Home-based Enterprises: Experimental Evidence on Female Preferences from Pakistan

Appendix for Online Publication

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OA.1 Construction of the variables

Table OA.1: **Data Appendix**

VARIABLE	DEFINITION	SOURCE
$Treatment_i$	A dummy variable for whether individual i was offered the product t.	Individual contract offers.
Age	The age of individual i (in complete years).	Baseline questionnaire .
Married	A dummy variable for whether individual i is currently married.	Baseline questionnaire.
Household head	A dummy variable for whether individual i is head of her household.	Baseline questionnaire.
Spouse of household head	A dummy variable for whether individual i is the spouse of the household head.	Baseline questionnaire.
Literate	A dummy variable for whether individual i assess that she can read and write.	Baseline questionnaire.
Number of young children	A continuous variable for the number of children in the household to which individual i belongs.	Baseline questionnaire; variable coded to count the number of individuals aged 5 or younger in the household.
Number of children	A continuous variable for the number of children in the household to which individual i belongs.	Baseline questionnaire; variable coded to count the number of individuals aged 16 or younger in the household.
Self employed	Individual i is currently self employed i.e has a business.	Baseline questionnaire.

Business in the past	A dummy variable for whether individual i has owned a business in the past.	Baseline questionnaire.
Mother ever had a business	A dummy variable for whether individual i's mother ever owned a business.	Midline questionnaire.
Household has existing business	A dummy variable for whether household members (other than individual i') currently have a business.	Midline questionnaire.
Monthly household expenditure	Household expenditure in an average month (PKR).	Baseline questionnaire; variable coded by summing up individual expenditure items.
Home owner	A dummy variable for whether someone in the household owns the household home.	Baseline questionnaire.
Asset index	An index created for the assets owned by the household using Principle Component Analysis. Survey records if household has the following: utilities, TV, radio, internet, cable, mobile phone, fridge, freezer, microwave, AC, washing machine, sewing machine and iron	Baseline questionnaire.
Confidence	A dummy variable for whether individual i is confident she can financially support her family for 4 weeks.	Baseline questionnaire.
Empowerment index	An index that measures if individual i can make decisions (clothing, footwear, medical, recreation, visits, joining credit groups, purchases for self or others, investment, marriage) on her own using the Principle Component Analysis.	Baseline questionnaire.
Agency index	Inverse variance-covariance index (Anderson, 2008) created out of Confidence and Employment Index variables.	Baseline questionnaire.

Allowed to work	A dummy variable for whether individual i feels household members will allow her to look for work.	Baseline questionnaire.
Bank account	A dummy variable for whether someone in the household has a bank account.	Baseline questionnaire.
Took loans in last year	A dummy variable for whether household members took out a new loan in the last one year, other than the treatment product.	Baseline questionnaire.
Set up a business	A dummy variable for whether individual i set up a business since treatment loan disbursal.	Midline & Endline questionnaires; coded by calculating how long ago was a new business set up.
Business exists	A dummy variable for individual i has set up a new business since treatment loan disbursal that still exists.	Midline & Endline questionnaires; coded by calculating if an existing business was set after the treatment was offered.
Shut down business	A dummy variable for if a new business set up by individual i since treatment loan disbursal has shut been down.	Midline & Endline questionnaires.

FAMILY 8: NUMERACY, WORKING MEMORY AND PREFERENCES

Numeracy score	The number of basic mathematical questions answered correctly by individual i.	Midline questionnaire; coded as the total number of correct answers.
Digit span level	The highest level reached in the digit span questions by individual i.	Midline questionnaire; coded as the highest level answered correctly before making repeating incorrectly.

Risk Aversion	The highest level reached in the hypothetical question asking for individual to select between a risky option and increasing amounts of certain payoff by individual i.	Midline questionnaire.
Time (near)	The highest level reached in the hypothetical question asking for individual i to select between a payoff tomorrow and increasing amounts of payoff one month from tomorrow.	Midline questionnaire.
Time (far)	The highest level reached in the hypothetical question asking for individual i to select between a payoff in 5 months from now and increasing amounts of payoff in 6 months.	Midline questionnaire.
No business	A dummy variable for if individual i prefers that the female respondent not set up a business.	Incentivized questions administered at endline.
Business at home	A dummy variable for if individual i prefers that the female respondent set up a business that can be operated from the home.	Incentivized questions administered at endline.
Business outside home	A dummy variable for if individual i prefers that the female respondent set up a business that is operated from outside the home (in nearby neighborhood or city).	incentivized questions administered at endline.
Wants advice from male relative	A dummy variable for if individual i demands advice from main male decision maker in the household.	incentivized questions administered at endline.
Wants advice from expert	A dummy variable for if individual i demands advice from an expert.	incentivized questions administered at endline.
Willing to pay for advice from male relative	A dummy variable for if individual i is willing to pay a positive cost for advice from main male decision maker in the household.	incentivized questions administered at endline.

Willing to pay for advice from expert	A dummy variable for if individual i is willing to pay a positive cost for advice from an expert.	incentivized questions administered at endline.

`BranchDummy`$_j$	Dummy variables for each branch j included in the intervention.	Individual contract offers (ID control section).
`ID`$_i$	Individual ID.	Baseline questionnaire (ID control section)

OA.2 Attrition

Table OA.2: Descrtiptive statistics of attrited and non-attrited sample

	Attrited sample			Non-attrited sample		
	(1)	(2)	(3)	(4)	(5)	(6)
	Control	Treated	T-test	Control	Treated	T-test
Variable	Mean/SE	Mean/SE	(1)-(2)	Mean/SE	Mean/SE	(5)-(6)
Age (years)	37.847	34.603	0.013**	37.070	37.235	0.834
	[0.822]	[1.006]		[0.552]	[0.560]	
Dummy: Respondent is married	0.911	0.839	0.087*	0.868	0.854	0.615
	[0.023]	[0.035]		[0.020]	[0.020]	
Dummy: Respondent can read and write	0.465	0.643	0.004***	0.517	0.515	0.974
	[0.040]	[0.045]		[0.029]	[0.028]	
Number of children (years < 5)	0.522	0.491	0.776	0.487	0.476	0.865
in the household	[0.069]	[0.085]		[0.048]	[0.045]	
Dummy: Respondent has a business	0.191	0.241	0.331	0.192	0.159	0.270
	[0.031]	[0.041]		[0.023]	[0.020]	
Dummy: Respondent has had a business	0.178	0.223	0.370	0.245	0.220	0.450

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Table OA.2 – continued from previous page

