

Coupling Labor Supply Decisions: An Experiment in India

Matt Lowe

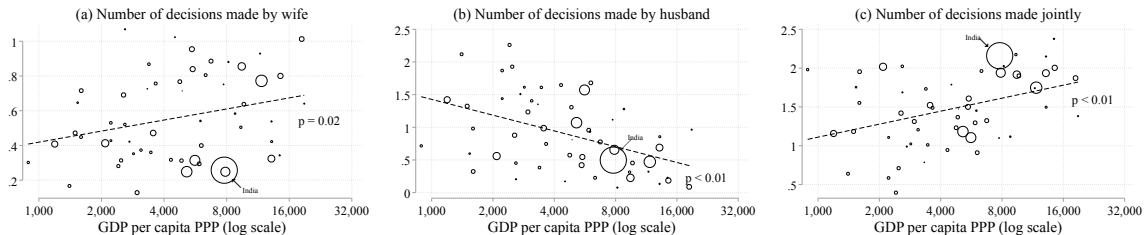
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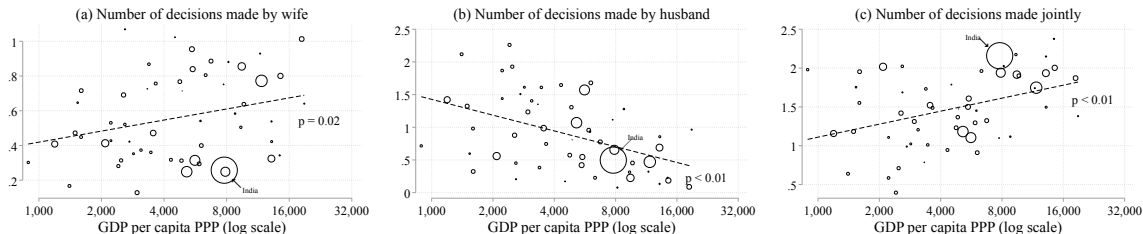
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Couples Make More Joint Decisions in More Developed Countries



- Latest Demographic and Health Survey for each country: married women report who usually makes three household decisions (own healthcare, major purchases, family visits)
- Wife-alone and joint decision-making rise with GDP per capita; husband-alone falls

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- ⇒ **Can external intervention advance the transition toward joint decision-making?**

Joint Household Interventions Seen as Best Practice

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- Backed by evidence that spouses' differing incentives can produce inefficient household decisions
 - Spouses withhold information from each other (Anderson & Baland 2002, Ashraf 2009, Castilla & Walker 2013, Ashraf et al. 2014, Fiala 2018, Zhang 2024a,b)
 - Face bargaining costs (Coase 1960, Riedl 1995, Anderlini & Felli 2001, Coase 2005)
- Joint interventions could mitigate these frictions – and promote family unity (Ashraf 2024)

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- **This paper: do interventions toward joint decision-making work as predicted?**

Our Context: A New Job for Women in India

- Female LFP low in India; raising it is a policy priority (Fletcher et al. 2017)
- Household frictions likely to influence take-up of female work
 1. Women's work not concealable; must come to joint decision if woman is to work
 2. Women in India voice more support for women's employment than men
(Bernhardt et al. 2018, Field et al. 2021, Bursztyn et al. 2023)
 3. Marriages in India often arranged; spouses in young couples may not know each other well and may face especially high bargaining costs
- Husbands might withhold information, and bargaining costs might prevent joint decision-making – joint interventions could make information symmetric or nudge spouses to discuss female employment

Field Experiment and Predicted Effects

- Partner with large carpet manufacturer, offering women paid training and employment in weaving
- Randomized how opportunity presented to married couples, using 2-by-3 design
 - Randomized whether ticket enabling enrollment in program given to (i) husband or (ii) wife
 - Cross-randomized whether non-ticketed: (i) not informed about ticket, (ii) informed, or (iii) informed with spouse and encouraged to discuss

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 - Cross-randomized whether non-ticketed: (i) not informed about ticket, (ii) informed, or (iii) informed with spouse and encouraged to discuss
- Household model with bargaining frictions: information and discussion should both raise enrollment
- Academic experts ($N = 70$) and local experts ($N = 241$ weavers) made similar predictions

Preview of Results

- No effect of giving the ticket to the wife rather than the husband
- Information had no effect on enrollment (if anything, negative)
 - Direct evidence of information diffusion: over 70% of uninformed spouses knew about ticket by endline
- Discussion kick-started decision-making (+1 discussion), yet **reduced enrollment by ~50%**

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 - Negative effects driven by couples in which ticketed spouse was more supportive of women weaving
- External validity: couples in IHDS that discuss work-related topics more have lower FLFP

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- Take-aways:
 - Nudges toward joint decision-making can backfire, producing a status quo bias against take-up
 - Much remains to be learned about intervention into the household

