Online Appendix A: Experimental protocols

A1. First laboratory experiment

At the time of invitation, all couples were given basic information on the experiment and details on the time, date, and expected duration of the session (2-3 hours). Each couple was also informed of the compensation and expected earnings from participation: a participation fee of Rs. 1000 (\$10) (i.e., Rs. 2000 per couple), provided that they stayed for the entire duration of the session; and additional earnings of at most Rs. 1000 (\$10). Informed consent was collected from all participants before the start of each session, and payments were made individually and privately at the end. Male questionnaires were not administered at the time of the RCT survey, thus data on males was collected at the time of the experiment.

Recruitment

Half of the LAB1 female subjects (98) are drawn in 2014 from among clients of a microfinance organization (the National Rural Support Programme, henceforth NRSP) participating in a randomized controlled trial (RCT). NRSP offers microenterprise loan products in urban and peri-urban areas of Bhakkar and Chakwal in the Pakistan Punjab and targets its financial products towards middle-aged married couples. Our initial intent was to recruit all of the LAB1 sample from the RCT sample in the Chakwal district. This proved impossible, however, because many invited households declined to participate due to time constraints. To make up for the shortfall, the LAB1 sample include randomly selected couples from the same muhallas – or geographical clusters – where the RCT households reside.¹⁹

Women are invited to participate with their husband. In case the woman is unmarried or the husband is absent, the subject is invited to come accompanied by the adult male with the greatest power over household's finances.

 $^{^{18}}$ Each experimental session was held in a central location, at less than 20 minutes drive via public transport from any of the sampled *muhallas*. To facilitate participation by employed subjects, in particular men, we held sessions over the weekend.

 $^{^{19}}$ More precisely, we first randomly selected from the list of female RCT participants within each muhalla one subject to be invited to the experiment. Muhallas were used as sampling units to limt the flow of information between participants of different sessions. We then invited to the same session one couple from every 3rd household living on the same street as the RCT invitee. These two steps were repeated until we found enough couples to participate in the session. 58% of the LAB1 sample is from the original RCT sample, and the remaining 42% are randomly selected pairs from the same muhallas.

Sequence of events during experiment sessions

- 1. Upon arrival, subject pairs are assigned to their respective gender-specific room. 74.4% of the participants came with their spouse; 14.88% with their son and 10.72% with male household members (for instance, brother, brother-in-law).
- 2. Each subject pair is randomly assigned to a matching treatment: either with spouse/household member they came with; or with stranger of opposite gender. 50.6% of the participants were paired with family member and 49.4% are paired with a stranger.
- 3. Each subject in the stranger matching treatment is assigned a partner; this is done without replacement, which means that all subjects in the stranger treatment have one partner and one partner only; by construction, the partner is not the household member they came with
- 4. Half of the subjects are randomly assigned to the information treatment. The randomization is done by pair ID codes assigned at the start of the treatment.
- 5. No contact is allowed between subjects of opposite genders during the entire experiment. Men and women are seated in separate rooms
- 6. Subjects of the same gender are seated in compartments separated by cardboard sheets. Contact between subjects in the same room is strongly discouraged but not impossible.
- 7. Preference game is always played first in each session.
 - Subjects taste small samples of the three juice flavors.
 - Subjects rank the three flavors by order of preference.
 - Subjects pick the flavor they want to receive a full glass of.
 - Subjects guess the preference ordering of their partner.
 - Subjects in the information treatment are informed of the preference order of their partner.
 - Subjects pick the flavor they want their partner to receive a full glass of.
 - Subjects choose whether to take half-a-glass of their selected flavor, or 50% chance of a full glass of their selected flavor and 50% chance of a full glass of the flavor selected for them by their partner.
 - A coin toss determines which flavor the subject receives.
 - Subjects consume the juice.

8. Subjects play the Dictator (D), Taking (T) and Ultimatum (U) activities. The order of play is randomized across sessions as follows:

Game Order	Session No.
D-T-U	7,11,15,
D- U - T	3,5,9
T-U-D	1
T-D-U	4
U- D - T	2,6,8
U-T-D	10.13

9. The last activity is played. This is always the norms elicitation activity. Subjects answer two incentivized questions about financial autonomy of women. The two questions are answered twice; once the answers are matched to the spouse and once the answers are matched to a random stranger sitting in the next room. Subjects receive a fixed payoff of Rs. 250 for every question matched to a person sitting in the next room. Question about an ordinary purchase (scarf) is always asked before the question on investment decision. The order in the which answer is matched to either the household member or stranger is randomised. This order of matching is as follows:

Answers Matched to:	Session No.			
Household member, Stranger	1, 3, 5, 7, 9, 11, 13, 15			
Stranger, Household member	2, 4, 6, 8, 10, 12, 14			

10. Show-up fee + pay off from randomly selected activity (DG/TG/UG/norms) is paid to each participant in cash. The participants are provided this case in white envelopes and in privacy.

We reproduce below the full protocol used in the experiment. The text below was read in Urdu to all participating subjects during the experiment. Square brackets [] contain instructions for enumerators.

Introduction to the community

Thank you [Community Head name or NRSP representative?], for organizing this meeting and allowing us to be here.

Also, thank you all for taking the time to be here today. My name is [experimenter's name], and I will be facilitating this meeting. Helping me today, we also have here [introduce everyone]. Before we start, we would like to give you Rs ____ as a compensation for your time. These Rs ____ are not a part of the activity and are yours to keep.

Purpose

- Today, we will conduct several activities in your community.
- The purpose of these activities is to better understand how people in this community make decisions.
- The results of the study may eventually be published in a scientific article or part of a book.
- It is not part of a development project of any sort.
- Your community and other communities around [Province name] were selected to participate from a large group of potential communities.

Activities

We will perform several tasks here today. At the end of all the tasks, we will draw a number from this hat [show numbers and hat]. Each number represents one of the tasks that you will have performed, number 1 for task 1, number 2 for task 2, and so on. The number that is drawn will determine which task is paid to you. This means that every task that you play today has the same chance of being paid to you. So you have to be careful to choose exactly what you want for each task, because that decision can be the one that determines your payment at the end. Is this clear to everyone? Do you have questions on this?

For our activities, we will select 20 participants. In a moment, I will explain how we select the participants. Before that, I want to make some general comments. Participants will be performing some tasks in exchange for real money that they will be able to take home. You should understand that this is not my money. It is money given to me by Oxford University, to use to conduct a research study.

- We only need 20 individuals to participate in these tasks. Thus, unfortunately, not all of you will be able to participate.
- We will have a lottery to determine who will participate.
- To complete the lottery, we will write down your name and the name of your spouse on a piece of paper and then, fold the paper in half.
- Next, you will place your folded piece of paper in a bag.
- This means that we need one piece of paper for each couple present here today.
- We will then ask one of you to draw 10 pieces of paper from the bag containing the names.
- Those whose names are drawn will stay here and participate in the tasks, while the others will go home.

Is this clear to everyone? Does anyone have any questions on how we will select the 20 participants?

Please note that the meeting may take 3-4 hours, so if you think you will not be able to stay that long please let us know now.

Consent

- Before we begin, I will explain the basic activities we will do together, and the rules that we will follow.
- [Read Consent Statement]

If you wish to participate, please say, "I do." If you do not wish to participate, please advise us. You will be free to leave then. You will not be able to stay in the activity room(s) if you do not wish to participate.

[Random draw of names]

Those of you, whose names have not been called, can leave now. Thank you all for taking the time to come today.

[After people have left]

You will be matched with a partner for some of the tasks that you will perform today. Who your partner is depends on a random draw.

- We will now ask one member of each couple to draw a card from this bag [Hold bag up and show its content].
- The bag contains 5 yellow cards and 5 green cards.

- If you draw a yellow card, we will give you and your spouse a yellow name tag to wear. If you draw a green card, we will give you and your spouse a green name tag to wear.
- The color of the card you draw will determine who your partner is for some of the tasks today.

We will explain more about your partner later, but for now we will go around the room for the random draw and to distribute the name tags.

[After people have been assigned to the spouse or stranger matching]

We will now take all women to one room, and all men to another room. Please follow [Assistant's name] if you are a woman, or [Assistant's name] if you are a man.

[Take the selected participants into the rooms and have them sit.]

[To the participants]

Introduction to participants

Welcome, and thank you again.

- Before we proceed any further, let me stress something that is very important. Many of you were invited here without understanding very much about what we are planning to do today. If at any time you find that this is something that you do not wish to participate in for any reason, you are of course free to leave at anytime. If you do choose to leave, you won't be able to come back into the activity room(s) until everyone if finished performing all the activities.
- Before we start, please make sure your mobile phones are switched off, to avoid interruptions during the meeting.
- If you have heard about activities that have been conducted here in the past you should try to forget everything that you have been told. These are completely different tasks.
- Please also be advised, there are no right or wrong choices, so you should choose whatever you think is best for yourself and not look at your neighbor's choices. It is important to remember that not everyone will win the same amount in the task. Everyone will still receive the ____ payment for participation, regardless of how much you win in the task
- We are about to begin. It is important that you listen as carefully as possible to the instructions, because only people who understand the tasks will actually be able to perform them. I will run through some examples to make sure you understand.
- You cannot ask questions out loud or talk about the tasks with anyone else while we are here together.

- If you have questions at any time during the meeting, please raise your hand and ask, and we will come to you and answer them in private.
- I will read through a script to explain all the activities that we will perform here today. As you may know, these activities are conducted in other localities beside this one, so it is very important that people in every locality receive exactly the same information, and this is the reason why I must read from this script.

NO TALKING

- I will now say something very important. You cannot ask questions out loud or talk about the tasks with anyone else while we are here together.
- If you need to ask a question at any time, please raise your hand and I will come to you so I can answer your question privately.
- I will explain the tasks, do demonstrations, and let you practice the tasks before we perform them for real. These demonstrations and practices are to help you understand the rules and clarify any questions.
- Please be sure that you obey these rules because it is possible for one person to spoil the tasks for everyone by talking in front of the group. If this happens, we will not be able to continue forward with the tasks today and you will not be paid for the tasks.
- Is this clear to everyone? Does anyone have any questions so far about what will go on today?

[If anyone asks a question out loud, explain again that all questions must be asked in private]

REAL PAYMENT

- In today's activities, you will have the opportunity to receive a cash payment. The amount that you will receive depends on your decisions and on the decisions of others. It also depends on what task is selected to be paid.
- Remember that at the end of all the activities, we will draw a number from a hat. That number will determine for which task you will be paid. This means that each task that you perform has the same chance of being selected to be paid.
- Remember also, that in addition to what you will earn from the activities, each of you will receive ____ for participating in today's meeting. This money is yours, regardless of what happens during the activities. It will be paid to you in cash together with your earnings from the activities.
- It is real money, which you will be allowed to keep for yourself or do what you wish. This money will paid to you in cash at the end of the meeting.

• During the activities you will make your decisions using paper slips [show slips], each representing 100 Rs. These paper slips will be converted into cash when you get paid at the end of the meeting.

CONFIDENTIALITY

- Your decisions and your payment are private and confidential. Nobody, apart from a member of our team will know what you earned, and he/she will not tell anyone.
- You all have a dark bag. You will have to make your decisions inside the bags, so that nobody else can see what you decide.

Instructions for preferences game (Task 1)

We are now ready to begin a task. Let me remind you that you may not ask questions or talk while you are here in the group. If you have any questions, you may raise your hand and I (the enumerator) or my assistant(s) will come answer your question privately. This is NOT the same task that you just performed, so be sure to listen to the instructions carefully.

Who will be your partner in this task? You remember that earlier we asked you to draw a card. Half of you drew yellow cards, the other half drew green cards. Your partner for this task is determined by the color of the card you drew.

- Those of you who drew a green card will be paired with a stranger in the other room. None of you will know exactly with whom you are paired. Only [researcher's name] knows who is matched with whom, and she/he will never tell anyone. [If this is not the first task: Your partner in this task is the same as the one in the previous task.]
- Those of you who drew a yellow card will be paired with their spouse in the other room.

Do you have questions on who your partner will be in this task? If you have questions, please raise your hand and I will come to you to answer your question privately.

[If this is not the first task: Your partner for this task is the same as the one for the previous task(s). That is, for those of you who drew a green card, your partner will be the same stranger in the other room that was paired with you in the previous task(s), while for those of you who drew a yellow card, your partner will be your spouse in the other room.]