	Attrited sample			Non-attrited sample		
	(1)	(2)	(3)	(4)	(5)	(6)
	Control	Treated	T-test	Control	Treated	T-test
Variable	Mean/SE	Mean/SE	(1)-(2)	Mean/SE	Mean/SE	(5)-(6)
in the past	[0.031]	[0.040]		[0.025]	[0.023]	
Dummy: Household has existing	0.242	0.259	0.754	0.219	0.210	0.803
business	[0.034]	[0.042]		[0.024]	[0.023]	
Dummy: Respondent is confident	0.783	0.786	0.964	0.821	0.811	0.741
she can support hh for 4 weeks	[0.033]	[0.039]		[0.022]	[0.022]	
Index: Respondent makes decisions in	-0.341	-0.472	0.671	0.249	0.095	0.354
the household herself	[0.197]	[0.238]		[0.115]	[0.120]	
Dummy: Respondent is not allowed by	0.025	0.036	0.637	0.013	0.015	0.833
the household to seek employment	[0.013]	[0.018]		[0.007]	[0.007]	
Household expenditure in an average	13164.904	12292.857	0.132	13458.795	12811.790	0.109
month (PKR)	[380.893]	[432.986]		[282.003]	[287.582]	
Dummy: household home is owned by	0.720	0.786	0.214	0.781	0.808	0.413
a household member	[0.036]	[0.039]		[0.024]	[0.022]	
Index: Assets owned by the household	-0.195	-0.040	0.509	0.108	0.007	0.449

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Table OA.2 – continued from previous page

	Attrited sample			Non-attrited sample		
	(1)	(2)	(3)	(4)	(5)	(6)
	Control	Treated	T-test	Control	Treated	T-test
Variable	Mean/SE	Mean/SE	(1)-(2)	Mean/SE	Mean/SE	(5)-(6)
	[0.145]	[0.183]		[0.097]	[0.091]	
Dummy: Household has loans	0.006	0.018	0.415	0.023	0.030	0.570
	[0.006]	[0.013]		[0.009]	[0.010]	
Dummy: Household member(s) have	0.032	0.027	0.808	0.023	0.018	0.669
a bank account	[0.014]	[0.015]		[0.009]	[0.007]	
N	157	112		302	328	
F-test of joint significance (p-value)			0.024**			0.936
F-test, number of observations			269			630
Proportion treated		41.64%			52.06%	

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Table OA.2 – continued from previous page

	Attrited sample			Non-attrited sample		
	(1)	(2)	(3)	(4)	(5)	(6)
	Control	Treated	T-test	Control	Treated	T-test
Variable	Mean/SE	Mean/SE	(1)-(2)	Mean/SE	Mean/SE	(5)-(6)

Note: Columns (1), (2) show the mean value of the variable in the row for control, treatment in the attrited sample, respectively. Columns (4), (5) show the mean value of the variable in the row for control, treatment in the non-attrited sample, respectively.There are 31 missing values in individual household expenditure items, replaced as 0 to calculate total expenditure in each sample household. The value displayed for t-tests in column (3) are p-values between columns (1) and (2). The value displayed for t-tests in column (6) are p-values between columns (4) and (5). 'F-test of joint significance (p-value)' reports the p-value of F-statistic from is a test of joint significance of all variables. Robust standard errors in squared brackets. $***p < 0.01, **p < 0.05, *p < 0.1$.

OA.3 Impact of treatment on business creation

Table OA.3: Impact of treatment on enterprise creation and survival over one year.

	Business exists (1)	Shut down business (2)	Set up business (3)
Treated	0.047	0.075	0.122
	(0.040)	(0.025)***	(0.047)***
Mean	0.083	0.043	0.126
N	630.000	630.000	630.000

Note: All are simple difference regressions from baseline to midline (1 year later) using the **?** PDSLasso approach and include branch fixed effects with errors clustered at the branch level.'Business exists' is a binary variable equal to 1 if the respondent set up a new business since baseline that is still operating one (two) year(s) later at the time of first (second) followup. 'Shuts down business' is a binary variable equal to 1 if the respondent shut down a new business that was set up after baseline. 'Set up business' is a binary variable equal to 1 if the respondent set up a new business since baseline irrespective of whether it is still operating or not. 'Treated' refers to the average intent to treat effect on change in outcome variables between baseline and midline (one year later). 'Mean' is the average change over the same time period for the control sample. 'N' refers to the final sample size.

$***p < 0.01, **p < 0.05, *p < 0.1$. Adjusting critical values following the approach by Benjamini and Hochberg, 1995: ^{AAA}Significance at 1% level, ^{AA}Significance at 5% level, ^{A}Significance at 10% level.

Table OA.4: Impact of treatment on enterprise creation and survival over two years.

	Business exists (1)	Shut down business (2)	Set up business (3)
Treated	0.011	0.142	0.153
	(0.012)	(0.047)***	(0.049)***
Mean	0.056	0.113	0.169
N	630.000	630.000	630.000

Note: All regressions are simple difference regressions from baseline to endline (2 years later) using the **?** PDSLasso approach and include branch fixed effects with errors clustered at the branch level. 'Business exists' is a binary variable equal to 1 if the respondent set up a new business since baseline that is still operating one (two) year(s) later at the time of first (second) followup. 'Shuts down business' is a binary variable equal to 1 if the respondent shut down a new business that was set up after baseline. 'Set up business' is a binary variable equal to 1 if the respondent set up a new business since baseline irrespective of whether it is still operating or not. 'Treatment' refers to the average intent to treat effect on change in outcome variables between baseline and endline (two years later). 'Mean' is the average change over the same time period for the control sample. 'N' refers to the final sample size. $***p < 0.01, **p < 0.05, *p < 0.1$. Adjusting critical values following the approach by Benjamini and Hochberg, 1995: ^{AAA}Significance at 1% level, ^{AA}Significance at 5% level, ^{A}Significance at 10% level.

OA.3.1 Lee (2009) bounds on treatment effects on enterprise

Table OA.5: Lee (2009) bounds for treatment effect on enterprise creation and survival

	1 year			2 year		
	Business exists	Shuts down business	Set up business	Business exists	Shuts down business	Set up business
	(1)	(2)	(3)	(4)	(5)	(6)
Treated	0.062	0.038	0.100	0.001	0.178	0.179
	(0.019)***	(0.023)*	(0.028)***	(0.019)	(0.023)***	(0.028)***
Lower bound	-0.059	-0.022	0.017	-0.018	0.118	0.134
	(0.029)**	(0.027)	(0.05)	(0.029)	(0.037)***	(0.036)***
Upper bound	0.064	0.087	0.151	0.016	0.152	0.168
	(0.027)**	(0.022)***	(0.033)***	-0.021	(0.031)***	(0.036)***
Selected obs.	630	630	630	630	630	630
No. of obs.	899	899	899	899	899	899

Note:'Treatment' refers to the coefficient on Intention to Treat variable in a simple regression of treatment status on the output variable listed in the column (without including variables that are significantly related to attrition). The lower and upper bounds refer to the treatment effect bounds constructed using the **?** procedure.

