Pre-Analysis Plan
Employment, Productivity, and Weak Institutions: Experimental Evidence from Nigeria

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1 Introduction

In many low-income countries, firms commonly do not pay their employees' contractually owed salaries. Newspaper articles across countries in Sub-Saharan Africa for example frequently report on this issue. As legal enforcement of employment contracts is often infeasible, firms regularly do not face legal actions when not paying their employees so that this practice becomes a viable strategy. In this study, we investigate experimentally how the outlined phenomenon of overdue and unpaid salaries affect worker-selection and worker-productivity. Throughout this document, we are calling 'salary uncertainty' workers' uncertainty if their contractually owed salary payments will be paid as agreed by the employer. We will investigate the issue of salary uncertainty in Nigeria, specifically the consequences for workers and job-seekers, with an experimental study. This document describes the experimental study design. The experimental study contains two parts. The first part of the experiment is designed to analyze the effect of salary uncertainty on people's willingness to for an employer (extensive margin). The second part of the experiment analyzes the effect of salary uncertainty for employees. I.e. the effect of not receiving the salary payment on time while working. In the following, we will briefly outline the context of the research study and the exact research questions we seek to answer with our experiment.

1.1 Motivation

The practice of withholding salary payments from employees is not uncommon in Nigeria. Engaging in this practice can have far-reaching implications for workers and firms alike.

First, the uncertainty over wage payments can distort workers' employment decisions towards self-employment by making wage employment less attractive. The uncertainty about timely salary payments adds a component of uncertainty and self-employment may appear as a more secure source of income. This aspect could lead to the fact that people are dissuaded to work for an employer because of the fear to not receive salary payments on time or at all. Previous experience of this could also lead to an unwillingness to engage in wage employment.

Second, unpaid salaries could affect the willingness of employees to leave their job. On the one hand, employees might be more willing to leave the job or be absent from work more frequently because the expected benefit has decreased. On the other hand, workers may be tied to their employers if they have an outstanding salary balance. This may be the case because recovering unpaid salaries could be difficult. So, the cost of leaving their employer has implicitly increased. At the same time employees would not want to be absent from work because they want to remind their employer to pay their salary and also not give any reason to the employer to not pay them at all.

Third, the productivity of workers who are owed salary may be affected. It could be that they are working harder to show that they bring benefit to the company. It could also be the case that their productivity decreases. This can be due to the demoralizing effect of being owed salary. Employees are less motivated and are less willing to exert effort at work. Moreover, employees could be more stressed about their financial situation, and it might reduce their ability to focus at work [Kaur et al., 2024].

Fourth, withholding employees' salaries may provide firms with a mechanism to insure themselves against adverse economic shocks which are frequent in low-income countries. Supplies can be delayed on dilapidated roads or due to bribe demanding law-enforcement officers, energy supply can be sporadic, and costumers might delay payments. These aspects can generate adverse shocks affecting firms' productivity and liquidity. By withholding employees' salaries firms can pass on the impacts of such shocks to their employees, effectively borrowing from employees at zero interest rates.

To the best of our knowledge, no prior study has systematically investigated the outlined phenomenon of unpaid or delayed salaries and its consequences. This study investigates this issue in the context of Nigeria, where it is not uncommon for employees to not receive their salary on time.

1.2 Research Questions

The main research question for this study is how salary uncertainty matters for worker performance, worker selection, and worker turnover. This study seeks to answer if unpaid salaries affect worker performance, defined as workers' productivity and workers' absenteeism. This study also seeks to illuminate if workers' quit rates are affected by unpaid salaries. Finally, this study investigates if salary uncertainty affects workers' selection into wage employment.

1.3 Ethical Review

This study and has been reviewed and approved by Institutional review boards in the USA and Nigeria. It was approved by the University of Chicago Social and Behavioral Sciences IRB (Protocol Number: IRB24-0989 and IRB24-0989-AM001) and the Covenant Health Research Ethics Committee (Protocol Number: CHREC/529/2024) at Covenant University.

2 Experimental Design

We have developed an experimental design to investigate and estimate the effects of salary uncertainty both at the extensive (job selections) margin and intensive (during employment) margin. For this experiment, we create real employment opportunities in Lagos, Nigeria. The employment opportunities are offered through 'The Spartak Consult', a firm partly registered in the name of one of the co-authors. The experimental design contains two stages of randomization. First, individuals receive a

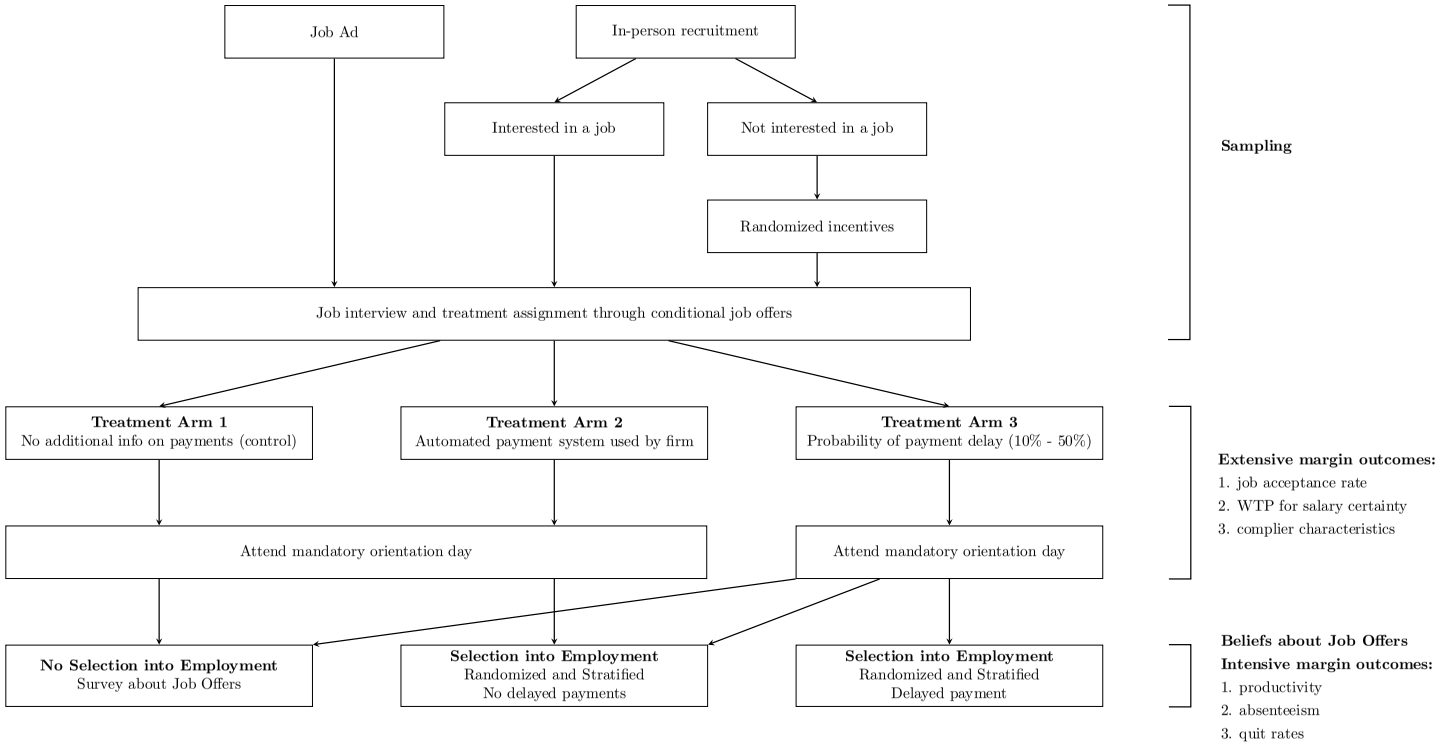
randomized job offer. Second, people who accept the job offer and whose job offers specified the possibility of a salary delay, randomly receive their salary payments on time or with a delay. This section describes the experimental design. A schematic illustration of the experimental design is provided in figure 1. We will conduct two rounds of employment. The first and main round will last from February 3, 2025, until the end of April 2025. In the first round of employment around 66% of employees will start employment on February 3. Around 33% of employees will start employment one week later, on Monday, February 10. The second and round will last from early May 2025, until the end of May 2025.

We will hire employees across four work locations in Satellite Town, Lagos, Nigeria.

2.1 Sampling Strategy

We will sample according to three different strategies to obtain a heterogeneous sample of potential jobseekers. The first strategy will be in-person recruitment without monetary incentives. The second strategy will be in-person recruitment with monetary incentives. The third strategy will make use of posting job advertisements. We will conduct two main rounds of recruitment. The first round of recruitment will be conducted in late January 2025 for an employment start date on February 3, 2025. The second round of recruitment will be conducted in April 2025 for an employment start date in early May 2025.

Figure 1: Schematic Illustration of Experimental Design



Note: This figure shows a schematic illustration of the experimental design.

2.1.1 In-Person Sampling

We will conduct the in-person recruitment with the help of a cooperating recruitment agency, 'Unlocking Creativity'. We have recruited a team of enumerators who are temporarily hired by the recruitment agency. These enumerators ('recruiters' in the following) will conduct the in-person recruitment. The recruiters will frequent busy areas and will approach random people according to a random skip pattern and 'type' of person to be approached. The recruiters will be instructed to approach two types of people: (i) people who have a small business without a permanent physical structure and (ii) people who are passing by and are not obviously engaged in any occupation. The skip pattern will tell the recruiters to skip a certain number of persons who are passing by or a certain number of people engaged with their small business before approaching the next individual. The central aspect behind this strategy is that the recruiters will approach individuals who are heterogeneously interested in the job opportunity the recruiters are advertising.

First, we aim to approach individuals who are sufficiently interested to learn about employment opportunities to participate in the job interview but who do not necessarily respond to job advertisements. This is why we target people who are passing by and are not engaged in any activity. Second, we aim to approach individuals who are initially not interested in a job because they have a small business and thus a reasonable outside option. This is why we target people who have a small business so that they have a reasonable outside option to not be interested in a job opportunity. We target people who have a small business without a permanent physical structure so that while unlikely, there

is still a chance that they may be interested in another job. A person with a bigger business or someone who committed to occupy a certain stall in a market for some time would almost certainly be unable to take up any employment opportunity.

Upon approaching individuals, the recruiters will introduce themselves and explain that they are looking to recruit individuals for data classification jobs. If approached individuals are expressing their potential interest in the data classification jobs, the recruiter obtains consent to proceed and proceed with the recruitment script and questionnaire.

If approached individuals are expressing that they are not initially interested in the jobs, the recruiters proceed by explaining that they are looking for good candidates, and thus they would like as many people as possible to hear more about the jobs to then consider them. The recruiters will further explain that they are authorized to give a pre-determined monetary amount to the individuals if they are willing to learn more about these jobs. An amount between 500 NGN and 2,000 NGN (approximately $0.3 to $1.3 at the time) is randomly generated by the tablet computer and offered to the individual. These amounts are given to the interviewed individual at the end of the interview, independently of interest in the jobs shown. This information is also provided. The recruiter asks if the approached individual is now willing to engage in the job information session. If the individual is now willing to proceed, the recruiter obtains consent to proceed and proceed with the recruitment script and questionnaire.

Hence, we obtain two different samples through the in-person recruitment. First, a sample who is interested to hear about the job opportunity and willing to participate in a job information session. Second, a sample who is initially not interested to hear about the job opportunity and is only motivated to participate in the job information session because of the monetary incentives.

We target a sample of 500 individuals engaging in the job information session with this recruitment method. The probability with which the recruiters are supposed to approach individuals engaged in a small business is 60 percent. The probability with which the recruiters are supposed to approach individuals who are passing by and not engaged in any occupation is 40 percent. The survey instrument that forms the basis for the job interview is further discussed in section 2.5.1. We will conduct in-person recruitment at the following locations in Lagos: Abulado Market, Agboju Market, Alaba International Market, Article Market, Ejigun Market, Festac 23 Road Market, Iyanuba, Maza Maza Market, Mile 2, Satellite Town New Site Market, Trade Fair Market and Volks.

2.1.2 Job Advertisement Sampling

We will also conduct recruitment using job advertisements. This recruitment strategy's aim is to obtain a sample that self-selects into employment. For this strategy, the recruiters will post job advertisements across Lagos within an approximately 45 min travel distance to the work locations. The job advertisements will be posted in

public locations. The list of locations is the following:

Abulado Market, Agboju Residential Areas, Ago Palace Road, Alaba International Market, Apple Junction, Article Market, Festac Amuwo, Festac Town 2nd Avenue, Festac Town 3rd Avenue, Festac Town 4th Avenue, Festac Town 7th Avenue, Festac Town 23 Road, Festac Town 24 Road, Festac Town 71 Road, Fineiger, Lion Bus Stop Residential Side, Marwa Road Estates. Masalaci Bus Stop, Maza Maza, Mile 2, Mile 2 Estate, Ojo Barracks Side, Old Ojo Road, Ore-Ade Council Side, Satellite Town Ejigun, Satellite Town New Site, Satellite Town Waterside, Trade Fair Market and 16 Bridge Satellite Town.

The job advertisements will be unspecific and only contain a salary range (55,000 NGN to 85,000 NGN) and the general nature of the work (data classification). The job advertisement will contain two mobile phone numbers that interested job-seekers can contact via WhatsApp, SMS or phone call. This type of job advertisement is common in Lagos. Figure 2.1.2 shows the job advertisement.

Interested job-seekers who respond to the job advertisement will be invited for a job interview/job information session. The survey instrument used in this session will be almost identical to the survey instrument used in the in-person recruitment. The information provided to jobseekers will also be identical to the information provided during the in-person recruitment. The main characteristic of this sample is that they self-select by responding to the job advertisement. This implies this sample is actively looking for a job.

We target a sample of 400 individuals engaging in the job information session with this recruitment method. The survey instrument that forms the basis for the job interview is further discussed in section 2.5.1.

