

# Silent Networks: The Role of Inaccurate Beliefs in Reducing Useful Social Interactions

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## Abstract

Inaccurate beliefs about social norms can reduce useful social interactions and adversely affect an individual's ability to deal with negative shocks. We run a randomised controlled trial with low-income workers in urban India who lack access to formal financial and health-care support. We find that the majority of individuals underestimate their community's willingness to engage in dialogue around financial and mental health concerns. Belief correction leads to a large increase in the demand for network-based assistance. We show that the effects are primarily driven by a reduction in the perceived costs of violating the social norm. Implementation of a network-prediction experiment allows us to identify these costs. Then, we structurally estimate a network diffusion model to benchmark the predicted long-run effects of our intervention against counterfactual interventions. We find that our large short-run effects on network engagement are not likely to persist in the long-run. We show that long-run effects of a comparable magnitude can only be achieved via big-push interventions and belief correction can be used to subsidise their costs.

KEYWORDS: Social Networks, Social Norms, Beliefs, Advice Taking.

JEL CLASSIFICATION: C93, D83, D91, I12, I31, Z13.

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# 1 Introduction

Individuals rely on their social ties to provide and receive support, especially in the absence of formal assistance. This includes using social networks to smooth consumption, gather information, or seek advice (Beaman et al. 2021, Breza et al. 2019, Banerjee et al. 2018, Angelucci et al. 2018, Ambrus et al. 2014, Munshi 2014, Banerjee et al. 2013, Munshi 2011, De Weerdt & Dercon 2006, Fafchamps & Lund 2003). However, the ability of the network to provide these crucial services can be severely constrained if individuals do not demand them in the first place. This lack of demand can arise due to concerns around violating social norms. For example, individuals might believe that the majority of their community is unwilling to engage in conversations around financial matters and that doing so can harm their reputation or limit their ability to use their social ties for other important purposes. Moreover, such beliefs about others may not always be accurate (Bursztyn et al. 2018).

In this paper, we study how inaccurate beliefs about peers can be a first-order concern that generates “silent networks” i.e. networks with limited useful interactions despite high potential benefits. We combine evidence from a field experiment, survey experiments, and a structural model to study how belief correction interventions can reduce information frictions, strengthen network ties, and improve socioeconomic outcomes. We work with a sample of low-income informal sector workers and their families living in slums in urban India. Slums act as poverty traps due to poor living conditions, risk, low human capital, and limited attention from policy-makers (Marx et al. 2013).<sup>1</sup> Given that 860 million people live in such conditions in urban areas across the world (UN-Habitat 2013), it is of urgent importance to study how we can strengthen social networks to improve socioeconomic outcomes in such settings. For instance, individuals in our setting face significant income volatility and lack access to formal assistance. Despite this, the majority do not discuss financial or mental health concerns with their peers.

In order to investigate this, we first implement a randomised controlled trial where we deliver information about others’ willingness to engage with concerns around mental and financial well-being. This allows us to identify the causal effect of beliefs about others on the demand for network assistance and test whether inaccurate beliefs can act as a friction that leads to inefficient use of social networks. We find that belief correction leads to a large increase in willingness to engage with social ties and in payments to set up informal avenues to interact with others. Next, we use survey evidence and additional survey experiments to disentangle mechanisms. We find that belief correction reduces the perceived costs of violating the social norm. Finally, we estimate a structural model and find that networks are indeed stuck in a trap of pessimistic beliefs and low dialogue. Structural estimation allows us to compare the short-term and long-term effects of our belief correction intervention with policy interventions

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<sup>1</sup>For example, Ivaschenko et al. (2018) find that only 1 in 5 individuals in the poorest quintile in low-income countries have access to social safety net programs.

that do not target beliefs. We find that while these alternative interventions are very costly and thereby infeasible to implement in underfunded settings, belief correction can be used to generate both the demand and funding for them from within these communities.

We collect primary data from multiple rounds of surveys and experiments. This includes a baseline survey with the ‘main sample’ of about 350 individuals in 2020, the main experiment and endline survey conducted with the ‘experiment sample’ of 180 individuals in 2021, and replication exercises and survey experiments with an ‘additional sample’ of about 800 individuals in 2023. We document four stylised facts that hold across survey waves and motivate our belief correction intervention. First, individuals face significant volatility in incomes and consumption. Second, they do not have access to credit markets to smooth financial shocks or access to professional help for the mental distress caused by these shocks. Third, despite a lack of access to formal assistance for financial and mental health-related concerns, the majority of individuals do not engage with their peers around these topics. 63% reveal a willingness to engage with their community but 68% underestimate the willingness of others to do so.<sup>2</sup> Not only this, those who have more pessimistic beliefs about others are less likely to express a willingness to engage, have a lower intensity of dialogue around these topics, and have fewer connections in their advice-taking networks relative to their total connections in the overall social network.

Motivated by these patterns, we first implemented a randomised control trial with our experiment sample in 2021 in which we provided the treatment group with accurate information about the baseline sample’s willingness to engage in dialogue around financial and mental health concerns. We find that the intervention significantly increases an individual’s engagement with their community. Treated participants are 15 percentage points more likely to sign up for a potential savings group with their community members. Their willingness to sign up to train to become a listening volunteer to hear the anxieties of the members of their community also increases by 16 percentage points. Moreover, we find that individuals in the treated group make a 29% higher contribution towards setting up this service. These results suggest that correction of misperceptions can increase both the demand for network interactions and payments to set up informal avenues to interact. At the same time, we document significant negative effects on the treatment group’s willingness to listen to external helpline numbers and immediately participate in a depression scoring indicating that formal and informal sources of assistance may be substitutes.

We do not document any immediate changes in financial self-efficacy intended to measure whether individuals believe they can manage their finances well in the coming months. The high treatment effect on the demand for savings groups and the negligible effect on self-efficacy indicate that informal channels of borrowing may be currently weak or non-existent. However, we find suggestive evidence showing that those exposed to the

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<sup>2</sup>We run experiments with our additional sample to show that social desirability bias is not driving the high willingness to engage that we measure around these topics.

treatment have more positive beliefs about their peers’ willingness to engage, higher dialogue intensity, and lower self-reported consumption volatility 2 years later. We also conducted a replication exercise with our additional sample of  $\sim 800$  individuals in our setting in 2023 and detect similar low levels of dialogue, high underestimation, and a significant causal link between beliefs about peers and network engagement.<sup>3</sup> Importantly, we continue to detect a high willingness to pay for setting up informal avenues for interactions such as savings groups and listening services. Payments are significantly higher for treated participants who have more pessimistic beliefs about their community before the treatment.<sup>4</sup>

Having found large effects of belief correction, we then use survey evidence and implement various strategic survey experiments with our additional sample to disentangle the various potential mechanisms behind our main treatment effects. We rule out methodological concerns such as social desirability and experimenter demand by implementing a list experiment, an experiment that randomly hides or reveals the answers to the experimenter, and cross-randomising the latter with the treatment in our additional sample. We also rule out alternative mechanisms such as updating beliefs about the benefits of engaging, beliefs about the incidence of concerns in the community, and social pressure.

We find that the treatment reduces the perceived cost of violating the social norm. These costs can include reputation costs arising due to gossip, signalling costs due to the inability to access potential information about jobs, or interaction costs due to being met with insensitivity. To disentangle these costs, we conducted a network prediction experiment where we asked individuals to predict whether an advice-taking link regarding financial matters and mental well-being respectively would exist between any two randomly chosen individuals in their community. We exogenously varied the characteristics of the hypothetical advisor to identify the costs. We find that individuals are mainly concerned about reputation and interaction-related costs as opposed to concerns around signalling. Moreover, we find that these costs significantly impact those who are more pessimistic about others’ willingness to engage i.e. the target group of our belief correction intervention. This suggests that we can improve outcomes to some extent by correcting misperceptions without having to address systemic concerns.

We then adapt and structurally estimate a network model (Jackson & Yariv 2007, Jackson 2019) that allows us to (a) illustrate why individuals can have inaccurate beliefs in the first place, (b) predict whether our treatment effects correspond to a persistent change in equilibrium beliefs and engagement, and (c) compare the effectiveness of belief correction with alternative policy instruments. Individuals ‘engage’ if they take a discrete action to interact with their network

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<sup>3</sup>The mechanisms behind this treatment effect are slightly different from the main RCT as the information provided to treated participants in 2023 was pertaining to other communities in 2021 as opposed to their own community in 2023. More details on the replication exercise are provided in Section J.

<sup>4</sup>This outcome was measured for a subsample of 312 individuals. We aim to use the generated funds to finance stronger interventions that set up avenues for informal interactions in collaboration with the NGO.

on topics that can impose social costs.<sup>5</sup> This can include participation in savings groups or attendance in mental health related information sessions. Individuals face a cost of engagement depending on how connected they are and the extent to which they violate the endogenous social norm i.e. the proportion of others who are not willing to engage. The key insight of the model is that naive agents may, on average, underestimate the willingness of others to engage around these topics. This is because they form incorrect beliefs about the norm after observing the level of engagement among their peers who, due to the friendship paradox (Feld 1991, Jackson 2019), are more connected than they are and face a higher cost of violating the norm.<sup>6</sup> As a result, societies can be stuck at a Bayes-Nash equilibrium of low dialogue and belief correction interventions can have potentially positive short-run and long-run effects. Importantly, these effects depend on the shape of the dynamic best response curve. This is because the process is recursive – actions at time  $t + 1$  depend on beliefs at time  $t$  which in turn depend on actions at time  $t - 1$ . The intervention will only have short-run effects if this process reverts back to the pre-intervention equilibrium and long-run effects if this process leads to a new equilibrium.

We use simulated method of moments along with an equilibrium selection criterion to estimate the model by leveraging the random variation induced by the RCT. We find that the equilibrium that maximises the likelihood in our setting is indeed that of low engagement. Further, we predict that our credible belief-shifting intervention will only have positive short-run effects but will not alter equilibrium beliefs in the long run. How strong would alternative interventions have to be to translate the short-run effect of our belief correction into a persistent change? To answer this, we compare the effects of our belief-shifting intervention with two counterfactual interventions that either (1) increase the benefits of engagement around these issues (by conducting information/awareness sessions or providing explicit financial incentives, for example) or (2) reduce how much individuals care about the social norm (by setting up formal job information platforms, for example, so that individuals do not worry about signalling their type while asking for financial support). We find that these alternative interventions have to be very strong for them to have long-run effects of a similar magnitude compared to the short-run effects of belief correction. For example, we find that the perceived benefits of interactions have to increase by about 50% of the estimated mean of the benefit distribution to lead to long-run effects of a magnitude at least as large as the short-run effect of the RCT.<sup>7</sup> This suggests that belief correction can produce large positive short-run effects that might not be easy to sustain even using alternative policies.

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<sup>5</sup>We borrow the term “engagement” from Jackson (2019) who describe the formation of misperceptions about behaviours that involve positive peer effects.

<sup>6</sup>We provide empirical evidence to support the assumptions of the model that generate this inaccuracy in beliefs about the social norm.

<sup>7</sup>A back of the envelope estimation exercise using data from two waves during and after the pandemic shows that this required increase in benefits of engaging is similar in magnitude to the effect of the pandemic that also likely increased the benefits of engaging.

Such costly interventions are also infeasible to implement given the underfunded setting. However, as the evidence from the RCT suggests, belief correction can be used to generate both the demand and funding for such costlier interventions.

We make four contributions to existing literature. First, we contribute to the existing literature on social networks (eg: Breza et al. (2019), Mobius & Rosenblat (2016), Munshi (2014), Jackson et al. (2012), Munshi (2011), Karlan et al. (2009), Fafchamps & Gubert (2007)) by establishing a previously overlooked link between beliefs, social norms, and the demand for network interactions. Existing work analyses the role of concerns such as lack of trust, commitment, and enforcement that can inhibit informal interactions (Fafchamps & Gubert 2007, Karlan et al. 2009, Jackson et al. 2012, Mobius & Rosenblat 2016). We show that support networks may not form and/or function due to first-order concerns apart from the ones considered in the literature that only arise conditional on demand. Further, unlike this literature that traditionally focuses on rural settings (eg: Morten (2019), Banerjee et al. (2018, 2013), Munshi & Rosenzweig (2009)), we focus on an urban setting where caste, ethnic, or religious affiliation does not provide an institutionalised platform for such interactions and norm-violation costs are dominant. Our results are therefore applicable to various settings that lack an institutional facilitator that promotes network interactions.

Second, we contribute to the large literature on inaccurate beliefs and information provision experiments designed to correct misperceptions. (eg: (Perkins et al. 1999, 2005, Bursztyn et al. 2018, Jackson 2019, Haaland et al. 2020)). We contribute to this literature by documenting misperceptions about a more fundamental domain i.e. not around a particular choice or opinion, but about interactions in the very network that can influence various choices and opinions. Further, unlike the existing literature, structural methods allow us to evaluate the relative effectiveness of belief correction interventions and compare them to alternative interventions that do not target beliefs. Moreover, our survey evidence and additional experiments help us identify the various mechanisms through which beliefs about peers can affect outcomes.

Third, a recent, growing literature shows that behavioural concerns such as signalling or shame can reduce incentives to seek advice and induce silence (Chandrasekhar et al. 2019, Banerjee et al. 2018) or that reputational costs can reduce incentives to share useful information (Chandrasekhar et al. 2022). We contribute to this literature by providing a potential solution to mitigate the detrimental effects of such concerns. In particular, we show that individuals can have inaccurate beliefs about others and beliefs can act as a malleable statistic that can be corrected to increase interactions, without having to address the underlying behavioural concerns. Addressing these concerns is possible via costlier interventions that can be financed by interventions such as ours.

Finally, we contribute to the large theoretical literature on the formation of non-empty, efficient networks by empirically validating key theoretical claims. This literature shows that individuals can be stuck in an inefficient, empty network unless they cooperate and deviate to form a

“pairwise stable” link (Jackson & Wolinsky 1996) and the cost of forming the initial link is not too high (Jackson & Watts 2001). Alternatively, literature on non-cooperative games shows that links can be formed without cooperation if individuals are confident that others will benefit from the link and propose it nonetheless (Van de Rijt & Buskens 2005, Gilles & Sarangi 2010, Gilles et al. 2012, Gilles 2021). We provide empirical evidence at the intensive margin to show that network interactions can indeed be costly and can prevent the existence of improving paths from empty to non-empty, efficient networks. Moreover, we show that most individuals overestimate these costs and are willing to pay to interact with others once these inaccuracies are corrected.

The rest of the paper proceeds as follows. In Section 2, we discuss our empirical setting and highlight stylised facts that motivate the experiment. We discuss the experiment design and results in Section 3. Additional experiments and survey evidence to investigate mechanisms are presented in Section 4. In Section 5, we present a model that explains why inaccurate beliefs about peers might arise and reduce engagement in the network. We discuss structural estimation and policy counterfactuals in Section 6. Section 7 concludes.

## 2 Context

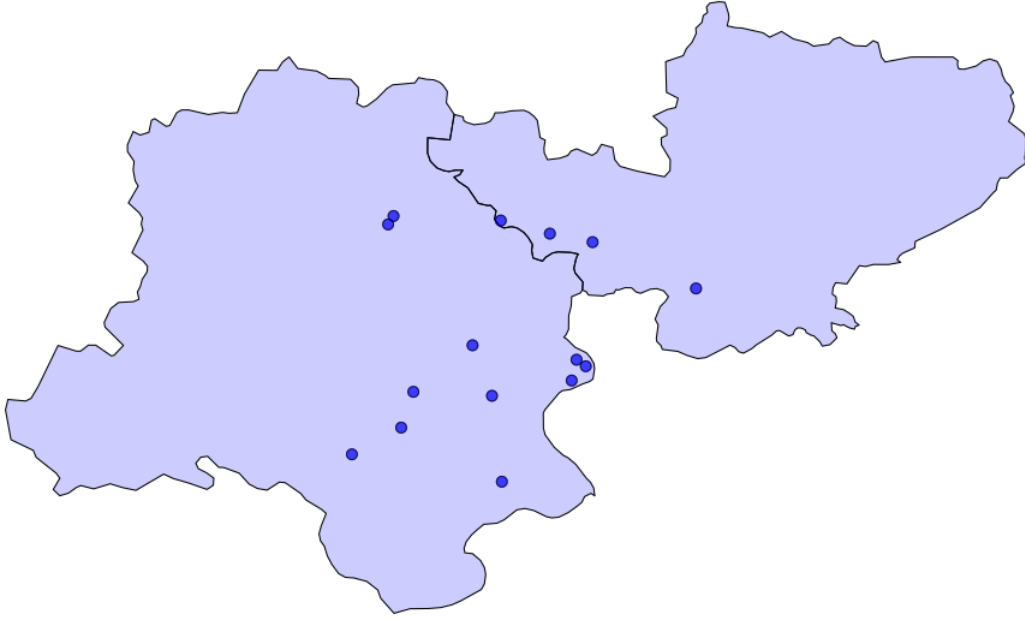
Our sample includes low-income, informal sector workers and their family members living in and around Delhi, India. The individuals in our sample live in slum-like conditions and primarily work in waste-picking, waste-sorting, and waste-recycling activities. About 15 million people in developing countries earn by sorting and recycling waste (Medina 2008). 2000 tonnes of waste are recycled by waste-pickers daily in Delhi alone (Chaturvedi et al. 2018). We collaborated with an NGO that promotes awareness of the health and safety of these individuals and advocates for their political rights. Our collaboration with the NGO aims to improve financial and mental health-related outcomes by encouraging social interactions around these topics. This is particularly relevant given the lack of policy recognition and policy assistance available to individuals in such settings (Marx et al. 2013, Chaturvedi et al. 2018, Ivaschenko et al. 2018).

We conducted two rounds of demographic surveys with our sample: a ‘main’ survey with 352 individuals across 14 locations in and around Delhi, India in 2020 and an ‘additional’ survey with 791 individuals in 2 locations in 2023. The map of the national capital region in Figure 1 shows the locations where these surveys were conducted. In this section, we describe the characteristics of the main sample unless stated otherwise. The stylised facts discussed here motivate our intervention. We use the additional sample mainly to ensure that the patterns that motivate the intervention in 2020 are not specific to the period of the pandemic. We also use the additional sample to complement the findings with additional data, to run additional experiments, and to address measurement concerns. We will discuss this as we proceed.

Tables A.1 and A.2 show descriptive statistics for our main sample. This includes



Figure 1: Survey Locations in the National Capital Region



demographic characteristics, intensity of dialogue with peers around various topics, willingness to engage around these topics, beliefs about peers’ willingness to engage, number of connections in overall networks, and connections in advice-taking networks. Overall networks include any individuals whom the respondent reports interacting with in any capacity including advice-taking, borrowing-lending, and going to work together. Advice-taking networks only focus on social ties with whom the respondent reports discussing personal concerns around mental well-being. The average age of participants is around 34 years, 35% are female, and around 67% are currently employed. Individuals take advice from around 3 peers on average - this is the average degree of the ‘advice network’. They interact with around 4 peers on average in other capacities including advice-taking, borrowing, lending, and working together- this is the average degree in the ‘overall network’.

## 2.1 Financial Distress and Lack of Formal Assistance

Our sample earns very low incomes: just under 45% earn between \$2.5 – 5 a day and  $\sim 35\%$  earn less than \$2 a day. Not only do individuals have low incomes, but we also find from our additional survey that their incomes are volatile. Figure A.1 plots the difference between the highest and lowest income earned by an individual in the last 6 months before being surveyed in 2023: we find that the average range of income over the last six months is 50 % of average income in the sample. Moreover, around 75% of the additional sample report having faced consumption crises in the last 6 months – these include crises such as not having enough monetary resources to maintain a healthy diet, incur necessary health expenditures, or spend on children’s education



.<sup>8</sup> At the same time, we find that individuals also have limited access to formal sources of assistance. Around 50% of them do not have access to bank accounts and out of the ones who do, 80% do not find it easy to take a loan.

Given the inherent link between consumption crises and mental health, we also find evidence of mental distress in our main survey. Roughly 50% of individuals report feeling often or very often in the last two weeks that difficulties were piling up high and that they felt they could not overcome them. This is also corroborated by the high value of the stress index in Table A.1. Note that this is a setting where there is both limited willingness and ability to access formal sources of assistance for such mental health concerns. For example, around 90% of individuals in our control group do not feel comfortable visiting a professional.

## 2.2 Low Levels of Interactions with Social Ties

Despite the volatility in income and consumption, high levels of stress, and limited access to formal sources of assistance, we find evidence of low dialogue around financial and mental health concerns with peers in the network. Figure A.2 plots the frequency of dialogue around mental and financial well-being related topics with peers in the last two weeks. Almost half the sample reports rarely or never speaking about both mental and financial health-related issues with their peers respectively. To show that this is not due to a lack of interactions in general, we also find large gaps in the number of connections in overall and advice networks. Figure A.3 plots the degree distributions of the advice and overall networks. We can observe that the overall network degree distribution first-order stochastically dominates to advice network degree distribution. This is not surprising given that individuals are likely to interact with more people than they take advice from. However, as we will shortly discuss, the gaps between these networks are higher for those who have severely pessimistic beliefs about their peers' willingness to engage.

Further, to show that this is not specific to low interactions during the period of the pandemic, we replicate the same exercise in 2023 where we also separately measure networks for borrowing and lending money. We find similar patterns as shown in Figure A.4 where it is clear that limited interactions are not specific to mental health but also prevalent for borrowing and lending. Given the lack of access to formal assistance, it is surprising that individuals do not interact with their social ties on financial and mental health-related matters.

### 2.2.1 Is this the relevant network?

One concern could be that individuals receive informal assistance from network ties outside Delhi and that this is not the relevant network of interest. We find from our additional sample that individuals have been living in these centres for an average of 20 years. 27% are migrants

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<sup>8</sup>This is measured in 2023 so the volatility or consumption crises are not likely due to the COVID-19 pandemic. Exposure to these crises is likely to be worse during the first round of surveys conducted during the pandemic.

but only 18% of these report talking often to those in their origin locations. 72% of the sample reports using the networks in these locations for information about jobs.

Further, we find from our additional sample that those who are more connected in the borrowing-lending networks in these locations are also those who face fewer consumption crises. Similarly, those who talk often/very often to their peers about mental health concerns are less likely to report that their consumption is volatile and are more likely to have faced consumption crisis events. While the direction of the sign can be misleading due to the underlying endogeneity, these correlations are indicative of a relationship between beliefs, networks, and consumption volatility. These correlations are shown in Table A.3. Thus, evidence from the survey, and the demand for network interactions that we observe in the experiment that we will shortly discuss, suggests that this is very much the relevant support network of interest.

## **2.3 Inaccurate Beliefs about Peers**

### **2.3.1 Measurement**

To provide a candidate explanation for why there is low dialogue around financial and mental health despite limited access to other sources of assistance, we first discuss how we measure beliefs about the community’s willingness to engage. We measure an individual’s beliefs about their community’s willingness to engage with finance/employment-related issues, mental health concerns, and physical health concerns— the latter is elicited purely to act as a point of reference. Given that individuals might interpret physical and mental health differently, we first informed them about what we mean by physical and mental health before measuring their beliefs about their peers. This is to standardise measurement to the best extent possible. Following this, we asked them about their own willingness to engage with others on physical health, mental health, and finance/employment-related issues respectively. We specify to the participants that being willing to engage with others means being willing to discuss ways to overcome concerns around these topics and how these concerns might be preventing them from achieving their goals. This is to ensure that we do not measure willingness to engage in cheap talk and instead capture meaningful engagement. For example, in the case of financial concerns, we asked individuals: “Would you be willing to share and discuss financial and/or employment-related concerns with your friends, discuss ways to overcome them, and how these problems might be preventing you from achieving your goals?” Crucially, our measure of engagement does not assume a direction in terms of who is helping whom. Further, being willing to engage is a costly action in that it requires individuals to think about how their concerns might be preventing them and others from achieving their goals as opposed to simply being about checking in with their peers.

Next, in order to elicit beliefs about how many others in the community are willing to engage, we first defined to respondents what we meant by the ‘community’. This was defined in terms of their geographic location i.e. individuals living around the NGO centre and affiliated to the

NGO were to be interpreted as a community. Our participants did not have any difficulty being clear on this as the NGO has been quite active in programming and engagement within their communities. After this, we elicited their beliefs about their community’s willingness to engage with these three matters respectively. For example, to get at beliefs around financial health-related engagement, we asked them how many individuals among any 10 participants in their community associated with the NGO would be willing to share and discuss financial and/or employment-related concerns with their friends, discuss ways to overcome them, and how these problems might be preventing them from achieving their goals. These beliefs were elicited in an incentive-compatible way. Individuals were informed that they would receive a prize of Rs. 50 (a third of their total participation incentive) in case their guess was accurate within  $\pm 1$  (on a range of 0-10). The choice to measure beliefs by asking about any 10 individuals rather than asking in terms of percentages was made to ensure simplicity and ease of understanding.<sup>9</sup>

In addition to this, and particularly to get at mechanisms that we shall discuss later, we also asked individuals to predict two additional statistics. First, we asked them to predict the average level of stress in their social networks. In particular, we asked them to predict how many individuals among any 10 participants in their community would feel often or very often that “difficulties were piling up so high that they could not overcome them”. Comparing this prediction with the actual number that reports feeling this way allows us to infer whether individuals overestimate or underestimate the incidence of mental health distress in their communities. Second, to get at stigma, we asked if the individual agreed with the statement: “People should stay away from individuals who have mental health issues” and then asked them how many individuals among any 10 individuals in their community associated with the NGO would agree with the statement.<sup>10</sup>

### 2.3.2 Evidence of Misperceptions

Table A.2 provides information on these elicited beliefs.  $\sim 71\%$  of individuals report being willing to engage in dialogue around financial well-being but the average engagement expected from the community around this topic is around 60%. Similarly,  $\sim 63\%$  of individuals report being willing to engage in conversations about mental health but the average engagement expected from others around this topic was roughly equal to 50%. Figure A.5 plots individual beliefs about their community’s willingness to engage in dialogue around mental and financial health concerns. We can infer if an individual underestimates engagement on a particular

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<sup>9</sup>We found from the pilot conducted in January 2020 that many individuals did not understand what a percentage meant unless it was translated into these words.

<sup>10</sup>We find high levels of stigma against mental health. 50% of the surveyed sample agrees with the statement “People should stay away from individuals suffering from mental health issues”. This contrasts with 63% of them being willing to share mental health-related concerns with their peers. After having spoken to the NGO staff and a psychologist, we realized that the phrasing and translation of this question may have led participants to think about severe mental health disorders.

topic by comparing the average willingness to engage in the sample and the individual’s beliefs around the average willingness to engage. We find evidence of substantial misperceptions in individual beliefs about others’ willingness to engage in a dialogue about mental and financial health concerns. We compare beliefs about community willingness to engage and actual willingness in the individual’s community. This is used to compute the number of underestimators.

The proportion of under-estimators by type of dialogue i.e. mental health, physical health, financial well being, and stress is shown in Figure A.6. Around 68% of the individuals underestimate the percentage of individuals in their own community who are willing to discuss mental health-related issues. We find that the proportion of individuals who underestimate mental health-related engagement is higher than those who underestimate financial health-related engagement even though the latter is also very high at around 58%. The majority of individuals overestimate the level of stress in the community. We also plot the average willingness to engage around these issues across all communities in Figure A.5 to indicate the proportion of individuals who think that their community is less willing to interact than the actual willingness to interact across the entire sample. The difference between an individual’s prediction for their community, the community level actual willingness, and the sample level willingness is plotted in Figure A.7 for mental health and in Figure A.8 for financial health. This shows that even though the majority of individuals are under-estimators, there is substantial heterogeneity in the extent to which they underestimate their willingness to engage. Before proceeding further, we will validate these measures of beliefs using a variety of survey-based evidence. Concerns around measurement and social desirability will be dealt with here using evidence from the survey. We will also address these concerns later in Section 4 using data from additional survey experiments.

## 2.4 Validation of Elicited Beliefs

The accuracy of elicited beliefs can be gauged, to some extent, by correlating them with the individual’s behaviour in the past (Delavande et al. 2011). In line with this, we validate our belief measures in the main sample by showing that they are correlated with self-reported behaviour, network characteristics, and economic outcomes of interest. This is because these measurements are crucial to the delivery of our intervention. The signs of these correlations are in line with our prior expectations.

### 2.4.1 Correlations with Willingness to Engage and Beliefs about other Topics

*First*, we find that individual beliefs about their community’s willingness to engage around various topics are correlated with each other and with their own willingness to engage. Table A.4 reports correlations between beliefs about community engagement with mental, financial, and physical health and the individual’s own willingness to engage with these topics. The table shows

that beliefs about the community’s willingness to engage are positively correlated with each other along different topics of engagement. This implies that optimism on one dimension implies optimism around other dimensions as well. Further, beliefs are additionally correlated with own willingness to engage as one would expect. It is important to note that there does not exist a one-to-one correspondence between beliefs along various dimensions even though the correlations are large and positive. This shows that individuals were not equally pessimistic or optimistic about their community’s eagerness to engage with them along various topics of dialogue. Moreover, individuals did not always report a willingness to engage on all topics. For example, 42 % of those who do not agree to engage with mental health concerns, agree to engage with concerns around financial well-being. We will revisit this when we use additional experiments to rule out social desirability as the driving mechanism behind these baseline patterns in Section 4.

#### **2.4.2 Correlations with Dialogue Intensity**

*Next*, we find that these beliefs are correlated with the individual’s dialogue intensity. We regress an individual’s self-reported dialogue frequency around mental and financial health (in the two weeks before the survey) with their beliefs about their community’s willingness to engage with these topics respectively. Table A.5 shows that optimistic beliefs about peers are associated with higher self-reported dialogue intensity around both kinds of topics. The correlations are significant and positive. In other words, those who are more optimistic about their community’s willingness to engage around mental and financial health respectively, are also those who engage in more dialogue around these topics. Table A.6 additionally shows that individuals who underestimate the sample-average engagement in their community are significantly less willing to engage in dialogue around mental health.