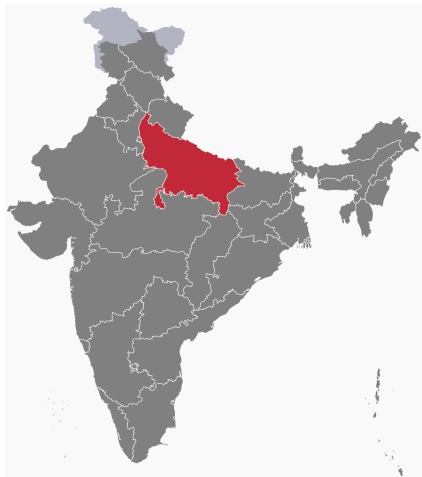
Contribution to Literature

- Main contribution: evidence that prompting HH discussion about an opportunity can lower take-up
 - Our treatment narrowly designed to prompt discussion; more intensive interventions that also change the nature of discussion find favorable results, at least from policymaker's perspective (Ashraf et al. 2020, Boyer et al. 2022, Donald et al. 2022, Bjorkman Nyqvist et al. 2023, Kala & McKelway 2025)
 - Negative effects of joint intervention not without precedent (Anderberg et al. 2024, Dean & Jayachandran 2019, Gazeaud et al. 2023)
- Evidence on information withholding in the HH: in contrast to existing literature, we find no strategic withholding, and direct evidence of information diffusion (Anderson & Baland 2002, Ashraf 2009, Ashraf et al. 2014, Castilla & Walker 2013, Fiala 2018, Zhang 2024a,b)
- Household constraints to female labor supply (Bursztyn et al. 2020, Dean & Jayachandran 2019, Heath & Tan 2020, Field et al. 2021, Kala & McKelway 2025, McKelway 2025a,b)
- Introduce expert and local prediction (DellaVigna & Pope 2018, DellaVigna et al. 2019, Thomas et al. 2020) to work on household intervention

Outline of Talk

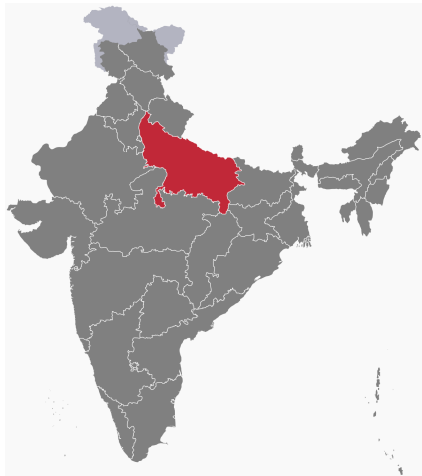
1. **Background and setting**
2. Experimental design
3. Predictions: model and expert surveys
4. Results
5. Mechanisms
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Setting: Rural Uttar Pradesh, India



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- At baseline, 82% of husbands employed vs. 13% of wives
- Partner: Obeetee, one of India's largest carpet producers
 - Area known as "carpet belt" of India
 - Carpet weaving common occupation for men in the area

Weaving Training and Employment Program for Women

- Firm offers weaving training and employment for women
 - 4 months paid training in weaving
 - Followed by long-term work as weaver
 - All-female weaving centers
 - Centers in women's villages
 - Aged 18 to 30
- Experiment done in conjunction with recruitment for 6 new female weaving centers (120 positions)



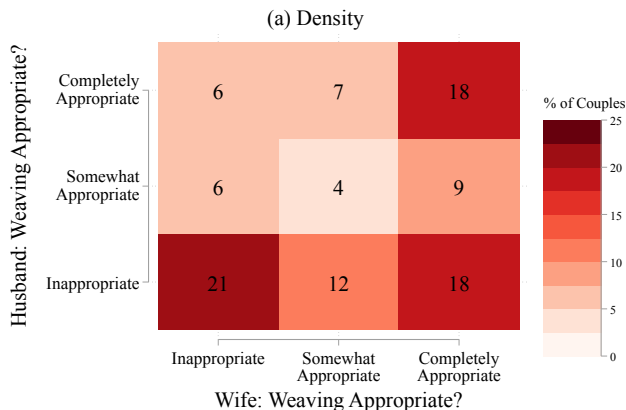
Fact 1: Wives Are More Supportive of Women's Employment than Husbands

	Appropriate (0-2) for Man?			Appropriate (0-2) for Woman?			Job Interest (0-2)
	Construct.	Weaver	Teacher	Construct.	Weaver	Teacher	
Wife	-0.04 (0.05)	0.05 (0.05)	-0.02 (0.02)	0.29*** (0.05)	0.31*** (0.05)	0.11*** (0.04)	0.14** (0.06)
Observations	976	974	975	973	973	971	500
Husband Mean	1.4	1.4	1.9	.57	.81	1.7	1.2

Standard errors robust.

