Indian Matchmaking: Are Working Women Penalized in the Marriage Market in India?

Diva Dhar

University of Oxford

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[1]

Abstract

This paper shares results from an online experiment to assess whether career-oriented women face a penalty in the marriage market in India. Using a randomized controlled trial on a popular Indian matchmaking website, I find that profiles of women who want to work after marriage receive 20-28 per cent less responses than those of women who have never worked or profess the desire to leave work after marriage. Women who earn relatively more income receive less of a dip. In a country characterized by low female labor force participation, these findings may help explain the role of gender and marital norms in women's labor supply decisions in India.

1 Introduction

The productive use of human capital is an essential input enabling economic growth, while employment outside the home plays a crucial role in increasing incomes and eliminating poverty. The startlingly low labor force participation rate of women in India is therefore a significant cause for concern. In 2018, only 23 per cent of women participated in the workforce, *declining* from 43 per cent in 1993-94, even as the country has grown more developed and educated (Government of India, 2019).

The literature has considered several explanations for low female labor force participation. One of these is the possible role of gender norms (Jayachandran, 2020), including marital norms. Men's preferences in the marriage market may play a significant role in constraining women from joining, staying or excelling in the work force (Bursztyn et al, 2017). Studies in the United States have shown that men prefer to date women who seem less ambitious (Fisman et al, 2006) and that marital incentives may explain why women try to appear less assertive and ambitious in the presence of male peers (Burstzyn et al, 2017).This factor may be particularly consequential in India because the country is characterized by both remarkably high marriage rates[2] as well as regressive attitudes towards working wives and mothers. Almost half of adult men and women report that married women whose husbands earn well should not work outside the home (Coffey et al, 2018).

Given the continuing hold of marriage in Indian society, women's choices or decisions to work may be closely linked to potential outcomes and penalties in the marriage market. To better understand this channel, I conduct an online field experiment to determine whether working women are discriminated against in the marriage market – for having worked or wanting to continue to work after marriage. I create 5 fictitious marital profiles for women on India's most popular matrimonial website Shaadi.com, which are identical in every way except in their statements around work and income. The only difference lies in the reporting of whether a) they currently work or not and b) whether they intend to continue working after marriage. I also vary the income of those who work (high or low). In that manner, I create profiles for 4 different caste categories and randomly assign men from these castes to receive expressions of interest from one of the same caste profiles. 2750 male suitors, registered and active on the website, and living in and around the Indian capital, receive invites from one of these fabricated profiles. In turn, their responses are captured as an indicator of marital interest and potential marriage outcomes.

I find large differences in responses and interest expressed towards women who want to pursue a career after marriage. All else equal, women who have never worked seem to elicit the most interest on average, followed by women who propose to give up work after marriage. Women who propose an interest in continuing to work after marriage receive 20-28% less interest in initial acceptances, indicating lower tolerance and support for women's work after marriage. Interestingly, this is mediated somewhat by income – higher earning women are penalized less for continuing to work after marriage. While one might have expected higher-earning women to face a higher dose of discrimination for being more ambitious and outperforming men on income, this is in fact

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[2]Indeed, while marriage rates have been declining in most industrialized countries, including East Asia, marriage is near universal in India (Kashyap et al, 2015). By the age of 45-49, only 1 per cent of women and 2 per cent of men have never been married (International Institute of Population Sciences, 2017).

not the case in the experiment.

This study contributes to the literature on gender norms and women's labor force participation. This experiment can help more cleanly identify the relationship between women's labor force participation (both before and after marriage) and income with their outcomes in the marriage market. To my knowledge, this is the first experimental study that assesses the impact of women's work characteristics using the revealed preference of potential male partners.

The remainder of this paper proceeds as follows. In Section 2, I explore the relevant literature this work contributes to. In Section 3, I lay out the study objectives and research questions. In Sections 4, I explain the experimental design and data collection in more detail, and Section 5 lays out the empirical analysis. Finally, I discuss the results and limitations of the study in Sections 6 and 7 respectively.

2   Literature

There is a growing body of evidence from India documenting the prevalence of regressive gender norms related to work for women, especially married women and mothers. For instance, the recent Social Attitudes Research, India survey conducted in various regions (Delhi, Mumbai, Rajasthan and Uttar Pradesh) shows that around half the adults, both men and women, report that married women whose husbands earn well should not work outside the home (Coffey et al, 2018). Except for the national capital region of Delhi, the approval rate for women's work is lower than what it was in the US 45 years ago (Coffey et al, 2018). Similarly, Dhar et al (2018) find that only 21 per cent of adolescent boys, and 27 per cent of their fathers surveyed in Haryana disagreed with the statement that a woman's most important role is to be a good home maker. In addition, around 40 per cent of men surveyed in India believe that working women don't have good relations with their children compared to stay at home mothers (Fletcher et al, 2018). Fletcher et al (2018) note that social norms around women's role as domestic caregivers often mean that women are curtailed from seeking work, and that these views may in turn be internalized, suppressing their labor force participation.

Beyond these attitudes, there may also be strong marital norms around a woman's relative income which curtail women's careers. Fisman et al (2006) find that men exhibit a preference for women who are less ambitious than them. This is also in line with Bertrand et al (2015), who find that rising female wages play a substantial role in explaining decreasing marriage rates in the United States. An analysis of American data by Bertrand et al (2015) shows that a higher potential income for the woman relative to her husband means she is in fact less likely to participate in the labor force. If the woman does work, she is likely to work fewer hours, so that she earns less than her potential income. Bertrand et al (2015)'s analysis reveals that the wife's share of household income in the US shows a sharp drop just at the half-point mark, where they would not earn more than their husbands. For couples where the wife does earn more, Bertrand et al (2015) find lower reported satisfaction, greater discord and a higher likelihood of divorce. The projections from their model show a substantial decline in potential matches if the woman's income exceeds the husband. In India, Kashyap et al (2015) also find evidence of gender-regressive marital norms around spousal education. They find that despite increased education for

women, less than 13 per cent of marriages between 1999 and 2004 are hypogamous.

In the presence of such norms and preferences, marital incentives may shape women's decisions around work. For example, the prospect of marriage may lead women to downplay stated career goals (Bursztyn et al, 2017). In a field experiment with married and single female MBA students, they find that single women downplay their career ambitions by reporting lower desired paychecks, lower willingness to work longer or travel frequently and by appearing less assertive and ambitious, when their stated preferences were visible to their peers. A model developed by Bertrand et al (2016) for developed country contexts predicts that improved labor market opportunities for skilled women in countries with more conservative gender norms is less likely to improve their marriage prospects, compared to countries with more progressive gender norms. To put this mechanism to the test in India, my paper aims to use an online experiment to determine whether women who pursue careers and earn higher incomes than male suitors face a penalty in the marriage market in India. It is the first experiment, to my knowledge, to capture the prevalence, and extent of, discrimination against women's work in the marriage market. The experimental nature helps cleanly establish the link between women's work and marital prospects, strengthening the body of evidence on gender norms and marital incentives around women's work.

