

INTERVIEWER MANUAL

IRIS AT UNIVERSITY OF MARYLAND
FINANCIAL SERVICES IMPACT ASSESSMENT
MALAWI BASELINE HOUSEHOLD SURVEY – 2008

CONDUCTED BY WADONDA CONSULT

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INTRODUCTION

Many thanks for working with us on the IRIS Financial Services Impact Assessment. This study will help us understand access to and use of formal financial services in rural Malawi.

This introduction describes the steps involved in the interviewing process. Creating the proper environment, notifying the person to be interviewed ahead of time, introducing yourself, explaining the purpose of the interview, and reading introductions, the consent form and the questions exactly as they are written are all essential parts of a successful interview.

Introducing the study and screening clients

How to introduce the study

Step 1: Identify yourself

Clients will be more cooperative if they know who is conducting the study. An important point to mention is that Wadonda is not directly involved in making decisions on the clients' participation in or access to services. It is important that you NOT associate yourself with any banking institution (*e.g.* OIBM) in your introduction. You are employed by Wadonda Consult that is hired to conduct the survey for IRIS at the University of Maryland in the United States. Associating yourself with any other institution could mislead the respondent.

Step 2: Show letters of introduction and endorsement

Respondents may ask for a letter of introduction. Your supervisor will have copies of the appropriate endorsement letters. Your supervisor will also have met with local authorities to introduce the study. Sometimes respondents feel more comfortable about participating after they are able to speak with this local official.

Step 3: Inform clients of your purpose

You may tell the client:

We are conducting a study on the use and access to financial services. We will also be asking households questions in order to estimate the average welfare of households in this area.

Further clarification of the purpose of this study is discouraged. This information could influence the way that questions are answered by the clients and thereby introduce a major source of error in the results. It is important that all enumerators use the same introduction, to ensure consistency across interviews. If the respondent requests more clarification, please contact your team supervisor.

Step 4: Explain why the client has been selected

Clients also appreciate knowing that they have been selected for an interview on the basis of a random process. Those making introductions can draw analogies to such methods as pulling names from a hat to explain exactly what this means.

Step 5: Screen clients

Ask the clients the following questions in order to determine their eligibility for the study:

A: Is the head of the household a Malawian citizen?

If no, end interview (see tips on ending the interview below)

If yes, ask B:

B: Have you lived in this village for at least one year?

If no, end interview (see tips on ending the interview below)

If yes, proceed with Step 6

Step 6: Assure respondents of confidentiality

Introductions should incorporate clear statements about the confidentiality of information collected for the study. **The interviewer should guarantee that no outside body will access the data for purposes other than those intended.** Again, please remember to follow the consent script exactly as it is written in the questionnaire to ensure that respondents receive all of the information that they need to decide whether or not they would be willing to participate.

This confidentiality and consent statement, which is written on the first page of each questionnaire, is repeated below. Please take the time to familiarize yourself with this statement.

The IRIS Center at the University of Maryland is conducting a study to assess the impact of innovations in financial services. This assessment is being conducted in several countries. The results of this study may help to improve the financial services offered.

If you agree to participate in this study, you will be asked to answer the survey questions. This interview will take about 2-3 hours. You will be asked a few questions about yourself and family members, and then about financial services you may have used and about your expenditures, food consumption, housing and other assets. Since we are studying impact, we will need to ask you these same questions one more time in about two years. I know this sounds like a long time from now, but it is important for our measurements to be as complete and precise as possible so that the results genuinely reflect the impact of financial services on households in Malawi.

All information collected in this study is confidential. Your answers will be grouped with the answers of other people like you and your name will not be used. This research project may include taking photographs or video during the interview process for use in our reports and/or project website. Your name will not be used, only your country will be identified. If you do not wish to be photographed or videotaped, please tell me and we will not take any. There are no known risks associated with participating in this research project.

Should you feel uncomfortable with any question(s), you may refuse to answer it. If you have any questions, please contact Wadonda Consult (Dr Ephraim Chirwa: echirwa@yahoo.com or 08839296; Dr Peter Mvula: petermvula58@yahoo.com or 08827933) or IRIS Center staff in the United States: Jeffrey Flory (jflory@iris.econ.umd.edu or +265 05608540), or the University of Maryland's Institutional Review Board irb@deans.umd.edu or 301-405-0678.

Interviewing Techniques:

Conducting the Interview

- Ask the question exactly as written
- Listen/determine the relevant information.
- Show interest. Pause. Repeat question if necessary. Repeat his/her reply to stimulate the client to say more, or to recognize an inaccuracy.
- Record answers in boxes/correct places
- Probe (*not prompt*) to increase accuracy/clarity & completeness
- Avoid unnecessary reinforcement: “oh, that’s very good!”
- Never suggest an answer

Ending the Interview

- Thank the client.
- Tell him or her that he or she has provided important/helpful information for the study.
- Answer any questions the respondent has.
- Quickly proofread completed questionnaire. Find and correct errors. Clarify answers with client if necessary.

Additional Tips

- Do not get involved in long explanations of the study.
- Try to keep interruptions to a minimum and make sure to keep track of amount of time spent on interruption.
- Do not deviate from the sequence of questions or question wording.
- Do not rush the respondent; give him or her adequate time to answer and clarify anything he or she does not understand.
- Do not let anyone outside the household answer for the respondent. Whenever possible try to interview the household member receiving the services of interest, but only if that household member is 18 years old or older.
- If a client is unresponsive, then politely conclude the interview when appropriate, make a note on the questionnaire and in your workbook as to why you concluded the interview and return the interview materials (with the explanation) to your supervisor.
- Be consistent: In order to make comparisons across households, we need to be sure that every respondent hears a question in the same way. This means that you need to be consistent across interviews, and that we need to be consistent with each other. These next few days of training are essential to assuring that we all understand the questions

and ask them in the same way. It is surprising how much a question's meaning can change even with very subtle changes in wording or tone.

- Interview the correct household: if a selected household is unavailable at the time of an interview, try to make an appointment with that household (perhaps through neighbors) and move to another *selected* household. Tell your supervisor which household you were unable to interview, why and if you were able to make an appointment for another date.
- Communicate with your supervisors: please ask questions if you are unsure about how to ask some questions or how to record certain answers. We have tried to write the questionnaire in a way that captures the variety of experiences that households in this area may have. However, we cannot foresee all possibilities and sometimes "surprises" arise, which is why we rely on you to alert supervisors when there is confusion.
- Follow skip patterns: Sometimes which question is asked varies according to a household's previous responses. Notes in your questionnaires indicate when you should "skip" certain questions based on a respondent's answer.
- Be careful not to skip questions that you should ask!
- Write clearly: there is no reason to collect data that can't be read.
- Stay positive: Field work involves long days with little to no opportunities for rest. Even though you will be tired some days, your respondents will be more receptive if you are in a positive mood.

