



FINANCIAL SERVICES ASSESSMENT

Basic Information Document

Malawi Financial Services Impact Assessment Panel Survey (2008/2010)

IRIS CENTER, UNIVERSITY OF MARYLAND

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Financial Services Assessment project can be found on the web at
<http://www.fsassessment.umd.edu/>

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I. Background

The “Assessing the Impact of Innovation Grants in Financial Services” project (the Financial Services Assessment project), jointly undertaken by the IRIS Center at the University of Maryland, College Park and Microfinance Opportunities, assessed the impact of grants provided by the Bill & Melinda Gates Foundation (BMGF) to microfinance organizations for the design and development of innovations in financial services in developing countries. In 2007, the Foundation provided funding to Opportunity International Bank in Malawi (OIBM) to purchase a mobile bank. The mobile bank is a roving bank, fitted with the latest information technology mechanisms, that provides rural Malawians with increased access to financial services. The mobile bank was introduced in August 2007 to serve three districts in central Malawi: *Lilongwe, Mchinji and Dedza*.

Two rounds of surveys, one in 2008 and the other in 2010, were conducted in rural central Malawi, the areas served by OIBM’s mobile bank, to examine how financial innovations supported by BMGF improved access to, and use of, financial services by the poor and improved client welfare. This document provides detailed information on the survey. Section II summarizes the survey instruments, section III describes the sample design, section IV provides information on survey implementation, section V focuses on the question modules and data files, and section VI lists the dataset files. As part of the project, the IRIS Center makes this data publicly available for research purposes.

II. Survey Instrument

The instrument used to gather data for both rounds of the survey was a 30-page structured questionnaire with eleven sections including household demographics, economic activities, poverty status, food security, physical assets, income, use of financial services, shocks experienced and mechanisms used to cope with shocks, and social capital. A description of the contents for each module can be found in chapter IV of this document.

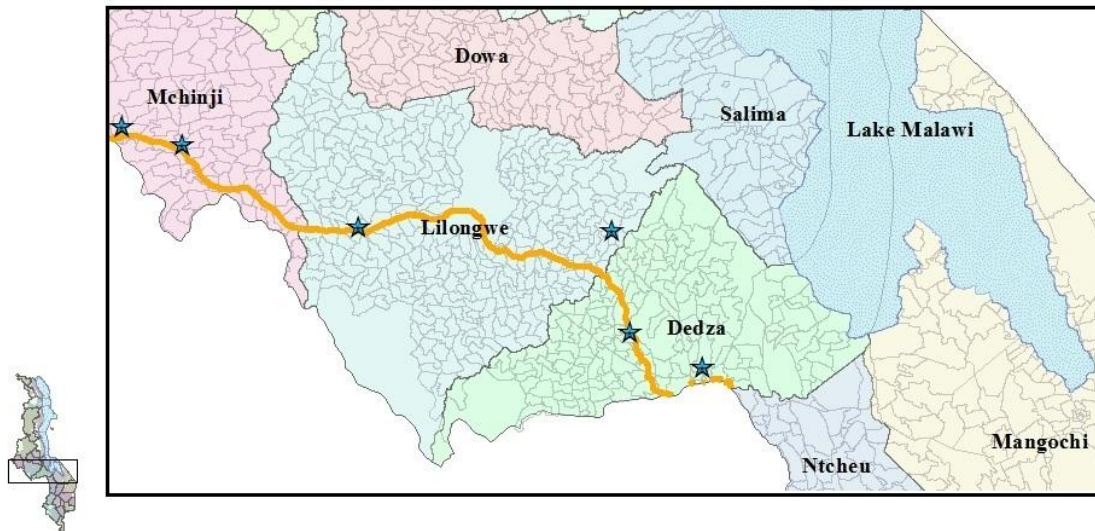
The draft questionnaire was pre-tested in Lilongwe district by three supervisors. The pilot area was an Enumeration Area that was excluded from the main sample. However, the respondents that were interviewed in the first visit during the pre-testing did not have savings or loans. A second visit was made to pre-test the sections on the questionnaire that focused on loans and savings after consultation with OIBM who identified savers in the pilot area.

There were small revisions made to the survey instrument from baseline to end-line. Most small changes can be detected in the questionnaire. In addition, two new modules were added to the endline survey: module Y which collected information on OIBM membership, and module T which collected information on household transfers.

III. Sample Design

The panel sample consists of 2,006 randomly selected households (hh) in Lilongwe, Dedza, and Mchinji. The households were drawn from a total of 112 randomly selected clusters in the three study districts which are composed of 56 pairs of clusters. Clusters were matched into pairs by distance from the mobile bank’s stops and other characteristics. Within each pair, one cluster was randomly selected to receive an intensive marketing campaign which permits the use of Randomized Encouragement Trial Methodology in some analysis.

Figure 1 OIBM Mobile Bank Stops in Central Malawi

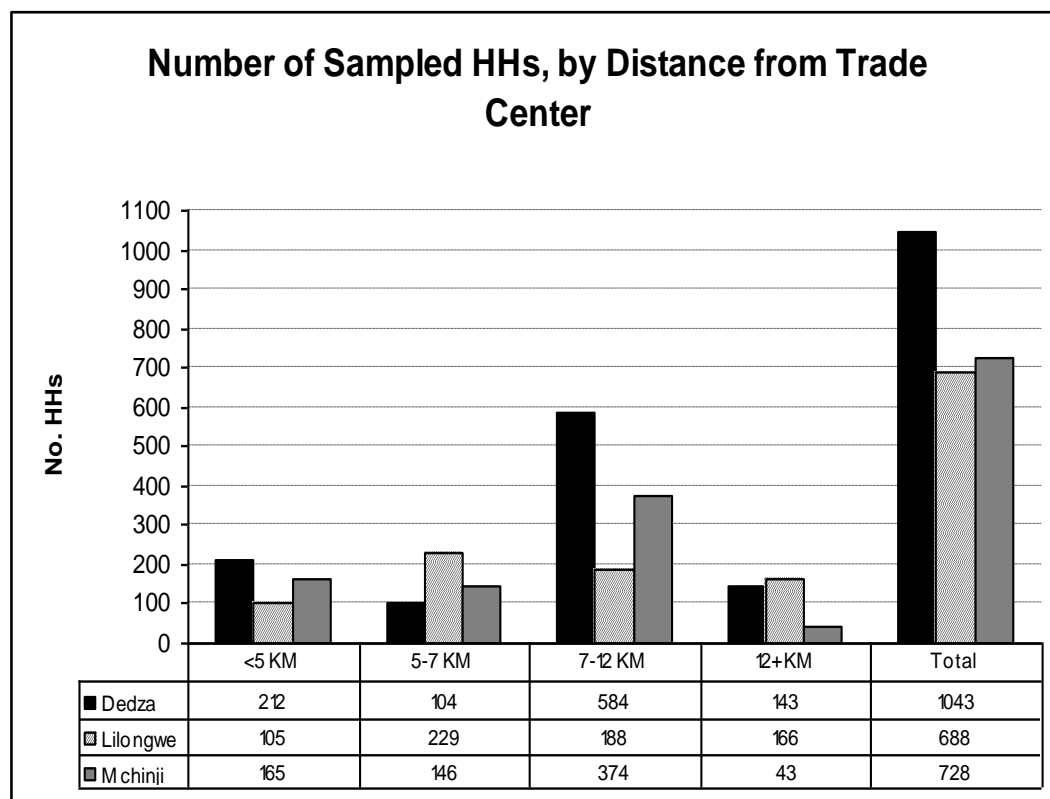


The enumeration areas (EAs) are located within a 12 km radius of each of the six trading centers where the OIBM mobile banking van stopped every week (see figure). Once the clusters were selected by the survey team, random sampling was conducted in each enumeration area. Within each cluster, about 20 to 24 households were randomly selected for the survey. . Each survey team had a map of the EAs. In each EA, the sample of villages was selected by IRIS Center and provided to Wadonda Consult (WACO) in three cycles. The agreed method of sampling was the random walk procedure. However, for smaller villages with less than 30 households, the survey team was asked to do a simple household listing. The response rate was very high, with 97% of selected households agreeing to participate at baseline. Figure 2 shows the sample size in each district by the distance of the EA from the trading center where the OIBM van stops.¹

Of the 2,459 households interviewed in the baseline survey, 2,289 households were successfully tracked and interviewed in the endline survey. After cleaning the data and for purposes of having a balance matched-pair sample, the final number of households in the data set is 2,006.

¹ Due to variations in population density, a larger proportion of our sample comes from Dedza district (1043) than either Lilongwe (688) or Mchinji (728). Additionally, since Mchinji trading center is very close to the Zambian border (west) and a mountain (northeast), the population living 10 km from the call point was very small, leading to a limited sample size for that area. We used appropriate weights in our analysis to account for variations in populations.

Figure 2 Baseline Sample, by Districts and Distance from Trading Center (where OIBM van stops)



IV. Implementation

Below are short summaries of the survey implementation for baseline and endline that include information on survey management, field staff training, and data entry.

Baseline Implementation Summary

Preparatory activities commenced on 21 December 2007 and were concluded on 12 January 2008. The preparatory activities included the review of the questionnaire by WACO, training of field supervisors as Trainer of Trainers by WACO and IRIS Center, pre-testing of the questionnaire in Lilongwe, drafting field manuals, and translating the questionnaire into Chichewa.

In total, 30 research assistants were engaged in the survey, 50% of which were female. Two teams were deployed in the Mchinji area, one team was based in Lilongwe, and two teams were based in Dedza. The survey team interacted with various stakeholders that facilitated entry into the communities. First, the local authorities, and District Assemblies were informed about the study. WACO wrote letters to the District Assemblies seeking their endorsement for the team to interview households in their districts. The District Commissioner endorsed the research assistants' letters of introduction to the communities with an official stamp. In each district, letters of introduction to the team were also sent to the Malawi Police Service, to let them know that our research assistants were working in the district.

The first contact person in the community was the Traditional Authority (TA). The team supervisor had the responsibility of introducing the team and the study to the TA and sought the TA's permission to work in his/her area. The letter of introduction endorsed by the District Commissioner served as evidence that the study had the authority of the Government. In each EA, the teams made bookings to work in a particular EA with the Group Village Head who passed a message to the Village Heads about the survey in the area.

