# Women's Employment and Asset Ownership in Afghanistan, 2007-08

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**Abstract**

This paper uses unique information on women's individual asset ownership from the nationally-representative 2007/08 Nationwide Risk and Vulnerability Assessment (NRVA) survey to investigate how assets correlate with various types of employment for Afghan women. We are particularly interested in whether and to what degree women's assets translate into economic opportunities, and subsequently into women's income. We find that ownership of jewelry and low value livestock, such as chickens and other poultry, are the assets most strongly associated with women's participation in paid work. However, the strength of women's rights over the assets they own also matters. We observe a significant positive correlation between assets and employment only when women have decision making authority over the asset. Other elements related more directly to culture and institutional conditions also appear to have a strong impact on both women's access to assets and engagement in the labor market.

## Executive Summary

This paper uses unique information on women's individual asset ownership from the 2007/08 Nationwide Risk and Vulnerability Assessment (NRVA) survey to investigate how assets correlate with various types of employment for Afghan women. This is the only nationally-representative data set in Afghanistan – and, to our knowledge, one of the very few nationally-representative data sets in the world – that collected individual-level asset information from women directly and in separate interviews from the men. We are particularly interested in whether and to what degree women's assets translate into economic opportunities, and subsequently into women's income. Our goal is to identify the conditions under which access to assets can advance women's economic status, and suggest possible areas of intervention. This issue is highly relevant for a country such as Afghanistan, where the range of economic activities available to women is severely limited by social restrictions on women's mobility outside the home. Our preliminary findings highlight that (a) there are important links between women's property rights and women's participation in paid employment; and (b) this relationship is complex and varies depending on type of asset and the definition of employment.

## Background and motivations

A more equitable participation of women in economic activities is desirable on two grounds. First, closing gender gaps in economic participation is in itself an important development objective, in line with the Millenium Development Goal of promoting gender equity and women's empowerment. Afghan women face a number of constraints in their economic opportunities, not least of which are the strict gender norms that restrict women's activities to the private sphere. While the direct costs of the severe gender disparities in Afghanistan accrue directly to women and girls, its negative effects affect all members of society (World Bank, 2005).

Second, women's labor is a largely untapped resource which can be further mobilized and strengthened to support the country's economic growth. Despite the very traditional role ascribed to Afghan women and the multitude of other constraints that they face, women do play a key role in the Afghan economy. They comprise a significant proportion of the labor force in Afghanistan – close to 40% in rural areas and 20% in urban areas (authors' calculations from NRVA 2007/08). Past studies note that women contribute significant amounts of time in agriculture and livestock production, and the processing of other marketable products, although their participation is often family-based and unpaid (World Bank, 2005). Thus, women have enormous potential to expand their economic participation and more equally benefit from the development process. A growing empirical literature has also shown that income in women's hands is disproportionately allocated towards investments in the education and health of children, yielding

positive externalities for society as a whole (for example, see Haddad et al, 1997, and Lundberg and Pollack, 1997).

One of the key mechanisms for expanding women's economic opportunities is the enhancement of women's access to productive assets. The World Bank's 2005 report *National Reconstruction and Poverty Reduction — the Role of Women in Afghanistan's Future* highlights that greater access to assets can increase women's productivity in their various activities and translate to higher returns in the form of income and other measures of wellbeing. However, empirical research linking women's asset ownership and productivity and employment are rare primarily because of the lack of individual-level information on assets. Asset data is typically collected at the household level, which may give an incomplete or even misleading picture of individual-level ownership patterns (Grown, Doss, and Deere, 2008). This paper addresses this knowledge gap using the unique individual-level asset data from the NRVA 2007/08 survey. We investigate whether or not women's access to physical assets – which together with education and health comprises the set of endowments that women have at their disposal – yield returns in the form of employment and income.

**Data and scope of the analysis**

The NRVA 2007/08 is a comprehensive household survey that collected information from a sample of 20,576 households in 2,572 communities, representing all 34 provinces in Afghanistan as well as the nomadic Kuchi population. The survey was undertaken by the Government of Afghanistan (GoA) Central Statistics Organization (CSO) and Ministry of Rural Rehabilitation and Development (MRRD), and was fielded over a 12-month period to capture seasonality.

