Malawi - Savings Defaults and Payment Delays for Cash Transfers: Field Experimental Evidence from Malawi 2013-2014

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Sampling

Sampling Procedure

Crucially, the umbrella project offered subsidized bank accounts with the commercial bank NBS to households in villages located within six kilometers of the bank's Mulanje branch location. The branch is located in the local trading center, an approximately one-kilometer stretch along the main road with shops, government offices, and branches of other local banks. The field teams completed village listings in ten villages and randomly selected 872 households for surveys and account offers in July 2012. Of those households, approximately five percent already had accounts with NBS and another 15 percent had accounts with one or more other banks. These numbers appear typical for Malawi. According to the nationally representative Global Findex Database, 18.8 percent of individuals aged 15 and older in Malawi had accounts with financial institutions in 2014; in rural areas, 14.3 percent of adults owned such accounts.

Ultimately, 742 individuals in our sample opened new accounts. The final sample included 704 new and existing NBS account holders who participated in the savings promotion studies. From that sample of account holders, a random subset of 600 were selected for the windfall cash experiment.

The windfall experiment varied whether respondents received a payment of MK 25,000 (USD 59.52 or $PPP 176.50) in cash or directly deposited into their bank accounts. The savings default treatment was cross-randomized with the timing of payment: immediately, after one day, or after eight days. In order to equalize the transactions costs of accessing the payment, all participants had to return to the bank in order to receive their payment whether it was made in cash or directly deposited into a bank account. Twenty percent of respondents (118 individuals) received a small, immediate cash payment of MK 1,000 instead of the large transfer of MK 25,000 and serve as a control group although they are excluded from most of the analysis. Participants in the control group received a small payment to offset their travel and time costs and to preserve good will for participation in future survey waves. The final design thus includes six large transfer treatment arms that vary in savings default and timing of payment, and the control group.

The randomization into the different treatment (and control) arms took place at the bank itself to avoid differential take-up. First, each head of household was visited by a field team for a midline survey, after which they were told they were eligible for a cash prize of up to MK 25,000 if they visited the bank branch exactly two days after the survey (which becomes \day zero" in the intervention timeline). In advance of the midline visit, households were randomly assigned (by computer, and stratified by village) to either a morning or afternoon visit to the bank branch. The shift implicitly determined whether the household would receive the transfer in cash or directly deposited into the bank account. The correspondence between shift time and savings default alternated daily, so respondents who interacted with each other at the bank all received the transfer in the same way. The savings default determination was not known to respondents until they visited the bank.

Assignment to disbursement timing took place at the bank. Respondents drew (without replacement) a token from a bag assigned to their village and bank shift. The tokens corresponded to one of four groups: a control condition that received a small, immediate cash transfer or one of three timing conditions for the large transfers. The three timing conditions for the large payments were immediate, in one day, or in eight days. The savings default was cross-randomized and determined by pre-assignment to morning or afternoon shift as explained above, but was revealed to respondents following the token draw. From the respondents' perspective, the token draw determined whether the transfer was large or small; whether it was defaulted into savings; and when it was received.

All analysis is conducted relative to the day a household was assigned to visit the bank. Follow up surveys were carefully timed to capture spending at key intervals. The recall period for each survey was one week. For those who received transfers immediately or one day after the initial bank visit, pre-transfer expenditures come from the survey conducted at the initial visit, on day $t = -2$. Spending in the week after the transfer (including day of the transfer) is measured in Survey 1, conducted on day $t = 7$ for the immediate-transfer group and day $t = 8$ for the one day delay group. For the eight day delay group, Survey 1 measures spending in the week after the announcement, but before the transfer was made. As we will discuss, households may spend in anticipation of receiving a large transfer. Survey 2, conducted on day $t = 15$, measures post-transfer expenditures for this group. The only exception to a one-week recall period is this survey, which includes an eight day recall period to capture spending on the day of the transfer.

Transfers were implemented in March and April 2014. They were timed to coincide with the end of the lean season, just before many households harvest and sell crops.

Questionnaires

Overview

The structure of the survey instrument (adapted from Malawi IHS-3) categorizes savings as formal financial savings (accounts at NBS or other banks), informal savings (village savings groups, ROSCAs, and \cash kept at home or in a secret hiding place, that is not for daily living expenses"), and in-kind savings (advance purchase of farm inputs, business inventory, and bags of maize stored for later use). These three categories are mutually exclusive and exhaustive.

Data Collection

Data Collection Dates

Start	End	Cycle
2013-06	2013-08	Baseline Survey
2014-03	2014-04	Transfers

Data Collection Mode

Face-to-face [f2f]

Data Processing

No content available

Data Appraisal

No content available

File Description

Variable List

ddcs_pub

Content	
Cases	1779
Variable(s)	125
Structure	Type: Keys: ()
Version	
Producer	
Missing Data	

Variables

ID	Name	Label	Type	Format	Question
V246	blid	Baseline Unique ID	discrete	character	Link to baseline survey conducted in 2013
V247	round	Survey round	discrete	numeric	Survey round when expenditure data elicited (see title of survey instruments)
V248	r1	Dummy: Round 1	discrete	numeric	Dummy for survey from round 1 (prior to cash transfers)
V249	Iweek_Iweekint1_2818	weekint1==2818	discrete	numeric	Fixed effect for week of first survey - week starting Mar 3, 2014
V250	Iweek_Iweekint1_2819	weekint1==2819	discrete	numeric	Fixed effect for week of first survey - week starting Mar 10, 2014
V251	Iweek_Iweekint1_2820	weekint1==2820	discrete	numeric	Fixed effect for week of first survey - week starting Mar 17, 2014
V252	Iz3com_Iz3com_num_2	z3com_num==2	discrete	numeric	Village fixed effect - village code 2
V253	Iz3com_Iz3com_num_3	z3com_num==3	discrete	numeric	Village fixed effect - village code 3
V254	Iz3com_Iz3com_num_4	z3com_num==4	discrete	numeric	Village fixed effect - village code 4
V255	Iz3com_Iz3com_num_5	z3com_num==5	discrete	numeric	Village fixed effect - village code 5
V256	Iz3com_Iz3com_num_6	z3com_num==6	discrete	numeric	Village fixed effect - village code 6
V257	Iz3com_Iz3com_num_7	z3com_num==7	discrete	numeric	Village fixed effect - village code 7
V258	Iz3com_Iz3com_num_8	z3com_num==8	discrete	numeric	Village fixed effect - village code 8
V259	Iz3com_Iz3com_num_9	z3com_num==9	discrete	numeric	Village fixed effect - village code 9
V260	Iz3com_Iz3com_num_10	z3com_num==10	discrete	numeric	Village fixed effect - village code 10
V261	Iz3com_Iz3com_num_11	z3com_num==11	discrete	numeric	Village fixed effect - village code 11
V262	Iz3com_Iz3com_num_12	z3com_num==12	discrete	numeric	Village fixed effect - village code 12

