

Biometric and Financial Innovations in Rural Malawi

Savings Survey March/April 2009

Z01	District (01=Dowa, 02=Kasungu, 03 = Ntchisi, 04 = Mzimba)	_ _ _	Z05	Enumerator name	
Z02	Traditional Authority (TA)	_ _ _	Z06	Enumerator code	_ _ _
Z03	Name of farmers' group				
Z04	Club reg. no. (from roster)	_ _ _ _ _ _ _			

Z07	Name of respondent	<u>SURNAME</u>
	Write SURNAME / First name	
		<u>First name</u>

Z08	Respondent number (from roster)	_ _ _
Z09	Date of interview Write DD / MM / YY	_ _ _ / _ _ _ / _ _ _
Z10	Time interview begins Write using the 24 hour clock.	_ _ _ : _ _ _
Z11	Time interview ends Write using the 24 hour clock.	_ _ _ : _ _ _

Meeting outcomes (to be filled in after financial training)					
Z80	Training Category 1 = No Direct Deposit, 2 = Regular Savings, 3 = Commitment Savings If Z80 = 1 >> END	_ _	Z84	Save Plan accepted IF Z80 =1 OR Z80 =2 OR Z83 = 3 THEN >> END 1=yes, 2=no >> END	_ _
Z81	Did respondent have OIBM Savings account prior to meeting? 1=yes, 2=no	_ _	Z85	Kasupe or Ordinary Account An SKIP IF Z84 = 2, >> END	MK _ _ , _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _
Z82	Kasupe account accepted SKIP IF Z80 = 1 1=yes, 2 = no	_ _	Z86	Save Plan amount SKIP IF Z84 = 2, >> END	MK _ _ , _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _
Z83	Direct deposit accepted SKIP IF Z80 = 1 1=yes, use new Kasupe account, 2 = yes, use existing OIBM account, 3=no	_ _	Z87	Save Plan expiry date SKIP IF Z80 = 1 OR Z80 = 2	DD/MM/YY _ _ _ _ / _ _ _ _ / _ _ _ _

Section A: Household Roster

READ: Please tell me about all the people who normally live in this household, including both family members and non-family members such as residing servants. Start with yourself, then the head of the household, spouse and their children, then other family members and non-family members.

	a)	b)	c)	d)	e)	f)
	What is the person's name?	What is [NAME]'s relationship to the household head? <i>1 = head, 2 = spouse, 3 = child, 4 = sibling, 5 = parent 6 = other relative, 7 = non relative</i>	Is [NAME] male or female? <i>1 = male, 2 = female</i>	How old is [NAME]? <i>Enter age in years. For infants under 1 year of age, enter 0.</i>	<i>MEMBERS Older than 5 years old</i>	<i>MEMBERS Older than 5 years old</i>
					What is the highest level of education completed by [NAME]? <i>Use education codes below</i>	What is [NAME]'s regular occupation or activity? <i>Use activity codes below.</i>
A01	(respondent)	_	_	_ _	_ _	_ _
A02		_	_	_ _	_ _	_ _
A03		_	_	_ _	_ _	_ _
A04		_	_	_ _	_ _	_ _
A05		_	_	_ _	_ _	_ _
A06		_	_	_ _	_ _	_ _
A07		_	_	_ _	_ _	_ _
A08		_	_	_ _	_ _	_ _
A09		_	_	_ _	_ _	_ _

A10	Is any other member of this household also a member of this club?	<i>1 = yes ; 2 = no >> A12</i>	_	Education Code: 00 = no education; 11 = standard 1; 12 = standard 2; ... 17=standard 7; 18=standard 8; 21 = form 1; 22 = form 2; 23 = form 3; 24 = form 4; 25=adult education; 26=vocational training; 27=BA/BS or higher	
A11	Indicate the line number where this person appears in the household roster above. (for example, A02)		A _ _	Activity Codes 01 = farming on household's farm 05 = attending primary school 02 = working on someone else's farm 06 = attending secondary school 03 = non-farm self-employment 07 = attending higher education 04 = working for wages, not on a farm 08 = idle 09 = other	
A12	Are you (or is any member of your household) related to the village headman?	<i>1 = yes 2 = no</i>	_		

Section B: Farming

Complete the table on the following pages **one column at a time**, asking all the questions for maize before moving onto soya, etc. If the household does not grow the crop, write 00.00 in a) and go to the next column. Use the unit codes at the bottom of the page. If the farmer intercrops, record fertilizer and any other inputs used for both crops under the column for the MAIN crop. If some inputs were used for only one crop (like ganyu for harvesting beans but not maize) record that under the individual crop. If you have recorded an input under the main crop, **do NOT repeat the information in the column for the second crop.** Instead, fill in 777777, so we know to look at the column for the main crop. Be sure to answer question P so that we know which column to look at.