Part 1:

I have here three different flavors of juice – apple, pineapple and orange. Before we begin this task, I would like you to taste each of these flavors and rank them on the basis of

how much you like them. You should rank your favored flavor as number 1, your second-favored flavor as number 2, and your least favored flavor as number 3. You cannot rank two flavors equally. My assistant(s) will offer you a sample of the three flavors of juice, and then you should write down your ranking on the sheet we will provide you. [Distribute a sheet with pictures of the 3 fruits, subjects should write a number next to each fruit representing the ranking.]

Does anyone have any questions? Please raise your hand and my assistant or I will come and address your query.

Part 2:

Your partner in the other room has also been asked to rank the three flavors of juice. We would like you to guess your partner's ranking. We will now distribute a sheet, where you can write your guess. We will give you Rs. ___ for guessing correctly! This money will be paid to you at the end of all activities, on top of your earnings from the task that is randomly selected to be paid.

Part 3:

Now, we will distribute to half of you a sheet, containing the ranking given by your partner. The others will not know how your partner ranked the juice flavors.

[The experimenter and assistants distribute to a randomly selected half of participants (half from each group) the partner's ranking sheet.]

Now I would like for you to make two decisions:

- Choose what flavor you would like to consume.
- Choose a flavor for your partner to consume. It does not have to be the same flavor that you choose for yourself, nor it must necessarily be your partner's preferred flavor, if you know it.
- In the other room, your partner is being asked to do the same.
- There is a fifty percent chance that you will be given the flavor that you chose for yourself, and a fifty percent chance that you will be given the flavor that your partner chose for you. Similarly, your partner has a fifty percent chance to be given the flavor that he or she chose for him or herself, and a fifty percent chance to be given the flavor that you chose for him or her.
- Neither you nor your partner will be able to exchange the juice you are given with anyone else.

Shall we begin? Does anyone have any questions? Please raise your hand and my assistant or I will come and address your query.

We will now distribute a decision sheet, where you can mark your choices [Distribute a decision sheet, with space to record one choice for the subject and one for the partner]

Please fill in your choice in the sheet of paper in front of you and fold it to let us know you are done. My assistants and I will come and collect your decision sheet.

Part 4:

We will now call you one by one to the back of the room and give you your juice. We will fill a large glass of juice for you [Show glass: the glass should be opaque, so that others cannot see how much juice is in it]. Remember, there is a fifty percent chance that you will get your favorite flavor, and a fifty percent chance that you will get the flavor that your partner picked for you. How will we decide if you'll get your favorite flavor or your partner's pick? We will toss a coin when we come to you. If the coin toss yields heads, then you will be given your favorite flavor; if tails, your partner's pick.

When we call you to give you your juice, before knowing whether you'll get your favorite flavor or your partner's pick for you (i.e. before tossing the coin), we will give you the opportunity to make sure you get your favorite flavor.

How? If you are willing to give up some of the juice, we will give you your favorite flavor of juice for sure. So, if you choose to have your favorite juice for sure, you will be given only half a glass of it. If instead you choose to have your favorite juice with a fifty percent chance, or your partner's pick with a fifty percent chance, then you'll be given a full glass of it.

We will now call you one by one.

[At individual meetings] Here I have the piece of paper with your ranking of the juice flavors, another piece of paper with your partner's pick for you, and a coin that I will toss to determine if you will get one full glass of your favorite flavor or of your partner's pick.

Would you like me to toss the coin and get a full glass of juice, or would you like to get your half a glass of your favorite flavor for sure? [record decision and implement it].

Instructions for dictator game (Task 2)

[Note: before each session, the order of tasks 1-3 is randomized]

We are now ready to begin another/the first task. Let me remind you that you may not ask questions or talk while you are here in the group. If you have any questions, you may raise your hand and I (the enumerator) or my assistant(s) will come answer your question privately. [If this is not the first task] This is NOT the same task that you just performed, so be sure to listen to the instructions carefully.

• This task is performed by pairs of individuals. Each pair is made up of a Player 1 and a Player 2. We will play two rounds of this task.

- Each of you will perform this task with someone from the other room.
- Who your partner is depends on the color of the card you drew earlier, as I will explain to you shortly.
- [researcher's name] will provide \$10 to Player 1 in each pair of players...
- Player 1 must decide how to divide this money between himself or herself and Player 2. Player 1 may allocate between \$0 and \$10 to Player 2.
- Player 2 takes home whatever Player 1 allocates to them, and Player 1 takes home whatever he or she does not allocate to Player 2.

Who will be your partner in this task? You remember that earlier we asked you to draw a card. Half of you drew yellow cards, the other half drew green cards. Your partner for this task is determined by the color of the card you drew.

- Those of you who drew a green card are paired with a stranger in the other room. None of you will know exactly with whom you are paired. Only [researcher's name] knows who is matched with whom, and she/he will never tell anyone.
- Those of you who drew a yellow card are paired with your spouse in the other room.

Do you have questions on who your partner is for this task? If you have questions, please raise your hand and I will come to you to answer your question privately.

[If this is not the first task: Your partner for this task is the same as the one for the previous task(s). That is, for those of you who drew a green card, your partner is the same stranger in the other room that was paired with you in the previous task(s), while for those of you who drew a yellow card, your partner is your spouse in the other room.]

We now run through 5 examples to show how the task might be performed.

[Notes: the researchers and assistants work through the examples and test questions with paper slips, each representing a 100 Rs note, on a flat surface with a line drawn on it demarcating the areas assigned to Players 1 and 2. Each of the examples presented below is presented either as an example or used as a test question as required. If more test questions are needed the researcher or assistant begin again with the first example above. The script below is written assuming that 6 more examples were given, 3 presented as test scenarios/practice rounds, i.e., the subjects are asked questions about the amounts the subjects would take home. The 11 examples/tests – 5 above, 6 below – cover the full set of possible choices for Player 1.]

1. Here is the \$10. Imagine that Player 1 chooses to allocate \$9 to Player 2. Then, Player 2 will go home with \$9 and Player 1 will go home with \$1 (\$10 minus \$9 equals \$1).

- 2. Here is another example. Imagine that Player 1 chooses to allocate \$2 to Player 2. Then, Player 2 will go home with \$2 and Player 1 will go home with \$8 (\$10 minus \$2 equals \$8).
- 3. Here is another example. Imagine that Player 1 chooses to allocate \$5 to Player 2. Then, Player 2 will go home with \$5 and Player 1 will go home with \$5 (\$10 minus \$5 equals \$5).
- 4. Here is another example. Imagine that Player 1 chooses to allocate \$7 to Player 2. Then, Player 2 will go home with \$7 and Player 1 will go home with \$3 (\$10 minus \$7 equals \$3).
- 5. Here is another example. Imagine that Player 1 chooses to allocate zero to Player 2. Then, Player 2 will go home with zero and Player 1 will go home with \$10 (\$10 minus zero equals \$10).

[The experimenter and assistants hand out two envelopes for each subject. Each envelope features the subject's ID. The two envelopes are of different color. Moreover, Player 1's [2's] envelope has a 1 [2] written on it.]

We will now practice the task together. You will first practice the task as Player 1. You have been handed two envelopes. The yellow [or other color] one with 10 paper slips in it is the one that determines Player 1's payment. The other envelope, the blue [or other color] one, is empty and the paper slips you put in it will determine the payment to Player 2. As we work through the following examples, please put the paper slips into the empty envelope as indicated by the examples. We will walk around the room to check if your allocation matches the one from the example. This is important, because it allows us to make sure that everyone understands the task and how to make the decision.

Here are some more examples [The experiment assistants go around the room to check that subjects correctly place the paper slips into the envelopes. The experimenter explains the task again if mistakes are discovered]:

- 1. Imagine that Player 1 chooses to allocate \$10 to Player 2. Please place the paper slips into the blue envelope corresponding to this decision. How much will Player 2 go home with? And how much will Player 1 go home with? [Player 2 will go home with \$10 and Player 1 will go home with zero (\$10 minus \$10 equals zero).]
- 2. Here is another example. Imagine that Player 1 chooses to allocate \$4 to Player 2. Please place the paper slips into the blue envelope corresponding to this decision. How much will Player 2 go home with? And how much will Player 1 go home with? [Player 2 will go home with \$4 and Player 1 will go home with \$6 (\$10 minus \$4 equals \$6).]
- 3. Here is another example. Imagine that Player 1 chooses to allocate \$6 to Player 2. Please place the paper slips into the blue envelope corresponding to this decision. How much will Player 2 go home with? And how much will Player 1 go home with?

[Player 2 will go home with \$6 and Player 1 will go home with \$4 (\$10 minus \$6 equals \$4).]

- 4. Suppose that Player 1 chooses to allocate \$1 to Player 2. Please place the paper slips into the blue envelope corresponding to this decision. In this case, how much will Player 1 go home with? [\$9] And how much will Player 2 go home with? [\$1]
- 5. Now try this one. Suppose that Player 1 chooses to allocate \$8 to Player 2. Please place the paper slips into the blue envelope corresponding to this decision. In this case, how much will Player 1 go home with? [\$2] And how much will Player 2 go home with? [\$8].
- 6. Now try this one. Suppose that Player 1 chooses to allocate \$3 to Player 2. Please place the paper slips into the blue envelope corresponding to this decision. In this case, how much will Player 1 go home with? [\$7]. And how much will Player 2 go home with? [\$3].
- [Before each session, the order of rounds is randomly determined] You will all perform one round as player 1 and one round as player 2. You will first perform the task as Player 1 [or 2, depending on randomization], and then perform the task as Player 2 [or 1].
- We don't know yet whether you will be paid for this task, nor whether you will be paid for your decisions as Player 1 or as Player 2. How will we choose whether to pay you for this task, and whether to pay you as Player 1 or Player 2? After we have finished performing all the tasks, we will first draw a number from the hat [show again numbers and hat] to determine which task will be paid. If we draw the number 1 from the hat, then it means that this task is the one selected to be paid. If so, we will toss a coin: if heads come up then you will be paid as Player 1; if tails come up, we will pay you as Player 2.

[For Player 1s] You will now perform the task as Player 1. You have been handed two envelopes. The yellow [or other color] one with 10 paper slips in it is the one that determines your payment. The other envelope, the blue [or other color] one, is empty and the paper slips you put in it will determine the payment to Player 2. Please put the paper slips you want to give to player to the empty envelope. Please make sure your choice is not observed by others in the room. You must now wait while the rest of the players, finish performing the task. [If Player 1 is selected to be the first role to be played] Then we will play the second round of this task, where you are Player 2.

[The experimenter and assistants collect the envelopes.]

[For Player 2s] You will now perform the task as Player 2. Player 1 in the other room who has been matched with you has allocated a sum of money to you. After we finish performing all the activities, if this task and the role of Player 2 is the one selected to be paid I will pay you what Player 1 has allocated to you.

We will now perform another task/We will now take a break. [Researcher's name] will pay you for this task [point to the pile of envelopes to demonstrate the amount] after we finish all the tasks, if this task is the one selected to be paid.

Instructions for taking game (Task 3)

We are now ready to begin another/the first task. Let me remind you that you may not ask questions or talk while you are here in the group. If you have any questions, you may raise your hand and I (the enumerator) or my assistant(s) will come answer your question privately. [If this is not the first task: This is NOT the same task that you just performed, so be sure to listen to the instructions carefully.]

- This task is performed by pairs of individuals. Each pair is made up of a Player 1 and a Player 2. We will play two rounds of this task.
- Each of you will perform this task with someone from the other room.
- Who your partner will be depends on the color of the card you drew earlier, as I will explain to you shortly.
- [researcher's name] will provide \$10 to Player 2 in each pair of players...
- Player 1 (not Player 2) decides how to divide this money between himself or herself and Player 2. Player 1 must allocate between \$0 and \$10 to himself, leaving the rest for player 2.
- Player 2 takes home whatever Player 1 leaves them with, and Player 1 takes home whatever he or she does not leave to Player 2.

Who will be your partner in this task? You remember that earlier we asked you to draw a card. Half of you drew yellow cards, the other half drew green cards. Your partner for this task is determined by the color of the card you drew.

- Those of you who drew a green card will be paired with a stranger in the other room. None of you will know exactly with whom you are paired. Only [researcher's name] knows who is matched with whom, and she/he will never tell anyone. [If this is not the first task: Your partner in this task is the same as the one in the previous task.]
- Those of you who drew a yellow card will be paired with their spouse in the other room.

Do you have questions on who your partner will be in this task? If you have questions, please raise your hand and I will come to you to answer your question privately.

[If this is not the first task: Your partner for this task is the same as the one for the previous task(s). That is, for those of you who drew a green card, your partner will be the same stranger in the other room that was paired with you in the previous task(s), while for those of you who drew a yellow card, your partner will be your spouse in the other room.]

