**Appendix S.1: Timeline** 

Appendix 5.1. Timemic						
2006 May - July	HIV Initial Testing + MDICP Surveys					
August - December	Incentives Offered					
2007 April - May	Round 1 Sexual Diaries					
July - October	Round 2 Sexual Diaries					
2008 March - August March - August: 1-2 weeks	Round 3 Sexual Diaries + HIV Testing + Incentives Given					
after HIV testing	Round 4 Sexual Diaries					

Notes: The approximate project timeline is presented above. Three locations (Balaka, Mchinji, and Rumphi) were included across this time period.

Appendix S.2: Differences in Means of Reported Sexual Behavior by Incentive group, HIV Negatives

Panel A: Rounds 1, 2, 3 - Effects of Incentive Offer

	All (N=1193)	Zero Incentive (N=407)	Medium Incentive (N=383)	High Incentive (N=403)	p-value of joint test	
	(1)	(2)	(3)	(4)	(5)	
Pregnant (Women)	0.089	0.095	0.076	0.094	0.43	
Any Vaginal Sex	0.538	0.535	0.542	0.539	0.95	
Days of Vaginal Sex	1.546	1.538	1.603	1.499	0.48	
Used Condom	0.118	0.129	0.120	0.104	0.38	
Condoms at Home	0.112	0.112	0.120	0.106	0.59	
Safe/No Sex	0.545	0.547	0.540	0.547	0.93	

Panel B: Effects of Receiving an Incentive on Sexual Behavior

	Men			Women						
	All	Zero	Medium	High	p-value of	All	Zero	Medium	High	p-value of
	(N=447)	Incentive	Incentive	Incentive	joint test	(N=571)	Incentive	Incentive	Incentive	1
	(11-447)	(N=143)	(N=148)	(N=156)	joint test	(1N-3/1)	(N=194)	(N=179)	(N=198)	joint test
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Any Vaginal Sex	0.626	0.538	0.682	0.654	0.030	0.580	0.644	0.575	0.520	0.04
Days Vaginal Sex	1.870	1.490	1.905	2.186	0.020	1.746	1.892	1.782	1.571	0.32
Used Condom	0.107	0.078	0.109	0.127	0.570	0.057	0.055	0.078	0.038	0.45
Safe/No Sex	0.432	0.497	0.392	0.410	0.160	0.450	0.392	0.458	0.500	0.10

<sup>\*</sup> significant at 10%; \*\* significant at 5%; \*\*\* significant at 1%

Notes: This table presents means of sexual behavior outcomes by incentive amount. Panel A includes 1,193 HIV negative respondents who participated in the incentives program. Panel B includes those who were interveiewed at Round 4 approximately one week after the money was distributed.

Appendix S.3: Impact of Amount of Incentive Offer on Reported Sexual Behavior

	HIV Positive	Pregnant	Any Vaginal	Days of	Used	Condoms	Safe/No
	(Round 3)	(Women)	Sex	Vaginal Sex	Condom	at Home	Sex
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Panel A: All Rounds l	Pooled						
Low Incentive		-0.017	0.007	0.068	-0.017	0.009	-0.008
		[0.017]	[0.024]	[0.107]	[0.021]	[0.016]	[0.024]
High Incentive		0.010	0.017	0.010	-0.019	-0.000	-0.015
		[0.017]	[0.024]	[0.099]	[0.021]	[0.016]	[0.024]
Observations		1,777	3,258	3,258	1,748	3,258	3,258
R-squared		0.037	0.095	0.064	0.089	0.045	0.087
		_		_			
	HIV Positive	Pregnant	Any Vaginal	Days	Used	Condoms	Safe/No
Panel B: Round 1	(Round 3)	(Women)	Sex	Vaginal Sex	Condom	at Home	Sex
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Low Incentive		0.004	0.026	0.145	-0.025	0.021	-0.014
		[0.030]	[0.039]	[0.135]	[0.031]	[0.024]	[0.040]
High Incentive		0.034	0.052	0.145	-0.036	-0.009	-0.044
		[0.029]	[0.036]	[0.134]	[0.028]	[0.025]	[0.034]
Observations		601	1,101	1,101	621	1,101	1,101
R-squared		0.042	0.085	0.072	0.134	0.067	0.076
	HIV Positive	Pregnant	Any Vaginal	Days	Used	Condoms	Safe/No
	(Round 3)	(Women)	Sex	Vaginal Sex	Condom	at Home	Sex
Panel C: Round 2	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Low Incentive		-0.024	-0.023	-0.030	0.005	0.007	0.022
		[0.027]	[0.035]	[0.153]	[0.036]	[0.022]	[0.039]
High Incentive		0.010	0.000	-0.092	-0.025	-0.016	-0.016
		[0.026]	[0.032]	[0.118]	[0.029]	[0.023]	[0.036]
Observations		579	1,064	1,064	574	1,064	1,064
R-squared		0.040	0.102	0.077	0.124	0.058	0.107
-							
	<b>HIV</b> Positive	Pregnant	Any Vaginal	Days	Used	Condoms	Safe/No
	(Round 3)	(Women)	Sex	Vaginal Sex	Condom	at Home	Sex
Panel D: Round 3	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Low Incentive	0.006	-0.032	0.019	0.088	-0.033	-0.002	-0.033
	[0.007]	[0.024]	[0.037]	[0.150]	[0.033]	[0.019]	[0.036]
High Incentive	-0.003	-0.014	-0.002	-0.026	0.011	0.024	0.017
	[0.005]	[0.027]	[0.034]	[0.139]	[0.031]	[0.021]	[0.033]
	[0.005]						
Observations	1,071	597	1,091	1,091	552	1,091	1,091
Observations R-squared			1,091 0.116	1,091 0.060	552 0.035	1,091 0.034	1,091 0.102

