Navigating Business Interactions: Female Entrepreneurs' Preferences over Gender, Timing, and Harassment

Trinity Crane* Shanthi Manian† Ketki Sheth‡

Abstract: This paper examines an underexplored determinant of women's business performance: preferences female entrepreneurs hold over the types of customers and suppliers they want to engage with and the environments they avoid. Using discrete choice experiments with 903 female entrepreneurs in Addis Ababa, we find women are willing to forego profits to work with other women, meet during the day, and avoid counterparts known for harassing behavior. Survey data confirm the prevalence of harassment and associated behavioral adjustments. These preferences cannot be explained by productivity expectations and underscore the importance of addressing social and safety constraints in female entrepreneurship.

*University of Tennessee
†Washington State University
‡University of Tennessee (Corresponding Author: ksheth2@utk.edu).

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1 Introduction

Small business owners often seek to maximize personal utility rather than profit. This possibility is particularly important to explore in sub-Saharan Africa, where entrepreneurship is a primary channel for women's economic participation (Gindling and Newhouse, 2014). Improving the performance of female-owned businesses is a central goal of national governments and international development agendas, and substantial resources have been invested in policies aimed at supporting women entrepreneurs. Yet relatively little is known about how women's preferences shape business decisions and outcomes. This paper examines an underexplored determinant of women's business performance: the preferences female entrepreneurs hold over the types of customers and suppliers they want to engage with and the environments they avoid.[1]

We study how female entrepreneurs trade off profit against attributes of potential business interactions—specifically, the gender of a counterpart, the timing of meetings, and whether potential partners have a reputation for harassment. If these attributes shape women's preferences, the resulting decisions could carry economically meaningful consequences. For example, occupational sorting by gender is widely recognized as a major determinant of women's profits and earnings (Blau & Kahn, 2017), but its underlying causes remain poorly understood. Gender homophily, the tendency for women to engage more often with other women, may reflect a preference for same-gender interactions, or it may arise from other factors correlated with gender, such as limited access to male-dominated networks or the need for more flexible work schedules. Similarly, women may be sensitive to risks associated with evening work and exposure to harassment: working after dark is often less safe, and women generally face high levels of harassment.[2] But it is unclear whether women systematically avoid these situations when doing so entails a financial cost. While preferences for these attributes may exist, they may be weak and overridden by economic incentives, especially in contexts where profits are low and competition is high. In this paper, we provide experimental evidence on whether such preferences exist and the extent to which they are prioritized over profits.

Using discrete choice experiments (DCEs) and survey data from 903 female entrepreneurs in Addis Ababa, Ethiopia, we find that women were willing to forgo income to interact with other women and to avoid evening meetings. In an incentivized DCE, participants were asked to choose between two real payment options that varied along

[1] A large literature and policy agenda focuses on improving women's economic outcomes in response to persistent gender gaps in earnings and productivity. Much of this work studies constraints and interventions targeted at women, such as access to finance or exposure to role models, without considering their effects on men or their implications for the gender gap. Accordingly, understanding the preferences and constraints that shape women's decisions is directly informative, even in the absence of comparable evidence on men.

[2] Female labor policy has often directly reflected these safety concerns. For example, many countries have historically restricted women's night work, frequently citing the risk of sexual assault as justification (Hyland et al., 2020; Zveglich & Rodgers, 2003).

three randomly assigned attributes: the amount of the payment, the gender of the person distributing it, and the time of pickup. Women then made binding choices about which option they preferred.[3] On average, respondents were willing to give up 171 Birr (3 USD) to pick up a payment from another woman and 206 Birr (4 USD) to do so in the afternoon rather than the evening.[4]

This pattern is echoed in a separate non-incentivized DCE in which the women chose between fictional business meetings with a prospective customer or supplier. Each option varied along four randomly assigned attributes: the expected profit from the deal, the gender of the counterpart, the time of the meeting, and whether the counterpart was described as having a reputation for harassment. In this DCE, women were willing to forgo 19,282 Birr (358 USD) in profit to work with a female counterpart and 34,462 Birr (639 USD) to schedule meetings during the day. The DCE methodology implies that these preferences over gender and timing cannot be explained by expectations of higher profit or reputational concerns, suggesting that they are not solely driven by a desire to avoid harassment. The inclusion of the incentivized DCE confirms that the preferences persist when participants face real financial trade-offs, strengthening the validity of our findings.

The women business owners were similarly willing to accept lower profits to avoid working with suppliers and customers with a reputation for harassment, such as unwanted touching (e.g., groping) or making suggestive comments (e.g., sexual jokes). In the non-incentivized DCE, respondents were willing to forgo nearly three times as much profit to avoid such individuals compared to evening interactions, and approximately five times as much relative to their preference for working with women. Because reputations for harassment could not be ethically manipulated in the incentivized DCE, we could not directly estimate willingness to pay (WTP) to avoid them using real financial stakes. To address this, we calculate the ratio of WTPs between the two experiments for the attributes included in both: the gender of the counterpart and the timing of the meeting. We then use these ratios to rescale the harassment-related WTP estimates, yielding a conservative lower bound on the amount women are willing to forgo to avoid counterparts with a reputation for harassment.[5] After rescaling, we estimate that women are willing to forgo 590-641 Birr (11-12 USD) to avoid such interactions.[6] Our survey data

[3] A discrete choice experiment is a survey-based method in which respondents are asked to choose between two options that vary across multiple attributes, which are randomly assigned. All attributes not mentioned are explicitly described as being equal across the choices.

[4] The average monthly profit reported was 2,936 Birr, implying a willingness to pay of 6% and 7%, respectively. The exchange rate is calculated using the March 31, 2023 exchange rate of 1 Birr to 0.0185 USD (U.S. Department of the Treasury, 2025).

[5] We expect that the incentivized DCE elicits a lower willingness to pay for a given preference as the one-time payment pick-up requires less time and interaction relative to the business meeting described in the hypothetical DCE, and does not suffer from hypothetical bias concerns.

[6] The range represents the two rescaling factors from gender and timing, respectively. This amount reflects a willingness to pay of 20-32% of monthly profits.

confirms the presence of such individuals in the market: 7 percent of respondents report knowing a supplier with a reputation for "groping or touching women inappropriately," and 21 percent report knowing a customer with that reputation. Similarly, 26 percent report knowing a supplier "that encourages clients to date them or makes inappropriate comments," and 34 percent report knowing such a customer. Several aspects of the DCE results reinforce their validity: we find a consistent ordering of preferences across both DCEs, and preferences are correlated at the individual level, such that respondents who exhibit a preference for a given attribute in one DCE are more likely to exhibit the same preference in the other. We also find no willingness to pay for irrelevant attributes, positive willingness to pay for other positive reputations, and negative willingness to pay for other negative reputations.

The behaviors and experiences reported by female entrepreneurs further reinforce the relevance of the preferences identified in the DCEs. Women in our sample regularly engage with both male and female counterparts, indicating that interactions with men are common and that decisions about whom to work with are not predetermined by structural segregation. This pattern reflects the broader context of many urban markets in Sub-Saharan Africa, where gender-mixing in business is common and generally socially acceptable. Similarly, a majority of businesses remain operational during the hours captured by our experimental design.

Consistent with our results from the DCEs, when asked about their preferences for a networking event, our sample overwhelmingly preferred the event to be held during the day (80%) and a large minority preferred to limit such an event to only other women (24%). Many female business owners also modify their behavior to avoid working at night. Eighty-three percent of entrepreneurs reported avoiding travel after dark, and 61 percent said they must be home by a certain time. Thirteen percent have avoided or rescheduled a business transaction or meeting because it was scheduled at night. Many women have engaged in profit-reducing behaviors to avoid harassment, such as ceasing work with a supplier (8%), refusing customers (11%), and accepting lower prices (10%). A significant share also reported having forgone a customer or contract due to harassment (8%), or having avoided or rescheduled a business transaction due to a dangerous location (21%), because they felt unsafe to meet in person (16%), or due to other safety concerns (5%). Using a standardized list of harassment experiences, we confirm that harassment is a common and pervasive issue in women's business activities (Fitzgerald et al., 1999).[7] This suggests that harassment imposes a tangible cost on women entrepreneurs, effectively functioning as a tax on their profits and productivity.

Our DCE design allows us to causally identify whether women entrepreneurs are will-

[7]The respondents filled out their responses privately on a tablet. In a subset of respondents, harassment data were collected in a way that even the enumerators and researchers could not identify an individual's response, which has been shown to increase reporting accuracy (Boudreau et al., 2025).

ing to trade off potential profits for preferences to meet during the day, work with women, or avoid individuals with a reputation for harassment. The strength of this approach lies in its experimental structure: by randomly assigning attributes and explicitly instructing respondents to assume all else is equal, we can identify the causal effect of these preferences on female business owners' choices. This is nearly impossible with observational data, which only reveals chosen outcomes and omits the alternatives that were rejected. Observational approaches generally also struggle to disentangle preferences from correlated factors (e.g., flexibility and the gender composition of an industry), and reflect equilibrium outcomes shaped by *both* individual choices and the responses of others. This makes it difficult to isolate true preferences from the confounding decisions of suppliers or customers. Observing hypothetical choices through DCEs has been widely used in environmental and health economics research, and is increasingly applied to understanding preferences in labor markets (Folke and Rickne, 2022; Maestas et al., 2023; Mas and Pallais, 2017; Schuh, 2024; Wiswall and Zafar, 2018). These labor-focused discrete choice experiments have been shown to be predictive of real choices in the labor market (Wiswall and Zafar, 2018), and enable the exploration of preferences that cannot be experimentally manipulated in a more natural setting (e.g., harassment).