We will now run through 5 examples to show you how the task might be performed:

[Notes: the researchers and assistants work through the examples and test questions with paper slips, each representing a 100 Rs note, on a flat surface with a line drawn on it demarcating the areas assigned to Players 1 and 2. Each of the examples presented below is presented either as an example or used as a test question as required. If more test questions are needed the researcher or assistant begin again with the first example above. The script below is written assuming that 6 more examples were given, 3 presented as test scenarios/practice rounds, i.e., the subjects are asked questions about the amounts the subjects would take home. The 11 examples/tests – 5 above, 6 below – cover the full set of possible choices for Player 1.]

- 1. Here is the \$10 given to Player 2. Imagine that Player 1 chooses to leave \$9 to Player 2. Then, Player 2 will go home with \$9 and Player 1 will go home with \$1 (\$10 minus \$9 equals \$1).
- 2. Here is another example. Imagine that Player 1 chooses to leave \$2 to Player 2. Then, Player 2 will go home with \$2 and Player 1 will go home with \$8 (\$10 minus \$2 equals \$8).
- 3. Here is another example. Imagine that Player 1 chooses to leave \$5 to Player 2. Then, Player 2 will go home with \$5 and Player 1 will go home with \$5 (\$10 minus \$5 equals \$5).
- 4. Here is another example. Imagine that Player 1 chooses to leave \$7 to Player 2. Then, Player 2 will go home with \$7 and Player 1 will go home with \$3 (\$10 minus \$7 equals \$3).
- 5. Here is another example. Imagine that Player 1 chooses to leave zero to Player 2. Then, Player 2 will go home with zero and Player 1 will go home with \$10 (\$10 minus zero equals \$10).

[The experimenter and assistants hand out two envelopes for each subject. Each envelope features the subject's ID. The two envelopes are of different color. Moreover, Player 1's [2's] envelope has a 1 [2] written on it.]

We will now practice the task together. You will first practice the task as Player 2. You have been handed two envelopes. The blue [or other color] one with 10 paper slips in it is the one that determines Player 2's payment. The other envelope, the yellow [or other color] one, is empty and the paper slips you put in it will determine the payment to Player 1. As we work through the following examples, please put the paper slips into the empty envelope as indicated by the examples. We will walk around the room to check if

your allocation matches the one from the example. This is important, because it allows us to make sure that everyone understands the task and how to make the decision.

Here are some more examples [The experiment assistants go around the room to check that subjects correctly place the paper slips into the envelopes. The experimenter explains the task again if mistakes are discovered]:

- 1. Imagine that Player 1 chooses to leave \$10 to Player 2. Please place the paper slips into the blue envelope corresponding to this decision. How much will Player 2 go home with? And how much will Player 1 go home with? [Player 2 will go home with \$10 and Player 1 will go home with zero (\$10 minus \$10 equals zero).]
- 2. Here is another example. Imagine that Player 1 chooses to leave \$4 to Player 2. Please place the paper slips into the blue envelope corresponding to this decision. How much will Player 2 go home with? And how much will Player 1 go home with? [Player 2 will go home with \$4 and Player 1 will go home with \$6 (\$10 minus \$4 equals \$6).]
- 3. Here is another example. Imagine that Player 1 chooses to leave \$6 to Player 2. Please place the paper slips into the blue envelope corresponding to this decision. How much will Player 2 go home with? And how much will Player 1 go home with? [Player 2 will go home with \$6 and Player 1 will go home with \$4 (\$10 minus \$6 equals \$4).]
- 4. Suppose that Player 1 chooses to leave \$1 to Player 2. In this case, how much will Player 1 go home with? [\$9] And how much will Player 2 go home with? [\$1]
- 5. Now try this one. Suppose that Player 1 chooses to leave \$8 to Player 2. Please place the paper slips into the blue envelope corresponding to this decision. In this case, how much will Player 1 go home with? [\$2] And how much will Player 2 go home with? [\$8].
- 6. Now try this one. Suppose that Player 1 chooses to leave \$3 to Player 2. Please place the paper slips into the blue envelope corresponding to this decision. In this case, how much will Player 1 go home with? [\$7]. And how much will Player 2 go home with? [\$3].
- [Before each session, the order of rounds is randomly determined] You will all perform one round as Player 1 and one round as Player 2. You will first perform the task as Player 1 [or 2, depending on randomization], and then perform the task as Player 2 [or 1].
- We don't know yet whether you will be paid for this task, nor whether you will be paid for your decisions as Player 1 or as Player 2. How will we choose whether to pay you for this task, and whether to pay you as Player 1 or Player 2? After we have finished performing all the tasks, we will first draw a number from the hat [show again numbers and hat] to determine which task will be paid. If we draw the

number 1 from the hat, then it means that this task is the one selected to be paid. If so, we will toss a coin: if heads come up then you will be paid as Player 1; if tails come up, we will pay you as Player 2.

[For Player 1s] You will now perform the task as Player 1. You have been handed two envelopes. The blue [or other color] one with 10 paper slips in it is the one that determines Player 2's payment. The other envelope, the yellow [or other color] one, is empty and the paper slips you put in it will determine your payment. Please put the paper slips you want to allocate to yourself in the empty envelope. Please make sure your choice is not observed by others in the room. You must now wait while the rest of the players, finish performing the task. [If Player 1 is selected to be the first role to be played] Then we will play the second round of this task, where you are Player 2.

[The experimenter and assistants collect the envelopes.]

[For Player 2s] You will now perform the task as Player 2. Player 1 in the other room who has been matched with you has left you with a sum of money. After we finish performing all the activities, if this task and the role of Player 2 is the one selected to be paid I will pay you what Player 1 has left you with.

We will now perform another task/We will now take a break. [Researcher's name] will pay you for this task [point to the pile of envelopes to demonstrate the amount] after we finish all the tasks, if this task is the one selected to be paid.

Instructions for ultimatum game (Task 4)

We are now ready to begin another/the first task. Let me remind you that you may not ask questions or talk while you are here in the group. If you have any questions, you may raise your hand and I (the enumerator) or my assistant(s) will come answer your question privately. [If this is not the first task: This is NOT the same task that you just played, so be sure to listen to the instructions carefully.]

- This task is performed by pairs of individuals. Each pair is made up of a Player 1 and a Player 2. We will play two rounds of this task.
- Each of you will perform this task with someone from the other room.
- Who your partner will be depends on the color of the card you drew earlier, as I will explain to you shortly.
- [researcher's name] will provide \$10 to Player 1 in each pair of players..
- Player 1 decides how to divide this money between him or herself and Player 2. Player 1 must allocate between \$0 and \$10 to himself, leaving the rest for Player 2.
- Before hearing the offer made to them by Player 1, Player 2 has to state whether he or she would accept or reject each of the possible offers between \$0 and \$10 that Player 1 could have made.

• If Player 2 has stated that he or she would accept Player 1's offer, then Player 2 gets the amount of the offer and Player 1 gets the remainder. If Player 2 has stated that he or she would reject Player 1's offer, then Player 1 and Player 2 receive no money for this task.

Who will be your partner in this task? You remember that earlier we asked you to draw a card. Half of you drew yellow cards, the other half drew green cards. Your partner for this task is determined by the color of the card you drew.

- Those of you who drew a green card will be paired with a stranger in the other room. None of you will know exactly with whom you are paired. Only [researcher's name] knows who is matched with whom, and she/he will never tell anyone. [If this is not the first task: Your partner in this task is the same as the one in the previous task.]
- Those of you who drew a yellow card will be paired with their spouse in the other room.

Do you have questions on who your partner will be in this task? If you have questions, please raise your hand and I will come to you to answer your question privately.

[If this is not the first task: Your partner for this task is the same as the one for the previous task(s). That is, for those of you who drew a green card, your partner will be the same stranger in the other room that was paired with you in the previous task(s), while for those of you who drew a yellow card, your partner will be your spouse in the other room.]

We will now run through 5 examples to show you how the task might be performed:

[Notes: the researchers and assistants work through the examples and test questions with paper slips, each representing a 100 Rs note, on a flat surface with a line drawn on it demarcating the areas assigned to Players 1 and 2. Each of the examples presented below is presented either as an example or used as a test question as required. If more test questions are needed the researcher or assistant begin again with the first example above. The script below is written assuming that 6 more examples were given, 3 presented as test scenarios/practice rounds, i.e., the subjects are asked questions about the amounts the subjects would take home. The 11 examples/tests – 5 above, 6 below – cover the full set of possible choices for Player 1.]

1. Here is the first example. Imagine that Player 1 offers \$9 to Player 2. Now, before hearing about this, Player 2 has stated that he would reject an offer of \$9 from Player 1. (Player 2 has also stated whether he would accept or reject all the other possible offers that Player 1 might have made, but we will not worry about that now.) Because Player 2 said he would reject \$9, Player 1 goes home with nothing and Player 2 goes home with nothing.

- 2. Here is another example. Imagine that Player 1 offers \$9 to Player 2. Now, before hearing about this, Player 2 has stated that he would accept an offer of \$9 from Player 1. (Player 2 has also stated whether he would accept or reject all the other possible offers that Player 1 might have made, but we will not worry about that now.) In this case, Player 1 goes home with \$1 (\$10 minus \$9 equals \$1) and Player 2 goes home \$9.
- 3. Here is another example. Imagine that Player 1 offers \$2 to Player 2. Now, before hearing about this, Player 2 has stated that he would accept an offer of \$2 from Player 1. (Player 2 has also stated whether he would accept or reject all the other possible offers that Player 1 might have made, but we will not worry about that now.) Because Player 2 said he would accept this offer, Player 1 goes home with \$8 (\$10 minus \$2 equals \$8), and Player 2 goes home with \$2.
- 4. Here is another example. Imagine that Player 1 offers \$2 to Player 2. But now, before hearing about this, Player 2 has stated that he would reject an offer of \$2 from Player 1. (Player 2 also stated whether he would accept or reject each of the other possible offers that Player 1 could have made, but we will not worry about that now.) In this case, Player 1 goes home with nothing, and Player 2 also goes home with nothing.
- 5. Here is another example. Imagine that Player 1 offers \$5 to Player 2. Now, before hearing about this, Player 2 has stated that he would reject an offer of \$5 from Player 1. (Player 2 has also stated whether he would accept or reject all the other possible offers that Player 1 could have made, but we will not worry about that now.) Because Player 2 said he would reject an offer of \$5 from Player, Player 1 goes home with nothing and Player 2 goes home with nothing.
- 6. Here is another example. Imagine that Player 1 offers \$5 to Player 2. Now, before hearing about this, Player 2 has stated that he would accept an offer of \$5 from Player 1. (Player 2 has also stated whether they would accept or reject all the other possible offers that Player 1 could have made, but we will not worry about that now.) In this case, Player 1 goes home with \$5 (\$10 minus \$5 is \$5) and Player 2 goes home with \$5.
- 7. Here is another example. Imagine that Player 1 offers \$7 to Player 2. Now, before hearing about this, Player 2 has stated that he would accept an offer of \$7 from Player 1. (Player 2 has also stated whether he would accept or reject all the other possible offers that Player 1 could have made, but we will not worry about that now.) Because Player 2 said he would accept an offer of \$7, Player 1 goes home with \$3 (\$10 minus \$7 equals \$3). And Player 2 goes home with \$7.
- 8. Here is another example. Imagine that Player 1 offers \$7 to Player 2. But now, before hearing about this, Player 2 has stated that he would reject an offer of \$7 from Player 1. (Player 2 has also stated whether he would accept or reject all the other possible offers that Player 1 might have made, but we will not worry about

that now.) In this case, Player 1 goes home with nothing, and Player 2 goes home with nothing.

- 9. Here is another example. Imagine that Player 1 offers \$0 to Player 2. Now, before hearing about this, Player 2 has stated that he would accept an offer of \$0 from Player 1. (Player 2 has also stated whether he would accept or reject all the other possible offers that Player 1 could have made, but we will not worry about that now.) Because Player 2 said he would accept \$0 from Player 1, Player 1 goes home with \$10 (\$10 minus zero is \$10) and Player 2 goes home with nothing.
- 10. Here is another example. Imagine that Player 1 offers \$0 to Player 2. But this time, before hearing about this offer, Player 2 has stated that he would reject an offer of \$0 from Player 1. (Player 2 has also stated whether he would accept or reject all the other possible offers that Player 1 could have made, but we will not worry about that now.) In this case, Player 1 goes home with nothing and Player 2 goes home with nothing.

[The experimenter and assistants hand out two envelopes for each subject. Each envelope features the subject's ID. The two envelopes are of different color. Moreover, Player 1's [2's] envelope has a 1 [2] written on it.]

We will now practice the task together.