Section B: Farming

In total, including the garden, how many acres of farmland does your household own?		• acres														
B00		B01					B02					B03				
		Maize					Beans					Groundnuts				
How many acres of land did your household cultivate for [CROP] this season?		Acres •					Acres •					Acres •				
a)	How much [CROP] do you expect your household to harvest this season?	KG					KG					KG				
b)	How much [CROP] do you expect your household to sell this season? <i>If none, write 000</i>	KG					KG					KG				
How much seed did you plant for [CROP] this season (in kilograms or grams)? Were these stored or purchased seeds?		KG	GRAMS	Seed Type	KG	GRAMS	Seed Type	KG	GRAMS	Seed Type	KG	GRAMS	Seed Type			
d)																
e)	How much did you spend on seeds for [CROP] this season?	MK ,					MK ,					MK ,				
How many kilograms of chemical fertilizer did you use in total for [CROP] this season?		23-21		D Compound			23-21		D Compound			23-21		D Compound		
		KG		KG			KG		KG			KG		KG		
		Urea		CAN			Urea		CAN			Urea		CAN		
		KG		KG			KG		KG			KG		KG		
		Super D					Super D					Super D				
Of the total, how many kilograms of chemical fertilizer were from a loan package (i.e. tobacco package loan) for [CROP] this season?		23-21		D Compound			23-21		D Compound			23-21		D Compound		
		KG		KG			KG		KG			KG		KG		
		Urea		CAN			Urea		CAN			Urea		CAN		
		KG		KG			KG		KG			KG		KG		
		Super D					Super D					Super D				
g)		KG					KG					KG				
h)	How much did you spend in cash on chemical fertilizer for [CROP] this season?	MK ,					MK ,					MK ,				
i)	How many mL of liquid chemicals did you use for [CROP] this season?	mL					mL					mL				
j)	How much did you spend on liquid chemicals for [CROP] this season?	MK ,					MK ,					MK ,				
k)	How many grams of powdered chemicals did you use for [CROP] this season?	grams					grams					grams				
l)	How much did you spend on powdered chemicals for [CROP] this season?	MK ,					MK ,					MK ,				
m)	How many people and for how many days of ganyu did you hire to grow [CROP] this season? (Ask for number of people and number of day each worked. Enter the total days in the table.)	Men Days					Men Days					Men Days				
n)	How much did you spend on ganyu to grow [CROP] this season?	MK ,					MK ,					MK ,				
o)	How much do you expect to receive from the sale of [CROP] this season, before paying back any loans?	MK ,					MK ,					MK ,				
p)	With what crop did you intercrop your [CROP]? 01 = maize; 02 = beans; 03 = groundnuts; 04 = tobacco 05 = soya; 06 = tomatoes; 07 = pumpkin; 08=other; 09 = none															
q)	How many KG of manure did you apply to your [CROP]?	KG					KG					KG				
r)	How many times did you weed your [CROP] garden?															
s)	Including yourself, who in your household assist with [CROP]?															
	Write the individual number from the roster, include A01 if applicable	A	A	A	A	A	A	A	A	A	A	A	A	A		

Type of seed codes: 1 = Traditional (Stored or given); 2 = Improved (Purchased); 3 = Both

Section B: Farming

		B04			B05			B06		
		Burley Tobacco			Flue-cured Tobacco			Dark-fire Tobacco		
a)	How many acres of land did your household cultivate for [CROP] this season?	Acres _ _ _ • _ _ _ _			Acres _ _ _ • _ _ _ _			Acres _ _ _ • _ _ _ _		
b)	How much [CROP] do you expect your household to harvest this season?	_ _ , _ _ _ _ KG			_ _ , _ _ _ _ KG			_ _ _ _ _ KG		
c)	How much [CROP] do you expect your household to sell this season? <i>If none, write 000</i>	_ _ _ _ _ KG			_ _ _ _ _ KG			_ _ _ _ _ KG		
d)	How much seed did you plant for [CROP] this season (in kilograms or grams? Were these stored or purchased seeds?	KG _ _ _	GRAMS _ _ _ _ _	Seed Type _ _	KG _ _ _	GRAMS _ _ _ _ _	Seed Type _ _	KG _ _ _	GRAMS _ _ _ _ _	Seed Type _ _
e)	How much did you spend on seeds for [CROP] this season?	MK _ _ , _ _ _ _			MK _ _ , _ _ _ _			MK _ _ , _ _ _ _		
f)	How many kilograms of chemical fertilizer did you use in total for [CROP] this season?	23-21 _ _ _ _ KG	D Compound _ _ _ _ _ KG		23-21 _ _ _ _ KG	D Compound _ _ _ _ _ KG		23-21 _ _ _ _ KG	D Compound _ _ _ _ _ KG	
		Urea _ _ _ _ KG	CAN _ _ _ _ _ KG		Urea _ _ _ _ KG	CAN _ _ _ _ _ KG		Urea _ _ _ _ KG	CAN _ _ _ _ _ KG	
		Super D _ _ _ _ KG			Super D _ _ _ _ KG			Super D _ _ _ _ KG		
g)	Of the total, how many kilograms of chemical fertilizer were from a loan package (i.e. tobacco package loan) for [CROP] this season?	23-21 _ _ _ _ KG	D Compound _ _ _ _ _ KG		23-21 _ _ _ _ KG	D Compound _ _ _ _ _ KG		23-21 _ _ _ _ KG	D Compound _ _ _ _ _ KG	
		Urea _ _ _ _ KG	CAN _ _ _ _ _ KG		Urea _ _ _ _ KG	CAN _ _ _ _ _ KG		Urea _ _ _ _ KG	CAN _ _ _ _ _ KG	
		Super D _ _ _ _ KG			Super D _ _ _ _ KG			Super D _ _ _ _ KG		
h)	How much did you spend in cash on chemical fertilizer for [CROP] this season?	MK _ _ _ _ , _ _ _ _ _			MK _ _ _ _ , _ _ _ _ _			MK _ _ _ _ , _ _ _ _ _		
i)	How many mL of liquid chemicals did you use for [CROP] this season?	_ _ _ _ _ mL			_ _ _ _ _ mL			_ _ _ _ _ mL		
j)	How much did you spend on liquid chemicals for [CROP] this season?	MK _ _ _ , _ _ _ _ _			MK _ _ _ , _ _ _ _ _			MK _ _ _ , _ _ _ _ _		
k)	How many grams of powdered chemicals did you use for [CROP] this season?	_ _ _ _ _ grams			_ _ _ _ _ grams			_ _ _ _ _ grams		
l)	How much did you spend on powdered chemicals for [CROP] this season?	MK _ _ _ , _ _ _ _ _			MK _ _ _ , _ _ _ _ _			MK _ _ _ , _ _ _ _ _		
m)	How many people and for how many days of ganyu did you hire to grow [CROP] this season? (Ask for number of people and number of day each worked. Enter the total days in the table.)	_ _ _ _ _ Men Days			_ _ _ _ _ Men Days			_ _ _ _ _ Men Days		
n)	How much did you spend on ganyu to grow [CROP] this season?	MK _ _ _ _ , _ _ _ _ _			MK _ _ _ _ , _ _ _ _ _			MK _ _ _ _ , _ _ _ _ _		
o)	How much do you expect to receive from the sale of [CROP] this season, before paying back any loans?	MK _ _ , _ _ _ _ _ , _ _ _ _ _			MK _ _ , _ _ _ _ _ , _ _ _ _ _			MK _ _ , _ _ _ _ _ , _ _ _ _ _		
p)	With what crop did you intercrop your [CROP]? 01 = maize; 02 = beans; 03 = groundnuts; 04 = tobacco 05 = soya; 06 = tomatoes; 07 = pumpkin; 08=other; 09 = none	_ _ _ _			_ _ _ _			_ _ _ _		
q)	How many KG of manure did you apply to your [CROP]?	_ _ _ _ _ KG			_ _ _ _ _ KG			_ _ _ _ _ KG		
r)	How many times did you weed your [CROP] garden?	_ _ _ _			_ _ _ _			_ _ _ _		
s)	Including yourself, who in your household assist with [CROP]?	A _ _ _	A _ _ _	A _ _ _	A _ _ _	A _ _ _	A _ _ _	A _ _ _	A _ _ _	A _ _ _
	Write the individual number from the roster, include A01 if applicable	A _ _ _	A _ _ _	A _ _ _	A _ _ _	A _ _ _	A _ _ _	A _ _ _	A _ _ _	A _ _ _

