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Threats, Pledges, and Asset Misreporting: A Framed Field Experiment in Indonesia

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Abstract

We investigate the impact of behavioural interventions on asset misreporting in the context of welfare benefits in Indonesia. Benefiting from a policy change allowing households to self-report their assets, we employ a series of framed field experiments with 599 welfare benefit applicants in 26 Indonesian villages to test whether two text stimuli interventions discourage dishonest asset self-reporting. We find men are more likely to be dishonest than women, and that verification threats, but not honesty pledges, significantly reduce the likelihood of under-reporting. Further, men are more responsive to behavioural interventions than women. Our study highlights the importance of text stimuli with the right content in reducing misreporting, and that small changes in the design of a reporting form can lead to better data quality for welfare targeting in developing countries.

JEL Classification Codes: C93; D91; I38.

Keywords: Dishonesty; social protection; self-reporting; Indonesia; field experiment.

1. Introduction

In the absence of valid individual income and tax data, governments in developing countries must resort to imperfect estimates of wealth to target intended welfare recipients. Proxy-Means Test (PMT) has been the primary tool used for targeting beneficiaries of social protection programs, but there is continuing interest to improve on this approach (del Ninno and Bradford, 2015; Gazeaud, 2020).

The setting for this study is the critical change in the Indonesia welfare program targeting system, undertaken in 2018. The government of Indonesia introduced a new targeting mechanism, known as *Mekanisme Pemutakhiran Mandiri* (self-reporting mechanism - *MPM*), that encourages people without social protection cover to register by submitting an asset self-report form (OECD, 2019). The Ministry of Social Affairs uses the self-reported assets information to update the PMT ranking. Using this process, the government expects to reduce exclusion error and to improve targeting performance.¹ However, by lacking the capability to verify the credibility of self-reporting, the program reform might attract another costly source of error in targeting: inclusion error, where relatively wealthy households under-report their assets to be eligible for welfare programs.²

Most of the empirical literature on welfare targeting in developing countries has focused on improving PMT model estimates (Alatas et al., 2012; Bah et al., 2018; Brown et al., 2018; Coady et al., 2004; Ravallion, 2008) or adding different sources of information to improve the accuracy of targeting (Alatas et al., 2016; Karlan and Thuysbaert, 2019). These improvements, however, continue to rely on household assets information to predict households' wealth status. Ensuring truthful asset reporting is crucial in improving the identification of the appropriate recipient for welfare programs.

Much less attention has been given to the potential problem of asset misreporting and how to minimize its bias in social welfare programmes targeting. Exceptions are Martinelli and Parker (2009) in Mexico, Camacho and Conover (2011) in Columbia, and more recently, Banerjee et al. (2018) in Indonesia, who reported abnormal distributions in self-reported asset data, nine months after the rollout of a nationwide census to update the Indonesian PMT in 2015. The paucity of research in this area reflects the difficulty of obtaining reliable data to estimate misreporting.

¹ The performance of targeting is measured based on the extent of exclusion and inclusion errors. Exclusion error is defined as the proportion of people in poverty but excluded from social welfare benefits as these households are not yet included in the database. Inclusion error is defined as the proportion of non-poor households who are included in the database due to errors in the recording of assets or due to deliberate misreporting.

² Recent theoretical work suggests scoring and screening methods in asymmetric information setting (e.g. PMT) are prone to strategic manipulation once the variable of interest is known (Ball 2019; Björkegren et al. 2020).

The primary objective of the current paper is to estimate the incidence of misreporting by welfare programs' beneficiaries in an incentive-compatible field experiment setting. Secondly, it proposes potential policy interventions to discourage the underreporting of assets used in the PMT score estimates. We achieve these goals by making use of the ongoing self-reporting pilot program in Indonesia. We estimate the prevalence of misreporting using a novel self-reporting task in a framed field experiment in two provinces, where a new targeting mechanism is being introduced.³ Our study differs from the existing misreporting literature in that our experimental design allows us to obtain a more precise estimate of the incidence of misreporting as well as a measure of its intensity at the individual level.

To the best of our knowledge, this paper is the first framed field experiment on dishonesty and misreporting in the context of targeted welfare programs in developing countries. In our experiment, the reporting procedure is framed to be as similar as possible to the *MPM* pilot underway. The experimental forms, for instance, contain essentially a list of the typical assets asked in the official *MPM* forms and the participants are the potential applicants for welfare benefits in the respective villages. While framing the field experiment to mimic the actual asset self-reporting mechanism is useful for our empirical design, we note that there are trade-offs that we discuss in detail in the experiment design section of this paper.

Another key contribution of our experiment is the test of two interventions designed to reduce asset misreporting. We crafted different text stimuli designed to discourage under-reporting and inserted the text-stimuli in the asset reporting form similar to the one used in the new targeting process. Building on the seminal work of Mazar et al. (2008), we randomly assign two different text stimuli to the self-reporting forms. The control group receives a standard reporting form without text stimuli. In one treatment group, we asked participants to sign an honesty pledge; in another, we added verification threats. In a third treatment group, both text stimuli are applied. This set up allows us to identify both the relative importance of a treatment as well as the cumulative impact of treatments. This study design emanates from the literature examining the link between behavioural interventions to the self-reporting of income and tax claims (Bott et al., 2019; Dwenger et al., 2016; Jacobsen and Piovesan, 2016; Kettle et al., 2016; Kettle et al., 2017; Marshall and Pomeranz, 2013), and debt repayment (Bursztyn et al., 2019; Fellner et al., 2013).

Our paper also speaks to the growing economic literature on dishonest behaviour.⁴ In particular, the literature examining the impact of text-stimuli (i.e. Pledge, oaths, and threats) to dishonesty (Beck et al., 2018; Cagala et al., 2019b; Jacquemet et al., 2019). While existing

³ A framed field experiment is defined by Harrison and List (2004) as a type of experiment conducted in the field, recruiting non-student participants and which features the field context in the experimental task.

⁴ This literature examines the extent to which people are dishonest if they are given the incentive to be so. (Abeler et al., 2019; Cohn et al., 2019; Gibson et al., 2013). To date, only a limited number of field experiments have been reported in the context of dishonesty, and even fewer from a developing country perspective. Exceptions include Alem et al. (2018), Hanna & Huang (2017), and Boonmanunt et al. (2020).

studies have examined the individual effect of pledges and threats on dishonesty, their combined effect is unexplored.⁵ Our experiment is designed to empirically validate the effectiveness of adding different variations of text stimuli to self-reporting forms to discourage asset misreporting behaviour and to examine whether combining these text-stimuli interventions will enhance or dampen any effect.

We report five main results. First, in line with previous studies that have conducted experiments in the laboratory, we find there is a significant prevalence of dishonest behaviour. Specifically, 28% of participants under-reported their experimental asset endowments which were used to determine their earnings. Second, we find that verification threats, but not pledges, significantly reduced the likelihood of misreporting. Third, the combination of pledge and threat text-stimuli is less effective than the stand-alone threat treatment. Fourth, we find that text-stimuli interventions affect both individuals' decisions to cheat and how much to cheat but in different ways. Finally, we find that men and women react differently to the text stimuli. While both are sensitive to verification threats, women are also responsive to the combination of pledge and threats.

The rest of the paper is organized as follows: Section 2 provides the background to the study and our initial hypotheses based on the previous literature. Section 3 describes the experimental procedure and details of the treatments. Section 4 presents the experimental results. Finally, Section 5 concludes with a discussion of the results and their implications for policy.

2. Background

2.1. Policy Context

Indonesia administers one of the largest welfare programs in the world, with more than 90 million poor individuals receiving various kinds of welfare benefits on a regular basis. The welfare program targeting of Indonesia has relied upon a centralized Proxy Means Test (PMT)⁶ based on a rich database of 100 million of the most impoverished individuals, updated every

⁵ The Behavioural Insights Team report titled *Applying Behavioural Insight to Reduce Fraud, Error and Debt (2012)* adopted this approach although findings were considered preliminary and deemed to require further investigation.

⁶ The implementation of PMT generally consists of two steps. The first step involves collecting information on household consumption, assets and demographic characteristics through a representative household survey. Regression analysis then allows estimates of the relationship between household characteristics and the value of household consumption. In the second step, a household's income (consumption) is predicted based on the assets that it reports (as well as its demographic characteristics). Eligible welfare beneficiaries are identified based on their predicted incomes.

three years. (TNP2K, 2017b). While some studies have considered this system as successful in delivering effective targeting (Alatas et al., 2012; Bah et al., 2018; Tohari et al., 2019), it requires a fully-fledged nationwide census to keep the welfare registry database up-to-date. This imposes an extraordinary cost, requiring substantial government resources and is not adaptive to households experiencing idiosyncratic shocks.⁷ The government has therefore introduced a self-reporting mechanism scheme known as the *Mekanisme Pemutakhiran Mandiri (MPM)* to accommodate poor households who are not yet included in the database and therefore excluded from welfare programs. The *MPM* was first launched in 14 districts as a pilot project. In these districts, not only those who are absent from the welfare program database are encouraged to apply, but also welfare program beneficiaries whose asset report updates were needed.

2.2. Initial Hypotheses

Consider a household that was asked to self-report their assets to be considered eligible for government welfare programs which offered a considerable and stable stream of income. The household is made aware that: (i) submitting their report does not guarantee their eligibility to any government programs; (ii) there is the possibility of others submitting reports; and (iii) there is no formal rule that concealing information is considered illegal (which applies in the current *MPM* pilot). How the government assesses these reports and what the eligibility criteria will be are unknown to the applicants. Considering these conditions, and motivated by the findings of previous studies, we specify and test the following hypotheses:

H1. Asset misreporting is dominant without text-stimuli

With the low detection possibility and no formal truth-telling norm enforcement, a rational individual would underreport their assets in the self-reporting form to increase the possibility of receiving the welfare benefit. This prediction corresponds with ‘the deterrence model’ (Allingham and Sandmo, 1972; Becker, 1968). We predict that in the absence of behavioural interventions, extremity in asset misreporting will be the norm in the baseline condition.

H2. Both verification threats and pledges (individually) reduce asset misreporting.

The dishonesty literature, documents equivocal evidence regarding the impact of moral suasions and honesty pledges. Bursztyn et al. (2019) provide convincing evidence for a significant impact of religious moral suasion in encouraging debt repayment in an Islamic bank in Indonesia. In contrast, Fellner et al. (2013) found no significant effect of moral suasion but underlined the strong deterrent effect of a threat to the compliance of TV license evaders in Austria. Some even found that it triggered a counterproductive effect (Cabinet Office, 2012;

⁷ The census of the poor that is undertaken by the government every three years costs the state budget almost US\$30 million (TNP2K, 2015) and involves 120,000 enumerators (Barca, 2017). The PMT ranking cannot accommodate any updates until a census update is undertaken. Coverage of the targeting system is therefore limited to those already identified as poor according to the latest census.

Cagala et al., 2019a, b). The effect of a threat to discourage dishonesty, however, is a common finding, although with a varying degree. For example, lab experiments have strong evidence that monitoring threats can induce participants to comply with honesty norms (Abbink and Wu, 2017; Bateson et al., 2006; Kajackaite and Gneezy, 2017). In a large scale field experiment in India, Muralidharan et al. (2019) also find that verification threats reduce mischief in public delivery significantly, although with a smaller magnitude. In our study, we expect the groups of participants exposed to either verification threat or pledge treatment have less asset misreporting than our control group. Note that In our threat treatment, we introduce both verification and the cost of being caught. The experiment is not designed to disentangle these two dimensions of threats.

An innovation of our study is the combination of moral appeal and threat verification text-stimuli in a welfare benefit context. We remain agnostic with regard to the effect of two text-stimuli interventions combined together. This is for a couple of reasons. First, there is mixed evidence in the literature on the impact of a moral suasion treatment, that seems to vary in different contexts. Second, it is unclear how the two text-stimuli might affect participants. They may reinforce each other to nudge a truth-telling norm, or they may crowd each other out. The interacting effect of fear of consequences and an individual's intrinsic motivations to engage in morally acceptable behaviour may result in behaviour contrary to that predicted by the deterrence model (Bott et al., 2019; Carrillo et al., 2017; Casal and Mittone, 2016; Dwenger et al., 2016; Hallsworth et al., 2017).

Furthermore, other factors might be affecting individuals' responses to text-stimuli. For instance, the pressure of being in destitute conditions for some time may trigger the need for instant gratification and motivate the misremembering of text-stimuli. Studies have also shown that impoverished households' cognitive ability is significantly taxed, and participants might have difficulties in understanding longer message content.

3. Experiment

We designed a novel experimental task to measure dishonest behaviour and directly framed it to the ongoing self-reporting mechanism in Indonesia. We refer to it as the Self-Reporting Task (SERT) for the remainder of this paper. Participants were assigned randomly to either the control or one of the treatment groups. Participants in the treatment groups were exposed to one of three variants of text stimuli. All participants conducted two rounds of the task before completing a survey with socio-demographic questions and a risk preference exercise.

3.1. Self-reporting task

In the SERT, each participant was given a set of cards representing their assets in a coded sealed envelope that constituted participants' wealth endowment during the experiment.

The number of assets contained in each of the envelopes varied across participants. The envelopes were randomly distributed to participants' desks, and participants were randomly seated. Only the experimenters knew the exact number of assets allocated to each participant in each session. The different allocation of assets across six different envelopes is provided in Table 1.

Table 1. Asset Allocations in the Envelopes

Asset Allocation*	Envelope 1	Envelope 2	Envelope 3	Envelope 4	Envelope 5	Envelope 6
Bicycle	1	1	2			
Laptop	1	1	1		2	
Car	1	1		1	2	
Motorcycle			2		2	
Gas Canister	2	2				3
Gold		3		2		
Air Conditioner	1	1	1	1	1	1
Water Heater	1	1	1	1	1	1
Goat				2		2
Cow			1	2		1
Refrigerator	1			1	2	
Total	8	10	8	10	10	8

*In the second round, each envelope content was uniformly augmented with one additional motorcycle and one additional gold bar asset.