2.1.3 Recruitment into Employment

At the end of the job interview, all jobseekers receive a conditional job offer. The conditional job offer corresponds to one of the three treatment arms and includes a randomized salary offer. Jobseekers are told that the job offer is conditional on attending an orientation day and available vacancies (since we do not know how many people will attend the orientation). We have a certain number of vacancies and if too many people are interested, we are unable to hire all of them. In fairness to everyone interested, we require everyone to attend the orientation day and will randomly recruit attendees of the orientation day into employment. This randomization will be stratified by age, gender, treatment arms and recruitment method. We will also only recruit jobseekers who received a salary offer of at least 70,000 NGN per month. This amount corresponds to the minimum wage which we are required pay employees. We initially make job offers with salaries below the minimum wage because we are interested in the selection effect caused by salary uncertainty, respectively higher salary certainty. The minimum wage is not paid by many firms in Nigeria and jobs which pay the minimum wage are considered well-paid by many individuals. We do not want to limit our ability to detect selection based on salary certainty by only offering high wages.

Figure 2: Job Advertisement

Note: This figure shows the job advertisement we post around Lagos to advertise the job opportunity.

We will hire a sample of 300 employees in both rounds of employment. In the first round, we aim for a share of 100% of employees who initially responded to the job advertisement.

In the second round of employment, we aim for a share of 34% of employees who initially responded to the job advertisement, 33% of employees who were personally recruited without incentives and 33% of employees who were personally recruited with incentives to listen to the job opportunities in the first place.

2.2 Assignment to Treatment

There are two stages in which individuals are assigned to the main treatments. First, individuals receive a randomized job offer. Second, individuals who accept the job offer and whose job offers specify the possibility of a salary delay, randomly receive their salary payments on time or with a delay. We administer additional, supplemental treatments which are designed to investigate mechanisms. In the following, we first describe the two main treatments and then the additional, supplemental treatments.

2.2.1 Job Offer Treatment

The first treatment assignment takes place during the job information session. Individuals who participate in the job information session, either by being approached in public or by following the invitation after responding to the job advertisement, are shown different job descriptions with varying job attributes. All job descriptions

specify the following:

- Job type: Image classification
- Location: Satellite Town (an area within Lagos)
- Hours: 9:00am - 5:00pm
- Monthly salary: randomized to be between 55,000 NGN and 85,000 NGN (in 5,000 NGN increments)
- Payment: Biweekly, and treatment arm specific information

The treatment arms are designed to vary the degree of salary certainty. Treatment arm one is a control arm, treatment arm two is designed to increase certainty over timely and reliable salary payments and treatment arm three is designed to precisely specify the degree of salary certainty, and to allow delaying salaries on the job in an ethical way.

Treatment Arm 1. No additional information is given.

Treatment Arms 2. Jobseekers are additionally informed that the firm is using an automated payment system for some employees which guarantees on time payment of salaries. They are informed that the payment system is connected to a bank account with sufficient funds to cover their salary, so that there is no uncertainty about receiving salary payments on-time. They are also informed that no worker who received their payments in this way has reported issues with their

salary.

Treatment Arm 3. Jobseekers are additionally informed that there is a probability each pay cycle that they may not receive their salary payments due to the economically difficult situation in Nigeria, which affects many businesses. The probability is randomized and can take values of 10%, 20%, 30%, 40%, or 50%.

Choice Experiment

First, during the job interview, every individual will be exposed to job offers from all three treatment arms in a choice experiment. Individuals will randomly see one of three choice blocks containing four binary comparisons between job offers. People are randomized into seeing one of the three choice blocks with equal probability. Every choice block contains job offers from every treatment arm. Individuals are then asked to indicate which of the job offers they would accept.

For one half of the sample, one of the job offers that individuals indicate to be willing to accept is randomly implemented as the actual job offer. Individual are informed ahead of the choice experiment that "if you are willing to accept any of the job offers, we will offer one of your chosen job offers to you at the end."

For the other half of the sample, a job offer is randomly made at the end of the job interview. This job offer does not necessarily correspond to one of the choices individuals made in the choice experiment. This half of the sample is informed that "if you are willing to accept any of the job offers and there are still availabilities, we may offer one of your chosen job offers to you at the end."

Individuals are randomized into one of these two conditions with equal probability.

Treatment Probabilities

In the first hiring round, jobseekers responding to the job advertisement will receive a job offer corresponding to treatment arm 3 with 90% probability and a job offer corresponding to treatment arm 1 with 10% probability. Jobseekers who are recruited personally will receive a job offer corresponding to treatment arm 1 with 33% probability, a job offer corresponding to treatment arm 2 with 33% probability, and a job offer corresponding to treatment arm 3 with 33% probability. The different treatment probabilities are generated using a random number function of the employed survey software.

In the second hiring round, jobseekers responding to the job advertisement will receive a job offer corresponding to treatment arm 1 with 40% probability, a job offer corresponding to treatment arm 2 with 40% probability, and a job offer corresponding to treatment arm 3 with 20% probability. Jobseekers who are recruited personally will receive a job offer corresponding to treatment arm 1 with 40% probability, a job offer corresponding to treatment arm 2 with 40% probability, and a job offer corresponding to treatment arm 3 with 20% probability. The different treatment probabilities are generated using a random number function of the employed survey software.

2.2.2 Salary Delay Treatment

The second treatment assignment takes place during employment. During their employment, employees are randomized to receive their salary payments or to not receive their salary payments in a given pay cycle. Treatment is defined as not receiving the salary payment in a given pay cycle. If employees are randomized to not receive their salary in a given pay cycle, the unpaid balance will be added to the payable balance in the next pay cycle. During the next pay cycle, the same randomization will occur again. Treatment is defined as not receiving salary payments in a pay cycle. Employees who received job offers corresponding to treatment arm 1 or treatment arm 2 always receive their salary payments on time. Only employees who received a job offer corresponding to treatment arm 3 are randomized to receive this treatment. These employees are informed that their salary may not be paid in a given pay cycle. As outlined in section 2.2.1, the job offers corresponding to treatment arm 3 specify the probability with which non-payment of salaries could happen for a given employee every pay cycle. The employees will be randomized every pay cycle to receive their salary payments delayed according to this probability. However, treatment will not "switch on and off" for employees. Employees can be treated consecutively but employees who are not treated with salary delay after being treated with salary delay, are not again treated with salary delay. The maximum periods that peoples can be treated is three.

Salary payments will be scheduled to occur every second Saturday, starting on February 15, 2024, which is the Saturday after the second week of employment

(this is for the people who start their employment on February 3). For the people who start their employment on February 10, the payment cycle will start one week later, on February 22.

All employees are notified about the scheduled pay dates at the beginning of their employment. All employees will receive their salary on time in the first pay cycle.

As outlined above, if employees do not receive their salary on the scheduled day, the outstanding salary balance will be added to the balance the employee is supposed to receive on the next pay date. If the employee is randomized to receive their salary on time during the following pay cycle, the entire balance (i.e. the salary that is regularly due and the outstanding balance) will be paid to that employee. If the employee is randomized not to receive their salary on time during the next pay cycle, the balance will again be added to the balance the employee is supposed to receive on the next pay date. However, employees are not aware of the exact details of this scheme. They only know the probability with which their salary is not paid every given pay cycle. No additional information when or if they will receive their salary payments should they not be paid on the scheduled day is provided to employees.

At the end of the employment period, all employees will receive any outstanding salary balance. If an employee's salary was delayed at some point during the employment period, the employee will receive interest payments to compensate for

the duration of delay.

To randomize individual employees into receiving their salary on time or with a delay, We will use Stata's *runiform()* function. Randomization will be stratified by age and gender. Randomization for all treatment periods happens at the beginning of the employment period.

2.2.3 Additional Interventions and Surveys

We will administer additional, supplemental treatments and surveys. These are predominantly designed to investigate mechanisms of behavioral responses.

SMS/WhatsApp Survey and Lottery

Through the recruitment agency, we enroll employees in a weekly SMS/WhatsApp survey. The survey will be sent every Friday starting in the first week of employment. This survey is described with more details in section 2.5.4. As an incentive to participate in the survey, participants have the chance to win 50,000 NGN every second week. The day of the lottery wins will be one day after the payment days. If employees win the lottery whose income is delayed in a given pay cycle, the income of these employees is approximately held constant. In addition to incentivizing people to participate in the lottery, this is the primary aim of the lottery.

Eliciting Interest in Other Jobs

After approximately two months of employment, we will elicit employees' interest

to switch jobs. We will do this through the recruitment agency. The recruitment agency will contact employees and explain that they may have additional jobs available soon and employees can express interest to switch jobs at their office location. The office is in proximity to the work location, so that it is reachable for all employees. Employees have to show-up at the office during normal work hours so that showing up is costly because they will miss paid work (when employees are absent from work without an excuse, they are not paid).

Asking Favors from Employees

Throughout the employment period, we will occasionally ask favors from employees. This includes staying longer hours or providing contacts for referrals. We will randomly determine the days at which we do this.

Additional Surveys

We will administer two additional surveys. The first survey will be administered to individuals who attended the orientation day but were not selected into employment. This survey is meant to assess if the job offers corresponding to the different treatment arms affect individuals' believes about salary certainty. The survey instrument is discussed in more detail in section 2.5.2.

The second survey will be administered at the end of the employment period to all employees. This survey is meant to assess employees' beliefs about the job and task before debriefing occurs. The survey instrument is discussed in more detail in section 2.5.3.

Seating Arrangement and Limiting Communication

We will allocate employees to work locations and fixed seating assignments in the work location. In the work locations, employees will sit in groups of four at a table. We will randomize seating in the work location so that the groups that people sit with are randomly determined. Employees will be assigned to these fixed seats in their work location for the duration of the employment program. The aim is to create a clear reference group for each employee. To that end, we are also implementing measures to limit communication between employees who sit at different tables. Tables will be assigned different start and end time, as well as different break times. These schedules will be implemented as of the second day of employment. To have a daily record of communication, we will send the enumerators a daily survey in which they are asked to indicate the degree of communication between people sitting at different tables.

Uncertainty of Delay

The standard way to delay employees' salaries will involve as little communication as possible. I.e. Our team will not proactively reach out to employees and tell them that their salary payment will be delayed. If employees approach the supervisors, their instructions are to just tell employees that their salary will be paid and that they should be patient. We will randomly alter this standard procedure, however, for some employees and later pay cycles. In doing so, we try to increase employees' confidence that they will be paid. We will proactively reach out to employees and

tell them that their salary will be delayed but that they should not be concerned. We are interested to see if this leads to heterogeneous outcomes compared to the standard approach of delaying salaries.

2.3 Attrition from the Sample

We expect attrition during the first stage of job recruitment. I.e. we expect not everyone who participates in the job interview to attend the orientation day. But this attrition is part of the experimental design, and we are interested in estimating the share of jobseekers in the different treatment arms who show interest in the job. We expect very little attrition throughout the subsequent experiment. Individuals have incentives to show up to the job. Any attrition would be induced by employees who quit. This again is of interest to us because we are interested in estimating how salary delay affects quit rates. If an employee quits, we will hire a new employee to fill the vacancy.

2.4 Job Task

The job is a full-time job. Employees are tasked with classifying images of Lego Bricks. We generated the images using the online Lego simulator *www.mecabricks.com*. Employees are provided with a computer and an account at *www.labelbox.com*, which is an online data labelling platform frequently used by computer scientists.

There are two categories of images: regular images and high-stakes images. Regular images have a white background. High-stakes images have a noisy background.

Black and gray dots and lines are added to the background. This makes the images slightly harder to classify and easily recognizable for the employees. We use the high stakes images to investigate mechanisms, which is explained in section 3.5.3. Figure 2.4 shows examples of the two image types. The images have to be classified according to the following six categories.

1. **The color of the Lego pieces.** All Lego pieces in a given image have the same color that we digitally generate. Employees are provided with a color scheme and instructions on how to classify different colors. Employees have to select one answer choice, the color. We know the true color of the Lego pieces in the image and can evaluate employees' performance against the true answer.

2. **If some Lego pieces in the image are stacked together.** Some images show individual pieces or multiple pieces which are not touching each other. Some other images show multiple pieces which are stacked together. Employees have to classify if the image shows some pieces that are stacked together. Employees have to select one answer choice, if some pieces are stacked together. We know if Lego pieces are stacked together and can evaluate employees' performance against the true answer.

3. **The number of individual Lego pieces in the image.** Employees have to count the number of individual Lego pieces in the image. Employees have to select one answer choice, the number of pieces in the image. We know the number of Lego pieces in the image and can evaluate employees' performance against the true answer.

4. **The type of Lego pieces visible in the image.** There are five categories of pieces that can be shown in the image: bricks, plates, bows, circles and angles. Employees receive material to distinguish the different pieces. In this classification tasks, employees have to identify the type of the different pieces shown in the image. There can be one type or multiple types of pieces in the image. Employees have to identify all the types in the image so that employees have to consider five answer choices separately, one answer choice for each possible type brick, plate, bow, circle and angle. We know the types of Lego pieces in a given image and can evaluate employees' performance against the true answer.

5. **The type of piece appearing most often in the image.** Employees have to indicate the type of Lego piece that appears most often in the image. E.g. if there are two plates and three bricks in an image, the type 'brick' would appear the most in that image. If there is no single type appearing most often, employees also have to indicate that there is no single type appearing the most. Employees have to select one answer choice, the type appearing most often. We know how many Lego pieces of each type appear in a given image and can evaluate employees' performance against the true answer.

6. **If there is a specific Lego piece in the image.** Employees are instructed to identify one specific Lego piece: a 2×2 brick. Employees are asked to indicate if they can identify this piece in a given image. Employees have to answer 'yes' or 'no' to the question whether they see a 2×2 brick in the image. We know the specific Lego pieces in a given image and can evaluate employees' performance

against the true answer.