$***p < 0.01, **p < 0.05, *p < 0.1$.

OA.3.2 Treatment impact on other outcomes

Table OA.6: Treatment impact: Households assets, expenditure and new loans

	Monthly exp (PKR) (1)	Monthly exp (PKR) (2)	Asset index (3)	Asset index (4)	Loans(s) last year (5)	Loans(s) last year (6)
Treated$_{(1year)}$	90.223	98.226	0.016	0.008	0.1990.202^{AAA}	0.202^{AAA}
	(702.455)	(732.903)	(0.153)	(0.148)	(0.058)***	(0.060)***
	[1516.875]	[1516.875]	[0.360]	[0.360]	[0.105]	[0.105]
Treated$_{(2years)}$	-404.400	-409.788	-0.126	-0.137	0.016	0.013
	(805.325)	(854.604)	(0.156)	(0.149)	(0.021)	(0.024)
	[2070.535]	[2070.535]	[0.441]	[0.441]	[0.083]	[0.083]
Monthly expenditure$_{t=0}$	0.229	0.158				
	(0.079)***	(0.073)**				
Asset index$_{t=0}$			0.118	0.115		
			(0.037)***	(0.028)***		
Loans(s) last year$_{t=0}$					0.130	0.121
					(0.079)	(0.078)
Mean$_{(1years)}$	17966.481	17966.481	0.041	0.041	0.248	0.248
Mean$_{(2years)}$	17613.302	17613.302	0.103	0.103	0.182	0.182
N	1216	1216	1260	1260	1216	1216
Attrition controls	IPW	PDS Lasso	IPW	PDS Lasso	IPW	PDS Lasso

Note: All regressions include branch fixed effects with errors clustered at the branch level. 'Monthly expenditure' is calculated by summing up the average monthly household expenditure on different items, reported in PKR. 'Asset index' is an index created from the number of assets owned by the household using Principal Component Analysis. 'Loan(s) last year' is a binary variable equal to 1 if someone in the household took out a loan (other than the treatment loan) in the last year. Treated$_{t=1}$ and Treated$_{t=2}$ refer to the average intent to treat effect on the outcome one and two years after treatment was first disbursed, respectively. Ex post minimum detectable effect (MDE) size at a significance level of 0.05 and power of 80 percent are shown in square brackets. 'Mean' reports the average value for the control sample over time. 'N' refers to the final sample size.

$***p < 0.01, **p < 0.05, *p < 0.1$. Adjusting critical values following the approach by Benjamini and Hochberg, 1995: ^{AAA}Significance at 1% level, ^{AA}Significance at 5% level, ^{A}Significance at 10% level.

Table OA.7: Treatment impact: female agency and autonomy in decision making

	Conf.	Conf.	Emp. index	Emp. index	Agency index	Agency index
	(1)	(2)	(3)	(4)	(5)	(6)
Treated$_{(1year)}$	-0.029	-0.028	0.156	0.165	0.012	0.020
	(0.045)	(0.047)	(0.135)	(0.126)	(0.088)	(0.086)
	[0.112]	[0.112]	[0.472]	[0.472]	[0.212]	[0.212]
Treated$_{(2years)}$	0.031	0.029	-0.046	-0.004	0.021	0.032
	(0.054)	(0.057)	(0.215)	(0.222)	(0.102)	(0.110)
	[0.110]	[0.110]	[0.559]	[0.559]	[0.257]	[0.257]
Conf$_{t=0}$	-0.014	-0.029				
	(0.042)	(0.043)				
Emp. index$_{t=0}$			0.071	0.064		
			(0.037)*	(0.037)*		
Agency index$_{t=0}$					0.007	-0.000
					(0.044)	(0.036)
Mean$_{(1year)}$	0.455	0.455	0.030	0.030	-0.270	-0.270
Mean$_{(2years)}$	0.530	0.530	0.045	0.045	-0.159	-0.159
N	1216	1216	1260	1260	1216	1216
Attrition	IPW	PDS	IPW	PDS	IPW	PDS
controls		Lasso		Lasso		Lasso

Note: All regressions include branch fixed effects with errors clustered at the branch level. 'Confident' is a binary variable equal to 1 if the respondent believes she can support her family on her own for 4 weeks. 'Empowerment index' is an index created using Principal Component Analysis from variables that measure if the respondent can make household decisions (clothing, footwear, medical, recreation, social visits, joining credit groups, purchases for self, purchases for others, marriage, investment) on her own. 'Agency index' is an inverse variance-covariance index (**?**) created out of the Confident and Empowerment index variables. 'Mean' reports the average value for the control sample over time. 'N' refers to the final sample size.

$***p < 0.01, **p < 0.05, *p < 0.1$. Adjusting critical values following the approach by Benjamini and Hochberg, 1995: ^{AAA}Significance at 1% level, ^{AA}Significance at 5% level, ^{A}Significance at 10% level.

OA.4 Correlates of preference for business and advice

Table OA.8: Correlates of preference for business - Treated sample only

Dependent variable: *Business preference*							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Panel A: Business Experience							
Business exists	-0.643						
	(0.502)						
Set up business		-0.521					
		(0.500)					
Business shut down		1.197					
		(0.557)**					
Panel B: Mechanisms							
Agency index			-0.249				
			(0.221)				
Distance to city centre				-0.027			
				(0.008)***			
Has young children					0.161		
					(0.331)		
Lives in nuclear household						-0.313	
						(0.354)	
Choice in risk							0.074
							(0.100)
N	293	293	293	293	293	293	126

Note: Results are from an ordered logit regression with dependent variable coded as business preference = 0 for doing nothing; = 1 for business operations inside the home; = 2 for business outside the home. Panel A provides results for correlates measuring business experience. Panel B provides results for correlates with potential mechanisms. *Business exists* is a dummy variable equal to 1 if the respondent set up a business since baseline that exists at the time of the final follow-up survey; *Set up business* is dummy variable equal to 1 if the respondent set up a business since baseline; *Shut down business* is a dummy variable equal to 1 if the respondent has shut down up a business that was set since the baseline. *Treated* is a dummy variable that is equal to one if the female respondent belonged to the RCT treatment sample. *Agency index* is an index created for the female respondent using Anderson (2008) from variables that measure if the respondent can make household decisions (clothing, footwear, medical, recreation, social visits, joining credit groups, purchases for self, purchases for others, marriage, investment) and feels confident in her ability to support the household (for 4 weeks) on her own. *Has young children* is a dummy variable equal to 1 if the female respondent has children aged 5 or less. *Lives in nuclear household* is a dummy variable equal to 1 if the female respondent belongs to a nuclear household (with no in-laws or extended family). *Choice in risk* is respondents choice in (**?**) tasks at midline - higher values denoting lower levels of risk aversion. All regressions include controls for female respondent age, marital status, occupation, an index of her decision making power in the household; household assets; if the respondent ranked task profits correctly; and the version of tasks administered at endline. $***p < 0.01, **p < 0.05, *p < 0.1$.

