	-0.114***	-0.152***	-0.160***
	(0.0214)	(0.0246)	(0.0194)	(0.0154)	(0.0211)	(0.0171)
Ethnic group: Bobo	0.0836	0.106*	0.0829	0.0379	0.0688	0.0508
	(0.0581)	(0.0581)	(0.0520)	(0.0422)	(0.0567)	(0.0513)
Ethnic group: Bozo	-0.0419	0.0188	-0.0360	-0.00905	-0.0643*	-0.0491*
	(0.0336)	(0.0389)	(0.0330)	(0.0255)	(0.0346)	(0.0295)
Ethnic group: Dogon	-0.0412	0.0194	-0.0327	-0.0458**	-0.0736**	-0.0681***
	(0.0298)	(0.0336)	(0.0282)	(0.0201)	(0.0291)	(0.0246)
Ethnic group: Foregeron	-0.0368	0.0445	0.0685	0.0182	0.00109	0.0529
	(0.0514)	(0.0646)	(0.0530)	(0.0362)	(0.0537)	(0.0485)
Ethnic group: Khassonke	-0.0375	0.00489	0.102	0.160**	0.0352	0.0342
	(0.0832)	(0.102)	(0.0799)	(0.0810)	(0.0914)	(0.0733)
Ethnic group: Malinke	0.00477	0.0954**	-0.00773	0.0312	0.0538	-0.0234
	(0.0379)	(0.0448)	(0.0339)	(0.0274)	(0.0374)	(0.0280)
Ethnic group: Senufo/Mianka	0.0235	0.0752	0.0244	-0.00501	0.0471	-0.0253
	(0.0508)	(0.0575)	(0.0464)	(0.0312)	(0.0508)	(0.0368)

VARIABLES	1) High trust of other ethnic groups	2) High trust of religious leaders	3) High trust of people speaking same language	4) High trust of people from the north	5) High trust of government	6) High trust of people speaking different language
Ethnic group: Soninke	0.0380	0.0601	0.0462	0.0469*	0.0479	0.00257
	(0.0385)	(0.0426)	(0.0358)	(0.0267)	(0.0381)	(0.0292)
Ethnic group: Mossi	0.0350	-0.0670	-0.0345	0.0411	-0.0128	-0.0640
	(0.0904)	(0.0909)	(0.0723)	(0.0673)	(0.0818)	(0.0601)
Ethnic group: Peul	-0.0226	-0.00921	-0.0148	0.0386**	-0.00546	-0.0270
	(0.0254)	(0.0297)	(0.0241)	(0.0195)	(0.0254)	(0.0209)
Ethnic group: Somono	0.128	0.227**	0.328***	-0.00368	0.114	0.00751
	(0.108)	(0.106)	(0.0953)	(0.0800)	(0.104)	(0.0926)
Ethnic group: Sonhrai	0.000115	0.0757*	0.0595*	0.131***	0.00265	-0.0292
	(0.0349)	(0.0392)	(0.0355)	(0.0320)	(0.0339)	(0.0308)
Ethnic group: Arab, Bellat, or Tamasheq	0.0523	0.208***	0.00538	0.136*	0.0834	0.00214
	(0.0732)	(0.0783)	(0.0701)	(0.0721)	(0.0767)	(0.0663)
Constant	0.104	0.343***	0.298***	0.189***	0.326***	0.265***
	(0.0673)	(0.0770)	(0.0648)	(0.0510)	(0.0681)	(0.0606)
Observations	2,611	2,608	2,614	2,602	2,583	2,594
R-squared	0.054	0.064	0.131	0.093	0.077	0.053

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

Column 4 of Table 11 confirms the results discussed in the previous paragraph. If we build a trust index equal to the sum of all six variables listed in Table 10, *grin* membership has a positive, significant, and sizable impact on overall trust. If we control for a whole host of variables, *grin* membership has no significant impact on political knowledge and sympathy toward the North. In answering the dictatorial games survey questions, *grin* members also "sent" slightly higher contributions.

Table 11: Estimating the Impact of *grin* membership on Contributions in the Dictator Games, Trust, and Political Knowledge

VARIABLES	1) DG: contrib. to individual 18-45	2) DG: contrib. to individual 18-45 & same language	3) DG: contrib. to individual 18-45 & different language	4) Trust index 0-6	5) Political knowledge index 0-5	6) Fully sympathetic toward the North
Member of *grin*	9.310*	6.579	12.84**	0.265***	0.0160	-0.0369
	(4.973)	(5.068)	(5.103)	(0.0952)	(0.0903)	(0.0306)
Age	-0.187	-0.120	-0.259	0.000515	0.0372***	0.000262
	(0.412)	(0.406)	(0.439)	(0.00805)	(0.00747)	(0.00261)
Player is female	11.67*	11.33*	8.186	0.0101	-0.635***	0.0203
	(7.020)	(6.775)	(7.453)	(0.131)	(0.109)	(0.0382)
The player is single	-12.17*	-8.624	-9.276	0.0204	-0.0700	-0.0196
	(6.381)	(6.317)	(6.732)	(0.123)	(0.113)	(0.0385)
Schooling: basic or religious	2.740	0.845	-10.51	-0.263	0.326**	0.0749
	(7.314)	(7.405)	(8.196)	(0.171)	(0.142)	(0.0490)

VARIABLES	1) DG: contrib. to individual 18-45	2) DG: contrib. to individual 18-45 & same language	3) DG: contrib. to individual 18-45 & different language	4) Trust index 0-6	5) Political knowledge index 0-5	6) Fully sympathetic toward the North
Schooling: secondary/high school	-0.750	-1.594	-4.599	-0.347*	0.695***	0.0657
	(8.243)	(8.158)	(8.992)	(0.185)	(0.157)	(0.0534)
Schooling: professional/university	0.386	0.686	1.362	-0.298	1.448***	0.0791
	(8.865)	(8.732)	(9.671)	(0.194)	(0.166)	(0.0560)
Household size	0.115	0.450*	-0.0854	0.0153***	0.0118***	-0.00165
	(0.241)	(0.234)	(0.251)	(0.00507)	(0.00434)	(0.00175)
Multi-ethnic household	6.582	7.526	9.858**	-0.391***	0.321***	-0.0638**
	(4.769)	(4.743)	(4.876)	(0.0889)	(0.0821)	(0.0282)
Household members from the North	7.277	5.558	13.85**	-0.0362	-0.260**	-0.0257
	(6.743)	(6.694)	(6.977)	(0.124)	(0.116)	(0.0392)
Job in the formal sector	14.50**	23.07***	16.09**	-0.164	-0.0793	0.130***
	(6.646)	(6.523)	(6.887)	(0.128)	(0.111)	(0.0375)
Job in the informal sector	2.173	6.471	11.15*	-0.239**	0.0165	-0.0171
	(5.625)	(5.676)	(5.850)	(0.113)	(0.101)	(0.0360)
Asset index, 0-6	-3.207	-3.252*	-4.337**	-0.0336	0.197***	0.0357***
	(2.005)	(1.949)	(2.054)	(0.0369)	(0.0339)	(0.0114)
Use saving tool	4.224	3.831	-2.277	0.284***	0.288***	-0.102***
	(4.889)	(4.898)	(5.039)	(0.0913)	(0.0831)	(0.0286)
Risk averse, small stakes	-4.560	-11.10**	-12.54**	-0.183*	0.0399	-0.0502*
	(4.997)	(4.936)	(5.200)	(0.0942)	(0.0864)	(0.0291)
Location: Bamako	-41.31***	-48.71***	-26.31***	-0.749***	-0.516***	-0.0995***
	(5.563)	(5.573)	(5.750)	(0.102)	(0.0975)	(0.0331)
Ethnic group: Bobo	29.40**	26.92**	24.60*	0.119	-0.195	-0.184**
	(13.00)	(12.32)	(13.68)	(0.296)	(0.249)	(0.0788)
Ethnic group: Bozo	10.34	8.625	15.64	-0.324**	0.118	-0.0434
	(9.040)	(9.367)	(9.618)	(0.164)	(0.149)	(0.0511)
Ethnic group: Dogon	-0.764	11.29	6.100	-0.211	0.0103	-0.00843
	(8.713)	(8.574)	(8.837)	(0.153)	(0.153)	(0.0462)
Ethnic group: Foregeron	-0.202	-3.987	-10.71	0.00182	0.229	-0.0644
	(12.61)	(12.76)	(12.87)	(0.277)	(0.209)	(0.0801)
Ethnic group: Khassonke	8.271	17.21	11.92	1.005	0.117	-0.0237
	(15.35)	(14.59)	(16.32)	(0.625)	(0.383)	(0.146)
Ethnic group: Malinke	11.05	17.34*	11.18	0.198	0.183	-0.0801
	(9.027)	(8.854)	(9.173)	(0.178)	(0.169)	(0.0585)
Ethnic group: Senufo/Mianka	9.455	7.345	13.54	-0.101	-0.188	0.0184
	(13.09)	(12.94)	(13.67)	(0.229)	(0.203)	(0.0749)
Ethnic group: Soninke	17.39*	11.42	17.30*	-0.101	-0.294*	-0.00887
	(9.602)	(9.240)	(9.864)	(0.180)	(0.162)	(0.0626)
Ethnic group: Mossi	-26.50	-16.72	-17.04	-0.0790	-0.175	0.0512
	(16.87)	(17.40)	(19.94)	(0.445)	(0.322)	(0.125)
Ethnic group: Peul	0.592	2.741	-3.271	-0.0743	0.0422	-0.0310
	(7.062)	(7.059)	(7.229)	(0.124)	(0.122)	(0.0403)

VARIABLES	1) DG: contrib. to individual 18-45	2) DG: contrib. to individual 18-45 & same language	3) DG: contrib. to individual 18-45 & different language	4) Trust index 0-6	5) Political knowledge index 0-5	6) Fully sympathetic toward the North
Ethnic group: Somono	25.28	29.53	68.99**	0.797*	0.393	-0.427***
	(24.48)	(23.95)	(28.01)	(0.456)	(0.643)	(0.137)
Ethnic group: Sonhrai	3.098	7.334	-1.860	0.0574	-0.00614	-0.0668
	(10.01)	(10.10)	(10.44)	(0.174)	(0.162)	(0.0541)
Ethnic group: Arab, Bellat, or Tamasheq	-18.96	-17.76	-18.25	0.257	0.241	-0.199
	(20.99)	(19.92)	(20.33)	(0.423)	(0.306)	(0.123)
Constant	189.0***	191.2***	185.1***	1.994***	0.105	0.686***
	(18.29)	(18.06)	(19.86)	(0.371)	(0.324)	(0.113)
Observations	1,353	1,353	1,353	1,353	1,353	1,353
R-squared	0.114	0.146	0.083	0.108	0.244	0.062

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

Table 12 shows that, when controlling for different individual characteristics, *grin* membership has no significant impact on the degree of tolerance (proxied by our three questions on wedding scenarios). Results are also in line with the descriptive statistics discussed above on gender equality: members are more likely to agree that women should play equal roles in financial decisions, but less likely to believe that households should make equal investments in the education of boys and girls.

Table 12: Estimating the Impact of *Grin* Membership on Tolerance and Attitudes toward Gender Balance

VARIABLES	1) Accept wedding with different ethnic group	2) Accept wedding with different religion	3) Accept wedding with different language	4) Gender balance in financial decisions: agree	5) Gender balance in education: agree
Member of *grin*	-0.0265	-0.0235	-0.0127	0.0655***	-0.0722***
	(0.0199)	(0.0215)	(0.0123)	(0.0218)	(0.0188)
Age	0.000613	0.00624***	0.00304***	-0.00227	0.000629
	(0.00160)	(0.00168)	(0.000912)	(0.00174)	(0.00154)
Player is female	-0.0489*	-0.0530*	-0.00650	0.0404	0.0849***
	(0.0263)	(0.0293)	(0.0165)	(0.0282)	(0.0247)
The player is single	-0.0121	0.0806***	0.0164	0.0270	0.0604**
	(0.0256)	(0.0280)	(0.0153)	(0.0279)	(0.0251)
Schooling: basic or religious	-0.0863***	-0.173***	-0.0197	-0.144***	-0.0318
	(0.0296)	(0.0315)	(0.0187)	(0.0308)	(0.0284)
Schooling: secondary/high school	-0.0227	-0.0249	0.0154	-0.125***	-0.00423
	(0.0309)	(0.0335)	(0.0197)	(0.0327)	(0.0304)
Schooling: professional/university	0.0409	-0.00670	0.0370**	-0.0998***	-0.00421
	(0.0308)	(0.0345)	(0.0186)	(0.0342)	(0.0317)
Household size	0.00214*	-0.000522	0.000159	0.00190	-0.00422***
	(0.00111)	(0.00123)	(0.000654)	(0.00120)	(0.00119)
Multi-ethnic household	0.121***	0.00578	0.0116	0.0727***	0.0501***
	(0.0184)	(0.0207)	(0.0108)	(0.0206)	(0.0185)
Household members from the North	0.113***	0.116***	0.0374***	0.149***	0.0319
	(0.0228)	(0.0271)	(0.0132)	(0.0268)	(0.0240)

VARIABLES	1) Accept wedding with different ethnic group	2) Accept wedding with different religion	3) Accept wedding with different language	4) Gender balance in financial decisions: agree	5) Gender balance in education: agree
Job in the formal sector	0.00641	-0.00388	-0.0167	-0.00593	0.0514**
	(0.0253)	(0.0282)	(0.0147)	(0.0283)	(0.0258)
Job in the informal sector	0.0369	-0.0669**	-0.0161	-0.000931	0.00777
	(0.0242)	(0.0264)	(0.0150)	(0.0255)	(0.0237)
Asset index, 0-6	0.00742	0.000786	0.00578	0.000883	0.00462
	(0.00719)	(0.00830)	(0.00418)	(0.00806)	(0.00746)
Use saving tool	0.0640***	-0.0244	0.0312**	-0.117***	-0.0724***
	(0.0197)	(0.0216)	(0.0125)	(0.0213)	(0.0192)
Risk averse, small stakes	-0.0571***	0.00454	0.00191	-0.000500	-0.00116
	(0.0185)	(0.0214)	(0.0119)	(0.0216)	(0.0193)
Location: Bamako	0.0981***	-0.0541**	-0.00803	-0.0762***	-0.0337
	(0.0220)	(0.0245)	(0.0137)	(0.0246)	(0.0214)
Ethnic group: Bobo	0.0246	0.0952*	-0.0408	0.0269	-0.0223
	(0.0547)	(0.0570)	(0.0373)	(0.0594)	(0.0534)
Ethnic group: Bozo	-0.0343	-0.0223	-0.0280	0.0111	-0.0108
	(0.0369)	(0.0385)	(0.0239)	(0.0389)	(0.0349)
Ethnic group: Dogon	-0.0348	0.0545*	0.0225	0.0318	0.00760
	(0.0317)	(0.0327)	(0.0158)	(0.0340)	(0.0299)
Ethnic group: Foregeron	0.0720	0.0358	-0.00331	-0.0159	0.0163
	(0.0449)	(0.0649)	(0.0311)	(0.0615)	(0.0547)
Ethnic group: Khassonke	-0.0422	0.0493	0.0275	-0.0386	-0.0689
	(0.0956)	(0.0958)	(0.0388)	(0.0918)	(0.0832)
Ethnic group: Malinke	0.0637*	0.0166	-0.0200	-0.0501	0.0295
	(0.0346)	(0.0451)	(0.0237)	(0.0454)	(0.0383)
Ethnic group: Senufo/Mianka	-0.0322	0.0147	-0.0328	-0.0191	-0.0227
	(0.0516)	(0.0550)	(0.0316)	(0.0567)	(0.0488)
Ethnic group: Soninke	-0.0167	-0.152***	-0.0589**	-0.0181	0.0470
	(0.0389)	(0.0444)	(0.0278)	(0.0425)	(0.0383)
Ethnic group: Mossi	0.0695	-0.0826	-0.00677	-0.240***	0.00902
	(0.0804)	(0.0974)	(0.0500)	(0.0915)	(0.0807)
Ethnic group: Peul	0.00752	-0.0115	-0.0421**	-0.0299	0.0228
	(0.0263)	(0.0296)	(0.0176)	(0.0297)	(0.0257)
Ethnic group: Somono	-0.0859	-0.167	0.0710***	-0.0849	-0.262**
	(0.111)	(0.109)	(0.0149)	(0.105)	(0.113)
Ethnic group: Sonhrai	0.00484	-0.116***	-0.0335	-0.0964**	-0.0613*
	(0.0327)	(0.0385)	(0.0209)	(0.0381)	(0.0343)
Ethnic group: Arab, Bellat, or Tamasheq	0.159***	-0.167**	-0.00486	-0.119	0.0134
	(0.0598)	(0.0778)	(0.0434)	(0.0816)	(0.0656)
Constant	0.564***	0.512***	0.805***	0.714***	0.800***
	(0.0702)	(0.0787)	(0.0461)	(0.0782)	(0.0709)
Observations	2,614	2,612	2,614	2,616	2,616
R-squared	0.101	0.067	0.032	0.056	0.035

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

C. Results: Research Question 2

Below are the results for our second research question: Which types of *grins* best foster trust, tolerance, political knowledge, and willingness to provide public goods to in-group members, but also to out-group members?

The literature suggests that diversity of membership is a key driver of generalizable trust and tolerance toward out-group members. Thus, we expect that diverse groups will be more effective in fostering trust of people outside their *grin*.[15] Given the current ethnic and North/South tensions in Mali, we put particular emphasis on measuring whether *grins,* which include members from different ethnic groups and/or politically opposed cleavages, have more tolerant attitudes toward different types of out-group members than *grins* that are more homogenous in composition.[16]

First, we considered how individual attitudes vary when individuals belong to *grins* with different characteristics. In particular, we focus our attention on three categorizations of *grins*: 1) gender composition—whether a *grin* is male-only, female-only, or mixed-gender; 2) level of ethnic heterogeneity—a group is homogeneous if more than a half of its members is from the same ethnic group, if not it is labeled as heterogeneous; and 3) whether a *grin* is a neighborhood *grin*.

Table 13 reports the differences in means of the key variables considered so far and linked to trust, political knowledge, and tolerance for individuals belonging to male-only *grins* versus mixed-gender or female-only *grins*. In our sample, 56% of members are in male-only *grins*, about 30% are in mixed-gender *grins*, and 14% are from female-only *grins*. Individuals belonging to male-only *grins* seem less likely to contribute public goods in terms of religious charity and voluntary work, but do not differ much from individuals from mixed-gender or female-only *grins* in public engagement (measured as attending meetings, coming together with others to solve problems, participating in protests). Political knowledge is significantly higher in male-only *grins*. This finding is unsurprising: higher political knowledge is also correlated with higher levels of education, and male respondents had higher levels of education than female respondents and *grin* members had higher levels of education than non-members. Our data seem to indicate that members of male-only *grins* have lower levels of trust than members of mixed-gender *grins*; this finding is confirmed by several negative and significant differences in the share of people declaring to feel high trust of: other ethnic groups, people speaking both the same and different language, the government, people from the North, or other *grin* members. The "dictator game" survey questions are in line with the previous findings: individuals from male-only *grins* would contribute significantly less and would expect lower return contributions.

[15] Stolle (2002) explains that group characteristics representative of the people one knows are extended to other members of society with those same descriptive characteristics.

[16] We will look at other group differences in organization and membership (for instance, whether groups are same gender or mixed) to see if there is an effect of broader features of group differences on in-group and out-group trust and cooperation.