The SERT was conducted in two rounds in each session. In the first round, each participant received either 8 or 10 asset pictures in the closed envelopes. In the second round, we added two additional asset pictures to each envelope. We allocated the envelopes in pairs to allow us to identify the marginal impact of having a higher number of assets on participants' dishonesty. The participants were also informed that the payoff from only one round would be used as payment.⁸ In the context of the Indonesian social protection program, an increase in the number of assets reflects an increase in wealth, which is typically associated with a higher level of misreporting.

At the beginning of the task, it was made clear to all participants that it would be conducted in two rounds. In each round, the participants were asked to self-report their assets on a form and submit to the experimenter. At the end of the first round, the experimenters approached two randomly selected desks and asked participants to show their completed form and the contents of their envelope. In the second round, participants were asked to report the assets provided in the second envelope. In this way, participants subjected to the threat treatment knew that the verification threat was credible. Participants in other treatment groups did not know that the verifications were part of a treatment for another group of participants.

⁸ At the end of the second round, one of the participants in the session went to take out a card from a sealed urn consisting of random number $n \in (1,2)$ and then announced it publicly to the other participants. This round was used to determine earnings.

In this paper, we refer to incorrect reporting of the exact number of assets as either misreporting or dishonesty interchangeably.⁹ We distinguish between two types of dishonesty. The first is the *incidence* of misreporting (i.e. whether or not participants report the correct number of assets). The second is the *intensity* of misreporting (i.e. the number of assets misreported). We also explore the *extremity* of dishonesty, constructing a binary variable taking the value of one if a participant underreports one-half or more of the total assets in their envelope and zero otherwise.

To create an environment that mimics Indonesia's self-targeting *MPM* pilot program, we established an incentive to cheat. The participant in each session who reported the smallest quantity of assets received a bonus of IDR.500,000 (equivalent to US\$ 35.10). All other participants received IDR.20,000 (US\$ 1.40) for completing the task. The incentive to misreport in their forms is, therefore, an amount that is 25 times the standard participation fee. This incentive is equivalent to 3-7 days' salary of an average participant. None of the participants had knowledge of other participants' payoffs and decisions. This ensured that individual choices did not reflect reciprocity or are confounded by other-regarding preferences.

As our objective is to predict the asset misreporting in the current self-reporting system, the distinctive feature of our experimental task is that we can identify both group and individual levels of cheating without deceiving participants. Our task, however, removes the blindness component of cheating, possibly affecting our participants' behaviour and their decisions, as a participant's dishonest behaviour is observable by the experimenter.¹⁰ Another trade-off for framing the experiment to the actual self-reporting mechanism is that the participants will have to write down the asset list into a form. Even though the task was straightforward, and the form was designed to be as simple as possible, this copying process may involve mistakes and deliberate underreporting due to pure laziness. Due to these factors, our misreporting measure might either underestimate or overestimate misreporting behaviour which is driven by purely dishonest behaviour.

These factors, however, would presumably affect all participants regardless of experimental treatment. Therefore, differences across group treatments are a credible measure of the impact of the text stimuli. As the main objective of our study was to understand how different

⁹ Most of our dishonest participants under-reported their assets. However, 1.7% over-reported assets in their self-reporting forms. In these cases, we believe that they mistakenly reported their assets at home, since they were reporting assets that were not in the form list. We deemed these cases as not valid and excluded them from our data analysis. Their exclusion does not significantly change our results.

¹⁰ Kajackaite & Gneezy (2017) noted that the threat to be exposed and caught cheating render individuals less responsive to incentive to cheat in their experiment in the laboratory. Once the blindness is removed, lying becomes "normal goods" where benefit and cost of cheating plays significant role in individuals' decision. Other approaches to measure cheating behaviour have also proposed design with blindness component in their design (Fischbacher and Föllmi-Heusi 2013; Jiang, 2013; Potters and Stoop, 2016) with the consequence of being unable to identify individual cheating behaviour.

variants of text stimuli affect dishonesty in the current self-reporting frame, and not only measuring the prevalence of cheating *per se*, the task fits our purpose.

3.2. Treatments

The SERT set up is inspired by the work of Mazar et al. (2008). However, our innovation lies in the removal of one crucial treatment arm to avoid deception and the introduction of a combined treatment of truthful nudge and verification threats to estimate the cumulative treatment impact.¹¹ The treatments consisted of three different text stimuli in four variants of the self-report forms (see Table 2). Participants were exposed to either a form with a moral pledge (*Pledge*), a verification threat (*Threat*), or a combination of both (*Pledge*Threat*). One group of participants serves as the control using the standard self-reporting form without any text stimuli. Knowing the actual number of assets allocated in the envelope, we can examine the impact of the exposure of the different treatments to participants' misreporting behaviour. Participants were randomly assigned to the four groups. Table 2 provides the details of the text stimuli used in the forms for the different groups.¹²

Table 2: Text stimuli

Group	Text Stimuli	N
Control	None	149
Pledge	I declare that I have filled in the form truthfully and honestly (signed)	149
Threats	We encourage you to be truthful and honest in filling this form. Our staff will randomly come to 2 out of 10 desks to verify the information given. If we discover you misreport your form. You will lose your IDR.20.000 fee	153
Pledge and Threats	I declare that I have filled in the form truthfully and honestly (sign). We encourage you to be truthful and honest in filling this form. Our staff will randomly come to 2 out of 10 desks to verify the information given. If we discover you misreport in your form, you will lose your IDR. 20.000 fee (signed)	148

¹¹ Mazar et al., (2008) introduce the incentive to cheat by having a “recycle condition” treatment arm. Specifically, their participants self-reported their performance in the “matrix task” and in this condition, placed their answer sheet into a tray marked as “recycle later” instead of handing it in to the experimenters to verify (control group). However, the “recycle later” sheets were, in fact, subject to verification as a measure the rate of dishonesty. The participants might have been misled to believe that their answer sheets were to be destroyed without being verified.

¹² All the self-reporting forms for treatment groups are attached in the appendix.

3.3. Procedure

In collaboration with the Indonesian government body in charge of developing targeting reforms (TNP2K), we conducted a series of experimental sessions in two provinces in Indonesia (Jakarta and Yogyakarta) between July and September 2018. The two provinces were chosen because these provinces are among the seven provinces where the government's *MPM* pilot project was underway.¹³ We chose three districts within these provinces with the largest population of social protection beneficiaries according to the national record.¹⁴ Villages were selected in consultation with the district administrator, with preference given to villages with a high proportion of social protection beneficiaries as our main sampling frame. With the help of village officials, a representative sample of social protection beneficiaries and other potential applicants of the new targeting mechanism in Indonesia were then invited to take part in our experiment.¹⁵

87% of participants reported that they had previously claimed government payments under the social protection program at least once. We deliberately allow participants who are not the current social protection beneficiaries to participate in exploring whether new applicants behave differently in comparison to the current beneficiaries. A total of 599 individuals took part in the experiment. In each treatment, there were at least 148 participants (see Table 2). All participants completed the experiment. In total, there were 26 sessions, with 13 sessions conducted in each of the two provinces. On average, each session hosted 22.6 participants (max= 24, min=14).

Sessions took place in public buildings, typically the local community hall. The experimental rooms were set up with partitioned seats and desks. Participants coming from the same village were always assigned to the same session. Privacy of decision making was strictly maintained as the experimenters used the randomly assigned desk numbers as the participants' ID throughout the session. The distance between desks and partitions ensured participants' privacy and avoided collusion. Responses were collected using pen-and-paper. The experimental instructions were read out publicly, supported by slides. Flip charts were also used in each session to help the participants understand the tasks. All materials were in Indonesian. The participants could ask questions privately and were given time to read the forms before a three-minute period to complete the task.

¹³ The pilot self-reporting mechanism *MPM* was conducted in the following 14 districts of Indonesia that are typically urban areas: Jakarta Utara, Jakarta Timur, Jakarta Pusat, Jakarta Selatan, Kepulauan Seribu (DKI Jakarta province), Kabupaten Sleman (DI Yogyakarta), Kabupaten Sragen (central-java), Surabaya, Pasuruan, Banyuwangi, Belitang Timur (east-java), Kabupaten Musi-Banyuasin (South Sumatra), Makassar, Bantaeng (South Sulawesi), Tarakan and Malinau (North Kalimantan).

¹⁴ Social protection recipient national and sub-national distribution data is available at the TNP2K website: <http://www.bdt.tnp2k.go.id>

¹⁵ The potential applicants of the social protection program with the self-reporting mechanism are ultra-poor households with an income per capita of less than US\$ 2 per day and households with elderly members.

After completing the first task, participants performed the Bomb Risk Elicitation Task -*BRET* (Crosetto and Filippin, 2013) to measure risk preferences that may affect participants' dishonest behaviour. In addition to the experimental task, a questionnaire was administered to capture demographic information and enrolment in Indonesia's social protection program. To avoid bias from these questions, the SRET was conducted first. Each session lasted 120 minutes on average.

4. Results

4.1. Data and Sample Characteristics

Table 3 presents descriptive statistics for the main variables of this study. Most of the participants are among the ultra-poor in the region with a reported average monthly income of IDR 1.625.825. This is equivalent to USD 114 or USD 29 per capita.

75% of our participants were female. Participants were between 18 and 76 years of age, with an average age of 41. Oversampling of women is a direct consequence of inviting welfare beneficiaries as participants. Like in other developing countries, the majority of welfare programs in Indonesia are either targeted specifically for women or allocated to activities that involve groups of women.

The participants in Yogyakarta province were, in terms of the average BRET measure, twice as risk-averse as those in Jakarta. As the capital of Indonesia, Jakarta is more industrialised and wealthier, and the Jakarta participants consistently reported higher income than participants from Yogyakarta.

On average, the participants received US\$ 6.7 for participating in our experiment. They earned between US\$ 4.9 and US\$ 45, equivalent to the opportunity cost of between a half-day and one week's work at the minimum wage in Indonesia. Considering that on average participants took 15 minutes to come to our experimental sites, the rewards in our experiment were sufficiently dominant to incentivise our participants.

Table 3. Descriptive statistics.

Variable Name	Description	Mean	Standard Deviation
Dependent Variables			
Intensity	Total deviation of the self-reported asset to the allocated asset	1.13	2.5
Incidence	Dichotomised dummy variable: 1= at least one of the assets in the envelope, 0= Otherwise	.25	.43
Extremity	Ordinal dummy variable: 3= misreported more than half of the assets in the envelope, 2= misreported but less than half of the assets in the envelope, 1= Otherwise	1.18	.67
Independent Variables			
Household size	Number of Household members	4.58	1.83
Child	Number of children in total	1.52	1.17
Income	Income in IDR (000)	1,631.35	1,452.13
Age	Age in years	41.1	9.6
Asset allocation	Number of assets allocated inside the envelope	9.9	1.4
Male	Male dummy (1= male, 0= female)	.25	.43
Risk	Total boxes ticked in Bomb Risk Elicitation Task (BRET)	40	24.8
Married	Marriage dummy (1=Married, 0 = not married)	.83	.37
Beneficiary	Social Program beneficiary dummy (1=current beneficiary, 0= not a beneficiary)	.87	.34

Table 4. below presents descriptive statistics for the experiment participants by respective treatment and control groups. Most of the observable variables are equally distributed across treatments. An ANOVA test did, however, identify a statistically higher proportion of females in our control group compared to the treatment groups.

Table 4. Descriptive Statistics by Treatment Groups

Treatment Arms	Control		Pledge		Threats		Pledge & Threats		ANOVA
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	P-Value
Household size	4.4	1.8	4.7	1.9	4.7	2.1	4.5	1.5	0.17
Child	1.5	1.2	1.6	1.2	1.5	1.3	1.5	1.0	0.96
Income (IDR 000)	1,813	1,932	1,551	1,380	1,619	1,267	1,543	1,084	0.09
Age	41	8.2	40.7	10.1	41.4	10.2	41.3	9.7	0.80
Assets in the envelope	10	1.4	10	1.4	10	1.4	10	1.4	0.99
Male (1= male, 0= female)	.14	.4	.2	.4	.3	.4	.4	.5	0.00
Risk	38	24	38.8	24.2	42.7	26.3	40.5	24.6	0.10
Marital Status (1= married, 0= not married)	.9	.3	.8	.4	.8	.4	.8	.4	0.07
Beneficiary Status (1= Beneficiary, 0=Non-Beneficiary)	.9	.4	.9	.3	.9	.3	.9	.3	0.85

4.2 Power and External Validity

Our framed field experiment has unique features to ensure greater generalizability to social transfer recipients in Indonesia. Our control and treatment group sample sizes were estimated with high power (MDE=0.45, power=0.8). With slightly less than 150 participants per treatment and two rounds of self-reporting. Our sample size is larger than in previous related work. For comparison, the seminal work by Mazar et al. (2008) recruited up to 450 participants in their series of experiments with, on average, 71 students per treatment group. More recent studies both in the lab and in the field also have a smaller sample size than ours.¹⁶ Another critique of previous studies on dishonesty relates to the low incentives that were provided. We generated an incentive to cheat equivalent to two months' social transfers in Indonesia, which is much larger than the incentives used in previous studies.¹⁷

Recruiting current and potential social welfare beneficiaries in the poorest sub-districts where the pilot program is underway makes our sample broadly representative. This is confirmed using Indonesia's latest national socio-economic survey (SUSENAS 2018) in Table 5 below.¹⁸

¹⁶ Cagala et al. (2019a) recruited 303 students for 4 treatment groups in a lab experiment; Heinicke et al. (2019) reported results for 484 participants, and Beck et al. (2018) had 396 participants who were allocated across 10 treatment groups. Jacquemet et al. (2019) took a different approach by recruiting a small number of students (n=129), however, participants engaged in repeated rounds. In line with our field design albeit with a smaller sample, Boomanunt et al. (2020) recruited 568 participants for their 2x2 treatments design in Thailand.