To practice the round of the task in which you have the role of Player 1, you have been handed two envelopes. The yellow [or other color] one with 10 paper slips in it is the one that determines what Player 1's proposes to keep for him or herself. The other envelope, the blue [or other color] one, is empty and the paper slips you put in it will determine the offer you make to Player 2. As we work through the following examples, please put the paper slips into the empty envelope as indicated by the examples. We will walk around the room to check if your allocation matches the one from the example. This is important, because it allows us to make sure that everyone understands the task and how to make the decision.

Here are some more examples [The experiment assistants go around the room to check that subjects correctly place the paper slips into the envelopes. The experimenter explains the task again if mistakes are discovered]:

- 1. Imagine that Player 1 offers \$10 to Player 2. Now, before hearing about this, Player 2 has stated that he would reject an offer of \$10 from Player 1. Player 2 has also stated whether he would accept or reject all the other possible offers that Player 1 could have made, but we will not worry about that now. Then Player 1 goes home with nothing and Player 2 goes home with nothing.
- 2. Imagine now that Player 1 offers \$10 to Player 2. But this time, before hearing about this, Player 2 has stated that he would accept an offer of \$10 from Player 1. Player 2 has also stated whether he would accept or reject all the other possible offers that Player 1 could have made, but we will not worry about that now. Then

- Player 1 goes home with nothing (\$10 minus \$10 equals zero (nothing)) and Player 2 goes home with \$10.
- 3. Imagine that Player 1 offers \$4 to Player 2. Now, before hearing about this, Player 2 has stated that he would accept an offer of \$4 from Player 1. Player 2 has also stated whether he would accept or reject all the other possible offers that Player 1 could have made, but we will not worry about that now. Then, Player 1 goes home with \$6 (\$10 minus \$4 equals \$6). And Player 2 goes home with \$4.
- 4. Imagine again that Player 1 offers \$4 to Player 2. Now, before hearing about this, Player 2 has stated that he would reject an offer of \$4 from Player 1. Player 2 has also stated whether he would accept or reject all the other possible offers that Player 1 could have made, but we will not worry about that now. Then, Player 1 goes home with nothing. And, Player 2 goes home with nothing.
- 5. Imagine that Player 1 offers \$6 to Player 2. Now, before hearing about this, Player 2 has stated that he would reject an offer of \$6 from Player 1. Player 2 has also stated whether he would accept or reject all the other possible offers that Player 1 could have made, but we will not worry about that now. Then Player 1 goes home with nothing and Player 2 goes home with nothing.
- 6. Imagine that Player 1 offers \$6 to Player 2. Now, before hearing about this, Player 2 has stated that he would accept an offer of \$6 from Player 1. Player 2 has also stated whether he would accept or reject all the other possible offers that Player 1 could have made, but we will not worry about that now. Then Player 1 goes home with \$4 (\$10 minus \$6 equals \$4). And Player 2 goes home with \$6.

Test question formats:

- 7. Suppose that Player 1 offers \$1 to Player 2 and that, before hearing about this, Player 2 has stated that he would accept an offer of \$1. In this case, how much will Player 1 go home with? [\$9] And how much will Player 2 go home with? [\$1].
- 8. And what if, before hearing about this, Player 2 has stated that he would reject an offer of \$1. In this case, how much will Player 1 go home with? [nothing] And how much will Player 2 go home with? [nothing]
- 9. Now try this one. Suppose that Player 1 offers \$8 to Player 2 and that, before hearing about this, Player 2 has stated that he would accept an offer of \$8. In this case, how much will Player 1 go home with? [\$2] And how much will Player 2 go home with? [\$8].
- 10. And what if, before hearing about this, Player 2 has stated that he would reject an offer of \$8. In this case, how much will Player 1 go home with? [nothing] And how much will Player 2 go home with? [nothing]
- 11. Now try this one. Suppose that Player 1 offers \$3 to Player 2 and that, before hearing about this, Player 2 has stated that he would reject an offer of \$3. In this

- case, how much will Player 1 go home with? [\$0] And how much will Player 2 go home with? [\$0]
- 12. And what if, before hearing about this, Player 2 has stated that he would accept an offer of \$3. In this case, how much will Player 1 go home with? [\$7] And how much will Player 2 go home with? [\$3]

To practice the round of the task in which you have the role of Player 2, you have been handed a decision sheet. The decision sheet shows you the 11 possible allocations that Player 1 can offer to Player 2. For each possible allocation, Player 2 has to decide whether he would accept that offer or not. If an offer is accepted, Player 1 and Player 2 are paid according to the corresponding allocation. If an offer is not accepted, then both players are paid 0 for this task. Player 2 decides whether to accept or reject an offer by ticking the yes or no box next to the offer.

Now please practice the round of the task in which you have the role of Player 2 by filling out the decision sheet, accepting or rejecting each possible offer made by Player 1. We will walk around the room to check if you have any problems filling out the decision sheet. This is important, because it allows us to make sure that everyone understands the task and how to make the decision.

- [Before each session, the order of rounds is randomly determined] You will all perform one round as player 1 and one round as player 2. You will first perform the task as Player 1 [or 2, depending on randomization], and then perform the task as Player 2 [or 1].
- We don't know yet whether you will be paid for this task, nor whether you will be paid for your decisions as Player 1 or as Player 2. How will we choose whether to pay you for this task, and whether to pay you as Player 1 or Player 2? After we have finished performing all the tasks, we will first draw a number from the hat [show again numbers and hat] to determine which task will be paid. If we draw the number 1 from the hat, then it means that this task is the one selected to be paid. If so, we will toss a coin: if heads come up then you will be paid as Player 1; if tails come up, we will pay you as Player 2.

[For Player 1s] You will now perform the task as Player 1. You have been handed two envelopes. The yellow [or other color] one with 10 paper slips in it is the one that determines what you propose to keep for yourself. The other envelope, the blue [or other color] one, is empty and the paper slips you put in it will determine the offer you make to Player 2. Please put the paper slips you want to give to player to the empty envelope. Please make sure your choice is not observed by others in the room. You must now wait while the rest of the players finish performing the task. [If Player 1 is selected to be the first role to be played] Then we will play the second round of this task, where you are Player 2.

[The experimenter and assistants collect the envelopes.]

[For Player 2s] You are a Player 2. Player 1 has allocated a sum of money to you. This money is in an envelope filled by someone in the other room. Before you know Player 1's offer to you, tell me for each possible offer Player 1 could make whether you would accept or reject it [Hand subjects a sheet with different possible offer and have them select the ones they will accept and those they will reject. Each decision sheet is marked with the subject ID]. These decisions will determine what you actually receive once we see what Player 1 has offered you. Please note that you will not get a chance to change your mind after the envelope has been handed over. [Occasionally, when it seemed necessary, the players were given the following reminder...] Remember that Player 1's offer is already in an envelope. Nothing you decide now can change what is in it.

Now please make your decisions by filling out the decision sheet, accepting or rejecting each possible offer made by Player 1. Then fold the decision sheet in half, so that nobody can see your choices, and we will come to collect them.

[The experimenter and assistants collect the decision sheets, which depict graphically the following allocations and questions:

- 1. If Player 1 offered you \$10 and kept \$0 for him or herself would you accept or reject?
- 2. If Player 1 offered you \$9 and kept \$1 for him or herself would you accept or reject?
- 3. If Player 1 offered you \$8 and kept \$2 for him or herself would you accept or reject?
- 4. If Player 1 offered you \$7 and kept \$3 for him or herself would you accept or reject?
- 5. If Player 1 offered you \$6 and kept \$4 for him or herself would you accept or reject?
- 6. If Player 1 offered you \$5 and kept \$5 for him or herself would you accept or reject?
- 7. If Player 1 offered you \$4 and kept \$6 for him or herself would you accept or reject?
- 8. If Player 1 offered you \$3 and kept \$7 for him or herself would you accept or reject?
- 9. If Player 1 offered you \$2 and kept \$8 for him or herself would you accept or reject?
- 10. If Player 1 offered you \$1 and kept \$9 for him or herself would you accept or reject?
- 11. If Player 1 offered you \$0 and kept \$10 for him or herself would you accept or reject?]

We will now perform another tasks/We will now take a break. [Researcher's name] will pay you for this task [point to the pile of envelopes to demonstrate the amount] after we finish all the tasks, if this task is the one selected to be paid.

Instructions for Norm Elicitation game (Task 5)

For this task, I will read to you descriptions of a series of situations. These descriptions correspond to situations in which one person, a woman, must make a decision. For each situation, you will be given a description of the decision faced by the woman. After I read to you the description of the decision, I will describe a choice that the woman might have made, and you should decide whether making that choice would be "socially appropriate" or "socially inappropriate" or By socially appropriate, we mean behavior that is consistent with moral or proper behavior, that is, behavior that most people agree is the "correct" or "moral" thing to do. Another way to think about what we mean is that, if someone were to make a socially inappropriate choice, then someone observing the person's behavior might think poorly of that person or even get angry at that person.

In each of your responses, we would like you to answer as truthfully as possible, based on your opinions of what constitutes socially appropriate or socially inappropriate behavior.

To give you an idea of how the experiment will proceed, we will go through an example and show you how you will indicate your responses. I will now read to you an example of a situation. These cards that I am holding illustrate the situation and the decision sheet. [Experimenter illustrates the situation using a vignette, to make it easier for subjects to understand the situation].

Someone is at a local grocery store. While there, the person notices that someone has left a wallet/bag on the counter. How appropriate would it be to take the wallet for yourself?

If this were the situation we asked you about in the study, you would indicate the extent to which you believe taking the wallet would be "socially appropriate" or "socially inappropriate". Recall that by socially appropriate we mean behavior that most people agree is the "correct" or "moral" thing to do.

You should indicate your choice by filling the decision sheet [Hold up a reproduction of the decision sheet, where the answers are pictured using smiley faces/thumbs up or down]. As you can see, the decision sheet has four symbols on it:

- 2 thumbs down, corresponding to "very socially inappropriate"
- 1 thumb down, corresponding to "somewhat socially inappropriate"
- 1 thumb up, corresponding to "somewhat socially appropriate"
- and 2 thumbs up, corresponding to "very socially appropriate".

This is to help you recognize and remember what each of these options mean.

For example, suppose you thought that taking the wallet was very socially inappropriate. Then, you would indicate your response by selecting the last symbol, the one with the two thumbs down on the decision sheet.

Are there any questions about this example situation or about how to indicate your responses? I will now read to you several situations, all dealing with decisions that a woman might have to make. I will illustrate these situations using vignettes. For each of the choices, I would like you to think whether making that choice is very socially inappropriate, somewhat socially inappropriate, somewhat socially appropriate, or very socially appropriate for a woman to make. To indicate your response, you would place a check mark on the corresponding symbol on the decision sheet [Hold up reproduction of decision sheet again].

How will you get paid for this task? If this task is the one selected to be paid, we will pay you Rs 250 for each of your answers that matches the answer of someone in the other room, in addition to your participation fee. For instance, suppose the example situation above is part of this task, and this task is selected to be paid.

- Suppose your response was "somewhat socially appropriate,". Then you will receive Rs 250 for this question if the answer given by the person in the other room is also "somewhat socially appropriate".
- Suppose your response was "socially inappropriate". Then you will receive Rs 250 for this question if the answer given by the person in the other room is also "socially inappropriate".

Otherwise you would receive only the Rs 1000 participation fee.

Who is the person in the other room, whose answers is compared to your to determine your earnings from this task? It is a different person for each different question. We will explain exactly who this person is when we present each situation.

Do you have any questions? If you have any questions, please raise your hand and wait for the experimenter to come to you.

Question 1

We will now describe the first situation.

Imagine that a woman can buy a scarf for herself using money she has been given by her parents as a gift. She wants to buy a scarf. Her husband offers to go and buy the scarf for her. She can let the husband go shopping for her, or she can go herself. She decides to go shopping by herself.

How appropriate do you think it is for the woman to buy the scarf by herself? Do you think her decision is very socially appropriate, somewhat socially appropriate or very socially inappropriate? Tick the corresponding box in the answer sheet in front of you.

You will receive Rs 250 for this question only if your answer matches that of a randomly selected person in the other room, different from your spouse.

Question 2

I will now tell you about another situation, also dealing with a decision that a woman might have to make. Again, I would like you to think whether making that choice is very socially inappropriate, somewhat socially inappropriate, somewhat socially appropriate, or very socially appropriate. To indicate your response, you would place a check mark on the corresponding symbol on the decision sheet.

Imagine that a woman is running a business from her home. At the end of the month, she has some profits to re-invest. She can ask her husband to re-invest them for her, or she can choose herself, without consulting him. She decides to re-invest her profits in what she thinks best, without consulting her husband.

