

# FAMILY PLANNING, NOW AND LATER: INFERTILITY FEARS AND AFRICA'S STALLED CONTRACEPTIVE REVOLUTION

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## Abstract

Fertility is key to women's economic and social standing in Africa, and the fear that medical interventions will cause infertility is pervasive. This paper links this fear to the low adoption of hormonal contraceptives—a health technology that provides women with greater control over birth timing and facilitated greater human capital investment and female labor force participation in the West. Focusing on Zambian women pursuing tertiary education, who have a reported desire to delay pregnancy but low contraceptive usage, we implement a novel intervention to change these beliefs. This intervention persistently increases contraceptive use over 6 months and reduces reported pregnancies by as much as 71%. IV estimates indicate that eliminating the belief that contraceptives cause infertility would triple contraceptive use, more than halving the unmet need for contraceptives. Policies that account for the cultural context can successfully increase the use of modern health technologies in hard-to-reach populations.

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# 1 Introduction

Throughout history, women’s ability to bear healthy children has been a key part of their economic and social status. This is especially true in sub-Saharan Africa (SSA), where the traditional lineage system (Moscona, Nunn, and Robinson, 2017) and the legacy of high-mortality colonial periods (Mbacké, 2017) may contribute to the high value placed on fertility (Pritchett, 1994). Infertile women regularly experience polygyny, divorce, and even accusations of witchcraft (J. C. Caldwell and P. Caldwell, 1987). At the same time, mistrust of Western medicine is pervasive in SSA, due in part to the legacies of violent colonialism (Lowe and Montero, 2021) and conflicts between traditional beliefs and Western medical practices (Ashraf et al., 2017; Sievert, 2024). The fear that medical interventions—from polio vaccines to anti-malarials—cause long-run infertility is widespread (Kaler, 2009), and this is particularly true for hormonal contraceptives. These fears are not irrational; rather, they are rooted in a long history of sterilization campaigns in the region, as well as foreign governments’ promotion of contraceptive devices such as the Dalkon Shield, which *did* cause infertility, miscarriages, and even death (Connelly, 2010).<sup>1</sup> But these incorrect beliefs are costly; they lead women to overestimate the tradeoff between controlling fertility now (reducing unplanned pregnancy) and controlling fertility later (achieving desired family size), and may limit the take-up of a critical, highly-effective technology for timing the onset of motherhood.

Women’s ability to optimize birth timing has significant effects on their human capital investment (Becker, 1981; Goldin and Katz, 2002), which is crucial for economic growth. In SSA, secondary and tertiary enrollment have nearly doubled over the last two decades (UNESCO, 2025), but unplanned pregnancies, which are routinely cited as one of the most common reasons for dropout among female adolescents (UNICEF, 2024), remain an important impediment to increasing education. Indeed, because hormonal contraceptives are more reliable than pre-existing methods and are fully female-controlled, the introduction of hormonal contraceptives was instrumental in allowing women to delay fertility and finish their education in the U.S. and Latin America (Bailey, 2013; Miller, 2010). But the same “contraceptive revolution” has not come for SSA; usage rates remain puzzlingly low, particularly among young, unmarried, sexually active women, and interventions that increase access have little effect (Dupas, Jayachandran, Lleras-Muney, and Rossi, 2024). While fear of infertility may therefore contribute to SSA’s stalled contraceptive revolution, changing sticky, culturally-transmitted beliefs is challenging (Moscona, Nunn, and Robinson, 2026),

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<sup>1</sup>Myths about contraception’s deleterious effects could also be fueled by the fact that infertility is common in SSA due to maternal morbidity and untreated sexually transmitted infections (Abebe, Afework, and Abaynew, 2020), which could lead to misattribution if STIs and contraceptive use are correlated.

and information alone typically fails to increase the adoption of health technologies (Dupas and Miguel, 2017).

Motivated by these facts, this paper develops a novel, context-aware intervention specially designed to address the fear that contraceptives directly cause later-life infertility. We implement the intervention and evaluate its effects on beliefs, hormonal contraceptive take-up,<sup>2</sup> and pregnancy in Zambia with female college students—an increasingly important but understudied population. Our main treatment combines an intervention to dispel myths that contraceptives cause infertility with a voucher that pays women a small sum to visit a local, partner clinic that provides family planning services. The intervention’s design takes seriously that, in this context, misconceptions about the infertility effects of contraceptives are a deeply-held belief, and statistical information alone is unlikely to change them (Bassi and Rasul, 2017). To capitalize on the importance of narratives (Graeber, Roth, and Zimmermann, 2024) and information resonance (Malmendier and Veldkamp, 2022) for changing sticky beliefs, facilitators—whose demographic profile resembled the participants’—presented the biological mechanisms underlying hormonal contraceptives and told personal stories about fertility returning after using hormonal contraceptives. We compare this treatment to an arm that only received the voucher, which solely reduced access costs, as well as an active control, both of which attended intake meetings administered by the same facilitators. We evaluate effects using both administrative data on contraceptive take-up from our partner clinic and data on self-reported beliefs, usage, sexual activity, and pregnancy over six months from a high-frequency mobile survey. The treatment addressing fear of infertility caused lasting increases in the use of hormonal contraceptives and reduced pregnancy over the study period.

The study sample consists of undergraduates at the University of Zambia (UNZA), Zambia’s largest and oldest university, based in the capital city of Lusaka. While there is comparatively little work on college students in SSA, UNESCO data show that female enrollment rates in SSA’s most populous countries are 10-20%, and this number is rising rapidly (UNESCO, 2025). This population provides an excellent opportunity to examine why young women in SSA forgo contraception to delay first births during critical periods, since even a brief postponement could help them complete college. At baseline, only 5% of women in our sample are using a hormonal contraceptive, even though 60% are sexually active, 18% have had sex in the previous two weeks, and *no* women report not using contraceptives because

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<sup>2</sup>We use the short-hand of “hormonal contraceptives” for modern, preventative contraceptive methods that include the pill, injection, and implant, as well as the copper IUD, which is not actually a hormonal contraceptive, but is also associated with fear of infertility. We do not include emergency contraceptives in this group, as we are focused on the use of preventative methods and an increase in the take-up of preventative methods could reduce the use of emergency contraceptives.

they would be ok with becoming pregnant right now; 37.1% of the sample have an unmet need for modern contraception, inclusive of condoms.<sup>3</sup> We estimate a hazard rate of pregnancy for our sample of 14-35% over a typical 4-year undergraduate career, suggesting that pregnancy is a serious challenge in this context. Indeed, linking self-reported pregnancies to administrative educational data shows that two years after a pregnancy, a woman is 27 percentage points less likely to be on track to graduate. For comparison, between 40-50% of college-aged women in the US report using hormonal contraceptives, and pregnancy rates are around 1% per year (CDC, 2019; Kavanaugh and Pliskin, 2020).

Our experiment aims to shed light on the contraceptive behavior of a much larger (and growing) population: young, unmarried women in SSA. Historically, both studies of contraceptive use in SSA and interventions by policymakers have focused on married women with children. This is because women married young, and most childbearing happened within marriage. However, in the most recent (2018) Zambian DHS, we estimate that 53% of first births were conceived before marriage. Given the importance of the timing of first birth for women’s outcomes (e.g., because it conflicts with human capital investment and affects child resources and spousal choice), and the large share of first births that are conceived before marriage, the contraceptive behavior of childless young women should be of particular interest to policymakers. The low usage rate of modern contraception in our sample is consistent with that among sexually-active nulliparous secondary school (3.4%) and college-aged (3.1%) women in the DHS, suggesting that our sample’s behavior may be more broadly representative of young, childless women. Fear that contraceptives cause infertility is also widespread in our sample. In our control group, 64% of respondents believe at least one form of hormonal birth control causes infertility. Because of these women’s high levels of education and the greater availability of quality medical care in the capital, these beliefs are likely even more prevalent in the general population.

Turning to the details of the treatment effects, both the voucher and combined treatment were successful at encouraging women to visit the clinic. However, in the administrative data, the combined group is statistically significantly more likely to take-up at least one hormonal contraceptive method relative to the voucher group, unconditional on visiting the clinic. In the survey data, the voucher treatment has no significant effect on usage over 6 months, while in the combined group, there is a remarkably persistent effect, with a 3.5 p.p. (40%) increase in hormonal contraceptive usage on average during the 6 months after the

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<sup>3</sup>Unmet need is defined in the literature as the share of women of childbearing age who want to stop/delay childbearing but are not using any contraception (Bradley, Croft, Fishel, and Westoff, 2012). We calculate it as the share of the sample who are sexually active, not using a hormonal contraceptive, and when asked why they are not using a hormonal contraceptive, do not say that they use condoms, or that they are ok with becoming pregnant.

intervention and no significant fadeout. Over time, the effect of the combined voucher and infertility information treatment is largely driven by the take-up of hormonal injections and implants. But, the persistence of the effect cannot be explained by participants simply taking up a hormonal injection once initially; for effects to persist, participants would have to receive another shot.<sup>4</sup> While it is thought to be particularly hard to change nulliparous women’s contraceptive behavior (Chandra-Mouli et al., 2014), our effect sizes are in line with other successful interventions for older populations in percentage point terms and much larger in percent terms given the low rates of usage in the control group (Ashraf, Field, and Lee, 2014; Glennerster, Murray, and Pouliquen, 2026). Though the study was not designed to be powered to detect pregnancy effects—given our focus on the link between infertility fears and contraceptive use, the key outcome is use—when we maximize power by comparing our treatment of interest to the pooled control and voucher arms, we detect a meaningful and statistically significant reduction in pregnancy at endline of 71%. Risky sexual behavior appears to be unaffected: there are no negative consequences for condom usage, number of sexual partners, or likelihood of having sex.

Several additional pieces of evidence further suggest that the effect of the combined voucher and infertility information treatment is driven by a change in beliefs. First, in our survey data, women in this group are substantially less likely to believe contraceptives cause infertility after the intervention, both initially and after six months. Second, compliers are significantly more likely to cite fear of infertility or side effects as a reason for not using contraceptives at baseline, and this is consistent with machine learning estimates of heterogeneous effects. Third, a complementary follow-up experiment provides suggestive evidence that informing participants that STIs cause infertility increases STI testing, further underscoring the importance of fear of infertility for healthcare decision-making.

Finally, to quantify the importance of fear of infertility as a barrier to contraceptive use among nulliparous women, we use the combined treatment as an instrument for the belief that contraceptives cause infertility. We estimate the effect of this belief on take-up, controlling for being in either the voucher or voucher + infertility info treatment. Even in the population of women at UNZA, who are likely more informed about contraceptives and have better access to information than the general population, fear of infertility is a very significant barrier. Eliminating the belief that hormonal contraceptives cause infertility entirely would increase contraceptive use by 20 percentage points, more than tripling usage in the control group, and reducing unmet need by more than half. Fear of infertility appears to be a quantitatively important barrier to delaying first births in SSA.

These findings are highly policy-relevant. While the intervention was carefully *designed*,

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<sup>4</sup>The contraceptive injection administered at our partner clinic is effective for 3 months.

delivery is not costly (\$9.44 per person or \$393 per annual prevented pregnancy) and scaling up through sexual and reproductive health curricula that are already routinely offered at secondary schools and universities would likely be even cheaper. Facilitators worked directly from a script with no improvisation and required little training. In contrast, the government spends nearly \$2000 dollars per year on a student enrolled at UNZA (Saeki et al., 2016). Given the association between pregnancy and falling behind in administrative data (+27 p.p.), *based on the costs of repetition alone*, the government should be willing to pay  $\sim$  \$500 per pregnancy averted at a public university. This is to say nothing of reduced educational outcomes, lost wages, health costs of unsafe abortion, psychological costs of abortion, reduced resources available to children, and so on.

This paper contributes to several strands of literature. First, it relates to the importance of cultural norms and beliefs for designing effective policy. There has been a robust literature in economics on the importance of historical legacies, cultural norms, and traditional beliefs in Africa (see Michalopoulos and Papaioannou, 2020 for a review). It is increasingly recognized that the same policies can generate very different effects due to cultural differences (Ashraf, Bau, Nunn, and Voena, 2020; Moscona and Seck, 2024). Optimal policy design must account for these factors (Moscona, Nunn, and Robinson, 2026). Medical mistrust, in particular, has been shown to lead to healthcare under-utilization in SSA (Lowe and Montero, 2021; Christensen et al., 2021) and beyond (Alsan and Wanamaker, 2018). Outside of economics, Kaler (2009) links medical mistrust with forced sterility and population control in Africa, leading to the fear that medication carries contraceptive agents designed to inhibit population growth, across a range of countries. We design and implement a novel, “culturally-wise” (in the parlance of Thomas et al. (2025)) intervention to address these pervasive beliefs in a context where informational interventions are rarely effective at increasing healthcare technology adoption (Dupas and Miguel, 2017).

The intervention operationalizes research on the effects of stories, soap operas, and television on attitudes and behavior (Graeber, Roth, and Zimmermann, 2024; Ferrara, Chong, and Duryea, 2012; Banerjee, La Ferrara, and Orozco-Olvera, 2019) and incorporates the idea of “information resonance” (Malmendier and Veldkamp, 2022), where information delivered by a source the participant identifies with is more likely to imprint itself on memory and affect decisionmaking. The intervention persistently changes beliefs up to 6 months later, leading to greater contraceptive take-up and reduced pregnancy, providing the first quantitative, causal evidence on the importance of fear of infertility as a barrier to the adoption of modern healthcare technologies in SSA.

This paper also contributes to the literature exploring drivers of low contraceptive usage in SSA. Most studies on contraceptive take-up in low-income countries focus on married women

who already have children (Phiri, King, and Newell, 2015). These studies typically evaluate either “supply-side” explanations, like cost and access (Dupas, Jayachandran, Lleras-Muney, and Rossi, 2024), or “demand-side” explanations, such as the role of preferences for large families (Pritchett, 1994; Álvarez-Aragón, 2025), intra-household disagreements (Ashraf, Field, and Lee, 2014), and information (Glennester, Murray, and Pouliquen, 2026; Athey et al., 2023; de Paula, Valente, and Miller, 2025).<sup>5</sup> A much smaller literature on adolescents specifically mainly examines similar barriers related to access and cost and often finds little effect of removing these barriers (Bankole and Malarcher, 2010; Shah, Seager, and Rubio, 2024). We depart from much of this literature in two important ways. First, we focus on young women finishing their education, for whom the benefits of hormonal contraceptives may be particularly high. Second, we focus on a culturally important but thus far understudied barrier to contraceptive adoption: the belief that contraceptives cause later infertility. While this explanation has been widely documented in qualitative and correlational work in Africa (for a review see Boivin, Carrier, J. M. Zulu, and Edwards (2020), and Sedlander et al. (2018) and Sedlander et al. (2021)), we provide the first causal evidence of its role in reducing contraceptive use among young women.

Finally, we contribute to the literature on “reproductive capital”—the idea that fertility is valuable and women take future fertility into account when timing births and optimally choosing educational investments (Low, 2024). While excess fertility has been shown to be extremely costly (Buckles, 2008; Londoño-Vélez and Saravia, 2025), infertility *also* has economic consequences (Schmidt, 2005; Bögl, Moshfegh, Persson, and Polyakova, 2024). This is why access to *in vitro fertilization* has been shown to increase human capital attainment in Western countries, where educational investments are lengthy enough that they may interfere with total completed fertility in the absence of technology (Buckles, 2007; Gershoni and Low, 2021). In this paper, we show there is underlying demand among women in SSA pursuing their educations for a technology that allows them to delay births, but incorrect beliefs about that technology’s effects on future fertility reduce take-up. Correcting these misperceptions allows women to better-optimize birth timing during critical periods for human capital investment.

The paper proceeds as follows. Section 2 describes the context of the study, including the socioeconomic status, degree of under-utilization, available contraceptive options, and infertility fears in our study population. Section 3 discusses the experimental design, while Section 4 describes the data. Section 5 presents our empirical strategy, Section 6 describes

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<sup>5</sup>Athey et al. (2023) provides personalized recommendations of contraception methods using an app, while Glennester, Murray, and Pouliquen (2026) tests an “infotainment” radio intervention with bundled information. While the latter included information that contraceptives do not cause infertility, its effects cannot be isolated.

the results, Section 7 discusses threats to the validity or interpretation of the results, Section 8 provides evidence on mechanisms, Section 9 quantifies the importance of fear of infertility as a barrier to contraceptive take-up, and Section 10 concludes.

## 2 Context

### 2.1 Contraceptive Types and Efficacy

In this section, we describe the methods available to Zambian women to prevent pregnancy and argue that preventative, hormonal contraceptives have features that make them particularly valuable for young, unmarried women. We summarize the key features of different methods in Appendix Table A1 and report failure rates in Appendix Figure A1. Because our study takes place in the capital city, all methods described are broadly accessible and nominally free in public clinics, as well as available for purchase at private pharmacies.

Contraceptive methods differ along three key dimensions: efficacy, maintenance required, and the degree of female control. As we argue below, hormonal methods (shot, pill, and implant), along with the copper IUD,<sup>6</sup> dominate other available methods on at least two of these three dimensions, which is why their introduction was instrumental in allowing women in the U.S. to delay fertility and finish their education (Goldin and Katz, 2002; Bailey, 2006).

**Hormonal methods are reliable.** With typical use in developing countries, annual failure rates are below 2% for the implant, IUD and injection, and around 5% for the pill (see Appendix Figure A1). Condoms, like the pill, have a more intermediate reliability, conditional on regular use, of average  $\sim 5\%$ . By contrast, withdrawal and the rhythm method have failure rates over 13%. Emergency contraceptives, which can be taken up to 72 hours after unprotected intercourse, have a failure rate of 5–9% and are not recommended for regular use (CDC, 2024).

**Hormonal methods are female-controlled.** Before hormonal methods, nearly all methods of avoiding pregnancy — condoms, withdrawal, and even the rhythm method and abstinence — required the knowledge, consent, and cooperation of the male partner. This distinction is critical for young, unmarried women, for whom coordination with partners is likely to be lower than in marriage. Many participants in our sample have partners who are older and provide financial assistance, which can decrease women’s bargaining power, particularly in the moment of sexual intercourse. Even in the extreme case where sex is coercive, hormonal contraceptives provide protection.<sup>7</sup>

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<sup>6</sup>The hormonal IUD is not widely available in this context.

<sup>7</sup>14% of Zambian women 15-49 have experienced sexual violence (*Zambia Demographic and Health Survey 2018 [Dataset]*. 2020)

**Hormonal methods require less effort.** The implant and IUD require no action once placed and last 3–10 years. The injection is administered every 3 months. Even the pill, the highest-maintenance hormonal method, only requires a daily action. By contrast, condoms must be used with every instance of intercourse, and there is well-documented evidence of an “intention-behavior gap” where couples plan to use condoms but fail to do so in the moment (Sheeran and T. L. Webb, 2016). Moreover, unlike the pill, implants and injections are easy to hide from partners, peers, and parents in a context where pre-marital sex is stigmatized, since the woman does not need to have medicine on-hand (Ashraf, Field, and Lee, 2014).

Despite their advantages, longer-acting hormonal methods may be particularly linked to fear of infertility for two reasons. First, they can cause irregular menstrual cycles due to constant hormone exposure. In focus groups, students mentioned this as a signal of contraceptives negatively affecting long-run fertility. Second, focus groups suggest that students believe the infertility effects of contraceptives increase with the duration of use (see Appendix A), intensifying concerns about long-acting contraceptives despite their greater reliability and convenience.

## 2.2 Sample Characteristics

University students are an increasingly important population throughout SSA, where the share of women enrolled in college has doubled in the last decade (UNESCO, 2025). Our survey data provide key details about the lives of this population (see Appendix Table A2 for summary statistics). While college students in SSA are often viewed as elites, our survey suggests that financial disadvantage is common, consistent with growing rates of attendance. Sixty-seven percent of students receive financial aid from the government, and 60% come from outside the relatively wealthy capital of Lusaka. Thirty-two percent are first generation college students, and 14% would have to take out a loan if they needed 1,000 Zambian kwacha (52 USD) rather than relying on family help, employment income, or savings. Altogether, while some college students are from an urban, highly-educated background, many are socioeconomically vulnerable.

Rates of sexual activity are high, but few women use hormonal contraceptives. Appendix Table A2 shows that, at baseline, 60% of women have had sex, and 18% had sex in the past two weeks. For a subsample that we follow for 6 months, 58% report having sex at least once during the survey period.<sup>8</sup> Figure 1 Block 1, in which we report the percent using each type of hormonal contraceptive for both all and sexually active women, shows that overall 2.7% of women are using the pill and 1.5% are using the injection. Very few participants report using the implant or IUD (0.6% and 0.4%). The percent of sexually active women using

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<sup>8</sup>This number differs from Panel B of Appendix Table A2 because Panel B includes the full sample, some of whom we observe for a shorter period. We discuss the study design in more detail in Section 3.

hormonal contraceptives is higher (9%) but still relatively low given their risk of pregnancy.

One possibility is that women do not use hormonal contraceptives because they are using barrier methods, which have the advantage of also protecting against HIV and other STIs.<sup>9</sup> In the baseline survey, we asked all participants who were not currently using a hormonal birth control method to report why not; participants could choose more than one option. In Block 2 of Figure 1, we display the reported reasons for women who had ever had sex at baseline (panel c) and who had sex in the past two weeks at baseline (panel d). Only 31% of sexually active women report using male or female condoms as a reason for non-use (38% of those who have had sex in the last two weeks). Of women who cite condoms as their reason for not using preventative contraceptives, only 55% actually consistently use condoms in all of the sexual encounters reported in our survey. One reason for the relatively low rate of condom use in this population may be that women have limited bargaining power with partners who are often older and provide financial support.<sup>10</sup> In Appendix Figure A3, we show that condom use is indeed lower with older partners, consistent with the literature (Dupas, 2011).

Finally, while delaying first births does not preclude having a large family, it may be easier to have a large family if women start earlier, potentially contributing to the low take-up of contraceptives. We therefore report descriptive information on whether women desire children, both now and in the future. Consistent with a high desire for children in the future, when asked out of 100 how important it is to have children, more than a quarter of respondents inputted 100, and the 50th percentile was 78. Only 7% of women report not being sure if they want children at all. However, across a variety of questions, almost no women report a desire to get pregnant now. In Figure 1, 0% of women report that they are not currently using contraceptives because they are OK with becoming pregnant right now. In response to questions about the “ideal timing of motherhood,” 91% of women that want children say that they want to wait until graduation (or later) to have children. Taken together, these questions demonstrate that women in our sample *do* desire children, but they are not interested in becoming pregnant during their studies.

