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Identity assimilation:

Impact of conflict and partition on the giving behaviors of refugees and natives in West Bengal

Nilanjan Bhattacharya[♦], Debayan Pakrashi[♥], Sarani Saha[♣] and Liang C. Wang[§]

Abstract

In regions affected by conflicts, partition, and violence, how does past exposure to such incidences affect attitudes towards members of different social groups? Drawing on the theory of inequity aversion model, we infer that past exposure to conflict and violence can increase an individual's ability to empathize with the ingroup(s) and discriminate against the outgroup(s). We test this hypothesis by conducting a money-giving dictator game and a money-taking dictator game among 794 Hindu Bengali individuals from an Indian-native-born background and an East-Pakistan-refugee background residing in the state of West Bengal in India. Our objective is to study the dominant social identity and identity assimilation of individuals with multiple social affiliations. We find that participants from both native and refugee backgrounds show favoritism towards other Hindus in India by giving them money taken away from Muslims in India, Hindus in Bangladesh, and Muslims in Bangladesh. The favoritism towards other Hindus in India indicates that they are treated as the social ingroup, while the discrimination against the other groups indicates that they are treated as the social outgroups. Participants from refugee families discriminate against Muslims in India more than Hindus in Bangladesh, while participants from native families discriminate against Hindus in Bangladesh more than Muslims in India. The differential treatments across social groups suggest that the Hindu religious affiliation plays a more dominant role than the Indian nationality affiliation in the identity of refugees. Further, we find suggestive evidence of identity assimilation among individuals with a refugee background.

Keywords: social identity, partition refugees, charitable giving.

JEL Classification: F22, J15, Z12, N3.

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1. Introduction

The world has experienced multiple waves of large-scale human migration over the last century. The wave of migrants and refugees has overwhelmed the international community, putting more pressure on the neighboring countries. Global estimates report that at the end of 2021 as a result of persecution, conflict, and violence, 89.3 million people were forcibly displaced, and 27.1 million people were refugees among them (UNHCR 2021). Due to ongoing conflicts worldwide, the total number of refugees has more than doubled since the early 2000s. The majority of these refugees were hosted in neighboring developing countries. More than half of all refugees originated from Afghanistan, Myanmar, South Sudan, and the Syrian Arab Republic where there have been armed conflicts as well as political, religious, and ethnic persecutions, and were hosted in neighboring Pakistan, Bangladesh, Uganda, and Turkey, respectively. The violence, despair, and isolation that refugees experience during forced migration, as well as the cultural and social differences between the host community and the country of origin can make it difficult for them to integrate and assimilate into the host community.

Conflict and violence can affect human behavior in several ways. There is a tendency to cooperate with each other among the survivors of conflict (Bauer et al., 2016). They also affiliate with group membership and exhibit a preferential attitude towards members of the same group (Bauer et al., 2014; Mironova and Whitt, 2021). Several studies have found the presence of strong in-group favoritism among war victims. For example, in Sierra Leone, players who have experienced violence due to war are found to be more altruistic towards in-group team members compared to out-group members (Cecchi et al. 2016). Similarly, victims of conflict-related violence are found to be less selfish and more averse to inequality during interaction with the in-group members from the same village. However, such an effect completely vanishes once the interacting partners are from a different village and considered out group (Bauer et al. 2014). In a more recent study in the context of Ukrainian war, violence has no impact on fairness preferences at the beginning of conflict (Mironova and Whitt, 2021). However, one year into the war, there are incidences of increased ethnic bias among both civilians as well as fighters. We add to this growing literature on conflict and human behavior by analyzing the effects of nationality and religion on giving behaviors of Hindu refugees in the context of forced migration.

The experience of cross-border migration is likely to affect how refugees identify with people of different national identities as well as people of different cultural and ethnic groups, for example. An individual's identity, the sense of self, is complex and is associated with different social categories and how people in these categories should behave (Akerlof and Kranton 2000). Identity may not always have a singular affiliation, and the importance of one identity need not necessarily eliminate the other (Sen 2007). An individual can affiliate with multiple social groups simultaneously (Chen and Li 2009). It is the individual who decides on the relative importance they affiliate or identify with various groups. On the one hand, identity can lead to positive outcomes, such as cooperative and prosocial behavior in the context of social, ethnic, and religious organizations (e.g., Eckel and Grossman 2005; Page 2008). On the other hand, it can form the basis for discrimination and conflict (Costa and Kahn 2003; Putnam 2007). The behaviors of refugees towards different social groups in the host community and the country of origin may thus reflect the extent to which they identify with different social categories.

In this paper, we examine the differences in giving behaviors of Hindu Bengali individuals from a Bangladeshi (or East-Pakistani) refugee background and those of Hindu Bengali individuals from an Indian native-born background towards different social groups in India and Bangladesh. Given the history of refugee crises in the Hindu Bengali setting, it provides a unique opportunity to examine the relative strengths that nationality and religion have in shaping the identity of individuals from a refugee background versus individuals from a native background. The partition of the undivided-British Indian empire into India and Pakistan in 1947, particularly the region of Bengal into West Bengal and East Bengal where the latter became a part of Pakistan, known as East Pakistan, led to millions of Hindus and Sikhs fleeing from Pakistan to India and Muslims from India to Pakistan. When East Pakistan became an independent Bangladesh in 1971 after the Bangladesh Liberation War, West Bengal again received millions of Hindu refugees who fled religious persecution in Bangladesh. As a result, present-day Hindu Bengalis in West Bengal are composed of two groups who share the same religious beliefs but differ in their ancestral origins, which in turn provides us a setting to examine the relative influences that ancestral origin and religion have in shaping the prosocial and discriminatory behaviors of individuals with a native-born background and individuals with a refugee background.

We conduct a money-giving dictator game and money-taking dictator game among 794 Hindu Bengali participants from an Indian-native-born background and Hindu Bengali participants from

an East-Pakistan-refugee background in West Bengal in India to study the dominant social identity of individuals with multiple social affiliations and refugees' identity assimilation into the host country. Using Fehr and Schmidt's (1999) theory of inequity aversion, we infer the differences in giving behaviors towards different social groups as measures of the relative strength individuals affiliate with different religions and nationalities and the extent to which refugees' identity assimilate into the host country.

We find that participants from both native and refugee backgrounds give more to Hindus in India than to Muslims in India, Hindus in Bangladesh, and Muslims in Bangladesh. The money-taking dictator game further reveals that individuals from both native and refugee backgrounds treat Hindus in India as the social ingroup by giving them money taken away from Muslims in India, Hindus in Bangladesh, and Muslims in Bangladesh. The discrimination or punitive behavior against the other groups indicates that participants from both background types treat them as the social outgroups. However, participants from a refugee background give less to and take more from Muslims in India than Hindus in Bangladesh, while participants from a native background take more from Hindus in Bangladesh than Muslims in India. The results imply that Hindu religious affiliation plays a more dominant role in the social identity of participants from a refugee background, while the Indian nationality affiliation plays a more dominant role in the social identity of participants from a native background. Furthermore, we also find suggestive evidence that the strength of Indian nationality in influencing the identity of individuals with multiple social affiliations increases with more years of life experience they have in India. The findings imply that refugees experience identity assimilation into the host country over time.