Preferred Interview Venue

The location of the interview can influence the quality of the data you collect for some of the survey questions. The interviews should take place in the home of the client, if possible, so that the interviewer can observe the condition of the house, assets, etc., and help to make sure the responses are accurate. Seasonal demands on the time of the clients should be taken into account as well. If you find a mismatch between what the respondent says and what you observe, you may politely probe as to why, but do not badger the respondent or suggest that he or she is lying. Also, describe these discrepancies at the end of your questionnaire.

Incentives for Client Participation

Please do not provide respondents with gifts or money, other than what your supervisor may provide. Providing gifts can create a culture of expectation that could make future assessments more problematic. Additionally, giving presents to a sample of clients might create jealousy among others.

The rest of this manual provides clarification on questions and modules that may be confusing. If you have difficulty in the field, please feel free to refer to this manual. If your question is not answered here, ask your supervisor!

GENERAL INSTRUCTIONS FOR ALL SECTIONS:

- Do not read the respondents the list of coded answers.
- Month should always be written in numbers from 1-12.
 1=January 5=May 9=September
 2=February 6=June 10=October
 3=March 7=July 11=November
 4=April 8=August 12=December
- Year should always be written in 4 digits.
- Hours should be written from 0-23
- Percentages should always be written as from 0-100.
- It is ok for other household members to assist with the recall for questions asked to the household head or spouse.
- Example lists are not meant to be exhaustive
- Always use local currency when reporting values (MK)
- Sometimes a respondent will not answer a question, either because he or she did not know the answer, refused to answer or because the question was not asked (not applicable or accidentally). It is important to understand why a question was not answered, so we use different “universal” codes to differentiate these possibilities. Please use the following codes:

REASON MISSING	CODE	DEFINITION
NOT APPLICABLE	NA	Question not asked because answer to a previous question allows this question to be skipped
DON'T KNOW	DK	Respondent does not know, even after probing
REFUSED	RF	Respondent refuses to answer question

There should be no other reasons for a blank item in the questionnaire.

A. COVER PAGE

The goal of the cover page is to provide identifying information for the households, and ask for the household’s consent. Each household that we sample will receive a unique household identification number, which your supervisor will provide. Additionally, please record location information so that we can find this household again in the second round of this study.

A01. Asking for consent:

Please read the introduction exactly as it is written in the questionnaire.

If your respondent has questions before consenting, please contact your supervisor. If a respondent refuses, please end the interview immediately, thank the respondent for his or her time and record the household identification number in your notebook to share with your supervisor.

A03. Location codes follow:

District	District code	Taname	Tacode
Dedza	208	Dedza Boma	20820
		SC Chauma	20805

		SC Chilikumwendo	20802
		SC Kamenya Gwaza	20808
		TA Kachindamoto	20807
		TA Kaphuka	20803
		TA Kasumbu	20806
		TA Pemba	20801
		TA Tambala	20804
Lilongwe	206	SC Chitekwele	20605
		SC Mtema	20609
		SC Njewa	20613
		SC Tsabango	20611
		TA Chadza	20601
		TA Chimutu	20607
		TA Chiseka	20603
		TA Kabudula	20615
		TA Kalolo	20602
		TA Kalumbu	20610
		TA Khongoni	20606
		TA Malili	20614
		TA Mazengera	20604
Mchinji	207	Mchinji Boma	20720
		SC Dambe	20706
		SC Mavwere	20702
		SC Mduwa	20704
		TA Mkanda	20705
		TA Mlonyeni	20701
		TA Zulu	20703
Ntcheu	209	TA Chakhumbira	20907
		TA Masasa	20909

A06b. You may need to finish an interview on a second day. If so, write the second day of the interview in this box. Otherwise, leave it blank.

A07. Your supervisor will assign you with an enumerator code.

B: HOUSEHOLD ROSTER

In the first column of the household roster, ID numbers have been assigned. As you fill in the roster, the members written in column B01 are assigned the ID number to the left. This ID number will be used throughout the questionnaire when questions refer to specific household members. Rather than writing the individual's name each time, you will use these codes. It is essential that these codes consistently refer to the same household member throughout the questionnaire as sometimes analysis of the data requires linking information about one individual across several modules.

Example:

ID	B01.
	NAMES
1	Joseph

2	Alma
3	Moses
4	Isaac

When you record information about Joseph, you will fill in ID number 1 in the appropriate column. ID 2 belongs to Alma, and so on.

You have found out that Moses has a savings account with NBS, what should you write in Column M03?

MODULE M:

ACCOUNT CODE	M02.	M03.
	AGENT NAME FROM M01	Which members of your household have savings accounts or hold cash savings with [AGENT]? MEMBER ID
101	NBS	

B01. NAMES

The most important part of this module is defining who should be included as household members and who should not. Please use the following definition as stated in the questionnaire:

The household includes only the people who usually live and eat together at this home. Include only the people who have lived and eaten here for ***all of the past 6 months***. Also include children who are away at school (who are still supported by the household head) and the household head even if he or she has not lived in the household for the past 6 months. Do not include married sons or daughters living separately. Do not include household servants or domestic laborers.

Exceptions:

- Always include new spouses, even if they have lived in the household < 6 months
- Always include infants, even if they were born less than 6 months ago
- Always include household members living in an institution elsewhere, but who are still dependent on the household for support (e.g. boarding school students)

Note: A single household may live in more than one dwelling (e.g. compound).

Write the head of household's name in the row corresponding to ID 1.

Double check with each household that has young children to see if there is an infant. Respondents often forget to mention their infants.

We prefer to use first and last names in case two household members share the same first name.

B02: RELATIONSHIP TO HEAD OF HOUSEHOLD

In the row corresponding to the head of household, the relationship to head of household is already filled as 1. You will not use that code again for this question because each household can have only one head.

Code 3: Son/Daughter: include biological, adopted and step children. Do not include children staying in the household for a short time who will return to their homes at some point. These children would be coded as “8” or “9” depending on the circumstances. (For example, the brother of the head of household passed away, leaving his children in the care of the household head. These children would be considered “adopted” (code 3). On the other hand, if a child was sent to live with the household temporarily, then the child would be considered a foster child (code 8). Finally, if the brother of the household head and his children moved into the household, then these children would be “other relatives” (code 9)).

