More Than Money: Effects of Cash Transfer Narratives on Agency and Self-Investment

Last reviewed on August 17, 2017
[Trial Review History](#)
Status
Requires Clarification

**Remove R script,
correct weird characters,
add the questionnaire overview to experimental procedure section**

Pre-trial Fields

Trial Information

General Information

Title

More Than Money: Effects of Cash Transfer Narratives on Agency and Self-Investment

RCT ID

Initial registration date

August 16, 2017

Last updated

Not yet registered

Location(s)

Country

[United States of America](#)

Region

Primary Investigator

Name

[Catherine Thomas](#)

Affiliation

Stanford University

Email

catherinecthomas@gmail.com

Other Primary Investigator(s)

PI Name

[Gregory Walton](#)

PI Affiliation

Stanford University

PI Email

gwalton@stanford.edu

PI Name

[Hazel Markus](#)

PI Affiliation

Stanford University

PI Email

hazelm@stanford.edu

PI Name

[Justin Abraham](#)

PI Affiliation

University of California, San Diego

PI Email

jrpabraham@gmail.com

PI Name

[Nicholas Otis](#)

PI Affiliation

University of California, Berkeley

PI Email

nicholas.otis1@gmail.com

Additional Trial Information

Status

Completed

Start date

2017-07-13

End date

2017-07-22

Keywords

[Finance & Microfinance](#), [Welfare](#)

Additional Keywords

[psychology](#), [cash transfer](#), [poverty](#), [behavioral economics](#), [lab-in-the-field](#)

JEL code(s)

i think we need something like narrative or message. dont think we need both behavioral econ and psych?

Secondary IDs

Abstract

This document describes the pre-analysis plan for a randomized experiment examining the effects of narratives accompanying unconditional cash transfers on self-concept and economic behavior. We provided one-time, unconditional cash transfers to residents of two informal settlements in Nairobi and randomly assign participants to receive one of three messages. Respondents will receive a non-binding message stating that the cash is intended for 1) poverty alleviation, 2) individual empowerment, or 3) community empowerment. We then collected self-reported measures of self-efficacy, stigma, and affect and behavioral measures of future-orientation, self-investment, and program support. This pre-analysis plan outlines our hypotheses, the schedule of experimental tasks, and our empirical strategy. In order to guarantee transparency and bind ourselves from fishing for results, we will pre-register the scripts to be used for data analysis.

External Link(s)

Sponsors & Partners

Sponsor(s)

Partner(s)

Name

Busara Center for Behavioral Economics

Type

ngo

Url

https://busaracenter.org/

Experimental Details

Interventions

Intervention(s)

Participants were randomly assigned by the survey software within enumerator3 to receive one of three messages introducing the purpose of the cash transfer. The three messages had a similar structure, but we experimentally varied the described purpose of the cash transfer. Specifically, we changed the stated goals of the organization, rationale for providing money, assumptions about recipients, and expectations and goals for the use of the transfer. In the poverty alleviation message, the payment was described as a means to meet basic needs. The individual empowerment message described the payment as a means toward individual goals and advancement. The community empowerment message described the payment as a means toward goals advancing oneâ€™s family and the community for community advancement. Participants listened to the message twice in their preferred language (English or Swahili) with pre-recorded audio clips or as read by the enumerator.

After hearing the message once, senior enumerators were alerted to use a project MPESA account to send USD PPP 10.5 to the participant via the mobile money system M-Pesa. Enumerators were instructed to confirm receipt of the payment on the respondentâ€™s phone, after which enumerators played the message a second time.5

Then, enumerators led the respondentâ€™s through a series of questions on how they view the transfer. In particular they are asked questions on their current needs (in the â€œpoverty alleviationâ€ arm) or goals (in the â€œindividual empowermentâ€ and â€œcommunity empowermentâ€ arms), the name they would assign to these funds (for example â€œeducation fundâ€), how receipt of these funds would affect their relationship with others, and their perceived goal of the organization.

Intervention Start Date

2017-07-13

Intervention End Date

2017-07-22

Outcomes

Outcomes (end points)

1. Video selection task This task asked participants to make a choice about watching 3-4 minute video clips. Enumer- ators described the following six videos and the participant chose to watch two at the end of the survey. Participant could not select the same clip more than once. Video clips were played after the completion of the sociodemographic questionnaire. â€¢ A video from the Mark Angel comedy group, featuring Emanuela (leisure) â€¢ A trailer for the Nigerian movie, featuring Ramsey Noah (leisure) â€¢ A Noa Ubongo video on math skills for business or CBO management (self-investment) â€¢ A video of football highlights from around the world (leisure) â€¢ A Noa Ubongo video on using equity and debt for financing business development (self- investment) â€¢ A Naswa prank skit (leisure) This task provided information on participantsâ€™ willingness to engage in self-investment (i.e. skills building) activities over leisurely activities. We collected data on the participantâ€™s ordered first and second choices. We classified each clip as either for leisure or for self-investment and observe the number of self-investment videos (0, 1, or 2) the participant chooses to watch. 2. avings decision task This task allowed participants to invest a portion (either one-quarter or one-half of their initial endowment) in savings with an interest rate of 50%, to be paid out in two weeks. Enumerators reminded the participant about receiving KES 400 and present the participant with the following two choices. 1. â€œIf you send us 100 right now, after two weeks you will get back 150 KSh.â€ 2. â€œIf you send us 200 right now, after two weeks you will get back 300 KSh.â€ If the participant chose to save, enumerators instruct them to send the appropriate amount of money to a project phone number a project phone number using M-Pesa. We also use M- Pesa to complete transfers scheduled in two weeks. To further reduce uncertainty regarding the delayed payment, we provided a phone number for participants to call to follow up on the transaction. 3. Support for organization and message Participants were reminded of the organizationâ€™s goal by listening to the audio message treat- ment once more. They were then asked to evaluate the message and were asked whether they would want to show their support for the organization by recording the organizationâ€™s message themselves. 1. This [ORGANIZATION] is asking recipients whether they want to help promote their goal of [ORGANIZATION] by recording the voices of recipients saying their message. They want to share these recordings with possible future recipients as a show of support from current