### 2.3 Pregnancy & its Consequences

The descriptive statistics above suggest that women would like to delay pregnancy, even though take-up of hormonal contraceptives (and even condoms) is low. Perhaps the strongest evidence that women are not adequately preventing pregnancies is that many pregnancies occur. At baseline, 10% of sexually active women report ever having been pregnant. This is

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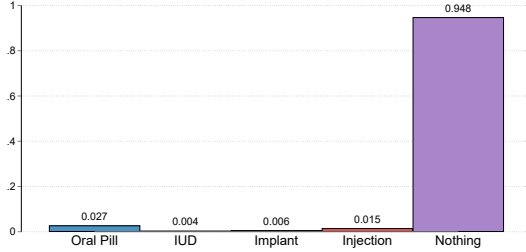
<sup>9</sup>This may be particularly relevant in Zambia, where HIV prevalence among women 15–49 is 13% (CDC, 2022).

<sup>10</sup>On average, partners are 4 years older than respondents, and 65% of partners have provided cash or paid school or housing fees.

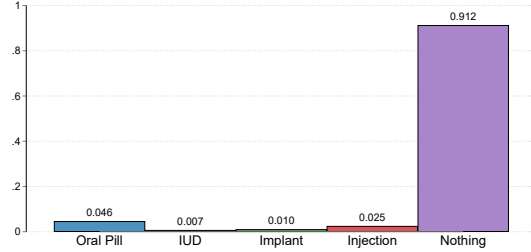
Figure 1: Baseline: Hormonal Contraceptive Use and Reasons for Non-Use

*Block 1: Hormonal Contraceptive Use*

(a) All Participants

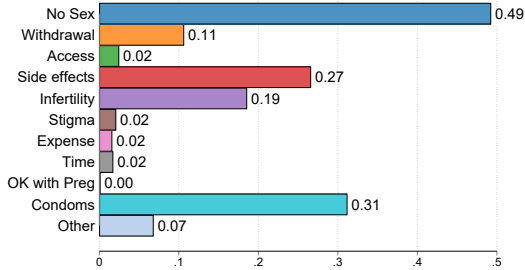


(b) Sexually Active

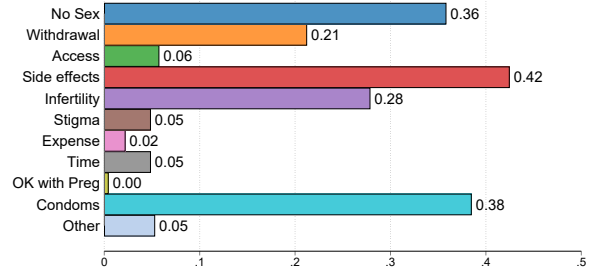


*Block 2: Reported Reasons for Non-Use of Hormonal Contraceptives*

(c) Ever Had Sex



(d) Sex in Past 2 Weeks



**Notes:** This figure shows contraceptive use and reasons for non-use in the baseline data. Block 1 shows the percent of students using a hormonal contraceptive (IUD, shot, oral pill, or implant) in the baseline survey data. Panel A reports results for all participants (N = 1,508), and Panel B reports results for all participants who have ever had sex at baseline (N = 891). Block 2 shows reported reasons given by participants for not using hormonal contraceptives in the baseline survey data. This question was asked of all participants who did not report currently using a hormonal contraceptive (IUD, shot, oral pill, or implant) at baseline. Reasons were not mutually exclusive; participants could choose more than one option. Panel C reports results for participants who have ever had sex at baseline (N = 813), and Panel D reports results for all participants who have had sex in the past two weeks at baseline (N = 227). “No sex” indicates that participants self-report that they do not use hormonal contraceptives because they do not have sex frequently enough, “Withdrawal” indicates that a student uses withdrawal or timing to avoid pregnancy, “Time” indicates that the respondent did not have time to access hormonal contraceptives, and “Condoms” indicates participants report that they don’t use hormonal contraceptives because they use condoms.

likely to understate the overall hazard rate of pregnancy in this population for a few reasons. First, our sample is recruited from women who are currently full-time undergraduates at UNZA. If pregnancy often leads to dropout, then we would expect that very few women who are still enrolled would have experienced a pregnancy in the past, even if they face a very high ongoing hazard rate of pregnancy. Second, pregnancies that do not end in a birth, and particularly abortions, are very likely to be underreported in retrospective surveys (Desai, Lindberg, Maddow-Zimet, and Kost, 2021), consistent with the under-reporting of infant and child mortality retrospectively (Duflo, Dupas, Spelke, and Walsh, 2024).

We collected data about pregnancies in two ways during the study. First, on every bi-

weekly survey, we asked participants whether they had been pregnant or had a positive pregnancy test over the previous two weeks. If they answered yes, we asked about the outcome of that pregnancy/pregnancy test: false positive, miscarriage, abortion, still pregnant, or gave birth. Second, at endline, we asked participants whether they had ever been pregnant during the previous 6 months. Fewer pregnancies were reported at endline than contemporaneously, while almost every pregnancy at endline was also reported at some point previously on the survey. The discrepancy in number of pregnancies may reflect both underreporting at endline (e.g., choosing not to report a pregnancy that ended in abortion or miscarriage) and overreporting in the contemporaneous survey (false positive tests due to poor test quality or concerns about pregnancy due to missed periods). We therefore view the endline as giving us a lower bound measure of the rate of pregnancy prevalence, while the contemporaneous surveys provide something closer to an upper bound, and present estimates for both.

Among the women we follow for 6 months, 61 (5.3%) report they are pregnant or tested positive for pregnancy during at least one survey. This is a (very high) hazard rate of becoming pregnant at least once of about 10.6% per year, or 35% over a typical 4-year undergraduate career, unconditional on sexual activity.<sup>11</sup> Of the reported pregnancies, 23.0% of women report having abortions. A further 47.5% report having a miscarriage or a “false positive” pregnancy test. In focus groups, students reported that false positives likely reflect a combination of early biochemical miscarriages (a woman has a positive pregnancy test but gets a period soon after), true false positives (possibly due to lower quality tests), or abortions not described as such, for example those induced using traditional abortifacients.<sup>12</sup> The remainder of the women report ongoing pregnancies or giving birth over the course of the study.

In the retrospective question, asked at endline, reported pregnancies are much lower: in the control group, 1.7% of women report having experienced a pregnancy over the past 6 months. While we think this is likely a lower bound due to reporting issues listed above,<sup>13</sup> this would still indicate a hazard rate of pregnancy of 13% over a typical undergraduate career, unconditional on sexual activity, which is an astonishingly high rate of pregnancy for women who report a strong desire not to become pregnant before graduating. This is especially true given the cost of unplanned pregnancies in this setting; they either result in early births, which are likely to derail young women’s educational trajectories, or abortions, which are

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<sup>11</sup>For reference, college students in the United States have a pregnancy rate that is less than one tenth this amount (Reynolds, Charlton, and Fairley, 2021).

<sup>12</sup>There is considerable qualitative evidence of women in Zambia using self-induced methods for abortion, including overdosing on chloroquine, traditional roots and herbs, and ingesting washing powder (D. Webb, 2000).

<sup>13</sup>Indeed, of the women who report abortions or miscarriages contemporaneously, less than 60% report having been pregnant at endline.

psychologically costly and expose young women to medical complications, particularly in this low-resource environment (Qureshi et al., 2021).<sup>14</sup> Leone, Coast, Parmar, and Vwalika (2016) estimate that 70% of abortions in Zambia are unsafe, and this may be higher for adolescents. The Zambian government estimates that 30% of maternal mortality, which in 2014 was 398 deaths per 100,000 live births, is due to unsafe abortions (Ministry of Health, 2009). This is consistent with recent evidence from Colombia showing that women denied access to wanted abortions are 2.5 percentage points more likely to die within the next nine months (Londoño-Vélez and Saravia, 2025). Even among abortions performed at hospitals, the rate of complications as measured by abortion-related near-misses and mortality in Zambian hospitals is high, even relative to other restrictive contexts (Owolabi et al., 2017).

In addition to the heightened risk of medically unsafe abortions, qualitative evidence from our setting suggests that pregnancy is costly for education. In interviews with students, most women have stories of classmates who have become pregnant and left school, and students report fearing the consequences of becoming pregnant for their ability to finish university. This is in line with the fact that pregnancy is consistently cited as a primary reason for secondary dropout among young women in SSA (Zuilkowski, Henning, J. Zulu, and Matafwali, 2019). To more quantitatively assess the educational costs of pregnancy for tertiary students, we link the self-reported pregnancies in our endline to administrative data from UNZA on whether women are progressing through their programs on-track. In Appendix Figure A4, we exploit the panel of administrative data and graph the coefficients from a regression of an indicator variable for a participant progressing through her program on-track on year of observation fixed effects interacted with indicators for whether a participant reported a new pregnancy in our endline survey, controlling for year of observation and baseline academic year fixed effects.<sup>15</sup> We focus on participants we observed for 6 months to allow time for a new pregnancy to occur. The report of a pregnancy occurred midway through the 2023 academic year. In line with the timing of the reported pregnancy, we find that in the 2022 academic year, there is no difference in being on track for participants who were pregnant in 2023. However, beginning in 2023, there is a negative coefficient, and by 2024 (by which time, births can have taken place), those who report pregnancies are a statistically significant 27 p.p. less likely to be on track to graduate. While we caution that this evidence is not causal, this difference in educational progression, and the fact that progression only diverges

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<sup>14</sup>While abortion is nominally legal in Zambia, the interpretation of the law is ambiguous, some providers will not provide abortions, and historically, there have been hurdles and costs (such as buying one's own anesthesia) to acquiring a legal abortion in a hospital (Castle, Likwa, and Whittaker, 1990).

<sup>15</sup>Controls for baseline academic year fixed effects account for the fact that first years are mechanically on track.

after the pregnancies occur, is consistent with pregnancies disrupting education.

## 2.4 Fear of Infertility

Having established the costly underutilization of contraceptives at UNZA, we provide motivating evidence that fear of infertility plays an important role in explaining this puzzle. In Figure 1, 28% of women who have had sex in the last two weeks at baseline and are not using modern contraceptives report fear of infertility as their reason for not doing so (19% of those who have ever had sex). Among sexually active women, 50% report “side effects” or fear of infertility as a reason for non-use (35% of those who have ever had sex).<sup>16</sup> In our qualitative work, we found that when women say that they fear side effects, they are primarily referring to damage to their reproductive system.<sup>17</sup> Hence, we also interpret these responses as indicative of non-use due to fear of infertility. Appendix Table A2 reports the baseline probabilities that women believe that various contraceptive methods cause infertility (conditional on knowing about these methods). The percentages are similar across methods and range from 34% for the IUD to 55% for the oral pill.<sup>18</sup>

To understand drivers of fear of infertility, in Appendix Table A3, we attempt to predict which participants (in the control group) believe that at least one type of contraceptive causes infertility.<sup>19</sup> Basic demographic characteristics do not predict this belief (column 1). Being sexually active marginally significantly positively predicts it, while having heard about contraceptives at an older age and approving of unmarried women using contraceptives decrease it (column 2). However, the adjusted- $R^2$  is close to 0. In column 3, when we use a lasso estimator to select predictors from the pool of variables in columns 1–2 and fixed effects for province of birth, program of study, and mother tongue (a proxy for ethnicity), the lasso does not choose a single variable.<sup>20</sup> Though fear of infertility is widespread, it varies little with demographic characteristics, suggesting that the behavior of the college-going sample may be representative of other groups.

The widespread belief that contraceptives cause infertility will only matter for take-up if infertility is costly. In addition to its personal costs, infertility has economic costs for women if it interferes with economic security via marriage (Baudin, De la Croix, and Gobbi, 2020). To capture whether participants believe infertility will lead to other negative consequences,

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<sup>16</sup>Because we allowed women to choose more than one option, this number is less than the sum of the two options separately.

<sup>17</sup>In Appendix A, we include quotes from focus groups that illustrate this point.

<sup>18</sup>The smaller share for the IUD may reflect the fact that a smaller percent of our sample knew about the IUD, so respondents to this question are particularly well-informed.

<sup>19</sup>We focus on the control group because we use a question that was asked post-treatment in week 2 (“Do you believe any of the following cause infertility? (check all that apply).” We prefer this question because the question asked at baseline conditioned on a respondent reporting that she had heard of a specific method.

<sup>20</sup>Christianity is extremely dominant in this setting, so we did not collect data on religion.

at onboarding, we randomly asked half the participants how many married couples out of 10 would still be married in 2 years and the other half of the participants how many couples who could not conceive would still be together. We asked these questions to distinct samples to avoid priming respondents to think fertility matters. On average, respondents believed that 61% of couples would be together when no information was provided on fertility outcomes but that a highly statistically significantly different 48% would be together when the couple could not conceive. Appendix Table A4 shows that, among those that were asked about the number of couples staying together if no child was conceived, reporting 1 more couple stays together is associated with a statistically significant 1.5 percentage point (6%) reduction in the likelihood of reporting not using contraceptives due to fear of infertility/side effects (column 1). When there was no information on conceiving, there is no relationship between these two variables (column 2). This is consistent with students who expect infertility to have more negative consequences later in life choosing not to take up contraceptives, which they believe cause infertility, today.

Observational evidence suggests these students' fears that infertility causes marital discord, which would in turn have substantial economic consequences, are indeed reasonable. Based on focus groups showing that women who became infertile often received lower support from their spouses, we fielded a survey between 2014 and 2016 to measure the connection between infertility and marital outcomes with a sample of married women in Lusaka between the ages of 17 and 44.<sup>21</sup> The survey measured whether women had been diagnosed with infertility or experienced medical events tied to infertility, such as hysterectomy, and then measured the quality of their relationships with their husbands, as well as how they paid for daily living expenditures. Appendix Table A5 reports the results. All regressions control for age and age-squared, since infertility increases with age, as well as own overall health, to avoid confounding from negative factors associated with poor health generally, as opposed to reproductive health specifically. With the caveat that these regressions are descriptive, infertility is associated with worse marital outcomes and less economic support from spouses across the board.

### 3 Experimental Design

In this section, we discuss the design and timing of the workshops, as well as our subsequent data collection and key outcome variables.

#### 3.1 Partner Clinic

We partnered with a public health facility, Kalingalinga Clinic, which is located close to the UNZA campus and provides a full complement of family planning services, including

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<sup>21</sup>The survey questions were added to the baseline survey for Ashraf, Field, Voena, and Ziparo (2022).

family planning counseling, pregnancy tests, contraception (such as condoms, pills, shots, and long-acting methods), as well as other medical services, such as vaccination, sick visits, and prenatal care. We chose to work with an off-campus clinic because in focus groups women reported embarrassment about accessing family planning services at the on-campus clinic. We did not augment the services offered to the general public at the clinic for our participants, but we did purchase some supplies and pay for an additional nurse for the duration of our study, so that demand from our intervention would not create congestion.

### **3.2 Recruitment, Randomization, and Timeline**

We contacted 2,701 potential participants at UNZA between August 2022 and April 2023 and invited them to participate in the study. Invitees were recruited using a variety of different strategies, ranging from e-mails to in-person recruitment.<sup>22</sup> During recruitment, students were asked whether they were interested in attending a workshop (all study arms attended on-campus workshops) to learn about women’s health. Students were informed that the workshop was part of an academic study on women’s health and that they would receive airtime for their participation in the workshop and subsequent data collection.<sup>23</sup>

If students expressed interest and passed our inclusion criteria (they were enrolled at UNZA and between 18–25 years old), they were provided with a link to sign up for an on-campus workshop. Workshops took place for all treatment arms, but the content of the workshop depended on the treatment. The link randomly assigned them—using Qualtrics internal randomization—to one of three groups: control, voucher, or voucher + infertility information. Once students clicked the link and entered their information, they could not sign up again. They also could not see what workshop times were available before entering their information, making it impossible to coordinate workshop attendance with friends. Upon randomization, the workshop times for a student’s treatment group were displayed, and students were free to pick any available workshop. If none of the times worked for the participant, she received a text message when new workshops were available. Similarly, if a student signed up but missed her workshop, she was invited to sign up for other workshops via text message and follow-up phone calls. Students’ identities were verified with student IDs when they arrived at workshops, so students could not attend a different treatment than they had been assigned to or attend multiple workshops.

To be included in the study, invitees had to attend their assigned workshop, during which students provided informed consent and baseline data were collected. Out of the 2,701 invitees, 1,508 ultimately attended a workshop and consented to participate in the

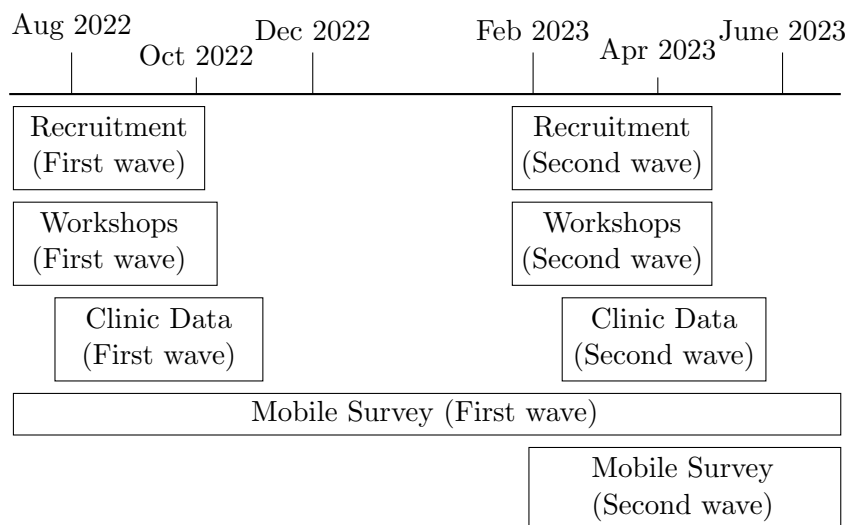
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<sup>22</sup>From August to September, participants were recruited via e-mail, text message, and calls. Afterwards, we switched to an in-person recruitment strategy on UNZA campus. From late February onwards, we also recruited participants by visiting on-campus dormitories.

<sup>23</sup>Airtime can be used to conduct phone calls, send text messages, and buy mobile data.

study: 508 control (55.6% of those recruited), 486 voucher (54.3%), and 514 voucher + infertility information (57.6%).<sup>24</sup> While students were informed that different workshops might have different content and that workshop assignment was completely random, they did not know their assignment until they arrived at the workshop. Therefore, attendance decisions could not depend on treatment assignment, and indeed, differences in attendance rates are not statistically significant.

**Figure 2: Experimental Timeline**



There were two recruitment drives whose dates align with two terms of the academic calendar. The first was from July to November 2022, and the second was from February to April 2023. Two drives were necessary to achieve the desired sample size of  $\sim 1,500$ , which was based on initial power calculations. During the first term (July to November 2022), we recruited 1,170 participants. For this first wave sample, we have six months of follow-up survey data (details below). During the second term (February to April 2023), we recruited an additional 338 women for a total of 1,508. For budgetary reasons, data collection ended for this group at the same time as in the initial sample. Hence, while we have complete clinic data (described below) for the the second wave sample, we only have survey data for these 338 students for 1.5 months after the workshop. The timeline is shown in Figure 2.

### 3.3 Balance

Appendix Table A6 reports average values of baseline observable characteristics for the control group, as well as the coefficients from regressions of those characteristics on the treatment

<sup>24</sup>Because we did not collect data on students who were not consented into the survey, we do not have data on the predictors of participation in the study. We did, however, have a large percentage of first-year students, possibly because they were more likely to stop and talk to our recruiters.

variables (relative to the control). The majority of the baseline variables are balanced, but two characteristics are significantly different at the 5 percent level. First, students in the voucher group are 2 percentage points less likely to be married than students in the control group. This difference is small in magnitude and also reflects a small number of observations since marriage is extremely rare in this sample. Second, students in the voucher + infertility information treatment are 6.7 percentage points less likely to have had sex at baseline. Given that we are running 24 regressions—12 for each treatment arm—these statistically significant differences are likely to occur by chance. Consistent with this, the p-value for a joint test of whether the covariates predict whether a student is in the voucher group relative to the control is 0.130, and the same F-test for the voucher + infertility information group has a p-value of 0.556. To ensure that the lack of statistically significant differences is not due to sample size, we also report the normalized difference in baseline characteristics between each of the treatment arms and the control group, following [Imbens and Wooldridge \(2009\)](#). As a general rule of thumb, one should be concerned that the estimates are sensitive to specification if the normalized difference exceeds one quarter ([Imbens and Rubin, 2015](#)); the largest normalized difference in magnitude is -0.12. While this reassures us that imbalance is unlikely to be an issue, to the extent that any imbalance exists and students who are sexually active are more likely to be interested in contraceptives, this is likely to bias the voucher + infertility information effect downwards. Nonetheless, we will also ensure our main results are robust to different methods of accounting for potential imbalances.

### 3.4 Treatment Arms

We describe each of the treatment arms below. Every treatment group attended an on-campus workshop during which participants consented and baseline data were collected. All workshops were run by the same team of facilitators, who were employees of our program. *After* baseline data were collected, the facilitators delivered one of the three intervention workshops. We capped workshop size at 40, though in practice this was never binding, and a typical workshop had around 7 participants. The full protocol for all three workshops can be found in [Appendix B](#).

**Control Group.** All workshops included standardized messaging at the beginning listing contraceptive options and highlighting that condoms are needed to protect against HIV. Workshop facilitators also informed participants that they could access free contraceptives at our off-campus partner clinic, Kalingalinga clinic, which is a 25 minute walk from UNZA.<sup>25</sup> During the workshop, participants were given a small cardboard card that included the opening hours of the clinic, a map with directions, and their study ID. The card is shown

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<sup>25</sup>While there is also a university-run clinic on campus where students can access free contraceptives, we partnered with an off-campus location to allow students to access contraceptives more privately.

in Figure C1 of Appendix C. Students were also told that if they brought the card to the clinic, they would be seen first by a dedicated nurse, skipping the usually long waiting times at public clinics in Zambia. Students were given a four week deadline to use their card at the clinic.<sup>26</sup> This workshop typically lasted 30 minutes.