B03: AGE IN COMPLETED YEARS

Age in completed years means the age of the person at his/her last birthday. For example, if someone turned 8 eleven months ago, her age in completed years is 8.

What is the age in completed years of someone born on June 12, 1988? _____

What is the age in completed years of someone born on January 1, 1988? _____

B05: Marital status

Use code 1 (single) for children who are not yet married. You may assume that children under 13 are single.

B06. How many months out of the last 6 months did [NAME] sleep and eat here?

Possible answers include numbers between 0-6.

The answer to this question will be 6 for most households/members (based on the definition of the household). People who have lived in the household for fewer than 6 months may include boarding school students, new infants, new spouses, or the household head if any of these people were away. Do not consider absences that are shorter than 2 weeks at a time.

Examples: If a child is away at boarding school for the past 6 months, but came home for a school break for one week, please code 0. Visiting the household for 2 weeks or shorter does not count.

If a child is away at boarding school for the past 6 months, but came home for a school break for three weeks, please code 1.

B08. What is [NAME]’s main occupation?

Main occupation refers to the occupation that the household member does most often. For example, a child who is at school for most of the day, but helps in the family business after school or on weekends is considered a student (code 5). A household member who spends most of the day working on the household’s farm, but occasionally works for a neighbor for a wage, is considered a farmer (code 1). Children who are too young for work or do not work or go to school should be coded as 7.

C: LABOR TIME

Before asking any questions, fill in the ID and NAME columns from section B. In the example above, Joseph is 35 years old, Alma is 32 years old, Moses is 6 and Isaac is 4. How would you fill in those columns?

List names and IDs of all HH members who are <u>5 years old or older</u> . Please use the ID numbers assigned in section B.	
ID	NAME

All questions in this module refer to work done in the **PAST 30 DAYS**.

If possible, try to ask these questions directly to the household member of interest, unless that household member is below age 18.

Questions *C01, C05, C09, C13, and C15* should be asked for EVERY person in the household age 5 years and older, regardless of other answers that they have given.

C01-C08: Salaried and wage labor

Please do not include work on the household's own farm or for the household's own business in these questions. Also do not include reciprocal farming arrangements where a household member works on another person's farm one day and that person works on the household's farm another day – rather, count all days worked on either farm and record the information in C09-C10. These questions refer only to situations in which a household member is employed by someone else for pay in cash or in-kind.

Work for farmers groups should be considered own-farm work.

Porters include only people who carry or transport items. Porters that work at banks in order to provide security should be coded as security guards.

C05. Ganyu work

This work can be paid in cash or in kind.

C04 and C08: Monthly income

Please record the earnings for the entire month.

If several household members worked together and were paid one daily wage for all of them, divide the wage across the working members. Example: Joseph and Alma together made 3000 MK. Joseph, therefore, would get 1500 MK in C08; Alma would get 1500.

C03, C07, C10, C12, C14, C16

If the household member's hours per day varied throughout the month, try to determine an *average* number of hours per day. For example, if the household member usually works 8 hours per day, but once or twice worked for 12 hours in a day, record 8 hours, since that is what the household member *usually* does. If the hours worked per day is less than 30 minutes, then write 0. If hours worked per day is 30-59 minutes, round up to 1 hour.

If a household member worked for less than half an hour code 0, if the member worked for 30-60 minutes, write 1.

C09-C10: Own farm work (not agricultural labor)

Include work on another household's farm if both households belong to a rotating farmers' group. That is, if a household member works on a neighbor's farm one day, and then on a different day the neighbor works with the household member on the household's own farm, then count *both* days in C09.

D: WELFARE ASSESSMENT (INDIVIDUAL-LEVEL)

While the following holds true for all modules, it is absolutely essential in modules D: you must read the questions exactly as they are asked in the questionnaire. Read the question in its entirety. Do not provide more explanation of the question than provided in the questionnaire or in this manual.

See comments above about filling in member IDs.

D04: For how many days in the past two weeks did you (or that individual) have to stop your normal activities?

Normal activities may include going to work, school, playing, doing chores or farm work etc. Any day that a household member was unable to do such activities due to illness should be counted. Do not count days when a household member felt ill but still went about his or her normal activities.

D07, D09: Can you read a one-page letter in...

The skip codes in D07 and D09 are inserted on the expectation that individuals who cannot read a language will be unable to write the language.

D12: What is the highest educational...

If an individual sat an examination for an educational qualification, but did not pass, you should report the lower qualification he or she actually achieved.

Technical college diplomas or degrees should be recorded as non-university diploma (5).

D: WELFARE ASSESSMENT (HOUSEHOLD-LEVEL)

D13 and D14: outer walls and floor of the main dwelling

In these questions, you will ask about the current residence or dwelling of the household. Questions on the type of exterior walls, roof and floors, refer only to those of the primary dwelling structure.

Interviewers who are already at the respondent's home may not ask these three questions, but instead observe and make a judgment. If the survey is conducted not at the respondent's home, then the interviewer should ask the question directly of the respondent.

D15: How many separate rooms...

- Count all rooms used for cooking, eating, or sleeping regardless if that is their only use.
 - A room used for both eating and sleeping counts as 1 room.
 - If a room is divided by fabric, folding screens, cartons, plastic or other temporary material, the room is considered as 1 room.
 - Minor rooms in the dwelling should be excluded from the room count. These include bathrooms and toilets, storerooms, carport/garage, *khondes*, and so on.
 - However, you should include all other rooms, including rooms that are usually unoccupied, such as those that are reserved for guests.
 - Note that many houses in rural areas will consist of a single room. These should be included in the room count.
 - For example, all of the qualifying rooms in the separate houses of dwellings made up of several separate structures should be counted.

D16-D18: Main source of lighting fuel, cooking fuel, drinking water

It is important that the respondent understands the concept of “main source” in this module. Some respondents may have multiple sources of drinking water, or may change the source of the drinking water at different times of the year. The client should understand that “main source” is the most important source at the time the interview is taken.

D19: Does anyone in the household own a cellular...

Be alert to ownership of cell phones by household members other than the head of household.

D20-D22: Mosquito Nets

- These questions concern the use of mosquito nets in the household.
 - D21 . Three response codes are offered, as new treated nets do not need to be dipped in insecticide, as they come pre-dipped. Older nets should be dipped every six months. New untreated nets should also be dipped in insecticide after purchase.
 - If the household has both old and new nets, question D21 should be asked with reference to the older nets.
 - D22 If there are no children under age 5 years in household, use code 9 in the response.

D22: Do the children under 5 in the household sleep under a bed net...

Ask this question only if there are children under 5 in the household. In our example household, would you ask the respondents this question?