- Asked husbands and wives, separately, six questions: *How appropriate would it be for men / women in your household to hold a job as a construction laborer / weaver / teacher?*
- Wives also more interested in the specific job opportunity we advertised (column 7)

Fact 2: Spouses Often Disagree About Whether Women Should Weave



- 58% of couples give different answers on the appropriateness of women weaving
- Disagreement usually (67%) takes the form of the wife being more supportive
- But a sizeable share (33%) takes the opposite form

Fact 3: Husbands' Opinions More Predictive of Program Take-Up than Wives'

	Enrolled	
Husband: Weaving Appropriate (0-2)?	0.12*** (0.02)	0.11*** (0.02)
Wife: Weaving Appropriate (0-2)?	0.06*** (0.02)	0.05*** (0.02)
Observations	489	489
p(Husband = Wife)	0.03**	0.03**
Outcome Mean	0.15	0.15
Baseline Controls	No	Yes

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- Both spouses' opinions predict take-up
- But husbands' opinions significantly more predictive, consistent with high male bargaining power

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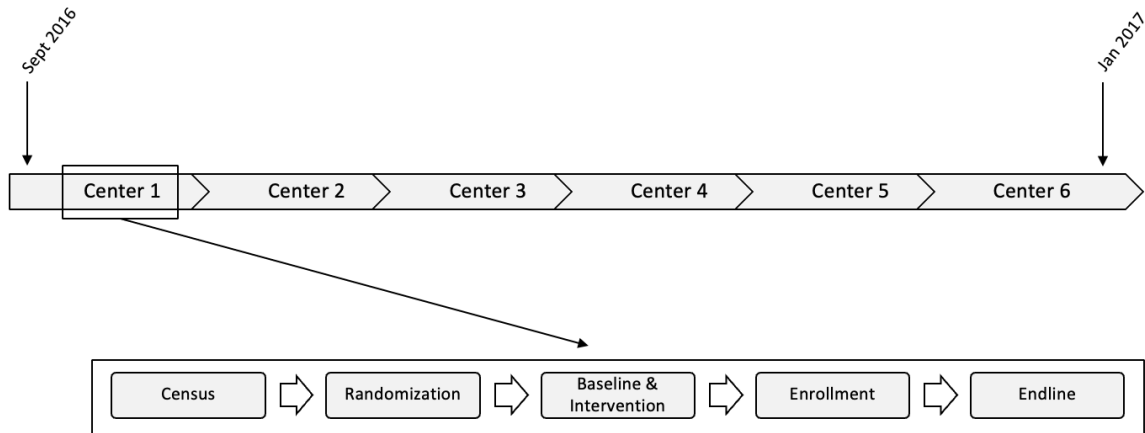
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⇒ Facts 1-3 motivate our experimental design

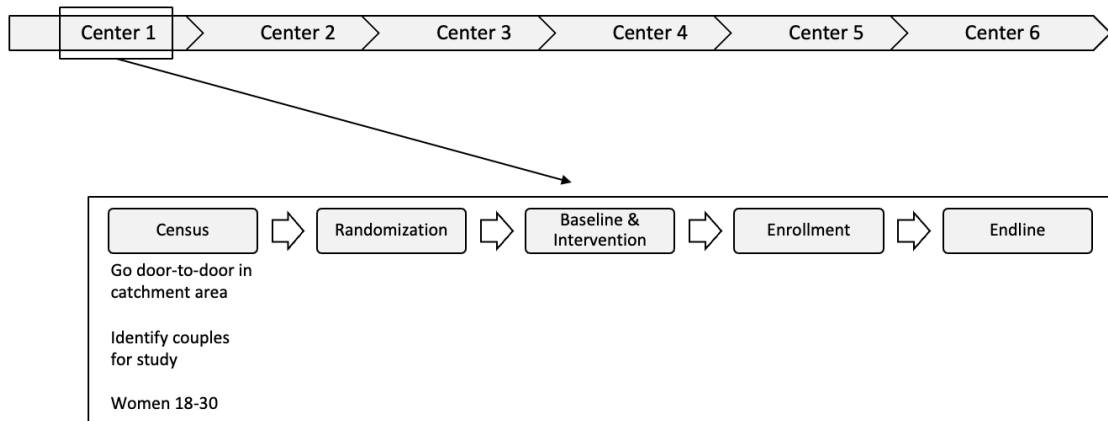
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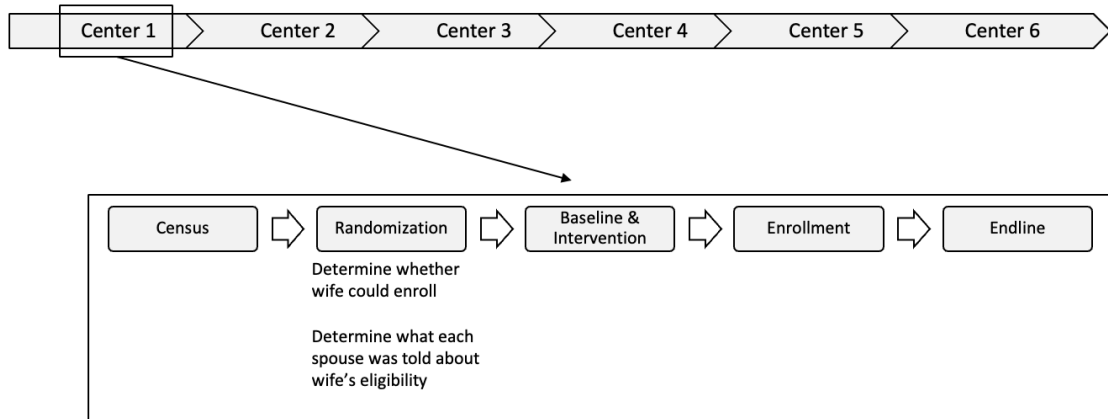
Timeline of Experiment