The field survey started on 26th January 2008 and ended on 1st April 2008. Subsequent data entry took place both in Lilongwe at the WACO offices and IRIS Headquarters in College Park, Maryland. WACO management cleaned the data using STATA and this process was complemented by additional checks made by IRIS on the data that was submitted. This process was completed during the third week of November 2008.

Endline Implementation Summary

The endline survey was carried out via ultra mobile PC (UMPCs) and therefore a team from IRIS went to Malawi to train enumerators for electronic-based interviews.

The survey teams were selected from the list of WACO research assistants that participated in the baseline study and additional enumerators were recruited (most had previous experience working with WACO). The interviewers had a minimum qualification of a Malawi School Certificate of Education and most had post-secondary school qualifications. There were five teams each with one Supervisor and five enumerators.

The survey teams were supervised regularly by the WACO PIs and IRIS. These visits were unannounced. The survey teams had meetings with IRIS during the first two weeks of field work to identify the any initial problems and share experiences. The purpose of these meetings was to identify the initial problems experienced by the teams and to share experiences from different settings. The meetings proved useful in dealing with the common problems.

To identify and locate respondents for the end-line each survey team had a map with Enumeration Areas. Each team was given a list of households that were interviewed in the baseline survey; this list contained the identification of the area, the name of the household, the name of the spouse and the GPS coordinates. The teams also tracked respondents that had moved out of the baseline homes but were believed to have been located in the catchment areas of the survey. A tracking form was filled for such households with information helpful to locate the households. The teams liaised regularly to ensure that if there was a household that moved to another survey district, such tracking information was provided in a timely manner.

The end-line survey took place between January 2010 and May 2010. No data entry was needed for endline as the information was captured electronically concurrently with the interview.

V. Module and File Contents

Module	Description	File	Variables	Unit of Analysis
Household Roster	Roster of individuals living in the household, their gender, age, marital status, relationship to the household head, occupation, and time spent in the household.	B	b01-b08 variable b01b added	individual
Labor Time	Asks household members over five years of age about type of work, hours spent, and money earned in salaried and daily wage (ganyu) labor in	C	c01-c08 variables c6 and c9-c16 dropped	individual

	the past 30 days.			
Poverty Assessment Tool – Individual level	All individuals are asked about illnesses and injuries and their effect on normal activities in the past two weeks. All individuals over five years of age are asked about information on self-reported reading and writing ability (English and native language), ever attended school, and highest qualification achieved.	D1 D2	d01-d12	individual
Poverty Assessment Tool – Household level	Administered to the household head: collects information on the characteristics of the dwelling, household fuel use, availability of water, telephone, mosquito net use, hygiene, household cultivation, and household safety and security.	D3YTEF	d13-d28	household
Food Security	Collects information from the household head about <i>food insufficiency</i> , that is, reduction in amount and variety of food in the past 30 days due to lack of resources; <i>food diversity</i> , that is, different types of foods consumed in the past one week; and <i>food access</i> , that is, source from where food was bought/acquired in the past 30 days	D3YTEF	e01-e16 for variable e16 – options c1, c2, c3, d1, d2, d3, m1, m2, m3 added; variable e17 dropped	household
Assets – Land and Buildings	Ownership/lease, number, area, years of ownership/lease, and value of the dwelling and other land or buildings. It also collects information on ownership/lease and cultivation of farmland.	D3YTEF	f01-f24 variables f03, f04, f05, and f18 dropped	household
Assets – Physical Assets	Durable goods and farm equipments owned by the household: ownership, number, and current value.	G	g01-g03 variable g02b and g04 dropped	item
Livestock	By animal and poultry type: number owned, sold, eaten, died or lost in the past 12 months, and their value if sold, eaten or died.	I	i01-i12 variables i05, i06, i09 and i10 dropped	animal
Farm Income	Farm income earned during the last main growing season: crops grown, area of land cultivated, number of harvests, amount of sales, value of sales, amount cultivates for self-consumption, value of crops used for self-consumption, farm inputs used, amount of inputs, cost of inputs, inputs rented and rent received	J1 J2KLM1	j01-j11b variables j04, j08, j11b dropped and variables i06, i07 and i08 added	crop
Business Income	Non-agricultural family enterprises, shop ownership, or trading business: type and description of enterprise, who owns, start-up capital and source, number of employees, wages paid, revenues earned, cost of inputs, and profit or loss in the last month.	J2KLM1	k01-k11 variable k06a added and variable k12 and k13 dropped	household
Income from Formal Organizations	Household income from welfare assistance programs	J2KLM1	l01-l03 variables l04-l08 dropped	household
Financial Assets – Access and Use of Savings Services	Use of savings account or external savings agents and who holds a savings account. For household members who hold a bank account, information on type of account, name of institution, primary purpose of account, distance of bank branch, and transportation cost is collected.	J2KLM1 M2	m01-m10	household account
Financial	Application fee, minimum balance, ATM card	M2	m11-m19	account

Assets – New Bank Account	fees, ID required, amount spent on obtaining IDs, number of visits required, time taken, and amount spent on transportation when a new bank account was opened.			
Financial Assets – Deposits	Number of deposits made, ATM fees paid, teller fees paid, number of visits made, amount spent on transportation, and monthly ledger fee paid in the past one month.	M2	m20-m28 variables m29, m30 and m31 dropped	account
Financial Assets – Withdrawals	Number of withdrawals, total amount withdrawn, ATM fees paid, teller fees paid, number of visits made, amount spent on transportation, problems faced to withdraw requested amount, and reasons for the limitation in the past one month	M2	m32-m41 variables m40 and m41 changed	account
Financial Assets – Account Closure	Institution with which account was closed, type of account, month and year account was opened, month and year account was closed, closing balance, and primary reason for closing the account in the past two years.	M3	m42-m52 variables m50 and m51 dropped	account
Financial Assets – Reason for No Savings Account	Reason why no savings account was held by any member of the household, whether any application was made, whether application was rejected, reason for rejection, and other avenues used for cash savings.	M4N1	m53-m56 variables m54 and m55 dropped	account/loan
Loans – Access to and Use of Loans	Institution or agent providing credit, household members who have taken loans, location of the institution or agent, means of transportation used to reach the institution or agent, amount of loan borrowed, when taken, length of loan, collateral required, and whether it was a first time or repeat loan.	M4N1 N2	n01-n11 variable n08a dropped	account/loan loan
Loans – Costs Incurred	Type of current loan (group or individual), application fees, savings required, ATM card fees, loan training, ID required, amount spent on obtaining IDs, number of visits made (to apply for loan and make payments), cost of transportation (to apply for loan and make payments), time spent on traveling (to apply for loan and make payments), and mode of repayment.	N2	n12-n34 variables n14, n15, n16 and n19 dropped	loan
Loans – Payments	Repayments of current loan: number of installments, amount per installment, missed installments, penalties incurred and outstanding balance.	N2	n35-n40 variable n37 dropped	loan
Loans – Other Loans	Other loans: type of loan, when was application made, whether application was accepted or rejected, reason for rejection, and reason if no loan was applied for.	N3	n41-n48 variable n44 dropped	loan
Access to and Use of Remittances and Payment Services	Remittances received and sent in the past 12 months: member who received or sent the remittance, source or destination country of remittance, frequency of remittance, amount of remittance, how was the money sent or received, distance of institution or agent, means and cost of transportation, type of account used for sending or receiving remittance, fees paid for receiving or	O	o01-o36	remittance

	<p>sending remittance.</p> <p>In addition the module collects information about use of payment service: name of the service and institution, number of times used, amount transferred each time, fee per transaction, type of account held with the institution, distance, means and cost of transportation, and mode of payment.</p>			
Shocks	Type and number of shocks in the past 12 months such as crop disease, theft of livestock, job loss or unemployment, price rises, illness, death of family member, natural disaster, political disaster, birth or adoption of a child, wedding or payment of school fees. The module also collects information by the type of shock and most severe or recent shock on the date of, extent of impact, income loss due to shock, and response to shock such as sale of assets and their value.	P1 P2	p01-p17 variables p01b, p05b, p09a-p09d, p12b, p16 and p17 added	shock
Social Capital	Group memberships, access to public services and subjective assessments about trust and reciprocity in the community.	Q1 Q2	q01-q25 variables q03, q06, q10-q13, q15, q17-q20 and q23 dropped	group individual
OIBM Membership	Whether membership of OIBM is held by anyone in the household, when membership was acquired, why membership was acquired, loans taken from OIBM, insurance taken from OIBM, and how the respondent learnt about OIBM	D3YTEF	y01-y06	household
Household Transfers	Cash gifts received by the household, cash help (payment of fees) received by the household, non-cash gifts received by the household, cash gifts given by the household, cash help (payment of fees) provided by the household, non-cash gifts given by the household, and loans given by the household in the last 90 days: <i>when received or given, amount received or given, travel to receive or give, wealth of giver or receiver as compared to household, refusals in giving or receiving</i>	D3YTEF	t01-t42	household

VI. List of Dataset Files

The dataset and documentation is composed of:

- This basic information document.
- A set of baseline stata files stata (.dta) files following naming scheme listed above in Chapter V.
- A set of end-line stata files stata (.dta) files following naming scheme listed above in Chapter V.
- A baseline questionnaire.
- An end-line questionnaire.

- A set of codebooks of appended Baseline and Endline data showing tabulations of the panel set of each data file.

Households can be identified by a qno number and the unit of analysis for data that is not at the household level is included in Chapter V.

Appendices

1. Baseline Codes (Appended below)

Note: While most codes remained the same for end-line there were a small number of cases where they were modified. However, the public stata files have consistent codes for the baseline and endline data (incorporated into their value-labels).

