Follow the leader? A field experiment on social influence

Kate Ambler, IFPRI
Susan Godlonton, Williams College
María P. Recalde, The University of Melbourne

Abstract. We conduct an artefactual field experiment in endogenously formed groups in rural Malawi to investigate social influence in risk taking. Treatments vary whether individuals observe the behavior of a formally elected leader, an external leader, or a random peer. Results show social influence in risk taking with differential influence by leader type. The decisions made by peers are most influential, followed by those made by formal leaders, and then external leaders. Exploratory analysis suggests that participants follow peers because they extract information from their choices and share risks with them; while other forms of social utility are gained from following the example of leaders.

JEL Codes: C9, D8, H0, O13

Key words: peer effects, risk taking, lab-in-the-field, Malawi

Online Appendix 1: Conceptual framework

Section OA1.1 provides a simple model to illustrate how behavior may change across first mover type treatments. Section OA1.2 compares behavior across three orthogonal channel treatments discussed in section 5. Section OA1.3 provides a discussion of additional channels of influence not captured by the model. Section OA1.4 outlines the hypotheses we test.

OA1.1 Model

Let the preferences of second mover i depend on her income, investment choice, and the income and choice of the first mover j. Assume further that preferences are given by

$$U_i(x_i, x_j, I_i, I_j) = u\left(I_i(w_i, x_i) + A_{ij}I_j(w_j, x_j)\right) - C_{ij,T}(x_i - x_j)^2$$

I_k represents the income of person k which depends on endowment w_k and investment x_k. Function $u(\cdot)$ represents the utility derived from income/consumption. Parameter $A_{ij} \in [0, 1]$ is a constant that captures risk-sharing between i and j via income pooling or one way transfers, which occur outside of our experiment. Function $C_{ij,T}(x_i - x_j)^2$ captures a social comparison cost that can vary across channel treatments T and can be motivated via social norms and/or via social conformity.[1] Assume further that constant $C_{ij,T}$ is non-negative[2] and that $u(\cdot)$ is continuous, strictly increasing, and strictly concave in income such that individuals are risk averse and there is a unique solution to the utility maximization problem.[3]

Since x_k increases by R when the return is high, and is lost otherwise, income $I_K(w_k, x_k)$ is

$$I_k(w_k, x_k) = \begin{cases} w_k + Rx_k & \textit{if Success} \\ w_k - x_k & \textit{if Failure} \end{cases} \quad \text{for } k = i, j$$

The first order condition of second mover i's utility maximization problem is given by

$$E\left[\frac{\partial u\left(I_i(w_i, x_i) + A_{ij}I_j(w_j, x_j)\right)}{\partial x_i}\right] = 2C_{ij,T}(x_i - x_j) \tag{1}$$

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[1] There are several ways to model social comparison costs. This functional form is assumed for illustrative purposes only. See the discussion provided in section OA1.3.

[2] Allowing $C_{ij,T}$ to be negative captures non-conformism. Our assumption is based on the many papers that have documented positive peer effects in risk taking even when social learning channels of influence are absent (e.g., Cooper and Rege 2011, Lahno and Serra-Garcia 2015). The comparative static predictions across channel treatments derived in this appendix would not change if $C_{ij,T} < 0$. The sign of the peer effect, however, would change since social comparison incentives would push x_i away from x_j.

[3] Under risk neutrality, risk sharing of the form included in this model predicts no relationship between x_i and x_j.

The left hand side of equation (1) represents the expected marginal benefit from investing. The right hand side represents the marginal cost from social comparisons. While social comparison costs will always push x_i towards x_j when $C_{ij} > 0$, the expected marginal benefit may push x_i away from x_j. In particular, when when $A_{ij} > 0$ and the risk is perfectly correlated, risk sharing will push x_i away from x_j. Whether the optimal response function $x_i^*(x_j)$ has a positive, negative, or null slope will therefore depend on the sign and relative size of the risk-sharing and social comparison effect. That is, on i's preferences, the degree of income pooling between i and j, and the structure of the underlying risk.

What may change across first mover type treatments $j \in \{Peer, External, Formal\}$ is A_{ij} and $C_{ij,T}$. For example, holding other factors constant, a larger A_{ij} will strengthen the risk-sharing incentive. Since second movers are likely in the same risk-sharing networks as peer first movers and formal leaders, we would expect risk sharing to matter more for them than for external leaders. A larger $C_{ij,T}$, on the other hand, will strengthen the social comparison cost which pushes x_i towards x_j. It is unclear how $C_{ij,T}$ varies across first mover treatments. $C_{ij,T}$ may be higher for peers than external or formal leaders if peers are the relevant reference group for second movers. $C_{ij,T}$ may be lower for peers than external or formal leaders if the latter are the relevant reference group for second movers rather than peers, or if individuals look up to formal and external leaders and derive utility from following their behavior.

OA1.2 Channels of social influence

Pure information treatment

Let p represent the probability that the return is high and $\bar{x}_j$ the intended choice of person j which is not implemented (by chance). In the pure information treatment, equation 1 becomes

$$Rpu_{I_i}(w_i + Rx_i + A_{ij}w_j) - (1-p)u_{I_i}(w_i - x_i + A_{ij}w_j) = 2C_{ij,Inf}(x_i - \bar{x}_j) \qquad (2)$$

Let $x_{i,Inf}^*(\bar{x}_j)$ represent the optimal investment that satisfies equation 2. Equation 2 implies that $x_{i,Inf}^*(\bar{x}_j)$ is weakly increasing in $\bar{x}_j$. The existence of a social comparison cost driven by information, therefore predicts a positive relationship between the decisions of i and j in this treatment.

Perfectly correlated risk treatment (PCR)

When i observes the realized choice of person j and the same coin flip determines the return for i and j, the first order condition of the utility maximization problem becomes

$$Rpu_{I_i}(w_i + Rx_i + A_{ij}w_j + RA_{ij}x_j) - (1-p)u_{I_i}(w_i - x_i + A_{ij}w_j - A_{ij}x_j) = 2C_{ij,PCR}(x_i - x_j) \quad (3)$$

Let $x^*_{i,PCR}(x_j)$ represent the optimal investment that satisfies equation 3. Equation 3 implies that the sign of first mover influence is indeterminate. As x_j increases the right hand size of equation 3 decreases, as does the left hand side due to the concavity of $u(\cdot)$. How x_i adjusts in response to the change in x_j depends on which side decreases more rapidly. If the expected marginal benefit from investing falls faster than the marginal cost from social comparisons, then the risk-sharing effect dominates. If the marginal cost from social comparisons falls faster than the expected marginal benefit from investing, then the social comparison effect dominates. If the two effects exactly offset each other, then x_i will not change as a function of x_j. This implies that $x^*_{i,PCR}(x_j)$ will be decreasing (increasing) in x_j when the risk-sharing (social comparison) incentive dominates.

The difference between the influence predicted here and in the pure information treatment is driven by two elements of social utility: (1) risk sharing, which is captured by $A_{ij}x_j$, and (2) any change in social comparison costs captured by $\triangle C_{ij,PCR} = C_{ij,PCR} - C_{ij,Inf}$. When $\triangle C_{ij,PCR} > 0$, the two social utility effects will go in opposite directions.[4] The aggregate social utility effect present in this treatment may therefore be positive, negative, or null depending on the relative importance of each element of social utility.

Idiosyncratic risk treatment (IID)

When i observes the realized choice of person j and independent coin flips determine the return for i and j, the first order condition of the utility maximization problem is given by

$$Rp\left[pu_{I_i}(w_i + Rx_i + A_{ij}w_j + RA_{ij}x_j) + (1-p)u_{I_i}(w_i + Rx_i + A_{ij}w_j - A_{ij}x_j)\right] -$$

$$(1-p)\left[pu_{I_i}(w_i - x_i + A_{ij}w_j + RA_{ij}x_j) + (1-p)u_{I_i}(w_i - x_i + A_{ij}w_j - A_{ij}x_j)\right] = 2C_{ij,IID}(x_i - x_j)$$

$$(4)$$

As in the PCR scenario, the sign of the first mover influence is indeterminate. Social utility in this treatment includes (1) risk-sharing captured by $A_{ij}x_j$, and (2) any change in social comparison costs captured by $\triangle C_{ij,IID} = C_{ij,IID} - C_{ij,Inf}$. Social utility may change in the IID treatment relative to the PCR treatment both because of the change in risk structure and because of differences in social comparison costs when $\triangle C_{ij,IID} \neq \triangle C_{ij,PCR}$. When $\triangle C_{ij,IID} < \triangle C_{ij,PCR}$ the additional social utility effect from social comparisons present in the PCR treatment relative to the IID treatment pushes x_i towards x_j.[5]

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[4] When $\triangle C_{ij,PCR} < 0$, the two social utility effects will push investment x_i away from x_j. It is unlikely that $\triangle C_{ij,PCR} < 0$, unless we model non-conformism and assume $C_{ij,Inf} \leq 0$.

[5] When $\triangle C_{ij,IID} > \triangle C_{ij,PCR}$, the additional social utility effect from social comparisons present in the PCR treatment relative to the IID treatment pushes x_i away from x_j. This scenario is unlikely, unless individuals are non-conformists and we assume that $C_{ij,Inf} \leq 0$.

Comparison between channel treatments

Suppose social utility includes only risk sharing such that $A_{ij} > 0$ and $C_{ij,T} = C_{ij,Inf}$ in all channel treatments. Comparing equations 2, 3, and 4 we have that $x^*_{i,Inf}(\bar{x}_j) \geq x^*_{i,PCR}(x_j)$ and $x^*_{i,IID}(x_j) \geq x^*_{i,PCR}(x_j)$ when $\bar{x}_j = x_j$. The equality sign binds only when $\bar{x}_j = x_j = 0$. The slope of linear response of $x^*_{i,T}$ with respect to x_j is thus smaller in value in the PCR treatment than in the IID and pure information treatments.[6] When $A_{ij} = 0$, $x^*_{i,T}(x_j)$ is weakly increasing in x_j and the slope of this response function is constant across channel treatments. When $A_{ij} = 0$ and $C_{ij,Inf} = 0$, there is no first mover influence.

The comparison becomes less clear if there is social utility derived from social comparisons and $C_{ij,T}$ varies across channel treatments. For example, let $\triangle C_{ij,IID} < \triangle C_{ij,PCR}$ such that the social comparison cost is greater when the first mover's choice is realized, and greater in the PCR treatment than in the IID treatment. Now the optimal investment varies across channel treatments even when $x_j = 0$ and $A_{ij} = 0$. In particular, $x^*_{i,Inf}(x_j) > x^*_{i,PCR}(x_j)$ and $x^*_{i,IID}(x_j) > x^*_{i,PCR}(x_j)$ for any $\bar{x}_j = x_j$ and A_{ij}. It is no longer possible to draw conclusions about the slope of the linear response function across channel treatments without making further assumptions about preferences. The variation in $C_{ij,T}$ has a level effect on x^*_i that is independent of x_j, and may also affect the slope of the response function of x^*_i with respect to x_j. With variation in $C_{ij,T}$, it therefore becomes an empirical question whether the responsiveness of $x^*_{i,T}$ to x_j varies across channel treatments.

OA1.3 Other channels of influence

Imperfect understanding: So far we have assumed that individuals perfectly understand our explanation of payoffs and probabilities and do not extract information about these parameters from the choices of others. Relaxing these assumptions activates other channels of influence. If individuals follow others because they learn information about payoffs and probabilities then x_j will signal information about p and/or $E\left[u\left(I_i(w_i, x_i) + A_{ij}I_j(w_j, x_j)\right)\right]$ and as such affect choices via standard social learning channels. This means that $x^*_{i,Inf}$ can be increasing in $\bar{x}_j$ even when $C_{ij,Inf} = 0$. Since this channel of influence will not vary across channel treatments, it will be captured by the pure information channel treatment.

Imitation and preference conformism: If individuals are confused, find it cognitively costly to make a decision, or derive utility from preference conformism they may use the behavior of others as a heuristic to make a decision. The fact that all participants make a decision in private without social information before making a revision decision, minimizes the extent to which confusion or

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[6]Note that the sign of this slope can be positive or negative depending on characteristics of $u(\cdot)$, A_{ij}, and $C_{ij,Inf}$. Risk sharing alone predicts a negative relationship between x_i and x_j in the PCR treatment.

bounded rationality may drive the observed influence. Nevertheless, if influence due to bounded rationality and heuristic thinking, imperfect understanding, or preference conformism are present they would predict that $x^*_{i,Inf}$ can be increasing in $\bar{x}_j$ even when $C_{ij,Inf} = 0$. As before, since this effect does not vary across channel treatments, it will be captured by the pure information channel treatment.

Social utility due to payoff differentials: The model presented in section OA1.1 introduces a social comparison cost that depends on the choices made by i and j. An alternative way to model social comparisons would be to let the cost depend on the payoffs of i and j. Since many of the studies that investigate what drives social utility (more commonly referred to as social interaction effects) in the laboratory model conformism using choices rather than payoffs, we take the same approach. See for example Cooper and Rege (2011) and Lahno and Serra-Garcia (2015). Note additionally that we assume an explicit social comparison cost function in section OA1.1 for illustrative purposes only. Social utility in our experiment should be interpreted as the combined effect of joint payoffs, expected or experienced risk, and choices when the first mover's choice is realized. Note that this includes risk sharing and social comparisons costs not captured by the pure information channel treatment.

Income hiding: Another factor that may play a role and is relevant within the context of risk-sharing is the incentive to hide income that participants may experience due to a social pressure to share income (Jakiela and Ozier 2016). In particular, second movers may anticipate income hiding from first movers in the IID channel treatment, the only channel treatment in which first mover earnings are not indirectly revealed to second movers. Income hiding in the IID treatment can be modeled as a lower perceived likelihood that the return of j is high. As an extreme case, suppose that the first mover surely hides income in the IID treatment, then the first order condition becomes

$$Rpu_{I_i}(w_i + Rx + A_{ij}w_j - A_{ij}x_j) - (1-p)u_{I_i}(w_i - x_i + A_{ij}w_j - A_{ij}x_j) = 2C_{ij,IID}(x_i - x_j) \quad (5)$$

Comparing equation 5 to 3 we have that $x^*_{i,IID,Hiding}(x_j) > x^*_{i,PCR}(x_j)$. Since the comparative static prediction does not change if we allow for full income hiding and income hiding is not possible in the Pure Information and PCR channel treatments, we do not make income hiding a central feature of the model we set out to test with the experiment. Note also that second mover decisions and payoffs are private, so second movers can always hide income in our experiment. Including a tax on second mover earnings generated by the social pressure to share income second movers may face would not change our results.