Table 13: Differences in Trust, Tolerance, Political Knowledge, and Actual Public Goods Provision between Members of Male-Only *Grins* and Members of Female-Only and Mixed-Gender *Grins*

			All		Male Only		Other			
Topic	**Variables**	**N**	**mean**	**se**	**mean**	**se**	**mean**	**se**	**diff**	**Stars**
Actual public good provision	Religious charity	1,381	0.64	0.01	0.59	0.02	0.70	0.02	-0.12	3
	Does some voluntary work in the neighborhood	1,435	0.69	0.01	0.65	0.02	0.73	0.02	-0.07	3
	Does some voluntary work to help friends	1,435	0.73	0.01	0.70	0.02	0.77	0.02	-0.08	3
Trust	High trust of other ethnic groups	1,435	0.32	0.01	0.30	0.02	0.36	0.02	-0.06	2
	Partial trust of other ethnic groups	1,435	0.62	0.01	0.65	0.02	0.59	0.02	0.05	2
	No trust of other ethnic groups	1,435	0.05	0.01	0.06	0.01	0.05	0.01	0.00	0
	High trust of religious leaders	1,432	0.53	0.01	0.51	0.02	0.55	0.02	-0.04	0
	Partial trust of religious leaders	1,432	0.43	0.01	0.44	0.02	0.42	0.02	0.02	0
	No trust of religious leaders	1,432	0.04	0.01	0.05	0.01	0.03	0.01	0.02	1
	High trust of people speaking same language	1,434	0.33	0.01	0.29	0.02	0.38	0.02	-0.09	3
	Partial trust of people speaking same language	1,434	0.65	0.01	0.69	0.02	0.60	0.02	0.09	3
	No trust of people speaking same language	1,434	0.02	0.00	0.02	0.01	0.03	0.01	-0.01	0
	High trust of people from the North	1,428	0.17	0.01	0.14	0.01	0.22	0.02	-0.08	3
	Partial trust of people from the North	1,428	0.55	0.01	0.59	0.02	0.49	0.02	0.10	3
	No trust of people from the North	1,428	0.28	0.01	0.27	0.02	0.29	0.02	-0.02	0
	High trust of government	1,432	0.27	0.01	0.23	0.02	0.32	0.02	-0.09	3
	Partial trust of government	1,432	0.47	0.01	0.48	0.02	0.45	0.02	0.03	0
	No trust of government	1,432	0.27	0.01	0.29	0.02	0.24	0.02	0.05	2
	High trust of people speaking different language	1,428	0.17	0.01	0.16	0.01	0.19	0.02	-0.04	1
	Partial trust of people speaking different language	1,428	0.74	0.01	0.77	0.02	0.70	0.02	0.07	3
	No trust of people speaking different language	1,428	0.09	0.01	0.08	0.01	0.11	0.01	-0.04	2
	High trust of *grin* members	1,434	0.69	0.01	0.64	0.02	0.75	0.02	-0.11	3
	Partial trust of *grin* members	1,434	0.31	0.01	0.36	0.02	0.24	0.02	0.12	3
	No trust of *grin* members	1,434	0.01	0.00	0.01	0.00	0.01	0.00	0.00	0
Political knowledge	Knows the mayor's name	1,435	0.71	0.01	0.74	0.02	0.67	0.02	0.07	3
	Knows the name of the minister of finance	1,435	0.35	0.01	0.38	0.02	0.31	0.02	0.07	3

Topic	Variables	N	All mean	All se	Male Only mean	Male Only se	Other mean	Other se	diff	Stars
	Knows chronicle (Ebola case in Bamako, terrorists in Gao)	1,435	0.65	0.01	0.70	0.02	0.60	0.02	0.10	3
	Knows name of person exchanged for French hostage	1,435	0.25	0.01	0.26	0.02	0.24	0.02	0.02	0
	Knows disagreement government-IMF	1,435	0.52	0.01	0.58	0.02	0.44	0.02	0.14	3
Sympathy to north	Fully sympathetic toward the North	1,435	0.65	0.01	0.66	0.02	0.64	0.02	0.02	0
	Partially sympathetic toward the North	1,435	0.22	0.01	0.22	0.02	0.23	0.02	-0.01	0
	Not sympathetic toward the North	1,435	0.12	0.01	0.12	0.01	0.13	0.01	-0.01	0
Public engagement	High frequency in participation in community meetings	1,435	0.41	0.01	0.39	0.02	0.42	0.02	-0.03	0
	Low frequency in participation in community meetings	1,435	0.36	0.01	0.38	0.02	0.33	0.02	0.05	2
	No participation in community meetings	1,435	0.24	0.01	0.23	0.02	0.25	0.02	-0.03	0
	High frequency in participation in problem solving with others	1,435	0.37	0.01	0.36	0.02	0.38	0.02	-0.02	0
	Low frequency in participation in problem solving with others	1,435	0.39	0.01	0.40	0.02	0.37	0.02	0.03	0
	No participation in problem solving with others	1,435	0.24	0.01	0.24	0.02	0.25	0.02	-0.02	0
	High frequency in participation in demonstrations	1,435	0.14	0.01	0.12	0.01	0.18	0.02	-0.06	3
	Low frequency in participation in demonstrations	1,435	0.29	0.01	0.30	0.02	0.28	0.02	0.02	0
	No participation in demonstrations	1,435	0.56	0.01	0.58	0.02	0.54	0.02	0.04	0
Gender	Gender balance in financial decisions: agree	1,435	0.58	0.01	0.55	0.02	0.61	0.02	-0.06	2
	Gender balance in financial decisions: disagree	1,435	0.28	0.01	0.29	0.02	0.26	0.02	0.03	0
	Gender balance in financial decisions: indifferent	1,435	0.14	0.01	0.16	0.01	0.13	0.01	0.03	0
	Gender balance in education: agree	1,435	0.71	0.01	0.71	0.02	0.72	0.02	-0.01	0
	Gender balance in education: disagree	1,435	0.19	0.01	0.20	0.01	0.16	0.02	0.04	1

Topic	Variables	N	All mean	All se	Male Only mean	Male Only se	Other mean	Other se	diff	Stars
Tolerance	Gender balance in education: indifferent	1,435	0.10	0.01	0.09	0.01	0.12	0.01	-0.03	1
	Accept wedding with different ethnic group	1,434	0.76	0.01	0.79	0.01	0.72	0.02	0.07	3
	Accept wedding with different religion	1,431	0.57	0.01	0.56	0.02	0.59	0.02	-0.04	0
	Accept wedding with different language	1,434	0.93	0.01	0.93	0.01	0.94	0.01	-0.01	0
Dictator game	DG: contrib. to individual 18-45	1,435	170,976	2,234	165,494	2,918	178,080	3,447	-12,586	3
	DG: contrib. to individual 18-45 & same language	1,435	174,983	2,223	168,642	2,902	183,200	3,424	-14,558	3
	DG: contrib. to individual same *grin*	1,435	187,038	2,310	180,802	3,027	195,120	3,547	-14,318	3
	DG: contrib. to individual 18-45 & different language	1,435	165,331	2,295	160,309	2,935	171,840	3,634	-11,531	2
	DG: exp return from individual 18-45	1,435	167,666	3,174	162,037	4,229	174,960	4,792	-12,923	2
	DG: exp return from individual 18-45 & same language	1,435	176,132	3,223	170,309	4,214	183,680	4,980	-13,371	2
	DG: exp return from individual same *grin*	1,435	195,645	3,528	190,062	4,721	202,880	5,298	-12,818	1
	DG: exp return from individual 18-45 & different language	1,435	162,160	3,176	157,840	4,233	167,760	4,799	-9,920	0
Location	Location: Mopti/Sevare	1,435	0.52	0.01	0.42	0.02	0.65	0.02	-0.24	3
	Location: Bamako	1,435	0.48	0.01	0.59	0.02	0.35	0.02	0.24	3
Trust game	Contribution	1,426	211,641	4,185	203,246	5,424	222,400	6,525	-19,154	2
	Contribution, as a share of initial endowment	1,426	0.52	0.01	0.51	0.01	0.53	0.01	-0.02	0

We also investigated the extent to which ethnic composition of *grins* is a key driver in fostering tolerance and trust attitudes toward in-group and out-group individuals. Around 54% of *grin* members in our sample belong to ethnically homogeneous *grins*.[17] Overall, members of ethnically homogeneous *grins* do not seem to differ much from members of ethnically diverse *grins* (see Table 14). However, people from homogeneous *grins* are slightly less sympathetic toward the North and less willing to contribute in the framework of hypothetical dictator games, revealing (at least in the game context) a lower level of altruism toward both in-group and out-group individuals. In the trust game, there is no difference in contribution.

[17] A *grin* is considered "homogenous" if more than half of its members represent one ethnic affiliation.

Table 14: Differences in Trust, Tolerance, Political Knowledge, and Actual Public Goods Provision between Ethnically Homogenous[18] and Heterogeneous *Grins*

			All		Ethnic Homogenous		Ethnic Heterogeneous			
Topic	**Variables**	**N**	**mean**	**se**	**mean**	**se**	**mean**	**se**	**diff**	**Stars**
Actual public good provision	Religious charity	1,381	0.64	0.01	0.65	0.02	0.62	0.02	0.03	0
	Does some voluntary work in the neighborhood	1,435	0.69	0.01	0.67	0.02	0.71	0.02	-0.04	0
	Does some voluntary work to help friends	1,435	0.73	0.01	0.72	0.02	0.74	0.02	-0.03	0
Trust	High trust of other ethnic groups	1,435	0.32	0.01	0.32	0.02	0.33	0.02	-0.01	0
	Partial trust of other ethnic groups	1,435	0.62	0.01	0.63	0.02	0.62	0.02	0.01	0
	No trust of other ethnic groups	1,435	0.05	0.01	0.05	0.01	0.06	0.01	0.00	0
	High trust of religious leaders	1,432	0.53	0.01	0.54	0.02	0.51	0.02	0.03	0
	Partial trust of religious leaders	1,432	0.43	0.01	0.42	0.02	0.45	0.02	-0.03	0
	No trust of religious leaders	1,432	0.04	0.01	0.04	0.01	0.04	0.01	0.00	0
	High trust of people speaking same language	1,434	0.33	0.01	0.33	0.02	0.33	0.02	0.01	0
	Partial trust of people speaking same language	1,434	0.65	0.01	0.65	0.02	0.65	0.02	-0.01	0
	No trust of people speaking same language	1,434	0.02	0.00	0.02	0.01	0.02	0.01	0.00	0
	High trust of people from the North	1,428	0.17	0.01	0.17	0.01	0.18	0.02	-0.02	0
	Partial trust of people from the North	1,428	0.55	0.01	0.54	0.02	0.56	0.02	-0.02	0
	No trust of people from the North	1,428	0.28	0.01	0.30	0.02	0.26	0.02	0.04	0
	High trust of government	1,432	0.27	0.01	0.28	0.02	0.25	0.02	0.03	0
	Partial trust of government	1,432	0.47	0.01	0.45	0.02	0.48	0.02	-0.02	0
	No trust of government	1,432	0.27	0.01	0.26	0.02	0.27	0.02	-0.01	0
	High trust of people speaking different language	1,428	0.17	0.01	0.17	0.01	0.17	0.02	0.00	0

[18] A *grin* is considered "homogenous" if more than half of its members represent one ethnic affiliation.

Topic	Variables	N	All mean	All se	Ethnic Homogenous mean	Ethnic Homogenous se	Ethnic Heterogeneous mean	Ethnic Heterogeneous se	diff	Stars
	Partial trust of people speaking different language	1,428	0.74	0.01	0.73	0.02	0.75	0.02	-0.02	0
	No trust of people speaking different language	1,428	0.09	0.01	0.10	0.01	0.08	0.01	0.02	0
	High trust of *grin* members	1,434	0.69	0.01	0.70	0.02	0.67	0.02	0.03	0
	Partial trust of *grin* members	1,434	0.31	0.01	0.29	0.02	0.32	0.02	-0.03	0
	No trust of *grin* members	1,434	0.01	0.00	0.01	0.00	0.01	0.00	0.00	0
Political knowledge	Knows the mayor's name	1,435	0.71	0.01	0.69	0.02	0.73	0.02	-0.04	0
	Knows the name of the minister of finance	1,435	0.35	0.01	0.35	0.02	0.36	0.02	-0.01	0
	Knows chronicle (Ebola case in Bamako, terrorists in Gao)	1,435	0.65	0.01	0.64	0.02	0.67	0.02	-0.03	0
	Knows name of person exchanged for French hostage	1,435	0.25	0.01	0.26	0.02	0.24	0.02	0.01	0
	Knows disagreement government-IMF	1,435	0.52	0.01	0.50	0.02	0.53	0.02	-0.03	0
Sympathy to north	Fully sympathetic toward the North	1,435	0.65	0.01	0.69	0.02	0.61	0.02	0.08	3
	Partially sympathetic toward the North	1,435	0.22	0.01	0.18	0.01	0.27	0.02	-0.09	3
	Not sympathetic toward the North	1,435	0.12	0.01	0.13	0.01	0.12	0.01	0.01	0
Public engagement	High frequency in participation in community meetings	1,435	0.41	0.01	0.42	0.02	0.39	0.02	0.03	0
	Low frequency in participation in community meetings	1,435	0.36	0.01	0.34	0.02	0.38	0.02	-0.04	0
	No participation in community meetings	1,435	0.24	0.01	0.25	0.02	0.23	0.02	0.01	0
	High frequency in participation in problem solving with others	1,435	0.37	0.01	0.38	0.02	0.35	0.02	0.03	0
	Low frequency in participation in problem solving with others	1,435	0.39	0.01	0.37	0.02	0.41	0.02	-0.04	0

Topic	Variables	N	All mean	All se	Ethnic Homogenous mean	Ethnic Homogenous se	Ethnic Heterogeneous mean	Ethnic Heterogeneous se	diff	Stars
	No participation in problem solving with others	1,435	0.24	0.01	0.25	0.02	0.24	0.02	0.01	0
	High frequency in participation in demonstrations	1,435	0.14	0.01	0.13	0.01	0.17	0.01	-0.04	2
	Low frequency in participation in demonstrations	1,435	0.29	0.01	0.28	0.02	0.31	0.02	-0.03	0
	No participation in demonstrations	1,435	0.56	0.01	0.60	0.02	0.53	0.02	0.07	3
Gender	Gender balance in financial decisions: agree	1,435	0.58	0.01	0.60	0.02	0.56	0.02	0.03	0
	Gender balance in financial decisions: disagree	1,435	0.28	0.01	0.27	0.02	0.28	0.02	-0.01	0
	Gender balance in financial decisions: indifferent	1,435	0.14	0.01	0.13	0.01	0.16	0.01	-0.02	0
	Gender balance in education: agree	1,435	0.71	0.01	0.71	0.02	0.71	0.02	0.00	0
	Gender balance in education: disagree	1,435	0.19	0.01	0.17	0.01	0.20	0.02	-0.03	0
	Gender balance in education: indifferent	1,435	0.10	0.01	0.12	0.01	0.09	0.01	0.03	1
Tolerance	Accept wedding with different ethnic group	1,434	0.76	0.01	0.75	0.02	0.77	0.02	-0.01	0
	Accept wedding with different religion	1,431	0.57	0.01	0.58	0.02	0.56	0.02	0.01	0
	Accept wedding with different language	1,434	0.93	0.01	0.92	0.01	0.95	0.01	-0.03	2
Dictator game	DG: contrib. to individual 18-45	1,435	170,976	2,234	166,732	3,049	175,904	3,274	-9,172	2
	DG: contrib. to individual 18-45 & same language	1,435	174,983	2,223	169,909	3,000	180,873	3,296	-10,964	2
	DG: contrib. to individual same *grin*	1,435	187,038	2,310	182,750	3,086	192,018	3,469	-9,268	2
	DG: contrib. to individual 18-45 & different language	1,435	165,331	2,295	161,868	3,074	169,352	3,441	-7,485	0
	DG: exp return from individual 18-45	1,435	167,666	3,174	161,349	3,816	175,000	5,226	-13,651	2
	DG: exp return from individual 18-45 & same language	1,435	176,132	3,223	170,428	4,043	182,756	5,137	-12,328	1

Topic	Variables	N	All mean	All se	Ethnic Homogenous mean	Ethnic Homogenous se	Ethnic Heterogeneous mean	Ethnic Heterogeneous se	diff	Stars
	DG: exp return from individual same *grin*	1,435	195,645	3,528	189,883	4,442	202,334	5,607	-12,451	1
	DG: exp return from individual 18-45 & different language	1,435	162,160	3,176	158,366	3,914	166,566	5,143	-8,201	0
Location	Location: Mopti/Sevare	1,435	0.52	0.01	0.50	0.02	0.53	0.02	-0.03	0
	Location: Bamako	1,435	0.48	0.01	0.50	0.02	0.47	0.02	0.03	0
Trust game	Contribution	1,426	211,641	4,185	205,729	5,539	218,541	6,354	-12,812	0
	Contribution, as a share of initial endowment	1,426	0.52	0.01	0.51	0.01	0.53	0.01	-0.02	0

Table 15 shows the differences in means between individuals belonging to *grins* originating from people of the same neighborhood and *grins* founded among people of the same school, family, place of origin, mosque, sport team, or profession. Eighty-five percent of *grins* surveyed were formed among people living in the same neighborhood. The typology of *grins* does not seem to play an important role in explaining the differences in tolerance, trust, and political knowledge; very few variables appear significantly different across the two sub-samples. Neighborhood *grins* have higher levels of belief in gender equality in education and, in the dictator "game" respond that they would send higher contributions to individuals both outside and inside the *grin*. However, such a result is not supported by the general questions on trust and the trust game.