Related to this, there is also an emerging, but mixed, body of evidence showing whether attitudes and norms related to women's work can be shifted. Burstzyn et al (2019) find that men in Saudi Arabia underestimate support for women's work by other men, but a quick intervention to correct and update beliefs about social norms can help increase interest in job search service and uptake for their spouses. Dhar et al (2020) find that a school based intervention can change gender attitudes, including those towards gender roles for work, for adolescent boys and girls. On the other hand, Dean and Jayachandran (2019) find that videos and discussions on women's employment led by employers have no effects on family attitudes.

3   Study Objectives: Research Questions and Primary Outcomes

The experimental study conducted with male suitors on Shaadi.com is designed to gauge the impact of being a working woman and to understand the effect of a woman's relative income on marriage market outcomes, in terms of the responsiveness and interest from male candidates on an Indian matrimonial website.

More specifically, the study asks the following questions to better understand the gender norms that mediate the relationship between work and marriage in India:

1. How does a woman's having ever worked affect male suitors' interest and potential outcomes in the marriage market?

2. How does a woman's intention to continue working and pursuing a career after marriage, affect her options in the marriage market?

3. As a working woman, does earning more than a male suitor affect their interest and her potential outcomes in the marriage market?

The experiment was administered on India's most popular matrimonial website, Shaadi.com, which has reached more than 35 million users since 1996 and connected hundreds of thousands life partners (Shaadi.com, 2019), making it an ideal and convenient setting for the experiment. It was implemented with a sample of 2750 male suitors across castes/sub-castes (Brahmin, Agarwal, Rajput and Kayastha) in and around the National Capital Region of India, registered on Shaadi.com. Research ethics approval for the study was given by the Blavatnik School of Government, Departmental Research Ethics Committee, in line with the University of Oxford procedures for human subjects research.

The main outcome this study looks at are response rates from the male suitors in the sample to the expressions of interest from fabricated female profiles, which differ only in their details on work and income. This response from male suitors can be taken as a proxy for potential marriage outcomes. Previous studies have shown that preferences captured through these experiments can be a good proxy for actual outcomes, as shown by Banerjee et al (2013) based on their analysis of preferences of those who place marriage ads in a newspaper. Based on the variation in the response rate from male suitors, the study can thus help identify if there is a penalty to being a career woman or a high-income earner in the Indian marriage market. I will use the response rates to see if there is significantly higher responsiveness and interest from male suitors for the marriage profiles of women who do not work or those who profess to leave work after marriage. Among the profiles for working women, I will look at whether responsiveness is higher for those who earn less.

4 Experimental Design and Setting

This study employs methods similar to those used in other experimental and correspondence studies on discrimination (Bertrand and Duflo, 2016), such as Edelman et al (2017) and Bertrand and Mullainathan (2004) who test for racial discrimination in rental markets and job hiring respectively.[3] It applies these methods to test for discrimination in the marriage market against women's work and income. I do so by creating sets of typical marital profiles for women from different castes/sub-castes that are nearly identical in nature. The only difference lies in the reporting of whether they currently work or not, and signaling whether they intend to continue working after marriage. For those who work, I vary profiles by income (see below). All else equal, the differences in response to these different marriage profiles can then help ascertain discrimination against women's work and career choices.

4.1 Creating marriage profiles for women varied by work and income

First, the experimental study on Shaadi.com required a number of (fabricated) women's profiles to be created on the website for the purpose of the study. In order to look realistic, the language in the profiles was modelled on other profiles on the website, using language and structure that would make it seem representative and typical of other women on the site. The language was further refined based on inputs from and consultations

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[3]This study design is designed more along the lines of a study done by Edelman et al (2017) where they randomly allocated AirBnB hosts to receive requests from profiles varied by race. They created 20 accounts on AirBnB, identical on all counts except for race, and they randomly allocated hosts to receive requests from one of these.

with other young users of the website.

Given that marriage preferences in India for Hindus, who form the majority of the population, are strongly linked to caste endogamy (Banerjee et al, 2013; Kaur and Palriwala, 2016), separate profiles were created for the 4 caste categories in the study - Kayastha, Agarwal, Brahmin and Rajput. Within each caste category, the profiles created were identical on all other counts/criteria, apart from those linked to work and income – the two focal determinants of this study. The surnames, which are caste indicators, were kept the same, but the first names were varied slightly. There were no photographs shared for any of the profiles and the photo category would show as 'protected' to male users, signaling that they would not be able to see the photo at the first stage of the interaction on the website .

More specifically, the following criteria were identical across the profiles for each caste category – age (24), height (5'4"), skin complexion (fair), religion (Hindu), mother tongue (Hindi), location (Noida – close to Delhi), education (Bachelor of Arts in Advertising/Marketing), lifestyle (no smoking, no drinking and vegetarian); horoscope (none) and hobbies. Some of these choices (such as language, lifestyle) were made to impose fewer restrictions on sampling and to help ensure a broader sample of eligible men. It's important to note that the skin complexion category was dropped by Shaadi.com in the middle of one of the experimental rounds, following a campaign on discrimination against skin color. This change occurred simultaneously across all profiles in end-June 2020, and was therefore not a confounder.

While the profiles for each caste were identical in each of the categories such as skin color, age, height, education, there were differences in their statements around work and income. The profiles were varied to specify whether they currently worked or not, how much they earned (higher income or lower income than male suitors) and whether they intended to pursue a career after marriage or preferred to spend time with family and at home. The profiles were also linked to different phone numbers and IP addresses, but these were not visible to other users of the website. Given the variations on work and income, the profiles for each of the 4 caste categories would fall in the following categories:

1. **Control** - Never worked (NW): Not working woman who does not intend to work after marriage

2. **Treatment 1** - High income, working woman pre-marriage and post-marriage (HIW+) - Woman working at Rs 7-10 lakhs income category, with a stated preference for continuing work after marriage

3. **Treatment 2** – Low income, working woman pre and post-marriage (LIW+) – Woman working at Rs 2-4 lakhs income category, with a stated preference for continuing work after marriage

4. **Treatment 3** - High income, working woman pre-marriage only (HIW) - Woman working at Rs 7-10 lakhs income category, with a stated preference for giving up work after marriage

5. **Treatment 4** - Low income, working woman pre-marriage only (LIW) – Woman working at Rs 2-4 lakhs income category, with a stated preference for giving up work after marriage. (Note: Detailed profiles can be found in annexure 1)

In all other respects other than their description related to work and income, the profiles of women developed for each caste category were identical.