This paper contributes to the literature on identity and assimilation in the context of conflicts in several important ways. First, it utilizes Fehr and Schmidt's (1999) theory of inequity aversion as an organizing framework to understand the relationship between the giving behaviors of individuals towards different social groups and the relative strengths of different social affiliations in shaping the identity of individuals with multiple social affiliations. This relationship in turn allows us to infer whether a particular affiliation is playing a dominant role in shaping a person's identity. Second, it builds upon the work of Ben-Ner et al. (2009) to highlight that the revealed preferences of individuals in a money-taking dictator game that follows a money-giving dictator game can be used to infer who these individuals treat as the social ingroup and social outgroups. In particular, we demonstrate that using the amount given or taken in a money-taking dictator game

implemented after a money-giving dictator game, participants reveal that they give to the social ingroup and take from the social outgroups. Our findings show the value of having both a money-giving dictator game and a money-taking dictator game for researchers interested in using an incentivized method to measure social ingroup, social outgroup, and identity. Third, by focusing on the differences in the giving behaviors of individuals from a native background and those of individuals from a refugee background, we introduce an incentivized method to measure identity assimilation of refugees in the host country. This incentivized method to measure identity assimilation provides an alternative to the survey methods that past studies of identity assimilation of immigrants utilize (Campbell 2019; Dustmann 1996; Platt 2014).

2. Institutional Background

The 1947 partition of the British India along communal lines resulted in the creation of two nation states — a Hindu-majority India and a Muslim-majority Pakistan. The region of Bengal which lies on the eastern part of the Indian subcontinent was divided into East Bengal and West Bengal. While East Bengal became a part of Pakistan and came to be known as East Pakistan, West Bengal became an integral part of the Union of India. The partition in 1947 led to one of the largest population exchanges and forced migration in global history. Approximately 14 million people were displaced within the first four years since partition (UNHCR 2000). An estimated 6.31% of the population of West Bengal fled to East Pakistan, while the influx of partition refugees into eastern India was about 8.47%, with most of them taking shelter in the border districts of West Bengal (Bharadwaj et al. 2008). Such massive migration across the Radcliffe line¹ was accompanied by incidents of riots, communal backlash, religious persecution, rape, with an estimated 3.7 million people missing during the partition (Bharadwaj et al. 2008).

The influx of refugees did not stop after the partition in 1947, rather it continued until East Pakistan became Bangladesh after the liberation war in 1971. As East Bengal (Bangladesh) had a Muslim majority, it united with Pakistan in 1947 even being geographically aloof from West Pakistan. The

¹ The boundary demarcation between the Indian and Pakistani portions of the Punjab and Bengal provinces of British India. It was named after its architect, Sir Cyril Radcliffe, who, as the joint chairman of the two boundary commissions for the two provinces, received the responsibility to assign which territories to each country.

geographical barrier grew into points of conflict very soon. The conflict was escalated by many other existing dissimilarities between the two parts of Pakistan in terms of language, culture, tradition etc. Instead of addressing their concerns, West Pakistani leaders denied the popular demands of the East Pakistani people. This created dissatisfaction among the East Pakistani people. The election of 1970 was a major event in the history of Pakistan. The political party Awami League from East Pakistan got a thumping victory in the National Assembly of Pakistan. Instead of respecting the mandate by transferring the power to the victorious party, West Pakistani leaders unleashed a reign of terror by butchering Bengali people mercilessly. The massacre was so enormous that almost 10 million people fled from Bangladesh and took refuge in India, resulting in the number of migrants outnumbering locals in some bordering districts in the states of West Bengal, Assam, and Tripura (UNHCR 2000). UNHCR described it as the highest number of refugees in the short time after the 2nd World War. After the partition of 1947, West Bengal alone again received about 7.2 million of these refugees, with 4.8 million living in 492 refugee camps and the rest hosted by families (Report of the Secretary-General Concerning the Implementation of General Assembly Resolution 2790 (XXVI) and Security Council Resolution 307 (1971)).

The predominant ethno-linguistic group of Bengal in undivided India is the Bengali people. Upon partition, the Bengali people were divided into *Bangal* and *Ghoti* based on regional and cultural allegiance.² This *Bangal-Ghoti* divide has now become a social symbol of cultural differences with a painful history of partition. The refugees have been an integral part of the state of West Bengal ever since they migrated, but their regional and cultural allegiances and past bitter experiences in terms of loss of lives, livelihoods, ancestral properties, and homeland continue to shape their behavior and attitudes towards others. Mass migrations due to the partition are etched in public memory in West Bengal as their ramifications persist even now. Thus, the attitudes of refugees towards Muslims and Bangladesh are likely to differ from those of natives.

3. Experimental Design

² While the terms Ghotis and Bangals were also used as early as the 18th century, their usage became more frequent in West Bengal post partition of India and Pakistan in 1947. While those who historically belonged to the region in the western part of Bengal (the land west of the river Padma) which eventually became the state of West Bengal in India, referred themselves as Ghoti, those who migrated from the Eastern part (or Purba Banga) which is now Bangladesh, came to be known as Bangals. However, the use of these terms is rare in Bangladesh.

We conducted a lab-in-the-field experiment among 794 Hindu individuals randomly selected from different locations in the districts of Nadia and the North 24 Parganas in the state of West Bengal between June and August 2017.³ These two districts were chosen for two reasons. Firstly, they border each other and Bangladesh (See Figure S1 in the Appendix). Secondly, a sizeable number of refugees migrated to these two districts during the partition and settled there. We sampled both native and refugee households and only selected one person per household to participate in the experiment.⁴ While we do not know the exact number of refugee families or individuals in West Bengal today given that the Government of India discontinued the use of identifiers for refugees, out of the 794 individuals that took part in our experiment, 280 reported themselves as coming from families with at least one parent born in East Pakistan or Bangladesh and 514 reported themselves as coming from a native-born background (i.e., parents and themselves are all native-born).⁵

The enumerators conducted two dictator games with each participant. Both games were administered privately at each participant's home before they responded to a post-experiment survey. Participants first played the dictator game with only the giving frame ('money-giving game') which was then followed by the dictator game with the taking-and-giving frame ('money-taking game'). The first game is a standard dictator game that can only capture differential positive behavior towards the recipients. The second dictator game potentially allows us to capture both positive behavior and negative behavior towards recipients, as participants can take money away from some recipients and redistribute it to other recipients or themselves. Participants were informed that the games were incentivized with real money and that all information provided during the game and the survey would be kept confidential. They were also informed that the recipients would not play the games to mitigate any concerns about reciprocity and retribution.

³ The locations selected for this study were Halisahar and Bongaon from the district of 24 Parganas (North) and Kalyani, Chakdaha, Tehatta and Haringhata from Nadia district. See Figure 1.

⁴ The identities of the participants were double checked by independently (and without priming) asking five senior citizen neighbours of the participants (who have been living in the locality for decades), and they were only selected when they unambiguously confirmed the participant's revealed identity. We verified the identities of the participants even though there was no reason to hide them.

⁵ In the immigration literature (see Borjas (2006) for example), the first generation refers to persons born in the source country, the second generation refers to persons born in the destination country who have at least one parent born in the source country, and the third generation is treated as native. We follow the definition used in the literature and our results are robust to separating third-generation individuals from the native category.