D28. Over the past one month did you purchase or pay for any...

You should provide the respondent with examples of the sorts of items that they should consider in accounting for expenditures on all of these items. Examples we discussed in training include Life Boy, YouFresh, Sunlight, Antelope, Gaesha, Marua, Washa for bar soap; and for powder soap: Omo, Surf, Sunlight Powder, Ufresh Powder.

E. FOOD SECURITY

A. Food insufficiency

Each food insufficiency “occurrence” question consists of the stem (timeframe for recall), the body of the question (refers to a specific behavior or attitude), and two response options (0 = no, 1 = yes). If the response is yes, then there is a follow-up question about the “frequency” with which that behavior occurred or attitude felt. If the response is no, then you can skip the follow up frequency question and ask the next occurrence question.

OCCURRENCE QUESTIONS: *E01, E03, E05, E07, E09, E11, and E13*

FREQUENCY QUESTIONS: *E02, E04, E06, E08, E10, E12, and E14*

Often the occurrence questions ask whether something happened due to a “lack of resources.” Lack of resources means that the household was not able to get food by GROWING, PURCHASING or TRADING for it. These questions are NOT asking if a household was unable to obtain a type of food based on seasonality or availability in the market.

Each frequency question asks the respondent how often the condition reported in the previous occurrence question happened in the previous month (30 days). There are three response options representing a range of frequencies:

1 = rarely – once or twice in the past month

2 = sometimes – three to ten times in the past month

3 = often – more than 10 times in the past month

Do not read the answer categories to the respondent. Rather, allow the respondent to answer the question and code as necessary (e.g., if the respondent says “about 6 times,” then code 2, etc.). You may need to probe for clarification.

The questions should be directed to the person in the household who is most involved with the food preparation and meals. Most of the questions require the respondent to answer on behalf of the household and all its members.

If the respondent does not understand the question, then you may prompt the respondent by reading any examples or contextual clarifications that are provided in the box with the occurrence question.

E01: Not able to eat the kinds of foods you preferred...

Preference can refer to the *form of a particular food* (i.e., whole rice vs. broken rice), *type of staple* (i.e., millet vs. corn) or a *high quality food* (i.e., a piece of meat or fish). Preferred foods may or may not be nutritionally high quality. You should also read the definition of a “lack of resources.” The respondent needs to answer on behalf of all household members

E03: Have to eat a limited variety of food...

This question asks about dietary choices related to variety – i.e., whether the household had to eat an undesired monotonous diet (*little diversity in the different types of foods consumed*). You should read the description of what a monotonous diet might be. The respondent needs to answer on behalf of all household members.

E05: Eat foods you didn't want to eat...

This question, which also captures the dimension of limited choices, asks whether any household member had to eat food that they found socially or personally undesirable due to a lack of resources. Often these are foods or food preparations that are consumed only under hardship. **Different people may consider different foods to be undesirable, so it is best not to provide examples here at first.** The respondent needs to answer on behalf of all household members, according to his or her own perception of the types of food household members ate during the previous month (30 days). **If more encouragement is required, the interviewer may give some examples using any examples included in the questionnaire and reviewed during training. For all questions, it is important to remind respondents that the examples are not an exhaustive list.**

E07: Eat less during morning or evening meal...

This question asks whether the respondent felt that the amount of food (any kind of food, not just the staple food) that any household member ate in any meal during the past month was smaller than they felt they needed *due to a lack of resources*. The respondent should answer according to his or her perception of what constitutes enough food for the needs of the individual household members. The respondent needs to answer on behalf of all household members.

E09: Eat fewer than normal number of meals per day

This question asks whether any household member, *due to lack of food*, had to eat fewer meals than the number typically eaten in the food secure households in their area. The respondent needs to answer on behalf of all household members. Please do not include days in which household members ate fewer than normal meals due to a holiday or a change in the household's normal schedule.

E11: Go to sleep hungry because there was not enough food?

This question asks whether the respondent felt hungry at bedtime because of lack of food or whether the respondent was aware of other household members who were hungry at bedtime because of lack of food. The respondent needs to answer on behalf of all household members.

E13: Go a whole day and night without eating anything because there was not enough food?

This question asks whether any household member did not eat from the time they awoke in the morning to the time they awoke the next morning due to lack of food. The respondent needs to answer on behalf of all household members.

B. Food diversity

E15. If any household member ate food from the given category, code yes. Include foods eaten outside the household by current household members.

C. Food access

E16. Please be careful to circle only one number per row. Please ensure that your circle does not enter into a different row.

If no “other” responses to food insecurity, write “none” in box o.

E16n. If someone migrated within the past 30 days, circle 4; if no one migrated within the past 30 days, circle 5.

F. LAND AND BUILDING ASSETS

A. Land and buildings for dwelling

This section has a set of questions for people who own their dwelling and a section for those who rent their dwelling or live in a dwelling that they do not own personally.

F01. Does your household own the dwelling(s) in which you live today?

This is a screener question:

- If the household owns its dwelling (or any of its dwellings), you will ask questions F02-F06 and then ask questions F10-F16. You will *not* ask questions F07-F09.
- If the household does not own its dwelling, you will ask questions F07-F18. You will *not* ask questions F02-F06.

Questions for dwelling owners:

F02. How many dwellings does your household own...?

Include: Dwellings used for sleeping, cooking or eating and other living spaces.

Do NOT include: dwellings used primarily as bathrooms, toilets, storerooms, granaries or garages.

Do NOT include: dwellings rented or lent to other households or buildings used primarily for business purposes.

F03. This question refers to the area of the plots on which *all* of the dwellings are built.

F04. How long have you owned...

Use completed years.

F06. What is the current value...?

This question asks about the *total* value of *all* of the dwellings that the household owns and uses for living – include the same types of structures from F02. Also include *all of the plots of land that these dwellings occupy*. Include the entire plot, not just the land that the building covers!

Questions for dwelling rentals:

F07. Use the oldest dwelling if some are more recently acquired than others.

Code 2: Private Agent. A “private agent” could be an individual, or maybe a different household, which owns the building. It could also be that the household lives in an apartment complex which is owned by a cooperative, or the household might live in staff housing owned by a company (non-government hospital, for example, or private school teachers’ quarters).

F09. This question refers to the amount spent each month for *all* of the dwellings. If the household pays on a weekly basis, then multiply the amount that they pay per week by 4.13. If the household pays on a yearly basis, then divide the amount by 12.

F10 – F16: Questions asked of *all* households about business land and business buildings.