It's also important to note that the profiles on the Shaadi.com were made based on subscriptions in the basic category – that is, they would not be differentially promoted by the website or by the website's algorithms to potential suitors.

4.2 Expressions of interest to male suitors

The experiment was carried out between April 2020 and September 2020 with 2749 male suitors registered to marry on the website. The experiment was carried out in 4 consecutive rounds – one for each caste/caste-category in the following order – Agarwal, Brahmin, Rajput and Kayastha.

For each caste round, a sample of approximately 700 eligible bachelors of that same caste was selected based on certain eligibility filters using information publicly available on their profiles which was culled and entered. The sampling criteria for men included that their profile should have been active in the last month, that their location should be in and around the National Capital region of India, their annual income should be between Rupees 4-7 lakhs (i.e. ranging from approx. USD 6,000-10,000) and their age should be 21 years and above (legal age of marriage for men). No other criterion related to height, education, lifestyle, mother tongue or diet was applied. However, the sampling criteria also included dropping any candidate who was explicitly not interested in the characteristics of the female profiles above – i.e. a candidate for example, who has a specific preference for a woman in another state or a woman who is taller or is non-vegetarian. Around 50 profiles or less than 2 per cent of initially screened profiles were dropped based on these criteria[4].

For each round, the first 700 eligible filtered suitors (650 filtered suitors for Rajputs due to sample size constraints) were then randomly allocated to receive an expression of interest from one of the five group of female profiles developed, as specified above, for the purpose of the study. That is, the suitors received a standard 'invite' messaging expressing their interest (see detail in annexure 2) from one of the profiles belong to the control group (NW) or one of the four treatment groups (HIW+, LIW+, HIW, LIW). Overall, approximately 2750 bachelors from the website received an expression of interest. The characteristics of the men on the website can be seen in Table 1.

The experiment targeted a sample size of 2750 male suitors in order to be sufficiently powered to measure the changes in response rates from male suitors based on the work choices and income status of women.

4.3 Measuring Responses and Interest from Male Suitors

The response from each male suitor who received an invite or expression of interest from one of the fabricated female profiles is monitored over a period of 30 days. Their online response or the status of their response is categorized in the following ways by Shaadi.com – *declined invite* (where they actively decline the expression of interest to explore the connection); *accepted invite* (where they actively accept the expression of interest to

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[4]The following number of profiles were dropped for each caste group: Agarwal- 16, Brahmin- 12, Rajput-9, Kayastha-13.

connect further); *responded later* (where they have not responded or chosen to not give a specific response) and *requested photo* (where they signal they would like to first see the profile photo before giving a response one way or the other).

For this study, I use a binary variable on whether the suitors accepted the invite or not as the primary outcome to measure interest. Any additional text messages on the profile (which could only be sent by those who accepted the invite) were not used in the experiment. Moreover, there could no further attempt following the initial response to contact the women via email or phone cannot be measured in the experiment, since that information was hidden and not available to male suitors.

In addition to response data from male suitors, details of their socio-economic characteristics from their profiles such as their educational qualifications, domain of work, who created the account and other details was also culled from their public profiles. This data is used to check for balance and also better understand any observable characteristics which predict responsiveness and interest in working women.

Ultimately, the study will measure how the male response rate differs across treatment arms to see if there is discrimination based on women's work status and income.

5 Empirical Analysis

The main analysis will be an intent-to-treat analysis. I use the following empirical specifications in this study to understand the variation in response across women's work and income status:

$$Y_{ij} = \beta_0 + \beta_j Treat_j + \beta_2 X_i + \varepsilon_i \tag{1}$$

Y_{ij} is the outcome variable measured for individual i in treatment arm j. The primary outcome here is a binary variable which captures the response or expression of interest from the male Shaadi.com user. $Treat_j$ is a dummy variable for the treatment arms. Thus, β_j represents the coefficient for the responsiveness to the working with high or low-income treatments on the outcome. X_i represents the individual level controls and characteristics such as caste, education, age, experience.

5.1 Sample description

The sample for the study across arms was created between April to July 2020 from the following castes – Agarwal, Brahmins, Rajput and Kayastha. Table 1 describes the characteristics of the 2749 male suitors on Shaadi.com who met the eligibility criteria, and were added to the sample and randomly assigned to one of the treatment groups.

Over half of the men in the sample only had an undergraduate degree, whereas less than 1 per cent had a doctorate. The most common field of study was Engineering – approximately 40 per cent of the sample had studied Engineering. Other common degrees included Arts & Sciences, Management, Finance and Commerce. A small proportion had pursued medicine, education and other fields.

Subsequently, the most common jobs and professions reported by the male candidates were engineering, IT/software, accounts and finance.

The majority of men in the sample were from Delhi and the National Capital Region. However, Delhi borders many states, and approximately 20 per cent of the men screened were from neighboring states such as Haryana and Rajasthan. For sample size reasons, it was not possible to restrict the focus on Delhi and NCR alone.

Finally, approximately 60 per cent of these accounts were created and run by the individual themselves. Over a quarter of the accounts were created by parents, and the remaining run by others in their families. Finally, the sample is spread almost evenly across all 4 castes in the sample – Brahmin, Rajput, Agarwal and Kayastha.

While the characteristics were mostly balanced across treatment groups, there were certain significant differences for a few characteristics in one arm or two arms. For example, the number of male suitors with an undergraduate degree alone was significantly higher at 56.3% in the LIW arm (compared to 50.7% in the NW arm). However, these differences were spread across groups and were not concentrated in any one treatment group. Regardless, these traits may influence final outcomes and are thus controlled for in the analysis following Bruhn and Mackenzie (2009) to ensure the robustness of the analysis.

5.2 Does women's work affect marital interest from men?

5.2.1 Average responses

Table 2 and Figure 1 show the mean acceptance rates across all arms, capturing the differences in male suitors' response to women's intention to work and their relative income from their marital profiles. The first row in Table 2 shows that mean acceptance rates are highest for the NW arm - the women who have never worked, at 69.8 per cent. Next, the acceptance rates seem to hover over 66 per cent for those who worked before marriage but state their interest in discontinuing work after marriage - the HIW and LIW arms. The differences between the means of these groups and the NW arms are not statistically significant. However, there is a sharp drop in response for women who want to continue working after marriage. Their acceptances rates are at 59.6 and 54.7 per cent for the high income (HIW+) and low income (LIW+) groups respectively. This represents a difference in overall response rates of 10 to 15 percentage points from the NW group, which can be attributed simply to women's intentions to work after marriage. There is, however, significant variation in mean response rates across castes, as captured in Figure 2.