Type of seed codes: 1 = Traditional (Stored or given); 2 = Improved (Purchased); 3 = Both

Section B: Farming

		B07			B08			B09				
		Soya			Tomatoes			Paprika				
a)	How many acres of land did your household cultivate for [CROP] this season?	Acres _ _ _ • _ _ _ _			Acres _ _ _ • _ _ _ _			Acres _ _ _ • _ _ _ _				
b)	How much [CROP] do you expect your household to harvest this season?	_ _ _ _ _ KG			_ _ _ _ _ KG			_ _ _ _ _ KG				
c)	How much [CROP] do you expect your household to sell this season? <i>If none, write 000</i>	_ _ _ _ _ KG			_ _ _ _ _ KG			_ _ _ _ _ KG				
d)	How much seed did you plant for [CROP] this season (in kilograms or grams)? Were these stored or purchased seeds?	KG _ _ _	GRAMS _ _ _ _ _	Seed Type _ _	KG _ _ _	GRAMS _ _ _ _ _	Seed Type _ _	KG _ _ _	GRAMS _ _ _ _ _	Seed Type _ _		
e)	How much did you spend on seeds for [CROP] this season?	MK _ _ _ , _ _ _ _			MK _ _ _ , _ _ _ _			MK _ _ _ , _ _ _ _				
f)	How many kilograms of chemical fertilizer did you use in total for [CROP] this season?	23-21 _ _ _ _ KG	D Compound _ _ _ _ _ KG		23-21 _ _ _ _ KG	D Compound _ _ _ _ _ KG		23-21 _ _ _ _ KG	D Compound _ _ _ _ _ KG			
		Urea _ _ _ _ KG	CAN _ _ _ _ _ KG		Urea _ _ _ _ KG	CAN _ _ _ _ _ KG		Urea _ _ _ _ KG	CAN _ _ _ _ _ KG			
		Super D _ _ _ _ KG			Super D _ _ _ _ KG			Super D _ _ _ _ KG				
g)	Of the total, how many kilograms of chemical fertilizer were from a loan package (i.e. tobacco package loan) for [CROP] this season?	23-21 _ _ _ _ KG	D Compound _ _ _ _ _ KG		23-21 _ _ _ _ KG	D Compound _ _ _ _ _ KG		23-21 _ _ _ _ KG	D Compound _ _ _ _ _ KG			
		Urea _ _ _ _ KG	CAN _ _ _ _ _ KG		Urea _ _ _ _ KG	CAN _ _ _ _ _ KG		Urea _ _ _ _ KG	CAN _ _ _ _ _ KG			
		Super D _ _ _ _ KG			Super D _ _ _ _ KG			Super D _ _ _ _ KG				
h)	How much did you spend in cash on chemical fertilizer for [CROP] this season?	MK _ _ _ _ , _ _ _ _ _			MK _ _ _ _ , _ _ _ _ _			MK _ _ _ _ , _ _ _ _ _				
i)	How many mL of liquid chemicals did you use for [CROP] this season?	_ _ _ _ _ mL			_ _ _ _ _ mL			_ _ _ _ _ mL				
j)	How much did you spend on liquid chemicals for [CROP] this season?	MK _ _ _ , _ _ _ _ _			MK _ _ _ , _ _ _ _ _			MK _ _ _ , _ _ _ _ _				
k)	How many grams of powdered chemicals did you use for [CROP] this season?	_ _ _ _ _ grams			_ _ _ _ _ grams			_ _ _ _ _ grams				
l)	How much did you spend on powdered chemicals for [CROP] this season?	MK _ _ _ , _ _ _ _ _			MK _ _ _ , _ _ _ _ _			MK _ _ _ , _ _ _ _ _				
m)	How many people and for how many days of ganyu did you hire to grow [CROP] this season? (Ask for number of people and number of day each worked. Enter the total days in the table.)	_ _ _ _ _ Men Days			_ _ _ _ _ Men Days			_ _ _ _ _ Men Days				
n)	How much did you spend on ganyu to grow [CROP] this season?	MK _ _ _ , _ _ _ _ _			MK _ _ _ , _ _ _ _ _			MK _ _ _ , _ _ _ _ _				
o)	How much do you expect to receive from the sale of [CROP] this season, before paying back any loans?	MK _ _ _ _ , _ _ _ _ _			MK _ _ _ _ , _ _ _ _ _			MK _ _ _ _ , _ _ _ _ _				
p)	With what crop did you intercrop your [CROP]? 01 = maize; 02 = beans; 03 = groundnuts; 04 = tobacco 05 = soya; 06 = tomatoes; 07 = pumpkin; 08=other; 09 = none	_ _ _ _			_ _ _ _			_ _ _ _				
q)	How many KG of manure did you apply to your [CROP]?	_ _ _ _ _ KG			_ _ _ _ _ KG			_ _ _ _ _ KG				
r)	How many times did you weed your [CROP] garden?	_ _ _ _			_ _ _ _			_ _ _ _				
s)	Including yourself, who in your household assist with [CROP]?	_ _ _ _			_ _ _ _			_ _ _ _				
	Write the individual number from the roster, include A01 if applicable	A _ _ _	A _ _ _	A _ _ _	A _ _ _	A _ _ _	A _ _ _	A _ _ _	A _ _ _	A _ _ _	A _ _ _	A _ _ _
Type of seed codes: 1 = Traditional (Stored or given); 2 = Improved (Purchased); 3 = Both												

