# Supplementary material



Figure A1. Translated insurance poster

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Figure A2. Translated game poster



Figure A3. Translated game sheet

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Figure A4. Summarized game procedure

Table A1. Summary statistics

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Obs. | Mean | Std. Dev. | Min | Max | Population mean |
| Own portfolio  | 863 | 2.025 | 1.051 | 0 | 3 | / |
| Ø session peer portfolio  | 863 | 2.025 | 0.568 | 0.200 | 3 | / |
| Ø game group peer portfolio  | 863 | 2.025 | 0.662 | 0 | 3 | / |
| Ø neighbor peer portfolio  | 863 | 2.060 | 0.883 | 0 | 3 | / |
| Lagged own portfolio choice | 690 | 1.936 | 1.059 | 0 | 3 | / |
| Lagged Ø session peer portfolio  | 690 | 1.934 | 0.589 | 0.200 | 3 | / |
| Lagged Ø game group peer portfolio  | 690 | 1.935 | 0.678 | 0 | 3 | / |
| Lagged Ø neighbor peer portfolio | 690 | 1.970 | 0.898 | 0 | 3 | / |
| Ø session peer land size | 173 | 34.32 | 9.077 | 18.49 | 59.75 | / |
| Ø session peer education | 173 | 3.942 | 0.192 | 3.474 | 4.333 | / |
| Ø session peer age | 173 | 45.01 | 2.116 | 35.80 | 49 | / |
| Ø game group peer land size | 173 | 34.32 | 12.03 | 11.40 | 72 | / |
| Ø game group peer education | 173 | 3.942 | 0.307 | 3 | 5 | / |
| Ø game group peer age | 173 | 45.01 | 4.786 | 28.50 | 58 | / |
| Ø neighbor peer land size | 173 | 37.30 | 23.20 | 0.200 | 207 | / |
| Ø neighbor peer education | 173 | 3.858 | 0.635 | 2 | 5 | / |
| Ø neighbor peer age | 173 | 43.75 | 9.291 | 20 | 84 | / |
| Session peer size | 173 | 19.59 | 6.322 | 7 | 30 | / |
| Game group peer size | 173 | 7.873 | 2.025 | 3 | 10 | / |
| Neighbor peer size | 173 | 1.734 | 0.443 | 1 | 2 | / |
| % session peer from own village | 173 | 0.468 | 0.315 | 0 | 0.923 | / |
| % game group peer from own village | 173 | 0.522 | 0.351 | 0 | 1 | / |
| % neighbor peer from own village | 173 | 0.636 | 0.418 | 0 | 1 | / |
| Previous game weather | 863 | 1.599 | 0.800 | 1 | 3 | / |
| Credit uptake | 863 | 0.211 | 0.408 | 0 | 1 | / |
| Endowment group | 173 | 2.035 | 0.820 | 1 | 3 | / |
| Round | 863 | 2.997 | 1.415 | 1 | 5 | / |
| Age  | 173 | 45.01 | 10.51 | 25 | 84 | 43.86 |
| Highest educational level | 173 | 3.942 | 0.737 | 2 | 5 | 3.885 |
| Household size | 173 | 4.717 | 1.496 | 2 | 10 | 4.835 |
| Risk aversion | 173 | 0.526 | 0.501 | 0 | 1 | 0.594 |
| Index insurance distrust (insurer or product) | 173 | 0.387 | 0.489 | 0 | 1 | 0.415 |
| Sophisticated insurance understanding | 173 | 0.653 | 0.477 | 0 | 1 | 0.615 |
| % Agriculture/total income | 173 | 62.69 | 28.85 | 0 | 100 | 62.41 |
| Rainfed land size (ha) | 173 | 31.70 | 23.71 | 0 | 140 | 26.60 |
| *Continued on next page* |
| *Table A1 – continued from previous page* |
| Danger drought-related risk | 173 | 4.099 | 1.278 | 0 | 5 | 3.956 |
| Average yield lost | 173 | 68.68 | 24.85 | 2 | 100 | 67.21 |

***Notes***: **Previous game weather** is coded as: 1=normal rainfall, 2=little rainfall, 3=very little rainfall. **Education** is classified as: 1=elementary school, 2=junior high school, 3=senior junior high school, 4= technical school, 5=university degree. **Sophisticated index insurance understanding** is categorized as: 0=zero to imperfect understanding, 1=perfect theoretical understanding but no trust in online weather information, 2=perfect theoretical understanding and trust in online weather information.