How appropriate do you think it is for the woman to make the investment decision on her own? Do you think her decision is very socially appropriate, somewhat socially appropriate, somewhat socially inappropriate or very socially inappropriate? Tick the corresponding box in the answer sheet in front of you.

You will receive Rs 250 for this question only if your answer matches that of a randomly selected person in the other room, different from your spouse.

Question 3

We will now describe another situation. This situation is the same as the first one, only this time your payment for this question is determined in a different way, so pay attention.

Imagine that a woman can buy a piece of clothing for herself, using money she has been given by her parents as a gift. She wants to buy a scarf. Her husband offers to go and buy the scarf for her. She can let the husband go shopping for her, or she can go herself. She decides to go shopping by herself.

How appropriate do you think it is for the woman to buy the scarf by herself? Do you think her decision is very socially appropriate, somewhat socially appropriate or very socially inappropriate? Tick the corresponding box in the answer sheet in front of you.

You will receive Rs 250 for this question only if your answer matches that of your spouse in the other room. So note the difference with respect to the first question: there, you would get paid if your answer matched that of a randomly selected person in the other room, different from your spouse. Now, you will get paid for this question if your answer matched that of your spouse in the other room.

Question 4

We will now describe another situation. This situation is the same as the second one, only this time your payment for this question is determined in a different way, so pay attention.

Imagine that a woman is running a business from her home. At the end of the month, she has some profits to re-invest. She can ask her husband to re-invest them for her, or she can choose herself, without consulting him. She decides to re-invest her profits in what she thinks best, without consulting her husband.

How appropriate do you think it is for the woman to make the investment decision on her own? Do you think her decision is very socially appropriate, somewhat socially appropriate, somewhat socially inappropriate or very socially inappropriate? Tick the corresponding box in the answer sheet in front of you.

You will receive Rs 250 for this question only if your answer matches that of your spouse in the other room. So note the difference with respect to the first question: there, you would get paid if your answer matched that of a randomly selected person in the other room, different from your spouse. Now, you will get paid for this question if your answer matched that of your spouse in the other room.

Final Instructions

We have now completed all the tasks. We will now draw one number from this bag to determine which task will be paid [ask one participant to draw a number in front of all other subjects. If task 2, 3 or 4 is drawn, then toss a coin to determine whether they will be paid as Player 1 or 2].

We will now call you one by one to give you your payment. Then you are free to leave.

Thank you all very much for participating in today's activities! Please don't hesitate to ask us questions if you have doubts before you leave.

A2. Second Laboratory Experiment

The study population differs from that of LAB1, in that the experiments were carried out in rural villages in Faisalabad, Punjab (Pakistan). This sample represents agriculture-dependent, low-income households. We conducted 30 lab-in-field sessions in 15 rural villages across Faisalabad. At the time of invitation, all couples were given basic information on the experiment and details on the time, date, and expected duration of the session (2-3 hours).²⁰

Each married couple was also informed of the compensation and expected earnings from participation: a participation fee of Rs. 500 (\$5) (i.e., Rs. 1000 per couple), provided that they stayed for the entire duration of the session; and additional earnings of at most Rs. 1000 (\$10). Informed consent was collected from all participants before the start of each session, and payments were made individually and privately at the end. Individual surveys were conducted at the end of the experiment session. The sequence of events at participant arrival was as follows:

Sequence of events during experiment sessions

- Upon arrival, subject pairs are assigned to their respective gender-specific room.
- No contact is allowed between subjects during the entire experiment. Men and women are seated in separate rooms. Respondents in the same room are seated in compartments separated by cardboard sheets. Contact between subjects in the same room is strongly discouraged but not impossible.
- Each subject in the stranger matching treatment is assigned a partner; this is done without replacement, which means that all subjects in the stranger treatment have one partner and one partner only; by construction, the partner is not the household member they came with
- Subjects in each session played each task one with the spouse and once with a 'stranger' as the partner. The stranger could be of three types stranger of the opposite gender, stranger of the same gender, or paired with a 'computer' that uses numbers generated from a random number generating program. 'Strangers' were randomly allocated at the session level as follows:

Stranger type	Session No.
Stranger: opposite gender	3, 10, 11, 12, 13, 15, 16, 17, 18, 28
Stranger: same gender	1, 2, 19, 20, 21, 22, 24, 26, 29, 30
Computer	5, 6, 7, 8, 9, 14, 23, 25, 27

 $^{^{20}}$ Each experimental session was held in a central location, at less than 10 minutes drive via public transport

• Dictator task is always conducted first, with individuals playing as Player 1 or Player 2 in random order. The dictator task has two rounds - one played with the spouse as a partner, one played with a 'stranger'. In each round, Player 1 allocates a share of a Rs 1000 (\approx \$10) endowment received from the research team to Player 2. The order of rounds is randomised as follows:

Order of round	Session No.
Spouse round, then stranger round	1, 2, 5, 9, 10, 12, 14, 15, 16, 17,
	18, 19, 20, 23, 24, 26, 27, 29
Stranger round, then spouse round	3, 4, 6, 7, 8, 11, 13, 21, 22,
	25, 28, 30

- Preferences task is always played second. The task is played twice, once with the spouse as a partner and once with a stranger as the partner, with stranger type randomised on at a session level as summarized above. The following steps are taken in each round:
 - 1. Participants are given a menu of three food biryani, chicken tikka boti and zarda (sweet rice), and three drink item water, soft drink (coke), rooh afza (local sweet drink), to choose from for their lunch at the end of the session. Participants were asked to both highlight one food and one drink item they would like to consume and cross out the food and drink items that they do not want to consume.
 - 2. Participants are asked to guess their partner's preferences, earning Rs 50 if they guess either the food or the drink correctly and Rs 100 if they guess both.
 - 3. Participants are asked to select a food and drink item for their partners to consume at lunch. Half of the subjects are randomly assigned to the information treatment, done by pair ID codes assigned at the start of the treatment. [This step is not conducted with those paired with a 'computer'.]
 - 4. Participants are asked to select from two options: either consume the food and drink the partner has selected for you OR pay a nominal cost (Rs 5/20/50, randomly drawn out) from their participation fee to consume their own choice for sure.
 - 5. One round spouse or stranger pairing, will be selected at random and participant's final choice will be implemented for serving lunch at the end of the session.
- A norms elicitation task is conducted. Respondents are asked to mark hypothetical decisions regarding spouse and others, against a scale of "appropriateness". The order of questions is randomised.
- Participants are served lunch.
- Individual surveys are conducted

of the dictate receive a fix			a a coin toss. ator task.

We reproduce below the full protocol used in the experiment. The text below was read in Urdu to all participating subjects during the experiment. Square brackets [] contain instructions for enumerators.

Introduction to the community

Thank you all for taking the time to be here today. My name is [experimenter's name], and I will be facilitating this meeting. Helping me today, we also have here [introduce everyone]. Before we start, we would like to remind you that we will give you ____ as a compensation for your time, if you decide to participate. This ____ is not a part of the activity and is yours to keep. We will give you ____ at the end of the meeting, together with any other sum you will earn through the activities.

Purpose: Today, we will conduct several activities in your community. The purpose of these activities is to better understand how people in this community make decisions. The results of the study may eventually be published or part of a book. It is not part of a development project of any sort. Your community and other communities around Faisalabad were selected to participate from a large group of potential communities.

Activities

We will perform several tasks here today. For these activities, we will select 24 participants. In a moment, I will explain how we will select the participants. Before that, I want to make some general comments. The participants will be performing some tasks in exchange for real money that they will be able to take home. You should understand that this is not my money. It is money given to me by Lahore School, to use to conduct a research study. As we told you when we invited you to come here, the meeting may take 3 hours, so if you think you will not be able to stay that long without leaving please let us know now. [Couples who cannot stay for the length of the meeting should leave before they enter the lottery to participate. They do not get paid, as stated in the invitation] Those of you who cannot stay can leave now. Thank you all for taking the time to come today.

- We only need 24 individuals to participate in these tasks. Thus, unfortunately, not all of you will be able to participate.
- We will have a lottery to determine who will participate.
- To complete the lottery, we will take the coupon you came with today, which has your name on, and fold the coupon in half.
- Next, we will place your folded coupon of paper in this bag.
- This means that we need one coupon for each couple present here today.

- We will then ask one of you to draw 12 pieces of paper from this bag containing your coupons.
- Those whose names will be drawn will stay here and participate in the tasks, while the others will go home.
- We will give another coupon to those of you who will not be drawn to participate today: this coupon will guarantee that you will participate, if you come to a future meeting
- When we give you this coupon, we will show you the dates of the future meetings, so that you can tell us when you would like to come again

Is this clear to everyone? Does anyone have any questions on how we will select the 24 participants?

[Set aside the people with the coupons, collecting the coupons from them. Then proceed with the random draw of names.]

Those of you, whose names have not been called, can leave now. Thank you all for taking the time to come today.

[Pay show up fee to all subjects who have to leave (hand out pre-prepared envelopes containing ____ to each individual in the couple and have them sign a receipt). Then, after people have left, proceed]

We will now ask you to draw a nametag from this bag. This nametag will determine your ID for the activities. You are given an ID to preserve your anonymity: your name will not be kept anywhere in our records, only your ID.

Consent

- Before we begin, I will explain the basic activities we will do together, and the rules that we will follow.
- Read Consent Statement:

If you wish to participate, please say, "I do. If you do not wish to participate, please advise us. You will be free to leave then. You will not be able to stay in the activity room(s) if you do not wish to participate.

You will be matched with a partner for some of the tasks that you will perform today. We will explain more about your partner later.

We will now take all women to one room, and all men to another room. Please follow [Assistant's name] if you are a woman, or [Assistant's name] if you are a man.

[Take the selected participants into the rooms and have them sit. The Assistant directs each subject to her allocated seat.]

Welcome, and thank you again.

- Before we proceed any further, let me stress something that is very important. Many of you were invited here without understanding very much about what we are planning to do today. If at any time you find that this is something that you do not wish to participate in for any reason, you are of course free to leave at anytime. If you do choose to leave, you won't be able to come back into the activity room(s) until everyone if finished performing all the activities.
- Before we start, please make sure your mobile phones are switched off, to avoid interruptions during the meeting.
- If you have heard about activities that have been conducted here in the past you should try to forget everything that you have been told. These are completely different tasks.
- Please also be advised, there are no right or wrong choices, so you should choose whatever you think is best for yourself and not look at your neighbor's choices. It is important to remember that not everyone will win the same amount in the task. Everyone will still receive the ____ payment for participation, regardless of how much you win in the task
- We are about to begin. It is important that you listen as carefully as possible to the instructions, because only people who understand the tasks will actually be able to perform them. I will run through some examples to make sure you understand.
- You cannot ask questions out loud or talk about the tasks with anyone else while we are here together.
- If you have questions at any time during the meeting, please raise your hand and ask, and we will come to you and answer them in private.
- I will read through a script to explain all the activities that we will perform here today. As you may know, these activities are conducted in other localities beside this one, so it is very important that people in every locality receive exactly the same information, and this is the reason why I must read from this script.

NO TALKING

- I will now say something very important. You cannot ask questions out loud or talk about the tasks with anyone else while we are here together.
- If you need to ask a question at any time, please raise your hand and I will come to you so I can answer your question privately.
- I will explain the tasks, do demonstrations, and let you practice the tasks before we perform them for real. These demonstrations and practices are to help you understand the rules and clarify any questions.

- Please be sure that you obey these rules because it is possible for one person to spoil the tasks for everyone by talking in front of the group. If this happens, we will not be able to continue forward with the tasks today and you will not be paid for the tasks.
- Is this clear to everyone? Does anyone have any questions so far about what will go on today?

[If anyone asks a question out loud, explain again that all questions must be asked in private].

REAL PAYMENT

- In today's activities, you will have the opportunity to receive a cash payment. The amount that you will receive depends on your decisions and on the decisions of others. It also depends on what task is selected to be paid.
- Remember that at the end of all the activities, we will draw a number from a hat. That number will determine for which task you will be paid. This means that each task that you perform has the same chance of being selected to be paid.
- Remember also, that in addition to what you will earn from the activities, each of you will receive Rs 150 for participating in today's meeting. This money is yours, regardless of what happens during the activities. It will be paid to you in cash together with your earnings from the activities.
- It is real money, which you will be allowed to keep for yourself or do what you wish. This money will paid to you in cash at the end of the meeting.
- During the activities you will make your decisions using paper slips [show slips], each representing 100 Rs. These paper slips will be converted into cash when you get paid at the end of the meeting.