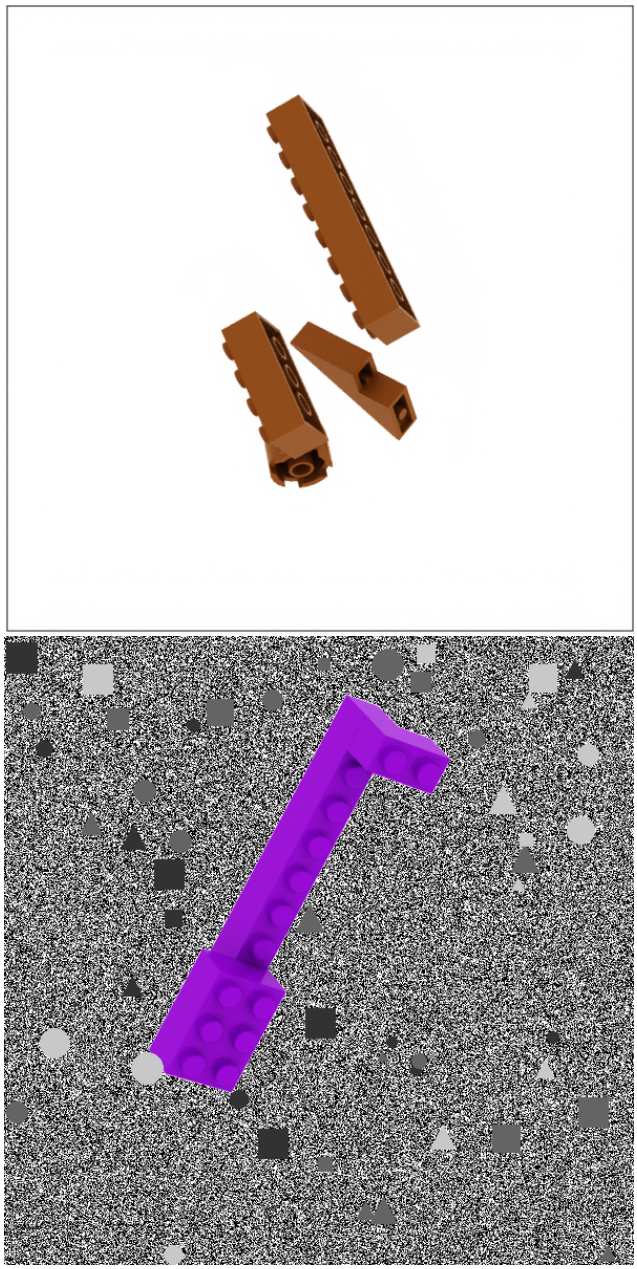
2.5 Survey Instruments

We are employing four different survey instruments, of which one will be a WhatsApp, respectively SMS survey. The survey instruments will be the following: job interview survey, jobseeker follow-up survey, end-of-employment survey, weekly WhatsApp/SMS survey. All survey instruments have been developed by the investigators (excluding Raven's Progressive Matrices). The survey instruments have been piloted in the relevant field setting in Nigeria.

2.5.1 Job Interview Survey

This survey instrument will be employed during the recruitment and forms the basis of the job interview. For the in-person recruitment, the survey instrument first includes a question whether people are looking for a job. If this is answered with 'no', the survey instrument then generates a random amount between 500 NGN and 2,000 NGN (in 500 NGN inrements) which is offered to people to participate in the job information session and hear about the job opportunities. The survey instrument first covers demographic characteristics and the most recent job history. This includes a question randomly administered with 50% probability if the surveyed individual has experienced issues with their salary payment during a previous employment spell. Then, the survey includes 15 questions of Raven's Progressive Matrices. The selection of questions follows Langener et al. [2022]. The final part of the survey instrument is about the job offers. First, a choice experiment (conjoint experiment) will be

Figure 3: Example Lego Images



Note: This figure shows examples of the two image types used for the job task. The top panel shows a regular image. The bottom panel shows a high-stakes image.

conducted. Interviewees are shown two job descriptions at a time and are asked to indicate which of these two jobs they would accept. If an interviewee indicates they would accept or not accept both jobs, the interviewee is asked which of the jobs they would prefer. Interviewees are shown four pairs of job descriptions. There are three choice blocks and people are randomly and with equal probability randomized to into one of the choice blocks. One half of interviewees is told that their preference indication helps the recruitment company to make them a suitable job offer and that one of their chosen job offers may be made to them. The other half of interviewees is told that one of their chosen job offers will be made to them at the end. At the end, interviewees are given a job offer and are asked to attend the orientation day as described in section 2.1.3. The survey instrument is included in appendix A.1.

2.5.2 Jobseeker Follow-Up Survey

This survey instrument will be employed after the recruitment to elicit if jobseekers' beliefs are shifted by the job offer treatments. In order not to make salary uncertainty more salient for employees and distort their behavior when (not) receiving their salary on-time, this survey will only be administered to jobseekers who attend the orientation day but are not selected into employment.

The survey will be conducted over the phone and will be disguised as an internal performance evaluation of the recruitment agency's employee to mitigate any experimenter demand effects.

The survey will first ask jobseekers about their general impression of the job interview and the professionalism of the recruiter. Then, the survey goes on to ask jobseekers about their satisfaction with the job offer and believes about salary payment. The survey instrument is included in appendix A.2.

2.5.3 End of Employment Survey

This survey instrument will be administered at the end of the employment period but before employees' debriefing occurs. It will be administered to employees only. This survey instrument will be used to elicit employee's perception of the job, and their beliefs about the main purpose of the work. It will be administered to all employees. This survey instrument includes questions about employees' job satisfaction, and their perceptions and beliefs about the job. The survey instrument is included in appendix A.3.

2.5.4 Weekly WhatsApp/SMS Survey

This survey instrument will be administered weekly by the recruitment agency. People are asked if they are willing to participate in a weekly WhatsApp/SMS survey during the job interview. People are incentivized to participate in this survey with the chance of winning 50,000 NGN every two weeks. There are two survey instruments for this survey. One of the survey instruments will be administered to employees at the end of each work week. Employees are randomized at the beginning of the employment period to receive one of the two survey instruments every week per SMS or WhatsApp. Employees will be randomized to receive survey

instrument one or two with equal probability. The survey Instruments are included in appendix A.4.

The first survey instrument is meant to capture if employees are stressed about their finances and might have a hard time to focus at work. The survey instrument asks employees if they are stressed about their finances, how well they could concentrate at work and what they were mainly thinking about during their workday. This survey instrument could make financial stress more salient to employees, which is the reason it is only administered to 50% of the employees. The survey instrument is included in appendix A.4.

The second survey instrument is administered to crate a control group which is not primed about stress regarding their finances. This survey instrument will not ask about financial concerns. Instead, we ask employees about their commute to work, how interesting the job task is perceived and the professionalism of their supervisors. The survey instrument is also included in appendix A.4.

2.6 Data Collection and Time

The entire data collection will take around four and a half months. Recruitment will predominantly take place in late January 2025 and April 2025. We will, however, continue with our recruitment after the first round of employees have been hired. The first round of employment will commence on February 3, 2025, and last until the end of April 2025. The second round of employment will be from early May 2025 until the end of May 2025.

Data collection will entail administering the survey instruments as described in section 2.5. Additionally, we will record employees' performance on the job. Through the platform *labelbox.com* we record the responses to every classification question, we also record the speed and the timing of employees classifications.

All data will be stored on password protected servers. The surveys will be administered using ODK collect and tablet computers. After completing the survey, the survey form will be automatically deleted from the tablet so that no-one except the research team has access to the data. The data recorded with *labelbox.com* do not even use the employees real name. The only personal identification is an email that the research team created. Only the research team has access to the cross-walk linking the email and an employee's real name.

3 Empirical Analysis

3.1 Variables

We distinguish the main variables of interest for this study as main variables of interest relevant at the extensive margin and main variables of interest relevant at the intensive margin. The main variables of interest relevant at the extensive margin are jobseekers' preferences for different types of job offers, the acceptance rate of the job offers, and characteristics of interviewees. The main variables of interest relevant at the intensive margin are performance measures for the employees, measures of absenteeism, and quit rates. In the following, we discuss the definition of each of

these variables.

3.1.1 Extensive Margin Variables

In the following, we describe the main variables of interest relevant at the extensive margin.

Preferences for Job Offers

As discussed in section 2.5.1 the job interview survey contains a choice experiment where interviewees are shown two job offers at a time. Interviewees are then asked to state which of the two jobs they are willing to accept and, in cases where the interviewee is willing to accept both or neither of the shown job offers, which of the two jobs they prefer. The preference variable is a binary variable equal to one for the job offer the interviewee prefers in a given choice set and zero for the non-preferred job offer. In the case that the interviewee indicates to be willing to only accept one of the two job offers shown, this job offer is defined as the preferred one. Otherwise, the interviewee directly states their preferred job offer. We will only use the first three comparisons of job offers to estimate individuals' preferences. We have added the fourth choice just so that we have more options to make different job offers to individuals in the case where we restrict the set of job offers to the ones they indicate to be willing accept.

Acceptance of Job Offers

While the preferences about different job offers are elicited in an incentive compat-

ible way, we would like more reliable measures about actual take-up rates. This is why we require all interested job-seekers to attend an orientation day. Jobseekers are informed that attendance is required to validate their job offers. We consider attendance during the orientation day, which requires job-seekers to travel to a specific location and thus poses a costly action, as being willing to accept the conditional job offer. Acceptance of job offers is thus defined as attending the orientation. We use orientation attendance instead of actually starting the job because we anticipate to have more job-seekers who would actually start the job than we have available vacancies. Thus, to obtain a uniform measure for accepting the job-offer, we use attendance at the orientation. Recruitment will also continue after employment has started to have additional people who could fill any vacancies if people quit. By using attendance of an orientation as the definition for accepting the job offer, we can also obtain the same measure of acceptance for those job-seekers.

Characteristics of Compliers

We are interested in the characteristics of treatment arm 2 compliers. In particular, we are interested in their Ravens Matrices scores and job performance. We are interested how these measures compare to always takers.

3.1.2 Intensive Margin Variables

In the following, we describe the main variables of interest relevant at the intensive margin.

Accuracy Measures

Employees' performance is measured using employees' answers to the classification questions and comparing them to the correct answers. We have a total of 6 classification questions and employees have to submit 10 responses in total. One response each for questions one, two, three, five and six, and five responses for question four. We will linearly aggregate these responses into a continuous accuracy measure between 0 and 10. Zero would imply that none of the classification questions has been answered correctly and 10 would imply that all the classification questions have been answered correctly. This continuous index will be our first (i) outcome measure. We will then dichotomize this continuous measure into a binary variable that is equal to one if all classification questions for an image are answered correctly (i.e. the continuous measure is equal to 11) and zero otherwise. This binary index will be our second (ii) outcome measure.

We will additionally consider an alternative outcome measure which is only based on classification questions three and four. We will aggregate the responses in the same way as in our first outcome measure. Hence, the continuous measure ranges from 0 to 6. This continuous index will be our third (iii) outcome measure. We will then also dichotomize this continuous measure into a binary variable that is equal to one if classification questions three and four for an image are answered correctly (i.e. the second continuous measure is equal to 6) and zero otherwise. This binary index will be our fourth (iv) outcome measure.

All of these indices are defined at the employee-image level.

Additionally, we will analyze (v) seconds needed per correctly classified image. This will be based on the binary accuracy variables described above. We will also consider (vi) work time not spent on labelling images. This essentially is a measure of time wasted. We can record this by relying on *labelbox.com*'s performance measures which track time spent on each image. This time stops counting if there is no activity on an image for five minutes. We will compare the time recorded labelling to the total time spent at work which we can infer from the first and last submission of an image on a given day.

These performance variables are defined at the employee-workday level.

Absenteeism

We will analyze different variables to measure absenteeism. Our main (i) variable to define absenteeism is a binary indicator equal to one if an employee attended work at a given day and equal to zero if the employee was absent during the entire day, i.e. did not show up to work. This variable is defined at the employee-workday level.

We will also analyze (ii) total time worked in a day, which is defined as the time between the first and last image submission on *labelbox*. This variable is also defined at the employee-workday level.

Quit Rates

We define quit rate as a binary indicator equal to one if an employee informs the

team that they will no longer attend work. The indicator is zero otherwise. This variable is defined at the employee-workday level.

3.2 Balancing Checks

We assess balance for the recruited individuals, for interviewees assigned to the different treatment arms and for employees. Throughout all regression specifications in this section, we will use heteroskedasticity-robust standard errors. It is important to note that during the recruitment, there is an immediate treatment assignment. Thus, individuals dropping out must be interpreted as treatment effects rather than attrition. During

3.2.1 Recruitment Sample

We expect the sample to be different across the different recruitment methods. We expect the sample that is actively replying to the job advertisements to search for a job with higher probability than the sample that was recruited in-person. Among the in-person recruited sample, we expect the non-incentivized sample to search for a job with higher probability than the incentivized sample. We do, however, expect balance for the time spent on the questions taken from the Raven's Progressive Matrices to evaluate interviewees' performance. We will test balance of the following variables: looking for a job, age, gender, schooling index, time spent on Raven's Matrices, unemployed (0,1) and self-employment (0,1).

3.2.2 Job Offer Treatment

We expect the sample to be balanced across the three treatment arms. We will test balance of the following variables: looking for a job, age, gender, schooling index, time spent on Raven's Matrices, unemployed (0,1) and self-employment (0,1). We will test balance for the same variables for the sample that is selected into employment.

3.3 Willingness to Pay Estimation

The WTP estimation is of primary interest for this study. We estimate WTP for higher salary certainty. In this case, WTP is defined as 'willingness to give up salary'. We estimate WTP using the choice experiment administered as part of the *Job Interview Survey* as explained in section 2.5.1. We estimate a discrete choice model. We will only use the first three binary comparisons of each choice block to estimate the choice experiment. Specifically, under standard assumptions, we can estimate the probability of choosing job j from the choice set C as a conditional logistic regression. This can then be written as

$$Pr(j|C) = \frac{\exp(\beta_w w_j + \beta_d d_j + \beta_s s_j)}{\sum_{j \in C} \exp(\beta_w w_j + \beta_d d_j + \beta_s s_j)}. \quad (1)$$

We estimate this expression via maximum likelihood. Salary w is a continuous variable between 55,000NGN and 85,000NGN. Salary delay d is a continuous variable of the specified probability of salary delay between 0% and 50% (0% is the control condition). The binary variable $s \in \{0, 1\}$ is a categorical variable indicating the

usage of an automated payment system by the firm which is also reflected in the job offer. We cluster standard errors at the individual level when estimating equation 1.