Our results on willingness to pay for same-gender interactions contribute to a small but growing literature studying whether gender homophily reflects a preference for same-gender interactions. Despite the widespread prevalence and significant downstream impacts of gender homophily,[8] few studies have tested whether the phenomenon reflects a preference for same-gender interaction. To our knowledge, there are only a handful of studies that have attempted to identify the preference for gender homophily, almost all of which are based in the United States and generally find little support for a female gender preference in labor market decisions. Using experimental variation in job postings, Flory et al. (2015) and Castilla and Rho (2023) find that having a female supervisor, female coworkers, and a female recruiter had no impact on the decision of women to apply to jobs. Our paper is most closely related to Wiswall and Zafar (2018) and Schuh (2024), who use discrete choice experiments to identify gender preferences in labor market settings. Wiswall and Zafar (2018) find no evidence that university students in the United States prefer jobs based on the proportion of men in similar roles, while Schuh (2024), using a broader sample of American workers, finds that women prefer work environments with a greater share of female colleagues. Both of these latter studies focus on the overall gender composition of the work environment rather than the choice of the specific indi-

[8]Many studies have documented gender homophily across various contexts, including friendships, schools, and industries (e.g., Blau and Kahn (2017) and Long and Conger (2013)). Other literature have examined the causal effects of gender similarity, such as having the same-gender teacher (e.g., Bostwick and Weinberg (2022), Hoogendoorn et al. (2013), and Muralidharan and Sheth (2016)), and how gender homophily correlates with important outcomes such as occupational sorting and the gender wage gap (e.g., Zeltzer (2020)).

viduals with whom to work.[9] We build on these DCE studies by identifying preferences over the marginal interaction—i.e., the choice of collaborators (customers and suppliers) rather than the broad proportion of women in the field. We also extend this work by incorporating real financial stakes into business owners' decisions, enabling us to identify preferences revealed through real trade-offs and helping to mitigate concerns about hypothetical bias or cheap talk.

Evidence outside the United States remains extremely limited. We are aware of only one other study outside the US, which uses a job posting experiment in Pakistan and finds suggestive evidence that supervisor and coworker gender matter for women's application decisions (Subramanian, 2025).[10] This context is characterized by exceptionally low female labor force participation and strong gender norms of gender segregation, perhaps most relevant for South Asia and MENA, but it may not readily generalize to other settings.

Taken together, this literature suggests that context matters. In high-income countries, with relatively high female labor force participation and weaker gender segregation norms, gender homophily appears unlikely to be driven by preferences. An exception is Schuh (2024), who shows that gender homophily preferences are stronger among older workers, implying that those shaped by more traditional gender norms and higher gender inequality may have a stronger preference for same-gender work environments. Consistent with this pattern, suggestive evidence from Pakistan indicates that same-gender preferences may matter more in settings with strong segregation norms. Our results complement this by providing evidence from Ethiopia, a country that scores below the global average on international gender equality indices (United Nations Development Programme, 2024) but where female labor force participation is high, typical of most low- and middle-income countries (LMICs). The strong preference we observe for working with other women suggests that even in contexts where women are economically active, entrenched gender norms can generate substantial willingness to pay for same-gender interactions.

Our paper also contributes to the literature on the economic costs of harassment and safety by demonstrating how harassment affects decision-making even in settings where women have significant control over their work environment. A growing body of research in LMICs shows that concerns about harassment influence women's travel decisions (Chakraborty et al., 2018; Kondylis et al., 2025), human capital investments (Borker et al., 2021), and labor supply (Adams-Prassl et al., 2024). A recent paper from Sweden, a high-income country context, uses a discrete choice experiment and administrative data

[9] In another related discrete choice experiment in the context of mentorship at American universities, Gallen and Wasserman (2023) find that in the absence of information about mentor quality, female students exhibit strong gender homophily and are willing to trade off occupational fit to access a same-gender mentor, but this preference disappears when mentor quality information is provided.

[10] The authors acknowledge that this analysis is underpowered.

to show that harassment concerns push individuals towards industries dominated by their own gender, contributing to occupational gender sorting (Folke and Rickne, 2022). We extend this literature by examining how harassment affects women's labor market decisions in a setting where formal firms are rare and entrepreneurship is the dominant form of work. Most existing research focuses on formal wage employment, yet in many low- and middle-income countries, women primarily engage in self-employment or small-scale trade. Our findings show that even in these contexts—where women have control over where, when, and with whom they work—they actively forgo profits to reduce exposure to harassment.[11] In contrast to most existing work, which focuses on entry into an industry, occupation, or job, our study provides new evidence that harassment also distorts day-to-day decisions about whom to meet, when to engage, and under what conditions to transact.

A final contribution of our paper is methodological. We contribute to a large literature that compares stated preferences to revealed preferences, and examines approaches to mitigate hypothetical bias in stated preference methods (see Penn and Hu (2018) for a recent meta analysis). Discrete choice experiments are widely used in this literature and have been shown to perform favorably relative to other stated preference methods, though estimates are still susceptible to hypothetical bias. At the same time, many economically relevant attributes, including exposure to harassment, cannot be ethically or feasibly studied using revealed preference designs. By combining incentivized and non-incentivized discrete choice experiments within the same sample, we use the ratio between the two estimates (i.e., the calibration factor) to construct conservative lower bounds on willingness to pay for attributes that can only be elicited hypothetically. This approach provides a transparent way to discipline the interpretation of stated preference estimates without requiring strong assumptions about the sources or magnitude of hypothetical bias.

The rest of the paper proceeds as follows. Section 2 describes the methodological details of our study, and we present our findings in Section 3. Section 4 concludes.

2 Methodology

We recruited 903 female-owned small businesses across 12 market centers in Addis Ababa, focusing on commercial areas where businesses primarily sell directly to consumers, such as retail and service-based establishments. These markets, where many female small business owners operate, are common across urban settings in Africa. In addition to

[11] Existing research in Ethiopia has documented harassment in relatively unique sectors with strong hierarchies, such as education, health care and sex work (Cook et al., 2021; Worke et al., 2020). We show that harassment persists even in entrepreneurship—the most common form of labor force participation for women outside of agriculture—underscoring its prevalence beyond these isolated sectors.

providing consent to participate,[12], eligible participants had to be the business owner (listed on the business license and owning more than 50 percent), have a valid business license, have operated for over a year, employ fewer than 20 people, possess a basic level of literacy, be at least 18 years of age, and be an Ethiopian national.[13,14]

Our analysis draws on three survey modules, presented here in the order they were administered to respondents. The first module addresses respondents' experiences with sexual harassment. The second contains two discrete choice experiments (DCEs) designed to identify willingness to forgo profits for interactions based on gender, time, and harassment reputation. The third includes survey questions about experiences relevant to the scenarios in the DCEs. The full survey included several additional modules beyond those analyzed in this paper, which helped reduce social desirability bias by minimizing the salience of gender and harassment as the survey's primary focus.

We made several changes to the survey after data collection had already begun. These adjustments, described in the relevant sub-sections below, were implemented after we collected data on 98 female entrepreneurs. We confirm that our main results are robust to excluding these initial observations, and we refer to this subsample as the *"early sample"* in subsequent text and analyses. Appendix B provides the exact wording and order of all questions for the modules used in this paper.

2.1 Experiences with Harassment

The first survey module on sexual harassment includes a subset of 14 questions from the 23-item Sexual Experiences Questionnaire (SEQ) (Fitzgerald et al., 1999). The SEQ categorizes sexual harassment into three forms: (1) gender harassment and sexual hostility, which includes negative gender-related remarks and lewd sexual comments; (2) unwanted sexual attention, such as unwanted physical contact and pressure to engage in romantic or sexual interactions; and (3) sexual coercion, including sexual bribery and threats. From these categories, we use 6 of 11 questions from the first (combining two questions into one), 5 of 7 from the second, and 3 of 5 from the third. Additionally, our local survey firm added one culturally relevant question under the unwanted sexual attention category to enhance contextual applicability.

[12]Business owners were requested to participate in a "survey to better understand entrepreneurial performance" that would take no longer than 2 hours, and that it was part of a "research study to understand small and medium sized businesses and the performance of entrepreneurs in Ethiopia." Respondents were compensated for their time.

[13]The original sampling strategy included recruitment of male entrepreneurs also. However, due to implementation difficulties, this was discontinued after recruiting 179 men. Due to reduced robustness in the patterns among male entrepreneurs, and lack of direct comparability with the female sample due to differences in the markets from which we recruited, we focus this paper on only our female entrepreneurs. For transparency, we include the DCE results and descriptive survey evidence for men in footnotes in the relevant discussion in Section 3.

[14]Enumerators followed a systematic skip pattern when approaching businesses and continued this pattern until they had covered the entire market.

The module asks respondents whether they have personally experienced these behaviors in the past 12 months while running their business (e.g., "Consider your interactions with other individuals while running your business, such as customers, suppliers, and other business collaborators."). These questions ask respondents about concrete experiences, rather than relying on subjective terms like sexual harassment, which has been shown to improve accuracy in reporting (Fitzgerald et al., 1999). For example, questions include being asked if the subject was treated differently due to their gender; was whistled, called, or hooted at in a sexual way; or was treated badly for refusing to have sex. This module has been widely used in the literature to document harassment across various contexts (e.g., Aguiyi-Ikeanyi et al., 2025; Folke and Rickne, 2022; Lim and Cortina, 2005).

In addition to the adapted SEQ questionnaire on harassment experienced while running their business, we also collected data on the following: behaviors and decisions related to harassment that could reduce profitability (e.g., stopped working with someone because of such experiences in the last 12 months), a weekly recall of any harassment experiences from the SEQ questions, and business behaviors related to safety concerns in the last year (e.g., how many times she rescheduled a meeting because of dangerous location). Additionally, for three specific harassment experiences in the adapted SEQ, we asked about their occurrence in any context—not just business-related—over the past 12 months. Several of these questions were not included in the *early sample*; this is indicated in Appendix B.

Given the sensitive nature of these questions, respondents answered them privately on the tablet, ensuring that even the enumerator could not see their responses. Additionally, in the *early sample*, we implemented a method to provide plausible deniability: each "No" response had a 20% chance of being randomly switched to "Yes" (Boudreau et al., 2025). This approach was designed to make respondents feel more comfortable answering truthfully, as any "Yes" response could not definitively indicate the respondent's actual experience. Notably, we found no significant difference in reporting rates after this mechanism was removed, suggesting that respondents did not reduce their willingness to report in the absence of this additional privacy mechanism.[15]

2.2 Discrete Choice Experiments

The next survey module included two discrete choice experiments (DCEs) designed to elicit women business owners' preferences in their business interactions. These experiments allow us to causally identify how much female business owners are willing to trade off profits in order to prioritize working with women, meeting during the day, or minimizing exposure to harassment risks when choosing business associates.

[15]This is shown in Appendix Table A1.