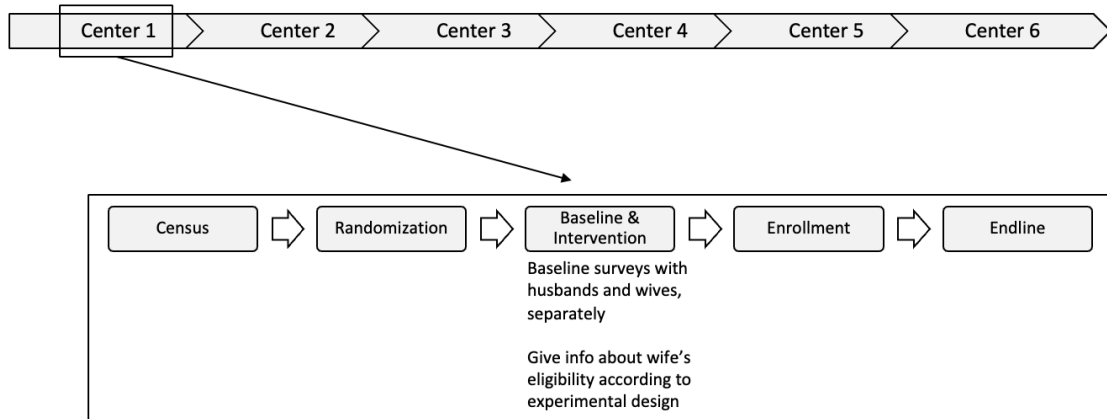
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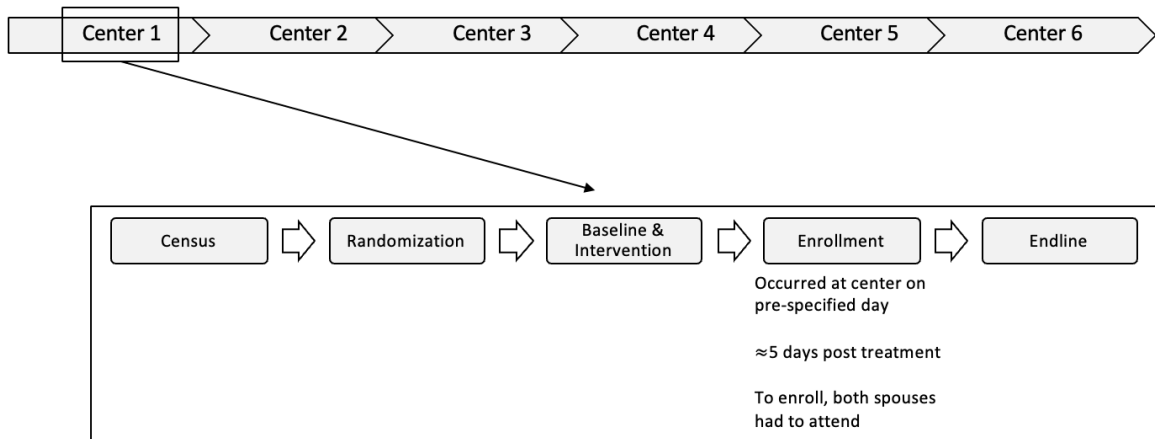
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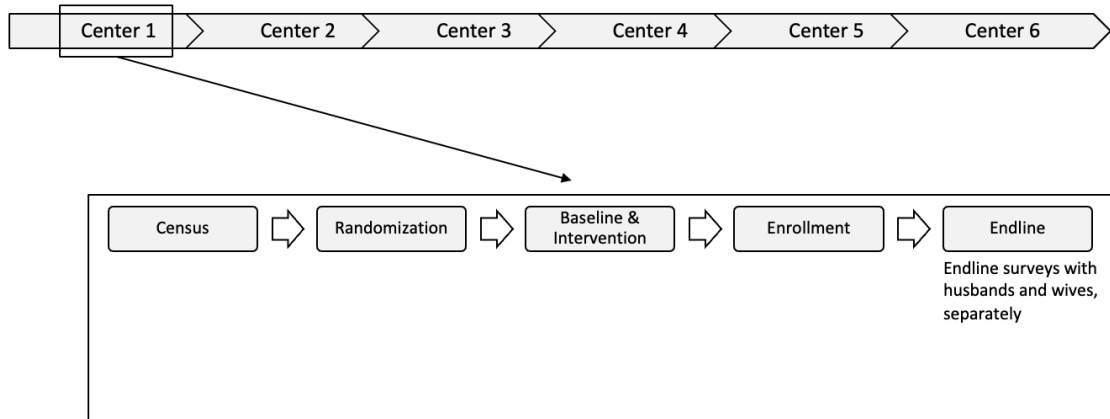
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Randomization Step #1: Couples with Enrollment Tickets