IRIS at UMD
Financial Services Impact Assessment Study
Malawi Baseline Household Survey – 2008

CODES

A01. Please tell me if you agree to participate in this study (CIRLE)

Yes..... 1
No 2

A02. LOCATION NAMES:

A03. LOCATION CODES:

District

Lilongwe 206
Mchinji..... 207
Dedza 208

Traditional Authority

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
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 Mazengeru.....	20604
Mchinji Boma.....	20720
Sc Dambe.....	20706
Sc Mavwere.....	20702
Sc Mduwa.....	20704
Ta Mkanda.....	20705
Ta Mlonyeni.....	20701
Ta Zulu.....	20703

A04. Household ID Number

A05. Household Head and Spouse Names, Include first, middle, last name and

A06. First Interview Date

A06b. Second Interview date

A07. Enumerator Name (Code)

B. HOUSEHOLD ROSTER

B01. FIRST AND LAST NAMES OF HOUSEHOLD MEMBERS

- B02. Relation to HH head
- Household head..... 1
 - Spouse..... 2
 - Son / Daughter..... 3
 - Parent..... 4
 - Sibling..... 5
 - Grandchild..... 6
 - Grandparent..... 7
 - Foster Child..... 8
 - Other relative..... 9
 - Non – relative..... 10

B03. Age in completed years (report children under 1 as 0)

B04. Gender

- Male..... 1
- Female..... 2

B05. ASK IF AGE <14

What is (NAMES)'s present marital status?

- Married..... 1
- Single..... 2
- Widowed..... 3
- Divorced or separated. 4

B06. How many months in the last 6 months did (NAME) sleep and eat here?

Months (range 0 – 6 Months)

B07. How many days in the past month did (NAME) sleep and eat here?

Days (range 0 – 30 days)

B08. What is (NAME)'s main occupation?

- Farming..... 1
- Household business..... 2
- Salaried profession..... 3
- Wage labour..... 4
- Student..... 5
- Community based child care.. 6
- Other..... 7
- None..... 8

C. LABOR TIME

C00_ID. IDs of all HH members who are 5 years old or older.

C00. Names of HH members

C1 How many days **IN THE PAST MONTH (30DAYS)** did this person work for someone else for a **salary** (e.g., company employee, working as civil servant,....)?

Days if 0 » 5

C2 What type of work was this?

- Agricultural Labourer..... 1
- Paid livestock herder..... 2
- Paid domestic work..... 3
- Fisherman..... 4
- Porter..... 5
- Craftsman..... 6
- Brick layer / builder..... 7
- Tailor / weaver..... 8
- Restaurant work..... 9
- Blacksmith..... 10
- Trader..... 11
- Teacher..... 12
- Brewer..... 13
- Police/military..... 14
- Health worker..... 15
- Office work..... 16
- Security guard..... 17
- Other (specify)..... 18

C3. On those days, how many hours did he/she usually work?

Hours per day

C4. How much money (and value of in-kind payments) did this person receive from salaried work **IN THE PAST 30 DAYS**?

MK

C5. How many days **IN THE PAST MONTH (30 DAYS)** did this person do **ganyu (daily wage)** work for someone else?

C6. What type of work was this?

- Agricultural Labourer..... 1
- Paid livestock herder..... 2
- Paid domestic work..... 3
- Fisherman..... 4
- Porter..... 5
- Craftsman..... 6
- Brick layer / builder..... 7
- Tailor / weaver..... 8
- Restaurant work..... 9
- Blacksmith..... 10
- Trader..... 11
- Teacher..... 12
- Brewer..... 13
- Police/military..... 14
- Health worker..... 15
- Office work..... 16
- Security guard..... 17
- Other (specify)..... 18

C7. On those days, how many hours did he/she usually work?

Hours per day

C8. How much money (and value of in-kind payments) did this person receive from ganyu work **IN THE PST 30 DAYS**?

MK

C9. How many days **IN THE PAST MONTH (30 DAYS)** did this person do farm work on this HH's fields?

Days IF 0 » 11

C10. On those days, how many hours did he/she usually do this work? Hours

C11. How many days **IN THE PAST MONTH (30 DAYS)** did he/she work **raising animals** owned by this HH?

Days If 0 » 13

C12. On those days, how many hours did he/she usually do this work?

Hours per day

C13. How many days **IN THE PAST MONTH (30 DAYS)** did he/she work in **self employment/business activities**?

Days If 0 » 15

C14. On those days, how many hours did he/she usually do this work?

Hours per day

C15. How many days **IN THE PAST MONTH (30 DAYS)** did he/she do **unpaid HH work** (chores)?

Days If 0 » next member

C16. On those days, how many hours did he/she usually do this work?

Hours » next member

D. POVERTY ASSESSMENT TOOL (INDIVIDUAL-LEVEL QUESTIONS)

MOTHERS OR GURDLANS TO ANSWER FOR CHILDREN UNDER 10 YEARS OF AGE

D01_ID. Household members ID

D01_Name. Names of HH members

D02. During the past 2 weeks have you suffered from an illness or injury?

Yes.... 1

No.... 2 (» next member)

D03. During the past 2 weeks did you have to stop your normal activities because of this (these) illness (es) ?

Yes.... 1

No..... 2 (» next member)

D04. For how many days in the past two weeks did you have to stop your normal activities?

Days

ALL PERSONS THAT ARE AGE 5 AND OLDER

D05_ID. Household members ID

D05_Name. Names of HH members

D06. What language do you speak at home?

Chewa..... 1
English..... 2
Other (specify).. 3

D07. Can you read a one –page letter in Chichewa?

Yes..... 1
No..... 2 » D09

D08. Can you write a one-page letter in Chichewa?

Yes..... 1
No..... 2

D09. Can you read a one-page letter in English?

Yes..... 1
No..... 2 » D11

D10. Can you write a one-page letter in English?

Yes..... 1
No..... 2

D11. Have you ever attended school?

Yes..... 1
No..... 2 (» next member)

D12. What is the highest educational qualification you have acquired?

None..... 1
PSLC..... 2
JCE..... 3
MSCE..... 4
Non-Univ. Diploma..... 5
Univer. Diploma, Degree.... 6
Post-grad. Degree..... 7

D. POVERTY ASSESSMENT TOOL (HOUSEHOLD-LEVER QUESTIONS)

D13. The outer walls of the main dwelling of the household are predominantly made of what materials?

Grass..... 1
Mud (yomata)..... 2
Compacted earth (yamdindo)..... 3
Mud brick (unfired)..... 4
Burnt bricks..... 5
Concrete..... 6

Wood.....	7
Iron sheets.....	8
Other.....	9

D14. The floor of the main dwelling is predomi-nantly made of what materials?

Sand.....	1
Smoothed mud.....	2
Smooth cement.....	3
Wood.....	4
Tile.....	5
Other.....	6

D15. How many separate rooms do the members of your household occupy?
(Do not count bathrooms, toilets, storerooms, or garage)

Number of rooms

D16. What is your main source of lighting fuel?

Collected firewood.....	1
Purchased firewood.....	2
Grass.....	3
Paraffin.....	4
Electricity.....	5
Gas.....	6
Battery/Dry cell (Torch).....	7
Candles.....	8
Other.....	9

D17. What is your main source of cooking fuel?

Collected firewood.....	1
Purchased firewood.....	2
Paraffin.....	3
Electricity.....	4
Gas.....	5
Charcoal.....	6
Crop residue.....	7
Saw dust.....	8
Animal waste.....	9
Other.....	10

D18. What was your main source of drinking water over the past month?

Piped into dwelling.....	1
Piped outside dwelling, personal...	2
Communal stand pipe.....	3
Personal handpipe.....	4
Communal handpipe.....	5
Protected spring.....	6
Personal open, unprotected well...	7
Communal open, unprotected well..	8
River /Spring.....	9
Lake / Reservoir.....	10
Other.....	11

D19. Does someone in the household own a cellular telephone (cell phone) in working condition?

Yes..... 1
No..... 2

D20. Do any members of your household sleep under a bed net to protect against mosquitoes at some time during the year?

Yes..... 1
No..... 2 (» D23)

D21. Has/have the bed net (s) ever been dipped in insecticide against mosquitoes in the past six months?

Yes..... 1
No..... 2
All nets treated and less than six months old..... 3

D22. (Ask only if household has children aged under five, else » D23)

Do the children under 5 in the household sleep under a bed net at those times of the year when there are mosquitoes present?

Yes, for all children under five..... 1
Yes, for some children under five..... 2
No, None of the children under five..... 3
No children under 5..... N/A

D23. Have you or anyone in your household grown any kind of tobacco in the past 5 cropping seasons?

Yes..... 1
No..... 2

D24. Did anyone in your household cultivate a dimba garden in October / November 2007?

Yes..... 1
No..... 2

D25. Did anyone in your household harvest any tree crops in the (LAST COMPLETED HARVEST SEASON FOR THE TREE CROP)?

Yes..... 1
No..... 2 (» D27)

D26. Did you harvest any papayas during (LAST COMPLETED HARVEST SEASON FOR THE TREE CROP)

Yes..... 1
No..... 2

D27. Over the past five years, was your household severely affected negatively by the following event: Livestock died or were stolen?

Yes..... 1
No..... 2

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

Bar soap (body or clothes soap)		Clothes soap (powder)	
Yes.....	1	Yes.....	1
No.....	2	No.....	2

E. FOOD SECURITY

a. Food insufficiency

E01. In the past month (30days), were you or any household member not able to eat the kinds of foods you preferred because of a lack of resources?

Yes..... 1
No..... 2 » E03

E02. How often did this happen?

Rarely (once or twice in the past month)..... 1
Sometimes (three to ten times in the past month).....2
Often (more than ten times in the past month).....3

E03. In the past month (30 days), did you or any household member have to eat a limited variety of foods due to a lack of resources?

Yes..... 1
No..... 2 » E05

E04. How often did this happen?

Rarely (once or twice in the past month)..... 1
Sometimes (three to ten times in the past month).....2
Often (more than ten times in the past month).....3

E05. In the past month (30 days), did you or any household member have to eat some foods that you really did not want to eat because of a lack of resources to obtain other types of food?

Yes..... 1
No..... 2 » E07

E06. How often did this happen?

Rarely (once or twice in the past month)..... 1
Sometimes (three to ten times in the past month).....2
Often (more than ten times in the past month).....3

E07. In the past month (30 days), did you or any household member eat less in either the morning or the evening meal than you felt you needed because there was not enough food.

Yes..... 1
No..... 2 » E09

E08. How often did this happen?

Rarely (once or twice in the past month)..... 1
Sometimes (three to ten times in the past month).....2
Often (more than ten times in the past month).....3

E09. In the past month (30 days), did you or any other household member have to eat than your normal number of meals in a day because there was not enough food?