ID	Name	Label	Type	Format	Question
V263	lz3com_lz3com_num_13	z3com_num==13	discrete	numeric	Village fixed effect - village code 13
V264	hh_gender	Gender of the household head- Male = 1	discrete	numeric	From baseline survey conducted in 2013
V265	actAny_pre_90d_int	dep>0 or with<0	discrete	numeric	Admin data from NBS
V266	belowMedian_bankdist	Below median distance to bank branch	discrete	numeric	From baseline survey conducted in 2013
V267	aboveMedian_pca	Above median asset index (from pca)	discrete	numeric	From baseline survey conducted in 2013
V268	belowMedian_switchA	Below median of switching point in impatience measures	discrete	numeric	From baseline survey conducted in 2013
V269	bl_savNBS_st	NBS only	contin	numeric	From baseline survey conducted in 2013
V270	bl_savform_st	sum of all banks + SACCO	contin	numeric	From baseline survey conducted in 2013
V271	bl_savinf_st	Employer, Farmer/Chruch group, ROSCA, Village Saving, Ins fund, home, s/o else	contin	numeric	From baseline survey conducted in 2013
V272	bl_savkind_st	In-kind saving: adv buying of inputs	contin	numeric	From baseline survey conducted in 2013
V273	bl_savfiOth_st	Financial + Other	contin	numeric	From baseline survey conducted in 2013
V274	bl_savtot_st	Financial + In-Kind + Other	contin	numeric	From baseline survey conducted in 2013
V275	hh_gender_b1t99	Gender of the Household Head- Male = 1	discrete	numeric	From baseline survey conducted in 2013
V276	hh9_married_b1t99	Household married	discrete	numeric	From baseline survey conducted in 2013
V277	hh_size_b1t99	Household size	discrete	numeric	From baseline survey conducted in 2013
V278	BL_ag2_b1t99	Age at baseline	contin	numeric	From baseline survey conducted in 2013
V279	BL_total_assets_b1t99	Total assets at baseline	contin	numeric	From baseline survey conducted in 2013
V280	pca_b1t99	Asset index (from pca)	contin	numeric	From baseline survey conducted in 2013
V281	bankdist_b1t99	Distance to bank branch	contin	numeric	From baseline survey conducted in 2013
V282	hyperbolic_b1t99	Indicator hyperbolic	discrete	numeric	From baseline survey conducted in 2013
V283	patientnow_b1t99	Indicator patient now, impatient later	discrete	numeric	From baseline survey conducted in 2013
V284	switchA_b1t99	Switching point in impatience measures	discrete	numeric	From baseline survey conducted in 2013
V285	actAny_pre_7d_int	dep>0 or with<0	discrete	numeric	Admin data from NBS
V286	valdeps_pre_90d_int	Value deposits 90 days prior	contin	numeric	Admin data from NBS
V287	valwith_pre_90d_int	Value withdrawals 90 days prior	contin	numeric	Admin data from NBS
V288	net_pre_90d_int	Value of net deposits 90 days prior	contin	numeric	Admin data from NBS
V289	DD_T1	Direct deposit * one week post	discrete	numeric	Group number from survey corresponds to treatment

ID	Name	Label	Type	Format	Question
V290	DD_T2	Direct deposit * two weeks post	discrete	numeric	Group number from survey corresponds to treatment
V291	dd	Large transfer * direct deposit	discrete	numeric	Group number from survey corresponds to treatment
V292	cs	Large transfer * cash	discrete	numeric	Group number from survey corresponds to treatment
V293	Transfer_DD	Large transfer * direct deposit	discrete	numeric	Group number from survey corresponds to treatment
V294	Post1	One week post treatment	discrete	numeric	Group number from survey corresponds to treatment
V295	Post1_delay1	One week post treatment * 1 day delay	discrete	numeric	Group number from survey corresponds to treatment
V296	Post1_delay8	One week post treatment * 8 day delay	discrete	numeric	Group number from survey corresponds to treatment
V297	delay0	Large Transfer * 0-delay	discrete	numeric	Group number from survey corresponds to treatment
V298	delay1	Large Transfer * 1-delay	discrete	numeric	Group number from survey corresponds to treatment
V299	delay8	Large Transfer * 8-delay	discrete	numeric	Group number from survey corresponds to treatment
V300	d_treatgr_2	treatmentgroup==Cash+0	discrete	numeric	Group number from survey corresponds to treatment
V301	d_treatgr_3	treatmentgroup==DD+0	discrete	numeric	Group number from survey corresponds to treatment
V302	d_treatgr_4	treatmentgroup==Cash+1	discrete	numeric	Group number from survey corresponds to treatment
V303	d_treatgr_5	treatmentgroup==DD+1	discrete	numeric	Group number from survey corresponds to treatment
V304	d_treatgr_6	treatmentgroup==Cash+8	discrete	numeric	Group number from survey corresponds to treatment
V305	d_treatgr_7	treatmentgroup==DD+8	discrete	numeric	Group number from survey corresponds to treatment
V306	treatmentgroup	Group # (Circle)	discrete	numeric	Group number from survey corresponds to treatment
V307	control	Dummy: Control group	discrete	numeric	Group number from survey corresponds to treatment
V308	savNBS_st	NBS account	contin	numeric	Expenditure surveys - savings module - question IS.4
V309	savNBS_st_b1t99	Winsorized: NBS account	contin	numeric	Expenditure surveys - savings module - question IS.4
V310	savform_st	Formal savings	contin	numeric	Expenditure surveys - savings module - question IS.4
V311	savform_st_b1t99	Winsorized: Formal savings	contin	numeric	Expenditure surveys - savings module - question IS.4
V312	savinf_st	Informal savings	contin	numeric	Expenditure surveys - savings module - question IS.4
V313	savinf_st_b1t99	Winsorized: Informal savings	contin	numeric	Expenditure surveys - savings module - question IS.4
V314	savkind_st	In-kind savings	contin	numeric	Expenditure surveys - savings module - question IS.4
V315	savkind_st_b1t99	Winsorized: In-kind savings	contin	numeric	Expenditure surveys - savings module - question IS.4