In these experiments, described in detail below, we presented subjects with two potential interactions, each defined by randomly assigned attributes. Subjects can choose which option they prefer, including neither. In the first DCE, individuals are given options about collecting a payment. We randomized the gender of the person providing the payment, the time the payment can be picked up, and the amount of the payment. These choices are incentivized: the selected option determines a real potential payment they can collect. In the second DCE, individuals are given options about hypothetical business meetings. The randomized attributes are the gender and reputation (with respect to harassment and other challenges) of the business counterpart, time of meeting, and expected profit. In this DCE subjects receive no additional payment based upon their choices. We refer to the former as the *Incentivized Payment* DCE and the latter as the *Hypothetical Business Meetings* DCE.

The DCE method offers several distinct advantages over traditional observational data and direct survey techniques. By randomly assigning attributes and explicitly instructing participants to assume that all other factors are the same across options, DCEs eliminate endogeneity concerns prevalent in observational data in which attributes are correlated with unobserved factors influencing choices. This is particularly relevant in our study, where factors such as gender are closely linked to other business variables, such as profitability and industry type. The design also isolates individual preferences from the responses of suppliers and customers, while observational data would reflect the final equilibrium outcome, which is shaped by both parties' decisions. In addition, DCEs allow researchers to observe not just what was chosen, but also what was rejected. This makes it possible to quantify trade-offs and precisely measure the value individuals place on different attributes. Finally, DCEs are often the most feasible and ethical choice in contexts where field experiments would be either impractical or unethical, such as exposing individuals to harmful or unsafe conditions like harassment. In such cases, DCEs offer a robust, ethical alternative for exploring preferences and behaviors.

DCEs also improve on direct questions about preferences by embedding them in realistic trade-offs, rather than relying on subjective self-reports. The need to choose between alternatives helps generate more precise estimates of preferences, particularly in the case of complex issues like harassment, where individuals may have difficulty articulating their preferences directly. Furthermore, DCEs allow for the quantification of individuals' willingness to pay for certain attributes. Previous studies have shown that labor market preferences identified in hypothetical DCEs can accurately predict actual labor market behavior (Wiswall & Zafar, 2018).

Figure 1: Incentivized Payment Choice Example

Option A	Option B
A bonus payment of 430 birr that you pick up from a female at 6:30pm.	A bonus payment of 550 birr that you pick up from a male at 6:30pm.

2.2.1 Incentivized Payment

Our first DCE is an incentivized design in which respondents may earn a payment based on their choices. The primary objective is to elicit the causal effect of the associate's gender and the meeting time on the decision to participate in an interaction. By incorporating real financial incentives, we increase the cost of misrepresenting preferences, thereby improving data reliability and mitigating concerns such as social desirability and hypothetical bias.

Respondents are given a choice set in which two payment options are described, and they are asked to choose which one they prefer (or neither). An example of the choice set is provided in Figure 1. This is done twice (i.e., respondents have two choice sets).[16] For each payment alternative, there are 3 attributes: the amount of the payment, the gender of the person from whom the payment would be picked up from, and the time at which the payment could be picked up from. For each attribute we have varying levels: payment amount (400, 430, 450, 460, 470, 480, 490, 500, 520, or 550 Birr)[17], gender (female or male), and time (11:00am or 6:30pm).

Respondents are explicitly informed that all other details are identical between the two options. They are also told that 1 in 5 participants will be randomly selected to receive the payment under the conditions described in the choice. If selected, one of the scenarios they chose will be randomly drawn to determine the details of their payment.[18]

2.2.2 Hypothetical Business Meetings

Our second DCE examines how entrepreneurs navigate trade-offs in business interactions involving gender, meeting times, and the reputation of potential partners, particularly regarding harassment. While the first DCE offers the advantage of real decisions with financial stakes, it takes place in a context that abstracts away from real-world busi-

[16] We use the STATA command dcreate to generate 20 optimized choice sets based on the three key attributes (i.e., amount, gender, and time), employing the modified Fedorov algorithm for efficiency (Hole, 2015). The 20 choice sets are divided into 10 blocks, and we randomly assign individuals to a block.

[17] In the *early sample*, we only included payment amounts between 450 and 500 Birr.

[18] The organization only released the payment to the respondent (and required ID to match the name on our roster). They carefully followed the delivery method chosen by those selected to receive the payment (i.e., by male or female and only at the selected time).

Figure 2: Hypothetical Business Meetings Choice Example

Option A (customer 1)	Option B (customer 2)
This deal will yield a profit of 24000 birr	This deal will yield a profit of 15000 birr
This customer is male. He is only available to meet at 6:30pm at their place of business located by a coffee stall with a red awning to finalize the deal.	This customer is female. She is only available to meet at 6:30pm at their place of business located by a coffee stall with a red awning to finalize the deal.
Other female business owners have told you that this person has groped or touched women inappropriately in the past.	Other female business owners have told you that they have had no problems working with this person.

ness decisions. In contrast, this DCE presents scenarios that more closely mirror actual choices entrepreneurs face, allowing us to explore decision-making in a more natural business context. Importantly, the hypothetical design also enables us to identify preferences related to harassment, which would be unethical to manipulate in an incentivized experiment with real decisions. As before, by structuring choices between potential business meetings, we can isolate the influence of gender, timing, and harassment reputation on respondents' willingness to engage with new customers or suppliers.

In this experiment, respondents are asked to choose between two hypothetical business meetings (see Figure 2 for an example). They are told: "Imagine that you have an opportunity to meet with one of the below new customers [suppliers]. Meeting with a new customer [supplier] takes approximately one hour, and you only have time for one meeting. Which potential deal would you prefer to pursue?"[19] Unlike in the incentivized payment DCE, the selections were made privately. Respondents recorded their choices on the tablet by themselves, ensuring that even the enumerators were not able to see their choices.

Each business owner made five choices about pursuing a potential customer and five about pursuing a potential supplier, for a total of ten choice sets. For each choice set, they were presented with two options or could select neither. Each potential business meeting was defined by five attributes: the profit the deal would yield, the gender of the counterpart, the meeting time, the counterpart's reputation, and a description of the meeting location. In the *early sample*, profit levels were drawn from six options (5,000,

[19]Enumerators also tell subjects the following: "Please be truthful in your preferences. The purpose of asking these questions is to help inform key agencies that work in developing policies that promote entrepreneurship. There is no right or wrong answer. Your answers are also private. The way the questions are designed, no one on the team can determine what your preferences are from your choices – but by looking at many different business owners choices, we can have a sense of what business owners prefer in Ethiopia."

7,000, 9,000, 11,000, 13,000, and 15,000 Birr). These were then increased to better capture willingness-to-pay (WTP), with levels adjusted to 15,000, 18,000, 21,000, 24,000, 27,000, and 30,000 Birr.[20] Gender options were either male or female, and meeting times were set at 11:00am or 6:30 PM, mirroring the incentivized DCE. The counterpart's reputation was one of the following six: (i) *No Information*: "You do not have any information about this person from other business owners", (ii) *Altering Terms*: "Other female business owners have told you that the person tried to alter payment terms after the deal was agreed upon.", (iii) *Difficult*: "Other female business owners have told you that this person is difficult to work with.", (iv) *Suggestive Comments*: "Other female business owners have told you that this person frequently makes sexual jokes or encourages their clients to date them.", (v) *Unwanted Touching*: "Other female business owners have told you that they were groped or experienced unwanted touching by this person.", and (vi) *No Problems*: "Other female business owners have told you that they have had no problems working with this person."[21] This experimental design allows us to measure preferences and trade-offs related to harassment expectations while avoiding any risk to the physical safety of the business owners. The location characteristic was "coffee stall with a [red] [blue] awning". This last attribute is included to help ensure that participants are acting rationally (i.e., do not have a WTP or preference for irrelevant details), and we refer to this as the *irrelevant attribute*.[22,23] See Appendix Table A2 for a summary of the randomized levels for each attribute.

2.2.3 Estimation Strategy for Discrete Choice Experiment

To estimate business owners' preferences over different attributes of potential business interactions, we analyze choices made in the DCEs. Our main estimating equation models the probability that individual i selects option o in choice set c as a function of the randomized attributes in each option:

[20] Willingness to pay is identified by relative differences in profits across options rather than by absolute profit levels. Accordingly, this design change increased the profit spread between alternatives from 2,000 Birr to 3,000 Birr, raising the maximum difference across options from 10,000 Birr to 15,000 Birr. Absolute profit levels were also increased, but only to enhance salience.

[21] Same-sex harassment was excluded due to local social norms around same-gender interactions, which differ significantly in perceived severity and acceptability. Including such profiles risked raising distrust and discomfort among respondents and enumerators, potentially distorting response patterns or undermining data quality. Options involving same-sex harassment (i.e., potential female customers or suppliers with a reputation for *Unwanted Touching* or *Suggestive Comments*) were removed by re-randomizing their reputations to one of the other levels. This removal and re-randomization was not done for the *early sample*.

[22] This irrelevant attribute's levels were "bank" and "post office" in the *early sample*, but was revised due to the potential concern that these institutions may be found in different types of locations.

[23] We used the STATA command dcreate to generate 120 optimized choice sets based on the four key attributes (i.e., profit, gender, time, and reputation) (Hole, 2015). The 120 choice sets are divided into 12 blocks, and we randomly assign individuals to a block. The level of the irrelevant attribute is randomly assigned to each choice with equal probability.

$$Selected_{ioc} = \beta_1 Profit_{ioc} + \beta_2 Female_{ioc} + \beta_3 Evening_{ioc} + \beta_4 1[SuggestiveComments]_{ioc} + \beta_5 1[UnwantedTouching]_{ioc} + \boldsymbol{\gamma}\mathbf{Reputation_{ioc}} + \alpha_o + \epsilon_{ioc} \quad (1)$$

where *Profit* is the expected profit or payment associated with the option. The other variables are binary indicators for the randomized attributes: whether the counterpart is *Female*, the meeting is held in the *Evening*, whether the counterpart has a reputation for making *Suggestive Comments*, *Unwanted Touching*, or one of the other **Reputations** (i.e., *Altering Terms* of payment, being *Difficult*, or having *No Problems*; *No Information* about the reputation is the omitted reference group). We also include option-specific fixed effects (α_o) to control for systematic differences in preferences for opting out entirely. We estimate the same equation for the incentivized DCE, excluding the reputation related attributes.

