Harvard Business School, Boston, MA, USA

Yale University, New Haven, CT, USA

and
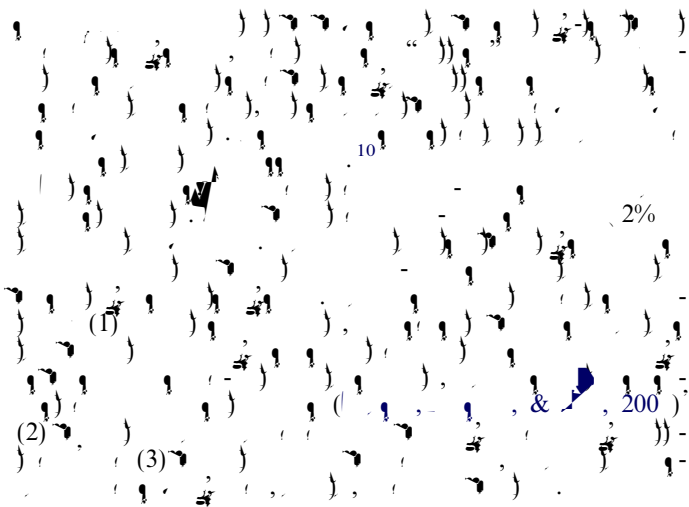
University of Chicago, IL, USA

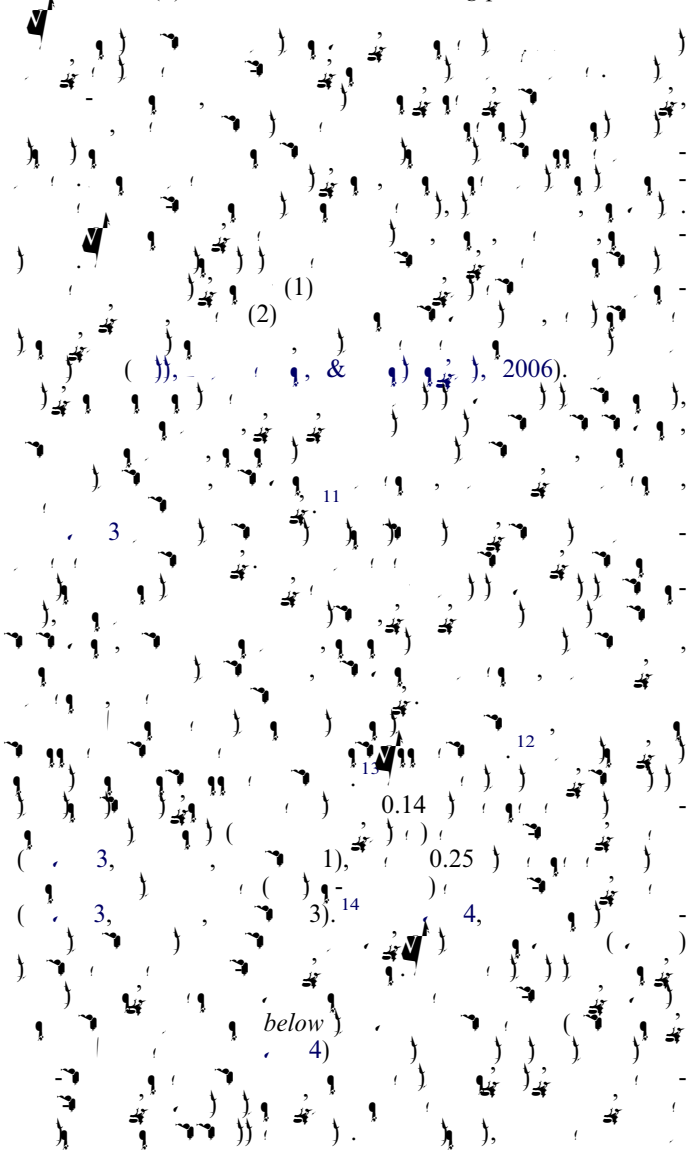**Summary.** —

offered

(..., 2006)

1%

(2001, 2004),

2

3

4

2.

( ) *The SEED account*

(.) The experimental design and data collection

4,001

,125   4,001

¹⁰

2%

(1)

(, , , & , 200)

(2)

(3)

3.