Section B: Farming

	B10 Pumpkin			B11 Leafy vegetables			B12 Cabbage		
	Acres			Acres			Acres		
a) How many acres of land did your household cultivate for [CROP] this season?	_ _ _ • _ _ _ _			_ _ _ • _ _ _ _			_ _ _ • _ _ _ _		
b) How much [CROP] do you expect your household to harvest this season?	_ _ _ _ _ KG			_ _ _ _ _ KG			_ _ _ _ _ KG		
c) How much [CROP] do you expect your household to sell this season? <i>If none, write 000</i>	_ _ _ _ _ KG			_ _ _ _ _ KG			_ _ _ _ _ KG		
d) How much seed did you plant for [CROP] this season (in kilograms or grams? Were these stored or purchased seeds?)	KG	GRAMS	Seed Type	KG	GRAMS	Seed Type	KG	GRAMS	Seed Type
	_ _ _	_ _ _ _ _	_ _	_ _ _	_ _ _ _ _	_ _	_ _ _	_ _ _ _ _	_ _
e) How much did you spend on seeds for [CROP] this season?	MK _ _ _ , _ _ _ _			MK _ _ _ , _ _ _ _			MK _ _ _ , _ _ _ _		
f) How many kilograms of chemical fertilizer did you use in total for [CROP] this season?	23-21	D Compound		23-21	D Compound		23-21	D Compound	
	_ _ _	_ _ _ _ _ KG		_ _ _	_ _ _ _ _ KG		_ _ _	_ _ _ _ _ KG	
	Urea	CAN		Urea	CAN		Urea	CAN	
	_ _ _	_ _ _ _ _ KG		_ _ _	_ _ _ _ _ KG		_ _ _	_ _ _ _ _ KG	
	Super D			Super D			Super D		
	_ _ _			_ _ _			_ _ _		
g) Of the total, how many kilograms of chemical fertilizer were from a loan package (i.e. tobacco package loan) for [CROP] this season?	23-21	D Compound		23-21	D Compound		23-21	D Compound	
	_ _ _	_ _ _ _ _ KG		_ _ _	_ _ _ _ _ KG		_ _ _	_ _ _ _ _ KG	
	Urea	CAN		Urea	CAN		Urea	CAN	
	_ _ _	_ _ _ _ _ KG		_ _ _	_ _ _ _ _ KG		_ _ _	_ _ _ _ _ KG	
	Super D			Super D			Super D		
	_ _ _			_ _ _			_ _ _		
h) How much did you spend in cash on chemical fertilizer for [CROP] this season?	MK _ _ _ , _ _ _ _			MK _ _ _ , _ _ _ _			MK _ _ _ , _ _ _ _		
i) How many mL of liquid chemicals did you use for [CROP] this season?	_ _ _ _ _ mL			_ _ _ _ _ mL			_ _ _ _ _ mL		
j) How much did you spend on liquid chemicals for [CROP] this season?	MK _ _ _ , _ _ _ _			MK _ _ _ , _ _ _ _			MK _ _ _ , _ _ _ _		
k) How many grams of powdered chemicals did you use for [CROP] this season?	_ _ _ _ _ grams			_ _ _ _ _ grams			_ _ _ _ _ grams		
l) How much did you spend on powdered chemicals for [CROP] this season?	MK _ _ _ , _ _ _ _			MK _ _ _ , _ _ _ _			MK _ _ _ , _ _ _ _		
m) How many people and for how many days of ganyu did you hire to grow [CROP] this season? <i>(Ask for number of people and number of day each worked. Enter the total days in the table.)</i>	_ _ _ _ _ Men Days			_ _ _ _ _ Men Days			_ _ _ _ _ Men Days		
n) How much did you spend on ganyu to grow [CROP] this season?	MK _ _ _ , _ _ _ _			MK _ _ _ , _ _ _ _			MK _ _ _ , _ _ _ _		
o) How much do you expect to receive from the sale of [CROP] this season, before paying back any loans?	MK _ _ _ , _ _ _ _			MK _ _ _ , _ _ _ _			MK _ _ _ , _ _ _ _		
p) With what crop did you intercrop your [CROP]? 01 = maize; 02 = beans; 03 = groundnuts; 04 = tobacco 05 = soya; 06 = tomatoes; 07 = pumpkin; 08=other; 09 = none	_ _ _			_ _ _			_ _ _		
q) How many KG of manure did you apply to your [CROP]?	_ _ _ _ _ KG			_ _ _ _ _ KG			_ _ _ _ _ KG		
r) How many times did you weed your [CROP] garden?	_ _ _ _			_ _ _ _			_ _ _ _		
s) Including yourself, who in your household assist with [CROP]?	A _ _	A _ _	A _ _	A _ _	A _ _	A _ _	A _ _	A _ _	A _ _
Write the individual number from the roster, include A01 if applicable	A _ _	A _ _	A _ _	A _ _	A _ _	A _ _	A _ _	A _ _	A _ _

Type of seed codes: 1 = Traditional (Stored or given); 2 = Improved (Purchased); 3 = Both