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- Unique ticket required to enroll; couples had to attend enrollment day together
- Printed tickets for only 90% of couples, chosen randomly (common knowledge)
- Ensures plausible deniability (ticket recipient can tell spouse they did not receive a ticket)
- Remaining 10% got baseline survey but excluded from analysis

Randomization Step #2: Ticketed Spouse

Ticketed Spouse:

Husband	Wife

Randomization Step #3: Information to Non-Ticketed Spouse

<i>Ticketed Spouse:</i>			
<i>Non-Ticketed:</i>	Husband	Wife	

- Ticketed spouse always informed of what information would be given to non-ticketed spouse

Randomization Step #3: Information to Non-Ticketed Spouse

Ticketed Spouse:

<i>Non-Ticketed:</i>	Husband	Wife
<i>NoInfo</i>		
<i>Info</i>		
<i>Discuss</i>		

← Took baseline survey, but given no info about job/ticket

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← Informed about job/ticket after taking baseline survey

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Ticketed Spouse:

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NoInfo		
Info		
Discuss		

← After survey, brought together with spouse. Informed together and given 3 minutes to discuss.

Analysis Sample

- Analyze couples in which:
 1. Ticket assigned
 2. Both spouses completed baseline
- N = 495 couples
 - 732 couples had tickets; 32% attrited (spouse unavailable, out of time, or no consent)
 - At most 24% of attritors could have known their treatment
 - Attrition unrelated to treatment; balance among non-attritors close to chance levels

		<i>Ticketed Spouse:</i>	
<i>Non-Ticketed:</i>	Husband	Wife	
<i>NoInfo</i>	77 couples	82 couples	159 couples
<i>Info</i>	83 couples	88 couples	171 couples
<i>Discuss</i>	88 couples	77 couples	165 couples
	248 couples	247 couples	

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Ex Ante Model and Predictions

- HH only enrolls if couple bargains and decides jointly, but two frictions may prevent bargaining:
 - Information withholding: informed spouse can choose not to tell uninformed about job
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 - Information withholding: informed spouse can choose not to tell uninformed about job
 - Bargaining costs: if spouses disagree about enrollment, one must pay cost to start bargaining process
- Prediction 1: *Info* should raise enrollment relative to *NoInfo*
 - Effect should be larger when ticketed spouse less supportive of enrollment than non-ticketed
- Prediction 2: *Discuss* should raise enrollment relative to *Info*
 - Effect should be larger when couples disagree (no cost when couples agree)
- Prediction 3: effect of *WifeTicket* ambiguous
 - Husbands more likely to *want* to withhold; wives more likely to *need* to
 - But effect should be larger when wife more supportive than husband

Eliciting Predictions of Researchers

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- Compiled list of authors of intra-household papers, focusing on those done in developing countries
 - Papers published in 7 leading econ journals (5 general interest, 2 field), presented at NEUDC, cited in earlier draft, or included on PhD development syllabi for household lectures

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- Emailed survey to 361 experts
 - Paper had been circulated – survey screened out those who had seen and could remember some results
- 70 experts (19% of contacted) passed screening questions and gave predictions
 - Skew more junior than full sample, but experienced: average of $\sim 3,500$ Google Scholar citations

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- Given actual enrollment rate in Husband Ticket & *NoInfo* cell, asked to predict enrollment rates in other cells

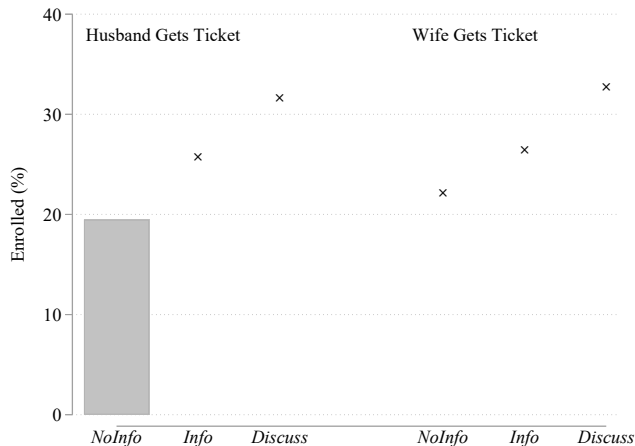
Eliciting Predictions of Local Experts

- Do locals, with knowledge of local culture, predict better than researchers? (Thomas et al. 2020)
- Surveyed 241 male and female weavers (49% female) working in Obeetee loom centers

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- Do locals, with knowledge of local culture, predict better than researchers? (Thomas et al. 2020)
- Surveyed 241 male and female weavers (49% female) working in Obeetee loom centers
- Asked to imagine Obeetee recruiting women for its female weaving program in a village nearby, with a surveyor going door-to-door to inform married couples in the week before enrollment
- Rank three strategies by likelihood of getting women to apply:
 1. Inform the husband alone
 2. Inform the wife alone
 3. Inform the two together and encourage them to discuss during the meeting

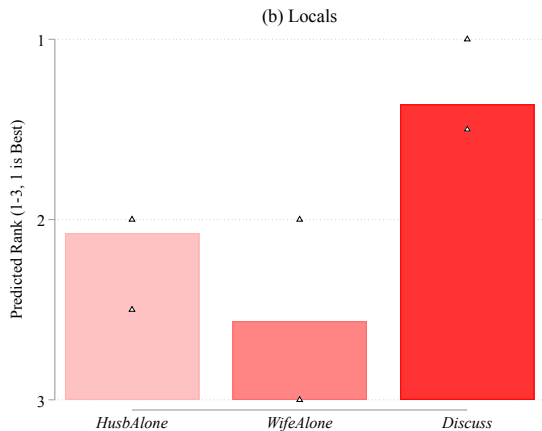
Researchers Expect Information and Discussion to Raise Enrollment



N Experts = 70.