#### **2.4.3 Correlations with Network Gaps**

We document a negative correlation between these beliefs and the gaps between individual overall and advice network degrees suggesting that pessimistic beliefs are associated with larger network gaps i.e. have fewer connections in their advice networks given their total network links. These degree gaps are measured by subtracting an individual’s degree in their advice network from their degree in their overall network and computing this difference as a proportion of their degree in the overall network. We find that degree gaps are significantly larger for individuals who are categorised as severe underestimators, i.e. those for whom the difference between their belief and the average in their community, lies in the bottom 25th percentile.

#### **2.4.4 Replication in 2023 and Correlations with Consumption Outcomes**

*Finally*, we re-measured beliefs in 2023 to ensure that these patterns are not specific to the COVID-19 pandemic. We find even higher levels of underestimation and a high willingness to engage around both financial and mental well-being in 2023 reassuring us that this effect is

not due to the pandemic. These beliefs are also correlated with network connections as before in that more optimistic individuals have more connections in their financial and mental health networks respectively.

Moreover, beliefs about peers are also correlated with the variance that individuals report having faced in their consumption and whether they have faced consumption crisis events. These correlations are reported in Table A.8. While we will not proceed to interpret the signs of these correlations due to endogeneity, it is important to know that beliefs about peers are very much correlated with important economic outcomes of interest.

## 3 Experiment

### 3.1 Timeline and Design

We conducted the main experiment and endline surveys with a sample of 180 individuals in our setting from February to April 2021. Our experimental sample consists of 180 individuals out of which 92 are in the control group and 88 in the treatment group. We also conducted a replication exercise with a larger sample of  $\sim 800$  individuals in 2023.<sup>11</sup>

The treatment group received two pieces of information: (i) the true average sample willingness to engage in dialogue about mental health and (ii) information about the sample’s willingness to engage in a dialogue about financial well-being. We did not provide information about community-level averages but about sample-level averages that were computed using data on willingness to engage from our initial surveys of about 350 individuals. We did this because some communities had low response rates and we did not wish to shift beliefs about their community on the basis of information obtained from small samples. Further, since the communities are very similar to each other, information from the entire sample is likely to be informative. The information provided to the treatment group was as follows:

#### Information 1:

*“Just like we surveyed you, we also surveyed other people and we have found from their responses that out of any 10 individuals in your community and communities similar to yours (affiliated with the NGO),  $X$  individuals are willing to discuss their mental health concerns with their peers, how they can be preventing them from achieving their goals, and how they can be overcome.”*

#### Information 2:

*“Just like we surveyed you, we also surveyed other people and we have found from their responses that the proportion of individuals willing to discuss their financial/work-related concerns with their peers, how they can be preventing them from achieving their goals, and how they can be*

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<sup>11</sup>This will be discussed very briefly in Section 3.6 after we discuss the results of the main experiment and then in more detail in Section J in the appendix.

overcome is high.”<sup>12</sup> <sup>13</sup>

All other components of the survey were identical for the control and treatment group.

### 3.1.1 Is the Treatment is an Information Shock: Participant Prediction Exercise

We anticipate the treatment to have been an information shock to the participants due to the lack of dialogue around these issues and the stigma associated especially with talking about mental well-being. To this effect, we asked participants in our additional sample to predict how they think others would respond if Information 1 were delivered to them. 67% of the participants anticipated an increase in engagement with savings groups after hearing the above information, and 42% thought that this increase would be large.<sup>14</sup>

## 3.2 Balance Test and Specification

Before proceeding with the results, we first ensure that the sample is balanced across control and treatment groups for an exhaustive list of baseline variables including demographic information, network connections, dialogue intensity, beliefs about mental health, physical health, and financial health, participant, well being, and own willingness to engage. We test balance on 44 variables and find that the sample is unbalanced only for 2 variables. These results are presented in Tables B.1 and B.2. We also regress treatment status on these baseline covariates and find that the F statistic is 0.68 and the corresponding  $p$  – value is 0.89. This suggests that the baseline characteristics are balanced across treatment and control.

Our pre-registered detailed outcomes list, grouped in families for multiple hypothesis correction, is attached in the Appendix Section G.1. We run a simple regression where we regress each outcome on the treatment indicator for the individual, with robust standard errors. We additionally report p-values of wild bootstrapped t-statistics in line with Cameron et al. (2008) where we cluster the standard errors at the level of the NGO centre. Further, we also conduct correction for tests of multiple hypotheses as per Benjamini et al. (2006), Anderson (2008). These  $q$  values are computed at the level of the outcome families (discussed in the outcomes list) since we assume that the hypotheses under which the treatment affects the outcomes in different families are inherently different. The  $q$ -values are reported in each table for the respective family of outcomes. We also run an additional robustness exercise where we take a very conservative approach and treat all the outcomes as one family before computing the  $q$  values.

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<sup>12</sup>Note that we do not provide a precise estimate here (the precise estimate of the proportion of individuals willing to share these concerns is 70%) because unlike mental health, where there is a high proportion of under-estimators, in this case, only 58% underestimate and we do not wish to make them pessimistic.

<sup>13</sup>The second piece of information was provided closer to the end of the survey (with only a few questions remaining) before the questions related to financial outcomes.

<sup>14</sup>This includes all individuals in 2023 who were not included in the replication treatment.



Finally, we also account for the fact that participants may not have always completed the entire endline survey as a result of which some outcomes may have received more responses than others. To address any balance-related concerns that may arise due to this, we adopt the following additional strategy as a robustness check in the appendix. We run balance tests for *each* sub-sample for which the outcome variable is non-missing. Then, we include the unbalanced controls (at 5% significance) in a conservative, robust specification. All the main results are robust to this alternative specification unless specified otherwise.

### 3.3 Results

First, we find that the treatment increases the participant’s willingness to engage with their community. These results are presented in Table C.1. We find that there is a 14 percentage point increase in community engagement (significant at 1%). This variable measures the willingness to have useful interactions with the community and is the mean of three binary variables: (a) willingness to train as a listening volunteer for their community, (b) willingness to contribute to setting up this listening service and (c) willingness to participate in a savings group. For (a) and (b), we asked individuals if they would be willing to train to listen to the anxieties of other members of their community. Let us consider the treatment effect on these various measures.

The treatment increases the probability of being willing to enlist as a listening volunteer and participate in a listening service by  $\sim 16$  percentage points (significant at 5%). While this is a self-reported measure of willingness to volunteer, we also find that participants in the treatment group are  $\sim 12\%$  more likely to wish to financially contribute to set up training sessions for this and donate roughly Rs 6.6 more (a 29% increase compared to control) significant at 5%.<sup>15</sup> We also find that  $\sim 67\%$  of the control group is willing to participate in savings groups. The treatment increases this by  $\sim 15$  percentage points. (significant at 5%). This question, unlike the other measures of community engagement, was asked after the participants received the two treatment statements about mental health and financial health. The robustness exercise in Table H.1 shows that the effect of the treatment on these various outcomes is still significant when unbalanced controls are included. The large increase in the demand for savings groups and listening services shows that beliefs about peers can affect the extent to which individuals are willing to interact with their social networks and pay to set up informal avenues for interactions. As we will shortly discuss, we also find in our replication exercise in 2023 that those who are pessimistic about their peers and have been provided with information about others’ willingness to engage contribute significantly higher payments to set up savings groups and listening services. We will shortly discuss the mechanisms that can generate this effect and

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<sup>15</sup>Individuals were informed that this money would be deducted from their prize of Rs. 50 if they won based on their guesses and would be informed about it at the end of the endline survey. Participant beliefs about their community are balanced across treated and control groups so there is no reason to anticipate that the treatment group would be selectively more pessimistic about their chances of winning this prize.

highlight the role played by the cost of violating the social norm.

Next, we find in Table C.2 that the treatment affects the participant’s investment in their own health in terms of reduction in self-reported hesitation to speak to a doctor and a lower chance in participation in the PHQ-9 depression scoring either immediately or later. These results can imply that being informed about their community’s higher willingness to engage reduces the stigma associated with visiting a doctor and potentially lowers the associated costs of violating the social norm. However, at the same time it reduces their immediate need to demand more information about their health. An individual’s own investments in their health (assisted by the experimenter in the form of a depression scoring) may be a substitute for investments made by their community indicating a tension between formal and informal sources of assistance. We find that the negative effect on participation in depression scoring is also robust to the addition of unbalanced controls. The hypothesis that own investments and community engagement can be substitutes is further corroborated by the finding that the treated group is less likely to listen to helpline numbers at the end of the call. These helpline numbers were selected as they can provide cheap sources of formal assistance for mental health concerns. Despite this, treated participants are less likely to listen to them. While the willingness to talk to a doctor is purely indicative of lower hesitation, the actual decision to not participate in depression scoring or listen to helpline numbers suggests a tension between formal and informal sources of support.

Third, Table C.3 provides evidence that correcting beliefs about others’ willingness around mental health can have significant positive spillover effects on other kinds of dialogue such as those around physical health. The treated group is 21% more likely to report a willingness to talk to their friends and family about physical health-related issues. We know from the baseline survey that individuals have high levels of stigma associated with talking about physical health-related concerns. We find that the treatment effect is robust to the addition of unbalanced controls as well as shown in Table H.6. This result suggests that correcting beliefs about a community’s stance on particular forms of network interactions can have positive impacts on dialogue around other stigmatised topics.

Fourth, we find in Table C.4 that the treatment does not affect a participant’s demand for additional information about mental health. It does not have any effect on the participant’s willingness to participate in a potential mental health-related information session and their willingness to listen to good practices about having mental health-related conversations. Our ability to detect effects on the take-up of the information session is low as  $\sim 67\%$  of the control group participants agree to participate in the information session anyway. This is despite the time costs involved in this in future and potential costs in terms of stigma. Discussing this with the NGO, we realized that this might have been because individuals may have interpreted this session as one of the regular training sessions (unrelated to mental health) that the NGO organises with them which is why the stigma associated with attending an information session in general would be perceived to be low.

Finally, we find no impacts on other outcomes measuring stigma and self-efficacy. These results are reported in the appendix in tables C.5 and C.6. Contrary to our prior, 92% of the individuals in the control group were willing to allow their name to be revealed to encourage others to participate in the information session by mentioning that they agreed. Given the baseline finding of considerable stigma around mental health, it is likely that this was a weak measure of stigma. This could have occurred because individuals may have interpreted the information session as one of the usual trainings held by the NGO that will be attended by other community members anyway so has no costs (in terms of stigma) attached to it.

We also do not find any effect on an individual’s belief in their ability to manage their finances, afford their children’s education (if applicable), or start a business if they wanted to. Our prior was that correction of beliefs about community willingness to engage with *both* financial and mental health would have improved financial self-efficacy. However, the finding provides suggestive evidence that traditional mechanisms of favour-exchange and/or risk-sharing may not already be in place within the community so being more optimistic about others in terms of dialogue doesn’t necessarily mean that one can borrow from them in times of need. That individuals wish to engage in useful interactions is evident from a significant increase in the willingness to participate in them and willingness to pay to set them up.

The q-values for all the main regressions are reported in the relevant tables. We also take a more conservative approach by combining all outcomes together and computing the q values. We find that average community engagement (q-value= 0.084), immediate participation in the depression scoring (q-value= 0.033), and willingness to speak to family and friends about physical health are still significant (q-value= 0.033).

### 3.4 Heterogeneity

Before proceeding to discuss the replication exercise and additional experiments for mechanisms, we analyse heterogeneous effects by baseline willingness to engage, baseline dialogue intensity, number of network connections, baseline stigma, and baseline beliefs. We will also discuss heterogeneity by baseline beliefs about stress in the section on mechanisms. The results are shown in Tables C.7-C.14. We find the following main results.

First, we show in Tables C.7 and C.8 that the treatment effect on community engagement was significantly higher among those individuals who were not willing to engage with their peers regarding mental health in the baseline. Treated individuals who were not willing to engage with their peers regarding mental health concerns in the baseline are more likely to express a willingness to (a) engage with their community along various dimensions (b) participate in a mental health-related information session and (c) to listen to good practices to have conversations with others – only the bootstrapped p value is significant for the last outcome. This suggests that the intervention, as expected, helps those who need it most. This is further

corroborated by the results in Tables C.9 and C.10 where we perform heterogeneity by baseline dialogue around mental and financial health. We find that the treatment effect on community engagement is significantly higher for those whose dialogue around mental and financial health was less than or equal to the median in the baseline.

Next, we find evidence of heterogeneity by an individual’s degree in their overall network as shown in Table C.11. Individuals who are more connected in the network are more likely to respond to the treatment by reporting to be willing to participate in the savings group. In fact, the treatment effect is zero for those who have no peers in the network and every additional peer increases the probability that a treated individual says ‘Yes’ to participation by 3 percentage points. More connected individuals also contribute significantly more to setting up the listening service. Moreover, individuals who have more peers are on average significantly less likely to make positive contributions to the listening service in the community but the treatment increases this probability. We will revisit this result once we introduce the theoretical setup whose core assumption directly implies that those who are more connected in the network must benefit more from the intervention.

Third, Table C.12 shows that conditional on saying ‘Yes’ to financially contributing for the listening service, individuals who express stigma towards mental health (i.e. who report they wish to “stay away” from those suffering from mental health concerns) donate Rs. 7 less compared to those who didn’t explicitly report stigma at baseline. This is expected since the listening service is directly associated with mental health. Interestingly, we find that individuals who express stigma and are in the treatment group donate significantly more (i.e. Rs 9 more) than those who express stigma in the control group. While receiving optimistic beliefs about community engagement may not address stigma, this suggests it can significantly increase community engagement among those who exhibit it. Note that this might also be because the stigma that is revealed by the participant to the experimenter might itself depend on their beliefs about the norm and what is considered acceptable i.e. those who are pessimistic about the social norm can also be those who express stigma. Once the information shock reduces pessimism about others’ willingness to engage, it might also increase their inclination to engage and contribute towards doing so.

Finally, we also check for heterogeneity by whether individuals underestimate community engagement in Tables C.13 and C.14. We are not powered to detect heterogeneity by whether individuals underestimated mental or financial health-related engagement. However, most effects go in the expected direction and are larger in magnitude for underestimators.

## 3.5 2-week and 2-year Follow up

### 3.5.1 Effects after 2 weeks

We conducted a follow-up survey more than 2 weeks after the intervention in 2021. The list of pre-specified outcomes measured during the follow-up survey is provided in Section I.1. Around 90% of our follow-up surveys were conducted during or after April 2021. This was during the peak of the COVID crisis in India. This affected our follow-up survey as we could only contact 112 people, 57 of which were in our treatment group. We test balance on 44 baseline variables as before and find that the sample is unbalanced for 2 variables. We also show that attrition in this survey is not correlated with treatment status in Table I.3 and not correlated with various baseline characteristics as shown in Table I.4 and Table I.5. However, it is important to note that we do not have information on the participant's or their peers' exposure to COVID-19 and more importantly, information about their location if they had migrated out of Delhi. Differential exposure of the control or treatment group to COVID-induced risk and migration decisions can affect the validity of these results. As a result, we do not proceed to discuss these results or the underlying mechanisms in more detail here and present them in the appendix in Section I.

### 3.5.2 Effects after 2 years

In addition to the 2-week follow-up, we also conducted a demographic survey in 2023 where we classified individuals in terms of the following measures- (1) Previous Participant i.e. whether they had participated in the baseline survey and/or experiment in 2020-21 or were new, (2) Heard about Beliefs of Community i.e. whether they reported having heard about the views of members of their community, and (3) Heard about Beliefs of Community and was a previous participant i.e. whether they reported having heard about the views of members of their community and were a part of the previous surveys and experiments i.e. directly contacted by the survey team.<sup>16</sup> We cannot track and merge individuals across the two waves due to logistical reasons but can identify participants and those exposed to the information using self-reported measures. We find that out of a total of 469 individuals, 60 report being previous participants, 37 report having heard information about their community's views on talking about mental and financial health shared in the main experiment, and 24 were previous participants who report having heard this information.

For each measure above, we study the effect of being in that category on own beliefs, dialogue intensity, willingness to engage, and volatility of consumption in 2023. The above measures of capturing exposure to the treatment are imperfect in that they combine individuals in treatment, control, and spillover conditions and may capture differences apart from exposure to treatment.

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<sup>16</sup>This survey was conducted as part of the replication surveys done in 2023 where we had an overlap of 1 centre from the previous survey. Individuals who said yes to any of the above measures are excluded from the results of the replication experiment.

While we cannot tackle the first issue, we tackle the second by using post double selection Lasso (Belloni et al. 2014) to account for the fact that individuals who are exposed to the intervention or who report being previous participants might have different characteristics in terms of their gender, income, age, and number of connections in the overall network.

The results are reported in Tables D.1 - D.4. We find evidence that individuals who report being in the above categories have more optimistic beliefs about others' willingness to engage around mental and financial health even in 2023, with the effects being significantly positive for those who report having heard the information. Moreover, these individuals are more likely to be willing to engage with others around mental health and financial health concerns and are more likely to report engaging in higher (i.e. above-median) levels of dialogue around these topics with their peers. We find that these effects are significant across most specifications. Finally, these individuals also report facing significantly lower volatility of consumption and report facing fewer consumption crises. This suggests that beliefs about the community can increase network interactions and consequently improve important economic outcomes.

While the evidence is suggestive, it is reassuring that many effects are still significant even for the most conservative measure of exposure i.e. whether the respondent was a previous participant or not. However, it is still not clear if we have shifted beliefs and engagement permanently. We find, for example, that the average beliefs of those who report having heard information about their community's willingness to engage is still lower than the belief that was delivered to them. We will explore whether the intervention may or may not have shifted equilibrium beliefs when we discuss the model and structural estimation.

### 3.6 Replication Exercise

Before proceeding to disentangle mechanisms, we briefly present the results of replication exercises conducted with  $\sim 800$  individuals in 2 NGO centres in 2023. This exercise was conducted to ensure that (a) the patterns of low dialogue and underestimation of peer willingness to engage and (b) the causal effect of beliefs about peer willingness to engage on own engagement with the network, are not specific to the small sample size or to the timing when the experiment was conducted.

As previously discussed, these baseline patterns of low dialogue and inaccurate beliefs also hold in this larger sample in 2023. In addition to this, replication of a weaker treatment (i.e. where we provided information about willingness to engage in 2021 as opposed to 2023) continues to have a significant causal impact on willingness to engage. The direction of the effect and underlying mechanisms are different and are discussed in detail in the appendix in Section J. We also find that treated participants give financial contributions to set up informal avenues for interactions such as savings groups and the payments are significantly higher for those who are pessimistic about the social norm. The replication exercises confirm that the main effects

of the experiment i.e. the causal link between beliefs about peers’ willingness to engage and own engagement, and the large financial contributions to set up avenues for engagement are not specific to the pandemic or due to the small sample size.

## 4 Mechanisms

### 4.1 Main Mechanism: Reduction in the Cost of Violating the Norm

We find that the main mechanism through which the treatment increases community engagement is by increasing the level of comfort individuals have in sharing their concerns with the community as they are less concerned about violating the social norm. This will be the core feature of the model discussed in Section 5. Before proceeding with providing evidence for ruling out alternative mechanisms, we first disentangle the various costs of violating the social norm in our setting. For instance, is it the case that individuals are concerned about signalling that they are a low type and unfit for jobs if they approach another person for assistance? This can be a concern, especially since 72% of our sample reports that they use these networks to receive information about jobs. Alternatively, are individuals worried about being met with insensitivity and/or being gossiped about?

#### 4.1.1 Network Prediction Experiment

We present the result of an additional experiment run with  $\sim 800$  waste-pickers and their family members across 2 NGO centres in New Delhi in 2023. We use this experiment to causally identify the impact of various costs that can reduce network interactions in this setting. We show that these costs are particularly active for individuals who are more pessimistic about their peers’ willingness to engage with them and who were the target sample for our belief correction intervention. We discuss the details of this additional experiment and findings below.

Each individual is asked to predict whether they think a link would exist between two randomly chosen, hypothetical agents  $A$  and  $B$  in their community, where  $A$  is the potential advisor and  $B$  is the person who needs  $A$ ’s support with their financial or mental health-related concerns respectively. Crucially, we exogenously vary the advisor  $A$ ’s characteristics along three distinct dimensions: (1) whether  $A$  is central in their community, (2) whether  $A$  has contacts and knows people who do private jobs, and (3) whether  $A$  has attended a mental health sensitivity training organised by the NGO to talk sensitively about these issues. These three binary characteristics are varied to test the impact of the following costs respectively: (1) whether asking for support from  $A$  can impose a reputational cost if  $A$  is network central and can gossip, (2) Whether asking for support from  $A$  can impose a signalling cost if  $A$  can make negative inferences about  $B$ ’s type and be less likely to tell  $B$  about jobs or recommend them, and (3) Whether asking for support from  $A$  can impose an interaction cost in that  $A$  is not sensitive and might mock/mistreat  $B$  if  $B$  approaches them. For a randomly chosen vector of characteristics, the



respondent was asked to predict whether  $B$  would approach  $A$  for mental and financial health-related support respectively. We varied the vector 3 times for each respondent thereby giving us  $\sim 2370$  predictions for each randomly chosen vector of characteristics.

Crucially, whenever individuals rejected a link, they were also asked for the reason why they thought  $B$  would not approach  $A$  for support. This is to understand how they interpreted the presented characteristic. For example, if an individual reports that  $B$  would not seek financial support from  $A$  if  $A$  is very central in the network, it could be because they worry about the impact of  $A$  gossiping about them to several of their peers or it could be that they might think  $A$  would not have time for them given that they are so connected already. We ask individuals about these reasons to get a clearer idea about why they rejected a link. Finally, this experiment was conducted before any selected individuals were provided with any information about their community to prevent any contamination.

We find that 23% of links are rejected in the case of mental health related support and 24% in the case of financial support. Given that this is a setting with very low dialogue and advice-taking around these issues, it is the hypothetical nature of the exercise that results in fewer rejections than expected. Table E.1 presents the results using OLS and Table E.2 uses a probit model. The results are similar across both specifications. We find that a surveyed individual  $i$  is significantly less likely to report the existence of a link between  $B$  and  $A$  when  $A$  is network central or  $A$  has attended sensitivity training, as  $i$  becomes more and more pessimistic about their community’s willingness to engage with them. In other words, individuals who think  $A$ ’s characteristics such as their centrality and attendance of sensitivity training are likely to be the reason why  $B$  would not form a link with  $A$  are those who are themselves more pessimistic about the community’s willingness to engage. This pattern holds for both financial and mental health-related support.

Why are individuals who are more pessimistic about the social norm of engaging more likely to reject these links? Interestingly, and contrary to our expectations, we find that attendance at the sensitivity training acts as a negative signal about  $A$  in that they needed to be trained to act sensitively. Regarding advisor  $A$ ’s centrality, we find that out of those who reject links when  $A$  is central, 42% say that it is because they think  $A$  may not have enough time to speak to  $B$ . At the same time, 39% say it is because they think  $B$  would fear being gossiped about. We also find that while  $A$  having contacts in private jobs does not have a causal impact on whether individuals think  $B$  would seek help from  $A$ , signalling for jobs is a dominant concern for many individuals in this setting. In particular, we find that 30% of individuals who reject links when  $A$  has contacts in private jobs say that this is because they fear that  $A$  will think  $B$  is not a capable candidate to recommend for jobs.

The evidence from this hypothetical network formation experiment suggests that the reputational and interaction-related costs (both induced by a social norm of low dialogue) are significant reasons why links are not formed in these communities. We find that these costs

are significantly higher for those who are more pessimistic about the social norm. While these actual costs cannot be reduced without alternative policies, the results from our randomised controlled trial show that economic outcomes can still be improved via a belief correction intervention as it targets precisely the subgroup for whom these costs are dominant.

Now, we use additional experiments and survey-based evidence to rule out alternative mechanisms. These are discussed in the next subsection.

## 4.2 Alternative Mechanisms

### 4.2.1 Social-desirability and Experimenter Demand

It could be the case that individuals are more likely to report a willingness to engage to the experimenter in the baseline and following the treatment to appear socially desirable or due to experimenter demand. We use survey evidence from the RCT run in 2021 and two additional experiments with  $\sim 800$  individuals run in 2023 to show that social desirability and experimenter demand are not likely to be driving our results. We first present evidence from the two experiments that help us detect whether social desirability is a concern at the level of the sample and the individual respectively.

#### Experiment 1: List Experiment

In this experiment, we randomly divided individuals into two treatments and one control group. The control group receives 3 statements and is asked to report how many of these opinions they agree with. The treatment groups are given the same 3 opinions as the control and in addition to this, either 1 or 2 more statements around mental and financial health-related engagement with peers respectively. Importantly, all groups are only asked how many statements they agree with and not whether they agree/disagree with each statement. This allows them to mask their response. The statements are as follows:

1. *Only individuals who have received formal education should enter into politics.*
2. *The Delhi government is taking the required steps to deal with air pollution.*
3. *Teachers should be paid more remuneration than film actors.*
4. *(Only to Treatment Group 1 and 2) Individuals should take time to listen to the mental health concerns of their peers.*
5. *(Only to Treatment Group 2) Individuals should take time to listen to the employment or money-related concerns of their peers.*

If individuals only reported favourable views about engaging with peers around these topics due to experimenter demand or social desirability, the experiment provides them with a platform to mask their true opinions. In that case, there should be no difference between the number of statements that the control and treatment groups agree with. We find the opposite. The

treated groups are significantly more likely to agree with more statements than the control group. In particular, we find that the control group agrees with 2.21 statements on average, treatment group 1 agrees with 2.97 statements on average, and treatment group 2 agrees with 3.71 statements on average. All pairwise comparisons suggest that the average agreements are significantly different across groups. This experiment helps reassure us that on average, the high willingness to engage observed in the baseline sample must not be due to social desirability. We run another experiment to rule this out at the individual level.

## **Experiment 2: Increasing the Distance between the Enumerator and Respondent and Cross-Randomisation with the Information Treatment**

In this experiment, we ask the  $\sim 800$  respondents whether they are willing to sign up for savings groups and listening services respectively. For a randomly chosen half of the participants, the enumerator asked the question and entered the response as usual. However, for the other half, we increased the distance between the enumerator and the respondent by informing respondents that they could answer these two questions on their screen and the enumerator was not able to see their responses. Moreover, this random revelation was cross-randomised with the replication treatment where randomly chosen participants were provided information about others. If the responses to these outcomes are due to experimenter demand, we should detect a difference between those who were asked to tell the enumerator their response and those who filled it privately. Table E.4 shows the results. We find that the willingness to participate in these services is not dependent on the distance between the enumerator and the respondent.

Moreover, this does not have a significant effect when interacted with the replication information treatment either. In other words, the reduction of distance between the enumerator and respondent does not affect outcomes on average and does not affect outcomes selectively for the replication treatment and control group.

We now present additional survey-based evidence to further show that social desirability is not likely driving the baseline patterns or the treatment effects that we observe.

### **Additional Survey Evidence against Social Desirability.**

First, it is important to note that during the baseline survey, around 49 % of the participants agreed that one must stay away from those with mental health concerns. This suggests that social desirability concerns did not prevent a significant proportion of individuals in both groups from expressing their opinions to the surveyor. Alternatively, in this setting, it can also be the case that a substantial proportion of individuals in both groups do not consider expressing support for mental health-related concerns as socially desirable in the first place.

Second, we measure willingness to engage along three distinct dimensions and find that individuals do not always agree to engage and further, they do not always agree to engage on all three dimensions – for instance, 42 % of the individuals who do not agree to engage with mental health-related concerns, agree to engage with financial health-related concerns.

Third, the choice to engage is correlated with baseline beliefs about peers’ willingness to engage. If individuals reported a willingness to engage solely due to experimenter demand, it is not clear why this would be correlated with beliefs about peers.

Fourth, balance along several variables, suggests that there should not have been differential selection into the treatment group based on the individual’s propensity to appear socially desirable. However, the treatment group might wish to appear more socially desirable than the control group after receiving information about their community’s willingness to engage. The above experiment rules this out as we find no effect of a reduction in the enumerator-respondent distance on willingness to engage for either the treatment or control groups. Moreover, recall that we find that individuals in the treatment group are willing to make significantly higher financial contributions to fund a listening service for their community. Positive effects on this incentivised outcome imply that the treatment effect cannot entirely be attributed to cost-less signals to appear socially likeable.

Finally, if treated individuals reported a willingness to engage only to appear socially desirable, then it is not clear why the treatment differently (and positively) affects the subgroup that (a) had low dialogue frequency around mental and financial health in the baseline and (b) reported that they do not wish to discuss mental health concerns with peers – a choice that we have shown is correlated with their beliefs. This is shown in Table [C.7](#), [C.9](#), and [C.10](#).

#### **4.2.2 Updating Beliefs about the Incidence of Stress.**

It can be argued that the treatment leads individuals to positively update their beliefs about the incidence of mental health concerns in their community based on the information about willingness to engage that is provided to them. This can explain the improvement in the community engagement outcomes that we measure. However, we do not think that this is the case due to the following reasons.

First, we measured individual beliefs about stress in their community during the baseline and found that over 60% individuals overestimate how stressed their community is. This suggests that knowledge about the incidence of stress was not the binding constraint preventing individuals from sharing financial or mental health concerns with their network ties in the first place as they would have otherwise engaged in dialogue to ameliorate this. It should not, therefore, be the case that the treatment informs individuals about the stress levels of their community and makes them realise that others require their assistance.

Additionally, as shown in Table [E.5](#), we find that individuals who underestimate stress (computed using baseline beliefs about stress in the community and actual community-level average) are not more likely to respond to the treatment than those who overestimate it. We would expect the interaction term to be significantly positive if that were to be the case.

On the other hand, it can also be argued, that the treatment makes individuals realise that others

are not as stressed as they believed and can therefore make time to address their concerns. This is in line with the overestimation of stress that we detect during the baseline. Let us consider the extreme case in which when individuals are told that six out of any ten individuals are willing to engage with them, they believe that six out of any ten individuals are not stressed and can make time to engage with them. We re-define over-estimators of stress as individuals whose baseline beliefs about the proportion of stressed individuals in their community is above four. Under this interpretation, these individuals should benefit most from the treatment. We show in Table E.6 that the interaction term is in fact negative and insignificant. This allows us to rule this mechanism out as a potential explanation.