¹⁷ The estimated social transfer benefit received by the targeted population is IDR 3.3 million per family per year, which is roughly IDR 275,000 per month, equivalent to US\$ 20/month (World Bank, 2017).

¹⁸ Survei Sosial Ekonomi Nasional (SUSENAS) is an annual, nationally representative, survey. Managed and implemented by the Indonesia Statistics (BPS) SUSENAS provides the only dataset to estimate Indonesia's official poverty and inequality rate since it was initiated in 1963. The survey covers 300,000 individuals and 75,000 households.

It shows that the socio-demographic characteristics of the ultra-poor households receiving welfare programs in Indonesia at the time of our field experiment conducted were very similar to our participants. The ultra-poor households in the pilot provinces are potentially asked to update their welfare status through a self-reporting mechanism.

Table 5. Socio-Demographic comparison Ultra-Poor SUSENAS and Experiment Participants

Data Variable/Level	SUSENAS 2018			Framed Field Experiment	
	DI Yogyakarta	DKI Jakarta	National	DI Yogyakarta	DKI Jakarta
Household Size	4.4	5.2	5.3	4.1	5.1
Age (years)	50.2	42.7	43.7	40.7	41.6
Consumption per capita (IDR 000) ¹⁹	2,520	4,570	3,080	1,017	2,262
Number of children under 15 years of age	0.98	1.3	1.1	1.5	1.5

4.3. Univariate Analysis

The total number of assets reported in the self-reported forms was 4,864, implying that 9.4% of assets were deliberately not reported.²⁰ Each participant was endowed with envelopes with different asset compositions: 8, 10, or 12 assets' pictures (cards) and it is possible to determine how many participants did not fully report the total assets inside their envelope. 75.2% of our participants reported truthfully throughout, while 24.8% under-reported at least one asset.

The magnitude of dishonest behaviour over the two rounds of SERT is substantially smaller than that reported in typical laboratory experiments.²¹ In terms of other field experiments, this level of dishonesty is much higher than the 5% found in Denmark (Jacobsen and Piovesan, 2016) and Germany (Abeler et al., 2014) but similar to Nigeria (26%, Okeke and Godlonton (2014)) and Bangladesh (37%, Leibbrandt et al. (2018)). Together these findings suggest greater honesty in line with per-capita income.

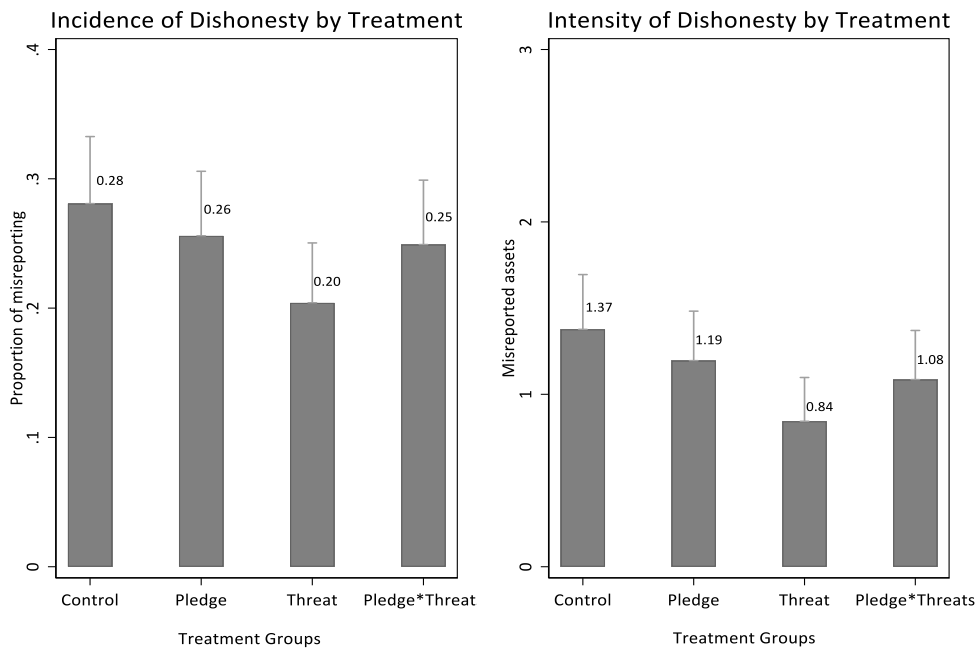
Pooling the two rounds of SERT we found stark differences in misreporting behaviour across the different treatments and between the treatment and control group. In the control group, 28.1% of participants fail to report at least one of the assets. Participants in the treatment groups, as shown in Fig. 1 below, have a lower *incidence* of misreporting than the control group.

¹⁹ In our post-experimental survey, we ask for each participant's monthly income. However, the SUSENAS only collected household consumption (spending) as a proxy of income and therefore the two data are not entirely comparable.

²⁰ Overall, we distributed 5,370 assets pictures (graphic cards) inside the envelopes distributed across 26 experimental sessions in the two provinces.

²¹ On average, the prevalence of dishonest participants reported by laboratory experiments with students' participants is in the range of 30-60%.

Fig. 1. Dishonesty in the Self-Reporting Task (By Treatment)



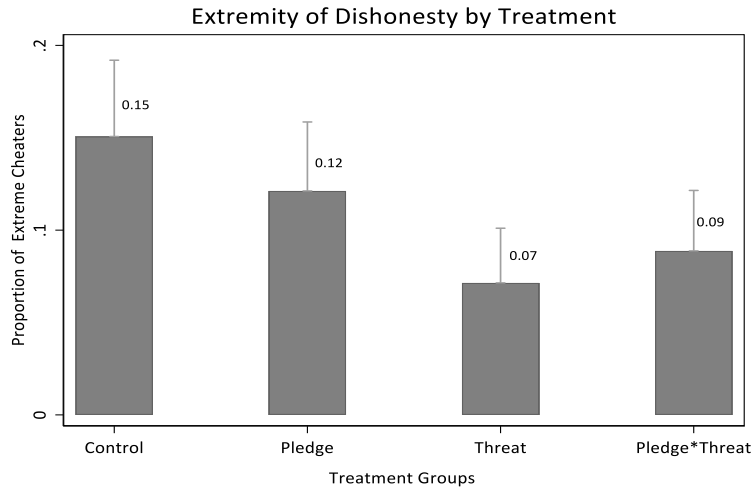
Both the *Pledge* and *Pledge*Threat* treatment groups' misreporting prevalence is lower (26%; 25%) than that of the control group (28%). However, the lowest incidence of cheating occurs in the group of participants exposed to the *Threats* treatment, where only 20% of participants cheated, eight percentage points less than the control group (i.e. threats reduce cheating by 28%).

The heterogeneous impact of the treatments is also reflected in the *intensity* of misreporting. As shown in Fig. 1, the control group failed to report 1.37 items on average, while the *Pledge* group misreported 11% less than the control group. In the combined treatments (*Pledge*Threats*), participants misreported 24% fewer asset items. Consistent with the *incidence* of misreporting, participants in the *Threats* treatment group are the most honest, on average, with the *intensity* of misreporting being 40% less than the control group.

We ran several tests to assess the statistical significance of these results. First, we checked whether the differences across control and treatments are statistically significant. For the *intensity* of misreporting an ANOVA t-test rejected the equality of means hypothesis at the 10% level ($p=0.0676$) across treatment groups. The comparison posthoc Bonferroni-Scheffé estimates indicate that the asset misreporting differences across treatments are mainly driven by the gap between the *Threats* treatment and the control group (Bonferroni $p=0.054$, and Scheffé $p=0.078$). The cheating *incidence* differences, however, are not statistically significant across treatments based on a Chi-Squared test ($p=0.184$).

We further explore the *extremity* of dishonesty among our participants. According to this measure, 10.8% of the participants misreported to *extremity*. Fig. 2 shows the breakdown of extreme misreporting by treatment. A Chi-Squared test confirms the differences across treatment and control groups are statistically significant at the one per cent level ($p=0.007$).

Fig. 2. Proportion of Extreme Cheaters (By Treatment)



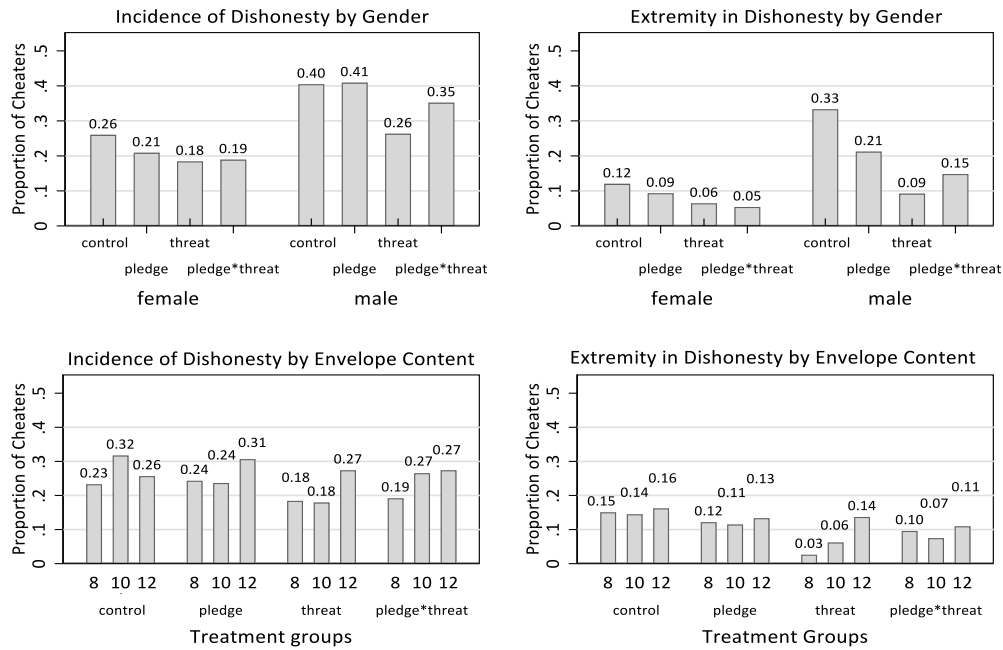
In line with our initial findings presented in Fig. 1, *extremity* is strongly affected by *Threats*. The *extremity* in dishonesty is less than half that of the control group. Furthermore, both figures indicate that *Pledge*Threat* and *Threat* are more effective than *Pledge* to discourage misreporting behaviour. Interestingly, the combined *Pledge*Threat* treatment group had a higher *incidence* and *intensity* of misreporting than just a *Threat* alone. This indicates that the pledge treatment is not effective in discouraging misreporting and actually has a backfiring effect when combined with a verification threat.

In Fig. 3 we break down cheating behaviour by gender and envelope content. We find evidence that the proportion of male participants who under-reported at least one asset was almost twice that for females and the difference is statistically significant at the 1% level (Chi-Squared $p=0.000$). This is true both for the control and across the treatment groups except for the *Threat* treatment (Chi-Squared $p=0.1438$). Male participants also have a higher *intensity* of cheating. For instance, without any behavioural treatments (the control group), the prevalence of *extremity* among our male participants (33%) is nearly three times that of females (12%). This is reflected in the statistically significant differences in the average number of assets misreported across treatment-control groups (ANOVA $p=0.000$). The *threat* treatment is an exception with the equal means test hypothesis accepted ($p=0.1731$).

Male and female participants also differed in their responses to our text stimuli treatments. A verification threat had a stronger deterrence effect compared to a pledge, and the combined treatment provides the strongest deterrent to female participants. However, the

magnitude is small and statistically insignificant. Male participants, on the other hand, were profoundly affected by the threat yet were relatively immune to the other treatments.

Fig. 3. Proportion of Dishonest Participants by Treatments, Envelope Content, and Gender



The graphs displayed in the lower half of Fig.3 indicate that the *incidence* of cheating increases when participants are endowed with more asset items, although this finding is not statistically significant (Chi-Squared $p=0.183$). However, we do find evidence that participants with more asset items misreported more: an ANOVA *t*-test supports the differences in *intensity* of cheating across envelope contents ($p=0.0002$) with the highest number of assets as the primary driver of the differences (Scheffé $p=0.014$). Further, we explore the participants' average asset misreporting across envelope contents and the variation of the treatment to see how the participants respond to different incentives. We find that the *threat* text stimulus has a non-linear effect in term of envelope content as the difference are found only among participants receiving 10 asset items both for the *intensity* measure (ANOVA $p=0.08$, Bonferroni $p=0.06$, Scheffé $p=0.09$) and *incidence* of misreporting (Chi-Squared $p=0.053$). The *extremity* of misreporting, on the other hand, differs across treatment arms when the envelope content is low ($n=8$, Chi-Squared $p=0.06$; $n=10$, $p=0.07$). However, the difference disappears when the envelope content is the highest ($n=12$).

4.4. Multivariate Analysis

We also analyse the relationship between asset self-reporting behaviour and other variables in a multivariate regression framework.