Skipping the line is valuable in and of itself, and along with information about the clinic, may have led to contraceptive take-up on its own. Importantly for our study, these aspects (which are also held constant in the other two interventions) provided even control students with an incentive to visit and bring their study card to Kalingalinga clinic specifically, which aided in collecting administrative data on take-up, as we describe below. Therefore, the treatment effects we estimate are the differential effect of the interventions above and beyond any positive effects of providing information on the partner clinic and allowing students to skip the line.

**Voucher.** Students in the voucher treatment received the same workshop and information card, allowing them to skip the line just like the control students, but were also offered an 80 ZMW (about \$4.30) voucher (labeled as being for “transportation”) for visiting the partner clinic. Despite the labelling (which is common in our setting), most students walked to the clinic and did not have any transportation costs. To redeem the voucher, participants had to go to the clinic and have their voucher stamped by the nurse, who they would see one at a time. Requiring (and providing a cover story for) a one-to-one interaction allowed students to privately ask questions and request services. Once the student saw the nurse, she could decide whether to get family planning information, take-up contraceptives, or simply get her voucher stamped and leave immediately. A stamped voucher could be redeemed for payment from an employee of our program stationed at the clinic. Thus, the marginal costs from time, transportation, and even stigma are reduced by this treatment, while the costs of the services themselves are zero in all groups. Figure C2 of Appendix C shows the voucher.

**Voucher + Infertility Information.** Students in the voucher + infertility information treatment also received the same information card and voucher as the voucher group, but in addition, we provided them with information intended to counter the incorrect belief that hormonal contraceptives cause permanent infertility. The informational portion of the workshop was based on extensive piloting. Given evidence that dry statistical information is often insufficient to change health behavior (Dupas and Miguel, 2017), it was designed to make information salient and relatable and to provide direct evidence that women could bear children after using contraceptives. This portion of the workshop was divided into two parts. In the first part, the trained facilitators explained how hormonal contraceptives work, emphasizing that while hormonal contraceptives stop ovulation, it is temporary. To illustrate

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<sup>26</sup>This was not enforced, apart from for the students who attended the last workshops.

this, the facilitator would ask for a volunteer and blindfold her at the front of the room. The facilitator would then take out an orange and ask the volunteer what she smelled. After the volunteer identified the orange, the facilitator held up mint oil between the volunteer’s nose and the orange. Asked what she smelled, the volunteer would say “mint,” though the audience could see that the orange was still there. Finally, the facilitator removed the mint oil and asked the woman what she could smell, which again was the orange. The facilitators then removed the blindfold and explained that similarly to how the mint oil blocked the orange’s smell, hormonal contraceptives block fertility for a short time, but it is always there in the background and returns after removal.

During the second part, the two facilitators told their personal stories. This approach is in line with research showing that information conveyed via stories is more memorable than information conveyed via statistics (Graeber, Roth, and Zimmermann, 2024). Both facilitators were selected because they were young women who had used hormonal contraceptives and became pregnant afterwards. In addition, the facilitators were from a similar educational background to the UNZA students to increase information resonance (Malmendier and Veldkamp, 2022). The facilitators emphasized how the use of contraceptives did not prevent them from getting pregnant once they stopped using them. To make their stories salient, they also showed pictures of the children they had following cessation of contraceptive use, and one of the facilitators showed the small scar in her arm where she had the contraceptive implant inserted. Outside of this treatment, since contraceptive use is very uncommon among young women (and is stigmatized so that even women who use contraceptives are unlikely to publicly admit to using them), women rarely witness direct evidence that contraceptives do not hamper fertility. These workshops typically lasted around an hour.

## 4 Data

In this section, we describe our two data sources. The first data set was collected in partnership with Kalingalinga clinic by an enumerator based at the clinic. The second data set comes from smartphone surveys completed by participants every two weeks after the intervention. Table 1 outlines the different data sources and their relationship with our key outcome variables.

### 4.1 Clinic Data

The clinic data were collected at the partner clinic during a students’ first visit to the clinic and contain information on the services received at that clinic. As can be seen in Panel B of Appendix Figure C1, the back of the clinic card that guaranteed no wait services to students included codes for the services that were provided to the students. Panel C reports the translations for the different codes used on the back of the card. We collected

information not only on whether students requested any contraceptive services but also the type, as well as information on whether they took up any other healthcare related services, such as sexually transmitted infection (STI) tests and pregnancy tests. When seeing the nurse, students in all treatment arms brought their clinic card with them, gave it to the nurse to receive “no wait” services, and the nurse used it to indicate which services had been provided once the student left the room.<sup>27</sup> The codes on the clinic card were not known to students. Throughout the day, a study employee collected all the clinic cards and recorded the information electronically.

The clinic data were used to measure two main outcomes: 1) whether students visited the clinic, and 2) take-up of different types of contraceptives during the clinic visit. These data provide an objective measure of take-up of contraception at our partner clinics that is free from both reporting bias and attrition concerns.

However, there are a few caveats to these data that are important to note. First, participants’ outcomes were only recorded during the visit at which they used the card, since this is how we linked participants to their health care utilization. This means that the outcomes recorded at the clinic are necessarily short-run. Students could only redeem the voucher within four weeks of the workshop, and we will not see the outcomes of any follow-up visits to the clinic. If, for instance, a participant consulted the nurse about family planning methods and then returned later to actually receive the contraceptive, our data will not capture take up during the second visit. This may be particularly important for implants and IUDs because they need to be inserted by a trained clinician and are only available on certain days. This also means that we will not be able to measure important downstream outcomes, such as pregnancy, in the clinic data.

Second, the data come only from Kalingalinga clinic, which is one of many clinics in the local area where students could potentially access family planning services.<sup>28</sup> Our experiment was designed to incentivize participants to get family planning services at Kalingalinga specifically so we could measure the impact of our treatments on take up there. However, if the voucher incentivized participants to switch from using another clinic to Kalingalinga, we could measure effects of take up without any underlying change in contraceptive usage. By contrast, if students were pushed to increase their contraceptive usage by our treatments but did not obtain them at Kalingalinga clinic, this could lead us to underestimate the total

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<sup>27</sup>If a student forgot to bring her clinic card, we provided her with a spare one at the clinic and recorded her study ID on it before seeing the nurse. This helps address the concern that students in the control group may be less incentivized to bring the clinic cards.

<sup>28</sup>UNZA is located in a dense neighborhood in Lusaka, the capital city of Zambia, and is within easy walking or driving distance of several off-campus clinics, in addition to the on-campus clinic which also provides contraceptives.

effects on usage.

Lastly, take up at the clinic does not necessarily translate into usage for all contraceptive methods. Condoms, contraceptive pills, and emergency contraceptives could be obtained at the clinic and subsequently sold, given away, or discarded. For all these reasons, we complement the clinic data with high frequency survey data on contraceptive usage.

## 4.2 Mobile Survey

We collected survey data using mobile phone surveys for up to six months, starting at the intervention workshop. All students at UNZA have smartphones, as they are required for schoolwork. The first of these mobile surveys, which served as a baseline, was conducted at the workshop for all participants. Participants were sent the survey link to their mobile phones and asked to complete the survey upon receipt. This allowed the facilitators to ensure that all participants were receiving the links, solve any technical issues, and answer any questions about the survey. In addition, having all participants fill out the survey at the first workshop prior to other workshop activities meant that all participants had to spend some time in a workshop in order to participate, helping to avoid any differential attrition across treatment groups.

Following the workshop, participants were sent a new survey link on their mobile phone every two weeks on Friday evenings.<sup>29</sup> Each survey had a maximum length of fifteen minutes. Participants who did not fill out the survey by Monday evening received a follow-up SMS from the field team, which reminded them to complete the survey. If the survey was still not filled out by Wednesday, students received a phone call from the field team reminding them again and helping to troubleshoot any technical issues. Upon completion of each survey, participants received 10 ZMW (about \$0.5) of airtime as compensation for their time.

The survey has several key advantages. First, it allows us to trace out the dynamic response to the workshop over 6 months for our main outcomes of interest. Second, it allows us to test for unintended consequences (such as reduced condom use or increased sexual activity). Third, it allows us to account for contraceptives taken up through other providers than the partner clinic. Fourth, it allows us to explore effects on pregnancy. Finally, the fact that the survey was administered online via Qualtrics and could be completed using a smartphone helped ensure that data collection was confidential and that young women could answer sensitive questions freely, in the privacy of their home, without interacting with an enumerator. In scoping work, we found that participants reported being the most honest in mobile surveys, as opposed to traditional surveys or interviews with in-person surveyors. This is consistent with work on sensitive topics in the U.S. (Kranzler et al., 2004). While

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<sup>29</sup>Piloting had shown that many women respond quickly when they are not in class or engaged in other activities.

mobile surveys often have high levels of non-response and attrition, the response rate to our survey was very high. We discuss non-response and attrition in Section 7.2.

As shown in Table 1, our key outcome measures from the survey can be divided into three categories: (1) *Recurring Questions* that were asked every two weeks (in every survey), (2) *Encounter-Specific Questions* that are only relevant (and hence, only asked) conditional on a sexual encounter occurring, and (3) *One-time Questions* that appeared in a particular survey.

**Recurring Questions.** Every survey asked about contraceptive use, sexual encounters in the last two weeks, pregnancy, and clinic visits, forming a panel of data on these outcomes. For preventative contraceptive methods, which are used even if an encounter doesn't occur, we asked whether a participant was using a method in each survey, regardless of whether she reported having sex. Importantly, unlike the clinic data, which measures contraception take up, the survey data measures actual *usage*. For some contraceptives, such as the oral pill, these measures may differ since a young woman can take-up the pill at the clinic but then fail to use it or delay using it until she starts having sex.

**Encounter-Specific Questions.** In each survey, we asked participants whether they had had sex in the previous two weeks and with how many partners. If they had had sex, we asked them to separately identify partners (using nicknames). The first time a partner was mentioned, we collected information on the partner (e.g., age, financial transfers). In addition, for *each* report of an encounter with a partner, we asked about use of encounter-specific contraceptive methods, including condoms and emergency contraceptives, regardless of whether the participant had already reported using preventative contraceptive methods.

**One-time Questions.** Different survey rounds also included rotating questions on beliefs, attitudes and fears around contraceptives, child-bearing, and marriage, enabling us to explore additional outcomes and the mechanisms underlying the responses we observe. At endline (the last biweekly survey), we also asked participants whether they had ever been pregnant in the past six months, and if so, about the outcome of the pregnancy.

## 5 Empirical Strategy

Using the clinic and survey data, we test whether the voucher and voucher + infertility information treatments affected young women's take-up/usage of contraceptives. We report standard regression equations for outcomes we observe once (e.g., take-up in the clinic data) and graph dynamic estimates for outcomes we observe over time (e.g., contraceptive use in the survey data). Our main estimating equation for outcomes that were only observed once per individual takes the following form:

**Table 1: Data Sources**

Data Source	Sample	Time Frame	Outcome Variables
<b>Clinic Data</b>	All	~0–4 Weeks (first clinic visit)	<i>Take Up:</i> condoms, emergency contraceptives, pills, shot, implant, IUD
<b>Survey Data</b>			
Biweekly Recurring Questions	All	Past 2 Weeks	<i>Usage:</i> pills, shot, implant, IUD; Any sex; Current pregnancy
Encounter-Level Data	Sexually Active in Past 2 Weeks	Past 2 Weeks	<i>Usage:</i> condoms, emergency contraceptives; Partner characteristics
Endline Retrospective Questions	All	Past 6 Months	Pregnant in past 6 months; Beliefs

**Notes:** This table describes the different data sources and the frequency with which different outcomes are collected.

$$y_i = \beta_0 + \beta^V V_i + \beta^{VI} VI_i + \Gamma \mathbf{X}_i + \varepsilon_i \quad (1)$$

where  $y_i$  is the outcome of interest,  $V_i$  is an indicator variable for whether student  $i$  is part of the voucher group, and  $VI_i$  is an indicator variable for the voucher + infertility information group. In our preferred specifications, the vector of controls  $\mathbf{X}_i$  only includes indicator variables for use of each type of hormonal contraceptive at baseline (IUD, implant, oral pill, shot, or none) and an indicator variable for the students’ recruitment wave. We include controls for baseline use of hormonal contraceptives in all regressions because in our primary specification, it is the outcome of interest, and including baseline usage can improve statistical power (Duflo, Glennerster, and Kremer, 2007). We keep this control in specifications with other outcomes so that our specifications are consistent across outcomes. To ensure that our results are not driven by our specific choice of controls, for our main outcomes of contraceptive take-up, usage, and pregnancy, we also report specifications where we only control for the recruitment wave and where we select controls from the pool of baseline variables using double-lasso.<sup>30</sup>

For cases where we observe participants’ outcomes over multiple survey rounds, we investigate how treatment effects evolve over time. Our dynamic estimating equation takes the form

$$y_{it} = \lambda_0 + \sum_{k=1}^{12} \tau_k^V V_i \times \mathbb{1}\{k = t\} + \sum_{k=1}^{12} \tau_k^{VI} VI_i \times \mathbb{1}\{k = t\} + \delta_t + \Gamma \mathbf{X}_i + \varepsilon_{it}, \quad (2)$$

where  $t$  denotes a survey round,  $\mathbb{1}\{k = t\}$  is an indicator variable for when  $k = t$ , and  $\delta_t$  is a vector of survey round fixed effects. In addition to the dynamic equation, we also estimate an

<sup>30</sup>Double-lasso is a machine learning technique that allows for the selection of controls to improve power (best predictors of the outcome variable) and improve balance (best predictors of the treatment variables) in a principled way (Belloni, Chernozhukov, and Hansen, 2014).

aggregate version of equation (2) in order to estimate average treatment effects throughout the data collection period:

$$y_{it} = \lambda_0 + \phi^V V_i + \phi^{VI} VI_i + \delta_t + \Gamma \mathbf{X}_i + \varepsilon_{it}. \quad (3)$$

Following standard practice, our standard errors are heteroskedasticity robust when we observe students once in a regression and clustered at the student-level when we observe students multiple times. As before, for the main outcomes, we report specifications with and without controls for baseline usage and that select controls using double-lasso.

## 6 Results

### 6.1 Clinic Data: Visits and Take-Up

Panel A of Table 2 reports the effects of the treatments on clinic attendance and the take-up of contraceptives in the clinic data. Both the voucher and combined voucher and infertility information treatments were extremely effective at encouraging students to visit the clinic; students in the voucher and voucher + infertility information groups are 53.3 p.p. (285%) and 50.1 p.p. (268%) more likely to visit the clinic than students in the control group (column 1). In Appendix Figure A5, we report treatment effects on participants’ reported visits to Kalingalinga clinic in the survey data by survey round. The overall pattern is similar. In survey rounds 1 and 2 (the first month after onboarding), participants report visiting the clinic more than in the control group, but this difference disappears after survey 2.<sup>31</sup> Appendix Table A7 reports the results with parsimonious controls (only recruitment wave) and double-lasso selected controls. In both cases, they are almost identical to the estimates in Table 2.

In column 2, we report the treatment effects on the take-up of preventative hormonal contraceptives, defined as the injection/shot, jadelle/implant, IUD, and oral contraceptive pills. These are the contraceptives that students typically fear cause infertility, and we include the copper IUD in this group, even though it is not hormonal, because it is long-acting and associated with fears of infertility.<sup>32</sup> We do not include emergency contraception (EC) in our preferred measure because we expect that the take-up of preventative methods may reduce the take-up of emergency contraceptives. Like all columns in this table, column

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<sup>31</sup>The magnitudes of the treatment effects in this figure are smaller than the effect on visiting the clinic in the administrative clinic data shown in Table 2 (column 1). Adding up surveys 1 and 2, since most participants went to the clinic only once, yields 12 and 11 percentage point increases in the voucher + infertility information and voucher treatments. We attribute the difference in magnitudes to the wording of the question on the survey. It asked, “Have you gone to Kalingalinga clinic for family planning services in the past 2 weeks?” Participants who did not actually take up any services, but only went to collect their reimbursement, would likely have answered “no” to this question.

<sup>32</sup>In practice its inclusion in the measure of the take-up of hormonal contraceptives is irrelevant since no students take up IUDs at the clinic.

2 includes the full sample and does not condition on visiting the clinic. Students in the voucher group are 2.6 p.p. (163%) more likely to take up hormonal contraceptives at the partner clinic than students in the control group. These are already substantial treatment effects, more than doubling the share of girls taking up hormonal contraceptives at the clinic. However, the effects are twice as large in the voucher + infertility information group. Students in this group are 5.4 p.p. (338%) more likely to take-up hormonal contraceptives (a doubling relative to self-reported baseline rates of hormonal contraceptive usage). We reject that  $\beta^V = \beta^{VI}$  at the 5% significance level. The last column of Panel A reports the effect on take-up of any contraceptive (condoms, EC, hormonal). This results in higher rates of take-up in both groups, though the size of the gap in take-up is stable. Panel B shows that the change in coefficients is mainly driven by the take-up of condoms, which we do not expect to vary between the two treatments (and in fact, does not) since participants do not fear that condoms cause infertility. The treatments' effects on picking up condoms at the clinic are likely driven by the fact that these students were more likely to visit the clinic and picked up free condoms once they were there.

Panel B of Table 2 reports the treatment effects on the take-up of different types of contraceptives. We omit a column for the IUD since there is zero take-up in the clinic data. We find that the difference in the take-up of hormonal contraceptives between the voucher and voucher + infertility information groups is driven by injections and oral pills (columns 1 and 2). This is consistent with the fact that take-up of the implant in the clinic data is very low, perhaps in part because the implant could only be administered at certain times on certain days, and the clinic data only capture take-up during the first visit. Reassuringly, hormonal contraceptive take-up did not crowd out condom demand; the treatment effects are positive and identical for the voucher and voucher + infertility information groups (column 4 of Panel B). Finally, column 5 of Panel B reports the effect of the treatments on the take-up of emergency contraceptives. This is also similar across treatments, consistent with the idea that the effects of the voucher + infertility information treatment on EC take-up are ex-ante theoretically ambiguous. This treatment may make students perceive EC as less costly but also may lead to substitution away from EC to preventative hormonal contraceptives.

To summarize, both treatments encourage students to visit the clinic and take-up contraceptives while there. However, the voucher + infertility information treatment has twice as large an effect on students taking up hormonal contraceptives compared to the voucher. One caveat of these results is that these are clinic-level take-up measures. For some methods, such as the implant or the contraceptive shot, this is equivalent to usage. However, for condoms, emergency contraceptives, or oral birth control pills, these data only tell us whether participants in the two treatment arms were more likely to get these methods from

the clinic, not whether they were more likely to use them. To examine usage, we turn to the survey data in the next subsection.

**Table 2: Effect on Clinic Attendance and Contraceptive Take-Up (Clinic Data)**

*Panel A—Effect on Clinic Attendance and Contraceptive Take-Up*

	Visits Clinic (1)	Takes up Hormonal Contraceptives (2)	Takes up Condoms, EC or Hormonal (3)
Voucher	0.533*** (0.027)	0.026** (0.010)	0.074*** (0.018)
Voucher & Infertility Info	0.501*** (0.027)	0.054*** (0.012)	0.100*** (0.019)
N	1508	1508	1508
Adjusted R-squared	0.238	0.021	0.016
Control mean	0.187	0.016	0.053
P-value of $\beta^V = \beta^{VI}$	0.279	0.042	0.226

*Panel B—Effect on Contraceptive Take-Up, by Type*

	Hormonal Methods				Emergency Contraceptives (5)
	Oral Pills (1)	Injection (2)	Implant (3)	Condoms (4)	
Voucher	0.019** (0.008)	0.003 (0.004)	0.003 (0.005)	0.044*** (0.013)	0.012 (0.010)
Voucher & Infertility Info	0.038*** (0.010)	0.016** (0.006)	0.003 (0.005)	0.044*** (0.013)	0.012 (0.010)
N	1508	1508	1508	1508	1508
Adjusted R-squared	0.012	0.015	0.009	0.010	0.002
Control mean	0.006	0.004	0.006	0.024	0.018
P-value of $\beta^V = \beta^{VI}$	0.105	0.069	0.970	0.993	0.964

**Notes:** Panel A reports the effect of each of the treatments on visiting the partner clinic and contraceptive uptake. The estimates are from running equation (1) on the clinic data. All regressions include fixed effects for baseline hormonal contraceptive usage, as well as an indicator for whether a student was in the second recruitment wave. “Takes up Hormonal Contraceptives” is an indicator variable for whether a student requested any of the following: injection, implant, IUD, or oral contraceptive pills. While emergency contraception is hormonal, it is not a preventative method, and the effects of the treatment on it are theoretically ambiguous, so we do not count it as being part of this category. “Takes up Condoms, EC or Hormonal” is defined similarly to “Takes up hormonal contraceptives” but also includes condoms and emergency contraceptives. Panel B reports the effect of each treatment on contraceptive uptake, broken down by type. It is estimated with equation (1) in the clinic data and includes the same set of controls as Panel A. Standard errors are heteroskedasticity robust in all specifications.

## 6.2 Recurring Survey Questions: Contraceptive Usage Over Time

We next investigate the dynamic effects of the interventions on contraceptive usage. We focus here on preventative methods, both because these were the focus of our intervention, and because participants were asked in every survey whether they were using a preventative method regardless of whether they reported having sex in the previous two weeks. We will turn to encounter-level outcomes, such as condom use, in Section 6.3.

Using the group we follow for 6 months, Figure 3 shows the percent of participants in each treatment group who report using a hormonal birth control method, normalized to the baseline level of usage in each group.<sup>33</sup> In the first two surveys after the workshop (at two and four weeks), both the voucher and voucher + infertility information group increase usage by around 3 percentage points (in week 2) and 5 percentage points (in week 4).<sup>34</sup> After this point, the usage rates diverge. In the voucher group, usage declines, and by the second half of the survey period, usage is only 2-3 percentage points higher than baseline and indistinguishable from the control. For the voucher + infertility information group, however, usage rates increase and remain about 6 percentage points higher than baseline for the remainder of the survey period. Usage in the control group increases slightly over time as well. This may be because our active control protocol, which informed participants of the services at Kalingalinga clinic and gave them a no-wait card, had an effect, or because there were some spillovers across groups over time. These results confirm that the increases in take-up we see in the clinic data do translate into increases in usage and do not just capture substitution across providers. Indeed, in Appendix Table A8, we show that while participants reported increased visits to our partner clinic, Kalingalinga, they did not reduce visits to other clinics.