Table 15: Differences in Trust, Tolerance, Political Knowledge, and Actual Public Goods Provision between Neighborhood and Non-Neighborhood *Grins*

Topic	Variables	N	All mean	All se	Neighborhood mean	Neighborhood se	Non-Neighborhood mean	Non-Neighborhood se	diff	Stars
Actual public good provision	Religious charity	1,381	0.64	0.01	0.63	0.01	0.69	0.03	-0.06	1
	Does some voluntary work in the neighborhood	1,435	0.69	0.01	0.69	0.01	0.67	0.03	0.01	0
Trust	Does some voluntary work to help friends	1,435	0.73	0.01	0.73	0.01	0.73	0.03	0.00	0
	High trust of other ethnic groups	1,435	0.32	0.01	0.32	0.01	0.34	0.03	-0.03	0
	Partial trust of other ethnic groups	1,435	0.62	0.01	0.62	0.01	0.63	0.03	-0.01	0
	No trust of other ethnic groups	1,435	0.05	0.01	0.06	0.01	0.03	0.01	0.03	1
	High trust of religious leaders	1,432	0.53	0.01	0.53	0.01	0.52	0.03	0.01	0
	Partial trust of religious leaders	1,432	0.43	0.01	0.43	0.01	0.41	0.03	0.03	0

Topic	Variables	N	All		Neighborhood		Non-Neighborhood		diff	Stars
			mean	se	mean	se	mean	se		
	No trust of religious leaders	1,432	0.04	0.01	0.04	0.01	0.07	0.02	-0.04	2
	High trust of people speaking same language	1,434	0.33	0.01	0.34	0.01	0.27	0.03	0.07	2
	Partial trust of people speaking same language	1,434	0.65	0.01	0.64	0.01	0.70	0.03	-0.06	1
	No trust of people speaking same language	1,434	0.02	0.00	0.02	0.00	0.03	0.01	-0.01	0
	High trust of people from the North	1,428	0.17	0.01	0.18	0.01	0.13	0.02	0.05	1
	Partial trust of people from the North	1,428	0.55	0.01	0.55	0.01	0.54	0.03	0.00	0
	No trust of people from the North	1,428	0.28	0.01	0.27	0.01	0.33	0.03	-0.05	0
	High trust of government	1,432	0.27	0.01	0.28	0.01	0.23	0.03	0.05	0
	Partial trust of government	1,432	0.47	0.01	0.47	0.01	0.47	0.03	0.00	0
	No trust of government	1,432	0.27	0.01	0.26	0.01	0.30	0.03	-0.05	0
	High trust of people speaking different language	1,428	0.17	0.01	0.18	0.01	0.15	0.03	0.03	0
	Partial trust of people speaking different language	1,428	0.74	0.01	0.73	0.01	0.76	0.03	-0.03	0
	No trust of people speaking different language	1,428	0.09	0.01	0.09	0.01	0.09	0.02	0.01	0
	High trust of *grin* members	1,434	0.69	0.01	0.69	0.01	0.68	0.03	0.01	0
	Partial trust of *grin* members	1,434	0.31	0.01	0.30	0.01	0.32	0.03	-0.02	0
	No trust of *grin* members	1,434	0.01	0.00	0.01	0.00	0.00	0.00	0.01	0
Political Knowledge	Knows the mayor's name	1,435	0.71	0.01	0.72	0.01	0.68	0.03	0.03	0
	Knows the name of the minister of finance	1,435	0.35	0.01	0.35	0.01	0.34	0.03	0.02	0
	Knows chronicle (Ebola case in	1,435	0.65	0.01	0.65	0.01	0.69	0.03	-0.05	0

Topic	Variables	N	All		Neighborhood		Non-Neighborhood			
			mean	se	mean	se	mean	se	diff	Stars
	Bamako, terrorists in Gao)									
	Knows name of person exchanged for French hostage	1,435	0.249	0.011	0.248	0.012	0.260	0.030	-0.013	0
	Knows disagreement government-IMF	1,435	0.516	0.013	0.514	0.014	0.530	0.034	-0.016	0
Sympathy to north	Fully sympathetic toward the North	1,435	0.653	0.013	0.652	0.014	0.660	0.032	-0.009	0
	Partially sympathetic toward the North	1,435	0.224	0.011	0.225	0.012	0.223	0.028	0.001	0
	Not sympathetic toward the North	1,435	0.123	0.009	0.124	0.009	0.116	0.022	0.007	0
Public engagement	High frequency in participation in community meetings	1,435	0.405	0.013	0.395	0.014	0.460	0.034	-0.065	1
	Low frequency in participation in community meetings	1,435	0.355	0.013	0.361	0.014	0.316	0.032	0.045	0
	No participation in community meetings	1,435	0.240	0.011	0.243	0.012	0.223	0.028	0.020	0
	High frequency in participation in problem solving with others	1,435	0.370	0.013	0.355	0.014	0.456	0.034	-0.101	3
	Low frequency in participation in problem solving with others	1,435	0.387	0.013	0.395	0.014	0.344	0.032	0.051	0
	No participation in problem solving with others	1,435	0.243	0.011	0.250	0.012	0.200	0.027	0.050	0
	High frequency in participation in demonstrations	1,435	0.144	0.009	0.139	0.010	0.177	0.026	-0.038	0
	Low frequency in participation in demonstrations	1,435	0.291	0.012	0.295	0.013	0.270	0.030	0.025	0
	No participation in demonstrations	1,435	0.564	0.013	0.566	0.014	0.553	0.034	0.013	0

			All		Neighborhood		Non-Neighborhood			
Topic	**Variables**	**N**	**mean**	**se**	**mean**	**se**	**mean**	**se**	**diff**	**Stars**
Gender	Gender balance in financial decisions: agree	1,435	0.580	0.013	0.575	0.014	0.605	0.033	-0.029	0
	Gender balance in financial decisions: disagree	1,435	0.276	0.012	0.277	0.013	0.270	0.030	0.007	0
	Gender balance in financial decisions: indifferent	1,435	0.144	0.009	0.148	0.010	0.126	0.023	0.022	0
	Gender balance in education: agree	1,435	0.712	0.012	0.725	0.013	0.642	0.033	0.083	2
	Gender balance in education: disagree	1,435	0.185	0.010	0.174	0.011	0.247	0.029	-0.073	2
	Gender balance in education: indifferent	1,435	0.103	0.008	0.102	0.009	0.112	0.022	-0.010	0
Tolerance	Accept wedding with different ethnic group	1,434	0.760	0.011	0.752	0.012	0.805	0.027	-0.052	1
	Accept wedding with different religion	1,431	0.570	0.013	0.567	0.014	0.586	0.034	-0.019	0
	Accept wedding with different language	1,434	0.932	0.007	0.934	0.007	0.921	0.018	0.013	0
Dictator game	DG: contrib. to individual 18-45	1,435	170,976	2,234	172,213	2,414	163,953	5,884	8,260	0
	DG: contrib. to individual 18-45 & same language	1,435	174,983	2,223	176,721	2,393	165,116	5,940	11,605	1
	DG: contrib. to individual same *grin*	1,435	187,038	2,310	189,139	2,492	175,116	6,095	14,023	2
	DG: contrib. to individual 18-45 & different language	1,435	165,331	2,295	167,172	2,496	154,884	5,809	12,288	1
	DG: exp return from individual 18-45	1,435	167,666	3,174	168,566	3,427	162,558	8,419	6,007	0
	DG: exp return from individual 18-45 & same language	1,435	176,132	3,223	177,459	3,508	168,605	8,156	8,854	0
	DG: exp return from individual same *grin*	1,435	195,645	3,528	197,500	3,792	185,116	9,546	12,384	0

Topic	Variables	N	All		Neighborhood		Non-Neighborhood		diff	Stars
			mean	se	mean	se	mean	se		
Location	DG: exp return from individual 18-45 & different language	1,435	162,160	3,176	163,893	3,481	152,326	7,680	11,568	0
	Location: Mopti/Sevare	1,435	0.517	0.013	0.524	0.014	0.479	0.034	0.045	0
	Location: Bamako	1,435	0.483	0.013	0.476	0.014	0.521	0.034	-0.045	0
Trust game	Contribution	1,426	211,641	4,185	213,614	4,586	200,467	10,143	13,147	0
	Contribution, as a share of initial endowment	1,426	0.516	0.008	0.519	0.009	0.502	0.021	0.017	0

Table 16 shows the determinants of the probability of declaring high trust of different subjects (the variable equals zero if "some" or "no" is declared). We examined the role of group and individual characteristics in a regression framework; results are presented in Tables 16, 17, and 18 where our variables of interest—trust, tolerance, and political knowledge—are used as dependent variables in models including both individual and *grin* characteristics. *Grin* characteristics, other than gender composition, do not play a significant role in predicting high levels of trust. Interestingly, members of male-only *grins* are less likely to express high trust of other members of their own *grin* (column 7). In other words, mixed-gender or female-only *grins* are more likely to generate intra-group trust. The lack of effect from group characteristics on high trust declared toward different subjects is also confirmed in column 4 of Table 17, where the previous binary variables are summed up in a trust index. If we look at the effects on contributions in the survey-based dictator "games", we find that individuals belonging to more ethnically homogeneous groups contribute significantly less. This is consistently the case for all three scenarios: hypothetical contribution to another individual, to an individual speaking the same language at home, or to an individual speaking a different language at home. No other group characteristics seem to matter in the determinants of contributions in the dictator "game". Similarly, we do not detect significant effects of group characteristics on the political knowledge index. Interestingly, members of ethnically and gender homogeneous *grins* are more likely to be fully sympathetic toward northern issues.

Table 16: Examining the Role of *Grin* Characteristics on Trust

VARIABLES	1) High trust of other ethnic groups	2) High trust of religious leaders	3) High trust of people speaking same language	4) High trust of people from the North	5) High trust of government	6) High trust of people speaking different language	7) High trust of grin members
Ethnically homogenous *grin*	0.00684	0.0208	0.0240	-0.00950	0.0322	0.00273	0.0299
	(0.0245)	(0.0267)	(0.0224)	(0.0192)	(0.0230)	(0.0196)	(0.0247)
Neighborhood *grin*	-0.0247	0.000126	0.0486	0.0271	0.0156	0.0157	-0.0161
	(0.0339)	(0.0372)	(0.0305)	(0.0244)	(0.0304)	(0.0251)	(0.0350)
Male-only *grin*	-0.00443	-0.00290	0.0108	-0.0126	-0.0192	0.000865	-0.0938***
	(0.0292)	(0.0315)	(0.0267)	(0.0228)	(0.0277)	(0.0232)	(0.0290)

VARIABLES	1) High trust of other ethnic groups	2) High trust of religious leaders	3) High trust of people speaking same language	4) High trust of people from the North	5) High trust of government	6) High trust of people speaking different language	7) High trust of grin members
IDPs in the *grin*	-0.0551	0.0170	-0.0739*	0.0115	-0.0146	-0.0108	-0.0502
	(0.0421)	(0.0441)	(0.0409)	(0.0374)	(0.0407)	(0.0376)	(0.0407)
People from the North in the *grin*	0.0114	-0.0561*	-0.0258	0.00147	-0.0315	-0.00170	-0.0437
	(0.0289)	(0.0304)	(0.0266)	(0.0228)	(0.0262)	(0.0233)	(0.0287)
Age	0.00111	-0.00285	-0.00293	-0.000107	0.00209	0.00188	-0.000810
	(0.00236)	(0.00246)	(0.00224)	(0.00178)	(0.00228)	(0.00197)	(0.00225)
Player is female	-0.0300	-0.0446	-0.0206	-0.0162	-0.00911	-0.0530*	-0.0240
	(0.0390)	(0.0416)	(0.0372)	(0.0322)	(0.0373)	(0.0316)	(0.0372)
Player is single	0.0287	-0.000468	-0.0111	-0.00265	0.00423	-0.0155	-0.0374
	(0.0365)	(0.0401)	(0.0349)	(0.0294)	(0.0351)	(0.0298)	(0.0374)
Schooling: basic or religious	-0.0182	0.0193	-0.0874*	-0.120**	-0.0688	-0.0944**	-0.0197
	(0.0530)	(0.0536)	(0.0502)	(0.0467)	(0.0528)	(0.0473)	(0.0456)
Schooling: secondary/high school	-0.0971*	-0.0967*	-0.130**	-0.137***	-0.116**	-0.0709	-0.0943**
	(0.0529)	(0.0543)	(0.0507)	(0.0470)	(0.0519)	(0.0481)	(0.0460)
Schooling: professional/university	-0.0827	-0.131**	-0.128**	-0.0963**	-0.150***	-0.0784	-0.0961**
	(0.0532)	(0.0551)	(0.0505)	(0.0476)	(0.0524)	(0.0480)	(0.0471)
Household size	0.00619***	0.00621***	0.00259**	-0.000325	0.000256	0.00136	0.000869
	(0.00164)	(0.00153)	(0.00130)	(0.000980)	(0.00143)	(0.00113)	(0.00152)
Multi-ethnic household	-0.00664	-0.0496*	0.00315	0.0118	-0.108***	0.0109	0.00473
	(0.0274)	(0.0289)	(0.0255)	(0.0216)	(0.0262)	(0.0231)	(0.0263)
Household members from the North	0.0342	-0.0196	0.0306	0.0986***	0.0504	0.000425	-0.00875
	(0.0363)	(0.0385)	(0.0341)	(0.0318)	(0.0332)	(0.0305)	(0.0359)
Job in the formal sector	-0.0231	-0.0571	-0.0509	-0.0549*	-0.0946***	-0.0776***	-0.0834**
	(0.0354)	(0.0368)	(0.0329)	(0.0282)	(0.0321)	(0.0272)	(0.0352)
Job in the informal sector	0.0245	0.0314	0.0480	0.00994	0.0142	-0.00606	0.0565*
	(0.0342)	(0.0365)	(0.0308)	(0.0279)	(0.0337)	(0.0273)	(0.0322)
Asset index, 0-6	0.0107	0.00684	0.00837	-0.000585	0.00224	-0.000905	-0.00976
	(0.00986)	(0.0107)	(0.00901)	(0.00783)	(0.00932)	(0.00807)	(0.00973)
Use saving tool	0.0993***	0.0586**	0.0444*	0.0288	0.0623**	-0.00112	0.0277
	(0.0262)	(0.0286)	(0.0246)	(0.0210)	(0.0256)	(0.0221)	(0.0268)
Risk averse, small stakes	0.0228	0.0587**	-0.0634***	-0.0436**	0.0153	-0.0214	-0.000350
	(0.0251)	(0.0273)	(0.0233)	(0.0204)	(0.0235)	(0.0207)	(0.0255)
Location: Bamako	-0.297***	-0.186***	-0.472***	-0.194***	-0.201***	-0.239***	-0.112***
	(0.0327)	(0.0350)	(0.0294)	(0.0259)	(0.0305)	(0.0268)	(0.0316)
Constant	0.356***	0.620***	0.671***	0.360***	0.446***	0.353***	0.941***
	(0.113)	(0.122)	(0.108)	(0.0864)	(0.110)	(0.0952)	(0.108)
Observations	1,432	1,429	1,431	1,425	1,429	1,425	1,431
R-squared	0.106	0.082	0.237	0.153	0.109	0.092	0.062

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

Results are controlled for the following ethnic affiliations: Bobo, Bozo, Dogon, Foregeron, Khassonke, Malinke, Senufo/Mianka, Soninke, Mossi, Peul, Somono, Arab/Bellat/Tamasheq, and Sonhrai.

Table 17: Examining the Role of *Grin* Characteristics on Dictator Game Contributions, Trust, and Political Knowledge

VARIABLES	1) DG: contrib. to individual 18-45	2) DG: contrib. to individual 18-45 & same language	3) DG: contrib. to individual 18-45 & different language	4) Trust index 0-6	5) Political knowledge index 0-5	6) Fully sympathetic toward the North
Ethnically homogenous group	-17.42***	-16.45**	-13.40**	-0.0534	-0.00344	0.106***
	(6.510)	(6.394)	(6.791)	(0.120)	(0.101)	(0.0356)
Neighborhood *grin*	5.220	8.798	9.513	0.158	-0.0561	0.000287
	(9.219)	(9.083)	(9.362)	(0.165)	(0.129)	(0.0485)
Grin composed by male only	3.355	-0.617	-0.365	-0.0658	0.0723	0.0671*
	(7.426)	(7.407)	(7.595)	(0.137)	(0.107)	(0.0394)
There are displaced people in the *grin*	12.96	10.76	12.08	-0.0768	0.369**	0.0251
	(10.84)	(10.68)	(11.34)	(0.203)	(0.162)	(0.0527)
There are people from the North in the *grin*	-8.706	-7.035	-2.291	0.131	0.131	0.0316
	(7.938)	(7.762)	(7.901)	(0.146)	(0.118)	(0.0410)
Age	-0.621	-0.327	-0.656	-0.00118	0.0630***	-0.000947
	(0.688)	(0.661)	(0.726)	(0.0128)	(0.0107)	(0.00375)
Player is female	8.177	7.078	-3.701	-0.212	-0.526***	0.0405
	(10.31)	(9.892)	(10.90)	(0.184)	(0.146)	(0.0511)
The player is single	-12.57	-6.018	-18.68*	0.153	0.0295	-0.0121
	(10.17)	(9.780)	(10.58)	(0.189)	(0.155)	(0.0542)
Schooling: basic or religious	4.286	-9.967	-12.14	-0.613*	-0.0784	-0.0606
	(14.58)	(14.40)	(15.40)	(0.315)	(0.266)	(0.0800)
Schooling: secondary/high school	6.477	-5.249	-6.601	-0.749**	0.404	0.00554
	(15.18)	(14.54)	(15.88)	(0.326)	(0.255)	(0.0811)
Schooling: professional/university	6.265	0.281	0.931	-0.647**	0.967***	-0.00904
	(15.28)	(14.59)	(15.89)	(0.327)	(0.267)	(0.0825)
Household size	0.107	0.314	0.260	0.0175**	-0.00469	-0.00816***
	(0.342)	(0.333)	(0.367)	(0.00737)	(0.00637)	(0.00208)
Multi-ethnic household	4.069	9.562	7.929	-0.280**	-0.133	0.0332
	(7.417)	(7.128)	(7.505)	(0.136)	(0.112)	(0.0389)
Household members from the North	8.424	4.389	14.77	0.0947	-0.319**	0.0190
	(9.409)	(9.191)	(9.707)	(0.175)	(0.140)	(0.0499)
Job in the formal sector	15.97*	24.59***	22.73**	-0.217	0.144	0.122***
	(9.205)	(8.917)	(9.494)	(0.177)	(0.142)	(0.0464)
Job in the informal sector	5.895	12.42	20.22**	-0.0177	-0.270*	-0.0322
	(8.790)	(8.699)	(9.079)	(0.175)	(0.150)	(0.0506)
Asset index,0-6	-5.140*	-5.629**	-4.325	-0.0557	0.282***	0.0274*
	(2.797)	(2.632)	(2.897)	(0.0489)	(0.0398)	(0.0144)
Use saving tool	9.549	8.454	3.323	0.385***	0.189*	-0.0641*
	(7.212)	(7.005)	(7.359)	(0.136)	(0.113)	(0.0386)
Risk averse, small stakes	-1.031	-7.290	-11.51*	-0.0576	0.133	-0.0681*
	(6.861)	(6.583)	(6.967)	(0.128)	(0.105)	(0.0362)

VARIABLES	1) DG: contrib. to individual 18-45	2) DG: contrib. to individual 18-45 & same language	3) DG: contrib. to individual 18-45 & different language	4) Trust index 0-6	5) Political knowledge index 0-5	6) Fully sympathetic toward the North
Location: Bamako	-32.30*** (9.053) (35.23)	-41.10*** (8.917) (30.62)	-26.08*** (9.279) (32.17)	-1.198*** (0.159) (0.606)	0.371*** (0.136) (0.366)	-0.0475 (0.0466) (0.155)
Constant	210.9*** (31.92)	209.5*** (30.73)	210.8*** (33.97)	2.767*** (0.606)	-0.923* (0.488)	0.674*** (0.177)
Observations	756	756	756	756	756	756
R-squared	0.109	0.146	0.109	0.173	0.333	0.095

Robust standard errors in parentheses; *** p<0.01, ** p<0.05, * p<0.1
Results are controlled for the following ethnic affiliations: Bobo, Bozo, Dogon, Foregeron, Khassonke, Malinke, Senufo/Mianka, Soninke, Mossi, Peul, Somono, Arab/Bellat/Tamasheq, and Sonhrai.