### 4.2.3 Altruism or Social Pressure.

It could also be the case that the treatment increases community engagement due to alternative mechanisms such as altruism or feeling pressured to be supportive towards the community after being informed about the community’s willingness to engage. We do not expect this to be the main driver of our results. First, treated individuals make costly decisions in terms of time and money to engage with others which is unlikely in our setting purely out of social pressure, especially since they are told that their decisions will not be visible to others.

Second, we find in the baseline that there is low dialogue even though the vast majority of individuals overestimate levels of stress in their community. This provides evidence that pure altruism may not be the sole channel driving the results since it does not motivate individuals to engage with others in the status quo.

Third, if selfless reciprocation were the only channel through which engagement was improving i.e. individuals only engage for the benefit of others and not themselves, then it is not clear why treated individuals are significantly less likely than the control group to listen to helpline numbers that can benefit them. While 59% of the control group is willing to listen to helpline numbers, treatment reduces this by  $\sim 20$  percentage points. Substitution between help from the community and help from outside the network is likely to explain this effect. In other words, treated individuals do not report a higher willingness to engage with the community without seeing a benefit in it for themselves. In that case, they would have demanded to listen to helpline numbers just as much as the control group.

**Outcome where the decision is to be revealed to others:** Finally, we ask individuals if they would like their name to be included in the list of potential participants of an information session around mental health. Crucially, they are told that the list can be used to motivate others to participate. We do not find any significant differences between the treatment and control group in this outcome. This provides additional evidence that social pressure to conform or wanting to appear supportive in front of others may not be the relevant mechanism. If anything, the social visibility of an action may be preventing individuals from interacting as outlined earlier.

#### 4.2.4 Updating Beliefs about Benefits of Interacting

Finally, it can also be the case that participants update their beliefs about how beneficial it is to interact with others after they receive information that the majority of their community is willing to engage, contrary to their priors. We do not think this is the main mechanism at work as the majority of participants reveal a high willingness to engage to the experimenter in the baseline. This is indicative that they are aware that there is a benefit to engaging with the network. That this willingness doesn't translate into engagement suggests that it is not that participants are not aware of the benefits of interacting but rather that they are worried about the costs of doing so.

Our setting is also not one where there are no financial or mental-health related interactions whatsoever. While dialogue is low, such interactions are not uncommon and as we have outlined, those who are more connected are also correlated with having better consumption outcomes. It does not seem plausible then that those who do not interact are unaware of the potential benefits others in their community are receiving from interacting.

#### Qualitative Interviews:

To this effect, in our responses from our qualitative interviews with a few participants, many say that they know that it is important to interact with their community around these issues. However, when asked if they feel comfortable talking about their concerns, they report “feeling ashamed if the other person refuses their request”, worried that the person “will make fun [of them] later”, and feeling “suffocated/trapped because others can make fun of their poverty”.

### 4.3 Participant Predictions

Finally, we briefly discuss the predictions that our participants made for the effect of the experiment and how they interpret our results. To this end, we asked the additional sample of  $\sim 800$  waste-pickers and their families in 2023, how they think *others* would respond if they were provided information on average willingness to engage that was provided to the RCT sample. As discussed earlier, their predictions are in line with the treatment effects and suggest that the treatment was indeed an information shock. Around 38% of participants predict that there will be a large increase in willingness to participate in savings groups and listening services while  $\sim 26\%$  think there will be a small increase. At the same time,  $\sim 36\%$  predict that there will be no change ( $\sim 14\%$ ) or that it will decrease ( $\sim 22\%$ ).<sup>17</sup> While the majority of participants predict correctly, there exists a substantial number that underestimates the effect of the treatment. This might be, for example, because they underestimate the benefits that others receive from engaging.

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<sup>17</sup>These percentages do not exclude those who were in the replication treatment or who had been exposed to information from the main experiment. Predictions patterns are very similar for these subsamples as well.

Further, out of those who predict that there will be an increase in engagement, roughly 24% think that it will be because individuals feel comfortable discussing their concerns with others and wouldn't think that others would think of them poorly if they engage, 31% feel it will be because they will learn that others are not stressed and can make time, 29% feel it will happen because everyone will see a benefit in engaging as others also need help and 16% feel that individuals will engage due to social pressure. It is important to note that these explanations can be interrelated: for instance, individuals can feel comfortable engaging with others and feel that they won't be judged harshly for violating the norm if (a) they think others can make time and (b) if others also need help. Otherwise, there can be costs of violating the norm of low dialogue. So, when individuals are informed that the true willingness to engage is high, these perceived costs of violating the social norm are reduced.

Having said that, while these participant predictions are informative, they are likely plagued by the same misperceptions about others that lead individuals to have pessimistic beliefs in the first place. As a result, we do not rely on them to disentangle mechanisms. It is important to note, however, that the correction of misperceptions about social norms is one dimension via which we can increase engagement. There can exist misperceptions about other aspects such as the time that others have or how stressed others are that can also be corrected to increase engagement. These misperceptions might also get corrected naturally as individuals interact more. We do not delve deeper into this as it is outside the scope of the paper. However, we will now develop a framework to make relative comparisons between belief correction and alternative policies that can address some of the other systemic concerns that we outlined in this section.

## 5 Theoretical Framework

We now present a model to show why individuals might have inaccurate information about the social norm in the first place. The model will achieve three objectives. First, it allows us to understand why individuals can have inaccurate beliefs in the first place and the implications of these inaccuracies. Second, we will estimate the model to predict whether our treatment effects correspond to a persistent change in equilibrium engagement. Finally, we will run counterfactuals of alternative interventions that do not target beliefs. We will also be able to comment on the short-run and long-run impacts of our intervention and benchmark these estimates against counterfactual interventions. The model follows from Jackson & Yariv (2007) and Jackson (2019) and is adapted to our setting to study engagement with mental and financial health.

Let  $N$  be the set of individuals in a society connected to each other in a social network represented by the matrix  $G$  where  $g_{ij} = 1$  if an undirected link exists between  $i$  and  $j$  and 0 otherwise. An agent's degree  $d_i$  is the number of connections that they have in this network where  $d_i = \sum_j g_{ij}$ . The distribution of degrees of all agents is denoted by  $P(d)$ . Individuals choose whether they wish to 'engage' which is modelled as a discrete action  $e_i \in \{0, 1\}$ .



Engagement can be interpreted as an individual's choice to take a visible, discrete action such as the choice to participate in a savings group or to train and participate as a listening volunteer to hear the economic anxieties of other community members. Critically, we do not model the link-by-link discrete choice to interact with a specific peer —engagement is a decision taken at the level of the peer-neighbourhood and is assumed to be observed by all an individual's peers.

Choosing  $e_i = 1$  provides individual  $i$  with a private benefit  $b_i > 0$ , independently drawn from an atomless distribution function  $H$ . The individual also faces a cost of engagement  $c(d_i, 1 - E[e_{j:j \in N}])$  proportional to the expected disengagement in society i.e.  $1 - E[e_{j:j \in N}]$  and their network degree  $d_i$ . We assume that  $c$  is weakly increasing in both its arguments, that  $\frac{\partial c}{\partial d_i(1-E[e_{j:j \in N}])} > 0$ . and that  $c(:, 0) = 0$ .

Given these assumptions, agent  $i$ 's utility can be written as follows:

$$U(e_i, d_i; e_{j:j \in N_i}) = [b_i - c(d_i, 1 - E[e_{j:j \in N}])]e_i \quad (1)$$

An agent  $i$  will engage if  $c(d_i, 1 - E[e_{j:j \in N}]) < b_i$  i.e. the probability that an agent  $i$  engages should be equal to  $1 - H(c(d_i, 1 - E[e_{j:j \in N}]))$ . Finally, we place restrictions on the information that is available to agents. We assume that agents only know their own degree  $d_i$ , benefits of engagement  $b_i$ , the distribution of benefits  $H$ , and the degree distribution in the network  $P(d)$ .

## 5.1 Empirical Evidence for Model Assumptions

Let us first consider how the costs of engagement depend on the expected disengagement in the network. These costs can include those associated with reputation, interaction, and signalling, as discussed in the previous section. Engagement can lead to gossip that can affect an individual's reputation. Individuals can also be met with insensitivity if they choose to engage. Finally, engagement can make others infer that individuals are a low type which can affect their ability to use network ties for benefits such as receiving information about jobs or receiving referrals. While we disentangle these costs empirically, we combine them here into a single term that depends on the proportion of others who are choosing to engage.

We have assumed that costs of engaging are rising in network degree, and more specifically that  $\frac{\partial c}{\partial d_i(1-E[e_{j:j \in N}])} > 0$ . i.e. that engaging is more costly for more connected individuals when most others are disengaging. Existing literature on social norms suggests that while more connected agents can create and challenge norms, it can be more costly for them to do so precisely because of the losses they can incur if they do not succeed (Young 2015). Alternatively, costs can be rising in degree for other reasons. For example, more connected individuals may not have as much time to engage making it costlier for them to do so. We can be agnostic about which of these explanations is true. However, in line with the assumption, we find empirical evidence that more connected individuals are also those who may be less likely to engage. It is difficult to

establish a causal link between degree centrality and engagement decisions due to the underlying endogeneity which is why these findings are only indicative.

First, we find that degree centrality is negatively correlated with wanting to participate in savings groups and signing up as a listening volunteer among our additional sample of  $\sim 800$  individuals. These correlations are shown in Figures K.1 and K.2 in the appendix. The correlation is weakly negative in the second case, but we would have expected it to be strongly positive if the standard strategic complementarities channel was in place i.e. if more connected individuals enjoyed greater benefits of engagement.

Second, in our hypothetical network formation experiment, we find that 42% of individuals do not think that advice-taking links will be formed when the advisor is more connected in the network because the advisor will not have time. This suggests, again, that more central agents might be more time-constrained and find it more costly to engage.

Third, as discussed earlier, we also find in the experiment that more connected agents respond more to the treatment. This is in line with the strictly positive cross derivative that we have assumed  $\frac{\partial c}{\partial d_i(1-E[e_{j:j \in N}]}) > 0$ . To corroborate this further, we find that when we regress the decision to participate in savings groups and listening services on the interaction between an agent's degree centrality and their beliefs about average disengagement around mental or financial well being, the coefficient on the interaction term is almost always negative.<sup>18</sup>

## 5.2 Equilibrium

Analogous to Jackson & Yariv (2007) where agent types are determined by their costs and degrees, agent types here are determined by their benefits and degrees. We can solve for a symmetric Bayesian Nash equilibrium such that every agent will input the equilibrium engagement i.e.  $E[e_{j:j \in N}] = \hat{e}$  into their utility function and agents with the same degree  $d_i$  and benefit  $b_i$  would choose the same action.

Recall that the probability that an agent  $i$  with degree  $d_i$  engages is equal to  $1 - H(c(d_i, 1 - E[e_{j:j \in N}])))$  where  $H$  is the CDF of the benefit distribution. The Bayes-Nash equilibria  $\hat{e}$  in this setting can then be defined using the condition below:

$$\hat{e} = \sum_d P(d)(1 - H(c(d, 1 - \hat{e}))). \quad (2)$$

The equation specifies that the proportion of individuals who engage in equilibrium (i.e.  $\hat{e}$ ) must be equal to the probability that a person with degree  $d$  would engage, summed across all degrees,

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<sup>18</sup>The coefficient is weakly positive (close to zero) when we use listening services as a measure of engagement and beliefs about others' willingness to engage around mental health as the measure of beliefs. It is negative in the remaining three cases when i.e. when we either use beliefs about others' willingness to engage around financial well being as a measure of beliefs or when we use savings groups as the measure of engagement.

weighted by the degree distribution. Now, as in Jackson (2019), what if individuals gain utility as per this game but best respond to the actions taken among their peers? This leads agents to naively use the expected proportion of their friends in their network neighbourhood  $N(i)$  who do not engage i.e.  $1 - E[e_{j:j \in N(i)}]$  as a proxy for the society-wide average  $1 - E[e_{j:j \in N}]$ . This is because individuals may not be aware of the norm and may form estimates about it using what they observe among their peers. The distribution of the degree of an individual's neighbours is equal to  $\tilde{P}(d) = \frac{d}{E[d]}P(d)$  as per the friendship paradox (Feld 1991, Jackson 2019). Crucially, We know from Feld (1991), Jackson (2019) that  $\tilde{P}(d)$  first order stochastically dominates  $P(d)$ . This is because peers, by virtue of being connected to someone by definition, are more connected than a random person in the network. Then, in this case, we must have that:

$$\tilde{e} = \sum_d \tilde{P}(d)(1 - H(c(d, 1 - \tilde{e}))) \quad (3)$$

where  $\tilde{e}$  denotes the equilibrium engagement when individuals use  $\tilde{P}(d)$  instead of  $P(d)$ . To avoid having to write the difference terms (i.e. terms that subtract the probabilities and expected actions from 1), and for ease of interpretation of the interaction effects, we rewrite the equilibrium as follows.

$$\tilde{e} = \sum_d \tilde{P}(d)(1 - H(c(d, 1 - \tilde{e}))) = 1 - \sum_d \tilde{P}(d)(H(c(d, 1 - \tilde{e})))$$

Let us denote the probability that a randomly chosen peer disengages by  $\tilde{a}$ . Clearly  $\tilde{a} + \tilde{e} = 1$ . Then, the above equation implies that:

$$\tilde{e} = 1 - \sum_d \tilde{P}(d)(H(c(d, 1 - \tilde{e}))) = 1 - \tilde{a} \implies \tilde{a} = \sum_d \tilde{P}(d)(H(c(d, \tilde{a})))$$

Given that peers have a higher degree on average (compared to a random person in the network) and the costs of engagement are weakly rising in the agent's degree, the probability that a randomly chosen peer disengages is always higher than the probability that a randomly chosen person from the network does. This is why individuals overestimate the costs of engagement when they proxy disengagement using their peers. The following Lemma highlights this result.

**Lemma 1**  $E[H(c(d, a))] \leq \tilde{E}[H(c(d, a))] \forall a \in [0, 1]$

The proof for Lemma 1 is provided in the appendix in Section K.4.

The following proposition compares equilibria with and without the friendship paradox in the simple example where there exist three equilibria of disengagement out of which there is one stable equilibrium at zero and two stable and unstable positive equilibria respectively – as shown in Figure 2. This follows from standard assumptions about the shape of the CDF  $H$  of the cost function that we will assume for now but will estimate empirically later on.

**Proposition 1** *Let  $E[a_{j:j \in N}]$  be the society-wide expected disengagement and  $a_h$  and  $a_l$  be the non-zero symmetric Bayes Nash equilibrium disengagement that solves equation 2 such that  $a_h > a_l$ . Let  $E[a_{j:j \in N(i)}]$  be the expected disengagement among the agent's friends and let  $\tilde{a}_l$  and  $\tilde{a}_h$  be the symmetric Bayes Nash equilibria that solve equation 3 such that  $\tilde{a}_l < \tilde{a}_h$ . Then,*

$$\tilde{a}_l \leq a_l \text{ and } \tilde{a}_h \geq a_h$$

This directly follows from Lemma 1. The proof is provided in Section K.5 in the Appendix. Figure 2 illustrates this result. The proposition implies that in a society where there are three possible equilibrium values of disengagement out of which two are non-zero, one stable, and one unstable, the highest stable equilibrium disengagement is even higher when individuals observe the actions of their peers and not the entire society. The lower unstable equilibrium is even lower implying that a larger shift in expected engagement is required to cross the tipping point and reach the zero equilibrium disengagement. The inequality is strict if the cost function is strictly rising in the agent's degree. While we have assumed a shape for  $H$  for illustrative purposes here, we will estimate this shape using the data and leveraging the shift in  $a$  that is induced by the RCT. To understand this, let us consider the dynamic version of the equilibrium equation.

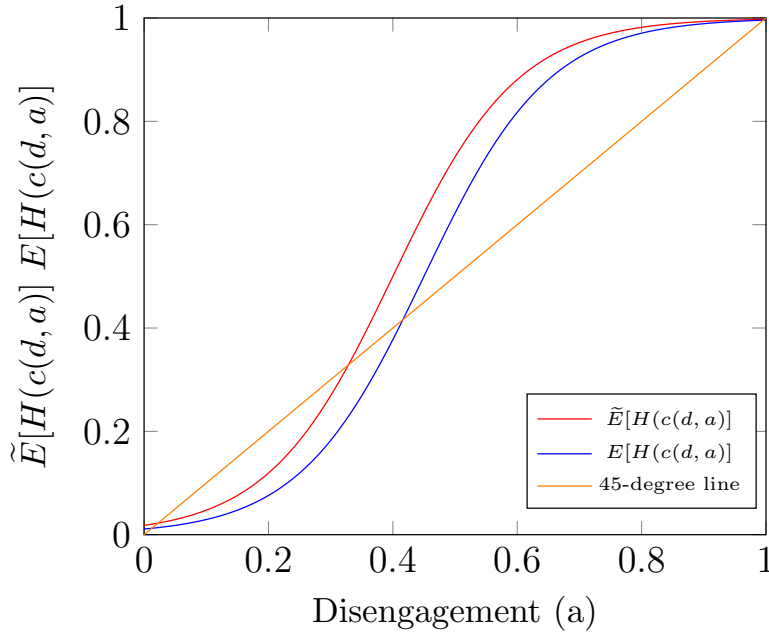


Figure 2: Illustration for Proposition 1 under standard assumptions about  $H$ .

### 5.3 Dynamics

Consider the dynamic version of Equation 3:<sup>19</sup>

$$\tilde{a}_t = \sum_d \tilde{P}(d)(H(c(d, \tilde{a}_{t-1})))$$

What will happen when we provide individuals with information about the proportion of others in the community who are willing to engage? Provision of society-level willingness to engage will be useful in the case where individuals overestimate disengagement because they naively proxy for the norm using the actions taken by their peers. While society will be in equilibrium as per Equation 3 before the information is provided, providing them with information about  $a$  in period  $t$  will affect everyone's choices and influence  $a_{t+1}$ . This will then affect how much engagement they expect in  $t_2$ , which will then affect actual engagement in  $t + 2$ , and so on. Depending on the location of the original equilibrium and the shape of  $H$ , this intervention will either lead to engagement reverting back to the same equilibrium (i.e. achieve only short-run effects) or reach a new one (i.e. achieve both short run and long-run effects). Note that we do not suggest that the provision of this information will change the naive manner in which individuals choose their actions i.e. they will still continue to be affected by the friendship paradox and will update as per equation 3. Instead, this information shock will shift the norm based on which they make their choice in period  $t + 1$  and the dynamics will continue thereon.

We now proceed to make a few assumptions to provide more structure to the model and prepare for estimation using the RCT data.

## 6 Structural Estimation

Now, we proceed with estimating the model using data from the randomised controlled trial. The purpose of this exercise is two-fold. First, we estimate the best-response curve  $\sum_d \tilde{P}(d)(H(c(d, a)))$  and compute the type and magnitude of equilibria that exist in the data. This will allow us to evaluate the scope for the success of belief correction in our setting and compute the equilibrium that we anticipate these communities are at. Moreover, it will allow us to comment on the long-run effects of our intervention by checking whether our credibly executed belief correction is large enough to lead to a long-run change in equilibrium beliefs. The shape of the estimated best response curve will allow us to infer this. Second, the exercise will allow us to compare the effects of our belief-shifting intervention with other alternative policy instruments that do not target beliefs. These include interventions that increase the perceived benefits of engagement or reduce the costs of engagement. For example, we will be able to compute the magnitude by which the individual benefits  $b_i$  would have to be increased

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<sup>19</sup>We can think of the previous period's disengagement  $a_{t-1}$  as the relevant 'belief' that individuals have about others' willingness to disengage while deciding whether or not to engage in period  $t$ .

to lead to the same short-run or long-run effects as those achieved by shifting beliefs about peers. We can use this to assess whether increasing an individual's perceived benefits of engaging by setting up savings groups or reducing their costs of engaging by setting up formal job referral services can be a more effective alternative to increase network engagement than implementing a belief-shifting intervention.

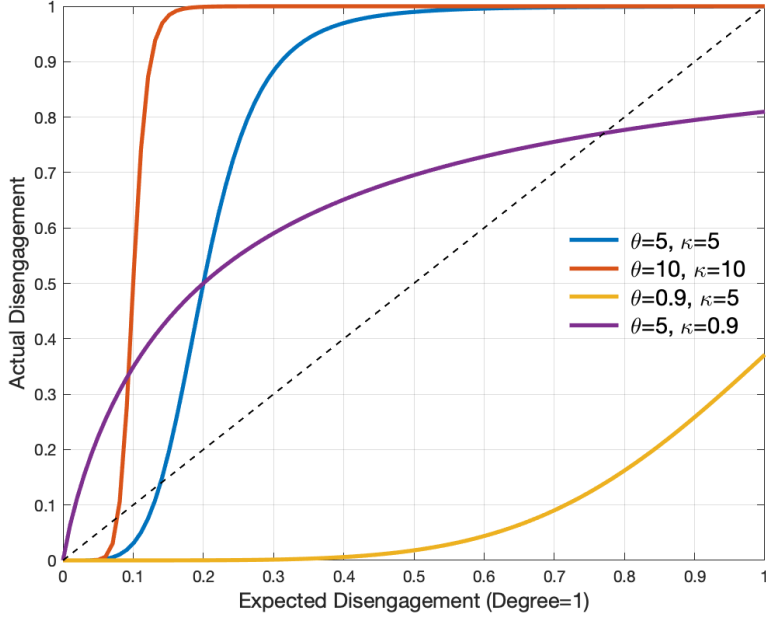
## 6.1 Assumptions

We make a few simplifying assumptions before proceeding. First, we assume that the cost of engagement takes the form  $c(d, 1 - E[e_{j:j \in N(i)}]) = \theta * d * E[a_{j:j \in N(i)}]$  where  $a_i = 1 - e_i$  is the choice to disengage. This directly follows from the assumptions of the model. The benefit of engagement  $b$  is drawn from a log-logistic distribution  $H$ . Recall that the probability that a randomly chosen peer of degree  $d$  disengages under equilibrium disengagement  $a$  is given by  $H(c(d, a))$ . We assume that  $H(c(d, a)) = (1 + (\theta da/\alpha)^{-\kappa})^{-1}$  where we set  $\alpha = 1$ . We show below that this functional form allows for complete flexibility in the number and type of possible equilibria.<sup>20</sup> The following figure plots the log-logistic function for different values of  $\theta$  and  $\kappa$  showing that we do not impose a specific shape. Assuming a log-logistic distribution implies that  $H(0) = 0$  so agents always engage if everyone else in their network is engaging thereby implying that  $b_i > 0 \forall i \in N$ . In a robustness exercise, we will also show that the estimation results are similar even if we assume a logistic distribution.

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<sup>20</sup>The log-logistic distribution has fatter tails compared to the log-normal distribution. We use this instead of a log-normal distribution since its cumulative distribution function can be written in closed form and this helps with accuracy and speed in our simulations. This distribution is also a more suitable choice than the logistic distribution since it has a positive domain and  $H(0) = 0$ . The parameters of the logistic distribution only allow  $H(0) = 0$  in the limiting case.

Figure 3: Different shapes of  $H(\theta, \kappa)$



*Notes:* The figure plots the benefit distribution  $H$  distributed log-logistic with shape parameter  $\kappa$  and strategic complementarity parameter  $\theta$ . Degree is normalised to be 1 in this example.

Based on the evidence of a positive relationship between optimistic beliefs about peers' willingness to engage and own engagement detected from the experiment results, we restrict the strategic complementarity parameter  $\theta$  to be strictly positive. Further, we restrict  $\kappa$  to be non-negative because the log-logistic distribution only allows a non-negative domain.

We will use the estimation exercise to recover estimates of our two parameters:  $\theta$  i.e. the extent of complementarities in disengagement and  $\kappa$  i.e. the parameter which affects the shape of the distribution  $H$  of the benefit of engagement. As we have seen, both  $\theta$  and  $\kappa$  affect every agent's predicted choice and also affect the magnitude, type, and number of equilibria.

## 6.2 Estimation Strategy

The estimation strategy proceeds in the following steps. First, we empirically compute the degree distribution  $P(d)$  using the reported degrees in the overall network in our baseline sample.<sup>21</sup> We construct the degree distribution for peers  $\tilde{P}(d)$  as follows:

$$\tilde{P}(d) = P(d) * (d/E(d)).$$

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<sup>21</sup>Recall that the overall network contains a link between two agents if they interact in any capacity. Degree in this network captures how connected a person is in general, and how much they might worry about violating the social network.



where we compute the sample average degree as an estimate of expected degree  $E(d)$ . Note that we do not compute degree distributions for each NGO centre due to small samples in each centre. There is no reason to believe that the networks should be systematically different across centres. As a result, we pool the sample to compute the degree distribution.

The estimation algorithm begins by choosing random starting values for  $\theta$  and  $\kappa$ . For this initial choice, we numerically solve for the Bayes-Nash equilibria that would arise as per Equation 3. Any equilibrium  $a^*$  must solve the following equation:

$$a^*(\theta, \kappa) = \sum \tilde{P}(d)H(c(d, a^*(\theta, \kappa))).$$

All solutions to this equation are candidate equilibria that the individuals in the control group could use to decide whether to engage or not. In order to choose an equilibrium from this set, we first compute the probability that each individual in the control group disengages depending on each of the computed equilibria, their degree, and the proposed value of  $\theta$  and  $\kappa$ . This is used to compute the likelihood of each equilibrium  $a^*$  for the control group:

$$L(a^*) = \sum_i \{1\{a_i = 1\} \ln[H(c(d_i, a^*(\theta, \kappa))] + 1\{a_i = 0\} \ln[1 - H(c(d_i, a^*(\theta, \kappa))]\}.$$

We pick the equilibrium  $a_c^*$  that maximizes the likelihood for the control group. This equilibrium selection method is discussed in Bisin et al. (2011), De Paula (2013). We use  $a_c^*$  and  $d_i$  to compute the expected disengagement for each agent  $i$  in the control group. This is used to construct the first moment of interest: expected disengagement in the control group.

Next, we compute the probability that each individual in the treatment group disengages. This probability depends on the exogenously delivered belief  $a_t^* = 0.4$ , the individual's degree  $d_i$ , and the proposed value of  $\theta$  and  $\kappa$ . Note that in this case, we do not have to solve for equilibrium and pick the one that maximizes the likelihood, as we know that the individuals in the treatment group were provided with the expected disengagement as a part of the treatment. We use  $a_t^* = 0.4$  and  $d_i$  to compute the expected disengagement for each agent  $i$  in the treated group. This is the second moment of interest.

The algorithm updates  $\theta$  and  $\kappa$ , repeats the steps above, and iterates to find  $\theta^*$  and  $\kappa^*$  that minimize the squared deviation between the moments estimated from the model and the moments computed from the data, with an equal weight placed on both. We use the *pattern search* solver with multiple starting points to run these iterations and find the optimal  $\theta$  and  $\kappa$ . It is important to note that small changes in  $\theta$  and  $\kappa$  can change the equilibrium configuration, the chosen equilibrium for the control group, and the actions chosen by individuals. Pattern search with multiple randomly chosen starting points allows us to find the global optimum for such objective functions (Audet & Dennis Jr 2002). It searches for optima by considering ‘mesh points’ that are a specified distance (‘mesh size’) away from the

user-supplied starting point. If a mesh point results in a lower value of the objective function, the mesh size is doubled and if the original point is better than all considered mesh points, the distance is halved. The solver converges when the mesh size is very small. In addition to using multiple starting points, we also start with a mesh size five times higher than the default to ensure that the solver doesn't search for local optima close to the starting values. The algorithm is repeated for several randomly chosen starting values to ensure that we find the lowest possible value of the objective function. We perform this exercise by using the willingness to participate in the listening service as the measure of engagement. The reasons behind choosing this as the measure of engagement are discussed in the next subsection.

### 6.2.1 Confidence Intervals

We use Quasi MCMC methods outlined in Chen et al. (2018) to compute confidence intervals for our parameter estimates. The process is discussed in more detail in the appendix in Section L.1. In short, we perturb  $\theta$  and  $\kappa$  around the computed  $\theta^*$  and  $\kappa^*$ , re-compute a weighted loss function, choose the perturbed value if the loss function reduces and choose it with some probability  $\alpha$  even if the loss function increases. Crucially, the magnitude of  $\alpha$  depends on how far away the current loss function is from that in the previous iteration. This process continues until the estimates converge in distribution. We then sample various  $\theta$  and  $\kappa$  from the converged distribution to construct the confidence interval.

## 6.3 Estimation Results

The first row of Table 1 shows the minimised value of the objective function and compares the predicted moments (computed at  $\theta^*$ ,  $\kappa^*$ ) with the actual moments in the data. The table indicates that the estimated parameters fit the data very well. We also find that the model predicts untargetted moments such as the standard deviation and skewness of engagement well in that the squared gap between the predicted and actual value in both cases is very low.