CONFIDENTIALITY

- Your decisions and your payment are private and confidential. Nobody, apart from a member of our team will know what you earned, and he/she will not tell anyone.
- We will put up these partitions between you every time you have to take a decision. You will make your decisions behind the partitions, so that nobody else can see what you decide.

Instructions for dictator game, round 1 (Task 1)

We are now ready to begin the first task. Let me remind you that you may not ask questions or talk while you are here in the group. If you have any questions, you may

raise your hand and I (the enumerator) or my assistant(s) will come answer your question privately.

INTRODUCTION

- This task is performed by pairs of individuals. Each pair is made up of a Player 1 and a Player 2.
- Researcher [name] will provide Rs 1000 to Player 1 in each pair of players.
- Player 1 must decide how to divide this money between him or herself and Player 2. Player 1 must allocate between Rs 0 and the total Rs 1000 to Player 2.
- Player 2 takes home whatever Player 1 allocates to him or her, and Player 1 takes home whatever he or she does not allocate to Player 2.
- If spouse matching performed first: In this task, your spouse will be your partner.
- If stranger matching performed first: In this task, your partner will be the [stranger of the same gender/stranger of the opposite gender/computer â€" as randomized for the session] you were paired with in the previous task.
- Notice, your partner will also be making a decision for the allocation of this money.
- This means that you will all perform one round as Player 1 and one round as Player 2. You will first perform the task as Player 1, and then perform the task as Player 2.
- How will we choose whether to pay you for this task, and whether to pay you as Player 1 or Player 2? After we have finished performing all the tasks, we will first draw a number from the hat [show again numbers and hat] to determine which task will be paid. If we draw the number 1 from the hat, then it means that this task is the one selected for payment. If so, we will toss a coin: if heads come up then you will be paid as Player 1; if tails come up, we will pay you as Player 2.
- Is this clear to everyone? Please raise your hands if you have any questions and I will come and answer them privately.

We will now run through 5 examples to show you how the task might be performed.

[Notes: the researchers and assistants work through the examples and test questions with paper slips, each representing a Rs 100 note. They also take from and place the paper slips into two envelopes identical to the ones to be given to subjects, so as to demonstrate fully what subjects have to do. Each of the examples presented below is presented either as an example or used as a test question as required. If more test questions are needed the researcher or assistant begin again with the first example above. The script below is written assuming that 6 more examples were given, 3 presented as test scenarios/practice rounds, i.e., the subjects are asked questions about the amounts the subjects would take home. The 11 examples/tests, 5 above, 6 below, cover the full set of possible choices for Player 1.]

- 1. Here is the Rs1000. Imagine that Player 1 chooses to allocate Rs900 to Player 2. Then, Player 2 will go home with Rs900 and Player 1 will go home with Rs100 (Rs1000 minus Rs900 equals Rs100).
- 2. Here is another example. Imagine that Player 1 chooses to allocate Rs200 to Player 2. Then, Player 2 will go home with Rs200 and Player 1 will go home with Rs800 (Rs1000 minus Rs200 equals Rs800).
- 3. Here is another example. Imagine that Player 1 chooses to allocate Rs500 to Player 2. Then, Player 2 will go home with Rs500 and Player 1 will go home with Rs500 (Rs1000 minus Rs500 equals Rs500).
- 4. Here is another example. Imagine that Player 1 chooses to allocate Rs700 to Player 2. Then, Player 2 will go home with Rs700 and Player 1 will go home with Rs300 (Rs1000 minus Rs700 equals Rs300).
- 5. Here is another example. Imagine that Player 1 chooses to allocate zero to Player 2. Then, Player 2 will go home with zero and Player 1 will go home with Rs1000 (Rs1000 minus zero equals Rs1000).

[The experimenter and assistants hand out two envelopes for each subject. Each envelope features the subject's ID. The two envelopes are of different color. Moreover, Player 1's] envelope has a 1 [2] written on it.]

We will now practice the task together. You will first practice the task as Player 1. You have been handed two envelopes. The red [or other color] one with 10 paper slips in it is the one that determines Player 1's payment. The other envelope, the white [or other color] one, is empty and the paper slips you put in it will determine the payment to Player 2. As we work through the following examples, please put the paper slips into the empty envelope as indicated by the examples. We will walk around the room to check if your allocation matches the one from the example. This is important; because it allows us to make sure that everyone understands the task and how to make the decision.

Here are some more examples [The experiment assistants go around the room to check that subjects correctly place the paper slips into the envelopes. The experimenter explains the task again if mistakes are discovered]:

- 1. Imagine that Player 1 chooses to allocate Rs1000 to Player 2. Please place the paper slips into the blue envelope corresponding to this decision. How much will Player 2 go home with? And how much will Player 1 go home with? [Player 2 will go home with Rs1000 and Player 1 will go home with zero (Rs1000 minus Rs1000 equals zero).]
- 2. Here is another example. Imagine that Player 1 chooses to allocate Rs400 to Player 2. Please place the paper slips into the blue envelope corresponding to this decision. How much will Player 2 go home with? And how much will Player 1 go home with? [Player 2 will go home with Rs400 and Player 1 will go home with Rs600 (Rs1000 minus Rs400 equals Rs600).]

- 3. Here is another example. Imagine that Player 1 chooses to allocate Rs600 to Player 2. Please place the paper slips into the blue envelope corresponding to this decision. How much will Player 2 go home with? And how much will Player 1 go home with? [Player 2 will go home with Rs600 and Player 1 will go home with Rs400 (Rs1000 minus Rs600 equals Rs400).]
- 4. Suppose that Player 1 chooses to allocate Rs100 to Player 2. Please place the paper slips into the blue envelope corresponding to this decision. In this case, how much will Player 1 go home with? [Rs900] And how much will Player 2 go home with? [Rs100]
- 5. Now try this one. Suppose that Player 1 chooses to allocate Rs800 to Player 2. Please place the paper slips into the blue envelope corresponding to this decision. In this case, how much will Player 1 go home with? [Rs200] And how much will Player 2 go home with? [Rs800].
- 6. Now try this one. Suppose that Player 1 chooses to allocate Rs300 to Player 2. Please place the paper slips into the blue envelope corresponding to this decision. In this case, how much will Player 1 go home with? [Rs700]. And how much will Player 2 go home with? [Rs300].

We will now conduct the task for real. You will now perform the task as Player 1. Remember, your partner in this round is:

- If spouse matching performed first: your spouse
- If stranger matching performed first: the [stranger of the same gender/stranger of the opposite gender/computer as randomized for the session] you were paired with in the previous task.

You have been handed two envelopes. The yellow [or other color] one with 10 paper slips in it is the one that determines your payment. The other envelope, the blue [or other color] one, is empty and the paper slips you put in it will determine the payment to Player 2. Please put the paper slips you want to give to Player 2 in the empty envelope. Please make sure your choice is not observed by others in the room.

You must now wait while the rest of the players, finish performing the task. Then we will play the second round of this task, where you are Player 2. [The experimenter and assistants collect the envelopes.]

[For Player 2s] You will now perform the task as Player 2. As Player 2, you have no decision to make. Player 1 who has been matched with you has allocated a sum of money to you. After we finish performing all the activities, if this task and the role of Player 2 is the one selected to be paid I will pay you what Player 1 has allocated to you.

Instructions for dictator game, round 2

We will now perform another task. This task is the same as the previous one, except that your partner for this task is:

- If spouse matching performed second: your spouse
- If stranger matching performed second: the [stranger of the same gender/stranger of the opposite gender/computer as randomized for the session] you were paired with in the previous task.

Again, you will all perform one round as Player 1 and one round as Player 2. You will first perform the task as Player 1, and then perform the task as Player 2.

How will we choose whether to pay you for this task, and whether to pay you as Player 1 or Player 2? After we have finished performing all the tasks, we will first draw a number from the hat [show again numbers and hat] to determine which task will be paid. If we draw the number 2 from the hat, then it means that this task is the one selected for payment. If so, we will toss a coin: if heads come up then you will be paid as Player 1; if tails come up, we will pay you as Player 2.

Do you have questions on the task? [If there are questions: repeat instructions from introduction of task 1, and provide examples as needed].

Let's play the task for real. You have been handed two envelopes. The yellow [or other color] one with 10 paper slips in it is the one that determines your payment. The other envelope, the blue [or other color] one, is empty and the paper slips you put in it will determine the payment to Player 2. Please put the paper slips you want to give to Player 2 in the empty envelope.

Please make sure your choice is not observed by others in the room.

You must now wait while the rest of the players, finish performing the task. Then we will play the second round of this task, where you are Player 2.

[The experimenter and assistants collect the envelopes.]

[For Player 2] You will now perform the task as Player 2. As Player 2, you have no decision to make. Player 1 who has been matched with you has allocated a sum of money to you. After we finish performing all the activities, if this task and the role of Player 2 is the one selected to be paid I will pay you what Player 1 has allocated to you.

Instructions for preferences game (Task 2)

We are now ready to begin with the second task. Let me remind you that you may not ask questions or talk while you are here in the group. If you have any questions, you may raise your hand and I (the enumerator) or my assistant(s) will come answer your question privately. Please be sure to listen to the instructions carefully. This is NOT the same task that you just performed, so be sure to listen to the instructions carefully.

- This task is performed by pairs of individuals.
- Each of you will perform this task twice, once with your spouse (or your household member) and once with an anonymous partner.

[Enumerator: There are three types of anonymous partners. Each session will have only one kind. Please give instructions for the partner type according to the type specified for that session.]

- Stranger other room treatment: You will be paired with a stranger in the other room i.e. of the opposite gender. None of you will know exactly with whom you are paired. Only [researcherâ€s name] knows who is matched with whom, and she/he will never tell anyone.
- Stranger same room treatment: You will be paired with a person in this room i.e. another male/female. Only [researcherâ€s name] knows who is matched with whom, and she/he will never tell anyone.
- Computer treatment: You will be paired with the computer. This means that the partnerâ€s decisions will be the result of a random draw by the computer, which will appear on the computer screen and be communicated to the researcher.

Do you have questions on who your partner will be in this task? If you have questions, please raise your hand and I will come to you to answer your question privately.

The decisions that you will take as part of this task concern what you would like to have for lunch. We will be serving you lunch at the end of the session, to thank you for spending part of your day with us.

PART 1:

I have three different food items here today: biryani (savory), chicken tikka boti and zarda (sweet rice). I also have three different types of drinks: soft drink (coke), rooh afza and water. Before we begin this task, please have a look at these food items (without tasting) and select what kind of rice you would most like to eat and what you would like to drink at lunch today. Please circle the food item and drink you would most prefer to have for lunch today, and cross out the food item and drink that you would least prefer to have for lunch today. You cannot rank two items equally. Once you have had a look at the items, we will ask you record your ranking on the sheet we will provide you. Remember, you may get for lunch the items that you circle. Distribute a sheet with pictures of the 3 (or as many) food items] Does anyone have any questions? Please raise your hand and my assistant or I will come and address your query.

[Subjects should circle=most preferred, cross-out=least preferred. The assistants collect the ranking sheets. While the experimenter proceeds with Part 2, the assistant(s) enters the rankings.]

ROUND 1: Spouse preferences (randomize order between spouse and anonymous): Your partner in this round is your family member, who you came with today. Your

partner in the other room has also been asked to pick what food item and drink s/he would like to have for lunch. We would like you to guess your partnerâ€s pick. We will now distribute a sheet, where you can write your guess. Circle what you guess is your partnerâ€s preferred food item and drink for lunch today. We will give you Rs. 50 for correctly guessing the food or drink ranked as most preferred by your partner and Rs 100 if you guess both food and drink item preferred by your partner correctly. This money will be paid to you at the end of all activities, on top of your other earnings from the other tasks.

[Distribute another sheet with pictures of the 2 food items and 3 drinks. Subjects should circle=most preferred. The assistants collect the guessed partnerâ€s ranking sheets. While the experimenter proceeds with Part 3, the assistant(s) enter the guessed rankings.]

PART 2 [KNOW PARTNERâ€S RANKING treatment only]: Now, we will distribute to you a sheet, containing the ranking given by your partner, capturing his or her own preferences for the 3 foods items and 3 drinks.

[The experimenter and assistants distribute to participants the partnerâ€s ranking sheet. Provide this information to each participant with an odd number ID.]

PART 3: Now I would like for you to:

- Choose a food item and a drink for your partner to consume. It does not have to be the same items that you chose for yourself. [Say to KNOW PARTNERâ€S RANKING treatment individuals only:] It also need not be the items your partner selected for him/herself, if you know them.
- In the other room, your partner is being asked to do the same.
- Your preferred food and drink are what you circled earlier.
- Neither you nor your partner will be able to exchange the food item and drink you are given with anyone else.