We estimate this equation using the standard McFadden's conditional logit model (McFadden, 1972), with standard errors clustered at the individual level. In this framework, the direction and significance of each coefficient indicate whether respondents tend to prefer or avoid options with a given attribute, holding all else constant. However, due to the nonlinear nature of the model, the coefficients $\hat{\beta}$ are not directly interpretable in terms of magnitude.

To interpret the relative importance of different attributes, we calculate the willingness to pay (WTP) for each feature, defined as: $\widehat{WTP} = \frac{\hat{\beta}_k}{\hat{\beta}_{profit}}$. This ratio represents the amount of profit a respondent is willing to forgo to obtain a more desirable attribute or to avoid an undesirable one (Train, 2009). A positive WTP implies a willingness to accept lower profits for the given attribute. Conversely, a negative WTP indicates that respondents require higher compensation to accept a deal involving that attribute.

We confirm the robustness of our results using two alternative estimation strategies. First, we replicate our main results using a mixed logit model, which relaxes the independence of irrelevant alternatives (IIA) assumption in the conditional logit and allows for random preference heterogeneity across individuals. Second, we estimate a linear probability model using OLS, following the methodology proposed by Hainmueller et al. (2014).

2.3 Additional Survey Questions

After the DCEs, respondents were asked the following about their business performance, in the following order: their business profits in the previous month, percent of customers that were female, and percent of suppliers that were female. We additionally ask several questions to better understand the relevance of the scenarios described in the DCEs.

For preferences around time, we ask whether it is important for them to be home by a certain time, whether they avoid traveling after dark, and the number of times they have met with a customer or supplier after dark in the previous month. We also asked whether their business was open past 6:30 p.m. on the previous day, and whether they were personally present at the business at that time. We similarly ask whether they are aware of suppliers and customers (independently) that have a reputation for: encouraging clients to date them or make inappropriate comments, altering payment terms, groping or touching women inappropriately, and being difficult to work with. Certain questions were asked only to a randomly selected subset of respondents.

3 Results

3.1 Identifying Preferences for Gender Homophily, Daytime Interactions, and Avoiding Harassers

The *Incentivized Payment* DCE finds that women entrepreneurs are willing to forgo income to interact with a woman and to avoid evening meetings (Table 1, Column 1). On average, participants were willing to forgo 171 Birr (3 USD) to pick up their payment from another woman, and 206 Birr (4 USD) to pick up their payment during the day rather than in the evening (Table 1, Column 2).[24] The preference to avoid evening interactions holds regardless of the payment provider's gender, but is notably stronger when the provider is male: women were willing to accept 80 Birr (1 USD) less to meet a woman in the evening than to meet a man at the same time (Appendix Table A3, Column 1). This corresponds to 5.8% and 7.0% of the average monthly profit earned by our sample, respectively.[25] These results demonstrate that women business owners are willing to reduce their earnings to interact with other women and during the day. In addition, these preferences are interdependent: the strength of the preference for daytime interactions is attenuated when the counterpart is also female.

The *Hypothetical Business Meetings* DCE mirrors the preferences revealed in the *Incentivized Payment* DCE: we observe that women prefer to take business meetings with other women and during the daytime (Table 1, Column 3). Consistent with results from the incentivized experiment, the preference for daytime is slightly greater than the preference for working with other women. Though not statistically significant, we similarly see that the preference to avoid evening interactions is weaker when considering

[24] 92% of participants selected at least one payment option rather than choosing neither, indicating that the results are not driven by a small subset of respondents.

[25] Respondents reported mean monthly profit of 2,936 Birr (54 USD) when asked a direct question about the previous month profits, and 6,743 Birr (125 USD) when asked about the previous months revenue and expenditures. We use the former in our calculations, but the proportion of profits would be 2.5% and 3% of profits if we used the revenue and expenditure recall questions.

Table 1: Preference Elicitation

	Incentivized Payment		**Hypothetical Business Mtg.**		
	Selected	WTP	Selected	WTP	Inferred WTP
Payment	0.005***		0.010**		
	(0.002)		(0.005)		
Female	0.821***	171***	0.198***	19282**	(115, 171)
	(0.078)	(54)	(0.035)	(9405)	
Evening	-0.985***	-206***	-0.355***	-34462**	(-206, -306)
	(0.082)	(72)	(0.037)	(16233)	
Irrelevant Attribute			-0.007	-711	(-4, -6)
			(0.035)	(3455)	
Altering Terms			-0.409***	-39741**	(-237, -353)
			(0.057)	(19194)	
Difficult			-0.220***	-21376*	(-128, -190)
			(0.056)	(11607)	
Unwanted Touching			-1.014***	-98545**	(-588, -876)
			(0.085)	(46542)	
Suggestive Comments			-1.105***	-107355**	(-641, -954)
			(0.088)	(50582)	
No Problems			0.898***	87250**	(521, 776)
			(0.059)	(40608)	
Observations	5418	5418	27090	27090	

The estimation strategy used in Column 1 and 3 is the conditional logit model with standard errors clustered at the individual and shown in parentheses. Observations refer to the choice sets shown to each respondent, multiplied by 3, the number of options per choice set (including neither). Alternate specific constants are included in the estimations, but not shown. Payment is in thousands for the Hypothetical Business meetings. WTP is calculated using the ratio $\frac{\hat{\beta}_k}{\hat{\beta}_{payment}}$ for the Incentivized Payment and $WTP_{hypothetical} = \frac{\hat{\beta}_k}{\hat{\beta}_{payment}} * 1000$ for the Hypothetical Business Meeting. Errors are computed using the delta method. Inferred WTP rescales the Hypothetical Business Mtg. WTP by 112 and 168, the ratio between the hypothetical and incentivized WTP observed for female and timing, respectively. * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$.

a female counterpart (Appendix Table A4, Column 1). Consistent with the idea that a business meeting requires more time, attention, and involvement than simply picking up a payment, we observe a higher willingness to forgo profit for the attributes: the willingness to forgo profit to pursue a partnership with a female is 19,282 Birr (357 USD) and to meet during the day is 34,462 Birr (639 USD) (Table 1, Column 4).

Individual preferences are also consistent across the two choice experiments. On average, individuals who exhibit a stronger preference for female counterparts or for daytime meetings in the *Hypothetical Business Meeting* DCE are more likely to select options with those same attributes in the *Incentivized Payment* DCE. To assess this consistency, we first estimate Eq. 1 separately for each respondent using the hypothetical DCE, recovering individual specific coefficients for meeting with a female counterpart ($\hat{\beta}_{2i}$) and for meeting in the evening ($\hat{\beta}_{3i}$). We refer to these as *Hypothetical Female Preference* and

Hypothetical Evening Preference, respectively. We then augment the main specification in Table 1 by including interactions between an each hypothetical preference measure and its corresponding incentivized DCE attribute (*Female* and *Evening*). The positive coefficients on the interaction terms indicate that preferences expressed in the hypothetical and incentivized experiments are positively correlated (Appendix Table A3, Column 5).[26] The consistency of these choices across the two distinct experiments highlights the stability of the underlying preferences.

In the *Hypothetical Business Meetings* DCE, women entrepreneurs showed strong preferences against engaging with potential business partners known for sexual harassment (Table 1, Column 3 and 4). Compared to a counterpart with no known reputation (*No Information*), respondents were significantly less willing to meet with individuals known for *Unwanted Touching* or making *Suggestive Comments*. On average, the aversion to a male counterpart with a reputation for *Unwanted Touching* was 5.1 times stronger than the preference for meeting with a woman over a man when one had no information on their reputation. The aversion to a counterpart known for making *Suggestive Comments* was even greater — 5.6 times stronger.

These preferences translate into substantial economic trade-offs. Relative to a counterpart for whom they had no information, respondents were willing to forgo 98,544 Birr (1,828 USD) in profit to avoid a counterpart known for *Unwanted Touching*, and 107,354 Birr (1,992 USD) to avoid one known for *Suggestive Comments*. By comparison, they were willing to forgo 87,250 Birr (1,619 USD) to engage with a counterpart known for having *No Problems*. These findings underscore that women are strategically navigating their business environments to avoid interactions they perceive as risky, even at considerable economic cost.

Comparing across attributes, we find that reputations related to harassment are associated with the strongest economic penalties——substantially greater than other counterpart characteristics. The additional profit women would require to meet with someone known for harassment is approximately 3 to 5 times higher than the amount needed to meet with a man or to schedule a meeting in the evening. In contrast, the profit penalty for meeting with a man is roughly equivalent to that for meeting with someone described as *Difficult*, while the aversion to evening meetings is similar in magnitude to that for a counterpart known for *Altering Terms*. Notably, respondents placed high value on positive reputations: they were willing to forgo 2 to 3 times more profit to work with a counterpart known to have *No Problems* than to ensure a daytime meeting or a female counterpart.[27]

[26]Column 5 is estimated using our ordinary least squares specification to ease interpretation of the interaction coefficients. The sign and statistical significance of the interaction terms are robust to estimating the main conditional logit specification.

[27]There are two choice sets in which both options involve counterparts with no known problems. In both cases, a majority of respondents select the option with female and daytime interactions. However,

The higher willingness to forgo profit for female counterparts and daytime meetings in the *Hypothetical Business Meetings* DCE, compared to the *Incentivized Payment* DCE, likely reflects a combination of two factors. First, the context of the incentivized experiment, picking up a one-time payment, requires minimal time and interaction. As a result, we would expect a lower willingness to pay for a given preference in this context relative to the longer business meeting described in the hypothetical DCE. Second, the difference may reflect hypothetical bias, when elicited willingness to pay is distorted when choices do not involve real stakes. Here, we expect that hypothetical willingness to pay may be overstated because the willingness to pay is substantially higher than those from the incentivized version. Since the value women place on avoiding counterparts with a reputation for harassment could not be ethically elicited in an incentivized setting, we provide a deliberately conservative estimate of the real-stakes willingness to pay by assuming that the entire gap between the two DCEs is due to hypothetical bias. Focusing on the attributes that we observe in both DCEs, we use the ratio between hypothetical and incentivized willingness to pay (WTP) as a calibration factor. We scale down the harassment-related WTP estimates from the hypothetical DCE by the ratios observed for gender and timing (112× and 168×, respectively). This yields conservative lower-bound estimates: women are willing to forgo *at least* 588 to 876 Birr (11-16 USD) to avoid a counterpart known for *Unwanted Touching* and *at least* 641 to 954 Birr (12-18 USD) to avoid one known for making *Suggestive Comments* (Table 1, Column 5). These values correspond to approximately 20% - 30% and 22% - 32% of the average monthly profit reported by women in our sample, meaning that even under conservative assumptions, harassment imposes a meaningful financial burden on female entrepreneurs.