OA1.4 Hypotheses

The main hypothesis that we test with our experimental design is whether j's influence on $i's$ decision varies across the first mover type treatments.

$$\text{Hypothesis 1: } x_i^*(x_{Peer}) \neq x^*(x_{External}) \neq x_i^*(x_{Formal})$$

There is reason to believe that first mover influence will be positive in the pooled sample of channel treatments (e.g. based on Bursztyn et al 2014, Lahno and Serra-Garcia 2015) and that the size of the peer effect could vary with the identity of the first mover. For example, based on Ben Yishay and Mobarak (2019) we would expect peers to be more influential than external leaders. However, based on the literature on the importance of leaders and their (central) location in the social network (e.g. Banerjee et al. 2013) it may be that peers are less influential than formal leaders. Outside of the risk-taking context, several papers have shown that leaders are more influential than other agents (e.g. Miller and Mobarak 2014) therefore it could be that peers are less influential than external and formal leaders.

The second hypothesis we designed our experiment to test is whether j's influence on i's decision varies across channel treatments (within first mover type treatments). Due to sample size limitations generated by higher than expected attrition rates discussed in Appendix B, we consider the analysis of these second set of hypotheses as exploratory in the paper.

$$\text{Hypothesis 2: } x(\bar{x}_j) \neq x_{i,IID}^*(x_j) \neq x_{i,PCR}^*(x_j) \text{ for } \bar{x}_j = x_j$$

Since channel treatments identify the importance of the different channels of influence, there are specific theoretical predictions associated with each channel of influence.

If $\frac{\partial x_{i,Inf}^*(\bar{x}_j)}{\partial x_j} > 0$, there is a pure information effect. Note that this effect includes learning about social comparison costs, about payoffs and probabilities (if there is misunderstanding of payoffs and probabilities), and imitation due to bounded rationality and/or preference conformism.

If $x_{i,Inf}^*(\bar{x}_j) \neq x_{i,IID}^*(x_j)$ and/or $x_{i,Inf}^*(\bar{x}_j) \neq x_{i,PCR}^*(x_j)$, social utility defined as effects that come from joint payoffs, decisions, and/or outcomes when the first mover's choice is implemented, plays a role. Note that aggregate social utility effects can be positive or negative, include risk sharing as well as social utility from social comparisons, and may vary across the IID and PCR treatments.

If $x_{i,IID}^*(x_j) > x_{i,PCR}^*(x_j)$ risk sharing matters and dominates any additional positive social utility effect from social comparisons present in the PCR treatment relative to the IID treatment.[7]

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[7]These predictions assume that pure information and social utility effects from social comparisons, if they exist, drive x_i towards x_j. Under non-conformism, $x_{i,Inf}^*(\bar{x}_j)$ could be weakly decreasing in $\bar{x}_j$ and $x_{i,IID}^*(x_j) > x_{i,PCR}^*(x_j)$ need not identify risk sharing as a channel of influence.

Online Appendix 2. Scripts

This appendix includes the scripts used to elicit decisions in each of the different treatment conditions. Scripts were programmed in Survey CTO, where enumerators also recorded decisions. The text in Chichewa was read aloud by experimenters during interviews. We provide both the English and Chichewa versions.

Acronyms AFO and IDM are used throughout the scripts. AFO stands for Association Field Officer (the local name of NASFAM extension workers), and IDM stands for incentivized decision-making survey. Text inside ${} denotes a variable name in the program.

OA2.1. Second mover script (all treatments)

Please enter the surveyor's ID

---- [New Screen] ----

Please enter the ID of the survey respondent's household. For AFO surveys, please enter the AFO's ID.

---- [New Screen] ----

Please re-enter the ID.

---- [New Screen, if respondent is replacement random leader] ----

Is ${name} acting as a replacement for ${randomLeaderName}?

---- [New Screen] ----

Is ${name} the person you are about to survey?

---- [New Screen] ----

Is the person's name spelt correctly? [${name}]

---- [New Screen, if NO] ----

Please re-enter the name

---- [New Screen] ----

Will the IDM specified on the tracking sheet be conducted?

---- [New Screen, if NO] ----

${nonR4Name} (ID# ${idm_id}) will receive the CONTROL IDM. Is this correct?

---- [New Screen, if receiving IDM specified on tracking sheet or control IDM] ----

Consent/ Chilorezo

A member of our team visited you some days ago. The study is on-going which is why we still have your information. In this survey round, we will now give YOU the opportunity to make a decision. This decision will be in exchange for money. The money you will make will be determined by the decision that you make. There is no right or wrong decision. We only ask that you think carefully about the decision that you want to make and choose what is best for you.

M'modzi wa gulu lathu anakuyenderani masiku angapo apitawa. Kafukufukuyu akupitilirabe nchifukwa chake tikudziwa za inu. M'chigawo chino cha kafukufuku, tsopano tikupatsani mwayi oti INU muthe kupanga chiganizo. Kupanga chiganizoku kudzakhala mosinthana ndi ndalama. Chiganizochi ndichimene chingatidziwitse ndalama zimene mungathe kupeza. Palibe chiganizo cholondola kapena cholakwika. Chomwe tingakupempheni ndi chakuti muganizire mofatsa pa chiganizo chimene mungapange ndipo musankhe zimene zili zofunikira kwa inu.

We will give you more specific information about how the decision you will make will determine the amount of money that you will earn soon.

Tikufotokozerani bwinobwino momwe chiganizo chimene mupangechi chingatidziwitse kuti mwapata ndalama zingati posachedwapa.

<< Respondents might ask more details about the decision they will make. Explain to them that those details will be explained in detail once you have explained what they need to know first before they take part in the next part of the survey. >>

You are free to decide whether or not you want to participate in this decision. Even if you agree to participate now, you can end your participation at any time. If you choose not to participate or end your participation at any time you will not be eligible to receive a payment. Payments will be distributed privately today.

Muli ndi ufulu kusankha kutenga nawo mbali kapena kusatenga nawo mbali mukupanga chiganizochi.. Ngakhale mutavomera kutenga nawo gawo panopa, muli ndi ufulu osiya kutenga nawo gawo nthawi iliyonse imene mungakonde kutero. Mukasankha kusatenga nawo mbali mukupanga chiganizochi kapena kusankha kusiya kupanga chiganizochi mkatikati mwa kuchezaku, simukhala ndi mwayi olandira ndalama zimene mumayenera kulandira. Ndalamazi ziperekedwa mwachinsisi lero.

The decision that you make today will be confidential. We will not tell anyone what decision you make. We will not tell anyone how much money you will earn.

Chiganizo chimene mupange lerochi chidzakhala chachinsinsi. Sitidzauza wina aliyense zachiganizo chanucho. Sitidzauza wina aliyense ndalama zimene mwapeza.

Would you like to participate in the next part of the survey and make a decision in exchange for money?

Mungakonde kutenga nawo mbali mu gawo lotsatira la kafukufukuyu ndikupanga chiganizo posinthana ndi ndalama?

<< If yes, proceed. If not, end survey. >>

---- *[New Screen]* ----

Decision [1]

You will now be given 1,000 MWK.
Mupatsidwa ndalama yokwanira 1000 MWK.

<< HAND OUT MONEY. COUNTING THE 10 NOTES. >>

This 1,000 MWK is now YOURS. You can choose to place some, all or none of YOUR 1,000 MWK in an investment account.

1000MWK imeneyi ndi yanu. Mukhoza kuika zina mwa ndalama zanu kapena ndalama zanu zonse kapenanso kusaika ndalama zanuzi ku akaunti yochulukitsa ndalama.

Money in the investment account multiplies by a factor of 4 half of the time and pays nothing half of the time. Whether or not money in the investment account is multiplied by a factor of 4 or 0 will be determined by the flip of a coin. Investments into the investment account need to be made in 100 MWK increments.

Ndalama yanuyi idzachulukitsidwa ka 4 kapena idzachulukitsidwa ka 0 kochuluka mofanana. Kuti ndalama mu akauntiyi ichulukitsidwe ka 4 kapena ka 0 zitengera zotsatila za mayere oponya ndalama yachitsulo. Ndalama zoika mu akaunti yochulukitsa ndalama zikuyenera kukhala mmilingo ya ma 100MWK.

---- *[New Screen]* ----

<< SHOW VISUAL AID #1: ENDOWMENT and ICONS >>

You have been given 1000MWK in 10 100 MWK notes. You can chose to keep your money or invest your money. If you chose to invest your money in the investment account, you can chose to invest some of it or all of it. The amount you can invest in the account CANNOT EXCEED 1000MWK because the amount you are investing is being taken from the 1000MWK we have given you.

Mwapatsidwa ndalama yokwana 1000MWK yomwe ndima 100MWK okwana 10. Ndalama yanuyi mutha kusunga kapena kuika ku akaunti yochulukitsa ndalama. Mukasankha kuika ku

akaunti yochulukitsa ndalama, mutha kuikako zina kapena zonse mwa ndalama zanuzi. Ndalama zomwe muike mu akaunti yochulukitsa ndalamayi SIZINGADZOLE 1000 MWK chifukwa ndalama zomwe mudziika mu akauntizi mudzichotsera pa 1000 MWK yomwe mwapatsidwa ija.

---- *[New Screen]* ----

If the outcome of the coin flip is HEADS, money in the investment account will be multiplied by a factor of 4. If the outcome of the coin flip is TAILS, money in the investment account will pay nothing. You must decide how much, if any, of your 1,000 MWK to place in the investment account.

Tikaponya ndalama yachitsuloyi ndipo ngati zotsatira zake ndi MUTU, ndalama za mu akaunti yanu zidzachulukitsidwa ka 4. Koma ngati zotsatira zake ndi TAMBALA, mudzaluza ndalama zonse za mu akaunti yochulukitsa ndalama. Mukuyenera kupanga chiganizo pa kuchuluka kwa ndalama zimene muyike ku akaunti yochulukitsa ndalama kuchokera pa 1,000MWK mwapatsidwa ija ngati mungakonde kuika ndalama mu akauntiyi.

---- *[New Screen]* ----

Screen 10 [All participants]:

<< VISUAL AID #2: INVESTMENT CHOICES AND RETURN >>

 (GO OVER EXAMPLES 1-4, 11)

If you decide not to invest any money into the investment account the outcome of the coin flip will NOT affect you in any way.

Mukapanda kuika ndalama iliyonse mu akaunti yochulukitsa ndalama zotsatira za mayere otembenuza ndalama ya chitsulo sizidzakukhudzani mu njira iliyonse.

If you chose to invest [X] MWK of the money you have received into your investment account, and the outcome of the coin flip is HEADS, your money will be [X] MWK. But if the outcome of the coin flip is TAILS your money will be [X] MWK.

Mukaika [X] MWK pa ndalama zanu mwapatsidwa mu akaunti yochulukitsa ndalama ndipo zotsatira za mayere otembenuza ndalama ya chitsulo ndi MUTU ndalama zanu za mu akaunti yochulukitsa ndalama zidzakhala [X] MWK koma ikagwera ku TAMBALA mudzapeza [X].

<< VISUAL AID # 3: INVESTMENT CHOICES AND PAYOFFS >>

If you decide not to invest any money into the investment account the outcome of the coin flip will NOT affect you in any way. You will keep the 1000 MWK you have received.

Mukapanda kuika ndalama iliyonse mu akaunti yochulukitsa ndalama pa ndalama zanu mwapatsidwa. Zotsatira za mayere otembenuza ndalama ya chitsulo sizidzakukhudzani mu njira iliyonse. Mudzalandira 1000MWK mwalandira ija.

If you chose to invest [X] MWK of the money you have received into your investment account, and the outcome of the coin flip is HEADS your money will be [X] MWK. We add the money in your account, which has been multiplied by 4 and the money you kept. But if the outcome of the coin flip is TAILS your money will be [X] MWK. This is the money that you kept.

Mukasankha kuti muyike [X] MWK pa ndalama zanu mwapatsidwa ku akaunti yanu yochulukitsa ndalama ndipo zotsatira za mayere otembenuza ndalama ya chitsuro ndi MUTU ndalama zanu zidzakwana [X] MWK .Tiphatikiza ndalama zanu za mu akaunti, zomwe zachulukitsidwa ka4, ndi zomwe munasunga. Koma ikagwera ku TAMBALA ndalama zanu zidzakhala [X] MWK. Izi ndi ndalama zomwe munasunga zija.

(KEEP VISUAL AID # 3 OPEN)

---- *[New Screen]* ----

Do you understand?
Kodi mwamvetsetsa ndanenazi?

The decision that you make will be confidential. We will not reveal it to anyone. We will not tell anyone how much money you will earn.

Chiganizo chimene mupange chidzakhala chachinsinsi ndipo sitidzauza wina aliyense. Sitidzauza wina aliyense zachiganizo chanucho. Sitidzauza wina aliyense ndalama zimene mwapeza.

Please indicate on the poster how much, if any, of your 1,000 MWK you would like to place in the investment account.

Chonde lozani pa chithuzipa kuchuluka kwa ndalama zomwe muike mu ankaunti yochulukitsa ndalama kuchokera pa 1,000MWK ngati mungakonde kuika ndalama mu akauntiyi.

<< LET PARTICIPANT MAKE DECISION >>

Please put this amount into the investment account.
Chonde ikani ndalamazi mu akaunti yochulukitsa ndalama.

---- *[New Screen 1, Pure Information Treatment]* ----

Decision [2]

We will now give you the opportunity to change or maintain your decision. It is entirely up to you whether you change or maintain your decision. This decision will determine the payment that you will receive.

Pano tikupatsani mwayi oti muthe kusintha kapena kusasintha chiganizo chanucho. Zili ndi inu kusintha kapena kusasintha chiganizo chanucho. Chiganizo chimene mupangechi ndi chomwe chidzagwiritsidwe powerengetsera ndalama zimene mulandire.

<< EMPTY BOX AND RETURN MONEY TO PARTICIPANT >>

Before you make this second decision we would like to provide you some information. Musanapange chiganizochi kachiwiri tikufuna tikudziwitseni zinthu zina.

When making this same decision ${sN_FM} wanted to place ${sN5_wager} MK in the investment account. It was, however, randomly determined that ${sN_FM}'s investment decision could not be realized. ${sN_FM} will receive the original 1,000 MWK as payment.

Popanga chiganizo ngati ichi a ${sN_FM} ankafuna kuika ndalama zokwana ${sN5_wager} MWK ku akaunti yochulukitsa ndalamayi. Patachitika mayere ena, zotsatira za mayere zinaonetsa kuti a ${sN_FM} sanaloledwe kuika ndalama ku akaunti yochulukitsa ndalamayi. A ${sN_FM} adzalandira 1,000MWK yoyambirira ija.

Even though ${sN_FM}'s decision was not realized, your decision will be carried out. There is no uncertainty regarding the fact that your decision will be realized.

Ngakhale a ${sN_FM} sanaloledwe kuika ndalama ku akaunti yochulukitsa ndalamayi, chiganizo chanu chikwaniritsidwabe. Palibe choletsa chilichonse kuti chiganizo chanu chisakwaniritsidwe.

---- [New Screen 2, Pure Information Treatment] ----

When making this same decision ${sN_FM} wanted to place ${sN5_wager} MK in the investment account. It was, however, randomly determined that ${sN_FM}'s investment decision could not be realized.

Popanga chiganizo ngati ichi a ${sN_FM} ankafuna kuika ndalama zokwana ${sN5_wager} MWK ku akaunti yochulukitsa ndalamayi. Patachitika mayere ena, zotsatira za mayere zinaonetsa kuti a ${sN_FM} sanaloledwe kuika ndalama ku akaunti yochulukitsa ndalamayi.

Please indicate on the poster how much, if any, of your 1,000 MWK you would like to place in the investment account.

Chonde lozani pa chithuzipa kuchuluka kwa ndalama zomwe muike mu ankaunti yochulukitsa ndalama kuchokera pa 1,000MWK ngati mungakonde kuika ndalama mu akauntiyi.

<< LET PARTICIPANT MAKE DECISION >>

Please put this amount into the investment account.
Chonde ikani ndalamazi mu akaunti yochulukitsa ndalama.

---- [New Screen 1, IID Treatment] ----

Decision [2]

We will now give you the opportunity to change or maintain your decision. It is entirely up to you whether you change or maintain your decision. This decision will determine the payment that you will receive.

Pano tikupatsani mwayi oti muthe kusintha kapena kusasintha chiganizo chanucho. Zili ndi inu kusintha kapena kusasintha chiganizo chanucho. Chiganizo chimene mupangechi ndi chomwe chidzagwiritsidwe powerengetsera ndalama zimene mulandire.

<< EMPTY BOX AND RETURN MONEY TO PARTICIPANT >>

Before you make this second decision we would like to provide you some information.

Musanapange chiganizochi kachiwiri tikufuna tikudziwitseni zinthu zina.

When making this same decision ${sRI_FM} placed ${sRI5_wager} MWK in the investment account.

Popanga chiganizo ngati ichi a ${sRI_FM} anaika ndalama zokwana ${sRI5_wager} MWK ku akaunti yochulukitsa ndalamayi.

The outcome of DIFFERENT coin flips will determine if the investment is multiplied by a factor of 4 for you and ${sRI_FM}.

Zotsatira za mayere a ndalama yachitsulo zimene zititidziwitse ngati ndalama zomwe mwaika mu akaunti yochulukitsa ndalama zichulukitsidwe ka 4 kwa inu, SIZIMENE zigwiritsidwe ntchito kwa ${sRI_FM}.

---- [New Screen 2, IID Treatment] ----

<< VISUAL AID #5 – COIN FLIPS, IID >>

Different coin flips will be used to determine whether YOUR investment and the investment of ${sRI_FM} will be multiplied by a factor of 4.

Mayere a ndalama ya chitsulo osiyana agwiritsidwa ntchito kuti tidziwe ngati ndalama za ku akaunti yochulukitsa ndalama yanu komanso ku akaunti ya ${sRI_FM} ichulukitsidwe ka 4.

Since there are different coin flips for you and ${sRI_FM}.

Chifukwa pali mayere osiyana a ndalama yachitsulo achitika kwa inu ndi a ${sRI_FM}

1. You can get HEADS while ${sRI_FM} gets TAILS.
Inu mukhoza kupeza kuti ndalama yachitsulo yagwera ku MUTU ndipo membala wina ikhoza kugwera ku TAMBALA

Or
Kapena

2. You can get TAILS while ${sRI_FM} gets HEADS.
Inu mukhoza kupeza kuti ndalama yachitsulo yagwera ku TAMBALA ndipo membala wina ikhoza kugwera ku MUTU

Or (page 2)
Kapena

3. You can both get HEADS.
Nonse mukhoza kupeza kuti ndalama ya chitsulo yagwera ku MUTU

Or
Kapena

4. You can both get TAILS.
Nonse mukhoza kupeza kuti ndalama ya chitsulo yagwera ku TAMBALA.

---- [New Screen 1, PCR Treatment] ----

Decision [2]

We will now give you the opportunity to change or maintain your decision. It is entirely up to you whether you change or maintain your decision. This decision will determine the payment that you will receive.

Pano tikupatsani mwayi oti muthe kusintha kapena kusasintha chiganizo chanucho. Zili ndi inu kusintha kapena kusasintha chiganizo chanucho. Chiganizo chimene mupangechi ndi chomwe chidzagwiritsidwe powerengetsera ndalama zimene mulandire.

<< EMPTY BOX AND RETURN MONEY TO PARTICIPANT >>

Before you make this second decision we would like to provide you some information.
Musanapange chiganizochi kachiwiri tikufuna tikudziwitseni zinthu zina.

When making this same decision ${sRP_FM} placed ${sRP5_wager} MWK in the investment account.

Popanga chiganizo ngati ichi a ${sRP_FM} anaika ndalama zokwana ${sRP5_wager} MWK ku akaunti yochulukitsa ndalamayi.

The outcome of the SAME coin flip will determine if the investment is multiplied by a factor of 4 for you and ${sRP_FM}.

Mayere AMODZI a ndalama yachitsulo ndi amene atidziwitse ngati ndalama za mu akaunti yochulukitsa ndalama ya inu komanso ya a ${sRP_FM} zichulukitsidwe ka 4.

---- *[New Screen 2, PCR Treatment]* ----

<< SHOW VISUAL AID # 4 – COIN FLIPS, PCR >>

The same coin flip will be used to determine whether YOUR investment and the investment of ${sRP_FM} will be multiplied by a factor of 4.

Mayere a ndalama ya chitsulo omwewo kapena kuti opanana agwiritsidwa ntchito kuti tidziwe ngati ndalama za ku akaunti yochulukitsa ndalama YANU komanso ku akaunti ya ${sRP_FM} ichulukitsidwe ka 4.

Since there is one coin flip:
Chifukwa pachitika mayere amodzi a ndalama yachitsulo:

1. You wil both either get HEADS
 Nonse mukhoza kupeza kuti ndalama ya chitsulo yagwera ku MUTU

Or
Kapena

2. TAILS
 ku TAMBALA

---- *[New Screen 3, IID/PCR Treatment]* ----

When making this same decision ${sRI_FM} placed ${sRI5_wager} MWK in the investment account.

Popanga chiganizo ngati ichi a ${sRI_FM} anaika ndalama zokwana ${sRI5_wager} MWK ku akaunti yochulukitsa ndalamayi.

Please indicate on the poster how much, if any, of your 1,000 MWK you would like to place in the investment account.

Chonde lozani pa chithuzipa kuchuluka kwa ndalama zomwe muike mu ankaunti yochulukitsa ndalama kuchokera pa 1,000 MWK ngati mungakonde kuika ndalama mu akauntiyi.

<< LET PARTICIPANT MAKE DECISION >>

Please put this amount into the investment account.
Chonde ikani ndalamazi mu akaunti yochulukitsa ndalama.

---- [New Screen 1, Control Treatment] ----

Decision [2]

We will now give you the opportunity to change or maintain your decision. It is entirely up to you whether you change or maintain your decision. This decision will determine the payment that you will receive.

Pano tikupatsani mwayi oti muthe kusintha kapena kusasintha chiganizo chanucho. Zili ndi inu kusintha kapena kusasintha chiganizo chanucho. Chiganizo chimene mupangechi ndi chomwe chidzagwiritsidwe powerengetsera ndalama zimene mulandire.

<< EMPTY BOX AND RETURN MONEY TO PARTICIPANT >>

Please indicate on the poster how much, if any, of your 1,000 MWK you would like to place in the investment account.

<< LET PARTICIPANT MAKE DECISION >>

Please put this amount into the investment account.
Chonde ikani ndalamazi mu akaunti yochulukitsa ndalama.

Chonde lozani pa chithuzipa kuchuluka kwa ndalama zomwe muike mu ankaunti yochulukitsa ndalama kuchokera pa 1,000 MWK ngati mungakonde kuika ndalama mu akauntiyi.

---- [New Screen, All Channel Treatments + Control] ----

<<CLOSE AND REMOVE INVESTMENT BOX>>

---- [New Screen, All Channel Treatment + Control, Investment X=0] ----

Summary

You chose to place ${sN13} MWK in the investment account. You will earn ${sNWin} MWK if the outcome of the coin flip is HEADS and ${sNLoss} MWK if is TAILS.

Munasankha kuika ${sN13} MK mu akaunti yochulukitsa ndalama. Mulandira ${sNWin} MWK ngati zotsatira zoponya ndalama yachitsulo pamayere zikhale MUTU kapena ${sNLoss} MWK ngati ndi TAMBALA.

---- [New Screen, All Channel Treatment + Control, Investment X=0] ----

End- Decision Making

We will deliver your payment now.
Tsopano tikupatsani ndalama zanu.

The amount of money you placed in the investment account was: 0 MWK
Ndalama zimene munaika ku akaunti yochulukitsa ndalama zinali: 0 MWK

Your earnings are: 1,000 MWK
Ndalama zimene mwapata zakwana: 1,000 MWK

Please sign this receipt.
Chonde lembani sayini yanu apa

<< HAVE PARTICIPANT SIGN THE RECEIPT>>

---- [New Screen, All Channel Treatments + Control, Investment X>0] ----

Summary

You chose to place ${sN13} MWK in the investment account. You will earn ${sNWin} MWK if the outcome of the coin flip is HEADS and ${sNLoss} MWK if is TAILS.

Munasankha kuika ${sN13} MK mu akaunti yochulukitsa ndalama. Mulandira ${sNWin} MWK ngati zotsatira zoponya ndalama yachitsulo pamayere zikhale MUTU kapena ${sNLoss} MWK ngati ndi TAMBALA.

Coin flips will be performed by members of our team electronically. We will use a computer program to generate coin flips in order to ensure that everything is done in a fair and unbiased manner. We will reveal the outcome of the coin flip that determines your payment confidentially now.

Mayere oponya ndalama ya chitsulo achitika pa kompyuta ndi ma mmodzi wa gulu lathu. Tigwiritsa ntchito makinawa ndi cholinga choti zonse zichitike mosakondera komanso mopanda chinyengo. Tikuuzani zotsatira za mayere oponya ndalama yachitsulo omwe atidziwitse ndalama zomwe mulandire kuchoka ku akaunti yochulukitsa ndalama mwachinsisi pano.

---- [New Screen, Pure Information & IID Treatments + Control, Investment X>0] ----

Coin flip

We will now conduct your coin flip using the computer.
Tsopano tipanga mayere a ndalama yachitsulo pa kompyuta.

Flipping…/ Kutembenuza….

---- [*New Screen, PCR Treatment, Investment X>0*] ----

Coin flip

We will now reveal the outcome of the coin flip that determines you payment.
Pano tikuuzani zotsatila za mayere a ndalama ya chitsulo omwe atidziwitse ndalama zomwe mupeze.

---- [*New Screen, shown to respondent*] ----

The outcome of the coin flip is: ${coinFlipText}
Zotsatira za mayere a ndalama yachitsulo ndi: ${coinFlipTextCh}

or

---- [*New Screen, All Channel Treatments + Control, Investment X>0*] ----

End- Decision Making

We will deliver your payment now.
Tsopano tikupatsani ndalama zanu.

The amount of money you placed in the investment account was: ${sN13} MWK
Ndalama zimene munaika ku akaunti yochulukitsa ndalama zinali: ${sN13} MWK

The outcome of the coin flip that determined your payment was: ${coinFlipText}.
Zotsatira za mayere a ndalama yachitsulo zomwe zitidziwitse ndalama zomwe mwapata zinali:
${coinFlipTextCh}

Your earnings are: ${sNPayout} MWK
Ndalama zimene mwapata zakwana: ${sNPayout} MWK

Please sign this receipt. [Line shown only if X<1,000 & outcome is not TAILS]
Chonde lembani sayini yanu apa

<< Have participant sign the receipt >>

OA2.2. First mover script for peers and formal leaders

OA2.2.1 Decision script

Please enter the surveyor's ID

---- [New Screen] ----

Please enter the ID of the survey respondent's household. For AFO surveys, please enter the AFO's ID.

---- [New Screen] ----

Please re-enter the ID.

---- [New Screen, if respondent is replacement random leader] ----

Is ${name} acting as a replacement for ${randomLeaderName}?

---- [New Screen] ----

Is ${name} the person you are about to survey?

---- [New Screen] ----

Is the person's name spelt correctly? [${name}]

---- [New Screen, if NO] ----

Please re-enter the name

---- [New Screen] ----

Will the IDM specified on the tracking sheet be conducted?

---- [New Screen, if YES] ----

<div align="center">Consent/ Chilorezo</div>

A member of our team visited you some days ago. The study is on-going which is why we still have your information. In this survey round, we will now give YOU the opportunity to make a decision. This decision will be in exchange for money. The money you will make will be determined by the decision that you make. There is no right or wrong decision. We only ask that you think carefully about the decision that you want to make and choose what is best for you.

M'modzi wa gulu lathu anakuyenderani masiku angapo apitawa. Kafukufukuyu akupitilirabe nchifukwa chake tikudziwa za inu. M'chigawo chino cha kafukufuku, tsopano tikupatsani mwayi oti INU muthe kupanga chiganizo. Kupanga chiganizoku kudzakhala mosinthana ndi ndalama. Chiganizochi ndichimene chingatidziwitse ndalama zimene mungathe kupeza. Palibe chiganizo cholondola kapena cholakwika. Chomwe tingakupempheni ndi chakuti muganizire mofatsa pa chiganizo chimene mungapange ndipo musankhe zimene zili zofunikira kwa inu.

We will give you more specific information about how the decision you will make will determine the amount of money that you will earn soon.

Tikufotokozerani bwinobwino momwe chiganizo chimene mupangechi chingatidziwitse kuti mwapata ndalama zingati posachedwapa.

<< RESPONDENTS MIGHT ASK MORE DETAILS ABOUT THE DECISION THEY WILL MAKE. EXPLAIN TO THEM THAT THOSE DETAILS WILL BE EXPLAINED IN DETAIL ONCE YOU HAVE EXPLAINED WHAT THEY NEED TO KNOW FIRST BEFORE THEY TAKE PART IN THE NEXT PART OF THE SURVEY.>>

You are free to decide whether or not you want to participate in this decision. Even if you agree to participate now, you can end your participation at any time. If you choose not to participate or end your participation at any time you will not be eligible to receive a payment. Payments will be distributed privately by a member of our team today.

Muli ndi ufulu kusankha kutenga nawo mbali kapena kusatenga nawo mbali mukupanga chiganizochi. Ngakhale mutavomera kutenga nawo gawo panopa, muli ndi ufulu osiya kutenga nawo gawo nthawi iliyonse imene mungakonde kutero. Mukasankha kusatenga nawo mbali mukupanga chiganizochi kapena kusankha kusiya kupanga chiganizochi mkatikati mwa kuchezaku simukhala ndi mwayi olandira ndalama zimene mumayenera kulandira. Ndalamazi zidzaperekedwa mwachinsinsi ndi m'modzi wagulu lathu nthawi ina lero lomwe.

The decision that you make today may be revealed to others. Before you make the decision, we will let you know whether or not your decision will be revealed. We will not tell anyone how much money you will earn.

Chiganizo chimene mupange lerochi chikhoza kudzauliridwa kapena kuvumbulutsidwa kwa anthu ena. Musanapange chiganizocho, tidzakudziwitsani ngati chiganizocho chidzaululidwe kapena chidzavumbulutsidwe kwa ena. Sitidzauza wina aliyense ndalama zimene mwapeza.

Would you like to participate in the next part of the survey and make a decision in exchange for money?

Mungakonde kutenga nawo mbali mu gawo lotsatira la kafukufukuyu ndikupanga chiganizo posinthana ndi ndalama?

<< If yes, proceed. If not, end survey. >>

---- *[New Screen]* ----

Decision [1]

You will now be given 1,000 MWK.
Mupatsidwa ndalama yokwanira 1000 MWK.

<< HAND OUT MONEY. COUNTING THE 10 NOTES. >>

This 1,000 MWK is now YOURS. You can choose to place some, all or none of YOUR 1,000 MWK in an investment account.

1000MWK imeneyi ndi yanu. Mukhoza kuika zina mwa ndalama zanu kapena ndalama zanu zonse kapenanso kusaika ndalama zanuzi ku akaunti yochulukitsa ndalama.

Money in the investment account multiplies by a factor of 4 half of the time and pays nothing half of the time. Whether or not money in the investment account is multiplied by a factor of 4 or 0 will be determined by the flip of a coin. Investments into the investment account need to be made in 100 MWK increments.

Ndalama yanuyi idzachulukitsidwa ka 4 kapena idzachulukitsidwa ka 0 kochuluka mofanana. Kuti ndalama mu akauntiyi ichulukitsidwe ka 4 kapena ka 0 zitengera zotsatila za mayere oponya ndalama yachitsulo. Ndalama zoika mu akaunti yochulukitsa ndalama zikuyenera kukhala mmilingo ya ma 100MWK.

---- *[New Screen]* ----

<< SHOW VISUAL AID #1: ENDOWMENT and ICONS >>

You have been given 1000MWK in 10 100 MWK notes. You can chose to keep your money or invest your money. If you chose to invest your money in the investment account, you can chose to invest some of it or all of it. The amount you can invest in the account CANNOT EXCEED 1000MWK because the amount you are investing is being taken from the 1000MWK we have given you.

Mwapatsidwa ndalama yokwana 1000MWK yomwe ndima 100MWK okwana 10. Ndalama yanuyi mutha kusunga kapena kuika ku akaunti yochulukitsa ndalama. Mukasankha kuika ku akaunti yochulukitsa ndalama, mutha kuikako zina kapena zonse mwa ndalama zanuzi. Ndalama zomwe muike mu akaunti yochulukitsa ndalamayi SIZINGADZOLE 1000 MWK chifukwa ndalama zomwe mudziika mu akauntizi mudzichotsera pa 1000 MWK yomwe mwapatsidwa ija.

---- *[New Screen]* ----

If the outcome of the coin flip is HEADS, money in the investment account will be multiplied by a factor of 4. If the outcome of the coin flip is TAILS, money in the investment account will pay nothing. You must decide how much, if any, of your 1,000 MWK to place in the investment account.

Tikaponya ndalama yachitsuloyi ndipo ngati zotsatira zake ndi MUTU, ndalama za mu akaunti yanu zidzachulukitsidwa ka 4. Koma ngati zotsatira zake ndi TAMBALA, mudzaluza ndalama zonse za mu akaunti yochulukitsa ndalama. Mukuyenera kupanga chiganizo pa kuchuluka kwa ndalama zimene muyike ku akaunti yochulukitsa ndalama kuchokera pa 1,000MWK mwapatsidwa ija ngati mungakonde kuika ndalama mu akauntiyi.

---- *[New Screen]* ----

<< VISUAL AID #2: INVESTMENT CHOICES AND RETURN >>

(GO OVER EXAMPLES 1-4, 11)

If you decide not to invest any money into the investment account the outcome of the coin flip will NOT affect you in any way.

Mukapanda kuika ndalama iliyonse mu akaunti yochulukitsa ndalama zotsatira za mayere otembenuza ndalama ya chitsulo sizidzakukhudzani mu nyira iliyonse.

If you chose to invest [X] MWK of the money you have received into your investment account, and the outcome of the coin flip is HEADS, your money will be [X] MWK. But if the outcome of the coin flip is TAILS your money will be [X] MWK.

Mukaika [X] MWK pa ndalama zanu mwapatsidwa mu akaunti ochulukitsa ndalama ndipo zotsatira za mayere otembenuza ndalama ya chitsulo ndi MUTU ndalama zanu za mu akaunti yochulukitsa ndalama zidzakhala [X] MWK koma ikagwera ku TAMBALA mudzapeza [X].

<< VISUAL AID # 3: INVESTMENT CHOICES AND PAYOFFS >>

If you decide not to invest any money into the investment account the outcome of the coin flip will NOT affect you in any way. You will keep the 1000 MWK you have received.

Mukapanda kuika ndalama iliyonse mu akaunti yochulukitsa ndalama pa ndalama zanu mwapatsidwa. Zotsatira za mayere otembenuza ndalama ya chitsulo sizidzakukhudzani mu nyira iliyonse. Mudzalandira 1000MWK mwalandira ija.

If you chose to invest [X] MWK of the money you have received into your investment account, and the outcome of the coin flip is HEADS your money will be [X] MWK. We add the money in your account, which has been multiplied by 4 and the money you kept. But if the outcome of the coin flip is TAILS your money will be [X] MWK. This is the money that you kept.

Mukasankha kuti muyike [X] MWK pa ndalama zanu mwapatsidwa ku akaunti yanu yochulukitsa ndalama ndipo zotsatira za mayere otembenuza ndalama ya chitsuro ndi MUTU ndalama zanu zidzakwana [X] MWK .Tiphatikiza ndalama zanu za mu akaunti, zomwe zachulukitsidwa ka 4, ndi zomwe munasunga. Koma ikagwera ku TAMBALA ndalama zanu zidzakhala [X] MWK. Izi ndi ndalama zomwe munasunga zija.

(KEEP VISUAL AID # 3 OPEN)

---- [New Screen] ----

Do you understand?
Kodi mwamvetsetsa ndanenazi?

The decision that you make will be confidential. We will not reveal it to anyone. We will not tell anyone how much money you will earn.

Chiganizo chimene mupange chidzakhala chachinsinsi ndipo sitidzauza wina aliyense. Sitidzauza wina aliyense zachiganizo chanucho. Sitidzauza wina aliyense ndalama zimene mwapeza.

Please indicate on the poster how much, if any, of your 1,000 MWK you would like to place in the investment account.

Chonde lozani pa chithuzipa kuchuluka kwa ndalama zomwe muike mu ankaunti yochulukitsa ndalama kuchokera pa 1,000MWK ngati mungakonde kuika ndalama mu akauntiyi.

<< Let participant make decision >>

Please put this amount into the investment account.
Chonde ikani ndalamazi mu akaunti yochulukitsa ndalama.

---- [New Screen] ----

Decision [2]

The previous decision that you made was confidential.
Chiganizo chimene munapanga poyamba chinali chachinsinsi.

We will now give you the opportunity to change or maintain your decision. It is entirely up to you whether you change or maintain your decision. This decision will determine the payment that you will receive.

Pano tikupatsani mwayi oti muthe kusintha kapena kusasintha chiganizo chanucho. Zili ndi inu kusintha kapena kusasintha chiganizo chanucho. Chiganizo chimene mupangechi ndi chomwe chidzagwiritsidwe powerengetsera ndalama zimene mulandire.

<< EMPTY BOX AND RETURN MONEY TO PARTICIPANT >>

This decision will be shown to at most 3 other members of your club before they make a decision.

Chiganizo chimene mupangechi chidzaonetsedwa kwa anthu ena osaposera atatu a mu kalabu yanu iwowo asanapange chiganizo chawo.

Please indicate on the poster how much, if any, of your 1,000 MWK you would like to place in the investment account.

Chonde lozani pa chithuzipa kuchuluka kwa ndalama zomwe muike mu ankaunti yochulukitsa ndalama kuchokera pa 1,000MWK ngati mungakonde kuika ndalama mu akauntiyi.

<< LET PARTICIPANT MAKE DECISION >>

Please put this amount into the investment account.

Chonde ikani ndalamazi mu akaunti yochulukitsa ndalama.

---- [New Screen] ----

<<CLOSE AND REMOVE INVESTMENT BOX>>

---- [New Screen] ----

Wait/ Dikirani

Whether or not your investment decision can be realized will be determined by rolling a stone with numbers. If the outcome of the roll is 3, 4, 5 or 6 your investment decision will be realized. If the outcome of the roll is 1 or 2, you will not be allowed to put any money in the investment account. You will receive a payment of 1,000 MWK if your investment decision cannot be realized.

Tiponya kamwala ka madontho-madontho kuti tidziwe ngati mwalorezedwa kuika ndalama ku akaunti yochulukitsa ndalama kapena ayi. Ngati zotsatira zake ndi 3, 4, 5 kapena 6 mudzaloredwa kuika ndalama ku akaunti yochulukitsa ndalamayi. Koma ngati zotsatira zake ndi 1 kapena 2, simudzaloredwa kuika ndalama ku akauntiyi. Mudzalandira ndalama zokwana 1,000 MWK basi ngati simukuloredwa kuika ndalama ku akauntiyi.

<< GIVE DIE TO RESPONDENT >>

The rolling of a stone with numbers that will determine whether or not your investment decision can be realized will be made electronically once you grant us permission to proceed with the survey. The computer will be used to generate the roll in order to ensure that everything is done in a fair and unbiased manner.

Kuponya kwa kamwala ka madontho-madontho mwa mayere kuti tidziwe ngati mukuloredwa kuika ndalama ku akaunti yochulukitsa ndalama zanu kapena ayi kuchitika pa kompyuta ngati mutilore kuti tipitilize kafukufukuyu. Kompyuta idzagwiritsidwa ntchito kuti tichepetse zachinyengo zilizonse komanso kuti pasakhale kukondera.

Is it ok if we proceed?
Tikhoza kupitiliza?

<< If yes, proceed. >>
<<If no, NEW TABLET PAGE>>

---- [New Screen, if NO] ----

Do you have any questions?
Muli ndi mafunso aliwonse?

<<EXPLAIN TO PARTICIPANT THAT HE OR SHE WILL NOT BE ALLOWED TO MAKE AN INVESTMENT DECISION. THEY CAN KEEP THE 1000 MWK, BUT NEED TO SIGN A RECEIPT>>
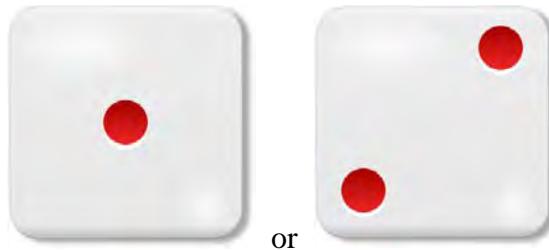
---- [New Screen, if YES] ----

We will now roll the die.
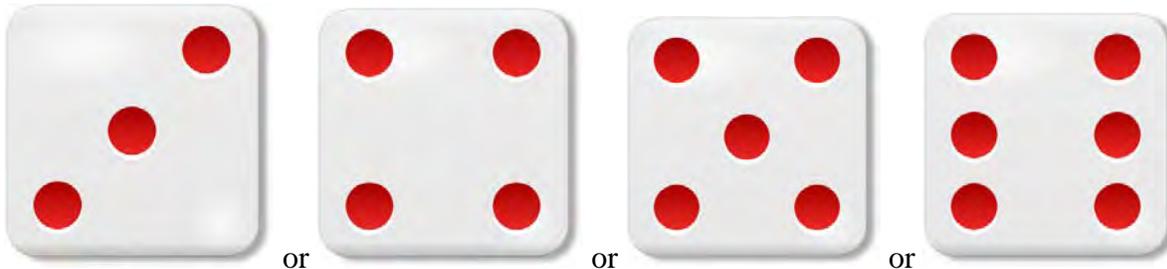Tsopano tipanga mayere a kamwala ka madontho-madontho.

---- [New Screen, shown to respondent] ----

---- *[New Screen, Pure Information Treatment, outcome shown to respondent] ----*

or

---- *[New Screen, IID/PCR Treatment, outcome shown to respondent] ----*

or   or   or

---- *[New Screen, Pure Information Treatment] ----*

Summary

The outcome of the roll of the stone with dots that determines whether or not your investment decision can be realized was ${diceRoll}. You will NOT be allowed to place ${nonN12} MWK in the investment account. The payment that you will receive will be 1,000 MWK.

Zotsatira za mayere oponya kamwala ka madontho-madontho omwe angakulorezeni kuyika kapena kusayika ndalama mu akaunti yochulukitsa ndalama ndi ${diceRoll}. Simudzaloredwa kuika ${nonN12} MWK mu akauntiyi. Ndalama zimene mudzalandire zidzakhala zokwana 1000MWK.

---- *[New Screen, IID/PCR Treatment] ----*

Summary

The outcome of rolling a stone with dots that determines whether or not your investment decision can be realized was ${diceRoll}. You will be allowed to place ${nonR12} MWK in the investment account. You will earn ${nonRWin} MWK if the outcome of the coin flip is HEADS and ${nonRLoss} MWK if is TAILS.

Zotsatira za mayere oponya kamwala ka madontho-madontho omwe angakulorezeni kuyika kapena kusayika ndalama mu akaunti yochulukitsa ndalama anali ${diceRoll}. Muloredwa kuika ${nonR12} MK mu akauntiyi . Mudzalandira ${nonRWin} MWK ngati zotsatira za mayere a ndalama yachitsulo ndi MUTU kapena ${nonRLoss} MWK ngati zotsatira ndi TAMBALA.

Coin flips will be performed by members of our team electronically. We will use a computer program to generate coin flips in order to ensure that everything is done in a fair and unbiased manner. We will reveal the outcome of the coin flip that determines your payment confidentially today.

Mayere oponya ndalama ya chitsulo adzichitika pa kompyuta ndi ma mmodzi wa gulu lathu. Tidzagwiritsa ntchito makinawa ndi cholinga choti zonse zichitike mosakondera komanso mopanda chinyengo. Tidzakuuzani zotsatira za mayere oponya ndalama yachitsulo omwe adzatidziwitse ndalama zomwe mudzalandire kuchoka ku akaunti yochulukitsa ndalama mwachinsisi mmasiku lero

---- [Earnings Screen, Pure Information Treatment, All scenarios] ----

End – Decision Making

Your earnings are: 1,000 MWK
Ndalama zimene mwapata zakwana :   1,000 MWK

Please sign this receipt.
Chonde lembani sayini yanu apa

<< Have participant sign the receipt >>

---- [New Screen, IID/PCR Treatment, Invesetment X>0] ----

End – Decision making

We will deliver your payment in person today, after every club member has had the opportunity to make an investment decision. In case we do not find you, we would like to know if it would be ok for us to deliver your payment in a sealed envelope to another person.

Tibwera kudzapereka malipiro kwa inu membala aliyense wa mkalabu mwanu akapanga chiganizo chake. Zitachitika kuti sitinakupezeni pakhomo kodi mungalore kuti munthu wina alandire katundu wanu mmalo mwanu. Ndalama zanu zizakhala mu envelopu yomata bwino.

Should we leave your payment with another person if you are not present when we distribute payments?

Kodi tidzasiye ndalama zanu ndi munthu wina ngati inuyo sitidzakupezani panthawiyi??

---- *[Earnings Screen, IID/PCR Treatment, Investment X>0, Authorize payment] ----*

Authorization

Name of person authorized to receive payment:
Relationship to club member:

---- *[Earnings Screen, IID/PCR Treatment, Investment X=0] ----*

End – Decision Making

The amount of money you placed in the investment account was: 0 MWK
Ndalama zimene munaika ku akaunti yochulukitsa ndalama zinali: 0 MWK

Your earnings are: 1,000 MWK
Ndalama zimene mwapata zakwana :   1,000 MWK

Please sign this receipt.
Chonde lembani sayini yanu apa

<< Have participant sign the receipt >>

---- *[Last Screen, Pure Information, Formal Leader Treatment] ----*

<< STOP: RECORD THE FOLLOWING INFORMATION ON YOUR SHEET >>

Name of club chair: ${nonR4Name}

Intended investment: ${nonR12}

<< THIS ENDS THE CURRENT INTERACTION. >>

Thank you for your time
Zikomo chifuka chanthawi yanu.

<< END >>

---- *[Last Screen, Pure Information, Random Leader Treatment] ----*

<< STOP: RECORD THE FOLLOWING INFORMATION ON YOUR SHEET >>

Name of random leader: ${nonR4Name}

Intended investment: ${nonR12}

<< THIS ENDS THE CURRENT INTERACTION. >>

Thank you for your time
Zikomo chifuka chanthawi yanu.

<< END >>

---- *[Last Screen, IID/PCR Treatment, Formal Leader Treatment]* ----

<< STOP: RECORD THE FOLLOWING INFORMATION ON YOUR SHEET >>

Name of club chair: ${nonR4Name}

Amount invested: ${nonR12}

Authorized someone else to receive payment: Yes / No

Name of person authorized to receive payment: ${nonR15a_1} [Appears only if authorize]

Relationship to participant: ${nonR15a_2} [Appears only if authorize]

<< THIS ENDS THE CURRENT INTERACTION. >>

Thank you for your time
Zikomo chifuka chanthawi yanu.

<< END >>

---- *[Last Screen, IID/PCR Treatment, Random Leader Treatment]* ----

<< STOP: RECORD THE FOLLOWING INFORMATION ON YOUR SHEET >>

Name of random leader: ${nonR4Name}

Amount invested: ${nonR12}

Authorized someone else to receive payment: Yes / No

Name of person authorized to receive payment: ${nonR15a_1} [Appears only if authorize]

Relationship to participant: ${nonR15a_2} [Appears only if authorize]

<< THIS ENDS THE CURRENT INTERACTION. >>

Thank you for your time
Zikomo chifuka chanthawi yanu.

OA2.2.2 Payment script

---- [New Screen] ----

Please enter/select the id of the first mover.

---- [New Screen] ----

Is ${name} the person you are supposed to pay?

---- [New Screen, if YES] ----

Is the person's name spelled correctly? [${name}] [YES /NO]

---- [New Screen, if NO] ----

Enter the correctly spelled name

---- [New Screen] ----

Has ${nonName} [ID # ${idm_id}] made an investment decision?

<< The first mover has to make a decision in order to be paid. Perform IDM.>>

---- [New Screen, if YES, Pure information treatment] ----

The choice made by ${nonName} was not realized.

 ${nonName} should have received 1,000 MWK as payment.

Was ${nonName} paid? [YES/NO]

---- [New Screen, if YES, IID and PCR treatment] ----

Please enter the amount invested by ${nonName}:

---- [New Screen, IID and PCR treatment when investment=0] ----

${nonName} did not place any money in the investment account.

${nonName} should have received 1000 MWK as payment.

Was ${nonName} paid? [YES/NO]

---- [New Screen, IID and PCR treatment when investment>0] ----

<div align="center">Summary</div>

I have come to distribute your payment. You placed ${n4b} MWK in the investment account and your choice was realized. You will earn ${nWin} MWK if the outcome of the coin flip is HEADS and ${nLoss} MWK if is TAILS.

Ndabwera kudzapereka ndalama zanu. Munaika ${n4b} MK mu akaunti yochulukitsa ndalama ndipo munaloredwa kuchulukitsa ndalama . Mulandira ${nWin} MWK ngati zotsatira za mayere a ndalama yachitsulo ndi MUTU kapena ${nLoss} MWK ngati zotsatira ndi TAMBALA.

---- [New Screen, IID treatment when investment>0] ----

<div align="center">Coin flip</div>

We will now conduct your coin flip using the computer.
Tsopano tipanga mayere a ndalama yachitsulo pa kompyuta.

Flipping…/ Kutembenuza….

---- [New Screen, PCR treatment when investment>0] ----

<div align="center">Coin flip</div>

We will now reveal the outcome of the coin flip that determines your payment.
Pano tikuuzani zotsatila za mayere a ndalama ya chitsulo omwe atidziwitse ndalama zomwe mupeze.

---- [New Screen, IID and PCR treatment when investment>0] ----

The outcome of the coin flip is: [HEADS/TAILS]
Zotsatira za mayere a ndalama yachitsulo ndi: [MUTU/TAMBALA]

or

---- [New Screen, IID and PCR treatment when investment>0] ----

End

The amount of money you placed in the investment account was: ${n4b} MWK
Ndalama zimene munaika ku akaunti yochulukitsa ndalama zinali: ${n4b} MWK

The outcome of the coin flip that determines your payment was: ${coinFlipText}.
Zotsatira za mayere a ndalama yachitsulo zomwe zitidziwitse ndalama zomwe mwapata zinali:
${coinFlipText}.

Your earnings are: ${nPayout} MWK
Ndalama zimene mwapata zakwana: ${nPayout} MWK

Please sign this receipt.
Chonde lembani sayini yanu apa

<< Have participant sign the receipt >>

Thank you for your time.
Zikomo chifukwa chanthawi yanu.

OA2.3. First mover script for external leaders

OA2.3.1 Decision script

Please enter the surveyor's ID

---- [New Screen] ----

Please enter the ID of the survey respondent's household. For AFO surveys, please enter the AFO's ID.

---- [New Screen] ----

Please re-enter the ID.

---- [New Screen] ----

Is ${afoName} the AFO you are about to survey?

---- [New Screen] ----

Is the AFO's name spelt correctly? [${afoName}]

---- [New Screen] ----

Please re-enter the name of the AFO

---- [New Screen] ----

<div align="center">Consent/ Chilorezo</div>

We will now give YOU the opportunity to make a decision. This decision will be in exchange for money. The money you will make will be determined by the decision that you make. There is no right or wrong decision. We only ask that you think carefully about the decision that you want to make and choose what is best for you.

Tsopano tikupatsani mwayi oti INU muthe kupanga chiganizo. Kupanga chiganizoku kudzakhala mosinthana ndi ndalama. Chiganizochi ndichimene chingatidziwitse ndalama zimene mungathe kupeza. Palibe chiganizo cholondola kapena cholakwika. Chomwe tingakupempheni ndi chakuti muganizire mofatsa pa chiganizo chimene mungapange ndipo musankhe zimene zili zofunikira kwa inu.

We will give you more specific information about how the decision you will make will determine the amount of money that you will earn soon.

Tikufotokozerani bwinobwino momwe chiganizo chimene mupangechi chingatidziwitse kuti mwapata ndalama zingati posachedwapa.

[Interviewer: Respondents might ask more details about the decision they will make. Explain to them that those details will be explained in detail once you have explained what they need to know first before they take part in the next part of the survey.]

You are free to decide whether or not you want to participate in this decision. Even if you agree to participate now, you can end your participation at any time. If you choose not to participate or end your participation at any time you will not be eligible to receive a payment. Payments will be distributed privately by a member of our team [45] days from now.

Muli ndi ufulu kusankha kutenga nawo mbali kapena kusatenga nawo mbali mukupanga chiganizochi. Ngakhale mutavomera kutenga nawo gawo panopa, muli ndi ufulu osiya kutenga nawo gawo nthawi iliyonse imene mungakonde kutero. Mukasankha kusatenga nawo mbali mukupanga chiganizochi kapena kusankha kusiya kupanga chiganizochi mkatikati mwa kuchezaku simukhala ndi mwayi olandira ndalama zimene mumayenera kulandira. Ndalamazi zidzaperekedwa mwachinsisi ndi mmodzi wa gulu lathu masiku [45] kuchokera lero.

The decision that you make today may be revealed to others. Before you make the decision, we will let you know whether or not your decision will be revealed. We will not tell anyone how much money you will earn.

Chiganizo chimene mupange lerochi chikhoza kudzauliridwa kapena kuvumbulutsidwa kwa anthu ena. Musanapange chiganizocho, tidzakudziwitsani ngati chiganizocho chidzaululidwe kapena chidzavumbulutsidwe kwa ena. Sitidzauza wina aliyense ndalama zimene mwapeza.

Would you like to participate in the next part of the survey and make a decision in exchange for money?

Mungakonde kutenga nawo mbali mu gawo lotsatira la kafukufukuyu ndikupanga chiganizo posinthana ndi ndalama?

<< If yes, proceed. If not, end survey. >>

---- *[New Screen]* ----

Decision [1]

You will now be given 1,000 MWK.
Mupatsidwa ndalama yokwanira 1000 MWK.

<< DO NOT HAND OUT MONEY >>

This 1,000 MWK is now YOURS. You can choose to place some, all or none of YOUR 1,000 MWK in an investment account.

1000MWK imeneyi ndi yanu. Mukhoza kuika zina mwa ndalama zanu kapena ndalama zanu zonse kapenanso kusaika ndalama zanuzi ku akaunti yochulukitsa ndalama.

Money in the investment account multiplies by a factor of 4 half of the time and pays nothing half of the time. Whether or not money in the investment account is multiplied by a factor of 4 or 0 will be determined by the flip of a coin. Investments into the investment account need to be made in 100 MWK increments.

Ndalama yanuyi idzachulukitsidwa ka 4 kapena idzachulukitsidwa ka 0 kochuluka mofanana. Kuti ndalama mu akauntiyi ichulukitsidwe ka 4 kapena ka 0 zitengera zotsatila za mayere oponya ndalama yachitsulo. Ndalama zoika mu akaunti yochulukitsa ndalama zikuyenera kukhala mmilingo ya ma 100MWK.

---- [New Screen] ----
<< SHOW VISUAL AID #1: ENDOWMENT and ICONS >>

You have been given 1000MWK in 10 100 MWK notes. You can chose to keep your money or invest your money. If you chose to invest your money in the investment account, you can chose to invest some of it or all of it. The amount you can invest in the account CANNOT EXCEED 1000MWK because the amount you are investing is being taken from the 1000MWK we have given you.

Mwapatsidwa ndalama yokwana 1000MWK yomwe ndima 100MWK okwana 10. Ndalama yanuyi mutha kusunga kapena kuika ku akaunti yochulukitsa ndalama. Mukasankha kuika ku akaunti yochulukitsa ndalama, mutha kuikako zina kapena zonse mwa ndalama zanuzi. Ndalama zomwe muike mu akaunti yochulukitsa ndalamayi SIZINGADZOLE 1000 MWK chifukwa ndalama zomwe mudziika mu akauntizi mudzichotsera pa 1000 MWK yomwe mwapatsidwa ija.

---- [New Screen] ----

If the outcome of the coin flip is HEADS, money in the investment account will be multiplied by a factor of 4. If the outcome of the coin flip is TAILS, money in the investment account will pay nothing. You must decide how much, if any, of your 1,000 MWK to place in the investment account.

Tikaponya ndalama yachitsuloyi ndipo zotsatira zake ndi MUTU, ndalama za mu akaunti yanu zidzachulukitsidwa ka 4. Koma ngati zotsatira zake ndi TAMBALA, mudzaluza ndalama zonse za mu akaunti yochulukitsa ndalama. Mukuyenera kupanga chiganizo pa kuchuluka kwa ndalama zimene muyike ku akaunti yochulukitsa ndalama kuchokera pa 1,000MWK mwapatsidwa ija ngati mungakonde kuika ndalama mu akauntiyi.

---- [New Screen] ----
<< VISUAL AID #2: INVESTMENT CHOICES AND RETURN >>

(GO OVER EXAMPLES 1-4, 11)

If you decide not to invest any money into the investment account the outcome of the coin flip will NOT affect you in any way.

Mukapanda kuika ndalama iliyonse mu akaunti yochulukitsa ndalama zotsatira za mayere otembenuza ndalama ya chitsulo sizidzakukhudzani mu nyira iliyonse.

If you chose to invest [X] MWK of the money you have received into your investment account, and the outcome of the coin flip is HEADS, your money will be [X] MWK. But if the outcome of the coin flip is TAILS your money will be [X] MWK.

Mukaika [X] MWK pa ndalama zanu mwapatsidwa mu akaunti ochulukitsa ndalama ndipo zotsatira za mayere otembenuza ndalama ya chitsulo ndi MUTU ndalama zanu za mu akaunti yochulukitsa ndalama zidzakhala [X] MWK koma ikagwera ku TAMBALA mudzapeza [X].

<< VISUAL AID # 3: INVESTMENT CHOICES AND PAYOFFS >>

If you decide not to invest any money into the investment account the outcome of the coin flip will NOT affect you in any way. You will keep the 1000 MWK you have received.

Mukapanda kuika ndalama iliyonse mu akaunti yochulukitsa ndalama pa ndalama zanu mwapatsidwa. Zotsatira za mayere otembenuza ndalama ya chitsulo sizidzakukhudzani mu nyira iliyonse. Mudzalandira 1000MWK mwalandira ija.

If you chose to invest [X] MWK of the money you have received into your investment account, and the outcome of the coin flip is HEADS your money will be [X] MWK. We add the money in your account, which has been multiplied by 4 and the money you kept. But if the outcome of the coin flip is TAILS your money will be [X] MWK. This is the money that you kept.

Mukasankha kuti muyike [X] MWK pa ndalama zanu mwapatsidwa ku akaunti yanu yochulukitsa ndalama ndipo zotsatira za mayere otembenuza ndalama ya chitsuro ndi MUTU ndalama zanu zidzakwana [X] MWK .Tiphatikiza ndalama zanu za mu akaunti, zomwe zachulukitsidwa ka 4, ndi zomwe munasunga. Koma ikagwera ku TAMBALA ndalama zanu zidzakhala [X] MWK. Izi ndi ndalama zomwe munasunga zija.

(KEEP VISUAL AID # 3 OPEN)

---- [New Screen] ----

Do you understand?
Kodi mwamvetsetsa ndanenazi?

The decision that you make will be confidential. We will not reveal it to anyone. We will not tell anyone how much money you will earn.

Chiganizo chimene mupange chidzakhala chachinsinsi ndipo sitidzauza wina aliyense. Sitidzauza wina aliyense zachiganizo chanucho. Sitidzauza wina aliyense ndalama zimene mwapeza.

Please indicate on the poster how much, if any, of your 1,000 MWK you would like to place in the investment account.

Chonde lozani pa chithuzipa kuchuluka kwa ndalama zomwe muike mu ankaunti yochulukitsa ndalama kuchokera pa 1,000MWK ngati mungakonde kuika ndalama mu akauntiyi.

<< Let participant make decision >>

---- *[New Screen]* ----

Decision [2]

The previous decision that you made was confidential.

Chiganizo chimene munapanga poyamba chinali chachinsinsi.

We will now give you ${numClubs} different opportunities to change or maintain your decision. You will make one decision for each of the clubs you work with. It is entirely up to you whether you change or maintain your decision each of the Y times you are asked to make a choice.

Tikupatsani mwayi opanga ziganizo ka ${numClubs} oti muthe kusintha kapena kusasintha chiganizo mwapanga kale chija. Mupanga chiganizo pa kalabu iliyonse yomwe mumagwira nayo ntchito payokhapayokha. Zili kwa inu kuti musinthe kapena musasinthe chiganizo chanu mu maulendo ${numClubs} omwe mupatsidwe mpata kuti mupange chiganizo.

One of the decisions that you make will be randomly selected to determine the payment that you will receive. The computer will make the selection to ensure that everything is done in a fair an unbiased manner. Every decision that you make will have an equal chance of counting for payment.

Chimodzi mwa ziganizo mupangezi chidzasankhidwa mwamayere kuti tigwiritse ntchito powerengetsera ndalama zomwe inu mwapata. Kompyuta idzachita chisankhochi kuti tionetsetse kuti zonse zikuchitika mosakondera ndiponso mopanda chinyengo. Ziganizo zanu zonse zili ndi mwayi ofanana kuti chimodzi mwa izo chikhoza kusankhidwa ngati chiganizo chogwiritsidwa ntchito powerengetsa ndalama.

Is it ok if we proceed?
Tikhoza kupitiliza?

---- *[New Screen, if NO]* ----

Do you have any questions?

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<< EXPLAIN TO THE PARTICIPANT THAT HE/SHE CAN MAKE THE SAME DECISION FOR ALL CLUBS AND THUS NOT CHANGE HIS/HER DECISION

IF THE PARTICIPANT AGREES TO MAKE A DECISION GO BACK AND CONTINUE WITH IDM.

IF THE PARTICIPANT STILL DOES NOT WANT TO MAKE A DECISION THAT WILL BE REVEALED TO OTHERS, THEN EXPLAIN THAT THEY WILL RECEIVE THE ORIGINAL ENDOWMENT OF 1000 MWK.>>

---- [New Screen, if YES. Repeated N times, where N=clubs the extensionist works with] ----

Revised decision [${iter1}]

The decision that you make NOW will be revealed to at most 3 members of club [${clubNameA}.

Chiganizo chimene mupange panochi chidzaonetsedwa kwa mamembala ena osaposera atatu a mu kalabu ya [${clubNameA}.

Please indicate on the poster how much, if any, of your 1,000 MWK you would like to place in the investment account.

Chonde lozani pa chithuzipa kuchuluka kwa ndalama zomwe muike mu ankaunti yochulukitsa ndalama kuchokera pa 1,000MWK ngati mungakonde kuika ndalama mu akauntiyi.

<< Let participant make decision >>

---- *[New Screen]* ----

Wait/ Dikirani

Whether or not each of your investment decisions can be realized will be determined by rolling a stone with numbers. If the outcome of the roll is 3, 4, 5 or 6 your investment decision will be realized. If the outcome of the roll is 1 or 2, you will not be allowed to put any money in the investment account. You will receive a payment of 1,000 MWK if the investment decision that is randomly selected to determine the payment that you will receive cannot be realized.

Pa chiganizo chilichonse chomwe mwapanga tiponya kamwala ka madontho-madontho kuti tidziwe ngati mwalorezedwa kuika ndalama za mu chiganizochi ku akaunti yochulukitsa ndalama kapena ayi. Ngati zotsatira zake ndi 3, 4, 5 kapena 6 mudzaloredwa kuika ndalama ku akaunti yochulukitsa ndalamayi. Koma ngati zotsatira zake ndi 1 kapena 2, simudzaloredwa kuika ndalama ku akauntiyi. Mudzalandira ndalama zokwana 1,000 MWK basi ngati simukuloredwa kuika ndalama za mchiganizo chanu chimodzi chomwe chasankhidwa mwa mayere chija ku akaunti.

<< GIVE DIE TO RESPONDENT >>

The rolling of a stone with numbers that will determine whether or not each of your investment decisions can be realized will be made electronically once you grant us permission to proceed with the survey. The computer will be used to generate a die roll for each decision in order to ensure that everything is done in a fair and unbiased manner.

Kuponya kwa kamwala ka madontho-madontho mwa mayere kuti tidziwe ngati mukulorezedwa kuika ndalama ku akaunti yochulukitsa ndalama zanu kapena ayi kuchitika pa kompyuta pa chiganizo chilichose chomwe mupange mu ziganizo zija, ngati mutilore kuti tipitilize kafukufukuyu. Kompyuta idzagwiritsidwa ntchito kupanga mayere amodzi a kamwala kamadontho-madontho osiyana pa chiganizo chilichonse mupange kuti tichepetse zachinyengo zilizonse komanso kuti pasakhale kukondera.

Is it ok if we proceed?
Tikhoza kupitiliza?

<< If yes, proceed. >>
<<If no, NEW TABLET PAGE >>

---- [New Screen, if NO] ----

Do you have any questions?
Muli ndi mafunso aliwonse?

<< Explain to participant that he or she will not be allowed to make an investment decision. They will receive the 1000 MWK as payment. >>
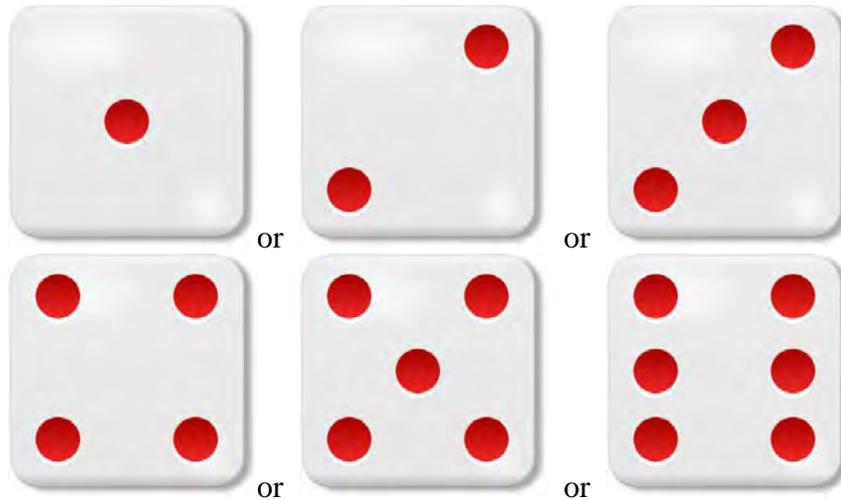
---- [New Screens, if YES. Repeated N times] ----

We will now roll the die for club [${clubNameB}]
Tsopano tipanga mayere a kamwala ka madontho-madontho pa kalabu ya [${clubNameB}]

---- [Roll n, shown to respondent] ----

---- [Outcome n, shown to respondent] ----

or

or

or

or

---- *[New Screen]* ----

Summary

The outcome of rolling a stone with dots that determines whether or not each of your investment decisions can be realized was:

Zotsatira za mayere a kamwala ka madontho-madontho zomwe zitidziwitse ngati chiganizo chilichonse mwa ziganizo mwapanga zija chaloredwa kuti mukhoza kuchulukitsako ndalama chinali.

${clubRoll1} for Club ${clubName1}
${clubRoll1} ku kalabu ya ${clubName1}

${clubRoll2} for Club ${clubName2}
${clubRoll2} ku kalabu ya ${clubName2}

${clubRoll3} for Club ${clubName3}
${clubRoll3} ku kalabu ya ${clubName3}

        …
${clubRoll11} for Club ${clubName11}
${clubRoll11} ku kalabu ya ${clubName11}

Only one of your decisions will count for payment. Neither you nor I get to choose which of your decisions counts. The computer will randomly select the decision that will determine the payment that you will receive.

Chiganizo chimodzi chokha mwa ziganizo mwapanga zija chidzagwiritsidwa ntchito powerengetsera ndalama. Palibe angasankhe chiganizo chomwe chigwiritsidwe ntchito pakati pa

inu ndi ine. Kompyuta isankha yokha chiganizo chomwe tigwiritse ntchito powerengetsera ndalama mwamayere.

Coin flips will be performed by members of our team electronically. We will use a computer program to generate coin flips in order to ensure that everything is done in a fair and unbiased manner. We will reveal the outcome of the coin flip that determines your payment and the decision that is randomly selected to count for payment. We will reveal this when we come back to pay you confidentially [45] days from now.

Mayere oponya ndalama ya chitsulo adzichitika pa kompyuta ndi ma mmodzi wa gulu lathu. Tidzagwiritsa ntchito makinawa ndi cholinga choti zonse zichitike mosakondera komanso mopanda chinyengo. Tidzakuuzani zotsatira za mayere oponya ndalama yachitsulo omwe adzatidziwitse ndalama zomwe mudzalandire komanso tidzakuuzani chiganizo chomwe chasankhidwa pa ziganizo zanu mwamayere kuti chigwire ntchito powerengetsera ndalama. Izi tidzakuuzani mwachinsisi pobwera kudzakupatsani ndalama mmasiku [45]kuchoka lero.

---- [New Screen] ----

<div align="center">End – Decision making</div>

We will deliver your payment in person [45] days from now, after every club member has had the opportunity to make an investment decision.

Tibwera kudzapereka malipiro kwa inu masiku [45] kuchoka lero, membala aliyense wa mkalabu mwanu akapanga chiganizo chake.

OA2.3.2 Payment script

---- [New Screen] ----

Please enter/select the id of the first mover.

---- [New Screen] ----

Is ${afoName} the person you are supposed to pay?

---- [New Screen] ----

Is the person's name spelled correctly? [${afoName}] [YES /NO]

---- [New Screen, if NO] ----

Enter the correctly spelled name

---- [New Screen, if YES] ----

Has ${afoNameC} [ID#: ${idm_id}] made an investment decision? [YES/NO]

<< The first mover must have made a decision in order to be paid!>>

---- [New Screen] ----

Summary

I have come to distribute your payment. You placed the following amounts in the investment account:

Ndabwera kudzapereka ndalama zanu. Munaika ndalama zotsatirazi mu akaunti yochulukitsa ndalama pa ziganizo zanu:

For Club 1 [${clubName1}]: ${afoWager1} MWK and your choice was ${clubOutcome1}

Pa kalabu 1 [${clubName1}]: ${afoWager1} MWK ndipo chisankho chanu ${clubOutcomeCh1}

For Club 2 [${clubName2}]: ${afoWager2} MWK and your choice was ${clubOutcome2}

Pa kalabu 2 [${clubName2}]: ${afoWager2} MWK ndipo chisankho chanu ${clubOutcomeCh2}
.
.
.
For Club 11 [${clubName11}]: ${afoWager11} MWK and your choice was ${clubOutcome11}

Pa kalabu 11 [${clubName11}]: ${afoWager11} MWK ndipo chisankho chanu ${clubOutcomeCh11}

We will now let the computer randomly select the decision that counts for payment.

Tsopano tilora kompyuta kuti isankhe mwamayere chiganizo chomwe chigwiritsidwe ntchito powerengetsera ndalama zomwe mwapata.

[Note: N statements appeared, where N is the number of clubs the AFO works with]

---- [New Screen, Choice Paid from Pure Information Treatment] ----

Decision selection

The decision randomly selected to count for payment was: DECISION [${selectedDecision}], for CLUB [${selectedClub}]

Chiganizo chomwe chinasankhidwa mwamayere kuti tigwiritse ntchito powerengetsa ndalama ndi CHIGANIZO [${selectedDecision}], ku KALABU ya [${selectedClub}]

On this decision, the outcome of the roll of the stone with numbers for this choice was [${selectedRoll}]. Your choice was NOT realized.

Pa chiganizo ichi, zotsatira za mayere a kamwala ka madontho-madontho pokhudzana ndi chisankho chanu zinali [${selectedRoll}]. Chisankho chanu SICHINALOREDWE.

Your earnings are:	1,000 MWK
Ndalama zimene mwapata zakwana:	1,000 MWK

Please sign this receipt.
Chonde lembani sayini yanu apa

<< Have participant sign the receipt >>

Thank you for your time.
Zikomo chifukwa chanthawi yanu.

<< End >>

---- [New Screen, Choice Paid from the IID or PCR Treatments, when investment=0] ----

Decision selection

The decision randomly selected to count for payment was: DECISION [${selectedDecision}], for CLUB [${selectedClub}]

Chiganizo chomwe chinasankhidwa mwamayere kuti tigwiritse ntchito powerengetsa ndalama ndi CHIGANIZO [${selectedDecision}], ku KALABU ya [${selectedClub}]

On this decision, the outcome of the roll of the stone with numbers for this choice was: [${selectedRoll}]. Your choice was realized.

Pa chiganizo ichi, zotsatira za mayere a kamwala ka madontho-madontho pokhudzana ndi chisankho chanu zinali [${selectedRoll}]. Chisankho chanu CHINALOREDWA.

You did not place any money in the investment account on this decision.

Munasakha kusaika ndalama iliyonse mu akaunti yochulukitsa ndalama pa chiganizo ichi.

Your earnings are:	1000 MWK
Ndalama zimene mwapata zakwana:	1000 MWK

Please sign this receipt.
Chonde lembani sayini yanu apa

<< Have participant sign the receipt >>

Thank you for your time.
Zikomo chifukwa chanthawi yanu.

<< End program >>

---- [New Screen, Choice Paid from the IID or PCR Treatments, when investment>0] ----

Decision selection

The decision randomly selected to count for payment was: DECISION [${selectedDecision}], for CLUB [${selectedClub}]

Chiganizo chomwe chinasankhidwa mwamayere kuti tigwiritse ntchito powerengetsa ndalama ndi CHIGANIZO [${selectedDecision}], ku KALABU ya [${selectedClub}]

The outcome of the roll of the stone with numbers for this choice was: [${selectedRoll}], so your choice was realized.

Pa chiganizo ichi, zotsatira za mayere a kamwala ka madontho-madontho pokhudzana ndi chisankho chanu zinali [${selectedRoll}]. Ndipo chisankho chanu CHINALOREDWA.

You chose to place ${selectedWager} MWK in the investment account on this decision.

Munasankha kuika ndalama zokwana ${selectedWager} MWK mu akaunti yochulukitsa ndalama pa chiganizo ichi.

---- [New Screen, Choice Paid from the IID Treatment, when investment>0] ----

Coin flip

We will now conduct your coin flip using the computer.
Tsopano tipanga mayere a ndalama yachitsulo pa kompyuta.

Flipping…/ Kutembenuza...

---- [New Screen, Choice Paid from the PCR Treatment, when investment>0] ----

<div align="center">Coin flip</div>

We will now reveal the outcome of the coin flip that determines you payment.
Pano tikuuzani zotsatila za mayere a ndalama ya chitsulo omwe atidziwitse ndalama zomwe mupeze.

---- [New Screen, Choice Paid from the IID or PCR Treatments, when investment>0] ----

The outcome of the coin flip is: [HEADS/TAILS]
Zotsatira za mayere a ndalama yachitsulo ndi: [MUTU/TAMBALA]

or

---- [New Screen, Choice Paid from the IID or PCR Treatments, when investment>0 and earnings>0] ----

<div align="center">End</div>

The decision randomly selected to count for payment was: Decision [${selectedDecision}], for club [${selectedClub}]

Chiganizo chomwe chinasankhidwa mwamayere kuti tigwiritse ntchito powerengetsa ndalama ndi CHIGANIZO [${selectedDecision}], ku KALABU ya [${selectedClub}]

On this decision, the amount of money you placed in the investment account: ${selectedWager} MWK

Pa chiganizo ichi, ndalama zimene munaika ku akaunti yochulukitsa ndalama zinali: ${selectedWager} MWK

The outcome of the coin flip that determines your payment was: ${selectedFlipText}.
Zotsatira za mayere a ndalama yachitsulo zomwe zitidziwitse ndalama zomwe mwapata zinali:
                                                                    ${selectedFlipTextCh}

Your earnings are: ${aPayout} MWK
Ndalama zimene mwapata zakwana: ${aPayout} MWK

Please sign this receipt.
Chonde lembani sayini yanu apa

<< Have participant sign the receipt >>

Thank you for your time.
Zikomo chifukwa chanthawi yanu.

<< End program >>

---- [New Screen, Choice Paid from the IID or PCR Treatments, when investment>0 and earnings=0] ----

<div align="center">End</div>

The decision randomly selected to count for payment was: Decision [${selectedDecision}], for club [${selectedClub}]

Chiganizo chomwe chinasankhidwa mwamayere kuti tigwiritse ntchito powerengetsa ndalama ndi CHIGANIZO [${selectedDecision}], ku KALABU ya [${selectedClub}

On this decision, the amount of money you placed in the investment account: 1000 MWK
Pa chiganizo ichi, ndalama zimene munaika ku akaunti yochulukitsa ndalama zinali: 1000 MWK

The outcome of the coin flip that determines your payment was: TAILS.
Zotsatira za mayere a ndalama yachitsulo zomwe zitidziwitse ndalama zomwe mwapata zinali:
TAMBALA

Your earnings are: ${aPayout} MWK
Ndalama zimene mwapata zakwana: ${aPayout} MWK

Thank you for your time.
Zikomo chifukwa chanthawi yanu.

<< End program >>

---- [New Screen, All treatments, when respondent refused to make an investment decision] ----
Summary

I have come to distribute your payment.
Ndabwera kudzapereka ndalama zanu.

You did not want to make an investment decision.
Inu simudafune kupanga chisankho pa ndalama yoti muchulukitse.

Your earnings are: [1,000] MWK
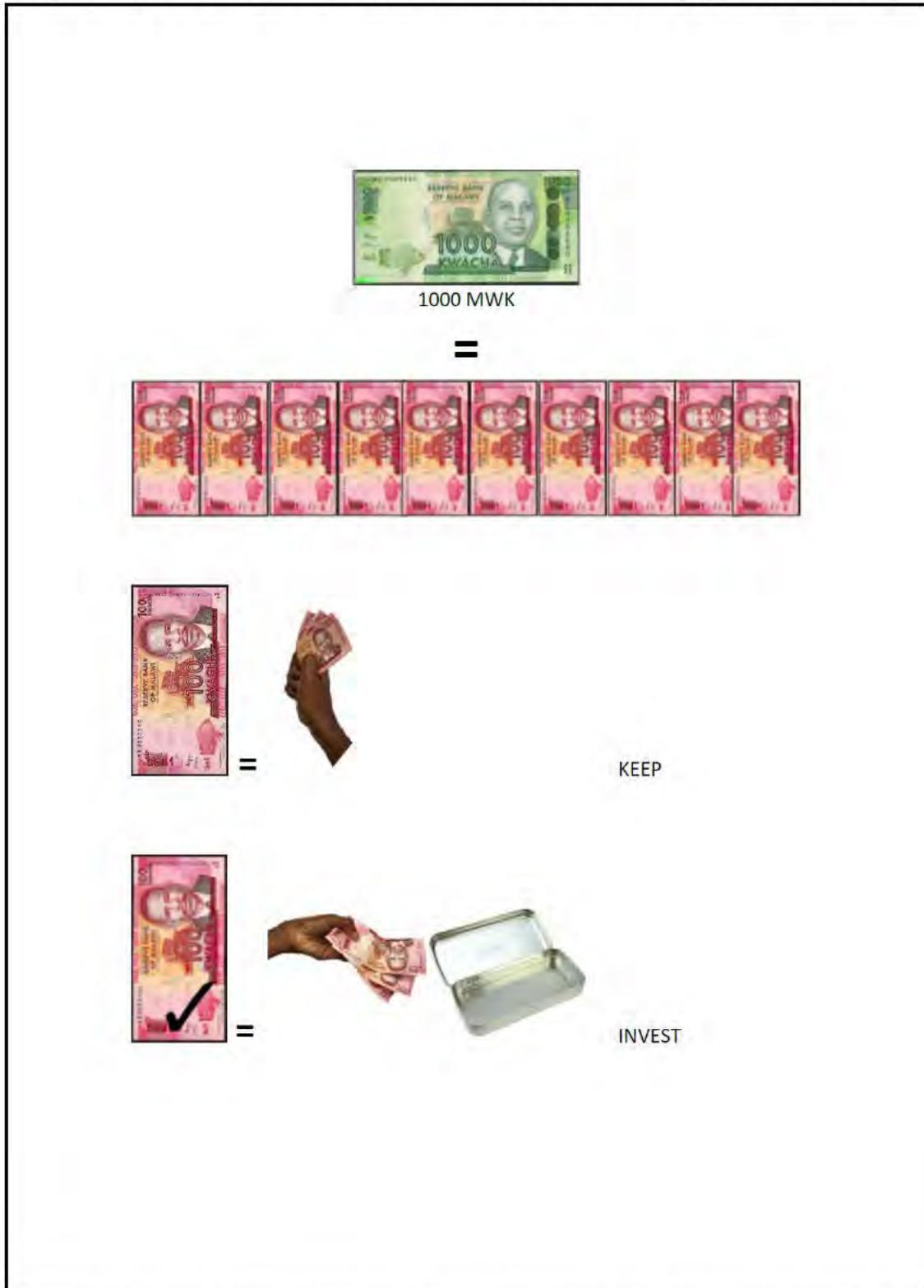Ndalama zimene mwapata zakwana : [1,000] MWK

Thank you for your time
Zikomo chifukwa chanthawi yanu.

<< End program >>

This appendix provides the visual aid material used jointly with the script to elicit decisions. Enumerators carried visual aid material in a black labeled and laminated booklet.

Figure OA3.1. Visual Aid # 1: Endowment and Icons (booklet page 1, size 8.5x11")

Figure OA3.2. Visual Aid #2: Investment Choices and Return (booklet page 2, size 8.5x11")

INVEST	4X	0X
0 MWK	0 MWK	0 MWK
100 MWK	400 MWK	0 MWK
200 MWK	800 MWK	0 MWK
300 MWK	1200 MWK	0 MWK
400 MWK	1600 MWK	0 MWK
500 MWK	2000 MWK	0 MWK
600 MWK	2400 MWK	0 MWK
700 MWK	2800 MWK	0 MWK
800 MWK	3200 MWK	0 MWK
900 MWK	3600 MWK	0 MWK
1000 MWK	4000 MWK	0 MWK

Figure OA3.3. Visual Aid #3: Investment Choices and Payoffs (booklet page 3, fold-out menu)

| Choice	Invest		Earnings if HEADS	Earnings if TAILS	
1	0 MWK	→	1000 MWK	1000 MWK	*Page 1*
2	100 MWK	→	1300 MWK	900 MWK	
3	200 MWK	→	1600 MWK	800 MWK	
4	300 MWK	→	1900 MWK	700 MWK	
5	400 MWK	→	2200 MWK	600 MWK	*Page 2*
6	500 MWK	→	2500 MWK	500 MWK	
7	600 MWK	→	2800 MWK	400 MWK	
8	700 MWK	→	3100 MWK	300 MWK	*Page 3*
9	800 MWK	→	3400 MWK	200 MWK	
10	900 MWK	→	3700 MWK	100 MWK	
11	1000 MWK	→	4000 MWK	0 MWK	*Page 4*

Height: 26.3"

Width: 11"

Note: The version in Chichewa replaces "Choice" with "Chiganizo", "Invest" with "Kuika", and "Earnings if HEADS/TAILS" with "Zomwe mutapate ndi MUTU/TAMBALA".

Figure OA3.4. Visual Aid #4: Coin flips, PCR (booklet page 4, size 8.5x11")

SCENARIO 1

YOU   OTHER PERSON

SCENARIO 2
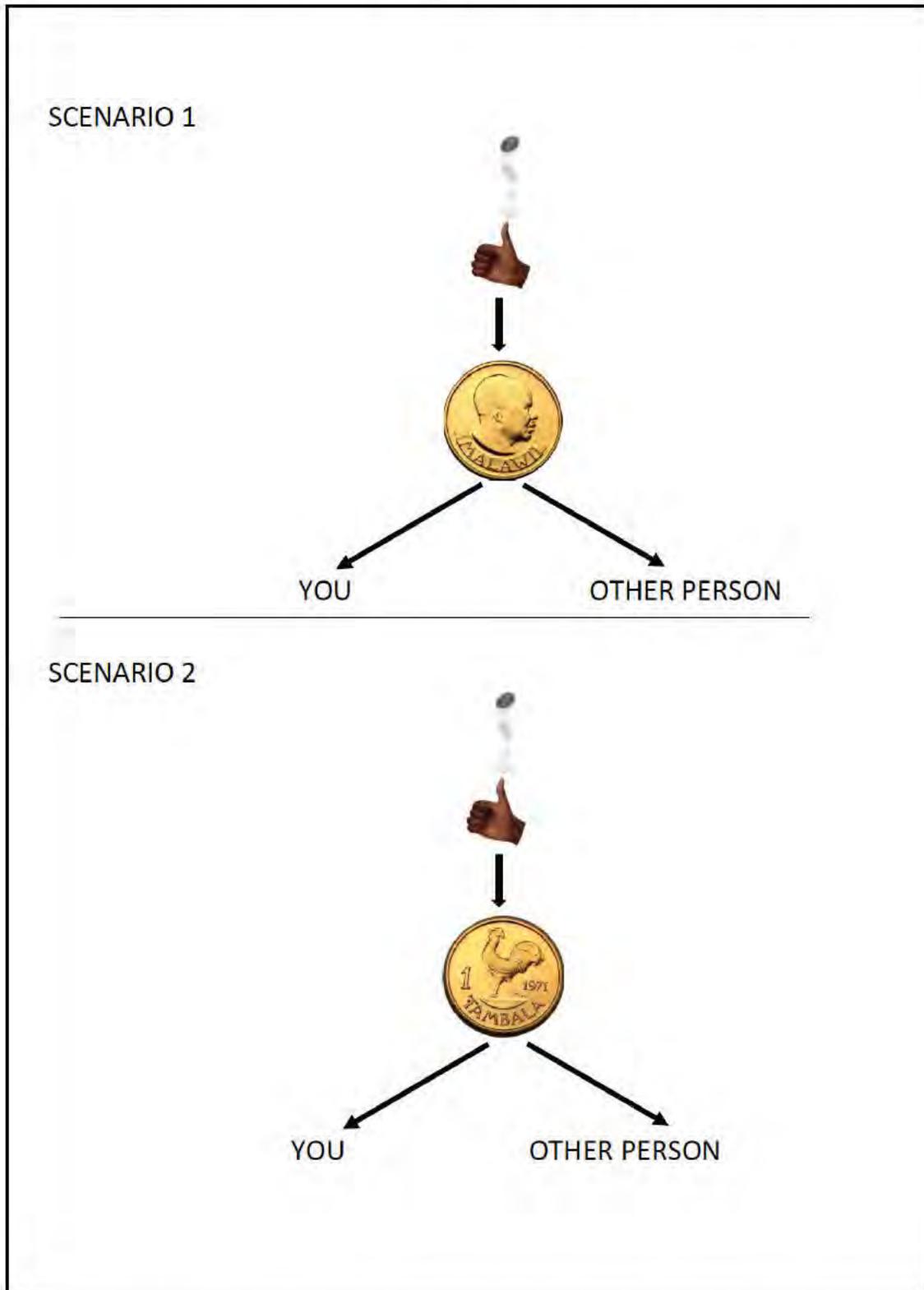
YOU   OTHER PERSON

Note: The version in Chichewa replaces "SCENARIO" with "ZOCHITIKA", "YOU" with "INU", and "OTHER PERSON" with "MUNTHU WINA" in pages 4-6 of the visual aid booklet.

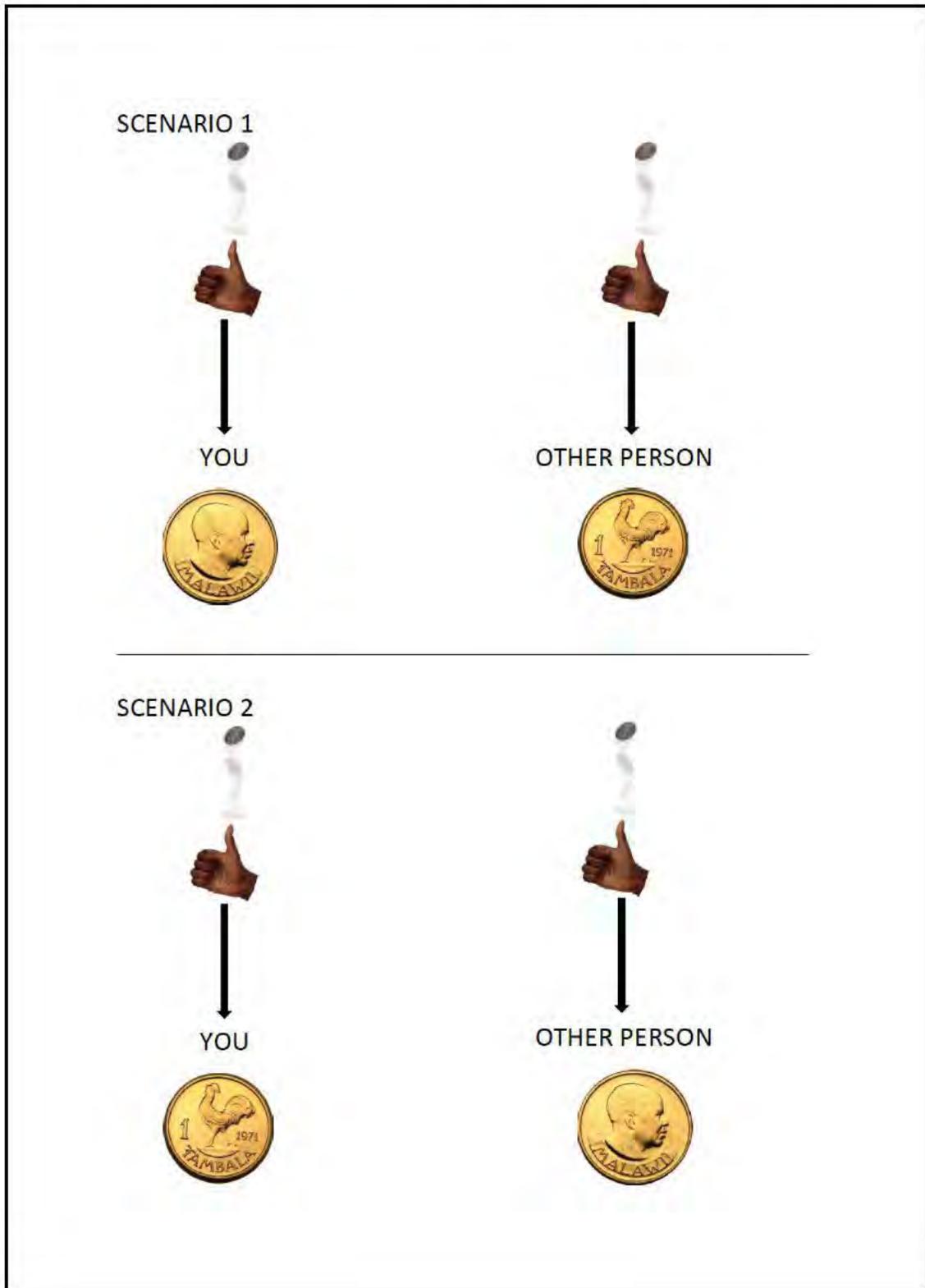*Figure OA3.5. Visual Aid #5: Coin flips, IID (booklet page 5, size 8.5x11")*

Figure OA3.6. Visual Aid #5: Coin flips, IID (booklet page 6, size 8.5x11")
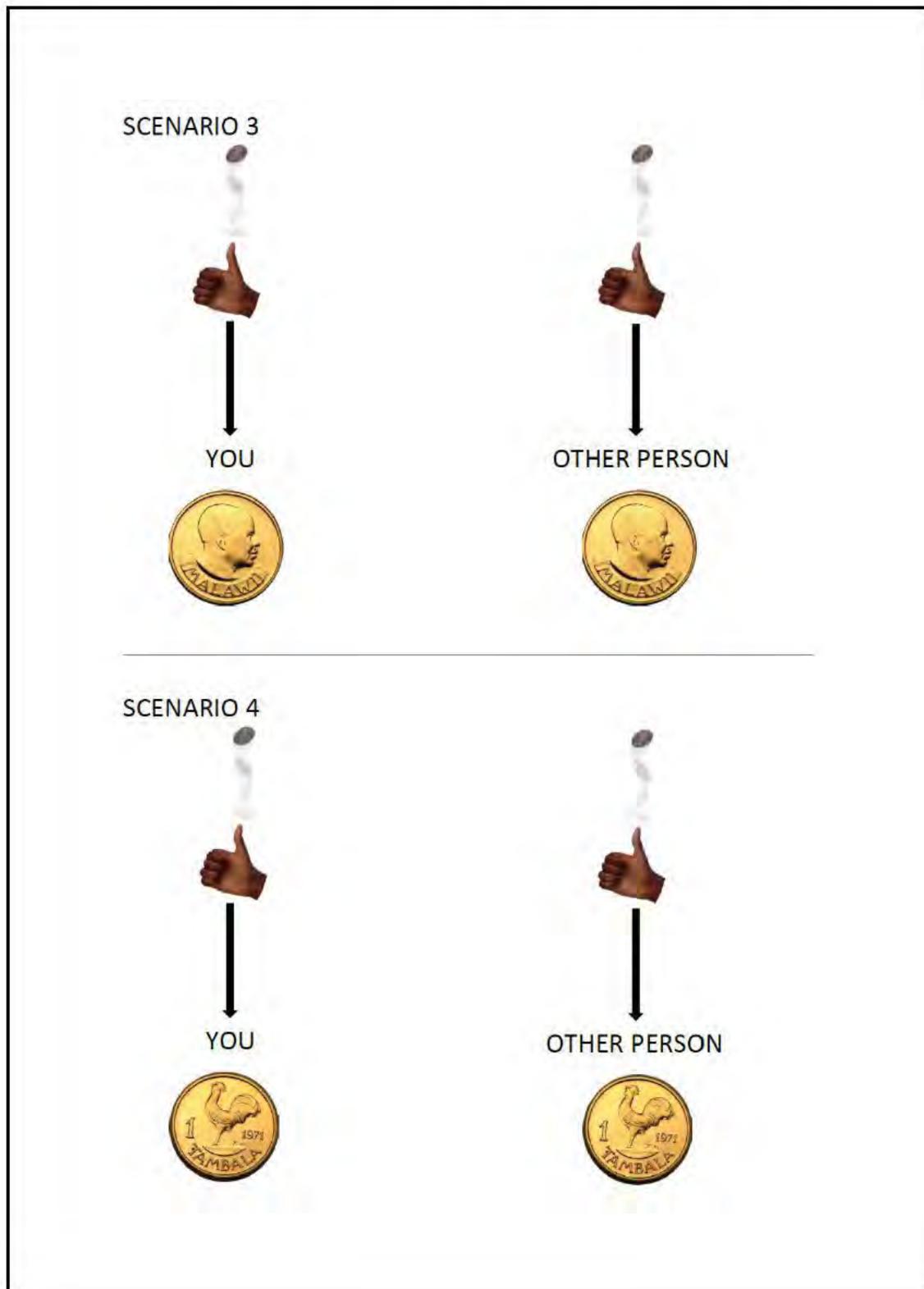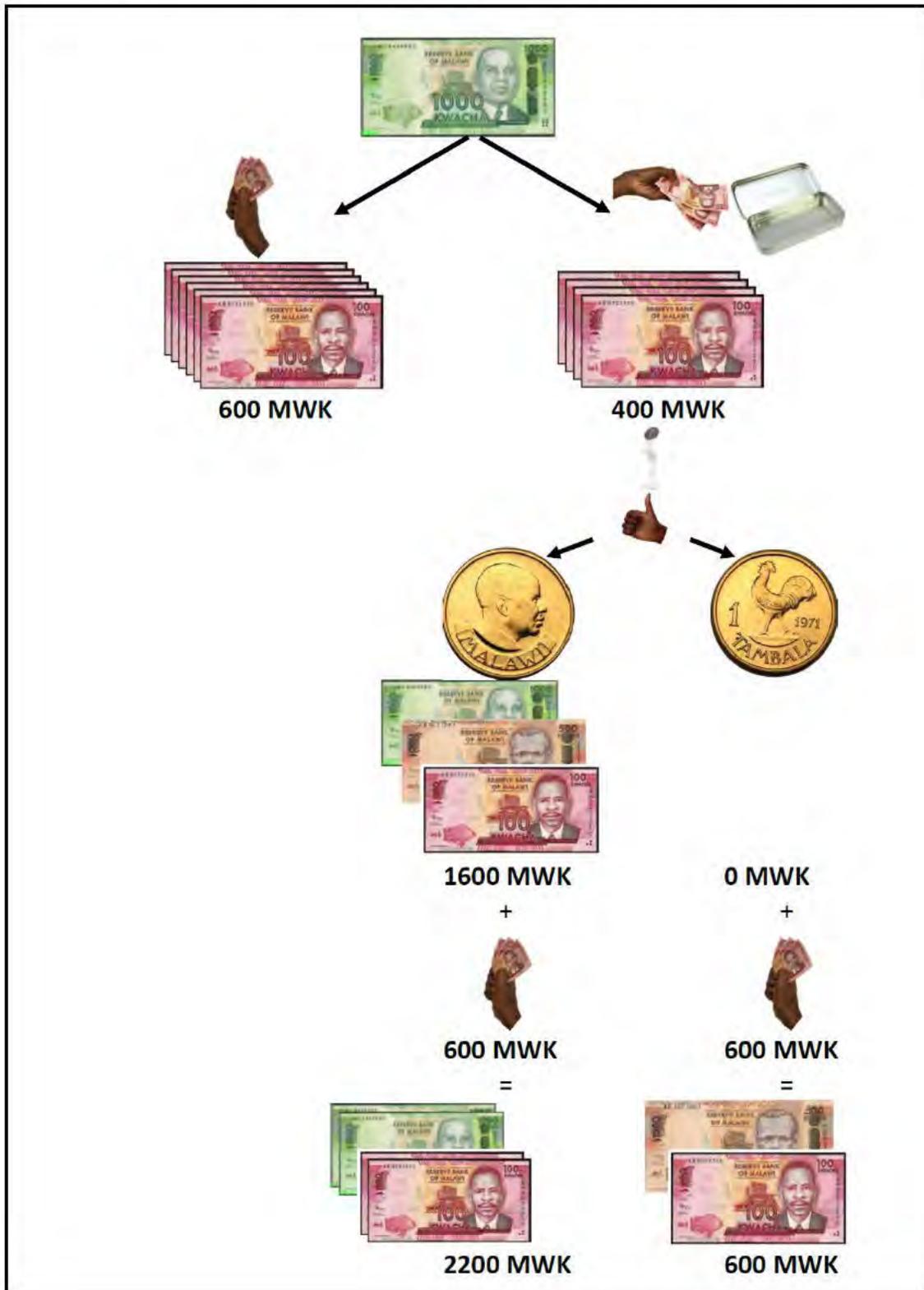
SCENARIO 3

YOU

OTHER PERSON

SCENARIO 4

YOU

OTHER PERSON

Figure OA3.7. Visual Aid #6: Example (booklet page 7, size 8.5x11")[1]

600 MWK

400 MWK

1600 MWK
+

0 MWK
+

600 MWK
=

600 MWK
=

2200 MWK

600 MWK

---

[1] Use of this page of the booklet was not scripted. Enumerators were instructed to use it only if they needed to provide additional explanations.