In the money-giving game, participants were asked to distribute some or all of ₹200 (~3 USD), presented to them in the form of 20 notes of ₹10 denominations across the envelopes of four charities serving different communities that differ in nationality and religion dimensions (see Figure S2). These charities serve the needy and underprivileged in other parts of the region. Participants were thus only primed with the religious and national affiliations of the groups that the four charities serve — i) Hindus in India ii) Hindus in Bangladesh iii) Muslims in India and iv) Muslims in Bangladesh. The order in which the four charity envelopes were shown to the participants was randomized. Participants were also told that they could decide not to pay the charities at all, but whatever they donated to the charity would be paid to the charity and any undonated amount would be paid to the participants themselves.⁶

In the money-taking game, participants were told that the same four charities in the money-giving game had been initially allocated ₹50 (five notes in ₹10 denominations) each by the experimenter. The participants had the opportunity to redistribute the donations in any manner they wished. They could keep the initial allocation untouched; they could take away any amount they would like from one or more of the charities, and then give it to another charity or themselves (see Figure S3).

We first explained to participants the money-giving game and then let them play the game before we explained to them the money-taking game. As the money-giving game was a novel game for these participants, this particular ordering effectively allows for reconsideration, where the money-taking game provided participants an opportunity to reconsider the total allocation they wanted each charity to receive eventually. Past findings indicate that a large fraction of participants reconsider their giving (Leibbrandt et al. 2015). Thus, the mean differences in the amounts allocated to different charities in the money-taking game can also allow us to infer the relative strengths of the two social categories.

After completing the games, participants were asked various questions related to their socio-economic characteristics, the demographic composition of their households, and other migration related questions in the form of a short survey.

⁶ In order to make the participants believe that whatever they donate would actually reach the charities, while reading out the instructions before the games were actually conducted, we informed them that we had previously donated to these charities in the past and showed them the receipts.

4. Theoretical Framework and Hypotheses

To describe the giving and taking behaviors of Hindu participants in our experiment towards four different social groups that are characterized by the nationality closeness and religion closeness dimensions, we adapt Fehr and Schmidt's (1999) inequity aversion model to take the following quadratic form:

$$U_i(x) = x_i - \left[\sum_{j \neq i}^4 \beta_{ij} (x_i - x_j)^2 \right] \quad (1).$$

For simplicity, our adaptation drops the term capturing the utility loss from disadvantageous inequality in the original formulation and modifies the term capturing the utility loss from advantageous inequality into a quadratic formulation.

The sensitivity to the utility loss from advantageous inequality depends on the social distance between participant i and a charity j . According to Fehr and Schmidt's (1999) original formulation, β_{ij} would be $0.25(\beta_i)$ in the setting of four anonymous recipients. However, in order to study the influence of multiple social identities on giving behaviors, we allow β_{ij} to be inversely related to the social distance between i and j , d_{ij} , so that $\beta_{ij}'(d_{ij}) < 0$. Thus, the disutility i suffers from having more than j is weighted less the more socially distant j is to i . The assumption that people have a preference towards those who are socially closer to them is consistent with Akerlof and Kranton's (2000, 2005, 2010) notion of identity, where deviation from the norm in the social category to which one's identity belongs generates disutility. In our setting, the smaller is the difference between the allocation a participant has for themselves and the allocation the participant has for a social group to which the participant's identity belongs, the less disutility the participant suffers from.

As the four charities in our experiment differ in the nationality (N) and religion (R) social dimensions, the social distance between a participant i and a charity j is increasing in the distance between N_i and N_j and the distance between R_i and R_j . For simplicity, assume that the social distance between i and j is summarized by the following Euclidean distance function:

$$d_{ij} = \sqrt{(N_j - N_i)^2 + (R_j - R_i)^2} \quad (2).$$

A participant's decision problem is to choose x_i and x_j to maximize the utility function (1) subject to the constraint $M = x_i + \sum_{j \neq i}^4 x_j$, where M is the total budget provided by the experimenter. The solution to this optimization problem yields:

$$x_j^* = x_j(\beta_{ij}, \beta_{ik}, M) \quad (3),$$

where k denotes each of the charity that is not charity j and,

$$\frac{\partial x_j^*}{\partial \beta_{ij}} > 0 \quad (4).$$

Furthermore, given that $\beta_{ij}'(d_{ij}) < 0$, we have the following relation:

$$\frac{\partial x_j^*}{\partial \beta_{ij}} \frac{\partial \beta_{ij}}{\partial d_{ij}} < 0 \quad (5).$$

[Insert Figure 1]

Figure 1 illustrates the Euclidean social distances between a participant in our experiment and the four charities in the religion-nationality space. Panel A depicts a participant from a native family, while panel B depicts a participant from a refugee family. Given that all the experimental participants are Indian national and Hindu, we assume that the Indian nationality is on average socially closer than the Bangladeshi nationality, and the Hindu religion is on average socially closer than the Muslim religion. The assumption that the Indian nationality is also socially closer than the Bangladeshi nationality among partition refugees can be supported by the findings by Manning and Roy (2010) which show that immigrants to Great Britain from poorer and less democratic countries tend to adopt the British national identity more readily than others. Constant and Zimmermann (2008) and Constant et al. (2009) document the significance of pre-migration characteristics such as religion and country of origin in determining immigrant identity. Given these findings, we expect that refugees would find the Bangladeshi national identity, the national identity of their country of origin, to be socially closer than natives would. The sense of the Bangladeshi nationality identity would shorten their social distance to individuals in Bangladesh. Given the religious tension between Muslims and Hindus that partition refugees had experienced, we expect that partition refugees would find Muslims to be socially more distant than natives would.

The social distance between a participant and the charity serving Hindus in India, as indicated by the distance between point 0, (R_i, N_i) , and point 1, (R_H, N_I) , is the same in both panels in Figure

1. The social distance between a participant and the charity serving Hindus in Bangladesh, as indicated by the distance between point 0, (R_i, N_i) , and point 3, (R_H, N_B) , is greater in panel A than in panel B. That is, participants from native families find Hindus in Bangladesh less socially close than participants from refugee families do. The social distance between a participant and the charity serving Muslims in India, as indicated by the distance between point 0, (R_i, N_i) , and point 2, (R_M, N_I) , is shorter in panel A than in panel B. In other words, participants from native families find Muslims in India socially closer than participants from refugee families do. The social distance between a participant and the charity serving Muslims in Bangladesh is indicated by the distance between point 0, (R_i, N_i) , and point 4, (R_M, N_B) in both panels. Whether this distance is greater in panel A or panel B depends on the distance between R_i and R_M relative to the distance between N_i and N_B for the two types of participants. In Figure 1, the greater distance between a native's national identity and the Bangladeshi national identity relative to that between a refugee's national identity and the Bangladeshi national identity contributes more towards the social distance between the native and Muslims in Bangladesh than the shorter distance between a native's religious identity and the Muslim identity relative to that between a refugee's religious identity and the Bangladeshi Muslim religious identity does.

Based on the optimal amount allocated to a charity in equation (4) and the negative relationship between social distance and optimal allocation in relation (5), the differences in social distances along the religion and nationality dimensions translate into differences in the amounts allocated to the various charities. First, the average amounts given by participants from native families to the four charities satisfy the following hypothesized equality (H1): $x_{R_H, N_I}^{Native} > x_{R_M, N_I}^{Native} > x_{R_H, N_B}^{Native} > x_{R_M, N_B}^{Native}$. H1 describes the situation where the Indian nationality identity dominates the Hindu religious identity, because groups associated with the Indian nationality identity receive more than groups associated with the Hindu religious identity.