To complement Figure 3, in Appendix Figure A7, we report estimates of equation (2) with an indicator variable for using any hormonal contraceptive as the outcome variable and report confidence intervals around the estimates of the treatment effects. The voucher group is only statistically different from the control in the second survey (week 4), while the voucher + infertility information group is statistically distinguishable from the control in the majority of the twelve surveys.

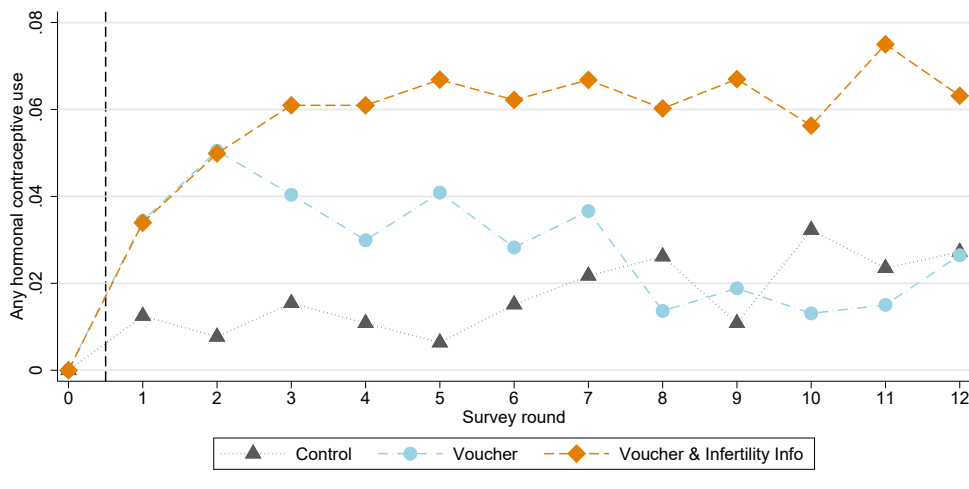
In Appendix Figure A8, we show usage over time separately by type of contraceptive. While the study is not powered to distinguish between different types of contraceptives in each week, these figures suggest that the differences in long-run usage between the voucher + infertility information group and the other two arms are primarily driven by injections and implants. Appendix Figure A9 shows the coefficients of equation (2) separately by

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<sup>33</sup>The non-normalized version of the figure, shown in Appendix Figure A6, is similar.

<sup>34</sup>While highly correlated, measures of initial take-up at the clinic and usage in the survey data need not be mechanically the same for several reasons apart from measurement error. First, as discussed above, receiving a contraceptive at the clinic and usage measure different things and may differ for the oral pill, one of the main contraceptives that women take-up. Second, while women were told they had four weeks to visit the clinic, in practice, for most of the sample, vouchers were still redeemed and data were still collected if they visited later. Thus, while the clinic data were usually collected during the same period as the first two rounds of surveys, this is not always the case. Third, clinic data only captures take-up that occurs at the partner clinic, as opposed to usage, which includes contraceptives from other sources. Finally, the data in Figure 3 are restricted to the first recruitment round to show the evolution of usage for the same sample over 6 months, while the clinic estimates include both rounds.

**Figure 3: Hormonal Contraceptive Use by Survey Round and Treatment Group**



**Notes:** This figure plots the average use of hormonal contraceptives reported in the mobile survey by treatment group and survey round. Usage rates are normalized so that baseline usage is zero in each group. Hormonal contraceptives include the oral pill, shot, implant, and IUD. Survey rounds occur every two weeks. To explore the effect over time, we restrict to the first recruitment wave, which was followed for 6 months.

type. Coefficients for the voucher + infertility information group are consistently positive, particularly for the implant and injection, though not consistently statistically significant. Movement toward the implant/injection is consistent with the idea that fears of infertility may have been particularly important for these highly-effective, lower maintenance methods because they are long-acting and affect periods, in line with focus groups.

In Table 3, we use equation (3) to estimate the average difference in usage over the course of the survey. These estimates paint a very similar picture. Column 1 shows that students in the voucher group are not more likely to have used contraceptives than students in the control group on average over the entire data collection period. The coefficient is small (0.4 p.p.) and not statistically significant. However, students in the voucher + infertility information group are 3.5 p.p. (40%) more likely to be using hormonal contraceptives. This is statistically significant and statistically distinguishable from the voucher effect at the 5% level. The smaller effect in percent terms than the clinic data reflects the fact that average contraceptive usage in the control group is substantially higher than take-up at the clinic in the clinic data (8.8% vs 1.6%), consistent both with the fact that young women may access contraceptives in other ways than visiting the partner clinic and that women may have taken up contraceptives after the four week period for visiting the clinic.

**Table 3: Effect on Average Contraceptive Use Over the Survey Data Collection Period**

	Any Hormonal (1)	Pills (2)	IUD (3)	Implant (4)	Injection (5)
Voucher	0.004 (0.012)	-0.005 (0.009)	-0.002 (0.003)	0.008 (0.005)	0.004 (0.006)
Voucher & Infertility Info	0.035** (0.014)	0.005 (0.010)	0.000 (0.003)	0.011* (0.006)	0.018** (0.007)
N	14240	14240	14240	14240	14240
Adjusted R-squared	0.179	0.053	0.348	0.279	0.206
Control mean	0.088	0.044	0.007	0.009	0.026
P-value of $\phi^V = \phi^{VI}$	0.022	0.235	0.179	0.591	0.068

**Notes:** This table reports the effect of each of the treatments on contraceptive usage throughout the survey period. For the first wave, this is up to 6 months after the workshop, and for the second wave, this is 1.5 months after the workshop. The outcomes are indicator variables for whether a student used any hormonal contraceptives or any of each type of contraceptive in each biweekly survey round. Estimates are produced by running equation (3) with the survey data. All regressions include fixed effects for baseline hormonal contraceptive usage, an indicator for whether a student was in the second recruitment wave, and survey round fixed effects as controls. Standard errors are robust to heteroskedasticity and clustered at the student level.

Columns 2 – 5 report treatment effects separately for each contraceptive type. An increase in injections (column 5) plays an important role in driving the increase in the take-up of hormonal contraceptives for the voucher + infertility information group. Students in this group are 1.8 p.p. (69%) more likely to use injections than students in the control group. These estimates highlight an interesting difference from the clinic data, where the take-up of the oral pill is relatively more important. The clinic data only tells us about initial take-up, while these estimates report average usage up to 6 months after the intervention and may reflect the fact that some pill users desisted using the pill while others switched to other, lower-maintenance and longer-acting forms of contraceptives. Appendix Table A9 reports the estimates for the alternative specifications. The point estimates with no controls are similar, albeit more imprecise, and the difference between the voucher and voucher + infertility information treatment remains statistically significant for using any hormonal contraceptive. The estimates selecting controls with the double-lasso are almost identical to Table 3.

The results from the survey data highlight the importance of pairing the clinic data with a longer-term survey. The voucher treatment did not significantly change the longer-term behavior of students, though the shorter-term clinic data would have led us to conclude it increased take-up. While voucher participants visit our partner clinic and pick up contraceptives there more than the control group, these effects are short-lived, and their contraceptive usage throughout the post-workshop period is not significantly different from the control group. On the other hand, the voucher + infertility information treatment *did* have persistent effects, and these students are more likely to take up more effective and longer-lasting

contraceptives.

### 6.3 Encounter-Level Questions: Sexual Behavior and Encounter-Level Contraception

We next focus on encounter-level measures, which allow us to explore whether increased usage of hormonal contraceptives had negative unintended consequences. For example, hormonal contraceptive use could have crowded out condom usage, even though condoms also protect against STIs. Alternatively, by reducing the expected cost of sex, the treatments might encourage students to have more sex or to have sex with more partners. In Table 4, we test for the presence of unintended consequences using the survey data on sexual activity. An observation is again at the individual-by-survey level. In column 1 of Table 4, we show that neither treatment has a positive effect on the likelihood a participant had sex in a given survey round.<sup>35</sup> In the next two columns, we evaluate whether the treatments crowded-out encounter-level birth control methods. The effects on indicator variables for condomless sex (column 2) or using emergency contraceptives (column 3) are close to zero. Turning to measures of risky sex, the point estimates for number of sexual partners are negative and close to zero (column 4). Another form of “risky” sex is sex with older partners. Older partners are statistically more likely to have HIV and might also be more likely to exert pressure for students to have sex without condoms (Dupas, 2011). In column 5 of Table 4, we show that, if anything, partner age is marginally lower in the voucher treatment and is not different in the voucher + infertility information treatment.

### 6.4 Pregnancy

For our main research question—whether fear of infertility hinders contraceptive take-up among women who would like to delay first births—the relevant outcomes are contraceptive take-up/usage. However, given that the voucher + infertility information treatment increased the take-up of preventative contraceptives, it is natural to examine whether it also affected pregnancy. As discussed in Section 2.3, pregnancy is very costly in this population, as it can lead to dropout and repetition, as well as unsafe abortions and the psychological cost of abortion in a highly religious environment.

Given the length of our follow-up period, our study was not designed to be powered to detect pregnancy effects. To improve power, since the voucher program did not persistently affect contraceptive use, we compare the voucher + infertility information treatment to the pooled voucher and control treatments. For power, we also control for whether a woman was pregnant at baseline. To estimate the effects in the endline, we regress an indicator variable

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<sup>35</sup>The outcome in column 1 is whether a participant had sex in a given two-week recall period, which is different from the number reported in Table A2, which reports whether a participant had sex in at least one of the surveys over the course of the study.

**Table 4: Unintended Consequences: Sexual Behavior, Condoms, and Partners**

	Any Sex (1)	Any Condom- less Sex (2)	Any Emergency Contraception (3)	Number of Partners (4)	Average Partner Age (5)
Voucher	-0.000 (0.017)	0.001 (0.011)	0.001 (0.008)	-0.013 (0.024)	-0.531* (0.316)
Voucher & Infertility Info	-0.005 (0.018)	0.011 (0.012)	-0.005 (0.007)	-0.007 (0.024)	-0.000 (0.354)
N	14190	14169	14169	14190	2971
Adjusted R-squared	0.029	0.023	0.005	0.016	0.053
Control mean	0.220	0.089	0.050	0.249	25.855
P-value of $\phi^V = \phi^{VI}$	0.758	0.380	0.378	0.739	0.097

**Notes:** This table reports the effect of each of the treatments on sexual behavior throughout the survey period. For the first wave, this is up to 6 months after the workshop; for the second wave, this is 1.5 months after the workshop. The outcome used here is different from the statistics in Table A2. In Table A2 we show the probability of having had sex (and having condomless sex conditional on at least one sexual encounter) at least once during the survey period, while here we use the probability of having had sex (and having condomless sex) in each bi-weekly period. The estimates are produced by running equation (3) on the survey data. All regressions include fixed effects for baseline hormonal contraceptive usage and an indicator for whether a student is part of the second wave as controls. Standard errors are robust to heteroskedasticity and clustered at the student level.

for reporting a new pregnancy at endline on an indicator variable for being in the voucher + infertility information treatment, controlling for initial contraceptive use (as in all our preferred specifications), baseline pregnancy status, and survey wave. Column 1 of Table 5 reports the results. Relative to the pooled control and voucher arms, the combined treatment reduces the likelihood of a new pregnancy by a statistically significant 1.2 percentage points (71%).

The remaining columns of Table 5 analyze the biweekly survey-level data. Analyzing these data is more complicated because we do not expect to see effects on pregnancy in the initial rounds (before women have taken up contraceptives or before enough time has passed since take-up for a pregnancy to be detected). We therefore report three different estimates for these data. In column 2, we pool all surveys and estimate the average effect on the likelihood of reporting a non-false positive pregnancy in any given survey. The point estimate (-0.003) is not significant at conventional levels ( $p = 0.15$ ) but implies a reduction of the survey-round rate of pregnancy of 47%. Column 3 allows the treatment to have larger effects in surveys that took place after the first 2 months (allowing 4 weeks for take-up and 4 weeks for a late period to be detected). The treatment has close to 0 effect in the first 2 months, but adding the point estimates in the table shows that it reduces pregnancy by a marginally significant 0.5 percentage points (71%) thereafter. Column 4 instead allows the treatment effect to depend linearly on the survey round. Reassuringly, it predicts no effect in the first round, but by the last survey round (round 12), it predicts a reduction of 0.7 p.p. in the likelihood of reporting a pregnancy, or close to 100%. Appendix Table A10 reports the

results for the alternative specifications (parsimonious and double-lasso selected controls). The point estimates are almost identical. Moreover, the magnitude of the effects in terms of percent reductions is similar regardless of which pregnancy measure we use. Using the estimates in column 1 of Table 5, we can also calculate the cost of averting 1 pregnancy per year with the treatment.<sup>36</sup> Using the voucher + infertility information intervention’s cost of 9.44 USD per participant, we calculate an annual cost per pregnancy averted of 393 USD.

The voucher + infertility information treatment reduced the occurrence of unplanned pregnancies among the treatment group by almost three-quarters over 6 months. This may seem initially surprising given that take-up of contraceptives only increased by 3.5 percentage points over the study period. However, this could occur if the intervention specifically increased take-up among the group that was most at risk of pregnancy, which is what we would expect in a standard model of take-up. We further explore if this is consistent with the data in our compliers analysis in Section 8. Combining our lower-bound hazard rate of pregnancy with the point estimate in Appendix Figure A4, eliminating pregnancy would increase being on track to graduate by at least 4 percentage points. However, with only 2 years of post-treatment administrative data, we are underpowered to detect these effects.

**Table 5: Effects on Pregnancy**

	New Pregnancy at Endline	Reported Pregnancy in Bi-Weekly Survey		
	(1)	(2)	(3)	(4)
Voucher & Infertility Info	-0.012** (0.0053)	-0.0033 (0.0023)	-0.00036 (0.0021)	0.00034 (0.0024)
Voucher & Infertility Info × After 2 Months			-0.0049* (0.0029)	
Voucher & Infertility Info × Survey Round				-0.00061* (0.0003)
N	1367	14228	14228	14228
Adjusted R-squared	-0.001	0.043	0.043	0.043
Control mean	0.017	0.007	0.007	0.007

**Notes:** Column 1 estimates the effect of the voucher + infertility information treatment on an indicator variable for a new pregnancy in the last 6 months in the endline data. Columns 2–4 estimate the effects on an indicator variable for reporting a pregnancy that is not listed as a false positive in the survey data. All columns control for fixed effects for baseline hormonal contraceptive use, an indicator variable for survey wave, and an indicator variable for being pregnant at baseline. Columns 2–4 also include controls for survey round fixed effects. Standard errors are robust in Column 1 and robust and clustered at the individual-level in Columns 2–4.

## 6.5 Discussion of Magnitudes

Our effect sizes are comparable to the most successful demand-side contraceptive interventions in SSA in absolute terms and considerably larger in relative terms, given the low

<sup>36</sup>To be conservative, this calculation assumes women do not get pregnant more than once.

baseline usage in our population of young, nulliparous women — a group whose contraceptive behavior is thought to be particularly hard to move (Chandra-Mouli et al., 2014). Our voucher + infertility information treatment increased average usage by 3.5 p.p. (40%) and reduced pregnancies by 1.2 p.p. (71%), while the voucher alone had no lasting effect — consistent with recent evidence that reducing the cost of contraception does little to increase usage in SSA. Among successful interventions, Ashraf, Field, and Lee (2014) find that offering married women contraceptives without their husbands present increases use of injectable contraceptives by 6.0 percentage points (25%) and reduces births by 1.8 percentage points (27%) 9–13 months later. Glennerster, Murray, and Pouliquen (2026) find that a media campaign aimed at dispelling myths around contraception in Burkina Faso increases usage by 5.9 percentage points (20%) and reduces births by 1.5 pp (10%) in a one-year period.<sup>37</sup> On the other hand, Dupas, Jayachandran, Lleras-Muney, and Rossi (2024) find that several intensive demand-focused interventions, including community engagement and information on child mortality, failed to increase contraceptive use at all over three years in Burkina Faso, even when combined with free contraceptives. One study by Athey et al. (2023) estimates much larger effects: an information treatment increases take up of long-acting reversible contraceptives in Cameroon by 24 percentage points. However, the study population consists of women who have already come into a clinic seeking contraception, so presumably their underlying demand is much higher than the overall population.

## 7 Threats to Identification

Before turning to mechanisms and quantifying the importance of fear of infertility, in this section, we consider threats to the validity of our study.

### 7.1 Accuracy of Self-Reported Data

The survey data are self-reported without a surveyor present. It is possible that at least some women either answer questions randomly to get through the survey quickly or answer falsely due to self-stigma or social desirability bias. Because we can link the clinic take-up data to the survey data, we can use this linkage to validate some of the survey answers. Some responses need not line up: if a participant took up condoms or the oral pill at the clinic, it is possible that she then decided not to use them, so that the clinic take-up and usage data may not agree. However, for injections and implants, take-up at the clinic should imply usage. Once a woman has gotten a single shot (administered at the clinic), she will be covered by that contraceptive for 3 months. Of the women who were coded as receiving the injection at the clinic, 93% reported using the injection in the survey. Similarly, of

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<sup>37</sup>It is worth noting that Ashraf, Field, and Lee (2014) and Glennerster, Murray, and Pouliquen (2026) both measure births, whereas our study measures pregnancies.

the women who received the implant at the clinic, 91% reported using this method in the survey (the only one who did not report implant use instead reported using an IUD, which is likely a simple terminology error). Hence, the survey data appears to accurately measure contraceptive usage.

## 7.2 Attrition

While attrition is a natural concern for phone surveys over an extended period, attrition from the surveys was low. Appendix Figure A10 reports the attrition rate separately for students recruited in the first and second recruitment drive by treatment arm. Non-completion of a given survey monotonically increases over time because individuals could not move on to the next survey until they had completed the previous survey. That is, students could not skip surveys but could complete surveys late. Nonetheless, 87% of surveys were completed during the correct two week period. For students in our first recruitment drive, 94% of the sample completed at least 75% of the surveys, and typically non-completion is associated with randomly missing a few surveys (and becoming behind) due to technical issues or being busy rather than permanently dropping out of the sample. In the first wave sample, only 1% of participants stopped filling out any surveys after the first month. Similarly, in our second recruitment drive, 96% of the sample completed two out of three surveys. Additionally, attrition rates were extremely similar across the three groups. In the first recruitment drive, on average, the voucher and voucher + infertility information groups completed 11.4 surveys, and the control group completed 11.2; there are no significant differences in the completion rates. For the second recruitment drive, the average completion rate is 2.8 for the voucher and control groups, and 2.9 for the voucher + infertility information group. Again, there is no significant difference in the completion rates.

## 8 Mechanisms

Having established that the voucher + infertility information treatment increased the take-up of contraceptives, in Subsection 8.1, we provide evidence that it did so specifically by reducing fear of infertility. We first test whether the treatment did in fact persistently change beliefs. We then show that complier characteristics are consistent with the treatment increasing take-up by reducing fear of infertility. Finally, we report results from a complementary experiment on fear of infertility and STI testing. In Subsection 8.2, we provide evidence on two alternative mechanisms, role models and stigma.

### 8.1 Fear of Infertility

**Changes in Beliefs and Self-Reported Preferences.** Table 6 uses post-treatment survey data to test whether the voucher + infertility information intervention changed beliefs about

the infertility effects of contraceptives. To observe how beliefs evolve over time in a stable sample, we restrict to the first recruitment wave.<sup>38</sup>

**Table 6: Effects on Beliefs About Infertility & Contraceptives (Survey Data —Weeks 4 & 22)**

*Panel A —Week 4*

	Block 1: Cause Infertility					Block 2: Cause Weight Gain				
	(1) Any	(2) Pill	(3) IUD	(4) Implant	(5) Injection	(6) Any	(7) Pill	(8) IUD	(9) Implant	(10) Injection
Voucher	-0.023 (0.035)	0.001 (0.034)	0.007 (0.026)	-0.065** (0.031)	-0.024 (0.033)	-0.024 (0.023)	-0.004 (0.035)	0.010 (0.022)	0.009 (0.033)	-0.002 (0.036)
Voucher & Infertility Info	-0.115*** (0.035)	-0.033 (0.033)	-0.007 (0.025)	-0.121*** (0.030)	-0.088*** (0.031)	-0.016 (0.023)	-0.011 (0.035)	-0.002 (0.021)	0.023 (0.034)	0.001 (0.036)
N	1158	1158	1158	1158	1158	1158	1158	1158	1158	1158
Adjusted R-squared	0.010	0.001	-0.002	0.011	0.004	0.000	0.002	-0.003	-0.002	-0.000
Control mean	0.614	0.328	0.145	0.286	0.296	0.892	0.607	0.098	0.311	0.454
P-value of $\beta^V = \beta^{VI}$	0.011	0.318	0.580	0.051	0.040	0.725	0.847	0.573	0.666	0.944

*Panel B —Week 22*

	Block 1: Cause Infertility					Block 2: Cause Weight Gain				
	(1) Any	(2) Pill	(3) IUD	(4) Implant	(5) Injection	(6) Any	(7) Pill	(8) IUD	(9) Implant	(10) Injection
Voucher	0.001 (0.035)	-0.008 (0.036)	-0.049 (0.030)	-0.075** (0.036)	-0.007 (0.035)	-0.028 (0.020)	-0.042 (0.035)	0.026 (0.024)	-0.012 (0.036)	0.002 (0.037)
Voucher & Infertility Info	-0.127*** (0.036)	-0.049 (0.035)	-0.050* (0.030)	-0.116*** (0.035)	-0.085** (0.033)	-0.031 (0.020)	-0.028 (0.034)	0.006 (0.023)	-0.022 (0.036)	-0.016 (0.037)
N	1087	1087	1087	1087	1087	1087	1087	1087	1087	1087
Adjusted R-squared	0.025	0.002	0.001	0.015	0.004	0.012	0.015	-0.000	-0.004	0.002
Control mean	0.664	0.373	0.229	0.395	0.320	0.933	0.680	0.112	0.384	0.483
P-value of $\beta^V = \beta^{VI}$	0.000	0.247	0.978	0.223	0.019	0.872	0.698	0.420	0.771	0.641

**Notes:** This table reports the effect of each of the treatments on whether the student believes each type of contraceptive causes infertility—in Block 1—or weight gain—in Block 2. Panel A shows the Week 4 survey results, and Panel B the Week 22 results. It is estimated with equation (1) in the survey data. Column 1 is an indicator for whether the student believed one or more of the hormonal contraceptives shown here cause infertility. In Columns 2 – 5, the outcomes are indicator variables for each contraceptive separately. Block 2 repeats the analysis for weight gain. All regressions include indicator variables for baseline hormonal contraceptive usage. To maintain a consistent sample across surveys, we restrict to the first recruitment wave. Standard errors are robust to heteroskedasticity.