Table OA.9: Correlates of preference for business - Control sample only

Dependent variable: *Business preference*							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Panel A: Business Experience							
Business exists	-0.756						
	(0.640)						
Set up business		-0.757					
		(0.665)					
Business shut down		0.756					
		(0.593)					
Panel B: Mechanisms							
Agency index			-0.068				
			(0.147)				
Distance to city centre				-0.032			
				(0.008)***			
Has young children					-0.278		
					(0.180)		
Lives in nuclear household						-0.242	
						(0.254)	
Choice in risk							0.173
							(0.175)
N	271	271	271	271	271	271	100

Note: Results are from an ordered logit regression with dependent variable coded as business preference = 0 for doing nothing; = 1 for business operations inside the home; = 2 for business outside the home. Panel A provides results for correlates measuring business experience. Panel B provides results for correlates with potential mechanisms. *Business exists* is a dummy variable equal to 1 if the respondent set up a business since baseline that exists at the time of the final follow-up survey; *Set up business* is dummy variable equal to 1 if the respondent set up a business since baseline; *Shut down business* is a dummy variable equal to 1 if the respondent has shut down up a business that was set since the baseline. *Treated* is a dummy variable that is equal to one if the female respondent belonged to the RCT treatment sample. *Agency index* is an index created for the female respondent using Anderson (2008) from variables that measure if the respondent can make household decisions (clothing, footwear, medical, recreation, social visits, joining credit groups, purchases for self, purchases for others, marriage, investment) and feels confident in her ability to support the household (for 4 weeks) on her own. *Has young children* is a dummy variable equal to 1 if the female respondent has children aged 5 or less. *Lives in nuclear household* is a dummy variable equal to 1 if the female respondent belongs to a nuclear household (with no in-laws or extended family). *Choice in risk* is respondents choice in (**?**) tasks at midline - higher values denoting lower levels of risk aversion. All regressions include controls for female respondent age, marital status, occupation, an index of her decision making power in the household; household assets; if the respondent ranked task profits correctly; and the version of tasks administered at endline. $***p < 0.01, **p < 0.05, *p < 0.1$.

Table OA.10: Correlates of preference for advice from male relative - Treated sample only

Dependent variable: *Takes advice from male, main decision maker in the household*							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Panel A: Business Experience							
Business exists	0.151						
	(0.079)*						
Business set up		0.188					
		(0.080)**					
Business shut down		-0.012					
		(0.065)					
Panel B: Mechanisms							
Agency index			-0.008				
			(0.033)				
Distance to city centre				-0.002			
				(0.001)*			
Has young children					0.006		
					(0.030)		
Lives in nuclear household						0.075	
						(0.044)	
Choice in risk							0.021
							(0.024)
N	303	303	303	303	303	303	131

Note: Results are from an OLS regression with dependent variable coded 1 if the respondent is willing to take advice from the male, main decision maker in the household. Panel A provides results for correlates measuring business experience. Panel B provides results for correlates with potential mechanisms. *Business exists* is a dummy variable equal to 1 if the respondent set up a business since baseline that exists at the time of the final follow-up survey; *Set up business* is dummy variable equal to 1 if the respondent set up a business since baseline; *Shut down business* is a dummy variable equal to 1 if the respondent has shut down up a business that was set since the baseline. *Treated* is a dummy variable that is equal to one if the female respondent belonged to the RCT treatment sample. *Agency index* is an index created for the female respondent using Anderson (2008) from variables that measure if the respondent can make household decisions (clothing, footwear, medical, recreation, social visits, joining credit groups, purchases for self, purchases for others, marriage, investment) and feels confident in her ability to support the household (for 4 weeks) on her own. *Has young children* is a dummy variable equal to 1 if the female respondent has children aged 5 or less. *Lives in nuclear household* is a dummy variable equal to 1 if the female respondent belongs to a nuclear household (with no in-laws or extended family). *Choice in risk* is respondents choice in (**?**) tasks at midline - higher values denoting lower levels of risk aversion. All regressions include controls for female respondent age, marital status, occupation, an index of her decision making power in the household; household assets; if the respondent ranked task profits correctly; and the version of tasks administered at endline. $***p < 0.01, **p < 0.05, *p < 0.1$.

Table OA.11: Correlates of preference for advice from male relative - Control sample only

Dependent variable: *Takes advice from male, main decision maker in the household*							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Panel A: Business Experience							
Business exists	-0.044						
	(0.088)						
Business set up		-0.027					
		(0.087)					
Business shut down		0.113					
		(0.108)					
Panel B: Mechanisms							
Agency index			-0.009				
			(0.016)				
Distance to city centre				-0.002			
				(0.002)			
Has young children					0.006		
					(0.030)		
Lives in nuclear household						0.006	
						(0.046)	
Choice in risk							0.028
							(0.032)
N	282	282	282	282	282	282	105

Note: Results are from an OLS regression with dependent variable coded 1 if the respondent is willing to take advice from the male, main decision maker in the household. Panel A provides results for correlates measuring business experience. Panel B provides results for correlates with potential mechanisms. *Business exists* is a dummy variable equal to 1 if the respondent set up a business since baseline that exists at the time of the final follow-up survey; *Set up business* is dummy variable equal to 1 if the respondent set up a business since baseline; *Shut down business* is a dummy variable equal to 1 if the respondent has shut down up a business that was set since the baseline. *Treated* is a dummy variable that is equal to one if the female respondent belonged to the RCT treatment sample. *Agency index* is an index created for the female respondent using Anderson (2008) from variables that measure if the respondent can make household decisions (clothing, footwear, medical, recreation, social visits, joining credit groups, purchases for self, purchases for others, marriage, investment) and feels confident in her ability to support the household (for 4 weeks) on her own. *Has young children* is a dummy variable equal to 1 if the female respondent has children aged 5 or less. *Lives in nuclear household* is a dummy variable equal to 1 if the female respondent belongs to a nuclear household (with no in-laws or extended family). *Choice in risk* is respondents choice in (**?**) tasks at midline - higher values denoting lower levels of risk aversion. All regressions include controls for female respondent age, marital status, occupation, an index of her decision making power in the household; household assets; if the respondent ranked task profits correctly; and the version of tasks administered at endline. $***p < 0.01, **p < 0.05, *p < 0.1$.