<sup>\*</sup> significant at 10%; \*\* significant at 5%; \*\*\* significant at 1%

Note: All columns present OLS regressions. Robust standard errors clustered by individual (Panel A) or village (Panels B, C, and D), in brackets. "Used a condom" is conditional on reported sexual activity. "Safe Sex or No Sex" is equal to one if the respondent abstained from sex or used a condom and zero otherwise. "Vaginal Sex" is a dummy variable equal to one if the respondent reported having had vaginal sex. "Used a Condom" is a dummy variable equal to one if the respondent reported using a condom. Each regression includes controls for whether the respondent is male, married, has some schooling, HIV status at baseline, number of living children, and distric fixed effects. Panel A includes round dummies.

Appendix S.4: Differential Responses to Incentive Offer

TT	interential N	Any	Days	01101		
	Pregnant	Vaginal	Vaginal	Used	Condoms	Safe/No
	(Women)	Sex	Sex	Condom	at Home	Sex
Panel A: Education	(1)	(2)	(3)	(4)	(5)	(6)
Any Incentive	-0.005	0.009	0.083	-0.021	0.004	-0.012
•	[0.026]	[0.044]	[0.124]	[0.023]	[0.024]	[0.046]
Any * Education	0.003	0.004	-0.060	0.005	0.001	0.001
•	[0.031]	[0.053]	[0.164]	[0.028]	[0.030]	[0.053]
Education	-0.025	0.019	0.136	-0.009	0.024	-0.025
	[0.026]	[0.045]	[0.156]	[0.026]	[0.029]	[0.048]
Observations	1,777	3,258	3,258	1,748	3,258	3,258
R-squared	0.036	0.095	0.064	0.089	0.045	0.087
Panel B: Income	(1)	(2)	(3)	(4)	(5)	(6)
Any Incentive	0.021	-0.101**	-0.230	0.005	-0.005	0.087*
	[0.026]	[0.043]	[0.199]	[0.044]	[0.026]	[0.045]
Any * Log Income	-0.004	0.014**	0.034	-0.001	0.002	-0.012**
	[0.003]	[0.006]	[0.024]	[0.006]	[0.003]	[0.006]
Log Income	0.002	-0.008	-0.017	-0.006	-0.001	0.005
	[0.002]	[0.005]	[0.019]	[0.004]	[0.003]	[0.005]
Observations	1,674	3,067	3,067	1,624	3,067	3,067
R-squared	0.035	0.094	0.066	0.092	0.044	0.084
Panel C: Gender	(1)	(2)	(3)	(4)	(5)	(6)
Any Incentive		-0.004	-0.068	-0.031	-0.003	-0.005
		[0.026]	[0.089]	[0.023]	[0.017]	[0.024]
Any * Male		0.035	0.235	0.025	0.015	-0.014
		[0.037]	[0.164]	[0.037]	[0.031]	[0.037]
Male		0.112***	0.298**	0.077**	0.072***	-0.089**
		[0.037]	[0.139]	[0.031]	[0.026]	[0.036]
Observations		3,258	3,258	1,748	3,258	3,258
R-squared		0.095	0.065	0.089	0.045	0.087
Panel D: Empowerment (Females only)	(1)	(2)	(3)	(4)	(5)	(6)
Any Incentive	0.028	0.033	0.369	-0.079	-0.060	-0.056
	[0.049]	[0.096]	[0.397]	[0.076]	[0.052]	[0.093]
Any * Empowered	-0.071	-0.081	-0.904	0.126	0.121	0.114
	[0.102]	[0.194]	[0.780]	[0.157]	[0.100]	[0.186]
Empowered	0.018	0.063	0.283	-0.046	-0.010	-0.129
	[0.084]	[0.171]	[0.722]	[0.115]	[0.083]	[0.155]
Observations	1,675	1,677	1,677	797	1,677	1,677
R-squared	0.035	0.086	0.058	0.056	0.036	0.064

<sup>\*</sup> significant at 10%; \*\* significant at 5%; \*\*\* significant at 1%

Note: All columns present OLS regressions. Robust standard errors clustered by individual, in brackets. "Used a condom" is conditional on reported sexual activity. "Safe Sex or No Sex" is equal to one if the respondent abstained from sex or used a condom and zero otherwise. Each regression includes controls for whether the respondent was offered any incentive controlling for whether the respondent is male, married, has some schooling, HIV status at baseline, number of living children, and distric fixed effects.