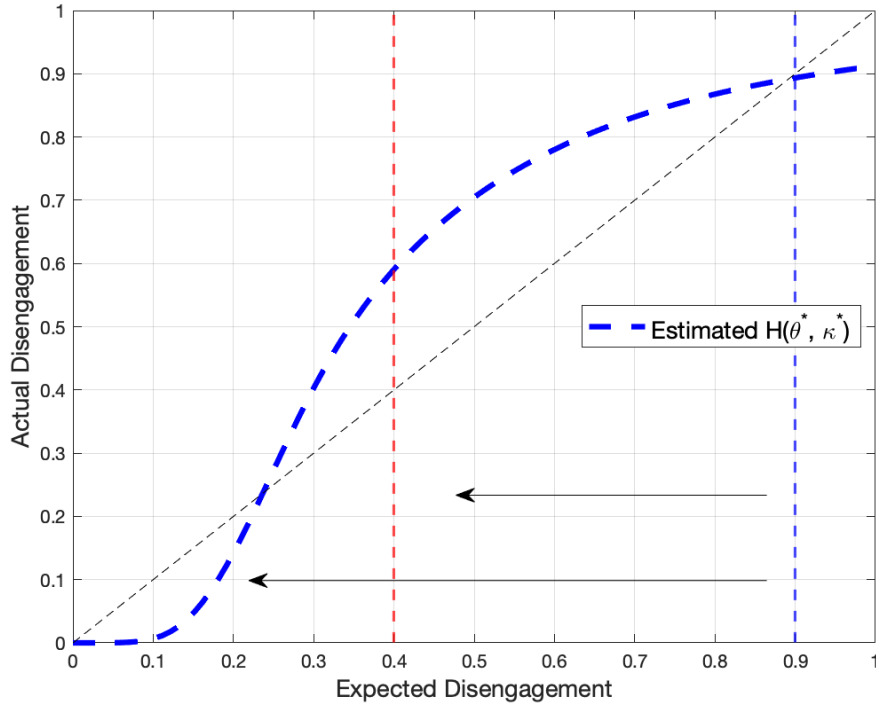
Figure 4 plots the equilibrium equation  $a = \sum_d \tilde{P}(d)(H(c(d, a); \theta, \kappa))$  evaluated at the estimated  $\theta^*$  and  $\kappa^*$ . Figure L.3 plots the estimated curve with the confidence set and shows that the confidence set is tight and the shape of the best response curve is similar for all the  $\theta$  and  $\kappa$  values that lie in this set. We make the following observations. First, we find that based on the estimated curve, there exist two stable equilibria at  $a^* = 0$  and  $a^* = 0.89$  and one unstable equilibrium at  $a^* = 0.23$ . Second, we find that the equilibrium that maximises the likelihood is the high, stable level of disengagement  $a^* = 0.89$ . This is expected in our setting as we measured low levels of dialogue around these issues in the baseline survey. These two findings suggest that under the assumptions of our model and estimation strategy, there exists a threshold beyond which beliefs have to be shifted to lead to a long-run change.

Table 1: Structural Estimation Model Fit

Objective Function	Targetted Moments				Untargetted Moments	
	Predicted Mean (Treated)	Actual Mean (Treated)	Predicted Mean (Control)	Actual Mean (Control)	Standard Deviation (Squared Gap)	Skeweness (Squared Gap)
0.0005	0.309	0.299	0.440	0.460	0.003	2.6e-05

*Notes:* This table shows the model fit for the estimated values of  $\theta^*$  and  $\kappa^*$  for the main measure of engagement. The objective function is computed at the estimated parameters and is equal to the sum of the squared gap between the mean of the treatment and control groups predicted by the model and in the data respectively.

Figure 4: Structural Estimation: Actual and Expected Disengagement



*Notes:* The figure plots actual disengagement  $a$  and expected disengagement  $\sum_d \tilde{P}(d)(H(c(d,a)))$  at the estimated  $\theta^*$  and  $\kappa^*$ . The blue dotted line shows the equilibrium that maximises the likelihood while the red dotted line shows the predicted short run effect of the intervention.

The structural estimation exercise allows us to compare the belief intervention we delivered with one that would cause a long-run change in beliefs. It is easy to see that shifting perceived

engagement to 0.4, as we do in our experiment, is not likely to change long-run beliefs. This is because the community is stuck at a high stable level of disengagement and the delivered beliefs do not cross the threshold at  $a^* = 0.23$ . However, the model predicts large short-run effects that we observe in our RCT effects – this is by design since the model is estimated by matching the predicted mean engagement in the treatment and control group with that in the data. For example, we have shown in our reduced form results that the willingness to participate in the listening service depends on beliefs about others. However, the structural estimation results emphasise not only that our sample is stuck at a stable equilibrium of high expected disengagement, but that shifting this equilibrium is possible via a belief-correction intervention only if the credibly delivered belief about the proportion of others willing to engage is greater than equal to  $\sim 80\%$ . This is a large increase and it may not always be possible to credibly implement such a change. We will now compare this to a counterfactual intervention that instead increases the benefits of engagement or reduces the individual’s concerns about violating the social norm. Crucially, both of these counterfactuals do not target beliefs.

Before proceeding with the counterfactual analysis, it is important to note that we have used willingness to participate in the listening service as the main measure of engagement. This is because the intervention delivered concrete information about average engagement with mental health. Individuals are more likely to interpret the revealed average engagement with mental health in terms of expected participation in the listening service as opposed to expected participation, say in the savings group. Since the estimation relies on the precise information that was delivered, it seems sensible to choose a measure of engagement for which the perceived participation in the next period is likely to shift by the same amount as the information delivered i.e. it is likely that treated individuals would believe that 60% of others are likely to participate in the listening service in the next period. As a result, we proceed by treating participation in the listening service as the main measure.

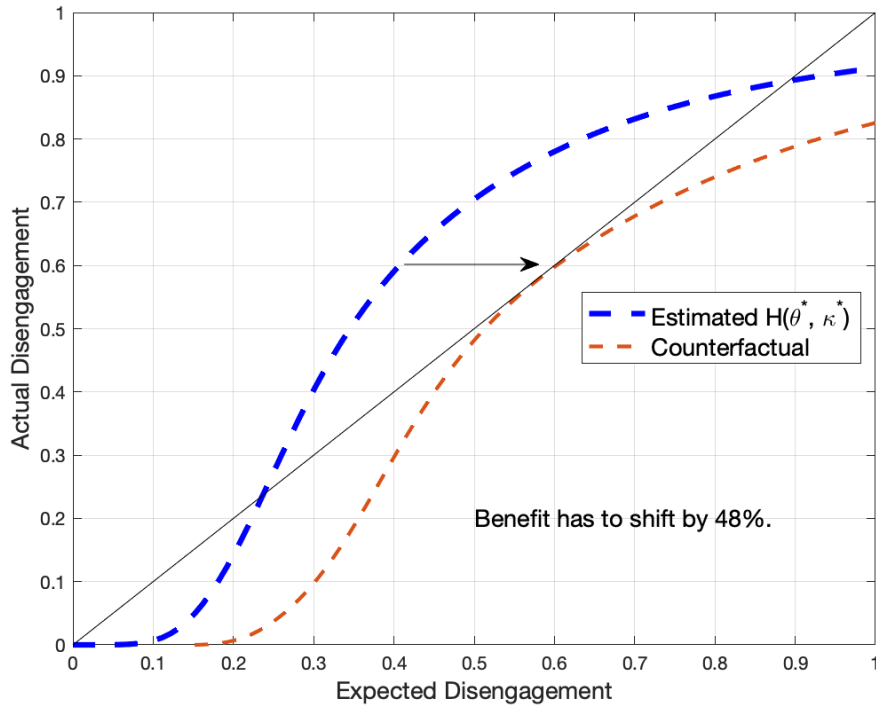
**Robustness to other measures and distributional assumptions:** We also show robustness by using two alternative measures of engagement (1) Willingness to participate in savings groups and (2) Community Engagement i.e. the average of community engagement measures as described in the reduced form analysis. Note that the information delivered to the treated individual is the proportion of individuals in the community who are willing to engage about mental health-related concerns. In this sense, both these outcomes can still be interpreted as proxies for engagement but using willingness to participate in listening service as the main measure is ideal. We find that there exists a similar threshold in beliefs for these alternative outcomes as well and the shape of the curve is also similar i.e. the estimated curves are S-shaped with three equilibria. Under the assumptions of the model, this suggests that belief-shifting interventions, when strong enough to cross the threshold, can lead to a shift in long-run beliefs in almost all cases. Table F.1 shows the parameter estimates and value of the objective function for the various outcomes.

Finally, before proceeding with the counterfactuals, we test whether the shape of the best response function is different if benefits are assumed to be distributed as per a logistic distribution instead of a log-logistic. We re-estimate the model under this assumption using the same procedure as before. However, we now estimate three parameters  $\theta$ ,  $\kappa$ , and  $\sigma$  where  $\theta$  is defined as before and  $\kappa$  and  $\sigma$  are the mean and standard deviation of the logistic distribution respectively. We use an additional moment condition i.e. the standard deviation of engagement in the data to identify  $\sigma$ . The results are shown in Figure F.1 in the appendix. The shape of the curve and the resultant equilibria are remarkably similar to that estimated under the log-logistic. We now proceed with the counterfactuals.

### 6.3.1 Counterfactual 1: Shifting the perceived benefits of interactions.

Figure 5 illustrates the intuition behind the first counterfactual that we run. The figure plots the estimated expected disengagement  $\sum_d \tilde{P}(d)(H(c(d, a)))$  in the listening service, evaluated at  $\theta^*$  and  $\kappa^*$ . The dotted line in orange shows how much the curve would have to be shifted in order to lead to a long-run effect that is at least as large as the short-run effect of the belief correction intervention. Shifting the curve is equivalent to increasing the benefits of engagement by a fixed constant  $b > 0$ .

Figure 5: Counterfactual: Shifting the Perceived Benefits of Engagement

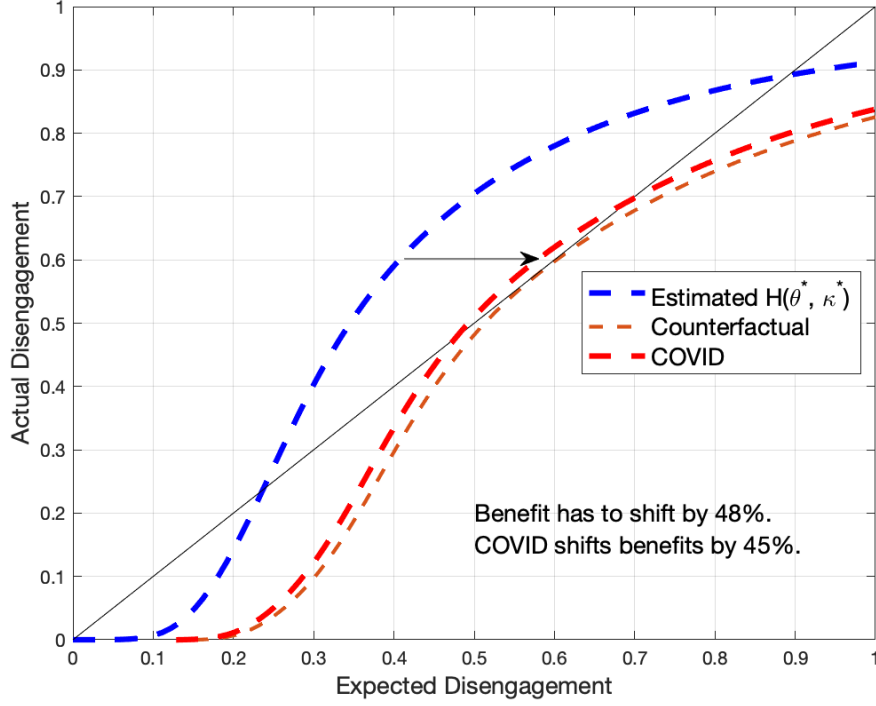


*Notes:* The figure plots actual disengagement  $a$  and expected disengagement  $\sum_d \tilde{P}(d)(H(c(d, a)))$  at the estimated  $\theta^*$  and  $\kappa^*$  in blue. In addition to this, the figure also plots the proposed counterfactual in the dotted line in orange.

This shift in benefits can be achieved via a cash transfer that incentivises individuals to interact. More realistically and feasibly, this can be achieved, for example, via several information or awareness sessions informing individuals about the benefits of network interactions. As we increase the mean of the benefit distribution by  $b > 0$ , we shift the curve downwards until the benefit increment  $b = b^* > 0$  where the only equilibria is that of zero disengagement. When the benefit increment is slightly lower than  $b^*$ , there exists a stable level of disengagement that is lower than the current level predicted by the model but still higher than the shift caused by the intervention. In other words, we must keep increasing the value of  $b$  until we reach a point such that equilibrium disengagement is less than or equal to the 0.4 i.e. the short-run effect of the RCT. This tells us how large the benefit increment has to be to lead to a long-run effect at least as large as the short-run effect of the RCT.

We find that this benefit increment must be as high as 48% of the mean of the benefit distribution  $H$  to have a persistent long-run impact of a magnitude that is at least as large as the short-run effect of the RCT. It is also important to highlight that a push beyond a 48% increment in benefits would lead to a sudden reduction in disengagement to zero. In the absence of such a big push, it is worth noting that the belief-shifting intervention is a cheaper alternative that can even be used to finance such a big push as our empirical results have shown. Further, the short-run effect can be long-lasting since we do not know how many periods of updating it will take for individuals to move back to the stable equilibrium of high disengagement. As discussed in the section on long-run effects, we have suggestive evidence that exposure to the treatment still has significant effects on dialogue and consumption outcomes 2 years later.

Figure 6: Counterfactual: Shifting the Perceived Benefits of Engagement



*Notes:* The figure plots actual disengagement  $a$  and expected disengagement  $\sum_d \tilde{P}(d)(H(c(d, a)))$  at the estimated  $\theta^*$  and  $\kappa^*$  in blue. In addition to this, the figure also plots the proposed counterfactual in the dotted line in orange and the COVID effect in red.

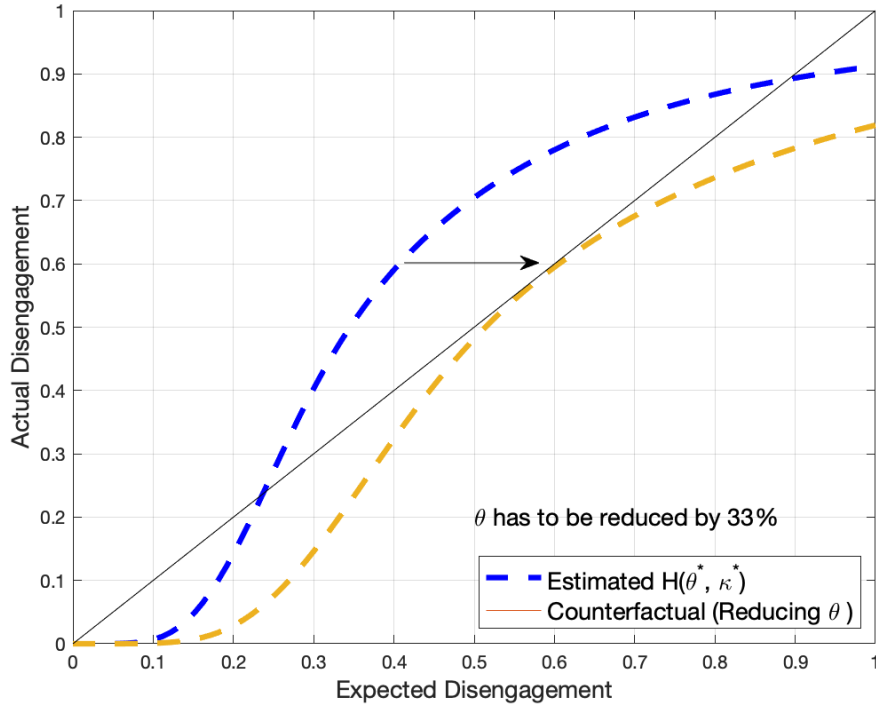
In order to gain further insight into the size of this big push (i.e. moving the mean of the benefit distribution by 48% of its current value), we conduct an additional exercise using data on engagement from a sample of 409 waste-pickers and their families in 2023 who were in the control group for the replication exercise and had not heard about the main experiment. The main experiment was conducted just before the delta wave of COVID in 2021. It could be the case that exposure to this wave and subsequent COVID-19 waves acted as an intervention that increased the perceived benefit of interacting with the network. We use the estimated  $\theta^*$  and  $\kappa^*$  and re-estimate the benefit shift  $b$  as a model parameter using the data in 2023. Crucially,  $b$  is not restricted to be positive. We estimate  $b$  by minimising the squared distance between model-predicted engagement and actual engagement in the listening group among the control group in 2023. We find that the benefit shift  $b^*$  is positive and is equal to 45% of the current mean of the distribution. This is shown in Figure 6. This exercise suggests that under the model and estimation assumptions, the pandemic may have increased the benefit of interactions by 45% of the current mean. This relies on several strong assumptions but provides us with a before-after comparison to benchmark the previously computed change in  $b$ . We find that the effect of COVID on  $b$  is only slightly smaller than the previously computed size of the big push required to translate the short-run effect of the RCT into a long-run effect.



### 6.3.2 Counterfactual 2: Reducing how much agents care about the social norm.

Instead of shifting benefits, we could also think of policy instruments that reduce  $\theta$  i.e. how much the violation of social norms contributes to individual costs of engagement. We can think of reducing  $\theta$  as making individuals care less about violating the social norm. This can take the form of different psychological interventions geared at reducing the individual's costs of violating the social norm by helping them deal with concerns such as gossip or insensitivity. Alternatively, setting up a formal job referral service via the NGO may make individuals care less about signalling their type to others while approaching them for financial assistance.

Figure 7: Counterfactual: Reducing how much agents care about the social norm



*Notes:* The figure plots actual disengagement  $a$  and expected disengagement  $\sum_d \tilde{P}(d)(H(c(d, a)))$  at the estimated  $\theta^*$  and  $\kappa^*$  in blue. In addition to this, the figure also plots the proposed counterfactual that reduces  $\theta$  in the dotted line in yellow.

As before, the question of interest is: how much do we have to lower  $\theta$  to achieve a persistent, long-run reduction in disengagement that is comparable to the short-run effect achieved by the belief correction intervention? This is shown in Figure 7. We keep reducing the value of  $\theta$  until we reach a point such that the equilibrium disengagement is less than or equal to 0.4 i.e. the effect of this intervention is at least as large as the short-run effect of belief correction. We find that  $\theta$  has to be lower by 33% of the estimated  $\theta^*$  to be able to have this effect. This is also a large shift and would require a strong and potentially costly intervention to be able to achieve the required result.

## 7 Conclusion

Social networks may not be able to perform useful functions such as smoothing shocks or providing useful advice if individuals do not demand these interactions in the first place. In this paper, we show that inaccurate beliefs about others’ willingness to engage in dialogue around financial and mental health-related concerns can lead individuals to overestimate the costs of engaging with the network and reduce useful social interactions. In other words, we show that inaccurate beliefs about peers can affect the extent to which individuals can utilise their network links to receive support for their concerns. This is especially critical in environments where networks must function as social safety nets due to high-income volatility, financial distress, and lack of any formal assistance. We implement our experiments in a novel setting of informal sector workers in urban India. This setting is ideal for answering the proposed research questions as it is characterised by a lack of social interactions despite the high potential benefits of doing so and the absence of a formal substitute. Unlike other formal or informal settings where institutions can facilitate network interactions (e.g.: caste in rural India), our setting can benefit from interventions that can reduce concerns around social norms and strengthen network ties.

We first present the results of a randomised controlled trial that allows us to measure the causal impact of the correction of misperceptions about peers on the demand for network interactions. We find that beliefs can act as a friction that leads to silent networks. Belief correction leads to an increase in the demand for network-based assistance and allows individuals to self-subsidise community-level avenues for informal interactions. Additional experiments and survey evidence suggest that these results are not due to social desirability or alternative mechanisms but due to a reduction in the perceived costs of violating the social norm. The target group of our intervention i.e. those who are pessimistic about the norm are precisely those who are significantly more likely to think that reputation and interaction-related costs matter while forming advice-taking links. While these concerns can be legitimate, we show that we can cover a lot of ground by correcting misperceptions even if we cannot address these underlying concerns.

Estimation of a network diffusion model suggests that while our intervention is not likely to have long-run effects, persistent effects are difficult to achieve using alternative interventions that increase the benefits of interactions or reduce how much individuals care about the social norm. This exercise allows us to make relative comparisons between interventions that target beliefs and other policy instruments such as setting up information sessions, savings groups, or job referral platforms. We find that apart from generating large, positive short-run effects on network engagement, belief-correction interventions can also be used to measure individual demand for network interactions and to generate funds for costlier interventions. This is especially an advantage in underfunded environments like ours that suffer from policy neglect.

There are three natural extensions to this work. First, while we focus on shifting beliefs about the social norm, our model suggests that inaccurate beliefs exist in equilibrium because

individuals inaccurately estimate the social norm from a biased sample composed of their network peers. It will be interesting to assess whether we can design and implement an intervention that addresses the manner in which individuals update their beliefs, unlike our intervention that shocks these beliefs, keeping the updating process constant. Second, while the focus in this paper has primarily been on addressing first-order demand-side constraints, future work can study whether individuals have accurate beliefs about supply-side features such as the benefits of engaging. Finally, while we focus on beliefs about others' willingness to engage, we also document misperceptions around other dimensions such as the incidence of concerns in the community – this can affect whether individuals believe others have time to engage with them on financial matters or if they might be too preoccupied with their own concerns. Such misperceptions can also constrain network interactions by leading to a Pareto inefficient coordination equilibrium where no one wishes to interact. The relative effectiveness of providing information to correct one misperception versus another and how these affect long-run outcomes is an exciting avenue for future work.

## Tables and Figures

### A Baseline Tables and Figures

Table A.1: Summary Statistics

	Mean	SD
Age	33.75	(9.371)
Female	0.352	(0.478)
Monthly HH Income (< Rs 2,500)	0.157	(0.364)
Monthly HH Income (Rs 2,500-5,000)	0.189	(0.392)
Monthly HH Income (Rs 5,000-10,000)	0.444	(0.498)
Monthly HH Income (> Rs 10,000)	0.210	(0.408)
Employed	0.668	(0.472)
Degree (Advice)	2.787	(3.378)
Degree (Overall)	3.954	(3.945)
Stress (Index; Scale 1-5)	3.076	(0.864)
Difficulties (Often/Very Often)	0.503	(0.501)
Life Satisfaction (Scale 1-4)	2.851	(0.951)
Happiness (Scale 1-4)	2.479	(0.981)
Observations	352	

*Notes:* The above table shows the summary statistics (mean and standard deviation) for various demographic characteristics of interest for the baseline sample in 2020. The binary variable “Difficulties” is equal to 1 if the individual reports having felt that “difficulties were piling up so high that they could not overcome them” often or very often and 0 otherwise.

[Click to go back.](#)

Table A.2: Summary Statistics

	Mean	SD
Willingness to Talk (Financial Health )	0.707	(0.456)
Willingness to Talk (Mental Health)	0.631	(0.483)
Willingness to Talk (Physical Health)	0.618	(0.487)
Stigma (Physical Health)	0.555	(0.498)
Stigma (Mental Health)	0.503	(0.501)
Beliefs (Mental Health)	4.985	(3.012)
Beliefs (Physical Health)	5.126	(3.029)
Beliefs (Financial Health )	5.960	(3.196)
Beliefs -Stigma (Mental Health)	4.802	(3.312)
Beliefs -Stigma (Physical Health)	4.812	(3.253)
Beliefs -Stress (Mental Health)	5.641	(3.313)
Dialogue (Physical Health; 1-5)	2.180	(1.300)
Physical Health talk (Never)	0.430	(0.496)
Physical Health talk (Rarely)	0.223	(0.417)
Physical Health talk (Sometimes)	0.162	(0.369)
Physical Health talk (Often)	0.110	(0.313)
Physical Health talk (Very Often)	0.0762	(0.266)
Dialogue (Mental Health; 1-5)	2.511	(1.304)
Mental Health talk (Never)	0.292	(0.456)
Mental Health talk (Rarely)	0.252	(0.435)
Mental Health talk (Sometimes)	0.191	(0.394)
Mental Health talk (Often)	0.182	(0.386)
Mental Health talk (Very Often)	0.0831	(0.276)
Dialogue (Financial Health; 1-5)	2.847	(1.470)
Financial Health talk (Never)	0.256	(0.437)
Financial Health talk (Rarely)	0.200	(0.401)
Financial Health talk (Sometimes)	0.181	(0.386)
Financial Health talk (Often)	0.166	(0.372)
Financial Health talk (Very Often)	0.197	(0.398)
Observations	334	

*Notes:* The above table shows additional summary statistics (mean and standard deviation) for the baseline sample in 2020 such as willingness to engage, dialogue intensity, stigma, and beliefs about peers. All variables are binary except beliefs and dialogue intensity. Beliefs about peers are measured in terms of 0-10 individuals in the community. Dialogue intensity is measured on a scale from 1-5 where 1 is Never and 5 is Very Often.

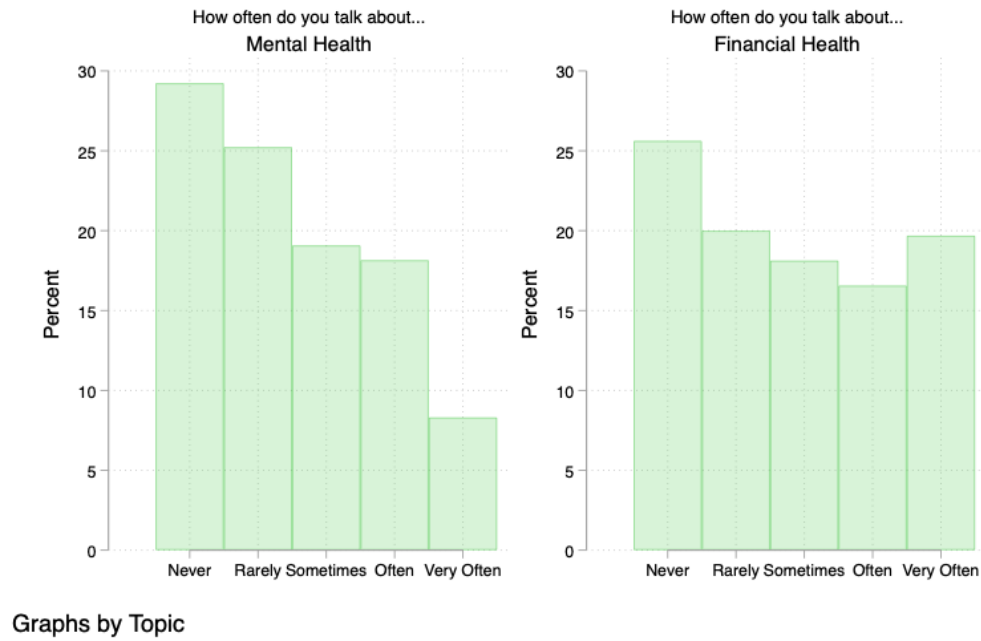
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Figure A.1: Volatility of Incomes across 6 months.



*Notes:* The figure plots the difference between the maximum and minimum income an individual has earned in the last six months (in Rs). The dashed line is the average current income in the sample. This data was collected for the additional sample in 2023.

Figure A.2: Intensity of Dialogue in the last two weeks

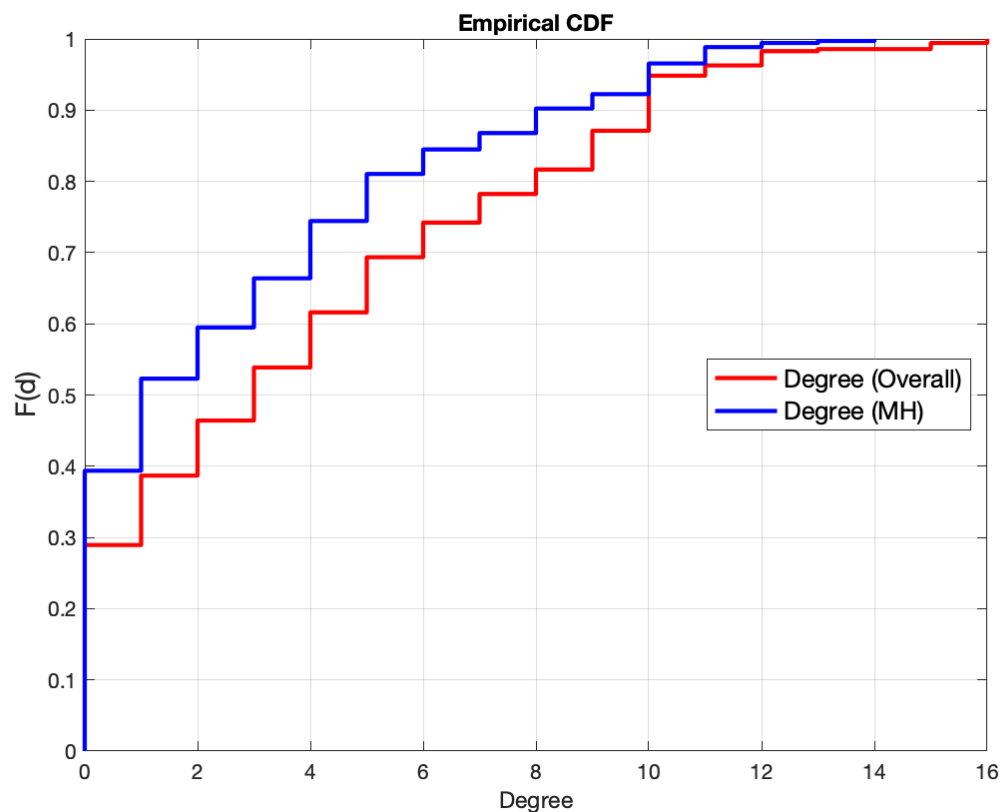


*Notes:* The figure plots the baseline intensity of dialogue around mental and financial health with peers in the last two weeks.