ID	Name	Label	Type	Format	Question
V316	savfiOth_st	Total financial assets	contin	numeric	Expenditure surveys - savings module - question IS.4
V317	savfiOth_st_b1t99	Winsorized: Total financial assets	contin	numeric	Expenditure surveys - savings module - question IS.4
V318	savtot_st	Total savings	contin	numeric	Expenditure surveys - savings module - question IS.4
V319	savtot_st_b1t99	Winsorized: Total savings	contin	numeric	Expenditure surveys - savings module - question IS.4
V320	plan_food	Food, planned	contin	numeric	Expenditure surveys - expenditure module - created from cols 1-5
V321	plan_food_b1t99	Winsorized: Food, planned	contin	numeric	Expenditure surveys - expenditure module - created from cols 1-5
V322	unplan_food	Food, unplanned	contin	numeric	Expenditure surveys - expenditure module - created from cols 1-5
V323	unplan_food_b1t99	Winsorized: Food, unplanned	contin	numeric	Expenditure surveys - expenditure module - created from cols 1-5
V324	plan_non	Non-durables, planned	contin	numeric	Expenditure surveys - expenditure module - created from cols 1-5
V325	plan_non_b1t99	Winsorized: Non-durables, planned	contin	numeric	Expenditure surveys - expenditure module - created from cols 1-5
V326	unplan_non	Non-durables, unplanned	contin	numeric	Expenditure surveys - expenditure module - created from cols 1-5
V327	unplan_non_b1t99	Winsorized: Non-durables, unplanned	contin	numeric	Expenditure surveys - expenditure module - created from cols 1-5
V328	total	Total Expenditure	contin	numeric	Expenditure surveys - expenditure module - created from cols 1-5
V329	total_b1t99	Winsorized: Total Expenditure	contin	numeric	Expenditure surveys - expenditure module - created from cols 1-5
V330	food	Food	contin	numeric	Expenditure surveys - expenditure module - created from cols 1-5
V331	food_b1t99	Winsorized: Food	contin	numeric	Expenditure surveys - expenditure module - created from cols 1-5
V332	non	Non-durables	contin	numeric	Expenditure surveys - expenditure module - created from cols 1-5
V333	non_b1t99	Winsorized: Non-durables	contin	numeric	Expenditure surveys - expenditure module - created from cols 1-5
V334	durainvest	Durables	contin	numeric	Expenditure surveys - expenditure module - created from cols 1-5
V335	durainvest_b1t99	Winsorized: Durables	contin	numeric	Expenditure surveys - expenditure module - created from cols 1-5

ID	Name	Label	Type	Format	Question
V336	socservfee	Transfers and fees	contin	numeric	Admin data from NBS
V337	socservfee_b1t99	Winsorized: Transfers and fees	contin	numeric	Admin data from NBS
V338	tempt1	Tempt. D1	contin	numeric	Expenditure surveys - expenditure module - created from cols 1-5
V339	tempt1_b1t99	Winsorized: Tempt. D1	contin	numeric	Expenditure surveys - expenditure module - created from cols 1-5
V340	tempt2	Tempt. D2	contin	numeric	Expenditure surveys - expenditure module - created from cols 1-5
V341	tempt2_b1t99	Winsorized: Tempt. D2	contin	numeric	Expenditure surveys - expenditure module - created from cols 1-5
V342	tempt3	Tempt. D3	contin	numeric	Expenditure surveys - expenditure module - created from cols 1-5
V343	tempt3_b1t99	Winsorized: Tempt. D3	contin	numeric	Expenditure surveys - expenditure module - created from cols 1-5
V344	valdeps_post_270d_gotmoney	Value deposits 270 days post	contin	numeric	Admin data from NBS
V345	valdeps_post_180d_gotmoney	Value deposits 180 days post	contin	numeric	Admin data from NBS
V346	valdeps_post_90d_gotmoney	Value deposits 90 days post	contin	numeric	Admin data from NBS
V347	valdeps_post_21d_gotmoney	Value deposits 21 days post	contin	numeric	Admin data from NBS
V348	valdeps_post_14d_gotmoney	Value deposits 14 days post	contin	numeric	Admin data from NBS
V349	valdeps_post_7d_gotmoney	Value deposits 7 days post	contin	numeric	Admin data from NBS
V350	valdeps_post_3d_gotmoney	Value deposits 3 days post	contin	numeric	Admin data from NBS
V351	valdeps_post_1d_gotmoney	Value deposits 1 days post	contin	numeric	Admin data from NBS
V352	valdeps_post_0d_gotmoney	Value deposits 0 days post	contin	numeric	Admin data from NBS
V353	valwith_post_270d_gotmoney	Value withdrawals 270 days post	contin	numeric	Admin data from NBS
V354	valwith_post_180d_gotmoney	Value withdrawals 180 days post	contin	numeric	Admin data from NBS
V355	valwith_post_90d_gotmoney	Value withdrawals 90 days post	contin	numeric	Admin data from NBS
V356	valwith_post_21d_gotmoney	Value withdrawals 21 days post	contin	numeric	Admin data from NBS
V357	valwith_post_14d_gotmoney	Value withdrawals 14 days post	contin	numeric	Admin data from NBS
V358	valwith_post_7d_gotmoney	Value withdrawals 7 days post	contin	numeric	Admin data from NBS
V359	valwith_post_3d_gotmoney	Value withdrawals 3 days post	contin	numeric	Admin data from NBS
V360	valwith_post_1d_gotmoney	Value withdrawals 1 days post	contin	numeric	Admin data from NBS
V361	valwith_post_0d_gotmoney	Value withdrawals 0 days post	contin	numeric	Admin data from NBS
V362	net_post_270d_gotmoney	Value net deposits 270 days post	contin	numeric	Admin data from NBS
V363	net_post_180d_gotmoney	Value net deposits 180 days post	contin	numeric	Admin data from NBS
V364	net_post_90d_gotmoney	Value net deposits 90 days post	contin	numeric	Admin data from NBS
V365	net_post_21d_gotmoney	Value net deposits 21 days post	contin	numeric	Admin data from NBS
V366	net_post_14d_gotmoney	Value net deposits 14 days post	contin	numeric	Admin data from NBS
V367	net_post_7d_gotmoney	Value net deposits 7 days post	contin	numeric	Admin data from NBS
V368	net_post_3d_gotmoney	Value net deposits 3 days post	contin	numeric	Admin data from NBS