Table 18: Examining the Role of *Grin* Characteristics on Tolerance and Gender Balance

VARIABLES	1) Accept wedding with different ethnic group	2) Accept wedding with different religion	3) Accept wedding with different language	4) Gender balance in financial decisions: agree	5) Gender balance in education: agree
Ethnically homogenous *grin*	0.00166 (0.0220)	0.0127 (0.0264)	-0.0314** (0.0134)	0.0252 (0.0262)	-0.0105 (0.0241)
Neighborhood *grin*	-0.0253 (0.0298)	-0.00236 (0.0365)	0.0255 (0.0202)	-0.0480 (0.0354)	0.0651* (0.0344)
Grin composed by male only	-0.0109 (0.0265)	-0.0907*** (0.0309)	-0.0146 (0.0150)	-0.0203 (0.0302)	0.0106 (0.0280)
IDPs in the *grin*	-0.0256 (0.0395)	-0.123*** (0.0442)	0.0235 (0.0209)	-0.0214 (0.0407)	0.0516 (0.0394)
People from the North in the *grin*	-0.0480* (0.0262)	0.0589* (0.0304)	-0.0160 (0.0154)	0.0727** (0.0295)	-0.00675 (0.0271)
Age	0.000432 (0.00216)	0.00452* (0.00239)	0.00213* (0.00124)	-0.000728 (0.00255)	4.05e-05 (0.00228)
Player is female	-0.0728* (0.0373)	-0.0618 (0.0412)	-0.00669 (0.0215)	0.0488 (0.0401)	0.140*** (0.0369)
Player is single	0.0109 (0.0359)	0.0424 (0.0408)	-0.00878 (0.0212)	0.0467 (0.0407)	0.0383 (0.0376)
Schooling: basic or religious	-0.109** (0.0499)	-0.0702 (0.0566)	-0.0108 (0.0340)	-0.117** (0.0529)	-0.0525 (0.0521)
Schooling: secondary/high school	-0.0521 (0.0493)	0.0435 (0.0567)	0.0325 (0.0325)	-0.0980* (0.0526)	0.0162 (0.0525)
Schooling: professional/university	-0.0153 (0.0485)	0.0474 (0.0570)	0.0406 (0.0321)	-0.0922* (0.0533)	-0.00870 (0.0532)
Household size	0.000350 (0.00138)	0.00168 (0.00164)	0.00117 (0.000761)	0.00207 (0.00169)	-0.00841*** (0.00167)

VARIABLES	1) Accept wedding with different ethnic group	2) Accept wedding with different religion	3) Accept wedding with different language	4) Gender balance in financial decisions: agree	5) Gender balance in education: agree
Multi-ethnic household	0.0488**	-0.0142	0.00595	-0.00494	0.0621**
	(0.0245)	(0.0295)	(0.0140)	(0.0288)	(0.0270)
Household members from the North	0.0573*	0.0195	0.0454**	0.0197	0.0495
	(0.0332)	(0.0391)	(0.0176)	(0.0379)	(0.0345)
Job in the formal sector	0.00324	-0.0295	0.00141	-0.0750**	0.00431
	(0.0314)	(0.0373)	(0.0175)	(0.0366)	(0.0345)
Job in the informal sector	-0.0218	-0.0739**	-0.00911	-0.0547	-0.0220
	(0.0317)	(0.0371)	(0.0201)	(0.0360)	(0.0338)
Asset index,0-6	0.00777	0.00548	0.00971*	0.00667	0.00840
	(0.00892)	(0.0107)	(0.00541)	(0.0104)	(0.00977)
Use saving tool	0.0278	-0.0301	0.0377**	-0.186***	-0.0535**
	(0.0246)	(0.0285)	(0.0152)	(0.0279)	(0.0262)
Risk averse, small stakes	0.00234	-0.0169	0.00280	0.0472*	-0.0620**
	(0.0232)	(0.0277)	(0.0147)	(0.0273)	(0.0247)
Location: Bamako	0.164***	0.0574	0.00605	-0.123***	0.0694**
Constant	0.683***	0.449***	0.788***	0.797***	0.715***
	(0.106)	(0.123)	(0.0722)	(0.123)	(0.115)
Observations	1,431	1,428	1,431	1,432	1,432
R-squared	0.118	0.062	0.041	0.086	0.076

Robust standard errors in parentheses; *** p<0.01, ** p<0.05, * p<0.1
Results are controlled for the following ethnic affiliations: Bobo, Bozo, Dogon, Foregeron, Khassonke, Malinke, Senufo/Mianka, Soninke, Mossi, Peul, Somono, Arab/Bellat/Tamasheq, and Sonhrai.

In Table 18, we investigate the role of *grin* characteristics in explaining tolerance and gender attitudes. Members of ethnically diverse *grins* are more likely to accept mixed-language weddings (column 3); members of mixed-gender and female-only *grins* are more likely to accept mixed-religion weddings (column 2). Table 19 shows the effect on trust, measured through the trust game contributions, differentiated by Players A (the "senders," shown in column 1) and Players B (the "receivers," shown in columns 2 and 3). Previous findings are somewhat confirmed: none of the *grin* characteristics, other than ethnic composition, significantly influences the level of trust. However, Players A from ethnically homogeneous *grins* contribute significantly less than Players A in more ethnically heterogeneous *grins*.

Overall, regression analysis reveals that our three different typologies (ethnic homogeneity, gender composition, and neighborhood affiliation) have relatively little effect on tolerance, trust, and political knowledge. One exception to that is the significantly lower level of trust, measured through different indicators, from individuals belonging to ethnically homogeneous *grins*.

Table 19: Examining the Role of *Grin* Characteristics on Trust Game Contributions

Variables	1) Trust Game contribution sender	2) Trust Game contribution receiver	3) Trust Game contribution as a share of initial endowment receiver
Ethnically homogenous *grin*	-18.67***	0.983	-0.00649
	(7.197)	(15.41)	(0.0222)
Neighborhood *grin*	-0.520	17.76	0.00658
	(10.23)	(19.14)	(0.0258)
Male-only *grin*	-8.916	-13.90	0.0165
	(8.419)	(18.95)	(0.0257)
IDPs in the *grin*	-2.135	-86.95***	-0.109***
	(11.49)	(25.94)	(0.0363)
People from the North in the *grin*	-3.505	0.267	-0.00641
	(8.625)	(17.04)	(0.0242)
Treatment 2	5.188	11.28	-0.00561
	(8.827)	(19.20)	(0.0257)
Treatment 3	3.302	-4.302	-0.0212
	(8.471)	(19.28)	(0.0287)
Age	-0.380	2.614**	0.000641
	(0.752)	(1.319)	(0.00177)
Player is female	-12.43	-16.96	-0.0278
	(11.18)	(28.37)	(0.0380)
Player is single	-7.777	6.738	-0.0541
	(11.25)	(26.07)	(0.0398)
Schooling: basic or religious	3.674	42.24	0.0377
	(18.48)	(33.05)	(0.0414)
Schooling: secondary/high school	1.595	-18.10	0.00340
	(18.59)	(32.83)	(0.0448)
Schooling: professional/university	-4.923	-11.86	0.0110
	(18.62)	(33.12)	(0.0444)
Household size	0.334	1.255	0.00136
	(0.397)	(1.154)	(0.00140)
Multi-ethnic household	6.553	6.061	-0.00995
	(8.269)	(18.55)	(0.0250)
Household members from the North	14.31	50.56*	0.0549*
	(10.47)	(26.19)	(0.0315)
Job in the formal sector	-6.848	-8.511	0.00162
	(9.832)	(23.93)	(0.0317)
Job in the informal sector	6.956	20.78	0.0459
	(9.865)	(23.22)	(0.0304)
Asset index, 0-6	-5.542*	-1.213	-0.0102
	(2.947)	(6.223)	(0.00847)
Use saving tool	8.956	-5.855	-0.0150
	(7.873)	(17.89)	(0.0229)
Risk averse, small stakes	-8.713	-0.132	-0.0178
	(7.495)	(16.79)	(0.0229)
Location: Bamako	-30.56***	-64.76***	-0.0172
	(9.882)	(20.67)	(0.0294)

Variables	1) Trust Game contribution sender	2) Trust Game contribution receiver	3) Trust Game contribution as a share of initial endowment receiver
Constant	230.3*** (38.18)	179.3*** (64.84)	0.465*** (0.0918)
Observations	756	667	667
R-squared	0.087	0.113	0.067

Robust standard errors in parentheses; *** p<0.01, ** p<0.05, * p<0.1
Results are controlled for the following ethnic affiliations: Bobo, Bozo, Dogon, Foregeron, Khassonke, Malinke, Senufo/Mianka, Soninke, Mossi, Peul, Somono, Arab/Bellat/Tamasheq, and Sonhrai.

Tables 13 to 19 allowed us to discuss results at the individual level, highlighting differences among members of our three types of *grins* and the effect of *grin* types on individual levels of trust and tolerance. Tables 20 – 22 offer a related picture but this time with *grin*-level data, displaying differences in the means of key variables related to public good games for our three types of *grins*. Table 20 shows a series of differences in means between the sample of ethnic homogenous and heterogeneous *grins*. Only one key difference is directly related to the public goods games: homogenous *grins* appear to win the second game in greater proportion but only at a 10% significant level. There seems to be no significant differences between these two samples for the economic support *grins* offer. We observe that heterogeneous and homogenous *grins* appear to invest in different types of activities: homogenous *grins* tend to spend more overall (amount in FCFA) but proportionally fewer spend on public infrastructure and sports organization.

Table 20: Differences in Public Goods Games and Actual Public Goods Provision between Ethnically Homogenous[19] and Heterogeneous *Grins*

		Homogenous		Non-Homogenous			
Variables	**N**	**mean**	**se**	**mean**	**se**	**diff.**	**Stars**
Players win game 1	463	0.833	0.024	0.797	0.027	0.036	0
Players win game 2	463	0.846	0.023	0.779	0.028	0.067	1
Share of players contributing in game 1	463	0.858	0.01	0.839	0.012	0.019	0
Share of players contributing in game 2	463	0.824	0.011	0.796	0.013	0.028	0
Existence of individual contributions	463	0.435	0.032	0.429	0.034	0.006	0
Grin provides financial help	463	0.89	0.02	0.88	0.022	0.01	0
Amount of financial help to *grin* members in last year (in CFA)	455	65,392.98	6,580.587	48,297.18	4,442.562	17,095.79	2
Activities in the neighborhood	462	0.679	0.03	0.694	0.031	-0.016	0
Grin spent money on community activities: none	463	0.654	0.03	0.548	0.034	0.106	2
Grin spent money on community activities: public infrastructure	463	0.232	0.03	0.336	0.045	-0.105	2
Grin spent money on community activities: religious organization	463	0.106	0.02	0.111	0.022	-0.005	0

[19] A *grin* is considered "homogenous" if more than half of the *grin's* members represent one ethnic affiliation.

		Homogenous		Non-Homogenous			
Variables	**N**	**mean**	**se**	**mean**	**se**	**diff.**	**Stars**
Grin spent money on community activities: donation to the poor	463	0.045	0.013	0.032	0.012	0.012	0
Grin spent money on community activities: sports organization	463	0.081	0.017	0.147	0.024	-0.066	2
Grin spent money on community activities: other	463	0.004	0.004	0.005	0.005	-0.001	0
Expenditure for activities benefiting local community over last two years (in FCFA)	457	38,211.48	7,227.784	41,117.37	5,156.604	-2,905.9	0
Support econ. services: credit	463	0.037	0.012	0.069	0.017	-0.033	0
Support econ. services: help fund	463	0.264	0.028	0.267	0.03	-0.003	0
Support econ. services: ROSCAs	463	0.146	0.023	0.166	0.025	-0.02	0
Support econ. services: none	463	0.602	0.031	0.539	0.034	0.062	0
Support econ. services: common investment	463	0.045	0.013	0.055	0.016	-0.011	0
Existence of a *caisse*	460	0.286	0.029	0.312	0.032	-0.026	0

Table 21 shows the differences between male-only and mixed-gender or female-only *grins*. With respect to the public goods games results, there is no significant difference across samples. Similarly, contributions to community activities are not different for both types. It appears that mixed-gender and female-only *grins* offer significantly more supportive economic services to their members (credit, ROSCAs, and common investment). Table 22 shows the differences between neighborhood and non-neighborhood *grins*. The public goods games results show no significant difference across samples. Neighborhood *grins* give slightly more in terms of contribution to community activities. In line with this, neighborhood *grins* offer significantly more supportive economic services to their members (credit, ROSCAs, and help fund).

Table 21: Differences in Public Goods Games and Actual Public Goods Provision between Male-Only *Grins* and Mixed-Gender and Female-Only *Grins*

		Male Only		Other			
Variables	**N**	**mean**	**se**	**mean**	**se**	**diff.**	**Stars**
Players win game 1	463	0.792	0.025	0.848	0.026	-0.056	0
Players win game 2	463	0.804	0.024	0.828	0.027	-0.025	0
Share of players contributing in game 1	463	0.852	0.01	0.846	0.012	0.006	0
Share of players contributing in game 2	463	0.809	0.011	0.813	0.014	-0.004	0
Existence of individual contributions	463	0.475	0.031	0.374	0.034	0.102	2
Grin provides financial help	463	0.902	0.018	0.864	0.024	0.038	0
Amount of financial help to *grin* members in last year (in FCFA)	455	56,511.05	5,609.287	58,540.86	5,941.786	-2,029.82	0
Activities in the neighborhood	462	0.66	0.029	0.721	0.032	-0.06	0

		Male Only		Other			
Variables	**N**	**mean**	**se**	**mean**	**se**	**diff.**	**Stars**
Grin spent money on community activities: none	463	0.619	0.03	0.586	0.035	0.033	0
Grin spent money on community activities: public infrastructure	463	0.23	0.031	0.348	0.046	-0.118	2
Grin spent money on community activities: religious organization	463	0.109	0.019	0.106	0.023	0.003	0
Grin spent money on community activities: donation to the poor	463	0.034	0.011	0.045	0.015	-0.011	0
Grin spent money on community activities: sports organization	463	0.128	0.021	0.091	0.02	0.037	0
Grin spent money on community activities: other	463	0	0	0.01	0.007	-0.01	0
Expenditure for activities benefiting local community over last two years (in FCFA)	457	43,347.13	6,792.002	34,530.61	5,509.086	8,816.515	0
Support econ. services: credit	463	0.034	0.011	0.076	0.019	-0.042	2
Support econ. services: help fund	463	0.283	0.028	0.242	0.031	0.041	0
Support econ. services: ROSCAs	463	0.079	0.017	0.258	0.031	-0.178	3
Support econ. services: none	463	0.626	0.03	0.5	0.036	0.126	3
Support econ. services: common investment	463	0.034	0.011	0.071	0.018	-0.037	1
Existence of a *caisse*	460	0.332	0.029	0.253	0.031	0.08	1

Table 22: Differences in Public Goods Games and Actual Public Goods Provision between Neighborhood *Grins* and Non-Neighborhood *Grins*

		Neighborhood		Non-Neighborhood			
Variables	**N**	**mean**	**se**	**mean**	**se**	**diff.**	**Stars**
Players win game 1	463	0.82	0.02	0.78	0.05	0.05	0
Players win game 2	463	0.82	0.02	0.78	0.05	0.04	0
Share of players contributing in game 1	463	0.86	0.01	0.82	0.02	0.03	0
Share of players contributing in game 2	463	0.81	0.01	0.80	0.02	0.01	0
Existence of individual contributions	463	0.44	0.03	0.39	0.06	0.05	0
Grin provides financial help	463	0.88	0.02	0.90	0.04	-0.01	0
Amount of financial help to *grin* members in last year (in FCFA)	455	57,642.22	4,551.55	56,131.58	9,194.46	1,510.64	0
Activities in the neighborhood	462	0.71	0.02	0.55	0.06	0.17	3

Grin spent money on community activities: none	463	0.59	0.03	0.70	0.05	-0.12	1
Grin spent money on community activities: public infrastructure	463	0.31	0.03	0.13	0.04	0.18	2
Grin spent money on community activities: religious organization	463	0.11	0.02	0.12	0.04	-0.01	0
Grin spent money on community activities: donation to the poor	463	0.04	0.01	0.03	0.02	0.02	0
Grin spent money on community activities: sports organization	463	0.11	0.02	0.12	0.04	-0.01	0
Grin spent money on community activities: other	463	0.01	0.00	0.00	0.00	0.01	0
Expenditure for activities benefiting local community over last two years (in FCFA)	457	43,923.88	5,339.50	17,718.42	4,737.37	26,205.46	2
Support econ. services: credit	463	0.06	0.01	0.01	0.01	0.05	1
Support econ. services: help fund	463	0.29	0.02	0.17	0.04	0.12	2
Support econ. services: ROSCAs	463	0.17	0.02	0.08	0.03	0.09	2
Support econ. services: none	463	0.54	0.03	0.75	0.05	-0.22	3
Support econ. services: common investment	463	0.05	0.01	0.03	0.02	0.03	0
Existence of a *caisse*	460	0.31	0.02	0.26	0.05	0.05	0

D. Results: Research Question 3

Members of *grins* which include individuals from the North or IDPs might be more tolerant/sympathetic to groups from the North and/or the narrative of the North as economically marginalized. Alternatively, since IDPs tend to be critical of occupying groups,[20] it may be that *grins* with IDPs are more anti-Tuareg[21] (the group largely associated with secessionists). As mentioned, both cities host high numbers of IDPs, which could generate tension and conflict in the future.

In this section we look at the following hypotheses:

- Members of *grins* that include displaced Northerners will be more tolerant and trustful of Northerners than members of *grins* that do not include displaced northerNers.
- Members of *grins* that include displaced Northerners will be more supportive of northern "affirmative action programs" than members of *grins* that do not include displaced Northerners.

Table 23 reports differences in means for the sub-samples of individuals belonging to *grins* with at least one IDP (about 13%) and without. We find that individuals sharing time and experience with IDPs within their *grin* are more likely to conduct some voluntary work both in the neighborhood and to help friends. However, no clear trends seem to arise for political knowledge, sympathy toward the North, and tolerance. Being a member of a *grin* with an IDP is associated with significantly higher belief in gender equality within financial decisions and knowledge related to news about the conflict. However, for other variables, groups with an IDP exhibit lower levels of knowledge and those groups with an IDP are also

[20] See Bleck, Dembele, Guindo 2016

[21] The Tuareg are the ethnic group associated with the secession movement.

more likely to be against marrying a Tuareg. Members of *grins* with IDPs are more likely to participate in demonstrations than *grins* without IDPs.

Individuals from *grins* with IDPs declare higher trust of people speaking both the same and different languages. They also declare higher trust of people from the North and the government. This trend is confirmed in the framework of hypothetical dictator games, where higher levels of contributions are found for all scenarios. However, no difference is found in the level of contribution in the trust game.

