

Authors

Ricardo Godoy
Brandeis University

Dean Karlan
Northwestern University

Jonathan Zinman
Dartmouth College

**Randomization for Causality, Ethnography for Mechanisms:
Illiquid Savings for Liquor in an Autarkic Society**

Ricardo Godoy, Dean Karlan, and Jonathan Zinman*
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Abstract

What should researchers do when confronted with surprising results? Financial access innovations usually leave “temptation” spending unaffected or reduced. However, we found that promotion of savings lockboxes in a largely autarkic society increased alcohol consumption and blood pressure, despite no one reporting intentions to save for alcohol. To probe mechanisms that could explain this pattern, we then used ethnographic methods, including direct observations of drinking (“scans”) and debriefing interviews to discuss the earlier trial results. We learn that sponsoring drinks confers prestige, but the stigma attached to drinking by outsiders likely discouraged reporting intentions to save for it.

JEL classification: D12, I12, O15

Keywords: Mixed methods, randomized evaluation, native Amazonians, Tsimane’, temptation, commitment savings

* Ricardo Godoy: rgodoy@brandeis.edu; Brandeis University, Heller School for Social Policy and Management, Waltham, MA 02453; Dean Karlan: karlan@northwestern.edu; Northwestern University, Innovations for Poverty Action, M.I.T. James J. Poverty Action Lab, NBER, Northwestern University, Kellogg School of Management, 2211 Campus Drive, Northwestern University, Evanston, IL 60208, USA; Jonathan Zinman: jzinman@dartmouth.edu; Dartmouth College, Innovations for Poverty Action, M.I.T. James J. Poverty Action Lab, NBER, Dartmouth College, Department of Economics, Hanover, New Hampshire 03755, USA. Research was funded by a grant from the World Bank Research Committee (RF-P12303-REISE-BIBRSB) and the Bill and Melinda Gates Foundation. We thank Harry Patrinos (World Bank) for his support and patience, Dylan Ramdani and Innovations for Poverty Action for managing fieldwork, Tomás Huasca and Esther Goale of CBIDSI and CBEDSI surveyors and translators for exceptional fieldwork, and Mike Feng, Zachary Goff, Michael Jonsson, Javier Maltrazo, Diego Santa Maria, Glynis Sturtz, and Jonathan Hy Vaynes for excellent research assistance. Institutional Review Board approval from Yale University (0905003895), Northwestern University (STU00203595) and Innovations for Poverty Action (SP201.2010.01.01). This trial is registered in the American Economic Association’s registry for randomized controlled trials (ID AEARCTR-0009670).

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