This lower bound should be interpreted in the context of existing evidence on hypothetical bias. A 2018 meta analysis synthesizing 132 studies that directly compare stated and revealed preferences reports a median calibration factor of 2.29 and a maximum of 48.39 (Penn & Hu, 2018). This reaffirms the gap between our hypothetical and incentivized estimates is unlikely to be driven purely by hypothetical bias. Nonetheless, even if one takes the re-calibrated lower bound as the true WTP, the implied magnitude remains economically meaningful. The lower bound corresponds to a substantial share of monthly profits, indicating that harassment represents a large constraint on business decisions even under the most conservative interpretation. The magnitude is also reasonable relative to estimates found in related settings. For example, evidence from Sweden shows that workers are willing to accept wage reductions of roughly 10 percent to avoid workplaces with sexual harassment incidents (Folke & Rickne, 2022). While not directly comparable, given that our setting involves direct interpersonal interactions rather than

gender, timing, and profit are correlated in these choice sets, limiting separate identification. Nonetheless, the observed choices are consistent with preferences for female and daytime interactions persisting even when counterparts are described as having a good reputation.

workplace environment characteristics, a somewhat larger magnitude is unsurprising.

We further examine heterogeneity in willingness to pay by the business owners' reported income and find that respondents with below median monthly profits exhibit systematically lower WTP for all non financial attributes (see Appendix Table A5). This pattern is partly driven by greater responsiveness to the profit dimension of the choice sets, but not exclusively so. This indicates that less profitable entrepreneurs have a higher marginal utility of income, reducing their implied WTP for other characteristics of the business interaction. As a result, lower profit entrepreneurs are less willing to sacrifice income to prioritize non-pecuniary attributes such as counterpart gender, meeting time, and counterpart reputation. More broadly, this highlights that financial constraints shape how strongly non pecuniary considerations enter business decisions. When profits are low, monetary returns dominate trade offs, limiting the extent to which women are willing to pay for interactions that may generally be considered more desirable.

Our results are highly robust across a range of alternative specifications and sample restrictions. We replicate our main findings using a mixed logit model (Appendix Table A3 and A4, Column 2), as well as an ordinary least squares model including individual fixed effects (Appendix Table A3 and A4, Column 3). Results are also consistent when we estimate preferences separately for scenarios involving customers versus suppliers (Appendix Table A4, Columns 5 and 6), when we exclude respondents from the *Early Sample* (Appendix Table A3 and A4, Column 4), and when we drop individuals who always selected the same option (e.g., always choosing Option A or B) (Appendix Table A4, Column 7). In all cases, the direction and significance of the key coefficients remain stable, and the inferred willingness to pay estimates exhibit substantial overlap in their confidence intervals, underscoring the robustness of our core results. Beyond estimation strategies, several design features and empirical patterns reinforce the validity of our findings. First, we observe a consistent ordering of preferences across both the incentivized and hypothetical DCEs. Second, preferences are also correlated at the individual level across the two DCEs. Individual specific preferences estimated from one DCE significantly predict choices in the other, with respondents who exhibit stronger preferences for a given attribute in one experiment more likely to select options featuring that attribute in the second. Third, respondents show no willingness to pay for the irrelevant attribute we included as a placebo test, suggesting they were paying attention and understood the task. Finally, willingness to pay estimates align with expectations: individuals are willing to pay to avoid counterparts with negative reputations and are willing to pay to work with counterparts with positive reputations. Taken together, these factors provide strong evidence that our results reflect meaningful and well-identified preferences.[28]

[28]Among male respondents, we find that in the hypothetical DCE, men report a preference for female counterparts, daytime meetings, and avoiding individuals with harassment reputations - though these preferences are weaker than those of women (Appendix Table A6). In the incentivized payment DCE, the preference for daytime meetings remains, but the gender preference reverses, with men now favoring male

3.2 Contextualizing Preferences: Business Behavior, Safety, and Constraints

We next turn to descriptive data on the types of counterparts business owners engage with and the decisions they report making (Table 2). Unlike our experimental results, which causally identify women's preferences over attributes, these descriptive patterns reflect equilibrium outcomes shaped by both individual choices and external constraints. For example, if we observe that women have fewer male suppliers, this could reflect a limited presence of male suppliers in the relevant market, factors correlated with gender that limit interaction with men, or a preference for working with women. Because we cannot disentangle these underlying mechanisms, such patterns must be interpreted with caution. Nevertheless, when observed behaviors align with experimentally elicited preferences, they can help lend credibility to the experimental measures and illustrate how these preferences manifest in real-world settings.

In our sample, we find that both gender and time of interactions are relevant margins for decisions. Female entrepreneurs reported 56% of their customers and 38% of their suppliers were female (in the last month), highlighting that both genders are active in the industries in which these female entrepreneurs work. Similarly, 55% of businesses were still open (with the business owner present) at 6:30pm, the time at which our experiments are centered. When asked about the previous month, 17% reported meeting with a customer or supplier after dark, suggesting evening interactions are prevalent. In the past year, 13% rescheduled or avoided a business meeting because it was scheduled at night, 21% because the location was dangerous, 16% because the customer or supplier did not feel safe meeting in person, and 5% for other safety-related concerns. Many entrepreneurs also reported behaviors consistent with a preference for daytime interactions: 61% said they need to be home by a certain time, and 83% avoid traveling after dark. These preferences are further reflected in respondents' stated choices about potential networking events: 80% would prefer that such events be held during the day, and 24% would prefer they be women-only rather than mixed-gender. Together, these patterns provide additional evidence that concerns around gender and safety meaningfully shape how female entrepreneurs choose whom to work with and when to engage in business activities.

Participants also confirmed that there are suppliers and customers whose reputations aligned with those described in our DCE. Twenty-six percent reported being aware of suppliers with a reputation for encouraging clients to date them or making inappropriate comments, and 34% reported customers with the same behavior. Seven percent were aware of suppliers known for groping or touching women inappropriately, and 21% re-

counterparts. This reversal is driven by unmarried men. One possible interpretation is that unmarried men may experience social or internalized norms to express interest in interacting with women, especially when there are no real consequences to doing so. However, when the choices involved real trade-offs, they revealed a preference for same-gender interactions, consistent with gender homophily.

ported this behavior among customers. Twenty-eight percent reported suppliers who are difficult to work with, compared to 32% for customers. Finally, 17% were aware of suppliers with a reputation for altering payment terms, while 29% reported this behavior among customers. These responses suggest that the reputational profiles presented in the DCE are grounded in real and recognizable patterns within entrepreneurs' business environments, and that concerns about harassment and reliability are salient, lived realities that shape whom female entrepreneurs are willing to work with.

Harassment is not only a salient concern in female entrepreneurs' business environments - it is a common and consequential experience. A notable share of female entrepreneurs report having taken actions to avoid harassment or unsafe conditions, even when doing so came at a financial cost. In the past year, 8% of respondents reported giving up a customer or contract due to safety or harassment concerns, and 5% accepted a lower price from a customer due to safety or harassment concerns. These behaviors reflect an active trade-off between safety and profit, and align closely with the preferences revealed in our experimental data.

These decisions are grounded in lived experiences of harassment within their business activities. When asked specifically about incidents that occurred while running their businesses, 54% of respondents reported experiencing gender harassment or sexual hostility in the past year, 32% reported unwanted sexual attention, and 12% experienced sexual coercion (Table 2: Panel B).[29] Several patterns in the data reinforce the credibility of respondents' reports of harassment. First, as documented in other contexts, more severe forms of harassment are reported less frequently (Worke et al., 2020). Second, women who reported experiencing harassment were significantly more likely to have also reported changing their business behaviors as a response to harassment, such as refusing customers, ending supplier relationships, or rescheduling meetings for safety. Regressions of these business decisions on aggregated measures of reported harassment in business settings confirm a generally positive correlation (Appendix Table A8). Finally, patterns over time show logical consistency: respondents report higher rates of harassment over the past year than over the past week, with only 4% reporting an incident in the past week but not over the full year. These patterns are consistent with harassment and safety concerns distorting business strategy, contributing to reduced business performance and profits.

[29] Appendix Table A7 reports harassment incidence rates for our male respondents. Surprisingly, men in our sample report similarly high levels of harassment. It is unclear whether this reflects genuinely high rates of male-targeted harassment that are rarely discussed due to social norms, or whether the responses reflect misinterpretation of the questions or a lack of seriousness in reporting. These findings diverge sharply from the expectations of our local research partners, making interpretation particularly difficult. Nonetheless, the unexpectedly high levels of reported harassment among men suggest this may be an important and understudied area for future research and policy attention. Indeed, Arbuzova et al. (2023) similarly document that in Addis Ababa, reported harassment rates are high among men and only slightly lower than those reported by women.