- Predict +5.5 pp from *Info*: 90% predict a positive effect
- Predict +6.1 pp from *Discuss* vs. *Info*: 86% predict a positive effect
- Predict small *WifeTicket* effect (+1.7 pp), with little consensus (56% positive)

Local Experts Agree: Discussion Ranked Most Effective

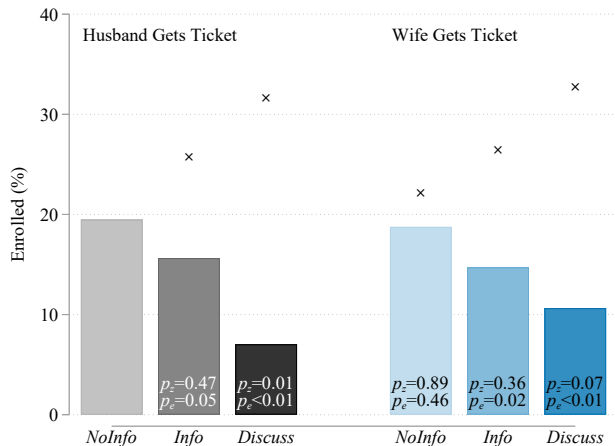


- 68% of locals rank *Discuss* best; only 8% rank it worst
 - Less positive than researchers: corresponding stats for researchers are 76% and 1%
- Unlike researchers, locals expect informing the husband to beat informing the wife – consistent with norms of male authority

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Actual Findings Unexpected



N experts = 70, N couples = 495. Strata and baseline controls included. Standard errors robust.

- p_z = p-value for comparison with control mean
- p_e = p-value for comparison with avg expert prediction
- Enrollment *declines* as the non-ticketed spouse is brought into the decision, whoever holds the ticket
- Reject 4 of 5 expert-predicted effects ($p < 0.10$)

Main Results: No Effect of Information

- $Enroll_i = \beta_1 Info_i + \beta_2 Discuss_i + \beta_3 WifeTicket_i + \alpha \mathbf{MS}_i + \gamma \mathbf{X}_i + \varepsilon_i$

Main Results: No Effect of Information

- $Enroll_i = \beta_1 Info_i + \beta_2 Discuss_i + \beta_3 WifeTicket_i + \alpha MS_i + \gamma X_i + \varepsilon_i$
- *Info*: -3 to -4 pp, insignificant, off a *NoInfo* base of 18%
- Reject mean expert prediction of +5.5 pp ($p \leq 0.03$)

	Enrolled	
<i>Info</i>	-0.03 (0.04)	-0.04 (0.04)
<i>Discuss</i>	-0.08** (0.04)	-0.10*** (0.03)
<i>WifeTicket</i>	-0.00 (0.03)	0.01 (0.03)
<i>NoInfo</i> Mean	0.18	0.18
<i>HusbTicket</i> Mean	0.15	0.15
$p(Info = Discuss)$	0.22	0.06*
Observations	495	495
Baseline Controls	No	Yes

Strata controls (village fixed effects and an indicator for OBC status) included. Standard errors robust.

Main Results: Discussion Reduces Enrollment

- *Discuss*: -8 to -10 pp vs. *NoInfo* ($p < 0.01$ with controls)
 - A 44–56% drop
- -5 to -6 pp vs. *Info* ($p = 0.06$ with controls)
 - A 33–43% drop
- Easily reject mean expert predictions ($p < 0.001$)
- Effects persist: similar impacts on program participation one month in

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Main Results: No Effect of Which Spouse Gets the Ticket

- Enrollment 15% under *HusbTicket* vs. 16% under *WifeTicket*, insignificant ($p = 0.83$ with controls)
- Cannot reject the (small) mean expert prediction of +1.7 pp
- Saturated specification: effects of *Info* and *Discuss* do not differ by *WifeTicket*

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Baseline Controls	No	Yes

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Why No Effect of Information? It Diffused Anyway

- Endline: asked non-ticketed spouses whether their spouse had received a ticket
- In *NoInfo*, 72% knew – despite plausible deniability
- *Info* raised awareness by 10 pp, but for couples where sharing wouldn't lead to enrollment (given null effects on enrollment)

	Non-Ticketed Spouse Knows About Ticket	
<i>Info</i>	0.10** (0.05)	0.10* (0.05)
<i>WifeTicket</i>	0.05 (0.04)	0.05 (0.04)
<i>NoInfo</i> Mean	0.72	0.72
Observations	414	414
Baseline Controls	No	Yes

Discuss indicator and strata controls (village fixed effects and an indicator for OBC status) included. Standard errors robust.