In week 4, the voucher + infertility information treatment reduced the likelihood that respondents believed any hormonal contraceptives cause infertility by 11.5 p.p. or 19% (Table 6, Panel A, column 1), with the largest reductions for implants and injections — the two methods for which we see the most persistent effects on take-up. The voucher had no significant aggregate effect on infertility beliefs. Importantly, neither treatment affected the (correct) belief that contraceptives cause weight gain (Panel A, Block 2),<sup>39</sup> ruling out that

<sup>38</sup>Appendix Table A11 reports the results for the full sample in week 4 (the second wave does not have a week 22 survey) and shows they are almost identical.

<sup>39</sup>This was the only other question asked in the survey about specific side effects other than infertility.

participants simply became more positive about contraceptives in general or underreported side effects due to social desirability.

Panel B shows that the effect on beliefs was persistent. In week 22, those in the voucher + infertility information treatment were 12.7 p.p. (19%) less likely to report that at least one of the hormonal contraceptives caused infertility.<sup>40</sup> There is *no* fadeout of the treatment effect. As before, the voucher has no effect on the belief that at least one of the contraceptives causes infertility, and beliefs about weight gain remain unaffected.

In Appendix Table A12, we further explore whether the voucher + infertility information treatment had persistent effects on stated preferences over contraceptives near the end of the survey period. As in Table 6, we limit our analysis to the first wave so that we can test whether stated preferences were different a substantial period (22 weeks) after the intervention. The voucher + infertility information treatment more than doubled interest in the implant, increasing it by 15.0 p.p., and marginally significantly reduced interest in the oral pill. Thus, not only did beliefs change, but this appears to have led stated preferences for longer-lasting, lower-maintenance methods that are ultimately more effective to increase. Women may have had more concerns about these methods ex-ante given the belief that duration of exposure leads to greater infertility effects. This is also consistent with Appendix Figure A9, which provides suggestive evidence that, by the end of the sample period, the voucher + infertility information group had started switching to the implant.

**Evidence on Compliers.** To explore which students were most affected by the treatments, we estimate average complier characteristics separately for the voucher and voucher + infertility information groups using the methodology in Pinotti (2017), where the outcome is take-up of hormonal contraceptives at the clinic.

Table 7 reports the results. Consistent with the treatment operating through beliefs about infertility, compliers with the voucher + infertility information treatment are much more likely to report not using contraceptives due to fear of infertility/side effects at baseline (43% vs. 25% for the sample average,  $p = 0.09$ ). They are also substantially more likely to be sexually active (81% vs. 60%,  $p < 0.01$ ), suggesting the treatment targeted women with particularly high returns to contraceptive use. This pattern is consistent with the pregnancy results: the intervention increased take-up precisely among those most at risk. In contrast, none of the voucher compliers' characteristics differ significantly from the sample average,

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Though traditionally weight gain might be viewed positively in SSA, in our sample of young, urban women, weight gain is seen as a negative side effect.

<sup>40</sup>Within the first recruitment wave, the belief that contraceptives cause infertility is about 5 percentage points more prevalent in the control group at 22 weeks than at 4 weeks. However, note that the (correct) belief that contraceptives cause weight gain also increases by 4 percentage points. In the data, this increase appears to be explained by the beliefs of new first year students catching up with other students. This may be because these students both become sexually active and exposed to new ideas.

and the voucher does not appear to specifically target sexually active women or those who fear infertility.

**Table 7: Characteristics of Compliers**

	Voucher & Infertility Info (1)	P-value (2)	Voucher (3)	P-value (4)	Sample (5)
Fear of Infertility/Side Effects	0.425	0.092	0.252	0.968	0.246
Sexually Active	0.812	0.007	0.650	0.763	0.596
Use Hormonal Contraception	0.002	0.669	-0.415	0.134	0.052
Use Condoms	0.230	0.593	0.312	0.326	0.180
SES Index	-0.013	0.959	-0.325	0.555	-0.000
Father Years Education	12.748	0.582	11.943	0.883	12.248
Mother Years Education	11.068	0.601	10.697	0.957	10.590
Age	21.435	0.503	20.976	0.847	21.149
Year	2.317	0.590	1.724	0.282	2.183

**Notes:** This table reports the average characteristics of compliers (for taking up any hormonal contraceptive at the clinic) for the voucher + infertility information (column 1) and voucher (column 3) treatments, as well as the average characteristics of the sample (column 5). The even columns report the p-values for tests of whether the characteristics of the voucher + infertility information compliers (column 2) or voucher compliers (column 4) are statistically significantly different from the sample average. All variables are measured at baseline. The SES Index is the first predicted component from a pca of indicator variables for being from Lusaka (the capital), sharing a bedroom growing up, being on government bursary, growing up in a place where the clinic was more than 30 minutes walking distance away, and having undergone an initiation ritual. “Fear of Infertility/Side Effects” indicates the respondent does not use hormonal contraceptives for these reasons, while “Use Condoms” indicates that she reports not using hormonal contraceptives at baseline because she uses condoms. Standard errors are robust to heteroskedasticity.

To supplement these results, Appendix D uses a causal forest estimator to identify heterogeneous treatment effects (Athey, Tibshirani, and Wager, 2019; Wager and Athey, 2018). The findings are consistent: the largest predicted effects of the voucher + infertility information treatment (8.4 p.p.) are among women who were sexually active at baseline and cited fear of infertility as their reason for non-use, while the voucher treatment effects do not vary meaningfully across these subgroups (Figure D1).

**Extension: STI Experiment.** To complement our main findings, we further test whether fear of infertility motivates health-seeking behavior in a follow-up experiment. Our sample consists of the 1,015 ever sexually active participants in the original experiment (those who were sexually active at baseline and those who became active during the study). All these students were contacted by text message and offered another 40 kwacha (~2 USD) voucher to visit the partner clinic, where they could also receive STI testing. Half (the treatment group) also received messaging highlighting that untreated STIs are a leading cause of infertility. As before, the cash transfer conditions on visiting the clinic rather than taking up healthcare. The exact wording of each message can be found in Appendix E. We note that this is a very light touch informational treatment relative to the design and delivery of the voucher + infertility information treatment, so we may not expect as sizable effects.

Table 8 reports the estimated effect of this new treatment, controlling for the voucher + infertility information and voucher treatments (which are independent). We first observe that the text message treatment had no effect on visiting the clinic (column 1). Unconditional on visiting the clinic, the coefficient for treatment on taking up a STI test is positive (a 2.5 p.p. or 15% increase), but we do not have the precision to reject a zero effect (column 2). Conditional on visiting the clinic, as seen in column 3, the information had a marginally statistically significant and sizable effect on taking up a STI test (a 9.5 p.p. or 13% effect). Thus, the point estimates are consistent with this very light-touch text message informational treatment having meaningful effects. We take this as suggestive evidence that fear of infertility also affects other health-seeking behavior.

**Table 8: Follow-up Experiment: Fear of Infertility & Testing for Sexually Transmitted Diseases**

	Clinic Visit (1)	Any STI Test (2)	Any STI Test   Clinic Visit (3)
STI Information Treatment	0.003 (0.027)	0.025 (0.024)	0.095* (0.055)
N	1015	1015	242
Adjusted R-squared	0.020	0.006	0.004
Control mean	0.238	0.169	0.711

**Notes:** This table reports the effect of the STI information treatment, which gave information on the infertility effects of STIs, on visiting the clinic and STI testing, controlling for treatment status in the original contraceptives experiment. The outcomes are an indicator variable for visiting the clinic (Column 1) and an indicator variable for taking an STI test (Columns 2–3). Column 3 conditions the sample on visiting the clinic. All regressions include indicator variables for baseline hormonal contraceptive usage, an indicator for whether a student is part of the second wave, and indicator variables for the voucher and voucher + infertility information treatments as controls. Standard errors are robust to heteroskedasticity.

## 8.2 Alternative Explanations: Role Models & Stigma

One possible alternative explanation for the lasting impact of the voucher + infertility information treatment on hormonal contraceptive take-up and usage is that it provided participants with older role models who had used contraceptives in the past. While the same two facilitators ran all of the workshops (control, voucher, and voucher + infertility information), they only shared personal stories about using contraceptives themselves in the voucher + infertility information workshop. These stories were intended to help convey to the participants that it is common for women to become pregnant after stopping contraceptive use in a particularly salient way, but it is possible that sharing them also helped destigmatize the use of hormonal contraceptives. Two pieces of evidence suggest this is unlikely.

First, stigma is not an important self-reported driver of non-use at baseline. In Figure 1,

only 2% of sexually active women cite fear of disapproval as a reason for not using hormonal contraceptives, compared to 19% citing fear of infertility and 27% citing side effects.

Second, we directly test whether the voucher + infertility information treatment affected proxies for stigma. Appendix Table A13 reports the results. The treatment did not increase the frequency of conversations about contraceptives with friends, nor did it change whether respondents approve of unmarried women using contraceptives or believe their mothers would approve. Interestingly, the voucher treatment did significantly increase some of these measures, but since the voucher did not persistently increase take-up, changes in perceived stigma do not appear to drive contraceptive adoption.

## 9 Quantifying Fear of Infertility as a Barrier

Our results suggest that fear of infertility is a barrier to contraceptive take-up in SSA. Table 6 shows that the voucher + infertility information treatment reduced participants' belief that hormonal contraceptives cause infertility, and Tables 2 and 3 show that the treatment also led to an increase in the take-up and usage of hormonal contraceptives. However, even in the voucher + infertility information treatment, nearly 50% of women still believed that hormonal contraceptives can cause infertility (consistent with the fact that these are widespread and potentially deeply-held beliefs). To capture the importance of fear of infertility as a barrier, we exploit our RCT variation to estimate the effect of fully eliminating these beliefs.

We use a two-stage least squares approach, where we instrument for the belief that at least one contraceptive causes infertility using assignment to the voucher + infertility information treatment. Because this group also got information about the clinic and a voucher, we control separately for these components using assignment to *either* of the two treatment groups (relative to control). This results in a Wald estimator, where the numerator is the change in contraceptive use from the voucher + infertility information treatment relative to voucher alone, and the denominator is the change in beliefs from this treatment relative to the voucher alone.

We estimate that going from 100% of the population having the belief that at least one contraceptive causes infertility to 0% would lead to a 31.3 p.p. (se=0.188,  $p = 0.096$ ) increase in the take-up of hormonal contraceptives in the clinic data. The average estimate across surveys is an almost identical 31.4 ppt (se=0.168,  $p = 0.062$ ). Since 64% of control participants believe that at least one contraceptive causes infertility, these estimates imply that eliminating these beliefs entirely from the study population would increase take-up and usage by 20 percentage points. This would more than half the gap in usage between U.S. and Zambian female college students and also more than half unmet need for contraception.

These are very large effects, especially given that the sample of college students is likely to be better-informed than most women in sub-Saharan Africa, and only 60% of the sample were sexually active at baseline. Fear of infertility appears to be a significant barrier to the take-up of contraceptives among young women in sub-Saharan Africa, and addressing it could substantially increase usage.

Interpreting the Wald estimator as the causal effect of fear of infertility on take-up requires several assumptions. First, the effect of treatment on infertility beliefs must be monotonic. Second, it assumes there is no complementarity between the infertility information component of the treatment and the voucher component. If this is not true, our estimates measure the effect of changing beliefs when a voucher is in place (e.g., in contexts where access is not likely to be a barrier). Third, the exclusion restriction must hold: the only channel through which the combined treatment increases take-up relative to the voucher is through beliefs. The results in Section 8 support this interpretation.

## 10 Conclusion

Increasing contraceptive use among young, and especially nulliparous, women in sub-Saharan Africa has proven exceptionally difficult, with supply-side interventions having limited success. Yet the stakes are high: hormonal contraceptives enabled women in the West to time their births and finish their education, and the same technology could benefit the growing population of young women pursuing education in SSA—if they are willing to use it.

This paper argues that one key barrier is the deeply held belief that contraceptives cause permanent infertility, a belief rooted in generations of coercive colonial medicine and population control. Addressing these beliefs requires a culturally aware approach: our intervention combined biological explanations with personal narratives from relatable facilitators, achieving a persistent change in beliefs with no fadeout over six months. While this intervention was carefully-*designed*, facilitators worked from a script and it could be straightforwardly scaled up into pre-existing sexual education curricula in SSA.

The intervention increased hormonal contraceptive use by 40%, and reduced pregnancies by 71%. By contrast, a voucher that reduced access costs got women through the clinic door but produced no lasting change in behavior. Our IV estimates suggest the barrier is quantitatively large: eliminating the belief that contraceptives cause infertility would increase usage by 20 percentage points among college-going women, a group who are likely *better*-informed than the general population.

More broadly, our findings illustrate that improving health technology adoption in contexts shaped by historical medical mistrust must take the origins and logic of that mistrust seriously. Interventions focused on reducing early births in this context must consider both

family planning now — the desire to prevent pregnancy — and family planning later — the desire to have children in the future.

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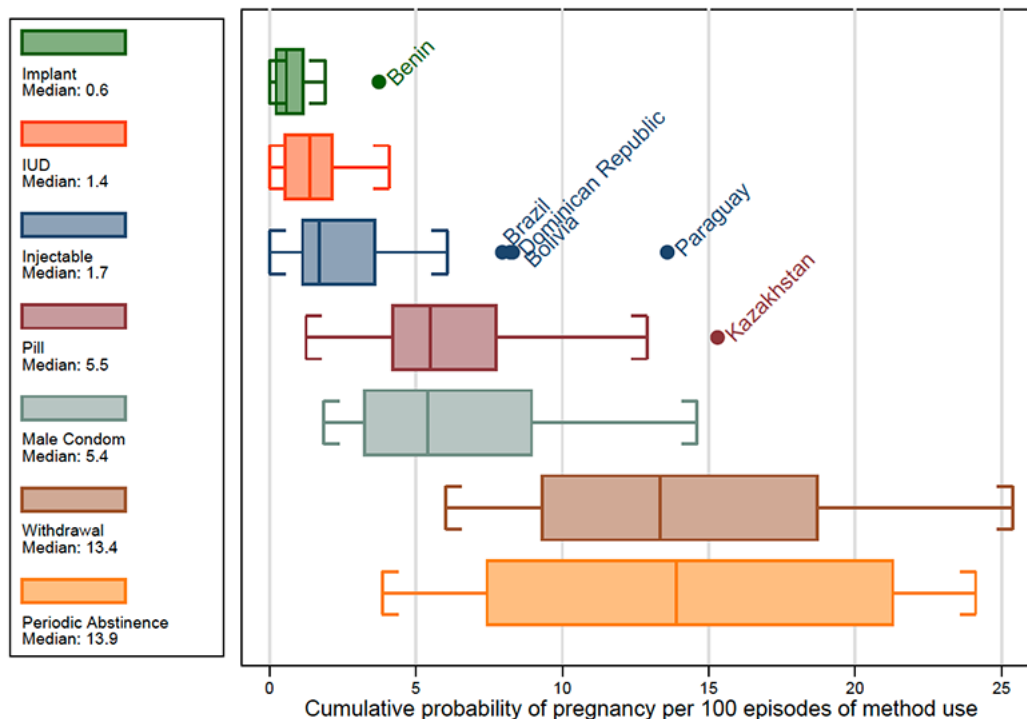
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# Online Appendix for “Family Planning, Now and Later”

## Appendix Figures

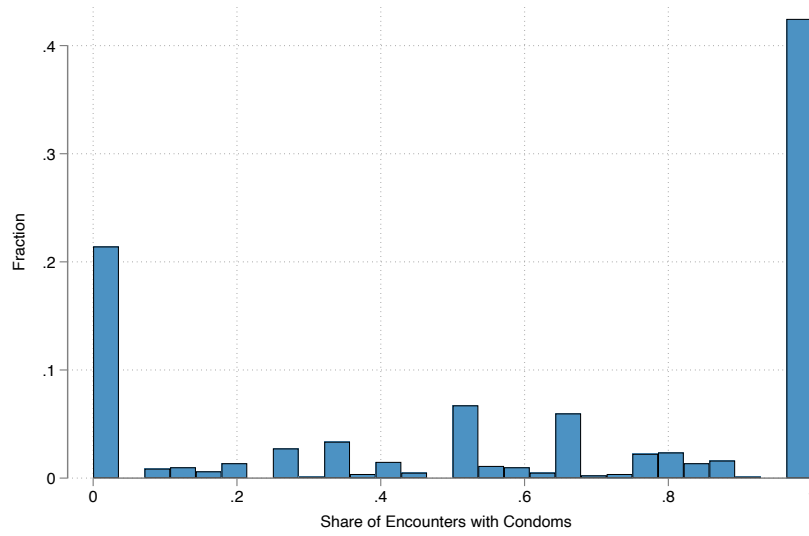
Figure A1: Twelve Month Failure Rate (Median) by Contraceptive Type Used



**Notes:** Median failure rates across all countries contributing data for a given method were calculated by including estimates from countries with 125 or more unweighted episodes of contraceptive use at life table month 1. Width of box is the inter-quartile range (IQR); whiskers are drawn to the lowest and highest values inside the area defined by  $Q1 - 1.5(IQR)$  and  $Q3 + 1.5(IQR)$ ; outliers beyond these ranges are depicted as individual dots.

**Source:** Guttmacher Institute (Polis et al., 2016). Accessed September 15, 2025.

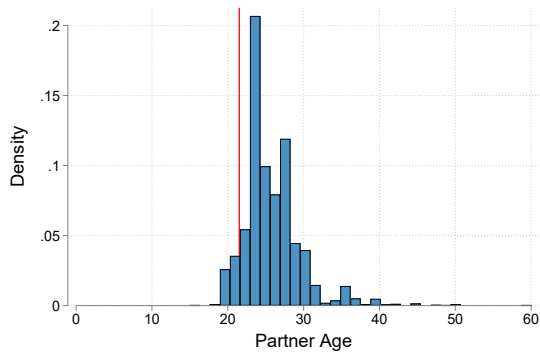
**Figure A2: Share of Encounters Where a Condom is Used**



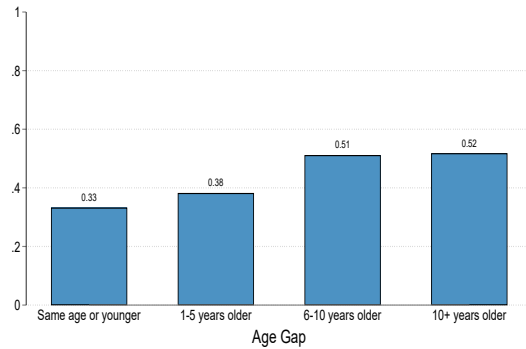
**Notes:** This figure reports the share of encounters in which a participant reports using a condom for all participants who reported at least one sexual encounter.

**Figure A3: Partner Age and Condom Use**

**(a) Number of Encounters by Partner Age**

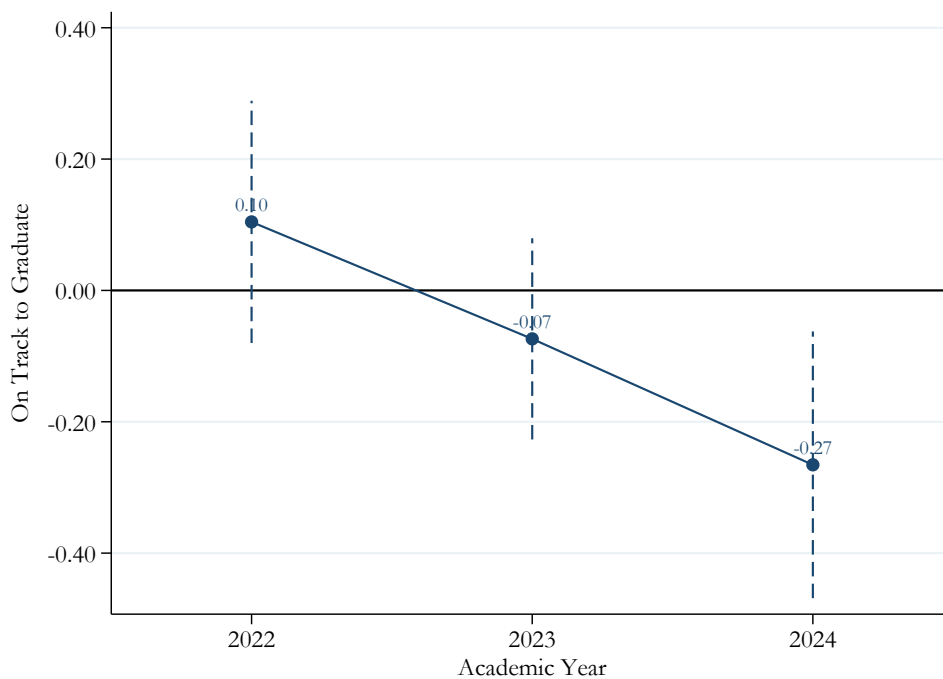


**(b) Share Condomless Encounters by Partner Age Gap**



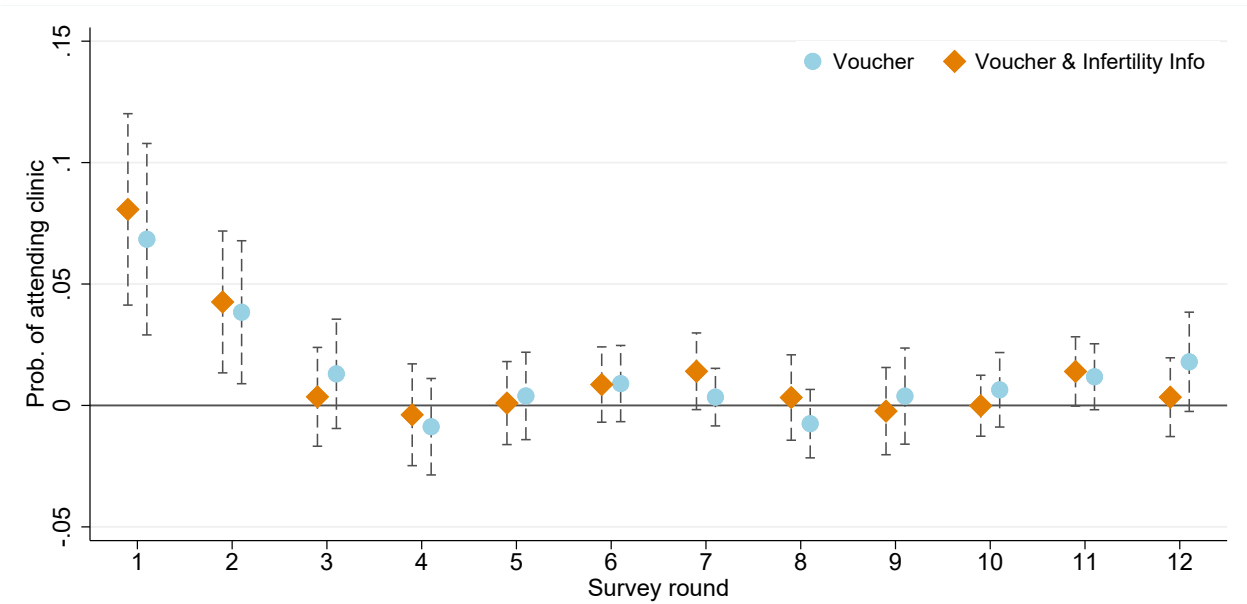
**Notes:** This figure reports summary statistics on women’s sexual encounters. Panel (a) plots a histogram of number of encounters by partner age, and Panel (b) plots the share of encounters that are condomless by the age gap between participants and partners. Encounter-level data on condomless sex and partner age were collected every two weeks through the mobile phone survey. The red line in Panel (a), shown for reference, indicates the average age of a student that reported having at least one sexual partner in at least one survey: 22.

**Figure A4: Probability of Being on Track to Graduate for Participants who Report Pregnancies**



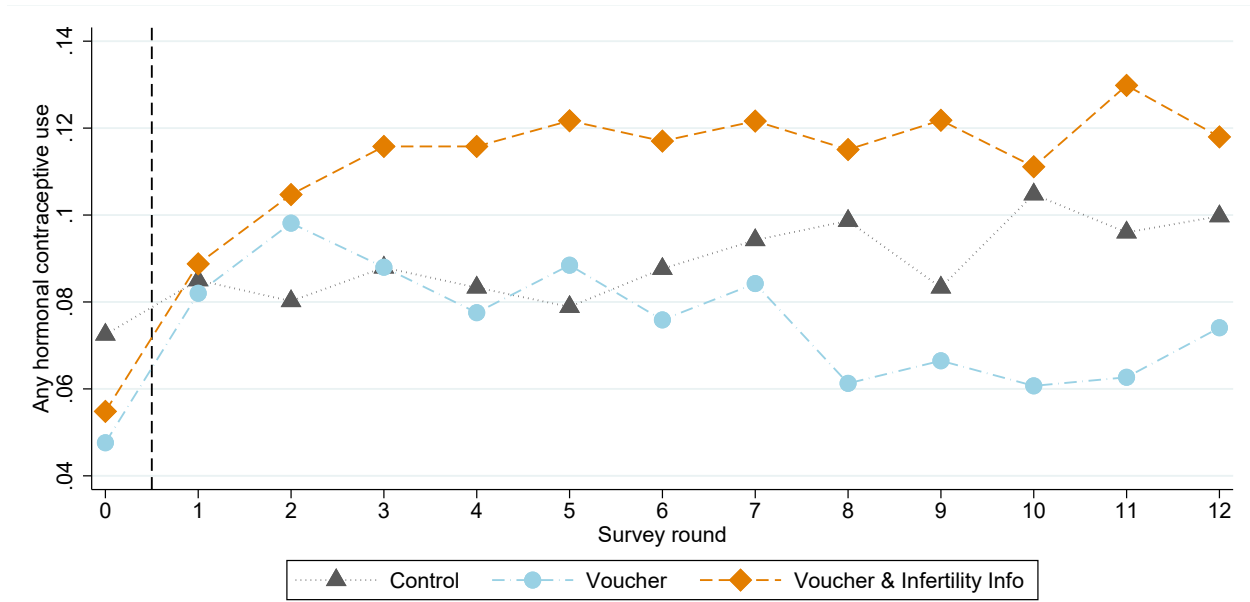
**Notes:** This figure shows the coefficients of a regression of whether a participant is on track to graduate on whether they reported a pregnancy at endline, by academic year. “On track” comes from administrative university data, and is coded as 1 if a student has graduated, or if she is progressing through her program on-track (e.g, if she was a 2nd year in 2022, she is a 4th year in 2024) based on her administrative year in the program at the start of the academic year, and 0 if she has fallen behind or left the university. The academic year runs from February to October, and the endline survey where students were asked if they had been pregnant in the previous six months was conducted between March and May 2023. Hence, in 2022, they were not pregnant yet at the start of they year, when year of study was recorded, and they reported having been pregnant near the start of the 2023 academic year. The plotted coefficients are from a single regression of being on-track on whether a student reported a new pregnancy at endline (i.e. was not already pregnant in the baseline survey) interacted with the academic year. The regression controls for year fixed effects and academic year at baseline. Standard errors are clustered at the student level, and 95% confidence intervals are shown as dashed vertical lines.

**Figure A5: Self-Reported Visits to Partner Clinic for Family Planning Services by Survey Round**



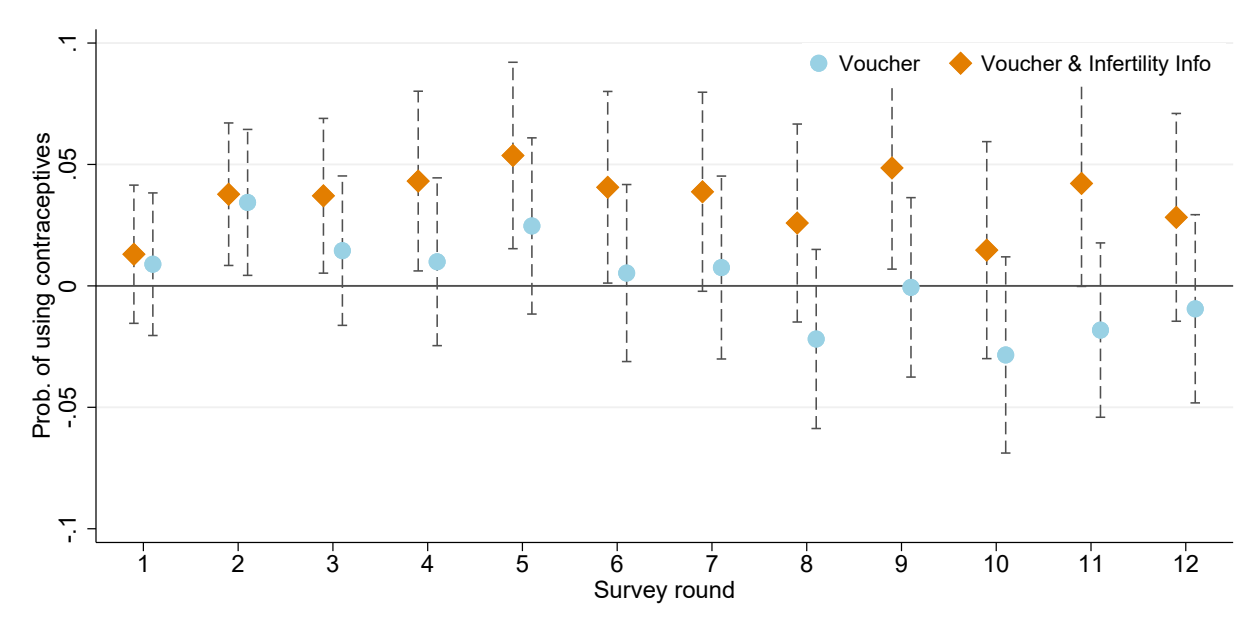
**Notes:** This figure plots the coefficients in equation (2), where the outcome is an indicator variable for whether a student reported visiting the partner clinic for family planning or contraceptives in the two weeks preceding the survey in question. Survey rounds occur every two weeks. The regressions include controls for baseline hormonal contraceptive usage and whether a student was part of the second recruitment wave. Standard errors are robust and clustered at the student level.

**Figure A6: Hormonal Contraceptive Use by Survey Round and Treatment Group Without Normalization**



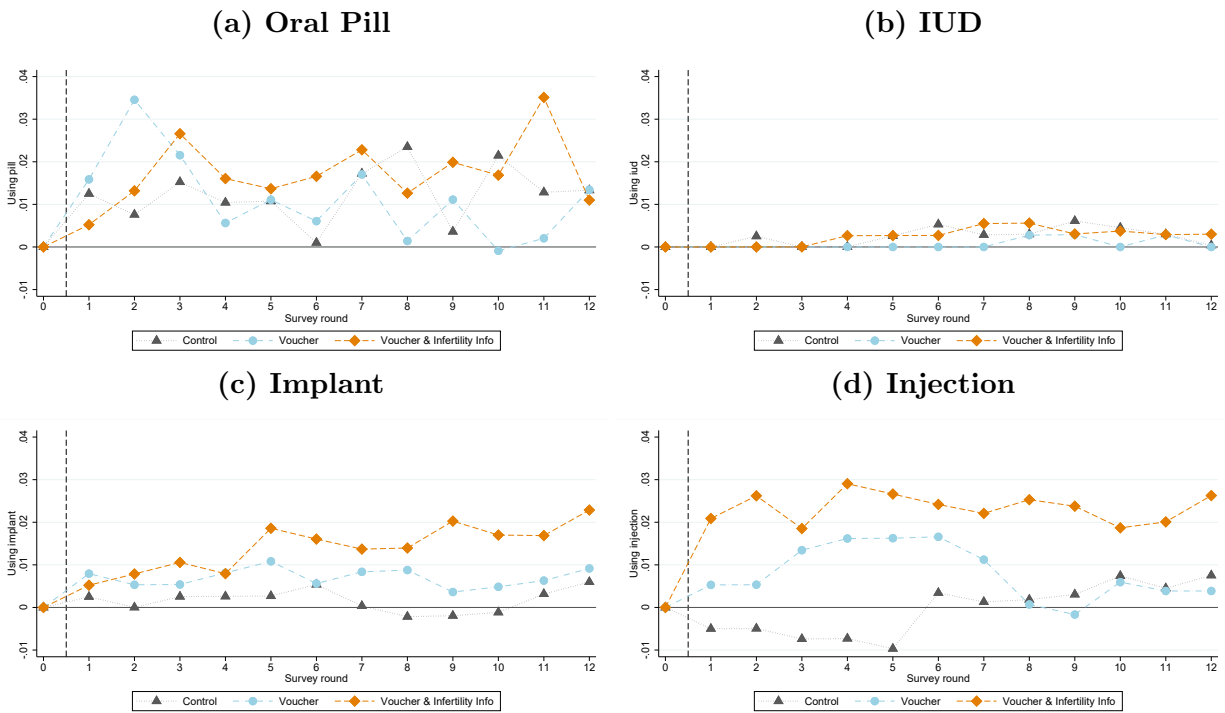
**Notes:** This figure plots the non-normalized average use of hormonal contraceptives reported in the mobile survey by treatment group and survey round. Hormonal contraceptives include the oral pill, shot, implant, and IUD. Survey rounds occur every two weeks. To explore the effect over time in a fixed sample, we restrict to the first recruitment wave, which was followed for 6 months.

**Figure A7: Coefficients for Use of Hormonal Contraceptives by Survey Round**



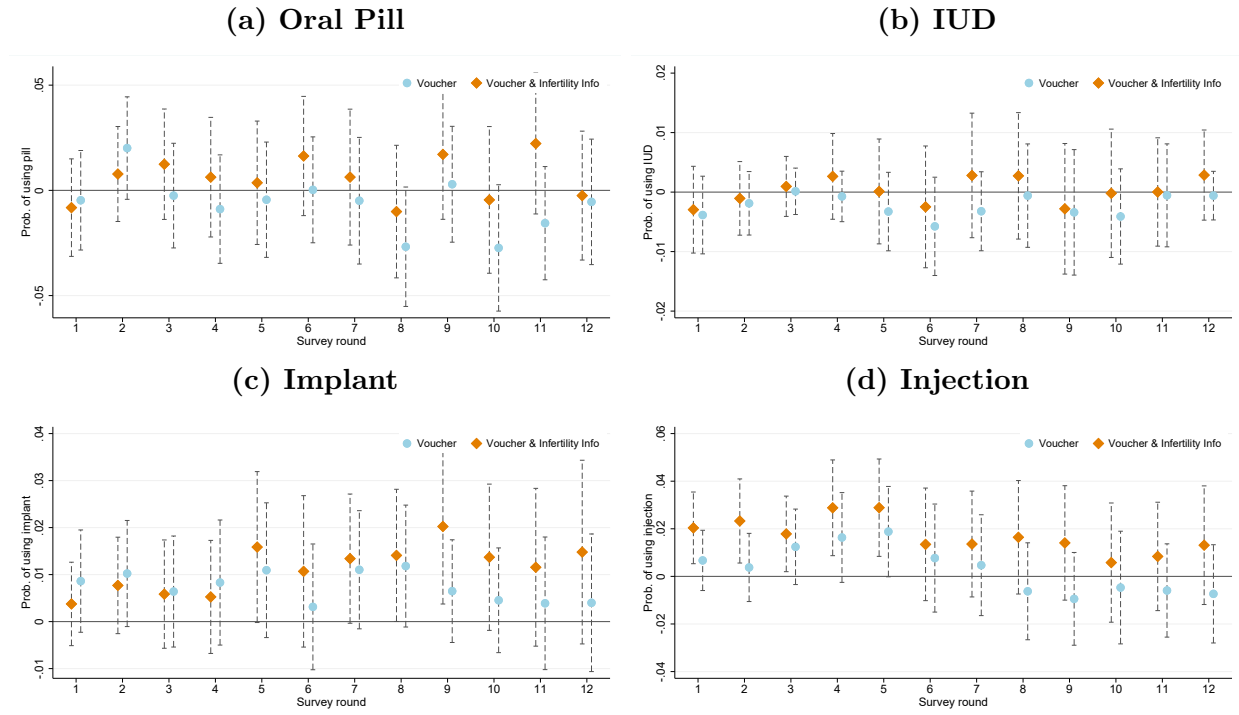
**Notes:** This figure plots the coefficients in equation (2), where the outcome is whether a student reported using hormonal contraceptives in the two weeks preceding each survey. Hormonal contraceptives include the pill, shot, implant, and IUD. Survey rounds occur every two weeks. The regressions include controls for baseline hormonal contraceptive usage. Standard errors are robust and clustered at the student level.

Figure A8: Use of Hormonal Contraceptives by Type and Survey Round



**Notes:** This figure plots the average use of hormonal contraceptives reported in the mobile survey by treatment group and survey round, separately for each type of hormonal contraceptives. To explore the effect over time we restrict to the first recruitment wave. Usage rates are normalized to baseline usage in each group. Survey rounds occur every two weeks.

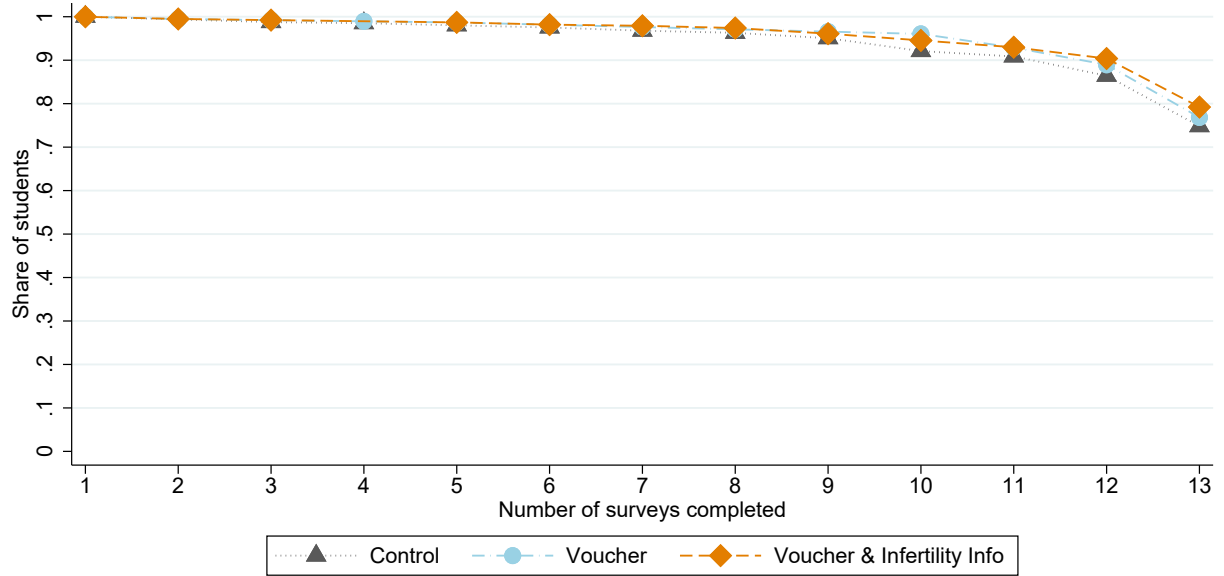
**Figure A9: Coefficients for Use of Hormonal Contraceptives by Type and Survey Round**



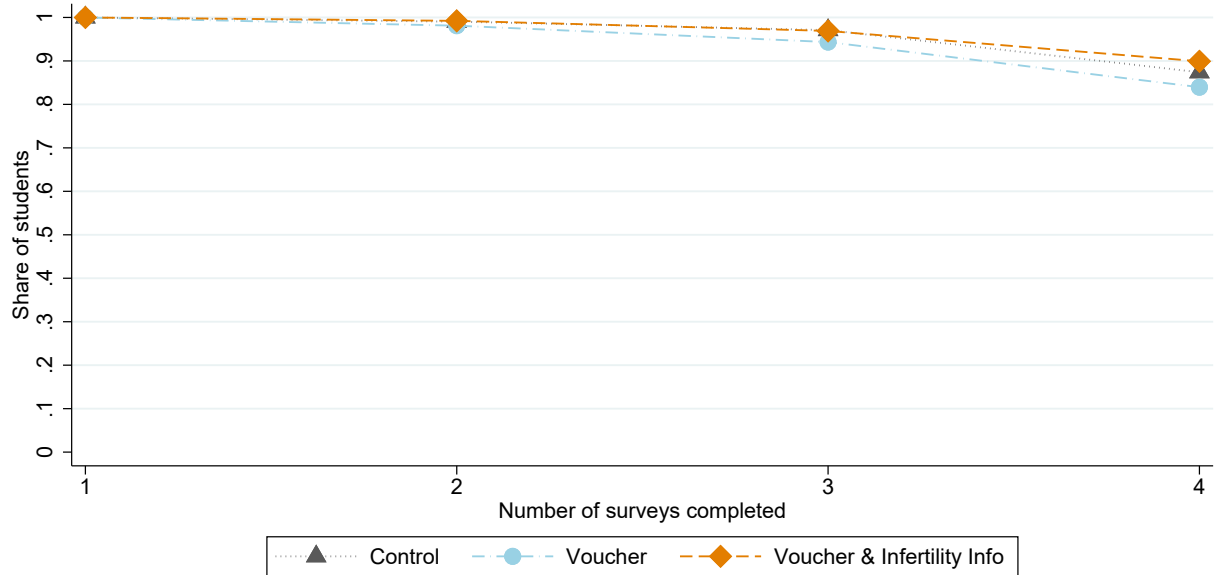
**Notes:** This figure plots the coefficients in equation (2), where the outcome is whether a student reported using a specific type of hormonal contraceptive in the two weeks preceding the survey. Survey rounds occur every two weeks. The regressions include controls for baseline hormonal contraceptive usage and whether a student was part of the second recruitment wave. Standard errors are robust and clustered at the student level.

Figure A10: Attrition in the Survey Data by Workshop Type

(a) First Wave



(b) Second Wave



**Notes:** This figure shows the attrition rate from the survey data for students in the first (a) and second (b) waves, separately by workshop type. Each graph reports the share of students in the sample who completed at least the indicated number of surveys.

## Appendix Tables

**Table A1: Characteristics of Methods to Prevent Pregnancy**

Method	Mode of Use	Maintenance Level	Efficacy	Female-Controlled
Shot	Preventative	Low	High	Yes
Implant	Preventative	Low	High	Yes
IUD	Preventative	Low	High	Yes
Oral contraceptive pill	Preventative	High	Medium	Yes
Male condom	Encounter-Specific	High	Medium	No
Emergency contraceptive	Encounter-Specific	High	Low	Yes
Withdrawal	Encounter-Specific	High	Low	No
Rhythm method	N.A.	High	Low	No

**Notes:** This table summarizes the characteristics of different methods to prevent pregnancy, as discussed in Section 2.1.

**Table A2: Summary Statistics From the Survey Data**

	Mean	Std. dev.	N
	(1)	(2)	(3)
<i>Panel A- At Baseline</i>			
First generation college student	0.319	0.466	1493
Desired level of education: Undergraduate degree	0.167	0.373	1507
Desired level of education: Postgraduate degree	0.831	0.375	1507
From Lusaka	0.396	0.489	1469
Has family in Lusaka	0.940	0.238	1491
On government bursary	0.666	0.472	1499
Would take out a loan if they needed 1,000 kwacha	0.141	0.348	1491
Ever had sex	0.596	0.491	1495
Does not use any contraception (if ever had sex)	0.562	0.496	891
Had sex in the last two weeks	0.177	0.382	1505
Number of partners in the last two weeks (if had sex)	1.034	0.201	266
Ever been pregnant	0.061	0.240	1505
Does not use a hormonal contraceptive	0.948	0.223	1508
Does not use hormonal contraceptives because respondent...			
Is afraid of infertility/side effects	0.246	0.431	1408
Is not having sex	0.489	0.500	1408
Uses condoms	0.180	0.385	1408
Uses the withdrawal method	0.064	0.245	1408
Cannot access them	0.018	0.132	1408
Is worried about disapproval	0.014	0.118	1408
Does not have time to go and get them	0.012	0.109	1408
Cannot afford them	0.011	0.103	1408
Is okay with being pregnant	0.001	0.038	1408
Any other reasons	0.236	0.425	1408
Knows about the oral pill	0.802	0.398	1503
Believes the oral pill causes infertility	0.548	0.498	1201
Knows about the injection	0.480	0.500	1503
Believes the injection causes infertility	0.463	0.499	713
Knows about the IUD	0.359	0.480	1503
Believes the IUD causes infertility	0.339	0.474	534
Knows about the implant	0.443	0.497	1503
Believes the implant causes infertility	0.421	0.494	655
<i>Panel B- Over Study Period</i>			
Had sex	0.538	0.499	1495
Age gap between partner and student	4.071	3.091	793
Had condomless sex at least once	0.575	0.495	803
Had sex without any contraception at least once	0.487	0.500	803
Number of unique partners	0.765	0.984	1494
Share of sexual encounters that were condomless	0.414	0.493	3204

**Notes:** This table reports summary statistics from mobile surveys of participants. Panel A reports statistics from the baseline survey, and Panel B reports statistics from all the subsequent surveys, which occurred every two weeks. “Had sex,” “Had condomless sex at least once,” and “Had sex without any contraception at least once” are individual-level indicator variables that equal 1 if a participant reported engaging in these behaviors at least once across the surveys. “Age gap between partner and student,” “Had condomless sex at least once,” and “Had sex without any contraception at least once” are all conditional on reporting having had sex at least once over the study period. “Age gap between partner and student” are the individual-level averages over data collected on all sexual encounters during the study period. “Number of unique partners” counts the total number of unique partners a woman reports across the surveys. “Share of sexual encounters that were condomless” is the share of all sexual encounters in our survey period where the student reported not using a condom.

**Table A3: Predictors of the Belief that Contraceptives Cause Infertility (Control Only)**

	Believes Contraceptives Cause Infertility		
	OLS (1)	OLS (2)	LASSO (3)
Age	-0.024 (0.017)	-0.016 (0.018)	
Year	0.032 (0.027)	0.027 (0.027)	
SES Index	0.033 (0.025)	0.025 (0.024)	
Father Years Education	0.006 (0.007)	0.006 (0.007)	
Mother Years Education	-0.007 (0.006)	-0.008 (0.006)	
On Government Scholarship	-0.057 (0.058)	-0.061 (0.058)	
Sexually Active		0.090* (0.051)	
Sex in Past 2 Weeks		-0.014 (0.060)	
Medical Student		0.089 (0.071)	
Age First Heard About Contraceptives		-0.054** (0.022)	
Approve of Unmarried Woman Taking Contraceptives		-0.037** (0.018)	
N	495	492	491
Adjusted R-squared	-0.002	0.017	
Control mean	0.645	0.645	0.645

**Notes:** This table reports the effect of baseline characteristics on reporting that any of the hormonal contraceptives cause infertility as measured in week 2. The analysis is restricted to the control group. Column 1 includes demographic characteristics and measures of socioeconomic status. Column 2 further includes measures of sexual activity, attitudes, and knowledge of contraceptives. Column 3 uses lasso to select the set of predictive controls from column 2, as well as program, province of origin, and native (tribal) language fixed effects. No controls are selected.

**Table A4: Beliefs About Costs of Infertility & Non-use due to Fear of Infertility**

	Does not Take up due to Fear of Infertility/Side Effects	
	(1)	(2)
Together, Cannot Conceive	-0.015** (0.007)	
Together		0.004 (0.007)
N	695	695
Adjusted R-squared	0.004	-0.001
Mean Dep. Var	0.255	0.240

**Notes:** This table reports the association between the number of couples a respondent expects to stay together out of 10, with and without being informed that the couples cannot conceive, and reporting not taking up hormonal contraceptives due to fear of infertility/side effects. “Together” is the number of couples out of 10 the respondent expects to be together in 2 years. “Together, Cannot Conceive” is the number of couples who cannot conceive that a respondent expects to be together in 2 years. These two questions were asked to distinct, randomly chosen subsamples on the baseline survey. Standard errors are robust.

**Table A5: Marital Outcomes & Infertility**

	Worries Husband will Divorce	Husband Threatens Violence	Husband uses Violence	Marital Unhappiness	Husband does not Pay Expenses (Index, SDs)
	(1)	(2)	(3)	(4)	(5)
Infertility	0.095** (0.044)	0.096* (0.050)	0.079 (0.049)	0.070** (0.035)	0.156 (0.101)
N	875	892	891	888	892
Adjusted R-squared	0.010	0.001	-0.001	0.007	0.026
Mean non-infertile	0.147	0.312	0.292	0.071	0.000

**Notes:** This table reports the association between a woman being infertile and different measures of the quality of their relationship with their husbands. All columns include controls for age; the square of age; and a four-valued self-health variable ranging from 1 (“Poor”) to 4 (“Excellent”). The sample consists of married women between the ages of 17 and 44 from the surrounding areas of Lusaka, Zambia. Data were collected between 2014 and 2016. For more information on data collection, see [Ashraf, Field, Voena, and Ziparo \(2022\)](#). The infertility indicator is constructed from medical variables correlated with infertility which include early menopause, hysterectomy, sterilization, obstetric fistula, or being told by a healthcare worker that you are infertile. Women who report any of the medical signs of infertility are given “treatment value” of 1, which applies to 12% of the sample. “Control” women report no medical signs of infertility and receive value 0. Marital unhappiness is measured from the question, “How happy are you with your marriage?” Responses are on a five-point scale ranging from being very happy and content to very unhappy and discontent in one’s marriage, which we use to create a binary measure valued 1 if the respondent answers “somewhat unhappy” or “very unhappy or discontent.” “Husband does not pay expenses” is an index for whether a women does not receive spousal support across seven different categories of spending. In these questions, women are asked where they get money for various expenditures. Options include their own money, asking their family for money, borrowing, or using their husband’s, husband’s family’s, or housekeeping money, with the latter three categories indicating financial support from spouses. The individual spending categories include healthcare, child healthcare, child education, child food, child clothes, shelter, and parental support. This index is the average of the z-scores (normalized to the non-infertile distribution) for the seven money provider variables. For observations with at least one response to the set of money provider variables, missing responses for other variables in the set are replaced with the group (infertile or non-infertile) mean. Standard errors are robust to heteroskedasticity.

**Table A6: Balance**

	Control		Voucher vs Control			Voucher & Infertility Info vs Control		
	Mean (1)	Std. dev. (2)	Coeff (3)	Std. err. (4)	Norm. diff. (5)	Coeff (6)	Std. err. (7)	Norm. diff. (8)
<i>General</i>								
Age	21.097	(1.667)	-0.127	(0.109)	-0.052	-0.141	(0.106)	-0.059
Year at UNZA	2.187	(1.017)	-0.077	(0.065)	-0.053	-0.032	(0.065)	-0.022
Are you married?	0.023	(0.151)	-0.020***	(0.007)	-0.118	-0.000	(0.009)	-0.001
<i>Sex and Pregnancy</i>								
Number of pregnancies	0.070	(0.352)	-0.037*	(0.022)	-0.076	-0.031	(0.024)	-0.057
Number of children	0.037	(0.251)	-0.016	(0.013)	-0.056	-0.008	(0.015)	-0.024
Ever had sex	0.553	(0.498)	-0.003	(0.031)	-0.004	-0.067**	(0.031)	-0.096
Sex in past two weeks	0.163	(0.370)	0.003	(0.025)	0.006	-0.020	(0.024)	-0.037
<i>Contraceptive usage</i>								
Using any modern contraceptive	0.051	(0.219)	-0.024*	(0.014)	-0.075	-0.014	(0.015)	-0.044
Using the pill	0.029	(0.168)	-0.007	(0.010)	-0.031	-0.000	(0.011)	-0.001
Using IUD	0.006	(0.076)	-0.002	(0.003)	-0.024	0.002	(0.004)	0.019
Using an implant	0.004	(0.062)	-0.002	(0.005)	-0.014	-0.004	(0.005)	-0.037
Using an injection	0.012	(0.108)	-0.013	(0.008)	-0.073	-0.012	(0.008)	-0.064
Not using because of fear of infertility or side effects	0.222	(0.416)	0.024	(0.027)	0.041	-0.001	(0.026)	-0.001
P-value (joint F-test)				0.130				0.556

**Notes:** This table reports summary statistics for students in the control group, in addition to both the estimated difference and the normalized differences between each of the treatment arms and the control group. To arrive at the values in columns 3–4 and 6–7, the row name characteristic (collected in the baseline survey) is regressed on an indicator for whether the student is in the relevant treatment group using a sample that only includes the relevant treatment group and the control. The normalized difference, displayed in columns 5 and 8, is calculated as the difference in averages by treatment status, scaled by the square root of the sum of the variances. Unlike the standard error, the normalized difference is not sensitive to sample size (Imbens and Wooldridge, 2009). The final row regresses an indicator variable for whether the student is part of the indicated treatment arm on all the baseline characteristics displayed here and reports the p-value of a joint test of significance on all the covariates. Standard errors are robust to heteroskedasticity.

**Table A7: Effect on Clinic Attendance and Contraceptive Take-Up in Clinic Data, Alternative Specifications**

	Visits Clinic		Takes up Hormonal Contraceptives		Takes up Condoms, EC or Hormonal	
	OLS (1)	LASSO (2)	OLS (3)	LASSO (4)	OLS (5)	LASSO (6)
Voucher	0.532*** (0.027)	0.535*** (0.027)	0.024** (0.010)	0.025** (0.010)	0.073*** (0.018)	0.072*** (0.018)
Voucher & Infertility Info	0.500*** (0.027)	0.496*** (0.027)	0.053*** (0.012)	0.057*** (0.013)	0.099*** (0.019)	0.105*** (0.019)
N	1508	1437	1508	1437	1508	1437
Adjusted R-squared	0.238		0.011		0.016	
Control mean	0.187	0.190	0.016	0.016	0.053	0.054
P-value of $\beta^V = \beta^{VI}$	0.274	0.180	0.038	0.029	0.222	0.131

**Notes:** This table reports the effect of each of the treatments on visiting the partner clinic and contraceptive uptake. The OLS regressions are from running equation (1) on the clinic data and only include an indicator for whether the student was in the second recruitment wave as control. All lasso specifications include fixed effects for baseline hormonal contraceptive usage and an indicator for whether a student was in the second recruitment wave as controls. In addition, they include any controls selected by the lasso algorithm from the set of baseline variables that were asked to all students. This includes the following set of variables: Whether the student had ever had sex, whether the student had sex in the two weeks prior to the workshop, number of sexual partners the student had in the two weeks prior to the workshop, number of times student has been pregnant, whether student is pregnant at the time of the workshop, number of children of the student, fathers' and mothers' years of education, age of the student, indicators for year at UNZA, whether the student is married, indicators for the students' study programme at UNZA, indicators for the province the student is from, indicators for the native (tribal) language of the student, whether the student shared a bedroom growing up, whether the student is on a government bursary, distance to a clinic from where the student grew up, whether student underwent an initiation ritual, indicators for whether student has heard of each of the hormonal contraceptives, and indicators for whether the student is interested in each of the hormonal contraceptives. "Takes up hormonal contraceptives" is an indicator variable for whether a student requested any of the following: injection, implant, IUD, or oral contraceptive pills. While emergency contraceptive is hormonal, it is not a preventative method, so we do not count it as being part of this category. "Takes up Condoms, EC or Hormonal" is defined similarly to "Takes up hormonal contraceptives" but also includes condoms and emergency contraceptives. Standard errors are robust to heteroskedasticity.

**Table A8: Effect on Visiting Clinics for Family Planning Services in the Survey Data**

	Any Clinic (1)	Kalingalinga (2)	UNZA (3)	Other (4)
Voucher	0.072*** (0.028)	0.089*** (0.024)	0.020 (0.018)	-0.023 (0.015)
Voucher & Infertility Info	0.075*** (0.027)	0.095*** (0.024)	0.003 (0.016)	0.000 (0.016)
N	1495	1495	1495	1495
Adjusted R-squared	0.051	0.026	0.022	0.048
Control mean	0.233	0.137	0.076	0.078
P-value of $\beta^V = \beta^{VI}$	0.918	0.808	0.335	0.104

**Notes:** This table reports the effect of each of the treatments on indicator variables for ever visiting a clinic (any or different types) in the survey data by the end of the data collection period. It is estimated with equation (1) using the survey data. All regressions include indicator variables for baseline hormonal contraceptive usage and an indicator for whether a student is part of the second recruitment wave as controls. “Any Clinic” is an indicator variable for whether a student visited any clinic. “Kalingalinga” is an indicator variable for whether a student visited our partner clinic, “UNZA” is an indicator variable for whether the student visited the clinic on UNZA campus, and “Other” is an indicator variable for whether the student visited any other clinic. Standard errors are robust to heteroskedasticity.

**Table A9: Effect on Average Contraceptive Use Over the Survey Data Collection Period With Alternative Specifications**

	Any Hormonal		Pills		IUD		Implant		Injection	
	OLS (1)	LASSO (2)	OLS (3)	LASSO (4)	OLS (5)	LASSO (6)	OLS (7)	LASSO (8)	OLS (9)	LASSO (10)
Voucher	-0.011 (0.015)	0.005 (0.012)	-0.007 (0.009)	-0.003 (0.009)	-0.006 (0.004)	-0.002 (0.003)	0.006 (0.007)	0.005 (0.005)	-0.005 (0.008)	0.005 (0.007)
Voucher & Infertility Info	0.025 (0.016)	0.038*** (0.014)	0.006 (0.011)	0.007 (0.010)	-0.001 (0.005)	0.000 (0.003)	0.009 (0.007)	0.011* (0.006)	0.010 (0.009)	0.018** (0.007)
N	14240	13688	14240	13688	14240	13688	14240	13688	14240	13688
Adjusted R-squared	0.002		0.000		0.001		0.001		0.001	
Control mean	0.088	0.086	0.044	0.042	0.007	0.007	0.009	0.009	0.026	0.026
P-value of $\phi^V = \phi^{VI}$	0.022	0.011	0.187	0.259	0.135	0.176	0.680	0.279	0.093	0.078

**Notes:** This table reports the effect of each of the treatments on contraceptive usage throughout the survey period. For the first wave, this is up to 6 months after the workshop, and for the second wave, this is 1.5 months after the workshop. The outcomes are indicator variables for whether a student used any hormonal contraceptives or any of each type of contraceptive during the survey period. OLS estimates are produced by running equation (3) with the survey data, and only include indicator variables for whether a student was in the second wave and survey fixed effects as controls. All lasso specifications include indicator variables for baseline hormonal contraceptive usage, survey fixed effects, and an indicator for whether a student was in the second wave as controls. In addition, they include any controls selected by the lasso algorithm from the set of baseline variables that were asked to all students. This includes the following set of variables: whether the student had ever had sex, whether the student had sex in the two weeks prior to the workshop, number of sexual partners the student had in the two weeks prior to the workshop, number of times student has been pregnant, whether the student is pregnant at the time of the workshop, number of children of the student, fathers' and mothers' years of education, age of the student, indicators for year at UNZA, whether the student is married, indicators for the students' study programme at UNZA, indicators for the province the student is from, indicators for the native (tribal) language of the student, whether the student shared a bedroom growing up, whether the student is on a government bursary, distance to a clinic from where the student grew up, whether student underwent an initiation ritual, indicators for whether student has heard of each of the hormonal contraceptives, and indicators for whether student is interested in each of the hormonal contraceptives. Standard errors are robust to heteroskedasticity and clustered at the student level.

**Table A10: Effects on Pregnancy With Alternative Specifications**

	New Pregnancy at Endline		Reported Pregnancy					
	OLS (1)	LASSO (2)	OLS (3)	LASSO (4)	OLS (5)	LASSO (6)	OLS (7)	LASSO (8)
Voucher & Infertility Info	-0.012** (0.0052)	-0.013** (0.0054)	-0.003 (0.0022)	-0.003 (0.0022)	0.000 (0.0021)	0.001 (0.0020)	0.001 (0.0025)	0.001 (0.0022)
Voucher & Infertility Info × After 2 Months					-0.005* (0.0028)	-0.005* (0.0030)		
Voucher & Infertility Info × Survey							-0.001* (0.0003)	-0.001* (0.0004)
N	1367	1315	14240	13688	14240	13688	14240	13688
Adjusted R-squared	0.002		0.000		0.001		0.001	
Control mean	0.017	0.017	0.007	0.007	0.007	0.007	0.007	0.007

**Notes:** Columns 1–2 estimate the effect of the voucher + infertility information treatment on an indicator variable for a new pregnancy in the last 6 months in the endline data. Columns 3–8 estimate the effects on an indicator variable for reporting a pregnancy that is not listed as a false positive in the survey data. Column 1 only includes a control for the second recruitment wave. The remaining odd columns also include survey round fixed effects. Column 2 includes fixed effects for baseline hormonal contraceptive use, an indicator variable for being pregnant at baseline, and double-lasso selected controls. The remaining even columns also include survey round fixed effects. The pool of controls for the lasso includes the following set of variables: whether the student had ever had sex, whether the student had sex in the two weeks prior to the workshop, number of sexual partners the student had in the two weeks prior to the workshop, number of times student has been pregnant, whether the student is pregnant at the time of the workshop, number of children of the student, fathers' and mothers' years of education, age of the student, indicators for year at UNZA, whether the student is married, indicators for the students' study programme at UNZA, indicators for the province the student is from, indicators for the native (tribal) language of the student, whether the student shared a bedroom growing up, whether the student is on a government bursary, distance to a clinic from where the student grew up, whether the student underwent an initiation ritual, indicators for whether the student has heard of each of the hormonal contraceptives, and indicators for whether the student is interested in each of the hormonal contraceptives. Standard errors are robust in columns 1–2 and robust and clustered at the individual-level in columns 3–8.

**Table A11: Effects on Beliefs About Infertility & Contraceptives in Week 4 for Full Sample**

	Block 1: Cause Infertility					Block 2: Cause Weight Gain				
	(1) Any	(2) Pill	(3) IUD	(4) Implant	(5) Injection	(6) Any	(7) Pill	(8) IUD	(9) Implant	(10) Injection
Voucher	-0.045 (0.031)	-0.021 (0.030)	-0.000 (0.024)	-0.068** (0.028)	-0.041 (0.029)	-0.018 (0.020)	-0.002 (0.031)	0.001 (0.020)	0.011 (0.030)	-0.026 (0.032)
Voucher & Infertility Info	-0.138*** (0.031)	-0.052* (0.030)	-0.009 (0.023)	-0.129*** (0.027)	-0.095*** (0.028)	-0.016 (0.019)	-0.008 (0.031)	-0.005 (0.019)	0.032 (0.030)	-0.014 (0.032)
N	1481	1481	1481	1481	1481	1481	1481	1481	1481	1481
Adjusted R-squared	0.015	0.004	0.003	0.020	0.014	0.005	0.005	-0.003	-0.000	0.003
Control mean	0.645	0.351	0.161	0.307	0.325	0.900	0.616	0.106	0.317	0.474
P-value of $\beta^V = \beta^{VI}$	0.003	0.294	0.710	0.018	0.054	0.919	0.832	0.778	0.478	0.712

**Notes:** This table reports the effect of each of the treatments on whether the student believes each type of contraceptive causes infertility—in Block 1—or weight gain—in Block 2. It reports effects at 4 weeks with the full sample, including the second recruitment wave. It is estimated with equation (1) in the survey data. Column 1 is an indicator for whether the student believed one or more of the hormonal contraceptives shown here cause infertility. In Columns 2 – 5, the outcomes are indicator variables for each contraceptive separately. Block 2 repeats the analysis for weight gain. All regressions include fixed effects for baseline hormonal contraceptive usage. Standard errors are robust to heteroskedasticity.

**Table A12: Preferences Over Contraceptives at End of the Study Period**

	Interested in Taking Up After 6 Months (First Wave Only)			
	Pill (1)	IUD (2)	Implant (3)	Injection (4)
Voucher	-0.007 (0.037)	0.022 (0.025)	0.028 (0.027)	-0.006 (0.033)
Voucher & Infertility Info	-0.067* (0.036)	-0.003 (0.024)	0.150*** (0.030)	-0.001 (0.033)
N	1087	1087	1087	1087
Adjusted R-squared	0.017	0.017	0.028	0.012
Control mean	0.419	0.125	0.139	0.285
P-value of $\beta^V = \beta^{VI}$	0.101	0.326	0.000	0.884

**Notes:** This table uses the first wave sample to analyze whether the treatments persistently affected stated preferences over contraceptives at the end of the data collection period. The outcome variables are indicator variables for whether participants expressed an interest in taking up each type of contraceptive on their 11th round survey (approximately 6 months after baseline). All regressions include baseline hormonal contraceptive usage as controls. Standard errors are robust to heteroskedasticity.

**Table A13: Evidence on Alternative Explanations: Role Models & Stigma**

	Conversations $\geq 1$ Week 4 (Survey 2) (1)	Conversations $\geq 1$ Week 22 (Survey 11) (2)	Approve (3)	Mother Approve (4)
Voucher	-0.042 (0.035)	0.069** (0.033)	0.074** (0.034)	-0.067** (0.034)
Voucher & Infertility Info	-0.069** (0.035)	0.015 (0.032)	0.044 (0.034)	-0.003 (0.034)
N	1157	1087	1158	1157
Adjusted R-squared	-0.000	0.003	0.011	0.004
Control mean	0.412	0.243	0.614	0.368
P-value of $\beta^V = \beta^{VI}$	0.441	0.106	0.376	0.061

**Notes:** This table uses the first wave to estimate the effect of the treatments on proxies for stigma. The dependent variables are an indicator variable for talking to friends about contraceptives at least once a week in the last month in survey 2 (column 1) and survey 11 (column 2) and an indicator variable for whether the girl reports she approves of an unmarried woman using modern contraceptives to prevent pregnancy (column 3) or believes her mother would approve (column 4). The dependent variable in columns 3 and 4 is measured in survey 2. In columns 1 and 2, we restrict to the first recruitment wave to observe the effect in a consistent sample over time. Columns 3 and 4 restrict to the first wave since the approval questions were asked in the baseline survey for the second wave. All regression include baseline hormonal contraceptive usage as controls. Standard errors are robust.