In this section, you are asking about information on any non-farming business the household does. Be sure NOT to include any information related to farming here. That information will be captured in the next section, and we do not want to count those things twice!

F10. This is another screener question. If the household owns land or buildings for a non-framing business, then ask questions F11-F16. If not, then skip to F17.

F12. Include the value of all buildings used for business purposes. Do not include buildings used for farming.

F14. Include the value of all land used for business purposes. Do not include land used for farming.

F15. If the household has not rented any buildings or land *for business* in the past 12 months, then skip to F17. If the household has rented land or buildings, then ask F16.

F16. Total the amount spent on all *rented* buildings and land over 12 months. If they report the rent in one month, then you will need to sum the rent over all of the months that they rented in the past 12 months. **Do not assume that they rented for the entire 12 months.**

Also, note that this is total rent paid for buildings and land rented only for non-farming business purposes. Do not include payments on land rented for farming here. That will be collected on the next page, question F24.

B. Land and buildings for farming

This section asks about all land that the household *owns* for its own farming (including land that the household owns but leaves fallow), *rents in* for its own farming, or *uses for free* for its own farming. In this section, **DO NOT INCLUDE** farming land that the household rents to another household.

Questions F17-F20 refer to land that the household owns.

Questions F21-F24 refer to land that the household RENTS IN.

F17. If you determine that the household does not *own* any land for farming, then code 0 and move to F21. Else ask F18-F20 before moving to F21. Count land that the household owns for farming even if it was not farmed in the last growing season or is not currently being farmed.

F18. If the household acquired some plots in one way and other plots in another, please ask how the household acquired the majority of the land.

F19. Include value of all the agricultural land that the household owns, including land left fallow, which is NOT rented out.

F21. Ask this question for all households. Please include land that the household uses free of charge but does not have the rights to. If the household does not and has not paid for the land, but has rights to the land, then include it in question F18.

F22. Ask this question for all households. If the answer to this question is 0, then skip questions F23-F24 and move to Section G. Else, ask F23 and F24 before going to Section G.

G/H. DURABLE ASSETS

{Please note that we combined the previous G and H sections into a single section, now called “G/H”. The question numbers for all these questions now begin only with “G”. There no longer exists a section “H”}

This section asks about assets owned by the household. These assets may either be used for personal use, or they may be used on the farm or for the household business.

Ask if the household owns each item (G01) before asking questions G02a-G04. Ask questions G02a-G04 for every item that the household reports owning in G01.

G02b. “Item” is the code used for assets such as chairs, tables, etc., where a respondent would report that he/she has 1 chair, 2 tables, etc. Item in this example would refer to chair or tables.

G03. Record the value of the TOTAL quantity of the asset. The value should reflect the value of the asset in its current state, not the value when it was originally purchased. Again, you should ask the household how much they would have to pay to *buy the assets in their current state.* If

the household built the item from raw materials, then they should value the item as if they had bought it ready-made in its current state, not as the cost of the raw materials.

G04. Record whether the asset is for personal use or whether it is used for business and/or farming. If the household uses an asset sometimes for business/farming and sometimes for personal use, then code it as a personal-use asset if it is *primarily* used for personal use; code it as a business/farming asset if it is *primarily* used on the farm or for a household business.

Items 538-543. Business Inventory Items. Please only record information on amounts of these items which are intended for resale, or for processing and resale (e.g. turning maize into flour to sell). Do NOT include any amounts here which the household will use for its own use. Please use question G04 to verify with the respondent that the amounts of any of these 6 items recorded in G02a really are entirely for resale.

Item 544. Be sure to ask about any land or buildings the household may own, but allows others to use for free (item code 544). Do NOT include buildings or land which the household owns and uses itself, or which the household owns and rents out to others (we collect this information in other parts of the questionnaire).

Probe for other durable assets that the household may own for its own use. Be sure to *specify* which assets the respondent mentions under “other”. However, DO NOT PROMPT the respondent here with further examples; they are already provided with many examples when you go through the entire list of items.

I. LIVESTOCK: PURCHASES, SALES AND CURRENT STOCKS

I01. Please probe the household to include livestock owned or raised over the past 12 months even if they do not own or raise any currently. Also probe the respondent to include all household members, including children, when trying to remember whether the household raised livestock over the past 12 months.

Include livestock that are owned by a household member even if they are cared for by someone outside the household.

I02 and I03. These questions are PAT questions and must be asked exactly as written. Do not probe the respondent. If the respondent is confused, you may repeat the question, but do not add any clarification.

I02. If the household has not raised any of the animal, then ask about the next animal. If the household has raised that animal, then ask the follow up questions I03-I12. Do not include animals held for fewer than 2 weeks or animals purchased for slaughter and sale *outside the household*. Include animals purchased to sell as meat in the household business section (Module K).

I04. This value should include the value of all of the animals that the household *currently* owns.

I05. If the household did not purchase any of a given animal, then skip question I06, but ASK QUESTION I07.

I07. If the household did not sell or trade any of the animal, then skip question I08, but ASK QUESTION I09. Animals *slaughtered and sold* should be included in section K, not section I.

I09. If the household did not slaughter any of the animal, then skip question I10, but ASK QUESTION I11.

Practice:

A household raised chickens in the past 12 months, though it did not purchase any or sell any. The household slaughtered 3 and 1 was stolen. Which questions in this module will you ask the respondent from this household?

J. FARM INCOME

This section asks about income generated by crops that the household grew in the last growing season *and* the value of crops that the household grew and consumed itself. (The “last growing season” refers to October 2006 – April 2007.)

J02. Which crops did the household grow?

Probe to find out all of the crops grown in the last growing season before asking any follow up questions on those crops.

If a household grew more than 10 crops, then include only the 10 crops that had largest harvest (kg) in the last growing season.

Include the crop code in addition to the crop name.

J03. If mixed cropping is used, then ask respondent to estimate how much land the crop would take up if he or she only planted the one crop. That is, ask how much land would be needed to grow the same amount of [CROP] on land dedicated purely to growing that particular crop (i.e. no mixed cropping). For example, if a HH uses 1 acre of land to grow maize and beans mixed among each other, ask how much land would be required to grow the same amount of beans they grew, but on land dedicated purely to beans. (This is the amount of land that should be reported in the row for “beans” in J02.) Then ask how much land would be required to grow the same amount of maize that they grew, on land that was purely dedicated to maize. (Report this amount of land in the row for “maize” in J02.)