Table OA.12: Correlates of preference for advice from expert - Treatment sample only

Dependent variable: *Takes advice from expert*							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Panel A: Business Experience							
Business exists	-0.103						
	(0.082)						
Business started		-0.102					
		(0.086)					
Business shut down		0.110					
		(0.103)					
Panel B: Mechanisms							
Agency index			0.035				
			(0.033)				
Distance to city centre				0.002			
				(0.001)			
Has young children					0.007		
					(0.054)		
Lives in nuclear household						-0.015	
						(0.063)	
Choice in risk							-0.022
							(0.033)
N	303	303	303	303	303	303	131
R^2	0.059	0.058	0.055	0.056	0.057	0.055	0.085

Note: Results are from an OLS regression with dependent variable coded 1 if the respondent is willing to take advice from the expert. Panel A provides results for correlates measuring business experience. Panel B provides results for correlates with potential mechanisms. *Business exists* is a dummy variable equal to 1 if the respondent set up a business since baseline that exists at the time of the final follow-up survey; *Set up business* is dummy variable equal to 1 if the respondent set up a business since baseline; *Shut down business* is a dummy variable equal to 1 if the respondent has shut down up a business that was set since the baseline. *Treated* is a dummy variable that is equal to one if the female respondent belonged to the RCT treatment sample. *Agency index* is an index created for the female respondent using Anderson (2008) from variables that measure if the respondent can make household decisions (clothing, footwear, medical, recreation, social visits, joining credit groups, purchases for self, purchases for others, marriage, investment) and feels confident in her ability to support the household (for 4 weeks) on her own. *Has young children* is a dummy variable equal to 1 if the female respondent has children aged 5 or less. *Lives in nuclear household* is a dummy variable equal to 1 if the female respondent belongs to a nuclear household (with no in-laws or extended family). *Choice in risk* is respondents choice in (**?**) tasks at midline - higher values denoting lower levels of risk aversion. All regressions include controls for female respondent age, marital status, occupation, an index of her decision making power in the household; household assets; if the respondent ranked task profits correctly; and the version of tasks administered at endline. $***p < 0.01, **p < 0.05, *p < 0.1$.

Table OA.13: Correlates of preference for advice from expert - Control sample only

Dependent variable: *Takes advice from expert*							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Panel A: Business Experience							
Business exists	-0.256						
	(0.096)**						
Business set up		-0.241					
		(0.099)**					
Business shut down		0.317					
		(0.099)***					
Panel B: Mechanisms							
Agency index			-0.027				
			(0.032)				
Distance to city centre				0.002			
				(0.001)			
Has young children					-0.030		
					(0.073)		
Lives in nuclear household						-0.044	
						(0.054)	
Choice in risk							-0.027
							(0.028)
N	282	282	282	282	282	282	105
R^2	0.077	0.078	0.076	0.076	0.085	0.079	0.135

Note: Results are from an OLS regression with dependent variable coded 1 if the respondent is willing to take advice from the expert. Panel A provides results for correlates measuring business experience. Panel B provides results for correlates with potential mechanisms. *Business exists* is a dummy variable equal to 1 if the respondent set up a business since baseline that exists at the time of the final follow-up survey; *Set up business* is dummy variable equal to 1 if the respondent set up a business since baseline; *Shut down business* is a dummy variable equal to 1 if the respondent has shut down up a business that was set since the baseline. *Treated* is a dummy variable that is equal to one if the female respondent belonged to the RCT treatment sample. *Agency index* is an index created for the female respondent using Anderson (2008) from variables that measure if the respondent can make household decisions (clothing, footwear, medical, recreation, social visits, joining credit groups, purchases for self, purchases for others, marriage, investment) and feels confident in her ability to support the household (for 4 weeks) on her own. *Has young children* is a dummy variable equal to 1 if the female respondent has children aged 5 or less. *Lives in nuclear household* is a dummy variable equal to 1 if the female respondent belongs to a nuclear household (with no in-laws or extended family). *Choice in risk* is respondents choice in (**?**) tasks at midline - higher values denoting lower levels of risk aversion. All regressions include controls for female respondent age, marital status, occupation, an index of her decision making power in the household; household assets; if the respondent ranked task profits correctly; and the version of tasks administered at endline. $***p < 0.01, **p < 0.05, *p < 0.1$.

Table OA.14: Correlates of preference for business location and advice

	(1)	(2)	(3)
	Business	Takes advice from:	
	preference	Male relative	Expert
Agency index	-0.134	-0.024	0.060
	(0.239)	(0.037)	(0.036)
Distance to city centre	-0.030	0.001	0.001
	(0.006)***	(0.002)	(0.001)
Has young children	-0.029	0.057	0.022
	(0.409)	(0.047)	(0.069)
Lives in nuclear household	-0.160	0.036	0.074
	(0.287)	(0.044)	(0.060)
Choice in risk	0.131	0.025	-0.025
	(0.085)	(0.021)	(0.023)
N	226	236	236

Note: Results are from an ordered logit regression with dependent variable coded as business preference = 0 for doing nothing; = 1 for business operations inside the home; = 2 for business outside the home. Results from an OLS regression with dependent variable coded 1 if the respondent is willing to take advice from the husband is shown in column 2; and from the expert is in column 3. *Agency index* is an index created for the female respondent using Anderson (2008) from variables that measure if the respondent can make household decisions (clothing, footwear, medical, recreation, social visits, joining credit groups, purchases for self, purchases for others, marriage, investment) and feels confident in her ability to support the household (for 4 weeks) on her own. *Has young children* is a dummy variable equal to 1 if the female respondent has children aged 5 or less. *Lives in nuclear household* is a dummy variable equal to 1 if the female respondent belongs to a nuclear household (with no in-laws or extended family). *Choice in risk* is respondents choice in (**?**) tasks at midline - higher values denoting lower levels of risk aversion. All regressions include controls for female respondent age, marital status, occupation, an index of her decision making power in the household; household assets; if the respondent ranked task profits correctly; and the version of tasks administered at endline. $***p < 0.01, **p < 0.05, *p < 0.1$.