Shall we begin? Does anyone have any questions? Please raise your hand and my assistant or I will come and address your query.

We will now distribute a decision sheet, where you can mark your choice of what food item and drink that you would like your PARTNER to consume

[Distribute a decision sheet, with space to record one choice for food and one choice for drink for the partner].

Please circle the food item and the drink that you would like your PARTNER to consume in the sheet of paper in front of you and fold it to let us know you are done. My assistants and I will come and collect your decision sheet.

ROUND 2- Anonymous partner preferences:

We will now repeat the activities we performed in round 1, only with a different partner. Remember, your partner in this round is (Enumerator: please announce according to the partner specified for that session),

- Stranger other room treatment: a person sitting in the next room. We will never reveal to you who this person is, and we will never reveal to this person that you have been matched with them. This will be kept completely secret.
- Stranger other room treatment: a person sitting in this room. We will never reveal to you who this person is, and we will never reveal to this person that you have been matched with them. This will be kept completely secret.
- Computer treatment: the computer, whose decisions are determined by a program generating random numbers.

[Computer treatment] The computer generated a random ranking of the food items and drinks, selecting at random one most preferred food and drink and one least preferred food item and drink. We have recorded that ranking.

[Other matching treatments] Recall that in the previous round, we asked each participant to rank the food items and drinks from most preferred to least preferred. We have kept those rankings.

We now would like you to guess your partnerâ€s ranking. We will distribute a sheet, where you can write your guess. Circle what you guess is your partnerâ€s preferred food item and drink. We will give you Rs. 50 for correctly guessing the food item or drink ranked as most preferred by your partner and Rs 100 if you guess both food and drink item preferred by your partner correctly. This money will be paid to you at the end of all activities, on top of your earnings from the other tasks.

[Distribute another sheet with pictures of the 3 food items and three drinks. Subjects should circle=most preferred, cross-out=least preferred. The assistants collect the guessed partnerâ€s ranking sheets. While the experimenter proceeds with Part 3, the assistant(s) enter the guessed rankings. These guesses are compared with the actual partnerâ€s ranking at the end of the session, when computing the payments]

PART 3: Now I would like for you to:

- For STRANGER SAME or OTHER ROOM ONLY: Choose a food item and a drink for your partner to consume. It does not have to be the same items that you chose for yourself. [KNOW PARTNERâ€S RANKING treatment individuals only:] It also need not be the items your partner selected for him/herself, if you know them.
- Your partner is being asked to do the same.
- Your preferred food and drink are what you circled earlier.
- Neither you nor your partner will be able to exchange the food item and drink you are given with anyone else.

Shall we begin? Does anyone have any questions? Please raise your hand and my assistant or I will come and address your query.

[For STRANGER SAME or OTHER ROOM ONLY:] We will now distribute a decision sheet, where you can mark your choice of what food item and drink that you would like your PARTNER to consume [Distribute a decision sheet, with space to record one choice for food and one choice for drink for the partner]. Please circle the food item and the drink that you would like your PARTNER to consume in the sheet of paper in front of you and fold it to let us know you are done. My assistants and I will come and collect your decision sheet.

PART 4

- We will now ask you to choose between two options: either you receive the food item and drink that your partner from round 1 or round 2 has picked for you; or you pay [Enumerator: this amount is randomized across sessions]. Rs. (5/20/50)-from your show-up fee and get your own choice of food and drink. We will do this twice. First, we will first ask you to make this choice with your partner from round 1, that is, the household member with whom you came/anonymous partner. Second, we will ask you to make this choice for the partner assigned to you in round 2. The person you came with will be asked to make similar decisions, but we will not reveal to that person or anyone else any of the choices you make.
- When you have made your choice for your partner in rounds 1 and 2, we will then select one of the two rounds at random and implement what you have decided. If the selected round is round 1, you will receive the food item and drink that your accompanying household member has selected for you, unless you agreed to pay Rs. (5/20/50) from your show-up fee to receive your own choice. If the selected round is round 2, you will receive the food item and drink that your unknown partner has selected for you, unless you agreed to pay Rs. (5/20/50) from your show-up fee to receive your own choice.
- You will only need to pay Rs. (5/20/50) for the selected round. For instance, suppose that you selected to pay Rs. (5/20/50) to get your own choice only with the round 1 partner AND round 2 is selected. In this case, you will receive what the round 2 partner selected for you and you will pay nothing. Alternatively, if you selected to pay Rs. (5/20/50) for round 1 and round 2 partners, you will pay Rs. (5/20/50) and you will receive your own choice for sure.
- We will not reveal to anyone the outcome of the coin toss that selects between your final decisions between round 1 and round 2.

We will now call you one by one to the back of the room to record your final decisions in privacy.

[At individual meetings. The experimenter has two decision sheets in front of him: the one with the subjectâ€s own pick (face up) and the one with the round 1 partnerâ€s

pick for him/her (face down, folded to conceal id)]. Here I have the sheet with your most preferred and least preferred food item and drink, and another sheet with what was selected for you by your partner from round 1 (your spouse). You can either choose to have what your partner picked for you, or you can give Rs. (5/20/50) from your show-up fee of Rs. 500 and have your own choice. What is your decision?

Enumerator: Write down Decision 1

Now I will tell you what your partner has picked for you. What do you think your partner has picked for you? Your partner picked ____ and ___ for you. Would you like to change your earlier decision?

Enumerator: Note revised decision as Decision 2

[Repeat explanation of options if necessary. Record decision for Round 1.]

Now, I will ask you about Round 2, where you were matched to a random stranger. At the end we will toss a coin to decide whether we implement your decision for round 1 or round 2.

[The experimenter now has two decision sheets in front of him: the one with the subject $\hat{a} \in s$ own pick (face up), as before; and the one with the round 2 partner $\hat{a} \in s$ pick for him/her (face down, folded to conceal id)] Here I have the sheet with your most preferred and least preferred food item and drink, and another sheet with what was selected for you by your randomly assigned partner from round 2. You can either choose to have what your partner picked for you, or you can give Rs. (5/20/50) from your show-up fee of Rs. 500 and have your own choice. What is your decision? [Enumerator: Please refer to the session randomization list to find out what the cost is for each participant.]

Enumerator: Write down Decision 3 (own or partner choice)

Now I will tell you what your partner has picked for you. What do you think your partner has picked for you? Enumerator: Note guess 2 of partnerâ€s choice of food item ___ and drink ___

Your partner picked ___ and ___ for you. Would you like to change your earlier decision?

Enumerator: Note revised decision as Decision 4 (yes/no)

[Repeat explanation of options if necessary. Record decision for Round 2.].

[Enumerator: If decision 2 and 4 are the same, then Skip the coin toss]. Coin toss: Now we will toss a coin to select between the 2 rounds of this task. If the coin toss falls on heads, we will implement your final decision for round 1. If the coin toss falls on tails, we will implement your final decision for round 2.

Enumerator: Note outcome of coin toss.

Some of our team members will now prepare the food items based on the decisions. Meanwhile we will continue with the rest of the planned activities.

[Record decision for Round 1 and Round 2. When all subjects have made their decision, the assistant enters the coin toss data] $\hat{a} \in$

Instructions for Norm Elicitation game (Task 3)

For this task, I will read to you descriptions of a series of situations. These descriptions correspond to situations in which a person must make a decision. For each situation, you will be given a description of the decision faced by an individual. After I read to you the description of the decision, I will describe a choice that the individual might have made, and you should decide whether making that choice would be "acceptable" and "consistent with proper social or moral behavior" or "unacceptable" and "inconsistent with proper social or moral behavior.†By acceptable, we mean behavior that most people agree is the "correct" or "ethical" thing to do. Another way to think about what we mean is that, if someone were to make an unacceptable choice, then someone observing this behavior might get angry at the person who made the choice for acting in that manner.

In each of your responses, we would like you to answer as truthfully as possible, based on your opinions of what constitutes socially appropriate or socially inappropriate behavior.

To give you an idea of how the experiment will proceed, we will go through an example and show you how you will indicate your responses. I will now read to you an example of a situation. These cards that I am holding illustrate the situation and the decision sheet. [Experimenter illustrates the situation using a vignette, to make it easier for subjects to understand the situation].

Someone is at a local grocery store. While there, the person notices that someone has left a wallet/bag on the counter. How appropriate would it be to take the wallet?

If this were the situation we asked you about in the study, you would indicate the extent to which you believe taking the wallet would be "acceptable" and "consistent with proper social or moral behavior" or "unacceptable" and "inconsistent with proper social or moral behavior". Recall that by socially appropriate we mean behavior that most people agree is the 'correct' or 'ethical' thing to do.

You should indicate your choice by filling the decision sheet [Hold up a reproduction of the decision sheet, where the answers are pictured using thumbs up or down]. As you can see, the decision sheet has four symbols on it:

- 2 thumbs down, corresponding to "very unacceptable"
- 1 thumb down, corresponding to "somewhat unacceptable"
- 1 thumb up, corresponding to "somewhat acceptable"
- 2 thumbs up, corresponding to "very acceptable".

This is to help you recognize and remember what each of these options mean. For example, suppose you thought that taking the wallet was very unacceptable. Then, you would indicate your response by selecting the first symbol, the one with the two thumbs down on the decision sheet.

Are there any questions about this example situation or about how to indicate your responses? I will now read to you several situations, all dealing with decisions that you may have to make regarding your spouse, strangers or the researchers. I will illustrate these situations using vignettes. For each of the choices, I would like you to think whether making that choice is very unacceptable, somewhat unacceptable, somewhat acceptable and very acceptable. To indicate your response, you would place a check mark on the corresponding symbol on the decision sheet [Hold up reproduction of decision sheet again].

Participants have to answer ALL questions regardless of who they are matched with.

[Randomize order of 1, 2,3,4; randomize order of a and b]

Question 1a: (Spouse) "Is it acceptable to pick a snack for your spouse that is different from what you know they prefer.â€

[The assistants hand out the decision sheet, with a short description of the situation (picking a snack) and the appropriateness rating]

[After participants have noted their opinions, read out the next statement and ask them rate it]

Question 1b: (Spouse) "Is it acceptable for you to pick for yourself a snack that is different from what your spouse picked for you. $\hat{a} \in$

[The assistants hand out the decision sheet, with a short description of the situation (picking a snack) and the appropriateness rating]

[After participants have noted their opinions, read out the next statement and ask them to rate it]

Question 2a: (non-household members/strangers of opposite gender). "Is it acceptable to pick a snack for a man/woman (opposite gender) in the other room from outside your household that is different from what you know they prefer"

[The assistants hand out the decision sheet, with a short description of the situation (picking a snack) and the appropriateness rating.]

[After participants have noted their opinions, read out the next statement and ask them rate it.]

Question 2b: (non-household members/strangers of opposite gender). "Is it acceptable for you to pick for yourself a snack that is different from what a man/woman (opposite gender) in the other room from outside your household has picked for you".

[The assistants hand out the decision sheet, with a short description of the situation (picking a snack) and the appropriateness rating.]

[After participants have noted their opinions, read out the next statement and ask them rate it.]

Question 3a: (non-household members/strangers of the same gender). "Is it acceptable to pick a snack for a man/woman (same gender) in the this room from outside your household that is different from what you know they prefer"

[The assistants hand out the decision sheet, with a short description of the situation (picking a snack) and the appropriateness rating.]

[After participants have noted their opinions, read out the next statement and ask them rate it.]

Question 3b: (non-household members/strangers of the same gender). "Is it acceptable for you to pick for yourself a snack that is different from what a man/woman (same gender) in the this room from outside your household has picked for you".

[The assistants hand out the decision sheet, with a short description of the situation (picking a snack) and the appropriateness rating.]

[After participants have noted their opinions, read out the next statement and ask them rate it.]

â€

Final Instructions

This was the last activity. We will now compute your earnings and distribute them to you. While you are distributed your lunch, we will ask you a short questionnaire.

In order to compute your payment, we have to determine whether you will be paid for Task 1 or Task 2, and whether you will be paid for your decisions as Player 1 or Player 2. Recall that we said we would draw a number from a bag to determine which task you will be paid for, and would toss a coin to decide whether you would be paid as Player 1 or Player 2.

We will therefore ask the enumerator outside to draw the number and then toss a coin: if heads come up then you will be paid as Player 1; if tails come up, we will pay you as Player 2. We will also use a coin toss to determine if you get payment from round 1 or round 2 of task 1. We will inform each of you the outcome of the coin toss as we provide you your earnings in privacy.