We then compute marginal rates of substitution (MRS) between the job characteristics. This allows us to derive a valuation of the different job attributes relative to the salary. We interpret the derived MRS between the job characteristics and the salary as a WTP for different job characteristics. The calculation the MRS between the job attributes is standard and is the ration of coefficients of the conditional logit regression. The willingness to pay for job characteristic l can then be calculated as

$$WTP_l = \frac{\partial U/\partial x_l}{\partial U/\partial w} = \frac{\beta_l}{\beta_w} \tag{2}$$

We compute standard errors for this expression using the delta method. We will have three pairs of observations for each individual (six data points in total per individual).

We have the following hypotheses:

1. $\frac{\beta_d}{\beta_w} < 0$
2. $\frac{\beta_s}{\beta_w} > 0$

3.3.1 Heterogeneity

Heterogeneity between the samples recruited with the different recruitment methods (responding to job advertisement, non-incentivized in-person recruitment and incentivized in-person recruitment) will be analyzed. We expect WTP for salary certainty

to be highest among the incentivized in-person recruited sample and WTP for salary certainty to be lowest among the sample that responded to the job advertisement. The corresponding one-sided null-hypotheses will be tested.

3.4 Job Offer Treatment Effects

We are interested in two treatment effects: (i) the effect of different job offers on acceptance rates for the differently recruited samples and (ii) the effect of different job offers on employees' productivity before salary delay materializes, respectively for employees' whose salary is not delayed.

3.4.1 Job Acceptance Rate

These treatment effects are of primary interest for this study. We estimate the effect of receiving a job offer corresponding to one of the three treatment arms on job acceptance rates. Specifically, we will estimate two specifications. The first specification is

$$y_i = \alpha + \lambda_{a,r} \cdot \mathbb{1}_a \times \mathbb{1}_r + \delta_a \cdot \mathbb{1}_a + \delta_r \cdot \mathbb{1}_r + \epsilon_i. \tag{3}$$

In this specification y_i is a binary variable equal to one if individual i attends the orientation and zero otherwise. As discussed in section 3.1, this is our definition of job acceptance. The indicator variable $\mathbb{1}_a$ is equal to one if individual i was assigned to treatment arm a and $\mathbb{1}_r$ is equal to one if individual i was recruited with method

r. Thus, the coefficient $\lambda_{a,r}$ is a treatment-arm a and recruitment sample r specific coefficient. The control condition in the job offers and the sample responding to job advertisements will be the excluded groups. Thus, $\lambda_{a,r}$ can be interpreted as the causal effects of the job offer treatments relative to the control condition within each recruitment group. We will use heteroskedasticity-robust standard errors. In the second specification, we will include salary as a control variable.

We hypothesize that treatment arm 2 will increase job acceptance among the in-person recruited sample that was incentivized to attend the job interview. We hypothesize that treatment arm 2 will not increase job acceptance among the other two samples (i.e. the sample responding to job advertisement and the in person recruited sample that was not incentivized to attend the job interview).

3.4.2 Complier Characteristics

We are interested in the characteristics' treatment arm 2 of the complier population. Specifically, we are interested in how compliers' Ravens Scores compare to the Raven Scores of always takers. We rely on Abadie [2003] and estimate the following system of equations:

$$y_i \times \mathbb{1}\{D_i = d\} = \gamma_0 + \gamma_1 \mathbb{1}\{D_i = d\} + \nu_i \tag{4}$$

$$\mathbb{1}\{D_i = d\} = \pi_0 + \pi_1 Z_i + e_i, \quad d \in \{0, 1\}. \tag{5}$$

Here, D_i is a binary variable equal to 1 if individual i attends the orientation

(our measure of job acceptance). Z_i is a binary variable equal to 1 if individual i's job offer corresponds to treatment arm 2. y_i is the Raven's Score of individual i. Thus, we multiply the Raven's Score with the treatment indicator and regress this created outcome variable on a binary measure of attendance at the orientation which we instrument with receiving a job offer corresponding to treatment arm 2. We will use heteroskedasticity-robust standard errors.

3.4.3 Productivity

We are interested in two distinct aspects of how job offers affect productivity. First, we are interested if higher salary uncertainty induces more productive workers to select into employment and thus causes higher productivity by virtue of causing *selection*. This treatment effect is of primary interest for this study. We will analyze this aspect in the second round of employment. We will compare treatment arm 2 compliers with always takers and specifically compare their productivity.

Second, we are interested if treatment arm 2 causes higher productivity by virtue of creating higher salary certainty so that individuals are less concerned about their finances and potentially be more productive. These treatment effects are of secondary interest for this study. The different job offers create different levels of uncertainty. For treatment arm 3, this uncertainty even is explicitly spelled out. The ensuing salary uncertainty could affect employees' productivity. We will analyze this aspect in the first and second round of employment, but predominantly in the second round. In the first round, we will compare average productivity of

employees hired in treatment arm 1 and treatment arm 3 before any salary delay occurs.

3.5 Salary Delay Treatment Effects

These treatment effects are of primary interest for this study. As explained in the experimental design section, we will randomly delay salary payments for some employees. We are interested in the ATE and ATT (the two parameters are identical in this setting) of delayed salary payments on productivity, absenteeism and quit rates. The identifying assumption that we are making is that the treatment timing is random conditional on the specified probability that salary payments will be delayed as specified in employees' job offers, employees' age and gender. I.e. we randomize treatment (salary delay) stratified by job offers, age and gender. This assumption holds because we are randomizing employees into receiving their salary delayed or on time. Moreover, this assumption also holds for being randomized into receiving the salary again on time after an initial delay since the same randomization is applied. Hence, we are in a setting of staggered treatment rollout considered in Roth and Sant'Anna [2023]. Furthermore, we have a setting of design based uncertainty where pre-treatment outcomes between treatment and control group are mean zero by assumption. Moreover, the fact that we have a staggered rollout of treatment implies that we have to account for potential heterogeneity by treatment cohort. We also have to account for heterogeneity of treatment effects by treatment duration. The right time frame of treatment duration is debatable here. At the lower bound it would be heterogeneity by pay cycle, at the upper bound it would

be heterogeneity by day. We consider heterogeneity by pay cycle as the more appropriate duration. In between is heterogeneoity by weeks which we consider as the most appropriate level. We will estimate treatment effects at daily levels and aggregate to the more appropriate durations. We estimate treatment effects at daily levels because we think this is the most appropriate level to consider heterogeneity that might affect work performance. E.g. it could be very hot one day, electricity might be on and off or there might be network issues affecting the internet connection.

The job task we developed allows for detailed tracking of productivity. All employees i classify the same sequence of images which we denote by q. Hence, $q = 1$ would indicate the first image classified and $q = 4,500$ would indicate the $4,500$'th image classified. The q'th image will be the exact same image for every individual. Hence, taking both arguments together, we define initial outcomes at the image, day level, i.e. we consider y_{iqt}: the classification of image q by individual i on day t. The timing of treatment varies by t, but we will hence additionally condition our analysis on the labelled image q.

3.5.1 Productivity

We will consider the outcome variables described in section 3.1. We will use the estimator proposed in Borusyak et al. [2024] (BJS estimator henceforth). Our design lends itself to the proposed imputation approach: for the accuracy measures we have clearly defined potential outcomes for the treated group, taking the number of the labeled image q, the date t, and individual fixed effects (ability) i into

account. I.e. will run a regression including individual, date and image fixed effects using untreated observations only and use this to predict outcomes for the treated observations. In this way, we can impute potential untreated outcomes $Y_{iqt}(0)$ for each treated observation $Y_{iqt}(1)$. We will then proceed as proposed in Borusyak et al. [2024] and calculate the difference between the observed treated outcomes and the predicted (potential) untreated outcome. We will then aggregate these treatment effects in two different ways. First, we will obtain one ATT coefficient summarizing the average effect of salary delay within the observed timeframe. Second, we will aggregate the treatment effects by weeks and speak to the weekly dynamics of waiting for the salary payments. We will estimate conservative standard errors as proposed in Borusyak et al. [2024] as well as bootstrapped standard errors to conduct inference.

For the measure of absenteeism and time per correctly classified image, we have well-defined outcomes at the date (t) level. We can use the same estimator, except that outcomes are now defined at the Y_{it} level.

Moreover, we will consider the estimator and inference proposed in Roth and Sant'Anna [2023] (RS estimator henceforth). We will estimate the inference methods proposed in Roth and Sant'Anna [2023] and report both standard errors. Additionally, for robustness, we will estimate a simple difference in means estimator in which we compare average outcomes between treated and untreated observations using post-treatment time periods only (conditional on image q). In this variation, we will additionally include strata fixed effects (remember that treatment was

stratified by age, gender and uncertainty as specified in the job offer).

For these estimations, we will consider individuals who are not treated, not yet treated and currently treated. We will not include any observations that were treated before but are not treated in the current period. We will consider these observations (treated before but not treated currently) in a separate estimation to speak to treatment effects that are 'carried over' into the non-treatment period.

3.5.2 Spillover Effects

We will analyze spillover effects. As described in section 2.2.3, employees are allocated according to strict seating arrangements to fixed seats and tables. We also make substantial efforts to limit communication between individual who sit at different tables. This allows us to create a clearly defined reference group for each employee based on their seating assignment. The other employees sitting at employee i's table, are 4employee i's immediate peers which we consider in this analysis. We follow Vazquez-Bare [2023] for the estimation of spillover effects. We will estimate what Vazquez-Bare [2023] describes as pooled effects: averaging the effects over any number of treated peers (see Vazquez-Bare [2023] section 6.3)

3.5.3 Productivity: Mechanisms

We will analyze mechanisms through which the salary delay treatment affects productivty in different ways. Our hypothesis is that the salary delay treatment operates through two possible mechanisms. We call the first mechanism the

'retaliation channel'. Here, the employee is unwilling to exert effort because of the outstanding salary balance. We call the second mechanism the 'financial stress channel'. Here, the employee is unable to exert effort. The outstanding salary balance creates stress which affects employees' mental capacities à la Kaur et al. [2024].

High Stakes Images

One possibility to tease these mechanisms apart is to include 'high-stakes images'. These images have a different background resembling the background of a captcha image. Employees are made aware of these images during the training period. Employees are informed that these images are of particular importance because they are harder to analyze by an AI image recognition tool. Hence, employees are instructed to provide extra care and exert extra effort when classifying these images so that they are classified correctly. Employees will be told that 'it will hurt the company' if these are classified incorrectly. This provides a direct tool for employees to retaliate against the employer if they wish to. Accordingly, we will separately estimate the treatment effects for 'high-stakes images' and 'regular images'. If the retaliation channel were present, we would expect the treatment effect for 'high-stakes images' to be larger in absolute values than the treatment effect for regular images. This is the case because slacking on the 'high-stakes images', provides the employees with a direct avenue to retaliate against the firm.

Employee Self-Assessment

Another possibility to analyze these mechanisms is to simply survey employees. We will administer a weekly SMS and WhatsApp survey asking employees questions related to their ability to concentrate at work and questions related to their level of financial stress. The fact that all recruitment is conducted by a third-party employment agency unrelated to the actual employer enables us to do this in a credible way. The survey will be disguised as a survey conducted by the employment agency to assess the quality of the employer and learn about the work conditions.

We incentive people with the chance to win a substantial amount of 50,000 NGN in case they participate. To alleviate concerns about potential priming, we will complement this survey with a control survey asking employees about topics unrelated to immediate financial concern. If the *financial stress channel* is present, we expect employees whose salaries are delayed to be more stressed about their finances and indicate that they are less able to focus well at work. We test the corresponding one-sided null-hypotheses. We will run balance checks on work performance between the two survey groups to assess that there is no priming effect from the survey asking about financial stress that may affect work performance. We will analyze the effect of treatment using the BJS estimator and the RS estimator as described above.

Holding Available Income Constant

Another possibility to analyze these mechanisms is to hold employees' available income constant while their regular income is delayed. We will do that by utilizing the monetary incentive that employees can win for participating in the survey. We will randomly determine people to win the 50,000 NGN price. For employees whose

salary is delayed, winning the prize money keeps employees' disposable income approximately constant, at least alleviating immediate financial hardship. Assessing work performance and absenteeism of employees whose available income has been held constant in this way enables us to isolate the effect of the *retaliation channel*. We effectively shut down the *financial stress channel* by providing some employees whose salaries are delayed with an alternative income that is unrelated to their work. We will separately estimate the treatment effects for those employees. Under the hypothesis that the entire treatment effect is due to the 'financial stress channel', we would expect there to be no treatment effect for employees who also win the lottery. On the contrary, under the hypothesis that the entire treatment effect is due to the 'retaliation channel', we would expect the treatment effects for employees who also win the lottery to be the same as for employees who do not win the lottery.

3.6 Multiple Hypotheses Testing

Our salary delay treatments can affect a wide range of productivity and absenteeism related outcome measures. Thus, we will account for multiple hypotheses by computing False Discovery Rate (FDR) q-values. In section 3.1.2 we have specified the outcomes variables we are primarily interested in, and how we aggregate the accuracy measures. We will report both p- values and sharpened q-values.

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Appendices

A Survey Instruments

A.1 Job Interview Survey

This section contains the survey instrument used for the job interview survey.

Unlocking Job Applicant Interview

Staff name

CHOOSE YOUR NAME.

- ◯
- ◯
- ◯
- ◯
- ◯

Please talk to a person who is engaged in a small business. We are targeting people with a small business without permanent physical stucture.

Please skip exactly 4 eligible person before approaching someone.

Please talk to a person who is just passing by and who you think might be interested in a job.

Please skip exactly 4 eligible person before approaching someone.

Recruitment Part

Hello, my name is . I am working for Unlocking Creativity, a small recruitment company.

We have some job openings availabel at a few companies, and I would like to tell you more about them. We are looking for workers. Right now, we are looking for data classification workers. No special IT skill are required. The salary range of the jobs is 55,000NGN to 85,000NGN. If this interests you, can I ask you a few questions about yourself and tell you more about these jobs? The entire session will take around 25 minutes.

Participant wants to proceed.

- ◯ Yes
- ◯ No

Ok. We are looking for good candidates and want as many people as possible to hear about the job oppounrtiy. So, I would like to tell you more about these jobs and see if you are interested!

I am authorized to offer you NGN right now so that we can proceed.

You will receive this amount at the end of the job interview **even if you are still not interested in the jobs after I tell you more about them.** This amount is not conditional on receiving a job offer or accepting any job offer.