[Click to go back.](#)



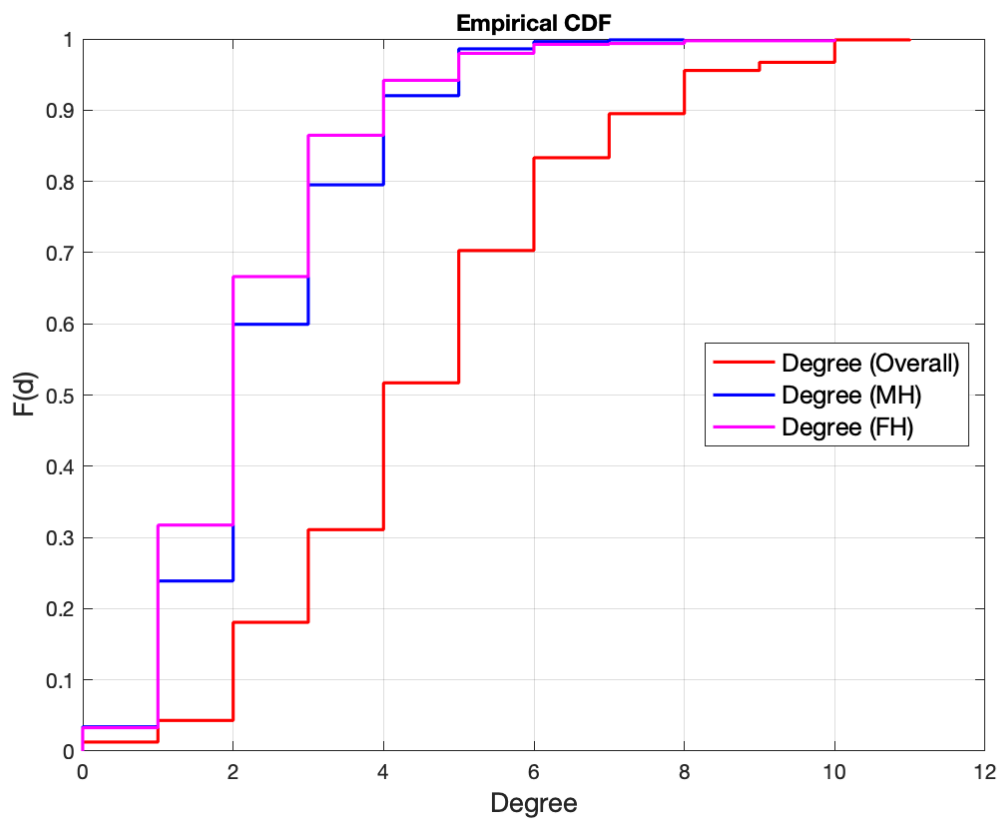
Figure A.3: Degree Distributions for Overall and Mental Health Advice Networks in 2020



*Notes:* This figure plots the CDF of the number of connections in the overall and advice networks. Individuals were asked to list up to ten other individuals in their community whom they interact with to borrow/lend, take/give advice, work with etc (“overall”) and whom they only take advice from regarding mental health issues (“MH”).

[Click to go back.](#)

Figure A.4: Degree Distributions for Overall Networks, Mental Health Advice Networks, and Financial Health Networks in 2023



*Notes:* This figure plots the CDF of the number of connections in the overall networks, advice networks, and financial networks for borrowing and lending. Individuals were asked to list up to ten other individuals in their community whom they interact with to borrow/lend, take/give advice, work with etc (“overall”), whom they only take advice from regarding mental health issues (“MH”), and whom they borrow from or lend to for financial health (“FH”).

[Click to go back.](#)

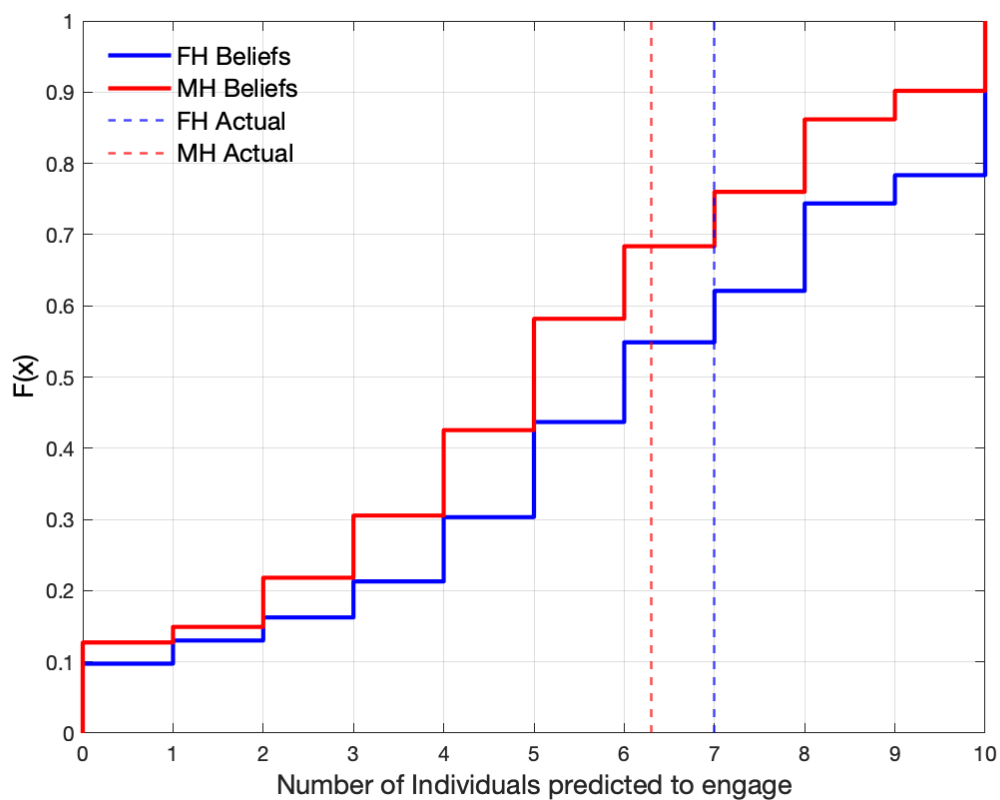
Table A.3: Correlations between Consumption Volatility, Demographic Characteristics, Network Characteristics, and Beliefs about Peers in 2023.

VARIABLES	(1) Volatile Consumption	(2) Consumption Crisis
Male	0.0272 (0.0380)	-0.0445 (0.0361)
Age	-0.00224 (0.00142)	0.00241* (0.00140)
Income	2.32e-05*** (6.12e-06)	-2.99e-05*** (5.82e-06)
Degree (FH)	-0.0150 (0.0140)	-0.0297** (0.0132)
Degree (MH)	0.0473*** (0.0137)	0.00126 (0.0136)
Talks to peers (MH)	-0.144*** (0.0444)	0.218*** (0.0430)
Talks to peers (FH)	-0.0213 (0.0439)	0.0857** (0.0428)
Migrant	-0.0266 (0.0398)	0.0378 (0.0380)
Beliefs (MH)	-0.0319*** (0.0107)	0.0213** (0.0101)
Beliefs (FH)	0.00689 (0.0101)	-0.00654 (0.00964)
Constant	0.560*** (0.0875)	0.406*** (0.0843)
Observations	789	789
R-squared	0.079	0.138
Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1		

*Notes:* This table presents the regression results when the variables “Volatile Consumption” and “Consumption Crisis” are regressed on demographic characteristics, network characteristics, dialogue intensity, and beliefs about peers. Volatile consumption is a dummy equal to 1 when the individual reports that their consumption has fluctuated a little/a lot over the last 6 months as opposed to not at all. Consumption crisis is a dummy equal to 1 if the individual reports having faced consumption crisis events very often (i.e. not having enough financial resources to meet basic dietary needs, education expenditures, or health expenditures). “MH” refers to mental health and “FH” refers to financial health. Talks to peers (MH)/ Talks to peers (FH) is a dummy equal to 1 if the individual reports having spoken about mental health or financial health to their peers often/very often in the last 2 weeks.

[Click to go back.](#)

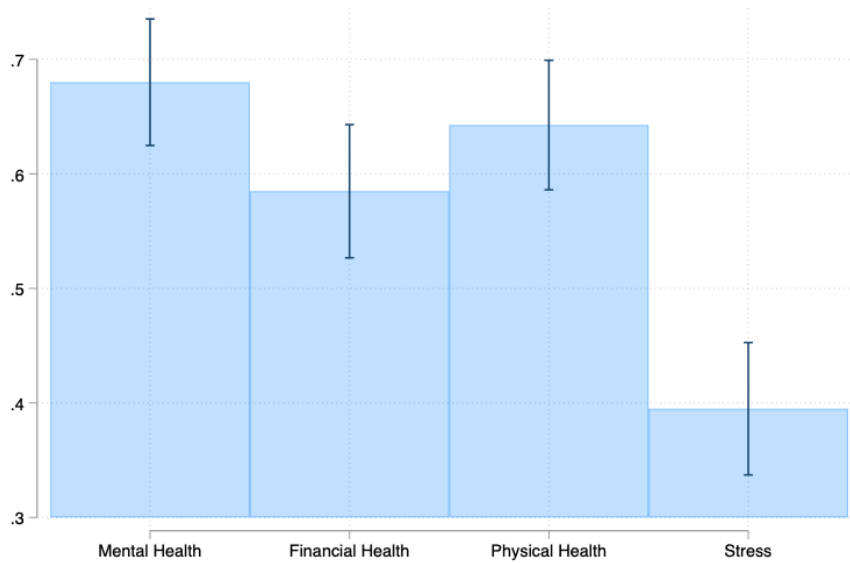
Figure A.5: Beliefs about Community Willingness to Engage with Mental and Financial Health



*Notes:* This figure plots the CDF of how many community members out of a randomly chosen 10 do individuals believe will be willing to engage around “FH” (financial health) or “MH” (mental health) issues. The dotted lines indicate actual sample willingness to engage.

[Click to go back.](#)

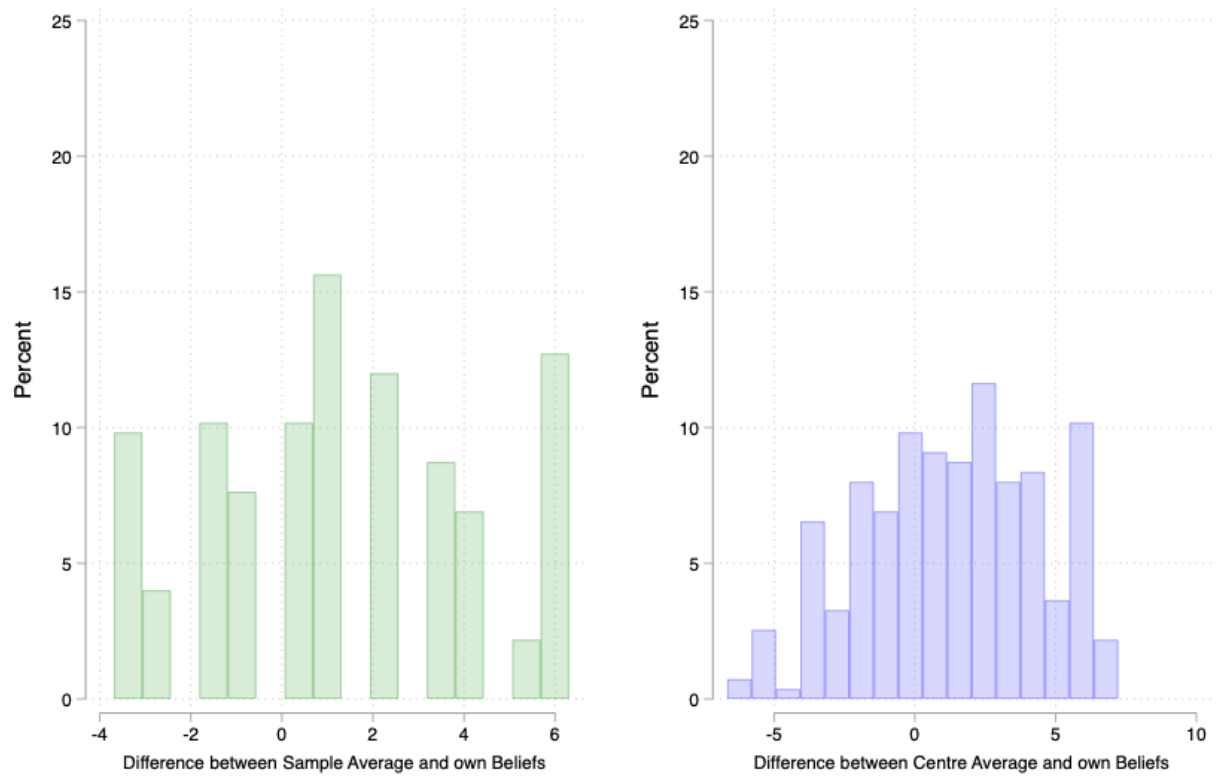
Figure A.6: Percentage of Underestimators



*Notes:* This figure plots proportion of underestimators by type of dialogue and additionally by “Stress” where individuals are asked to predict how many others do they think would say that their “difficulties were piling up so high that they could not overcome them” often or very often. Underestimators are identified by comparing their beliefs about community’s willingness to engage with actual average in the community (i.e. NGO centre).

[Click to go back.](#)

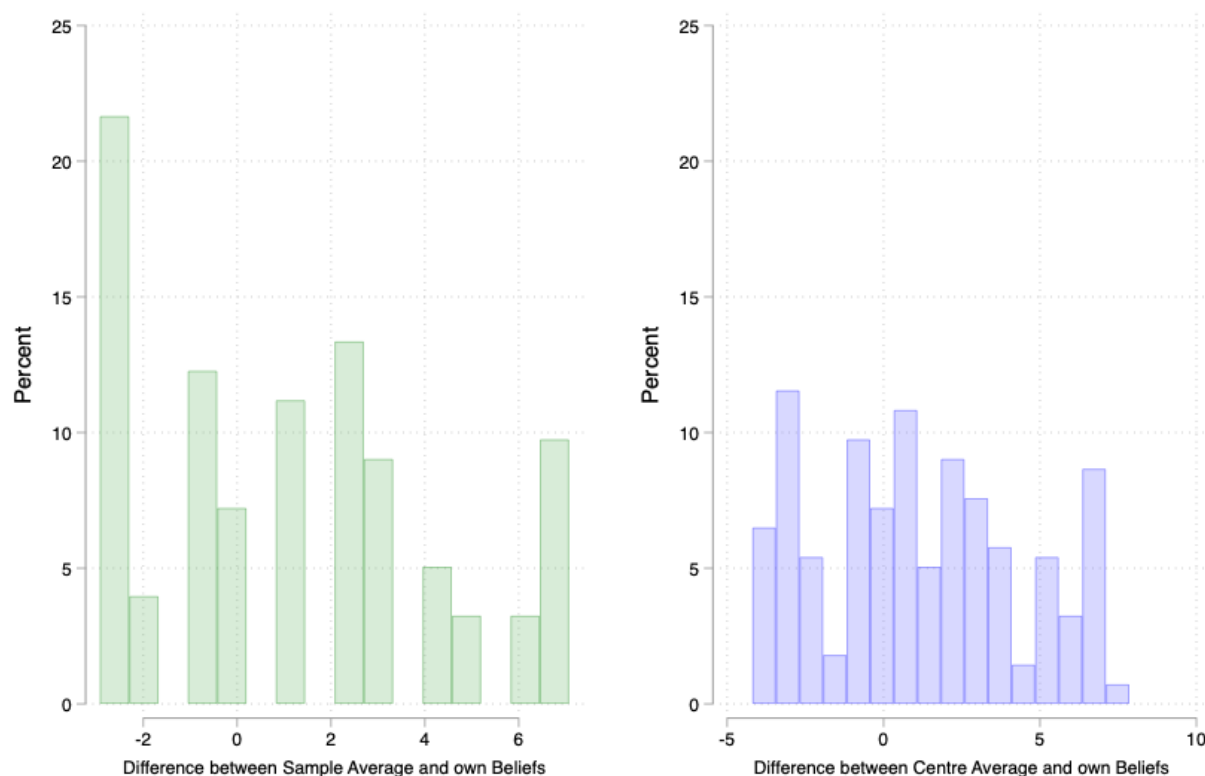
Figure A.7: Magnitude of Misperceptions around Willingness to Engage with Mental Health



*Notes:* This figure plots the difference between own beliefs around community's willingness to engage around mental health and the true sample level willingness to engage (across all communities) on the left and true willingness to engage in their own community (on the right).

[Click to go back.](#)

Figure A.8: Magnitude of Misperceptions around Willingness to Engage with Financial Health



*Notes:* This figure plots the difference between own beliefs around community's willingness to engage around financial health and the true sample level willingness to engage (across all communities) on the left and true willingness to engage in their own community (on the right).

[Click to go back.](#)



Table A.4: Correlations among Beliefs and Engagement along various dimensions

	Beliefs (FH)	Beliefs (PH)	Beliefs (MH)	Willing to engage (FH)	Willing to engage (PH)	Willing to engage (MH)
Beliefs (FH)	1					
Beliefs (PH)	0.591***	1				
Beliefs (MH)	0.588***	0.496***	1			
Willing to engage (FH)	0.151*	0.172**	0.206***	1		
Willing to engage (PH)	0.0586	0.0860	0.181**	0.446***	1	
Willing to engage (MH)	0.0516	0.137*	0.106	0.440***	0.550***	1

\*  $p < 0.05$ , \*\*  $p < 0.01$ , \*\*\*  $p < 0.001$

*Note:* This table presents correlations between beliefs and willingness to engage along various topics. The entry in the  $i$ 'th row and  $j$ 'th column reports the correlation coefficient between the  $i$ 'th and  $j$ 'th variable. "MH" refers to mental health, "PH" refers to physical health, and "FH" refers to financial health. Beliefs refer to how many community members out of any 10 individuals believe would be willing to engage around a topic. Willing to engage is a binary variable equal to 1 if they themselves are willing to engage with others around a topic.

[Click to go back.](#)

Table A.5: Correlations of Network Gaps and Dialogue Intensity with Beliefs

VARIABLES	(1) Degree Gap	(2) Dialogue (MH)	(3) Dialogue (PH)	(4) Dialogue (FH)
Beliefs (MH)	-0.015 (0.011)	0.064* (0.033)		
Beliefs (PH)			0.021 (0.024)	
Beliefs (FH)				0.085*** (0.021)
Observations	210	271	275	263
R-squared	0.015	0.022	0.002	0.034

*Note:* This table reports regression results where we regress degree gaps and dialogue intensity on various measures of beliefs. We construct “Degree Gap” as a network-based measure of an individual’s disengagement using differences in degrees in overall and advice networks. “MH” refers to mental health, “PH” refers to physical health, and “FH” refers to financial health. Standard errors are robust and clustered at the centre level.

Table A.6: Correlations of Network Gaps and Dialogue Intensity with being an Underestimator

VARIABLES	(1) Degree Gap	(2) Degree Gap	(3) Dialogue (MH)	(4) Dialogue (MH)
Underestimator	-0.015 (0.065)		-0.337* (0.169)	
Severe Underestimator		0.178** (0.070)		-0.373* (0.183)
Observations	210	210	271	271
R-squared	0.000	0.039	0.015	0.015

*Note:* This table reports regression results where we regress degree gaps and dialogue intensity on whether an individual underestimates engagement with mental health. Underestimator is equal to 1 if an individual underestimates how many others in their community are willing to engage. Severe Underestimator is equal to 1 if the difference between actual willingness to engage and their belief is greater than the 75th percentile. We construct “Degree Gap” as a network-based measure of an individual’s disengagement using differences in degrees in overall and advice networks. Standard errors are robust and clustered at the centre level.

[Click to go back.](#)

Table A.7: Correlations of Willingness to Engage with Beliefs about Community.

VARIABLES	(1) Willing to have MH Dialogue	(2) Willing to have MH Dialogue	(3) Willing to have PH Dialogue	(4) Willing to have PH Dialogue
Beliefs (MH)	0.016 (0.012)			
Beliefs -Stigma (MH)		-0.012* (0.006)		
Beliefs (PH)			0.014 (0.010)	
Beliefs -Stigma (PH)				-0.023** (0.008)
Observations	274	277	275	276
R-squared	0.010	0.007	0.007	0.023

*Notes:* This table reports regression results where we regress willingness to engage in dialogue on beliefs about peers willingness to engage and beliefs about stigma among peers. ‘MH’ refers to mental health, ‘PH’ refers to physical health, and ‘FH’ refers to financial health. Standard errors are robust and clustered at the level of the centre.

[Click to go back.](#)

Table A.8: Correlation between Beliefs and Demographic/Network Characteristics (in 2023)

VARIABLES	(1) Belief (MH)	(2) Belief (FH)
Male	-0.109 (0.132)	0.0199 (0.139)
Age	-0.000661 (0.00599)	0.00437 (0.00607)
Income	4.22e-05* (2.32e-05)	1.15e-05 (2.33e-05)
Degree (Overall)	-0.150*** (0.0510)	-0.171*** (0.0510)
Degree (MH)	0.265*** (0.0664)	0.129* (0.0681)
Degree (FH)	0.351*** (0.0609)	0.312*** (0.0591)
Talks to peers (MH)	0.0708 (0.153)	0.208 (0.182)
Talks to peers (FH)	-0.177 (0.146)	-0.0771 (0.174)
Years in Location	-0.00832 (0.00532)	0.00474 (0.00583)
Consumption Crisis	0.277* (0.142)	0.167 (0.147)
Volatile Consumption	-0.405*** (0.134)	-0.113 (0.138)
Happiness	0.204*** (0.0608)	0.342*** (0.0632)
Constant	2.512*** (0.393)	1.798*** (0.393)
Observations	775	775
R-squared	0.109	0.085
Robust standard errors in parentheses		
*** p<0.01, ** p<0.05, * p<0.1		

*Notes:* This table presents the regression results where we regress beliefs about community members' willingness to engage around mental and financial health on demographic characteristics, network characteristics, dialogue intensity, and economic indicators. "MH" refers to mental health and "FH" refers to financial health. Talks to peers (MH)/ Talks to peers (FH) is a dummy equal to 1 if the individual reports having spoken about mental health or financial health to their peers often/very often in the last 2 weeks. Degree refers to number of connections. Happiness is defined on a scale of 1-5. Volatile consumption is a dummy equal to 1 when the individual reports that their consumption has fluctuated a little/a lot over the last 6 months. Consumption crisis is a dummy equal to 1 if the individual reports having faced consumption crisis events very often (i.e. not having enough financial resources to meet basic dietary needs, education expenditures, or health expenditures).

[Click to go back.](#)

## B Design

### B.1 Endline Balance

Table B.1: Endline Balance: Demographics and Health

	Control	Treatment	p-value
Age	34.69	34.66	0.98
Female	0.30	0.34	0.60
Income (Category)	2.81	2.83	0.89
Monthly HH Income (< Rs 2,500)	0.14	0.11	0.48
Monthly HH Income (Rs 2,500-5,000)	0.16	0.22	0.30
Monthly HH Income (Rs 5,000-10,000)	0.44	0.41	0.65
Monthly HH Income (Rs 10,000+)	0.26	0.27	0.89
Employed	0.67	0.68	0.91
Stress (Index; Scale 1-4)	3.10	3.07	0.82
Satisfaction (Scale 1-4)	2.84	2.94	0.47
Happiness (Scale 1-4)	2.41	2.48	0.65
Degree (Advice)	2.59	3.14	0.28
Degree (Overall)	3.84	4.57	0.24
Degree (Advice Network) >0	4.67	4.76	0.88
Degree (Overall Network) >0	5.79	5.91	0.85
<i>N</i>	92	88	

*Notes:* This table presents the results of balance tests between the treatment and control group for the endline sample where the first two columns show the means of the variables for the Control and Treatment Group and the third column shows the p values for the two-sided test that the two means are equal using robust standard errors. Degree refers to the number of connections and Degree (> 0) only includes those whose degrees are strictly positive.

[Click to go back.](#)

Table B.2: Endline Balance: Willingness to Talk and Beliefs

	Control	Treatment	p-value
Willingness to Talk (Financial Health )	0.70	0.74	0.59
Willingness to Talk (Mental Health)	0.67	0.56	0.12
Willingness to Talk (Physical Health)	0.60	0.63	0.68
Stigma (Physical Health)	0.63	0.53	0.21
Stigma (Mental Health)	0.49	0.50	0.94
Beliefs (Mental Health)	4.70	5.18	0.33
Beliefs (Physical Health)	5.08	5.26	0.73
Beliefs (Financial Health)	5.59	6.71	0.03
Beliefs -Stigma (Mental Health)	4.84	5.05	0.70
Beliefs -Stigma (Physical Health)	4.95	5.05	0.84
Beliefs -Stress (Mental Health)	5.67	6.36	0.20
Dialogue (Physical Health; 1-5)	2.22	2.08	0.51
Physical Health talk (Never)	0.45	0.47	0.78
Physical Health talk (Rarely)	0.18	0.19	0.88
Physical Health talk (Sometimes)	0.16	0.19	0.59
Physical Health talk (Often)	0.11	0.07	0.34
Physical Health talk (Very Often)	0.09	0.07	0.64
Dialogue (Mental Health; 1-5)	2.50	2.39	0.58
Mental Health talk (Never)	0.34	0.33	0.87
Mental Health talk (Rarely)	0.17	0.30	0.05
Mental Health talk (Sometimes)	0.21	0.13	0.19
Mental Health talk (Often)	0.21	0.14	0.27
Mental Health talk (Very Often)	0.07	0.10	0.53
Dialogue (Financial Health ; 1-5)	2.81	3.01	0.37
Financial Health talk (Never)	0.27	0.20	0.28
Financial Health talk (Rarely)	0.18	0.21	0.56
Financial Health talk (Sometimes)	0.18	0.18	1.00
Financial Health talk (Often)	0.20	0.18	0.70
Financial Health talk (Very Often)	0.17	0.23	0.33
<i>N</i>	92	88	

*Notes:* This table presents additional results of balance tests between the treatment and control group for the endline sample where the first two columns show the means of the variables for the Control and Treatment Group and the third column shows the p values for the two-sided test that the two means are equal using robust standard errors. All variables are binary except beliefs and dialogue intensity. Beliefs are measured in terms of 0-10 individuals in the community. Dialogue intensity is measured on a scale from 1-5 where 1 is Never and 5 is Very Often.

[Click to go back.](#)

## C Endline Results

### C.1 Endline Results

Table C.1: Treatment Effect on Community Engagement

	(1) Savings Group	(2) Listening Volunteer	(3) Listening Contribution	(4) Contribution (in Rupees)	(5) Community Engagement
Treatment	0.147** (0.0711)	0.161** (0.0730)	0.122** (0.0612)	6.577** (2.959)	0.138*** (0.0516)
<i>Bootstrap p-value</i>	0.0831	0.0511	0.0561	0.0931	0.0340
<i>q-values</i>	0.046	0.046	0.046	0.046	0.046
Constant	0.667*** (0.0548)	0.540*** (0.0537)	0.738*** (0.0483)	22.72*** (2.090)	0.662*** (0.0393)
Observations	150	174	170	163	150
R-squared	0.028	0.027	0.023	0.030	0.046
Robust standard errors in parentheses. Wild bootstrap p-value reported, reps=999. *** p<0.01, ** p<0.05, * p<0.1					

*Notes:* We report robust standard errors. We also report wild bootstrap p values using the method outlined in Cameron et al. (2008) where we treat the NGO centre as the cluster unit. The *q-values* (Benjamini et al. 2006) reported in each table treat the outcomes in the table as multiple hypotheses being tested together.

Table C.2: Treatment Effect on Own Health Outcomes

VARIABLES	Speaking to the Doctor (MH)	Depression Scoring (Immediate)	Depression Scoring	Listening to Helpline Numbers
Treatment	0.0995* (0.0600)	-0.272*** (0.0809)	-0.136* (0.0747)	-0.197** (0.0844)
<i>Bootstrap p-value</i>	0.232	0.0300	0.469	0.0511
<i>q-values</i>	0.164	0.008	0.224	
Constant	0.118*** (0.0373)	0.606*** (0.0584)	0.789*** (0.0488)	0.591*** (0.0610)
Observations	154	143	143	137
R-squared	0.018	0.074	0.023	0.039
Robust standard errors in parentheses. Wild bootstrap p-value reported, reps=999. *** p<0.01, ** p<0.05, * p<0.1				

*Notes:* We report robust standard errors. We also report wild bootstrap p values using the method outlined in Cameron et al. (2008) where we treat the NGO centre as the cluster unit. The *q-values* (Benjamini et al. 2006) reported in each table treat the outcomes in the table as multiple hypotheses being tested together.

[Click to go back.](#)



Table C.3: Treatment Effect on Other Outcomes

VARIABLES	(1) Memory (Numbers Remembered)	(2) Physical Health Dialogue (with Family)
Treatment	-0.271 (0.205)	0.208*** (0.0711)
<i>Bootstrap p-value</i>	0.387	0.0210
Constant	1.053*** (0.151)	0.184*** (0.0448)
Observations	153	155
R-squared	0.011	0.053
Robust standard errors in parentheses. Wild bootstrap p-value reported, reps=999. *** p<0.01, ** p<0.05, * p<0.1		

*Notes:* We report robust standard errors. We also report wild bootstrap p values using the method outlined in Cameron et al. (2008) where we treat the NGO centre as the cluster unit.

[Click to go back.](#)

Table C.4: Demand for Information

	(1) Information Session	(2) Listening to Good Practices (Immediate)	(3) Listening to Good Practices
Treatment	0.0534 (0.0685)	-0.0507 (0.0846)	0.0263 (0.0636)
<i>Bootstrap p-value</i>	0.430	0.511	0.697
<i>q-values</i>	1	1	1
Constant	0.674*** (0.0491)	0.551*** (0.0603)	0.821*** (0.0472)
Observations	180	141	139
R-squared	0.003	0.003	0.001
Robust standard errors in parentheses. Wild bootstrap p-value reported, reps=999. *** p<0.01, ** p<0.05, * p<0.1			

*Notes:* We report robust standard errors. We also report wild bootstrap p values using the method outlined in Cameron et al. (2008) where we treat the NGO centre as the cluster unit. The *q-values* (Benjamini et al. 2006) reported in each table treat the outcomes in the table as multiple hypotheses being tested together.

[Click to go back.](#)

Table C.5: Self Efficacy

VARIABLES	Goals (Finance)	Goals (Education)	Goals (Business)	Self Efficacy
Treatment	0.154 (0.264)	-0.200 (0.243)	0.0436 (0.278)	-0.0268 (0.222)
<i>Bootstrap p-value</i>	0.647	0.468	0.852	0.893
<i>q-values</i>	1	1	1	1
Constant	2.219*** (0.176)	2.729*** (0.183)	2.548*** (0.190)	2.481*** (0.151)
Observations	148	140	144	139
R-squared	0.002	0.005	0.000	0.000

Robust standard errors in parentheses. Wild bootstrap p-value reported, reps=999.

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

*Notes:* We report robust standard errors. We also report wild bootstrap p values using the method outlined in Cameron et al. (2008) where we treat the NGO centre as the cluster unit. The *q-values* (Benjamini et al. 2006) reported in each table treat the outcomes in the table as multiple hypotheses being tested together.

Table C.6: Stigma

VARIABLES	Stigma (Information Session)	List Experiment	Depression Score Revelation
Treatment	0.0313 (0.0430)	-0.0763 (0.211)	-0.0917 (0.0881)
<i>Bootstrap p-value</i>	0.373	0.781	0.451
<i>q-values</i>	1	1	1
Constant	0.922*** (0.0338)	3.507*** (0.157)	0.925*** (0.0423)
Observations	128	154	64
R-squared	0.004	0.001	0.020

Robust standard errors in parentheses. Wild bootstrap p-value reported, reps=999.