Table 2: Summary Statistics

	Percent	N
Panel A: DCE Validation and Summary Statistics		
Percent Female Customers†	56	379
Percent Female Suppliers†	38	260
Business was open past 6:30 and owner was present	55	898
Met with customer/supplier after dark (past month)†	17	272
Need to be home by a certain time	61	900
Avoid traveling after dark	83	903
Reschedule transaction because scheduled at night (past year)	13	903
Rescheduled business due to unsafe location (past year)	21	903
Reschedule meeting did not feel safe meeting in person (past year)	16	903
Canceled meeting because family member disapprove of meeting (past year)	8	903
Rescheduled a transactions for other safety concerns (past year)	5	903
Prefer networking events during the daytime †	80	272
Prefer networking with only women †	24	272
Aware of supplier encouraging dating and inappropriate comments†	26	276
Aware of customer encouraging dating and inappropriate comments†	34	259
Aware of supplier groping or touching inappropriately*	7	544
Aware of customer groping or touching inappropriately*	21	546
Aware of supplier difficult to work with†	28	249
Aware of customer difficult to work with†	32	269
Aware of supplier alter payment terms†	17	270
Aware of customer alter payment terms†	29	246
Forgone customer or contract due to harassment (past year)	8	903
Accepted lower price due to harassment (past year)	10	903
Panel B: SEQ Summary Statistics		
Category 1: Gender Harassment and Sexual Hostility		
Any gender harassment and sexual hostility	54	887
Treated differently because of your sex (past year)	27	820
Whistled, called, or hooted at you in a sexual way (past year)	20	787
Unwelcome discussion of sexual matters (past year)	17	770
Crude and offensive sexual remarks or remarks about your body (past year)	25	778
Exposed themselves physically (past year)	15	748
Stared, leered, or ogled that made you feel uncomfortable (past year)	30	798
Category 2: Unwanted Sexual Attention		
Any unwanted sexual attention	32	865
Attempts to establish a romantic sexual relationship (past year)	25	783
Made unwanted attempts to stroke, fondle, or kiss you (past year)	17	804
Attempted sex without your consent or against your will (past year)	7	815
Had sex with you without your consent or against your will (past year)	2	806
Category 3: Sexual Coercion		
Any sexual coercion	12	852
Bribed to engage in sexual behaviors (past year)	6	798
Felt threatened with retaliation for not sexually cooperating (past year)	6	802
Treated you badly for refusing to have sex (past year)	7	815
Other Variables Not From SEQ		
Made a sexual or flirtatious remark to you(past year)*	60	483
Stopped working with supplier harassment concerns (past year)	8	866
Refused customer harassment concerns (past year)	11	876
Any harassment experiences in last week	16	881
Responded affirmatively to at least one harassment question	59	889
Total Number of Harassment Experiences (count)	2	889

† Indicates variables that were collected from a randomly selected subset of respondents. Assignment probabilities were 33 percent, except for percent female customers, which was assigned with probability 40 percent. * Indicates variables that were added later in the survey and only presented to the later sample. Remaining variation reflects non-response. All questions are reported in Appendix B.

Taken together, the prevalence of experiences with harassment, the self-reported behaviors on avoiding situations of harassment, and both the hypothetical and incentivized DCEs demonstrate that harassment imposes a tangible cost on women entrepreneurs, effectively acting as a tax on their profit and productivity.

4 Conclusion

This paper provides experimental evidence that female entrepreneurs in Ethiopia are willing to forgo profits to work with other women, to schedule interactions in the daytime, and to avoid customers and suppliers known for harassing behavior. Our findings are reinforced by complementary descriptive evidence: women report avoiding travel after dark, rescheduling evening meetings, and ceasing relationships with counterparts perceived as risky or inappropriate. Taken together, the experimental and observational evidence demonstrates that gender, timing, and safety concerns play a central role in shaping how women navigate their businesses.

By identifying these preferences, this study sheds light on how non-financial considerations, particularly safety and social comfort, reduce the profits of female business owners, who often operate smaller and less profitable enterprises. The willingness to sacrifice income to avoid harassment and unsafe situations suggests that safety concerns act as a hidden tax on women's productivity and growth. These trade-offs may help explain why gender disparities in performance persist, even in contexts where women have formal control over their businesses. Additionally, women's preference for working with other women may reinforce lower profitability along both extensive and intensive margins: women may sort into female-dominated industries that tend to be less lucrative, and within those industries, choose to collaborate with other women who face similar constraints and lower earnings. Importantly, our results highlight that this gender sorting is not driven by women's expectations that they will be more productive or successful when working with other women. Rather, our results highlight that women are willing to forgo higher earnings in order to work in environments where they can engage with more women.

We also document that harassment is both prevalent and economically consequential for female entrepreneurs in Ethiopia. Many women report experiencing various forms of harassment while running their businesses. At the same time, a substantial share describe changing their business behavior in response to these risks. These adjustments include avoiding certain customers or suppliers, rescheduling meetings, forgoing transactions in unsafe settings, and accepting lower prices. Importantly, these are equilibrium outcomes. Because many women take proactive steps to avoid unsafe interactions (as evidenced in our experimentally elicited preferences), the observed incidence of harassment likely understates its true burden. In equilibrium, harassment may appear less common precisely

because women are incurring real costs to avoid it. This distinction is critical: harassment affects not only those who experience it directly, but also many others who restructure their businesses to reduce their exposure to it.

While our paper provides clear evidence on the challenges facing female business owners, it does not identify the extent to which these constraints are unique to women or differ from those faced by men. As a result, we are limited in our ability to draw direct conclusions about the drivers of gender gaps in business outcomes. At the same time, this distinction does not diminish the relevance of our findings. From both a research and policy perspective, understanding which constraints meaningfully reduce women's business outcomes is important in its own right. Many interventions aimed at supporting female entrepreneurship seek to relax constraints that have the largest marginal impact on women's productivity and profits, regardless of whether similar constraints also affect men. In this sense, our results speak directly to how women adjust their business decisions in response to safety concerns, harassment risk, and the characteristics of potential business interactions, and identify margins along which alleviating these constraints could improve women's economic outcomes. Even if such constraints also affect men, addressing them would remain welfare improving and directly relevant for efforts to support women's businesses.

Our findings point to several promising directions for future research. First, while our study focuses on women, understanding whether similar preferences influence male entrepreneurs remains an open question. This distinction can help identify whether these preferences are inherently gendered and thus a contributor to the gender profit gap. More broadly, factors such as safety or harassment may also shape men's business decisions, and understanding their role could help identify constraints that limit economic performance across the board. Second, although we document a strong preference for same-gender interactions, the motivations behind this preference remain unclear. Our experiment shows that women have this preference conditional on expected profits and harassment, suggesting that these factors cannot fully explain the same-gender preference. Further research is needed to explore alternative drivers such as risk preferences, trust, bargaining power, or a greater sense of comfort. Finally, future work should examine the broader consequences of gendered preferences on gender-based sorting in the labor market and subsequent inequality, including the extent to which these preferences lead women into less profitable industries, networks, or partnerships.

In sum, our findings underscore that improving women's business outcomes requires more than technical training or access to capital. It also demands attention to the social and safety constraints that shape how women operate, whom they choose to work with, and the economic trade-offs they are willing to make to protect themselves.

Appendix

A Appendix Tables

Table A1: SEQ Comparison Between Early and Late Sample

	All Observations		**Early Sample**		**Excluding Early Sample**		**Difference**	
	Mean (%)	N	Mean (%)	N	Mean (%)	N	Mean Difference (%)	T-Stat
Any gender harassment and sexual hostility	54	887	54	95	54	792	-0.23	(-0.04)
Treated differently because of your sex (past year)	27	820	28	86	27	734	0.52	(0.10)
Whistled, called, or hooted at you in a sexual way (past year)	20	787	18	80	20	707	-2.30	(-0.49)
Unwelcome discussion of sexual matters (past year)	17	770	18	79	17	691	0.79	(0.18)
Crude and offensive sexual remarks or remarks about your body (past year)	25	778	18	76	25	702	-7.08	(-1.36)
Exposed themselves physically (past year)	15	748	17	76	15	672	2.37	(0.55)
Stared, leered, or ogled that made you feel uncomfortable (past year)	30	798	33	85	29	713	3.77	(0.72)
Any unwanted sexual attention	32	865	34	92	32	773	1.74	(0.34)
Attempts to establish a romantic sexual relationship (past year)	25	783	27	83	25	700	1.65	(0.33)
Made unwanted attempts to stroke, fondle, or kiss you (past year)	17	804	14	83	18	721	-3.30	(-0.75)
Attempted sex without your consent or against your will (past year)	7	815	5	84	7	731	-2.21	(-0.77)
Had sex with you without your consent or against your will (past year)	2	806	1	84	2	722	-0.89	(-0.55)
Any sexual coercion	12	852	13	90	12	762	1.00	(0.27)
Bribed to engage in sexual behaviors (past year)	6	798	5	81	6	717	-1.20	(-0.43)
Felt threatened with retaliation for not sexually cooperating (past year)	6	802	2	82	7	720	-4.37	(-1.54)
Treated you badly for refusing to have sex (past year)	7	815	8	85	7	730	1.25	(0.42)
Made a sexual or flirtatious remark to you (past year)	60	483	NA	NA	60	483	NA	NA
Stopped working with supplier harassment concerns (past year)	8	866	10	94	8	772	1.54	(0.51)
Refused customer harassment concerns (past year)	11	876	10	92	11	784	-1.19	(-0.35)
Any harassment experiences in last week	16	881	18	95	15	786	2.63	(0.67)
Responded affirmatively to at least one harassment question	59	889	60	95	59	794	1.44	(0.27)
Total number of harassment experiences (count)	2	889	2	95	2	794	-0.16	(-0.64)

All variable means reflect the percent of respondents that responded affirmatively, except for the *Total number of harassment experiences*, which ranges from 0 to 13 and reflects how many of the first 13 harassment questions from the questionnaire were responded to affirmatively. *Responded affirmatively to at least one harassment question* is also reflective of individuals responses to the first 13 questions in the harassment questionnaire. The exact questions that were asked may be found in Appendix B. The early sample refers to initial observations before which there were several changes to the survey instrument. The question regarding making a sexual or flirtatious remark towards you in the past year was added later in data collection.

Table A2: Preference Elicitation Attributes and Levels

Attribute	**Level**
	Panel A: Incentivized Payment
Payment	400 / 430 / 450 / 460 / 470 / 480 / 490 / 500 / 520 / 550 Birr
Gender	Female / Male
Time	11:00am / 6:30pm
	Panel B: Hypothetical Business Deal
Payment	5,000 / 7,000 / 9,000 / 11,000 / 13,000 / 15,000 / 18,000 / 21,000 / 24,000 / 27,000 / 30,000 Birr
Gender	Female / Male
Time	11:00am / 6:30pm
Irrelevant Attribute	Coffee stall with a [red] / [blue] awning
Reputation	No Information: "You do not have any information about this person from other business owners." Altering Terms: "Other female business owners have told you that the person tried to alter payment terms after the deal was agreed upon." Difficult: "Other female business owners have told you that this person is difficult to work with." Suggestive Comments: "Other female business owners have told you that this person frequently makes sexual jokes or encourages their clients to date them." Unwanted Touching: "Other female business owners have told you that they were groped or experienced unwanted touching by this person." No Problems: "Other female business owners have told you that they have had no problems working with this person."