Participant wants to proceed.

- ◯ Yes
- ◯ No

SURVEY

» SECTION I: DEMOGRAPHICS

Let's start!

First, I will first elicit some information about you, this includes your demographic information and information about your job history. Then, I would like to perform a short test.

At the end, I will give you more information about the job offers that we have available, I will ask you what types of job offers you may prefer. Finally, we can discuss a potential job offer.

The entire session takes around 25 minutes to complete.

Do you have any further questions?

» » I.I General Demographics

What is your first name?

What is your last name?

What is your phone number?

Select the applicant's gender.

- ◯ MALE
- ◯ FEMALE

How old are you?

_____

What is the highest level of school you have completed?

- ◯ Vocational Training
- ◯ Primary School
- ◯ Secondary School
- ◯ National Diploma/NCE
- ◯ University
- ◯ Never been to school
- ◯ HE/SHE DOESN'T WANT TO SAY
- ◯ HE/SHE DOESN'T KNOW

Are you currently employed or unemployed?

- ◯ Unemployed
- ◯ Employed
- ◯ Doing a small business
- ◯ Self-Employed

What is the name of your current company?

_____

Are you doing any daily work?

- ◯ Yes
- ◯ No

What type of work are you currently doing for your employer?

- ( ) Farmer
- ( ) Driver (car, keke or motorbike)
- ( ) Tailor
- ( ) Seller (in market)
- ( ) Seller (in a store)
- ( ) Seller (online)
- ( ) Seller (travelling around, roadside)
- ( ) Teacher
- ( ) Construction worker
- ( ) Mechanic
- ( ) Carpenter
- ( ) Military officer or soldier
- ( ) Factory worker
- ( ) Public sector/government employee
- ( ) Pastor
- ( ) Professor
- ( ) Guard
- ( ) Student
- ( ) Police
- ( ) Domestic Work
- ( ) Office Worker
- ( ) Store/Shop Manager
- ( ) HE/SHE DOESN'T WANT TO SAY
- ( ) HE/SHE DOESN'T KNOW
- ( ) Other

What type of business are you doing?

- Farmer
- Driver (car, keke or motorbike)
- Tailor
- Seller (in market)
- Seller (in a store)
- Seller (online)
- Seller (travelling around, roadside)
- Teacher
- Construction worker
- Mechanic
- Carpenter
- Factory worker
- Pastor
- Guard
- Domestic Work
- Office Worker
- Store/Shop Manager
- HE/SHE DOESN'T WANT TO SAY
- HE/SHE DOESN'T KNOW
- Other

What type of daily work are you doing?

- ( ) Farmer
- ( ) Driver (car, keke or motorbike)
- ( ) Tailor
- ( ) Seller (in market)
- ( ) Seller (in a store)
- ( ) Seller (online)
- ( ) Seller (travelling around, roadside)
- ( ) Teacher
- ( ) Construction worker
- ( ) Mechanic
- ( ) Carpenter
- ( ) Factory worker
- ( ) Pastor
- ( ) Guard
- ( ) Domestic Work
- ( ) Office Worker
- ( ) Store/Shop Manager
- ( ) HE/SHE DOESN'T WANT TO SAY
- ( ) HE/SHE DOESN'T KNOW
- ( ) Other

How long have you been working for your employer?

_____

How long have you been doing your small business?

_____

How long have you been self-employed?

_____

How long have you been doing daily work?

_____

What did you do before?

- ◯ Unemployed
- ◯ Employed
- ◯ Doing a small business
- ◯ Self-Employed
- ◯ Apprentice

What was your previous employer?

_____

Did you do any daily work?

- ◯ Yes
- ◯ No

What type of work were you doing for your employer?

- Farmer
- Driver (car, keke or motorbike)
- Tailor
- Seller (in market)
- Seller (in a store)
- Seller (online)
- Seller (travelling around, roadside)
- Teacher
- Construction worker
- Mechanic
- Carpenter
- Military officer or soldier
- Factory worker
- Public sector/government employee
- Pastor
- Professor
- Guard
- Student
- Police
- Domestic Work
- Office Worker
- Store/Shop Manager
- HE/SHE DOESN'T WANT TO SAY
- HE/SHE DOESN'T KNOW
- Other

What type of business were you doing?

- Farmer
- Driver (car, keke or motorbike)
- Tailor
- Seller (in market)
- Seller (in a store)
- Seller (online)
- Seller (travelling around, roadside)
- Teacher
- Construction worker
- Mechanic
- Carpenter
- Factory worker
- Pastor
- Guard
- Domestic Work
- Office Worker
- Store/Shop Manager
- HE/SHE DOESN'T WANT TO SAY
- HE/SHE DOESN'T KNOW
- Other

What type of daily work were you doing?

- ○ Farmer
- ○ Driver (car, keke or motorbike)
- ○ Tailor
- ○ Seller (in market)
- ○ Seller (in a store)
- ○ Seller (online)
- ○ Seller (travelling around, roadside)
- ○ Teacher
- ○ Construction worker
- ○ Mechanic
- ○ Carpenter
- ○ Factory worker
- ○ Pastor
- ○ Guard
- ○ Domestic Work
- ○ Office Worker
- ○ Store/Shop Manager
- ○ HE/SHE DOESN'T WANT TO SAY
- ○ HE/SHE DOESN'T KNOW
- ○ Other

How long did you work for your employer?

_____

How long did you do your small business?

_____

How long were you self-employed?

_____

How long were you doing daily work?

_____

How long were you working as an apprentice?

_____

In any of your past employment, have you experienced issues with your salary payment? For example, that your salary was not paid on time or not paid at all?

- Yes
- No
- Never been employed

Can you elaborate?

Are you currently looking for a job?

- Yes
- No

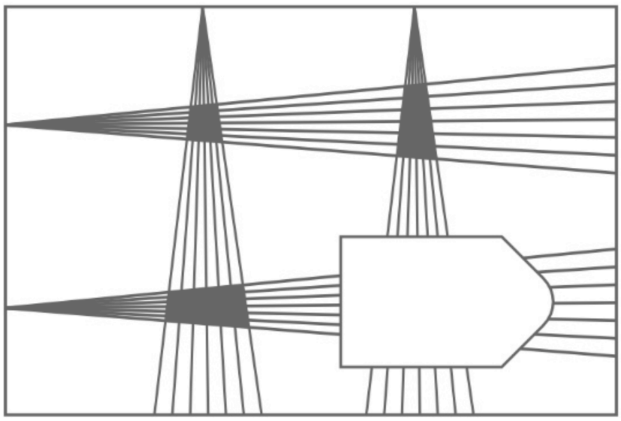
How long have you been looking for a job?

- Less than 1 month
- 1 month
- 2 to 3 months
- 4 to 5 months
- 6 months to 1 year
- more than 1 year

» SECTION II: ASSESSMENT TEST

We would like to ask you to answer the next questions, which is a short performance test. This test helps us to evaluate applicants.

Please try to answer each question correctly. What matters for us is **accuracy, not speed**. Most people need around **20 minutes** to complete this test!



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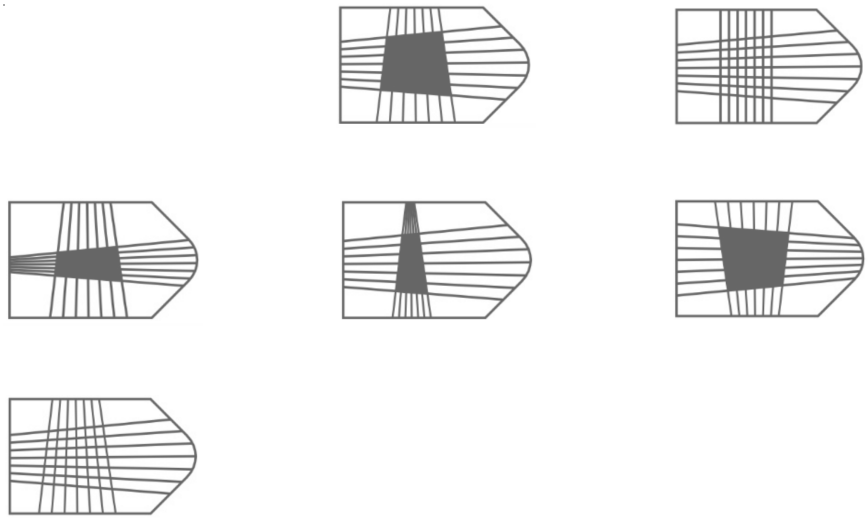

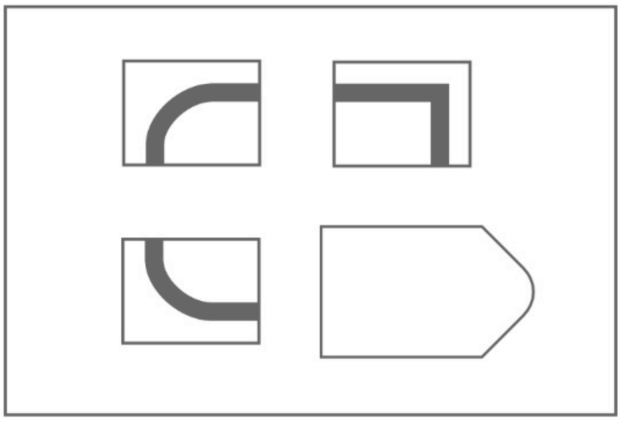

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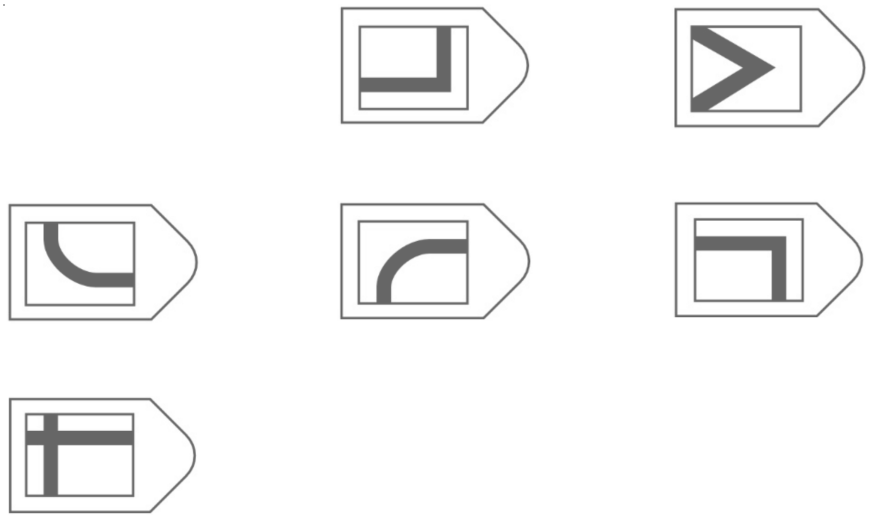

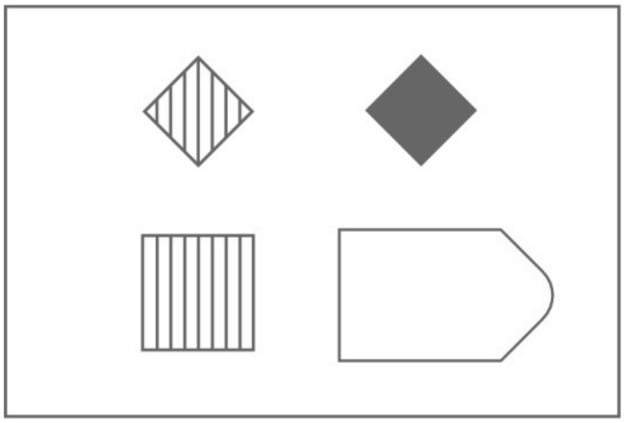

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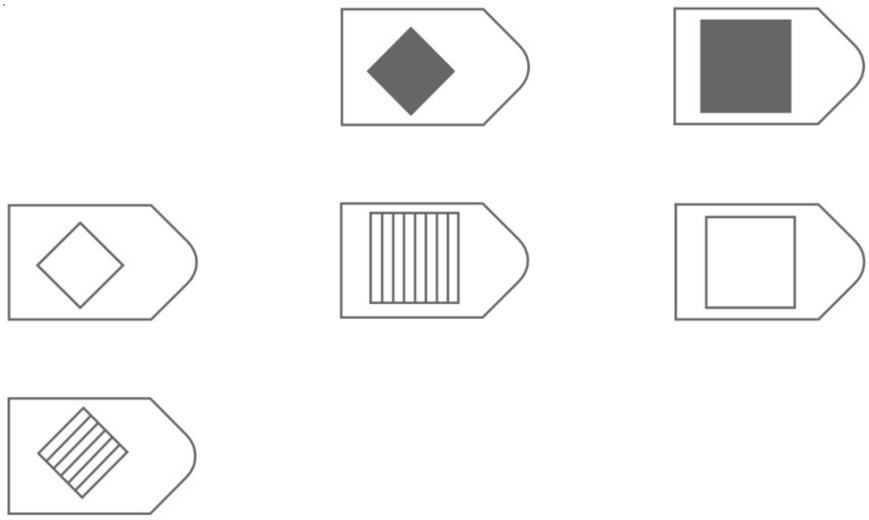