Second, the average amounts given by participants from refugee families to the four charities satisfy the following hypothesized inequality (H2): $x_{R_H, N_I}^{Refugee} > x_{R_H, N_B}^{Refugee} > x_{R_M, N_I}^{Refugee} > x_{R_M, N_B}^{Refugee}$. H2 describes the situation where the Hindu religious identity dominates the Indian nationality identity, because groups associated with the Hindu religious identity receive more than groups associated with the Indian nationality identity.

Third, given H1 and H2, we have H3: $x_{R_H, N_B}^{Native} < x_{R_H, N_B}^{Refugee}$ and H4: $x_{R_M, N_I}^{Native} > x_{R_M, N_I}^{Refugee}$. H3 states that participants from native families would on average allocate less to the charity serving Hindus in Bangladesh than participants from refugee families would. H4 states that participants from native families would on average allocate more to the charity serving Muslims in India than participants from refugee families would.

We also expect the social distance to the Bangladeshi nationality to increase with decreased exposure to the Bangladeshi national identity or increased exposure to the Indian national identity. For example, Dustmann (1996) shows that adoption of the host country identity among immigrants in Germany is associated with increased exposure to the German society, such as age on arrival and years of residence. Similarly, Bleakley and Chin (2010) and Alexander and Ward (2018) have shown that immigrants arriving in the host country early in life tend to assimilate better in the host country. Thus, second-generation refugees (i.e., children of refugees) are likely to find the Bangladeshi nationality more socially distant than first-generation refugees do. Similarly, among first-generation refugees, those who arrived in India before and during early adolescence are likely to find the Bangladeshi nationality more socially distant than those who arrive India much later in life. Therefore, we have the following hypotheses between older generation and younger generation of refugees:

$$H5: x_{R_H, N_B}^{Younger} < x_{R_H, N_B}^{Older}$$

$$H6: x_{R_M, N_I}^{Younger} > x_{R_M, N_I}^{Older}$$

5. Results

5.1. Differences Between Native Family and Refugee Family

Figure 2 presents the mean amount allocated to each social group by native family and refugee family in the money giving game. Among participants coming from native families, they give an average of INR 82 to the charity that serves Hindus in India, an average of INR 29 to the charity that serves Muslims in India, an average of INR 30 to the charity that serves Hindus in Bangladesh, and an average of INR 16 to the charity that serves Muslims in Bangladesh. Although they allocated more to the charity that serves Hindus in Bangladesh than the charity that serves Muslims in India on average, the difference is not statistically significant (p -value = 0.59). However, the mean differences between other social groups are statistically significant at the 5% level, as

indicated by the *p*-values. The pattern of amounts allocated to the different social groups is broadly consistent with hypothesis H1. Their tendency to give weakly more to charities that serve people with the same nationality implies that nationality affiliation has a stronger influence than religious affiliation on how participants from native families evaluate their social proximities to the different groups.

Among participants coming from refugee families, they allocated an average of INR 76 to the charity that serves Hindus in India, an average of INR 59 to the charity that serves Hindus in Bangladesh, an average of INR 13 to the charity that serves Muslims in India, and an average of INR 13 to the charity that serves Muslims in Bangladesh. Although they donated the most to the charity that serves Hindus in India like participants coming from native families did, they allocated significantly more to the charity that serves Hindus in Bangladesh than the charity that serves Muslims in India on average (*p*-value = 0.00). Indeed, they donated similarly to the charity that serves Muslims in India and the charity that serves Muslims in Bangladesh (*p*-value = 0.73). The pattern of amounts allocated to different social groups is consistent with hypothesis H2. Their tendency to give more to charities serving people with the same religion suggests that religious identity has a relatively stronger influence than national identity on how participants from refugee families evaluate their social proximities to the different groups.

The mean differences between native families and refugee families in the strength of the national identity in influencing giving behaviors suggest that the identity of individuals with a native background differs from the identity of individuals with a refugee background. Individuals with a refugee background show relatively weaker affiliation with the Indian national identity than individuals with a native background, while relatively stronger affiliation with the Hindu religious identity.

[Insert Figure 2]

5.2. Social Ingroup Versus Social Outgroups

The results presented in Figure 2 focus on the giving pattern in the money-giving game. We now examine whether the differences between participants coming from native families and participants coming from refugee families in the money-taking game are similar.

[Insert Figure 3]

Figure 3 presents the mean amount given to or taken from each social group in the money-taking game by native family and refugee family. Among participants coming from native families, they give an average of INR 36 to the charity that serves Hindus in India, but they take an average of INR 21 from the charity that serves Muslims in India, an average of INR 24 from the charity that serves Hindus in Bangladesh, and an average of INR 37 from the charity that serves Muslims in Bangladesh⁷. The mean differences between social groups are all statistically significant at the 5% level as indicated by the *p*-values. The pattern of amount given to and taken from the different social groups is consistent with hypothesis H1. Among participants coming from refugee families, they give an average of INR 38 to the charity that serves Hindus in India, but they take an average of INR 10 from the charity that serves Hindus in Bangladesh, an average of INR 36 from the charity that serves Muslims in India, and an average of INR 47 from the charity that serves Muslims in Bangladesh. The mean differences between social groups are all statistically significant at the 5% level as indicated by the *p*-values. Their pattern of amount given to and taken from the different social groups is consistent with hypothesis H2.

The amounts taken from or given to different social groups in the money-taking game reveal something more than the amount allocated to different social groups in the money-giving game alone. It provides a way to classify groups that are socially close enough to be deemed as the ingroups and those that are socially distant enough to be deemed as the outgroups. It is clear in Figure 3 that participants from a native background favor other Hindus in India by giving them extra amount of money they take away from the other three social groups. The favoritism towards Hindus in India and the discrimination against other social groups reveal that participants from a native background treats Hindus in India as the ingroup while the other three social groups as the outgroups. Similar to participants coming from a native background, participants from a refugee background also favor other Hindus in India and treat them as the ingroup by giving them extra amount of money they take away from the other three social outgroups. Such differential treatments across social groups are not revealed if we focus on amounts allocated across different social groups in the money-giving game alone.

5.3. Exposure to the Indian National Identity and Identity Assimilation

⁷ In the money taking game, giving (taking) INR X to (from) a group refers to the positive (negative) deviation of INR X from the initial endowment of INR 50. So, at the end of the game this group gets INR (50+X). X is a negative quantity if money is taken from that group.