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

*Notes:* We report robust standard errors. We also report wild bootstrap p values using the method outlined in Cameron et al. (2008) where we treat the NGO centre as the cluster unit. The *q-values* (Benjamini et al. 2006) reported in each table treat the outcomes in the table as multiple hypotheses being tested together.

[Click to go back.](#)

## C.2 Heterogeneity

### Heterogeneity by Baseline Willingness to Talk about Mental Health

Table C.7: Treatment Effects by Baseline Willingness to Talk about Mental Health -1

	(1) Savings Group	(2) Listening Volunteer	(3) Listening Contribution	(4) Contribution (in Rupees)	(5) Contribution (>0)	(6) Community Engagement
Treatment	0.374*** (0.137)	0.434*** (0.119)	0.204* (0.119)	11.86** (4.964)	7.817 (5.063)	0.315*** (0.104)
Willingness to talk (Mental Health)	0.466*** (0.122)	0.375*** (0.112)	0.186 (0.114)	10.19** (4.441)	6.190 (4.641)	0.295*** (0.0949)
Interaction	-0.265* (0.154)	-0.355** (0.151)	-0.106 (0.138)	-6.677 (6.223)	-5.553 (6.075)	-0.235** (0.117)
Constant	0.350*** (0.108)	0.280*** (0.0909)	0.625*** (0.100)	15.87*** (3.656)	26.07*** (4.083)	0.467*** (0.0876)
Observations	138	160	156	150	121	138
R-squared	0.185	0.103	0.053	0.069	0.029	0.152
Bootstrap p-value	0.0390	0.101	0.345	0.114	0.187	0.0561

Robust standard errors in parentheses

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

*Note:* This table shows heterogeneous effects on measures of community engagement by baseline willingness to engage with mental health related concerns. We report robust standard errors. We also report wild bootstrap p values for the interaction term using the method outlined in Cameron et al. (2008) where we treat the NGO centre as the cluster unit.

[Click to go back.](#)

Table C.8: Treatment Effects by Baseline Willingness to Talk about Mental Health -2

VARIABLES	(1) Information Session	(2) Listening to Good Practices (Immediate)	(3) Listening to Good Practices
Treatment	0.444*** (0.116)	0.0292 (0.152)	0.168 (0.129)
Willingness to talk (Mental Health)	0.488*** (0.105)	0.0389 (0.138)	0.182 (0.120)
Interaction	-0.510*** (0.142)	-0.144 (0.187)	-0.184 (0.150)
Constant	0.333*** (0.0918)	0.526*** (0.116)	0.684*** (0.108)
Observations	164	132	131
R-squared	0.143	0.010	0.027
Bootstrap p-value	0.0120	0.471	0.0340

Robust standard errors in parentheses

\*\*\* p&lt;0.01, \*\* p&lt;0.05, \* p&lt;0.1

*Note:* This table shows heterogeneous effects on the demand for additional information by baseline willingness to engage with mental health related concerns. We report robust standard errors. We also report wild bootstrap p values for the interaction term using the method outlined in Cameron et al. (2008) where we treat the NGO centre as the cluster unit.

[Click to go back.](#)

## Heterogeneity by Baseline Dialogue Frequency

Table C.9: Treatment Effects by Baseline Dialogue around Mental Health

	(1) Savings Group	(2) Listening Volunteer	(3) Listening Contribution	(4) Contribution (in Rupees)	(5) Contribution (>0)	(6) Community Engagement
Treatment	0.0227 (0.0948)	0.0581 (0.107)	0.0808 (0.0651)	8.129* (4.226)	5.643 (3.770)	0.0437 (0.0665)
Baseline MH Dialogue (Below Median)	-0.305*** (0.107)	-0.195* (0.106)	-0.264*** (0.0943)	-12.53*** (3.957)	-6.565* (3.702)	-0.243*** (0.0753)
Interaction	0.282** (0.142)	0.206 (0.146)	0.119 (0.117)	-0.164 (5.632)	-2.510 (5.189)	0.217** (0.100)
Constant	0.805*** (0.0627)	0.636*** (0.0734)	0.864*** (0.0524)	28.90*** (2.951)	33.86*** (2.661)	0.772*** (0.0458)
Observations	150	174	170	163	129	150
R-squared	0.088	0.048	0.093	0.137	0.078	0.118
Bootstrap p-value	0.0931	0.185	0.296	0.979	0.456	0.108

Robust standard errors in parentheses

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

*Note:* This table shows heterogeneous effects on community engagement by a binary variable which indicates whether baseline frequency of dialogue with peers around mental health was less than/equal to the median. We report robust standard errors. We also report wild bootstrap p values for the interaction term using the method outlined in Cameron et al. (2008) where we treat the NGO centre as the cluster unit.

[Click to go back.](#)

Table C.10: Treatment Effects by Baseline Dialogue around Financial Health

	(1) Savings Group	(2) Listening Volunteer	(3) Listening Contribution	(4) Contribution (in Rupees)	(5) Contribution (>0)	(6) Community Engagement
Treatment	0.0368 (0.0771)	-0.0950 (0.1000)	-0.0150 (0.0847)	0.887 (4.532)	1.296 (3.980)	0.00919 (0.0600)
Baseline FH Dialogue (Below Median)	-0.363*** (0.0974)	-0.453*** (0.0951)	-0.204** (0.0912)	-9.458** (4.170)	-4.641 (3.852)	-0.317*** (0.0673)
Interaction	0.183 (0.130)	0.436*** (0.138)	0.237** (0.119)	9.400 (5.948)	3.410 (5.408)	0.220** (0.0937)
Constant	0.875*** (0.0593)	0.806*** (0.0667)	0.857*** (0.0599)	28.44*** (3.246)	33.70*** (2.848)	0.844*** (0.0422)
Observations	150	174	170	163	129	150
R-squared	0.133	0.133	0.056	0.059	0.022	0.176
Bootstrap p-value	0.154	0.00100	0.0811	0.0280	0.312	0

Robust standard errors in parentheses

\*\*\* p&lt;0.01, \*\* p&lt;0.05, \* p&lt;0.1

*Note:* This table shows heterogeneous effects on community engagement by a binary variable which indicates whether baseline frequency of dialogue with peers around financial health was less than/equal to the median. We report robust standard errors. We also report wild bootstrap p values for the interaction term using the method outlined in Cameron et al. (2008) where we treat the NGO centre as the cluster unit.

[Click to go back.](#)

## Heterogeneity by Baseline Network Degree

Table C.11: Treatment Effects by Degree (Overall)

	(1) Savings Group	(2) Listening Volunteer	(3) Listening Contribution	(4) Contribution (in Rupees)	(5) Contribution (>0)	(6) Community Engagement
Treatment	0.0117 (0.110)	0.159 (0.107)	0.150* (0.0901)	2.992 (4.303)	-3.434 (3.632)	0.117 (0.0774)
Degree (Overall)	-0.00736 (0.0137)	0.0104 (0.0126)	0.00258 (0.0128)	-0.464 (0.500)	-0.893* (0.464)	0.00156 (0.00846)
Interaction	0.0307* (0.0183)	-0.00116 (0.0172)	-0.00625 (0.0160)	0.838 (0.733)	1.532** (0.632)	0.00432 (0.0123)
Constant	0.696*** (0.0755)	0.499*** (0.0746)	0.728*** (0.0707)	24.59*** (3.052)	34.88*** (2.466)	0.656*** (0.0572)
Observations	150	174	170	163	129	150
R-squared	0.052	0.034	0.024	0.038	0.050	0.049
Bootstrap p-value	0.0450	0.910	0.566	0.153	0.0651	0.633

Robust standard errors in parentheses

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

*Note:* This table shows heterogeneous effects on various measures of community engagement by the number of connections in the overall network. We report robust standard errors. We also report wild bootstrap p values for the interaction term using the method outlined in Cameron et al. (2008) where we treat the NGO centre as the cluster unit.

[Click to go back.](#)

## Heterogeneity by Baseline Stigma towards Mental Health

Table C.12: Treatment Effects by Stigma (Mental Health)

	(1) Savings Group	(2) Listening Volunteer	(3) Listening Contribution	(4) Contribution (in Rupees)	(5) Contribution (>0)	(6) Community Engagement
Treatment	0.202** (0.0982)	0.146 (0.105)	0.125 (0.0866)	3.224 (4.171)	-0.930 (3.726)	0.149** (0.0703)
Stigma (Mental Health)	0.110 (0.102)	-0.148 (0.106)	-0.0453 (0.0884)	-7.107* (4.262)	-7.071* (4.033)	-0.0175 (0.0732)
Interaction	-0.0907 (0.144)	0.0921 (0.150)	-0.00473 (0.124)	7.291 (6.001)	9.349* (5.470)	-0.0119 (0.103)
Constant	0.632*** (0.0685)	0.610*** (0.0742)	0.775*** (0.0613)	26.25*** (2.912)	33.87*** (2.695)	0.684*** (0.0491)
Observations	139	161	157	151	122	139
R-squared	0.045	0.053	0.028	0.050	0.040	0.056
Bootstrap p-value	0.527	0.451	0.951	0.274	0.00300	0.854

Robust standard errors in parentheses

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

*Note:* This table shows heterogeneous effects on various measures of community engagement by whether the individual has stigma against mental health during the baseline in that they believe that “people should stay away from those with mental health issues”. We report robust standard errors. We also report wild bootstrap p values for the interaction term using the method outlined in Cameron et al. (2008) where we treat the NGO centre as the cluster unit.

[Click to go back.](#)



## Heterogeneity by Underestimation of other's Willingness to Engage

Table C.13: Treatment Effects by Underestimators (Mental Health)

	(1) Savings Group	(2) Listening Volunteer	(3) Listening Contribution	(4) Contribution (in Rupees)	(5) Contribution (>0)	(6) Community Engagement
Treatment	0.0804 (0.116)	0.0833 (0.130)	0.117 (0.127)	11* (5.723)	8.636 (5.587)	0.110 (0.0759)
Underestimator (MH)	-0.131 (0.122)	-0.287** (0.130)	0.0192 (0.125)	5.667 (5.316)	6.329 (5.263)	-0.104 (0.0820)
Interaction	0.0799 (0.149)	0.128 (0.163)	0.00541 (0.147)	-6.310 (6.923)	-7.626 (6.588)	0.0215 (0.101)
Constant	0.813*** (0.0992)	0.750*** (0.110)	0.750*** (0.110)	19.33*** (4.610)	26.36*** (4.724)	0.771*** (0.0650)
Observations	126	146	144	138	113	126
R-squared	0.045	0.091	0.024	0.036	0.024	0.080
Bootstrap p-value	0.632	0.429	0.974	0.402	0.224	0.848

Robust standard errors in parentheses

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

*Note:* This table shows heterogeneous effects on community engagement by whether the individual underestimates sample willingness to engage around mental health i.e. whether their belief about their community's willingness to engage is less than the delivered information. We report robust standard errors. We also report wild bootstrap p values for the interaction term using the method outlined in Cameron et al. (2008) where we treat the NGO centre as the cluster unit.

[Click to go back.](#)

Table C.14: Treatment Effects by Underestimators (Financial Health)

	(1) Savings Group	(2) Listening Volunteer	(3) Listening Contribution	(4) Contribution (in Rupees)	(5) Contribution (>0)	(6) Community Engagement
Treatment	0.107 (0.122)	0.200 (0.135)	0.100 (0.114)	7.347 (5.352)	5.196 (4.983)	0.118 (0.0874)
Underestimator (FH)	-0.0295 (0.126)	0.0294 (0.134)	0 (0.117)	1.562 (5.032)	1.786 (4.698)	-0.00128 (0.0857)
Interaction	0.0387 (0.154)	0.0206 (0.169)	0.0389 (0.141)	-0.694 (6.706)	-2.689 (6.161)	0.0325 (0.109)
Constant	0.737*** (0.103)	0.500*** (0.113)	0.750*** (0.0982)	21.84*** (4.209)	29.64*** (3.967)	0.684*** (0.0689)
Observations	126	147	144	138	111	126
R-squared	0.026	0.045	0.024	0.032	0.015	0.053
Bootstrap p-value	0.824	0.838	0.851	0.952	0.705	0.737

Robust standard errors in parentheses

\*\*\* p&lt;0.01, \*\* p&lt;0.05, \* p&lt;0.1

*Note:* This table shows heterogeneous effects on community engagement by whether the individual underestimates community willingness to engage around financial health. We report robust standard errors. We also report wild bootstrap p values for the interaction term using the method outlined in Cameron et al. (2008) where we treat the NGO centre as the cluster unit.

[Click to go back.](#)

## D Long Run Effects

Table D.1: Long Run Effects on Beliefs about Peers

VARIABLES	(1) Beliefs (MH)	(2) Beliefs (MH)	(3) Beliefs (MH)	(4) Beliefs (FH)	(5) Beliefs (FH)	(6) Beliefs (FH)
Previous Participant	0.193 (0.299)			0.00819 (0.261)		
Heard Information		0.899*** (0.324)			0.751*** (0.259)	
Heard Information and was previous participant			1.442*** (0.387)			0.754** (0.307)
Constant	3.607*** (0.0869)	3.560*** (0.0866)	3.558*** (0.0850)	3.658*** (0.0930)	3.600*** (0.0915)	3.621*** (0.0898)
Observations	467	467	467	467	467	467
Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1						

*Note:* We implement post double selection lasso (Belloni et al. 2014) with robust standard errors accounting for income, age, gender, and number of network connections. Previous participant is a binary variable equal to 1 if the respondent in 2023 reports being contacted for the previous study in 2020-21. Heard information is equal to 1 if they report having heard anything about their community's willingness to engage from their peers and 0 otherwise. "MH" refers to mental health and "FH" refers to financial health.

[Click to go back.](#)

Table D.2: Long Run Effects on Willingness to Engage

VARIABLES	(1) Willingness to Engage (MH)	(2) Willingness to Engage (MH)	(3) Willingness to Engage (MH)	(4) Willingness to Engage (FH)	(5) Willingness to Engage (FH)	(6) Willingness to Engage (FH)
Previous Participant	0.0185 (0.0448)			0.0611* (0.0362)		
Heard Information		0.0561 (0.0478)			0.0715* (0.0405)	
Heard Information and was previous participant			0.140*** (0.0165)			0.126*** (0.0158)
Constant	0.865*** (0.0169)	0.863*** (0.0166)	0.860*** (0.0165)	0.872*** (0.0165)	0.874*** (0.0160)	0.874*** (0.0158)
Observations	467	467	467	467	467	467
Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1						

*Note:* We implement post double selection lasso (Belloni et al. 2014) with robust standard errors accounting for income, age, gender, and number of network connections. Previous participant is a binary variable equal to 1 if the respondent in 2023 reports being contacted for the previous study in 2020-21. Heard information is equal to 1 if they report having heard anything about their community's willingness to engage from their peers and 0 otherwise. "MH" refers to mental health and "FH" refers to financial health.

[Click to go back.](#)

Table D.3: Long Run Effects on Dialogue

VARIABLES	(1) MH Talk (Above Median)	(2) MH Talk (Above Median)	(3) MH Talk (Above Median)	(4) FH Talk (Above Median)	(5) FH Talk (Above Median)	(6) FH Talk (Above Median)
Previous Participant	0.123* (0.0689)			0.0814 (0.0685)		
Heard Information		0.183** (0.0841)			0.263*** (0.0830)	
Heard Information and was previous participant			0.210** (0.102)			0.171 (0.104)
Constant	0.410*** (0.0244)	0.412*** (0.0237)	0.415*** (0.0234)	0.369*** (0.0239)	0.358*** (0.0231)	0.370*** (0.0229)
Observations	467	467	467	467	467	467
Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1						

*Note:* We implement post double selection lasso (Belloni et al. 2014) with robust standard errors accounting for income, age, gender, and number of network connections. Previous participant is a binary variable equal to 1 if the respondent in 2023 reports being contacted for the previous study in 2020-21. Heard information is equal to 1 if they report having heard anything about their community's willingness to engage from their peers and 0 otherwise. "MH" refers to mental health and "FH" refers to financial health.

Table D.4: Long Run Effects on Consumption Outcomes

VARIABLES	(1) Consumption Crisis (Yes/No)	(2) Consumption Crisis (Yes/No)	(3) Consumption Crisis (Yes/No)	(4) Consumption varies a lot	(5) Consumption varies a lot	(6) Consumption varies a lot
Previous Participant	0.0124 (0.0690)			-0.0649** (0.0275)		
Heard Information		-0.157* (0.0833)			-0.0683** (0.0302)	
Heard Information and was previous participant			-0.155 (0.102)			-0.0948*** (0.0139)
Constant	0.521*** (0.0248)	0.535*** (0.0241)	0.530*** (0.0237)	0.0983*** (0.0148)	0.0953*** (0.0142)	0.0948*** (0.0139)
Observations	467	467	467	467	467	467
Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1						

*Note:* We implement post double selection lasso (Belloni et al. 2014) with robust standard errors accounting for income, age, gender, and number of network connections. Previous participant is a binary variable equal to 1 if the respondent in 2023 reports being contacted for the previous study in 2020-21. Heard information is equal to 1 if they report having heard anything about their community's willingness to engage from their peers and 0 otherwise. "Consumption crisis" is a binary variable equal to 1 if the respondent reports that they have faced a consumption crisis in the last 6 months. "Consumption varies a lot" is a binary variable equal to 1 if the respondent reports that their consumption fluctuates a lot as opposed to little or not at all.

[Click to go back.](#)

## E Mechanisms

Table E.1: Hypothetical Network Prediction Experiment (OLS)

VARIABLES	(1) B takes advice (MH)	(2) B takes advice (MH)	(3) B takes advice (FH)	(4) B takes advice (FH)
Advisor has job contacts	0.00851 (0.0174)	-0.0402 (0.0435)	0.0249 (0.0177)	-0.00638 (0.0371)
Advisor is network central	0.0100 (0.0174)	-0.0649 (0.0435)	0.0222 (0.0177)	-0.0445 (0.0371)
Advisor has attended training	-0.0181 (0.0174)	-0.0832* (0.0434)	-0.00929 (0.0177)	-0.102*** (0.0371)
Advisor has job contacts X Beliefs		0.0125 (0.0102)		0.00850 (0.00927)
Advisor is network central X Beliefs		0.0193* (0.0102)		0.0190** (0.00930)
Advisor has attended training X Beliefs		0.0173* (0.0102)		0.0258*** (0.00928)
Beliefs (MH)		-0.00304 (0.0102)		
Beliefs (FH)				-0.0341*** (0.00945)
Constant	0.766*** (0.0173)	0.779*** (0.0417)	0.737*** (0.0178)	0.858*** (0.0356)
Observations	2,372	2,372	2,370	2,370
R-squared	0.001	0.013	0.002	0.008
Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1				

*Notes:* This table presents the results the link prediction experiment where individuals are asked to predict if a link exists between a hypothetical advisor (A) and a randomly chosen person (B). “MH” refers to mental health and “FH” refers to financial health. “Beliefs” refers to the respondent’s prediction (from 0-10) about how many community members would be willing to engage around mental or financial health. The interaction terms interact the binary advisor characteristics with Beliefs (MH) in Column 2 and Beliefs (FH) in Column 4. We report robust standard errors.

[Click to go back.](#)

Table E.2: Hypothetical Network Prediction Experiment (Probit)

VARIABLES	(1) B takes advice (MH)	(2) B takes advice (MH)	(3) B takes advice (FH)	(4) B takes advice (FH)
Advisor has job contacts	0.0278 (0.0567)	-0.129 (0.135)	0.0784 (0.0563)	-0.0202 (0.122)
Advisor is network central	0.0322 (0.0567)	-0.209 (0.136)	0.0750 (0.0565)	-0.141 (0.122)
Advisor has attended training	-0.0589 (0.0567)	-0.260* (0.135)	-0.0329 (0.0562)	-0.332*** (0.122)
Advisor has job contacts X Beliefs		0.0416 (0.0340)		0.0258 (0.0299)
Advisor is network central X Beliefs		0.0647* (0.0341)		0.0592** (0.0299)
Advisor has attended training X Beliefs		0.0557 (0.0340)		0.0831*** (0.0300)
Beliefs (MH)		-0.0106 (0.0334)		
Beliefs (FH)			-0.0237 (0.0149)	-0.106*** (0.0295)
Constant	0.726*** (0.0565)	0.767*** (0.133)	0.719*** (0.0755)	1.023*** (0.120)
Observations	2,372	2,372	2,370	2,370
Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1				

*Notes:* This table presents the probit results of the link prediction experiment where individuals are asked to predict if a link exists between a hypothetical advisor (A) and a randomly chosen person (B). “MH” refers to mental health and “FH” to financial health. “Beliefs” refers to the respondent’s prediction (from 0-10) about how many community members would be willing to engage around mental or financial health. The interaction terms interact the binary advisor characteristics with Beliefs (MH) in Col. 2 and Beliefs (FH) in Col. 4.

[Click to go back.](#)

Table E.3: List Experiment to detect Social Desirability Concerns

	3 statements + Statement about engagement with MH	3 statements	Average Difference between 4 and 3 statements
Mean Agreements	2.971	2.217	0.754***
Observations			670

	3 statements + 2 statements about engagement with MH and FH	3 statements	Average Difference between 5 and 3 statements
Mean Agreements	3.717	2.217	1.499***
Observations			504

*Notes:* These tables present the results of the list experiments where individuals were randomly divided into groups and either asked how many of 3 statements they agree with (i.e. control) or asked how many of 4 and 5 statements they agree with (i.e. treated). The additional statements were relating to engagement with mental and financial health respectively. “MH” refers to mental health and “FH” refers to financial health. The first two columns show the mean number of agreements when different number of statements are provided. The third column computes the difference between treated and control conditions.

[Click to go back.](#)



Table E.4: Additional Experiment to detect Social Desirability Concerns

VARIABLES	(1) Savings Group	(2) Listening Service	(3) Savings Group	(4) Listening Service
Increased Distance between Enumerator and Respondent	0.00398 (0.0280)	0.0326 (0.0324)	0.0241 (0.0365)	0.0497 (0.0453)
Treatment			-0.0609 (0.0397)	-0.0305 (0.0467)
Increased Distance x Treated			-0.0352 (0.0555)	-0.0311 (0.0647)
Constant	0.807*** (0.0199)	0.690*** (0.0233)	0.838*** (0.0263)	0.706*** (0.0326)
Observations	791	791	791	791
R-squared	0.000	0.001	0.011	0.004

Robust standard errors in parentheses

\*\*\* p&lt;0.01, \*\* p&lt;0.05, \* p&lt;0.1

*Notes:* This table presents the results of an experiment where we randomly vary whether the enumerator enters the respondent's answer (increased distance=0) or gives them the device to answer it privately (increased distance=1). We also interact it with the treatment to see if the response being visible to the enumerator affects responses differently across the two groups. We report robust standard errors.

[Click to go back.](#)

## Heterogeneity by Stress

Table E.5: Treatment Effects by Baseline Under-estimation about Stress in the Community

	(1) Savings Group	(2) Listening Volunteer	(3) Listening Contribution	(4) Contribution (in Rupees)	(5) Contribution (>0)	(6) Community Engagement
Treatment	0.102 (0.0958)	0.192* (0.102)	0.0901 (0.0899)	4.487 (4.328)	1.750 (3.940)	0.110 (0.0706)
Underestimator (Stress)	-0.0210 (0.116)	-0.00905 (0.119)	0.0444 (0.104)	0.590 (4.609)	-1.700 (4.214)	-0.00560 (0.0814)
Interaction	0.0534 (0.148)	-0.0134 (0.164)	0.0870 (0.124)	5.146 (6.308)	2.677 (5.773)	0.0400 (0.102)
Constant	0.735*** (0.0769)	0.538*** (0.0809)	0.737*** (0.0724)	23.47*** (3.274)	32.50*** (2.998)	0.696*** (0.0534)
Observations	128	149	146	140	113	128
R-squared	0.024	0.039	0.035	0.036	0.011	0.046
Bootstrap p-value	0.550	0.940	0.290	0.436	0.607	0.541

Robust standard errors in parentheses

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

*Note:* This table shows heterogeneous effects on various measures of community engagement by whether the individual underestimates the level of stress in their community i.e. their belief is less than the true community-level stress. We report robust standard errors. We also report wild bootstrap p values for the interaction term using the method outlined in Cameron et al. (2008) where we treat the NGO centre as the cluster unit.

[Click to go back.](#)

Table E.6: Treatment Effects by Baseline Beliefs about Proportion who are Stressed

	(1) Savings Group	(2) Listening Volunteer	(3) Listening Contribution	(4) Contribution (in Rupees)	(5) Contribution (>0)	(6) Community Engagement
Treatment	0.143 (0.131)	0.200 (0.140)	0.140 (0.104)	7.454 (5.039)	3.895 (4.644)	0.141 (0.0891)
Stress Belief (>4)	0.0965 (0.120)	0.0837 (0.122)	-0.0192 (0.107)	2.335 (4.668)	4.387 (4.312)	0.0665 (0.0839)
Interaction	-0.0393 (0.157)	-0.0248 (0.170)	-0.0380 (0.133)	-2.293 (6.484)	-1.933 (5.881)	-0.0305 (0.110)
Constant	0.667*** (0.0978)	0.481*** (0.0975)	0.769*** (0.0838)	22.31*** (3.568)	29*** (3.407)	0.653*** (0.0676)
Observations	128	149	146	140	113	128
R-squared	0.031	0.044	0.023	0.027	0.022	0.051
Bootstrap p-value	0.679	0.871	0.758	0.784	0.770	0.721

Robust standard errors in parentheses

\*\*\* p&lt;0.01, \*\* p&lt;0.05, \* p&lt;0.1

*Note:* This table shows heterogeneous effects on various measures of community engagement by whether the individual's belief about the level of stress in their community is above the proportion who are actually not willing to engage (i.e. 40%). This is to check if those who think more than 40% are stressed and might assume that these individuals are not willing to engage change their behaviour when they are told that majority are willing to engage. We report robust standard errors. We also report wild bootstrap p values for the interaction term using the method outlined in Cameron et al. (2008) where we treat the NGO centre as the cluster unit.

[Click to go back.](#)

## F Structural Estimation

Table F.1: Structural Estimation Prediction Checks for various measures of Engagement

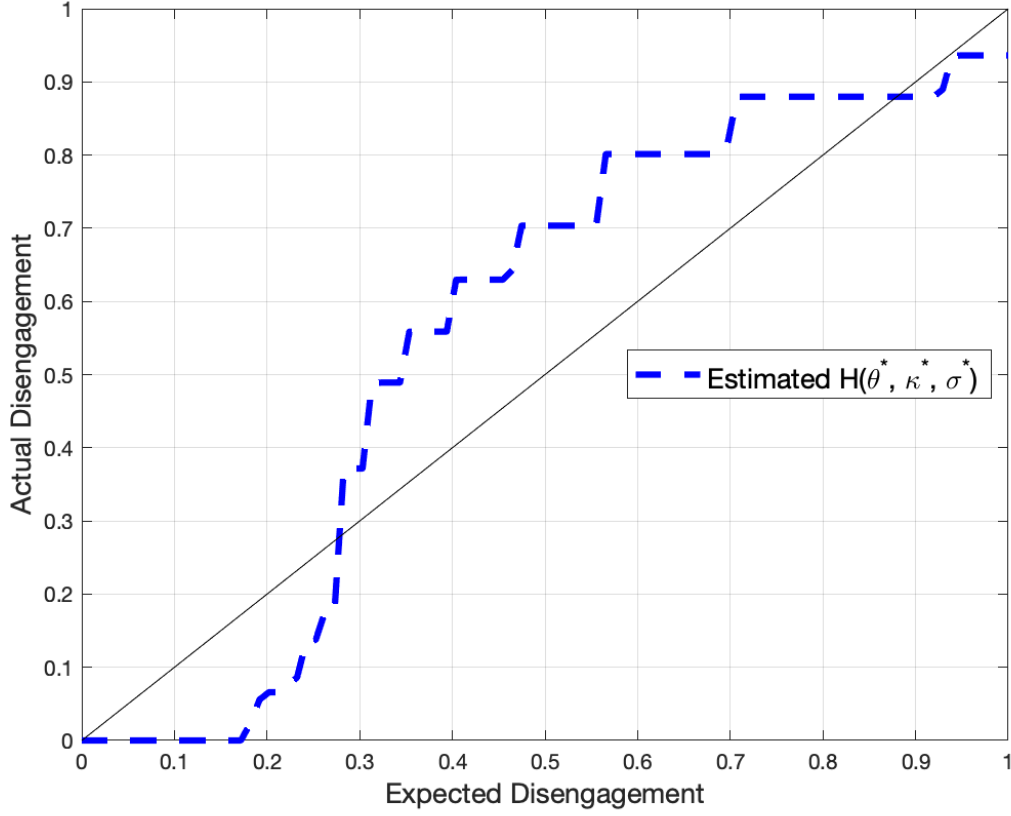
Variable	Objective Function	Predicted Mean (Treated)	Actual Mean (Treated)	Predicted Mean (Control)	Actual Mean (Control)
Listening Service	0.0005	0.309	0.299	0.440	0.460
Savings Groups	0.0012	0.217	0.187	0.318	0.333
Community Engagement	0.0001	0.201	0.200	0.332	0.338

*Notes:* This table shows the model fit for the estimated values of  $\theta^*$  and  $\kappa^*$  for three different choice of outcomes. The objective function is computed at the estimated parameters and is equal to the sum of the squared percentage gap between the mean of the treatment and control groups predicted by the model and in the data respectively.

[Click to go back.](#)

## F.1 Alternative Assumptions

Figure F.1: Actual and Estimated Disengagement (assuming a Logistic Distribution)



*Notes:* The figure plots actual disengagement  $a$  and expected disengagement  $\sum_d \tilde{P}(d)(H(c(d,a)))$  at the estimated  $\theta^*$ ,  $\kappa^*$ , and  $\sigma^*$  in blue. Here, we assume a logistic distribution for  $H$  during the estimation so that  $H(c(d,a)) = 1/(1 + e^{(-\theta * d * a) + \kappa}/\sigma)$ .