Discussion Treatment Kick-Started a Decision Process

- 80% of *Discuss* couples discussed the job in the designated three minutes (surveyor reports)
- Discuss* raised the total number of discussions couples reported by ~ 1 , from a base of ~ 3
- So no crowd-out of organic discussion: the treatment prompted *more* deliberation...
- ...yet enrollment fell

	N Discussions About the Job	
<i>Info</i>	-0.00 (0.35)	0.09 (0.35)
<i>Discuss</i>	1.00** (0.42)	0.99** (0.44)
<i>WifeTicket</i>	-0.12 (0.31)	-0.07 (0.31)
<i>NoInfo</i> Mean	3.04	3.04
$p(\text{Info} = \text{Discuss})$	0.01***	0.02**
Observations	829	829
Baseline Controls	No	Yes

Individual-level data from the endline survey. Strata controls (village fixed effects and an indicator for OBC status) included. Standard errors clustered by couple.

Heterogeneity Predicted by Ex Ante Model Also Rejected

- Use baseline question on female weaver appropriateness
- Model: *Info* effect larger when ticketed spouse less supportive of female weavers
 - No: interaction ≈ 0
- Model: *Discuss* effect larger when couples disagree
 - No: if anything more *negative*
- Bargaining-frictions model rejected. What *does* explain the results?

	Enrolled	
	X = Ticketed Less Supportive	X = Spouses Disagree
<i>Info</i>	-0.04 (0.05)	0.03 (0.06)
<i>Discuss</i>		-0.03 (0.05)
X	-0.06 (0.05)	0.05 (0.06)
<i>Info</i> $\times$ X	0.01 (0.08)	-0.12 (0.08)
<i>Discuss</i> $\times$ X		-0.13* (0.07)
Observations	489	489
Baseline Controls	Yes	Yes

Strata and baseline controls included. Standard errors robust. *Discuss* terms included but not reported in column 1; column 2 also controls for *WifeTicket*.

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- Suppose couples enroll only if *neither* spouse vetoes it
 - All couples had de jure veto power: enrollment required both spouses to attend
- Spouses incur private utility cost if they exercise veto
 - Captures internal or external pressure to be agreeable, can vary by gender
 - Could make it preferable to go along with enrollment even if opposed
- Treatments vary the cost by determining who felt a *right* to make the decision
 - Ticketed spouses always feel entitled
 - *Discuss*, and to some extent *Info*, make non-ticketed spouses feel entitled too

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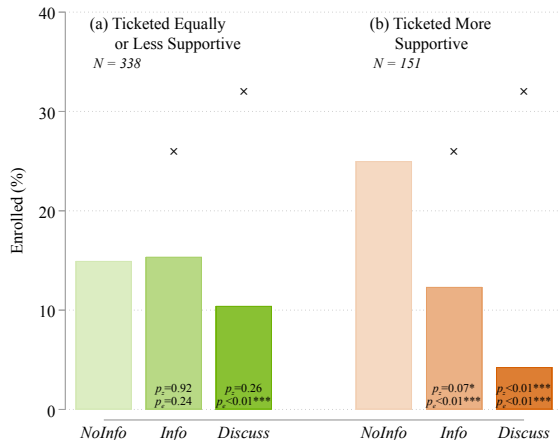
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- Treatments vary the cost by determining who felt a *right* to make the decision
 - Ticketed spouses always feel entitled
 - *Discuss*, and to some extent *Info*, make non-ticketed spouses feel entitled too
- Rationalizes main results:
 - No withholding: opposed ticket-holders are comfortable vetoing, so lose nothing by sharing
 - Negative effect of discussion: enrollment less likely when two spouses can veto rather than one

Veto Model: Three Additional Predictions

1. **Asymmetric negative effects:** *Info* and *Discuss* should reduce enrollment *only* when the ticketed spouse is more supportive of enrollment than the non-ticketed one
 - Near opposite of ex ante model
2. **WifeTicket effect in NoInfo:** among disagreeing couples, assigning the ticket to the more supportive spouse should raise enrollment in *NoInfo* – but less so in *Info* or *Discuss*, which strengthen the non-ticketed spouse's veto
3. **Decision-making power:** the non-ticketed spouse should be reported as more influential over the enrollment decision in *Info* and *Discuss*

Prediction 1: Interventions Reduce Enrollment Only If Ticketed More Supportive

- *Info* and *Discuss* effects null when ticketed spouse equally or less supportive
- Both significantly reduce enrollment when ticketed spouse *more* supportive
- As veto model predicts; near opposite of ex ante model



Predictions 2 and 3: Mixed Evidence

- Prediction 2 supported: among disagreeing couples, assigning the ticket to the more supportive spouse raises enrollment by 8–12 pp in *NoInfo*
 - No such effect in *Info* or *Discuss* – consistent with these treatments equalizing de facto veto power
- Prediction 3 not supported: nulls on reports of which spouse most influenced the decision