We now examine whether the amounts allocated to different social groups with the Indian nationality affiliation are correlated with increased exposure to the host country India. We do so by estimating the following regression specification:

$$G_{ij} = \delta_0 + \delta_{HB}HB_j + \delta_{MI}MI_j + \delta_{MB}MB_j + \delta_1 ex_i \\ + \delta_{1,HB}(HB_j \times ex_i) + \delta_{1,MI}(MI_j \times ex_i) + \delta_{1,MB}(MB_j \times ex_i) + \varepsilon_{ij} \quad (6)$$

The dependent variable G measures the amount allocated to charity j by participant i . HB takes the value of 1 if charity j serves Hindus in Bangladesh. MI takes the value of 1 if charity j serves Muslims in India. MB takes the value of 1 if charity j serves Muslims in Bangladesh. The variable ex_i captures the extent of exposure a participant has in the host country. Thus, when we focus on the whole sample, ex_i takes the value of 1 for a participant coming from a native background and 0 for a participant coming from a refugee background. When we focus on the refugee sample, ex_i takes the value of 1 for a second-generation refugee and 0 for first-generation refugee. First-generation refugees are those who were born in East Pakistan and fled to India as a result of partition or independence, while second-generation refugees are those who were born in India and have at least one parent that is a first-generation refugee. We are particularly interested in the sign of $\delta_{1,HB}$ and the sign of $\delta_{1,MI}$. If increased exposure in the host country strengthens affiliation with the Indian nationality identity, then $\delta_{1,HB} < 0$ or $\delta_{1,MI} > 0$.

[Insert Table 1 here]

In the migration literature, past studies such as Bleakley and Chin (2010) and Alexander and Ward (2018) have shown that immigrants arriving in the host country early in life tend to assimilate better in the host country. Thus, we also separate the sample of first-generation refugees into those arriving before reaching the working age (i.e., 15 years old) and those arriving after reaching the working age. This cutoff is chosen for two reasons. First, the median age of arrival in India among first-generation refugees is 14 years old. This cutoff allows us to split the sample into two similarly sized subsamples. Second, two thirds of the first-generation refugees in the sample had attended secondary schools and schools are typically the place where national identity is cultivated (Hardwick et al. 2010; Lowe 1999). It follows that arrival before reaching the working age provides greater exposure to the Indian national identity. As a result, we also estimate specification (6) using the sample of first-generation refugees only, where the variable ex takes the value of 1 if they arrived before reaching the working age and 0 otherwise.

Table 1 reports the regression estimates. Columns 1 to 3 report estimates in the money-giving game, whereas columns 4 to 6 report estimates in the money-taking game. Columns 1 and 4 report estimates for the comparison between native families versus refugee families (i.e., hypotheses H3 and H4). Columns 2 and 5 report estimates for the comparison between second-generation refugees and first-generation families. Columns 3 and 6 report the estimates for the comparison between first-generation refugees who arrived in India later in life and first-generation refugees who arrived in India early in life (i.e., hypotheses H5 and H6). The results in columns 1 to 5 confirm that greater exposure in the host country is associated with a significant decrease in the amount allocated to Hindus in Bangladesh. In column 6, the coefficient estimate also indicates that greater exposure in the host country is associated with a decrease in the amount allocated to Hindus in Bangladesh, but the estimate is not significantly significant. Furthermore, columns 1 and 4 indicate that greater exposure in the host country is associated with a significant increase in the amount allocated to Muslims in India. Thus, the results suggest that increased exposure in the host country strengthens affiliation with the Indian nationality identity.

As a robustness check, we also employ *seemingly unrelated regressions* (SUR) with all the control variables to validate our claims. There might be a common unobserved factor affecting the amount of donation for different charities; in such cases, the error terms will be correlated across equations. The SUR method, as developed by Zellner (1962), addresses this issue by modeling the set of individual equations as one equation. Using a single regression to estimate these equations improves efficiency. The results from SUR are reported in the Appendix Tables 1-3.

Both panels A and B in Appendix Table 1 confirm that natives donate more to Muslims in India and less to Hindus in Bangladesh than refugees, thereby establishing hypotheses H3 and H4. The result is also consistent with columns 1 and 4 of Table 1. Comparing 1st generation refugees with 2nd generation refugees, the coefficient of the exposure variable is negative and significant for Hindu Bangladesh in Appendix Table 2. This implies that 2nd generation refugees donate less to Hindus in Bangladesh than 1st generation refugees. 2nd generation refugees experience more exposure to Indian national identity as they are born in India. So, this result is consistent with the hypothesis that more exposure in the host country strengthens national identity affiliation. The coefficients of exposure variable in all the columns in panels A and B of Appendix Table 2 have the same sign and statistical significance as that of the interaction terms in columns 2 and 5 in Table 1.

Similarly, Appendix Table 3 shows that early arrival refugees donate less to Hindus in Bangladesh than late arrival refugees as the coefficient of the exposure variable is negative and significant for Hindus in Bangladesh in panels A and B of Appendix Table 3. This result is in tune with column 3 of Table 1. The results from Appendix Table 1-3 are consistent with the results from Table 1 implying the validity of SUR as a method of robustness check.

6. Conclusion

In this paper, we exploit a unique setting of Hindu Bengalis in India and use lab-in-the-field experiments to examine the relative strengths of religion and nationality affiliations in influencing the identity of individuals with multiple social affiliations. We find that participants from both native and refugee backgrounds allocated more to Hindus in India than to Muslims in India, Hindus in Bangladesh and Muslims in Bangladesh in both money-giving and money-taking game. The money-taking game further reveals that individuals from both native and refugee backgrounds treat Hindus in India as the social ingroup by giving them money taken away from Muslims in India, Hindus in Bangladesh, and Muslims in Bangladesh, which are treated as the social outgroups. Moreover, the results suggest that it is the religious identity and not the nationality identity that drives the giving behaviors of participants from a refugee background. Therefore, the Indian nationality affiliation plays a relatively more dominant role in the social identity of participants from a native background, whereas the Hindu religious affiliation plays a more dominant role in the social identity of participants from a refugee background. Importantly, we find suggestive evidence that increased exposure to the Indian nationality identity strengthens affiliation with the Indian nationality identity. The strength of religious identity is found to gradually fade away over time as the refugees converge to the natives in terms of giving behavior. That is, when we compare the dynamics in these effects by comparing first-generation refugees with second-generation refugees, we find that second-generation refugees behave like the natives in both the games. The second-generation refugees donate less to Hindus in Bangladesh than the first generation. Results from the SUR reaffirm our claim. Thus, the findings imply that refugees experience identity assimilation into the host country over time in the backdrop of a religiously persecuted history of partition.