Section B: Farming

READ: Now think back to last season's harvest of maize and tobacco....

		a) Maize	b) Burley Tobacco	c) Flue-cured Tobacco	d) Dark-fire Tobacco
B13	How much [CROP] did your household harvest last season (2008)? (if none, write 000)	_ _ _ _ KG	_ _ _ _ KG	_ _ _ _ KG	_ _ _ _ KG
B14	How much [CROP] did your household sell last season (2008)? If none, write 000	_ _ _ _ KG	_ _ _ _ KG	_ _ _ _ KG	_ _ _ _ KG
B15	How much did your household receive from the sale of [CROP] last season (2008)?	MK _ , _ _ _ _ , _ _ _ _	MK _ , _ _ _ _ , _ _ _ _	MK _ , _ _ _ _ , _ _ _ _	MK _ , _ _ _ _ , _ _ _ _

B16	In total, do you expect the harvest this season to be better, normal or worse than normal?	1 = better than normal, 2 = normal, 3 = worse than normal	_ _
B17	How many seasons have you grown tobacco?		_ _ seasons
B18	Through whom will you sell your tobacco this season?	1 = Alliance One 2 = Limbe Leaf 3 = Other trader 4 = Depends on price offered , 5 = Other (specify)	_ _
B19	How do you plan to transport the tobacco to the collection point?	1 = ox/mule cart, 2 = lorry, 3 = bicycle, 4 = other, specify	_ _
B20	What price do you expect to get per Kg of tobacco?		USD _ _ • _ _ _

Section C: Livestock

For each of the animals listed below, ask: How many [ANIMAL]s does your household own? If they don't own any, write 000.

C01	C03	C03	C04
Sheep	Goats	Pigs	Cows
_ _ _	_ _ _ _	_ _ _	_ _ _ _
C05	C06	C07	C08
Oxen	Chickens	Guinea fowl	Other: _____
_ _ _	_ _ _ _	_ _ _ _	_ _ _ _

Section D: Asset Ownership

For each of the assets listed below, ask: How many [ASSET]s does your household own? If they don't own any, write 00.

D01	D02	D03	D04	D05
bicycles	radios	sprayers	ox carts	treadle pumps
_ _ _	_ _ _	_ _ _	_ _ _	_ _ _
D06	D07	D08	D09	D10
ploughs	sofa sets	water cans or buckets	tobacco pressing machine	TV
_ _ _	_ _ _	_ _ _	_ _ _	_ _ _
D11	D12	D13	D14	
Cell phone	motor vehicle	motor cycle	generator	
_ _ _	_ _ _	_ _ _	_ _ _	

D15	Does your house have an iron sheet roof?	1 = yes, 2 = no	_ _
D16	Does your house have glass windows?	1 = yes, 2 = no	_ _
D17	Does your house have a concrete floor?	1 = yes, 2 = no	_ _
D18	Does your house have a working connection to electricity?	1 = yes, 2 = no	_ _

Section E: Club Membership

E01	When did you join the Tobacco Club?	01 = January, 02 = February, 03 = March, 04 = April, 05 = May, 06 = June, 07 = July, 08 = August, 09 = September, 10 = October, 11 = November, 12 = December	Month _ _ Year _ _ _ _
E02	When you joined the Tobacco Club, how many members did this club have?		Males _ _ Females _ _
E03	How many of those members did you know well?		Males _ _ Females _ _
E04	How many club members are related to you by blood?		_ _
E05	Does this club meet regularly?	1= Yes 2=No >> E07	_ _
E06	During club meetings, can all members freely express their opinions and play an active role in the decision making process?	1= All members can 2=Most members can 3=Only some members can 4=very few members can	_
E07	Do you hold a position in your club?	1=Yes 2=No	_
E08	Are club leaders people you would turn to for advice/help?	1=Yes 2=No	_

Section F: Risk and Discount Rate

READ: People often make decisions that involve trading off something sooner for something else later. For example, people sometimes have to choose between having some money sooner, or having more money later. They make different decisions depending on what they want to buy soon compared to what they will want to buy later. The next set of questions asks how you make decisions like this. There are no right or wrong answers.

F01	How often do you take a risk in general? For example, would you be willing to try a new variety of seed if it were available in the market?	1 = I will always take a risk 2 = I will sometimes take a risk 3 = I will never take a risk	_ _
F02	Would you prefer MK 100 now, or MK 90 in one month?	1 = MK 100 now 2 = MK 90 in one month 3 = don't know	_ _
F03	Would you prefer MK 100 now, or MK 110 in one month? <i>If response is 110 in one month skip to question G01</i>	1 = MK 100 now 2 = MK 110 in one month 3 = don't know	_ _
F04	Would you prefer MK 100 now, or MK 130 in one month? <i>If response is 130 in one month skip to question G01</i>	1 = MK 100 now 2 = MK 130 in one month 3 = don't know	_ _
F05	Would you prefer MK 100 now, or MK 150 in one month? <i>If response is 150 in one month skip to question G01</i>	1 = MK 100 now 2 = MK 150 in one month 3 = don't know	_ _
F06	Would you prefer MK 100 now, or MK 200 in one month? <i>If response is 200 in one month skip to question G01</i>	1 = MK 100 now 2 = MK 200 in one month 3 = don't know	_ _
F07	Would you prefer MK 100 now, or MK 250 in one month?	1 = MK 100 now 2 = MK 250 in one month 3 = don't know	_ _

Section G: Loans

G00	In total, how much will you have to pay back in loans this season?
	MK , ,

		G01
		Alliance One or Limbe Leaf Tobacco input package
b)	How many loans did you obtain for tobacco?	
	<i>If none, write 0 and >> next column</i>	
c)	What bank provides the loan? <i>Use the lender codes below for largest loan</i>	
d)	What was the value of the loan?	
	<i>If multiple loans, write amount of largest one. Enter 888,888 if unknown</i>	MK , ,
e)	What is the total amount you have to pay when the loans is due? Enter 888,888 if unknown	MK , ,
f)	What is the amount of interest you have to pay? Enter 888,888 if unknown	MK , ,
g)	What is the interest rate on loan? <i>Enter 888.8% if unknown</i>	• %
		Bank/MFI Code
		01 = OIBM; 02 = MRFC 03 = NBS; 04 = MSB; 05=Standard Bank; 06 = National Bank of Malawi 07 = MUSCCO; 08 = SACCO; 09 = FINCA; 10 = PRIDE