Yes..... 1
No..... 2 » E11

E10. How often did this happen?

Rarely (once or twice in the past month)..... 1
Sometimes (three to ten times in the past month).....2
Often (more than ten times in the past month).....3

E11. In the past month (30 days), did you or any household member go to sleep at night hungry because there was not enough food?

Yes..... 1
No..... 2 » E13

E12. How often did this happen?

Rarely (once or twice in the past month)..... 1
Sometimes (three to ten times in the past month).....2
Often (more than ten times in the past month).....3

E13. In the past month (30 days), did you or any household member go a whole day and night without eating anything because there was not enough food?

Yes..... 1
No..... 2 » E15

E14. How often did this happen?

Rarely (once or twice in the past month)..... 1
Sometimes (three to ten times in the past month).....2
Often (more than ten times in the past month).....3

b. Food diversity

E15. *Now I would like to ask you about some of the foods that you or anyone in your household may have eaten in the last week.*

E15_a1 Any bread, noodles, biscuits, scones, cookies, or food mad from rice or wheat?

Yes..... 1
No..... 2

E15_a2 Any nsima, or food made from millet, sorghum or maize?

Yes..... 1
No..... 2

E15_b2 Any pumpkin, carrots, squash, or sweet potatoes that are yellow or orange inside?

Yes..... 1
No..... 2

E15_c1 Any cassava

Yes..... 1
No..... 2

E15_c2 Any Irish potatoes, white sweet potatoes, or any other foods made from roots or tubers?

Yes..... 1
No..... 2

E15d Any dark green leafy vegetables such as cassava leaves, bean leaves, kale, spinach, pumpkin leaves, or amaranthus leaves

Yes..... 1
No..... 2

E15e Any other vegetables?

Yes..... 1
No..... 2

E15f Any ripe mangoes, ripe papayas or bananas?

Yes..... 1
No..... 2

E15g Any other fruits

Yes..... 1
No..... 2

E15h Any beef, pork, lamb, goat, rabbit, wild game, chicken, duck or other birds or liver, kidney, heart, or other organ meats?

Yes..... 1
No..... 2

E15i Any eggs?

Yes..... 1
No..... 2

E15j Any fresh or dried fish?

Yes..... 1
No..... 2

E15k Any foods made from beans, peas, lentils, or nuts?

Yes..... 1
No..... 2

E15l Any cheese, yogurt, milk or other milk products?

Yes..... 1
No..... 2

E15m Any use of oil, fat, or butter?

Yes..... 1
No..... 2

E15n Any sugar or honey?

Yes..... 1
No..... 2

E15o Any other foods, such as condiments, coffee, tea?

Yes..... 1
No..... 2

E. FOOD SECURITY

c. Food access

E16. In the **past month (30 days)**, how frequently did your HH have to rely on the following in order to access food? (CIRCLE THE NUMBER CORRESPONDING TO THE CORRECT RESPONSE)

E16a. Sell livestock to buy food

Every day.....1
3-6 times per week.....2
1-2 times per week.....3

1-3 times in the past month.....4
Never.....5

E16b. Sell other asset to buy food

Every day.....1
3-6 times per week.....2
1-2 times per week.....3
1-3 times in the past month.....4
Never.....5

E16c. Use cash savings to buy food

Every day.....1
3-6 times per week.....2
1-2 times per week.....3
1-3 times in the past month.....4
Never.....5

E16d. Borrow food, or rely on help from friends and/or relatives?

Every day.....1
3-6 times per week.....2
1-2 times per week.....3
1-3 times in the past month.....4
Never.....5

E16e. Purchase food on credit?

Every day.....1
3-6 times per week.....2
1-2 times per week.....3
1-3 times in the past month.....4
Never.....5

E16f. Gather wild food or hunt?

Every day.....1
3-6 times per week.....2
1-2 times per week.....3
1-3 times in the past month.....4
Never.....5

E16g. Harvest immature crops?

Every day.....1
3-6 times per week.....2
1-2 times per week.....3
1-3 times in the past month.....4
Never.....5

E16h. Send HH members to eat elsewhere?

Every day.....1
3-6 times per week.....2
1-2 times per week.....3
1-3 times in the past month.....4
Never.....5

E16i. Send HH members to beg?

Every day.....1
3-6 times per week.....2
1-2 times per week.....3
1-3 times in the past month.....4
Never.....5

E16j. Restrict consumption by adults so children can eat?

Every day.....1
 3-6 times per week.....2
 1-2 times per week.....3
 1-3 times in the past month.....4
 Never.....5

E16k. Restrict consumption by adults so children can eat?

Every day.....1
 3-6 times per week.....2
 1-2 times per week.....3
 1-3 times in the past month.....4
 Never.....5

E16l. Food aid from government, NGOs, church?

Every day.....1
 3-6 times per week.....2
 1-2 times per week.....3
 1-3 times in the past month.....4
 Never.....5

E16m. Borrow cash to buy food

Every day.....1
 3-6 times per week.....2
 1-2 times per week.....3
 1-3 times in the past month.....4
 Never.....5

E16n. Migrated to earn money for food.

Every day.....1
 3-6 times per week.....2
 1-2 times per week.....3
 1-3 times in the past month.....4
 Never.....5

E16o. Other: Specify:

Every day.....1
 3-6 times per week.....2
 1-2 times per week.....3
 1-3 times in the past month.....4
 Never.....5

d. Food stocks

E17. How many kilograms or liters of the following items do you have in stock for your household's own consumption?

E17a_amt. Amount of Maize

E17a_units Units of maize

Kg.....1
 Liters.....2

E17b_amt. Amount of Potatoes

E17b_units Units of potatoes

Kg.....1

Liters.....2

E17c_amt. Amount of Cooking oil

E17c_units Units of cooking oil

Kg.....1

Liters.....2

F. ASSETS

a. Land and buildings for dwelling

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

Yes..... 1 if yes, ask F02-F06

No..... 2 if no, ask F07-F09

F02. How many dwellings does your household own for its own use (please include only the dwellings that your immediate household lives in)?

(Do not count bathrooms, toilets, storerooms, or garage)

Number

F03_Area What is the area of the plot of land on which these dwellings are built?

F03_units. Unit of measure

Hectares..... 1

Acres..... 2

Sq meters..... 3

Football pitches..... 4

F04. How long have you owned your current dwelling (report for oldest dwelling if multiple dwellings)?

Years

F05. How did your household acquire the land for the oldest dwelling?

Inherited.....1

Bought.....2

Allocated by local leaders/clan.....3

F06. What is the current value of all the dwellings that your household owns for its own use plus the land on which these dwellings are built (that is, if you bought the land and dwellings today, how much would you have to pay)? (Include only the dwellings and land that your immediate household lives in, not those that they might rent out)

Mk (Go to question 10)

RENTERS

F07. Who owns the dwelling (s) that your household lives in?

Relative..... 1

Private agent..... 2

Government..... 3

Do not know..... 4
Other (specify)..... 5

F08. How long have you rented this dwelling? YEARS

F09. How much do you have to pay each month in order to live in (this dwelling /these dwellings)?

Mk

BUSINESS

F10. Does your household own any building or land for business (other than farming)?

Yes..... 1
No..... 2 (» F15)

F11. How many buildings do your household own for non-farming business?

Number

F12. What is the current value of the buildings your household owns for business (that is, if you bought the buildings today, how much would you have to pay)? (Mk)

F13. How many acres of land do your household own for non-farming business?

Hectares..... 1
Acres..... 2
Sq meters..... 3
Football pitches..... 4

F14. What is the current value of this land (that is, if you bought the land today, how much would you have to pay)?

Mk

F15. In the last 12 months, has any member of your household rented buildings or land for non-farming business?

Yes..... 1
No..... 2 » F17

F16. If yes, in the past 12 months, what was the total that your household spent to rent buildings and land for these enterprises?

Mk

b. Land and buildings for farming

Now we would like to ask you about land that your household uses for farming. Please include all owned land cultivated by members of your household or left fallow during the last growing season (October 2006 – April 2007), but do not include land rented out or cultivated by people outside.

LAND OWNERS

F17_Area. How much land does your household **own** for farming? Please include land that is currently left fallow.

F17_Units. Units

Hectares..... 1
Acres..... 2

Sq meters..... 3
Football pitches..... 4

F18. How did your household obtain this land? (If the household acquired land in multiple ways, how did the household acquire the majority of the land.

Inherited.....1
 Bought.....2
 Allocated by local leaders/clan.....3

F19. What is the current value of all the agricultural land that your household owns and currently uses (that is, if you bought the land today, how much would you have to pay?

Mk

F20_Area. How much of this land did your household cultivate in the last major growing season (Oct 06 – April 07)?

F20_Units. Units

Hectares..... 1
Acres..... 2
Sq meters..... 3
Football pitches..... 4

LAND RENTED

F21_Area. In the last growing season, how much land did your household use for free for farming? Please consider only land that you do not own and that you **do not have to pay** to use.

F21_units. Units

Hectares..... 1
Acres..... 2
Sq meters..... 3
Football pitches..... 4

F22_Area. In the last growing season, how much land did your household rent in for agriculture? Please consider land that you do not own but **had to pay** to use.

F22_Units. Units

Hectares..... 1
Acres..... 2
Sq meters..... 3
Football pitches..... 4

If 0 » next module Units

F23. How was rent calculated?

Fixed price (monetary)..... 1
Fixed price in-kind..... 2
Percentage of yield..... 3

F24. How much did you pay to rent this land in the last growing season (include cash payments and the cash value of in-kind payments)?

Mk

G/H. CONSUMER & PRODUCTIVE ASSETS

Please ask question G01 for all of the items listed below. Then ask questions G02a-G04 for the items that the household owns (G01=1).

ITEMS from item code 501 – 548

G01. Do you or anyone in your house-hold own a (item)

- Yes... 1 (» next item)
- No.... 2 (» next item)

G02a How many (item)s or how much of (item) do you own?

Number

G02b Units of G02a.

- Item..... 1
- Kg..... 2
- Litres..... 3
- Other (SP)..... 4

G03 What is the current value of the total quantity of (item) your household owns? (That is, if you bought them now in their current condition, how much would you have to pay?)

Mk

G04. Is this item primarily used for personal use or for farming a nd/or business?