Table OA.15: Correlates of preference for business location and advice, excluding risk preferences

	(1)	(2)	(3)
	Business	Takes advice from:	
	preference	Male relative	Expert
Agency index	-0.164	-0.013	0.007
	(0.132)	(0.018)	(0.024)
Distance to city centre	-0.027	-0.002	0.002
	(0.005)***	(0.001)	(0.001)*
Has young children	-0.130	0.045	-0.005
	(0.243)	(0.023)*	(0.055)
Lives in nuclear family	-0.212	0.046	-0.027
	(0.156)	(0.022)*	(0.054)
N	564	585	585

Note: Results are from an ordered logit regression with dependent variable coded as business preference = 0 for doing nothing; = 1 for business operations inside the home; = 2 for business outside the home. Results from an OLS regression with dependent variable coded 1 if the respondent is willing to take advice from the husband is shown in column 2; and from the expert is in column 3. *Agency index* is an index created for the female respondent using Anderson (2008) from variables that measure if the respondent can make household decisions (clothing, footwear, medical, recreation, social visits, joining credit groups, purchases for self, purchases for others, marriage, investment) and feels confident in her ability to support the household (for 4 weeks) on her own. *Has young children* is a dummy variable equal to 1 if the female respondent has children aged 5 or less. *Lives in nuclear household* is a dummy variable equal to 1 if the female respondent belongs to a nuclear household (with no in-laws or extended family). $***p < 0.01, **p < 0.05, *p < 0.1$.

Table OA.16: Correlate (means) of individual characteristics and business preferences

	No Business (1)	Business at home (2)	Business outside (3)	Equality (p) (4)
Age (years)	37.99	37.03	37.01	0.783
Dummy: Married	0.86	0.89	0.81	0.026**
Dummy: Can read and write	0.55	0.52	0.50	0.869
Dummy: Household head	0.45	0.42	0.40	0.790
Dummy: Spouse of household head	0.40	0.43	0.44	0.850
Number of children in household	2.62	2.87	2.51	0.288
Dummy: Housewife	0.26	0.30	0.28	0.758
Dummy: Self employed	0.18	0.19	0.14	0.505
Dummy: Had a business in the past	0.25	0.25	0.17	0.079*
Dummy: Can support household for 4 weeks	0.84	0.81	0.83	0.756
Index: Makes household decisions	0.46	0.15	-0.18	0.257
Dummy: Not allowed to work	0.01	0.00	0.04	0.280
Dummy: Household has a business	0.25	0.22	0.23	0.775
Dummy: Mother has/had a business	0.05	0.17	0.21	0.016**
Avg monthly household expenditure	12052.05	13260.80	12644.59	0.308
Missing household expenditure	0.11	0.03	0.06	0.189
Dummy: Household owns home	0.71	0.82	0.78	0.088*
Index: Household assets	0.00	0.11	0.08	0.938
Dummy: Household has outstanding loan(s)	0.04	0.03	0.02	0.566
Dummy: Household has bank account(s)	0.00	0.03	0.02	0.075*
Numeracy score (out of 3)	1.79	1.64	1.88	0.240
Digit span test score	2.22	2.16	2.25	0.727
Risk measure (lower is more averse)	2.88	3.04	3.12	0.644
Patience measure (higher is more patient)	3.84	3.37	3.51	0.243

Patience measure in far frame	3.74	3.13	3.19	0.045**
Dummy: Present bias	0.16	0.15	0.14	0.923
Dummy: Future bias	0.25	0.31	0.32	0.394
N	73	372	119	

Note: All the calculations in this Table are based on an OLS regression of respondent characteristic on preferences for business location. Risk and time preferences are derived from unincentivized question asked at endline. Standard errors clustered at the branch level. Equality test refer to coefficient equality across columns (1), (2) and (3).

Note: $***p < 0.01, **p < 0.05, *p < 0.1$.

Table OA.17: Correlate (means) of individual characteristics and demand for male relatives' advice

	Wants advice (1)	Does not want advice (2)	Equality (p) (3)
Age (years)	37.25	36.71	0.584
Dummy: Married	0.89	0.78	0.004***
Dummy: Can read and write	0.48	0.66	0.008***
Dummy: Household head	0.43	0.40	0.619
Dummy: Spouse of household head	0.45	0.35	0.141
Number of children in household	2.80	2.59	0.491
Dummy: Housewife	0.28	0.31	0.676
Dummy: Self employed	0.18	0.20	0.763
Dummy: Had a business in the past	0.22	0.28	0.397
Dummy: Can support household for 4 weeks	0.81	0.83	0.786
Index: Makes household decisions	0.08	0.29	0.508
Dummy: Not allowed to work	0.01	0.04	0.200
Dummy: Household has a business	0.24	0.15	0.024**
Dummy: Mother has/had a business	0.17	0.12	0.398
Avg monthly household expenditure	12875.15	13402.89	0.389
Missing household expenditure	0.05	0.04	0.718
Dummy: Household owns home	0.81	0.75	0.476
Index: Household assets	-0.02	0.53	0.015**
Dummy: Household has outstanding loan(s)	0.03	0.04	0.537
Dummy: Household has bank account(s)	0.02	0.05	0.208
Numeracy score (out of 3)	1.55	2.40	0.000***
Digit span test score	2.10	2.55	0.001***
Risk measure (lower is more averse)	2.99	3.25	0.119
Patience measure (higher is more patient)	3.37	3.85	0.028**

Patience measure in far frame	3.12	3.69	0.027**
Dummy: Present bias	0.14	0.20	0.173
Dummy: Future bias	0.29	0.34	0.179
N	458	106	

Note: All the calculations in this Table are based on an OLS regression of respondent characteristic on positive demand for advice from the male, main decision maker in the household. Risk and time preferences are derived from unincentivized question asked at midline. Standard errors clustered at the branch level. Equality test refer to coefficient equality across columns (1) and (2).

Note: $***p < 0.01, ** p < 0.05, *p < 0.1$.