How strong is the penalty in the marriage market for a woman if she intends to pursue her career after marrying? These average response rates imply that women who have never worked receive 17-28 per cent more interest in the marriage market compared to women who want to keep working. For every 100 men who respond to a woman who has never worked, only 78-85 men will respond to a woman who wants to keep working. Similarly, if a woman is working but plans to give up work, she will actually have 12- 21 per cent more interest in initial response rates than if she expressed a desire to keep on working after marriage. A woman who has

never worked is thus more likely to have more options in the marriage market – and a woman who wants to work, but earns less than the man, is likely to receive less interest.

5.2.2   Regression analysis

I conduct regression analyses using linear and logit models with and without controls to determine the treatment effects. Table 3, Columns 1-4 report on the regressions where the primary outcome is men's responsiveness and interest for the marital profiles, using both linear and logit models. The regressions in columns 1 and 2 include additional control variables to account for other characteristics of the male suitors in different groups and caste differences

I find that, all else equal, *men are less interested in women who want to work after marriage*. These results in Rows 1 and 2 are robust across specifications, with and without controls. However, there is no significant change or penalty for those who worked before marriage but do not plan to continue working. The coefficients are small and negative, but are not statistically significant, as seen in Rows 3 and 4.

The linear specification in Column 1 shows that men were 14 percentage points less likely to respond to women who earned more than them and wanted to work after marriage (HIW+ group). They were 19 percentage points less likely to respond to women who wanted to continue work but earned less than them (LIW+ group). This difference is robust across specifications – this translates into a difference of 20-28% less interest from men. The logit model in Column 2 also show odds ratios of 0.49 and 0.34 respectively for the HIW+ and LIW+ groups, signaling that women in these groups have lower odds of receiving responses from men. Across specifications, the results consistently show that there is sizeable, significant negative interest from men in both arms where women wanted to *work after marriage.*

However, I do not find any concrete effect of having worked before marriage on interest from male suitors. Column 1 does show that men were 3 and 9 percentage points less likely to send a response for the HIW and LIW groups respectively, than to women who had never worked (NW). However, these results are not significant. Across specifications, there is no significant difference in interest in women who had at least worked before marriage to those who did not work at all.

5.3   Does women's relative income affect marital interest?

The next set of analyses look at whether the primary outcome of men's expression of interest in marriage changes based on the relative income of the women.

Testing specifically for differences to response to women who earn more or less than the men, I find that income makes a significant difference *only* for the women who want to work after marriage. Column 5 of Table 3 indicates that the t-test statistic is significant for the difference between HIW+ and LIW+ group mean, whereas the t-test is not significant for differences between the HIW and LIW groups. This means that the amount of income matters for men's choices only when women want to continue working after marriage. Contrary to initial expectations given regressive attitudes around higher incomes for women, it seems that men are slightly

more (not less) interested in women who earn more than them, showing that the norm against women earning relatively more does not seem to hold sway.

This result seems to show that while there is a clear preference for women not working after marriage, there does not seem to be an additive preference or norm around women earning more than their husbands. In fact, men seem to be willing to give up some of their unease around women's work should they earn more after marriage. There may be further explanations for why this is the case which I discuss in Section 5.6.

5.4 Heterogeneity analysis

5.4.1 Caste heterogeneity

Table 4 examines the differences in responses to women's work across the four castes in the study. By running separate linear and logit models with controls for each caste group, it is clear that there are stark differences across castes. The penalty towards women who want to work after marriage for both high and low income earners is strongest among Agarwal and Brahmin castes – both of which are high caste.

These results do not seem to hold consistently for the lower castes of Rajputs and Kayasthas. For Rajputs, the coefficients are negligible and not statistically significant. For Kayasthas, the coefficients are negative but are not consistently significant.

Is the penalty for women's work after marriage a high caste matter? These results suggest that this may indeed be the case. These estimates echo findings from previous research which indicates that norms restricting women's work are more rigid for upper caste women in India (Field et al, 2010), whereas lower caste women are subject to lower restrictions on their work. These rigid norms derive from Hindu concepts around 'purity' and 'pollution', where higher caste women's status and honor are shielded by keeping them away from encountering men outside their family alone (Jayachandran 2020, Chen 1995).

5.4.2 Heterogeneity by men's education

Table 5 reports the differences in responses to women's work based on the male candidate's education. The 'higher education' dummy identifies those who have a postgraduate Masters or doctoral degree, and is interacted with treatment in the regression. There does not seem to be any concrete evidence of differential discrimination from those men with higher education, given none of the interaction terms are significant. However, the coefficient for HIW is now negative and significant at the 10 per cent level, though still small. This can be taken as weak and suggestive evidence that there may even be some discrimination against high income women who have only worked before marriage and are willing to give it up.

5.5 What type of men are interested in women who work?

The probit regression shown in Table 6 analyzes if there are any observable differences associated with men who are more likely to be accepting of women who work after marriage.The only observable differences are that men who accept women's work after marriage tend to be slightly younger, and are more likely to have an account created by themselves. They are also likely to have a diploma or education certification other than a graduate

or doctoral degree. Their work sector or specialization does not seem to predict if their attitude is progressive. It also shows more likely to be Brahmin compared to an Agarwal, and less likely to be a Rajput or Kayastha, which is in line with the findings from the caste heterogeneity analysis.

5.6 What explains these preferences – gender norms, income or human capital channels?

There may be a few potential mechanisms at play driving the differences in responses and reactions from grooms and their families to women's work and income. I lay out three main channels here, and use the results, to disentangle the prevalence of these channels, as laid out in the published pre-analysis plan for this paper.

The first channel is the *Income* channel – In keeping with standard economic theory, there may be a preference for women who work and earn, and those who earn more, as they increase the household income. However, on the other hand, men may not prefer women who work or earn more than them because they would face sanctions or social costs within their families and communities with regressive gender norms. Restrictive gender norms around women's work may lower their preferences on women who have worked or earned more, specifically those who are planning to work after marriage, since they would not be willing to meet prevalent social norms. This channel is thus the *Gender Norms channel*. Lastly, a woman's work and higher income may be a signal of *human capital development*, which may be valued for the improved ability to contribute to her children's future human capital development (Afridi et al, 2016), like schooling (Behrman et al, 1999) All three channels could have been driving preferences, but the randomization allows us to disentangle the effects of the channel.

The first channel is the *gender norms channel*. First, since men are less interested in the profiles of women who want to pursue careers after marriage, it's clear that gender norms and social expectations around wives not working and staying at home is a powerful driver of marriage preferences. Since human capital accumulation signalling at the time of the match is the same for women who have worked and are willing to give it up (HIW and LIW) compared to those who are pursuing a career (HIW+ and LIW+), the differences in interest across those groups illustrate the sway of social and gender norms on working after marriage. The gender norms channel alone explains this sizeable difference in interest between the two groups, underlining the importance of social and gender norms in driving decisions around marriage and women's work. However, it's useful to know that the *gender norms channel* does not extend to penalizing women who have at least worked before marriage (as long as they signal the desire to conform to traditional gender roles after marriage).