We start with the specification of Model (1) below. The total assets misreported by each individual i in session t is the main dependent variable. The regressor vector includes three dummies for the three treatments. γ_{it} represents a vector of socio-demographic control variables. These include participants' age, household size, the number of children attending school, the participants' reported monthly income, as well as categorical dummy variables such as *male* controls for gender, *married* to control for marital status and *beneficiary* indicating whether the participant is a current social welfare program participant. Finally, δ_{it} represents village fixed effects and ε_{it} is the term for the residual component.

$$Incidence_Misreport_{it} = \alpha + \beta_1 TREATMENT_{it} + \gamma_{it} + \delta_{it} + \varepsilon_{it} \quad (1)$$

The second model uses a panel logit model with a binary dependent variable (*Incidence Cheat*) taking the value of one if individual i at session t misreported their assets, and 0 otherwise.

$$Intensity_Misreport_{it} = \alpha + \beta_1 TREATMENT_{it} + \gamma_{it} + \delta_{it} + \varepsilon_{it} \quad (2)$$

Considering 75.9 % of our sample did not misreport at all, our data are censored, biasing ordinary least squares coefficient estimates. Therefore, we initially use the censored tobit and logit to model (1) and (2). Then, following Alm et al. (2017), Guerra and Harrington (2018), and Moffat (2016), we include the estimation of hurdle models (Cragg, 1971) for re-estimating equation (1) and (2). Unlike the tobit model that assumes that both the decision to cheat and the *intensity* of cheating are determined in a single step, our third model (hurdle) assumes that the outcome data are a result of a two-step decision-making process. First, participants determine whether they will be truthful or not. In the second phase, they decide on the *intensity* of misreporting. The first hurdle model estimated the phase where participants choose to be honest ($y_i = 0$) or dishonest ($y_i > 0$), where the second hurdle model represents the *intensity* decision.

Our last model (4) is an ordered probit explaining the extremity in misreporting where

$$Extremity_Misreport_{it} = \alpha + \beta_1 TREATMENT_{it} + \gamma_{it} + \delta_{it} + \varepsilon_{it} \quad (4)$$

The independent variables remain the same as the previous models; our dependent variable, however, is recoded into (1) for not-misreporting, (2) for misreporting less to the extremity, and (3) for misreporting to extremity.

The regression results for the different models are provided in Table 6 below. We provide a discussion of these results in Section 5. A summary is provided below.

Table 6. Regression Results (Tobit, Logit, Hurdle and Ordered Probit model)

Model	(1)	(2)	(3a)	(3b)	(4)
Dependent Variable	Misreported Assets (Intensity)	Misreported Assets (Incidence)	Misreported Assets (Incidence)	Misreported Assets (Intensity)	Misreported Assets (Extremity)
Estimation Model	Panel Tobit	Panel Logit	Pool Hurdle 1st Hurdle (Selection)	Pool Hurdle 2nd Hurdle (Level)	Panel Ordered Probit
Pledge	-1.456* (0.87)	-0.061 (0.04)	-0.194 (0.12)	-0.388* (0.21)	-0.551* (0.32)
Threat	-2.359*** (0.86)	-0.096** (0.04)	-0.349*** (0.13)	-0.678*** (0.19)	-0.959*** (0.32)
Pledge*Threat	-2.050** (0.86)	-0.084** (0.04)	-0.261** (0.13)	-0.544*** (0.21)	-0.818** (0.33)
Asset Allocated	0.733*** (0.24)	0.027** (0.01)	0.118*** (0.07)	0.295*** (0.06)	0.200** (0.09)
Age	0.085** (0.04)	0.003* (0.00)	0.012** (0.01)	0.028*** (0.01)	0.035** (0.01)
Male	3.061*** (0.78)	0.131*** (0.04)	0.497*** (0.12)**	0.796*** (0.16)	1.109*** (0.31)
Round	-0.956* (0.53)	-0.055* (0.03)	-0.249** (0.12)	-0.394** (0.16)	-0.439** (0.20)
Risk	-0.020 (0.01)	-0.001* (0.00)	-0.004** (0.00)	-0.004 (0.00)	-0.008 (0.00)
Married	-0.620 (0.92)	-0.011 (0.04)	-0.056 (0.13)	-0.398** (0.19)	-0.214 (0.37)
Program Beneficiary	-0.250 (0.95)	-0.019 (0.04)	-0.083 (0.14)	-0.087 (0.21)	-0.150 (0.39)
Income	-0.000 (0.00)	-0.000 (0.00)	-0.000 (0.00)	-0.000 (0.00)	-0.000 (0.00)
Province	0.736 (2.45)	0.057 (0.11)	0.253 (0.36)	0.009 (0.57)	0.201 (0.87)
Constant	-12.804*** (3.22)		-2.079*** (0.52)		3.996*** (1.27)
N	1099	1099	1099	1099	1099
σ_α	5.375*** (0.36)	2.737*** (0.35)			
σ_ε	2.742*** (0.18)				
Insig2u		2.014***		1.228***	
Pseudo R^2				0.105	

Note: *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$. Robust standard errors are in parentheses. The reported coefficients of the Panel Logit, Panel Tobit, and Pooled 2nd Hurdle models are marginal effects. The last column is the panel ordered probit estimating the extremity of misreported assets. All models 1-4 controlled for village-level fixed effects. The introduction of village fixed effects led to one control variable (program beneficiary) losing its significance. This may be because program allocation is closely correlated with the distribution of the villages. Sample size $N=1,099$ as we remove 12 data points due to invalid asset reports and also missing data for some of the socio-economic characteristics.

Result 1. *Threats, but not pledges, individually reduce dishonesty.*

The coefficient on the Threat text-stimuli variable is consistently negative and statistically significant (at the 5% level or less) in all models. Our first model shows that the predicted misreported items are 2.3 items lower for the threat treatment; this is supported by the hurdle model, albeit with a smaller decrease in intensity of dishonesty (0.68 items). The threat text-stimuli is also associated with a 9.6% likelihood to be dishonest. These results indicate that Threats discourage both the incidence and intensity of dishonest behaviour. The honesty pledge (treatment 2) however, was only marginally significant discouraging misreporting behaviour in our tobit (1) and hurdle model (3b) specifications. Our ANOVA estimates, however, show that there are no significant differences between the pledge treatment group and the control group.

Result 2. *The combination of threats and pledges reduces dishonesty but not by as much as threats alone.*

Reinforcing the threat intervention with a pledge seems to be counterproductive as the *Pledge*Threat* treatment, although always statistically significant, discourages cheating behaviour by less than *threat* alone. In the combined treatment, participants are 8.4% more likely to abstain from misreporting in comparison with the control group, and they reduce the number of assets misreported by a smaller extent in comparison to the *threat* treatment.

Result 3. *Greater asset endowments are associated with greater dishonesty.*

The coefficient on the number of assets variable is positive and statistically significant across the different models. This indicates that the higher the number of assets participants had to report, the greater the *incidence* and *intensity* of cheating. We observed that a marginal increase in asset endowments increases the likelihood of misreporting up to 2.7%. In the second hurdle model (model 3b), it suggested an increase of 0.29 units of assets misreported.²²

Result 4. *Male participants misreport more than females.*

Findings from the models indicate that male participants were 13.1% more likely to misreport assets than females. Our result also shows that male participants misreport on average 0.79 asset items more than females (statistically significant at the 1% level).

Result 5. *Older participants misreport more.*

With larger variations in participants' age compared to conventional lab experiments, and after controlling for participants' risk preferences and marital status, the three models indicate that older participants have a higher *incidence* and *intensity* of cheating.

²² The marginal effect is calculated at the mean, with the mean of asset distribution between 8 – 12 items inclusive.

Result 6. *Extremity in dishonesty was found in a minority part of our participants and is sensitive to behavioural interventions*

We find that a very small proportion of participants misreport at the extremity. Our econometric result in the model (4) is consistent with the finding in models (1)-(3) that coefficients on the *threat* and combined treatments *pledge*threat* are significant and negatively correlated to the likelihood of extreme asset misreporting. The coefficient for the *pledge* treatment is showing a similar sign, although with a smaller magnitude and marginally significant.

4.5. Heterogeneity in the Impact of the Treatments

Table 7. columns (1a) - (2a) present the logit model regression estimates for the *incidence* of cheating while columns (1b) - (2b) are the 2nd hurdle models for the *intensity* of cheating controlling for the socio-demographic and village effects. It differs from Table 6 by disaggregating the data by gender.

For male participants, all treatments have a substantial impact on reducing the *intensity* of dishonesty (i.e. the number of assets misreported), and these effects are statistically significant at the 1% level. However, only the *threat* treatment is important at reducing the *incidence* of misreporting. For female participants, all treatments are significant in reducing the *intensity* of misreporting at the 5% level or greater, albeit the magnitude being smaller than for male participants.

Female participants also differ as the effects of the combined treatment are significant in reducing the likelihood to cheat at the 10% level. Nevertheless, they are not affected by either *pledge* or *threat* treatments in the decision to misreport. Female participants are more likely to be dishonest when they have one extra unit of assets allocated in their envelope, and this also led to a higher *intensity* of dishonesty. Older females are more likely to be dishonest in self-reporting, while older males who decided to cheat, misreported with twice as higher *intensity* than females. We also find that married female participants have a smaller *intensity* in misreporting. Although the magnitude is small, our risk preference measure is negatively associated with the *intensity* of cheating for both males and females, and the incidence of dishonesty for female participants.

Table 7. Regression Results (2-Steps Hurdle models) by Gender

Model	(1a)	(1b)	(2a)	(2b)
Dependent Variable	Misreported Assets (Incidence)	Misreported Assets (Intensity)	Misreported Assets (Incidence)	Misreported Assets (Intensity)
	Male Only 1 st Hurdle	Male Only 2 nd Hurdle	Female Only 1 st Hurdle	Female Only 2 nd Hurdle
Pledge	-0.144 (0.14)	-2.340*** (0.74)	-0.066 (0.04)	-0.353* (0.19)
Threat	-0.257* (0.15)	-3.152*** (0.78)	-0.065 (0.04)	-0.363* (0.20)
Pledge *Threat	-0.203 (0.14)	-2.495*** (0.73)	-0.085* (0.04)	-0.518** (0.20)
Asset allocated	0.035 (0.04)	0.362*** (0.14)	0.025* (0.01)	0.244*** (0.06)
Age	0.001 (0.00)	0.040* (0.02)	0.004* (0.00)	0.025*** (0.01)
Round	-0.038 (0.08)	-0.348 (0.36)	-0.062* (0.03)	-0.379** (0.17)
Risk	-0.002 (0.00)	-0.015** (0.01)	-0.001* (0.00)	-0.006* (0.00)
Married	0.083 (0.12)	-0.936 (0.63)	-0.034 (0.05)	-0.448** (0.19)
Program beneficiary	-0.069 (0.12)	-0.674 (0.46)	0.002 (0.06)	0.207 (0.22)
Income	-0.000 (0.00)	0.000 (0.00)	-0.000 (0.00)	-0.000 (0.00)
Province	-0.006 (0.32)	-0.722 (1.27)	0.057 (0.11)	0.052 (0.43)
Insig2u	1.961*** (0.53)	0.807*** (0.10)	1.846*** (0.29)	1.212*** (0.08)
N	224	260	839	839
Pseudo R^2		0.216		0.110

Note: *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$. Robust standard errors are in parentheses. The reported coefficients Panel Logit models are the likelihood to cheat. The 2nd Hurdle models are marginal effects of the coefficients estimating the intensity of cheating for those who have decided to cheat. All models controlled for village-level fixed effects.

Participants engaged in two rounds of the SERT task; in the first round, all participants received fewer asset pictures than in the second round. As explained in Section 3, the task was set this way to identify the marginal effect of having extra asset wealth in their envelopes. To further observe the differences of misreporting behaviour when the envelope contents change, we examine whether misreporting varies across rounds. Models (3a) to (4b) have the same specification as the primary hurdle regression models (3a) and (3b) in Table 7. Models (3a) and (3b) in Table 8. below report asset misreporting behaviour in the first round, while models (4a) and (4b) examine misreporting in the second round. Most of the coefficient estimates remain robust even after slicing the data set into rounds. After controlling for socio-

demographic variables, the verification threat intervention is still showing significant deterrence effects to dishonesty in both the first and the second rounds. The combined behavioural intervention (*Pledge*Threat*) maintains its significance, although the marginal effects decay considerably in the second round. Hence, we confirm that participants react consistently to the incentives to cheat across rounds, and there is only a slight variation in their response to behavioural treatments. Regarding the explanatory variables, we find that being male and being older are statistically significant and positively influence the *intensity* of cheating in the first round, although the effect of age disappears in the second round. Similarly, the marital status and our risk preference measure are statistically significant predictors only in the first round.

Table 8. Regression results (2-Steps Hurdle Model) by Round

Model	(3a)	(3b)	(4a)	(4b)
Dependent Variable	Misreported Assets (Incidence)	Misreported Assets (Intensity)	Misreported Assets (Incidence)	Misreported Assets (Intensity)
	Round 1 1 st Hurdle	Round 1 2 nd Hurdle	Round 2 1 st Hurdle	Round 2 2 nd Hurdle
Pledge	-0.232 (0.18)	-0.497 (0.33)	-0.160 (0.17)	-0.327 (0.26)
Threat	-0.390** (0.18)	-0.928*** (0.29)	-0.315* (0.18)	-0.517** (0.25)
Pledge*Threat	-0.192 (0.18)	-0.591* (0.34)	-0.339* (0.18)	-0.551** (0.25)
Asset allocated	0.087 (0.06)	0.359*** (0.11)	0.161*** (0.06)	0.256*** (0.07)
Age	0.009 (0.01)	0.035*** (0.01)	0.015** (0.01)	0.027*** (0.01)
Male	0.569*** (0.15)	0.961*** (0.23)	0.436*** (0.15)	0.743*** (0.21)
Risk	-0.006** (0.00)	-0.003 (0.00)	-0.003 (0.00)	-0.004 (0.00)
Married	-0.095 (0.19)	-0.643** (0.30)	-0.034 (0.18)	-0.240 (0.25)
Program beneficiary	-0.028 (0.20)	0.047 (0.32)	-0.144 (0.21)	-0.108 (0.28)
Income	-0.000 (0.00)	0.000 (0.00)	-0.000 (0.00)	-0.000 (0.00)
Province	0.441 (0.49)	0.582 (0.76)	0.054 (0.55)	-0.372 (0.77)
Constant	-1.839** (0.83)		-2.584*** (0.73)	
Insig2u		1.247*** (0.08)		1.014*** (0.08)
N	551	551	548	548
Pseudo R ²		0.131		0.107

Note: *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$. Robust standard errors are in parentheses. The reported coefficients Pooled 1st Hurdle models are the likelihood to cheat. The 2nd Hurdle models are marginal effects of the coefficients estimating the intensity of cheating for those who have decided to cheat. Sample size differs from 1st round and 2nd round as we remove 12 data points due to invalid asset reports.

5. Discussion and Implications

This section of the paper presents a summary of our results and the implications for the self-reporting of assets in Indonesia's social protection schemes.

5.1 Summary of Results

Six broad findings emerge from the analysis of our field experiment data. First, we find that while a substantial proportion of the participants cheat, the majority were honest. The magnitude of cheating in our field experiment is much smaller than the rate of dishonesty reported in laboratory experiments in majority WEIRD countries.²³ Interestingly, even though the cheating rate is larger than that from field experiments in Denmark and Germany, it closely resembles the dishonesty rate reported in developing countries such as Bangladesh and Nigeria. This divergence across cultures and methods of revealing dishonesty underlines the importance of conducting more field experiments in developing countries.

As discussed in the experiment section of this paper, there are trade-offs in our approach in estimating misreporting. Framing our experiment to the self-reporting mechanism of *MPM* may overestimate the misreporting rate that is attributable to dishonest behaviour. However, incorporating the tedious process in copying assets list to a form is important to capture other potential drivers of asset misreporting that is relevant to our context. In comparison with dishonesty measures in the lab, our misreporting rate also prone to downward bias due to the relaxing of the blindness component. Nevertheless, asset misreporting in a self-targeting setting is realistically never in complete anonymity condition. Other villagers or village officials who live close to these applicants may expose them when lying. Therefore we believe that our design is in congruence with researchers who have called for greater use of real-world contexts in experiments to support the external validity and generalizability of results (Jacobsen et al., 2017).

Second, our results reveal a large impact of a simple text stimulus (verification threat) in a self-reporting form towards reducing asset misreporting. We found that verification possibility notifications (threats) can reduce the likelihood of misreporting by up to 9.6% and the intensity by up to 0.68 asset items. The discouraging effect of threat text-stimuli, however, can be driven by the salience of possible verification, or by the threat of losing the fee for being caught misreporting. Our experiment, however, was not designed to disentangle the two channels. We also report that nudging people through a pledge treatment was generally not effective in discouraging dishonest behaviour. The pledge result is particularly interesting

²³ WEIRD is an acronym of Western, Educated, Industrialized, Rich and Democratic countries which refers to the countries in the developed world recruited as samples for laboratory experiments conducted by behavioural scientists and claimed as a valid representative sample of any other subpopulation in the world. Heinrich et al., (2010) empirically tested this broad claim and found that the universality assumption is rejected, and WEIRD countries are not always a reliable sample for generalization of diverse culture and countries in the world.

because earlier studies confirm the importance of moral reminders in laboratory results. For instance, people cheat less when they declared the Ten Commandments from the Bible (Mazar et al., 2008) or after they pledge not to cheat (Shu et al., 2011). Our finding resonates with the work by Kristal et al. (2020), Cagala et al. (2019b), and Isoni et al. (2019). They reported that the signing of self-reporting forms does not discourage individuals' misconduct. One possible explanation of our result is that the pledge was conducted in private. Cotterill et al. (2013) reported that a pledge treatment tends to lose its significance unless it is declared publicly. Another potential explanation comes from the work linking the ineffectiveness of truth-telling nudge to living in a destitute condition (Boonmanunt et al., 2020; Sharma et al., 2014). This fits with the fact that our representative sample are welfare benefit recipients that are considered as ultra-poor in their villages.

Third, while combining the two text stimuli discouraged dishonesty, the impact is smaller than the threat alone. One possible explanation for this counterintuitive result is the fact that too much information is made available in the self-reporting form. A significant body of literature highlights the importance of simplicity in a text-based intervention. As noted by Casal and Mittone (2016), deterrence interventions significantly increase tax compliance, but the impact was mitigated when too much information was given. In the same vein, scholars argue that in the presence of inadequate attention, nudges are prone to misunderstanding (Sunstein, 2017; Thunström et al., 2018) and misremembering (Dimant et al., 2020). Another potential explanation of our result is that the combined text stimuli may have triggered the mental reactance of some participants. According to the theory of reactance in psychology (Brehm and Brehm, 1981), people feel intense discomfort and dissatisfaction towards threats restricting their freedom and, as a result, react negatively and nonconform to the rule. Cagala et al. (2019a), for instance, found a backfiring effect on threats to punish dishonest behaviour in their lab experiment and show that this is driven by the participants with high levels of reactance.²⁴ Recently, it is also noted that the backfiring effect can be a result of sludge (Sunstein, forthcoming), "a viscous mixture in the form of excessive or unjustified frictions that make it more difficult to get what they want or to do as they wish" (Thaler, 2018).

Fourth, we find that demographic variables, such as being male and being older, are positively correlated with the likelihood of misreporting asset ownership. Male participants are significantly more likely to cheat and under-reported more assets than female participants. Our results also highlight that females are more responsive to behavioural interventions than males, although males tend to be overly reactive and greatly discouraged by threat text stimuli. This resonates with previous work demonstrating that females are, in general, more honest than males (Capraro, 2018; Dreber and Johannesson, 2008; Friesen and Gangadharan, 2012; Grosch and Rau, 2017). The positive association between age and dishonesty is

²⁴ Cagala et al. (2019a) uses Hong's psychological reactance scale to measure the reactance scale of their participants. Initially developed by Hong (1992), the scale consists of 14 statements that predict the degree of reactance based on 5-point Likert scale with higher level indicates agreement (e.g., *when someone forces me to do something, I feel like doing the opposite*)

consistent with the evidence documented by Friesen and Gangadharan (2012, 2013), although the tax compliance literature often reports the opposing effect (Torgler, 2016). One possible explanation of this rather contradictory result is that older participants may have expected younger participants to cheat, as found by Schniter and Shields (2014). This age stereotyping beliefs then led the older participants to strategically misreport their assets. Another potential explanation is the increasing competitive preference as the participant gets older, as was found in a recent field experiment by Flory et al. (2018).

Five, our econometric results show a strong positive relationship of envelope contents with both the *intensity* and *incidence* of misreporting. This is in line with the meta-analysis conducted by Abeler et al. (2019), showing higher payoff states were increasingly reported in dishonesty tasks with higher state distributions (e.g. higher payoff number is reported more in a die game with six states than a coin toss with two states). The competitive nature of our task may also be the cause of this relationship, as found in Faravelli et al. (2015).

Lastly, consistent with existing literature, we find that *extremity* in dishonesty occurs in a small proportion of our participants (10.8%). Moreover, our result confirms the lower level of *extremity* reported in field experiments with non-standard participants in developing countries. Using a modified version of the *die under a cup* task in the lab and in the field, Hanna and Wang (2017) for instance, show that in contrast to 34.2% of students in the laboratory who cheated to the maximal level, only 9.4% of nurses in India who participated in their field experiment reported die numbers above the 99th percentile of the theoretical distribution.

5.2. Policy implications

Although most participants are honest, in the absence of any treatment, 28% of participants misreport their assets. In Indonesia's social protection context, this translates into millions of invalid self-reports, which is an alarming problem. Our study shows that providing text-stimuli with the right content in the forms can reduce both the likelihood and the intensity of dishonest reporting. Adopting the verification threat text-stimulus in the *MPM* forms may help the government of Indonesia to improve the targeting data quality considerably with a small cost. We also find heterogeneity both in the prevalence of dishonesty and in the impact of the text-stimuli by gender. This is important to our policy context in Indonesia, as although most of the social transfer programs were either explicitly allocated to women or involve women on a daily basis (Cameron, 2019), the self-reporting activity most likely is represented by the head of the family, which are predominantly males. Strictly entrusting self-reporting purposes to women may further reduce the rate of asset misreporting. Our study also shows that participants tend to cheat more when their asset ownership increases. This signifies the need for a more cautious updating strategy of the targeting registry in the future as the beneficiaries' welfare improves over time.

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Appendix 1.

The Field Experiment instruction

MODERATOR ensures that the overhead projector and the laptop with all the required slides are ready with the sign of (“Selamat Datang- WELCOME”) is on the screen when participants enter the room. After all the participants are ready and seated properly, the MODERATOR continues to read the experiment instruction below out loud]

Welcome.

We appreciate your willingness to participate in this session, which I will lead. In this session, you will be asked to make some choices, and you will earn money based on your choices and your performance. Our activity today will last for 2 hours.

The results from this session will be used in an academic study on how people complete self-assessment Forms. It is very important that all of you follow certain rules of conduct. You are not allowed to talk to any of the other participants during the session. If you have any questions or need any help, please raise your hand, and one of us will assist you. All cell-phones must be turned off and put away. Please, do not leave the room without permission during this session. If you need to go to the bathroom, please raise your hand and my colleague will show you the way. I would advise you to do it now before we start the session.

Is this clear to everyone? If not, then please raise your hand, and we will assist you.

[RAs and RAP ensure all participants are back to the room]

[SLIDE no HP no Talking]

[MODERATOR proceeds when RAP gives signal]

The session will be conducted under anonymity. It will not be possible for the other participants or anyone else, except for the researchers, ever to find out what choices you make, and hence what you earn in the session.

This session consists of four main parts.

In the first part, you will be asked to complete a self-assessment form based on the information given to you on your desk. In the second part, you will be asked to make decisions and complete a box-collecting form in a limited amount of time. Lastly, in the last part, you will be asked to answer some questions about yourself and your socio-demographic information (e.g., gender, age, education, socio-economic status, etc.).

The activities are completely independent, which means that your performance in one activity has no impact on what happens in the other activities. The estimated time of the whole session is approximately two hours.

In each activity, you can earn money. You will not be informed about how much money you have earned until the end of the session.

The payment to you is organized as follows. The researchers keep track of how much money you earn throughout the session. At the end of the session, they prepare an envelope containing the money you have earned.

This envelope will be handed over to you in private when you leave the session.

It is very important that you remember your desk number and reports it in each activity, as the desk number is your identity in this study.

Is this clear to everyone? If not, then please raise your hand, and we will assist you.

[MODERATOR waits until RAP gives signal]

1st Activity Task

Now I will explain the first activity task of our study today. On top of your desks, each one of you will find an envelope and one blank form. In each of these envelopes, there are pictures of assets that are now going to be your asset. Please disregard the assets that are currently in your belonging at home. The amount of assets in the envelope measures your wealth in this session. Please understand that the envelopes were allocated to your desk randomly, and the list of assets inside them varies across participants.

[MODERATOR holds an envelope with two pictures inside, taking the picture out and showing it to the participant]

For instance, I have this envelope with two pictures; the first one is a picture of one picture of a cow, one picture of a goat, and one picture of a gas canister. This means that my assets during this study consist of a cow, a goat, and a gas canister in this session. I actually do not have any of these at home, and I have one motorcycle at home now; However, as I did not find any motorcycle picture in my envelope, I will report one cow, one goat and one gas canister as my asset in this session.

The objective of our first task is to complete the form. You have to unseal the envelope to reveal the assets you have, and then report that asset list to the research team by completing the form next to the envelope. This is the first stage of our study; you will earn an Rp. 20.000 for completing this task.

A participant is considered to be poor (rich) if they have fewer (more) and less (more) valuable assets than other participants

Once you completed the form, my colleague will collect all the forms and sort these forms from the richest to the poorest participant. The poorest participant according to the submitted form, will have the opportunity to get Rp.500.000

Let us start with an example; please pay attention to the following simulation on screen.

[A short video is being displayed on screen showing the RAP, RA 1 and RA 2 are completing the self-report forms, and RAP represents household with the “poor” asset, while RA 1 and RA 2 represents household with “the rich” asset]

[RAP with the help of RA 2, and RA 3 demonstrate completing two forms, RAP is endowed with the poor asset envelope, RA 3 & RA 2 endowed with the “rich” envelope]

Mr. A reported Gas canister, Refrigerator, TV, water heater, and a bicycle. In comparison, Mr. B reported a gas canister, a TV, and a bicycle. Who do you think will receive Rp.500.000?

[RA lets participant answers]

Yes, that is true, Mr. B receives Rp.500,000

Is this clear to everyone? If not, then please raise your hand, and we will assist you.

[RA interact with the participants]

Let us continue; you can now turn over the form sheet. First, now and for all sheets that you receive, make sure that you fill in your correct desk number, hence that we can pay you correctly.

Now, please pick up and open the envelope with the color that now appears on the projector screen. For now, please do not touch the other envelope.

Now you can see the pictures of your asset, you will have three minutes to fill in the form, and then my colleague will collect them.

[Stopwatch 3 minutes on]

This is the end of the first round of this stage; please put your pen down, my colleague will collect the forms and the pictures from the first envelope.

[All RAs collected all the pictures and the forms, the MODERATOR continues with the second round of the first phase, One RA will be responsible for randomly verifying the report of some participants in T2 and T3]

We will now continue to the next round.

Now, please take the second envelope in your desk, just like in the previous round, you must unseal the envelope to reveal the asset you have and then report it by completing the form

next to it. Remember, the participant with the poorest asset holding will have the opportunity to get Rp.500.000.

You will have three minutes to fill in the form, and then my colleague will collect them.

[Stopwatch 3 minutes on]

This is the end of the second round of this stage; please put your pen down, my colleague will collect the forms and the pictures from the envelope.

[After each round ended, the RA collecting the envelope will put the envelope in a visible area indicating to the participants that the envelope is not touched after being collected]

Now my colleague will sort all your forms from the participant with the richest to the poorest assets reported. Once they are finished, the form with the least assets reported will be displayed on the screen.

[2 RAs will be sorting the form, each RA is in charge to sort 10 forms, from the poorest asset report to richest asset report, the Moderator will be responsible projecting “the poorest” reported form later on the screen]

Only one round out of two will determine your payment; we will need a volunteer to take a draw which round that will be used.

[one participant takes a draw from a bowl indicating which round to be used as a basis for payment and saying the round number out loud]


2nd Activity task

While we are waiting for my colleague sort the forms, let us continue to the second stage of this session. Like in the previous task, you can earn money by participating in this session. In this particular task you can earn up to Rp.50.000, the amount of money you receive will depend on your decision.

[While the Moderator explains, RA1, RA2 and RA 3 distribute the form of activity 2 to participants desk]

You can now turn the form on your desk.

In the following task, you have in your desk a form containing 100 boxes. Your job is to choose boxes that you want to collect. Underneath 99 of these boxes, you can get a prize worth Rp. 500 each box. However, one of these boxes also hides a bomb that destroys everything that has been collected. You do not know where the bomb is located. You only know that the bomb can be in any place with equal probability.

To collect the box, you must tick  the box that you want in your form. If you collected the box where the bomb is located, the bomb would explode, and you will earn zero. If you did

not collect the box with the bomb, you would earn all the money from the prize inside your box.

At the end of the task, our researchers will collect your forms and then show the location of the bomb on the screen. We will recap the forms and calculate how much you earn from this activity.

Let's start with an example.

[A short video is being displayed on screen showing two persons clicking the box, one person collected a bomb, and another one did not collect a bomb]

OR (Contingency plan if the projector is not working/No electricity available)

[RAP with the help of RA1 and RA 2 demonstrate completing two forms, RAP collected the bomb, RA 1 and RA 2 did not collect any bomb]

Is this clear to everyone? If not, then please raise your hand, and we will assist you.

Let us continue; you can now turn over the form sheet. First, now and for all sheets that you receive, make sure that you fill in your correct desk number, hence that we can pay you correctly. You have five minutes.

[Stopwatch 5 minutes on]

This is the end of the second stage; please put your pen down, my colleague will collect the forms.

[RA 4 gives a signal to MODERATOR when the sorting process is completed, RA 4 make sure the form with the least assets is displayed on the screen]

Attention! My colleagues have finished the sorting process of the forms you submitted in the first stage. On the screen, you can now see the form that has the least asset and eligible for Rp.500.000. To ensure your privacy we have blurred the ID number of the form, only we, the experimenters, and the participant who submit this form know to whom this form belongs to.

Now, we will also show you which box contains the bomb. If you have ticked this box, then all your money you earned from this stage will be wiped out.

[The projector screen is showing the form with 100 boxes with the location of the box where the bomb is located is highlighted – the ID number is blurred]

We will soon finish our activity today. Our last stage today is to complete a questionnaire, you will receive Rp.50.000 for completing this task. First, we will need you to go to follow our colleagues to a separate room where he/she will help you to fill in a survey form. Approximately this process will require 10 minutes of waiting before you can come to the

“cash desk” and receive the amount of money in cash as a result of your decision and activity you are involved in today’s event.

[3 RAs will be helping participants to fill in the survey form; participants will fill in the questions. To ensure questionnaire understanding, each RA will only assist five-six participants at once]

[Other 2 RAs and RAP are responsible for putting all the participant money into dedicated envelopes and preparing the “cash desk.”]

After completing the last stage, the participants are then directed to the “cash desks.” Two RA and RAP will be in the “cash desk” to hand in three things. (1) Participants' earnings in the sealed envelopes, (2) the prize to the participant with "the least assets" based on the self-reported forms, and (3) Debriefing notes explaining the purpose of this research and expressing the researcher's gratitude for their participation. The participants then sign the participant slip as proof of receiving the cash from the experimenter.

After receiving their money in sealed envelopes, they will be directed to the relevant transportation modes to facilitate them to come back to the agreed dropping point.

-END of Experimental Session -

Appendix 2. Field Experiment Instruction (Bahasa Indonesia)

INSTRUKSI EKSPERIMEN LAPANGAN

[MODERATOR memastikan overhead projector dan laptop telah siap dengan *slide SELAMAT DATANG* di layer projector. Setelah peserta hadir dan duduk di tempat masing masing instruksi eksperimen dibacakan secara lantang]

SELAMAT DATANG.

Selamat datang kami ucapkan sekali lagi pada bapak dan ibu semua. Terima kasih atas kehadirannya dalam penelitian tentang bagaimana masyarakat mengisi formulir (penilaian diri). Bapak ibu sekalian, kegiatan ini akan berlangsung dalam empat tahap selama kurang lebih dua jam.

Selama kegiatan berlangsung terdapat beberapa tata tertib yang harus bapak dan ibu ikuti agar kegiatan ini dapat berjalan dengan kondusif. Pertama, kami mohon bagi bapak ibu yang membawa telepon seluler supaya dapat menonaktifkan terlebih dahulu. Kedua, kami mohon bapak dan ibu untuk dapat menjaga ketenangan dengan cara tidak berbincang-bincang dengan peserta lain selama kegiatan berlangsung. Ketiga, selama bapak dan ibu mengikuti kegiatan ini, bapak ibu tidak diperkenankan untuk beranjak dari tempat duduk masing-masing. Maka dari itu, kami persilakan bagi bapak ibu yang hendak melakukan kegiatan seperti ke kamar kecil atau beribadah kami berikan waktu lima menit dari sekarang. Kolega kami dapat membantu menunjukkan tempatnya.

Selanjutnya bapak dan ibu, kami mohon untuk dapat mencermati setiap instruksi yang tertulis dalam formulir masing-masing. Selanjutnya, apabila bapak dan ibu memiliki pertanyaan seputar pelaksanaan di tiap-tiap tahap mohon untuk dapat mengangkat tangan agar rekan kami dapat menghampiri dan menjawab pertanyaan bapak dan ibu sekalian. Pertanyaan akan dijawab secara personal atau satu per satu.

[SLIDE no HP no Talking]

Apakah ini jelas bagi semuanya? Jika tidak, tolong angkat tangan Bapak dan Ibu, dan kami akan membantu Bapak dan Ibu.

[AP dan RAP memastikan semua peserta kembali ke ruangan]

[MODERATOR melanjutkan ketika RAP memberi sinyal]

Sesi ini akan dilakukan secara anonim. Artinya, Peserta lain, tidak mungkin mengetahui pilihan yang Bapak dan Ibu buat, maupun berapa uang yang Bapak dan Ibu hasilkan selama sesi kegiatan ini. Hanya Bapak dan Ibu dan kami, para peneliti yang mengetahui yang Bapak dan Ibu tuliskan di formulir.

Sesi ini terdiri dari empat tahap.

Pada tahap pertama, Bapak dan Ibu akan diminta untuk melengkapi formulir penilaian diri berdasarkan informasi yang diberikan kepada Bapak dan Ibu di meja masing-masing. Di tahap kedua, Bapak dan Ibu akan diminta membuat keputusan dan melengkapi formulir pengumpulan kotak dalam

waktu terbatas. Di tahap terakhir, Bapak dan Ibu akan diminta untuk menjawab beberapa pertanyaan tentang diri Bapak dan Ibu dan informasi sosio-demografis Bapak dan Ibu (misalnya : Jenis kelamin, usia, pendidikan, status sosial-ekonomi, dll.).

Di setiap tahap, Bapak dan Ibu dapat menghasilkan uang. Kinerja Bapak dan Ibu dalam satu tahap kegiatan tidak berdampak pada apa yang terjadi dalam tahap yang lain. Bapak dan Ibu akan diberitahu berapa banyak uang yang Bapak dan Ibu peroleh di akhir sesi.

Perkiraan kami, seluruh sesi hari ini akan memakan waktu sekitar dua jam.

Bapak dan Ibu harap selalu **selalu** menuliskan nomor meja bapak dan Ibu pada bagian kanan atas formulir sebelum menyampaikannya ke kolega kami, karena nomor meja adalah satu satunya meja Bapak dan Ibu dalam penelitian ini. Di akhir penelitian nomor tersebut yang akan menjadi acuan kami untuk memberikan uang di dalam amplop.

Apakah ini jelas bagi semuanya? Jika tidak, tolong angkat tangan Bapak dan Ibu, dan kami akan membantu Bapak dan Ibu.

[MODERATOR menunggu sampai RAP memberi sinyal, kemudian melanjutkan]

Tugas Tahap Pertama

Bapak ibu semua saatnya kita memasuki tahap pertama pada penelitian ini. Pada tahap ini bapak dan ibu akan menerima satu amplop coklat dan sebuah formulir. Amplop ini di edarkan secara acak ke meja bapak ibu sekalian dan isi amplop tersebut berbeda beda.

Saya akan memberikan ilustrasi terlebih dahulu mengenai apa yang akan bapak ibu laksanakan di tahap ini. Di penelitian ini mohon bapak ibu untuk sejenak melupakan harta-harta yang bapak ibu miliki di rumah. Sebagai gantinya, kami akan memberikan satu amplop berisi beberapa gambar yang menunjukkan harta yang saat ini bapak dan ibu miliki. Sebagai contoh, disini saya memiliki satu gambar sapi, satu gambar kambing, dan satu gambar tabung gas. Berarti harta yang saya miliki saat penelitian ini adalah satu sapi, satu kambing, dan satu tabung gas. Sekali lagi kami ingatkan bapak dan ibu bahwa harta yang bapak dan ibu peroleh dalam amplop kali ini tidak ada hubungannya dengan harta yang bapak ibu miliki di rumah. Misalnya, di rumah saya tidak memiliki kambing dan sapi akan tetapi pada amplop saya memperoleh gambar kambing dan sapi. Hal tersebut berarti pada saat ini saya memiliki harta berupa kambing dan sapi. Contoh lain, di rumah saya memiliki motor namun pada amplop saya tak memperoleh gambar motor. Maka artinya pada kegiatan kita hari ini saya tak memiliki harta berupa motor.

Bapak ibu semua, setiap pengumpulan formulir akan kami berikan kompensasi sebesar 20 ribu rupiah. Satu dari peserta yang hadir saat ini akan berkesempatan memperoleh uang senilai 500 ribu rupiah. Peserta yang berhak memperoleh uang senilai 500 ribu rupiah adalah peserta yang paling miskin yaitu peserta yang melaporkan harta dengan jumlah paling sedikit kepada kami.

[SLIDE contoh TAHAP PERTAMA]

Sekarang mari kita lihat sama sama di layar, ada dua formulir yang telah terisi oleh Pak A dan Pak B. Dalam formulir terdapat nama-nama pilihan aset dilaporkan oleh Pak A dan Pak B. Pak A melaporkan

LPG, Kulkas, Televisi, Pemanas Air dan Sepeda. Dengan total aset tujuh buah. Sedangkan Pak B mencentang LPG, Televisi dan Sepeda dengan jumlah aset 3 buah.

Jika peserta penelitian hanya Pak A dan Pak B, maka siapa yang berhak mendapatkan uang sebesar Rp.500.000 bapak dan ibu?

Ya betul sekali bapak dan ibu, Pak B mendapatkan tambahan Rp. 500.000 karena jumlah aset yang dilaporkan lebih sedikit dari pak A.

Sampai disini paham bapak ibu? kegiatan pelaporan ini akan kita laksanakan dalam dua putaran. Hanya salah satu putaran yang akan digunakan untuk pembayaran. Saya akan meminta salah satu dari bapak/Ibu untuk mengambil nomor secara acak untuk menentukan putaran mana yang akan digunakan.

Saat ini rekan sudah selesai membagikan formulir dan amplop cokelat secara acak, semuanya sudah menerima amplop dan formulir di meja masing masing ya? Baik.

Apakah bapak ibu sudah siap? Apabila sudah marilah kita mulai putaran pertama pada tahap pertama ini. Waktunya tiga menit dimulai dari sekarang.

Saya ingatkan kembali kepada bapak dan ibu untuk terlebih dahulu mengisi nomor meja bapak dan ibu di di pojok kanan atas formulir.

[Stopwatch 3 minutes on]

Baik waktu habis bapak dan ibu. Silakan untuk dapat menaruh kembali alat tulisnya di atas meja. Bapak dan Ibu, serta masukkan gambar kembali ke amplop. Sebelum rekan kami mengambil formulir dan amplop bapak ibu kami mohon untuk dapat dicek sekali lagi apakah formulir yang hendak dikumpulkan sudah sesuai dengan apa yang ingin bapak ibu laporkan kepada kami.

[AP secara acak pergi ke meja peserta di treatment 3 dan 4 dan meminta peserta menunjukkan formulir]

Apabila sudah kami persilakan rekan kami untuk dapat mengambil masing-masing formulir dan amplop pada putaran pertama.

[AP mengumpulkan formulir dan amplop]

Baik Bapak ibu sekalian, selanjutnya kita akan memulai putaran kedua pada tahap pertama ini. Bapak ibu akan menerima amplop dan formulir baru. Instruksi masih sama. Apakah bapak ibu sudah menerima amplop dan formulir baru di meja masing masing? Apabila sudah, marilah kita mulai. Waktunya tiga menit dimulai dari sekarang.

Sekali lagi kami ingatkan bapak dan ibu bahwa harta yang bapak dan ibu peroleh dalam amplop kali ini tidak ada hubungannya dengan harta yang bapak ibu miliki di rumah.

[Stopwatch 3 minutes on]

Baik waktu habis bapak dan ibu. Silakan untuk dapat menaruh kembali alat tulisnya di atas meja. serta masukkan gambar kembali ke amplop. Sebelum rekan kami mengambil formulir dan amplop bapak

ibu kami mohon untuk dapat dicek sekali lagi apakah formulir yang hendak dikumpulkan sudah sesuai dengan apa yang ingin bapak ibu laporkan kepada kami.