## A Quotes on Side Effects and Infertility from Focus Groups

In this section, we report several illustrative quotes from focus groups with UNZA students conducted prior to the experiment. These focus groups motivated our focus on fear of infertility as a barrier to contraceptive use. The quotations below are from students' answers to a question about why sexually active students do not use contraceptives. In addition, emphasis has been added to demonstrate the perceived dosage effect of contraceptives on fertility (i.e., the idea that if a woman uses hormonal contraceptives for a longer period of time, she is more likely to become infertile).

*“So even the same contraceptives, some of them, most of them in fact have side effects, they are not safe and they can affect your fertility, yah. Like maybe you might not be able to have children when you want to.”*

*“Because maybe the reason they may not be having those children is as a result of the effects she has gotten from the contraceptives. I think the more you use these contraceptives, they definitely have side effects, so **the more you use them, the higher the effects**. So might end up maybe getting barren or something like that just because of the constant use of contraceptives.”*

*“Afraid of not becoming pregnant because of a contraceptives. And also, they mess up with your menstrual cycle.”*

*“They prevent from pregnancy and also the effects are that you will not have your normal periods, the period cycle will be changed... **If someone continues for too much of that, then again it causes infertility**. I think that is the picture that most of the people put in.”*

## B Intervention Protocol

### [Baseline Message]

Thank you for joining us today. Welcome to Empower Women's Health. This is a pilot program where we test different ways to empower women. We will start by reading some information about the program, and ask for your consent to join.

[Read the consent form and ask everyone to sign.]

Now, you will take your first survey, so we can see how much you already know about women's health. Please scan the QR code or type in the link to access the survey. Please fill in the information and begin the survey, we will come around to help you if you face any difficulties.

[Let everyone finish]

[instructor self-introductions, both Facilitator 1 and Facilitator 2]

Facilitator 1 Intro: Hi my name is [Facilitator 1], and I'm with the Empower Women's Health project, based in Lusaka. I am here to share some information on women's health with you, but I am not a nurse or a health worker, so if you have any questions I cannot answer, at the end of the session I will tell you how you can get more information from the Clinic. My partner will also introduce herself.

Facilitator 2 Intro: My name is [Facilitator 2] and, like [Facilitator 1], I work with Empower Women's Health.

Great! Now we are going to talk a bit as a group about how to access family planning.

Can someone define family planning for me?

Can you tell me what family planning options are there?

The commonly used contraceptive methods include condoms, morning after pills, oral pills, injectables, implants and IUD.

I would also like to talk a little about HIV. HIV is spread through exchange of particular body fluids with a person who has HIV. These fluids are blood, semen, pre-seminal fluids, rectal fluids, vaginal fluids, and breast milk. Having unprotected sex is one main way that HIV gets spread. I would like to emphasise that condoms are highly effective in preventing HIV if used correctly. They are also effective at preventing sexually transmitted diseases (STDs) that are transmitted through bodily fluids, such as gonorrhea and chlamydia. Non-condom contraceptives protect against pregnancy, but do not protect against the transmission of HIV or STDs.

### [Fertility group only]

We will now share some information about how different modern family planning methods work. Different methods lasts for a different lengths of time. However, whenever you stop using the family planning, after a period of time, you will be able to get pregnant again. To understand why, we need to understand some biology. Your body releases an egg each month, which is called ovulation. If you have sex and the sperm meets the egg, that is when you can

become pregnant. Methods such as the pill, implant, and injectable are called “hormonal contraception.” The hormones in these methods stop your body from ovulating, so there is no egg released, and thus you cannot become pregnant. When you stop the method, after some time, the hormones will leave your body, you will begin ovulating, and as a result, can become pregnant again. That is why if someone misses their dose of the pill, they can become pregnant—the hormones leave their body. Similarly, if you stop the shot or remove the implant, the hormones will leave your body, and you will begin to ovulate and be able to become pregnant again.

To make this more clear, let’s play a game together. Anyone want to volunteer? [pick an audience member]

In this game, we are going to use an example to show how contraceptives can stop you from becoming pregnant.

[hold a strong mint underneath their nose, and hold an orange nearby, ask them if they could smell the orange]

[then have them take a few deep cleansing breaths without the mint smell and smell the orange]

The hormones in the pill, shot, or implant work like this. They block your body from releasing eggs for a little while, but after you stop using them, your body will naturally return to normal.

The longer the contraceptive works for, it’s like holding the mint smell under your nose for longer. But, no matter how long, once it wears off or is removed, you will be able to smell the orange again.

Different forms of family planning last different amounts of time. A condom or female condom only works if you use it every time. The pill needs to be taken every day, but then wears off quickly when you stop taking it. Injections can last for months, and then may take some time to leave your system, but, and this is important, then you will be fertile again. Implants and IUDs last until you take them out, but you can always have them removed early if you decide you want to become pregnant, and your body will return to normal.

And finally, [name] will share her experience on using [method of long term contraceptive].

[Facilitator who has used either injectables or implants and subsequently become pregnant shares her experience, including what method she used, how long she used it, and how long it took for her to become pregnant after]

### **Facilitator 1 personal story:**

I would like to share my personal story. I have two handsome sons, one is 8 years and my second is 5 years. Before I had my first kid, I first used condoms and later tried birth control pills. I could not keep up with taking them daily. Then I had my first born. I guess as a result of not being consistent. So, after my first kid, I started using depo-provera (an injection). It was easier for me to be consistent with this because I did not need to take it as often. Then, when I decided to have my second child, I stopped. In a few months, I conceived my second child. After my second child I decided that I should concentrate on my career and my business, so I went on a long term method, which is the implant. I have had this for 4 years

now, with no complications. The insertion was very small and left me with a very small scar. [show the arm] When I just had it, I only had some spotting, small bleeding for only two weeks, and everything went back to normal. And it hasn't moved. It's just there. And whenever I want to have the next baby, I will just remove it, any time. Thank you for listening to my story.

**Facilitator 2 personal story:**

I have three beautiful kids, two girls and a boy. They are aged 13, 9 and 4 years. So, between my first and my second, I used Depo Provera, the shot. I didn't think it was the right method for me because I had to make a fresh arrangement to see the doctor every three months for a shot. So, after my second child, I asked myself what am I going to use that will be long-lasting and not require me to visit a health care provider every three months. So, I settled with Jadelle, the implant. After I put in the Jadelle, I had minor headaches. I only needed paracetamol, and they went away over time. My periods were also not as heavy as before. My periods were actually reduced to only 3 or 4 days. I had it implanted when my daughter was 4 months old, and I had it taken out when she was five years. Within 6 months, I conceived my son. And that's my story.

There are many ways to access family planning. For example, there is a clinic here on UNZA's campus that has family planning. Today, I want to tell you about another option to access family planning that might be especially convenient for students. At Kalingalinga clinic, you can get all types of family planning methods for free.

[Voucher/Fertility group]

*In your packet you have a voucher that you can redeem for an 80 Kwacha transport refund if you decide to go to Kalingalinga clinic. To receive the refund, you only need to go to the clinic, bring your id, and have your voucher stamped by a nurse.*

Does everyone know where Kalingalinga clinic is? In your packet you have a card that has a map and walking instructions. You can easily walk to the clinic following these directions. If you visit the clinic, make sure to bring this card with you—you will be guaranteed fast and completely free service with this card within the next 4 weeks. [Instructions: show the card to participant]. This card is only for you, so make sure to bring it with you, and do not give it to someone else.

The Kalingalinga clinic operates from Monday to Friday, 9 – 15 hours and on Saturday, 9 – 12 hours. The family planning consultation and family planning options including condoms, oral pills, the morning after pill and injectables are offered every day. You can also access implants (also known as Jadelle), but these are only offered on Tuesdays, Thursdays, and Saturdays. We want to emphasize that if you bring this card, you will not be charged for *any* contraception method.

[Voucher/Fertility group]

*To claim your refund, make sure to hand your voucher to the nurse at the beginning of your appointment, and give it to the "Empower Women's Health" representative afterwards. The representative will be sitting in the waiting area. The voucher can only be redeemed by you. To verify that it is you who is coming to the clinic, you must bring your student id, or another*

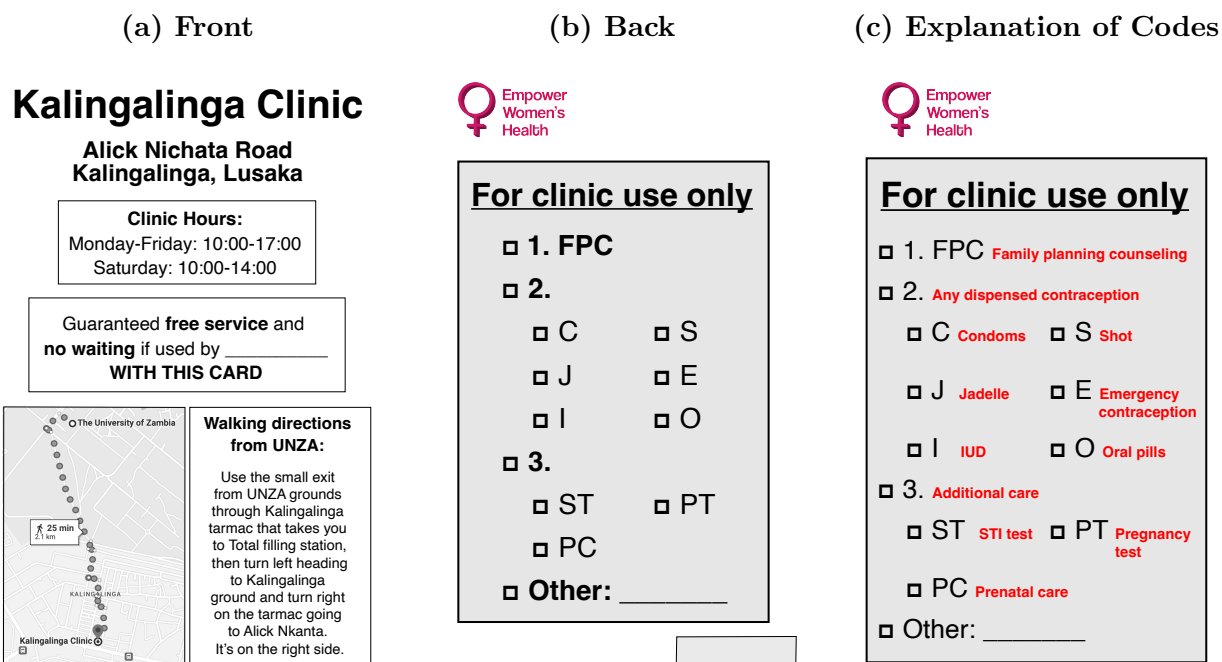
*form of id. Without it, you will not be allowed to claim the voucher. Because this is a pilot program, women at some workshops may not get a voucher.*

Over the next 6 months, as part of this program, we will ask you to complete a short mobile survey every two weeks. For every survey you complete we will send you 10K of airtime. In addition, to ensure you do not incur any costs for completing the surveys, we will send you 50K of airtime every month until the end of the program. If you stop filling out the surveys, we will stop sending the monthly bundle. The first 50K bundle of airtime will be in your accounts within the next 1-2 days. If you change your phone numbers, please let us know! You can either email us, through the email address we sent you the invitation from, or text us, using the number quoted in the reminder message.

Thank you for coming through, we hope we'll see you at Kalingalinga clinic within the next 4 weeks.

## C Intervention Documents

Figure C1: Clinic Information Card



**Notes:** In Panel (a) and (b) of this figure we show the front and back of the clinic information card given to participants in all experimental arms during the workshop. Panel (c) explains the codes on the back of the clinic card, which were used by the nurses to record what treatments participants received.

Figure C2: Voucher & Voucher + Infertility Information Treatments: Travel Voucher



**Notes:** This figure shows the travel voucher given to participants in the voucher and voucher + infertility info arms of the experiment. Participants could have the voucher stamped by a nurse at the clinic and then redeem it for 80 Kwacha from a study employee stationed at the clinic.

## D Machine Learning for Heterogeneous Treatment Effects

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In this section, we use the double machine learning causal forest estimator to investigate what baseline variables lead to heterogeneity in the treatments’ effects on hormonal contraceptive take-up. The goal of this exercise is to assess whether machine learning delivers similar lessons to the compliers analysis about which individuals benefited the most from the treatments.

Athey, Tibshirani, and Wager (2019) and Wager and Athey (2018) develop a non-parametric causal forest methodology for identifying heterogeneous treatment effects using machine learning. A causal forest is composed of causal trees. The causal tree methodology randomly splits the sample into a training and validation sample and chooses partitions of the training sample (e.g., young women with and without a fear of infertility) for whom the treatment of interest (voucher + infertility information or voucher) is allowed to have different effects. These partitions are chosen to maximize the out-of-sample predictive power in the validation sample. Since the sub-samples are randomly selected for each causal tree, causal trees may choose different (though potentially highly correlated) covariates as sources of heterogeneity. Hence, to arrive at individual-level estimates of treatment effects that are not driven by a specific random draw of the data, a causal forest “grows” a large number of causal trees and estimates the individual-level treatment effects by averaging across the predicted effect for an individual in each causal tree. In this method, for each causal tree, a new training and validation sample are drawn. To calculate valid point estimates, we create each causal tree by drawing samples from the same randomly chosen, distinct subsample  $b$  of our main sample  $N$ , where  $b = 0.5N$ . The remainder of the observations are never used for estimating causal trees and are instead used to estimate the treatment effects based on the heterogeneity identified in the random forest. To ensure that we have enough participants in each arm to estimate valid treatment effects, we stratify by treatment status when drawing  $b$ .

When we implement this methodology, we apply a correction for regularization bias and overfitting developed by Chernozhukov et al. (2018). We implement the algorithm using the `econML` package developed for python by the ALICE project at Microsoft research. We conduct the analysis for each intervention — voucher or voucher + infertility information — separately against the control. We take most of the parameters from the default settings in the `econML` package but impose a 5-fold cross-validation strategy and set the minimum number of observations per leaf (subsample size resulting from splits along covariate values) to 10. To compute our final estimates, we average over 100,000 trees and predict the treatment effects in the distinct sample that was withheld from training and validation. For our outcome, we use take-up of hormonal contraceptives in the clinic data, consistent with the compliers analysis.

Since any specific causal tree may arrive at different partitions for the treatment effects, to characterize patterns in the heterogeneity of the effects, instead of reporting specific partitions, we (a) report the estimated average treatment effects for different subgroups, where our choice of subgroups is motivated by the compliers analysis, and (b) report the average values of our baseline covariates from the compliers analysis for the individuals estimated to have the 20% largest and smallest treatment effects for the voucher and voucher

+ infertility information treatments.<sup>41</sup>

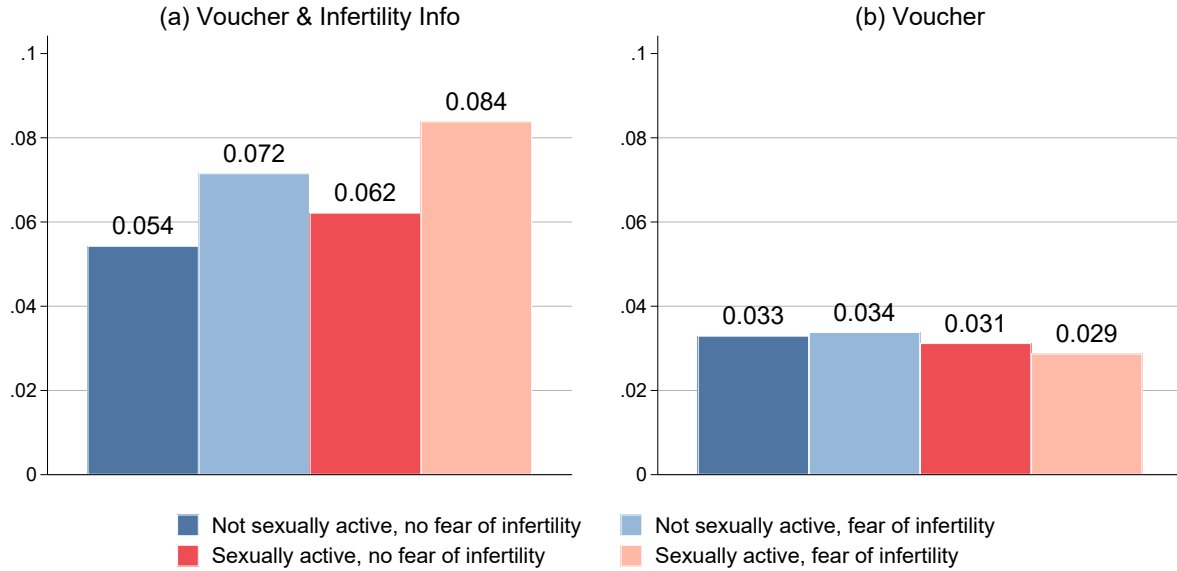
Figure D1 reports the predicted treatment effects for the voucher + infertility information (Panel (a)) and voucher (Panel (b)) treatments by whether participants had had sex at baseline and whether they reported not using contraceptives due to fear of infertility at baseline. Consistent with the compliers analysis, we see the largest effects (+8 percentage points) among women who were sexually active at baseline and did not use contraceptives due to fear of infertility. This is more than 50% larger than the effect for those who were not sexually active and did not fear infertility. In contrast, the magnitudes for the voucher intervention are similar across these subgroups.

Table D1 follows Chernozhukov, Demirer, Dufflo, and Fernandez-Val (2018) and reports the average values of participants' characteristics for those in the top and bottom 20% of treatment effects for both the voucher + infertility information and voucher interventions. The results again echo the compliers analysis. Among those with the largest treatment effects for voucher + infertility information, 66% reported fear of infertility/side effects at baseline (0% among those with the lowest predicted effects) and 87% were sexually active at baseline (28% among those with the lowest predicted effects). We note that characteristics that show up as significantly different between those with the largest and smallest treatment effects need not be the actual partitions selected by the machine learning procedure; they could also be highly correlated with the characteristics which the treatment effects are partitioned on. For example, using condoms is likely to be strongly related to being sexually active, and parental education is related to SES. For the voucher treatment, the patterns are completely different. Consistent with the fact that the voucher did not affect beliefs about infertility, the directionality is flipped. Among those with the smallest treatment effects for the voucher group, 33% reported fear of infertility/side effects at baseline (16% among those with the highest effects). Interestingly, it was also most effective for the financially constrained. Altogether, we conclude that the machine learning approach delivers qualitatively similar findings to the compliers analysis and supports our interpretation that the voucher + infertility information treatment's larger effect relative to the voucher is due to reducing the perception that contraceptives cause permanent infertility.

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<sup>41</sup>We exclude "Use hormonal contraception" because "Fear of Infertility/Side Effects" is only defined for students who do not use a hormonal contraception at baseline, and we cannot have missing values when running the causal forest algorithm.

**Figure D1: Predicted Treatment Effect by Subgroup**



**Notes:** This figure displays the average predicted treatment effects in the test sample for four different subgroups separately for the voucher + infertility information (Panel (a)) and voucher (Panel (b)) groups. The subgroups chosen are motivated by what we found in the compliers analysis (Table 7). The predicted treatment effects are calculated by training a causal forest on half of the sample and then predicting the treatment effects in the remaining half. We restrict to students that did not report missing observations for any of the baseline covariates reported in table D1.

**Table D1: Characteristics of Participants with High and Low Predicted Treatment Effects**

	Voucher & Infertility Info			Voucher		
	(1)	(2)	(3)	(4)	(5)	(6)
	20% Highest $\beta$	20% Lowest $\beta$	P-value	20% Highest $\beta$	20% Lowest $\beta$	P-value
Fear of Infertility/Side Effects	0.656	0.000	0.000	0.156	0.330	0.006
Sexually Active	0.871	0.277	0.000	0.556	0.780	0.001
Use Condoms	0.237	0.032	0.000	0.356	0.000	0.000
SES Index	-0.435	0.970	0.000	-0.351	0.024	0.012
Father Years Education	12.581	12.255	0.502	9.878	12.923	0.000
Mother Years Education	9.570	11.234	0.009	8.911	10.341	0.031
Age	22.419	19.851	0.000	21.444	21.681	0.313
Year	2.828	1.745	0.000	2.422	2.077	0.021

**Notes:** This table reports the baseline characteristics of students who are in the top and bottom quintile of the treatment effect distribution for the voucher + infertility information intervention (Columns 1 and 2) and voucher intervention (Columns 4 and 5). Column 3 (for voucher + infertility information) and 6 (for voucher) report the p-value for tests of whether the characteristics of students in the top quintile of the treatment effect distribution are significantly different from students in the bottom quintile. All variables are measured at baseline. The SES Index is the first predicted component from a pca of indicator variables for being from Lusaka (the capital), sharing a bedroom growing up, being on government bursary, growing up in a place where the clinic was more than 30 minutes walking distance away, and having undergone an initiation ritual. “Fear of Infertility/Side Effects” indicates the respondent does not use hormonal contraceptives for these reasons, while “Use Condoms” indicates that she reports not using hormonal contraceptives at baseline because she uses condoms.

## E Extension Experiment on STI-Testing: Text Messages for Treatment & Control

This section presents the text messages to the control and treatment groups for the extension experiment on the take-up of STI testing. Additional text in the treatment messages that did not appear in the control messages is in bold.

### Control:

1. *Empower Women’s Health is sponsoring Free STI testing at Kalingalinga Clinic from 23 May to 6 June, Monday to Friday, 9am to 3pm.*
2. *Many women in your age group have STIs but show no symptoms.*
3. *Show your student ID and this text message at the clinic to receive a 40 K transport refund. You do not need to take up any health care to receive this refund.*

### Treatment:

1. *Empower Women’s Health is sponsoring Free STI testing at Kalingalinga Clinic from 23 May to 6 June, Monday to Friday, 9am to 3pm. A simple test can protect your ability to have children in the future!*
2. *Many women in your age group have STIs but show no symptoms. **Untreated STIs can lead to scarring that prevents pregnancy, which causes 85% of infertility in Sub-Saharan Africa.***
3. *Show your student ID and this text message at the clinic to receive a 40 K transport refund. You do not need to take up any health care to receive this refund.*

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