However, there is some evidence that the *income channel* also contributes to marriage preferences. Within the group of women who want to work after marriage, there is a marginally higher preference for women who earn more, showing that the *income channel* has some effect. While still quite weak, the *income channel* can chip away at and counter some of the negative response arising from the *gender norms channel*. Weighed against the prospect of greater income and benefits, men seem to more be willing to give up their qualms around women's work. However, the benefits from additional income do not seem to be strong enough to overcome

the social costs of going against prevalent gender norms. It's also important to note that the *income channel* cannot account for the responses towards higher and lower income women (HIW and LIW) who do not want to continue working after marriage, since their income generation would end with marriage.

Finally, the *human capital channel* hypothesis does not seem to pan out. We see this in two different ways. First, men do not show a concretely higher demand for women who have work experience (HIW and LIW) over those who do not (NW), even if both sets of women meet prevalent gender norms by staying at home after marriage. Second, men do not seem to be more interested in women who earned relatively more *before* marriage (HIW), compared to those who earn less (LIW). The ability to earn relatively more is as a proxy for greater human capital accumulation, but men seem indifferent between these two groups. This is not the case, however, for those who earn more after marriage, but that difference can be attributed to the *income channel*. Thus, male suitors do not seem to place a value on work experience and income generation as a contributor for human capital development for future offspring.

To summarize, men's lower rate of responsiveness to women who want to work after marriage can be explained by the dominance of the *gender norms* channel. This channel, can be somewhat mitigated or countered, by the *income channel*, which explains why women who earn more (HIW+) elicit more interest than their lower income counterparts (LIW+). Lastly, the *human capital* channel does not explain marital demand.

6   Limitations

This study has a number of limitations. The first weakness of this study is that the outcome of interest relies on a crude measure, since it is only looking at online responses to expressions of interest. This measure of interest does not ultimately capture whether male suitors proceed to marry a working woman or not. While this measure is a good proxy for marital interest, the study is ultimately not able to capture the final outcomes of marriage rates.

Another limitation of this study is that it relies on only one channel where people seek for marriage matches – online sites – whereas there are many other avenues to find marital matches such as social networks, newspapers, or even love at first sight! This is a common limitation for online and correspondence experiments. Moreover, given the use of this website, these results may also only be representative of more urban, wealthier, educated Indians who have access to the internet and use matrimonial sites. Finally, given the sample of suitors were chosen from in and around the national capital region, and belong to a certain wealth bracket and castes, it is not certain that these results would extend to other groups.

One more note of caution is that the experiment was conducted during the COVID pandemic. Given the nature of the randomized trial, the assumption is that unobserved effects from the pandemic would affect all groups equally in their marriage preferences. However, while it does not affect internal validity of the experiment, it is possible to argue that these preferences even for a long-term partner, in a time of crisis, may not be representative of a post-pandemic world. It was not possible to delay the experiment, but the results do largely coincide with results from a pilot/test case held with around 100 suitors from the website before the

onset of the pandemic.

7 Conclusion

This paper examines whether women's choices around work and career lead to discrimination in the marriage market for different castes. This study aims to use an online experiment to assess the prevalence, and extent, of discrimination against working and career women in the marriage market in India. This could in turn help explain whether marital and gender norms pose a deterrent to why women do not join, stay or excel in the labor market.

I find that there is indeed a sizeable penalty in the marriage market for women who express an interest in pursuing a career after work. Women who want to continue pursuing work can expect to get considerably lower interest in responsiveness from male suitors. This effect is specifically predominant in higher castes in the study sample, given more conservative gender beliefs held and enforced by higher castes.

I find that these marital preferences are driven largely by conservative norms around marriage and women's work. While the prospect of greater or additional income may help weaken these preferences somewhat, they do not seem to be able to overturn these preferences. Men and their families are willing to leave money on the table, in order to conform to societal expectations on gender roles.

As the literature review indicates, marital norms and incentives related to women's work in the marriage market may also potentially influence women's decision and choices around workforce participation. Given the strength of the institution and norms around marriage in India, marriage is a near universal occurrence in India by the age of 40, and there is no significant gap between skilled or unskilled women (Kashyap et al, 2015). A penalty in the marriage market shown in these results, therefore, could in turn be deterring women from continuing work and building careers. This is an area which requires further investigation in the future. Future research efforts on behavior and norm change should also focus on changing specific norms around marriage and gender roles.

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Tables

Table 1: Balance table for randomisation across all treatments.

Variable	NW Mean(SE)	HIW+ Mean(SE)	LIW+ Mean(SE)	HIW Mean)(SE)	LIW Mean(SE)
Sample size	550	550	550	548	551
Age	28.468 (0.095)	28.375 (0.099)	28.546 (0.097)	28.630 (0.096)	28.588 (0.099)
Panel A- Edu Qualifications (%)					
Undergraduate	50.7 (0.022)	55.3 (0.022)	50.7 (0.022)	52.4 (0.022)	56.3* (0.022)
Postgraduate	44.4 (0.022)	39.5 (0.021)	43.0 (0.021)	41.4 (0.022)	37.2 (0.021)
Doctorate	0.9 (0.004)	0.8 (0.004)	0.6 (0.003)	0.8 (0.004)	0.2 (0.002)
Diploma & Other	4.0 (0.008)	4.4 (0.009)	5.8 (0.010)	5.4 (0.010)	6.2 (0.011)
Panel B- Subject Field (%)					
Engineering, CS & IT	36.4 (0.021)	43.1** (0.022)	39 (0.021)	40.4 (0.022)	41.2 (0.022)
Commerce	11.0 (0.014)	7.3** (0.011)	11.3 (0.014)	9.4 (0.013)	9.1 (0.013)
Management	13.8 (0.015)	14.9 (0.016)	10.7 (0.013)	14.4 (0.015)	9.6** (0.013)
Finance	14.0 (0.015)	12.0 (0.014)	11.6 (0.014)	11.9 (0.014)	11.4 (0.014)
Arts & Sciences	15.9 (0.016)	14.9 (0.016)	18.0 (0.017)	14.4 (0.015)	20.0* (0.018)
Medicine, Education & Other	8.9 (0.012)	7.9 (0.012)	9.4 (0.013)	9.4 (0.013)	8.7 (0.012)
Panel C- Job (%)					
Accounts & Finance	12.2 (0.014)	14.8 (0.015)	15.6 (0.016)	16.4* (0.016)	10.4 (0.013)
Business & Entrepreneurship	7.3 (0.011)	5.1 (0.010)	5.4 (0.010)	5.8 (0.010)	7.8 (0.012)
Teaching & Training	4.5 (0.009)	2.3** (0.006)	4.9 (0.009)	2.6* (0.007)	3.0 (0.007)
Engineering	11.7 (0.014)	17.4*** (0.016)	12.0 (0.014)	12.6 (0.014)	13.2 (0.015)
IT/Software	12.4 (0.014)	12.4 (0.014)	14.4 (0.015)	15.7 (0.016)	10.6 (0.013)
Marketing	5.6 (0.010)	5.1 (0.010)	4.7 (0.009)	4.0 (0.008)	6.7 (0.011)
Sales	2.8 (0.007)	3.6 (0.008)	3.4 (0.008)	1.7 (0.006)	3.4 (0.008)
Manager/Director	6.0 (0.010)	6.0 (0.010)	6.8 (0.011)	7.7 (0.012)	7.3 (0.011)
Other	0.373 (0.021)	33.4 (0.020)	32.8 (0.020)	33.4 (0.021)	37.5 (0.021)
Location (%)					
Delhi	45.6 (0.021)	49.3 (0.021)	47.5 (0.021)	43.9 (0.021)	50.6* (0.021)