Predictions 2 and 3: Mixed Evidence

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- Prediction 3 not supported: nulls on reports of which spouse most influenced the decision
- Independent support: we asked local experts why discussion might *reduce* enrollment, grouping options into six categories
 - 51% could not think of any reason (consistent with overall prediction of positive effects)
 - Among those who could: explanations reflecting veto mechanism most common (47%), followed by awkwardness or argument-provoking explanations (36%) and wrong interference into the household (16%)

Alternative Mechanisms for No Effect of Information

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- Internalized norms of honesty
 - 84% of husbands and 69% of wives say their spouse “never” keeps secrets
 - People lie surprisingly little even with economic motives to do so (Abeler et al. 2019)
- Spouses may not have believed they had plausible deniability
 - Though comprehension checks passed (99% knew spouse would not be told about ticket), and the share of women without tickets plausibly perceived as larger than 10%

Alternative Mechanisms for Negative Effect of Discussion

Test alternatives as possible (caveat that tests often under-powered)

- Stories we do **not** rule out (due to lack of evidence ruling them out or some evidence ruling them in):
 - No time to prepare arguments
 - Forcing discussion prevented supportive spouse from raising topic at optimal time
 - Surveyors' presence increased salience of norm that women not work
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 - Surveyors' presence increased salience of norm that women not work
 - Treatment made (positively) misrepresenting information about the job harder
- Stories we rule out:
 - Discussion was awkward, forcing discussion led to argument, surveyors' presence increased adherence to conversational norms, deeper deliberation (if taking job the wrong decision), fewer days to decide, second surveyor visit, experimenter demand

Mechanisms: Concluding Remarks

- Find some evidence consistent with veto power decision-making as an explanation for our effects
- This evidence only suggestive, and mixed
 - Experiment was not designed to test for veto decision-making directly
 - Heterogeneity results only indirect evidence
 - No effects on reports of who had most influence over the decision
- Several alternative mechanisms remain plausible
- Future research needed to more carefully test for veto decision-making and explore other explanations

Outline of Talk

1. Background and setting
2. Experimental design
3. Predictions: model and expert surveys
4. Results
5. Mechanisms
6. **External validity**
7. Conclusion

Do Negative Effects of Discussion Generalize? Evidence from the IHDS

- Indian Human Development Survey (2011/12): married women report how often they discuss work-related topics with their husbands
- Wives who discuss work topics more are *less* likely to be employed
 - Control for amount of discussion about other topics
 - Robust to demographic controls, geographic FE, household FE, husband's work hours
- Identification far weaker than in the experiment – at best suggestive of external validity

	Wife is currently working for pay (=0/1)			
	(1)	(2)	(3)	(4)
Discusses work (0-2)	-0.011*** (0.004)	-0.008* (0.004)	-0.022* (0.013)	-0.031** (0.015)
Discusses spending (0-2)	0.020*** (0.004)	0.008 (0.005)	0.013 (0.013)	0.027* (0.014)
Discusses politics (0-2)	0.006 (0.004)	0.005 (0.004)	0.003 (0.012)	0.008 (0.013)
Observations	36,673	36,567	7,246	6,152
Outcome Mean	0.24	0.24	0.17	0.18
Demographic Controls	No	Yes	Yes	Yes
State FE	Yes	No	No	No
Primary Sampling Unit FE	No	Yes	No	No
Household FE	No	No	Yes	Yes
Husband Work Hours	No	No	No	Yes

IHDS 2011/12, married women. All columns control for wife's age and education. Demographic controls: religion and caste FE, children, in-laws alive, age at marriage. Standard errors robust.

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Implications for Policy

- Key contribution of our paper: prompting household discussion about opportunity can lower take-up
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- Key contribution of our paper: prompting household discussion about opportunity can lower take-up
- Ambiguous whether *Discuss* made households worse off, but for policymaker seeking to raise female employment, it clearly backfired
- Many anti-poverty policies introduce new opportunities to households, hoping they will take up
 - E.g. immunizations, agricultural technologies, workfare programs
- Nudges toward joint decision-making can produce a **status quo bias** against take-up
- More intensive interventions may be needed (Ashraf et al. 2020, Bjorkman Nyqvist et al. 2023, Boyer et al. 2022, Donald et al. 2022, Kala & McKelway 2025)

Implications for Research

- Our findings are not what experts (or we) predicted
- Researchers were uncertain – and still overconfident
 - Expected 2.7 of their 7 predictions to fall within 5 pp of the truth; only 1.1 did
 - More experienced experts gave *less* accurate predictions
- Locals also mispredicted (and with confidence: 92% were strongly certain of their rankings)
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- Locals also mispredicted (and with confidence: 92% were strongly certain of their rankings)
 - Suggests a failure of introspection into HH decision-making, not just researchers missing local knowledge
- Why do we care? Models can have opposite predictions for effects of intervention:
 - Bargaining frictions: intervention toward joint decision-making moves decisions away from the status quo
 - Veto: intervention toward joint decision-making produces status quo bias
- Deeper understanding of household decision-making processes important for research and policy