Table A2. Average marginal effects of climate adaptation choices (baseline model)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | (1) | (2) | (3) | (4) |
|  | None | Only Savings | Only Insurance | Both |
| Experimental characteristics |  |  |  |  |
| Previous game weather |  |  |  |  |
| Little vs. normal rainfall | -0.0739\*\*\* | -0.0164 | 0.0016 | 0.0886\*\*\* |
|  | (0.0269) | (0.0175) | (0.0339) | (0.0277) |
| Very little vs. normal rainfall | 0.1570\*\*\* | -0.0086 | 0.0764 | -0.2248\*\*\* |
|  | (0.0529) | (0.0223) | (0.0532) | (0.0325) |
| Credit uptake (0/1) | 0.0351 | -0.0560\*\*\* | 0.3389\*\*\* | -0.3179\*\*\* |
|  | (0.0355) | (0.0183) | (0.0423) | (0.0388) |
| Endowment group |  |  |  |  |
| Medium vs. Low | -0.0255 | 0.0128 | -0.0366 | 0.0493 |
|  | (0.0349) | (0.0251) | (0.0478) | (0.0507) |
| High vs. Low | -0.1142\*\*\* | 0.0107 | -0.0427 | 0.1463\*\*\* |
|  | (0.0345) | (0.0221) | (0.0450) | (0.0502) |
| Round (1-5) | -0.0553\*\*\* | -0.0001 | -0.0335\*\*\* | 0.0888\*\*\* |
|  | (0.0141) | (0.0062) | (0.0126) | (0.0076) |
| Individual characteristics |  |  |  |  |
| Age2 | 2.47e-06 | -1.92e-05 | 2.68e-05 | -1.0e-05 |
|  | (1.55e-05) | (1.22e-05) | (2.19e-05) | (2.19e-05) |
| Highest educational level |  |  |  |  |
| Senior vs. junior high school | -0.0823 | -0.2821\*\* | 0.0080 | 0.3564\*\*\* |
|  | (0.0632) | (0.1290) | (0.1880) | (0.0688) |
| Technical school vs. junior high | -0.1046\* | -0.2601\*\* | 0.0489 | 0.3158\*\*\* |
| school | (0.0603) | (0.1301) | (0.1864) | (0.0654) |
| University degree vs. junior high  | -0.0707 | -0.2512\* | 0.0125 | 0.3094\*\*\* |
| school | (0.0713) | (0.1337) | (0.1896) | (0.0776) |
| Household size | -0.0045 | -0.0009 | -0.0064 | 0.0118 |
|  | (0.0101) | (0.0061) | (0.0140) | (0.0133) |
| Risk aversion (0/1) | -0.0020 | -0.0497\*\* | 0.0979\*\*\* | -0.0461 |
|  | (0.0283) | (0.0209) | (0.0375) | (0.0417) |
| Distrust (0/1) | 0.0098 | 0.0384\* | -0.0326 | -0.0155 |
|  | (0.0292) | (0.0225) | (0.0394) | (0.0411) |
| Sophisticated insurance understanding  | 0.0225 | 0.0182 | -0.0217 | -0.0190 |
| (0/1)  | (0.0293) | (0.0198) | (0.0428) | (0.0455) |
| Farm characteristics |  |  |  |  |
| Rainfed land size2 (ha)  | -2.26e-06 | -1.41e-05\*\* | 4.06e-06 | 1.23e-05 |
|  | (7.59e-06) | (6.45e-06) | (6.10e-06) | (7.94e-06) |
| % Agriculture/total income | -0.0011\*\* | -0.0001 | 0.0012\* | -7.72e-06 |
|  | (0.0005) | (0.0003) | (0.0007) | (0.0008) |
| Danger drought-related risk (0-5) | -0.0075 | -0.0033 | 0.0041 | 0.0066 |
|  | (0.0116) | (0.0070) | (0.0143) | (0.0190) |
| Average yield loss (%) | 0.0010\* | 0.0005 | -0.0019\*\* | 0.0003 |
| *Continued on next page* |
| *Table A2 – Continued from previous page* |
|  | (0.0006) | (0.0004) | (0.0008) | (0.0009) |
| Observations | 863 (173 farmers) |
| AIC | 1863.866 |
| BIC | 2125.689 |
| Pseudo R2 | 0.1597 |