(Continued on next page)

Table 1 – continued from previous page.

Variable	NW Mean(SE)	HIW+ Mean(SE)	LIW+ Mean(SE)	HIW Mean(SE)	LIW Mean(SE)
NCR	35.0 (0.020)	32.2 (0.020)	32.5 (0.020)	38.1 (0.021)	31.1 (0.020)
Neighbouring States	19.3 (0.017)	18.5 (0.017)	20.0 (0.017)	18.0 (0.016)	18.2 (0.016)
Account created by (%)					
Parent	25.3 (0.019)	30.2* (0.020)	29.0 (0.019)	25.4 (0.019)	24.3 (0.018)
Self	61.4 (0.021)	57.3 (0.021)	57.9 (0.021)	59.9 (0.021)	58.6 (0.021)
Other	13.3 (0.015)	12.5 (0.014)	13.1 (0.014)	14.8 (0.015)	17.1* (0.016)
Caste (%)					
Agarwal	25.5 (0.019)	25.5 (0.019)	25.5 (0.019)	25.5 (0.019)	25.4 (0.019)
Brahmin	25.5 (0.019)	25.5 (0.019)	25.5 (0.019)	25.3 (0.019)	25.6 (0.019)
Rajput	23.6 (0.018)	23.6 (0.018)	23.6 (0.018)	23.7 (0.018)	23.6 (0.018)
Kayastha	25.5 (0.019)	25.5 (0.019)	25.5 (0.019)	25.5 (0.019)	25.4 (0.019)
Vegetarians (%)	56.7 (0.021)	52.0 (0.021)	54.9 (0.021)	55.4 (0.021)	54.4 (0.021)

***, **, and * indicate significant difference from the NW control group mean at the 1, 5, and 10 per cent critical level.

Table 2: Frequency table for accepted invites across treatments.

Final Response	NW	HIW+	LIW+	HIW	LIW
Accepted invite	69.81	59.63	54.72	66.78	66.24
(SE)	(0.019)	(0.020)	(0.021)	(0.020)	(0.020)
Did not accept invite	30.19	40.37	45.28	33.16	33.76
Mean	0.698	0.596	0.574	0.667	0.662
Ratio to NW	-	0.85	0.78	0.95	0.94
Difference with NW	-	0.102***	0.151***	0.030	0.036

All figures are in percentages and sorted column-wise. Ratios are reported for each group's acceptance rate to control group's acceptance rate.
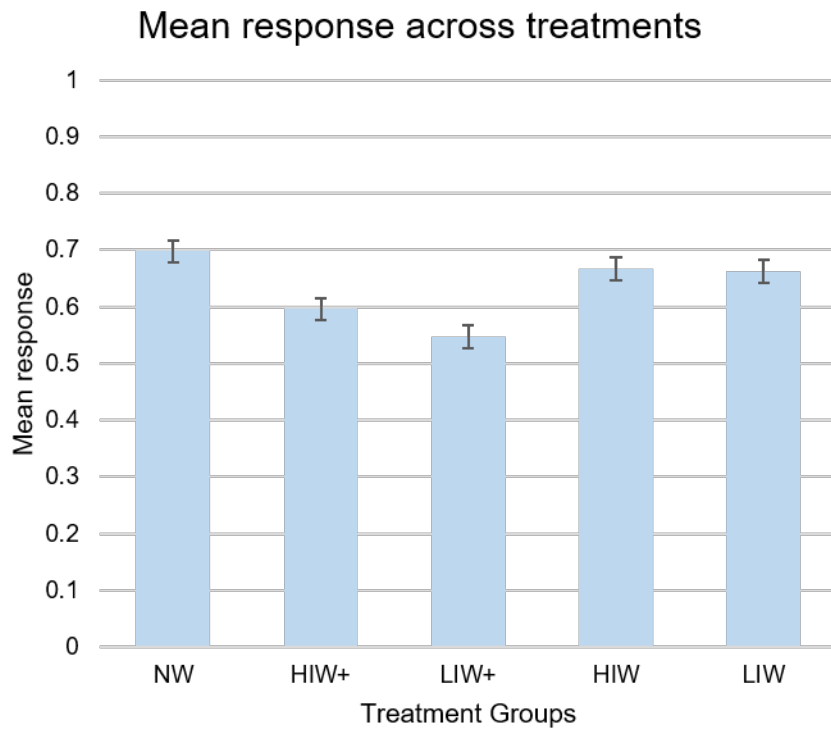
Figure 1: Mean response

Mean response across treatments

Table 3: Regression Analysis

Variable	Linear Model 1	Logit Model 2	Linear Model 3	Logit Model 4	T-test 5
	Co-efficients (SE)	Odds Ratio	Co-efficients (SE)	Odds Ratio	Difference (SE)
HIW+	-0.102 (0.026)***	0.55 (0.08)***	-0.101 (0.028)***	0.63 (0.08)***	
LIW+	-0.150 (0.027)***	0.43 (0.12)***	-0.150 (0.028)***	0.52 (0.06)***	0.049 (0.029)**
HIW	-0.035 (0.025)	0.81 (0.11)	-0.030 (0.028)	0.86 (0.11)	
LIW	-0.042 (0.024)*	0.77 (0.11)*	-0.035 (0.028)	0.84 (0.10)	0.006 (0.028)
Covariates	Yes	Yes	No	No	

Final responses against all treatment groups. Robust standard errors are reported in parentheses. ***, **, and * indicate significance at the 1, 5, and 10 percent critical level. Regressions which control for covariates include the following characteristics- education qualifications (undergraduate/masters/PhD/other), city of residence (Delhi/NCR/neighbouring states), account created by(parent/self/other), subject field of educational qualifications (engineering, CS & IT/commerce/management/finance/arts &sciences/other), job (accounts & finance/business & entrepreneurship/teaching & training/engineer/IT & software/sales/marketing/manager & director/other), and caste (Agarwal/Rajput/Kayastha/Brahmin). T-test for significance of means between TG 1 & TG 2, and TG 3 & TG 4.

