

TABLE B1
Results of Ordinary Least Squares Regressions: Comparison of Payment Vehicles
(Between-Subject Analysis)

	(1)	(2)	(3)
Payment vehicle (1 = labor time, 0 = money)	-0.177*** (0.046)	-0.187*** (0.045)	-0.182*** (0.046)
Gender (0 = male, 1 = female)	-0.039 (0.032)	-0.039 (0.031)	-0.049 (0.040)
Daily working hours		-0.013*** (0.004)	-0.013*** (0.005)
Cash income (category 1 = low to category 3 = high)			0.030 (0.024)
Education (1 = more educated, 0 = less educated)			-0.007 (0.035)
Age			0.002 (0.001)
Constant	0.756*** (0.063)	0.823*** (0.066)	0.673*** (0.109)
Additional control variables			
Village fixed effects	Yes	Yes	Yes
Enumerator effects	Yes	Yes	Yes
Additional socioeconomic variables	No	No	Yes
Observations [#]	182	182	182
Adjusted R^2	0.13	0.16	0.14

Note: An ordinary least squares regression has been fitted. Heteroskedasticity-robust standard errors are reported in parentheses. For details see Table 3.

* Statistical significance at the 10% level; ** at the 5% level; *** at the 1% level.