***Notes***: Serial correlation robust standard errors in parentheses: \*\*\* p<0.01, \*\* p<0.05, \* p<0.1.

Table A3. All average marginal effects of climate adaptation choices with game group peer imitation

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | (1) | (2) | (3) | (4) |
|  | None | Only Savings | Only Insurance | Both |
| Peer imitation |  |  |  |  |
| Ø game group peer portfolio choice | -0.0458\*\*\* | 0.0368\* | -0.0994\*\*\* | 0.1084\*\*\* |
|  | (0.0165) | (0.0206) | (0.0309) | (0.0277) |
| Peer group characteristics |  |  |  |  |
| Ø game group peer land size | 0.0113\* | 0.0024 | -0.0058 | -0.0078\* |
|  | (0.0065) | (0.0031) | (0.0060) | (0.0042) |
| Ø game group peer education | -0.1418 | -0.2813\* | 0.5218\*\* | -0.0986 |
|  | (0.2336) | (0.1654) | (0.2434) | (0.3280) |
| Ø game group peer age | -0.0099 | -0.0005 | 0.0166 | -0.0062 |
|  | (0.0088) | (0.0073) | (0.0139) | (0.0160) |
| Peer fixed effects | YES |
| Other experimental characteristics |  |  |  |  |
| Previous game weather |  |  |  |  |
| Little vs. normal rainfall | -0.0684\*\*\* | -0.0195 | 0.0303 | 0.0575\*\* |
|  | (0.0263) | (0.0168) | (0.0347) | (0.0280) |
| Very little vs. normal rainfall | 0.1164\*\* | 0.0170 | 0.0501 | -0.1835\*\*\* |
|  | (0.0483) | (0.0304) | (0.0513) | (0.0346) |
| Credit uptake (0/1) | 0.0338 | -0.0468\*\* | 0.2790\*\*\* | -0.2660\*\*\* |
|  | (0.0331) | (0.0211) | (0.0447) | (0.0433) |
| Endowment group |  |  |  |  |
| Medium vs. Low | -0.0293 | 0.0056 | -0.0048 | 0.0286 |
|  | (0.0358) | (0.0225) | (0.0472) | (0.0506) |
| High vs. Low | -0.1270\*\*\* | 0.0022 | -0.0215 | 0.1463\*\*\* |
|  | (0.0343) | (0.0198) | (0.0436) | (0.0485) |
| Round (1-5) | -0.0416\*\*\* | -0.0063 | -0.0158 | 0.0638\*\*\* |
|  | (0.0126) | (0.0069) | (0.0129) | (0.0089) |
| Individual characteristics |  |  |  |  |
| Age2 | 4.73e-06 | -1.74e-05 | 3.04e-05 | -1.77e-05 |
|  | (2.09e-05) | (2.12e-05) | (3.37e-05) | (3.66e-05) |
| Highest educational level |  |  |  |  |
| Senior vs. junior high school | 0.0156 | -0.5073\*\*\* | 0.1450\* | 0.3467\*\*\* |
|  | (0.0858) | (0.0960) | (0.0850) | (0.0861) |
| Technical school vs. junior high | -0.0290 | -0.5558\*\*\* | 0.2663\*\*\* | 0.3185\*\*\* |
| school | (0.0971) | (0.1189) | (0.0888) | (0.0780) |
| University degree vs. junior high  | -0.0329 | -0.6015\*\*\* | 0.3548\*\*\* | 0.2797\*\* |
| school | (0.1259) | (0.1355) | (0.1243) | (0.1255) |
| Household size | 0.0005 | -0.0054 | -0.0012 | 0.0061 |
|  | (0.0113) | (0.0075) | (0.0136) | (0.0145) |
| Risk aversion (0/1) | -0.0306 | -0.0436\*\* | 0.0824\*\* | -0.0083 |
|  | (0.0301) | (0.0216) | (0.0389) | (0.0423) |
| Distrust (0/1) | -0.0102 | 0.0631\*\* | -0.0291 | -0.0238 |
|  | (0.0300) | (0.0274) | (0.0379) | (0.0440) |
| Sophisticated insurance understanding  | 0.0237 | 0.0360\* | -0.0507 | -0.0090 |
| *Continued on next page* |
| *Table A3 – Continued from previous page* |
| (0/1)  | (0.0309) | (0.0189) | (0.0396) | (0.0456) |
| Farm characteristics |  |  |  |  |
| Rainfed land size2 (ha)  | 2.48e-05\*\* | -1.12e-05 | -1.21e-05 | -1.50e-06 |
|  | (1.23e-05) | (8.70e-06) | (1.10e-05) | (1.2e-05) |
| % Agriculture/total income | -0.0013\*\* | 0.0003 | 0.0009 | 0.0001 |
|  | (0.0006) | (0.0005) | (0.0007) | (0.0009) |
| Danger drought-related risk (0-5) | -0.0132 | -0.0005 | 0.0030 | 0.0107 |
|  | (0.0110) | (0.0061) | (0.0107) | (0.0177) |
| Average yield loss (%) | 0.0015\*\* | 0.0008\* | -0.0025\*\*\* | 0.0002 |
|  | (0.0007) | (0.0004) | (0.0008) | (0.0009) |
| Observations | 863 (173 farmers) |
| AIC | 1825.705 |
| BIC | 2487.403 |
| Pseudo R2 | 0.2584 |