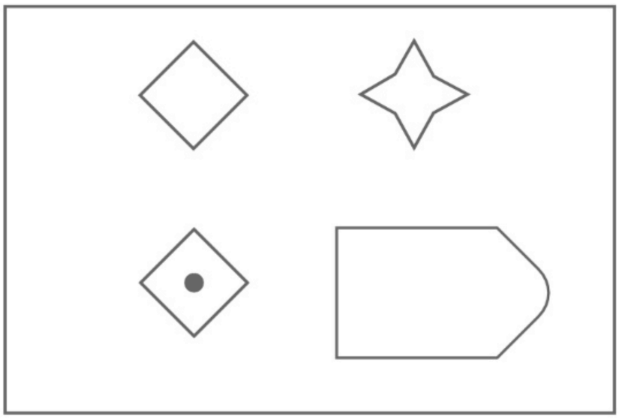

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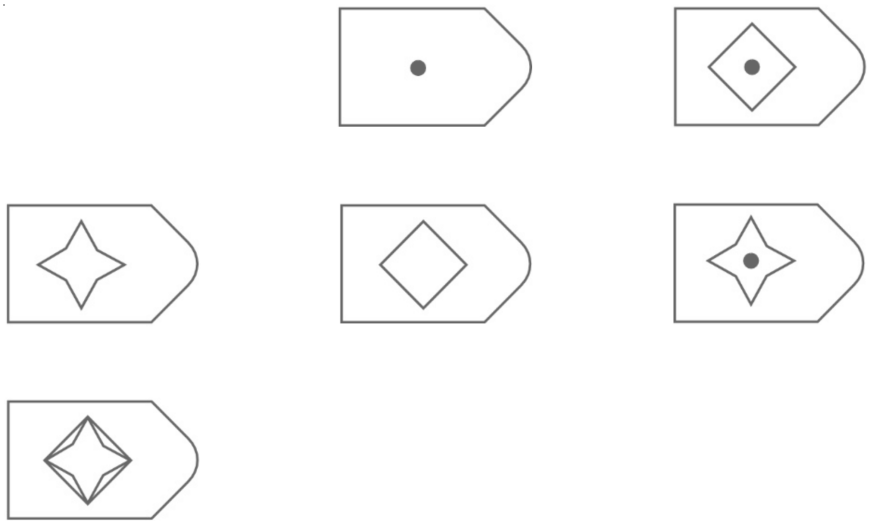

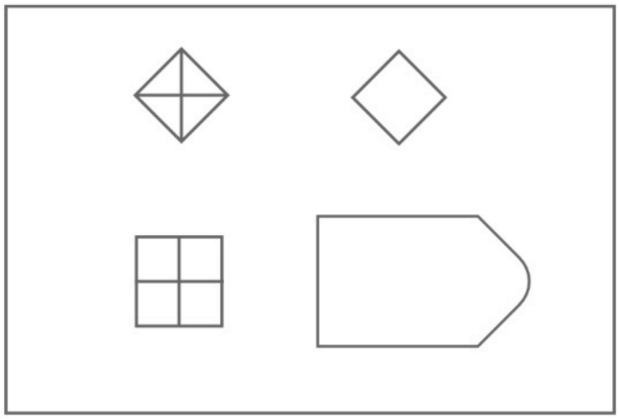

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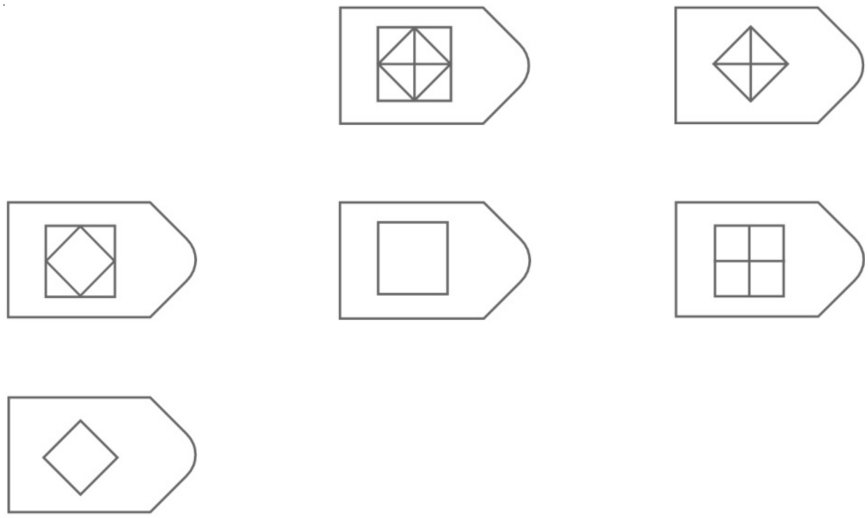

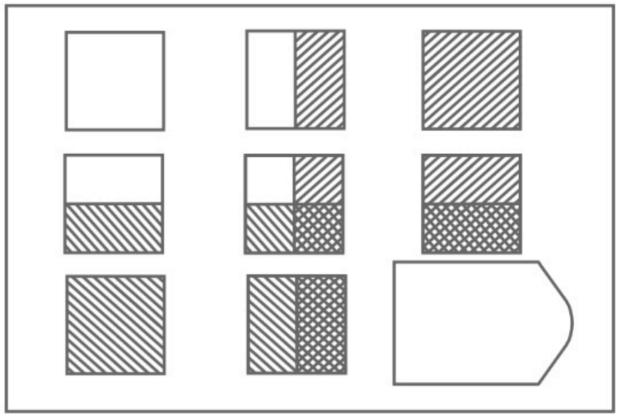

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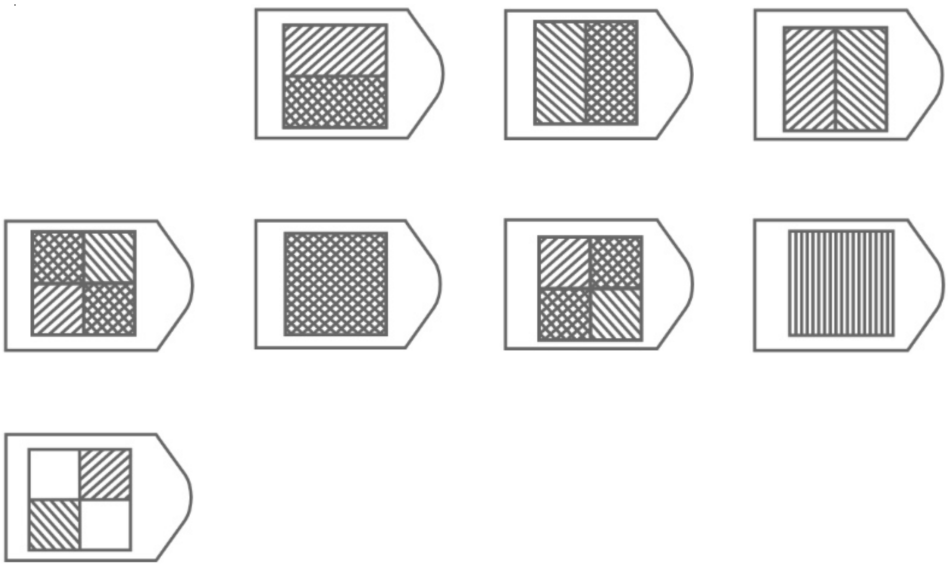

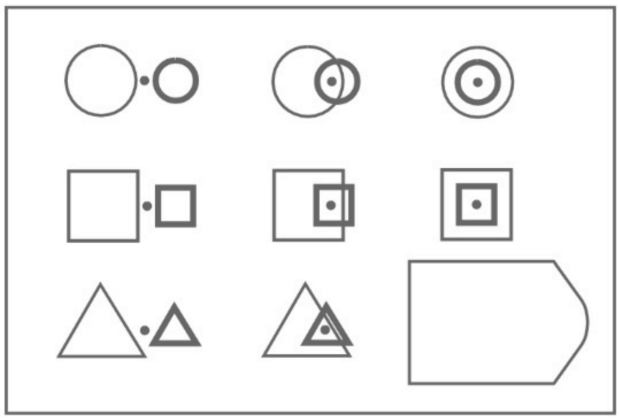

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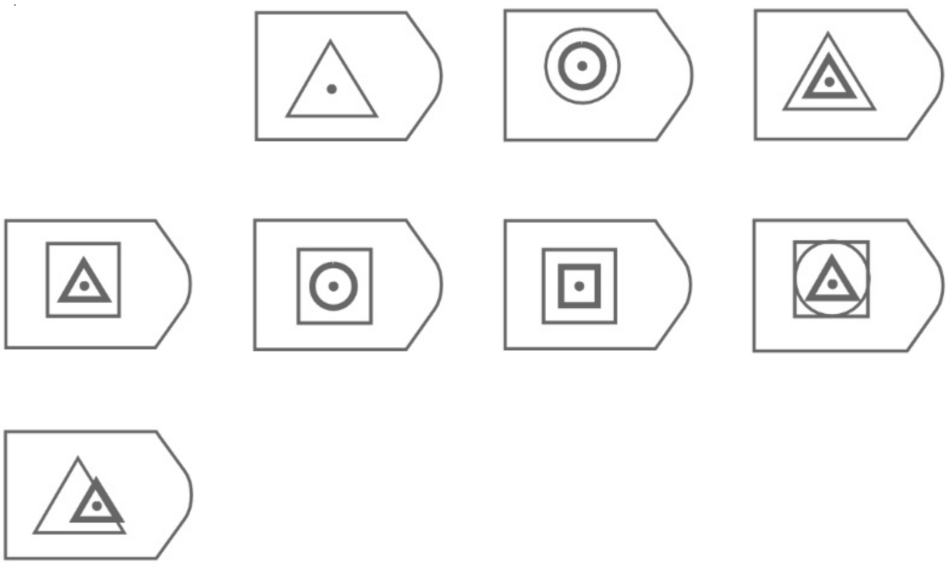

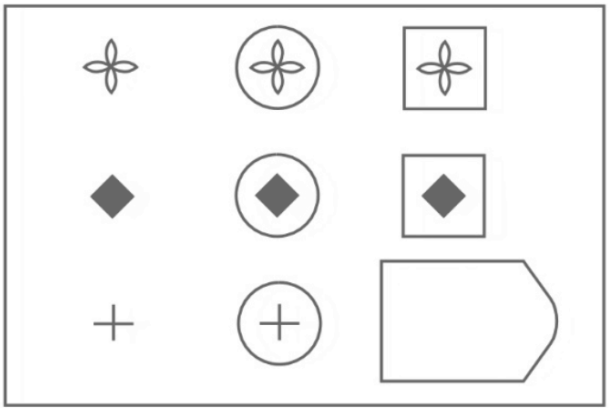

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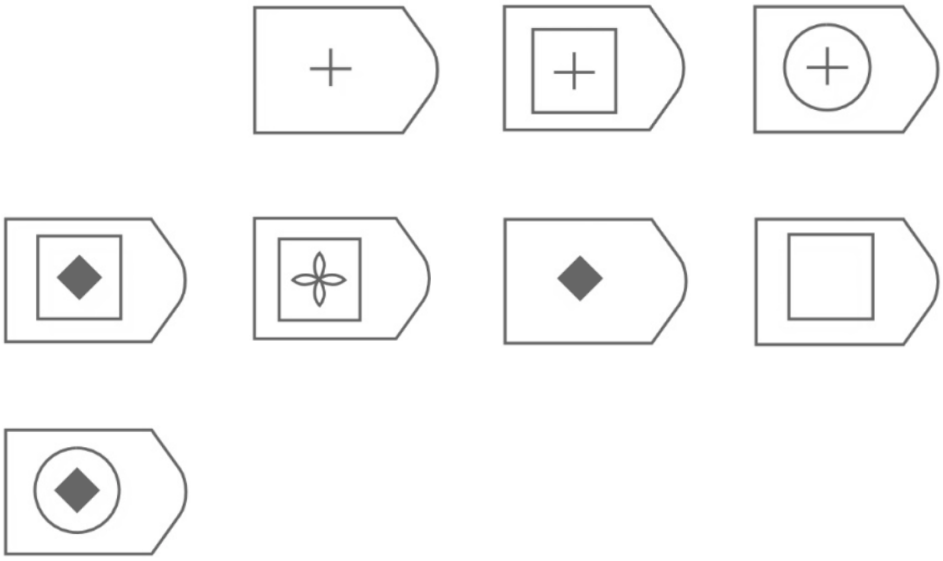

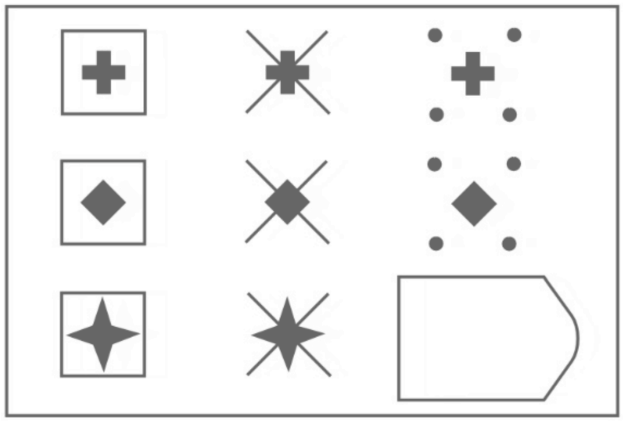

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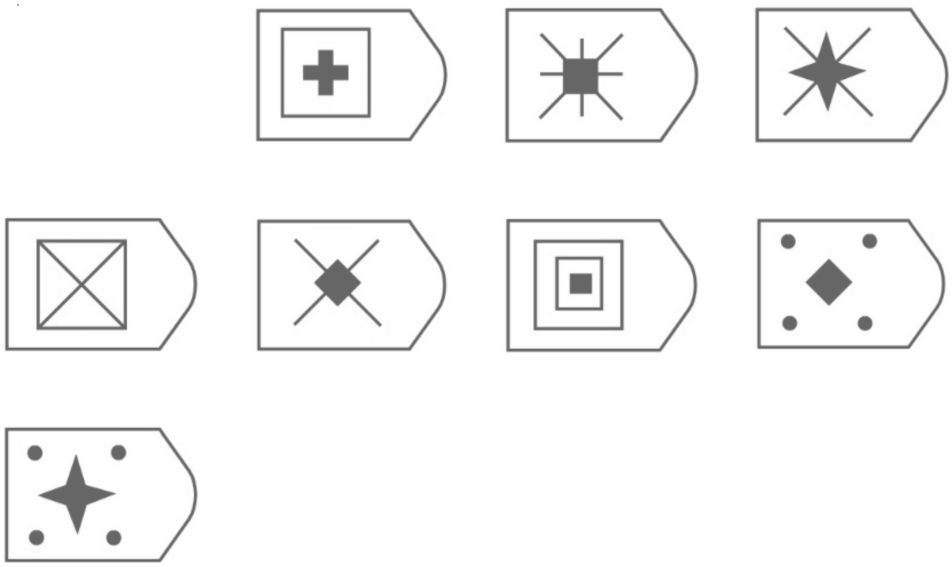