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Figures

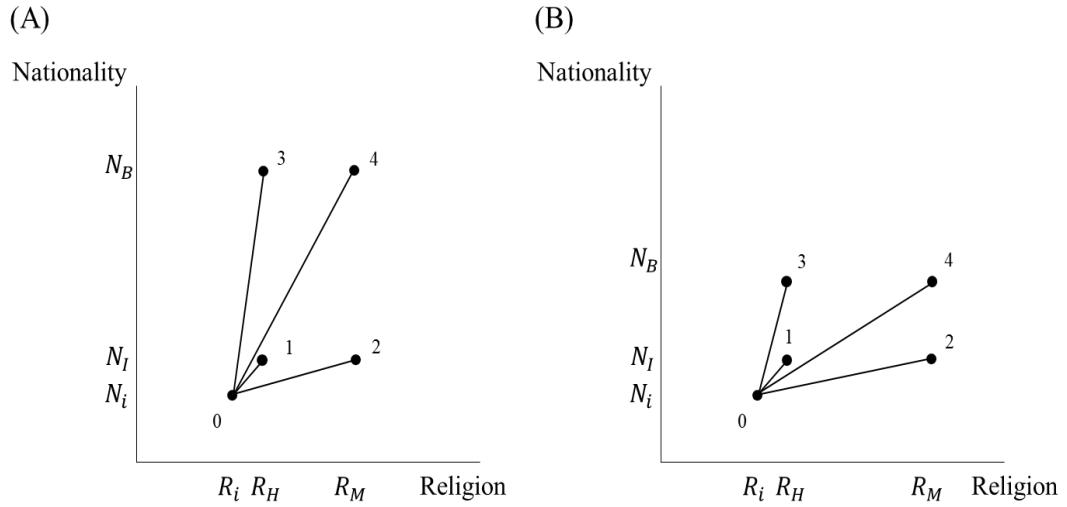
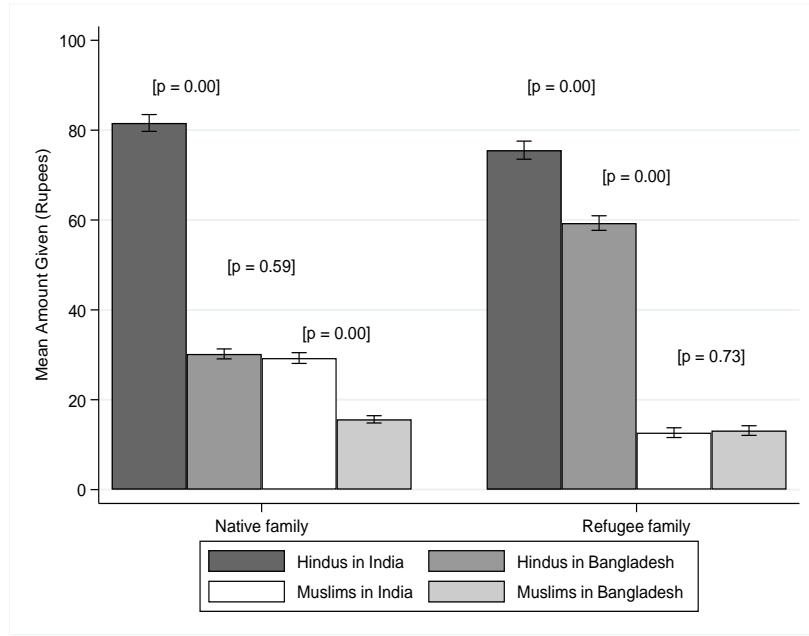
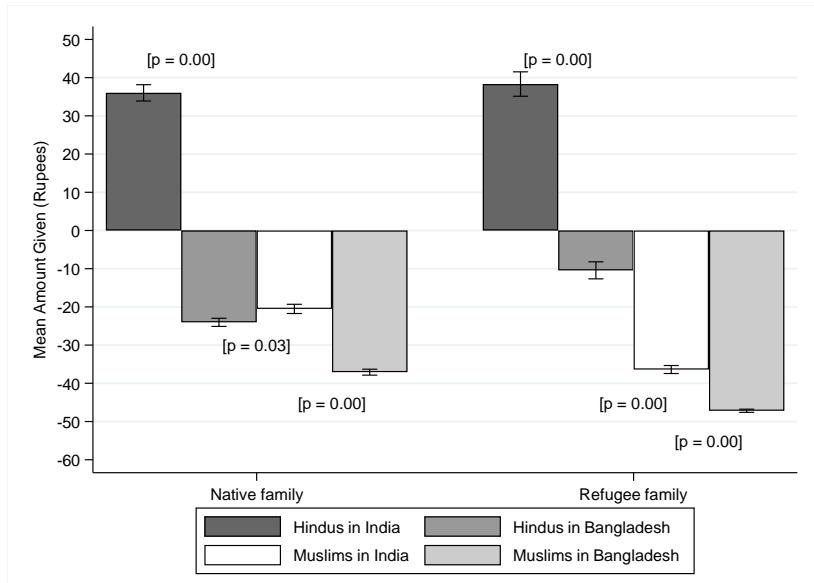


Figure 1: Euclidean social distance in the religion-nationality space



Notes: In the money-giving game, the participant was given INR 200 to allocate between four different charities and themselves. Each *p*-value reported in a bracket corresponds to the t-test of mean difference in amount given between two neighboring social groups (standard errors clustered at the participant level). Native family includes participants whose parents and themselves are born in India. Refugee family includes participants who have at least one parent born in Bangladesh.

Figure 2: Amount allocated to each social group in money-giving game by persons in native and refugee families



Notes: In the money-taking game each charity was allocated INR 50 of donation initially and the participant could reshuffle the amounts between the charities and themselves. When the amount given to a social group is positive, it means the social group receives money in addition to the initial donation. When the amount given to a social group is negative, it means participants take donation money away from that social group. Each *p*-value reported in a bracket corresponds to the t-test of mean difference in amount given between two neighboring social groups (standard errors clustered at the participant level). Native family includes participants whose parents and themselves are born in India. Refugee family includes participants who have at least one parent born in Bangladesh.

Figure 3: Amount given to or taken from each social group in the money-taking game by persons in native and refugee families

Tables

Table 1: Relationship between exposure to national identity and the strength of Indian national identity in influencing giving behaviors

	(1)	(2)	(3)	(4)	(5)	(6)
	----- Money-giving game -----			----- Money-taking game -----		
	Refugees v. Natives	First v. Second generation	Early v. Late arrival	Refugees v. Natives	First v. Second generation	Early v. Late arrival
Hindus in Bangladesh	-16.214** (2.257)	-6.351 (4.600)	4.706 (6.057)	-48.750** (4.476)	-32.297** (8.688)	-23.235† (13.226)
Muslims in India	-62.857** (2.514)	-62.703** (4.574)	-67.353** (6.320)	-74.714** (3.712)	-75.405** (6.687)	-85.294** (8.913)
Muslims in Bangladesh	-62.393** (2.749)	-61.892** (5.076)	-64.118** (7.367)	-85.500** (3.331)	-83.784** (6.030)	-89.118** (8.470)
Hindus in Bangladesh × Exp.	-35.186** (3.365)	-13.406* (5.260)	-20.456* (8.924)	-11.308* (5.278)	-22.363* (10.117)	-16.765 (17.630)
Muslims in India × Exp.	10.542** (3.565)	-0.210 (5.475)	8.603 (9.156)	18.177** (4.671)	0.939 (8.035)	18.294 (13.243)
Muslims in Bangladesh × Exp.	-3.560 (3.644)	-0.681 (6.041)	4.118 (10.273)	12.407** (4.222)	-2.333 (7.231)	9.868 (12.111)
Exposure	6.060* (2.747)	2.749 (4.443)	-1.662 (7.562)	-2.310 (3.836)	-2.678 (6.914)	-7.838 (11.597)
Constant	75.536** (2.013)	73.514** (3.746)	74.412** (5.314)	38.321** (3.192)	36.351** (5.757)	40.588** (8.185)
Observations	3176	1120	296	3176	1120	296
Number of participants	794	280	74	794	280	74

Notes: In the money-giving game, the participant was given INR 200 to allocate between four different charities and themselves. In the money-taking game each charity was allocated INR 50 of donation initially and the participant could reshuffle the amounts between the charities and themselves. When the amount given to a social group is positive, it means the social group receives money in addition to the initial donation. When the amount given to a social group is negative, it means participants take donation money away from that social group. Native family includes participants whose parents and themselves are born in India (i.e., exposure = 1), whereas refugee family includes participants who have at least one parent born in Bangladesh. First generation refugees are participants who were born in Bangladesh, whereas second generation refugees are participants who were born in India and whose parents were born in Bangladesh (i.e., exposure = 1). Late arrival refugees are first generation refugees who arrived in India at 15 years old and above, whereas early arrival refugees are first generation refugees who arrived in India before reaching 15 years old (i.e., exposure = 1). Standard errors reported in parentheses are clustered at the participant level.
 † p<0.10; * p<0.05; ** p<0.01.