[Enumerator: Please refer to the randomization lists provided to you to determine the color of the tag that will get payment for the spouse round and the color that will be paid for the stranger round. Also refer to the randomization list to find out whether each individual is paid as player 1 or player 2.]

Your final payment will therefore be determined by

- Your decision/Your partner's decision in task 1/2 (task that dictator was on that day).
- On top of these earnings, you will also receive the participation fee
- Also in addition, you will receive the money you earned in the first activity we performed, when we asked you to guess your partner's ranking of the food items flavors. Recall that we promised you we would give you Rs 50 if you guessed your

partner's favorite food item or drink, and Rs 100 is you guessed both food item and drink preferred by your partner. If you guessed correctly, those earnings will be also included in your total payment.

[When distributing the payment envelopes]: Thank you very much for your participation! Please enjoy your lunch and don't hesitate to ask us questions if you have doubts before you leave.

A3. Field experiment

The details of the randomized controlled trial are given in Afzal et al. (2018). The specific part of the endline questionnaire dealing with the gift experiment is reproduced below, together with the instructions for enumerators.

GIFT FOR PARTICIPATION

Thank you for answering our survey and being a part of our research.

Before we start with a small exercise, we would like to give you Rs. 300 as a compensation for your time in participating in this survey. These Rs. 300 are not a part of the activity and are yours to keep.

I would like to have brief conversation with your husband regarding our research. Can you please call him and give us 5 minutes alone in this room?

[ENUMERATOR: If husband is available and willing to talk to us, proceed with step 1 and step 2. If husband not available or unwilling to talk to us, ask if it is possible to call him and agree with him on a time to talk. If husband not available to talk on the phone, agree with the wife on a time to visit the household again when the husband will be present.]

[Enumerator: If the respondent is unmarried or her husband does not live with her/is not a part of the household roster, then ask for the oldest male household member. Step 1 is then to be administered to this male individual.]

If there is no husband and/or an adult male household member in the household then record 77:

_____section_9

STEP 1: Husband

1. You may remember that 8-9 months back we asked you to make a choice between three household items (a male wallet, a female wallet and children's pencil case). Your choice was [report Item selected at baseline] _______.

{ENUMERATOR: if he did not make a choice at baseline, we ask him to choose right now and note

a.Item selected: 1: male wallet, 2: female wallet, 3; child's pencil case.___ choice_1a
b.Recipient. i.e who is the item for? _____ choice_1b
c. What initials should appear on it?_____ choice_1c}

2. Your wife was also asked to choose an item when we visited her 8-9 months back. As we explained last time, we will toss a coin to decide, between your choice and your wife's choice, which item your household will receive.

However, you can let your spouse choose in your stead, in which case, we will not toss a coin and simply select the gift according to your wife's choice.

Would you like to let your wife choose in your stead? ———[Yes/No] choice_2

If YES to 2[ENUMERATOR: Skip to 4]

3. If NO to 2: Would you be willing to let your wife choose in your stead if we offered you a voucher worth a certain amount of money? The value of this voucher is determined by a random draw and it can be either Rs. X or Rs. XX. The value of the voucher is written in this sealed envelope [ENUMERATOR: Show the envelope to the respondent without opening the seal]. Before I open this envelope and reveal the value of the voucher, I will ask you whether you would be willing to let your wife choose the gift instead of you in exchange for the voucher, for each of the two possible values of the voucher. Once I open the envelope and reveal the value of the voucher, we will implement your choice corresponding to that value of the voucher. The voucher can be redeemed at the NRSP office three-four weeks from today, and we will send an SMS to inform you when the gift or voucher is ready to be collected.

Before we proceed, do you have any questions on this? [ENUMERATOR: Answer any questions before proceeding.]

- a. Would you let your wife choose the gift if the voucher were worth Rs. X?

 ——[Yes/No] choice_3a
- b. Would you let your wife choose the gift if the voucher were worth Rs. XX? ———[Yes/No] [ENUMERATOR: Ask this question regardless of the answer to 3a] choice_3b
- c. What is your best guess of your wife's choice among the three gift options? [______ item] choice_3c
- d. Suppose you knew for sure that your wife's choice was the male wallet, how much money should the voucher be worth to induce you to let your wife choose the gift?

 [_____ Rupees] choice_3d
- e. Suppose you knew for sure that your wife's choice was the child's pencil case, how much should the voucher be worth to induce you to let your wife choose the gift?

 [_____ Rupees] choice_3e
- f. Suppose you knew for sure that your wife's choice was the female wallet, how much should the voucher be worth to induce you to let your wife choose the gift? [______Rupees]
- g. Now we will find out the value of the voucher. [ENUMERATOR: Give the sealed envelope to the respondent to open.]
- h. Earlier you said that you would/would not [report respondent's answer to 3a or 3b, depending on the voucher value] let your wife choose the gift in exchange for a voucher of this value. So we will now implement your choice.
 - i. [ENUMERATOR: If answer to 3a or 3b, is 'YES' to taking the voucher]

 Take this voucher receipt of Rs _____. voucher_male

 Please keep it safe. You will have to bring this voucher receipt with you to NRSP

office to collect your money. We will now ask your wife to choose the gift.

[ENUMERATOR: If answer to 3a or 3b, is 'NO' to taking the voucher]

You will not receive the voucher, and your household's gift will be decided after we interview your wife.

[ENUMERATOR: Now go to step 2]

- 4. What is your best guess of your wife's choice among the three gift options? (1: male wallet, 2: female wallet, 3; child's pencil case.)_____ choice_4
- 5. Suppose that I was willing to give you a voucher worth a certain amount of money if you let your wife choose the gift instead of you.
- a. Suppose also that you knew for sure that your wife's choice was the male wallet, how much money should the voucher be worth to induce youto let your wife choose the gift in your stead?

I	Rupees]	choice_5a
ı	Iupccs	CHOICC_9a

b. Suppose you knew for sure that your wife's choice was the child's pencil case, how much should the voucher be worth to induce you to let your wife choose the gift in your stead?

[Rupees]	choice_5b
I LUDCCS	C1101CC_91

c. Suppose you knew for sure that your wife's choice was the female wallet, how much should the voucher be worth to induce you to let your wife choose the gift in your stead? [_____ Rupees] choice_5c

We also have a voucher in this envelope as a thank you for participating in our short questionnaire today. I will now/you may now open the envelope to see what the amount of this voucher is. This voucher can be redeemed at the NRSP office three-four weeks from today, and we will send an SMS to inform you when the gift and voucher are ready to be collected.

[Enumerator: Now go to step 2]

STEP 2: [ENUMERATOR: Go back to the female respondent.]

1. You may remember that 8-9 months back we asked you to make a choice between three household items (a male wallet, a female wallet and children's pencil case). Your choice was [report Item selected at baseline]_____.

{ENUMERATOR: if she did not make a choice about the initials to appear on the gift, ask now

- a. What initials should appear on it?_____ choice_2_1}
- 2. Your husband was also asked to make a choice at that time and we have just asked him to confirm his choice.
- 3. As we explained last time, we will toss a coin to decide, between your choice and your husband's choice, which item your household will receive.

We will also give you a voucher for either Rs. 50 or Rs. 200. The value of the voucher is written in this sealed envelope [ENUMERATOR: Show the envelope to the respondent without opening the seal]. This voucher can be redeemed at the NRSP office three-fourweeks from today, and we will send an SMS to inform you when the gift and voucher are ready to be collected.

Before I toss the coin to decide if you will get your choice or your husband's choice of gift, you can choose to forfeit the voucher and get your choice of the gift for sure –i.e. you can skip the coin toss and guarantee you get your choice for sure, in exchange for the voucher. Before I open this envelope and reveal the value of the voucher, I will ask you whether you would be willing to get your choice for sure in exchange for the voucher, for each of the two possible values of the voucher. Once I open the envelope and reveal the value of the voucher, we will implement your choice corresponding to that value of the voucher.

- 4. Would you forfeit the voucher to get your choice for sure if the voucher were worth Rs. Y? ———[Yes/No] choice_2_4
- 5. Would you forfeit the voucher to get your choice for sure if the voucher were worth Rs. YY? ———[Yes/No] [ENUMERATOR: Ask this question regardless of the answer to 4] choice_2_5
- 6. What is your best guess of your husband'schoice among the three gift options?(1: male wallet, 2: female wallet, 3; child's pencil case.)_____ choice_2_6
- 7. Suppose you knew for sure that your husband's choice was the male wallet, how much money would you be willing to give up to avoid the coin toss and make sure you got your choice for sure? [_____ Rupees] choice_2_7
- 8. Suppose you knew for sure that your husband's choice was the female wallet, how much money would you be willing to give up to avoid the coin toss and make sure you got your choice for sure? [_____ Rupees] choice_2_8
- 9. Suppose you knew for sure that your husband's choice was the child's pencil case, how much money would you be willing to give up to avoid the coin toss and make sure you got your choice for sure? [_____ Rupees] choice_2_9
- 10. Now we will find out the value of the voucher. [ENUMERATOR: Give the sealed envelope to the respondent to open]
- 11. Earlier you said that you would/would not [report respondent's answer to 4 or 5, depending on the voucher value] forfeit a voucher of this value in order to get your choice of gift for sure. So we will now implement your choice.

[If she has chosen to keep the voucher for the actual voucher value] For this value of the voucher you chose to toss the coin instead of forfeiting the voucher. Please toss the coin to determine whether you will get your choice or your husband's choice of gift. If the coin toss yields Head you will get your choice, if it yields Tails you will get your husband's choice. [Observe and record the outcome of the coin toss] The coin toss has come out _____[Head/Tails].

[If she has chosen to forfeit the voucher and get her own choice for sure for the actual voucher value] For this value of the voucher you chose to forfeit the voucher instead of tossing the coin. You will thus receive your choice of gift.

[If her husband had delegated the choice to her in step 1] For your information, your husband chose [report item chosen by husband] _____ as a gift. He also chose to let you choose the gift instead of him. Therefore, you will receive the gift of your choice and you will not have to forfeit the voucher/ toss a coin.

- 12. For your information, your husband chose [report item chosen by husband] _____ as a gift. He also chose to not let you choose the gift instead of him.
- 13. To summarise, according to your choices today, you will receive [report item that the respondent will receive as gift(1: male wallet, 2: female wallet, 3; child's pencil case.)] _____as a gift. final_gift

It will have [report initials that will have to be put on the gift that the respondent is to receive] _____ initials inscribed on it. final_initials

This receipt records the gift that you are entitled to receive [Hand receipt].

[If applicable] This also has the voucher of Rs ____. voucher_female

Please keep it safe. You will have to bring this receipt with you to NRSP office to collect your gift and/or money, once you receive an SMS telling you that they are ready to be collected, in about 3-4weeks' time.

Online Appendix B: Agency questions

Question	Description	Answer codes	Sample
household_12	Do you need to ask someone's permission for making the following decisions, and if yes from whom? (a) Purchasing ice cream for children, (b) Purchasing grocery, (c) Purchasing medicine for myself (d) Purchasing personal cosmetics/clothing (e) Taking a child to a doctor (f) Purchasing childrenâ€s books / clothes, (g) Purchasing furniture (h) Purchasing refrigerator / TV (i) Sale of personal jewelry Do you need to ask someone's permission for making the	1: Nobody, 2: Husband, 3: Mother-in-law/father-in-law, 4: Son, 5: Daughter, 6: Other male, 7: Other female 0: No, 1: Yes	Field experiment (women only) and LAB1
p_1	following decisions, and if yes from whom? (a) Purchasing ice cream for children, (b) Selecting food or drink for myself, (c) Purchasing grocery for the household, (d) Purchasing personal cosmetics/clothing, (e) Buying a snack or drink from a street vendor, (f) Taking a household member to the doctor,(g) Meeting a friend in town, (h) Purchasing clothes for our children, (i) Inviting a friend to visit our house, (j) Purchasing furniture for the household, (k) Selling my personal jewelry	U: NO, 1: Tes	LAB2
consump- tion_8	Are your preferences/opinion taken into consideration when making the following types of decisions within your household? (a) Decisions regarding boys†schooling, (b) Decisions regarding girls' schooling, (c) Decisions regarding your children's marriage, (d) Decision regarding your medical care, (e) Decision regarding your childrenâ€s medical care, (f) Decision regarding family planning, (g) Social visits to your family, (h) Decisions regarding purchase of clothing/cosmetics (j) Decision to work for earned income, (k) Decision to borrow money from an MFI, (l) Purchase of HH appliances (refrigerator, TV, etc), (m) Decision about house sale/purchase, (n) Decision regarding sale of personal jewelry	1: Always, 2: Most of the time, 3: Some of the time, 4: Rarely, 5: Never	Field experiment (women only)