ID	Name	Label	Type	Format	Question
V369	net_post_1d_gotmoney	Value net deposits 1 days post	contin	numeric	Admin data from NBS
V370	net_post_0d_gotmoney	Value net deposits 0 days post	contin	numeric	Admin data from NBS

V369	net_post_1d_gotmoney	Value net deposits 1 days post	contin	numeric	Admin data from NBS
V370	net_post_0d_gotmoney	Value net deposits 0 days post	contin	numeric	Admin data from NBS

Baseline Unique ID (blid)
File: ddcs_pub

Overview	
Type: Discrete	Valid cases: 1779
Format: character	Invalid: 0
Width: 8	

Literal question

Link to baseline survey conducted in 2013

Survey round (round)
File: ddcs_pub

Overview	
Type: Discrete	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-3	

Literal question

Survey round when expenditure data elicited (see title of survey instruments)

Dummy: Round 1 (r1)
File: ddcs_pub

Overview	
Type: Discrete	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 0-1	

Literal question

Dummy for survey from round 1 (prior to cash transfers)

weekint1==2818 (Iweek_Iweekint1_2818)
File: ddcs_pub

Overview	
Type: Discrete	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 0-1	

Literal question

Fixed effect for week of first survey - week starting Mar 3, 2014

weekint1==2819 (Iweek_Iweekint1_2819)
File: ddcs_pub

Overview	

weekint1==2819 (Iweek_Iweekint1_2819)
File: ddcs_pub

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-1

Valid cases: 1779
Invalid: 0

Literal question

Fixed effect for week of first survey - week starting Mar 10, 2014

weekint1==2820 (Iweek_Iweekint1_2820)
File: ddcs_pub

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-1

Valid cases: 1779
Invalid: 0

Literal question

Fixed effect for week of first survey - week starting Mar 17, 2014

z3com_num==2 (Iz3com_Iz3com_num_2)
File: ddcs_pub

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-1

Valid cases: 1779
Invalid: 0

Literal question

Village fixed effect - village code 2

z3com_num==3 (Iz3com_Iz3com_num_3)
File: ddcs_pub

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-1

Valid cases: 1779
Invalid: 0

Literal question

Village fixed effect - village code 3

z3com_num==4 (Iz3com_Iz3com_num_4)
File: ddcs_pub

Overview

z3com_num==4 (Iz3com_Iz3com_num_4)
File: ddcs_pub

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-1

Valid cases: 1779
Invalid: 0

Literal question

Village fixed effect - village code 4

z3com_num==5 (Iz3com_Iz3com_num_5)
File: ddcs_pub

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-1

Valid cases: 1779
Invalid: 0

Literal question

Village fixed effect - village code 5

z3com_num==6 (Iz3com_Iz3com_num_6)
File: ddcs_pub

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-1

Valid cases: 1779
Invalid: 0

Literal question

Village fixed effect - village code 6

z3com_num==7 (Iz3com_Iz3com_num_7)
File: ddcs_pub

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-1

Valid cases: 1779
Invalid: 0

Literal question

Village fixed effect - village code 7

z3com_num==8 (Iz3com_Iz3com_num_8)
File: ddcs_pub

Overview

z3com_num==8 (Iz3com_Iz3com_num_8)
File: ddcs_pub

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-1

Valid cases: 1779
Invalid: 0

Literal question

Village fixed effect - village code 8

z3com_num==9 (Iz3com_Iz3com_num_9)
File: ddcs_pub

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-1

Valid cases: 1779
Invalid: 0

Literal question

Village fixed effect - village code 9

z3com_num==10 (Iz3com_Iz3com_num_10)
File: ddcs_pub

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-1

Valid cases: 1779
Invalid: 0

Literal question

Village fixed effect - village code 10

z3com_num==11 (Iz3com_Iz3com_num_11)
File: ddcs_pub

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-1

Valid cases: 1779
Invalid: 0

Literal question

Village fixed effect - village code 11

z3com_num==12 (Iz3com_Iz3com_num_12)
File: ddcs_pub

Overview

z3com_num==12 (Iz3com_Iz3com_num_12)
File: ddcs_pub

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-1

Valid cases: 1779
Invalid: 0

Literal question

Village fixed effect - village code 12

z3com_num==13 (Iz3com_Iz3com_num_13)
File: ddcs_pub

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-1

Valid cases: 1779
Invalid: 0

Literal question

Village fixed effect - village code 13

Gender of the household head- Male = 1 (hh_gender)
File: ddcs_pub

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-1

Valid cases: 1779
Invalid: 0

Literal question

From baseline survey conducted in 2013

dep>0 or with<0 (actAny_pre_90d_int)
File: ddcs_pub

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-1

Valid cases: 1779
Invalid: 0

Literal question

Admin data from NBS

Below median distance to bank branch (belowMedian_bankdist)
File: ddcs_pub

Overview

Below median distance to bank branch (belowMedian_bankdist)
File: ddcs_pub

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-1

Valid cases: 1779
Invalid: 0

Literal question

From baseline survey conducted in 2013

Above median asset index (from pca) (aboveMedian_pca)
File: ddcs_pub

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-1

Valid cases: 1779
Invalid: 0

Literal question

From baseline survey conducted in 2013

Below median of switching point in impatience measures (belowMedian_switchA)
File: ddcs_pub

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-1

Valid cases: 1779
Invalid: 0

Literal question

From baseline survey conducted in 2013

NBS only (bl_savNBS_st)
File: ddcs_pub

Overview

Type: Continuous
Format: numeric
Width: 6
Decimals: 0
Range: 0-900000

Valid cases: 1779
Invalid: 0
Minimum: 0
Maximum: 900000

Literal question

From baseline survey conducted in 2013

sum of all banks + SACCO (bl_savform_st)
File: ddcs_pub

sum of all banks + SACCO (bl_savform_st)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 7	Minimum: 0
Decimals: 0	Maximum: 1100000
Range: 0-1100000	

Literal question

From baseline survey conducted in 2013

Employer, Farmer/Chruch group, ROSCA, Village Saving, Ins fund, home, s/o else (bl_savinf_st)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 6	Minimum: 0
Decimals: 0	Maximum: 500000
Range: 0-500000	

Literal question

From baseline survey conducted in 2013

In-kind saving: adv buying of inputs (bl_savkind_st)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 6	Minimum: 0
Decimals: 0	Maximum: 100000
Range: 0-100000	

Literal question

From baseline survey conducted in 2013

Financial + Other (bl_savfiOth_st)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 7	Minimum: 0
Decimals: 0	Maximum: 1275000
Range: 0-1275000	

Literal question

From baseline survey conducted in 2013

Financial + In-Kind + Other (bl_savtot_st)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 7	Minimum: 0
Decimals: 0	Maximum: 1335000
Range: 0-1335000	

Literal question

From baseline survey conducted in 2013

Gender of the Household Head- Male = 1 (hh_gender_b1t99)
File: ddcs_pub

Overview	
Type: Discrete	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 0-1	

Literal question

From baseline survey conducted in 2013

Household married (hh9_married_b1t99)
File: ddcs_pub

Overview	
Type: Discrete	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 0-1	

Literal question

From baseline survey conducted in 2013

Household size (hh_size_b1t99)
File: ddcs_pub

Overview	
Type: Discrete	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 2	
Decimals: 0	
Range: 1-12	

Literal question

From baseline survey conducted in 2013

Age at baseline (BL_ag2_b1t99)
File: ddcs_pub

Age at baseline (BL_ag2_b1t99)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 3	Minimum: 0
Decimals: 0	Maximum: 7.5
Range: 0-7.5	

Literal question

From baseline survey conducted in 2013

Total assets at baseline (BL_total_assets_b1t99)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 7	Minimum: 2000
Decimals: 0	Maximum: 4905130
Range: 2000-4905130	

Literal question

From baseline survey conducted in 2013

Asset index (from pca) (pca_b1t99)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 17	Minimum: -3.4
Decimals: 0	Maximum: 15.3
Range: -3.40544080734253-15.3185501098633	

Literal question

From baseline survey conducted in 2013

Distance to bank branch (bankdist_b1t99)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 17	Minimum: 1
Decimals: 0	Maximum: 7.6
Range: 0.963489711284638-7.61638879776001	

Literal question

From baseline survey conducted in 2013

Indicator hyperbolic (hyperbolic_b1t99)
File: ddcs_pub

Indicator hyperbolic (hyperbolic_b1t99)
File: ddcs_pub

Overview	
Type: Discrete	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 0-1	

Literal question

From baseline survey conducted in 2013

Indicator patient now, impatient later (patientnow_b1t99)
File: ddcs_pub

Overview	
Type: Discrete	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 0-1	

Literal question

From baseline survey conducted in 2013

Switching point in impatience measures (switchA_b1t99)
File: ddcs_pub

Overview	
Type: Discrete	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-6	

Literal question

From baseline survey conducted in 2013

dep>0 or with<0 (actAny_pre_7d_int)
File: ddcs_pub

Overview	
Type: Discrete	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 0-1	

Literal question

Admin data from NBS

Value deposits 90 days prior (valdeps_pre_90d_int)
File: ddcs_pub

Value deposits 90 days prior (valdeps_pre_90d_int)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 7	Minimum: 0
Decimals: 0	Maximum: 2432404
Range: 0-2432404	

Literal question

Admin data from NBS

Value withdrawals 90 days prior (valwith_pre_90d_int)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 11	Minimum: -4102655.8
Decimals: 0	Maximum: 0
Range: -4102655.75-0	

Literal question

Admin data from NBS

Value of net deposits 90 days prior (net_pre_90d_int)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 11	Minimum: -1670251.8
Decimals: 0	Maximum: 202588.9
Range: -1670251.75-202588.875	

Literal question

Admin data from NBS

Direct deposit * one week post (DD_T1)
File: ddcs_pub

Overview	
Type: Discrete	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 0-1	

Literal question

Group number from survey corresponds to treatment

Direct deposit * two weeks post (DD_T2)
File: ddcs_pub

Direct deposit * two weeks post (DD_T2)
File: ddcs_pub

Overview	
Type: Discrete	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 0-1	

Literal question

Group number from survey corresponds to treatment

Large transfer * direct deposit (dd)
File: ddcs_pub

Overview	
Type: Discrete	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 0-1	

Literal question

Group number from survey corresponds to treatment

Large transfer * cash (cs)
File: ddcs_pub

Overview	
Type: Discrete	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 0-1	

Literal question

Group number from survey corresponds to treatment

Large transfer * direct deposit (Transfer_DD)
File: ddcs_pub

Overview	
Type: Discrete	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 0-1	

Literal question

Group number from survey corresponds to treatment

One week post treatment (Post1)
File: ddcs_pub

One week post treatment (Post1)
File: ddcs_pub

Overview	
Type: Discrete	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 0-1	

Literal question

Group number from survey corresponds to treatment

One week post treatment * 1 day delay (Post1_delay1)
File: ddcs_pub

Overview	
Type: Discrete	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 0-1	

Literal question

Group number from survey corresponds to treatment

One week post treatment * 8 day delay (Post1_delay8)
File: ddcs_pub

Overview	
Type: Discrete	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 0-1	

Literal question

Group number from survey corresponds to treatment

Large Transfer * 0-delay (delay0)
File: ddcs_pub

Overview	
Type: Discrete	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 0-1	

Literal question

Group number from survey corresponds to treatment

Large Transfer * 1-delay (delay1)
File: ddcs_pub

Large Transfer * 1-delay (delay1)
File: ddcs_pub

Overview	
Type: Discrete	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 0-1	

Literal question

Group number from survey corresponds to treatment

Large Transfer * 8-delay (delay8)
File: ddcs_pub

Overview	
Type: Discrete	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 0-1	

Literal question

Group number from survey corresponds to treatment

treatmentgroup==Cash+0 (d_treatgr_2)
File: ddcs_pub

Overview	
Type: Discrete	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 0-1	

Literal question

Group number from survey corresponds to treatment

treatmentgroup==DD+0 (d_treatgr_3)
File: ddcs_pub

Overview	
Type: Discrete	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 0-1	

Literal question

Group number from survey corresponds to treatment

treatmentgroup==Cash+1 (d_treatgr_4)
File: ddcs_pub

treatmentgroup==Cash+1 (d_treatgr_4)
File: ddcs_pub

Overview	
Type: Discrete	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 0-1	

Literal question

Group number from survey corresponds to treatment

treatmentgroup==DD+1 (d_treatgr_5)
File: ddcs_pub

Overview	
Type: Discrete	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 0-1	

Literal question

Group number from survey corresponds to treatment

treatmentgroup==Cash+8 (d_treatgr_6)
File: ddcs_pub

Overview	
Type: Discrete	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 0-1	

Literal question

Group number from survey corresponds to treatment

treatmentgroup==DD+8 (d_treatgr_7)
File: ddcs_pub

Overview	
Type: Discrete	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 0-1	

Literal question

Group number from survey corresponds to treatment

Group # (Circle) (treatmentgroup)
File: ddcs_pub

Group # (Circle) (treatmentgroup)
File: ddcs_pub

Overview	
Type: Discrete	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-7	

Literal question

Group number from survey corresponds to treatment

Dummy: Control group (control)
File: ddcs_pub

Overview	
Type: Discrete	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 0-1	

Literal question

Group number from survey corresponds to treatment

NBS account (savNBS_st)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 6	Minimum: 0
Decimals: 0	Maximum: 160000
Range: 0-160000	

Literal question

Expenditure surveys - savings module - question IS.4

Winsorized: NBS account (savNBS_st_b1t99)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 5	Minimum: 0
Decimals: 0	Maximum: 58000
Range: 0-58000	

Literal question

Expenditure surveys - savings module - question IS.4

Formal savings (savform_st)
File: ddcs_pub

Formal savings (savform_st)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 6	Minimum: 0
Decimals: 0	Maximum: 725000
Range: 0-725000	

Literal question

Expenditure surveys - savings module - question IS.4

Winsorized: Formal savings (savform_st_b1t99)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 6	Minimum: 0
Decimals: 0	Maximum: 164000
Range: 0-164000	

Literal question

Expenditure surveys - savings module - question IS.4

Informal savings (savinf_st)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 6	Minimum: 0
Decimals: 0	Maximum: 325000
Range: 0-325000	

Literal question

Expenditure surveys - savings module - question IS.4

Winsorized: Informal savings (savinf_st_b1t99)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 6	Minimum: 0
Decimals: 0	Maximum: 100000
Range: 0-100000	

Literal question

Expenditure surveys - savings module - question IS.4

In-kind savings (savkind_st)
File: ddcs_pub

In-kind savings (savkind_st)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 7	Minimum: 0
Decimals: 0	Maximum: 3340000
Range: 0-3340000	

Literal question

Expenditure surveys - savings module - question IS.4

Winsorized: In-kind savings (savkind_st_b1t99)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 6	Minimum: 0
Decimals: 0	Maximum: 499000
Range: 0-499000	

Literal question

Expenditure surveys - savings module - question IS.4

Total financial assets (savfiOth_st)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 6	Minimum: 0
Decimals: 0	Maximum: 982000
Range: 0-982000	

Literal question

Expenditure surveys - savings module - question IS.4

Winsorized: Total financial assets (savfiOth_st_b1t99)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 6	Minimum: 0
Decimals: 0	Maximum: 251000
Range: 0-251000	

Literal question

Expenditure surveys - savings module - question IS.4

Total savings (savtot_st)
File: ddcs_pub

Total savings (savtot_st)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 7	Minimum: 0
Decimals: 0	Maximum: 3379000
Range: 0-3379000	

Literal question

Expenditure surveys - savings module - question IS.4

Winsorized: Total savings (savtot_st_b1t99)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 6	Minimum: 0
Decimals: 0	Maximum: 701000
Range: 0-701000	

Literal question

Expenditure surveys - savings module - question IS.4

Food, planned (plan_food)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1773
Format: numeric	Invalid: 6
Width: 6	Minimum: 0
Decimals: 0	Maximum: 187340
Range: 0-187340	

Literal question

Expenditure surveys - expenditure module - created from cols 1-5

Winsorized: Food, planned (plan_food_b1t99)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1773
Format: numeric	Invalid: 6
Width: 5	Minimum: 0
Decimals: 0	Maximum: 28580
Range: 0-28580	

Literal question

Expenditure surveys - expenditure module - created from cols 1-5

Food, unplanned (unplan_food)
File: ddcs_pub

Food, unplanned (unplan_food)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1773
Format: numeric	Invalid: 6
Width: 4	Minimum: 0
Decimals: 0	Maximum: 8660
Range: 0-8660	

Literal question

Expenditure surveys - expenditure module - created from cols 1-5

Winsorized: Food, unplanned (unplan_food_b1t99)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1773
Format: numeric	Invalid: 6
Width: 4	Minimum: 0
Decimals: 0	Maximum: 4900
Range: 0-4900	

Literal question

Expenditure surveys - expenditure module - created from cols 1-5

Non-durables, planned (plan_non)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1773
Format: numeric	Invalid: 6
Width: 5	Minimum: 0
Decimals: 0	Maximum: 25200
Range: 0-25200	

Literal question

Expenditure surveys - expenditure module - created from cols 1-5

Winsorized: Non-durables, planned (plan_non_b1t99)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1773
Format: numeric	Invalid: 6
Width: 5	Minimum: 0
Decimals: 0	Maximum: 13050
Range: 0-13050	

Literal question

Expenditure surveys - expenditure module - created from cols 1-5

Non-durables, unplanned (unplan_non)
File: ddcs_pub

Non-durables, unplanned (unplan_non)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1773
Format: numeric	Invalid: 6
Width: 5	Minimum: 0
Decimals: 0	Maximum: 15000
Range: 0-15000	

Literal question

Expenditure surveys - expenditure module - created from cols 1-5

Winsorized: Non-durables, unplanned (unplan_non_b1t99)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1773
Format: numeric	Invalid: 6
Width: 4	Minimum: 0
Decimals: 0	Maximum: 3000
Range: 0-3000	

Literal question

Expenditure surveys - expenditure module - created from cols 1-5

Total Expenditure (total)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1773
Format: numeric	Invalid: 6
Width: 6	Minimum: 0
Decimals: 0	Maximum: 470710
Range: 0-470710	

Literal question

Expenditure surveys - expenditure module - created from cols 1-5

Winsorized: Total Expenditure (total_b1t99)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1773
Format: numeric	Invalid: 6
Width: 5	Minimum: 90
Decimals: 0	Maximum: 91870
Range: 90-91870	

Literal question

Expenditure surveys - expenditure module - created from cols 1-5

Food (food)
File: ddcs_pub

Food (food)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1773
Format: numeric	Invalid: 6
Width: 6	Minimum: 0
Decimals: 0	Maximum: 192340
Range: 0-192340	

Literal question

Expenditure surveys - expenditure module - created from cols 1-5

Winsorized: Food (food_b1t99)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1773
Format: numeric	Invalid: 6
Width: 5	Minimum: 10
Decimals: 0	Maximum: 29480
Range: 10-29480	

Literal question

Expenditure surveys - expenditure module - created from cols 1-5

Non-durables (non)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1773
Format: numeric	Invalid: 6
Width: 5	Minimum: 0
Decimals: 0	Maximum: 25300
Range: 0-25300	

Literal question

Expenditure surveys - expenditure module - created from cols 1-5

Winsorized: Non-durables (non_b1t99)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1773
Format: numeric	Invalid: 6
Width: 5	Minimum: 0
Decimals: 0	Maximum: 13750
Range: 0-13750	

Literal question

Expenditure surveys - expenditure module - created from cols 1-5

Durables (durainvest)
File: ddcs_pub

Durables (durainvest)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1773
Format: numeric	Invalid: 6
Width: 6	Minimum: 0
Decimals: 0	Maximum: 240350
Range: 0-240350	

Literal question

Expenditure surveys - expenditure module - created from cols 1-5

Winsorized: Durables (durainvest_b1t99)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1773
Format: numeric	Invalid: 6
Width: 5	Minimum: 0
Decimals: 0	Maximum: 40395
Range: 0-40395	

Literal question

Expenditure surveys - expenditure module - created from cols 1-5

Transfers and fees (socservfee)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1773
Format: numeric	Invalid: 6
Width: 6	Minimum: 0
Decimals: 0	Maximum: 111500
Range: 0-111500	

Literal question

Admin data from NBS

Winsorized: Transfers and fees (socservfee_b1t99)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1773
Format: numeric	Invalid: 6
Width: 5	Minimum: 0
Decimals: 0	Maximum: 30000
Range: 0-30000	

Literal question

Admin data from NBS

Tempt. D1 (tempt1)
File: ddcs_pub

Tempt. D1 (tempt1)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1773
Format: numeric	Invalid: 6
Width: 5	Minimum: 0
Decimals: 0	Maximum: 14020
Range: 0-14020	

Literal question

Expenditure surveys - expenditure module - created from cols 1-5

Winsorized: Tempt. D1 (tempt1_b1t99)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1773
Format: numeric	Invalid: 6
Width: 4	Minimum: 0
Decimals: 0	Maximum: 3080
Range: 0-3080	

Literal question

Expenditure surveys - expenditure module - created from cols 1-5

Tempt. D2 (tempt2)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1773
Format: numeric	Invalid: 6
Width: 5	Minimum: 0
Decimals: 0	Maximum: 19850
Range: 0-19850	

Literal question

Expenditure surveys - expenditure module - created from cols 1-5

Winsorized: Tempt. D2 (tempt2_b1t99)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1773
Format: numeric	Invalid: 6
Width: 4	Minimum: 0
Decimals: 0	Maximum: 3800
Range: 0-3800	

Literal question

Expenditure surveys - expenditure module - created from cols 1-5

Tempt. D3 (tempt3)
File: ddcs_pub

Tempt. D3 (tempt3)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1773
Format: numeric	Invalid: 6
Width: 5	Minimum: 0
Decimals: 0	Maximum: 19850
Range: 0-19850	

Literal question

Expenditure surveys - expenditure module - created from cols 1-5

Winsorized: Tempt. D3 (tempt3_b1t99)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1773
Format: numeric	Invalid: 6
Width: 4	Minimum: 0
Decimals: 0	Maximum: 4200
Range: 0-4200	

Literal question

Expenditure surveys - expenditure module - created from cols 1-5

Value deposits 270 days post (valdeps_post_270d_gotmoney)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 7	Minimum: 0
Decimals: 0	Maximum: 6743457
Range: 0-6743457	

Literal question

Admin data from NBS

Value deposits 180 days post (valdeps_post_180d_gotmoney)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 7	Minimum: 0
Decimals: 0	Maximum: 4022900
Range: 0-4022900	

Literal question

Admin data from NBS

Value deposits 90 days post (valdeps_post_90d_gotmoney)
File: ddcs_pub

Value deposits 90 days post (valdeps_post_90d_gotmoney)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 7	Minimum: 0
Decimals: 0	Maximum: 1791900
Range: 0-1791900	

Literal question

Admin data from NBS

Value deposits 21 days post (valdeps_post_21d_gotmoney)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 6	Minimum: 0
Decimals: 0	Maximum: 624400
Range: 0-624400	

Literal question

Admin data from NBS

Value deposits 14 days post (valdeps_post_14d_gotmoney)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 6	Minimum: 0
Decimals: 0	Maximum: 501100
Range: 0-501100	

Literal question

Admin data from NBS

Value deposits 7 days post (valdeps_post_7d_gotmoney)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 6	Minimum: 0
Decimals: 0	Maximum: 205000
Range: 0-205000	

Literal question

Admin data from NBS

Value deposits 3 days post (valdeps_post_3d_gotmoney)
File: ddcs_pub

Value deposits 3 days post (valdeps_post_3d_gotmoney)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 6	Minimum: 0
Decimals: 0	Maximum: 130000
Range: 0-130000	