***Notes***: Serial correlation robust standard errors in parentheses: \*\*\* p<0.01, \*\* p<0.05, \* p<0.1.

Table A4. All average marginal effects of climate adaptation choices with neighbor peer imitation

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | (1) | (2) | (3) | (4) |
|  | None | Only Savings | Only Insurance | Both |
| Peer imitation |  |  |  |  |
| Ø neighbor peer portfolio  | -0.0720\*\*\* | -0.0140 | -0.0486\*\* | 0.1346\*\*\* |
|  | (0.0125) | (0.0100) | (0.0200) | (0.0203) |
| Peer group characteristics |  |  |  |  |
| Ø neighbor peer land size | -0.0012\*\* | -0.0001 | 0.0003 | 0.0010 |
|  | (0.0006) | (0.0003) | (0.0007) | (0.0007) |
| Ø neighbor peer education | -0.0292 | -0.0127 | -0.0080 | 0.0499\* |
|  | (0.0193) | (0.0140) | (0.0282) | (0.0270) |
| Ø neighbor peer age | -0.0009 | 0.0006 | -0.0017 | 0.0019 |
|  | (0.0013) | (0.0010) | (0.0022) | (0.0023) |
| Peer fixed effects | NO |
| Other experimental characteristics |  |  |  |  |
| Previous game weather |  |  |  |  |
| Little vs. normal rainfall | -0.0618\*\* | -0.0119 | 0.0196 | 0.0541\*\* |
|  | (0.0285) | (0.0186) | (0.0361) | (0.0270) |
| Very little vs. normal rainfall | 0.0926\*\* | -0.0086 | 0.0758 | -0.1598\*\*\* |
|  | (0.0456) | (0.0232) | (0.0508) | (0.0370) |
| Credit uptake (0/1) | 0.0131 | -0.0581\*\*\* | 0.3297\*\*\* | -0.2847\*\*\* |
|  | (0.0322) | (0.0180) | (0.0431) | (0.0404) |
| Endowment group |  |  |  |  |
| Medium vs. low | -0.0306 | 0.0083 | -0.0466 | 0.0688 |
|  | (0.0358) | (0.0255) | (0.0476) | (0.0500) |
| High vs. low | -0.1262\*\*\* | 0.0065 | -0.0570 | 0.1767\*\*\* |
|  | (0.0329) | (0.0206) | (0.0458) | (0.0484) |
| Round (1-5) | -0.0353\*\*\* | 0.0008 | -0.0290\*\* | 0.0635\*\*\* |
|  | (0.0124) | (0.0059) | (0.0125) | (0.0085) |
| Individual characteristics |  |  |  |  |
| Age2 | 1.773e-06 | -2.10e-05\* | 3.11e-05 | -1.19e-05 |
|  | (1.48e-05) | (1.26e-05) | (2.27e-05) | (1.97e-05) |
| Highest educational level |  |  |  |  |
| Senior vs. junior high school | -0.0501 | -0.3093\*\* | 0.0438 | 0.3156\*\*\* |
|  | (0.0534) | (0.1354) | (0.1854) | (0.1007) |
| Technical school vs. junior high | -0.0659 | -0.2898\*\* | 0.0720 | 0.2837\*\*\* |
| school | (0.0503) | (0.1360) | (0.1832) | (0.0976) |
| *Continued on next page* |
| *Table A4 – Continued from previous page* |
| University degree vs. junior high  | -0.0410 | -0.2808\*\* | 0.0366 | 0.2852\*\*\* |
| school | (0.0610) | (0.1424) | (0.1871) | (0.1062) |
| Household size | -0.0050 | -0.0012 | -0.0097 | 0.0159 |
|  | (0.0098) | (0.0062) | (0.0139) | (0.0128) |
| Risk aversion (0/1) | -0.0179 | -0.0539\*\* | 0.0865\*\* | -0.0147 |
|  | (0.0268) | (0.0218) | (0.0380) | (0.0402) |
| Distrust (0/1) | 0.0202 | 0.0403\* | -0.0354 | -0.0251 |
|  | (0.0279) | (0.0233) | (0.0395) | (0.0413) |
| Sophisticated insurance understanding  | 0.0244 | 0.0190 | -0.0299 | -0.0135 |
| (0/1)  | (0.0283) | (0.0204) | (0.0438) | (0.0461) |
| Farm characteristics |  |  |  |  |
| Rainfed land size2 (ha)  | 6.94e-07 | -1.38e-05\*\* | 4.17e-06 | 8.92e-06 |
|  | (6.97e-06) | (6.34e-06) | (6.29e-06) | (7.87e-06) |
| % Agriculture/total income | -0.0010\*\* | -2.59e-05 | 0.0014\*\* | -0.0004 |
|  | (0.0005) | (0.0003) | (0.0007) | (0.0007) |
| Danger drought-related risk (0-5) | -0.0093 | -0.0038 | 0.0061 | 0.0070 |
|  | (0.0109) | (0.0072) | (0.0149) | (0.0197) |
| Average yield loss (%) | 0.0010\* | 0.0005 | -0.0019\*\* | 0.0003 |
|  | (0.0006) | (0.0004) | (0.0008) | (0.0008) |
| Observations | 863 (173 farmers) |
| AIC | 1804.377 |
| BIC | 2123.325 |
| Pseudo R2 | 0.1997 |