Online Appendix

Appendix Table 1: SUR results when comparing refugees to natives

Panel A: Money-giving game (Refugees vs natives)	(1) Hindu Bangladesh	(2) Muslim India	(3) Muslim Bangladesh
Exposure (Ref: Refugees)	-29.808** (1.942)	15.905** (1.789)	2.325† (1.380)
Female dummy (Ref: Male)	3.350 (1.909)	-10.636** (1.759)	-1.502 (1.357)
Age (in years)	-0.011 (0.070)	-0.077 (0.064)	0.021 (0.050)
Family type (Ref: Joint family)	-5.969** (1.959)	2.462 (1.805)	-0.282 (1.393)
Wealth index	0.925* (0.464)	0.649 (0.427)	0.759* (0.330)
Caste dummy (Ref: General)	-0.309 (1.985)	4.829** (1.829)	0.325 (1.411)
Constant	63.304** (4.591)	15.922** (4.230)	12.693** (3.264)
Observations	794	794	794
Panel B: Money-taking game (Refugees vs natives)	(1) Hindu Bangladesh	(2) Muslim India	(3) Muslim Bangladesh
Exposure (Ref: Refugees)	-14.150** (2.208)	15.141** (1.792)	10.063** (1.118)
Female dummy (Ref: Male)	7.585** (2.171)	-6.986** (1.762)	-1.394 (1.099)
Age (in years)	0.016 (0.079)	-0.016 (0.064)	0.007 (0.040)
Family type (Ref: Joint family)	-5.742* (2.228)	2.586 (1.808)	-0.689 (1.128)
Wealth index	0.232 (0.528)	0.745† (0.428)	0.484† (0.267)
Caste dummy (Ref: General)	1.292 (2.257)	7.280** (1.832)	-1.167 (1.143)
Constant	-10.688* (5.222)	-39.299** (4.238)	-45.750** (2.645)
Observations	794	794	794

Notes: The variable ‘Exposure’ takes the value 0 for refugees and 1 for natives. The variable ‘Female dummy’ takes the value 0 if the respondent is male and 1 if female. The variable ‘family type’ takes the value 0 for joint family and 1 for nuclear family. Similarly, the ‘Caste’ dummy takes a value 0 if the respondent is from general castes and 1 otherwise (includes SC,ST or OBC). Wealth index is constructed by principal component analysis considering the household asset questions. All regressions also control for the order in which the charity envelopes (or alternatives) were presented to the respondents. Standard errors reported in parentheses are clustered at the participant level.

† p<0.10; * p<0.05; ** p<0.01.

Appendix Table 2: SUR results when comparing 1st generation refugees to 2nd generation refugees

Panel A: Money-giving game (1 st vs 2 nd generation)	(1) Hindu Bangladesh	(2) Muslim India	(3) Muslim Bangladesh
Exposure (Ref: 1 st generation)	-11.561*** (4.062)	-1.664 (2.703)	3.179 (2.792)
Female dummy (Ref: Male)	5.976† (3.441)	-9.238*** (2.290)	2.040 (2.365)
Age (in years)	-0.272** (0.132)	-0.076 (0.088)	0.033 (0.091)
Family type (Ref: Joint family)	-8.006** (3.563)	5.291** (2.372)	0.766 (2.449)
Wealth index	-0.645 (0.732)	0.832† (0.487)	0.356 (0.503)
Caste dummy (Ref: General)	-3.460 (3.230)	2.183 (2.150)	3.777† (2.220)
Constant	87.932*** (9.429)	16.331*** (6.276)	5.481 (6.481)
Observations	280	280	280
Panel B: Money-taking game (1 st vs 2 nd generation)	(1) Hindu Bangladesh	(2) Muslim India	(3) Muslim Bangladesh
Exposure (Ref: 1 st generation)	-18.098** (5.383)	2.156 (2.650)	0.324 (1.087)
Female dummy (Ref: Male)	19.825** (4.560)	-0.285 (2.245)	0.959 (0.921)
Age (in years)	-0.338* (0.175)	-0.045 (0.086)	-0.011 (0.035)
Family type (Ref: Joint family)	-6.926 (4.723)	5.942** (2.325)	0.958 (0.953)
Wealth index	-1.003 (0.970)	0.919* (0.477)	0.262 (0.196)
Caste dummy (Ref: General)	-1.119 (4.280)	4.644* (2.107)	0.563 (0.864)
Constant	19.314 (12.497)	-42.371** (6.153)	-48.157** (2.523)
Observations	280	280	280

Notes: See notes to Appendix Table 1. The variable ‘Exposure’ takes the value 0 for 1st generation refugees and 1 for 2nd generation refugees.

† p<0.10; * p<0.05; ** p<0.01.

Appendix Table 3: SUR results when comparing early arrived refugees to late arrived refugees

Panel A: Money-giving game (Early vs late arrival)	(1) Hindu Bangladesh	(2) Muslim India	(3) Muslim Bangladesh
Exposure (Ref: late arrival)	-19.754** (5.158)	5.222 (3.714)	1.938 (3.950)
Female dummy (Ref: Male)	2.216 (5.499)	-3.041 (3.960)	7.376† (4.211)
Age (in years)	-0.712** (0.191)	0.217 (0.138)	-0.008 (0.146)
Family type (Ref: Joint family)	-9.579† (5.358)	8.701* (3.858)	2.642 (4.103)
Wealth index	-0.360 (0.969)	0.798 (0.697)	0.176 (0.742)
Caste dummy (Ref: General)	3.051 (5.595)	-1.628 (4.029)	2.911 (4.284)
Constant	125.092** (13.636)	-7.809 (9.820)	3.699 (10.442)
Observations	74	74	74
Panel B: Money-taking game (Early vs late arrival)	(1) Hindu Bangladesh	(2) Muslim India	(3) Muslim Bangladesh
Exposure (Ref: late arrival)	-22.712** (8.011)	9.271** (3.319)	1.948 (1.465)
Female dummy (Ref: Male)	17.435* (8.540)	-4.657 (3.538)	-1.942 (1.562)
Age (in years)	-1.238** (0.297)	0.010 (0.123)	-0.035 (0.054)
Family type (Ref: Joint family)	-0.689 (8.321)	8.592** (3.447)	0.660 (1.522)
Wealth index	-0.137 (1.504)	0.599 (0.623)	0.168 (0.275)
Caste dummy (Ref: General)	-0.808 (8.689)	1.602 (3.599)	-0.942 (1.589)
Constant	86.435** (21.178)	-47.975** (8.773)	-44.886** (3.873)
Observations	74	74	74

Notes: See notes to Appendix Table 1. The variable ‘Exposure’ takes the value 0 for refugees with late arrival and 1 for refugees with early arrival.

† p<0.10; * p<0.05; ** p<0.01



Note: The locations selected for this study were Halisahar and Bongaon from the district of 24 Parganas (North) and Kalyani, Chakdaha, Tehatta and Haringhata from Nadia district.