Table 23: Differences in Trust, Tolerance, Political Knowledge, and Actual Public Goods Provision between *Grin* with and without IDPs

			All		With IDP		Without IDP			
Topic	**Variables**	**N**	**mean**	**se**	**mean**	**se**	**mean**	**se**	**diff**	**Stars**
Actual public good provision	Religious charity	1,381	0.64	0.01	0.65	0.04	0.64	0.01	0.01	0
	Does some voluntary work in neighborhood	1,435	0.69	0.01	0.83	0.03	0.66	0.01	0.16	3
	Does some voluntary work to help friends	1,435	0.73	0.01	0.86	0.03	0.71	0.01	0.15	3
Trust	High trust of other ethnic groups	1,435	0.32	0.01	0.37	0.04	0.32	0.01	0.05	0
	Partial trust of other ethnic groups	1,435	0.62	0.01	0.59	0.04	0.63	0.01	-0.04	0
	No trust of other ethnic groups	1,435	0.05	0.01	0.04	0.02	0.06	0.01	-0.01	0
	High trust of religious leaders	1,432	0.53	0.01	0.59	0.04	0.52	0.01	0.07	1
	Partial trust of religious leaders	1,432	0.43	0.01	0.37	0.04	0.44	0.01	-0.07	1
	No trust of religious leaders	1,432	0.04	0.01	0.04	0.02	0.04	0.01	0.00	0
	High trust of people speaking same language	1,434	0.33	0.01	0.43	0.04	0.31	0.01	0.11	3
	Partial trust of people speaking same language	1,434	0.65	0.01	0.55	0.04	0.66	0.01	-0.11	3
	No trust of people speaking same language	1,434	0.02	0.00	0.02	0.01	0.02	0.00	0.00	0
	High trust of people from the North	1,428	0.17	0.01	0.31	0.03	0.15	0.01	0.15	3
	Partial trust of people from the North	1,428	0.55	0.01	0.47	0.04	0.56	0.01	-0.09	2

			All		With IDP		Without IDP			
Topic	**Variables**	**N**	**mean**	**se**	**mean**	**se**	**mean**	**se**	**diff**	**Stars**
	No trust of people from the north	1,428	0.28	0.01	0.22	0.03	0.29	0.01	-0.07	1
	High trust of government	1,432	0.27	0.01	0.34	0.04	0.26	0.01	0.09	2
	Partial trust of government	1,432	0.47	0.01	0.39	0.04	0.48	0.01	-0.09	2
	No trust of government	1,432	0.27	0.01	0.27	0.03	0.27	0.01	0.00	0
	High trust of people speaking different language	1,428	0.17	0.01	0.23	0.03	0.16	0.01	0.07	2
	Partial trust of people speaking different language	1,428	0.74	0.01	0.66	0.04	0.75	0.01	-0.08	2
	No trust of people speaking different language	1,428	0.09	0.01	0.11	0.02	0.09	0.01	0.02	0
	High trust of *grin* members	1,434	0.69	0.01	0.69	0.03	0.69	0.01	0.00	0
	Partial trust of *grin* members	1,434	0.31	0.01	0.30	0.03	0.31	0.01	-0.01	0
	No trust of *grin* members	1,434	0.01	0.00	0.02	0.01	0.01	0.00	0.01	0
Political knowledge	Knows the mayor's name	1,435	0.71	0.01	0.70	0.03	0.71	0.01	-0.01	0
	Knows the name of the minister of finance	1,435	0.35	0.01	0.34	0.03	0.35	0.01	-0.02	0
	Knows chronicle (Ebola case in Bamako, terrorists in Gao)	1,435	0.65	0.01	0.52	0.04	0.68	0.01	-0.16	3
	Knows name of person exchanged for French hostage	1,435	0.25	0.01	0.33	0.03	0.24	0.01	0.09	3
	Knows disagreement government-IMF	1,435	0.52	0.01	0.48	0.04	0.52	0.01	-0.04	0
Sympathy to North	Fully sympathetic toward the North	1,435	0.65	0.01	0.68	0.03	0.65	0.01	0.03	0
	Partially sympathetic toward the North	1,435	0.22	0.01	0.16	0.03	0.23	0.01	-0.07	2

			All		With IDP		Without IDP			
Topic	**Variables**	**N**	**mean**	**se**	**mean**	**se**	**mean**	**se**	**diff**	**Stars**
Public engagement	Not sympathetic toward the North	1,435	0.12	0.01	0.16	0.03	0.12	0.01	0.04	0
	High frequency in participation in community meetings	1,435	0.41	0.01	0.40	0.04	0.41	0.01	-0.01	0
	Low frequency in participation in community meetings	1,435	0.36	0.01	0.39	0.04	0.35	0.01	0.04	0
	No participation in community meetings	1,435	0.24	0.01	0.22	0.03	0.24	0.01	-0.03	0
	High frequency in participation in problem solving with others	1,435	0.37	0.01	0.31	0.03	0.38	0.01	-0.07	1
	Low frequency in participation in problem solving with others	1,435	0.39	0.01	0.48	0.04	0.37	0.01	0.10	3
	No participation in problem solving with others	1,435	0.24	0.01	0.22	0.03	0.25	0.01	-0.03	0
	High frequency in participation in demonstrations	1,435	0.14	0.01	0.21	0.03	0.13	0.01	0.08	3
	Low frequency in participation in demonstrations	1,435	0.29	0.01	0.37	0.04	0.28	0.01	0.09	3
	No participation in demonstrations	1,435	0.56	0.01	0.42	0.04	0.59	0.01	-0.17	3
Gender	Gender balance in financial decisions: agree	1,435	0.58	0.01	0.64	0.04	0.57	0.01	0.07	1
	Gender balance in financial decisions: disagree	1,435	0.28	0.01	0.21	0.03	0.29	0.01	-0.08	2
	Gender balance in financial decisions: indifferent	1,435	0.14	0.01	0.15	0.03	0.14	0.01	0.00	0
	Gender balance in education: agree	1,435	0.71	0.01	0.73	0.03	0.71	0.01	0.02	0

			All		With IDP		Without IDP			
Topic	**Variables**	**N**	**mean**	**se**	**mean**	**se**	**mean**	**se**	**diff**	**Stars**
	Gender balance in education: disagree	1,435	0.19	0.01	0.13	0.02	0.19	0.01	-0.06	2
	Gender balance in education: indifferent	1,435	0.10	0.01	0.14	0.03	0.10	0.01	0.04	0
Tolerance	Accept wedding with different ethnic group	1,434	0.76	0.01	0.64	0.04	0.78	0.01	-0.14	3
	Accept wedding with different religion	1,431	0.57	0.01	0.46	0.04	0.59	0.01	-0.12	3
	Accept wedding with different language	1,434	0.93	0.01	0.93	0.02	0.93	0.01	0.00	0
Dictator game	DG: contrib. to individual 18-45	1,435	170,976	2,234	192,147	6,553	167,725	2,360	24,422	3
	DG: contrib. to individual 18-45 & same language	1,435	174,983	2,223	195,812	6,507	171,785	2,349	24,027	3
	DG: contrib. to individual same *grin*	1,435	187,038	2,310	205,497	6,818	184,204	2,442	21,293	3
	DG: contrib. to individual 18-45 & different language	1,435	165,331	2,295	184,555	7,325	162,379	2,388	22,176	3
	DG: exp return from individual 18-45	1,435	167,666	3,174	193,455	11,649	163,706	3,183	29,750	3
	DG: exp return from individual 18-45 & same language	1,435	176,132	3,223	208,639	11,653	171,141	3,238	37,497	3
	DG: exp return from individual same *grin*	1,435	195,645	3,528	230,105	12,349	190,354	3,580	39,751	3
	DG: exp return from individual 18-45 & different language	1,435	162,160	3,176	186,387	11,572	158,441	3,194	27,947	3
Location	Location: Mopti/Severe	1,435	0.52	0.01	0.91	0.02	0.46	0.01	0.45	3
	Location: Bamako	1,435	0.48	0.01	0.09	0.02	0.54	0.01	-0.45	3
Trust game	Contribution	1,426	211,641	4,185	204,737	9,088	212,702	4,622	-7,965	0
	Contribution, as a share of initial endowment	1,426	0.52	0.01	0.54	0.02	0.51	0.01	0.03	0

Table 24 reports the differences in means for the sub-sample of individuals belonging to *grins,* which include at least one member coming from the North (about 34%) and those with members exclusively from the South. Individuals with *grin* members who are from the North are 7% more likely to do voluntary work in their neighborhood, be more engaged in public initiatives like community meetings and demonstrations, and be more in favor of gender equality in financial decisions. However, these groups are less likely to accept marriage with a different ethnic group. No relevant differences are found in political knowledge and sympathy toward the North. We also find higher levels of trust declared toward both in-members and out-members with different ethnic and linguistic characteristics, but these figures do not seem to be confirmed by the trust game or survey-based dictator "game", where almost all differences between the sub-samples vanish.

Table 24: Differences in Trust, Tolerance, Political Knowledge, and Actual Public Goods Provision between *Grins* with and without People from the North

			All		With North		None from North			
Topic	**Variables**	**N**	**mean**	**se**	**mean**	**se**	**mean**	**se**	**diff**	**Stars**
Actual public good provision	Religious charity	1,381	0.64	0.01	0.65	0.02	0.63	0.02	0.02	0
	Does some voluntary work in the neighborhood	1,435	0.69	0.01	0.73	0.02	0.66	0.02	0.07	3
	Does some voluntary work to help friends	1,435	0.73	0.01	0.75	0.02	0.72	0.02	0.03	0
Trust	High trust of other ethnic groups	1,435	0.32	0.01	0.36	0.02	0.31	0.02	0.05	2
	Partial trust of other ethnic groups	1,435	0.62	0.01	0.59	0.02	0.64	0.02	-0.06	2
	No trust of other ethnic groups	1,435	0.05	0.01	0.06	0.01	0.05	0.01	0.00	0
	High trust of religious leaders	1,432	0.53	0.01	0.52	0.02	0.53	0.02	-0.01	0
	Partial trust of religious leaders	1,432	0.43	0.01	0.45	0.02	0.42	0.02	0.03	0
	No trust of religious leaders	1,432	0.04	0.01	0.03	0.01	0.05	0.01	-0.02	0
	High trust of people speaking same language	1,434	0.33	0.01	0.38	0.02	0.30	0.02	0.07	3
	Partial trust of people speaking same language	1,434	0.65	0.01	0.61	0.02	0.67	0.02	-0.06	2
	No trust of people speaking same language	1,434	0.02	0.00	0.01	0.01	0.03	0.01	-0.01	0
	High trust of people from the North	1,428	0.17	0.01	0.24	0.02	0.14	0.01	0.10	3

Topic	Variables	N	All		With North		None from North			
			mean	se	mean	se	mean	se	diff	Stars
	Partial trust of people from the North	1,428	0.55	0.01	0.50	0.02	0.57	0.02	-0.07	2
	No trust of people from the North	1,428	0.28	0.01	0.26	0.02	0.29	0.02	-0.03	0
	High trust of government	1,432	0.27	0.01	0.29	0.02	0.26	0.01	0.03	0
	Partial trust of government	1,432	0.47	0.01	0.49	0.02	0.45	0.02	0.04	0
	No trust of government	1,432	0.27	0.01	0.22	0.02	0.29	0.02	-0.07	3
	High trust of people speaking different language	1,428	0.17	0.01	0.20	0.02	0.16	0.01	0.05	2
	Partial trust of people speaking different language	1,428	0.74	0.01	0.69	0.02	0.76	0.01	-0.07	3
	No trust of people speaking different language	1,428	0.09	0.01	0.11	0.01	0.09	0.01	0.03	0
	High trust of *grin* members	1,434	0.69	0.01	0.67	0.02	0.70	0.02	-0.02	0
	Partial trust of *grin* members	1,434	0.31	0.01	0.32	0.02	0.30	0.02	0.03	0
	No trust of *grin* members	1,434	0.01	0.00	0.01	0.00	0.01	0.00	0.00	0
Political knowledge	Knows the mayor's name	1,435	0.71	0.01	0.72	0.02	0.71	0.02	0.01	0
	Knows the name of the minister of finance	1,435	0.35	0.01	0.35	0.02	0.35	0.02	-0.01	0
	Knows chronicle (Ebola case in Bamako, terrorists in Gao)	1,435	0.65	0.01	0.60	0.02	0.68	0.02	-0.08	3
	Knows name of person exchanged for French hostage	1,435	0.25	0.01	0.28	0.02	0.23	0.01	0.05	2
	Knows disagreement government-IMF	1,435	0.52	0.01	0.50	0.02	0.53	0.02	-0.03	0
Sympathy to north	Fully sympathetic toward the North	1,435	0.65	0.01	0.68	0.02	0.64	0.02	0.04	0
	Partially sympathetic toward the North	1,435	0.22	0.01	0.19	0.02	0.24	0.01	-0.06	2

			All		With North		None from North			
Topic	**Variables**	**N**	**mean**	**se**	**mean**	**se**	**mean**	**se**	**diff**	**Stars**
Public engagement	Not sympathetic toward the North	1,435	0.12	0.01	0.14	0.02	0.12	0.01	0.02	0
	High frequency in participation in community meetings	1,435	0.41	0.01	0.44	0.02	0.39	0.02	0.05	2
	Low frequency in participation in community meetings	1,435	0.36	0.01	0.31	0.02	0.38	0.02	-0.08	3
	No participation in community meetings	1,435	0.24	0.01	0.25	0.02	0.23	0.01	0.02	0
	High frequency in participation in problem solving with others	1,435	0.37	0.01	0.39	0.02	0.36	0.02	0.03	0
	Low frequency in participation in problem solving with others	1,435	0.39	0.01	0.37	0.02	0.40	0.02	-0.03	0
	No participation in problem solving with others	1,435	0.24	0.01	0.25	0.02	0.24	0.01	0.01	0
	High frequency in participation in demonstrations	1,435	0.14	0.01	0.18	0.02	0.13	0.01	0.05	3
	Low frequency in participation in demonstrations	1,435	0.29	0.01	0.31	0.02	0.28	0.02	0.02	0
	No participation in demonstrations	1,435	0.56	0.01	0.52	0.02	0.59	0.02	-0.07	3
Gender	Gender balance in financial decisions: agree	1,435	0.58	0.01	0.65	0.02	0.54	0.02	0.11	3
	Gender balance in financial decisions: disagree	1,435	0.28	0.01	0.22	0.02	0.31	0.02	-0.09	3
	Gender balance in financial decisions: indifferent	1,435	0.14	0.01	0.13	0.02	0.15	0.01	-0.02	0
	Gender balance in education: agree	1,435	0.71	0.01	0.72	0.02	0.71	0.02	0.00	0
	Gender balance in education: disagree	1,435	0.19	0.01	0.18	0.02	0.19	0.01	-0.01	0

			All		With North		None from North			
Topic	**Variables**	**N**	**mean**	**se**	**mean**	**se**	**mean**	**se**	**diff**	**Stars**
Tolerance	Gender balance in education: indifferent	1,435	0.10	0.01	0.11	0.01	0.10	0.01	0.01	0
	Accept wedding with different ethnic group	1,434	0.76	0.01	0.70	0.02	0.79	0.01	-0.09	3
	Accept wedding with different religion	1,431	0.57	0.01	0.58	0.02	0.56	0.02	0.02	0
	Accept wedding with different language	1,434	0.93	0.01	0.92	0.01	0.94	0.01	-0.02	0
Dictator game	DG: contrib. to individual 18-45	1,435	170,976	2,234	174,693	3,956	169,060	2,702	5,632	0
	DG: contrib. to individual 18-45 & same language	1,435	174,983	2,223	180,225	3,992	172,281	2,664	7,945	1
	DG: contrib. to individual same *grin*	1,435	187,038	2,310	191,086	4,068	184,952	2,803	6,134	0
	DG: contrib. to individual 18-45 & different language	1,435	165,331	2,295	171,414	4,130	162,196	2,747	9,218	1
	DG: exp return from individual 18-45	1,435	167,666	3,174	169,365	5,644	166,790	3,833	2,575	0
	DG: exp return from individual 18-45 & same language	1,435	176,132	3,223	180,635	5,814	173,812	3,857	6,823	0
	DG: exp return from individual same *grin*	1,435	195,645	3,528	198,770	6,228	194,034	4,276	4,737	0
	DG: exp return from individual 18-45 & different language	1,435	162,160	3,176	164,857	5,523	160,771	3,883	4,086	0
Location	Location: Mopti/Sevare	1,435	0.52	0.01	0.70	0.02	0.42	0.02	0.27	3
	Location: Bamako	1,435	0.48	0.01	0.30	0.02	0.58	0.02	-0.27	3
Trust game	Contribution	1,426	211,641	4,185	217,078	7,238	208,830	5,129	8,248	0
	Contribution, as a share of initial endowment	1,426	0.52	0.01	0.54	0.02	0.51	0.01	0.03	1

By looking at the effect of these group characteristics in a regression framework, it turns out that belonging to *grins* with IDPs or with members from the North has different effects on the probability of expressing trust. Individuals from *grins* with IDP members have less trust of the government; individuals from *grins* with members from the North have more trust of the government (see Table 16). We find that belonging to *grins* with IDPs leads to higher political knowledge. The impact of having members from the North in *grins* does not have a univocal impact on different measures of tolerance: although a *grin's* having IDP members significantly decreases the likelihood of its members accepting a wedding with someone of a different religion, having a member from the North significantly increases the likelihood of a *grin's* members accepting a wedding with someone of a different religion and of agreeing with statements of gender equality in financial decisions. That said, having a member from the North decreases the likelihood that a member of the Bambara ethnic group will accept a wedding with a member of the Tuareg ethnic group, and that a member of the Tuareg ethnic group will accept a wedding with a member of the Bambara ethnic group. Overall, such effects never exceed 10% and thus remain small.

Looking at trust game results, as shown in Table 19, being in a *grin* with Northerners or IDPs has no significant effect on the senders. However, belonging to a *grin* with IDPs significantly decreases the contribution of the receiver, by about 11% of the endowment received by the sender. Overall, therefore, although univariate analysis suggests that having IDPs leads to higher levels of trust, both toward in-group and out-group people, such results are not confirmed in the multivariate framework, where all cross-correlations are taken into account.

E. Results: Research Question 4

We seek to examine the correlation between trust and tolerance on actual redistributive actions such as remittances and volunteer work for the broader community. Afrobarometer data reveal that Malians, like most Africans, turn to family members first in times of need (Bratton *et al*. 2005). It is, therefore, critical to understand the interaction between trust and associational membership and actual redistribution. We anticipate that higher levels of trust and tolerance will be associated with higher propensity to participate in redistributive actions.

Table 25 presents the different effects our various independent variables have on the level of actual public good provision. We think it may be misleading to interpret these coefficients as strict causal effect. For this reason, we prefer to present them as correlations. We use the same four variables as above as dependent variables.

More altruistic respondents, who have given larger sums in our dictator "game", are more likely to redistribute for three of our four variables. This is probably the most consistent result we have from this table. Trust (index 0-6) has an ambiguous effect on the whole with a positive and significant effect on the amount given but a negative on the probability of doing voluntary work. Tolerance as a whole also shows ambiguous results: 'accept wedding with different ethnic group' seems to be both positively and negatively linked with redistributions. 'Accept wedding with different religion' has a mild negative correlation. Only 'accept wedding with different language' seems to show a consistent positive correlation with redistribution and voluntary work. Surprisingly, individuals favorable toward gender equality in education or financial decision-making seem to redistribute less. *Grin* membership, controlling for everything else, seems not to be significantly correlated with redistributive behavior. Finally, individuals sympathetic toward the North redistribute significantly more.

Our results seem to indicate that our starting assumption, that respondents exhibiting higher levels of trust and tolerance will be more likely to partake in redistributive behaviors than those respondents with lower levels of trust and tolerance, cannot be fully supported.