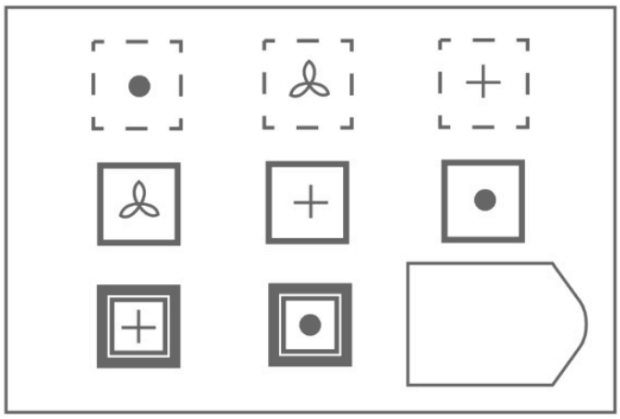

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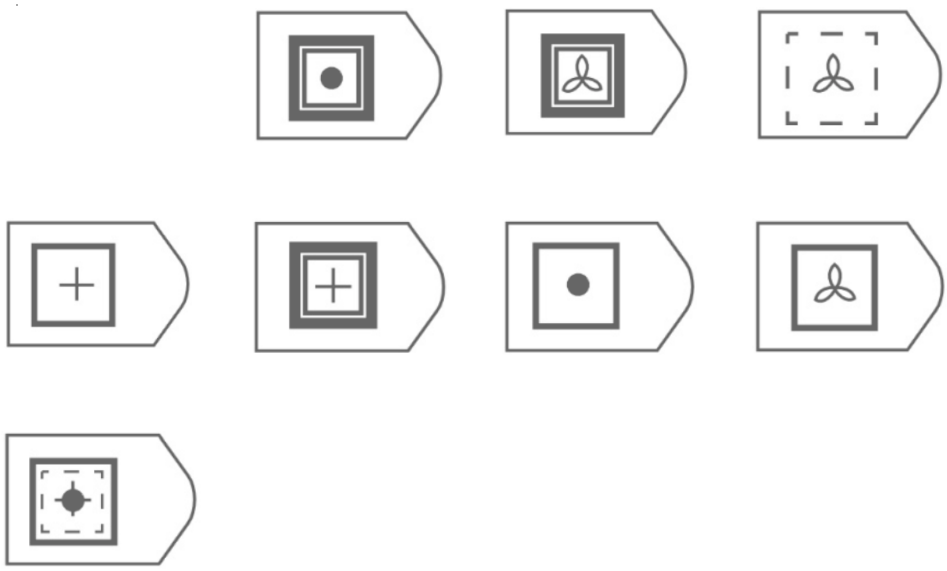

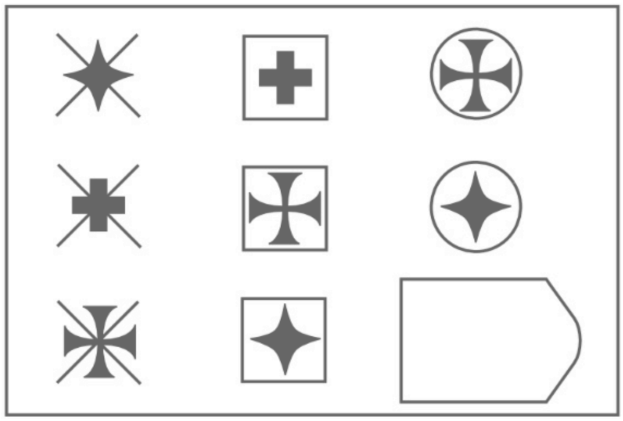

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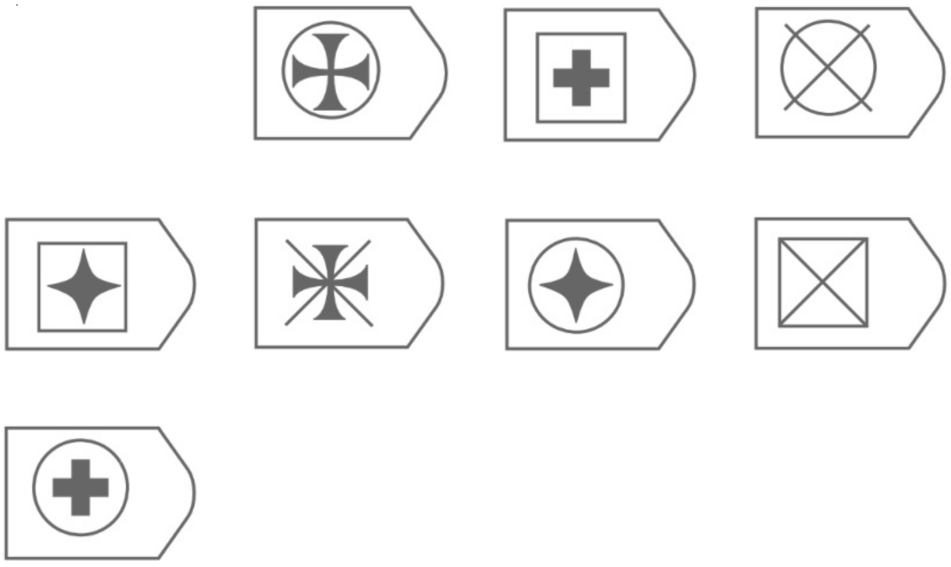

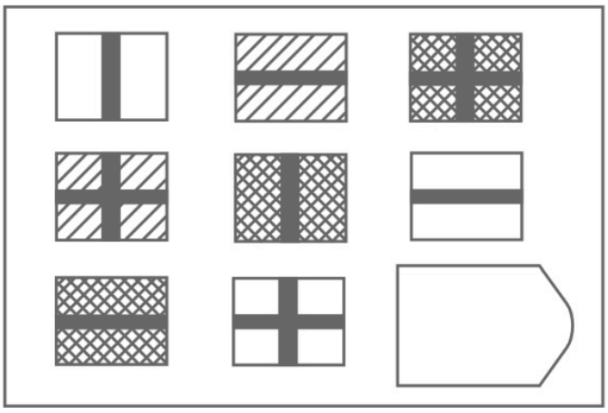

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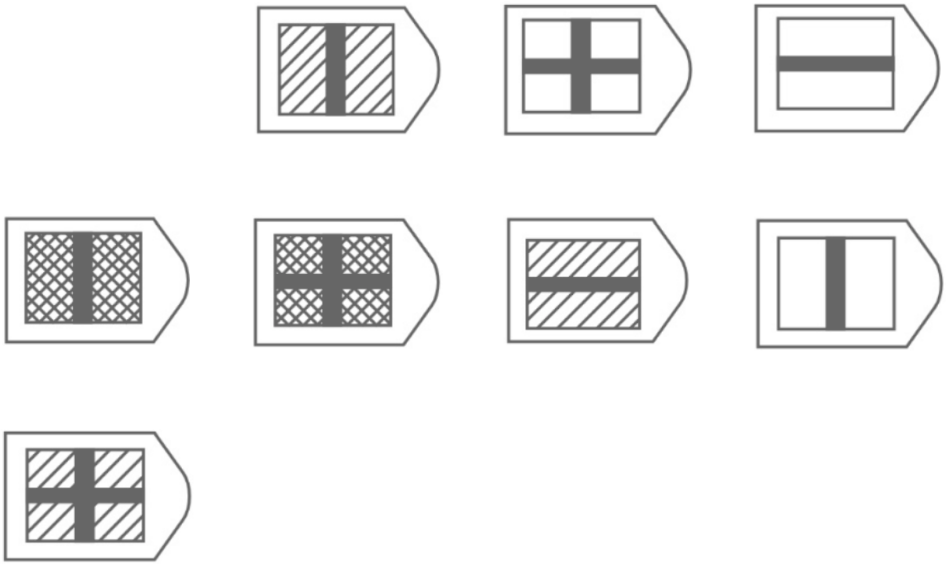

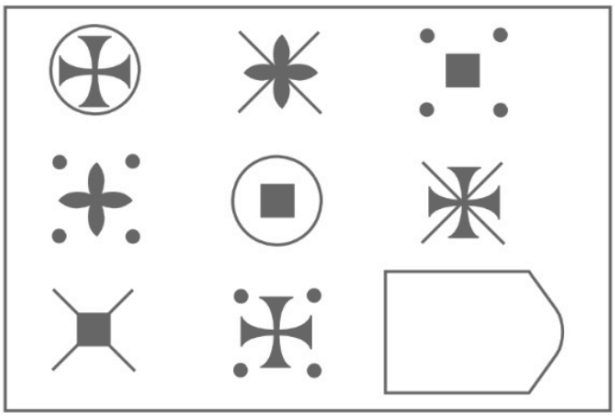

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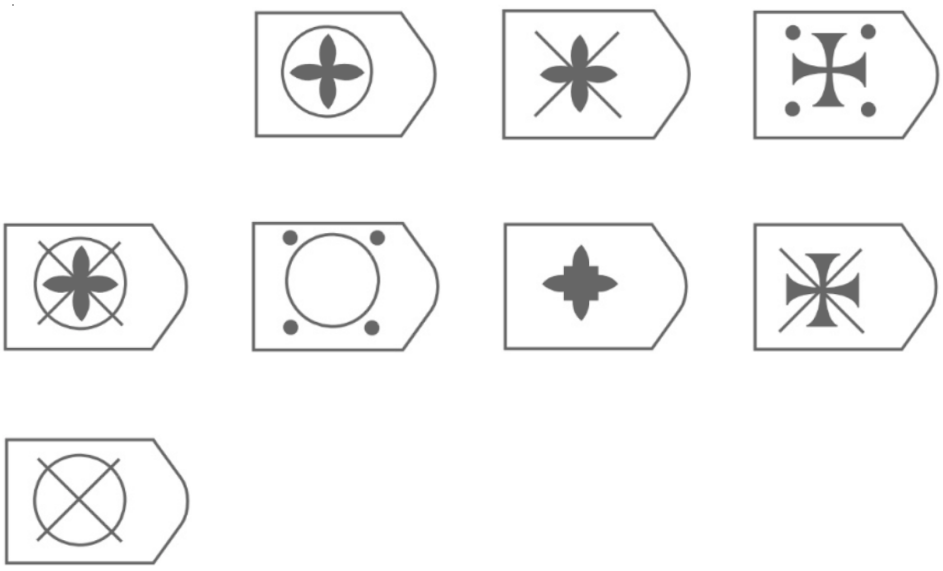

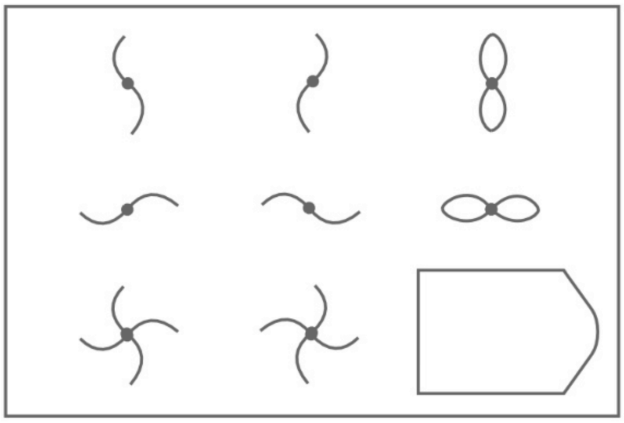

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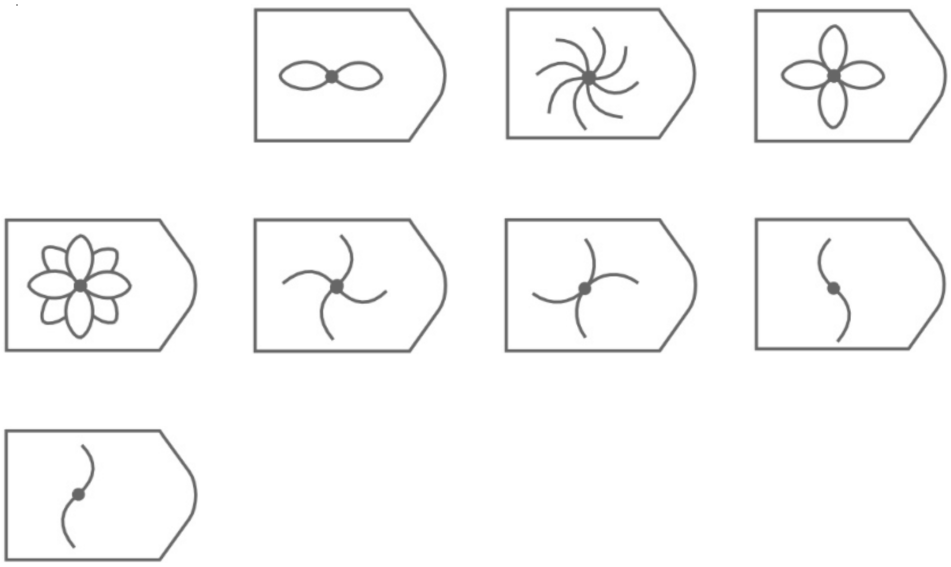

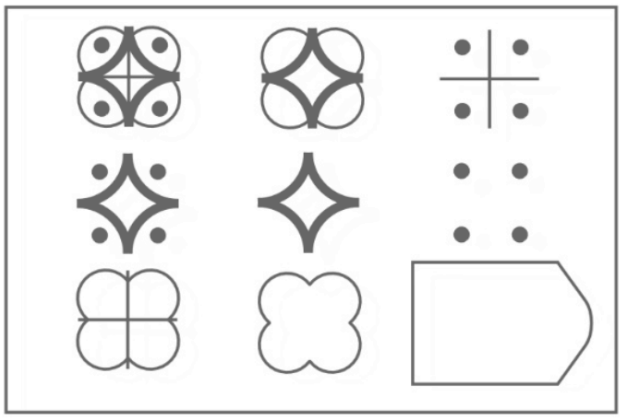

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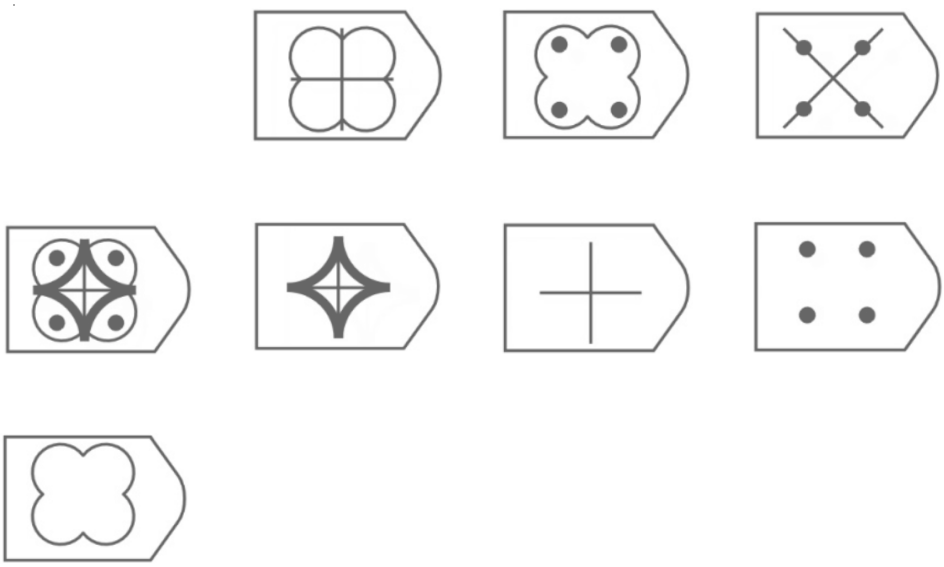


Thank you for completing this assessment. Please hand the tablet back to your interviewer.