Figure S1: Experiment locations in West Bengal

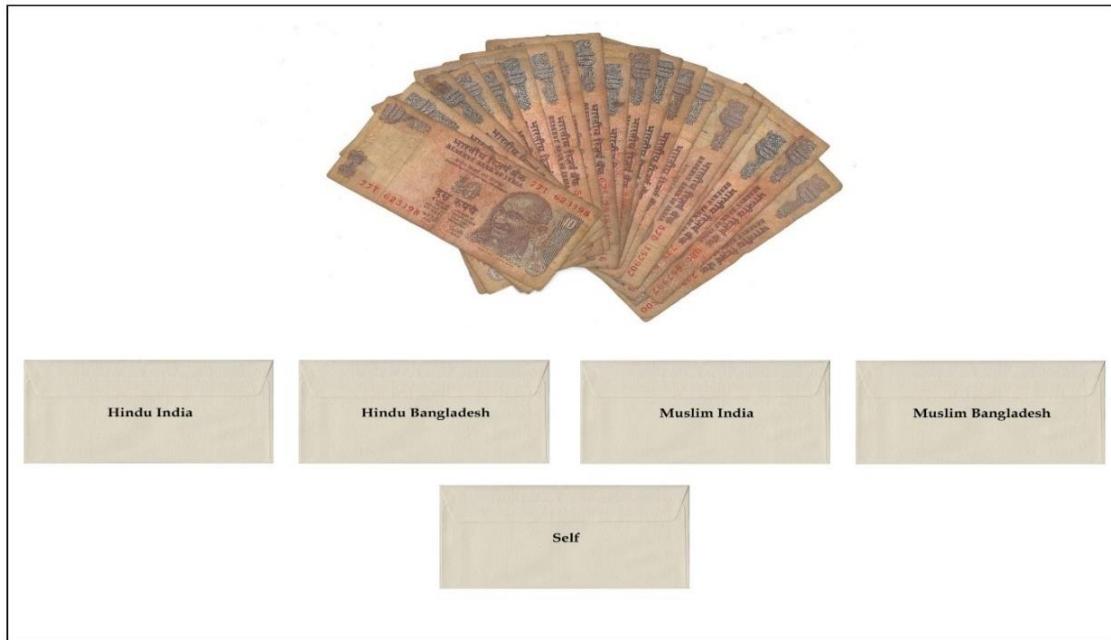


Figure S2: Diagrammatic representation of the money giving experiment



Figure S3: Diagrammatic representation of the money taking experiment

Instruction Sheets from the Experiments

Hello!

This is an experiment about decision making. You will receive payment based on the decisions that you make in the experiments. The entire experiment and the survey component should be completed within an hour. You may discontinue your participation in the experiment at any time. At the end of the experiment, you will be paid privately and in cash for your decisions.

Your identity

Your identity and decisions will remain confidential, and your name will never be linked to any of your decisions. In order to keep your decisions private, *please do not reveal your choices to any other person other than the surveyor/enumerator*. All information collected will only be used by the researchers involved in the project.

The experiment

As part of today's experiment, you will be participating in two different games. You can earn money based on your decisions in the games. Do ask if you do not understand something. After we have completed all the games, I would like you to answer some questions about yourself and your family. Before we begin, we will read aloud the details which will briefly explain the basic activities, and the rules to follow.

Game 1 (Money-giving game)

We are about to begin the first game, please listen carefully. All the money that you earn from this game is yours to keep and will be given to you at the end of this experiment. You will be asked to make decisions involving real money. In this game you will be given ₹200 (20 notes in ₹10 denominations), and you will have the opportunity to distribute the money among four charities serving four different communities. The four charities are as follows:

- P. Hindus, India
- Q. Hindus, Bangladesh
- R. Muslims, India
- S. Muslims, Bangladesh

Note that the order of the above four envelopes should be randomized so that there are 4 different ways of presenting the charities before the participants. So, the ordering should be PQRS, then

*QRSP, RSPQ and SPQR. The fifth envelope should be an empty one. The participants should be asked to go to a separate room or place and donate the money confidentially.*⁸

You are free to distribute the ₹200 among the four charities in any way you seem fit but this game is non-reciprocal in nature. You can decide not to pay the charities at all but remember that whatever you donate to the charity through this game, an equivalent amount will be paid to the charity in question. Whatever you do not give to the charities you can keep for yourself. That amount will be given to you after the end of the experiment.

Instruction for the RA: As soon as the participant makes his/her decision for Game 1, fill out the form at the end of the Instruction sheet and move on to Game 2. In order to make the participants believe that whatever they donate would actually reach the charities, please show the participants previously donated charity receipts.

Game 2 (Money-taking game)

We are about to begin the second game. All the money that you earn from this game is yours to keep and will be given to you at the end of this experiment.

In this game, the same four charities as in game 1 have been given ₹50 (5 notes in ₹10 denominations) each at the beginning of the game. You will have the opportunity to redistribute the donations in any way you wish but this game is non-reciprocal in nature. You can take away any amount you would like between 0 and 50 from each of the charities, so you could either leave the whole of ₹50 with the charity or you could take away all of it and give it to some other charity. You can also decide to take money from any of the charities and keep it for yourself. That amount will be given to you at the end of the experiment.

Four envelopes corresponding to the four charities should be placed in front of the participant. Each envelope should have ₹50 (5 notes in ₹10 denominations) at the beginning of this experiment. Note that the order of presenting the four charity envelopes should be randomized so that there are 4 different ways of presenting the charities before the participants. So, the ordering should be

⁸ Refer to Figures 2&3 for the diagrammatic representation of the money giving and taking game respectively.

PQRS, then QRSP, RSPQ and SPQR. The fifth envelope should be an empty one. The participants should be asked to go to a separate room or place and donate the money confidentially.

Instruction for the RA: As soon as the participant makes his/her decision for Game 2, fill out the Game form at the end of the Instruction sheet.

Experiment Form

Instruction for RA: please fill a separate information sheet for each participant and make sure that you save the responses to Games 1 and 2 properly in the boxes specified for these games.

Location ID:

Participant Unique ID:

Participant's Details:

Your full name:

Your phone number:

Your gender: 1=Male, 2=Female

Your ethnicity: 1=Ghoti (Native), 2=Bangal (Partition refugee)

Response to Game 1 (money-giving experiment):

[Please tick the order in which the options were presented to the respondent]

1=PQRS 2=QRSP 3=RSPQ 4=SPQR

Type of Charity	Hindus, India (P)	Hindus, Bangladesh (Q)	Muslims, India (R)	Muslims, Bangladesh (S)
Payment made (in INR)				

Was there any unused amount left with the participant? 1=Yes, 2>No

If yes, then give the amount to him/her and write down the amount (*Self*) _____

Response to Game 2 (money-taking experiment):

[Please tick the order in which the options were presented to the respondent]

1=PQRS 2=QRSP 3=RSPQ 4=SPQR

Type of Charity	Hindus, India (P)	Hindus, Bangladesh (Q)	Muslims, India (R)	Muslims, Bangladesh (S)
Payment made (in INR)				

Was there any unused amount left with the participant? 1=Yes, 2>No

If yes, then give the amount to him/her and write down the amount (*Self*) _____