Table 25: Effects of Trust, Tolerance, and *Grin* Membership on Actual Redistributive Behaviors

VARIABLES	1) Religious charity	2) Yearly amount for religious charity	3) Does some voluntary work in the neighborhood	4) Does some voluntary work to help friends
DG: contrib. to individual 18-45	0.000417***	11.07	0.000309***	0.000464***
	(0.000114)	(7.500)	(0.000114)	(0.000112)
Trust index, 0-6	0.000621	-1,937***	0.0160*	0.00486
	(0.00934)	(703.7)	(0.00959)	(0.00915)
Accept wedding with different ethnic group	0.0641***	-1,331	-0.0740***	-0.105***
	(0.0208)	(1,448)	(0.0199)	(0.0191)
Accept wedding with different religion	-0.0716***	1,645	-0.00379	-0.0135
	(0.0183)	(1,632)	(0.0182)	(0.0178)
Accept wedding with different language	0.0422	3,413**	0.0645*	0.0763**
	(0.0329)	(1,716)	(0.0338)	(0.0328)
Gender balance in financial decisions: agree	0.0651***	-1,857	-0.125***	-0.162***
	(0.0176)	(1,434)	(0.0168)	(0.0165)
Gender balance in education: agree	-0.0665***	-766.6	-0.0227	-0.0199
	(0.0195)	(1,380)	(0.0195)	(0.0186)
Fully sympathetic toward the North	0.0251	995.4	0.0818***	0.0340*
	(0.0180)	(1,524)	(0.0188)	(0.0178)
Current member of *grin*	-0.00806	83.76	-0.0114	0.0134
	(0.0180)	(1,729)	(0.0183)	(0.0178)
Age	0.00189	415.6***	0.000923	1.95e-05
	(0.00142)	(91.69)	(0.00157)	(0.00154)
Player is female	-0.00496	-2,341*	-0.0129	-0.0286
	(0.0252)	(1,240)	(0.0251)	(0.0243)
The player is single	-0.0514**	1,322	0.0277	0.0196
	(0.0240)	(2,137)	(0.0247)	(0.0240)
Schooling: basic or religious	0.0264	1,286	-0.0404	-0.00634
	(0.0267)	(1,904)	(0.0284)	(0.0277)
Schooling: secondary/high school	-0.00173	2,206	-0.0352	0.0240
	(0.0288)	(1,651)	(0.0300)	(0.0294)
Schooling: professional/university	-0.0127	2,259	-0.0332	0.00662
	(0.0308)	(1,723)	(0.0304)	(0.0299)

VARIABLES	1) Religious charity	2) Yearly amount for religious charity	3) Does some voluntary work in the neighborhood	4) Does some voluntary work to help friends
Household size	0.00732***	-26.57	0.00847***	0.0105***
	(0.00107)	(68.14)	(0.00109)	(0.00102)
Multi-ethnic household	0.0365**	-888.4	-0.0950***	-0.107***
	(0.0175)	(1,423)	(0.0180)	(0.0174)
Household members from the North	0.0511**	-531.5	0.0989***	0.0981***
	(0.0227)	(1,929)	(0.0223)	(0.0220)
Job in the formal sector	0.116***	7,312***	0.0514**	0.0584**
	(0.0255)	(1,801)	(0.0234)	(0.0229)
Job in the informal sector	0.210***	4,429***	-0.0791***	-0.0965***
	(0.0231)	(1,654)	(0.0242)	(0.0234)
Asset index, 0-6	0.00464	1,414**	0.0212***	0.0151**
	(0.00746)	(678.6)	(0.00722)	(0.00695)
Use saving tool	0.223***	1,144	0.0894***	0.104***
	(0.0199)	(1,769)	(0.0196)	(0.0189)
Risk averse, small stakes	0.0488**	-1,726	0.0691***	0.0375**
	(0.0190)	(1,813)	(0.0186)	(0.0183)
Location: Bamako	-0.109***	-1,877	-0.202***	-0.136***
	(0.0225)	(1,660)	(0.0224)	(0.0218)
Ethnic group: Bobo	-0.0180	-4,877**	-0.0914*	-0.0510
	(0.0628)	(1,933)	(0.0498)	(0.0509)
Ethnic group: Bozo	0.0558*	-1,114	-0.0255	-0.0136
	(0.0292)	(2,083)	(0.0310)	(0.0306)
Ethnic group: Dogon	0.00658	-1,075	0.0550**	0.0363
	(0.0299)	(2,225)	(0.0271)	(0.0262)
Ethnic group: Foregeron	-0.0313	2,577	0.00478	0.0235
	(0.0605)	(3,681)	(0.0584)	(0.0614)
Ethnic group: Khassonke	0.0213	8,188	-0.0987	0.0764
	(0.0910)	(6,106)	(0.0900)	(0.0660)
Ethnic group: Malinke	0.00779	3,827	0.00946	0.0410
	(0.0409)	(4,263)	(0.0420)	(0.0400)
Ethnic group: Senufo/Mianka	-0.0557	2,429	0.0733	0.0296
	(0.0524)	(3,128)	(0.0494)	(0.0463)
Ethnic group: Soninke	0.0471	-1,561	0.00304	0.0145
	(0.0377)	(2,106)	(0.0404)	(0.0390)
Ethnic group: Mossi	0.0549	-3,485	0.109	-0.0192
	(0.0853)	(2,675)	(0.0754)	(0.0902)
Ethnic group: Peul	0.0260	1,840	0.0127	-0.0118
	(0.0253)	(2,730)	(0.0258)	(0.0253)
Ethnic group: Somono	0.223***	9,691	0.120	-0.0732
	(0.0632)	(5,940)	(0.0743)	(0.0910)

VARIABLES	1) Religious charity	2) Yearly amount for religious charity	3) Does some voluntary work in the neighborhood	4) Does some voluntary work to help friends
Ethnic group: Sonhrai	-0.0254 (0.0324)	3,056 (2,226)	-0.0101 (0.0322)	-0.0236 (0.0319)
Ethnic group: Arab, Bellat, or Tamasheq	0.0179 (0.0705)	-1,427 (2,348)	0.0973 (0.0609)	0.172*** (0.0574)
Constant	0.174** (0.0882)	-2,109 (6,703)	0.424*** (0.0926)	0.519*** (0.0911)
Observations	2,513	1,728	2,610	2,610
R-squared	0.231	0.043	0.190	0.196

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

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APPENDIX A: DESCRIPTIVE STATISTICS ON *GRINS* AND *GRIN* MEMBERSHIP

A. Descriptive Statistics on Grin Members and on Grin Activities and Trends

The tables below show some of the information we have gathered through our survey on the 463 *grins* from Bamako and Mopti/Sevare that were our main sample. *Grins* seem to differ between the sites across a large number of characteristics.

- *Grins* are of similar size in both towns, but the *grins* in Bamako on average have been in existence longer.
- A larger proportion of *grins* in Mopti/Sevare have a leader, and the leader is significantly more likely to be the *grin* founder than in Bamako.
- *Grins* in Mopti/Sevare are more likely to meet more frequently.
- *Grins* in Mopti/Sevare have a higher probability of being linked to a formal association (cultural, youth, professional, *etc*.).
- *Grins* in Bamako seem to have experienced more problems, and those *grins* that experience problems are more likely to resolve these problems by involving the leader and by involving people external to the *grin*.
- Mopti/Sevare have more female-only *grins*; Bamako has more male-only *grins*.
- The Bambara form the majority of *grin* members in Bamako and a small minority in Mopti/Sevare. Mopti/Sevare *grins* have substantially more IDPs and members from northern regions.
- The overall financial amount of help allocated by *grins* is comparable across cities but the reasons for such allocations differ widely (baptism, weddings, funerals, and hospital fees seem to be more commonly accepted reasons of such aid in Bamako than in Mopti/Sevare). *Grins* in Mopti/Sevare organize more economic services such as credit, ROSCAs, and common investment.
- *Grins* in Mopti/Sevare appear to be more active in their neighborhood and provide more public goods to their communities. They also appear to spend significantly more on the different community activities we surveyed.
- *Grin* members appear, not surprisingly, more educated in Bamako.

Table 26: *Grins*' descriptive statistics for the whole sample, including Bamako and Mopti/Sevare

Category	Variable	N	Mean	SE
Group structure	*Grin* has a leader	463	0.83	0.02
	Group size at the beginning	463	9.56	0.36
	Current group size	463	13.52	0.33
	Grin size growth rate, between founding and present	463	1.16	0.08
	New members in the last year	463	2.14	0.14
	Duration of the *grin*, in years	463	8.97	0.29
	At least one meeting a month	453	0.24	0.52
Link to formal association/ organization	Link to formal association: cultural	463	0.08	0.01
	Link to formal association: youth	463	0.15	0.02
	Link to formal association: professional	463	0.03	0.01
	Link to formal association: none	463	0.47	0.02
	Link to formal association: sport	463	0.15	0.02
	Link to formal association: religious	463	0.04	0.01

Category	Variable	N	Mean	SE
	Link to formal association: political party	463	0.30	0.02
	Link to formal association: union	463	0.01	0.01
Group formation	Group formation: childhood friends	463	0.61	0.02
	Group formation: other group	463	0.02	0.01
	Group formation: same class	463	0.11	0.02
	Group formation: same place of origin	463	0.13	0.02
	Group formation: same family	463	0.00	0.00
	Group formation: same profession	463	0.08	0.01
	Group formation: neighbors	463	0.83	0.02
	Group formation: same mosque/church	463	0.01	0.01
	Group formation: same sport team	463	0.00	0.00
Leader selection	Choice of leader: consensus	463	0.37	0.02
	Choice of leader: election	463	0.05	0.01
	Choice of leader: founder	463	0.17	0.02
	Choice of leader: experienced, respectful, and trustworthy	463	0.14	0.02
	Choice of leader: host of meetings	463	0.10	0.01
	Choice of leader: no leader	463	0.15	0.02
Group cohesion	*Grin* had problems	458	0.39	0.02
	Problem resolution: discussion between leader and involved members	179	0.58	0.04
	Problem resolution: discussion among all members	179	0.72	0.03
	Problem resolution: discussion among involved members	179	0.18	0.03
	Problem resolution: external intervention	179	0.24	0.03
	Problem resolution: exclusion of members	179	0.01	0.01
Gender composition	Gender composition: mostly women	463	0.08	0.01
	Gender composition: mostly men	463	0.22	0.02
	Gender composition: only women	463	0.14	0.02
	Gender composition: only men	463	0.57	0.02
Religious preferences	Preference for burka: no	463	0.28	0.02
	Preference for burka: more than half	463	0.16	0.02
	Preference for burka: few cases	463	0.50	0.02
Ethnic composition	Prevailing ethnic group is more than half of the group	463	0.53	0.02
	Main ethnic group: Bambara	246	0.34	0.03
	Main ethnic group: Bella/Tamasheq	246	0.02	0.01
	Main ethnic group: Peulh/Foulani	246	0.07	0.02
	Share who are displaced people	463	0.13	0.02
	Share from northern Mali	463	0.32	0.02
	Share with Christian ethnicity	462	0.26	0.02
Resource sharing	Support in job activities of members	459	0.39	0.02
	Existence of individual contributions	462	0.43	0.02
	Reason for help: baptisms, weddings	410	0.29	0.02
	Reason for help: funerals, accidents	410	0.20	0.02
	Reason for help: hospital, accidents, illness	410	0.07	0.01

Category	Variable	N	Mean	SE
	Financial help is reimbursed	411	0.08	0.01
	Amount of financial help, last year	455	57390	4087
	Support services: credit	463	0.05	0.01
	Support services: help fund	463	0.27	0.02
	Support services: ROSCAs	463	0.16	0.02
	Support services: none	463	0.57	0.02
	Support services: common investment	463	0.05	0.01
Discussion topics in last meeting	Subject of discussion: current news	463	0.66	0.02
	Subject of discussion: Ebola	463	0.02	0.01
	Subject of discussion: men and women	463	0.52	0.02
	Subject of discussion: politics	463	0.48	0.02
	Subject of discussion: work	463	0.28	0.02
	Subject of discussion: sports	463	0.25	0.02
	Subject of discussion: family problems	463	0.12	0.02
	Subject of discussion: financial problems	463	0.14	0.02
	Group plays games	462	0.28	0.02
Public goods production	Activities in the neighborhood	462	0.69	0.02
	Social activity: common space cleaning	463	0.66	0.02
	Social activity: blood donation	463	0.02	0.01
	Social activity: fund raising	463	0.02	0.01
	Social activity: social construction work	463	0.15	0.02
	Social activity: security	463	0.00	0.00
	Social activity: sensitization campaigns	463	0.07	0.01
	Social activity: youth support	463	0.04	0.01
	Grin spent money on community activities: none	463	0.61	0.02
	Grin spent money on community activities: public infrastructure	463	0.28	0.03
	Grin spent money on community activities: religious org.	463	0.11	0.02
	Grin spent money on community activities: donation to poor	463	0.04	0.01
	Grin spent money on community activities: sports organization	463	0.11	0.02
	Grin spent money on community activities: other	463	0.00	0.00
	Expenditure on public goods production, two years (in CFA)	457	39,566	4,542
Benefits of participation	Possible to receive advice	463	0.98	0.01
	Type of advice at *grin*: morality/religion	463	0.41	0.02
	Type of advice at *grin*: studies/work/money	463	0.72	0.02
	Type of advice at *grin*: relationships	463	0.88	0.02
	Economic advantages of participation: none	463	0.24	0.02
	Economic advantages of participation: commerce opportunities	463	0.45	0.02
	Economic advantages of participation: job opportunities	463	0.45	0.02
Education	Proportion with post-high school education	463	0.732	0.021

Most *grins* are composed of 13 or 14 members and have a clear leader. Leaders are most often selected by consensus, with very little evidence of elections; this person is often the founder (17%), the most

senior member (14%), or the one hosting the meetings (10%). *Grins* in our sample had been active for an average of 9 years. About half of the *grins* have no formal ties with any other associations. Those that do have ties to formal associations collaborate with political parties (30%), sport groups (15%), and youth associations (15%). *Grins* seem to form most commonly at the neighborhood level (83%) or between childhood friends (63%), the two being non-mutually exclusive.

Membership is composed largely of men. Around 60% of all *grins* were male only and an additional 22% predominantly male; 18% are composed of only women. *Grins* appear to have an ethnically diversified membership. In only a little more than half of *grins* (53%) do we observe a prevailing ethnic group representing more than the majority of members. The most important ethnic affiliation represented in our sample is Bambara (34%). About one-third of *grins* have at least one individual member from the North (Kidal, Tombouctou, Gao, or other regions in the North). About one-quarter of all *grins* have Christian members.

We asked questions about group coherence and tension. Around 40% of all *grins* admitted to having experienced tension or problems, ranging from lack of attendance to animosity between members. Most groups solve their problems through a discussion between the leader and involved members or, more frequently, by involving all members. About one-quarter of all *grins* have made use of an external intervention to solve a problem. Only 1% of all groups resorted to excluding a member. It is interesting to note that respondents report that *grin* participation is rarely a cause of tension within families (or between spouses) of members. The fact that members participate in a *grin* is known by approximately 90% of their spouses and family members. Fewer than 10% of *grin* members report that their membership is a source of tension.

Grins' main activities, or *raisons d'etre,* are resource sharing and a space for discussion. *Grins* offer little formal credit, but 27% have a "formal help fund" and 16% organize a ROSCA within their group. Very few groups have a common investment scheme for a joint project, but it is not uncommon for members to provide financial help to each other—for instance, coming either from spontaneous collections during meetings or from the formal help fund. These funds can be allocated to baptisms, weddings, funerals, or accidents and illnesses (often involving substantial medical bills). In slightly fewer than 10% of cases, the financial help given is asked to be reimbursed. *Grins* also provide members with an opportunity to expand their network of relations in order to identify jobs or other economic opportunities. About half of members (45%) said that they benefited from a new business or job opportunity because of their *grin*.

Grins most often discuss current news, gender issues, politics, work, sports, family, and financial problems. Members value the advice they receive from the *grin* including questions about life style, religion, study, work, money, and relationships. About one-third of the *grins* play card games. A large majority (69%) provide support for their communities including cleaning common space (66%), contributing to construction work (15%), or participating in sensitization campaigns (7%). Most (61%) do not spend money on these activities, but instead engage their members' time. However, about one-third (28%) of *grins* spend money on public infrastructure.

Table 27: *Grins'* Descriptive Statistics Per Site (Bamako and Mopti/Sevare)

	Bamako		Mopti/Sevare			
Variables	**mean**	**se**	**mean**	**se**	**diff.**	**Stars**
Grin has a leader	0.75	0.03	0.91	0.02	-0.16	3
Grin size at the beginning	10.40	0.49	8.75	0.52	1.64	2
Current *grin* size	13.93	0.45	13.12	0.48	0.81	0
Grin size growth rate, between founding and present	1.05	0.12	1.27	0.11	-0.21	0
New members in the last year	1.75	0.20	2.51	0.20	-0.76	3
Duration of the *grin*, in years	9.47	0.43	8.49	0.38	0.98	1
Monthly frequency of meetings (yes or no)	25.16	0.68	22.84	0.77	2.32	2
Link to formal association: cultural	0.06	0.02	0.10	0.02	-0.04	1
Link to formal association: youth	0.10	0.02	0.21	0.03	-0.11	3
Link to formal association: professional	0.01	0.01	0.05	0.01	-0.03	2
Link to formal association: none	0.61	0.03	0.34	0.03	0.27	3
Link to formal association: sport	0.08	0.02	0.22	0.03	-0.14	3
Link to formal association: religious	0.01	0.01	0.07	0.02	-0.06	3
Link to formal association: political party	0.16	0.03	0.44	0.03	-0.27	3
Link to formal association: union	0.01	0.01	0.01	0.01	0.00	0
Grin formation: childhood friends	0.58	0.03	0.64	0.03	-0.06	0
Grin formation: other group	0.01	0.01	0.02	0.01	-0.01	0
Grin formation: same class	0.13	0.02	0.10	0.02	0.03	0
Grin formation: same place of origin	0.04	0.01	0.21	0.03	-0.18	3
Grin formation: same family	0.00	0.00	0.00	0.00	0.00	0
Grin formation: same profession	0.05	0.01	0.11	0.02	-0.06	2
Grin formation: neighbors	0.81	0.03	0.86	0.02	-0.05	0
Grin formation: same mosque/church	0.00	0.00	0.02	0.01	-0.02	0
Grin formation: same sport team	0.00	0.00	0.00	0.00	0.00	0
Choice of leader: consensus	0.35	0.03	0.39	0.03	-0.04	0
Choice of leader: election	0.08	0.02	0.01	0.01	0.07	3
Choice of leader: founder	0.12	0.02	0.23	0.03	-0.11	3
Choice of leader: experienced, respectful, and trustworthy	0.11	0.02	0.17	0.02	-0.06	2
Choice of leader: host of meeting	0.09	0.02	0.10	0.02	-0.01	0
Choice of leader: no leader	0.23	0.03	0.06	0.02	0.17	3
Group had problems	0.43	0.03	0.34	0.03	0.09	1
Problem resolution: discussion between leader and involved members	0.72	0.05	0.40	0.06	0.33	3
Problem resolution: discussion among all members	0.72	0.05	0.72	0.05	0.01	0
Problem resolution: discussion among involved members	0.31	0.05	0.03	0.02	0.28	3
Problem resolution: external intervention	0.30	0.05	0.16	0.04	0.14	2
Problem resolution: exclusion of members	0.01	0.01	0.01	0.01	0.00	0