[Click to go back.](#)

# Appendix

## G Endline Outcomes

We measure the following outcomes at the endline survey (as immediate outcomes) after the delivery of the treatment statement.

### G.1 Endline Outcomes

We discuss the endline outcomes below. The outcomes are listed with their outcome family. Multiple hypothesis correction tests are conducted at the level of the outcome family.

#### 1. Community Engagement

- Willingness to volunteer and train to become a sensitive listener in a potential system where individuals can talk to community members about mental health related concerns. Participants were informed that a training may be organised (depending on COVID) to train them for becoming volunteers.
- Willing to contribute towards the costs of running volunteer trainings if they were to be held, even if they do not wish to participate themselves. Willingness to contribute is measured at both the intensive and extensive margin. Individuals were informed that the payment will be deducted from the Rs. 50 which they could receive as a prize based on their baseline guesses about their community's beliefs.
- Willingness to sign up for a savings group with other community members where they can collect funds and discuss concerns regarding finances.
- Average of the three community engagement measures listed above.

#### 2. Demand for Information

- Willingness to participate in a potential mental health information session.
- Willingness to learn about good listening and talking practices about mental health. Participants were also given the option to listen to these practices at another time preferred by them.

#### 3. Investment in Own Health

- Willingness to share own mental health concerns with a doctor.
- Willingness to participate in getting more information about their own mental health status by immediately participating in depression scoring conducted by the enumerator or scheduling a time to conduct this later. Participants were informed that their responses to the individual question and their score could be kept private from the enumerator as well if they chose to do so. This is to ensure that the choice measured here is not influenced by the participant's reluctance to share the score with the enumerator. We give them the choice to share the score later and measure this as an outcome to capture stigma.

#### 4. Self Efficacy

- Ability to manage financial troubles. Participants were asked how sure they are that

they will be able to manage their financial/employment related troubles in the next few months.

- Ability to manage child's education. Participants were asked how sure they are that they will be able to organise money for children's education (if applicable)
- Ability to start a business. Participants were asked how sure they are that they will be able to start a small business.
- Self efficacy measure constructed by taking the average of the three self efficacy outcomes

#### 5. Stigma

- Willingness to reveal decision to sign up for an information session (if they agreed to attend) to other community members. Participants who agreed to attend the potential information session were asked if they would not mind if their name were shared with other community members to encourage them to attend.
  - Willingness to share depression score with the enumerator, conditional on participation in depression scoring.
  - List experiment. Participants were asked how many, out of 4 statements they agree with out of which one was about their willingness to interact with someone who has mental health concerns.
6. Assessment of their ability to remember a sequence of five numbers that are narrated to them during the survey and asked again after a few questions. We aim for this to be a measure of "working memory" which is associated with cognitive load (Diamond 2013, Lichand & Mani 2020). It is similar to the digit span test used by Lichand & Mani (2020).
  7. Willingness to discuss physical health concerns with family members and friends.
  8. Ranking of people whom they prefer to talk to about mental health concerns. Options are- family member/relative, friend from the community, stranger from the community.

[Click to go back.](#)

## H Endline Survey: Robustness Checks

Table H.1: Community Engagement (Robust)

	(1) Savings Group	(2) Listening Volunteer	(3) Listening Contribution	(4) Contribution (in Rupees)	(5) Community Engagement
Treatment	0.147** (0.0711)	0.194** (0.0814)	0.115* (0.0649)	6.333** (3.184)	0.138*** (0.0516)
Constant	0.667*** (0.0548)	0.483*** (0.0940)	0.733*** (0.0811)	21.44*** (3.653)	0.662*** (0.0393)
Observations	150	147	144	138	150
R-squared	0.028	0.046	0.023	0.033	0.046
Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1					

*Note:* We additionally control for any baseline variables that are not balanced between the treatment and control for the subsample for which the outcome variable is non-missing. We report robust standard errors.

[Click to go back.](#)

Table H.2: Demand for Information (Robust)

	(1) Information Session	(2) Listening to Good Practices (Immediate)	(3) Listening to Good Practices
Treatment	0.101 (0.0731)	-0.0507 (0.0846)	0.0263 (0.0636)
Constant	0.753*** (0.0848)	0.551*** (0.0603)	0.821*** (0.0472)
Observations	152	141	139
R-squared	0.017	0.003	0.001
Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1			

*Note:* We additionally control for any baseline variables that are not balanced between the treatment and control for the subsample for which the outcome variable is non-missing. We report robust standard errors.

[Click to go back.](#)



Table H.3: Own Health Outcomes (Robust)

VARIABLES	Speaking to the Doctor (MH)	Depression Scoring (Immediate)	Depression Scoring	Listening to Helpline Numbers
Treatment	0.0995* (0.0600)	-0.272*** (0.0809)	-0.136* (0.0747)	-0.197** (0.0844)
Constant	0.118*** (0.0373)	0.606*** (0.0584)	0.789*** (0.0488)	0.591*** (0.0610)
Observations	154	143	143	137
R-squared	0.018	0.074	0.023	0.039
Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1				

*Note:* We additionally control for any baseline variables that are not balanced between the treatment and control for the subsample for which the outcome variable is non-missing. We report robust standard errors.

[Click to go back.](#)

Table H.4: Self Efficacy (Robust)

VARIABLES	Goals (Finance)	Goals (Education)	Goals (Business)	Self Efficacy
Treatment	0.154 (0.264)	-0.200 (0.243)	0.0436 (0.278)	-0.0268 (0.222)
Constant	2.219*** (0.176)	2.729*** (0.183)	2.548*** (0.190)	2.481*** (0.151)
Observations	148	140	144	139
R-squared	0.002	0.005	0.000	0.000
Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1				

*Note:* We additionally control for any baseline variables that are not balanced between the treatment and control for the subsample for which the outcome variable is non-missing. We report robust standard errors.

[Click to go back.](#)

Table H.5: Stigma (Robust)

VARIABLES	Stigma (Information Session)	List Experiment	Depression Score Revelation
Treatment	-0.0105 (0.0336)	-0.0763 (0.211)	-0.0917 (0.0881)
Constant	0.956*** (0.0339)	3.507*** (0.157)	0.925*** (0.0423)
Observations	119	154	64
R-squared	0.002	0.001	0.020
Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1			

*Note:* We additionally control for any baseline variables that are not balanced between the treatment and control for the subsample for which the outcome variable is non-missing. We report robust standard errors.

[Click to go back.](#)

Table H.6: Other Outcomes (Robust)

VARIABLES	Memory (Numbers Remembered)	Physical Health Dialogue (with Family)
Treatment	-0.271 (0.205)	0.208*** (0.0711)
Constant	1.053*** (0.151)	0.184*** (0.0448)
Observations	153	155
R-squared	0.011	0.053
Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1		

*Note:* We additionally control for any baseline variables that are not balanced between the treatment and control for the subsample for which the outcome variable is non-missing. We report robust standard errors.

[Click to go back.](#)

# I Follow up Survey

## I.1 Follow up Survey Outcomes

The follow up survey outcomes are listed below.

1. Well-being: Happiness, Life-Satisfaction, Stress
2. Self Reported Dialogue
  - (a) Indicator whether they have initiated a conversation with their peers to discuss matters relating to either of their mental and financial health.
  - (b) Number of peers they have initiated conversations with to discuss matters relating to either of their mental and financial health.
  - (c) Indicator whether their peers have initiated a conversation with them to discuss matters relating to their own mental and financial health.
3. Physical Health Safety
  - (a) How often did they follow COVID rules (distancing, wearing masks)?
  - (b) How often did they wear safety gear (masks, gloves, jacket) while working in hazardous conditions?
4. Altruism towards community members (Dictator Game)
5. Self-reported contact with a doctor/helpline for mental or physical health concerns

## I.2 Follow-up Survey Results

**Balance and Attrition:** We test balance on 44 baseline variables as before and find that the sample is unbalanced for 2 variables. This is shown in Tables I.1 and I.2. We also show that attrition from the endline survey is not correlated with treatment status in Table I.3 and not correlated with various baseline characteristics as shown in Table I.4 and Table I.5.

Tables I.6 to I.8 show the follow up results. The tables also include  $q$  values which are computed by including all outcome variables. Tables I.9 to I.11 include unbalanced controls treating the sample for which the outcome is non-missing as the follow up sample.

First, we find in Table I.6 individuals who received the treatment are 11–19% more likely to have reported that they made a call to their peers to discuss their own or their peers’ mental health or employment related concerns respectively. We also document positive effects at the intensive margin since we also asked individuals how many peers they spoke to. The treated group has spoken to significantly more number of peers about both mental health and employment related concerns. The results are robust to the inclusion of unbalanced controls as seen in Table I.9. It is worth noting that the effect on dialogue is stronger, and in the case of mental health, only present, when individuals in the treated sample are making the calls rather than receiving them. Increase in this one-sided interaction could suggest that the treatment is at work since it only impacts the participants and not their peers.

Next, we find in Table I.8 that individuals in the treatment group are likely to donate Rs 31 more than the control group in a hypothetical dictator game where they can split Rs 200 with a randomly chosen member of their community. This result is robust to the inclusion of unbalanced controls as well, as seen in Table I.11. However, we also document that individuals in the treatment group are more likely to report higher levels of unhappiness, stress, and lower life satisfaction. At the same time, we also find that the treatment group wears a work safety gear significantly more often than the control group, conditional on having worked. Given that we find an (a) increase in dialogue around mental health and (b) investments in self care (in terms of greater adoption of safety gear), a potential mechanism explaining lower well-being could be that role of dialogue in alleviating stress becomes ineffective in the presence of correlated risks such as COVID-19.

However, in the absence of real-time data on the location of these individuals, we acknowledge that we cannot rule out the possibilities that (a) the treatment group has lower well being because they have migrated to an area of low COVID risk and hear about the impact of the pandemic on their peers via increased dialogue or (b) the treatment group is located in an area of high COVID risk and well being is consequently lower. We have checked balance on several baseline variables and do not ex-ante see any reason why the treatment group will be more or less likely to migrate. However, if this were to be the case, we believe that mechanism (a) seems to be more likely. This is because the result in Tables I.7 and I.10 show that the treatment group wears COVID-19 masks less often than the control group. 92% of our sample reports to have *always* worn a mask in the past two weeks before the call and the negative effect on the treatment only driven by the remaining 8%. Individuals in low risk-areas may have been less likely to wear COVID-19 safety masks. Additionally, the proportion of individuals for whom the question on safety gear adoption is missing, is higher for the treatment group after controlling for unbalanced baseline variables. This may imply that they are away from their place of work.

Thus, while we document positive effects on dialogue, altruism, and safety gear adoption, we also document negative effects on happiness, life-satisfaction, and stress. These results highlight that the correlated nature of risk can affect the success of belief-shifting interventions.

### I.3 Follow up Survey: Balance and Attrition

Table I.1: Follow-up Balance: Demographics and Health

	Control	Treatment	p-value
Age	35.44	33.77	0.26
Female	0.24	0.37	0.13
Income (Category)	2.77	2.85	0.69
Monthly HH Income (< Rs 2,500)	0.15	0.11	0.57
Monthly HH Income (Rs 2,500-5,000)	0.15	0.21	0.45
Monthly HH Income (Rs 5,000-10,000)	0.47	0.40	0.44
Monthly HH Income (Rs 10,000+)	0.23	0.28	0.51
Employed	0.70	0.65	0.54
Stress (Index; Scale 1-4)	3.10	3.08	0.90
Satisfaction (Scale 1-4)	2.96	2.93	0.85
Happiness (Scale 1-4)	2.40	2.52	0.54
Degree (Advice)	2.51	3.14	0.31
Degree (Overall)	3.78	4.67	0.25
Degree (Advice Network)>0	4.60	4.47	0.87
Degree (Overall Network)>0	5.94	5.78	0.85
<i>N</i>	55	57	

*Notes:* This table presents the results of balance tests between the treatment and control group for the follow-up sample where the first two columns show the means of the variables for the Control and Treatment Group and the third column shows the p values for the two-sided test that the two means are equal. Degree refers to the number of connections and Degree (> 0) only includes those whose degrees are strictly positive.

[Click to go back.](#)

Table I.2: Follow-up Balance: Willingness to Talk and Beliefs

	Control	Treatment	p-value
Willingness to Talk (Financial Health)	0.70	0.74	0.65
Willingness to Talk (Mental Health)	0.70	0.57	0.18
Willingness to Talk (Physical Health)	0.55	0.56	0.96
Stigma (Physical Health)	0.65	0.46	0.05
Stigma (Mental Health)	0.46	0.45	0.96
Beliefs (Mental Health)	5.07	5.32	0.69
Beliefs (Physical Health)	4.78	5.45	0.31
Beliefs (Employment)	5.62	6.79	0.08
Beliefs -Stigma (Mental Health)	4.72	5.09	0.59
Beliefs -Stigma (Physical Health)	5.02	5.07	0.94
Beliefs -Stress (Mental Health)	5.65	6.19	0.44
Dialogue (Physical Health; 1-5)	2.14	2.05	0.75
Physical Health talk (Never)	0.51	0.50	0.92
Physical Health talk (Rarely)	0.16	0.18	0.77
Physical Health talk (Sometimes)	0.12	0.16	0.52
Physical Health talk (Often)	0.12	0.09	0.64
Physical Health talk (Very Often)	0.10	0.07	0.63
Dialogue (Mental Health; 1-5)	2.55	2.25	0.24
Mental Health talk (Never)	0.35	0.36	0.96
Mental Health talk (Rarely)	0.14	0.29	0.06
Mental Health talk (Sometimes)	0.20	0.12	0.32
Mental Health talk (Often)	0.24	0.21	0.80
Mental Health talk (Very Often)	0.08	0.02	0.15
Dialogue (Financial Health; 1-5)	3.02	3.09	0.81
Financial Health talk (Never)	0.24	0.21	0.71
Financial Health talk (Rarely)	0.14	0.18	0.62
Financial Health talk (Sometimes)	0.16	0.16	0.97
Financial Health talk (Often)	0.24	0.20	0.56
Financial Health talk (Very Often)	0.20	0.25	0.58
<i>N</i>	55	57	

*Notes:* This table presents additional results of balance tests between the treatment and control group for the endline sample where the first two columns show the means of the variables for the Control and Treatment Group and the third column shows the p values for the two-sided test that the two means are equal. All variables are binary except beliefs and dialogue intensity. Beliefs about peers are measured in terms of 0-10 individuals in the community. Dialogue intensity is measured on a scale from 1-5 where 1 is Never and 5 is Very Often.

[Click to go back.](#)

Table I.3: Correlation of Follow-up Survey Attrition with Treatment Status

VARIABLES	(1) Attrition
Treatment	-0.0222 (0.0578)
Constant	0.389*** (0.0514)
Observations	180
R-squared	0.001
Robust standard errors in parentheses	
*** p<0.01, ** p<0.05, * p<0.1	

*Notes:* This table presents the results of a regression where we regress a binary variable measuring attrition on treatment status. The binary variable measuring attrition is set equal to 1 if the individual is not in the follow up sample but was in the baseline sample.

Table I.4: Attrited Sample in Follow up Survey: Demographics and Health

	Control	Treatment	(1) vs. (2), p-value
Age	33.94	35.70	0.47
Female	0.40	0.30	0.46
Income (Category)	2.83	2.84	0.96
Monthly HH Income (< Rs 2,500)	0.14	0.09	0.55
Monthly HH Income (Rs 2,500-5,000)	0.17	0.22	0.45
Monthly HH Income (Rs 5,000-10,000)	0.40	0.44	0.59
Monthly HH Income (Rs 10,000+)	0.29	0.25	0.75
Employed	0.63	0.72	0.45
Stress (Index; Scale 1-4)	3.03	3.12	0.60
Satisfaction (Scale 1-4)	2.66	2.93	0.38
Happiness (Scale 1-4)	2.43	2.38	0.65
Degree (Advice)	2.57	3.24	0.35
Degree (Overall)	3.86	4.42	0.42
Degree (Advice Network) >0	4.50	5.63	0.13
Degree (Overall Network) >0	5.40	6.35	0.22
<i>N</i>	35	33	

\*  $p < 0.10$ , \*\*  $p < 0.05$ , \*\*\*  $p < 0.01$

*Notes:* This table presents the results of balance tests between the treatment and control group for the attrited sample where the first two columns show the means of the variables for the Control and Treatment Group and the third column shows the p values for the two-sided test that the two means are equal. Degree refers to the number of connections and Degree (> 0) only includes those whose degrees are strictly positive.

[Click to go back.](#)



Table I.5: Attrited Sample in Follow up Survey: Willingness to Talk and Beliefs

	Control	Treatment	p-value
Willingness to Talk (Financial Health)	0.69	0.76	0.52
Willingness to Talk (Mental Health)	0.61	0.55	0.64
Willingness to Talk (Physical Health)	0.68	0.76	0.54
Stigma (Physical Health)	0.63	0.62	0.92
Stigma (Mental Health)	0.58	0.55	0.66
Beliefs (Mental Health)	4.25	4.73	0.55
Beliefs (Physical Health)	5.37	5.07	0.60
Beliefs (Financial Health)	5.36	6.65	0.02
Beliefs -Stigma (Mental Health)	5.11	4.88	0.82
Beliefs -Stigma (Physical Health)	4.89	4.92	0.97
Beliefs -Stress (Mental Health)	5.64	6.73	0.20
Dialogue (Physical Health; 1-5)	2.38	2.10	0.38
Physical Health talk (Never)	0.35	0.41	0.73
Physical Health talk (Rarely)	0.21	0.24	0.82
Physical Health talk (Sometimes)	0.24	0.24	0.96
Physical Health talk (Often)	0.12	0.03	0.10
Physical Health talk (Very Often)	0.09	0.07	0.74
Dialogue (Mental Health; 1-5)	2.39	2.69	0.31
Mental Health talk (Never)	0.33	0.24	0.38
Mental Health talk (Rarely)	0.21	0.34	0.35
Mental Health talk (Sometimes)	0.24	0.14	0.16
Mental Health talk (Often)	0.15	0.03	0.06
Mental Health talk (Very Often)	0.06	0.24	0.03
Dialogue (Financial Health; 1-5)	2.55	2.80	0.37
Financial Health talk (Never)	0.30	0.20	0.19
Financial Health talk (Rarely)	0.24	0.27	0.77
Financial Health talk (Sometimes)	0.18	0.23	0.65
Financial Health talk (Often)	0.15	0.13	0.79
Financial Health talk (Very Often)	0.12	0.17	0.56
<i>N</i>	35	33	

\*  $p < 0.10$ , \*\*  $p < 0.05$ , \*\*\*  $p < 0.01$

*Notes:* This table presents additional results of balance tests between the treatment and control group for the endline sample where the first two columns show the means of the variables for the Control and Treatment Group and the third column shows the p values for the two-sided test that the two means are equal. All variables are binary except beliefs and dialogue intensity. Beliefs about peers are measured in terms of 0-10 individuals in the community. Dialogue intensity is measured on a scale from 1-5 where 1 is Never and 5 is Very Often.

[Click to go back.](#)

## I.4 Follow up Survey: Main Results

Table I.6: Dialogue

VARIABLES	(1) Employment (Made Call)	(2) Employment Calls (Frequency)	(3) Employment (Got Call)	(4) Mental Health (Made Call)	(5) Mental Health Calls (Frequency)	(6) Mental Health (Got Call)
Treatment	0.188** (0.0930)	1.212*** (0.427)	0.146 (0.0914)	0.113 (0.0863)	0.911** (0.386)	0.0414 (0.0833)
<i>q-values</i>	0.052	0.034	0.054	0.034	0.008	0.139
Constant	0.321*** (0.0647)	0.877*** (0.206)	0.283*** (0.0625)	0.226*** (0.0580)	0.500*** (0.158)	0.226*** (0.0580)
Observations	110	109	109	109	109	109
R-squared	0.036	0.068	0.023	0.016	0.048	0.002

Robust standard errors in parentheses

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

*Notes:* The *q-values* (Benjamini et al. 2006) reported in each table treat all the outcomes in this table as multiple hypotheses being tested together. Standard errors are robust.

[Click to go back.](#)

Table I.7: Other Outcomes

VARIABLES	(1) Masks (How often)	(2) Safety Gear (How often)	(3) Maintain Distance (How often)	(4) Mental Health- Doctor (Made Call)
Treatment	-0.179 (0.108)	0.783*** (0.223)	-0.0351 (0.145)	-0.0229 (0.0534)
<i>q-values</i>	0.024	0.008	0.19	0.14
Constant	3.943*** (0.0419)	2.977*** (0.180)	3.604*** (0.0907)	0.0943** (0.0405)
Observations	104	69	104	109
R-squared	0.027	0.120	0.001	0.002

Robust standard errors in parentheses

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

*Notes:* The *q-values* (Benjamini et al. 2006) reported in each table treat all the outcomes in this table as multiple hypotheses being tested together. Standard errors are robust.

[Click to go back.](#)

Table I.8: Well Being

	(1)	(2)	(3)	(4)
VARIABLES	Happiness	Life Satisfaction	Stress	Altruism (Dictator Game)
Treatment	-0.568*** (0.176)	-0.434** (0.168)	0.240 (0.167)	30.66** (13.68)
<i>q-values</i>	0.024	0.024	0.054	0.048
Constant	3.208*** (0.115)	3.434*** (0.109)	2.684*** (0.125)	54.90*** (9.793)
Observations	103	103	102	104
R-squared	0.094	0.062	0.020	0.047

Robust standard errors in parentheses

\*\*\* p&lt;0.01, \*\* p&lt;0.05, \* p&lt;0.1

*Notes:* The *q-values* (Benjamini et al. 2006) reported in each table treat all the outcomes in this table as multiple hypotheses being tested together. Standard errors are robust.

[Click to go back.](#)

## I.5 Follow up Survey: Robustness Checks

Table I.9: Dialogue (Robust)

VARIABLES	(1) Employment (Made Call)	(2) Employment Calls (Frequency)	(3) Employment (Got Call)	(4) Mental Health (Made Call)	(5) Mental Health Calls (Frequency)	(6) Mental Health (Got Call)
Treatment	0.188** (0.0930)	1.212*** (0.427)	0.146 (0.0914)	0.113 (0.0863)	0.911** (0.386)	0.0414 (0.0833)
Constant	0.321*** (0.0647)	0.877*** (0.206)	0.283*** (0.0625)	0.226*** (0.0580)	0.500*** (0.158)	0.226*** (0.0580)
Observations	110	109	109	109	109	109
R-squared	0.036	0.068	0.023	0.016	0.048	0.002

Robust standard errors in parentheses

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

*Note:* We additionally control for any baseline variables that are not balanced between the treatment and control groups for the subsample for which the outcome variable is non-missing. Standard errors are robust.

[Click to go back.](#)

Table I.10: Physical Health (Robust)

VARIABLES	(1) Masks (How often)	(2) Safety Gear (How often)	(3) Maintain Distance (How often)	(4) Mental Health- Doctor (Made Call)
Treatment	-0.211* (0.121)	0.692*** (0.250)	-0.0843 (0.153)	-0.0229 (0.0534)
Constant	4.016*** (0.0774)	2.685*** (0.699)	3.665*** (0.132)	0.0943** (0.0405)
Observations	95	67	95	109
R-squared	0.038	0.125	0.004	0.002

Robust standard errors in parentheses

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

*Note:* We additionally control for any baseline variables that are not balanced between the treatment and control groups for the subsample for which the outcome variable is non-missing. Standard errors are robust.

[Click to go back.](#)

Table I.11: Well Being (Robust)

	(1)	(2)	(3)	(4)
VARIABLES	Happiness	Life Satisfaction	Stress	Altruism (Dictator Game)
Treatment	-0.568*** (0.176)	-0.434** (0.168)	0.209 (0.176)	30.66** (13.68)
Constant	3.208*** (0.115)	3.434*** (0.109)	2.583*** (0.171)	54.90*** (9.793)
Observations	103	103	93	104
R-squared	0.094	0.062	0.028	0.047

Robust standard errors in parentheses

\*\*\* p&lt;0.01, \*\* p&lt;0.05, \* p&lt;0.1

*Note:* We additionally control for any baseline variables that are not balanced between the treatment and control groups for the subsample for which the outcome variable is non-missing. Standard errors are robust.

[Click to go back.](#)

## J Replication Exercise

We conducted a demographic survey with a sample of  $\sim 800$  individuals in 2 NGO centres in Delhi in 2023 to alleviate the concern that the baseline patterns are specific to the sub-sample or because the survey was conducted during the pandemic. Table J.1 shows that the baseline patterns of low engagement both in terms of low dialogue and gaps in the number of connections in advice networks and overall networks continue to hold. The proportion of individuals who have never or rarely had a conversation about mental and financial health is lower than before but still as high as 30%. We also separately measured the number of links for financial and mental health-related advice-taking and find that the average number of links in the former is even lower than that of advice-taking around mental health. We find that those who are more optimistic about their community’s willingness to engage are more likely to have fewer gaps in connections between overall and financial networks. We also continue to find that individuals report a high willingness to engage and an even larger proportion underestimate how willing their community is to engage with them. This reassures us that the baseline patterns measured before the experiment continue to hold.

Next, we present the results from the replication of the information treatment. Half of these individuals were chosen to be treated and given the same information as the treated individuals in the RCT with two crucial differences that make this a weaker replication of the original experiment. First, we provided individuals with information about the average willingness to engage in 2021. They were told that this is not information from 2023 and were asked to answer questions assuming this were true today.<sup>22</sup> Further, unlike the original treatment where individuals were told that the information we are providing is from their own community, in the replication sample, we told individuals that the information is collected from other similar communities of waste-pickers managed by the NGO in Delhi. This is because this centre was not a part of our original sample and even if it were, the centre composition would have changed due to COVID-induced migration.

Table J.2 shows the balance checks for this sample. We find that while there is balance in most variables, treatment and control groups are not similar in terms of the number of overall network connections, willingness to engage in mental health related dialogue, and the proportion whose belief about community’s willingness to engage is lower than the delivered information. Since this is a larger sample, we can use post double selection Lasso (Belloni et al. 2014) to estimate the treatment effects. The effect on willingness to participate in savings groups and listening services is shown in Tables J.4 and J.6. We continue to find evidence that beliefs about community willingness to engage significantly affects network engagement. We also present robustness checks where we exclude those who were a part of the previous study or report

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<sup>22</sup>This is because we were logistically constrained to contact individuals again after eliciting their willingness to engage and wished to run the replication exercise in the same round. As a result, we could only provide them with information collected previously.

having heard about their community's views on engagement via their peers in Tables J.5 and J.7. This is to ensure that the previous information delivery does not affect our findings. We find that the results are similar in direction, magnitude, and statistical significance whether these individuals are included or not.

The mechanisms behind this treatment are different from the original treatment in that individuals are provided information about other communities like theirs from two years ago. As a result, we find negative average effects on willingness to participate in savings groups. Disentangling this further, we find that those who are pessimistic about their community, are significantly less likely to engage when they are told that other communities are more willing to engage. Those who are optimistic about the community behave in the opposite manner. This pattern also holds for listening services even though the negative average effect is not significant. These effects can arise if those who believe that their community is not very willing to engage do not treat the new information as a positive signal about their own community but instead compare their community with other seemingly more supportive communities and draw a negative inference. We will not delve further into the mechanisms behind this treatment effect. Regardless of how the information affects individual engagement, these results confirm that information about own community's willingness to engage (relative to others, in this case) can affect own willingness to engage with the network.

Not only this, despite the weaker treatment, as Table J.8 shows, we detect a large increase in financial contributions made by the participants for setting up savings groups and listening services. These contributions are significantly higher than the control group for treated participants who have lower initial predictions about their community's willingness to engage with them i.e. those who think that not many people from their community would be willing to engage with them.<sup>23</sup> This suggests that while they may be less willing to engage upon hearing the information, they are more willing to finance avenues for such interactions to be set up in future. We are planning to use these collected funds to set up avenues for informal interactions (such as savings groups) with the help of the NGO.

[Click to go back.](#)

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<sup>23</sup>Note that this outcome is only accurately collected for the second centre which is why the subsample here is close to half of the entire sample.

## J.1 Replication Tables

Table J.1: Summary Statistics

	(1)	
Age	34.03	(12.35)
Female	0.549	(0.498)
Income	6780.9	(3142.1)
Degree (Overall)	4.655	(2.077)
Degree (MH Advice)	2.431	(1.310)
Degree (FH Advice)	2.216	(1.324)
Happiness (1-5)	3.326	(1.140)
Willingness to Talk (FH)	0.898	(0.303)
Willingness to Talk (MH)	0.880	(0.325)
Beliefs (MH; 0-10)	3.753	(1.800)
Beliefs (FH; 0-10)	3.571	(1.864)
Dialogue (MH; 1-4)	2.930	(1.011)
MH talk (Never)	0.113	(0.316)
MH talk (Rarely)	0.210	(0.407)
MH talk (Sometimes)	0.312	(0.464)
MH talk (Often)	0.365	(0.482)
Dialogue (FH; 1-4)	2.889	(1.010)
FH talk (Never)	0.119	(0.324)
FH talk (Rarely)	0.215	(0.411)
FH talk (Sometimes)	0.325	(0.469)
FH talk (Often)	0.341	(0.474)
Observations	791	

mean coefficients; sd in parentheses

\*  $p < 0.05$ , \*\*  $p < 0.01$ , \*\*\*  $p < 0.001$

*Notes:* The above table shows the summary statistics (mean and standard deviation) for various demographic characteristics of interest for the additional sample in 2023. “MH” refers to mental health and “FH” refersto financial health.