Literal question

Admin data from NBS

Value deposits 1 days post (valdeps_post_1d_gotmoney)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 7	Minimum: 0
Decimals: 0	Maximum: 53432.5
Range: 0-53432.5	

Literal question

Admin data from NBS

Value deposits 0 days post (valdeps_post_0d_gotmoney)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 5	Minimum: 0
Decimals: 0	Maximum: 50000
Range: 0-50000	

Literal question

Admin data from NBS

Value withdrawals 270 days post (valwith_post_270d_gotmoney)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 8	Minimum: -6697815
Decimals: 0	Maximum: 0
Range: -6697815-0	

Literal question

Admin data from NBS

Value withdrawals 180 days post (valwith_post_180d_gotmoney)
File: ddcs_pub

Value withdrawals 180 days post (valwith_post_180d_gotmoney)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 8	Minimum: -4103445
Decimals: 0	Maximum: 0
Range: -4103445-0	

Literal question

Admin data from NBS

Value withdrawals 90 days post (valwith_post_90d_gotmoney)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 8	Minimum: -1836945
Decimals: 0	Maximum: 0
Range: -1836945-0	

Literal question

Admin data from NBS

Value withdrawals 21 days post (valwith_post_21d_gotmoney)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 7	Minimum: -321000
Decimals: 0	Maximum: 0
Range: -321000-0	

Literal question

Admin data from NBS

Value withdrawals 14 days post (valwith_post_14d_gotmoney)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 7	Minimum: -223020
Decimals: 0	Maximum: 0
Range: -223020-0	

Literal question

Admin data from NBS

Value withdrawals 7 days post (valwith_post_7d_gotmoney)
File: ddcs_pub

Value withdrawals 7 days post (valwith_post_7d_gotmoney)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 7	Minimum: -165000
Decimals: 0	Maximum: 0
Range: -165000-0	

Literal question

Admin data from NBS

Value withdrawals 3 days post (valwith_post_3d_gotmoney)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 7	Minimum: -165000
Decimals: 0	Maximum: 0
Range: -165000-0	

Literal question

Admin data from NBS

Value withdrawals 1 days post (valwith_post_1d_gotmoney)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 7	Minimum: -165000
Decimals: 0	Maximum: 0
Range: -165000-0	

Literal question

Admin data from NBS

Value withdrawals 0 days post (valwith_post_0d_gotmoney)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 7	Minimum: -100000
Decimals: 0	Maximum: 0
Range: -100000-0	

Literal question

Admin data from NBS

Value net deposits 270 days post (net_post_270d_gotmoney)
File: ddcs_pub

Value net deposits 270 days post (net_post_270d_gotmoney)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 12	Minimum: -158658.7
Decimals: 0	Maximum: 185000
Range: -158658.6875-185000	

Literal question

Admin data from NBS

Value net deposits 180 days post (net_post_180d_gotmoney)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 7	Minimum: -159000
Decimals: 0	Maximum: 153270
Range: -159000-153270	

Literal question

Admin data from NBS

Value net deposits 90 days post (net_post_90d_gotmoney)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 7	Minimum: -161198
Decimals: 0	Maximum: 100000
Range: -161198-100000	

Literal question

Admin data from NBS

Value net deposits 21 days post (net_post_21d_gotmoney)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 6	Minimum: -63770
Decimals: 0	Maximum: 303400
Range: -63770-303400	

Literal question

Admin data from NBS

Value net deposits 14 days post (net_post_14d_gotmoney)
File: ddcs_pub

Value net deposits 14 days post (net_post_14d_gotmoney)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 6	Minimum: -40000
Decimals: 0	Maximum: 336100
Range: -40000-336100	

Literal question

Admin data from NBS

Value net deposits 7 days post (net_post_7d_gotmoney)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 6	Minimum: -25000
Decimals: 0	Maximum: 65000
Range: -25000-65000	

Literal question

Admin data from NBS

Value net deposits 3 days post (net_post_3d_gotmoney)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 6	Minimum: -90000
Decimals: 0	Maximum: 107000
Range: -90000-107000	

Literal question

Admin data from NBS

Value net deposits 1 days post (net_post_1d_gotmoney)
File: ddcs_pub

Overview	
Type: Continuous	Valid cases: 1779
Format: numeric	Invalid: 0
Width: 14	Minimum: -140000
Decimals: 0	Maximum: 41040.3
Range: -140000-41040.26171875	

Literal question

Admin data from NBS

Value net deposits 0 days post (net_post_0d_gotmoney)
File: ddcs_pub

Value net deposits 0 days post (net_post_0d_gotmoney)
File: ddcs_pub

Overview	

Type: Continuous
Format: numeric
Width: 14
Decimals: 0
Range: -75000-41040.26171875

Valid cases: 1779
Invalid: 0
Minimum: -75000
Maximum: 41040.3

Literal question

Admin data from NBS

Related Materials

Questionnaires

Expenditure Survey 1

Title	Expenditure Survey 1
Language	English
Filename	DDCS Expenditure Survey 1_EN_20140310.xlsx

Expenditure Survey 2

Title	Expenditure Survey 2
Language	English
Filename	DDCS Expenditure Survey 2_EN_20140317.xlsx

Expenditure Survey 3

Title	Expenditure Survey 3
Language	English
Filename	DDCS Expenditure Survey 3_EN_20140318.xlsx

Reports

Savings Defaults and Payment Delays for Cash Transfers: Field Experimental Evidence from Malawi

Title	Savings Defaults and Payment Delays for Cash Transfers: Field Experimental Evidence from Malawi
Author(s)	Lasse Brune Xavier Gine Jessica Goldberg Dean Yang
Date	2017-02-17
Country	Malawi
Language	English
Filename	ddcs.pdf

Other materials

Analysis for cash drop experiment using combined admin and svy data

Title	Analysis for cash drop experiment using combined admin and svy data
Language	English
Filename	analysis.do

Do-file with Figures

Title	Do-file with Figures
Language	English

Filename graphs.do

Do-file with Savings

Title   Do-file with Savings
Language English
Filename sub_a_admin_SD.do

Do-file with Balance test

Title   Do-file with Balance test
Language English
Filename sub_a_balance_v2.do

Do-File with S.D. Main

Title   Do-File with S.D. Main
Language English
Filename sub_a_svy_main_v4.do