» SECTION III: JOB OFFER CHOICE

Now, I will present you some job offers. I will show you two job offers at a time and would like to know if you are willing to accept any of them.

This will help us to know which job offers to make you. If you are willing to accept any of the job offers and there are still availabilities, we may offer one of your chosen job offers to you at the end.

The more job offers you like, the easier you will get a job.

It is in your best interest to answer truthfully.

Also if you are not interested in the job offers, that is also ok.

Now, I will present you some job offers. I will show you two job offers at a time and would like to know if you are willing to accept any of them.

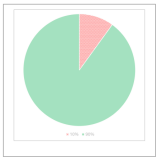
This will help us to know which job offers to make you. If you are willing to accept any of the job offers, we will offer one of your chosen job offers to you at the end.

The more job offers you like, the easier you will get a job.

It is in your best interest to answer truthfully.

Also if you are not interested in the job offers, that is also ok.

Before I start showing you the job offers, I would like to give you some more information. Some job offers include that salary payments are made with an automated payment system. This automated payment system guarantees on-time payment: the salary would be transferred automatically from a bank account with enough money to cover the salary payments. **No worker who received this has reported any issues with their salary.**

	Job Offer A	Job Offer B
Job Type	Image classification	Image classification
Location, hours	Satellite Town, 9:00am – 5:00pm	Satellite Town, 9:00am – 5:00pm
Monthly Salary	**55,000** NGN	**85,000** NGN
Payment	Biweekly This company offers an automated payment system to guarantee on-time payment: your salary would be transferred automatically from a bank account with enough money to cover the salary payments. **No worker who received this has reported any issues with their salary.**	Biweekly Things in Nigeria are difficult at the moment, also for this company: every month there is a **10% chance your salary will not be paid** 

Would you accept job offer A?

◯ Yes ◯ No

Would you accept job offer B?

◯ Yes ◯ No

If you had to choose *one* of the job offers, which would you choose?

◯ Job Offer A ◯ Job Offer B

	Job Offer C	Job Offer D
Job Type	Image classification	Image classification
Location, hours	Satellite Town, 9:00am – 5:00pm	Satellite Town, 9:00am – 5:00pm
Monthly Salary	**75,000** NGN	**70,000** NGN
Payment	Biweekly This company offers an automated payment system to guarantee on-time payment: your salary would be transferred automatically from a bank account with enough money to cover the salary payments. **No worker who received this has reported any issues with their salary.**	Biweekly

---

Would you accept job offer C?

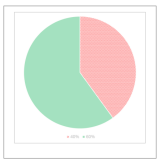
◯ Yes ◯ No

Would you accept job offer D?

◯ Yes ◯ No

If you had to choose *one* of the job offers, which would you choose?

◯ Job Offer C ◯ Job Offer D

	Job Offer E	**Job Offer F**
Job Type	Image classification	Image classification
Location, hours	Satellite Town, 9:00am – 5:00pm	Satellite Town, 9:00am – 5:00pm
Monthly Salary	**55,000** NGN	**85,000** NGN
Payment	Biweekly	Biweekly Things in Nigeria are difficult at the moment, also for this company: every month there is a **40% chance your salary will not be paid** 

Would you accept job offer E?

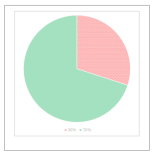
◯ Yes ◯ No

Would you accept job offer F?

◯ Yes ◯ No

If you had to choose *one* of the job offers, which would you choose?

◯ Job Offer E ◯ Job Offer F

	Job Offer G	Job Offer H
Job Type	Image classification	Image classification
Location, hours	Satellite, 9:00am – 5:00pm	Satellite, 9:00am – 5:00pm
Monthly Salary	**70,000** NGN	**70,000** NGN
Payment	Biweekly Things in Nigeria are difficult at the moment, also for this company: every month there is a **30% chance your salary will not be paid** 	Biweekly This company offers an automated payment system to guarantee on-time payment: your salary would be transferred automatically from a bank account with enough money to cover the salary payments. **No worker who received this has reported any issues with their salary.**

Would you accept job offer G?

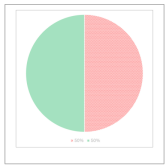
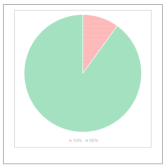
◯ Yes ◯ No

Would you accept job offer H?

◯ Yes ◯ No

If you had to choose *one* of the job offers, which would you choose?

◯ Job Offer G ◯ Job Offer H

	Job Offer A	Job Offer B
Job Type	Image classification	Image classification
Location, hours	Satellite Town, 9:00am – 5:00pm	Satellite Town, 9:00am – 5:00pm
Monthly Salary	**85,000** NGN	**55,000** NGN
Payment	Biweekly Things in Nigeria are difficult at the moment, also for this company: every month there is a **50% chance your salary will not be paid** 	Biweekly Things in Nigeria are difficult at the moment, also for this company: every month there is a **10% chance your salary will not be paid** 

Would you accept job offer A?

◯ Yes ◯ No

Would you accept job offer B?

◯ Yes ◯ No

If you had to choose *one* of the job offers, which would you choose?

◯ Job Offer A ◯ Job Offer B

	Job Offer C	**Job Offer D**
Job Type	Image classification	Image classification
Location, hours	Satellite Town, 9:00am – 5:00pm	Satellite Town, 9:00am – 5:00pm
Monthly Salary	**70,000** NGN	**60,000** NGN
Payment	Biweekly This company offers an automated payment system to guarantee on-time payment: your salary would be transferred automatically from a bank account with enough money to cover the salary payments. **No worker who received this has reported any issues with their salary.**	Biweekly

---

Would you accept job offer C?

◯ Yes ◯ No

Would you accept job offer D?

◯ Yes ◯ No

If you had to choose *one* of the job offers, which would you choose?

◯ Job Offer C ◯ Job Offer D

	Job Offer E	Job Offer F
Job Type	Image classification	Image classification
Location, hours	Satellite Town, 9:00am – 5:00pm	Satellite Town, 9:00am – 5:00pm
Monthly Salary	**60,000** NGN	**85,000** NGN
Payment	Biweekly This company offers an automated payment system to guarantee on-time payment: your salary would be transferred automatically from a bank account with enough money to cover the salary payments. **No worker who received this has reported any issues with their salary.**	Biweekly

---

Would you accept job offer E?

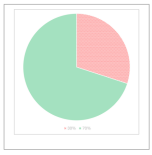
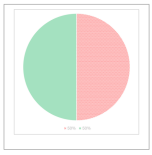
◯ Yes ◯ No

Would you accept job offer F?

◯ Yes ◯ No

If you had to choose *one* of the job offers, which would you choose?

◯ Job Offer E ◯ Job Offer F

	Job Offer G	Job Offer H
Job Type	Image classification	Image classification
Location, hours	Satellite, 9:00am – 5:00pm	Satellite, 9:00am – 5:00pm
Monthly Salary	**70,000** NGN	**70,000** NGN
Payment	Biweekly Things in Nigeria are difficult at the moment, also for this company: every month there is a **30% chance your salary will not be paid** 	Biweekly Things in Nigeria are difficult at the moment, also for this company: every month there is a **50% chance your salary will not be paid** 

Would you accept job offer G?

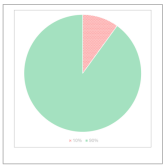
◯ Yes ◯ No

Would you accept job offer H?

◯ Yes ◯ No

If you had to choose *one* of the job offers, which would you choose?

◯ Job Offer G ◯ Job Offer H

	Job Offer A	**Job Offer B**
Job Type	Image classification	Image classification
Location, hours	Satellite Town, 9:00am – 5:00pm	Satellite Town, 9:00am – 5:00pm
Monthly Salary	**55,000** NGN	**85,000** NGN
Payment	Biweekly This company offers an automated payment system to guarantee on-time payment: your salary would be transferred automatically from a bank account with enough money to cover the salary payments. **No worker who received this has reported any issues with their salary.**	Biweekly Things in Nigeria are difficult at the moment, also for this company: every month there is a **10% chance your salary will not be paid** 

Would you accept job offer A?

◯ Yes ◯ No

Would you accept job offer B?

◯ Yes ◯ No

If you had to choose *one* of the job offers, which would you choose?

◯ Job Offer A ◯ Job Offer B

	Job Offer C	Job Offer D
Job Type	Image classification	Image classification
Location, hours	Satellite Town, 9:00am – 5:00pm	Satellite Town, 9:00am – 5:00pm
Monthly Salary	**60,000** NGN	**55,000** NGN
Payment	Biweekly This company offers an automated payment system to guarantee on-time payment: your salary would be transferred automatically from a bank account with enough money to cover the salary payments. **No worker who received this has reported any issues with their salary.**	Biweekly

---

Would you accept job offer C?

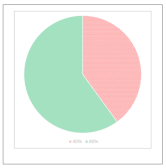
◯ Yes ◯ No

Would you accept job offer D?

◯ Yes ◯ No

If you had to choose *one* of the job offers, which would you choose?

◯ Job Offer C ◯ Job Offer D

	Job Offer E	Job Offer F
Job Type	Image classification	Image classification
Location, hours	Satellite Town, 9:00am – 5:00pm	Satellite Town, 9:00am – 5:00pm
Monthly Salary	**55,000** NGN	**85,000** NGN
Payment	Biweekly	Biweekly Things in Nigeria are difficult at the moment, also for this company: every month there is a **40% chance your salary will not be paid** 

Would you accept job offer E?

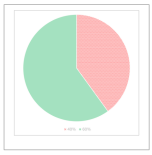
◯ Yes ◯ No

Would you accept job offer F?

◯ Yes ◯ No

If you had to choose *one* of the job offers, which would you choose?

◯ Job Offer E ◯ Job Offer F

	Job Offer G	**Job Offer H**
Job Type	Image classification	Image classification
Location, hours	Satellite, 9:00am – 5:00pm	Satellite, 9:00am – 5:00pm
Monthly Salary	**70,000** NGN	**70,000** NGN
Payment	Biweekly Things in Nigeria are difficult at the moment, also for this company: every month there is a **40% chance your salary will not be paid** 	Biweekly This company offers an automated payment system to guarantee on-time payment: your salary would be transferred automatically from a bank account with enough money to cover the salary payments. **No worker who received this has reported any issues with their salary.**

Would you accept job offer G?

◯ Yes ◯ No

Would you accept job offer H?

◯ Yes ◯ No

If you had to choose *one* of the job offers, which would you choose?

◯ Job Offer G ◯ Job Offer H

» » SECTION IV: JOB OFFER

Thank you! We now have to wait one moment for the computer to generate your job offer.

Do you have any other question for me at the moment?

◯ All questions answered

» » » JOB OFFER

Congratulations!

We can offer you a job with a data classification company we recruit for, The Spartak Consult, as soon as they have an opening. Your work would be to classify images on a computer. The work location is in Satellite Town. You would be expected to work Monday to Friday, 9am to 5pm.

Your salary would be 55,000 NGN per month. The company operates a biweekly payment schedule.

This company offers an automated payment system to guarantee on-time payment: your salary would be transferred automatically from a bank account with enough money to cover the salary payments. **No worker who received this has reported any issues with their salary.**

To prepare for the job and validate you job offer, we ask you to attend an orientation day. During the orientation day, you will learn more about the task you can meet people from The Spartak Consult, and they can meet you. Employment will then be subject to available vacancies.
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10 percent chance your salary will not be paid.

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Your salary would be 75,000 NGN per month. The company operates a biweekly payment schedule.

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» » » JOB OFFER

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When starting work at a company, what would make you most confident to receive your salary on time?

- ◯ I am very confident to receive the salary on time in any case
- ◯ If knowing that other employees did not have any issue with their salary
- ◯ The salary coming from a third party HR company
- ◯ The company using an automated payment system
- ◯ Other

Specify other.

Thank you, we have come to the end of our session. Thank you for answering all our questions!

Independently of your job outcome, we would like to enrol you in an SMS or WhsApp survey. We would sometimes send you 3 quick questions about your current work and your financial situtation. Responding will take you 2 minutes. And everyone who participates has a chance to win **50,000 NGN twice a month!**

Can we send you SMS or WhatsApp messages for this survey?

- ◯ No
- ◯ Yes, SMS
- ◯ Yes, Whatsapp

Which number is the best for you to send SMS/Whatsapp messages?

Is it , which is the number you gave me earlier?

- ◯ Yes
- ◯ No

Which number is the best for you to send SMS/Whatsapp messages?

A.2 Jobseeker Follow-Up Survey

This section contains the survey instrument used for the jobseeker follow-up survey.

A.3 End of Employment Survey

This section contains the survey instrument used for the end of employment survey.

A.4 Weekly WhatsApp/SMS Survey

This section contains the survey instrument used for the WhatsApp/SMS survey.