Table OA.18: Correlate (means) of individual characteristics and demand for experts' advice

	Wants advice (1)	Does not want advice (2)	Equality (p) (3)
Age (years)	37.34	36.80	0.564
Dummy: Married	0.87	0.88	0.756
Dummy: Can read and write	0.50	0.54	0.332
Dummy: Household head	0.42	0.41	0.832
Dummy: Spouse of household head	0.43	0.42	0.859
Number of children in household	2.80	2.68	0.536
Dummy: Housewife	0.27	0.31	0.467
Dummy: Self employed	0.19	0.16	0.488
Dummy: Had a business in the past	0.24	0.22	0.530
Dummy: Can support household for 4 weeks	0.81	0.84	0.427
Index: Makes household decisions	0.20	-0.03	0.425
Dummy: Not allowed to work	0.02	0.00	0.163
Dummy: Household has a business	0.23	0.21	0.625
Dummy: Mother has/had a business	0.16	0.17	0.699
Avg monthly household expenditure	13055.11	12828.44	0.439
Missing household expenditure	0.05	0.04	0.889
Dummy: Household owns home	0.82	0.75	0.128
Index: Household assets	0.08	0.10	0.859
Dummy: Household has outstanding loan(s)	0.03	0.02	0.450
Dummy: Household has bank account(s)	0.02	0.02	0.454
Numeracy score (out of 3)	1.53	2.04	0.001***
Digit span test score	2.17	2.23	0.380
Risk measure (lower is more averse)	2.92	3.24	0.078*
Patience measure (higher is more patient)	3.49	3.40	0.733

Patience measure in far frame	3.21	3.24	0.875
Dummy: Present bias	0.14	0.17	0.206
Dummy: Future bias	0.32	0.27	0.312
N	363	201	

Note: All the calculations in this Table are based on an OLS regression of respondent characteristic on positive demand for advice from the male, main decision maker in the household. Risk and time preferences are derived from unincentivized question asked at midline. Standard errors clustered at the branch level. Equality test refer to coefficient equality across columns (1) and (2).

Note: $***p < 0.01, **p < 0.05, *p < 0.1$.

OA.5 Experiment script

Thank you for answering our survey and being a part of our research. Before we start with a small exercise, we would like to give you Rs. 300 as a compensation for your time in participating in this survey. These Rs. 300 are not a part of the activity and are yours to keep.

I would like to have brief conversation with your husband/male relative regarding our research. Can you please call him and give us 5 minutes alone in this room?

[Enumerator: If husband is available and willing to talk to us, proceed with the next questionnaire form. If husband not available, ask if it is possible to call him and agree with him on a time to visit again. If husband not available to talk on the phone, agree with the wife on a time to visit the household again when the husband will be present. If the husband is unwilling to talk to us, please record 77.

[Enumerator: If the respondent is unmarried or her husband does not live with her/is not a part of the household roster, then ask for the male household head. If household head is a female, then ask for the main male adult (18 or above) decision maker in the household. Step 1 is then to be administered to this male individual.]

If there is no husband and/or an adult male household member in the household then record 77.

Step 1: Male respondent Enumerator: [Communicate the following with the male respondent]

I will now ask you a few questions. Your answers in these questions can help you earn up to Rs. 100 so please answer carefully and honestly. Please ask for clarification if you do not understand any question. Your answers will remain completely confidential and not revealed with your name outside this house. None of the responses here will be recorded with your name.

[Enumerator: Please make sure that the female respondent cannot hear what you are saying to the male household member]

Step 1: with male husband/main male decision maker Record Name. Record Relationship with main female respondent.

1. There are 3 business opportunities: Version I:

1. Business A which is to be done at home and yields Rs.5,000 in sales every month and running cost is Rs. 2,000
2. Business B which is to be done by going to the nearby market and yields Rs. 10,000 every month and running cost is Rs. 6,000
3. Business C which is to be done by going to the big city to work with a big distributor and yields Rs. 16,000 every month and running cost is Rs. 10,000

Version II:

1. Business A which is to be done at home and yields Rs.5,000 in sales every month and running cost is Rs. 1,000
2. Business B which is to be done by going to the nearby market and yields Rs. 10,000 every month and running cost is Rs. 7,000
3. Business C which is to be done by going to the big city to work with a big distributor and yields Rs. 16,000 every month and running cost is Rs. 14,000.

Rank these in order of increasing profit levels. If you get the ranking correct you will get Rs.100. [Enumerator: please show the respondent the paper with the 3 options and record his response].

2. Imagine a situation where your wife has managed to obtain a loan so finance is not a constraint. Consider the same business options that I just gave you plus the option of 'doing nothing'. Of the 4 options, which would you choose for her?

Before I talk to your wife I would also like to ask you to answer a question. Please let us know of the two possible answers to the following question. Please note that the choices you make may be given as advice to your wife for the same question. If she gets the correct answer, she will earn up

to Rs.200.

[Ask version 1/2/3/4 as randomised]

Version 1: Who has the highest wickets in one day cricket? A.Wasim Akram, B. Muttiah Muralithran, C. Shane Warne, D.Waqar Younis

Version 2: In medicine, which of these is usually denoted by 120/80 for an adult? A: Normal Pulse B: Normal Hearing C: Normal vision D: Normal Blood Pressure

Version 3: Starting from the junior most, arrange these ranks in the Pakistan Army in ascending order of seniority: 1. Lieutenant Colonel, 2. general, 3. Colonel, 4.Lieutenant General A.1243 B. 3421 C. 2431 D.1342

Version 4: Which of these cannot be the same for two different people? A. Skin Colour B. Fingerprints C. Blood Group D. Eye Colour.

Please also look at the following pattern. Here are a group of pictures that follow some order. Can you guess what the next picture in this sequence will be? You have the following options. Again, let us know which two shapes could complete the pattern. Please note that the choices you make may be given as advice to your wife for the completing the pattern. If she gets the correct answer, she will earn up to Rs.200.

[Show version 1/2/3/4 as randomised]

[If correct profit ranking] Thank you for your time. You won Rs. 100 from your answer to the first question that I will hand to you now.

I will now like to talk to (female respondent) again to complete the survey with her.

[Enumerator: Please hand over the money won (and get proof of payment.]

[If incorrect ranking] Thank you for your time. Unfortunately, you did not rank the options correctly and therefore, I am unable to pay you Rs. 100.

I will now like to talk to (female respondent) again to complete the survey with her.