IMPORTANT: You should check to see that the sum of the amounts they report here add to the total amount of cultivated land reported in F21-F23. That is, the sum of the individual areas in J03 should equal the sum of the areas F21+F22+F23. If these sums are not equal, you should probe the respondent to find out why. If they are unequal to due a mistake by the respondent,

please correct whatever information needs correcting, to reflect the best estimate of the land the HH used for cultivation. However, if the respondent says that they're use of mixed cropping allows them to "squeeze in" more crops than they would be able to grow by dividing up land into single-crop parcels, it might be okay for these sums to differ. If this is the case, you must make a note at the bottom of the page, explaining that respondent is aware of the difference, and believes that they are "squeezing in" more crops onto their land in this way.

(If needed, see Question 30 in "Q's and A's From Training" or ask your supervisor for further clarification on this issue.)

J04. Write the number of harvests in the last growing season.

J05 & J07: All crop amounts should be reported in terms of the actual food material (e.g. the actual grains, beans, nuts, etc., NOT including shells, leaves, husks, etc.). That is, report the weight of the actual grains of the crop. Do NOT include the weight of leaves, shells, husks, etc. in the weight.

Use your conversions sheet. This sheet makes it very easy for you to convert whatever answer the respondent tells you into kg's of grains. The number simply reports how many kilograms of grains (or shelled nuts, beans, etc.) for each unit the respondent uses in answering the question. For example, if the respondent tells you the household sold 1 oxcart of dry unshelled maize (i.e. un-husked maize still on the cob), the conversion sheet tells you that this equals 360 kg of edible maize grains. So you record "360" in the row for maize in J05. If he says he sold 3.5 oxcart of maize, you simply record 1,260 kg (since $3.5 * 360 = 1,260$) in J05.

Conversion Sheet Definitions:

"Dry unshelled maize" means maize that is still on the cob, and the cob is still covered by a husk/shell, but the cob has been detached from the maize stalk.

"Dry shelled maize" means maize which is off the cob, already in the form of maize grain.

"Unshelled ground-nuts" are nuts with the shells still on.

"Shelled groundnuts" are nuts for which the shell has been removed.

If you have any difficulty making a calculation in the middle of an interview, make a note in the margin of your questionnaire about the answer the respondent gave, and then finish the calculation after the interview. (Maybe use a cell phone with a calculator function to make the calculations after the interview is over and you have left the house.)

J05. Include only the portion of the harvest that was sold. Probe to see if the household was able to get multiple harvests out of the single growing season (Oct 2006 – Apr 2007). If so, make sure to include the amount sold for each harvest.

J07. Include only the portion of the harvest that was kept for the household's own consumption. Probe to include the amount consumed for each harvest.

J10. If seeds from own stock used and therefore not paid for, write 0.

K. NON-FARM BUSINESS INCOME

This section asks about non-farm business income.

Selling crops as reported above does not count as a non-farm business UNLESS the crop is processed or changed before it is sold.

K01. Ask this question exactly as written, do not provide any additional information to the respondent.

K03. Identify all household businesses before asking follow up questions about the individual industries.

K04. If multiple owners of the business, which household member is primarily responsible for managing the enterprise?

K06. The question aims to get at the number of *hired* laborers.

K07. This value should reflect how much is given to EACH worker per day, NOT the total amount given to all workers in a day. If workers earn different daily wages or if daily wages change from day to day, use the average wage.

K08. Do not include the value of goods or services that were returned or never paid for. Count only the receipt price on goods or services offered at a discount. Do not include the value of items given away.

K09.

Items for resale: receipt payments for items that will be resold without changing or processing. For example, packaged biscuits, soap, etc.

Raw materials: items that the household uses to make another good for sale. For example, wood purchased to make furniture, food used to prepare meals that are sold, etc.

K12-K13. Write the calendar month in numbers from 1-12 (January = 1, February = 2, etc.)

Note that in the examples for enterprises in K01, since there does not seem to be a generic word in Chichewa for “metalworker”, we simply replaced it with the two words “tinsmith” and “welder” in Chichewa.

L. OTHER INCOME

L02 (For SUBSIDIES): The value of a subsidy might be calculated by asking the household how much they had to pay for the item that was subsidized and then asking how much they would have had to pay for the item if they did not have the subsidy. You can then subtract what they did pay from what they should have paid to get the value of the subsidy:

Ex. Fertilizer subsidy allows purchase at 900/kg; the market price is 4500/kg. If the household bought 3 subsidized bags over 12 months, then the value of the subsidy would be: $((3*4500)-(3*900))=(13500-2700)=10,800$

M. ACCESS TO AND USE OF DEPOSIT SERVICES

Respondent: Head of household

Direct respondents: HH members who have outstanding loans

- This module collects information on savings maintained by anyone in the household. Gifts given; transfer payments made to others, loans made to others should NOT be included here.
- These are savings held in CASH only.
- These savings could be maintained with both formal sources such as commercial banks, and informal sources such as RoSCA (*Chiperengani* in Chichewa), and friends. But, an explicit agreement should exist between the two parties that the savings amount can be redeemed for the face value when required, with or without an explicit interest on top of the principal.
- There are 4 sub-divisions to this module
 1. First subdivision asks about CURRENT savings with formal / informal sources. These are CURRENT SAVINGS that could be redeemed by the HH members.
 - Questions M01 to M41.
 2. Second subdivision asks about savings that were CLOSED in the past 2 years by any one in the HH with any formal / informal sources –
 - Questions M42 TO M52
 3. Third subdivision is only asked when no savings are maintained by anyone in the household with any formal / informal sources in the past 2 years.
 - Questions M42 and M53 –M55.
 - Qn. M42 is the filter question for subdivision 3.
 4. Fourth subdivision is asked of all households.
 - Qn. M56 is the only question of this subdivision, and the final question of module M.

1. Subdivision 1: CURRENT savings accounts only

M01 – List of all agents should be coded. You should read the agents to the respondent. There may be multiple responses. If they say Yes to any agent(s), write the agent name in column M02 below and then ask about next agent in M01. If they say “no” to any agent, continue with the list on M01.

You must ask about each of the external agents specifically even if the respondent says that he or she does not have any savings accounts. Asking each individually helps with recall and also tells the respondent that we are including savings kept with friends or relatives.

M04. Ask the respondent to estimate distances in kilometers. If they can only estimate in miles, indicate the miles. (You do NOT have to write both the kilometers and miles; just indicate distance under the units that the respondent used to estimate the distance.)

M11 to M19. These are applicable to costs incurred to OPEN an account:

These are some of the most important questions of the interview! Make absolutely sure that the respondent completely understands what you are asking in each of these questions (especially M11-M15).

M11. This is the *minimum* amount required to actually go into the account as a deposit, in order to open the account. IT IS NOT the actual amount the person deposited – the actual amount deposited could be above the minimum limit. Also, IT IS NOT the minimum amount of money the person had to have in order to open the account. (This is because there may also have been fees that the person had to pay to open the account; such fees would be part of the minimum amount of money a person has to have in order to open an account, but would *not* be part of the money going into the account as a deposit. Such fees are thus not part of the minimum account balance.)

M14. If more than one ID required, record only the most important ID.

M15a & M15b: Do not include the cost of ID that was acquired long ago for some purpose not related to opening a savings account. We are interested only in the cost of ID that was acquired specifically in order to open the account.

Again, please make sure the respondent completely understands questions M11-M15, since it might be easy for him/her to misunderstand. For example, note that “minimum opening balance” means the minimum *book* balance required to open the account (i.e. the smallest *actual balance* in the savings account it is possible to have and still be able to open it). It does NOT mean the minimum amount of money a person needs to have in order to open an account. For example, if

the minimum opening balance is 1,000 MK and the application fee was 200 MK, a respondent might misunderstand question M11 “What was the minimum opening balance required to open [NAME]’s account...?” and tell you 1,200 MK because this is the total amount she needed to have in order to open the account. However, the minimum opening balance is actually just 1,000 MK.

It is very easy for a respondent to misunderstand your question and give you the incorrect information. So you must make the meaning of these questions M11-M15 absolutely clear to the respondent!

M19. They could have combined their trip to market to buy / sell goods, to go visit relatives / friends, to visit hospital/school etc.

M20 to M31. These refer to DEPOSITS made in the past ONE MONTH (30 days) into the existing savings accounts. These deposits should not include direct deposits by an employer or remittances sent directly to the bank account.

M21. ATM fees in MK for all the deposits made in the last one month for that HH member with that institution.

M25. Time includes travel to and from the institution, time waiting in line, and time making deposits. Do not include time spent doing other errands on that trip.

M28. Ledger fees may be fixed, per-month charges and may allow a fixed number of deposits / withdrawals for free. These are charged even if there are no activities in that account.

M32 to M41. Refers to WITHDRAWALS made in the past ONE MONTH from the existing accounts

M37. Time includes travel to and from the institution, time waiting in line, and time making deposits. Do not include time spent doing other errands on that trip.

M40. This query probes the MAXIMUM amount in MK that one can withdraw at any one time WITHOUT any penalty or giving any advance notice.

They may respond – “no restrictions; can withdraw all of the balance without giving advance notice” – code it as N/A.

If they responded with any positive amount, make sure that it is NOT all of the current balance. (Since this would mean that there really is no restriction; they can take all their money out whenever they want.)

If it is below all of the current balance or if they responded with a zero amount, it may indicate that there are some restrictions. Then, go to next query.

M41. Probes to see how many days advance notice are required in order to withdraw ABOVE the maximum amount.

2. Subdivision 2: M42-M52

M42. Please remind the respondent to also consider informal accounts, such as money kept at a friend's or relative's house. Also, if the respondent has difficulty remembering the name of the institution where the account was closed, you can supply the list of institutions from M01 again.

M50-M51. If the household does not know, then ask the household to estimate by asking "on average, how many times per month did you use the account for..." and then multiply that number by the number of months that they used the account.

M52. Only code the most important reason for closing the account.

3. Subdivision 3: M53-M55

M42 is the screening query for this section.

All these apply for the past 2 years for all household members.

M55: *M54* is screening query for this question. Code the 3 most important reasons with the most important reason coded first.

4. Subdivision 4: M56

M56: **This question is asked of all respondents**, whether they have current savings accounts, had past savings accounts within the last 2 years, or never had a savings account in the last 2 years.

For any HH with no members that have a savings account, the response "Nowhere else" simply means they do not have cash savings.

DO NOT prompt to see whether respondent keeps savings at home. Also, **DO NOT** read the answer codes to the respondent. This might be a sensitive issue, and the respondent is likely to feel uncomfortable if you directly ask whether they keep savings at home, since you are sitting with them at their home. Simply ask the question as written, and record whatever is the response they give.

N. ACCESS TO AND USE OF LOANS

Respondent: Head of household

Direct respondents: HH and HH members who have outstanding loans

- This module collects information on loans obtained by anyone in the household for any purpose. Gifts, transfer payments from government, and subsidies should NOT be included here.
- These loans are taken in cash and can be repaid in cash or in-kind.
- These loans could have been obtained from both formal sources such as commercial banks, and informal sources such as local money lender, friends or relatives. But, an explicit agreement should exist between the lender and the borrower that the loan SHOULD be repaid within a certain period of time, with or without an explicit interest on top of the principal.
- There are 3 sub-divisions to this module
 1. First subdivision asks about CURRENT loans of anyone in the HH obtained for farming or business from formal or informal sources. These are CURRENT OUTSTANDING loans to be repaid or being repaid by the HH and/or HH members.
 - a. Questions N01 to N40
 2. Second subdivision asks about all loans, except the current loan, that were obtained in the past 2 years for business or farming from formal / informal sources –
 - a. Questions N41 TO N47
 3. Third subdivision is only asked when no loans were received by any one in the household from any formal or informal source for business or farming purpose.
 - a. Questions N41 and N48.
 - b. Qn. N41 is the filter question for subdivision 3.

1. Subdivision 1: CURRENT outstanding loans

N01 – List of all sources should be coded. You should read the sources to the respondent. There may be multiple responses. If the lender is both relative and friend, and a money lender, code it as money lender; if the source is both money lender and grocery store owner, code it as money lender.

If they say Yes to any source (s), write the agent name in column N02 below and then ask about next source in N01.

If they say “no” to any agent or source, continue with the list on N01.

You must ask about each of the external agents specifically even if the respondent says that he or she does not have any loans. Asking each individually helps with recall and also tells the respondent that we are including loans taken from friends or relatives.

N04. Place where the loan was obtained.

N05: Ask the respondent to estimate in kilometers. If they can only estimate in miles, indicate the distance in miles. (You do NOT have to write both the kilometers and miles; just indicate distance under the units that the respondent used to estimate the distance.)

N08a. This is the actual amount of loan approved by the lender.

N08b. This is the total amount that was actually given to the borrower by the lender at the time of the loan. This could be the entire loan that was requested or the amount of loan requested minus the first or some part of interest payments deducted in advance, and/or loan amount requested minus some part or all of some fees deducted in advance.

N10: In the collateral codes, “loan insurance” would mean when an individual can purchase insurance from a company which is specifically designed to cover a loan default.

