

**ALL Respondents**

<p>Hello, My name is \${enumerator} and I work with an NGO called Innovations for Poverty Action (IPA) . We visited this business about a month ago and now are coming back to follow up. We would like to speak to the owner of the shop \${firstname_owner} \${nickname_owner} \${lastname_owner}.</p> <p>***FO: If the owner is not there, do not continue! Re-schedule the visit to the date/time when the owner is available</p> <p>Hello, Dzina langa \${enumerator} ndipo ndimagwira ntchito ndi bungwe la Innovations for Poverty Action (IPA) tinakuyendelani pa bizinesi yanu pafupifupi mwezi umodzi wapitawo ndipo tabweraso kudzakuyenerani. Tikufuna kuyankhulana ndi eni ake a bizines a \${firstname_owner} \${nickname_owner} \${lastname_owner}.</p>	
<p>***FO: are you speaking with \${firstname_owner} \${nickname_owner} \${lastname_owner}?</p>	<p>1. Yes 2. No</p>
<p><i>To all respondents:</i> Thank you for your continued participation!</p> <p>We are excited to offer this phone to you as a gift from our project. We are gifting you this phone on the condition that if you decide to stay in the project, you will do your best to respond to our calls during follow ups. Please do not give this phone to others or sell it for the duration of the project (approximately 9 months from now) and keep it charged to the best of your ability. After the project concludes this phone will remain with you and you can do anything you want with it. We would like to call you on an Airtel Account and we will provide you an Airtel SIM Card if you do not already have one. If you have an Airtel SIM card and want to keep your phone number, you can simply insert your own SIM card into this phone.</p> <p>When conducting follow up surveys in the upcoming months we will ask you to show us this phone. You will receive a bonus payment for having the phone and using the same SIM card. The phone is a gift and you can keep it whether you choose to participate in the study or not.</p> <p>Disclaimer: We will not be able to replace this phone if it's lost or stolen. If you lose access to your phone, we request that you contact us and let us know that the phone is lost or stolen., if the phone, however, has a factory fault, we can exchange it for a different phone for you.</p> <p>Zikomo kwambiri chifukwa chopitiriza kutenga nawo mbali! Ndife okondwa kukupatsani foni ngati mphatso mu project yathuyi. Tikukupatsani mphatso ya foniyi pokha pokha ngati muganize zokhalabe mu project yi, ndipo mudzayesetsa kupanga chotheke kuyankha ma foni anthu mukafukufuku wathu otsatira. Chonde musapatse foniyi anthu ena kapena kugulitsa mu nthawi ya project (pafupifupi miyezi 9 ikubwerayi) ndipo muziyesetsa kuitchaja mu nthawi zonse. Project yi ikadzatha foniyi idzakhalabe yanu ndipo mutha kudzachita chilichonse mungafune nayo. Tikufuna tizikuimbirani pa nambala ya airtel ndipo tikupatsani sim card ya airtel ngati mulibe. Ngati muli ndi sim card ya airtel ndipo mukufuna kupitiriza kugwiritsa ntchito nambala yanu mukhoza kungoika sim card yanu mu fonimu.</p> <p>Tikamapanga kafukufuku wathuyu mu miyezi yotsalatirayi tidzikufusani kuti tione foniyi. Muzilandila bonasi chifukwa chosunga foniyi ndikugwiritsa ntchito sim card yonweyi. Foniyi ndi mphatso yanu ndipo mutha kutenga ngakhale mutasankha kutenga nawo mbali kapena ayi</p> <p>Disclaimer: sitidzatha kubwezeretsa foniyi ngati itataika kapena kubedwa. Mukataya kapena kuberedwa foniyi mukuyenera kutidziwitsa za izi. Ngati foniyi ili ndi vuto la ku factory titha kukakusinthsirani.</p>	
<p>***FO: take the phone out of the box, make sure all the contents are there. Turn on the phone.</p> <p>***FO: did the respondent take the phone?</p>	<p>1. Yes 2. No</p>

	If NO→***FO: does the respondent want to participate in the study?	1. Yes→ Continue 2. No→ STOP
	Now I will show you some features this phone offers. Tsopano ndikuonetsani zinthu zomwe foniyi imapanga.	
	1) How to make a phone call Kodi mungatani kuti muimbe foni  ***FO: ask the respondent to call your number	
	2) How to receive a phone call Kodi mungatani kuti muyankhe foni  ***FO: call the respondent at their number. THIS IS A VERY IMPORTANT STEP and it's how we verify the phone number of this SIM card	
	3) How to check balance Kodi mungatani kuti muone ma units otsala  ***FO: show the respondent how to check balance	

## BOX OR CONTROL GROUPS

<p>We would like to call you on an Airtel number. Would you like a new Airtel SIM card or you want to keep your own if you already have an Airtel Account? This will be your primary contact number in our system for the duration of the project.</p> <p>Kodi mukufuna sim card ya airtel yatsopano kapena muli nayo kale ndipo mukufuna kupitiriza kugwiritsa ntchito? Iyi ikhala nambala yanu yodalilika mu kaundula wathu mu nthawi yonse ya project.</p>	<p>1. New SIM CARD→ ***FO: give the sim card to the respondent 2. Keep my own</p>
<p><i>SIM RECORDING:</i> What is the phone number on this Airtel Account? (***FO: either record the number of the SIM card we just gave them or the SIM card that the respondent wants to keep)</p> <p>Re-enter the SIM card phone number</p> <p>Kodi nambala ya foniyi ya airtel yi ndi chani? (***FO: either record the number of the SIM card we just gave them or the SIM card that the respondent wants to keep)</p> <p>Re-enter the SIM card phone number</p>	<p>Primary Airtel Contact:</p> <p>099 _____</p>
<p>If we cannot reach you at that number, what is the next best number that we can reach you? Ngati sitinakupezeni pa nambala yomwe mwatipatsayi, kodi nambala yachiwiri yomwe titha kukupezanipo ndi chani?</p> <p>Please repeat this second number: Chonde bwerezaninso nambalayi:</p> <p>Who does this number belong to? Kodi nambalayi ndi yandani?</p> <p>If we cannot reach you at that number, what is the next best number that we can reach you Ngati sitinakupezeni pa nambala yomwe mwatipatsayi, kodi nambala yachiwiri yomwe titha kukupezanipo ndi chani?</p> <p>Please repeat this second number: Chonde bwerezaninso nambalayi:</p> <p>Who does this number belong to? Kodi nambalayi ndi yandani?</p>	<p>Secondary Contact:</p> <p>_____</p> <p>Third Contact:</p> <p>_____</p>

## BOX GROUPS

<p><b>1 BOX GROUP:</b></p> <p>Next, we would like to offer you 1 saving lockbox that comes with a lock/keys and 3 labels inside of the box. We would like to encourage you to use each box to save money for a particular purpose that you choose. If you change your goal, use the extra labels to write your new goal.</p> <p>We would also like to offer you this passbook. We encourage you to use this to track the balance in your lock box. Any time you take money out of the lock box or put money into the lock box, make a record in the book. During follow up visits we will request that you show us this pass book and you will receive a small bonus regardless of whether you are using the book.</p> <p>Tsopano tikufuna tikupatseni bokosi limodzi lokhala ndi loko ndi makiyi ake, ndipo mwamatidwa timapepala titatu mkati mwake. Tikufuna kukulimbikitsani kuti muzisunga ndalama mu bokosimu ndi cholinga chake cheni cheni chomwe mwasankha. Ngati mwasintho cholinga lembani pakapepala kenako cholinga chanu chatsopanocho.</p> <p>Ndiposo tikupatsani bukhu ili. Tikukulimbikitsani mudzigwiritsa ntchito bukhu polemba zotsala mu bokosi. Nthawi iliyonse yomwe mwaika kapena kutenga ndalama mu bokosimu muzilemba mu bukhu. Maulendo athu otsatira muzifunsidwa kutionetsa bukhu ndipo mudzalandila bonasi posatengera kuti mukugwiritsa ntchito bukhu kapena ayi.</p> <p>***FO: Pull out 1 SILVER BOX from your bag</p>	
<p><b>2 BOX GROUP:</b></p> <p>Next, we would like to offer you 2 savings lockboxes, each with 3 labels inside. We would like to encourage you to use each box to save money for a particular purpose that you choose. We would like you to use the SILVER BOX for the most important goal and BLACK BOX for the second most important goal. If you change your goal, use the extra labels to write your new goal.</p> <p>We would also like to offer you this passbook. We encourage you to use this to track the balance in your lock boxes. Any time you take money out of a lock box or put money into a lock box, make a record in the book. During follow up visits we will request that you show us this pass book and you will receive a small bonus regardless of whether you are using the book.</p> <p>Tsopano tikufuna tikupatseni mabokosi awiri okhala ndi loko ndi makiyi ake, ndipo mwamatidwa timapepala titatu mkati mwa bokosi lililonse. Tikufuna kukulimbikitsani kuti muzisunga ndalama mu bokosi lilonse ndi cholinga chake. Tikufuna bokosi la siliva likhale la za cholinga chofunika kwambiri ndipo mu la black la za cholinga chachiwiri. Ngati mwasintho cholinga lembani pakapepala kenako cholinga chanu chatsopanocho.</p> <p>Ndiposo tikupatsani bukhu ili. Tikukulimbikitsani mudzigwiritsa ntchito bukhu polemba zotsala mu mabokosi. Nthawi iliyonse yomwe mwaika kapena kutenga ndalama mu bokosi muzilemba mu bukhu. Maulendo athu otsatira muzifunsidwa kutionetsa bukhu ndipo mudzalandila bonasi posatengera kuti mukugwiritsa ntchito bukhu kapena ayi.</p> <p>***FO show participant the separate sections for the SILVER and BLACK box.</p>	
<p><b>3 BOX GROUP:</b></p> <p>Next, we would like to offer you 3 savings lockboxes, each with 3 labels inside. We would like to encourage you to use each box to save money for a particular purpose that you choose. We would like to you use the SILVER BOX for the most important goal and BLACK BOX for the second most important goal, and BROWN for the 3rd most important goal. If you change your goal, use the extra labels to write your new goal.</p> <p>We would also like to offer you this passbook. We encourage you to use this to track the balance in your lock boxes. Any time you take money out of a lock box or put money into a lock box, make a record in the book. During follow up visits we will request that you show us this pass book and you will receive a small bonus regardless of whether you are using the book.</p>	

<p>Tsopano tikufuna tikupatseni mabokosi atatu okhala ndi loko ndi makiyi ake, ndipo mwamatidwa timapepala titatu mkati mwa bokosi lililonse. Tikufuna kukulimbikitsani kuti muzisunga ndalama mu bokosi lili lonse ndi cholinga chake. Tikufuna kuti bokosi la siliva likhale la cholinga chofunika kwambiri ndipo mu la black la za cholinga chachiwiri ndipo la brown la za cholinga chachitatu. Ngati mwasintho cholinga lembani pakapepala kenako cholinga chanu chatsopanocho.</p> <p>Ndiposo tikupatsani bukhu ili. Tikukulimbikitsani mudzigwiritsa ntchito bukhu polemba zotsala mu mabokosi. Nthawi iliyonse yomwe mwaika kapena kutenga ndalama mu bokosi muzilemba mu bukhu. Maulendo athu otsatira muzifunsidwa kutionetsa bukhu ndipo mudzalandila bonasi posatengera kuti mukugwiritsa ntchito bukhu kapena ayi.</p> <p>***FO show participant the separate sections for the SILVER, BLACK, and BROWN box.</p>	
<p>***FO: Out of \${num_boxes_requested}, how many did the respondent take?</p> <p>If 0→ SKIP THE BOX Sections</p>	<p>1.one 2.two 3.three</p>
<p><b>SILVER/BLACK/BROWN:</b> Now, I will ask you about your saving goal for your SILVER Box Now, I will ask you about your saving goal for your SILVER and BLACK Box Now, I will ask you about your saving goal for your SILVER, BLACK and BROWN Box</p> <p>Tsopano ndikufusani za cholinga chosungira ndalama mu bokosi la SILIVA Tsopano ndikufusani za zolinga zosungira ndalama mu bokosi la SILIVA ndi BULAKI Tsopano ndikufusani za zolinga zosungira ndalama mu ma bokosi a SILIVA, BULAKI ndi BROWN</p> <p>What would you like to save for in your SILVER box? How much do you want to save for this goal? How long do you think it will take you to save for this savings goal? Number: Unit:</p> <p>We have put a white label inside of your box so you may put the name of the goal on that label. Would you like to label your box for the goal that you specified?</p> <p>As you can see there are 4 labels in each box. They are meant for you to keep track of your saving goals if you ever want to change it. Once you finished saving for your first goal, you can cross it out and specify the second goal on the second label.</p> <p>Monga mukuonera mubokosi lililonse mwamatidwa timapepala 4. Mapapalawa ndi oti muzilemba cholinga chomwe mukusungira ndalama nthawi zonse mumakasintho cholinga. Mukakwanitsa cholinga chanu choyamba mumasungira mukhoza kudula mzere pa cholinga chimenecho ndikulemba cholinga chanu chachiwiri pa pepala lamatidwa lachiwiri.</p> <p>****FO: please label the box with the savings goal that the respondent indicated.</p>	

<p>Kodi mukufuna muzisunga ndalama za cholinga chanji mubokosi la siliva?  Mukufuna kusunga ndalama zingati pa cholinga chimenechi?  Kodi zikutengelani nthawi yaitali bwanji kuti mukwanilitse cholinga chimenechi?  Number:  Units:</p> <p>Mkatimu tamata ka pepala ka waiti kuti mulembepo cholinga chanu mukusungilamo. Kodi mukufuna tilembepo cholinga chanu mwatchulachi?  ****FO: please label the box with the savings goal that the respondent indicated.</p>	
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## MM GROUP

<p>1 MM ACCOUNT: Next, we would like to offer you an Airtel mobile money account to use as a savings place for specific saving goals.  1 MM ACCOUNT: Tsopano ndikufuna kukupatsani akaunti ya Airtel Money kuti muzisungilamo ndalama ndi cholinga chake chake.</p> <p>2 MM ACCOUNT: Next, we would like to offer you 2 Airtel mobile money accounts to use as a savings place for specific saving goals  2 MM ACCOUNT: Tsopano ndikufuna kukupatsani makaunti awiri a Airtel Money kuti muzisungilamo ndalama iliyonse ndi cholinga chake chake.</p>	
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<p><b>Consent form for Mobile Money Group for the Study:</b></p> <p>TITLE OF STUDY: Daily Income, Labor Supply and Multiple Accounts: A Mobile Money Field Experiment with Micro-Entrepreneurs in Malawi</p> <p>INVESTIGATORS/ AKUPANGA KAFUKUFUKU: Shilpa Aggarwal, Pia Basurto, Valentina Brailovskaya and Jonathan Robinson</p> <p>What you will do in this Research/ Chomwe mudzachite mukafukufuku  In this part of the study, you will receive an Airtel Mobile Money account. Any cash withdrawal fees from your Airtel Account will be free for the duration of this project. Your withdrawal fees will be reimbursed by the research team (it will take up to a week to receive the reimbursement). All other fees associated with your account, except withdrawal fees will be your responsibility. We are offering an existing product with the only additional feature of providing reimbursements for cash withdrawal fees. If you already have an existing Airtel Mobile Money account and would like to keep it, we will register your number and you will receive the reimbursement for fees there.</p> <p><i>Mu gawo lino la kafukufuku, mupatsidwa akaunti/maakaunti ya ndalama za pafoni ya Airtel. Mukatengako ndalama ku akaunti ya ndalama zomwe mwadulidwa zidabwezetsedwa ndi gulu la kafukufuku. (Zikhonza kutenga pafupifupi sabata kuti akubwezeleni). Zina zili zonse zomwe angadule kupatula kutapa kwa ndalama muzalipila nokha. Tikupeleka mwai kwa amene ali nayo ongolipila ndalama zodulidwa potapa pokha. Ngati munatsekula kale Airtel Money ndipo mukufuna kuisunga, mulembetsa nambala yanu kwa ife ndipo mudzilandila ndalama zanu zodulidwa mukatenga ndalama.</i></p> <p>Beyond the account registration and training we provide you today, and reimbursing withdrawal fees for the duration of the project, IPA is not responsible for addressing any questions, concerns, or issues that are specific to the Airtel account we provide you today. IPA is in no way endorsing Airtel as a company, rather we are interested in understanding the use of mobile money accounts by entrepreneurs like you. We do not have control over anything that Airtel or Airtel agents do. Our only role is to assist you, if you would like, in registering and learning how</p>
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to use an Airtel mobile money account. Please know that by agreeing to register for an Airtel account today, you are an Airtel customer and are agreeing to follow Airtel terms and conditions (which we will walk you through)

Pamene takutsegulilani akauntiyi komanso kukuphunzitsani takuphunzitsaniku leroku, ndikukulipililani tidzilipila mukatenga ndalama munthawi ya project, IPA siyoyenera kuti idzikuyankhani mafunso, madandaulo kapena zokhudza airtel money akaunti takupatsaniyi lero. IPA mu njira ina iliyonse siikusankha Airtel ngati nde company yoyenela, chabe tili ndi chidwi kumvetsetsa kagwiritsidwe ntchito ka ndalama za pa foni ndi a bizinesi ngati inuyo. Tilibe ulamulilo pa china chilichonse cha Airtel kapena pa zomwe ma Airtel Agent amapanga. Chomwe ife tikupanga ndi kukuthandizani ngati mungafune kutsegula ndi kukuphunzitsani momwe mungagwiritsire ntchito Airtel Money akauti. Dziwani kuti povomela kutsegula Airtel Money akauti lero, ndinu kasitomala wa Aitel ndipo mukuvomeleza kutsala ndondomeko ndi mfundo zawo (zomwe tikufotokozeleni).

The reimbursement process will work in the following way. Every week for the duration of the project, a designated IPA project member (who will not know project participants personally) will receive a list of transactions from Airtel that were made by each project participant in their Airtel Accounts in the past week. The project member will run a computer program that will calculate how much money each project participant spent on withdrawal transaction fees. The data provided by Airtel on your account activity will be used for calculating the amounts you have spent on usage fees and for research purposes only.. Next, your accounts will be topped up by the amount of fees incurred. Thus, withdrawing money from your Airtel Account will be free, however, you will have to wait a few days (up to a week) to get your money reimbursed. During your last contact with a project member, if we are able to reach you, the project member will notify you that the project will no longer be covering any withdrawal fees associated with your account.

*Ndondomeko yokubwezerani ndalama zomwe mwalipira potenga ndalama idziyenda motere: Sabata iliyonse kwa nthawi yonse ya polojekiti, ogwira ntchito pa polojekitiyi (yemwe sazikudziwani inuyo mwa umwini) adzirandira mndandanda kuchokera ku Airtel wa momwe anthu onse omwe akutenga nawo mbali mu polojekitiyi agiwiritsira akaunti yawo sabata yam'mbuyo. Ndipo iyeyu azigwiritsa ntchito makina a kompyuta kuwerengera ndalama zomwe wina aliyense amene akutenga nawo mbali mu project yi wadulidwa potapa ndalama. Uthenga wa momwe mwagwiritsira ntchito akaunti yanu udzagwiritsidwa ntchito powerengera ndalama zomwe akudulani pogwiritsa akaunti yanu komaso pa zolinga zakafukufuku. Membala wa polojekitiyi aziwerengera pogwiritsa makina a kompiyuta ndalama zonse zomwe membala aliyense wa polojekiti anadulidwa ndi a Airtel kamba kotenga ndalama ku akaunti yake. Kenako, ndalama zodulidwazo zizidatumizidwa ku Airtel ndipo ma akaunti azidzabwezedwa ndalama zomwe zinadulidwazo. Kutanthauza kuti kutenga ndalama kuchokera ku akaunti yanu ya Airtel kudzakhalira kwa ulere kwa inu. Ndalama zonse zomwe munadulidwa mudzabwezedwa pasanathe sabata, kapena sabata kukwana kumene. Kumapeto kwa project mmodzi wa ife ,ngati kuli kotheka kukupezani tidzakudziwitsanikuti project ikusiya kukulipililani ndalama zodulidwa mukatenga ndalama ku akauti yanu .*

The data provided by Airtel on your account activity will be used for calculating the amounts you have spent on usage fees and for research purposes only.

*Mndandanda omwe a Airtel azidzatipatsa udzagwiritsidwa ntchito powerengera ndalama zomwe mwadulidwa pogwiritsa ntchito akaunti ya pafoni ndipo zidzagwiritsidwa ntchito ya kafukufuku yekha basi.*

#### Risks/ Zoopsa

We will make every effort to keep all data strictly confidential. All information gathered will be stored on a locked and protected computer. At some future date, the data may be shared for academic purposes. If this happens, all identifying information will be removed so that you are not identifiable. Your identifying information will be stored for 3 years in case the researchers have any follow up questions, however, it will only be accessible by the researchers themselves and encrypted using the latest technology to ensure a high level of security.

*Tidzayetsa kusunga mwachinsinsi zimene zidzatoledwe. Zonse zimene tidzatoledwe zidasungidwa mu kompiyuta yotetezedwa ndi yokhomedwa. Mtsogolomo zotsatira za kafukufukuyu zitha kudzagawidwa ndi zolinga za maphunziro. Ngati izi zidzachitike, zonse zozindikilitsa munthu zidzachotsedwamo kuti musadzazindikilidwe. Zonse zomwe zingatithandize kuti tidzathe kulumikizana nanunso opanga mafunso atakhala kuti ali ndi mafunso ena owonjezera zidasungidwa kwa zaka 3, ndipo okhawo opanga kafukufuku ndi omwe angadzathe kuziona komanso zidasungidwa motetezedwa ndi ma pologalamu apa kompiyuta omwe amateteza zonse zokuzindikirirani*

There is minimal risk that you will be able to be identified through this research – for example, if Airtel databases are stolen. We will attempt to mitigate this risk by keeping the data on a password protected computer. In rare cases, in which identifiable data is compromised, potentially sensitive information about your Mobile Money transaction history may be disclosed. If this occurs, you will be notified by the project.

*Pali chiopsezo chochepa chimene mukhoza kudziwika nacho kudzera mukafukufuku ameneyu - mwachitsanzo, ngati mndandanda waku Airtel wabedwa. Tidzayensetsa kuthana nalo vuto limeneli pa kusunga mafunso mu computer yotetezedwa komanso yokhomedwa. Pa nthawi zochepa zokhazi zachinsinsi zomwe tikambirane zokhudza zomwe mumachita ndi akaunti yanu ya airtel money zikhonza kuzadziwika kwa anthu ena,ngati izi zatachitika mudzadzizwitsidwa ndi project.*

#### Benefits/ Zopindula

<p>You will receive an Airtel Mobile Money account and a cell phone which you can use for mobile money transactions. You will also receive training on how to use mobile money on Airtel accounts. Airtel offers some features that may make it more safe for keeping the money compared to storing cash: it is stored electronically and cannot just be taken away from you. In case you lose your phone (or SIM card), your money is protected by a PIN number that is only known to you.</p> <p>For the duration of the project, withdrawal usage fees that are charged by Airtel will be reimbursed to you. After the project completion, you will keep your mobile money account and the cell phone, but the withdrawal fees will no longer be subsidized.</p> <p><i>Mudzalandira foni komaso kutsegulidwa airtel money akaunti ndi maphunziro a momwe mungaigwiritsire ntchito akauntiyi. Airtel imapereka njira zina zotetezera ndalama zanu kisiyana ndi kusunga cash, zimasungidwa mu makina amakono ndipo sizingabedwe chisawawa. Ngati mwataya foni kapena sim card ndalama zanu zimakhalebe zotetezedwa ndi nambala ya chinsisi yomwe mumaidziwa nokha ija.</i></p> <p><i>Mu nthawi yonse ya project ndalama zomwe a airtel akudulani potenga ndalama zanu zidzabwezeretsedwa kwa inu . Polojekitiyi ikadzatha, foni ndi akauntiyi zidzakhalebe zanu koma muzidzalipira ndalama zodulidwa panokha monga momwe zimakhallira ndi ma akauinti ena.</i></p> <p><b>Costs/Zolipira</b> The withdrawal fees range from 3%-40% of the withdrawal amount, and vary based on the amount: smallest percentage is charged for withdrawals over 60,000 MKW (\$85) and largest percentage is charged for withdrawals as small as 50MKW (0.07\$). At this time, we are unable to provide immediate reimbursements of withdrawal fees and you will have to incur them at the time of transaction. The withdrawal fees will be calculated once a week and reimbursed to your Airtel Account every Friday. Due to the weekly lag in reimbursements, you may experience problems with cash flows. You are, however, under no obligation to use the mobile money accounts we provided for you.</p> <p><i>Ndalama zomwe mumalipira mukamatenga ndalama zimakhala za pakati pa 3-40 peresenti ya ndalama zomwe mukutengazo ndipo zimasintha kutengera kuchuluka kwa ndalama zomwe mukutenga: ndalama zochepa zimalipiridwa ngati mukutenga ndalama zambiri zoposa 60,000 MKW (\$85) ndipo ndalama zambiri zimalipiridwa ngati mukutenga ndalama zochepa monga 50 MKW (\$0.07). Padakali pano sititha kukubwezerani ndalama zomwe mulipire mukamatenga ndalama ndipo mukuyenera kulipira nokha. Sabata iliyonse tizidzawerengera ndalama zonse zomwe mwaliipira potenga ndalama ndipo tizidzakubwezerani pokutumizirani ku akaunti yanu ya Airtel Lachisanu lililonse. Chifukwa chakuti muzibwezedwa ndalamazi pa sabata, mukhonza kukumana ndi mavuto okhudza ndalama . Zindikirani kuti simuli okakamizidwa kugwiritsa ntchito akauntiyi.</i></p> <p>There are other costs if you choose to use your Mobile Money account, which we are not reimbursing: P2P transfers (sending money to other Airtel customers), payments for various utilities and services and other fee that Airtel may have. In addition, it may take some time to travel to the nearest agent to make deposits and withdrawals. The agent may be closed if you need money urgently. There is also a risk that sometimes the agent may not have enough money if you want to make a withdrawal. You may experience network issues which may delay the delivery of your transactions. As we mentioned, Airtel Mobile Money is protected by a PIN code. In case you lose your PIN and your account is locked, it may take up to 48 hours to receive your money</p> <p><i>Pali ndalama zina zomwe mudzalipire ngati mwasankha kugwiritsa ntchito akaunti yanu ya Airtel money zomwe sitidzakulipilarani:P2P transfers( kutumiza ndalama kwa ma kasitomala a airtel) kulipila zinthu zina monga ma bill komaso ndi zina zomwe a airtel amatchaja. Poonjezera zimatenga nthawi kuti muyende kukampeza ejeni kuti muike kapena kutapa ndalama. Nthawi zina zimatheka kupeza kuti ejenti watseka pamene mukufuna kutapa ndalama mwachangu. Paliso chiopsezo kuti nthawi zina ejenti amakhala kuti alibe ndalama zokwanira pomwe mukufuna kutapa. Komaso mutha kukumana ndi mavuto a netiweki zomwe zikhoza kuchedwetsa zomwe mukufuna kupanga ndi akaunti yanu. Monga tinanenera kuti akaunti yanu ya airtel imatetezadwa ndi nambala ya chinsisi, mutakhala kuti mwasokoneza namabala yanu ya chinsisiyi ndipo akaunti yanu yatsekedwa izi zikhoza kutenga mpaka maola 48 kuti muthe kutenga ndalama zanu ku akauntiyi</i></p> <p>Your participation in this project is completely voluntary. You may withdraw at any point or decline to participate in any study activity. If you have any questions concerning reimbursement for your withdrawal fees for your Airtel account or the project in general, please feel free to contact IPA using the contact information provided to you. If you have any questions specific to using Airtel services and using the Mobile Money account, please contact an Airtel agent directly.</p> <p>Kutenga nawo mbali mukafukufukuyu ndi mwakufuna kwanu. Mukhonza kusiya pena paliponse kapena kukana kutenga mbali mu zochitika zina mu kafukufukuyu. Ngati muli ndi mafunso okhudza za kabwezedwe ka ndalama mukatapa ku Airtel Money akaunti kapena za project yi, khalani omasuka kufunsa ku IPA poimba ku manambala mwapatsidwa aja. Ngati muli ndi mafunso okhudza zomwe amapanga a Airtel ndi kagwiritsidwe ntchito ka Airtel Money funsani kwa agent wa Airtel.</p>	<p>Do you agree to participate in this part of the study? Kodi muli okonzeka kutenga mbali mu kafukufukuyu?</p> <p>1. Yes 2. No</p>
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<p>Out of \${num_mm_acc_requested} offered, how many do you want to take? Mwa ma \${num_mm_acc_requested} munanena,kodi mutenga angati?</p> <p>***FO: this is total number of accounts (including the account the respondent may already have)</p>	
<p>Do you already have an exisitng account that you would like to keep using where you will receive the reimbursements for the withdrawal fees? Kodi muli nayo kale akaunti ya Airtel Money yomwe mukufuna kumagwiritsa ntchito omwe muzibwezeredwa ndalama zomwe azikudulani mukamatapa ndalama zanu</p> <p>Thank you. We will open 1 new account for you. Zikomo, tikutsegulirani akaunti imodzi atsopano</p> <p>Thank you. We will open 2 new accounts for you. Zikomo, tikutsegulirani ma akaunti awiri atsopano.</p>	<p>1. Yes → do not open the new account 2.No → proceed to opening the new account</p>
<p><b>NEW ACCOUNTS – CONSENT TO Airtel’s Terms and Conditions</b></p> <p>***FO: show the participant the Airtel terms and conditions</p> <p>This is the standard terms and agreement form provided by Airtel to all new customers. By registering with us today and signing the Airtel application form you agree to follow these terms and conditions. It is your responsibility to understand the terms and conditions of the existing product, IPA is not responsible for any negative experiences you may face in using the Airtel product, however, this product is used by about half of the businesses like you and is generally viewed positively by the users.</p> <p>Iyi ndi ndondomeko yomwe a Airtel amapeleka kwa ma kasitomola atsopano. Polembetsa ndi kusaina kwa ife fomu yotsegulira akaunti ya Airtel mukugwirizana kutsatira ndondomekozi. Ndi udindo wanu kumvetsetsa ndondomekoyi potsegula akaunti, IPA siidzakhudzidwa ndi zomwe mungakumane nazo pogwiritsa ntchito akauntiyi, koma njirayi ikugwiritsidwa ntchito pafupifupi ndi anthu theka a mabizinesi ngati inu ndipo akuwona kuti ndi yothandizadi amene akugwiritsawo.</p> <p>If you would like I can read the form to you as it is written in English or if you prefer I can briefly summarize some of the things stated on the form. I will also provide you with a copy for your records.</p> <p>Ngati mungakonde ndikhonza kukuwerengerani mu chingerezi momwe inalembedwera kapena ndikhonza kukufotokozelani mwachidule zomwe zanambedwamo. Ndiposo ndikupatsani form kuti muzisunga.</p> <p>Do you want me to read the full terms and conditions in English as they are written on this page or do you want me to summarize the terms and conditions in Chichewa?</p> <p>Kodi mukufuna ndikuwerengereni ndondomekoyi mu chingerezi momwe chalembedwera kapena mukufuna ndikufotokozeleni mwachidule zomwe za lembedwazi mchichewa?</p> <p>Some things stated in the terms and conditions include:</p> <ul style="list-style-type: none"> <li>• Part 1: Account Application and Registration <ul style="list-style-type: none"> <li>○ This is a step by step explanation of the registration process</li> </ul> </li> </ul> <p>Zina mwa zomwe zananedwa mu ndondomekoyi:</p> <ul style="list-style-type: none"> <li>• Part 1:kutsegulitsa ndi kulembetsa akaunti <ul style="list-style-type: none"> <li>○ Uyi ndi tsatanetsane wa zomwe muyenera kupanga polembetsa</li> </ul> </li> </ul>	<p>1. Summary→ Read Summary 2. Full terms and conditions→ Read the back of the page of the Airtel Form</p>

- Part 2: Airtel Money Services
  - This section explains that Airtel network is not guaranteed and circumstances such as weather conditions, may interfere with the quality and provision of Airtel money services.
  - Airtel customers are responsible for notifying Airtel immediately if SIM card is lost, stolen, or damaged to prevent continued use of the mobile money services until the SIM is replaced or repaired. Customers are also responsible for all fees and Airtel transactions incurred until Airtel is notified of damage, loss or theft.
  - Confidentiality of your communications is not guaranteed by Airtel. For reasons beyond their control, there is a risk that communications may be unlawfully intercepted by someone other than the intended recipient.
  - Airtel may disclose and receive personal information or documents about you from different parties including, local and international law enforcement, service providers and agents, Airtel lawyers, or any parent or partner companies.
- Part 2: Airtel Money Services
  - Gawo ili limafotokoza kuti netiweki ya airtel siyodalilika kwambiri mu zinthu zina monga zokhudzana ndi za nyengo ndipo izi zimatha kusokoneza kagwiridwe ntchito ka zomwe airtel money imakupatsanai.
  - Makasitomala a airtel akuyenera kudziwitsa a Airtel mwachangu ngati sim card ya taika, kubedwa kapena kuonongeka kupewa kupitiliza kugwiritsa ntchito akaunti ya mpaka sim itabwezeretsedwa kapena kukozedwa. Makasitomala akuyeneraso kudziwa kuti ndi vuto lawo pa ndalama zomwe zatumizidwa kapena kulipiridwa kufikira a Airtel atadziwitsidwa za kuonongeka, kusowa kapena kubedwa kwa sim card
  - 
  - Airtel may disclose and receive personal information or documents about you from different parties including, local and international law enforcement, service providers and agents, Airtel lawyers, or any parent or partner companies.
- Part 3: Acceptance and Commencement of Terms of Use
  - You accept the terms and conditions on this form when you submit your registration form or open your account.
- 3: kuvomeleza ndi kuyamba kugwiritsa ntchito
  - Mukuvomeleza ndondomeko ili pa form pamene mwasaina ndikupeleka form kapena kutsegula akaunti.
- Part 4: Suspension, Disconnection and Closure of Account and Services
  - Under certain circumstances, Airtel may close or suspend your account. These circumstances include but are not limited to, if you are declared bankrupt, if your SIM card is being used for illegal activities, if the police initiate an investigation against you that may affect the reputation of Airtel, or if your SIM card becomes inactive.
  - If your mobile money account is closed for any reason, you may withdraw the remaining balance at an Airtel agent upon presenting sufficient evidence of your identity.
- Part 4: kuimitsidwa, kudulidwa ndi kutsekedwa akaunti ndi zina zochitika
  - Pazifukwa zina, Airtel ikhonza kutseka kapena kuimitsa akaunti yanu. Zifukwa zikhonza kukhala monga izi ngakhale sizokhazi, ngati mutalengezedwa kuti mulibe ndalama, ngati sim card yanu mukuigwiritsa ntchito munjira zosavomelezeka, ngati a police akukufufuzani ndipo zikufufuzidwazo zikhonza kuononga mbiri ya Airtel, ndiponso ngati sim card simukuigwiritsa ntchito.
  - Ngati akaunti yanu ya ndalama yatsekedwa pa chifukwa chili chonse, mukhonza kupita ndikukatenga ndalama zanu zotsala mu akaunti yanu ya Airtel mutaonetsa umboni wokwanila oti ndi inuyodi
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- Part 5: Fees
  - You can find Tariff Guides at Airtel shops, with Airtel agents, and on Airtel's website.
  - Transaction fees are deducted automatically from your account. Airtel will send SMS message receipts with balance updates after transactions.

<ul style="list-style-type: none"> <li>○ There are separate bank fees associated with transactions between your mobile money account and your specific bank. If you connect a bank account to your mobile money account, bank charges will be deducted similar to transaction fees and paid to the bank.</li> <li>○ Transaction fees may be subject to other applicable taxes and levies.</li> <li>• Part 5: zodulidwa <ul style="list-style-type: none"> <li>○ Mukhonza kupeza mitengo yathu ku ma shopu athu a Airtel, kwa ma agent, komanso pa makina a itaneti ya Airtel.</li> <li>○ Ndalama zodulidwa zimadulidwa mu akaunti yanu nthawi yomwe. Airtel imatumiza SMS kapena unthenga pomwe pamalembedwa zomwe zachitika ndi ndalama zotsala.</li> <li>○ Pali kusiyana pa kadulidwe ka ndalama pakati pa ife a Airtel ndi bank yanu. Ngati munalumikizitsa akaunti yanu ya ku bank ndi ndi ya Airtel, ndalama zimadulidwa pachomwe mwapanga ndikupelekedwa ku bank.</li> <li>○ Ndalama zodulidwa zimayenera kupelekedwa msonkho wake woyenera.</li> </ul> </li> <li>• Part 6: Security and Unauthorized Use <ul style="list-style-type: none"> <li>○ Your account will be protected by a pin. Do not share this pin with any person including Airtel agents, at the customer care center or Airtel shops.</li> </ul> </li> <li>• Part 6: chitetezo ndi kugwiritsa ntchito mosalolezedwa <ul style="list-style-type: none"> <li>○ Akaunti yanu izitetezedwa ndi nambala ya chinsisi. Nambala ya chinsisi imeneyi musapatse wina aliyense kuphatikiza ma agent, a ku customer care center ngakhale ma ku mashop a Airtel.</li> </ul> </li> <li>• Part 7: Customer Responsibilities <ul style="list-style-type: none"> <li>○ You are responsible for all applicable transactional fees, cash out, and bank charges associated with your pin whether they are made with or without your authority and knowledge.</li> </ul> </li> <li>• Part 7: Udindo wa makasitomala <ul style="list-style-type: none"> <li>○ Ndi udindo wanu pa zochitika zonse monga kudulidwa ndalama, kutenga ndalama, komanso zomwe a bank amatchaja zokhuzana ndi nambala yanu chinsisi kaya zapangidwa ndi chilolezo kapena chidziwitso chanu kapena ai.</li> </ul> </li> </ul> <p>Do you have any questions your receipt of Airtel services before we proceed?</p> <p>Kodi muli ndi funso pa zokhudza Airtel imapeleka tisanapitilize?</p> <p>***FO: be sure to answer all questions and summarize or read terms and conditions out loud if requested by the respondent.</p>	
<p>Do you want to register for the new Airtel Mobile Money Account?</p> <p>Kodi mukufuna kutsegula akaunti ya nyuwani ya Airtel Money?</p>	<p>1. Yes → proceed 2. No → Thank you. It is your right not to participate in this part of the study. We will mark that in our notes. <b>**FO: SKIP the MM section, but record the phone numbers</b></p>
<p><i>For those who want to open the accounts:</i></p> <p>Airtel requires that its customers present an ID when registering for an account. Do you have any form of ID with you? This can include a voter ID, passport, driving license, any other government acknowledged ID or a letter from a village chief.</p> <p>Airtel imafuna kasitomala abweretse ID yake potsegula akaunti. Kodi mwatenga ID ina ili yonse? Ikhonza kukhala ya ma voti, passport, driving license, ID ina ili yonse yovomelezeka ndi boma, ngakhaleenso kalata ya kwa mfumu.</p>	

<p>ID Yes→ ***FO: Fill out the Airtel Registration form as instructed by Airtel</p> <p>ID No→ Today we can register you without the ID, however understand that if you do not present Airtel with a valid ID before the project ends, your account will change to an emerald account when the project ends. With an emerald account, you cannot transact any amount larger than 50,000 MWK. We will inform you when the project is coming to an end so you are aware that your account will soon be changed to an emerald account. If you wish to avoid this change, you may present a valid ID to an Airtel agent before the end of the project. The project will not be able to assist you with this after today. ***FO: Fill out the Airtel Registration form as instructed by Airtel</p> <p>ID No→ Leroli tikutsegulilani popanda ID, koma mudziwe kuti ngati simubweretsa ID yoyenera ku Airtel project isanafike kumapeto, akaunti yanu idzakhala imodzi mwa ma akaunti osalodwa kuika ndalama zambiri project ikadzatha. Ndi akaunti yotelo simudzatha kuika kapena kutenga ndalama zoposera 50,000MWK. Tidzakudziwitsani project ikamafika kumapeto kuti akaunti yanu tsopano ikhala ndi malire. Ngati mukufuna kuti isasithe, mudzapita ndi ID yovomelezeka kwa agent wa Airtel isanafike project kumapeto. Project siidzakwanitsanso kukuthandizani izi tikamaliza izi lero.</p> <p>***FO: Fill out the Airtel Registration form as instructed by Airtel</p> <p>Thank you. It is your right not to participate in this part of the study. We would still like to retain your contact information for other parts of the study.</p> <p>Zikomo, ndi ufulu wanu kusatenga nawo mbali mukafukufuyu, tikufuna kusungabe zonse zomwe tingadzathe kulumikizana nanu pa magawo ena akafukufukuyu.</p>	
<p><i>Recording of Numbers for MM Reimbursements:</i></p> <p>SIM 1: What is the phone number on this Airtel account? This is the phone number for which you will have withdrawal fees reimbursed (***FO: either record the number of the SIM card we just gave or the SIM card that the respondent wants to keep)</p> <p>SIM 1: Kodi nambala ya akaunti ndi chani? Iyi ndi nambala yomwe ndalama zodulidwa zizidabwezeredwa. (***FO: either record the number of the SIM card we just gave or the SIM card that the respondent wants to keep)</p> <p>SIM 1: Re-enter this phone number</p> <p><i>For groups with 2 MM accounts:</i></p> <p>SIM 2: What is the phone number on the 2nd Airtel account? This is the second phone number for which you will have withdrawal fees reimbursed (***FO: either record the number of the SIM card we just gave or the SIM card that the respondent wants to keep)</p> <p><i>For groups with 2 MM accounts:</i></p> <p>SIM 2: Kodi nambala ya akaunti yachiwiri ndi chani? Iyi ndi nambala yachiwiri yomwe ndalama zodulidwa zizidabwezeredwa reimbursed (***FO: either record the number of the SIM card we just gave or the SIM card that the respondent wants to keep)</p> <p>SIM 2: Re-enter this phone number</p>	
<p><u>Phone 2:</u> If we cannot reach you at your Airtel number(s), what is the next best number that we can reach you?</p> <p><u>Phone 2:</u> Ngati titakhala kuti sitikukupazani pa ma nambala a airtel anuwa, kodi nambala ina yomwe titha kukupazani ndi chani?</p> <p>Please repeat this second number</p> <p>Chonde bwerezaniso nambala yachiwiri</p> <p>Who does this number belong to?</p>	

<p>Kodi nambala imeneyi ndi ya ndani?</p> <p><u>Phone 3:</u> If we cannot reach you at the numbers listed above number(s), what is the next best number that we can reach you?</p> <p><u>Phone 3:</u> Ngati titakhala kuti sitikukuphezani pa ma nambala a airtel anuwa, kodi nambala ina yomwe titatha kukupezanipo ndi chani?</p> <p>Please repeat this third number Chonde bwerezaniso nambala yachitatu</p> <p>Who does this number belong to? Kodi nambala imeneyi ndi ya ndani?</p>	
<p><b>MM1:</b> For the duration of the project, we will refer to this mobile money account as your SILVER ACCOUNT. We would like to encourage you to use this account to save money for a particular purpose that you choose.</p> <p><b>MM1:</b> Mu nthawi ya project tizitenga akaunti yanu iyi ngati ya siliva. Tikulimbikitsani kuti mudzisunga ndalama mu akaunti imeneyi ndi cholinga mwasankhachi.</p> <p><b>MM2:</b> For the duration of the project, we will refer to the account in SIM 1 as your SILVER ACCOUNT and the account SIM 2 as your BLACK ACCOUNT. We would like to encourage you to use these accounts to save money for a particular purpose that you choose. We would like you to use the SILVER ACCOUNT for the most important goal and the BLACK ACCOUNT for the second most important goal.</p> <p><b>MM2:</b> Mu nthawi ya project tizitenga akaunti ya pa SIM1 ngati AKAUNTI YA SILIVA ndipo akaunti ya pa SIM2 ngati AKAUNTI YA BULAKI . Tikulimbikitsani kuti mudzisunga ndalama mu makaunti amenewa ndi zolinga zomwe mwasankha. Tikufuna kuti muzigwiritsa ntchito AKAUNTI YA SILIVA posunga ndalama ndi cholinga chofinikira kwambiri ndipo AKAUNTI YA BULAKI cholinga chotsatira.</p>	
<p><i>For groups with 1 and 2 MM accounts:</i></p> <p>What would you like to save for in your SILVER ACCOUNT? Ndicholinga chanji chomwe mukufuna kusungira ndalama mu AKAUNTI YA SILIVA? How much do you want to save for the goal? Ndi ndalama zochuluka bwanji zomwe mukufuna kusunga pa cholingachi How long do you think it will take you to save for that savings goal? Kodi mukuganiza kuti zingakutengerani nthawi yotalika bwanji kuti musunge ndalama pa cholinga chimenechi? Number: Unit:</p> <p>Can I label this SIM card as SILVER in your phone? Nditha kulemba SIM card ngati SILIVA pa foni yanu?</p>	
<p><i>For groups with 2 MM accounts:</i></p> <p>For the duration of the project, we will refer to this SIM2 mobile money account as your BLACK MM ACCOUNT. We would like to encourage you to use this account to save money for a particular purpose that you choose.</p>	

<p>Mu nthawi ya project yi, tizitenga akaunti yanuyi yapa SIM2 ngati akaunti ya BLACK. Tikukulimbikitsani kuti muzigwiritsa ntchito akaunti yi posunga ndalama pa cholinga chomwe mwasankhachi.</p> <p><b>MM2:</b> Mu nthawi ya project tizitenga akaunti yanu iyi ngati ya bulaki. Tikulimbikitsani kuti mudzisunga ndalama mu akaunti imeneyi ndi cholinga mwasankhachi.</p> <p>What would you like to save for in your BLACK ACCOUNT?  Ndicholinga chanji chomwe mukufuna kusungira ndalama mu AKAUNTI YA BULAKI?  How much do you want to save for this \$ {goal2} ?  Ndi ndalama zochuluka bwanji zomwe mukufuna kusunga pa \$ {goal}  How long do you think it will take you to save for this savings goal?  Kodi mukuganiza kuti zingakutengerani nthawi yotalika bwanji kuti musunge ndalama pa cholinga chimenechi?  Number:  Unit:</p> <p>Can I label this SIM card as BLACK in your phone?  Nditha kulemba SIM card ngati SILIVA pa foni yanu?</p>	
<p><b>MM1:</b> To verify, you decided to save for \$ {goal1_code} in your SILVER ACCOUNT in SIM 1 (phone number \$ {gr_1mm_phone1} ). Your withdrawal fees will be reimbursed at this phone number.</p> <p><b>MM1:</b> Mongotsimikiza mwapanga chiganizo chosunga pa \$ {goal_code} mu AKAUNTI YA SILIVA pa SIM 1 (phone number \$ {gr_1mm_phone1} ). Ndalama zomwe muzidulidwa mukamatenga ndalama zizibwezedwa pa nambalayi.</p> <p>Please use your IPA phone for this account. We would like to discourage you from removing the SIM card from this phone for the duration of the project as it is very important for us that you use it as we ask. You may use the second SIM card slot for any other phone number of your choice. You will receive a small bonus payment at the end of the project if you use the same SIM card and this phone for the duration of the project.</p> <p>Chonde gwiritsani ntchito foni ya IPA akaunti yi. Tikukulimbikitsani kuti musachotse SIM card yi mu foniyi kwa nthawi yonse ya project yi ndipo zikhala zofunika kwambiri kwa ife ngati mutsatire zomwe tanenazi. Mutha kugwiritsa ntchito pa SIM yachiwiri poika nambala yomwe mukufuna. Mudzalandila bonasi pamepeto pa project ngati mugwiritse ntchito SIM card imeneyi ndi foni yomweyi mu nthawi yonse ya project yi.</p> <p>Now, I am going to write down the saving goal you specified on this piece of paper so you don't forget it. You will keep this paper. Tsopano ndilemba pa pepala cholinga cheni cheni chomwe mukusungira kuti musaiwale. Ndipo pepalali musunga.</p> <p><b>***FO:</b> Write down the sim card numbers and the goals that the respondent chose on a piece of paper.</p>	
<p><b>MM2:</b> To verify, you decided to save for \$ {goal1_code} in your SILVER ACCOUNT in SIM 1 (phone number \$ {gr_2mm_phone1} )</p> <p><b>MM2:</b> Mongotsimikiza mwapanga chiganizo chosunga pa \$ {goal_code} mu AKAUNTI YA SILIVA pa SIM 1 (phone number \$ {gr_1mm_phone1} ).</p> <p>AND you decided to save for \$ {goal2_code} in your BLACK ACCOUNT in SIM 2 (phone number \$ {gr_2mm_phone2} ) Your withdrawal fees will be reimbursed at this phone number.</p> <p>Ndipo mwapanga chiganizo chosunga ndalama pa \$ {goal2_code} mu AKAUNTI YA BULAKI pa SIM 2 (phone number \$ {gr_2mm_phone2} ) Ndalama zomwe muzidulidwa mukamatenga ndalama zizibwezedwa pa nambalayi.</p> <p>Please use your IPA phone for this account. We would like to discourage you from removing this SIM card from this phone for the duration of the project as it is very important for us that you use it as we ask.. You will receive a bonus at the end of the project if you use the same SIM card and this phone for the duration of the project.</p>	

<p>Chonde gwiritsani ntchito foni ya IPA akaunti. Tikukulimbikitsani kuti musachotse SIM card yi mu foniyi kwa nthawi yonse ya project yi ndipo zikhala zofunika kwambiri kwa ife ngati mutsatire zomwe tanenazi. Mutha kugwiritsa ntchito pa SIM yachiwiri poika nambala yomwe mukufuna. Mudzalandila bonasi pamepeto pa project ngati mugwiritse ntchito SIM card imeneyi ndi foni yomweyi mu nthawi yonse ya project yi.</p> <p>Now, I am going to write down the saving goal you specified on this piece of paper so you don't forget it. You will keep this paper. Tsopano ndilemba pa pepala cholinga cheni cheni chomwe mukusungira kuti musaiwale. Ndipo pepalali musunga.</p> <p>***FO: Write down the sim card numbers and the goals that the respondent chose on a piece of paper.</p>	
<p>Now I will show you how to use your mobile money account and the features that it offers. Tsopano ndikuonetsani momwe mungagwiritsire ntchito akaunti yanu ya airtel money ndi zina zomwe airtel money imakupatsani.</p> <p>For the demonstration, I will show you the basic features of Mobile Money, specifically, how to:</p> <ol style="list-style-type: none"> <li>1) deposit cash</li> <li>2) check balance</li> <li>3) withdraw cash through a MM agent</li> <li>4) send money to another person on Airtel</li> <li>5) pay bills</li> <li>6) other features</li> </ol> <p>Monga mwachitsazo ndikuonetsani zinthu zofunika kwambiri zomwe airtel money imakupatsani monga;</p> <ol style="list-style-type: none"> <li>1) kuika ndalama mu foni</li> <li>2) kufusa ndalama zotsala</li> <li>3) kutapa ndalama kwa ejenti</li> <li>4) kutumiza ndalama kwa nzanu wapa airtel money</li> <li>5) kulipira ma bill</li> <li>6) other features</li> </ol> <p>We will then do a demo. I will give you 70 MKW in cash to deposit into your account, you will check the balance in your account, and then you will withdraw money from your mobile money account through a Mobile Money agent (myself). Since there are fees associated with withdrawals, you will withdraw only 50 MKW (20 will be subtracted for fees automatically). As I mentioned before, those withdrawal fees will be given back to you at the end of each week. You now have 0 MKW in the account.</p> <p>Tsopano tiyesa kupanga zomwe ndanenazi. Ndikupatsani ndalama yokwana 70 MKW kuti muike ku akaunti yanu, ndipo mufusa ndalama zotsala mu akaunti yanu kenako mutapa ndalamayo ku akaunti yanu kudzera kwa ejenti wa airtel money yemwe ndi ine. Chifukwa chakuti pamakhala ndalama yomwe mumayenera kudulidwa mukamatapa ndalama, mutapa ndalama yokwanira 50 MKW ( 20 MKW idulidwa ku akaunti yanu ngati ndalama yomwe mumayenera kudulidwa mukamatapa ndalama). Monga ndinanenera poyamba muja kuti ndalama zomwe muzidulidwazi muzibweredwa kumapeto a sabata iliyonse. Tsopnao mwatsala ndi 0 ku akaunti yanu.</p> <p><u>Depositing money on Airtel mobile money account</u></p> <ol style="list-style-type: none"> <li>1. Visit any authorized Airtel Money Agent</li> <li>2. Give the Airtel agent the cash you want to load in your phone</li> <li>3. The Airtel agent will send the equivalent of this cash to your number</li> <li>4. Both customer and agent will receive a confirmation text message</li> </ol> <p>Kuika ndalama ku akaunti yanu ya airtel money</p> <ol style="list-style-type: none"> <li>1. Pitani kwa ejenti aliyense wa airtel money ovomerezeka</li> <li>2. Mpateni ejentiyo ndalama zomwe mukufuna kuti akuikireni mu foni mwanu</li> </ol>	<ol style="list-style-type: none"> <li>1. Yes</li> <li>2. No -&gt; Great! If you have any questions about your Airtel account after today, feel free to contact an Airtel agent for assistance. If you have questions about receiving withdrawal fees for this account feel free to contact the project.</li> </ol>

3. Ejentiyo akuikirani ndalama zomwe mwamupatsazo ku foni nambala yanu
4. Ejenti ndi kasitomala onse akuyenera kulandila uthenga otsimikiza zomwe zachitika

\*\*\*FO: Do a deposit!

Checking balance on Airtel mobile money account

1. Dial \*211# and select the Airtel SIM card with SIM 1 \${gr\_1mm\_phone1} goal to open the Airtel Money menu.
2. Select 9 > My account
3. Select 3> check balance
4. Enter your 4-digit pin or secret word password to get your balance
5. Your balance will be displayed and a text message with the balance will also be sent to your phone.

Kudziwa ndalama zotsala ku akaunti yanu ya airtel money

1. Sindikizani \*211# ndipo sankhani SIM card ya airtel ya SIM 1 \${gr\_1mm\_phone1} goal kuti mutsegule menu ya airtel money.
2. Sankhani 9> akaunti yanga
3. Sankhani 3 kuti mudziwe ndalama zotsala ku akaunti yanu.
4. Ikani nambala yanu ya chinsisi yokwana ma nambala 4 kuti mudziwe ndalama zanu zotsala ku akaunti yanu
5. Ndalama zotsala zioneka pa foni yanu ndiposo mulandila uthenga oonetsa ndalama zotsala pa foni yanuy

Withdrawing money on Airtel mobile money account

1. Visit any authorized Airtel Money Agent
2. Dial \*211# and select the Airtel SIM card with SIM 1 \${gr\_1mm\_phone1} goal to open the Airtel Money menu.
3. Select 4 > withdraw money
4. Enter code provided by agent
5. Enter amount in kwacha
6. Confirm your request
7. Enter pin
8. Both customer and agent will receive a confirmation message

Kutapa ndalama ku akaunti yanu kudzera kwa ejenti.

1. Pitani kwa ejent wa airtel money ovomerezeka
2. Sindikizani \*211# ndipo sankhani SIM card ya airtel ya SIM 1 \${gr\_1mm\_phone1} goal kuti mutsegule menu ya airtel money.
3. Sankhani 4>kuti mutape ndalama
4. Lembani nambala ya ejenti yomwe ejentiyo akupatseni
5. Lembani kuchuluka kwa ndalama zomwe mukufuna kutapa
6. Tsimikizani zomwe mukufuna kupanga
7. Lowetsani nambala yanu ya chinsisi
8. Ejenti ndi kasitomala onse akuyenera kulandila uthenga otsimikiza zomwe zachitika

\*\*\*FO: do a withdrawal

Sending money to another mobile account using Airtel mobile money

1. Dial \*211# and select the Airtel SIM card with SIM 1 goal to open the Airtel Money menu.
2. Select 2 > send money
3. Select 1 > phone number or select 2 > nickname
4. Enter phone number or nickname of the person receiving the money
5. Enter amount
6. Enter pin or secret word password to confirm your request



7. You will receive a confirmation message when the amount is sent.

Kutumiza ndalama ku nambala ina ya airtel kudzera pa nambala yanu ya airtel money

1. Sindikizani \*211# ndipo sankhani SIM card ya airtel ya SIM 1 \${gr\_1mm\_phone1} goal kuti mutsegule menu ya airtel money.
2. Sankhani 2>kutumiza ndalama
3. Sankhani 1>ku nambala kapena 2>dzina(nickname)
4. Lowetsani nambala kapena dzina la munthu amene akulandila ndalamazi
5. Lowetsani nambala ya ndalama zomwe mukufuna kutumiza
6. Lowetsani nambala yanu ya chinsisi potsimikiza pempho lanu
7. Mudzalandila uthenga okudziwitsani za zomwe mwapanga pomwe ndalama zatumizidwa

\*\*\*FO: do not tranfer any money, just show the respondent how to do it

#### Bill Payments

1. Dial \*211# and select the Airtel SIM card with SIM 1 goal to open the Airtel Money menu.
2. Select 3 > paybills
3. Select from the following options:
  1. Utilities > Select from the following 1. ESCOM, 2. BWB, 3. LWB, 4. NRW, 5. SRWB, 6. CRWB
    - a. Enter amount
    - b. Enter reference
  2. TV> Select from the following: 1. DSTV, 2. GOTV
    - a. Enter amount
    - b. Enter reference
  3. Insurance> Select from the following: 1. NICO, 2. UGI, 3. SMILE LIFE, 4. OLD MUTUTAL
    - a. Enter amount
    - b. Enter reference
  4. Microfinance > Select from the following: 1. FINCA, 2. FINCOOP, 3. GETBUCKS, 4. BLUE, 5. EPIC, 6. CARE
    - a. Enter amount
    - b. Enter reference
  5. Medical Aid > Select from the following: 1. FINCA, 2. FINCOOP, 3. GETBUCKS, 4. BLUE,
  6. Other
    - a. Enter Nickname
    - b. Enter amount
    - c. Enter reference

#### Kulipira ma bill

1. Sindikizani \*211# ndipo sankhani SIM card ya airtel ya SIM 1 \${gr\_1mm\_phone1} goal kuti mutsegule menu ya airtel money.
2. Sankhani 3>kulipira ma bill
3. Sankhani kuchokera pa zotsatirazi
  7. utilities>sankhani kuchokera pa izi 1. ESCOM, 2. BWB, 3. LWB, 4. NRW, 5. SRWB, 6. CRWB
    - a. lowetsani nambala ya ndalama
    - b. Enter reference
  8. TV> sankhani kuchokera pa izi: 1. DSTV, 2. GOTV
    - a. Lowetsani nambala ya ndalama
    - b. Enter reference
  9. Insurance> Sankhani kuchokera pa izi: 1. NICO, 2. UGI, 3. SMILE LIFE, 4. OLD MUTUTAL
    - a. Lowetsani nambala ya ndalama
    - b. Enter reference
  10. Microfinance > Sankhani kuchokera pa izi: 1. FINCA, 2. FINCOOP, 3. GETBUCKS, 4. BLUE, 5. EPIC, 6. CARE

- a. Lowetsani nambala ya ndalama
- b. Enter reference
- 11. Medical Aid > Sankhani kuchokera pa izi: 1. FINCA, 2. FINCOOP, 3. GETBUCKS, 4. BLUE,
- 12. Other
  - a. Lowetsani dzina
  - b. Lowetsani nambala ya ndalama
  - c. Enter reference

#### Bank Account

There is also an option available to connect your bank account to your mobile money account. To use this feature, visit your bank and fill in the appropriate forms. After completing your application at the bank, you will be able to access your bank account through your Airtel mobile money account. Some of the features available include, despositing money from your mobile money account to your bank account, withdrawing money from your bank account, checking your bank balance, checking your bank statement, and sending money to another bank account.

#### Akaunti yaku banki

Paliso njira ina yomwe imakulorani kulumikiza akaunti yanu ya pa foni ndi akaunti yanu yaku banki. Kuti muthe kugwiritsa ntchito njira imeneyi mukuyenera kupita ku banki yanu ndikukalemba ma fomu andondomeko imeneyi. Mukakalemba ma fomu olowera mu njira imeneyi ndiye kuti mudzatha kugwiritsa ntchito akaunti yanu yaku banki pa airtel money. Zina mwa zomwe mungathe kupanga mu njira imeneyi ndi monga; kuika ndalama ku akaunti yanu yaku banki kudzera pa akaunti yanu yapa foni, kutapa ndalama zanu ku bank kudzera ku akaunti yanu yapa foni, kufunsa ndalama zanu zotsala ku bank, kuyang'ana maripoti anu aku banki ndi kutumiza ndalama ku akaunti ina yaku bank.

\*\*\*FO: Provide respondent the sheet with Airtel transaction fees.

It is free to deposit money through an Airtel money agent, however withdrawal fees vary based on the amount customers withdraw. For example, a withdrawal between 50 to 500 is charged 20 MWK, 501 to 1,000 is charged 40 MWK. For the duration of this project these fees will be paid by IPA, however after the project they will be your responsibility.

Ndi ulere kuika ndalama mu foni kudzera kwa agent wa Airtel, ndalama yodulidwa mukamatenga imatengela kuchuluka kwa ndalama zomwe muutenga. Mwachitsanzo, mukatenga 50 mpaka 500 amadula 20 MWK, 501 mpaka 1,000 amadula 40 MWK. Pa nthawi yonse ya project IPA idzikulipililani, koma ikadzatha project udzakhala udindo wanu kumalipila.

There is a fee associated with sending money to another Airtel agent. This fee varies depending on how much money is sent. For example, a transfer between 50 to 500 is charged 10 MWK, a transfer between 501 and 1,000 is charged 20 MWK. For more information on other transaction fees please review this sheet.

Pali ndalama imene imadulidwa mukamatumiza ndalama kwa agent wina. Ndalama imenei imatengera kuchuluka kwa ndalama zatumizidwa. Mwachitsanzo, mukatumiza 50 mwk mpaka 500 mwk mudzadulidwa 10 mwk, 501 mpaka 1,000 mudzadulidwa 20 mwk. Pofuna kumva zambiri za kadulidweka onani pa pepala ili.

Fees associated with the bank features vary depending on the bank you use.  
Ndalama zodulidwa zokhudzana ndi za bank zimasiyana kutengera bank yanu

Please note the following

<p>Chonde dziwani za izi</p> <ul style="list-style-type: none"> <li>• The pin number or secret word password protects your money and only those with access to this pin can access your mobile money. Do not share your pin or secret word password with anyone including an Airtel agent or the Airtel Customer Care Center. If your phone or SIM card is lost or stolen, contact Airtel Customer Care immediately and they will close your account. You can retrieve any money left in the account by visiting an Airtel Center and presenting them with a valid ID.</li> <li>• Nambala kapena malembo anu a chinsisi amateteza ndalama zanu ndipo okhawo akuidziwa ndi amene angathe kutenga ndalama mu foni mwanu. Musapatse wina aliyense nambala kapena malembo a chinsisi kuphatikiza agent kapena aku customer care centre a Airtel. Ngati foni kapena sim card yataika kapena kubedwa, adziwitseni a Airtel customer care mwachangu ndipoaitseka akaunti yanuyi. Mukhonza kukatapa ndalama zanu zotsala mu akaunti ku Airtel centre poonetsa ID yanu yoyenelera.</li> <li>• If you forget your secret word password or pin and request a temporary one, the pin will be valid for 24 hours. Create a new pin or secret word password as soon as possible.</li> <li>• Ngati mwaiwala nambala kapena malembo anu a chinsisi pephani yongoyembekezera, yomwe imakhala ya maola 24. Mukatero pangani nambala kapena malembo ena a tsopano mwachangu.</li> <li>• The pin or secret word password can be changed as many times as you would like as long as you can remember your current pin.</li> <li>• Nambala kapena mawu a chinsisiwa akhonza kusinthidwa kambirimbiri bola muzikumbukila yomwe mukugwiritsa ntchito panthawi imeneyo.</li> <li>• If Airtel suspects fraudulent behavior in your account they will contact you for an explanation regarding the activity. After 3 of such calls, your account may be terminated if Airtel is not satisfied with your explanation.</li> <li>• Ngati Airtel ikukuganizilani kuti mwachita zachinyengo mu akaunti mwanu adzakuimbalani kuti mulongosole zokhudza mchitidwewu. Mukaimbilidwa kokwana katatu, akaunti yanu imatha kutsekedwa ngati a Airtel sanakhutitsidwe ndi kulongosola kwanu</li> </ul>	
<p>Now we are done with the the Mobile Money part of the interview. This is your time to ask questions. We want to make sure that you understand how to use mobile money and feel comfortable with it. Do you have any questions at this point about the project/mobile money/phones or anything else?</p> <p>Tsopano tamaliza zokhudzana ndi gawo la ma akaunti apa foni. Iyi ndi nthawi yanu yoti mundufuse mafuso. Tikufuna tionetsetse kuti mwamvetsetsa momwe mungagwiritsire ntchito akaunti ya pafoni ndipo ndinu okonzeka kuigwiritsa ntchito. Pa nthawi ino muli ndi mafuso aliwonse okhudzana ndi project/ma akaunti apa foni/ foniyi ndi zina zilizonse?</p> <p>***FO: Answer questions, make sure the respondent is Okay with the phone and mobile money usage. DO NOT proceed if you feel like the respondent has questions</p>	

## PHONE LOG GROUPS

<p>Next, you were selected to participate in High Frequency Phone Logs (data collection done via phone). Now I will proceed to the consent form and explain to you what that entails.</p> <p>Munasankhidwa kutenga nawo mbali pa High Frequency Phone Logs (kafukufuka wa pa foni). Tsopano ndipempha chilorezo ndipo ndikufotokozerani tsatanetsatane wa zimenezi.</p>	
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<p>What you will do in this Research/ <i><b>Chomwe mudzachite mukafukufukuyu</b></i></p> <p>If you decide to take part in this study, you will be asked to do 3 phone surveys per week called High Frequency Phone Logs, that will consist of 2 shorter surveys and 1 longer survey. Each SHORT survey will take less than 15 minutes, the LONG survey will take about 45 minutes. The questions will be the same every week and I will share the all the questions with you today. The days of the week and the time of the day at which we call will incorporate your preferred time to the best of our ability. We would like to encourage you to select a place where you are comfortable answering questions to maximize the security of your information. We will be doing phone calls from a secure location and your information will not be shared with anyone outside of the project team.</p> <p><i>Chomwe mudzachite mukafukufukuyu</i></p> <p>Ngati mwasankha kutenga nawo mbali mukafukufukuyu, mudzafusidwa kutenga nawo mbali pakafukufuku wa pa foni katatu pa sabata, maulendo awiri adzikhala a nthawi yochepa pomwe ulendo umodzi uzikhala wa nthawi yotalikirapo. kafukufuku wa nthawi yochepayu azikhala phindi 15 pomwe otalikirapoyu azikhala wa phindi 45. Mafuso ake azikhala chimodzi modzi sabata iliyonse ndipo ndikuuzani mafunsowa lero. Masiku apa sabata ndi nthawi yomwe tiziimba ma foniyi ikhala yogwirizana ndi nthawi yomwe mungakonde. Tikukulimbikitsani kuti musankhe malo omwe mungakhale omasuka kuyankha mafuso poteteza chinsisi cha mayankho anu. Tizikhala tikuimba ma foniwa pa malo atetezedwa ndipo mayankho anu sadzaperekedwa kwa wina aliyese amene salinawo mu project yi.</p> <p>The phone surveys will start at the end of July 2017, and will last for about 1.5 months. Kafukufuku wa pa foniyu ayamba kumapeto a mwezi wa july chaka chino ndipo achitika pafupifupi mwezi umodzi ndi hafu.</p> <p><b>Risks</b></p> <p>This research is strictly for academic purposes. We will make every effort to keep all data strictly confidential. All information gathered will be stored on a locked and protected computer. At some future date, the data may be shared for academic purposes. If this happens, however, all identifying information will be removed so that you are not identifiable. Your identifying information will be stored for 3 years in case the researchers have any follow up questions, then it will be destroyed. , During that time, it will only be accessible by the researchers themselves and encrypted using the latest technology to ensure a high level of security.</p> <p><b>Chiopsezo</b></p> <p><i>Kafukufukuyu akupangidwa ndi zifukwa za maphunziro basi. Tidzayesetsa kusunga mwachinsinsi zimene zidzatoleledwe. Zonse zimene tidzatolele zidasungidwa mu kompiyuta yotetezedwa ndi yokhomedwa. Mtsogolomo, zotsatira za kafukufukuyu zitha kudzagawidwa ndi zolinga za maphunziro. Ngati izi zidzachitike, zonse zokuzindikilitsani zidzachotsedwamo kuti musadzazindikilidwe. Zonse zomwe zingatithandize kuti tidzathe kulumikizana nanunso opanga mafunso atakhala kuti ali ndi mafunso ena owonjezera zidasungidwa kwa zaka 3, ndipo okhawo opanga kafukufuku ndi omwe angadzathe kuziona komanso zidasungidwa motetezedwa ndi ma pologalamu apa kompiyuta omwe amateteza zonse zokuzindikirirani.</i></p> <p>There is minimal risk that you will be able to be identified through this research – for example, if databases are stolen. We will attempt to mitigate this risk by keeping the surveys on password-protected tablets, and the database on a password protected computer. In rare cases, in which identifiable data is compromised, potentially sensitive information about your income, savings, and connection to a power grid may be disclosed.</p> <p><i>Pali chiopsezo chochepa chimene mukhoza kudziwika nacho kudzera mukafukufuku ameneyu - mwachitsanzo, ngati logbook kapena ma kompiyuta atabedwa. Tidzayensetsa kuthana nalo vuto limeneli pa kusunga mafunso mu office yokhomedwa ndi kompiyuta yotetezedwa komanso yokhomedwa.. Pa nthawi zochepa zokhazi zachinsisi zomwe tikambirane monga ndalama zomwe mumapeza, ndalama zomwe mumasunga komanso ngati bizinezi yanu inalumikizidwa ku magetsi kapena ayi zikhonza kuzadziwika kwa anthu ena.</i></p> <p>Participation in this study is voluntary. You may choose not to participate.</p>	
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<p><i>Zindikirani kuti mukhonza kusankha kutenga nawo mbali kapena ayi m'kafukufukuyu.</i></p> <p>Benefits/Zopindula By participating in this study, you may learn about your business and personal cash flow from mentally reviewing your business activities and expenditures, which may help you manage your daily cash and improve your ability to make informed decisions.</p> <p><i>Mukhoza kuphunzira za bizinezi yanu komanso mmene ndalama zanu mumaziyendetsera chifukwa chosunga logibuku tsiku ndi tsiku zomwe zikhoza kukuthandizani kusamalira ndalama zanu za tsiku ndi tsiku komanso kupititsa patsogolo m'mene mumapangira ziganizo.</i></p> <p>Compensation/Mphatso You will receive a small amount of compensation for doing the phone interviews. You will be compensated 350MKW (~\$0.5) for doing the short survey and 700 MKW(~\$1) for doing the long survey (total of 1,400 MKW/week for the duration of the study). The compensation will be delivered immediately after the phone interview via Airtel credit. You will not receive compensation if we are unable to reach you for the call.</p> <p><i>Mudzalandira kandalama kochepe ngati chihepeso chifukwa chotenga nawo mbali pa kafukufuku wapa foniyu muzilandila chihepeso cha 350MKW mukatenga nawo mbali pa kafukufuku wa nthawi yochepayu ndipo muzilandila chihepeso cha 700MKWpotenga nawo mbali pakafukufuku otenga nthawi yaitali (pomodzi 1400 MKW pa sabata mu nthawi ya kafukufukuyu. Chihepesochi muzilandila nthawi yomweyo mukapanga kafukufuku wapa foniyu potumiziridwa ma units a airtel. Simudzalandila chihepesochi ngati talephera kulumikizanananu pa fonu ..</i></p> <p>Participation and Withdrawal: <i>Kutenga ndi kusiya kutenga nawo mbali</i> You don't have to participate in this part of the study. Once you start, you can still quit any time without any penalty. In the surveys, you can skip any questions that you want, without penalty. If you have any questions about this project, please feel free to ask them.</p> <p><i>Simukuyenera kutero. Ngati mwayamba, mukhoza kusiyabe nthawi ina iliyonse opanda kulipitsidwa. Mukhoza kusiya kuyankha ndi kulumpaha mafunso opanda vuto lililonse. Ngati muli ndi mafunso okhudzana ndi kafukufukuyu, chonde masukani kuwafunsa mafunso amenewo.</i></p>	
<p>Do you agree to participate in this part of this part of the study? Kodi mukugwirizana nazo zoti mutenge nawo mbali mu kafukufukuyu?</p>	<p>1. Yes → proceed 2. No →</p>

<p><i>If agreed to Phone Logbooks:</i></p> <p>Now, I will give you the list of questions that you will be asked throughout this study. Tspano ndikupatsani mafuso onse omwe muzifunsidwa mu kafukufukuyu</p> <p>***FO: give the respondent the paper copy of the questionnaire, a pen and a notebook. PUT ID Number on the IPA Label on the notebook cover.</p> <p>To get you familiar with the questions, we are going to do a sample survey right now which will be very similar to what you will be asked over the phone. Please follow along in the paper survey if you'd like. You will keep this survey and if you want to keep your own records and prepare for the call with us in advance, we are providing you with a simple notebook that you can use to keep records. Please keep this notebook and we will ask you to show it to us at the end of the study.</p> <p>Kuti muwazolowere mafusowa, tipanga kafukufuku oyeserera yemwe azikhala chimodzi modzi ndi zomwe muzifunsidwa pa foni. Chonde tsatilani mafuso omwe alembedwa pa pepala ngati mungathe kutero. Musunga pepelali ndipo ngati mukufuna kusunga ndondomeko yanu pokozekera foni yathu, tikupatsani bukhu lomwe mutha kugwiritsa ntchito polemba ndondomeko zanu. Chonde sungani bukhu ndipo tidzakufusani kuti mutionetse kumapeto akafukufukuyu.</p> <p>The Phone Log calls will start at the end of July 2017 and we will give you call prior to the start of the phone calls to inform you that we will start calling. At that call, we will ask you for a time preference for your call. Kafukufuku wapa foniya ayamba kumapeto a mwezi wa july 2017 ndipo tidzakuimbirani foni kukudziwitsani kuti tiyamba kukuimbirani ma foni aja ndiposo mudzafusidwa kuti munene nthawi yabwino yomwe titha kumakuimbirani.</p> <p>***FO: Proceed to the LONG VERSION of the LB survey</p>	
<p><i>If did not agreed to Phone Logbooks OR do not belong to the LB Group:</i></p> <p><i>If did not agree to Phone Logbooks → Thank you. We will mark that you will not participate in the High Frequency Phone Logs.</i></p> <p><i>If did not agree to Phone Logbooks OR do not belong to the LB Group → proceed to NON-PHONE LOG GROUPS</i></p>	

## NON-PHONE LOG GROUPS

<p>Lastly, we have a one time survey which we would like to conduct with you. The survey will consist of questions about your business and household activities. It will take less than 45 minutes to complete the survey.</p> <p>Komaliza tili ndi kafukufuku wa nthawi imodzi amene tikufuna tipange nanu. Mafusowa akudzana ndi bizinesi yanu komaso ntchito zosiyanasiyana za pa khomo panu. Kafukufukuyu atenga phindi zosaposera 40 kuti nunalize</p> <p>Risks</p>	
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<p>This research is strictly for academic purposes. We will make every effort to keep all data strictly confidential. All information gathered will be inputted on a locked and protected computer. At some future date, the data may be shared for academic purposes. If this happens, however, all identifying information will be removed so that you should not be identifiable. Your identifying information will be stored for 3 years in case the researchers have any follow up questions, however, it will be only be accessible by the researchers themselves and encrypted using the latest technology to ensure high level of security.</p> <p>Chopsezo</p> <p><i>Kafukufukuyu akupangidwa ndi zifukwa za maphunziro basi. Tidzayesetsa kusunga mwachinsinsi zimene zidzatoledwe. Zonse zimene tidzatoledwe zidasungidwa mu kompiyuta yotetezedwa ndi yokhomedwa. Mtsogolomo, zotsatira za kafukufukuyu zitha kudzagawidwa ndi zolinga za maphunziro. Ngati izi zidzachitike, zonse zokuzindikilitsani zidzachotsedwamo kuti musadzazindikilidwe. Zonse zomwe zingatithandize kuti tidzathe kulumikizana nanunso opanga mafunso atakhala kuti ali ndi mafunso ena owonjezera zidasungidwa kwa zaka 3, ndipo okhawo opanga kafukufuku ndi omwe angadzathe kuziona komanso zidasungidwa motetezedwa ndi ma pologalamu apa kompiyuta omwe amateteza zonse zokuzindikirirani</i></p> <p>There is minimal risk that you will be able to be identified through this research – for example, if databases are stolen. We will attempt to mitigate this risk by keeping the surveys on password-protected tablets, and the database on a password protected computer. In rare cases, in which identifiable data is compromised, potentially sensitive information about your income, savings, and connection to a power grid may be disclosed.</p> <p><i>Pali chiopsezo chochepa chimene mukhoza kudziwika nacho kudzera mukafukufuku ameneyu - mwachitsanzo, ngati logbook kapena ma kompiyuta atabedwa. Tidzayensetsa kuthana nalo vuto limeneli pa kusunga mafunso mu office yokhomedwa ndi kompiyuta yotetezedwa komanso yokhomedwa.. Pa nthawi zochepe zokhazi zachinsisi zomwe tikambirane monga ndalama zomwe mumapeza, ndalama zomwe mumasunga komanso ngati bizinezi yanu inalumikizidwa ku magetsi kapena ayi zikhonza kuzadziwika kwa anthu ena.</i></p> <p>Participation in this study is voluntary. You may choose not to participate. Zindikirani kuti mukhonza kusankha kutenga nawo mbali kapena ayi m'kafukufukuyu.</p> <p>Benefits/Zopindula</p> <p>There are no benefits from doing this survey, but we hope that our results will add to the knowledge about savings and financial decisions in Malawi.</p> <p>Zopindula</p> <p>Palibe phindu lina lililonse pakutenga nawo mbali mu kafukufukuyu koma tili ndi chikhulupiliro kuti zotsatira za kafukufukuyu zidzathandizira kusunga ndalama ndi ziganizo zokhudzana ndi ndalama muno M'malawi.</p> <p>.</p> <p>Participation and Withdrawal/ <i>Kutenga ndi kusiya kutenga nawo mbali::</i></p> <p>You don't have to participate in this part of the study. Once you start, you can still quit any time without any penalty. In the surveys, you can skip any questions that you want, without penalty. If you have any questions about this project, please feel free to ask them.</p> <p><i>Simukuyenera kutero. Ngati mwayamba, mukhoza kusiya nthawi ina iliyonse opanda kulipitsidwa. Mukhoza kusiya kuyankha ndi kulumphira mafunso opanda vuto lililonse. Ngati muli ndi mafunso okhudzana ndi kafukufukuyu, chonde masukani kuwafunsa mafunso amenewo.</i></p> <p>Do you agree to participate in this part of the study?</p> <p>Mukugwirizana nazo zotenga nawo mbali mukafukufukuyu?</p> <ol style="list-style-type: none"> <li>1. Yes →***FO: Proceed to the LONG VERSION of the LB survey</li> <li>2. No → Thank you.</li> </ol>	
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**RESPONDENTS' MATERIALS TO KEEP:**

**Withdrawal Fee Schedule for Airtel Mobile Money Services** -reimbursed by the project for the duration of the project 7-9 months at the end of each week. You will be told by our team member when the reimbursements end at their last visit.

**Ndalama zodula potapa ndalama ku airtel money-** ndalama zomwe muzidulidwa potapa zizibwezedwa ndi project kwa miyezi pakati pa 7 mpaka 9 kumapeto a sabata iliyonse. Muzadziwitsidwa ndi mmodzi ogwira ntchito wathu nthawi imene kukubwezerani ndalama zomwe azikudulani kudzasiyedwe ku mapeto kwa project.

Set Transaction Limits (MK)		Charged Fee for Customers in (MK)	
From	To	Cash in through Airtel Money Agent Kuika ndalama mu foni kudzera kwa ajenti	Cash out from Airtel Money Agent Kutapa ndalama kwa ajenti
50.00	500.00	Free Ulere	20.00
501.00	1,000.00	Free Ulere	40.00
1,001.00	2,500.00	Free Ulere	100.00
2,501.00	5,000.00	Free Ulere	200.00
5,001.00	10,000.00	Free Ulere	380.00
10,001.00	20,000.00	Free Ulere	755.00
20,001.00	60,000.00	Free Ulere	1,900.00
60,001.00	100,000.00	Free Ulere	3,750.00

**~~ADD OFFNET transactions-~~**

**Fee Schedule for other Airtel Mobile Money Services - NOT reimbursed by the project**  
**Ndalama zodula pogwiritsa ntchito njira zina za airtel money- IZI sizidzabwezedwa ndi project**

Tarriff Guide	
Minimum Transfer Amount per day Ndalama yochepetsetsa yomwe mutha kutumiza/kulandila pa tsiku	50 MWK
Maximum Transfer Amount per Transaction AND per day Ndalama yochulukitsitsa yomwe mutha kutumiza/kulandila pa tsiku	500,000 MWK
Maximum Current Balance Ndalama zosunga mufoni zisaposere	750,000 MWK
Merchant Payments (Goods and Services) Kulipira ndi kugula katundu	Free
Utility Bill Payments (Electricity, water, TV) Kulipira ma bill (magetsi, madzi, TV)	200 MWK
Nickname Change Kusintha dzina	50 MWK
Balance Check Kufusa ndalama zotsala	100 MWK
Reports Maripoti	50 MWK
Airtel Money Balance Check Kufusa ndalama zotsala ku airtel money	Free
Airtime Top up Kugula ma units amu foni	Free
Change PIN Kusintha nambala ya chinsisi	1 MWK

Airtel Note: that all Airtel money tariffs are charged by the system. Customers should not accept any charges outside the system. And if in doubt call 211. Charges are taken from Airtel Website on June 5<sup>th</sup> 2017 from [http://www.africa.airtel.com/wps/wcm/connect/AfricaRevamp/Malawi/Airtel\\_Money/Home/Personal/tariffs](http://www.africa.airtel.com/wps/wcm/connect/AfricaRevamp/Malawi/Airtel_Money/Home/Personal/tariffs).

**Airtel Note:** ndalama zonse zomwe zimadulidwa mukagwiritsa ntchito airtel money simatchajidwa ndi a airtel. Makasitomala musavomere kupelaka ndalama zina zoonjezera ndipo kwa mwakaikira china chaka imbani 211. Mitengoyi inatengedwa pa makina a airtel pa 5<sup>th</sup> June 17, 2017 from [http://www.africa.airtel.com/wps/wcm/connect/AfricaRevamp/Malawi/Airtel\\_Money/Home/Personal/tariffs](http://www.africa.airtel.com/wps/wcm/connect/AfricaRevamp/Malawi/Airtel_Money/Home/Personal/tariffs)

For any questions regarding the project please call: Calvin Mhango: (0) 999 007 193 or (0) 88 44 518 19  
Ngati pali mafuso ena aliwonse okhudzani ndi kafukufukuyu chonde yankhulani ndi a Calvin Mhango: (0) 999 007 193 kapena (0) 884 451 819

**GOALS:**

**SILVER ACCOUNT: SIM 1 phone number (****)**

**GOAL:**

**AKAUNTI YA SILIVA: SIM 1 foni namba (****)**

**Cholinga:**

**BLACK ACCOUNT: SIM 2 phone number (****)**

**GOAL:**

**AKAUNTI YA BULAKI: SIM 2 foni namba (****)**

**Cholinga:**