Table 4: Caste wise analysis of final responses against treatments.

Variable	Agarwal Linear Model 1	Agarwal Odds Ratio 2	Brahmin Linear Model 3	Brahmin Odds Ratio 4	Rajput Linear Model 5	Rajput Odds Ratio 6	Kayastha Linear Model 7	Kayastha Odds Ratio 8
HIW+	-0.189**	0.185**	-0.123**	0.287**	0.011	1.048	-0.102	0.643*
	(0.046)	(0.083)	(0.041)	(0.126)	(0.066)	(0.294)	(0.062)	(0.171)
LIW+	-0.430***	0.061***	-0.096**	0.347*	-0.027	0.948	-0.053	0.799
	(0.084)	(0.025)	(0.039)	(0.156)	(0.065)	(0.266)	(0.062)	(0.206)
HIW	-0.029	0.686	-0.028	0.641	-0.011	0.948	-0.074	0.730
	(0.035)	(0.343)	(0.033)	(0.305)	(0.065)	(0.266)	(0.064)	(0.195)
LIW	-0.002	1.219	-0.031	0.620	-0.099	0.639	-0.052	0.805
	(0.030)	(0.696)	(0.034)	(0.294)	(0.064)	(0.183)	(0.063)	(0.210)
Covariates	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

Robust SE are reported in parentheses. Odds Ratios for logit regressions are shown. ***, **, and * indicate significance at the 1, 5, and 10 percent critical level.

Table 5: Heterogeneity in response by education

Variables	Co-efficients (SE)
HIW+	-0.111** (0.034)
LIW+	-0.156*** (0.037)
HIW	-0.047 (0.033)
LIW	-0.052 (0.031)
NW*Higher education	0.062 (0.115)
HIW+ *Higher education	0.083 (0.112)
LIW+ *Higher education	0.074 (0.111)
HIW*Higher education	0.090 (0.113)
LIW*Higher education	0.082 (0.114)
Covariates	Yes

Robust standard errors are reported in parentheses. ***, **, and * indicate significance at the 1, 5, and 10 percent critical level. Regressions which control for covariates include the following characteristics- education qualifications (undergraduate/masters/PhD/other), city of residence (Delhi/NCR/neighbouring states), account created by(parent/self/other), subject field of educational qualifications (engineering, CS & IT/commerce/management/finance/arts &sciences/other), and job (accounts & finance/business & entrepreneurship/teaching & training/engineer/IT & software/sales/marketing/manager & director/other), and caste.

Table 6: Probit analysis

Variable	Coefficient (SE)
Higher income	0.128 (0.084)
Age	-0.042 (0.019)**
Vegetarian	0.109 (0.093)
Account created by self	0.178 (0.096)*
Account created by other	-0.087 (0.137)
Postgraduate (Masters & PhD)	0.027 (0.096)
Other	0.318 (0.208)*
Commerce	-0.306 (0.186)
Management	-0.118 (0.162)
Finance	0.191 (0.171)
Arts/sciences	0.103 (0.144)
Other	-0.048 (0.181)
NCR	0.066 (0.099)
Neighbouring states	0.014 (0.148)
Business & Entrepreneurship	0.040 (0.228)
Teaching & Training	-0.362 (0.256)
Engineer& IT	-0.011 (0.195)
Software	0.147 (0.197)
Sales	-0.039 (0.222)
Marketing	0.511 (0.261)
Manager/Director	-0.052 (0.212)
Other	-0.028 (0.145)
Brahmin	0.609 (0.124)***
Rajput	-0.562 (0.133)***
Kayastha	-0.557 (0.161)***
Constant	0.118 (0.053)**

Probit Analysis on responses record from male suitors who respond to/accept the invites from the *post-marriage working* treatment arms (both *high* and *low* income). ***, **, and * indicate significance at the 1, 5, and 10 percent critical level. Robust standard errors are reported in parentheses. All regressions control for characteristics of male suitors.

Table 7: Overall responses from within and outside the sample

	NW	HIW+	LIW+	HIW	LIW
In Sample					
Declined invite	25	55	57	26	26
Accepted invite	384	328	301	367	365
Requested photo	12	3	12	15	16
Respond later	136	166	181	148	151
Out of Sample					
Requested photo	3	0	1	2	3
Invites	11	6	4	9	11
N	571	558	556	567	572

Frequency table for final responses across treatments, including male profiles outside the sample. All figures are sorted column-wise.

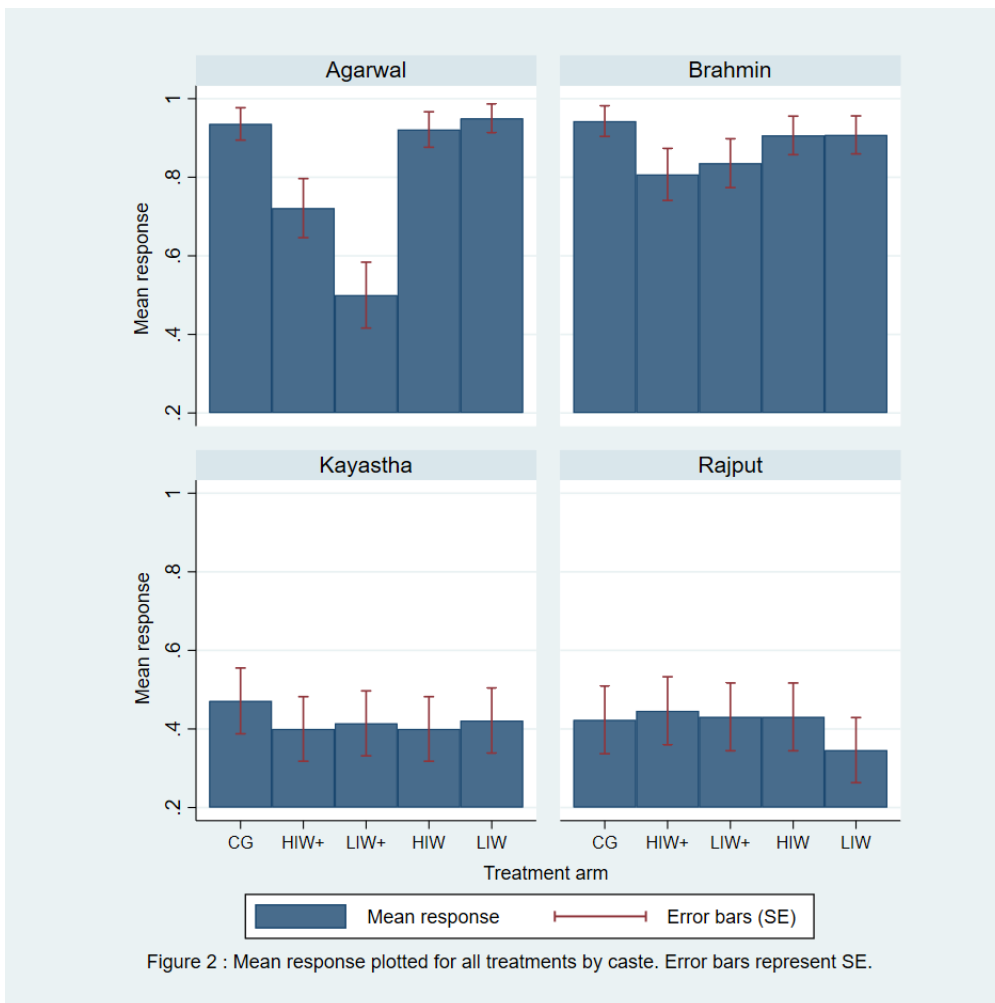**Figure 2: Mean response by caste (for all treatments).**