Apabila sudah kami persilakan rekan kami untuk dapat mengumpulkan masing-masing formulir pada putaran kedua ini.

Bapak ibu, selanjutnya kita akan mengundi putaran ke berapakah yang kami jadikan acuan untuk menentukan siapakah yang berhak memperoleh uang tunai senilai 500 ribu rupiah. Kami minta salah satu peserta untuk dapat sukarela mengambil undian di depan.

[Salah satu peserta mengambil undian dan mengumumkannya ke peserta lain di depan kelas]

[2 AP akan menyortir formulir, masing-masing AP bertugas untuk mengurutkan 10 formulir, dari laporan aset termiskin ke laporan aset terkaya]

Hanya satu putaran dari dua yang akan menentukan uang yang diperoleh Bapak dan Ibu; sekarang kita akan membutuhkan seorang sukarelawan untuk mengambil undian putaran mana yang akan digunakan.

[satu peserta mengambil undian dari mangkuk yang menunjukkan putaran mana yang akan digunakan sebagai dasar pembayaran]

Tugas Tahap Kedua

Sementara kami menunggu rekan saya menyortir formulir, mari kita lanjutkan ke tahap kedua dari sesi ini. Seperti pada tugas sebelumnya, Bapak dan Ibu dapat menghasilkan uang dengan berpartisipasi dalam sesi ini. Dalam tugas khusus ini, Bapak dan Ibu dapat memperoleh hingga Rp.50.000, jumlah uang yang Bapak dan Ibu terima akan bergantung pada keputusan Bapak dan Ibu.

[Sementara MODERATOR menjelaskan, AP1, AP2, AP3, RAP mendistribusikan formulir kegiatan 2 ke meja peserta]

Bapak dan Ibu sekarang dapat membalik formulir di meja Bapak dan Ibu.

Dalam tugas berikut, di meja Bapak dan Ibu sekalian terdapat formulir yang berisi 100 kotak. Tugas Bapak dan Ibu adalah memilih kotak yang ingin Bapak dan Ibu kumpulkan. Di bawah 99 kotak ini, Bapak dan Ibu bisa mendapatkan hadiah senilai Rp. 500 setiap kotak. Namun, salah satu kotak ini juga menyembunyikan ranjau yang dapat menghancurkan semua poin yang telah bapak dan ibu kumpulkan.

Bapak dan Ibu tidak tahu di mana ranjau itu berada. Bapak dan Ibu hanya tahu bahwa ranjau dapat berada di mana saja dengan kemungkinan yang sama.

Untuk mengumpulkan kotak, Bapak dan Ibu harus mencentang kotak yang Bapak dan Ibu inginkan dalam formulir. Jika Bapak dan Ibu turut mengumpulkan kotak tempat ranjau berada, ranjau akan meledak, dan Bapak dan Ibu tidak akan memperoleh apapun. Jika Bapak dan Ibu tidak mengumpulkan kotak itu dengan ranjau, maka Bapak dan Ibu akan mendapatkan semua uang dari hadiah di dalam kotak Bapak dan Ibu.

Mari mulai dengan sebuah contoh. Peserta A mengumpulkan 9 kotak dengan tidak mencentang ranjau, sedangkan peserta B mengumpulkan 10 kotak akan tetapi juga mencentang kotak yang ternyata berisi ranjau. Maka peserta A menerima Rp.4.500 sedangkan peserta B menerima 0 rupiah.

[SLIDE RANJAU]

ATAU

(Rencana kontijensi jika proyektor tidak berfungsi / Tidak ada listrik)

[RAP dengan bantuan AP1 dan AP2 menunjukkan dua formulir, RAP mengumpulkan ranjau, AP1 dan AP2 tidak mengumpulkan ranjau apapun]

Apakah ini jelas bagi semuanya? Jika tidak, tolong angkat tangan Bapak dan Ibu, dan kami akan membantu Bapak dan Ibu.

Bapak dan Ibu sekarang dapat membalik formulir di meja Bapak dan Ibu.

Baik, sebelum memulai tahap ini, harap bapak dan ibu untuk dapat mengisi terlebih dahulu nomor meja yang terdapat di kanan atas formulir. Marilah kita mulai tahap ini, waktunya lima menit dari sekarang.

[Stopwatch 5 minutes on]

Bapak dan Ibu waktu telah habis, diharapkan untuk bisa meletakkan pulpen dan formulir masing-masing. Selanjutnya rekan kami akan mengambil formulir bapak ibu semua.

[formulir diambil semua]

Sekarang, kami juga akan menunjukkan kepada Bapak dan Ibu kotak mana yang berisi ranjau itu. Jika Bapak dan Ibu telah mencentang kotak ini, maka semua uang Bapak dan Ibu yang Bapak dan Ibu peroleh dari tahap ini akan hangus.

[SLIDE formulir dengan 100 kotak dengan lokasi kotak tempat ranjau berada]

[RAP memberikan sinyal ke MODERATOR dan AP untuk melanjutkan]

Bapak dan Ibu sekarang telah menyelesaikan tahap ketiga di sesi kami. Tolong letakkan pulpen dan kertas Bapak dan Ibu, dan rekan saya akan mengumpulkan formulir di meja Bapak dan Ibu.

[MODERATOR check WA/Email apakah sudah ada informasi pemenang dari AP2, pastikan NOMOR MEJA DIBURAMKAN]

[MODERATOR menampilkan formulir yang mendapatkan hadiah di layar. MODERATOR tidak akan menampilkan nomor meja yang mendapat hadiah, hanya formulirnya]

Perhatian! rekan saya telah menyelesaikan proses penyortiran formulir yang Bapak dan Ibu kumpulkan di tahap pertama. Di layar, Bapak dan Ibu sekarang dapat melihat formulir yang memiliki aset paling sedikit dan memenuhi syarat untuk Rp.500.000. Untuk memastikan privasi Bapak dan Ibu, kami telah mengaburkan nomor ID formulir, hanya kami, dan peserta yang mengirimkan formulir ini tahu formulir ini milik siapa.

[Layar projector menampilkan formulir yang mendapatkan hadiah di layar. Kami tidak akan menampilkan nomor meja yang mendapat hadiah, hanya formulirnya]

Tugas Tahap ketiga.

Tahap terakhir kami hari ini adalah mengisi kuesioner, Bapak dan Ibu akan menerima Rp.50.000 untuk menyelesaikan tugas ini. Tidak ada jawaban yang benar dan salah. Di sesi ini kami hanya akan menanyakan pandangan bapak dan Ibu. Jawaban yang anda berikan tidak akan berpengaruh pada nilai uang yang anda terima. Selama anda dapat menyelesaikan seluruh pertanyaan, anda dapat membawa pulang Rp.50.000

Jika bapak dan Ibu merasa tidak nyaman atau kesulitan dengan pertanyaan di kuesioner silahkan angkat tangan anda, rekan kami akan membantu menjelaskan maksudnya.

[2 AP akan membantu peserta mengisi formulir survei, masing-masing AP akan membacakan pertanyaan-pertanyaan dalam formulir survei dan peserta akan mengisi pertanyaan. Untuk memastikan pemahaman kuesioner, setiap AP hanya akan membantu Lima/Enam peserta sekaligus]

[AP yang lain dan RAP bertanggung jawab untuk memasukkan semua uang peserta ke dalam amplop khusus dan menyiapkan "meja kas."]

[Paragraph di bawah ini dibacakan oleh para asisten selama membimbing peserta untuk melengkapi kuesioner]

Baik mari sama sama kita mulai sesi pengisian formulir, harap peserta tetap tenang dan tidak berbicara satu sama lain, jika ada pertanyaan, harap angkat tangan dan salah satu dari kami akan membantu bapak dan ibu satu per satu.

Silahkan angkat tangan jika ada pertanyaan.

[tunggu hingga tidak ada pertanyaan lagi dan lanjutkan sampai selesai. Check kuesioner jika ada jawaban yang tidak terisi]

Apabila bapak ibu telah selesai menuliskan kuisisioner silakan untuk dapat menemui kami. Kami akan mengarahkan bapak ibu ke pos berikutnya.

Setelah menyelesaikan tahap terakhir, para peserta satu per satu kemudian diarahkan ke "meja kas." Dua AP dan RAP akan berada di "meja kas" untuk menyerahkan tiga hal. (1) Pendapatan peserta dalam amplop yang disegel, (2) hadiah kepada peserta dengan "aset terkecil" berdasarkan formulir yang dilaporkan sendiri, dan (3) Catatan debriefing menjelaskan tujuan penelitian ini dan menyatakan terima kasih peneliti untuk partisipasi mereka. Para peserta kemudian menandatangani slip peserta sebagai bukti menerima uang tunai dari eksperimen.

Setelah menerima uang mereka dalam amplop tertutup, mereka akan diarahkan ke moda transportasi yang relevan untuk memfasilitasi mereka kembali ke tempat berkumpul yang disepakati.

--AKHIR dari sesi Eksperimen--

Appendix 3. Self-Report Form (Control group - English)

1st Activity

ID number

In this activity, you will be asked to self-report the list of assets that are currently in your possession and available in your envelope. You will receive AUD 2 for completing the form. This information will be used to determine your eligibility for receiving AUD 50. The prize will be given only to **one person** that has the poorest asset possession in the envelope.

Please tick a in the following asset list if you currently have it in your envelope. *Do not forget to specify how many units of assets that you have inside your envelope.

a. LPG (Gas) tube 5,5 kg (or larger size)	1. Yes 3. No ↓ <input type="checkbox"/> unit*
b. Refrigerator	1. Yes 3. No ↓ <input type="checkbox"/> unit*
c. Air Conditioner	1. Yes 3. No ↓ <input type="checkbox"/> unit*
d. Water heater	1. Yes 3. No ↓ <input type="checkbox"/> unit*
e. Television	1. Yes 3. No ↓ <input type="checkbox"/> unit*
f. Gold (bars or Jewelry)	1. Yes 3. No ↓ <input type="checkbox"/> unit*
g. Personal computer/Laptop	1. Yes 3. No ↓ <input type="checkbox"/> unit*
h. Bicycle	1. Yes 3. No ↓ <input type="checkbox"/> unit*
i. Motorbike	1. Yes 3. No ↓ <input type="checkbox"/> unit*
j. Car	1. Yes 3. No ↓ <input type="checkbox"/> unit*
k. Non- motorized Boat	1. Yes 3. No ↓ <input type="checkbox"/> unit*
l. Motor Boat	1. Yes 3. No ↓ <input type="checkbox"/> unit*
m. Large Boat/Ship	1. Yes 3. No ↓ <input type="checkbox"/> unit*
n. Land	1. Yes 3. No ↓ _____ m ² *
o. Houses	1. Yes 3. No ↓ <input type="checkbox"/> unit*
p. Cows	1. Yes 3. No ↓ <input type="checkbox"/> unit*
q. Horses	1. Yes 3. No ↓ <input type="checkbox"/> unit*
r. Goats	1. Yes 3. No ↓ <input type="checkbox"/> unit*
s. Pigs	1. Yes 3. No ↓ <input type="checkbox"/> unit*

Appendix 4. Self-Report Form (Pledge Treatment Group - English)**1st Activity**ID number

In this activity, you will be asked to self-report the list of assets that are currently in your envelope. You will receive AUD 2 for completing the form. This information will be used to determine your eligibility for receiving AUD 50. The prize is eligible only to **one person** that has the poorest asset possession in his/her envelope.

I declare that I have filled in the form truthfully and honestly

Participant ID and signature :

Please tick a in the following asset list if you currently have it in your envelope. *Do not forget to specify how many units of assets that you have inside your envelope.

a. LPG (Gas) tube 5,5 kg (or larger size)	1. Yes 3. No <input checked="" type="checkbox"/> unit*
b. Refrigerator	1. Yes 3. No <input checked="" type="checkbox"/> unit*
c. Air Conditioner	1. Yes 3. No <input checked="" type="checkbox"/> unit*
d. Water heater	1. Yes 3. No <input checked="" type="checkbox"/> unit*
e. Television	1. Yes 3. No <input checked="" type="checkbox"/> unit*
f. Gold (bars or Jewelry)	1. Yes 3. No <input checked="" type="checkbox"/> unit*
g. Personal computer/Laptop	1. Yes 3. No <input checked="" type="checkbox"/> unit*
h. Bicycle	1. Yes 3. No <input checked="" type="checkbox"/> unit*
i. Motorbike	1. Yes 3. No <input checked="" type="checkbox"/> unit*
j. k. Car	1. Yes 3. No <input checked="" type="checkbox"/> unit*
k. Non- motorized Boat	1. Yes 3. No <input checked="" type="checkbox"/> unit*
l. Motor Boat	1. Yes 3. No <input checked="" type="checkbox"/> unit*
m. Large Boat/Ship	1. Yes 3. No <input checked="" type="checkbox"/> unit*
n. Land	1. Yes 3. No <input checked="" type="checkbox"/> <input type="text"/> m ² *
o. Houses	1. Yes 3. No <input checked="" type="checkbox"/> unit*
p. Cows	1. Yes 3. No <input checked="" type="checkbox"/> unit*
q. Horses	1. Yes 3. No <input checked="" type="checkbox"/> unit*
r. Goats	1. Yes 3. No <input checked="" type="checkbox"/> unit*
s. Pigs	1. Yes 3. No <input checked="" type="checkbox"/> unit*

Appendix 5. Self-Report Form (Threat Treatment Group – English)

1st Activity

ID number

In this activity, you will be asked to self-report the list of assets that are currently in your envelope. You will receive AUD 2 for completing the form. This information will be used to determine your eligibility for receiving AUD 50. The prize will be given only to **one person** with the poorest asset possession in his/her envelope.