[Click to go back.](#)



Table J.2: Balance Tests for the Full Sample in 2023

	(1) Control	(2) Treatment	(3) (1) vs. (2), p-value
Female	0.558	0.539	0.591
Age	33.901	34.144	0.783
Income	6911.429	6657.143	0.256
Degree (FH Advice)	2.275	2.160	0.222
Degree (MH Advice)	2.410	2.451	0.666
Degree (Overall)	4.491	4.810	0.031
Dialogue (MH; 1-4)	2.919	2.941	0.767
Dialogue (FH; 1-4)	2.894	2.884	0.898
Willingness to Talk (MH)	0.857	0.901	0.056
Willingness to Talk (FH)	0.881	0.914	0.125
Beliefs (MH; 0-10)	3.678	3.825	0.251
Beliefs (FH; 0-10)	3.564	3.579	0.909
Underestimators (MH)	0.823	0.771	0.067
<i>N</i>	385	406	

*Notes:* This table presents the results of balance tests between the treatment and control group for the entire replication sample. The first two columns show the means of the variables for the Control and Treatment Group and the third column shows the p values for the two-sided test that the two means are equal. “MH” refers to mental health and “FH” refers to financial health. Underestimators is a binary variable equal to 1 if the individual’s belief about proportion of community willing to engage is less than 6 i.e. the information provided to the treatment group. Degree refers to the number of connections

Table J.3: Balance Tests for Centre 2 in 2023

	(1) Control	(2) Treatment	(3) (1) vs. (2), p-value
Female	0.437	0.427	0.856
Age	30.934	29.653	0.266
Income	8166.887	8370.000	0.593
Degree (FH Advice)	2.318	2.153	0.308
Degree (MH Advice)	2.616	2.567	0.757
Degree (Overall)	4.954	4.767	0.478
Dialogue (MH; 1-4)	2.722	2.693	0.807
Dialogue (FH; 1-4)	2.755	2.660	0.419
Willingness to Talk (MH)	0.874	0.927	0.129
Willingness to Talk (FH)	0.914	0.927	0.684
Beliefs (MH; 0-10)	3.954	3.960	0.975
Beliefs (FH; 0-10)	3.411	3.547	0.527
Underestimator (MH)	0.755	0.733	0.668
<i>N</i>	156	156	

*Notes:* This table presents the results of balance tests between the treatment and control group for the second centre in the replication sample. We present these balance tests separately as the mental health fund outcome was only accurately measured for this centre. The first two columns show the means of the variables for the Control and Treatment Group and the third column shows the p values for the two-sided test that the two means are equal. “MH” refers to mental health and “FH” refers to financial health. Underestimators is a binary variable equal to 1 if the individual’s belief about proportion of community willing to engage is less than 6 i.e. the information provided to the treatment group. Degree refers to the number of connections

[Click to go back.](#)

Table J.4: Replication Exercise: Effect on Willingness to Participate in Savings Groups

VARIABLES	(1) Savings Group	(2) Savings Group	(3) Savings Group
Treatment	-0.0693** (0.0270)	-0.0503 (0.0587)	-0.216*** (0.0640)
Beliefs (MH)		-0.0172 (0.0123)	
Treatment x Beliefs (MH)		-0.00594 (0.0137)	
Beliefs (FH)			0.0300*** (0.00924)
Treatment x Beliefs (FH)			0.0623*** (0.0212)
Constant	0.882*** (0.0334)	1.041*** (0.0856)	0.778*** (0.0608)
Observations	789	789	789
Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1			

*Notes:* This table shows regression results from the replication sample in 2023. We use post double selection Lasso (Belloni et al. 2014) with robust standard errors to estimate the treatment effects where we select from a range of baseline variables such as gender, age, income, number of network connections, dialogue intensity, and willingness to engage. Column 1 shows the main treatment effects while Columns 2 and 3 interact the treatment indicator with beliefs. “MH” refers to mental health and “FH” refers to financial health.

[Click to go back.](#)

Table J.5: Replication Exercise: Effect on Willingness to Participate in Savings Groups  
(Robust)

VARIABLES	(1) Savings Group	(2) Savings Group	(3) Savings Group
Treatment	-0.0759** (0.0297)	-0.0704 (0.0650)	-0.221*** (0.0694)
Beliefs (MH)		-0.0222 (0.0142)	
Treatment x Beliefs (MH)		-0.00120 (0.0154)	
Beliefs (FH)			0.0348*** (0.0103)
Treatment x Beliefs (FH)			0.0606*** (0.0231)
Constant	0.944*** (0.0327)	1.051*** (0.0919)	0.818*** (0.0629)
Observations	696	696	696
Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1			

*Notes:* This table shows regression results from the replication sample in 2023, excluding those who were a part of the previous study or report having heard about their community's views on engagement via their peers. We use post double selection Lasso (Belloni et al. 2014) with robust standard errors to estimate the treatment effects where we select from a range of baseline variables such as gender, age, income, number of network connections, dialogue intensity, and willingness to engage. Column 1 shows the main treatment effects while Columns 2 and 3 interact the treatment indicator with beliefs. "MH" refers to mental health and "FH" refers to financial health.

[Click to go back.](#)

Table J.6: Replication Exercise: Effect on Willingness to Participate in Listening Service

VARIABLES	(1) Listening Service	(2) Listening Service	(3) Listening Service
Treatment	-0.0442 (0.0323)	-0.104 (0.0701)	-0.236*** (0.0708)
Beliefs (MH)		-0.0376*** (0.0141)	
Treatment x Beliefs (MH)		0.0160 (0.0169)	
Beliefs (FH)			0.0116 (0.0120)
Treatment x Beliefs (FH)			0.0830*** (0.0255)
Constant	0.730*** (0.0226)	0.930*** (0.0942)	0.650*** (0.0720)
Observations	789	789	789
Robust standard errors in parentheses			
*** p<0.01, ** p<0.05, * p<0.1			

*Notes:* This table shows regression results from the replication sample in 2023. We use post double selection Lasso (Belloni et al. 2014) with robust standard errors to estimate the treatment effects where we select from a range of baseline variables such as gender, age, income, number of network connections, dialogue intensity, and willingness to engage. Column 1 shows the main treatment effects while Columns 2 and 3 interact the treatment indicator with beliefs. “MH” refers to mental health and “FH” refers to financial health.

[Click to go back.](#)

Table J.7: Replication Exercise: Effect on Willingness to Participate in Listening Service  
(Robust)

VARIABLES	(1) Listening Service	(2) Listening Service	(3) Listening Service
Treatment	-0.0290 (0.0345)	-0.0773 (0.0743)	-0.224*** (0.0755)
Beliefs (MH)		-0.0415*** (0.0157)	
Treatment x Beliefs (MH)		0.0134 (0.0181)	
Beliefs (FH)			0.0137 (0.0132)
Treatment x Beliefs (FH)			0.0834*** (0.0273)
Constant	0.721*** (0.0248)	0.974*** (0.102)	0.662*** (0.0681)
Observations	696	696	696
Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1			

*Notes:* This table shows regression results from the replication sample in 2023, excluding those who were a part of the previous study or report having heard about their community's views on engagement via their peers. We use post double selection Lasso (Belloni et al. 2014) with robust standard errors to estimate the treatment effects where we select from a range of baseline variables such as gender, age, income, number of network connections, dialogue intensity, and willingness to engage. Column 1 shows the main treatment effects while Columns 2 and 3 interact the treatment indicator with beliefs. "MH" refers to mental health and "FH" refers to financial health.

[Click to go back.](#)

Table J.8: Replication Exercise: Effect on Contribution to Set up Savings Groups and Listening Services

VARIABLES	(1) Contribution (in Rupees.)	(2) Contribution (in Rupees.)	(3) Contribution (in Rupees.)	(4) Contribution (in Rupees.)
Treatment	2.415 (2.377)	12.26* (7.123)	9.004* (4.780)	15.20** (7.617)
Beliefs (MH)		0.545 (0.721)		
Treatment x MH Beliefs		-2.487* (1.434)		
Beliefs (FH)			0.167 (0.490)	
Treatment x FH Beliefs			-1.864** (0.932)	
Beliefs (Average)				0.604 (0.890)
Treatment x Avg. Beliefs				-3.418** (1.655)
Constant	17.19*** (1.402)	15.03*** (3.040)	16.61*** (2.297)	14.96*** (3.542)
Observations	301	301	301	301
R-squared	0.003	0.018	0.015	0.024

Robust standard errors in parentheses

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

*Notes:* This table shows regression results from 1 centre in the replication sample in 2023 for which this outcome was accurately measured, with robust standard errors. Column 1 shows the main treatment effects while Columns 2, 3, and 4 interact the treatment indicator with individual beliefs. “MH” refers to mental health and “FH” refers to financial health, and “Average” is the average of the two.

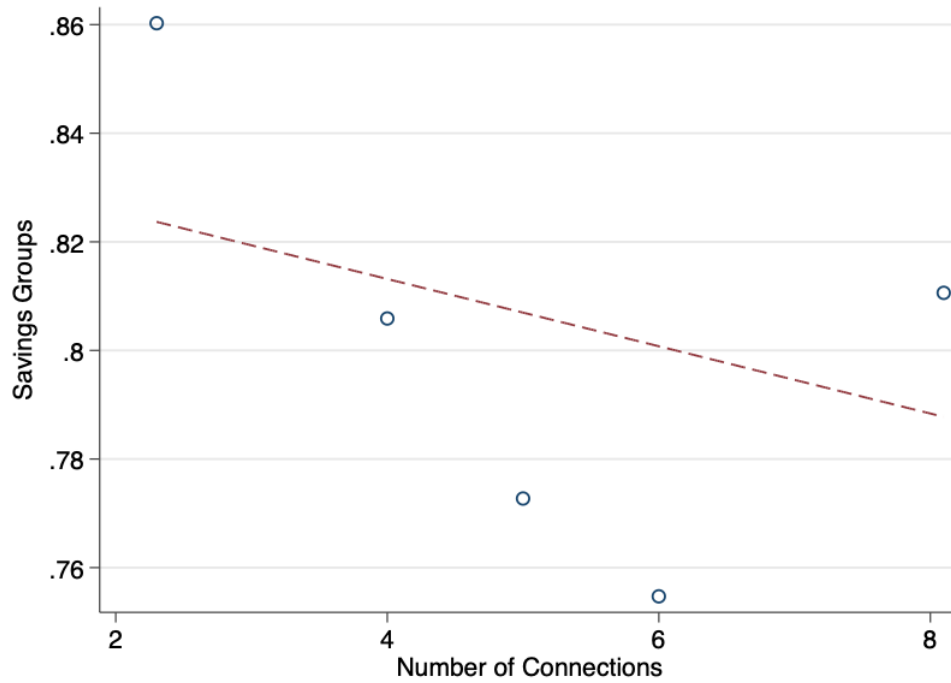
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## K Theory

### K.1 Evidence for Model Assumptions

The following figures show correlations between degree centrality and survey measures of engagement with the network.

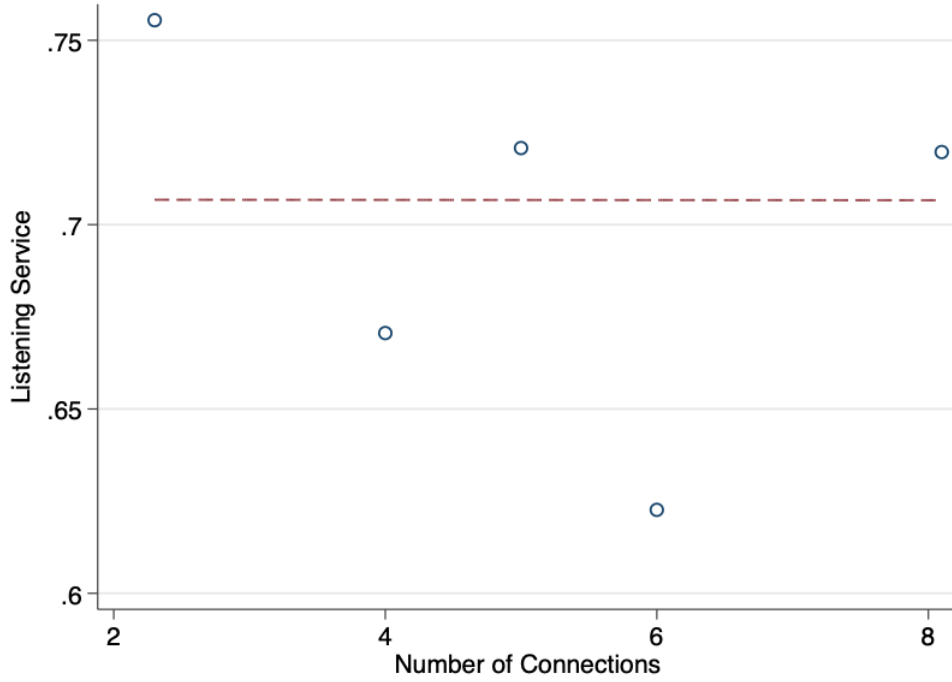
Figure K.1: Correlation between Degree and Willingness to Participate in Savings Groups



*Notes:* The figure shows the correlation between willingness to participate in savings group and the degree centrality of the agent using a binscatter with 10 quantiles.



Figure K.2: Correlation between Degree and Willingness to Participate in Listening Service



*Notes:* The figure shows the correlation between willingness to participate in the listening service and the degree centrality of the agent using a binscatter with 10 quantiles.

## K.2 Implications of Network Formation

Unlike Jackson (2019), we have assumed that individuals cannot choose to make or break links. Let us briefly discuss the implications of allowing individuals to form their networks. Jackson (2019) discuss that agents who benefit more from an action will choose to be more connected as they can leverage the positive strategic complementarities. In our case, the opposite holds. Agents who have a high benefit of engaging (with mental health related conversations, for instance) will choose to be less connected as higher number of connections will increase their costs of engagement. Under network formation, we will expect to see a positive relationship between private benefits from engaging and social isolation.

## K.3 Two Period Model of Network Formation

Consider briefly a model with two time periods that can explain how a support network (such as an advice taking network or a risk sharing network) can form given an overall network. Consider the case where individuals myopically choose  $e_i$  in period 1 given their idiosyncratic benefit and the costs of engaging as per the social norm in their overall network. This decision to engage, visible to all other agents, is interpreted as the stated willingness to form a support network link in period 2. An agent  $j$  who sees agent  $i$  having chosen  $e_i = 1$  in period 2 will interpret this as  $i$ 's consent to form a mental health/financial health related support-taking link.

This is because  $i$  has sent a potentially costly message where the cost is proportional to how much they violate the social norm i.e. the proportion of others who are not willing to form these links. On the other hand, agent  $j$  will interpret  $e_i = 0$  as  $i$ 's wish to not form such a support link as the cost of approaching someone to suggest a link can be very high, especially when they have indicated that they are not willing to engage. This is similar to the models of costly consent in Myerson (1991), Gilles et al. (2012), Gilles (2021) where a network is formed among dyads that consent but an individual who expresses a wish to form a link with an agent who doesn't express this wish can face a cost. In this way, we can relate the individual choice to engage in period 1 with the support network that emerges in period 2. In particular, the number of agents  $n$  in the support network will be equal to the number of agents who engage in period 1 i.e.  $n = \sum i \in Ne_i^*$ . As a result, it will depend on the equilibrium in period 1 as that affects engagement decisions  $e_i^*$ . In other words, interventions that alter beliefs about the social norm i.e. about the proportion of others who are willing to engage can also instigate changes in the size of the advice network. The size of the support network is also then, by definition, constrained by the misperception of the social norm caused due to the friendship paradox.

#### K.4 Proof for Lemma 1

Consider the distribution function of the probability mass function  $\tilde{P}(d)$

$$\tilde{\mathbf{P}}(\bar{\mathbf{d}}) = \sum_{d=1}^{d=\bar{d}} \tilde{P}(d)$$

We first prove that the CDF corresponding to  $P$  is first order stochastically dominated by the CDF corresponding to  $\tilde{P}$ . Consider  $\bar{d} \leq E[d]$ . In this case,  $\sum_{d=1}^{d=\bar{d}} \tilde{P}(d) = \sum_{d=1}^{d=\bar{d}} \frac{d}{E[d]} P(d) \leq \sum_{d=1}^{d=\bar{d}} P(d)$  since  $\frac{d}{E[d]} \leq 1$ .

When  $\bar{d} > E[d]$ , then  $\sum_{d=1}^{d=\bar{d}} \tilde{P}(d) = 1 - \sum_{d=d_{max}}^{d=\bar{d}} \tilde{P}(d)$ . The second term can be written as  $\sum_{d=d_{max}}^{d=\bar{d}} \tilde{P}(d) = \sum_{d=d_{max}}^{d=\bar{d}} \frac{d}{E[d]} P(d) > \sum_{d=d_{max}}^{d=\bar{d}} P(d)$  since  $\frac{d}{E[d]} > 1$ . So,  $\sum_{d=1}^{d=\bar{d}} \tilde{P}(d) < \sum_{d=1}^{d=\bar{d}} P(d)$  in this case as well.

Hence,  $\tilde{\mathbf{P}}(\bar{\mathbf{d}})$  first order stochastically dominates  $\mathbf{P}(\bar{\mathbf{d}})$ .

We can rewrite

$$\sum_d \tilde{P}(d) H(c(d, a)) = H(c(d_{max}, a)) - \sum_{d=1}^{d=d_{max}-1} \tilde{\mathbf{P}}(\mathbf{d})(H(c(d+1, a)) - H(c(d, a)))$$

and similarly rewrite

$$\sum_d P(d)H(c(d, a)) = H(c(d_{max}, a)) - \sum_{d=1}^{d=d_{max}-1} \mathbf{P}(\mathbf{d})(H(c(d+1, a)) - H(c(d, a)))$$

Given that  $H$  is weakly increasing in degree  $d$  and  $\tilde{\mathbf{P}}(\mathbf{d}) < \mathbf{P}(\mathbf{d})$ , this implies that-

$$\sum_d \tilde{P}(d)H(c(d, a)) \geq \sum_d P(d)H(c(d, a))$$

.

### K.5 Proof for Proposition 1

If  $c$  and consequently  $H$  is strictly increasing in degree, Lemma 1 implies that  $\tilde{E}[H(c(d, z'))] > E[H(c(d, z'))] \forall z' \in (0, 1]$ . This means that for any fixed point  $z$  that satisfies Equation 2,  $\tilde{E}[z] > z$ . Given that we have assumed  $H$  to be such that there are three equilibria out of which 1 is unstable, this implies that the fixed points  $a_l$  and  $a_h$  solving equation 2 will not solve equation 3 and (b) the fixed points  $\tilde{a}_h$  and  $\tilde{a}_l$  that solve 3 will be such that  $\tilde{a}_l < a_l$  and  $\tilde{a}_h > a_h$ . The intuition for Case 2 is analogous. [Click to go back.](#)

## L Structural Estimation: Confidence Sets

### L.1 Constructing Confidence Sets using Quasi MCMC

We estimate the confidence intervals for  $\theta$  and  $\kappa$  as follows. We first compute the covariance matrix for the moment conditions (i.e. the mean of the treatment group and the control group) using the variance-covariance matrix returned via the OLS regression on treatment and control indicators and no constant. We denote this covariance matrix as  $\hat{cov}$ . We redefine our weighted loss function in terms of  $\hat{cov}$  by placing weights on the moments using the inverse of the covariance matrix. Next, we compute the loss function for a perturbed value of  $\theta$  and  $\kappa$  around  $\theta^*$  and  $\kappa^*$  computed via pattern-search. We use a step-size of 1e-3 and compute a 22 Jacobian matrix indicating how much the two moment conditions change due to a change in each parameter. This Jacobian matrix  $J$  is used to construct another covariance matrix  $cov_{shock}$  as follows:  $cov_{shock} = \text{inv}(J' * \text{inv}(\hat{cov}) * J)$ .

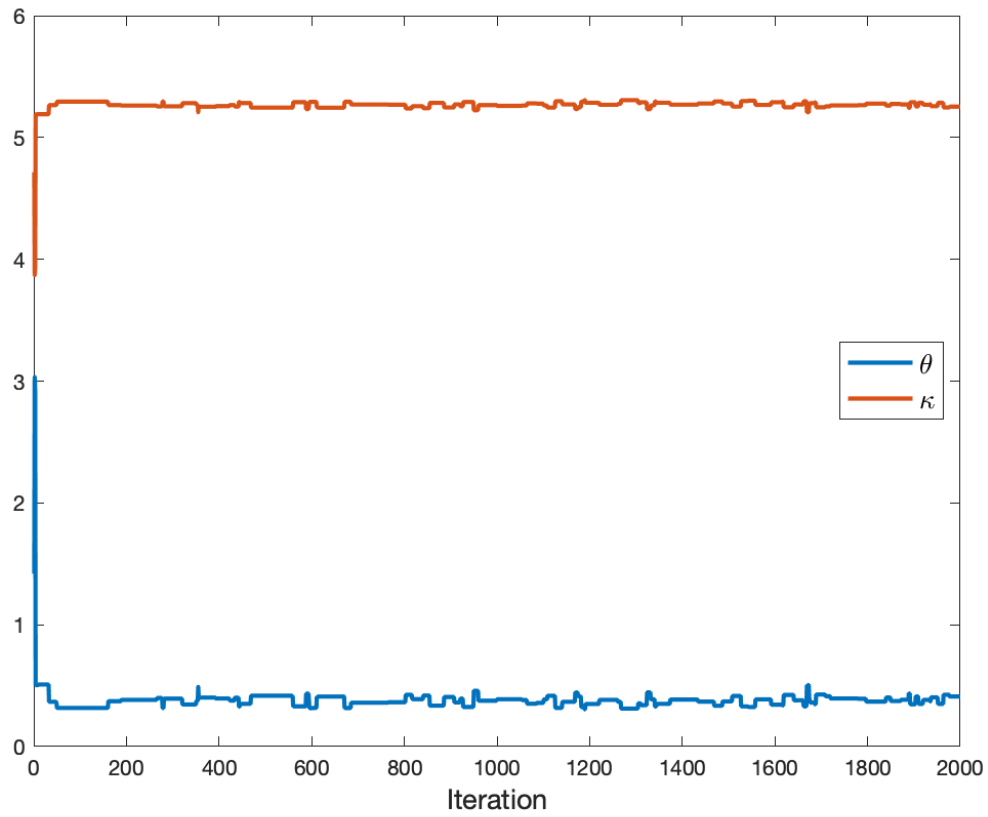
Now, we proceed with the MCMC chain. We first select an initial value of  $\theta_0$  and  $\kappa_0$  that is equal to  $\theta^*$  and  $\kappa^*$  plus an additional shock coming from a multivariate normal distribution whose variance-covariance matrix is specified by  $cov_{shock}$ . We compute the weighted loss function for this chosen value of  $\theta$  and  $\kappa$ . Then, select another value  $\theta_1$  and  $\kappa_1$  which is equal to  $\theta$  and  $\kappa$  plus another shock. We compute the loss function again. Now, we choose the value  $\theta_1$  and  $\kappa_1$  if the loss function is lower than the previous one. If not, the new  $\theta_1$  and  $\kappa_1$  are still chosen with a probability  $\alpha_1$  where  $\alpha_t$  is specified as follows:

$$\alpha_t = e^{\frac{1}{2}(Loss_t - Loss_{t-1})}$$

Crucially,  $\alpha_t$  is close to zero if  $Loss_t$  is very high compared to  $Loss_{t-1}$  but is positive if the difference is not very large. If  $\theta_1$  and  $\kappa_1$  are selected, then  $\theta_2$  and  $\kappa_2$  are constructed as before by adding a shock to  $\theta_1$  and  $\kappa_1$ . If not,  $\theta_2$  and  $\kappa_2$  are constructed by adding a shock to  $\theta_0$  and  $\kappa_0$ . The process continues until the chain converges in distribution. Once the chain converges, we draw  $\theta$  and  $\kappa$  from the converged distribution to construct the confidence set. We find that the chain converges quickly. This is shown in Figures L.1 and L.2 that plot the chosen values in each iteration and the loss associated with each values respectively. We draw  $\theta$  and  $\kappa$  from the last 500 iterations and plot the best response curve for these values in Figure L.3

[Click to go back.](#)

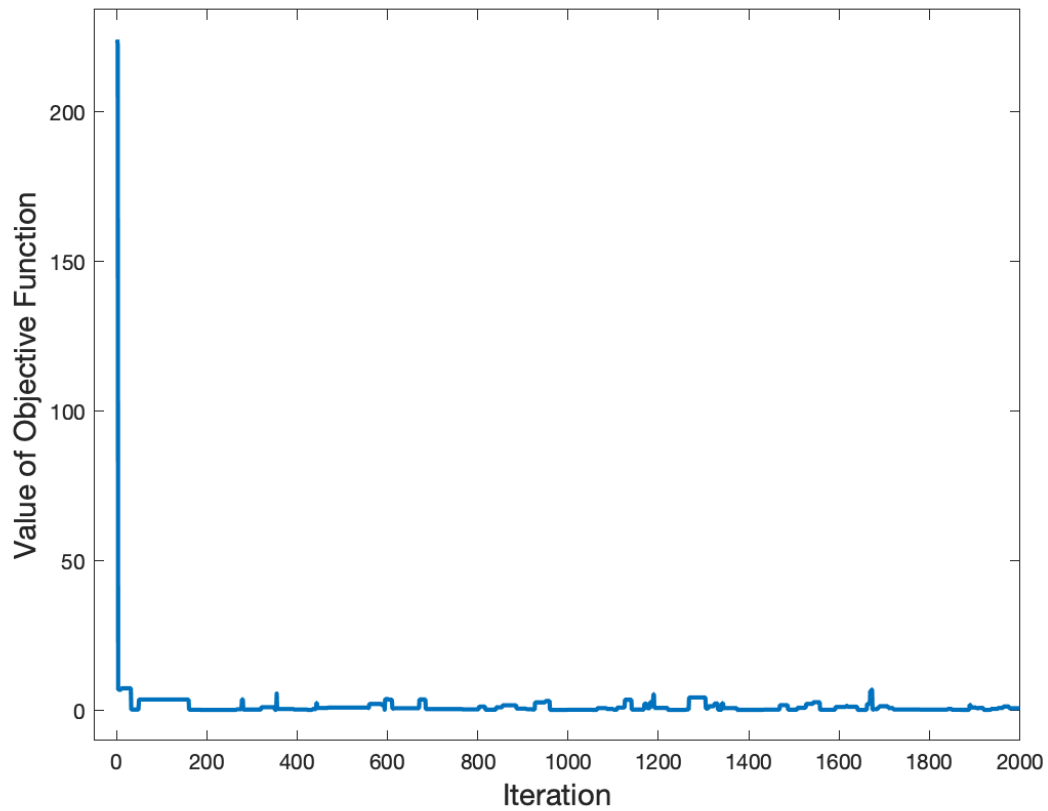
Figure L.1: Convergence of  $\theta$  and  $\kappa$  over 2000 iterations



*Notes:* The figure plots  $\theta$  and  $\kappa$  over various iterations. In each iteration  $t$ , a candidate value of  $\theta$  and  $\kappa$  is chosen with probability 1 if  $Loss_t$  is less than  $Loss_{t-1}$  and with a probability  $e^{-0.5(Loss_t - Loss_{t-1})}$  if it is higher than before.

[Click to go back.](#)

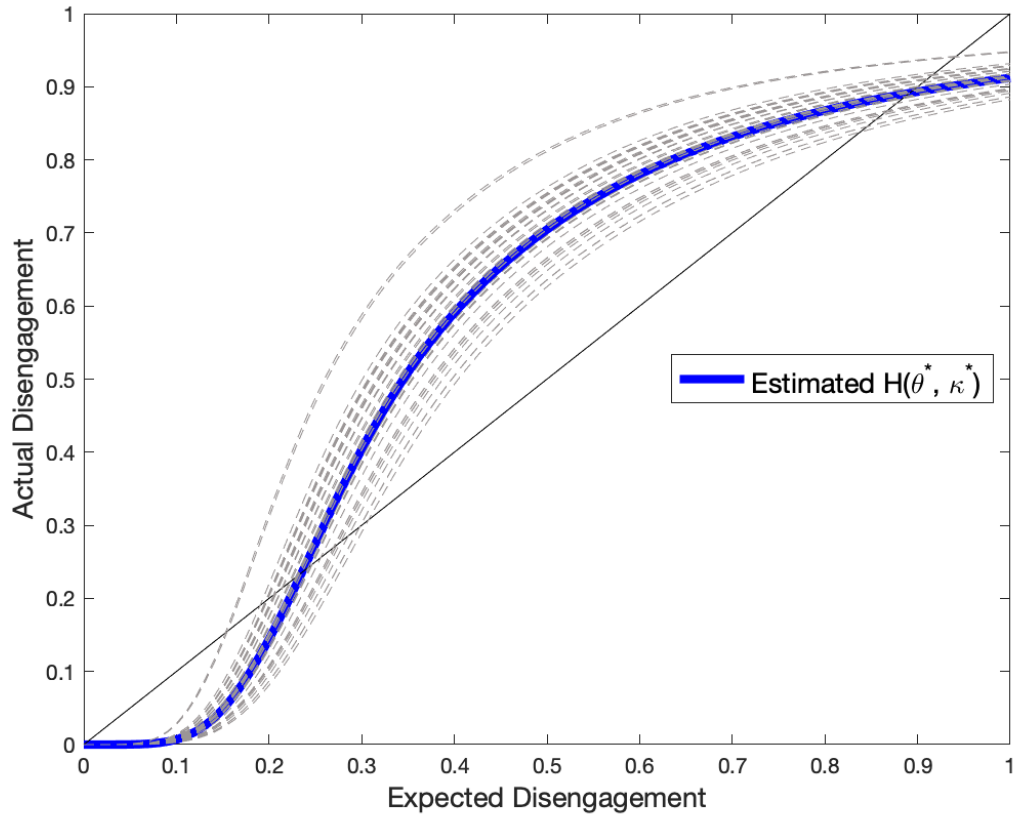
Figure L.2: Convergence of the Objective Function over 2000 iterations



*Notes:* The figure plots the objective function over various iterations. In each iteration  $t$ , a candidate value of  $\theta$  and  $\kappa$  is chosen with probability 1 if  $Loss_t$  is less than  $Loss_{t-1}$  and with a probability  $e^{-0.5(Loss_t - Loss_{t-1})}$  if it is higher than before.

[Click to go back.](#)

Figure L.3: Actual and Estimated Disengagement (Confidence Set)



*Notes:* The figure plots actual disengagement  $a$  and expected disengagement  $\sum_d \tilde{P}(d)(H(c(d,a)))$  at the estimated  $\theta^*, \kappa^*$  (in blue) and at various  $\theta$  and  $\kappa$  pairs computed using Quasi-MCMC methods.

[Click to go back.](#)

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