One unique aspect of this data set is that in addition to the conventional modules on consumption and other socio-economic activities, it also fielded a separate survey for women, which included modules on food consumption, health, asset ownership and other women's activities. In particular the individual women's module provides the information on whether or not the woman personally owns any assets, the types of asset she owns, and information on who can make decisions to sell the asset or use the profits from its products (only for poultry/livestock and land). One important data limitation is that the survey did not collect quantities or values of the assets, only whether or not the women personally owned them (self-defined). However, because of the very limited incidence of asset ownership, the analysis of *access* is in itself very instructive.

Using this information, we constructed three sets of asset variables: one set of variables indicating whether the woman owns each type of asset (Model 1), another set of variables that disaggregates asset

ownership according to the woman's right to sell the asset (Model 2), and a third set of variables that disaggregates asset ownership according to the woman's right to use the profits from the asset (Model 3). We classify a woman as having the right to sell the asset or the right to use profits from the asset if she reports herself as a sole or joint decision maker on the asset.

We use three definitions of employment. First, we use the ILO definition, which defines employment as undertaking any activity for economic gain, including subsistence production, unpaid family work, and self-employment. Second, we use a more restrictive definition of employment, which includes any type of *paid* work, including self-employment. Third, we use the employment indicator selected by the third Millenium Development Goal (MDG3) of gender equity and women's empowerment, which defines high quality employment as including *paid non-agricultural* work.

We run logistic regressions to estimate the probability of employment for all women (16 years old and above), and for married women only. In addition to the asset variables, we included as among the regressors individual characteristics, spouse characteristics (if spouse is present), household characteristics, and other controls.

**Results**

Our preliminary results are reported in Tables 1-3. The three employment definitions are estimated in three specifications (Models 1-3), one for each alternative set of asset variables. Tables 1 and 2 report the marginal effects of the asset indicators for all women and married women, respectively. Table 3 reports marginal effects of selected individual characteristics for both groups of women.

We find that the meaning and function of each asset in women's hands need to be carefully qualified – assets have different functions and therefore influence women's economic activities differently. For example, while both livestock and land are generally considered to be productive assets in agriculture, both appear to be negatively correlated with women's paid employment (compare the differences between the marginal effects of livestock ownership with land ownership in Table 1). Women who own land are less likely to be engaged in any economic activity, while women who own livestock are more likely to be engaged in unpaid work. On the other hand, poultry and jewelry ownership, the most common types of assets held by women, are associated with paid work in agriculture and non-agricultural sectors, respectively. Note that these correlations are significant even while controlling for per capita household consumption and many other household characteristics.

If we distinguish women's asset ownership according to whether women can decide to sell the asset or use its profits, we notice that there are significant differences in the direction of the correlation with

employment outcomes particularly for jewelry, poultry and livestock. In general, a higher *control* over some productive assets is associated with higher employment probabilities. For example (Table 1) women who have the right to sell their own jewelry are more likely to engage in paid work and paid non-agricultural work, but women who don't have the right to sell their jewelry are less likely to be in paid work. Poultry owners who have the right to sell or use their profits are more likely to do unpaid and paid work, but less likely to do paid non-agricultural work. On the other hand, poultry owners who do not have the right to sell or use profits are more likely to be engaged in unpaid work.

These results highlight that (a) there are important links between women's property rights and women's participation in paid employment; and (b) this relationship is complex and varies depending on type of asset and the definition of employment. In particular, stronger rights in the form of decision making power over the sale and use of proceeds from the assets appear to be correlated with higher participation of women in paid agricultural (poultry) and non-agricultural work (jewelry). It also exposes differences between ownership of high value livestock (cows, sheep, goats, etc.), and low value livestock such as poultry. It may be difficult for women to retain control over higher value livestock, particularly if profits can be made from its products. This could explain why women who own livestock are more likely to do paid work only if there are no profits, whereas woman's work tend to be unpaid if there are profits. (Note that our definition of paid work includes self-employment, which can include raising livestock if that is the woman's main income-generating activity.) On the other hand, raising low value livestock, such as chickens and other poultry, appear to be a more accessible livelihood strategy for women.

While the significant relationship between access to specific type of assets and engagement in economic activities suggests that women's access to physical capital is relevant to labor market participation, some other elements related more directly to culture and institutional conditions may have a strong impact on both women's access to assets and engagement in the labor market, without the ability to establish a clear causality link.

Still our analysis document that, for example, the position of women in the household is also significantly correlated with their work status (and with asset ownership). Mothers of the household head, who have the highest status among women in their households, are the least likely to do any type of work, although daughters-in-law, sisters-in-law and wives are also less likely to work compared with other relatives (e.g., aunts, nieces, etc.). However, among married women, wives of the head are more likely to work compared with the mother, daughters-in-law, and sisters-in-law of the head.

Among married women (Table 2), the conditions of their marriage as well as their husband's characteristics are significantly correlated with their work status. Women who married later are more

likely to be engaged in paid work, while women who were married in exchange for another bride (*badal*) or as compensation for a debt or dispute (*bad*) are less likely to work in paid employment. Women whose husbands report any type of economic activity are more likely to be working as well, although wives of unpaid family workers and self-employed men in non-agricultural sectors are less likely to be engaged in paid work. Women whose husbands completed primary education are also less likely to be working at all.

To summarize, we find that ownership of jewelry and low value livestock, such as chickens and other poultry, are the assets most strongly associated with women's participation in paid work. However, we note that the strength of women's rights over the assets they own also matters. It is only when women have decision making authority over these assets that we observe a significant positive correlation. Ownership of high value livestock and land, which are generally considered to be productive assets, appears to be either unrelated to women's status, or negatively related to women's paid work.

A woman's position in the household may be reflecting her bargaining power relative to other women, although it does appear that the extent of women's economic activities may be directly influenced by the economic activities of the men in the household, i.e, the household head and/or her husband. We also note that the ownership of land or dwelling may also be capturing other unobservable characteristics. Customary laws are extremely biased against women's inheritance of land and property and thus women who are able to maintain land and property ownership despite these traditions may have unusual characteristics. Overall, land ownership by women is extremely rare, only 1% of women in the sample report personally owning land and less than 2% report personally owning a dwelling. Of these women, only about two-thirds of land owners and about half of dwelling owners can decide to sell their asset.

In the next stage of our analysis, we will exploit the regional and district-level differences in cultural norms and inheritance traditions to tease out the contributions of economic factors vis-à-vis the cultural and institutional factors in the relationship between access to physical assets and employment.

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**TABLE 1**

**Probability of Working: All Women - Marginal Effects**

| Assets | Employed | | | Paid Work | | | Non-Agri Paid Work | | |
|---|---|---|---|---|---|---|---|---|---|
| | Model 1 | Model 2 | Model 3 | Model 1 | Model 2 | Model 3 | Model 1 | Model 2 | Model 3 |
| *Jewelry* | | | | | | | | | |
| Own any jewelry | -0.015 | | -0.015 | 0.011** | | 0.011** | 0.014*** | | 0.014*** |
| | (0.013) | | (0.013) | (0.005) | | (0.005) | (0.004) | | (0.004) |
| Own jewelry, right to sell | | -0.014 | | | 0.019*** | | | 0.019*** | |
| | | (0.014) | | | (0.006) | | | (0.005) | |
| Own jewelry, no right to sell | | -0.025 | | | -0.016** | | | -0.002 | |
| | | (0.023) | | | (0.008) | | | (0.005) | |
| *Poultry* | | | | | | | | | |
| Own poultry | 0.263*** | | | 0.022*** | | | -0.003* | | |
| | (0.011) | | | (0.004) | | | (0.002) | | |
| Own poultry, right to sell | | 0.288*** | | | 0.026*** | | | -0.005** | |
| | | (0.012) | | | (0.005) | | | (0.002) | |
| Own poultry, no right to sell | | 0.171*** | | | -0.005 | | | -0.003 | |
| | | (0.028) | | | (0.011) | | | (0.006) | |
| Own poultry, right to profits | | | 0.291*** | | | 0.025*** | | | -0.005** |
| | | | (0.012) | | | (0.005) | | | (0.002) |
| Own poultry, no right to profits | | | 0.145*** | | | 0.023 | | | 0.002 |
| | | | (0.036) | | | (0.023) | | | (0.010) |
| No profits from poultry | | | 0.189*** | | | -0.013 | | | -0.008 |
| | | | (0.040) | | | (0.011) | | | (0.006) |
| *Livestock* | | | | | | | | | |
| Own livestock (non-poultry) | 0.065*** | | | -0.014*** | | | -0.008*** | | |
| | (0.020) | | | (0.004) | | | (0.003) | | |
| Own livestock, right to sell | | 0.221*** | | | -0.004 | | | -0.011*** | |
| | | (0.022) | | | (0.006) | | | (0.003) | |
| Own livestock, no right to sell | | 0.098*** | | | -0.010 | | | -0.008* | |
| | | (0.032) | | | (0.008) | | | (0.004) | |
| Own livestock, right to profits | | | 0.192*** | | | -0.013** | | | -0.012*** |
| | | | (0.023) | | | (0.006) | | | (0.003) |
| Own livestock, no right to profits | | | -0.030 | | | -0.018** | | | -0.006 |
| | | | (0.033) | | | (0.009) | | | (0.005) |
| No profits from livestock | | | 0.432*** | | | 0.068*** | | | -0.000 |
| | | | (0.035) | | | (0.020) | | | (0.007) |
| *Land* | | | | | | | | | |
| Own any land | -0.097*** | | | -0.015 | | | -0.009** | | |
| | (0.027) | | | (0.009) | | | (0.004) | | |
| Own land, right to sell | | -0.108*** | | | -0.011 | | | -0.009 | |
| | | (0.033) | | | (0.012) | | | (0.006) | |
| Own land, no right to sell | | -0.059 | | | -0.022* | | | -0.011* | |
| | | (0.044) | | | (0.013) | | | (0.006) | |
| Own land, right to profits | | | -0.085** | | | 0.000 | | | -0.006 |
| | | | (0.039) | | | (0.013) | | | (0.006) |
| Own land, no right to profits | | | -0.076* | | | -0.025** | | | -0.010 |
| | | | (0.041) | | | (0.011) | | | (0.006) |
| No profits from land | | | -0.132** | | | | | | |
| | | | (0.055) | | | | | | |
| *Dwelling* | | | | | | | | | |
| Own any dwelling | -0.073*** | | -0.076*** | -0.003 | | -0.003 | 0.002 | | 0.002 |
| | (0.027) | | (0.027) | (0.009) | | (0.010) | (0.005) | | (0.006) |
| Own dwelling, right to sell | | -0.070** | | | 0.009 | | | 0.002 | |
| | | (0.035) | | | (0.013) | | | (0.007) | |
| Own dwelling, no right to sell | | -0.094*** | | | -0.014 | | | 0.002 | |
| | | (0.033) | | | (0.014) | | | (0.009) | |
| No. of observations | 35,912 | 35,912 | 35,912 | 35,912 | 35,912 | 35,883 | 35,912 | 35,912 | 35,883 |
| Predicted y | 0.308 | 0.310 | 0.311 | 0.061 | 0.062 | 0.061 | 0.026 | 0.027 | 0.026 |

note: *** p<0.01, ** p<0.05, * p<0.1; Standard errors in parentheses, corrected for complex sample design. Logit regressions use individual-level weights and include a full set of individual and household characteristics, location and season dummies (not shown in table).

**TABLE 2**

**Probability of Working: Married Women - Marginal Effects**

| Assets | Employed | | | Paid Work | | | Non-Agri Paid Work | | |
|---|---|---|---|---|---|---|---|---|---|
| | Model 1 | Model 2 | Model 3 | Model 1 | Model 2 | Model 3 | Model 1 | Model 2 | Model 3 |
| *Jewelry* | | | | | | | | | |
| Own any jewelry | -0.036** | | -0.035** | 0.003 | | 0.002 | 0.006** | | 0.007** |
| | (0.016) | | (0.016) | (0.006) | | (0.006) | (0.003) | | (0.003) |
| Own jewelry, right to sell | | -0.040** | | | 0.006 | | | 0.008** | |
| | | (0.017) | | | (0.007) | | | (0.004) | |
| Own jewelry, no right to sell | | -0.028 | | | -0.019* | | | -0.001 | |
| | | (0.030) | | | (0.010) | | | (0.006) | |
| *Poultry* | | | | | | | | | |
| Own poultry | 0.289*** | | | 0.028*** | | | -0.003 | | |
| | (0.012) | | | (0.007) | | | (0.002) | | |
| Own poultry, right to sell | | 0.312*** | | | 0.034*** | | | -0.004* | |
| | | (0.013) | | | (0.008) | | | (0.002) | |
| Own poultry, no right to sell | | 0.204*** | | | -0.014 | | | -0.007 | |
| | | (0.036) | | | (0.014) | | | (0.006) | |
| Own poultry, right to profits | | | 0.312*** | | | 0.034*** | | | -0.004* |
| | | | (0.013) | | | (0.008) | | | (0.002) |
| Own poultry, no right to profits | | | 0.192*** | | | 0.020 | | | -0.005 |
| | | | (0.043) | | | (0.029) | | | (0.009) |
| No profits from poultry | | | 0.247*** | | | -0.011 | | | -0.005 |
| | | | (0.049) | | | (0.016) | | | (0.006) |
| *Livestock* | | | | | | | | | |
| Own livestock | 0.039* | | | -0.020*** | | | -0.007** | | |
| | (0.024) | | | (0.006) | | | (0.003) | | |
| Own livestock, right to sell | | 0.206*** | | | -0.014* | | | -0.009*** | |
| | | (0.026) | | | (0.008) | | | (0.003) | |
| Own livestock, no right to sell | | 0.099*** | | | -0.007 | | | -0.006 | |
| | | (0.037) | | | (0.011) | | | (0.004) | |
| Own livestock, right to profits | | | 0.174*** | | | -0.024*** | | | -0.012*** |
| | | | (0.028) | | | (0.008) | | | (0.004) |
| Own livestock, no right to profits | | | -0.052 | | | -0.009 | | | -0.003 |
| | | | (0.040) | | | (0.013) | | | (0.005) |
| No profits from livestock | | | 0.437*** | | | 0.066** | | | 0.001 |
| | | | (0.035) | | | (0.027) | | | (0.008) |
| *Land* | | | | | | | | | |
| Own any land | -0.105** | | | -0.019 | | | -0.007 | | |
| | (0.041) | | | (0.014) | | | (0.005) | | |
| Own land, right to sell | | -0.120** | | | -0.016 | | | -0.006 | |
| | | (0.048) | | | (0.018) | | | (0.007) | |
| Own land, no right to sell | | -0.063 | | | -0.015 | | | -0.007 | |
| | | (0.063) | | | (0.023) | | | (0.007) | |
| Own land, right to profits | | | -0.094* | | | 0.006 | | | -0.001 |
| | | | (0.057) | | | (0.023) | | | (0.008) |
| Own land, no right to profits | | | -0.069 | | | -0.025 | | | -0.008 |
| | | | (0.060) | | | (0.019) | | | (0.007) |
| No profits from land | | | -0.139 | | | | | | |
| | | | (0.087) | | | | | | |
| *Dwelling* | | | | | | | | | |
| Own any dwelling | -0.050 | | -0.052 | 0.006 | | 0.005 | 0.004 | | 0.004 |
| | (0.044) | | (0.044) | (0.017) | | (0.018) | (0.007) | | (0.007) |
| Own dwelling, right to sell | | -0.072 | | | 0.043 | | | 0.013 | |
| | | (0.060) | | | (0.028) | | | (0.011) | |
| Own dwelling, no right to sell | | -0.062 | | | -0.018 | | | -0.001 | |
| | | (0.051) | | | (0.021) | | | (0.009) | |
| No. of observations | 21,180 | 21,180 | 21,180 | 21,180 | 21,180 | 21,160 | 21,180 | 21,180 | 21,160 |
| Predicted y | 0.363 | 0.363 | 0.362 | 0.066 | 0.067 | 0.067 | 0.022 | 0.023 | 0.023 |

note: *** p<0.01, ** p<0.05, * p<0.1; Standard errors in parentheses, corrected for complex sample design. Logit regressions use individual-level weights and include a full set of individual and household characteristics, location and season dummies (not shown in table).

**TABLE 3**
**Probability of Working: Marginal Effects**

| | Employed | | | Paid Work | | | Non-Agri Paid Work | | |
|---|---|---|---|---|---|---|---|---|---|
| | **Model 1** | **Model 2** | **Model 3** | **Model 1** | **Model 2** | **Model 3** | **Model 1** | **Model 2** | **Model 3** |
| **All Women** | | | | | | | | | |
| Mother of HH head | -0.136*** | -0.135*** | -0.135*** | -0.067*** | -0.067*** | -0.067*** | -0.022*** | -0.023*** | -0.022*** |
| | (0.022) | (0.022) | (0.022) | (0.009) | (0.009) | (0.009) | (0.005) | (0.005) | (0.005) |
| Daughter-in-law of HH head | -0.024 | -0.022 | -0.025 | -0.037*** | -0.036*** | -0.038*** | -0.009* | -0.010* | -0.010* |
| | (0.023) | (0.024) | (0.024) | (0.008) | (0.008) | (0.008) | (0.005) | (0.005) | (0.005) |
| Sister-in-law of HH head | -0.045* | -0.042 | -0.044* | -0.036*** | -0.036*** | -0.037*** | -0.011 | -0.011 | -0.011* |
| | (0.026) | (0.026) | (0.027) | (0.009) | (0.009) | (0.009) | (0.006) | (0.007) | (0.006) |
| Wife of HH head | 0.017 | 0.019 | 0.016 | -0.057*** | -0.058*** | -0.058*** | -0.015*** | -0.016*** | -0.015*** |
| | (0.022) | (0.022) | (0.022) | (0.008) | (0.008) | (0.008) | (0.005) | (0.005) | (0.005) |
| Monogamous marriage | -0.027 | -0.032 | -0.030 | 0.018** | 0.017** | 0.019** | -0.007 | -0.008 | -0.007 |
| | (0.023) | (0.023) | (0.024) | (0.008) | (0.008) | (0.008) | (0.005) | (0.005) | (0.005) |
| Polygamous marriage | -0.026 | -0.029 | -0.026 | 0.033** | 0.031** | 0.033** | -0.005 | -0.005 | -0.005 |
| | (0.027) | (0.027) | (0.028) | (0.014) | (0.014) | (0.014) | (0.005) | (0.005) | (0.005) |
| Widow | -0.002 | -0.009 | -0.009 | 0.027*** | 0.025*** | 0.026*** | 0.003 | 0.003 | 0.003 |
| | (0.024) | (0.024) | (0.024) | (0.008) | (0.008) | (0.008) | (0.004) | (0.004) | (0.004) |
| No. of observations | 35,912 | 35,912 | 35,912 | 35,912 | 35,912 | 35,883 | 35,912 | 35,912 | 35,883 |
| Predicted y | 0.308 | 0.310 | 0.311 | 0.061 | 0.062 | 0.061 | 0.026 | 0.027 | 0.026 |
| **Married Women** | | | | | | | | | |
| Mother of HH head | -0.171*** | -0.174*** | -0.172*** | -0.010 | -0.010 | -0.011 | -0.008 | -0.008 | -0.009 |
| | (0.051) | (0.051) | (0.051) | (0.025) | (0.025) | (0.025) | (0.013) | (0.013) | (0.013) |
| Daughter-in-law of HH head | -0.076*** | -0.076*** | -0.075*** | 0.014* | 0.014** | 0.014** | 0.006 | 0.006 | 0.006 |
| | (0.019) | (0.019) | (0.019) | (0.007) | (0.007) | (0.007) | (0.004) | (0.004) | (0.004) |
| Sister-in-law of HH head | -0.117*** | -0.116*** | -0.116*** | 0.006 | 0.006 | 0.006 | 0.007 | 0.007 | 0.007 |
| | (0.026) | (0.026) | (0.026) | (0.010) | (0.010) | (0.010) | (0.005) | (0.005) | (0.005) |
| Age at first marriage | 0.003* | 0.003* | 0.003* | 0.002*** | 0.003*** | 0.003*** | 0.001* | 0.001* | 0.001* |
| | (0.002) | (0.002) | (0.002) | (0.001) | (0.001) | (0.001) | (0.000) | (0.000) | (0.000) |
| Marriage is *bad* or *badal* | -0.007 | -0.008 | -0.004 | -0.022*** | -0.022*** | -0.022*** | 0.002 | 0.002 | 0.002 |
| | (0.012) | (0.012) | (0.012) | (0.005) | (0.005) | (0.005) | (0.003) | (0.003) | (0.003) |
| Polygamous marriage | -0.020 | -0.018 | -0.015 | 0.002 | 0.003 | 0.002 | 0.001 | 0.001 | 0.000 |
| | (0.021) | (0.021) | (0.021) | (0.008) | (0.009) | (0.008) | (0.004) | (0.004) | (0.004) |
| Age difference bet spouses | -0.002** | -0.002** | -0.002** | 0.001** | 0.001** | 0.001*** | 0.000* | 0.000* | 0.000* |
| | (0.001) | (0.001) | (0.001) | (0.000) | (0.000) | (0.000) | (0.000) | (0.000) | (0.000) |
| Husband is unpaid worker, agri | 0.261*** | 0.262*** | 0.267*** | -0.053*** | -0.054*** | -0.053*** | -0.011* | -0.011* | -0.011* |
| | (0.028) | (0.028) | (0.028) | (0.015) | (0.015) | (0.015) | (0.006) | (0.006) | (0.006) |
| Husband is unpaid worker, non-agri | 0.190*** | 0.194*** | 0.199*** | 0.003 | 0.003 | 0.005 | 0.002 | 0.002 | 0.003 |
| | (0.052) | (0.052) | (0.052) | (0.019) | (0.019) | (0.019) | (0.007) | (0.007) | (0.007) |
| Husband is self-employed, agri | 0.215*** | 0.215*** | 0.217*** | 0.032*** | 0.032*** | 0.032*** | -0.001 | -0.001 | -0.001 |
| | (0.022) | (0.022) | (0.022) | (0.009) | (0.009) | (0.009) | (0.004) | (0.004) | (0.004) |
| Husband is self-employed, non-agri | 0.053*** | 0.054*** | 0.054*** | -0.034*** | -0.034*** | -0.034*** | -0.009** | -0.009** | -0.009** |
| | (0.020) | (0.020) | (0.020) | (0.009) | (0.009) | (0.009) | (0.004) | (0.004) | (0.004) |
| Husband is salaried worker/other | 0.097*** | 0.099*** | 0.100*** | -0.013* | -0.013* | -0.014* | -0.003 | -0.003 | -0.004 |
| | (0.019) | (0.020) | (0.020) | (0.007) | (0.007) | (0.007) | (0.003) | (0.003) | (0.003) |
| =1 if husband had primary educ | -0.039*** | -0.040*** | -0.039*** | 0.001 | 0.001 | 0.000 | -0.006** | -0.007** | -0.006** |
| | (0.014) | (0.014) | (0.014) | (0.005) | (0.006) | (0.006) | (0.003) | (0.003) | (0.003) |
| No. of observations | 21,180 | 21,180 | 21,180 | 21,180 | 21,180 | 21,160 | 21,180 | 21,180 | 21,160 |
| Predicted y | 0.363 | 0.363 | 0.362 | 0.066 | 0.067 | 0.067 | 0.022 | 0.023 | 0.023 |

note: *** p<0.01, ** p<0.05, * p<0.1; Standard errors in parentheses, corrected for complex sample design. Logit regressions use individual-level weights and include a full set of individual and household characteristics, location and season dummies (not shown in table).