***Notes***: Serial correlation robust standard errors in parentheses: \*\*\* p<0.01, \*\* p<0.05, \* p<0.1.

Table A5. Climate adaptation choices with observational learning (average marginal effects)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | (1) | (2) | (3) | (4) |
|  | None | Only Savings | Only Insurance | Both |
| **Model 1**Observational learning |  |  |  |  |
| Lagged Ø session peer  | 0.1822\*\* | 0.1249\*\*\* | 0.0062 | -0.3133\*\*\* |
| portfolio  | (0.0830) | (0.0417) | (0.0876) | (0.0786) |
| Session peer characteristics & FE | YES & YES |
| Experimental characteristics | YES |
| Individual characteristics | YES |
| Farm characteristics | YES |
| Observations | 690 (173 farmers) |
| AIC | 1366.342 |
| BIC | 1801.865 |
| Pseudo R2 | 0.2493 |
| **Model 2**Observational learning |  |  |  |  |
| Lagged Ø game group peer  | 0.1567\*\*\* | 0.0139 | 0.0184 | -0.1890\*\*\* |
| portfolio  | (0.0486) | (0.0342) | (0.0589) | (0.0546) |
| Game group peer characteristics & FE | YES & YES |
| Experimental characteristics | YES |
| Individual characteristics | YES |
| Farm characteristics | YES |
| Observations | 690 (173 farmers) |
| AIC | 1369.802 |
| BIC | 1968.645 |
| Pseudo R2 | 0.2931 |
| *Continued on next page* |
| *Table A5 – Continued from previous page* |
| **Model 3**Observational learning |  |
| Lagged Ø neighbor peer  | -0.0327\*\* | -0.0191 | -0.0313 | 0.0830\*\*\* |
| portfolio  | (0.0140) | (0.0148) | (0.0270) | (0.0269) |
| Neighbor peer characteristics & FE | YES & NO |
| Experimental characteristics | YES |
| Individual characteristics | YES |
| Farm characteristics | YES |
| Observations | 690 (173 farmers) |
| AIC | 1411.317 |
| BIC | 1724.348 |
| Pseudo R2 | 0.1860 |