Section G: Loans

		G02	G03
		Bank / MFI (non-tobacco loan)	NGO / DA
a)	Since September 2008, have you or anyone in your family tried to access a loan from a [LENDER]? 1 = yes 2 = no >> next column	_	_
b)	How many loans did you obtain from [LENDER]? If none, write 0 and >> next column	_	_
c)	What bank provides the loan? Use the lender codes below for largest loan	_ _	_ _
d)	What was the value of the loan? If multiple loans, write amount of largest one. Enter 888,888 if unknown	MK _ _ _ _ , _ _ _ _	MK _ _ _ _ , _ _ _ _
e)	What is the total amount you have to pay when the loans is due? Enter 888,888 if unknown	MK _ _ _ _ , _ _ _ _	MK _ _ _ _ , _ _ _ _
f)	What is the amount of interest you have to pay? Enter 888,888 if unknown	MK _ _ _ _ , _ _ _ _	MK _ _ _ _ , _ _ _ _
g)	What is the interest rate on loan? Enter 888.8% if unknown	_ _ _ _ • _ %	_ _ _ _ • _ %
		Bank/MFI Code	NGO/DA
		01 = OIBM; 02 = MRFC 03 = NBS; 04 = MSB; 05=Standard Bank; 06 = National Bank of Malawi 07 = MUSCCO; 08 = SACCO; 09 = FINCA; 10 = PRIDE;	11 = FIDIP; 12 = CUMO; 13 = World Vision (FITSE); 14 =MALEZA; 15 = MARDEF; 16 =MASAF; 17 =CARE; 18 = other NGO;

Section G: Loans

		G04	G05
		Money Lender	Friend / Neighbor
a)	Since September 2008, have you or anyone in your family tried to access a loan from a [LENDER]? 1 = yes 2 = no >> next column	_	_
b)	How many loans did you obtain from [LENDER]? <i>If none, write 0 and >> next column</i>	_	_
c)	What bank provides the loan? Use the lender codes below for largest loan	_ _	_ _
d)	What was the value of the loan? <i>If multiple loans, write amount of largest one. Enter 888,888 if unknown</i>	MK _ _ _ _ , _ _ _ _ _	MK _ _ _ _ , _ _ _ _ _
e)	What is the total amount you have to pay when the loans is due? Enter 888,888 if unknown	MK _ _ _ _ , _ _ _ _ _	MK _ _ _ _ , _ _ _ _ _
f)	What is the amount of interest you have to pay? Enter 888,888 if unknown	MK _ _ _ _ , _ _ _ _ _	MK _ _ _ _ , _ _ _ _ _
g)	What is the interest rate on loan? Enter 888.8% if unknown	_ _ _ _ • _ %	_ _ _ _ • _ %
		Money Lender	Famliy/Neighbor
		19 = Moneylender 20 = VSL; 21 = other input supplier; 22 = farmer club;	23 = village headman; 24 = family member; 25 = neighbor; 26 = friend; 27 = other

Section G: Loans

G06	Have you paid any of your past loans back after the due date?	1 = yes; 2 = no	
G07	Of all these loans past due date, how much is still outstanding? Write 00 if nothing		MK ,

Section H: Savings

Note: Exclude all group accounts. Only individual savings should be recorded

H01	Do you have cash savings held at home for safe keeping? (if no>>H03)	1 = yes; 2 = no	
H02	How much cash do you have saved at home?	Kwacha	MK ,

			a)	b)
			OIBM	Bank #1
H03	Do you have a savings account with [BANK OR OTHER INSTITUTION]?	1 = yes ; 2 = no >>next column		
H04	With which bank/organization do you hold this account?	02 = MRFC 03 = NBS; 04 = MSB; 05=Standard Bank; 06 = National Bank of Malawi 07 = MUSCCO; 08 = SACCO; 09 = FINCA; 10 = PRIDE;		
H05	How many years have you had the account?	Years / Months	Yrs Months	Yrs Months
H06	How much money is currently in the account?	Kwacha, enter 8,888,888 if unknown	MK ,	MK ,
H07	How do you usually access the account? 1 = field based PO/FO; 2 = using ATM at branch or kiosk; 3 = teller at branch kiosk; 4 = ATM at the mobile bus/van; 5 = teller at bus/van; 6 = Other (specify)			
H08	In the last 12 months, how many times did you or someone else deposit money into your account?			
H09	In the last 12 months, how many times did you take money out of your account?			
H10	In the last 12 months, what is the most money you've had in your account?	Kwacha, enter 8,888,888 if unknown	MK ,	MK ,
H11	In the last 12 months, when was the last time you had that amount in your account?	See codes below, enter 88 if unknown		
H12	In the last 12 months, what is the least amount you have had in your account?	Kwacha, enter 888,888 if unknown	MK ,	MK ,
H13	In the last 12 months, when did your account first fall to that level?	See codes below, enter 88 if unknown, enter 77 if H10 and H12 are equal		
H14	What is the interest rate on this account?	in percentage points, enter 88,8% if unknown	• %	• %
			>>Next Column	>>Next Column

Month codes: 00 = before January 2008, 01 = January 2008, 02 = February 2008, 03 = March 2008, ..., 11 = November 2008, 12 = December 2008, 13 = January 2009, 14 = February 2009, 15 = March 2009, 16 = April 2009