Table A3: Preference Elicitation: Incentivized Payment

	(1) Selected	(2) Selected	(3) Selected	(4) Selected	(5) Selected
Payment	0.005***	0.006***	0.001**	0.005***	0.001**
	(0.002)	(0.002)	(0.000)	(0.002)	(0.000)
Female	0.670***	1.191***	0.256***	0.803***	0.211***
	(0.090)	(0.130)	(0.021)	(0.082)	(0.023)
Evening	-1.187***	-1.295***	-0.294***	-0.983***	-0.280***
	(0.106)	(0.114)	(0.021)	(0.086)	(0.021)
Female × Evening	0.429***				
	(0.129)				
Female × Hypothetical Female Preference					0.296***
					(0.055)
Evening × Hypothetical Evening Preference					0.292***
					(0.050)
Standard Deviation					
Female		1.672***			
		(0.204)			
Evening		1.086***			
		(0.197)			
Observations	5418	5418	5418	4830	5418

The estimation strategy in Column 1 and 4 is the conditional logit model, in Column 2 is the mixed logit, in Column 3 and Column 5 is OLS with individual fixed effects. In Column 4, observations are limited to those not in the *Early Sample*. In Column 5, *Hypothetical Female Preferences* are estimated by regressing the hypothetical business meeting specification separately for each individual, yielding an individual-level utility coefficient for meeting with a female business counterpart. *Hypothetical Evening Preferences* are estimated using the same approach, producing an individual-level utility coefficient for holding a meeting in the evening. Observations refer to the choice sets shown to each respondent, multiplied by 3, the number of options per choice set (including neither). Alternate specific constants are included in the estimations, but not shown. Standard errors are clustered at the individual level and reported in parentheses.* $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$.

Table A4: Preference Elicitation: Hypothetical Business Meeting

	(1) Selected	(2) Selected	(3) Selected	(4) Selected	(5) Selected	(6) Selected	(7) Selected
Payment	0.010**	0.013***	0.002**	0.003	0.010*	0.018***	0.007
	(0.005)	(0.005)	(0.001)	(0.004)	(0.006)	(0.006)	(0.005)
Female	0.153***	0.257***	0.069***	0.191***	0.222***	0.176***	0.206***
	(0.047)	(0.065)	(0.009)	(0.037)	(0.050)	(0.050)	(0.036)
Evening	-0.404***	-0.698***	-0.097***	-0.366***	-0.402***	-0.284***	-0.361***
	(0.054)	(0.063)	(0.010)	(0.039)	(0.048)	(0.049)	(0.038)
Irrelevant Attribute	-0.004	-0.010	0.005	-0.035	0.034	-0.075	-0.015
	(0.035)	(0.065)	(0.007)	(0.037)	(0.046)	(0.051)	(0.036)
Altering Terms	-0.410***	-0.691***	-0.076***	-0.430***	-0.360***	-0.429***	-0.444***
	(0.057)	(0.093)	(0.014)	(0.059)	(0.083)	(0.074)	(0.058)
Difficult	-0.222***	-0.447***	-0.054***	-0.216***	-0.229***	-0.233***	-0.235***
	(0.056)	(0.086)	(0.014)	(0.058)	(0.073)	(0.076)	(0.058)
Unwanted Touching	-1.021***	-1.954***	-0.192***	-1.015***	-0.932***	-1.066***	-1.044***
	(0.085)	(0.191)	(0.016)	(0.092)	(0.104)	(0.114)	(0.087)
Suggestive Comments	-1.115***	-2.152***	-0.204***	-1.136***	-1.106***	-1.131***	-1.148***
	(0.088)	(0.206)	(0.015)	(0.095)	(0.107)	(0.131)	(0.090)
No Problems	0.898***	1.596***	0.253***	0.895***	0.832***	0.966***	0.937***
	(0.059)	(0.106)	(0.015)	(0.063)	(0.076)	(0.081)	(0.062)
Female × Evening	0.091						
	(0.067)						
Standard Deviation							
Female		1.284***					
		(0.067)					
Evening		1.235***					
		(0.069)					
Irrelevant Attribute		1.177***					
		(0.075)					
Altering Terms		1.591***					
		(0.116)					
Difficult		1.545***					
		(0.110)					
Unwanted Touching		2.253***					
		(0.244)					
Suggestive Comments		2.224***					
		(0.245)					
No Problems		2.100***					
		(0.130)					
Observations	27090	27090	27090	24150	13545	13545	25620

The estimation strategy used in Column 2 is the mixed logit, in Column 3 is OLS with individual fixed effects, and in all remaining columns is the conditional logit model. In Column 4, observations are limited to those not in the *Early Sample*. In Column 5, observations are limited to choice sets regarding customer counterparts only. In Column 6, observations are limited to choice sets regarding supplier counterparts only. Column 7 excludes respondents that select the first option for all decisions, the second option for all decisions, or neither option for all decisions. Observations refer to the choice sets shown to each respondent, multiplied by 3, the number of options per choice set (including neither). Alternate specific constants are included in the estimations, but not shown. Standard errors are clustered at the individual level and reported in parentheses. * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$.

Table A5: Preference Elicitation: Hypothetical Business Meeting by Median Business Profit

	Selected	Selected	Selected	Selected
Payment	0.006	0.020**	0.002	0.004***
	(0.007)	(0.008)	(0.001)	(0.002)
Female	0.216***	0.152***	0.073***	0.056***
	(0.056)	(0.052)	(0.015)	(0.014)
Evening	-0.348***	-0.331***	-0.093***	-0.094***
	(0.059)	(0.055)	(0.015)	(0.015)
Irrelevant Attribute	-0.018	-0.002	0.003	0.003
	(0.055)	(0.053)	(0.011)	(0.011)
Altering Terms	-0.551***	-0.249***	-0.102***	-0.041*
	(0.087)	(0.087)	(0.021)	(0.021)
Difficult	-0.222**	-0.159*	-0.058**	-0.036*
	(0.087)	(0.083)	(0.023)	(0.021)
Unwanted Touching	-1.263***	-0.755***	-0.235***	-0.146***
	(0.132)	(0.125)	(0.024)	(0.024)
Suggestive Comments	-1.275***	-0.883***	-0.238***	-0.168***
	(0.140)	(0.125)	(0.024)	(0.022)
No Problems	0.990***	0.796***	0.274***	0.228***
	(0.097)	(0.089)	(0.025)	(0.023)
Observations	11310	11400	11310	11400

Sample is split by the median profits or losses reported by female business owners in our sample. The median reported value was 2000 birr. This was an individuals response to the question "We would like to know the profits or losses of your business (in birr) during (previous month). That is, what was the total income your business earned during (previous month) after paying all expenses, including salaries, rents, materials, etc." Column 1 and 3 individuals earn greater than the reported median profit and in columns 2 and 4 individuals earn less than the reported median profit. Individuals who did not report profits are dropped from these estimations. The estimation strategy in column 1 and 2 is conditional logit estimator and columns 3 and 4 is OLS with individual level fixed effects. Observations refer to the choice sets shown to each respondent, multiplied by 3, the number of options per choice set (including neither). Alternate specific constants are included in the estimations, but not shown. Standard errors are clustered at the individual level and reported in parentheses. * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$

Table A6: Male Preference Elicitation

	Incentivized Payment	**Hypothetical Business Mtg.**
	Selected	Selected
Payment	0.0229***	-0.002
	(0.00482)	(0.012)
Female	-0.348**	0.172**
	(0.164)	(0.082)
Evening	-0.566***	-0.089
	(0.175)	(0.079)
Irrelevant Attribute		0.026
		(0.076)
Altering Terms		-0.518***
		(0.157)
Difficult		-0.433***
		(0.123)
Unwanted Touching		-0.733***
		(0.148)
Suggestive Comments		-0.816***
		(0.164)
No Problems		0.691***
		(0.124)
Observations	1074	5370

The estimation strategy used is the conditional logit model. Observations refer to the choice sets shown to each respondent, multiplied by 3, the number of options per choice set (including neither). Alternate specific constants are included in the estimations, but not shown. Standard errors are clustered at the individual level and reported in parentheses. * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$.

Table A7: Summary Statistics Male Business Owners

	Percent	N
Panel A: DCE Validation and Summary Statistics		
Percent Female Customers†	60	74
Percent Female Suppliers†	37	48
Business was open past 6:30 and owner was present	47	179
Met with customer/supplier after dark (past month)†	24	63
Need to be home by a certain time	59	179
Avoid traveling after dark	82	179
Reschedule transaction because scheduled at night (past year)	16	179
Rescheduled business due to unsafe location (past year)	27	179
Reschedule meeting did not feel safe meeting in person (past year)	27	179
Canceled meeting because family member disapprove of meeting (past year)	13	179
Rescheduled a transactions for other safety concerns (past year)	11	179
Prefer networking events during the daytime (past year)†	74	58
Prefer networking with only women†	12	58
Aware of supplier encouraging dating and inappropriate comments†	28	60
Aware of customer encouraging dating and inappropriate comments†	47	43
Aware of supplier groping or touching inappropriately*	20	5
Aware of customer groping or touching inappropriately*	40	5
Aware of supplier difficult to work with†	45	60
Aware of customer difficult to work with†	56	45
Aware of supplier alter payment terms†	23	47
Aware of customer alter payment terms†	39	62
Forgone customer or contract due to harassment (past year)	11	179
Accepted lower price due to harassment (past year)	11	179
Panel B: SEQ Summary Statistics		
Category 1: Gender Harassment and Sexual Hostility		
Any gender harassment and sexual hostility	57	174
Treated differently because of your sex (past year)	26	147
Whistled, called, or hooted at you in a sexual way (past year)	14	146
Unwelcome discussion of sexual matters (past year)	22	144
Crude and offensive sexual remarks or remarks about your body (past year)	23	137
Exposed themselves physically (past year)	30	141
Stared, leered, or ogled that made you feel uncomfortable (past year)	31	154
Category 2: Unwanted Sexual Attention		
Any unwanted sexual attention	38	169
Attempts to establish a romantic sexual relationship (past year)	28	153
Made unwanted attempts to stroke, fondle, or kiss you (past year)	19	146
Attempted sex without your consent or against your will (past year)	10	143
Had sex with you without your consent or against your will (past year)	5	145
Category 3: Sexual Coercion		
Any sexual coercion	13	164
Bribed to engage in sexual behaviors (past year)	5	153
Felt threatened with retaliation for not sexually cooperating (past year)	8	143
Treated you badly for refusing to have sex (past year)	9	150
Other Variables Not From SEQ		
Made a sexual or flirtatious remark to you (past year)*	20	5
Stopped working with supplier harassment concerns (past year)	9	164
Refused customer harassment concerns (past year)	8	169
Any harassment experiences in last week (past year)	14	169
Responded affirmatively to at least one harassment question	63	175
Total Number of Harassment Experiences (count)	2	175

† Indicates variables that were collected from a randomly selected subset of respondents. Assignment probabilities were 33 percent, except for percent female customers, which was assigned with probability 40 percent. * Indicates variables that were added later in the survey and only presented to the later sample. Remaining variation reflects non-response. All questions are reported in Appendix B.