***Notes***: Serial correlation robust standard errors in parentheses: \*\*\* p<0.01, \*\* p<0.05, \* p<0.1. To avoid calibration issues (nonsymmetric or highly singular variance matrix) the categorical variable *Education* is used as a continuous variable in model 1 and 2.

Table A6. Climate adaptation choices with individual lagged portfolio (average marginal effects)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | (1) | (2) | (3) | (4) |
|  | None | Only Savings | Only Insurance | Both |
| **Model 1** |  |  |  |  |
| Individual lag |  |  |  |  |
| Lagged own portfolio  | -0.0544\*\*\* | -0.0409\*\*\* | 0.0185 | 0.0768\*\*\* |
|  | (0.0125) | (0.0109) | (0.0197) | (0.0197) |
| Peer imitation |  |  |  |  |
| Ø session peer portfolio  | 0.2649\*\*\* | 0.0927 | 0.0340 | -0.3916\*\*\* |
|  | (0.0653) | (0.0592) | (0.0937) | (0.0826) |
| Session peer characteristics & FE | YES |
| Experimental characteristics | YES |
| Individual characteristics | YES |
| Farm characteristics | YES |
| Observations | 690 (173 farmers) |
| AIC | 1309.56 |
| BIC | 1758.693 |
| Pseudo R2 | 0.2894 |
| **Model 2** |  |
| Individual lag |  |
| Lagged own portfolio  | -0.0435\*\*\* | -0.0330\*\*\* | 0.0179 | 0.0586\*\*\* |
|  | (0.0122) | (0.0104) | (0.0193) | (0.0197) |
| Peer imitation |  |
| Ø game group peer portfolio  | 0.1856\*\*\* | 0.0877\*\*\* | 0.0648 | -0.3380\*\*\* |
|  | (0.0520) | (0.0313) | (0.0653) | (0.0604) |
| Game group peer characteristics & FE | YES |
| Experimental characteristics | YES |
| Individual characteristics | YES |
| Farm characteristics | YES |
| Observations | 690 (173 farmers) |
| AIC | 1310.143 |
| BIC | 1931.67 |
| Pseudo R2 | 0.3376 |
| *Continued on next page* |
|  |
|  |  |
| *Table A6 – Continued from previous page* |
| **Model 3** |  |
| Individual lag |  |
| Lagged own portfolio  | -0.0778\*\*\* | -0.0360\*\*\* | 0.0143 | 0.0995\*\*\* |
|  | (0.0140) | (0.0123) | (0.0203) | (0.0201) |
| Peer imitation |  |
| Ø neighbor peer portfolio  | -0.0117 | -0.0088 | -0.0501\* | 0.0705\*\*\* |
|  | (0.0135) | (0.0121) | (0.0256) | (0.0264) |
| Neighbor peer characteristics & FE | YES & NO |
| Experimental characteristics | YES |
| Individual characteristics | YES |
| Farm characteristics | YES |
| Observations | 690 (173 farmers) |
| AIC | 1348.497 |
| BIC | 1670.602 |
| Pseudo R2 | 0.2287 |

***Notes***: Serial correlation robust standard errors in parentheses: \*\*\* p<0.01, \*\* p<0.05, \* p<0.1. To avoid multicollinearity or convergence problems the categorical variable *Education* is used as a continuous variable in model 1 and 2.



Figure A3. Average marginal peer imitation effect conditional on the respective peer size. *Notes*: Estimates are significant on the one percent significance level (p≤0.001) for session peer and neighbor peer. For game group peer and peer size≥4 (p≤0.008). Peer FEs are dropped to achieve convergence.



Figure A6. Average marginal peer imitation effect conditional on the share of peer from one’s village. *Notes*: Estimates significant for session peer (p<0.001), significant for game group peer (p≤0.003) and neighbor peer (p<0.001).