Figure 2 : Mean response plotted for all treatments by caste. Error bars represent SE.

Annexures

Annexure 1

Figure 3: Treatment Profiles

Qualities	Control Group	Treatment Group 1	Treatment Group 2	Treatment Group 3	Treatment Group 4
Name	Leena Agarwal	Meena Agarwal	Neena Agarwal	Reena Agarwal	Seema Agarwal
	Leena Pandey	Meena Pandey	Neena Pandey	Reena Pandey	Seema Pandey
	Leena Thakur	Meena Thakur	Neena Thakur	Reena Thakur	Seema Thakur
	Leena Srivastava	Meena Srivastava	Neena Srivastava	Reena Srivastava	Seema Srivastava
City	Delhi	Noida	Noida	Noida	Noida
City of Family	Delhi	Delhi	Delhi	Delhi	Delhi
Marital Status	Never married	Never married	Never married	Never married	Never married
Diet	vegetarian	vegetarian	vegetarian	vegetarian	vegetarian
Height	5'4"	5'4"	5'4"	5'4"	5'4"
Community	Agarwal, Brahmin, Rajput, Kayastha	Agarwal, Brahmin, Rajput, Kayastha	Agarwal, Brahmin, Rajput, Kayastha	Agarwal, Brahmin, Rajput, Kayastha	Agarwal, Brahmin, Rajput, Kayastha
Education level	Bachelor in advertising/marketing	Bachelor in advertising/marketing	Bachelor in advertising/marketing	Bachelor in advertising/marketing	Bachelor in advertising/marketing
Income	N/A	Rs 7-10 lakhs	Rs 2-4 lakhs	Rs 7-10 lakhs	Rs 2-4 lakhs
College name	IP University	IP University	IP University	IP University	IP University
You work with	N/A	N/A	N/A	N/A	N/A
As	Does not work	Media professional	Media professional	Media professional	Media Professional
Company name	N/A	N/A	N/A	N/A	N/A
About yourself	I am a girl with homely values and tastes from a respectable family. I would describe myself as well-mannered, smart and cheerful. I hold a Bachelors in Marketing from IP University, but I do not work. I enjoy spending time at home and watching movies. After marriage, I would like to focus on family and home-building only. I am looking for a supportive and understanding partner. I think that should suffice for a bio, we can discuss more if you choose to contact me. Please contact if you think we'll be a match.	I am a career-oriented, ambitious girl from a respectable family. I would describe myself as well-mannered, smart and cheerful. I hold a Bachelors in Marketing from IP University, and I work as a consultant at an advertising firm. I enjoy spending time at home and watching movies. After marriage, I would like to focus on career building and family. I am looking for a supportive and understanding partner. I think that should suffice for a bio, we can discuss more if you choose to contact me. Please contact if you think we'll be a match.	I am a career-oriented, ambitious girl from a respectable family. I would describe myself as well-mannered, smart and cheerful. I hold a Bachelors in Marketing from IP University, and I work as a consultant at an advertising firm. I enjoy spending time at home and watching movies. After marriage, I would like to focus on career building and family. I am looking for a supportive and understanding partner. I think that should suffice for a bio, we can discuss more if you choose to contact me. Please contact if you think we'll be a match.	I am a girl with homely values and tastes from a respectable family. I would describe myself as well-mannered, smart and cheerful. I hold a Bachelors in Marketing from IP University, and I work as a consultant at an advertising firm. I enjoy spending time at home and watching movies. After marriage, I would like to focus on family and home-building only. I am looking for a supportive and understanding partner. I think that should suffice for a bio, we can discuss more if you choose to contact me. Please contact if you think we'll be a match.	I am a girl with homely values and tastes from a respectable family. I would describe myself as well-mannered, smart and cheerful. I hold a Bachelors in Marketing from IP University, and I work as a consultant at an advertising firm. I enjoy spending time at home and watching movies. After marriage, I would like to focus on family and home-building only. I am looking for a supportive and understanding partner. I think that should suffice for a bio, we can discuss more if you choose to contact me. Please contact if you think we'll be a match.
Mother Tongue	Hindi	Hindi	Hindi	Hindi	Hindi
Profile created	Self	Self	Self	Self	Self
Age	24	24	24	24	24
Religion	Hindu	Hindu	Hindu	Hindu	Hindu
Family details	Father- employed; Mother-Homemaker; 1 brother (unmarried)	Father- employed; Mother-Homemaker; 1 brother (unmarried)	Father- employed; Mother-Homemaker; 1 brother (unmarried)	Father- employed; Mother-Homemaker; 1 brother (unmarried)	Father- employed; Mother-Homemaker; 1 brother (unmarried)
Skin colour	Fair	Fair	Fair	Fair	Fair
Horoscope	Non Manglik/does not matter	Non Manglik/does not matter	Non Manglik/does not matter	Non Manglik/does not matter	Non Manglik/does not matter
Body Type	Average/Athletic	Average/Athletic	Average/Athletic	Average/Athletic	Average/Athletic
Smoke	Does not smoke	Does not smoke	Does not smoke	Does not smoke	Does not smoke
Drink	Does not drink	Does not drink	Does not drink	Does not drink	Does not drink

Annexure 2

Invites received by the male suitors would appear as follows:

- Invite message on Shaadi.com

"_____ wants to connect with you on Shaadi.com. Respond now to chat with him."

"Hi, I came across your profile on Shaadi.com. If you would like to connect please accept my request."

- Invite SMS (automated from Shaadi.com)

"Hi, _____ has invited you to connect! VIsit <link> to view his profile and respond now."