recipients. If you support their goal, you could stay after the survey ends to record the message you heard earlier. Would you like to end after watching the videos, or to continue and do a recording to show support for this organization?

Outcomes (explanation)

Experimental Design

Experimental Design

Sampling
This study was conducted in conjunction with the Busara Center for Behavioral Economics (Busara) in Nairobi with 565 participants residing in Kibera and Kawangware, two of Kenya's largest informal settlements. Treatment and data collection were conducted by Busara Center enumerators with participants from Kibera and Kawangware in lab and field settings, using tablets to display audio and video media and record participant responses. This section outlines the sampling procedure used in the experiment.
At the outset of the survey, eligible and consenting participants were told they would be receiving an unconditional cash transfer of KES 400 (USD PPP 10.5) from an organization unaffiliated with the Busara Center.

Treatment
Participants were randomly assigned by the survey software within enumerator to receive one of three messages introducing the purpose of the cash transfer. The three messages had a similar structure, but we experimentally varied the described purpose of the cash transfer. Specifically, we changed the stated goals of the organization, rationale for providing money, assumptions about recipients, and expectations and goals for the use of the transfer. In the poverty alleviation message, the payment was described as a means to meet basic needs. The individual empowerment message described the payment as a means toward individual goals and advancement. The community empowerment message described the payment as a means toward goals advancing one's family and the community for community advancement. Par- ticipants listened to the message twice in their preferred language (English or Swahili) with pre-recorded audio clips or as read by the enumerator.

Participants were recruited from the Busara participant pool and were asked to participate in the survey in one of the lab settings. There were seven survey locations used throughout the study period. Table 1 summarizes these areas. Participants were recruited to participate in the study if they met the following eligibility criteria:
1. Member of the Busara Center's participant pool
2. Resident of Kibera or Kawangware
3. Owns a working phone and an M-Pesa account registered under the participant's name

add questionaire overview

Experimental Design Details

Randomization Method

By Qualtrics software

Randomization Unit

Individual

Was the treatment clustered?

No

Experiment Characteristics

Sample size: planned number of clusters

1

Sample size: planned number of observations

n/a

Sample size (or number of clusters) by treatment arms

565/3   **188...**

Minimum detectable effect size for main outcomes (accounting for sample design and clustering)

Supporting Documents and Materials

Documents

Document Name

Cash Narratives R Script

Document Type

other

Document Description

File

Cash Narratives R Script

MD5: d4b7157e77e78c05fb0165b25b785d1d

SHA1: 3a19c61107fa9f699d67e01e0f85119853a9b363

Uploaded At: August 16, 2017

IRB

INSTITUTIONAL REVIEW BOARDS (IRBs)

IRB Name

Stanford University IRB

IRB Approval Date

2017-05-26

IRB Approval Number

41430

Analysis Plan

Analysis Plan Documents

[Pre analysis plan: Cash Transfer Narratives](#)

MD5: c1ee808f11b9a4858c158aff90bea061

SHA1: 20636a180c411f3f2b3305c891b2907b3be88565

Uploaded At: August 16, 2017

Post-trial Fields

Post-trial Information

Study Withdrawal

This trial has not been withdrawn.

Intervention

Is the intervention completed?

Yes

Intervention Completion Date

July 22, 2017, 12:00 AM +00:00

Is data collection complete?

Yes

Data Collection Completion Date

July 22, 2017, 12:00 AM +00:00

Final Sample Size: Number of Clusters (Unit of Randomization)

565

Was attrition correlated with treatment status?

No

Final Sample Size: Total Number of Observations

565

Final Sample Size (or Number of Clusters) by Treatment Arms

11 poverty alleviation condition, 10 individual empowerment condition, 12 community empowerment condition   189 poverty alleviation condition, 174 individual empowerment condition, 202 community empowerment condition."

Data Publication

Data Publication

Is public data available?

No

Is there a restricted access data set available on request?

Yes

Restricted Data Contact

nicholasotis1@gmail.com

Program Files

Program Files

Yes

Program Files URL

https://docs.google.com/document/d/15cl-agIUQIA0znqjbHQsqMS1AY84eEmpNloSZDoaIPA/edit?usp=sharing

Reports and Papers

Preliminary Reports

Relevant Papers