Step 2: Female respondent Enumerator: Communicate the following to the female respondent: I will now ask you a few more questions. Your answers in these questions can help you earn up to Rs. 200 so please answer carefully and honestly. Please ask for clarification if you do not understand any question. Your answers will remain completely confidential. None of the responses here will be recorded with your name. 1. There are 3 business opportunities: Version I:

1. Business A which is to be done at home and yields Rs.5,000 in sales every month and running cost is Rs. 2,000
2. Business B which is to be done by going to the nearby market and yields Rs. 10,000 every month and running cost is Rs. 6,000
3. Business C which is to be done by going to the big city to work with a big distributor and yields Rs. 16,000 every month and running cost is Rs. 10,000

Version II:

1. Business A which is to be done at home and yields Rs.5,000 in sales every month and running cost is Rs. 1,000
2. Business B which is to be done by going to the nearby market and yields Rs. 10,000 every month and running cost is Rs. 7,000
3. Business C which is to be done by going to the big city to work with a big distributor and yields Rs. 16,000 every month and running cost is Rs. 14,000.

Rank these in order of increasing profit levels. If you get the ranking correct you will get Rs.100. [Enumerator: please show the respondent the paper with the 3 options and record her response].

2. Imagine a situation where you have managed to obtain a loan so finance is not a constraint and you do not have to consider whether you will be able to obtain permission from your husband/male decision maker. From the business plans specified in step 1 (with the added option of 'doing noth-

ing'), which one would you choose for yourself? [Enumerator: hand the paper to the respondent with 4 options and ask them to select. Once selected, put the answer in the envelope and seal it]. Please tick on the paper, fold it and then give it to me. I will put it in an envelope and seal it. This will not be revealed to anyone in your household and will only be known to the research team who will never tell anyone.

3. Consider the same business options as in step 2 (3 businesses plus the option to do nothing). Imagine again a situation where you have managed to obtain a loan so finance is not a constraint. Which of the 4 options will your husband/male decision maker choose for you? Your husband//male decision maker was asked to choose for you from these 4 options and you will get Rs.100 if your answer matches his.[Enumerator provide a new piece of paper with 4 options]. Please tick on the paper. [Enumerator: please enter on tablet her choice]

If she chooses the doing nothing option, then ask her why she chose this option: [Enumerator: do not prompt. Multiple responses are allowed. For example if she says she and her household members don't think it is suitable for her to run a business, then tick 1 and 2]

1. Husband/household head doesn't think it's suitable for her to run a business.
2. She doesn't think it is suitable to run a business.
3. Husband/household head thinks she is not capable.
4. She doesn't think she is capable.
5. There are other better uses of the money.

Advice taking

Part I: knowledge question [Randomise order between part I and part II]

We will now ask you a question for which if you give the correct answer you will get Rs.200. We will also offer you the opportunity to get advice on the answer for the question we ask you from your husband/male decision maker or an expert with knowledge of the field we have asked you the

question about. Please listen to the question first and then wait for us to offer you the opportunity to take advice before you give your answer.

[Ask version 1/2/3/4 as randomised]

In this envelope there is a voucher for Rs.0, Rs. 50 or Rs. 100 for advice from either husband/male decision maker or an expert. We will now offer you to get advice from husband/male decision maker and/or an expert for giving up this amount from your winnings. We will open this envelope later to reveal what amount is written in it and who you have the opportunity to get advice from but before that for all amounts, we will ask you what you would want to do.

Whatever you decide, we will implement it once the envelope is opened. Please note that the advice will be two correct choices in the opinion of husband/male decision maker or the expert.

[Enumerator: make sure respondent understands that we will implement the choice that she makes now once the envelope is opened]

1. Would you be willing to pay Rs. 0 to get advice from your husband/male decision maker?
2. Would you be willing to pay Rs.50 to get advice from your husband/male decision maker?
3. Would you be willing to pay Rs.100 to get advice from your husband/male decision maker?
4. Would you be willing to pay Rs. 0 to get advice from an expert?
5. Would you be willing to pay Rs. 50 to get advice from an expert?
6. Would you be willing to pay Rs. 100 o get advice from an expert?

[Enumerator: Open envelope: Advice from husband/male decision maker or expert and voucher amount 0/50/100. Accordingly implement choice. If expert choice is written on the voucher and woman willing to take it for the voucher amount, show options B and D as two possible correct choices. If husband/male decision maker choice is written on the voucher and woman is willing to take it for the voucher amount, show the two cards the husband/male decision maker chose.]

Part II: Abstract reasoning question

We will now ask you a question for which if you give the correct answer you will get Rs.200. We will also offer you the opportunity to get advice on the answer for the question we ask you from your husband/male decision maker or an expert with knowledge of the field we have asked you the question about. Please listen to the question first and then wait for us to offer you the opportunity to take advice before you give your answer.

The question is: [randomised] Here are a group of pictures that follow some order. Can you guess what the next picture in this sequence will be? You have the following options. [Enumerator: Show the respondent the graphic cards and then ask them to select their best guess. Enter their guess here].

[Show and ask version 1/2/3/4 as randomised]

In this envelope there is a voucher for Rs.0, Rs. 50 or Rs. 100 for advice from either husband/male decision maker or an expert. We will now offer you to get advice from husband/male decision maker and/or an expert for giving up this amount from your winnings. We will open this envelope later to reveal what amount is written in it and who you have the opportunity to get advice from but before that for all amounts, we will ask you what you would want to do.

Whatever you decide, we will implement it once the envelope is opened. Please note that the advice will be two correct choices in the opinion of husband/male decision maker or the expert.

[Enumerator: make sure respondent understands that we will implement the choice that she makes now once the envelope is opened]

1. Would you be willing to pay Rs. 0 to get advice from your husband/male decision maker?
2. Would you be willing to pay Rs.50 to get advice from your husband/male decision maker?
3. Would you be willing to pay Rs.100 to get advice from your husband/male decision maker?
4. Would you be willing to pay Rs. 0 to get advice from an expert?
5. Would you be willing to pay Rs. 50 to get advice from an expert?

6. Would you be willing to pay Rs. 100 o get advice from an expert?

[Enumerator: Open envelope: Advice from husband/male decision maker or expert and voucher amount 0/50/100. Accordingly implement choice. If expert choice is written on the voucher and woman willing to take it for the voucher amount, show options B and D as two possible correct choices. If husband/male decision maker choice is written on the voucher and woman is willing to take it for the voucher amount, show the two cards the husband/male decision maker chose.]

Payment: [Profit ranking questions: Your answer matches that of your husband/male decision maker whom we asked earlier. Therefore, you win Rs 100./ Your answer does not match that of your husband/male decision maker. Therefore we cannot pay you Rs. 100.]

[Your answer to the [knowledge and/or abstract reasoning question] was correct. You win (additional) Rs. 200 (or Rs. 400 if both correct)/ Your answer to the [knowledge/abstract reasoning question] was incorrect. Therefore you do not get the Rs. 200 from that question. Deduct the applicable cost of advice if the respondent has positive earnings and opted for advice.]