	Bamako		Mopti/Sevare			
Variables	**mean**	**se**	**mean**	**se**	**diff.**	**Stars**
Gender composition: mostly men	0.21	0.03	0.22	0.03	-0.01	0
Gender composition: only women	0.07	0.02	0.20	0.03	-0.14	3
Gender composition: only men	0.68	0.03	0.47	0.03	0.21	3
Preference for burka: no	0.23	0.03	0.34	0.03	-0.11	3
Preference for burka: more than half	0.14	0.02	0.17	0.02	-0.03	0
Preference for burka: few cases	0.62	0.03	0.37	0.03	0.25	3
Prevailing ethnic group, more than half	0.54	0.03	0.53	0.03	0.01	0
Main ethnic group: Bambara	0.60	0.05	0.09	0.03	0.51	3
Main ethnic group: Bella/Tamasheq	0.00	0.00	0.05	0.02	-0.05	2
Main ethnic group: Peulh/Foulani	0.08	0.03	0.07	0.02	0.02	0
Members particular origin: displaced	0.03	0.01	0.23	0.03	-0.20	3
Members particular origin: from North	0.19	0.03	0.46	0.03	-0.27	3
Members are Christian	0.25	0.03	0.28	0.03	-0.03	0
Support in job activities of members	0.35	0.03	0.44	0.03	-0.09	1
Existence of individual contributions	0.42	0.03	0.45	0.03	-0.03	0
Reason for financial help: baptisms, weddings	0.56	0.03	0.01	0.01	0.55	3
Reason for financial help: funerals, accidents	0.39	0.03	0.00	0.00	0.39	3
Reason for financial help: hospital, accidents, illness	0.14	0.02	0.01	0.01	0.13	3
Financial help is reimbursed	0.05	0.02	0.11	0.02	-0.05	2
Amount of financial help, last year	58786	5237	56072	6229	2714	0
Support econ. services: credit	0.01	0.01	0.09	0.02	-0.08	3
Support econ. services: help fund	0.17	0.03	0.36	0.03	-0.19	3
Support econ. services: ROSCAs	0.10	0.02	0.21	0.03	-0.12	3
Support econ. services: none	0.70	0.03	0.45	0.03	0.24	3
Support econ. services: common investment	0.03	0.01	0.07	0.02	-0.04	1
Subject of discussion: current news	0.75	0.03	0.57	0.03	0.18	3
Subject of discussion: Ebola	0.04	0.01	0.00	0.00	0.04	3
Subject of discussion: men and women	0.40	0.03	0.63	0.03	-0.23	3
Subject of discussion: politics	0.46	0.03	0.50	0.03	-0.04	0
Subject of discussion: work	0.21	0.03	0.35	0.03	-0.14	3
Subject of discussion: sports	0.23	0.03	0.27	0.03	-0.04	0
Subject of discussion: family problems	0.06	0.02	0.17	0.03	-0.11	3
Subject of discussion: financial problems	0.14	0.02	0.14	0.02	-0.01	0
Playing games	0.25	0.03	0.30	0.03	-0.06	0
Activities in the neighborhood	0.66	0.03	0.72	0.03	-0.06	0
Social activity: common space cleaning	0.64	0.03	0.68	0.03	-0.04	0
Social activity: blood donation	0.00	0.00	0.03	0.01	-0.03	2
Social activity: fund raising	0.02	0.01	0.02	0.01	0.00	0
Social activity: social construction work	0.09	0.02	0.20	0.03	-0.11	3
Social activity: security	0.00	0.00	0.00	0.00	0.00	3
Social activity: sensitization campaigns	0.01	0.01	0.12	0.02	-0.11	3

Variables	Bamako		Mopti/Sevare			
	mean	**se**	**mean**	**se**	**diff.**	**Stars**
Social activity: youth support	0.02	0.01	0.05	0.01	-0.03	1
Grin spent money on community activities: none	0.71	0.03	0.50	0.03	0.21	3
Grin spent money on community activities: public infrastructure	0.16	0.03	0.40	0.04	-0.24	3
Grin spent money on community activities: religious organization	0.08	0.02	0.13	0.02	-0.05	0
Grin spent money on community activities: donation to the poor	0.04	0.01	0.04	0.01	-0.01	0
Grin spent money on community activities: sports organization	0.05	0.02	0.17	0.02	-0.12	3
Grin spent money on community activities: other	0.01	0.01	0.00	0.00	0.01	0
Expenditure for activities, two years (in CFA)	35,774	5,513	43,179	7,151	-7,405	0
Possible to receive advice	1.00	0.00	0.96	0.01	0.04	3
Type of advice at *grin*: morality/religion	0.49	0.03	0.33	0.03	0.16	3
Type of advice at *grin*: studies/work/money	0.72	0.03	0.72	0.03	0.01	0
Type of advice at *grin*: relationships	0.82	0.03	0.92	0.02	-0.10	3
Economic advantages from participation: none	0.24	0.03	0.24	0.03	0.00	0
Economic advantages from participation: commerce opportunities	0.40	0.03	0.50	0.03	-0.11	2
Economic advantages from participation: job opportunities	0.42	0.03	0.48	0.03	-0.07	0
Proportion with post high school education	0.84	0.02	0.63	0.03	0.21	3
Sample size	228		235			

Stars: 3 (sign diff at 1%); 2 (sign diff at 5%); 1 (sign diff at 10%)

B. Descriptive Statistics: Grin Members Versus Non-Members

As can be seen from Table 28 below, the three research environments differ on an important number of variables. Ideally, we would have had balanced groups in the three environments. This would have enabled us to make direct comparison across groups following our treatments without controlling for individual characteristics. However, one should not be surprised to observe such differences across samples of that size and given our sampling technique based in public places. In any case, these different environments are critical to helping us see how the behavior of *grin* members in the experimental games might differ depending on whether they play inside their *grin* or with a different group.

Table 28 also shows the differences in means between *grin* members and non-members (at the individual level) for different variables: if members have given for religious charity, the yearly amount given for this charity, if an individual has done some voluntary work in the neighborhood, and if an individual has done some voluntary work to help friends. It shows that *grin* members make contributions in significantly smaller proportion to religious charity and also get involved less in

voluntary work in the neighborhood. According to individual reporting on these types of transfers and activities, *grin* members appear to be less involved in redistribution to other or voluntary work.

Key differences between *grin* members and non-members include:

- *Grin* members are on average younger, from a smaller household, and more likely to be single than non-members.
- Non-members appear to have lower levels of education than members.
- About 96% of members and non-members identify as Muslim, but non-members practice their religion with higher frequency, defined as praying five times a day.
- Non-members appear to come from multi-ethnic households less frequently.
- Non-members have a larger proportion of household members coming from the three northern regions previously occupied by rebel groups; a larger number of household members from the North might reflect recent migration, which would help explain lower *grin* membership, since recent migrants are less likely to be integrated into existing *grins*.
- A larger proportion of members have had no income-generating activities in the previous month, and they were less likely to have a part-time or full-time activity or the same job for more than one year. Interestingly both samples exhibit a similar monthly income for the sub-sample of salaried individuals.
- Members and non-members save on average a similar amount per month but through different means: members use ROSCAs more frequently, while non-members are more likely to use MFIs or a trusted person.
- Financial transfers from abroad are also similar for the two groups. Non-members, however, do receive on the whole fewer transfers per month and fewer in-kind transfers. Members appear to receive more transfers and on a more regular basis.
- Members have experienced less shock in the last six months than non-members for our four different shocks surveyed (shocks on provision of food, water, medication, and fuel).
- Members appear to spend more days volunteering.

Table 28: Means of Individual Characteristics for the Whole Sample, *Grin* Members and Non-Members

N of obs = 2,623	All		*Grin* Members		*Grin* Non-Members			
Variables	**Mean**	**se**	**Mean**	**se**	**Mean**	**se**	**Diff.**	**Stars**
Female	0.17	0.01	0.19	0.01	0.10	0.01	0.09	3
Age	26.36	0.15	25.91	0.18	27.38	0.27	-1.47	3
Migration in the last five years	0.24	0.01	0.23	0.01	0.25	0.02	-0.02	0
Household size	12.92	0.16	12.59	0.20	13.66	0.25	-1.07	3
The player is single	0.62	0.01	0.66	0.01	0.54	0.02	0.13	3
Married, monogamous	0.29	0.01	0.25	0.01	0.38	0.02	-0.13	3
Married, polygamous	0.08	0.01	0.08	0.01	0.08	0.01	0.00	0
Married with same ethnicity	0.24	0.01	0.20	0.01	0.32	0.02	-0.11	3
Married with different ethnicity	0.13	0.01	0.13	0.01	0.14	0.01	-0.02	0
Schooling: no education	0.12	0.01	0.10	0.01	0.18	0.01	-0.09	3
Schooling: basic or religious	0.31	0.01	0.26	0.01	0.42	0.02	-0.15	3

N of obs = 2,623	All		*Grin* Members		*Grin* Non-Members			
Variables	**Mean**	**se**	**Mean**	**se**	**Mean**	**se**	**Diff.**	**Stars**
Schooling: secondary/high school	0.30	0.01	0.33	0.01	0.24	0.02	0.10	3
Schooling: professional/university	0.27	0.01	0.31	0.01	0.17	0.01	0.14	3
Muslim	0.96	0.00	0.96	0.00	0.97	0.01	-0.01	0
High frequency of religious practice (five daily prayers)	0.30	0.01	0.27	0.01	0.35	0.02	-0.08	3
Relation to head: friend/distant relative	0.01	0.00	0.01	0.00	0.01	0.00	0.00	0
Relation to head: child	0.63	0.01	0.63	0.01	0.62	0.02	0.02	0
Relation to head: spouse	0.06	0.01	0.06	0.01	0.05	0.01	0.01	0
Relation to head: sibling	0.07	0.01	0.06	0.01	0.10	0.01	-0.04	3
Relation to head: self	0.15	0.01	0.14	0.01	0.17	0.01	-0.03	2
Relation to head: grandchild	0.02	0.00	0.02	0.00	0.01	0.00	0.01	1
Relation to head: niece/nephew	0.04	0.00	0.05	0.01	0.02	0.01	0.03	3
Relation to head: other	0.01	0.00	0.01	0.00	0.01	0.00	0.01	1
Multi-ethnic household	0.55	0.01	0.56	0.01	0.51	0.02	0.05	2
Household members from the North	0.23	0.01	0.22	0.01	0.25	0.02	-0.04	2
Ethnic group: bambara	0.27	0.01	0.27	0.01	0.28	0.02	-0.02	0
Ethnic group: Bobo	0.03	0.00	0.03	0.00	0.03	0.01	0.00	0
Ethnic group: Bozo	0.08	0.01	0.07	0.01	0.12	0.01	-0.05	3
Ethnic group: Dogon	0.11	0.01	0.10	0.01	0.14	0.01	-0.04	3
Ethnic group: Foregeron	0.03	0.00	0.03	0.00	0.02	0.00	0.01	2
Ethnic group: Khassonke	0.01	0.00	0.01	0.00	0.01	0.00	0.01	0
Ethnic group: Malinke	0.06	0.00	0.07	0.01	0.03	0.01	0.04	3
Ethnic group: Senufo/Mianka	0.03	0.00	0.04	0.01	0.02	0.00	0.03	3
Ethnic group: Soninke	0.06	0.01	0.06	0.01	0.05	0.01	0.01	0
Ethnic group: Mossi	0.01	0.00	0.01	0.00	0.01	0.00	0.00	0
Ethnic group: Peul	0.16	0.01	0.15	0.01	0.18	0.01	-0.03	2
Ethnic group: Somono	0.01	0.00	0.01	0.00	0.01	0.00	0.00	0
Ethnic group: Sonhrai	0.10	0.01	0.10	0.01	0.09	0.01	0.02	0
Language: Arab, Bellat, or Tamasheq	0.02	0.00	0.02	0.00	0.01	0.00	0.01	0
Income generating activity, last month: none	0.41	0.01	0.49	0.01	0.22	0.02	0.27	3
Income generating activity, last month: part-time	0.29	0.01	0.26	0.01	0.36	0.02	-0.11	3
Income generating activity, last month: full-time	0.30	0.01	0.26	0.01	0.42	0.02	-0.16	3

N of obs = 2,623	All		*Grin* Members		*Grin* Non-Members			
Variables	**Mean**	**se**	**Mean**	**se**	**Mean**	**se**	**Diff.**	**Stars**
Job in the informal sector	0.29	0.01	0.25	0.01	0.39	0.02	-0.14	3
Job in the formal sector	0.30	0.01	0.26	0.01	0.39	0.02	-0.12	3
Fixed salary	0.23	0.01	0.25	0.01	0.21	0.02	0.04	1
Monthly income (if salaried, in CFA)	63,459	2,448	65,272	3,342	6,040	3,381	4,871	0
Same job for more than one year	0.32	0.01	0.28	0.01	0.42	0.02	-0.14	3
Some household member works abroad	0.29	0.01	0.34	0.01	0.18	0.01	0.16	3
Transfers from abroad, last six months (in CFA)	91,742	12,045	94,729	14,709	79,184	10,307	15,545	0
Received economic support, last six months	0.43	0.01	0.37	0.01	0.56	0.02	-0.19	3
Monthly amount of transfers (in CFA)	39,453	2,868	46,124	4,066	27,414	3,200	18,710	3
Transfers are regular	0.14	0.01	0.17	0.02	0.08	0.02	0.09	3
Total value of transfers in kind (in CFA)	20,687	13,257	24,617	17,597	11,810	1,650	12,807	3
Experienced shock on provision of food, last six months	0.16	0.01	0.13	0.01	0.23	0.02	-0.11	3
Experienced shock on provision of water, last six months	0.14	0.01	0.13	0.01	0.18	0.01	-0.05	3
Experienced shock on provision of medication, last six months	0.17	0.01	0.16	0.01	0.19	0.01	-0.02	0
Experienced shock on provision of fuel, last six months	0.13	0.01	0.13	0.01	0.14	0.01	-0.02	0
Religious charity	0.69	0.01	0.66	0.01	0.76	0.02	-0.09	3
Yearly amount for religious charity	12,338	732	12,261	659	12,492	1,752	-231	0
Does some voluntary work in the neighborhood	0.71	0.01	0.69	0.01	0.75	0.02	-0.06	3
Does some voluntary work to help friends	0.73	0.01	0.72	0.01	0.74	0.02	-0.02	0
Use saving tool	0.62	0.01	0.62	0.01	0.63	0.02	-0.01	0
Bank account	0.15	0.01	0.15	0.01	0.17	0.01	-0.02	0
Account at MFI	0.14	0.01	0.12	0.01	0.17	0.01	-0.05	3
Participate in ROSCA	0.13	0.01	0.15	0.01	0.08	0.01	0.06	3
Saving to trusted person	0.50	0.01	0.48	0.01	0.54	0.02	-0.06	3
Monthly saving amount	10,917	582	10,466	711	11,948	1,006	-1,482	0
Expenditure: health, six months	8,309.68	564.45	9,236.56	763.88	6,168.33	607.60	3,068.23	2

N of obs = 2,623	All		*Grin* Members		*Grin* Non-Members			
Variables	**Mean**	**se**	**Mean**	**se**	**Mean**	**se**	**Diff.**	**Stars**
Expenditure: funeral, six months (in CFA)	1,406.49	140.64	1,488.79	175.67	1,213.32	227.17	275.48	0
Current member of *grin*	0.69	0.01	1.00	0.00	0.00	0.00	1.00	3
Location: Mopti/Sevare	0.58	0.01	0.55	0.01	0.68	0.02	-0.13	3
Location: Bamako	0.42	0.01	0.46	0.01	0.33	0.02	0.13	3
Environment: market/public place (E2, E3)	0.45	0.01	0.21	0.01	1.00	0.00	-0.80	3
Environment: *grin* meeting (E1)	0.55	0.01	0.80	0.01	0.00	0.00	0.80	3

Stars: 3 (sign diff at 1%); 2 (sign diff at 5%); 1 (sign diff at 10%)

C. Descriptive Statistics: Variables that Drive Grin Membership

To answer this question, we cannot use the sample of observations at the individual level of *grin* members and non-members that we used in the last section. This sample used for producing the table above consists of *grin* members randomly selected from our sample of *grins* and also of an arbitrary number of non-members that we selected from different public places. The ratio of members to non-members was not intended to reflect actual proportions in the field so, to determine what drives people to become members of a *grin*, we reverted to our original census survey, a sample that consists of a number of randomly selected households in both of our sites and is thus representative of the area we intended to cover. Within each household, we further randomly selected members to take a truncated version of the individual-level survey. In other words, the number of variables we have in the census is more limited than the list we have on display in the previous table. Nevertheless we can still run models—LPM based on OLS estimates and probits—to determine potential drivers of *grin* membership. We emphasize once more that the sample size and variables displayed in the following two tables are thus not the same as in the previous or subsequent sections.

Table 29 presents significant differences between members and non-members using our large sample of 4,303 individual-level observations, of which *grin* members represent a large minority (44%). Not surprisingly, given the stereotype that *grin* members are relatively young men, *grin* members are disproportionally male (76%) and are less likely to be married. Our four dummy variables on education indicate that *grin* members are significantly more educated than non-members. Similar proportions of members and non-members work in the formal sector (around 8%), though members seem to be more involved in informal activities. Interestingly, individuals from the Arab/Bella/Tamasheq ethnic group, which is affiliated with the North, are equally likely to be members and non-members.

Table 29: Descriptive Statistics at the Individual Level, from the Census Survey

N= 4303	All		Members		Non-Members			
Variables	**mean**	**se**	**mean**	**se**	**mean**	**se**	**diff.**	**Stars**
Grin member	0.4	0.0	1,000.0	0.0	0.0	0.0	1,000.0	3
Location: Bamako	0.6	0.0	0.5	0.0	0.7	0.0	-0.1	3
Location: Mopti/Sevare	0.4	0.0	0.5	0.0	0.3	0.0	0.1	3
Number of household members 18-45	5,482.0	0.1	5,440.0	0.1	5,514.0	0.1	-0.1	0

N= 4303	All		Members		Non-Members			
Variables	**mean**	**se**	**mean**	**se**	**mean**	**se**	**diff.**	**Stars**
Number of *grin* members in the household	2,369.0	0.0	3,608.0	0.1	1,413.0	0.0	2,195.0	3
Male	0.6	0.0	0.8	0.0	0.4	0.0	0.4	3
Head of household	0.1	0.0	0.1	0.0	0.1	0.0	0.0	0
Lives in couple	0.5	0.0	0.4	0.0	0.6	0.0	-0.2	3
Schooling: no education	0.2	0.0	0.1	0.0	0.2	0.0	-0.1	3
Schooling: basic or religious	0.3	0.0	0.3	0.0	0.3	0.0	0.0	0
Schooling: secondary/high school	0.3	0.0	0.3	0.0	0.3	0.0	0.1	3
Schooling: professional/university	0.2	0.0	0.3	0.0	0.2	0.0	0.1	3
Has worked in the last month	0.5	0.0	0.6	0.0	0.5	0.0	0.1	3
Job in the formal sector	0.1	0.0	0.1	0.0	0.1	0.0	0.0	0
Job in the informal sector	0.4	0.0	0.5	0.0	0.4	0.0	0.1	3
Ethnic group: Bambara	0.3	0.0	0.2	0.0	0.3	0.0	0.0	3
Ethnic group: Bobo	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2
Ethnic group: Bozo	0.1	0.0	0.1	0.0	0.0	0.0	0.0	0
Ethnic group: Dogon	0.1	0.0	0.1	0.0	0.1	0.0	0.0	0
Ethnic group: Foregeron	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0
Ethnic group: Khassonke	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0
Ethnic group: Malinke	0.1	0.0	0.1	0.0	0.1	0.0	0.0	3
Ethnic group: Senufo/Mianka	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0
Ethnic group: Soninke	0.1	0.0	0.1	0.0	0.1	0.0	0.0	0
Ethnic group: Peul	0.1	0.0	0.1	0.0	0.1	0.0	0.0	1
Ethnic group: Somono	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0
Ethnic group: Sonhrai	0.1	0.0	0.1	0.0	0.1	0.0	0.0	3
Ethnic group: Arab/Bellat/Tamasheq	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0
Ethnic group: other	0.1	0.0	0.1	0.0	0.1	0.0	0.0	0

Stars: 3 (sign diff at 1%); 2 (sign diff at 5%); 1 (sign diff at 10%)

Table 30 presents results from the LPM estimations, for the overall sample and the sub-samples of Mopti/Sevare and Bamako, on the probability that an individual will be a *grin* member. This analysis paints a similar picture to Table 29: if we hold everything else constant, being male and having higher levels of education (note: the benchmark category for education is “no education”) significantly increase the likelihood of being a member; being the head of household and living as a couple significantly reduce the likelihood of being member. The coefficients for our variables linked to work appear to be insignificant. In Mopti/Sevare, being Arab/Bella/Tamasheq significantly increases the likelihood of being a *grin* member.