Table A8: Total Harassment Experience Correlation with Business Outcomes

	Stopped Working with Supplier Harassment Concerns	Refused Customer Harassment Concerns	Reschedule Transaction Because Scheduled at Night	Canceled Meeting Family Member Disapproved of Meeting	Rescheduled Meeting Did Not Feel Safe Meeting Person	Rescheduled Transaction Due to Unsafe Location	Forgone Customer or Contract Due to Harassment	Rescheduled Transaction for Other Safety Concerns	Accepted Lower Price Due to Harassment
Total Number of Harassment experiences	0.034***	0.047***	0.019***	0.011**	0.012**	0.010*	0.026***	0.005	0.016***
	(0.006)	(0.006)	(0.006)	(0.004)	(0.006)	(0.006)	(0.006)	(0.003)	(0.005)
Responded Affirmatively to at Least One Harassment Question 0.082***	0.133***	0.055**	0.044**	0.036	0.062**	0.052***	0.024*	0.065***	
	(0.017)	(0.019)	(0.022)	(0.018)	(0.025)	(0.027)	(0.017)	(0.014)	(0.019)

Each cell is a separate regression using OLS with a single independent variable. The dependent variable are represented by the variables across the row and the independent variables are down the columns. The *Total number of harassment experiences*, which ranges from 0 to 13, reflects how many of the first 13 harassment questions from the harassment questionnaire were responded to affirmatively. *Responded affirmatively to at least one harassment question* is reflective of responding to any of the first 13 questions in the harassment questionnaire affirmatively. The full list of these questions are in Appendix B. Standard errors are robust and in parentheses. * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$

B Questionnaire

DCE Validation and Other Summary Statistic Questions

1. In the last month, approximately what percent of your customers were female? [Percent]

2. In the last month, approximately what percent of the suppliers you worked with were female? [Percent]

3. What is the exact time that you closed your business yesterday? [Time] Was the business owner present? [Yes/No]

4. In the last month, how many times have you met with a customer or supplier after dark? [Numeric]

5. Is it important to be at home by a certain time? [Yes/No/ Don't know/ Refused to answer]

6. Do you avoid traveling after dark? [Yes/No]

7. In the last year, approximately how many times did you avoid or reschedule a business transaction or meeting because the time of the meeting was at night? [Never/Approximately 10 times per year or less/ Once or twice a month, Once or twice a week/ Almost every day/ Don't know/ Refused to answer]

8. In the last year, approximately how many times did you avoid or reschedule a business transaction or meeting because the location was dangerous (for example, dangerous to travel to, in a dangerous neighborhood, or not in a public place)? [Never/Approximately 10 times per year or less/ Once or twice a month, Once or twice a week/ Almost every day/ Don't know/ Refused to answer]

9. In the last year, approximately how many times did you avoid or reschedule a business transaction or meeting because the customer/supplier did not feel safe to meet in person? [Never/Approximately 10 times per year or less/ Once or twice a month, Once or twice a week/ Almost every day/ Don't know/ Refused to answer]

10. In the last year, approximately how many times did you avoid or reschedule a business transaction or meeting because my family/spouse would not approve? [Never/Approximately 10 times per year or less/ Once or twice a month, Once or twice a week/ Almost every day/ Don't know/ Refused to answer]

11. In the last year, approximately how many times did you avoid or reschedule a business transaction or meeting because of any other safety concerns? [Never/Approximately 10 times per year or less/ Once or twice a month, Once or twice a week/ Almost every day/ Don't know/ Refused to answer]

12. Please tell us which of the following networking events you would be most interested? [Daytime events with only entrepreneurs of your same gender/ Daytime events with entrepreneurs of both gender/ Evening events with only entrepreneurs of your same gender/ Evening events with entrepreneurs of both gender/ I am not interested in networking events/ Refused to answer]

13. Are you aware of suppliers that have a reputation of encouraging clients to date them or making inappropriate comments? [Yes/No]

14. Are you aware of customers that have a reputation of encouraging clients to date them or making inappropriate comments? [Yes/No]

15. Are you aware of suppliers that have a reputation of groping or touching women inappropriately? [Yes/No]

16. Are you aware of customers that have a reputation of groping or touching women inappropriately? [Yes/No]

17. Are you aware of suppliers that have a reputation of being difficult to work with? [Yes/No]

18. Are you aware of customers that have a reputation of being difficult to work with? [Yes/No]

19. Are you aware of suppliers that have a reputation of trying to alter payment terms after a deal has been agreed upon? [Yes/No]

20. Are you aware of customers that have a reputation of trying to alter payment terms after a deal has been agreed upon? [Yes/No]

21. In the last year, approximately how many times have you given up a customer or contract due to safety or harassment concerns? [Never/ Approximately 10 times per year or less/ Once or twice a month/ Once or twice a month/ Once or twice a week/ Don't know]

22. In the last year, approximately how many times have you accepted a lower price from a customer due to safety or harassment concerns? [Never/ Approximately 10 times per year or less/ Once or twice a month/ Once or twice a month/ Once or twice a week/ Don't know]

23. We would like to know the profits or losses of your business (in birr) during the previous month. That is, what was the total income your business earned during previous month after paying all expenses, including salaries, rents, materials, etc.? [Numeric]

24. What were the total revenues of your business (in birr) during (previous month)?[Numeric]

25. What were the total expenses of your business (in birr) during (previous month)?[Numeric]

26. Over the least week, how many people have you interacted with for any other business purposes (not including customers)? [Numeric]

Sexual Experiences Questionnaire

Category 1: Gender Harassment and Sexual Hostility

1. Consider your interactions with other individuals while running your business, such as customers, suppliers, and other business collaborators. In the last 12 months, has any such individual ever: Treated you differently because of your sex?[Yes/No/Refused to answer]

2. Consider your interactions with other individuals while running your business, such as customers, suppliers, and other business collaborators. In the last 12 months, has any such individual ever: Whistled, called, or hooted at you in a sexual way?[Yes/No/Refused to answer]

3. Consider your interactions with other individuals while running your business, such as customers, suppliers, and other business collaborators. In the last 12 months, has any such individual ever: Made unwelcome attempts to draw you into a discussion of sexual matters?[Yes/No/Refused to answer]

4. Consider your interactions with other individuals while running your business, such as customers, suppliers, and other business collaborators. In the last 12 months, has any such individual ever: Made crude and offensive sexual remarks or remarks about your appearance, body or sexual activities, either publicly or to you privately? [Yes/No/Refused to answer]

5. Consider your interactions with other individuals while running your business, such as customers, suppliers, and other business collaborators. In the last 12 months, has

any such individual ever: Exposed themselves physically in a way that embarrassed you or made you feel uncomfortable? [Yes/No/Refused to answer]

6. Consider your interactions with other individuals while running your business, such as customers, suppliers, and other business collaborators. In the last 12 months, has any such individual ever: Stared, leered, or ogled you in a way that made you feel uncomfortable? [Yes/No/Refused to answer]

Category 2: Unwanted Sexual Attention

7. Consider your interactions with other individuals while running your business, such as customers, suppliers, and other business collaborators. In the last 12 months, has any such individual ever: Made attempts to establish a romantic sexual relationship with you despite your efforts to discourage it? [Yes/No/Refused to answer]

8. Consider your interactions with other individuals while running your business, such as customers, suppliers, and other business collaborators. In the last 12 months, has any such individual ever: Made unwanted attempts to stroke, fondle, or kiss you? [Yes/No/Refused to answer]

9. Consider your interactions with other individuals while running your business, such as customers, suppliers, and other business collaborators. In the last 12 months, has any such individual ever: Attempted to have sex with you without your consent or against your will, but did not have sex with you? [Yes/No/Refused to answer]

10. Consider your interactions with other individuals while running your business, such as customers, suppliers, and other business collaborators. In the last 12 months, has any such individual ever: Had sex with you without your consent or against your will? [Yes/No/Refused to answer]

Category 3: Sexual Coercion

11. Consider your interactions with other individuals while running your business, such as customers, suppliers, and other business collaborators. In the last 12 months, has any such individual ever: Made you feel like you were being bribed with some sort of reward or special treatment to engage in sexual behavior? [Yes/No/Refused to answer]

12. Consider your interactions with other individuals while running your business, such as customers, suppliers, and other business collaborators. In the last 12 months, has any such individual ever: Made you feel threatened with some sort of retaliation for not being sexually cooperative? [Yes/No/Refused to answer]

13. Consider your interactions with other individuals while running your business, such as customers, suppliers, and other business collaborators. In the last 12 months, has any such individual ever:Treated you badly for refusing to have sex? [Yes/No/Refused to answer]

    Not from SEQ

14. Consider your interactions with other individuals while running your business, such as customers, suppliers, and other business collaborators. In the last 12 months, has any such individual ever: Made a sexual or flirtatious remark to you?[30][Yes/No/Refused to answer]

15. In the last 12 months, have you stopped working with a supplier because of any of these concerns or experiences? [Yes/No/Refused to answer]

16. In the last 12 months, have you refused to sell to a customer because of any of these concerns or experiences? [Yes/No/Refused to answer]

17. Have any of these experiences happened to you in the last week? [Yes/No/Refused to answer]

18. We had previously asked you to consider interactions with other individuals while running your business. For these next three questions, we are going to ask you about your experiences in any interaction with anyone, including strangers in the last 12 months. In the last 12 months, have you experienced a sexual or flirtatious remark?[30] [Yes/No/Refused to answer]

19. We had previously asked you to consider interactions with other individuals while running your business. For these next three questions, we are going to ask you about your experiences in any interaction with anyone, including strangers in the last 12 months. In the last 12 months, have you been stared, leered, or ogled you in a way that made you feel uncomfortable?[30] [Yes/No/Refused to answer]

20. In the last 12 months, have you experienced unwanted attempts to stroke, fondle, or kiss you?[30] [Yes/No/Refused to answer]

[30]This question was added after the *Early Sample*.

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