N12 to N27 – These are for costs incurred BEFORE he/she took the CURRENT loans.

N12. Individual loans are those where the individual is wholly responsible for repayment of the loan and is not backed by any group members nor monitored by any group members. Group loans require borrowers to form a group that can screen, monitor and act as guarantor for the loans obtained by individuals in a group. Thus, “group loan” simply refers to a loan to the individual, but which is backed by a lending group to which the individual belongs.

N13 to N16 are asked only if the loan is a group loan

N17 – N40 are asked for all loans, whether group or individual loans

N19. Some lenders may require training the borrowers before disbursing the loan.

N21. ATM cards may be required for bank membership or for opening savings accounts, and not just for obtaining loans. However, membership or savings account could be mandatory for receiving loans.

First, ask whether an ATM card is explicitly required for obtaining loans; or required for bank or loan group membership or savings account that is essential for obtaining loans.

Second, if “yes” to any of the above questions, then, probe to see how much they paid for that ATM card. If free, code “0”. If it costs anything, write the amount in Malawi kwacha. If “no” to either of the two, then code “N/A”.

N22. In case of multiple IDs required, code the 2 most important ID documents required, by order of importance.

N28 to N34 – These are costs incurred AFTER obtaining the CURRENT loans.

N28. These codes are the modes used for making payments

1 = ATM

2 = Teller at the bank branch / mobile bank

3 = Group leader / treasurer / some one in the group collects and take it to the bank

4 = Collected by loan officer during group meetings

5 = Loan officer / bank collector comes to collect

6 = Pay directly to lender (friend or family member)

7 = Others (specify)

N33. Ask only if the person traveled personally to make the payment, else code N/A.

N35 – N40. These refer to payments made / to be made on the CURRENT loans

N40. This is the remaining balance on the current loan. The respondent may tell you an amount that might include both principal and interest, or just the principal amount. You may probe to see whether the amount the respondent gives includes interest payments. You MUST record principal and interest due to be paid on this loan. Unit for this question is MK.

2. Subdivision 2

N41: Remind the respondent to also consider informal loans, such as loans from a friend or relative. If the respondent has difficulty remembering the name of the institution where the account was closed, you can supply the list of institutions from N01 again.

N47. There could be reasons such as no savings accounts with them, does not have a group etc., Note: Owe too much - could mean that the HH has too much outstanding debts to be repaid with many lenders.

Code 1 may include a situation in which the loaning agent did not think that a business activity was viable and therefore denied the loan.

3. Subdivision 3:

N41 is the screening question. If the response is “No” to N41, then proceed with N48 and record the 3 most important responses, by order of importance, with most important reason recoded first. You may read out possible responses to the respondent.

O. ACCESS TO AND USE OF REMITTANCE AND PAYMENT SERVICES

Remittances refer to cash transfers only. Please do not include transfers of food or other items sent or received.

O12, O24, O36: Usage fees. There are cases where the usage fee for sending or receiving remittances and payments through different institutions can vary from one time to the next. If this occurs with a member of the household you are interviewing, ask respondent for the “average fee”.

O25. Auction house – eg: Tobacco auction houses

O26. If one person made multiple transactions through an external agent, then they should be listed on multiple rows.

O34. Amount spent for each time in MK

O35. Type of account USED for sending / receiving payments

P. SHOCKS

This section asks about unusual or unexpected events that may have impacted the community or the household alone. The first page of this section asks about events that negatively impacted the household. The second page asks about events that are not negative but are not frequent and may cause a financial burden. If an event has happened more than once in the past 12 months, then talk about the most recent event.

P01. Ask whether each event occurred before asking follow up questions about the event.

101. This shock refers to lower crop yields from flood or drought ONLY. Do not include lower crop yields due to lack of fertilizer or other inputs.

113. “Other household members” includes non-working household members (usually elderly members or children); do not include household head or working members in 113.

P04. Most shocks will cause a financial burden to the household. This question, however, is trying to ask only whether or not the household was unable to *earn* as much money as a result of the shock than they would have otherwise. For example, if a child who is too young to work fell ill, the household may have spent money on medical treatment, but would not have lost any expected income (code P04=2). However, if a working member of the household fell ill and had to miss work or had to miss work to care for a sick household member, then the household *may* have lost income as a result of the illness (P04=1). If the household member missed work, but was still paid for the days that he or she missed, or was able to make up the missed days, then the household did not lose expected income due to the illness (P04=2).

P05 and P12. If the household did not need to spend any *cash* savings to respond to the shock, then P05 = 0 (or P12 = 0, if answering for P12). Include the value of savings spent to make repairs, purchase new assets, livestock, inputs, pay medical bills, funeral expenses, etc. And include what the household had to spend from savings for its own consumption in order to deal with any income losses from the shock.

P06 and P13. A household may have to sell assets, farmland or livestock in order to have cash to pay for destroyed assets, medical bills, etc. or to make up for income lost due to the shock. Include situations where a household *traded* assets, farmland or livestock for other items.

P07 and P14. Use the price received for the asset item/land when it was sold. Or if the household traded the item/land, use the value of the items or services received in exchange.

Include the entire value of the items/land even if the household only used some of the income from the sale to respond to the shock.

P08 and P15. This question tries to differentiate between productive assets (such as oxen used for plowing, food stocks that the household expected to sell for a profit, farmland, etc.) and assets that the household used for its own consumption (a bed that household members sleep on, a radio, a vehicle used for the households' own use, etc.). For example, selling a bed used by household members does not count as an asset used in farming or a household business. However, a bed used in a guest house that the household runs would count.

Practice: If the household said that they needed to sell pots and pans in order to pay medical bills, how would you respond for P08?

P09. DO NOT read the list of responses to the respondent. The respondent may include responses already talked about (using savings, selling assets, etc.) and those not already talked about. List no more than three responses. If the household has more than three responses, then report the most important three.

Q. SOCIAL CAPITAL

Q01. Groups, organizations and associations can be somewhat informal, such as a rotating farmers' group or RoSCA (*Chiperengani* in Chichewa). You may read the organization types included in the organization codes box if the household is not clear about the meaning of this question. However, church membership does not count as a group. Belonging to a church *group* such as a choir or youth group does count. Also, belonging to a political party does not count as a group. Belonging to any other political group (e.g. a group *within* a political party) does count.

Not all groups have a formal name, so provide a brief description if there is no formal name (i.e. Micro-credit Group). Also, if more than one household member belongs to a particular group, list up to three household members belonging to that group.

Q05. If more than one household member belongs to the group, indicate the position within the group for each member (up to three).

Q14. Please read the list of possible responses to the respondent.