- Personal use..... 1
 - Business or farming..... 2
- (then » next item with G01 = 1

I. LIVESTOCK: PURCHASES, SALES, AND CURRENT STOCKS

i01: Has any member of your household raised or owned livestock or poultry during the past 12 months?

- Yes..... 1 (if yes » 102)
- No..... 2 (if no, » next module)

Animal – Item_code from 701 - 709

i02. During the last twelve months, has any member of your household raised any (ANIMAL)

- Yes..... 1 (If yes, » 103)
- No..... 2 (If no, next animal)

i03. How many (ANIMAL) does your household own at present?

If 0 » 105 Number

i04. How much are they worth in total today? Mk

i05. In the past 12 months, how many (ANIMAL) did your household purchase, including those that you may no longer have?

Number (If 0 » 107)

i06. How much did you pay for all of the (ANIMAL) that you purchased in the last 12 months (including those that you may no longer have)?

i07. In the past 12 months, how many (ANIMAL) did your household sell or trade?

Number (If 0 » 109)

i08. How much did you receive in cash (or cash) equivalent if traded) for all of the (ANIMAL) that you sold or traded?

Mk

i09. In the past 12 months, how many (ANIMAL) did your household slaughter for its own consumption?

i10. How much could you have received for them if you had sold them?

Mk

i11. In the past 12 months, how many other (ANIMAL) died or got lost before you could sell them or slaughter them?

If 0 » next ANIMAL Number

i12. How much could you have received for them if you had sold them?

Mk

J. FARM INCOME (ONLY FROM LAST MAIN GROWING SEASON)

J01. Last season (October '06 – April '07), did anyone in your household grow any crops either to sell or for personal consumption?

Yes..... 1 (If Yes, » J02)

No..... 2 (If no, » next module)

J02. Last season, what crops did you or members of your household grow?

1. Beans (Nyemba)
2. Bulrush Millet (Mchewere)
3. Cabbage (Kabichi)
4. Cucumbers (Nkhaka)
5. Carrots (Kaloti)
6. Cashews (Mikaju)
7. Cassava (Chinangwa)
8. Castor Oil (Nsatsi)
9. Cotton (Thonje)
10. Cowpeas (Khobwe)
11. Eggplants (Mabiringanya)
12. French Beans (Zitheba)
13. Garlic Onion (Adyo)
14. Gourds (Zikho)
15. Greengrams (Nzama)
16. Green Peas (Nsawawa)
17. Granadilla (Magalagadeya)
18. Groundnuts Chalimbana (Wamakolo)

19. Groundnuts Chalimbana 2000
20. Groundnuts Cg7
21. Groundnuts Other
22. Indigenous Vegetables (Bonongwe, Chisoso)
23. Irish Potatoes (Mbatatesi)
24. Maize Local Seed (Chimanga Cha Makolo)
25. Maize Improved Seed/Composite
26. Maize Hybrid
27. Misale
28. Millet (Mawere)
29. Okra (Therere Lobala)
30. Onions (Anyezi)
31. Paprika
32. Pepper (Tsabola)
33. Pigeon Peas (Nandolo)
34. Pumpkin (Maungu)
35. Rice (Mpunga)
36. Sesame (Chitowe)
37. Sweet Potatoes (Mbatata)
38. Sorghum (Mapira)
39. Soyabeans (Soya)
40. Spinach
41. Sunflower (Mpendadzuwa)
42. Tchana
43. Tobacco (Fodya)
44. Tomatoes
45. Watermelon (Mavembe)
46. Wheat (Tilingu)
47. Zilazi
48. Others (Zina)
49. APPLE
50. Avocado (Mapeyala)
51. Bananas (Thochi)
52. Mexican Apple (Masuku)
53. Pawpaws (Mapapaya)
54. Lugard
55. Macademia
56. Mangos
57. Pears (Mapeyala)
58. Plums
59. Pineapples
60. Sugarcane (Mizimbe)
61. Tea
62. Trees, Commercial (Mitengo Yogulitsa)
63. Other (Zina)

J03. On how much land did you grow (crop) last season? AMOUNT

J03_units. On how much land did you grow (crop) last season?

- Hectares..... 1
- Acres..... 2
- Sq meters..... 3
- Football pitches..... 4

J04. How many harvest did you grow (Crop) on that land last season

Number

J05. How many Kilograms of (Crop) did your household sell last season? Please include the total amount from all harvests.

Kg If 0 » J07

J06. How much did you receive in total for all of (Crop) sold last season?

Mk

J07. How many Kilograms of (Crop) did you keep for your household's own consumption?

.If 0 » next crop Kg

J08. How much would you have received in total fro the (Crop) you maintained last season if you had sold it? Mk

J09a. Which of the following inputs did you use last season on any of your crops?

a. Fertilizer

Yes.....1

No.....2

J10a. How much did you spend on all of the (Input) that you used last season? Please do not include the cost of (input) still in stock or paid for but not yet used.

Mk

J11a. How much (Input did you use)

Kg

J11b. Was any of (this/these Input) subsidized?

Yes..... 1

No..... 2

J09b. Which of the following inputs did you use last season on any of your crops?

b. Manure

Yes.....1

No.....2

J10b_1 to J10b_4. How much did you spend on all of the (Input) that you used last season? Please do not include the cost of (input) still in stock or paid for but not yet used.

Mk

J11a_b. How much (Input did you use)

Kg

J11b_b. Was any of (this/these Input) subsidized?

Yes..... 1

No..... 2

J09c. Which of the following inputs did you use last season on any of your crops?

c. Seeds/seedlings

Yes.....1
No.....2

J10c. How much did you spend on all of the (Input) that you used last season? Please do not include the cost of (input) still in stock or paid for but not yet used.

Mk

J11b_c. Was any of (this/these Input) subsidized?

Yes..... 1
No..... 2

J09d. Which of the following inputs did you use last season on any of your crops?

d. Non-household paid labor for planting, weeding, harvesting, and cleaning?

Yes.....1
No.....2

J10d. How much did you spend on all of the (Input) that you used last season? Please do not include the cost of (input) still in stock or paid for but not yet used.

Mk

J09e. Which of the following inputs did you use last season on any of your crops?

e. Equipment rentals

Yes.....1
No.....2

J10e. How much did you spend on all of the (Input) that you used last season? Please do not include the cost of (input) still in stock or paid for but not yet used. Mk

K. BUSINESS INCOME

K01. Over the past month, has anyone in your household operated any non-agricultural income generating enterprise which produces goods or services or has anyone in your household owned a shop or operates a trading business?

Yes..... 1
No..... 2 » next module

K02_1 to K02_4. Enterprise description

K03_1 to K03_4. What income-generating enterprises did individuals in your household operate over the past month?

- | | | |
|--------------------------------------|---------------------------------|---------------|
| 1. General Retail Shop (Cheap Store) | 2. Pharmacy/Drug Shop | 3. |
| Book Store | | |
| 4. Printing/Copying Services | 5. Transportation | |
| 6. Distilling/Beer Making | 7. Tobacco Processing | 8. |
| Food Processing | | |
| 9. Restaurant/Bar/Hotel/Guest House | | |
| 10. Street Food Sales | | |
| 11. Tailor/Cobbler | | |
| 12. Grain Grinder | | |
| 13. Saw Mill | | |
| 14. Charcoal Burning | 15. Wood Gathering For Sales | 16. Furniture |
| Manufacturing | 17. Crafts | |
| 18. Medical/Traditional Healer | 19. Bicycle Parts And/Or Repair | |

- 20. Barber/Beauty Salon
- 21. Laundry
- 22. Petty Trading
- 23. Others (Specify)

K04_1 to K04_4. Which household member is the primary owner of the (Enterprise) business?

Member ID

K05_1 to K05_4. What was the main source of startup capital for this enterprise?

- Loan from family/friends..... 1
- Gift from family friends..... 2
- Proceeds from another business..... 3
- Own savings..... 4
- Agricultural input credit..... 5
- Non-Agricultural credit, bank or other institution 6
- Loan from money lender..... 7
- Inherited..... 8
- Other..... 9
- No startup capital needed.....10

K06_1 to K06_4. On average, in the last month (30 days), employees did you hire (do not count household members that you did not pay)?

Number If 0 » K08

K07_1 to K07_4. What was the average daily wage that you paid your workers?

K08_1 to K08_4. During the past **MONTH**, how much did you receive from the sale of (enterprise)'s goods or services (net sales)?

K09_1a to K09_4a. How much did your household spend on the following inputs towards (enterprise) during the past **MONTH**?

a. Hired Labor Mk

K09_1b to K09_4b. How much did your household spend on the following inputs towards (enterprise) during the past **MONTH**?

b. Items for resale Mk

K09_1c to K09_4c. How much did your household spend on the following inputs towards (enterprise) during the past **MONTH**?

c. Raw materials 9items that you process or change before reselling) Mk

K10_1 to K10_4. Over the past 30 days, did you earn a profit, make a loss, or just break even?

- Earned a profit.....1
- Loss.....2
- Broke even..... 3

K11_1 to K11_4. Is the period over the last 30 days a normal, peak or slow period for business?

- Normal...1
- Peak.....2
- Slow.....3

K12_1 to K12_4. What month is typically the peak month for (business)?

Month

K13_1 to K13_4. What month is typically the slowest month for (Business)?

Month

L. OTHER INCOME

Has anyone in your household benefited **in the past 12 months** from the following programme?

1. **Free food/maize distributed (not school meals).**
2. **School meals or snacks**
3. **Food for work programme or cash for work programme (e.g. MASAF PWP)**
5. **Free agriculture inputs distributions**
6. **Scholarships or bursaries for education**
7. **Sibsidy coupon (from the Government).**

L01_1, L01_2, L01_3, L01_4, L01_5, L01_6, L01_7 (L01)

Yes..... 1 (» next item)
No..... 2 (» next item)

L02_1, L02_2, L02_3, L02_4, L02_5, L02_6, L02_7.

What would you estimate is the total value (cash equivalent) of all of (Aid program) that your household received during the past 12 months?

L03_1, L03_2, L03_3, L03_4, L03_5, L03_6, L03_7. How did you receive the transfer?