We would encourage you to be truthful and honest in filling this form. Our staff will randomly come to 2 out of 10 desks to verify the information given. If we discover you misreport your form, you will lose your AUD 2 fee.

Please tick a in the following asset list if you currently have it in your envelope. Do not forget to specify how many units of assets that you have inside your envelope.

a. LPG (Gas) tube 5,5 kg (or larger size)	1. Yes 3. No ↓ <input type="checkbox"/> unit*
b. Refrigerator	1. Yes 3. No ↓ <input type="checkbox"/> unit*
c. Air Conditioner	1. Yes 3. No ↓ <input type="checkbox"/> unit*
d. Water heater	1. Yes 3. No ↓ <input type="checkbox"/> unit*
e. Television	1. Yes 3. No ↓ <input type="checkbox"/> unit*
f. Gold (bars or Jewelry)	1. Yes 3. No ↓ <input type="checkbox"/> unit*
g. Personal computer/Laptop	1. Yes 3. No ↓ <input type="checkbox"/> unit*
h. Bicycle	1. Yes 3. No ↓ <input type="checkbox"/> unit*
i. Motorbike	1. Yes 3. No ↓ <input type="checkbox"/> unit*
j. Car	1. Yes 3. No ↓ <input type="checkbox"/> unit*
k. Non- motorized Boat	1. Yes 3. No ↓ <input type="checkbox"/> unit*
l. Motor Boat	1. Yes 3. No ↓ <input type="checkbox"/> unit*
m. Large Boat/Ship	1. Yes 3. No ↓ <input type="checkbox"/> unit*
n. Land	1. Yes 3. No ↓ _____ m ² *
o. Houses	1. Yes 3. No ↓ <input type="checkbox"/> unit*
p. Cows	1. Yes 3. No ↓ <input type="checkbox"/> unit*
q. Horses	1. Yes 3. No ↓ <input type="checkbox"/> unit*
r. Goats	1. Yes 3. No ↓ <input type="checkbox"/> unit*
s. Pigs	1. Yes 3. No ↓ <input type="checkbox"/> unit*

Appendix 6. Self-Report Form (Pledge*Threat Treatment Group – English)**1st Activity**ID number

In this activity, you will be asked to self-report the list of assets that are currently in your envelope. You will receive AUD 2 for completing the form. This information will be used to determine your eligibility for receiving AUD 50. The prize is eligible only to **one person** with the poorest asset possession in his/her envelope.

We would encourage you to be truthful and honest in filling this form. Our staff will randomly come to 2 out of 10 desks to verify the information given. If we discover you misreport your form, you will lose your AUD 2 fee.

I declare that I have filled in the form truthfully and honestly

Participant ID and signature :

Please tick a in the following asset list if you have it in your envelope. *Do not forget to specify how many units of assets that you have inside your envelope.

a. LPG (Gas) tube 5,5 kg (or larger size)	1. Yes 3. No ↓ <input type="checkbox"/> unit*
b. Refrigerator	1. Yes 3. No ↓ <input type="checkbox"/> unit*
c. Air Conditioner	1. Yes 3. No ↓ <input type="checkbox"/> unit*
d. Water heater	1. Yes 3. No ↓ <input type="checkbox"/> unit*
e. Television	1. Yes 3. No ↓ <input type="checkbox"/> unit*
f. Gold (bars or Jewelry)	1. Yes 3. No ↓ <input type="checkbox"/> unit*
g. Personal computer/Laptop	1. Yes 3. No ↓ <input type="checkbox"/> unit*
h. Bicycle	1. Yes 3. No ↓ <input type="checkbox"/> unit*
i. Motorbike	1. Yes 3. No ↓ <input type="checkbox"/> unit*
j. Car	1. Yes 3. No ↓ <input type="checkbox"/> unit*
k. Non- motorized Boat	1. Yes 3. No ↓ <input type="checkbox"/> unit*
l. Motor Boat	1. Yes 3. No ↓ <input type="checkbox"/> unit*
m. Large Boat/Ship	1. Yes 3. No ↓ <input type="checkbox"/> unit*
n. Land	1. Yes 3. No ↓ _____ m ² *
o. Houses	1. Yes 3. No ↓ <input type="checkbox"/> unit*
p. Cows	1. Yes 3. No ↓ <input type="checkbox"/> unit*
q. Horses	1. Yes 3. No ↓ <input type="checkbox"/> unit*
r. Goats	1. Yes 3. No ↓ <input type="checkbox"/> unit*
s. Pigs	1. Yes 3. No ↓ <input type="checkbox"/> unit*

Appendix 7. Form for Risk Preference Task (English)

2nd Activity

ID Number

In the following task, you will see 100 boxes on your form, 99 of them are worth AUD 0.05 each.

However, behind one of the boxes hides a booby-trap that destroys everything that has been collected. You do not know where the booby trap is located. You only know that the booby trap can be in any place with equal probability.

Your task in this activity is to choose as many boxes as you like by ticking the box that you would like to collect in the matrix below.

If you collected the box where the booby trap is located, the booby trap would explode, and you will earn zero. If you did not collect the box with the booby trap, you would earn all the money from your box from this particular task.

At the end of the task, our researchers will collect your forms and then show the location of the booby trap on the screen. We will recap the forms and calculate how much you earn from this activity.

Please tick in the box that you want to collect

Appendix 8. Self-Report Form (Control group – Bahasa Indonesia)**Tugas 1**Nomor Meja :

Dalam tahap ini Bapak/Ibu akan diminta untuk melaporkan daftar aset yang saat ini bapak/ibu miliki dalam amplop. Bapak/Ibu akan menerima Rp. 20.000 dengan melengkapi formulir ini.

Informasi yang anda berikan di formulir ini akan digunakan untuk menentukan kelayakan anda untuk menerima Rp. 500.000. Uang ini hanya diberikan pada **satu orang di antara peserta** yang memiliki aset paling sedikit di dalam amplop

Silakan mencentang daftar aset berikut jika Bapak/Ibu mendapatkannya dalam amplop. Jangan lupa untuk menuliskan jumlahnya.

a. LPG (Gas) tabung 5.5 kg	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
b. Kulkas	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
c. Pendingin ruangan (AC)	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
d. Pemanas Air	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
e. Televisi	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
f. Emas (Batangan dan/atau Perhiasan)	1. Ya 3. Tidak ↓ _____ gram
g. Komputer/ Laptop	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
h. Sepeda	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
i. Sepeda Motor	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
j. Mobil	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
k. Perahu	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
l. Kapal	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
m. Kapal Besar	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
n. Tanah	1. Ya 3. Tidak ↓ _____ m ² *
o. Rumah	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
p. Sapi	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
q. Kuda	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
r. Kambing/Domba	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
s. Babi	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah

Appendix 9. Self-Report Form (Pledge Treatment Group – Bahasa Indonesia)**Tugas 1**Nomor Meja

Dalam tahap ini Bapak/Ibu akan diminta untuk melaporkan daftar aset yang saat ini bapak/ibu miliki dalam amplop. Bapak/ibu akan menerima Rp.20.000 dengan melengkapi formulir ini.

Informasi yang Bapak/Ibu berikan di formulir ini akan menentukan kelayakan bapak/ibu untuk menerima Rp. 500.000. Uang tersebut hanya akan diberikan pada **satu orang di antara peserta** yang memiliki aset paling sedikit nilainya di dalam amplop.

Saya dengan ini menyatakan bahwa saya telah mengisi formulir ini dengan sejujurnya.

Tanda Tangan dan Nomor Meja:

Silakan mencentang daftar aset berikut jika Bapak/Ibu mendapatkannya di dalam amplop. Jangan lupa untuk menuliskan jumlahnya.

a. LPG (Gas) tabung 5.5 kg	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
b. Kulkas	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
c. Pendingin ruangan (AC)	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
d. Pemanas Air	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
e. Televisi	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
f. Emas (Batangan dan/atau Perhiasan)	1. Ya 3. Tidak ↓ _____ gram
g. Komputer/ Laptop	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
h. Sepeda	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
i. Sepeda Motor	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
j. Mobil	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
k. Perahu	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
l. Kapal	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
m. Kapal Besar	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
n. Tanah	1. Ya 3. Tidak ↓ _____ m ² *
o. Rumah	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
p. Sapi	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
q. Kuda	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
r. Kambing/Domba	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
s. Babi	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah

*Berapa jumlah aset ini yang anda miliki saat ini di amplop anda

Appendix 10. Self-Report Form (Threat treatment group – Bahasa Indonesia)**Tugas 1**

Nomor Meja

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Dalam tahap ini Bapak/Ibu akan diminta untuk melaporkan daftar aset yang saat ini Bapak/Ibu miliki dalam amplop. Bapak/Ibu akan menerima Rp.20.000 dengan melengkapi formulir ini.

Informasi yang Bapak/Ibu berikan di formulir ini akan menentukan kelayakan Bapak/Ibu untuk menerima Rp. 500.000. Uang ini hanya akan diberikan pada **satu orang di antara peserta** yang memiliki aset paling sedikit nilainya di dalam amplop.

Kami menganjurkan agar bapak/ibu mengisi formulir ini dengan jujur. Kolega kami akan pergi ke 2 dari 10 meja secara acak untuk memverifikasi informasi yang bapak/ibu berikan. Jika anda terbukti berlaku tidak jujur anda akan kehilangan Rp.20.000 anda,

Silakan mencentang daftar aset berikut jika bapak/ibu mendapatkannya dalam amplop. Jangan lupa untuk menuliskan jumlahnya.

a. LPG (Gas) tabung 5.5 kg	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
b. Kulkas	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
c. Pendingin ruangan (AC)	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
d. Pemanas Air	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
e. Televisi	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
f. Emas (Batangan dan/atau Perhiasan)	1. Ya 3. Tidak ↓ _____ gram
g. Komputer/ Laptop	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
h. Sepeda	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
i. Sepeda Motor	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
j. Mobil	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
k. Perahu	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
l. Kapal	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
m. Kapal Besar	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
n. Tanah	1. Ya 3. Tidak ↓ _____ m ² *
o. Rumah	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
p. Sapi	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
q. Kuda	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
r. Kambing/Domba	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
s. Babi	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah

Appendix 11. Self-Report Form (Pledge*Threat treatment – Bahasa Indonesia)**Tugas 1**Nomor Meja

Dalam tahap ini Bapak/Ibu akan diminta untuk melaporkan daftar aset yang saat ini bapak/ibu miliki dalam amplop. Bapak/Ibu akan menerima Rp.20.000 dengan melengkapi formulir ini.

Formulir ini akan menentukan kelayakan anda untuk menerima Rp. 500.000. Uang ini hanya akan diberikan pada **satu orang di antara peserta** yang memiliki aset paling sedikit di dalam amplop.

Kami menganjurkan Bapak/Ibu mengisi formulir ini dengan jujur. Kolega kami akan pergi ke 2 dari 10 meja secara acak untuk memverifikasi informasi yang bapak/ibu berikan. Jika anda terbukti berlaku tidak jujur anda akan kehilangan Rp.20.000 anda.

Saya dengan ini menyatakan bahwa saya telah mengisi formulir ini dengan sejujurnya.

Tanda Tangan dan Nomor Meja :

Silakan mencentang daftar aset berikut jika Bapak/Ibu memilikinya dalam amplop. Jangan lupa untuk menuliskan jumlahnya.

a. LPG (Gas) tabung 5.5 kg	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
b. Kulkas	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
c. Pendingin ruangan (AC)	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
d. Pemanas Air	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
e. Televisi	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
f. Emas (Batangan dan/atau Perhiasan)	1. Ya 3. Tidak ↓ _____ gram
g. Komputer/ Laptop	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
h. Sepeda	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
i. Sepeda Motor	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
j. Mobil	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
k. Perahu	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
l. Kapal	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
m. Kapal Besar	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah
n. Tanah	1. Ya 3. Tidak ↓ _____ m ² *
o. Rumah	1. Ya 3. Tidak ↓ <input type="checkbox"/> Buah

p. Sapi	1. Ya	3. Tidak ↓	<input type="checkbox"/> Buah
q. Kuda	1. Ya	3. Tidak ↓	<input type="checkbox"/> Buah
r. Kambing/Domba	1. Ya	3. Tidak ↓	<input type="checkbox"/> Buah
s. Babi	1. Ya	3. Tidak ↓	<input type="checkbox"/> Buah

Tugas Ke-2

Nomor Meja

Bapak/Ibu akan melihat 100 kotak pada formulir ini, 99 kotak diantaranya masing-masing bernilai Rp.500. Akan tetapi, di balik dari salah satu kotak, tersembunyi ranjau yang menghancurkan segala sesuatu yang anda dikumpulkan.

Anda tidak tahu di mana letak ranjau tersebut. Anda hanya tahu bahwa ranjau bisa berada di kotak manapun dengan kemungkinan yang sama.

Tugas anda adalah memilih berapa banyak kotak yang mau anda ambil dengan mencentang kotak yang anda pilih.

Jika anda mencentang kotak yang di dalam nya terdapat ranjau, ranjau tersebut akan meledak dan menghapus semua uang anda. Jika anda berhasil mengumpulkan kotak yang tidak berisi ranjau, anda akan mendapatkan uang sejumlah akumulasi kotak yang anda kumpulkan pada sesi ini.

Di akhir sesi tim kami akan mengumpulkan formulir anda dan kami akan tunjukan di proyektor dimana ranjau tersebut berada. Kami akan menghitung uang yang anda dapat untuk kemudian dapat anda terima dalam bentuk rupiah di akhir sesi.

Pilihlah kotak dibawah ini dengan menuliskan  di kotak yang anda inginkan.

THE NATIONAL TEAM FOR THE ACCELERATION OF POVERTY REDUCTION

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