( ) *Household decision-making power*

(1)

(2)

( )), , , &), 2006).

¹¹

3

¹²

¹³

0.14

(, 3, , 1), 0.25

(, 3, , 3).¹⁴ 4,

below)

4)

(, 4,

5).

¹⁵

¹⁶ (

5. Impact on consumer durables. OLS, probit. Sample framework: Those whose spouses are living in the same house.

	(1)	(2)	(1)	(2)	(3)	(4)	(5)	(6)
Panel A: All								
	0.00	1 2.201						

. Impact on savings attitude. Ordered probit.

	(1)	(2)	(3)	(4)	(5)	(6)	( )	( )	
Panel A: All									
	0.025	−0.053	−0.104	−0.021	−0.0 5	−0.051	0.1 1***	0.160	***

1. , , , *Engendering Development* (, , 2001).

2. *Impact on household decision making, components. Ordered probits. Sample: Women whose spouses/partners are living in the same house*

	(1)	(2)	(3)	(4)	(5)	(6)	( )	( )	( )
Panel A: Female									
	−0.004	0.203[*]	0.21 [*]	0.023	0.143	0.013	0.112	0.1 4	0.162
	(0.11)	(0.10)	(0.114)	(0.110)	(0.113)	(0.11)	(0.10)	(0.111)	(0.125)
	−0.026	0.060	0.13	−0.11	0.046	−0.124	0.062	0.115	0.220
	(0.134)	(0.12)	(0.13)	(0.131)	(0.125)	(0.13)	(0.120)	(0.13)	(0.151)
	641	642	63	641	642	643	642	641	60
Panel B: Females with household decision-making power below median in baseline									
	−0.005	0.40 [**]	0.1 5	0.010	0.323[**]	0.243	0.22	0.23	−0.065
	(0.162)	(0.162)	(0.164)	(0.162)	(0.15)	(0.16)	(0.152)	(0.164)	(0.1)
	−0.154	0.14	0.165	−0.1 2	0.316[*]	−0.23	0.2 2[*]	0.150	−0.123
	(0.1 2)	(0.1 1)	(0.1 2)	(0.1)	(0.1 4)	(0.1 3)	(0.1 1)	(0.1 1)	(0.22)
	320	321	321	321	321	322	321	320	306
Panel C: Females with household decision-making power above median in baseline									
	0.005	0.03	0.2 [*]	0.033	−0.002	−0.222	0.022	0.136	0.32 [*]
	(0.1 1)	(0.14)	(0.15)	(0.151)	(0.160)	(0.1 0)	(0.152)	(0.155)	(0.16)
	0.16	0.020	0.1	−0.04	−0.1 4	0.130	−0.143	0.12	0.50 [**]
	(0.205)	(0.1 4)	(0.20)	(0.1 6)	(0.1)	(0.213)	(0.16)	(0.1)	(0.210)
	321	321	31	320	321	321	321	321	303

[*])) 10%.
[**])) 5%.

3. *Impact on the aggregate household decision-making power (marketing and treatment groups only). Sample: Individuals who have children and whose spouses/partners live in the same household*

	1		3 ( )	
	(1)	(2)	(5)	(6)
Panel A: All				
	0.022	−0.005	0.055	0.022
	(0.020)	(0.031)	(0.054)	(0.0 0)
	0. 22[***]	−0.0 1[***]	−0.00	0.022
	(0.034)	(0.025)	(0.044)	(0.05)
	13	13	0	0
R-	0.12	0.00	0.10	0.00
Panel B: Female				
	0.040	0.002	0.115	0.04
	(0.02)	(0.042)	(0.0)	(0.0)
	0. 65[***]	−0.0 0[**]	0.052	0.102
	(0.051)	(0.036)	(0.066)	(0.0 3)
	430	430	42	42
R-	0.13	0.00	0.12	0.00
Panel C: Male				
	−0.012	−0.01	−0.036	−0.030
	(0.02)	(0.046)	(0.0 5)	(0.0)
	0. 2 [***]	−0.110[***]	−0.064	−0.05
	(0.044)	(0.036)	(0.05)	(0.0)
	3 3	3 3	3 2	3 2
R-	0.0	0.00	0.0	0.00

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