Cash..... 1
Bank deposit..... 2
Coupon.....3
In-kind..... 4

Has anyone in your household received cash or gifts from one of the following sources in the **past 12 months**?

1. **Retired Pensions**
2. **Savings Account Interest**
3. **Insurance Payments**
4. **Inheritance**

L04_1, L04_2, L04_3, L04_4 (L04)

Yes..... 1 (» next item)
No..... 2 (» next item)

L05_1, L05_2, L05_3, L05_4. What would you estimate is the total value (cash equivalent) of all of (Income source) that your household received during the past 12 months?

L06_1, L06_2, L06_3, L06_4 . How did you receive payment?
(L06)

Bank transfer..... 1
Friends, relative other person..... 2
Collected in cash at admin agency..... 3

L07_1, L07_2, L07_3, L07_4, L07_5, L07_6 (L07)

Yes.... 1 (» next item)
No..... 2 (» next item)

L08. How much was your household paid for renting out (Item) in the last 12 months (total over 12 months)?

Mk

M. Access and Use of savings Services

M01_1 to M01_11. Do you or any member of your household hold any savings account or keep cash savings with the following external agents? Agent

1. Malawi Savings Bank (MSB)
2. OIBM
3. National Bank (NBM)
4. Standard bank (STB)
5. Malawi Rural Finance Company (MRFC)
6. NBS (NBS)
7. Cooperative
8. RoSCA
9. friends or relative's home
10. Friends' or relative's bank account specify bank
11. Other (specify)

M02 Agent

1. Malawi Savings Bank (MSB)
2. OIBM
3. National Bank (NBM)
4. Standard bank (STB)
5. Malawi Rural Finance Company (MRFC)
6. NBS (NBS)
7. Cooperative
8. RoSCA
9. friends or relative's home
10. Friends' or relative's bank account specify bank
11. Other (specify)

M03. Which members of your household have savings accounts or hold cash savings with (agent)?

Member ID

M04_km. How far away from your home is the branch that (name) can visit in order to access savings with (Agent)? In KM

M04_miles. How far away from your home is the branch that (name) can visit in order to access savings with (Agent)? In MILES

M05. By what means do you typically travel to this location?

- | | |
|----------------|---|
| Walk..... | 1 |
| Ride bike..... | 2 |
| Bike taxi..... | 3 |
| Drive..... | 4 |
| Bus/Lorry..... | 5 |
| Tractor..... | 6 |

M06. What type of account is this?

- | | |
|--|---|
| Savings account..... | 1 |
| Current account..... | 2 |
| Fixed deposit account.. | 3 |
| Safe keeping with friend/relative..... | 4 |

M07. Is this an individual or a group account?

- | | |
|-----------------|---|
| Individual..... | 1 |
| Group..... | 2 |

M08_month. When did (you/name) open this account with (Institution) MONTH

M08_YR.. When did (you/name) open this account with (Institution) YEAR

M09_MK What is the current balance of this account?

M10_1 to M10_4. What are the primary reasons that (you/name) hold a savings account?

- Needed it to get a loan..... 1
- Emergency fund..... 2
- Children's Education..... 3
- Health expensed..... 4
- Buy business assert..... 5
- Buy business inventory..... 6
- Pay laborers..... 7
- Buy gifts..... 8
- Construct repair house..... 9
- Buy bicycle..... 10
- Friends / family compel me..... 11
- Spouse/relatives may steal..... 12
- Interest rates are good..... 13
- Funeral rites..... 14
- Other (specify)..... 15

M11. What was the minimum opening balance required to open the (name)'s account with (AG) MK

M12. How much did (you name) have to pay for an ATM card for this account with (AG) MK

M13. How much was the application fee for (name)'s account with (AG)? Mk

M14. What form of ID was required for (name) to open the account with (AG)?

- Passport..... 1
- Driver's license..... 2
- Other Government ID card..... 3
- Bank ATM Card..... 4
- Biometric Bank Card W/picture..... 5
- None..... 6
- Other (Specify)..... 7

M15a. How much did (name) spend on this ID and other supporting documents? Mk

M15b. Were these documents specifically obtained in order to open this account?

- Yes..... 1
- No..... 2

M16. How many times did you need to go to (AG) to open the account? Times

M17. On average, how long did it take you to travel each time you went to open the account with (AG)?

M18. On average, how much did it cost for transportation, food, and lodging each time you went to open the account with (AG)? Mk

M19. How many times were you able to combine a trip to open the bank account with travel for other errands? Times

M20. In total over the past month 930 days), how much did you deposit into (your/name's account with (IG)? If 0 » M28 Mk

M21. How much did you pay in ATM fees to deposit into this account in the past month (30 days)?

- M22. How much did you have to pay in total to use a teller to make deposits in the past month (30 days)
- M23. How many times did you make a deposit to (AG) in the past month (30 days)? Times
- M24. How many times did name travel to make a deposit to (AG) in the past month (30 days)? Times
- M25. In the past month each time you traveled, to make deposits, on average how long did it take? Hours
- M26. Each time you traveled, on average how much did you spend on transportation, lodging, and food? Mk
- M27. How many times were you able to combine these trips with travel for other errands? Times
- M28. Do you pay a monthly ledger fee to use this account?
- Yes... 1
- No.... 2 » M32
- M29. How much is the monthly ledger fee? Mk
- M30. How many deposits each month does the ledger fee allow free of charge?
- Number
- M31. How many withdrawals each month does the ledger fee allow free of charge?
- Number
- M32. In total, over the past month, how much did (you/name) withdraw from (your/name's) account with (AG)?
- M33. How much did you pay in ATM fees to make withdrawals from this account in the past month?
- M34. How much did you have to pay in total to use a teller to make withdrawals in the past month?
- M35. How many times did you make a withdrawal from (AG) in the past month? Times
- M36. How many times did name travel to withdrawal from (AG) in the past month? Times
- M37. In the past month, EACH TIME you traveled to make withdrawals, on average how long did it take? Hours
- M38. EACH TIME you traveled, on average, how much did you spend on transportation, lodging and food? Mk
- M39. How many times were you able to combine these trips with travel for other errands? Times
- M40. What is the maximum amount that you are able to withdraw without giving advanced notice?
- M41. How many days notice, if any, (are you/is name) required to give prior to withdrawing a large amount from your account?
- M42. In the past TWO years, did anyone in your current household *close* any savings account with any external agents?
- Yes..... 1 » M43
- No..... 2 » M53
- M43. Please name all of the Institutions where a household member closed a savings in the past two years.
Agent name
- M44. Which members of your household had savings accounts or held cash savings with (Agent)? Member ID
- M45. What type of account was this?

- Savings account..... 1
 Current account..... 2
 Fixed deposit account..3
 Safe keeping with friend/relative..... 4
- M46. Was this an individual or group account?
 Individual..... 1
 Group..... 2
- M47. When did a (you/name) open this account with (Agent)?
 Month Year
- M48. When did (you/name) close this account with (Agent)?
 Month Year
- M49. What was the balance when you closed this account with (AG)? Mk
- M50. In the last year that you had this account, how many times did you use it for deposits? Times
- M51. In the last year that you had this account, how many times did you use it withdrawals? Times
- M52. What was the primary reason that (name) closed this account with (AG)?
 No money..... 1
 Needed money immediately..... 2
 Location wasn't safe..... 3
 Interest rates were low..... 4
 Too far from house..... 5
 Took too long to deposit/withdraw money..... 6
 Staff not friendly..... 7
 Did not provide loans..... 8
 Needed documents to deposit.....9
 Needed many documents to withdraw..... 10
 Could not access in emergency..... 11
 Hours not convenient..... 12
 High minimum balances..... 13
 Limited number of deposits/withdrawals /month 14
 Limit on deposit withdrawal amnt per transaction. 15
 High costs for deposit/withdrawal..... 16
- M53_1 to M53_20. Why hasn't anyone in your household held savings with any external agent in the past 2 year? (circle all that apply)
- No need..... 1
 No money..... 2
 No safe place to save..... 3
 Not aware of external savings mechanism 4
 Low interest rates..... 5
 Agent too far..... 6
 Unfriendly staff..... 7
 Doesn't provide loans.....8
 No ID documents..... 9
 Do not want others to know savings AMT 10
 Not accessible in emergencies.....11
 Hours of operation in convenient. 12
 High minimum balances.....13
 Takes too long to deposit and withdraw money 14. Limited withdrawal/deposit per Mo.15

Limits AMT of savings for withdrawal/deposit each month	16
High fees for withdrawal/deposit...	17
Denied an account.....	18
Thinks that HH would be denied an account	19
Other (specify).....	20

M54. Have you or anyone in your household applied for a savings account in the past 2 years.

- Yes..... 1
- No..... 2 » M56

M55_1 to M55_3. Why did you not get the savings account? Code up to 3 (Rank most important first)

M56. Besides all the things we just talked about, where else do you keep cash savings?

- At home..... 1
- Other (specify).....2
- Nowhere else..... 3

N. ACCESS TO AND USE OF LOANS

As of today do you or any household members hold any loans with the following external agents?

N01_1. Malawi Savings Bank (MSB)

- Yes..... 1
- No..... 2

N01_2 OIBM

- Yes..... 1
- No..... 2

N01_3 National Bank (NBM)

- Yes..... 1
- No..... 2

N01_4 Standard Bank (STB)

- Yes..... 1
- No..... 2

N01_5 Malawi Rural Finance Company (MRFC)

- Yes..... 1
- No..... 2

N01_6 NBS Bank (NBS)

- Yes..... 1
- No..... 2

N01_7 FINCA

- Yes..... 1
- No..... 2

N01_8 NGO

- Yes..... 1
- No..... 2

N01_9 Cooperative

Yes..... 1

No..... 2

N01_10 RoSCA

Yes..... 1

No..... 2

N01_11 Friends

Yes..... 1

No..... 2

N01_12 Local Grocery Store

Yes..... 1

No..... 2

N01_13 Other money Lender

Yes..... 1

No..... 2

N01_14 Other (specify)

Yes..... 1

No..... 2

N02. Agent name

Malawi Savings Bank (MSB)

OIBM

National Bank (NBM)

Standard Bank (STB)

Malawi Rural Finance Company (MRFC)

NBS Bank (NBS)

FINCA

NGO

Cooperative

RoSCA

Friends

Local Grocery Store

Other money Lender

Other (specify)

N03. Which members of your household have loans with (Agent)?

Member ID

N04. Where was this loan obtained?

Bank Branch..... 1

Village Group Leader.....2

Loan Officer that came to Village..... 3

Mobile Bank..... 4

Friend..... 5

Other (SP)..... 6

N05_km. How far away from your home is the location of (AG) that (name) most often visits?

N05_miles. How far away from your home is the location of (AG) that (name) most often visits?

N06. By what means do you typically travel to this location?

- Walk..... 1
- Ride Bike..... 2
- Bike Taxi..... 3
- Drive..... 4
- Bus / Lorry.... 5
- Tractor..... 6

N07_Month. When did (you/name) obtain this loan with (institution)? MONTH

N07_YR. When did (you/name) obtain this loan with (institution)? YEAR

N08a_MK What was the amount that (AG) approved for (Name)'s loan? Mk

N08b_Mk. What was the total amount that (name) borrowed from (AG) in this loan? Mk

N09_months. What is the length of this loan? Months

N10. What collateral was required to take this loan?

- None..... 1
- Land titles..... 2
- Buildings..... 3
- Third party guarantors..... 4
- Business Inventory..... 5
- Business assets..... 6
- Farm equipment and machinery..... 7
- Automobiles..... 8
- Savings..... 9
- Loan Insurance..... 10
- Others (specify)..... 11

N11. Was this a first time or repeat loan?

- First time..... 1
- Repeat..... 2

N12. Is (name)'s loan with (AG) an individual or a group?

- Individual..... 1 » N17
- Group..... 2

N13. How many members are in (name)'s group for the loan with (AG)?

Number

N14. How many days did it take to form the group that (name) belongs to? Days

N15. How much was the group formation fee to form (name)'s group? MK

N16. After (name)'s group formed, how many days did they wait before applying for the loan with (AG)?
Days

N17. How much savings did (name) need to get a loan from (AG)?
If 0 » N20 Mk

N18. How long did (name) need to hold the savings to get this loan from (AG)? Weeks

N19. How many days of loan training did (NAME) need in order to obtain this loan from (AG)?

N20. How much was the application fee to apply for (NAME)'S loan with (AG)? Mk

N21. How much did (NAME) have to pay for an ATM card for this loan with (AG)

N22_ID_1 to N22_ID_2. What identification was needed for (NEME) to apply for this loan from

- | | |
|--------------------------------------|---|
| Passport..... | 1 |
| Driver's License..... | 2 |
| Other Government ID card..... | 3 |
| Bank ATM Card..... | 4 |
| Biometric Bank Card w / picture..... | 5 |
| None..... | 6 |
| Other (specify)..... | 7 |

If 6 (None) » N24

N23a. How much did (NAME) have to spend on identification cards and other supporting documents to apply for this loan? Mk

N23.b Were these documents obtained specifically in order to get (Name)'s loan?

- Yes..... 1
No..... 2

N24. How many times did (NAME) personally have to travel to (AG) to apply for this loan? Times

If 0 » N28

N25. Each time (NAME) traveled to (AG) to apply for the loan, on average, how long did it take in full hours? Hours

N26. Each time (NAME) traveled to (AG when applying for the loan, on average, how much was spent on transportation, lodging, food, etc?

Mk

N27. How many times was (NAME) able to combine these trips with travel for other errands?

Times

N28. How does (NAME) make payments on this loan?

1. Atm
2. Teller at bank branch/mobile bank
3. Group leader/other member
4. Collected by loan officer at group meetings
5. Loan officer comes to collect
6. Pay directly to lender (friend or rel)
7. Others (specify)

N29. What is the fee for using this mode each time you make a payment? Mk

N30. How many times has (NAME) made a payment in the last month (30 days) Times

N31. How many times has (NAME) personally traveled in the last month? Times If 0 » N35

N32. Each time (NAME) made a payment in the last month, on average how long did it take in full hours? Hours

N33. Each time (NAME) traveled to make a payment, on average how much did he spend on transp., food, etc?
Mk

N34. How many times were (NAME) able to combine these trips with travel for other errands?

Times

N35. In how many installments must (NAME) repay the loan to (AG)? Number

N36. How much is (NAME) suppose to pay per installment? Mk

N37. What is the average actual amount paid per installment? Mk

N38. How many installments has (NAME) missed since the start of this loan with (AG) Number

N39. What is the penalty fee for missed installments for (NAME)'s loan with (AG)? Mk

N40. What is the outstanding balance on (NAME)'s loan with (AG)? Mk

N41. Other than the current loans, in the past two years, did anyone from your household apply for any other loans with an external agent?

Yes..... 1 » N42

No..... 2 » N48

N42_Name. What the name of the institution or agent to which (NAME) applied for the loan?

Malawi Savings Bank (MSB)

OIBM

National Bank (NBM)

Standard Bank (STB)

Malawi Rural Finance Company (MRFC)

NBS Bank (NBS)

FINCA

NGO

Cooperative

RoSCA

Friends

Local Grocery Store

Other money Lender

Other (specify)

N43. Type of loan:

Individual..... 1

Group..... 2

N44. How far away from your home if the location of (AG) that (NAME) most often visits? (km)

N45_month. When did (NAME) apply for this loan? Month

N45_YR. When did (NAME) apply for this loan? Year

N46. Was this application accepted?

Yes..... 1 » next module

No..... 2 » N47

N47. Why was the application denied?

Investment activity not accepted..... 1

Not enough income.....	2
Bad credit history.....	3
Inadequate collateral.....	4
Owe too much.....	5
Other reasons (SP).....	6

N48_1 to N48_3. Why did no one from your household apply for a loan in the past two years?

No need.....	1
Believe would be refused.....	2
Too expensive (High interest rates).....	3
Inadequate collateral.....	4
Do not like to be in debt.....	5
Do not know any Lender.....	6
Needed savings account but didn't have.....	7
People look down on those with loans.....	8
Payment frequency too high.....	9
Payment frequency too low.....	10
Loan amount too small.....	11
Loan offices too far away.....	12
Takes too long to apply.....	13
Do not like group loans.....	14
Need too many documents to apply.....	15
High cost of obtaining documents.....	16
Loan office hours inconvenient.....	17
Loan office staff not friendly.....	18
Other (Specify).....	19

O. ACCESS TO AND USE OF REMITTANCE AND PAYMENT SERVICES

O01 In the past 12 months, did you or any members of your household RECEIVE any remittances?

- Yes..... 1 » o01
- No..... 2 » O13

O02_ID_numb. Who in your household received this remittance from him/her

Member ID

O03 Who has sent remittances to members of your house in the past 12 months?

- Child..... 1
- Spouse..... 2
- Brother/Sister..... 3
- Parent..... 4
- Other Rel..... 5

O04 Where did this remittance come from?

- Malawi 1
- South Africa..... 2
- Other Southern Africa..... 3
- East Africa..... 4
- West Africa..... 5
- Europe..... 6
- America..... 7
- Australia..... 8
- Asia..... 9
- Other (SP)..... 10

O05. How often did this person send remittances to (NAME) in the past 12 months?

Weekly.....	1
BI – weekly.....	2
Monthly.....	3
Every two months.....	4
Every six months.....	5
Special occasions.....	6
No schedule.....	7
Other.....	8

O06. In the past 12 months, how much did this person send to (NAME)? Mk

O07. How was this money received?

Direct deposit to bank account.....	1
Money / Post Office.....	2
Sent as cash through friends or relatives.....	3
Sent through remittance carrier.....	4
Sent through remittance company (such as western union)	5
Sent as a cheque to deposit.....	6
Other.....	7

O08 What is the name of the Institution where (NAME) collected/remittance?

Malawi Savings Bank (MSB).....	1
OIBM.....	2
National Bank (NBM).....	3
Standard Bank (STB).....	4
Malawi Rural Finance Company (MRFC).....	5
NBS Bank (NBS).....	6
Post Office.....	7
Cooperative.....	8
Friends.....	9
Western Union.....	10
Other.....	11

O09_km. How far from your home is this institution? Km

O09_miles. How far from your home is this institution? Miles

O10 By what means do you typically travel to this location?

Walk.....	1
Ride Bike.....	2
Bike Taxi.....	3
Drive.....	4
Bus / Lorry....	5
Tractor.....	6

O11 What type of account does (NAME) have for receiving the remittance?

Savings accounts.....	1
Current account.....	2
Fixed deposit account.....	3
None	4

O12 When (NAME) collects this remittance, hoe much is the receipt fee that (NAME must pay each time? Mk

O13. In the past 12 months, did you or any members of your household SEND any remittances?

Yes..... 1 » 014
 No..... 2 » 025

O14_ID_num. Who in your household sent this remittance to him/her?

Member ID

O15. To whom have members of your household sent remittance s in the past 12 months?

Child..... 1
 Spouse..... 2
 Brother/Sister..... 3
 Parent..... 4
 Other Rel..... 5
 Other..... 6

O16 Where was this remittance sent?

Malawi 1
 South Africa..... 2
 Other Southern Africa..... 3
 East Africa..... 4
 West Africa..... 5
 Europe..... 6
 America..... 7
 Australia..... 8
 Asia..... 9
 Other (SP)..... 10

O17. How often did (NAME) send remittances to this person in the past 12 months?

Weekly..... 1
 BI – weekly..... 2
 Monthly..... 3
 Every two months..... 4
 Every six months..... 5
 Special occasions..... 6
 No schedule..... 7
 Other..... 8

O18. In the past 12 months, how much did (NAME) send to this person? Mk

O19. How was this money sent?

Direct deposit to bank account..... 1
 Money / Post Office..... 2
 Sent as cash through friends or relatives..... 3
 Sent through remittance carrier..... 4
 Sent through remittance company (such as western union)..... 5
 Sent as a cheque to deposit.....6
 Other..... 7

O20. What is the name of the institution through which this remittance was sent?

Malawi Savings Bank (MSB)..... 1
 OIBM..... 2
 National Bank (NBM)..... 3
 Standard Bank (STB).....4
 Malawi Rural Finance Company (MRFC)..... 5
 NBS Bank (NBS)..... 6

Post Office.....	7
Cooperative.....	8
Friends.....	9
Western Union.....	10
Other.....	11

O21_km. How far from your home is this institution Km

O21_miles. How far from your home is this institution Miles

O22. By what means does (NAME) typically travel to this location

Walk.....	1
Ride Bike.....	2
Bike	
Taxi.....	3
Drive.....	4
Bus / Lorry....	5
Tractor.....	6

O23. What type of account does (NAME) have for sending the remittance?