Section H: Savings

Note: Exclude all group accounts. Only individual savings should be recorded

			c)	d)
			Bank # 2	SACCO/Village savings program
H03	Do you have a savings account with [BANK OR OTHER INSTITUTION]?	1 = yes ; 2 = no		
H04	With which bank/organization do you hold this account?	02 = MRFC 03 = NBS; 04 = MSB; 05 = Standard Bank; 06 = National Bank of Malawi 07 = MUSCCO; 08 = SACCO; 09 = FINCA; 10 = PRIDE		
H05	How many years have you had the account?	Years / Months	Yrs Months	Yrs Months
H06	How much money is currently in the account?	Kwacha, enter 8,888,888 if unknown	MK , ,	MK , ,
	How do you usually access the account?			
H07	1 = field based PO/FO; 2 = using ATM at branch or kiosk; 3 = teller at branch kiosk; 4 = ATM at the mobile bus/van; 5 = teller at bus/van; 6 = Other (specify)			
H08	In the last 12 months, how many times did you or someone else deposit money into your account?			
H09	In the last 12 months, how many times did you take money out of your account?			
H10	In the last 12 months, what is the most money you've had in your account?	Kwacha, enter 8,888,888 if unknown	MK , ,	MK , ,
H11	In the last 12 months, when was the last time you had that amount in your account?	See codes below, enter 88 if unknown		
H12	In the last 12 months, what is the least amount you have had in your account?	Kwacha, enter 888,888 if unknown	MK ,	MK ,
H13	In the last 12 months, when did you account first fall to that level?	See codes below, enter 88 if unknown, enter 77 if H10 and H12 are equal		
H14	What is the interest rate on this account?	in percentage points, enter 88,8% if unknown	• %	• %
			>>Next Column	>>I01

Month codes: 00 = before January 2008, 01 = January 2008, 02 = February 2008, 03 = March 2008, ..., 11 = November 2008, 12 = December 2008, 13 = January 2009, 14 = February 2008, 15 = March 2008, 16 = April 2008

Section I: Income Variability

		a)	b)
			Cash income is all income from sale of crop, wages, earnings of livestock etc.
		Year	Kwacha
I01	In the last five years, which year was the worst in terms of cash income for the entire household? How much cash income did your household make that year? [2004-2008]		MK , ,
I02	In the last five years, which year was the best in terms of cash income for the entire household? How much cash income did your household make that year? [2004-2008]		MK , ,
		a)	b)
		January	July
I03	How many days in [MONTH] of 2008 did you / your household cut back on the size or number of your children's meals due to lack of food?		

Section J: Savings Goals

		J01	J02	J03	J04	J05
		For what purpose are you saving?	How much do you plan to accumulate for [purpose]?	How much do you already have for [purpose]?	When do you need the money for [purpose]?	How would you rank the need for money for [purpose]?
		Do no prompt; enter the number 1 in each box that applies to what the respondent states.			See month codes below	Rank the top 5 choices (1 being the first priority) Note: you can only write each number once, and every row that is filled in must be ranked.
a)	fertilizer		MK	MK		
b)	other inputs		MK	MK		
c)	school fees		MK	MK		
d)	build house/living space		MK	MK		
e)	buy livestock		MK	MK		
f)	for emergencies		MK	MK		
g)	pay back debt		MK	MK		
h)	build tobacco curing facility		MK	MK		
i)	buy household items		MK	MK		
j)	weddings/initiations/celebrations		MK			
k)	buy food		MK	MK		
k)	funeral		MK	MK		
Month Codes: 03 = March 2009, 04 = April 2009, 05 = May 2009, 06 = June 2009.....12 = December 2009, 13 = January 2010 14= February 2010, 15 = March 2010, 16 = After March 2010						
J06	What are the biggest problems with trying to save money? (List up to 3)	1 = emergencies; 2 = family members asking for money; 3 = non-family members asking for money; 4 = being tempted to spend money; 5 = not earning enough money; 6 = other (specify)				A B C Specify: _____

Section K: Transfers receivedPlease tell me about the following gifts received **from** people **outside** your household in the last 12 months.

		FOR MOST IMPORTANT GIFT		
		a)	b)	c)
		How much have you received for [EXPENSE] in the last 12 months?	Where does (person who gave you money/goods) live?	What is giver's relation to the head of the household?
		Write 00,000 if nothing and >> next row If in-kind, estimate value in Kwacha	1 = same village 2 = same district 3 = different district 4 = different country	2 = spouse not in household, 3 = child, 4 = sibling, 5 = other relative, 6 = non relative in club 7=non-relative not in club 8 = other
K01	A funeral, wedding, initiation rite, baby shower (someone in the household)	MK _ _ _ _ . _ _ _ _ _	_ _	_ _ _
K02	An adult or child getting sick or injured	MK _ _ _ _ . _ _ _ _ _	_ _	_ _ _
K03	A child in the household getting school fees, books or uniforms	MK _ _ _ _ . _ _ _ _ _	_ _	_ _ _
K04	Seeds, fertilizer or other inputs given to a member of the household	MK _ _ _ _ . _ _ _ _ _	_ _	_ _ _
K05	Ganyu on a plot farmed for the household that was not paid for	MK _ _ _ _ . _ _ _ _ _	_ _	_ _ _
K06	Other general assistance (someone had no food to eat, etc) Specify: _____	MK _ _ _ _ . _ _ _ _ _	_ _	_ _ _

Section L: Transfers madePlease tell me about the following gifts given **to** people **outside** your household in the last 12 months.