Table 30: Determinant of *Grin* Membership at the Individual Level, Data from Census Survey

VARIABLES	1) *Grin* member Whole	2) *Grin* member Bamako	3) *Grin* member Mopti/Sevare
Is male	0.285***	0.316***	0.229***
	(0.0164)	(0.0201)	(0.0242)
Is the head of household	-0.0673**	-0.0964***	-0.00218
	(0.0315)	(0.0358)	(0.0411)
Individual is the eldest son	-0.00616	-0.0200	0.00927
	(0.0146)	(0.0192)	(0.0219)
Lives as a couple	-0.0728***	-0.0710***	-0.0763***
	(0.0147)	(0.0174)	(0.0244)
Schooling: basic or religious	0.0713***	0.0409*	0.0917***
	(0.0178)	(0.0230)	(0.0260)
Schooling: secondary/high school	0.0758***	0.0502**	0.0854**
	(0.0195)	(0.0228)	(0.0344)
Schooling: professional/university	0.0935***	0.0389	0.162***
	(0.0228)	(0.0267)	(0.0393)
Has worked in the last month	0.00937	-0.00845	0.0364
	(0.0178)	(0.0228)	(0.0284)
Job in the formal sector	-0.0239	-0.0127	-0.0603
	(0.0241)	(0.0292)	(0.0415)
Ethnic group: Arab/Bellat/Tamasheq	0.0660	-0.0660	0.111*
	(0.0414)	(0.0461)	(0.0598)
Number of household members 18-45	-0.0597***	-0.0481***	-0.0933***
	(0.00731)	(0.00617)	(0.00737)
Number of *grin* members in the household	0.133***	0.151***	0.147***
	(0.0131)	(0.00530)	(0.0116)
Max household schooling: basic or religious	-0.0440	0.0393	-0.0766
	(0.0407)	(0.0436)	(0.0523)
Max household schooling: secondary/high school	-0.0510	0.0364	-0.0848
	(0.0415)	(0.0400)	(0.0548)
Max household schooling: professional/university	-0.0744*	0.0182	-0.104*
	(0.0430)	(0.0404)	(0.0567)
Share of household members who have worked in the last month	0.0403	0.0225	0.0280
	(0.0267)	(0.0306)	(0.0374)
Constant	0.305***	0.147***	0.454***
	(0.0472)	(0.0430)	(0.0681)
Observations	4,303	2,563	1,740
R-squared	0.425	0.478	0.400

Robust standard errors in parentheses
*** p<0.01, ** p<0.05, * p<0.1
Results shown are controlled for the following ethnic affiliations: Bobo, Bozo, Dogon, Foregeron, Khassonke, Malinke, Senufo/Mianka, Soninke, Mossi, Peul, Somono, and Sonhrai.

APPENDIX B: METHODOLOGY

A. Selection of Clusters in Both Sites

We begin with the six communes of Bamako. These are the primary sampling units (PSUs) of our design and are all considered for the implementation of the multi-stage cluster sample. The first step in the sampling design is to divide each PSU into clusters that are defined as grids, which cover the entire area of the commune. These grids constitute the first frame from which we draw a simple random sample. We use GIS software with a map of each of Bamako's six communes on which we overlay grids/clusters (See Figures 1 and 2 for illustrations). Within each commune, each grid is assigned a number. A random number generator is then used to select the actual clusters for the survey. Within each commune, we select clusters proportional to the commune's share of Bamako's total population with an aggregate of 31 clusters for the entire city. Mopti and Sevare are considered as two separate clusters since they are physically separate, though they form a single administrative unit. We draw a simple random sample from the list of grids covering each of the two.

Figure 1: Commune #6 of Bamako

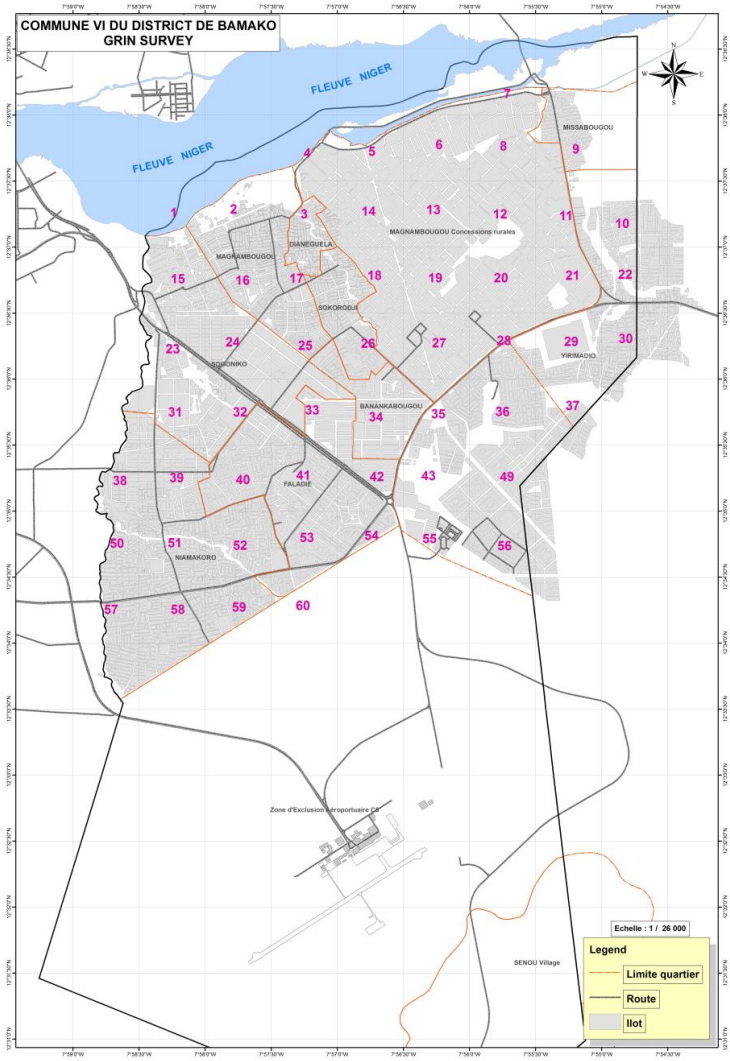
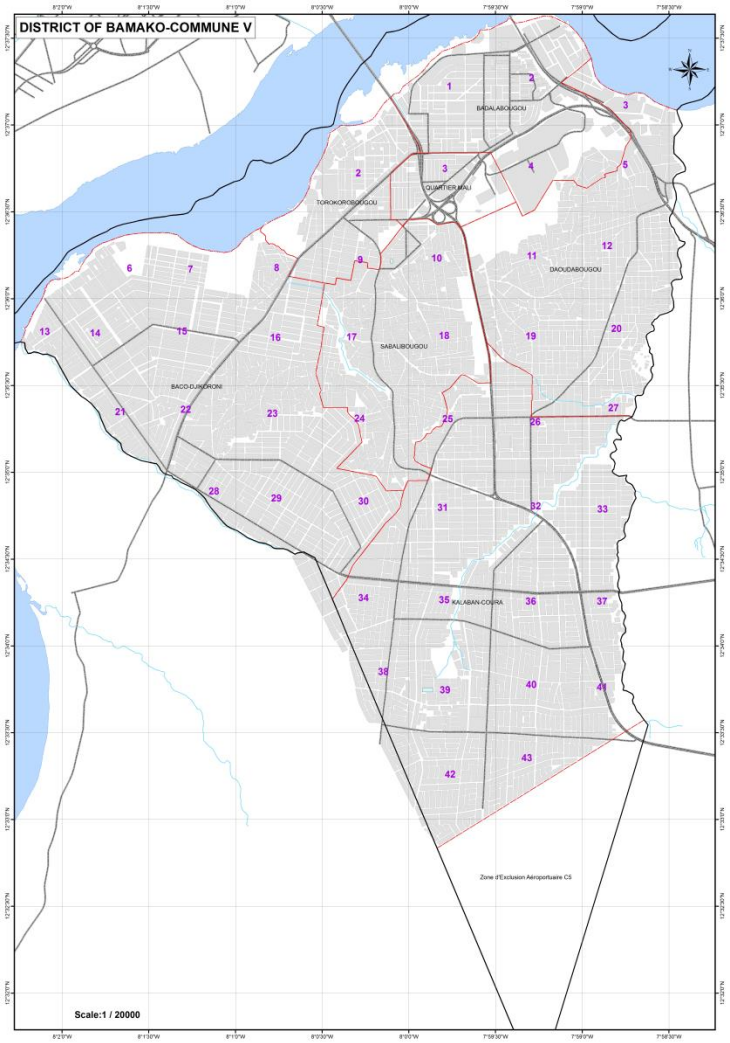


Figure 2: Commune #5 of Bamako



i. Sampling Starting Points and Walking Direction

Once a cluster is randomly selected, we then proceed to the selection of a starting point inside it. Each team of enumerators will be dropped at the starting point by a supervisor who oversees the first steps in the actual implementation of the survey, up to the selection of the first household on the first day of the survey. The selection of the starting point follows the second-best routine recommended in the Afrobarometer survey manual. That is, in the absence of the list of households within the cluster, we use the map of the commune to determine the starting point, which is identified with its Cartesian coordinates. First a ruler with numbers on either side is overlaid on the chosen cluster. A random number generator provides a digit for both sides of the grid. The intersection of the two lines drawn at those digits is the *sampling starting point*.

We use a projection of our maps from GIS software onto Google Earth to estimate the GPS coordinates of the sampling starting point. The advance team will take pictures and note landmark points for future deployment of the survey teams. When the designated point does not correspond to a residential area, the team then moves to the nearest housing block. In addition, to anticipate the possibility that the

designated starting point or its vicinity may not be suitable for the survey, we always selected a back-up starting point.

At the starting point, each member of the team of two enumerators is assigned a direction based on a random draw of cards: Ace (Enumerator 1 walks toward the sun), 2 (Enumerator 1 walks away from the sun), 3 (Enumerator 1 walks at 90 degrees from the sun by turning right), and 4 (Enumerator 1 walks at 90 degrees from the sun by turning left). Enumerator 2 always walks in the opposite direction from Enumerator 1.

ii. Household Selection: Systematic Sampling

The household selection method is also *à la* Afrobarometer, a systematic sampling procedure:

- Once a direction is assigned, the enumerator counts up to five houses for the first interview. If two houses have doors that are opposite each other, the counting process always picks the house on the right.
- After the first interview, the enumerator proceeds with the counting process for up to 10 new households. The 10th household is selected for the second interview.
- This process is continued until there are no more houses on the street. In this case, the enumerator always turns right and continues counting. However, in instances where there are no residential units on the right, the enumerator turns left, assuming there are houses on the left as well. If there are no houses either on the left or on the right, the enumerator walks back to the starting point and from there takes a right and continues the counting process.
- Special cases: If there are multiple Gwa/families within the same house/compound/apartment buildings, the enumerator assigns a number to each Gwa and then proceeds with a random selection using playing cards. The questionnaire is administered to the Gwa selected through the draw.

iii. Selection of Respondents

Once in the household, the enumerator identifies an adult who is knowledgeable about all other adults in the household and willing to answer the questions of the basic questionnaire. It is also possible to crowd-source the responses with a group of adults who happened to be sitting together at the time of the interview. We only inquire about general information on household members who fall within our target population of potential *grin* members and therefore allow the practice of having multiple adults contribute to the responses at the same time.

iv. Call Backs

If the targeted individual is not at home, the enumerator can enquire about an approximate time when that person will be home and return then for the interview. The enumerator can also request the phone number of that individual and ask to speak to them for an appointment. If the household is inhabited but no one is home, the enumerator returns after completing the other households in the selection process. If no adult is present to respond to the questions after the second visit, the enumerator replaces the household but continues the counting process from the point where the last household was selected.

v. Replacement Procedure for Households

After one unsuccessful attempt to find the proper respondent within the household, a replacement procedure is implemented. The enumerator can replace the household with the next household in the direction of the walk pattern.

vi. No Call Logs

No Call number Reasons	NoCall_1 House_1	NoCall_2 House _2	NoCall_3 House_3	NoCall_4 House_4	NoCall_5 House_5
Refusal to participate	1	1	1	1	1
Person still absent after two visits	2	2	2	2	2
Household was empty during 2 visits	3	3	3	3	3
Not Malian/speaks foreign language	4	4	4	4	4
Deaf/does not have a common language with enumerator	5	5	5	5	5
No adults in the household	6	6	6	6	6
Other (specify)	7	7	7	7	7
Not applicable	997	997	997	997	997

vii. Selection of *Grins*

After the household survey, we determine the *grin* membership status of each individual between the age of 18 and 45. Their phone numbers are also recorded. In case the individual does not possess a phone, the phone number of the household head or another adult in the household is used. The list of adults who are *grin* members constitutes the sampling frame/bank from which we proceed to select a simple random sample of *grins*. One objection to this approach could be that it is possible that some individuals may belong to the same *grins*. Thus, though treated as potentially representing two distinct *grins*, those individuals may end up belonging to the same *grin*. Although this is a legitimate concern, our method is sound for two reasons: 1) the spacing of the walk in the household selection procedure was designed to eliminate such cases especially for neighborhood *grins*—In fact we only had very few cases in Bamako where the same *grin* was selected twice, and none in Mopti/Sevare—and 2) given their informal nature, we are not aware of any dataset listing all *grins* in Bamako or Mopti/Sevare. Therefore, the only sound approach from both a randomization and financial perspective is to begin with a census of *grins* using a household survey. In case a *grin* is selected twice, a new group is selected from a replacement sample. In addition, we also use the replacement sample when a *grin* refuses to participate or when we are unable to contact the *grin*.

During the visit to the *grin*, the enumerator gave a gift of tea and sugar to the *grin* and then proceeded to do a complete listing of all *grin* members who may or may not be present at the time. The enumerator then proceeds to administer the game. The questionnaire comes after.

B. Protocol for Public Goods Game

The step-level[22] public goods game is a relevant metaphor for social dilemmas in which, given the absence of state provision, many communities in developing countries fail to coalesce and provide essential but yet affordable infrastructure such as classrooms, drinking wells, bridges, and toilets (Alzua *et al*. 2014). To date, most of the experimental research using step-level public goods games has applied

[22] Step-level public goods are a subset of public goods that require a particular threshold of participation in order to generate a good.

the game to minimal groups, often in lab settings. To our knowledge, we provide the first evidence of a step-level public goods game played by members of an organic group in a developing country. In doing so, we link this literature to mechanisms that seek to solve the collective action problem in developing countries. We use the term "organic" to distinguish ourselves from studies based on minimal groups formed in the context of a lab. These experiments have used common attributes, random allocation, or player self-selection into groups with no prior interaction. The common trait of these groups is the absence of social ties. Organic groups are also different from the groups described by Goette *et al*. (2012), where groups are randomly formed but allowed to build social ties for a period before entering the lab.

We played the public goods game in two settings: during our visit to the *grin* and in public places such as markets, bus stations, and other places where random strangers converge. Naturally, when we visited a *grin,* only individuals who were members of that *grin* participated in the public goods game. In the public places, we identified the *grin*-membership status of individuals who were spotted via systematic sampling, then two types of groups were organized to play: groups made of a mix of individuals who are *grin* members and others who are not or groups made of individuals who do not participate in any *grin*. We labeled these three types of groups playing the public good games "environments": E1 were games played within *grins*, E2 were games played with randomly selected members from different *grins*, and E3 were games played with randomly selected non-members.

The design of the game was the classic Voluntary Contributions Mechanism (VCM). Participants received an endowment, which they can contribute to the group's pool or keep in their private account. Each player received an envelope and a coin of 100 FCFA. The administrator explained to the players the different payoffs of their actions (free-riding/retention and cooperation) depending on whether the group met a pre-defined threshold of participation. If a player saved and the threshold was met, all participants earned a payoff greater than the initial endowment. Hence, in case of a win, the player who decided to keep the 100 FCFA endowment in her private account received a payoff of 200 FCFA along with other players for a total gain of 300 FCFA. If the player elected to contribute to the pool, she received 200 FCFA, granted the threshold was met. However if the player kept the 100 FCFA and the threshold was not met, she only had 100 FCFA. If she gave and the threshold was not met, she got nothing.

The game had three thresholds of minimum participation for the *grin* to be declared a winner: 30%, 50%, and 80%. A cheat sheet was given to each enumerator to ease the process of determining the minimum participation rate necessary for each variation, based on the number of members who were present. In each *grin*, only two of the variations were played and the order of play between the two variations was pre-determined. In the end, the variations were: 30-80, 80-30, 50-80, and 80-50. The target count for each variation was 60 rounds in each of the two cities.

To administer the game, the enumerator first filled out a sheet with basic demographic and economic information about *grin* members. This sheet also had cells to indicate the action (gave/did not give) during the public goods game. The enumerator then explained the rules of the game, the different actions of the players, and the fact that each player's action would be anonymous to other members of the group. A ballot box was then placed in a discrete area where nobody could observe the player. Most *grins* meet at the door of a household, so often the ballot box is placed inside the household.

The enumerator only proceeded to the actual play of the game when all players had understood the instructions. Players were warned not to communicate from that point until the end of the two games. If

there was any communication, the administrator ended the game. Once the first variation was over, the administrator explained the payoffs again based on the new minimum participation rate. Payouts were made at the end of the second game. Only the second game involved actual gains. However, players did not know this before the game.

We follow the same rules for the public goods game at public locations where individuals randomly converge or with a large confluence of people. For these games, the research team worked in public places such as markets or bus stations. Players were selected via systematic sampling procedure; selected players completed a questionnaire to determine *grin* membership status.

C. Protocol for Trust Games

The trust game can be taken as a tool to see how much an individual trusts somebody else with a list of attributes. Each *grin* in the sampling frame of 240 was flagged as homogenous, intermediate, or heterogeneous based on its ethnic composition (determined based on language spoken at home). *Grins* in which all members spoke the same language were designated as homogenous (T1), *grins* in which less than 10% spoke different languages at home are flagged as intermediate (T2), and *grins* in which more than 10% of the members spoke a different language at home were designated heterogeneous (T3).

This sampling frame of 240 *grins* was then divided into two sets: those from which Player A (the sender) in the trust game would be selected and those from which Player B (the receiver) would be selected. Beginning with a simple random sample of 100 A *grins*, we randomly selected four players from within each *grin*. Each randomly selected Player A was told that s/he was playing with another Malian (T1), or with another Malian who speaks the same language as the A player at home (T2), or with another Malian who speaks a different language at home (T3). Each Player A is given 300 FCFA and an envelope. Just as in the public goods game, their actions were anonymous and they placed the amount they wished to give to Player B in an envelope; permitted amounts were 0, 100, 200 or 300 FCFA. The administrator stressed initially that the amount sent by A is tripled and B will in turn have a choice to share part of the tripled amount back with Player A. Once the game was over, each player answered a questionnaire.

In the trust game played in public places, A players were selected by scouts via systematic sampling. They select every third individual who passed the point where the research team dropped them off. The selected players were pre-screened to ensure that they are not *grin* members. The protocol for the game was the same as in the *grin*. The players also answered the same questionnaire.