Savings accounts.....	1
Current account.....	2
Fixed deposit account.....	3
None	4

O24. When (NAME) sends this remittance, how much is the sending fee that (NAME) must pay each time?
Mk

O25. In the past 12 months, did you or any member of your household use any external agents for payment systems such as receiving and paying salaries, receiving auction house payments, to pay utility bills, or for any other reason? (for example, for tobacco payment?)

Yes.....	1 » 026
No.....	2 » next module

O26_ID_num. For each HH member that used an external agent for such payments in the past 12 months, which services did they use?

Member ID

O26_type. Type of service

Receives auction house payments as direct deposit...	1
Receives salary as direct deposit.....	2
Pays salaries as direct transfers.....	3
Pays remittances.....	4
Pays utility bills.....	5
Pays input dealers as direct transfer.....	6
Other (specify).....	7

O28. In the past 12 months, how often does (NAME) make or receive these payments?

Weekly.....	1
BI – weekly.....	2
Monthly.....	3
Every two months.....	4
Every six months.....	5
Special occasions.....	6
No schedule.....	7

- O29. What amount is transferred each time? Mk
- O30. What mode of payment was used for this payment?
- Direct deposit to bank account.....1
 - Money / Post Office..... .2
 - Sent as cash through friends or relatives.....3
 - Sent through remittance carrier.....4
 - Sent through remittance company (such as western union)5
 - Sent as a cheque to deposit.....6
 - Other.....7

O31. What is the name of the institution through which this payment is made?

- Malawi Savings Bank (MSB).....1
- OIBM.....2
- National Bank (NBM).....3
- Standard Bank (STB).....4
- Malawi Rural Finance Company (MRFC)..... 5
- NBS Bank (NBS)..... 6
- Post Office..... 7
- Cooperative..... 8
- Friends..... 9
- Western Union.....10
- Other..... 11

O32_km. How far from your home is this institution? Km

O32_miles. How far from your home is this institution? Miles

O33. By what means does (NAME) you typically travel to this location?

- Walk..... 1
- Ride Bike..... 2
- Bike
- Taxi..... 3
- Drive..... 4
- Bus / Lorry.... 5
- Tractor..... 6

O34. How much does (NAME) typically spend on travel, lodging and food when sending/receiving these payments? Mk

O35. What kind of account does (NAME) have to SENDS//RECEIVES) these payments? Mk

P. SHOCKS AND OTHER UNCOMMON EVENTS

Item codes from 101 – 118

- P01. Yes..... 1 (» next item)
 No..... 2 (» next item)

P02_month. When did this shock occur? Month

P02_YR. When did this shock occur? Year

P03. (This shock affected) affected:

- Own HH only..... 1
- Some other HHs too..... 2
- Most HHs in community...3

All HHs in community..... 4

P04. Did this loss lead directly to a reduction in expected income for your household?

Yes..... 1
No..... 2

P05. Did you need to spend any of your cash savings in response to (SHOCK)? How much? Mk

P06. Did you need to sell any assets, farmland, or livestock in response to this (SHOCK)?

Yes..... 1
No..... 2 » P09

P07. What was the cash value of all assets, farmland and livestock that you sold in response to this shock? Mk

P08. Were any of these assets, farmland or livestock used previously in farming or a household business?

P09_1 to P09_3. What were the most important things that your household did in response to this shock to try to regain your former welfare level?

(List up to three by order of importance).

P. SHOCKS

Over the past 12 months did your household experience any of the following event?

Item codes from 119 to 125

P10. Yes..... 1 (» next item)
No..... 2 (» next item)

P11_month. When did (THIS Shock) occur? Month

P11_YR. When did (THIS Shock) occur? Year

P12. Did you need to spend any of your cash savings to pay for this (EVENT) or additional expenses arising from this (EVENT)? How much? Mk

P13. Did you need to sell any assets, farmland, or livestock to pay for this (EVENT) or additional household expenses arising from this (EVENT)?

Yes..... 1
No..... 2 (» next event)

P14. What was the cash value of all of assets, farmland and livestock that you sold to pay for this event?

P15. Were any of these assets, farmland or livestock used previously in farming or a household business?

Yes..... 1
No..... 2

Q. SOCIAL CAPITAL

Q01 Does anyone in your household belong to any groups, organization, or association?

Yes..... 1 » Q02
No..... 2 » Q12

Group_code. What is the name of the Organization or Organizations that (NAME) belongs to?
Q02)

- Farmers'/fishermen's group..... 1
- Cooperative..... 2
- Traders association business group..... 3
- Professional association..... 4
- Trade Union..... 5
- Credit finance group..... 6
- Water/waste group..... 7
- Neighborhood Village Association..... 8
- Civic group..... 9
- NGO..... 10
- Religious group..... 11
- Cultural Association..... 12
- Sports group..... 13
- Political group..... 14
- Youth groups..... 15
- Women's group..... 16
- Parent group..... 17
- School committee.....18
- Health committee..... 19
- Other (specify)..... 20

Q03_HH_ID1 to Q03_HH_ID3 Please name all of the household members who belong to (GROUP).

HH Member ID.

Q04_org_code. What type of organization is this?

- Farmers'/fishermen's group..... 1
- Cooperative..... 2
- Traders association business group..... 3
- Professional association..... 4
- Trade Union..... 5
- Credit finance group..... 6
- Water/waste group..... 7
- Neighborhood Village Association..... 8
- Civic group..... 9
- NGO..... 10
- Religious group..... 11
- Cultural Association..... 12
- Sports group..... 13
- Political group..... 14
- Youth groups..... 15
- Women's group..... 16
- Parent group..... 17
- School committee.....18
- Health committee..... 19
- Other (specify)..... 20

Q05_1 to Q05_3. What is your position in this group?

- Leader/vice.... 1
- Treasurer..... 2
- Secretary..... 3
- Other ldrsp..... 4
- Member..... 5

Q06. Are group members mostly of the same extended family?

Yes..... 1

No..... 2

Q07. Are members mostly from your village?

Yes..... 1
No..... 2

Q08. Are members mostly of the same gender?

Yes..... 1
No..... 2

Q09. Do members mostly have the same occupation?

Yes..... 1
No..... 2

Q10. Are members mostly from the same age group?

Yes..... 1
No..... 2

Q11. Do members mostly have the same level of education?

Yes..... 1
No..... 2

Q12a, Q12b, Q12c, Q12d, Q12e, Q12f, Q12g, Q12h, Q12i, Q12j, Q12k. Are members of your household occasionally denied access or have limited access to the following services:

- a. Education /Schools
- b. Health services/ clinics
- c. Housing assistance
- d. Job training/employment
- e. Credit/Finance
- f. Transportation
- g. Water distribution
- h. Sanitation services
- i. Agricultural Extension
- j. Justice conflict resolution
- k. Security/Police services

Yes..... 1
No.....2

Q13a_1, Q13a_2, Q13b_1, Q13b_2, Q13c_1, Q13c_2, Q13d_1, Q13d_2, Q13e_1, Q13e_2, Q13f_1, Q13f_2, Q13g_1, Q13g_2, Q13h_1, Q13h_2, Q13i_1, Q13i_2, Q13j_1, Q13j_2, Q13k_1, Q13k_2

Why is this so? Reasons

- Income level..... 1
- Occupation..... 2
- Social status class caste..... 3
- Age..... 4
- Gender..... 5
- Race/Ethnicity..... 6
- Language..... 7
- Religious beliefs..... 8
- Political affiliation..... 9
- Lack of Education..... 10
- Lack of ID..... 11

Clan membership..... 12
 Other (specify)..... 13

Q14a_1 to Q14c_3. What types of services can you access using (ID TYPE) that you cannot access without any form of ID card?

- Educational services..... 1
- Health services/Clinics..... 2
- Finance services..... 3
- Housing assistance..... 4
- Job training/Employment..... 5
- Water sanitation services..... 6
- Security/Police..... 7
- Agri Extension..... 8
- Other (Specify)..... 9

Q15_id. Please list the member IDs of all household members age 18 and older. Member ID
 Q15_name HH members name

Q16. Did (NAME) have any form of an id card that is recognized by the government or a formal banking institution 1 year ago?

Yes.....1 » Q17
 No.....2 » Q18

Q17_ID_1 to Q17_ID_2. What kind of identification was this? Up to 2

- Passport..... 1
- Driver's License..... 2
- Other Government ID card..... 3
- Bank ATM Card..... 4
- Biometric Bank Card w / picture5
- None..... 6
- Other (specify)..... 7

Q18. Does (NAME) currently have any of these forms of ID?

Yes.....1 » Q19
 No..... 2 » next member

Q19_ID_1 to Q19_ID_2. What type of identification is this? Up to 2

- Passport..... 1
- Driver's License.....2
- Other Government ID card.....3
- Bank ATM Card..... 4
- Biometric Bank Card w / picture..5
- None..... 6
- Other (specify)..... 7

Q20a to Q20i. In the past 3 years has anyone in your household done any of the following things:

- a. Voted in National /local elections
- b. Actively participated in an association
- c. Made contact w/an influential person
- d. Contacted an elected representative
- e. Contributed time/labour for village development
- f. Talked with people in your area about a HH problem
- g. Made a monetary or in-kind donation
- h. Volunteered for a charitable organization

Yes..... 1
No..... 2

Q21_1 to Q21_3. Suppose your household had something unfortunate happen to you, such as an unexpected loss of income or unexpected expense. Who do you think you could turn to for help in this situation

No one could help..... 1
Family..... 2
Neighbors..... 3
Friends..... 4
Religious leader/group..... 5
Community Leader..... 6
Business leader..... 7
Police.....8
Court/Judge..... 9
Patron /Employer..... 10
Political leader..... 11
Group that household belongs to 12
Assistance group that household does not belongs to..13
Other (specify).....14

Q22. Do you think that in this village people generally trust one another in matters of lending and borrowing?

Yes..... 1
No..... 2