		FOR MOST IMPORTANT GIFT		
		a)	b)	c)
		How much have you spent on [EXPENSE] in the last 12 months?	Where does recipient (person you gave money/goods to) live?	What is recipient's relation to the head of the household?
		Write 00,000 if nothing and >> next row If in-kind, estimate value in Kwacha	1 = same village 2 = same district 3 = different district 4 = different country	2 = spouse not in household, 3 = child, 4 = sibling, 5 = other relative, 6 = non relative in club 7=non-relative not in club 8 = other
L01	A funeral, wedding, initiation rite, baby shower of a friend or neighbor (someone outside your household)	MK _ _ _ _ , _ _ _ _ _	_ _	_ _
L02	An adult or child (friend or neighbor outside your household) getting sick or injured	MK _ _ _ _ , _ _ _ _ _	_ _	_ _
L03	A child of friend or neighbor outside your household getting school fees, books or uniforms	MK _ _ _ _ , _ _ _ _ _	_ _	_ _
L04	A crowning or another ceremony in the village	MK _ _ _ _ , _ _ _ _ _	_ _	_ _
L05	Seeds, fertilizer or other inputs given to someone outside your household	MK _ _ _ _ , _ _ _ _ _	_ _	_ _
L06	Ganyu for someone outside your household that was not paid for	MK _ _ _ _ , _ _ _ _ _	_ _	_ _
L07	Other general assistance (someone had no food to eat, etc) Specify: _____	MK _ _ _ _ , _ _ _ _ _	_ _	_ _

Section M: Time Discounting

READ: People often make decisions that involve trading off something sooner for something else later. For example, people sometimes have to choose between having some money soon, or having more money later. They make different decisions depending on what they want to buy sooner compared to what they will want to buy later. The next set of questions asks how you would make decisions like this about money that would arrive in about year. There are no right or wrong answers.

M01	Imagine that next year is just about like this one in terms of weather, crops, prices, and other factors influencing your life. Would you prefer MK 100 in 12 months, or MK 90 in 13 months?	1 = MK 100 in 12 months 2 = MK 90 in 13 months 3 = don't know	
M02	Under the same circumstances, would you prefer MK 100 in 12 months, or MK 110 in 13 months?	1 = MK 100 in 12 months 2 = MK 110 in 13 months	
	If response is 110 in 13 months skip to question N01	3 = don't know	
M03	Under the same circumstances, would you prefer MK 100 in 12 months, or MK 130 in 13 months?	1 = MK 100 in 12 months 2 = MK 130 in 13 months	
	If response is 130 in 13 months skip to question N01	3 = don't know	
M04	Under the same circumstances, would you prefer MK 100 in 12 months, or MK 150 in 13 months?	1 = MK 100 in 12 months 2 = MK 150 in 13 months	
	If response is 150 in 13 months skip to question N01	3 = don't know	
M05	Under the same circumstances, would you prefer MK 100 in 12 months, or MK 200 in 13 months?	1 = MK 100 in 12 months 2 = MK 200 in 13 months	
	If response is 200 in 13 months skip to question N01	3 = don't know	
M06	Under the same circumstances, would you prefer MK 100 in 12 months, or MK 250 in 13 months?	1 = MK 100 in 12 months 2 = MK 250 in 13 months 3 = don't know	

Section N: Numeracy and Cognition

N01	If the chance of getting a disease is 10 percent, how many of 1000 people would be expected to get the disease?	record number of people	,
N02	If five people have to share equally a prize of MK 20,000, how much money does each person get?	record amount that one person gets	MK ,
N03	Let's say you have MK 2000 in a savings account, and you get 10 percent interest per year. How much would you have at the end of the year?	record amount in MK	MK ,

Section P: Knowledge of Institutions

			P01	P02
			Branch Office	Mobile bank stop
a)	Do you know where the nearest OIBM [LOCATION] is?	1 = yes , 2 = no if no >>Next column	__	__
b)	How many kilometers is it from your home to the nearest OIBM branch office?	record distance in km	__ __ __ KM	__ __ __ KM
c)	What is the typical means of transport you use to get to the nearest OIBM [LOCATION]?	1 = walking, 2 = bicycle ; 3 = motor vehicle ; 4 = motorcycle, 5 = bus, 6 = ox cart, 7 = other (specify)	__	__
d)	How much do you have to pay to get to the nearest OIBM [LOCATION]?		MK __ __ , __ __ __	MK __ __ , __ __ __
e)	Using this mode of transport, how long does it take to get from your home to the nearest OIBM [LOCATION]?	record time in minutes	__ __ __ minutes	__ __ __ minutes

P03	How many times have you talked to the local OIBM representative since January 2009?	<i>write number of times</i>	__ __ times
P04	If you wanted to do business with the local OIBM representative, how difficult is it to locate him?	<i>1 = easy, 2 = moderate, 3 = difficult</i>	__
P05	How many times have you talked to the [Alliance One or Limbe Leaf] extension officer since January 2009?	<i>write number of times</i>	__ __ times
P06	What is your overall view of the following institutions? Do you view them positively, negatively or neutrally? <i>1 = positive, 2 = neutral, 3 = negative 8 = don't know</i>	a) OIBM	__
		c) New Building Society (NBS)	__
		b) MRFC	__
		e) National Bank	__
P07	Do you agree with the following statements?	1 = yes, 2 = no	
a)	Banks are too far away.	__	
b)	It is easy to access your money from banks.	__	
c)	Savings accounts at banks are affordable for people like you.	__	
d)	Banks are intimidating.	__	

Section Q: Anticipated Change in Economic Conditions

Q01	What was the price of a 50 kg bag of D-compound in November 2008, if you bought it without a coupon?	<i>record price in MK</i>	MK _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _		
Q02	How much do you think a 50 kg bag of D-compound will be in November 2009, if you buy it without a coupon?	<i>record price in MK</i>	MK _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _		
Q03	How many fertilizer coupons did your household obtain directly from the government prior to the 2008 planting season?	23-21	Urea	CAN	D Compound
		_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _
Q04	How many fertilizer coupons did your household obtain in total prior to the 2008 planting season? <i>(must be the same as or bigger than Q03)</i>	23-21	Urea	CAN	D Compound
		_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _
Q05	How many fertilizer coupons do you think your household will obtain from the government for the next planting season?	23-21	Urea	CAN	D Compound
		_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _
Q06	How many fertilizer coupons do you think your household will obtain in total for the next planting season? <i>(Must be the same as or bigger than Q05)</i>	23-21	Urea	CAN	D Compound
		_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _