

MONITORING SURVEY MIDLINE

Field	Question	
id	*****FO: Please enter respondent ID.	
enumerator_0	*****FO: Please select your name.	
enumerator_other	*****FO: If other, please type in your name. <i>Question relevant when: \${enumerator_0} =99</i>	
Intro_note	INTRO	
Section A. BUSINESS OUTCOMES & LABOR SUPPLY (PAST WEEK)		
Now I am going to ask you questions about your business in the past week starting from yesterday {day1} to last {day7}		
B1_work_r	Did you work (at all) on {day1} {day2} {day3} {day4} {day5} {day6} {day7}	
	<i>Only for the days they worked:</i> How many hours did you work in your primary business on {day1} {day2} {day3} {day4} {day5} {day6} {day7}	
b2_inventory	How much did you spend on inventory purchases between yesterday {day1} and last {day7}? This does NOT include expenditures on business supplies. <i>"-99" Don't know, "-98" – Refused</i>	MWK __ , __ _ , __ _
b3_revenue	What was the total amount of revenue you made at your primary business between yesterday {day1} and last {day7}, in December 2017 and November 2017? If you had any sales in which revenues were delayed, please include those as well. {day1} {day2} {day3} {day4}	

Field	Question	
	{day5} {day6} {day7} "-99" Don't know, "-98" – Refused	
b4_income	What was the total income the primary business earned after paying all expenses including wages of employees, but not including any income you paid yourself between yesterday {day1} and last {day7}, in December 2017 and November 2017? That is, what were the profits of your business ?	
B5_hours	How many hours did you work in a salaried job or any other work with fixed payments between yesterday {day1} and last {day7}? "-99" Don't know, "-98" – Refused	
B6_income	How much did you earn in a salaried job or any other work with fixed payments in January 2018, December and November 2017? This includes earnings from any fixed income like rent payments from the land you own.	
B7_farm	How many hours did you spend working on farm-related activities between yesterday {day1} and last {day7}? "-99" - Don't know. "-98" – Refused. If less than 1 hour, code "10 min"=0.16, "15 min" =0.25, "20 min"=0.33, "30 min"=0.5, "45 min"=0.75.	
B8	What is the value of the INVENTORY in your business. Think about all the items that you have in stock for your business. These are all the items that you sell to customers. If you were to sell all of these items right now at their full retail price, what would this be worth? It is OK to estimate. /Tsopano ndikufuna ndikufuseni za ndalama zomwe zili mu mkatundu yemwe ali mu bizinezi yanu. Ganizilani zinthu zonse zomwe zilipo mu bizinezi yanu. Izi ndi zinthu zoti mukhoza kugulitsa kwa makasitomala. Mutati mukugulitsa katundu yense pompano pamitengo yake yeniyeni ya chinthu chimodzi, kodi katundu yenseyu akhoza kukhala ndalama zingati? palibe vuto ngati mutayelekeza? *****FO: Put "-99" if don't know. "-98" - refused	_ _ , _ _ , _ _ MWK
B9	What is the average amount that you spend on inventory during a typical inventory trip? Mumagwiritsa ntchito ndalama zingati powerengera mndandanda wa katundu wanu paulendo ulionse omwe wakonzedwa kuti katunduyu awerengedwe?	_ _ , _ _ , _ _ MWK
B10	How many trips did you make for stocking up inventory in November and December 2017?	November 2017 _____ December 2017 _____
B10	Now I would like to ask you about all the money you INVESTED in <u>inventory</u> in January 2018, December and November 2017. That is, how much money did you spend to restock on inventory to sell at your	_ _ , _ _ , _ _ MWK

Field	Question	
	business?./Tsopano ndikufuna ndikufuseni za ndalama zomwe mudalowetsa mukatundu pamiyezi itatu yapita. Ndi ndalama zingati zomwe mudagwiritsa ntchito pokaoderanso katundu woti mugulitse pa bizinezi yanu? Mudalowetsa ndalama zingati? *****FO: Put “-99” if don't know. “-98” – refused	
B11	Now please think about all the TOOLS AND EQUIPMENT that you have in this business. For instance, if you’re a tailor, this would include all the supplies you need to make the clothes, the sewing machine, the tables or hangers you use to display your clothes etc. Imagine that you found somebody that would pay you the full value for the items. What would they be worth? It is OK to estimate. /Tsopano chonde ganizilani katundu ndi ziwiyi zonse zomwe mulinazo mu bizinezi imeneyi. Mwachitsazo, ngati ndinu telara, izi zikhoza kuphatikiza zonse zofunikira kuti musoke chovala, makina osokera, matebulo kapena mahang’ara omwe mumagwiritsa ntchito kuyikapo zovala zanu ndi zina. Ganizilani kuti mwapeza munthu yemwe akufuna kulipira ndalama zonse zakatundu wanu. kodi akhoza kukwana ndalama zingati? palibe vuto ngati mutayekekeza *****FO: Put “-99” if don't know. “-98” - refused	____,____,____ MWK
B12	Now I would like to ask you about all the money you INVESTED in <u>equipment</u> in January 2018, December and November 2017. For a tailor that would be the amount of money spent on new sewing machines, hangers etc. / Tsopano ndikuna ndikufuseni za Ndalama zimene mudalowetsa pogulira zipangizo pa miyezi itatu yapitayi. Kwa telala ikhoza kukhala Ndalama imene anagwiritsa ntchito pogulira makina osokera, mahang’ala. *****FO: Put “-99” if don't know. “-98” – refused	____,____,____ MWK
B13	How many household/family members/relatives normally help you out with your businesses? Kodi ndi anthu angati a pakhomu panu/achibale amakuthandizani nthawi zambiri kuyendetsa bizinezi yanu?	____
B14	How many permanent employees do you employ? INCLUDING security guards (if applicable)	____
B15	Do you ever buy inventory or equipment on credit?	1- Yes, 2-no
B16	If yes, how much credit did you get in December 2017?	MWK ____

Section C. BLACKOUTS

START LOOP {dates=each day in the past 7 days }

C1	<i>If connected to the grid:</i> How many blackouts did you experience in your shop on {date}?	
C2	<i>If not connected to the grid:</i> How many blackouts did you experience in the area you work in on {date}?	
C3	On [DAY], of the 7 hours between 12 am and 7 am, for how many hours was there a blackout (i.e. roughly between midnight and from the start of work)?	hours
C4	On [DAY], of the 11 hours between 7 am and 6 pm (i.e. roughly the normal work day, before it gets dark), for how many hours was there a blackout?	hours
C5	On [DAY], of the 6 hours between 6 pm and 12 am, for how many hours was there a blackout (i.e. after it gets dark)?	hours
C6	Did you expect there to be a blackout on [DAY] during your work day between 7am and 6pm?	1. I expected the blackout the entire work day 2. I expected a blackout part of the work day 3. I didn't expect a blackout during my work day at all 4. Don't know 5. Refused
C7	How did you find out about this blackout?	1. Newspaper 2. Radio 3. ESCOM direct communication 4. Word of mouth 5. Other (Specify)
END LOOP		
C8	How much did you spend on provision of power other than ESCOM for your business between yesterday \${day1} and last \${day7}? This includes cost for the fuel to run a generator, candles or kerosene for lighting, batteries for flashlights/torches, charcoal (if you usually use an electric cooker), etc. If you bought those items earlier, please estimate how much you used in MWK. This does not include the cost of durable equipment such as a generator or solar lamp.	MWK , ,
Now, I would like to ask you some follow up questions on electricity usage.		
C9_1	On how many days (out of 30) did you experience a blackout during business hours (between 7am and 6pm) in November 2017 in your business? It's okay to estimate.	
C9-2	On how many days (out of 31) did you experience a blackout during	

	business hours (between 7am and 6pm) in December 2017 in your business? It's okay to estimate.	
C9_3	On how many days (out of 31) did you experience a blackout during business hours (between 7am and 6pm) in January 2017 in your business? It's okay to estimate.	
Now I am going to ask you some follow-up questions on electricity usage.		
C9_4	Do you pay attention to the schedule ESCOM posts in newspapers/on the internet or announces on the radio or through other outlets? IF NO > Please explain why you don't pay attention to the schedule. Be specific.	
C9_5	Do you find ESCOM announcements to be reliable, that is do the posted blackouts actually happen?	
C9_6	Do you find ESCOM announcements are far enough in advance to prepare for blackouts?	
C9_7	Do you find the schedule by which ESCOM posts announcements to be predictable? That is, can you predict when ESCOM will post announcements?	
C9_8	If you were offered to receive reliable notifications about the time and duration of upcoming blackouts in your business location several times a week via text messages, would you be willing to pay 500 MWK per message? 400 MWK per message? 300 MWK per message? 200 MWK per message? 100 MWK per message? 75 MWK per message? 50 MWK per message? 25 MWK per message? 10 MWK per message?	
C10	IF NO FOR 10 MWK PER MESSAGE: Would you find it useful to receive notifications about upcoming blackouts in your business area if the service was free of cost?	
C11	If no: Please explain why you would not find it useful. Be specific in your explanation. If yes: Please explain why you would find it useful. Be specific in your explanation.	
C12	ESCOM posts the schedule of load shedding in the newspapers. If you	

	were to determine the relevant area for your business, which area(s) would that be. I will read you the choices, please specify all relevant areas. If none of them are relevant to you your business, please specify which area your business is located in.	
--	---	--

Section C2. OTHER QUESTIONS

Now I am going to ask you about your working patterns in November and December 2017.		
C2_1	If in the morning, you determine that today will be a busy day with many customers, do you work more/less or the same compared to less busy days?	
C2_2	If in the morning, you determine that today will NOT be a busy day and you will not have many customers, do you work more/less or the same compared to more busy days?	
C2_3	Out of 8 Fridays in December and November, how many Fridays did you spending working in your business?	
C2_4	Out of 8 Saturdays in December and November, how many Saturdays did you spending working in your business?	
C2_5	Out of 8 Sundays in December and November, how many Sundays did you spending working in your business?	
C2_5		

SECTION D: WEEKLY HH EXPENDITURES

Now I will ask you about non-business expenditures in the past 7 days and . Note that these include any expenditure that was paid in any method (cash, mobile money, etc.).

exp1_	How much did you spend on staples/bread, fruits/vegetables, oil, raw fish/meats, dairy, tea, sugar, water and any other non-restaurant (and not take out food) last week, between yesterday [DAY1] and last [DAY7] in total? This includes spending on yourself/family or anyone else. This includes money you give to your spouse to buy food for the household. "-99" Don't know, "-98" - Refused	MWK , , last week, between yesterday [DAY1] and last [DAY7]
exp2	How much did you spend on restaurant/prepared food/take-out, sweets, soda, or juice last week, between yesterday [DAY1] and last [DAY7] in total? This includes spending on yourself/family or anyone else. "-99" Don't know, "-98" - Refused	MWK , , last week, between yesterday [DAY1] and last [DAY7]
exp3	How much did you spend on household items (any expenses on cleaning supplies, fuel, kerosene, paraffin) not including food last week, between yesterday [DAY1] and last [DAY7] in total? "-99" Don't know, "-98" - Refused	MWK , , last week, between yesterday [DAY1] and last [DAY7] in total



exp4	How much did you spend on household bills (rent, water, ESCOM) and any household payments (security guards, gardeners, household help, etc.) last week, between yesterday [DAY1] and last [DAY7] in total? If you run your business from home and purchase electricity for both business and home, please estimate the amount meant for your home. "-99" Don't know, "-98" - Refused	MWK , , last week, between yesterday [DAY1] and last [DAY7] in total
exp5	How much did you spend on airtime (for yourself and for others) last week, between yesterday [DAY1] and last [DAY7] in total? "-99" Don't know, "-98" - Refused	MWK , , last week, between yesterday [DAY1] and last [DAY7] in total
exp5_freq	How many times did you purchase airtime (for yourself and others) last week, between yesterday [DAY1] and last [DAY7] in total?	[] times
exp6	How much did you spend on transportation (for yourself and for others) last week, between yesterday [DAY1] and last [DAY7] in total? "-99" Don't know, "-98" - Refused. FO: This DOES include transportation to go to the hospital.	MWK , , last week, between yesterday [DAY1] and last [DAY7] in total
exp7	How much did you spend on entertainment, alcohol, or cigarettes (for yourself and for others) last week, between yesterday [DAY1] and last [DAY7] in total? "-99" Don't know, "-98" - Refused	MWK , , last week, between yesterday [DAY1] and last [DAY7] in total
exp8	How much did you spend on preventive medical expenses (for yourself and for others) last week, between yesterday [DAY1] and last [DAY7] in total ? This includes bednets, contraceptives, etc. "-99" Don't know, "-98" - Refused	MWK , , last week, between yesterday [DAY1] and last [DAY7] in total
exp9	How much did you spend on your own non-preventive medical expenditures, last week, between yesterday [DAY1] and last [DAY7] in total? This includes money spent on buying medicines or the doctor's fees when you were sick.	MWK , , last week, between yesterday [DAY1] and last [DAY7] in total
exp10	How much did your household spend on non-preventative medical expenditures, excluding your own expenditures, last week, between yesterday [DAY1] and last [DAY7] in total? "-99" Don't know, "-98" - Refused	MWK , , last week, between yesterday [DAY1] and last [DAY7] in total
Exp11	How much did you spend on clothes/beauty (for yourself and for others) last week, between yesterday [DAY1] and last [DAY7] in total ? "-99" Don't know, "-98" - Refused	MWK , ,
Exp12	How much did you spend on education (for children) last week, between yesterday [DAY1] and last [DAY7] and since July 2017 ? "-99" Don't know, "-98" - Refused And since July 2017?	MWK , , MWK , , since July 2017
Exp13	How much did you spend on donations to a church/mosque/other religious donations last week, between yesterday [DAY1] and last [DAY7] in total ? "-99" Don't know, "-98" - Refused	MWK , ,

Exp14	Were there any purchases you made last week, between yesterday [DAY1] and last [DAY7] that you regret making?	1. Yes 2. No
Exp15	How much money do you regret spending in total? "-99" Don't know, "-98" - Refused	MWK __ _ , __ _ _ , __ _ _
Exp16	If yes, what were these expenditures?	[codes]

SECTION E. SAVINGS

Next, I will ask you savings and saving places you may have used in the past few months.

	<p>Loop through the following Saving Places:</p> <p>SECRET OR SPECIAL PLACE(s) (not a saving box(es)) at HOME for savings purposes</p> <p>SAVING BOX(es) – only for non-box groups</p> <p>NON-IPA SAVING BOX(es) – only for box groups</p> <p>IPA SILVER BOX</p> <p>IPA BLACK BOX</p> <p>IPA BROWN BOX</p> <p>MM1 account ending with XXXX</p> <p>MM2 account ending with XXXX</p> <p>Airtel MM or Mpamba, not XXXX or XXXX – only for MM groups</p> <p>Airtel MM or Mpamba – only for non-MM groups</p> <p>BANK/MFI/SACCO</p> <p>Any other Saving Place not mentioned before</p>	
E1	<p>How much money in MWK did you deposit (put in total) in January 2018, December and November 2017? For example, if you deposited 100 MWK but then took it out to buy something, and then saved another 100 MWK later, the total deposits would be 200 MWK. "-99" Don't know, "-98" - Refused</p> <p>If it's hard to estimate the total for you can provide your typical usage per week or month.</p>	<p>MWK __ _ , __ _ _ , __ _ _ January 2017</p> <p>MWK __ _ , __ _ _ , __ _ _ December 2017</p> <p>MWK __ _ , __ _ _ , __ _ _ November 2017</p> <p>Or</p> <p>I deposited MWK __ _ , __ _ _ </p> <p>Every ____ (number) ____ unit</p>
E2	<p>How much did you withdraw (put in total) in January 2018, December and November 2017? For example, if you deposited 100 MWK but then took it out to buy something, and then saved another 100 MWK later, the total withdrawals would be 100 MWK. "-99" Don't know, "-98" - Refused</p> <p>If it's hard to estimate the total for you can provide your typical</p>	<p>MWK __ _ , __ _ _ , __ _ _ January 2017</p> <p>MWK __ _ , __ _ _ , __ _ _ December 2017</p> <p>MWK __ _ , __ _ _ , __ _ _ November 2017</p> <p>Or</p> <p>I withdrew MWK __ _ , __ _ _ </p> <p>Every ____ (number) ____ unit</p>

	usage per week or month.	
E3	What is the current balance in X?	MWK __ _ , __ _ _ , __ _ _
Separately for ROSCAs and VSLAs.		
E4	How many ROSCAs are you currently a member of?	
E5	In addition to these ROSCAs, were you a member of any other ROSCAs that were dissolved after November 1 st 2017?	
Loop over each ROSCA name in the 2 questions above		
E5_name	What is the name of this ROSCA?	
 e5_contrib	How much did you contribute to ROSCA in November, December 2017 and January 2018? "-99" Don't know, "-98" – Refused	MWK __ _ , __ _ _ , __ _ _ January 2018 MWK __ _ , __ _ _ , __ _ _ December 2017 MWK __ _ , __ _ _ , __ _ _ November 2017 Or I contributed MWK __ _ , __ _ _ Every ____ (number) ____ unit
E6	How many VSLAs have you been a part of since November 1 st 2017?	
Loop over each VSLA name:		
E6_name	What is the name of this VSLA?	
 e6_contrib	How much did you contribute to VSLA in November, December 2017 and January 2018? "-99" Don't know, "-98" – Refused	MWK __ _ , __ _ _ , __ _ _ January 2018 MWK __ _ , __ _ _ , __ _ _ December 2017 MWK __ _ , __ _ _ , __ _ _ November 2017 Or I contributed MWK __ _ , __ _ _ Every ____ (number) ____ unit
	What is the current balance in this VSLA?	

SECTION F. TRANSFERS

Now I am going to ask about money transfers

tr_give_sp_amt	<p>How much money did you give to your spouse (if applicable) in total in the January 2018, December 2017 and November 2017? Include both gifts and loans. Do not include any money that you gave your spouse for food or other household expenses.</p> <p><i>This can be any kind of transfer (cash, mobile money, in-kind, etc.)</i> "-99" Don't know, "-98" - Refused, "-97" Not Married</p>	<p>MWK <input type="text"/>,<input type="text"/>,<input type="text"/> January 2018</p> <p>MWK <input type="text"/>,<input type="text"/>,<input type="text"/> December 2017</p> <p>MWK <input type="text"/>,<input type="text"/>,<input type="text"/> November 2017</p>
tr_receive_sp_amt	<p>How much money did you receive from your spouse in total in January 2018, December 2017 and November 2017? Include both gifts and loans. Do not include any money that you received from your spouse for food or other household expenses.</p> <p><i>This can be any kind of transfer (cash, mobile money, in-kind, etc.)</i> "-99" Don't know, "-98" - Refused, "-97" Not Married</p> <p><i>Question relevant when: \${tr_give_sp_amt} != -97</i></p>	<p>MWK <input type="text"/>,<input type="text"/>,<input type="text"/> January 2018</p> <p>MWK <input type="text"/>,<input type="text"/>,<input type="text"/> December 2017</p> <p>MWK <input type="text"/>,<input type="text"/>,<input type="text"/> November 2017</p>
tr_receive_gifts_amt	<p>How much money did you receive in gifts from friends, relatives or others in total in January 2018, December 2017 and November 2017?</p> <p>Include gifts only.</p> <p><i>This can be any kind of transfer (cash, mobile money, in-kind, etc.)</i> "-99" Don't know, "-98" - Refused, "-97" Not Married</p> <p><i>Question relevant when: \${tr_give_sp_amt} != -97</i></p>	<p>MWK <input type="text"/>,<input type="text"/>,<input type="text"/> January 2018</p> <p>MWK <input type="text"/>,<input type="text"/>,<input type="text"/> December 2017</p> <p>MWK <input type="text"/>,<input type="text"/>,<input type="text"/> November 2017</p>
tr_receive_loans_amt	<p>How much money did you receive in loans from friends, relatives or others in total in January 2018, December 2017 and November 2017?</p> <p>Include loans only.</p> <p><i>This can be any kind of transfer (cash, mobile money, in-kind, etc.)</i> "-99" Don't know, "-98" - Refused, "-97" Not Married</p> <p><i>Question relevant when: \${tr_give_sp_amt} != -97</i></p>	<p>MWK <input type="text"/>,<input type="text"/>,<input type="text"/> January 2018</p> <p>MWK <input type="text"/>,<input type="text"/>,<input type="text"/> December 2017</p> <p>MWK <input type="text"/>,<input type="text"/>,<input type="text"/> November 2017</p>
tr_give_amt	<p>How much money did you give friends, relatives or others in total in January 2018, December 2017 and November 2017? Include both gifts and loans.</p> <p><i>This can be any kind of transfer (cash, mobile money, in-kind, etc.)</i> "-99" Don't know, "-98" - Refused, "-97" Not Married</p> <p><i>Question relevant when: \${tr_give_sp_amt} != -97</i></p>	<p>MWK <input type="text"/>,<input type="text"/>,<input type="text"/> January 2018</p> <p>MWK <input type="text"/>,<input type="text"/>,<input type="text"/> December 2017</p> <p>MWK <input type="text"/>,<input type="text"/>,<input type="text"/> November 2017</p>
tr_store_credit_receive	<p>How much did you receive in credit from businesses in January 2018, December 2017, and November, 2017?</p> <p><i>This can be any kind of loan (cash, mobile money, in-kind, etc.)</i> "-99" Don't know, "-98" – Refused</p>	<p>MWK <input type="text"/>,<input type="text"/>,<input type="text"/> January 2018</p> <p>MWK <input type="text"/>,<input type="text"/>,<input type="text"/> December 2017</p> <p>MWK <input type="text"/>,<input type="text"/>,<input type="text"/> November 2017</p>
tr_store_credit_give	<p>How much did you sell on credit to customers in your primary business in January 2018, December 2017, and November, 2017?</p> <p><i>This can be any kind of loan (cash, mobile money, in-kind, etc.)</i> "-99"</p>	<p>MWK <input type="text"/>,<input type="text"/>,<input type="text"/> January 2018</p> <p>MWK <input type="text"/>,<input type="text"/>,<input type="text"/> December 2017</p> <p>MWK <input type="text"/>,<input type="text"/>,<input type="text"/> November 2017</p>

	<i>Don't know, "-98" – Refused</i>	
In the next few questions, we would like to understand what you typically do when you are asked for money by various individuals		
il_question1	How many times a week does your spouse ask you for money? "-99" Don't know, "-98" - Refused, "-97" Not applicable.	□□□
il_question2	Out of the [X] times per week that your spouse asks you for money, how many times do you say no? "-99" Don't know, "-98" - Refused, "-97" Not applicable.	□□□
il_question3	How many times a week does someone outside your household ask you for money (total number of times for all different people)? "-99" Don't know, "-98" - Refused, "-97" Not applicable.	□□□
il_question4	Out of the [X] times per week that people outside your household ask you for money, how many times do you say no? "-99" Don't know, "-98" - Refused, "-97" Not applicable.	□□□

SECTION MM. MOBILE MONEY

MM1.	Have you heard of mobile money (airtel money or TNM mpamba)? /Kodi munamvapo za ndalama za pafoni (airtel money or TNM mpamba)?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No→ skip to next section
MM2.	Have you ever used MobileMoney (airtel money or TNM mpamba)? /Kodi munagwiritsapo ntchito ndalama za pafoni (airtel money or TNM mpamba)?	1. <input type="checkbox"/> Yes – Skip to MM4 2. <input type="checkbox"/> No→
MM3.	If they have never used mobile money: What is the reason that you have never used mobile money? /Ngati sanagwiritseko ndalama za pafoni: Kodi chifukwa chenicheni chomwe simunagwiritsepo ntchito ndalama za pafoni ndi chani? All options skip to next section.	1. <input type="checkbox"/> I don't know very much about it 2. <input type="checkbox"/> I don't trust mobile companies with my money 3. <input type="checkbox"/> I don't have a need to use mobile money 4. <input type="checkbox"/> It's too difficult to deposit/withdraw 5. <input type="checkbox"/> I don't have a cell phone 6. <input type="checkbox"/> I share this cell phone with spouse/others 7. <input type="checkbox"/> It's too expensive to use 8. <input type="checkbox"/> Agents are too far away from me 9. <input type="checkbox"/> Other specify
MM4.	Do you currently use mobile money either by having your own account or using someone else's? Kodi panopa mumagwiritsa ntchito ndalama za pafoni (airtel money kapena TNM mpamba) kaya kudzera ku akawunti yanu kapena kugwiritsa ntchito akawunti ya	1. <input type="checkbox"/> Yes, I use my own account/accounts 2. <input type="checkbox"/> Yes, I use someone else's account → MM5 3. <input type="checkbox"/> No, I don't use Mobile Money at all→ MM5

	<p>munthu wina?</p> <p><i>If they use someone else's account:</i></p> <p>Who's account/accounts do you use?</p> <p>Mumagwiritsa ntchito akawunti yandani?</p>	<p>1 <input type="checkbox"/> Spouse</p> <p>2 <input type="checkbox"/> Children</p> <p>3 <input type="checkbox"/> Other relative</p> <p>4 <input type="checkbox"/> Neighbour</p> <p>5 <input type="checkbox"/> Friend</p> <p>6 <input type="checkbox"/> MM Agent</p>
MM5.	<p><i>If they don't use mobile money:</i></p> <p>Why do you not use MobileMoney? M'chifukwa chani simugwiritsa ntchito ndalama za pafoni?</p>	<p>1. <input type="checkbox"/> I don't know very much about it</p> <p>2. <input type="checkbox"/> I don't trust mobile companies with my money</p> <p>3. <input type="checkbox"/> I don't have a need to use mobile money</p> <p>4. <input type="checkbox"/> It's too difficult to deposit/withdraw</p> <p>5. <input type="checkbox"/> I don't have a cell phone</p> <p>6. <input type="checkbox"/> I share this cell phone with spouse/ others</p> <p>7. <input type="checkbox"/> It's too expensive to use</p> <p>8. Agents are too far away from me</p> <p>9. <input type="checkbox"/> Other specify</p> <p><i>After question: go to next section</i></p>
MM6.	<p>Now, we would like to ask you some questions about Mobile Money. If you don't know the answer to the question, say "I don't know"</p> <p>Tsopano ndikufunsani zokhudzana ndi ndalama za pafoni. Ngati simukudziwa yankho la funso, nenani kuti simukudziwa.</p>	<p>Is there a charge to keep money in Mobile Money?</p> <p>Kodi pali kulipira posunga ndalama ku akaunti yanu ya Airtel money kapena TNM mpamba?</p> <p>Is there a charge to deposit money to your general account?</p> <p>Kodi pali kulipira poyika ndalama ku akaunti yanu ya Airtel money kapena TNM mpamba?</p> <p>Is there a charge to transfer money from your general account to someone else's general account?</p> <p>Kodi pali kulipira potumiza ndalama kuchokera ku akaunti yanu ya Airtel money kapena TNM mpamba kupita ku akaunti yanu ya Airtel money kapena TNM mpamba?</p>

		<p>Is there a charge to withdraw cash from your general mobile money account?</p> <p>Kodi pali kulipira potenga ndalama ku akaunti yanu ya Airtel money kapena TNM mpamba?</p> <p>How much do you think it would cost you to withdraw 1,000 MKW from your general mobile money account?</p> <p>Kodi mukuganiza kuti mukhonza kulipira ndalama zingati mutabwereka ndalama zokwana 1, 000 MKW kuchokera ku akaunti yanu ya Airtel money?</p>
MM7.	How many mobile money accounts do you currently use? /Kodi panopa mukugwiritsa ntchito ma akawunti angati a ndalama za pafoni?	__ __
MM8.	Do you use Airtel Money/TNM Mpamba or both? /Kodi mumagwiritsa ntchito Airtel kapena TNM kapena zonse?	<p>1 [] Airtel</p> <p>2 [] TNM</p> <p>3 [] Both</p>
MM9.	<p>The following questions will be asked separately for Airtel Money and TNM Mpambausers. If they use both accounts, only Airtel questions will come up.</p> <p>1) Is there a charge to deposit money to your Airtel account? Kodi mukudziwa ngati pali chiwongola dzanja mukamayika ndalama ku akawunti yanu?</p> <p>2) If yes, Is the charge fixed or it depends on the amount? Mark YES if it's fixed</p> <p>Ngati inde, kodi chiwongola dzanjachi chimasintha kutengera ndalama zomwe mukuyika?</p>	<p>1 [] Yes, there is a charge</p> <p>2 [] No, it's free</p> <p>3 [] I don't know</p> <p>4 [] Yes, fixed</p> <p>5 [] No, not fixed</p> <p>6 [] I don't know</p> <p>7</p>
MM10.	Is there a charge to transfer money from your Airtel account to someone else's ? / Kodi mukudziwa ngati pali chiwongola dzanja mukamachotsa ndalama kuchoka ku akawunti imodzi kupita ku akawunti ina?	<p>1 [] Yes, there is a charge</p> <p>2 [] No, it's free</p> <p>3 [] I don't know</p>

	<p>If yes, Is the charge fixed or it depends on the amount? Mark YES if it's fixed</p> <p>Ngati inde, kodi chiwongola dzanjachi chimasintha kutengera ndalama zomwe mukutumiza?</p>	<p>1 <input type="checkbox"/> Yes, fixed 2 <input type="checkbox"/> No, not fixed</p>
MM11.	<p>Is there a charge to withdraw money from your Airtel account to someone else's? / Kodi mukudziwa ngati pali chiwongola dzanja mukamatenga ndalama ku akawunti yanu?</p> <p>If yes, how much do you think it would cost you to withdraw 1,000 MKW from your general mobile money account? / Kodi mukuganiza kuti mukhonza kulipira ndalama zingati mutabwereka ndalama zokwana 1, 000 MKW kuchokera ku akaunti yanu ya Airtel money?</p> <p>If yes, is the charge fixed or it depends on the amount?</p>	<p>1 <input type="checkbox"/> Yes, there is a charge 2 <input type="checkbox"/> No, it's free 3 <input type="checkbox"/> I don't know</p> <p>MWK_____</p> <p>1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No, it's fixed</p>
MM12.	<p>Do you need to make any additional cash payments (besides deposits?) to the agents when you make a transaction? /Kodi mumayenera kulipira kalikonse kwa ejenti mukagwiritsa ntchito akawunti yanu (kupatula kuyika ndalama)?</p>	<p>3. <input type="checkbox"/> Yes 4. <input type="checkbox"/> No</p>
MM13.	<p>Do you think you have been cheated by an agent in the past year? / Kodi mukuganiza kuti mwanengezedwapo (osawuzindwa zoon) ndi ejenti m'chaka chathachi?</p> <p>If yes, how many times in the past 6 months</p> <p>Ngati inde, kangati?</p>	<p>1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No</p>
MM15.	<p>What purpose do you primarily use mobile money for? / Kodi ndalama zanu za pafoni kwenikweni mumazigwiritsa ntchito yanji?</p>	<p>1 <input type="checkbox"/> Payments (to ESCOM and any other services) 2 <input type="checkbox"/> Send remittances/transfers others 3 <input type="checkbox"/> Receive Remittances/Transfers from others</p>

	<p>FO: Check all that apply</p> <p>If you deposit to or withdraw from bank account, how often do you deposit money or withdraw money from your bank account?</p>	<p>4 <input type="checkbox"/> Just to keep money there with no saving purpose</p> <p>5 <input type="checkbox"/> To store money in the short-term (for instance, between trips to the bank or for buying inventory)</p> <p>6 <input type="checkbox"/> To save in general</p> <p>7 <input type="checkbox"/> To save for specific savings goals (long term goals)</p> <p>8 <input type="checkbox"/> Buying airtime</p> <p>9 <input type="checkbox"/> Deposits/Withdrawals to/from my bank account</p> <p>10 <input type="checkbox"/> Taking out loans</p> <p>95 <input type="checkbox"/> Other (specify)</p> <p>98 <input type="checkbox"/> Refused</p>
MM16.	<p><i>If they use MM to receive transfers:</i></p> <p>How often do you receive transfers from other people on your mobile money account? / Kodi mumalandira thandizo mowirikiza bwanji kuchokera kwa anthu ena kudzera ku akawunti yanu ya ndalama za pafoni?</p>	<p>1. <input type="checkbox"/> Daily</p> <p>2. <input type="checkbox"/> Every other day</p> <p>3. <input type="checkbox"/> Twice a week</p> <p>4. <input type="checkbox"/> Once a week</p> <p>5. <input type="checkbox"/> Once every two weeks</p> <p>6. <input type="checkbox"/> Once a month</p> <p>7. <input type="checkbox"/> Less often than once a month</p> <p>8. <input type="checkbox"/> Never</p> <p>9. <input type="checkbox"/> No schedule</p> <p>10. <input type="checkbox"/> Other (Describe_____)</p>
MM17.	<p>What is the average (typical) amount that you receive from others in an average month? Kodi mumalandira thandizo la ndalama lochuluka bwanji kuchokera kwa anthu ena mongoyerekeza (kawiri kawiri)?</p>	<p> _ _ , _ _ _ , _ _ _ MWK</p>
MM18.	<p><i>If they use MM to send transfers:</i></p> <p>How often do you send transfers to other people from your mobile money account? / Kodi mumatumiza thandizo la ndalama kwa anthu ena mowirikiza bwanji kuchokera ku akawunti yanu ya ndalama za pafoni?</p>	<p>1. <input type="checkbox"/> Daily</p> <p>2. <input type="checkbox"/> Every other day</p> <p>3. <input type="checkbox"/> Twice a week</p> <p>4. <input type="checkbox"/> Once a week</p> <p>5. <input type="checkbox"/> Once every two weeks</p> <p>6. <input type="checkbox"/> Once a month</p> <p>7. <input type="checkbox"/> Less often than once a month</p> <p>8. <input type="checkbox"/> Never</p> <p>9. <input type="checkbox"/> No schedule</p> <p>10. <input type="checkbox"/> Other (Describe_____)</p>
MM19.	<p>What is the average (typical) amount that you send to other people in an average month?/Kodi mumatumiza thandizo la ndalama kwa anthu ena lochuluka bwanji kudzera ku akawunti yanu ya ndalama za pafoni?</p>	<p> _ _ , _ _ _ , _ _ _ MWK</p>
MM20.	<p>Do you use MM to do Any business transactions? / Mumagwiritsa akawunti ya pafoni pa zochitika zapa bizinezi yanu?</p> <p>If 1→ Out of 10 payments that you make for inventory /business services, how many of them are through MM? (if less than 1 record 0)</p>	<p>1. <input type="checkbox"/> Pay for inventory/business services</p> <p>2. <input type="checkbox"/> Receive payments from others for purchases/business services</p> <p>3. <input type="checkbox"/> I don't use it for business transactions</p>

	<p>Pa maulendo khumi aliwonse amene mwalipira powoda katundu kapena kulipira ntchito zina za bizinezi, ndi maulendo angati omwe mumalipira kugwiritsa ndalama za pafoni?</p> <p>If 2→ Out of 10 payments received for good/services, how many of them are through MM (if less than 1 record 0)/ Pa maulendo khumi aliwonse amene mwalipiridwa pa katundu yemwe mwagulitsa kapena ntchito yomwe mwagwira pa bizinezi yanu, ndi maulendo angati omwe mumalipiridwa kugwiritsa ndalama za pafoni?</p>	
MM21.	Do you use mobile money as a way to save money?/ Kodi mumagwiritsa ntchito ndalama za pafoni ngati njira yosungira ndalama?	<p>1 <input type="checkbox"/> Yes</p> <p>2 <input type="checkbox"/> No</p>
MM22.	<p>What are some of the difficulties you face in using mobile money(depositing/withdrawing/tranfering)?</p> <p>If 7 → Out of 10 transactions that you try to make, how many of them fail due to poor networks What is the average number of minutes it takes for that failed transaction to go through?</p> <p>Mongoyerekezera, zimatenga nthawi yaitali bwanji kuti zomwe zinakanikazo zitheke?</p>	<p>1. <input type="checkbox"/> Hard to find agents</p> <p>2. <input type="checkbox"/> Agents don't have enough balance in their accounts to do deposits</p> <p>3. <input type="checkbox"/> Distrust in agents</p> <p>4. <input type="checkbox"/> Agents are too far away from me</p> <p>5. <input type="checkbox"/> Long lines</p> <p>6. <input type="checkbox"/> I do not face difficulties</p> <p>7. <input type="checkbox"/> Network failure</p> <p>8. <input type="checkbox"/> Other_____</p>

SECTION G: CREDIT

FORMAL

Now I am going to ask about formal loans you have taken since July 2017

Now I am going to ask you about each loan, starting from the most recent one

	<p>Since July 2017, how many loans have you taken from</p> <p>VSLA</p> <p>MFI</p> <p>Banks</p> <p>Moneylender</p> <p>ROSCA</p>	
--	--	--

BEGIN: Source Loop.

Now I am going to ask you questions about each [SOURCE] loan you have taken starting from the most recent one.

BEGIN: Loan Loop

	For loan \${n} from \${SOURCE}: Have you already paid back this loan?	
G2	How much was the loan? "-99" Don't know, "-98" - Refused	MWK __ _ , __ _ _ , __ _ _
g3	IF NOT PAID: How much do you have to pay interest in addition to [cr_loan_am]? Record interest ONLY. "-99" Don't know, "-98" – Refused IF PAID: How much did you have to pay interest in addition to [cr_loan_am]? Record interest ONLY. "-99" Don't know, "-98" - Refused	MWK __ _ , __ _ _ , __ _ _
g4	IF NOT PAID: In how many days, weeks or months, do you have to pay this loan from the date when the loan was taken, not from today? "-99" Don't know, "-98" – Refused IF PAID: In how many days, weeks or months, did you have to pay this loan from the date when the loan was taken? "-99" Don't know, "-98" – Refused	Number: __ _ Unit: _____

END LOAN LOOP

DIGITAL: LOOP THROUGH AIRTEL KUTAPA AND TNM PASAVUTE

g5	How many digital airtime loans of {type} did you take in November 2017, December 2017 and January 2018? "-99" If they don't know about those loans, "-98" - Refused	MWK __ _ , __ _ _ , __ _ _ January 2018 MWK __ _ , __ _ _ , __ _ _ December 2017 MWK __ _ , __ _ _ , __ _ _ November 2017
G6	What was the total amount you borrowed from {type} in November 2017, December 2017 and January 2018?	MWK __ _ , __ _ _ , __ _ _ January 2018 MWK __ _ , __ _ _ , __ _ _ December 2017 MWK __ _ , __ _ _ , __ _ _ November 2017
G7	What is the minimum loan amount you can take out through {type}? "-99" don't know, "-98" - Refused	

G8	What is the maximum loan amount you can take out through {type}? "-99" don't know, "-98" - Refused	
G9	If you borrowed 500 MWK from \$ {type}, what is amount you have to pay back in addition to 500? In other words, how much interest would you pay on borrowing 5000 MWK. "-99" don't know, "-98" - Refused	
G10	Please specify the time period in which the loan must be repaid	Codes: 1-there is no timeline 2-other (describe)
G11	If you borrowed 500 MWK from \$ {type}, how much are you charged extra (if anything) in addition to \$ {X}+\$ {Y} if you do not repay the loan on time? "-99" don't know, "-98" - Refused	1 – nothing 2 – other (describe)
G12	What happens if you don't pay back the loan on time?	1. Airtel starts deducting from airtime 2. Nothing 3. I don't know 4. Other (Specify)
G13	Have you ever thrown away or stopped using a sim card because you didn't have money to pay back an airtime loan?	
G14	Why did you take out an airtime loan rather than wait to get enough money to refill your account?	1 –I didn't think I could find an open shop 2 – It isn't safe to find a shop late at night 3 – I had no cash at all 4- It was a very small amount 5 – I was feeling lazy and didn't want to leave the house 6 – I was far from shops 7 – Other (specify)
G15		1 Spouse 2 Other household member 3 Other relative 4 Friend 5 Business Partner 6 Customer 7 Employee 8 Other (specify)
G16		

		1
Now, think of the last time 3 times you took out \${type} loan. I am going to ask you about each loan starting from the most recent one.		
Begin LOOP		
G18	How much did you borrow?	
G19	Who did you call?	1 Spouse 2 Other household member 3 Other relative 4 Friend 5 Business Partner 6 Customer 7 Employee Other (specify)
G20	What is the reason you ran out of credit in the first place?	1. It's hard to predict usage fees and I run of out of airtime often 2. I don't have enough money to keep a large balance 3. Agents are too far away 4. I had an unexpected airtime expense that required a lot of credit 5. Other (Specify)
G21	In how many days did you pay back \${type} airtime loan? <i>FO: code 0, if the loan was paid back on the same day.</i>	
G22	What are the purposes for the borrowed airtime?	1. To make an emergency phone call/text related to business 2. To make emergency phone call/text to friend/family 3. To use the internet 4. Other (specify)
G17	Why couldn't you wait to make the call until you were able to refill your account?	1. I didn't think I could find an open shop 2. It isn't safe to find a shop late at night 3. I had no cash at all 4. It was a very small amount 5. I was feeling lazy and didn't want to leave the house 6. I was far from shops 7. Someone flashed me

		8. It was urgent/an emergency 9. Other (specify)
G23	Could this have been delayed or was it an absolute emergency that had to be handled immediately?	
G24		1.
G24b	Do you ever regret taking out airtime loans?	1 – Yes, almost all the time 2 – Yes, sometimes 3 – No, never
END LOOP		
KUTCHOVA		
G25	Do you have access to Airtel Kutchova loans?	1. Yes→CONTINUE 2. No 99. Don't know 98. Refused
G25	How did you find out about the Kutchova Loans?	1. Airtel text message 2. Airtel Agent 3. Friends 4. Other (Specify)
G26	IF YES: Now, I am going to ask you some questions about Kutchova loans. If you don't know the answer, please say "I don't know"	
G27	What is the minimum loan amount you can take out through Airtel Kutchova? <i>"-99" don't know, "-98" - Refused</i>	
G28	What is the maximum loan amount you can take out through Airtel Kutchova? <i>"-99" don't know, "-98" – Refused</i>	
G29	How much interest would you have to pay back to Airtel if you borrowed \${X} MWK through the Kutchova loan? <i>"-99" don't know, "-98" – Refused</i>	
G30	When is the full amount + interest payments due from the day you take out the loan? Please specify the time period in which the loan must be repaid	

	"-99" don't know, "-98" – Refused	
G31	How much are you charged extra (if anything) in addition to \$X+\$Y if you do not repay the loan on time? "-99" don't know, "-98" – Refused	
G32	What happens if you don't pay back the loan?	1 – Airtel deducts money from my mobile money 2 – Airtel deducts money from my airtime 8 – Get a late payment penalty 9 Airtel disables the sim card 4 – Nothing 5 – Don't know
G33	How many Airtel Kutchova loans have you taken out starting from November 1 st and up to today? "-99" If they don't know about those loans, "-98" - Refused	
Now, I am going to ask you about each digital loan out of [cr_loan_dig_num] starting from the more recent loan since November 1st 2017.		
Repeat for each Kutchova loan		
G34	How much was the loan? "-99" Don't know, "-98" - Refused	MWK [][], [][][], [][][][]
G35	When you took out the loan, what was the purpose of taking out this loan?	1. [] Qualify for a larger loan in the future 2. [] Invest in new business 3. [] Invest in agriculture (farm/ animals) 4. [] Repay other loan 5. [] Pay school fees 6. [] Buy food 7. [] Buy durables 8. [] Eat/ drink out 9. [] Medical emergency 10. [] Death/ funeral 11. [] Wedding 12. [] Repair/ build house 13. [] Inventory 14. [] Durable assets for business 15. [] Durable assets for household 16. [] Buy airtime 17. [] Gave money to spouse 18. [] Gave money to relatives/ friends 19. [] Don't remember 20. [] Other _____ [] Refused to answer
	How many purchases/payments did you actually use the loan for?	21.
G36	LOOP THROUGH PURPOSES (number of purposes actually used for): What did you actually use the loan for? If you used it for several purchases/payments please specify the amount for each.	MWK _____ for [PURPOSE] MWK _____ for [PURPOSE] MWK _____ for [PURPOSE] MWK _____ for [PURPOSE]

G37	<p>If for the above instance, Kutchova was not available, would you have borrowed the money from some place else?</p> <p>If 1 → Where would you have borrowed the money from instead?</p>	<p>1) Yes, I would have borrowed from somewhere else</p> <p>2) No, I would have taken the money from my own savings</p> <p>3) No, I would have not incurred the expense</p> <p>1. Moneylender</p> <p>2. ROSCA</p> <p>3. VSLA</p> <p>4. MFI</p> <p>5. Banks</p> <p>6. Family/Friends/Co-workers/Other non-formal sources</p> <p>7. Other (Specify)</p>
G38	Were you able to pay back this loan in time?	
G39	<p>IF NO:</p> <p>Have you paid back the loan?</p>	
G40	<p>IF YES:</p> <p>How hard was it to repay the loan for you?</p> <p>IF NO:</p> <p>How hard do you anticipate that it will be to repay the loan?</p>	<p>1) Easy, I had the money already</p> <p>2) Easy, I knew I would have the money by the end of the week</p> <p>3) Not very easy but I managed to earn the money before the repayment date</p> <p>4) Not easy and I had to borrow the money from somewhere else but I repaid it</p> <p>5) Not easy and I missed the repayment date and had to pay additional interest</p> <p>6) Other (Specify)</p>
G40	Have you ever regretted taking out a Kutchova loan?	<p>1. Yes</p> <p>2. No</p>

SECTION H: SHOCKS

Now I will ask you about household events that may have happened to you in the past several months		
spen_sick_dum	How many times were you sick since November 1 st 2017	<input type="text"/> → X
spen_sick_child_dum	How many times did your child (or children) get sick in November, December and up until today? If you have several children, please estimate total times they were sick.	<input type="text"/> → Y
	“-97 N/A – no children”	
	Out of {x} times you were sick, how many of those instances were not treated because you felt like you didn’t have enough money?	
	Out of {x} times you were sick, how many of those instances were only	

	partially treated because you felt like you didn't have enough money for the full treatment?	
	Out of \${y} times your child (or children) were sick, how many of those instances were not treated because you felt like you didn't have enough money?	
	Out of \${y} times your child (or children) were sick, how many of those instances were only partially treated because you felt like you didn't have enough money for the full treatment?	
spen_sick_treat	Now think of the last time you were sick, did you get treatment?	<ol style="list-style-type: none"> Yes No
spen_sick_kw	How much did you pay for the treatment? Including medicine, hospitalizations, transport to hospital, etc. *****FO: 98 - refused	MWK __ _ , __ _ _ , __ _ _
hh_sick_self_de	Did you treat this illness immediately?	<ol style="list-style-type: none"> Yes No
hh_sick_self_de	If no, how many days did you wait to treat it from when you first felt symptoms?	__ _ days
hh_sick_self_de	Why did you delay treatment?	<ol style="list-style-type: none"> Couldn't afford treatment Couldn't get treatment for logistical reasons Didn't think I would need treatment Couldn't get time off from work Other (Specify)
hh_sick_self_tr	Did you fully treat this illness, or were you unable to afford to fully treat it?	<ol style="list-style-type: none"> Treated fully Treated partially because I couldn't afford the full treatment Treated partially for other reasons Not treated because I couldn't afford it Not treated for other reasons Not treated because I didn't need treatment
hh_sick_self_cc	How much was the full cost of the treatment? The full cost is the amount that the treatment would have cost if the sickness had been treated fully. "-99" Don't know, "-98" - Refused	MWK __ _ , __ _ _ , __ _ _
hh_sick_self_pl	Where did you go for treatment?	<ol style="list-style-type: none"> Hospital Pharmacy Traditional Doctor Grocery Store/Shop Already had it at home Other
spen_sick_sp_t	Where did you get the money for treatment/medication?	<ol style="list-style-type: none"> In cash at home, not in savings box In cash at home, in non-IPA savings box

		3. In cash at home, in IPA savings box 4. In cash at home, in a safe 5. VSLA/Village Bank 6. ROSCA/Cash round 7. Farmer's group 8. Other savings group 9. Borrowed from someone (with or without interest) 10. Bank 11. Mobile Money: Airtel or TNM Mpamba (not accounts reimbursed by IPA) 12. Mobile Money: Airtel (accounts reimbursed by IPA) 13. Microfinance/SACCO 14. Safekeeping with family or friend 15. Safekeeping with shopkeeper/employer 16. Safekeeping with village leader or religious leader 17. Investments in business inventory 18. Investments in animals (livestock) 19. Stored or bought food items/grain 20. Spouse had money 1. Other
spen_sick_child_treat	For the last time you child was sick, was she/he treated?	1. Yes 2. No
spen_sick_child_pay	How much did you pay for the treatment? Including medicine, hospitalizations, transport to hospital, etc. *****FO: 98 - refused	MWK __ _ , __ _ _ , __ _ _
hh_sick_self_de	Did you treat this illness immediately?	3. Yes 4. No
hh_sick_self_de	If no, how many days did you wait to treat it from when your child first felt symptoms?	__ _ days
hh_sick_self_de	Why did you delay treatment?	5. Couldn't afford treatment 6. Couldn't get treatment for logistical reasons 7. Didn't think I would need treatment 8. Couldn't get time off from work 9. Other (Specify)
hh_sick_self_tr	Did you fully treat this illness, or were you unable to afford to fully treat it?	7. Treated fully 8. Treated partially because I couldn't afford the full treatment 9. Treated partially for other reasons

		10. Not treated because I couldn't afford it 11. Not treated for other reasons 12. Not treated because I didn't need treatment
hh_sick_self_cc	How much was the full cost of the treatment? The full cost is the amount that the treatment would have cost if the sickness had been treated fully. "-99" Don't know, "-98" - Refused	MWK <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
hh_sick_self_pl	Where did you take your child for treatment?	7. Hospital 8. Pharmacy 9. Traditional Doctor 10. Grocery Store/Shop 11. Already had it at home 12. Other
spen_sick_child_s	From where did you get the money for treatment/medication.	1. In cash at home, not in savings box 2. In cash at home, in non-IPA savings box 3. In cash at home, in IPA savings box 4. In cash at home, in a safe 5. VSLA/Village Bank 6. ROSCA/Cash round 7. Farmer's group 8. Other savings group 9. Borrowed from someone (with or without interest) 10. Bank 11. Mobile Money: Airtel or TNM Mpamba (not accounts reimbursed by IPA) 12. Mobile Money: Airtel (accounts reimbursed by IPA) 13. Microfinance/SACCO 14. Safekeeping with family or friend 15. Safekeeping with shopkeeper/employer 16. Safekeeping with village leader or religious leader 17. Invest in business inventory 18. Invest in animals (livestock) 19. Store or buy food items/grain 20. Spouse had savings 21. Other
spen_funeral_kw	Now, think about the last time you contributed to a funeral. How much did you contribute? If the contribution was non-monetary, please specify the value of that contribution. *****FO: 98 - refused <i>Question relevant when: \${spen_funeral_dum} = 1</i>	MWK <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

spen_funeral_sp_c	For the last time you contributed to a funeral, where did you take the money from?	<ol style="list-style-type: none"> 1. In cash at home, not in savings box 2. In cash at home, in non-IPA savings box 3. In cash at home, in IPA savings box 4. In cash at home, in a safe 5. VSLA/Village Bank 6. ROSCA/Cash round 7. Farmer's group 8. Other savings group 9. Borrowed from someone (with or without interest) 10. Bank 11. Mobile Money: Airtel or TNM Mpamba (not accounts reimbursed by IPA) 12. Mobile Money: Airtel (accounts reimbursed by IPA) 13. Microfinance/SACCO 14. Safekeeping with family or friend 15. Safekeeping with shopkeeper/employer 16. Safekeeping with village leader or religious leader 17. Invest in business inventory 18. Invest in animals (livestock) 19. Store or buy food items/grain 20. Spouse had savings 1. Other
spen_funeral_more_dum	Do you wish that you could have contributed more to the funeral?	<ol style="list-style-type: none"> 1. Yes 2. No
spen_funeral_more_kw	IF YES: How Much would you have liked to contribute? *****FO: -99 – Don't know, -98 - refused	MWK _ _ , _ _ , _ _
spen_bigemer_dum	Since July 2017, did you experience another large event requiring money (such as a crop loss, animal death/illness, natural disaster, major loss of income, etc.)?	<ol style="list-style-type: none"> 1. Yes 2. No
spen_bigemer_det	If yes, which big emergency did you have? Please specify	
spen_bigemer_kw	How much money did you spend to deal with this? *****FO: -99 – Don't know, -98 - refused	MWK _ _ , _ _ , _ _
spen_bigemer_sp_c	Where did you take the money from for this large event?	<ol style="list-style-type: none"> 1. In cash at home, not in savings box 2. In cash at home, in non-IPA savings box 3. In cash at home, in IPA savings box 4. In cash at home, in a safe 5. VSLA/Village Bank 6. ROSCA/Cash round

		7. Farmer's group 8. Other savings group 9. Borrowed from someone (with or without interest) 10. Bank 11. Mobile Money: Airtel or TNM Mpamba (not accounts reimbursed by IPA) 12. Mobile Money: Airtel (accounts reimbursed by IPA) 13. Microfinance/SACCO 14. Safekeeping with family or friend 15. Safekeeping with shopkeeper/employer 16. Safekeeping with village leader or religious leader 17. Invest in business inventory 18. Invest in animals (livestock) 19. Store or buy food items/grain 20. Spouse had savings 1. Other
spen_bigemer_cope	Would you say that you spent enough money to fully cope with this shock, or were you only partially able to cope with it?	1. Yes, fully coped 2. Only partially coped 3. Didn't cope at all
hh_nofood_worry	In December 2017, did you worry that your household would not have enough food?	1. Yes 2. No
hh_nofood_infact	In December 2017, did your household, in fact, not have enough food to eat?	1. Yes 2. No
hh_lessfood_days	In December 2017, how many days have you or someone in your household had to: Rely on less expensive foods? *****FO: 98 - refused	_ _ days
hh_smallpor_days	In December 2017, how many days have you or someone in your household had to: Limit portion size at meal times? *****FO: 98 - refused	_ _ days
hh_lesstimes_day	In December 2017, how many days have you or someone in your household had to: Reduce number of meals eaten in a day? *****FO: 98 - refused	_ _ days
hh_borrowfood_d	In December 2017, how many days have you or someone in your household had to: Borrow food, or rely on help from a friend or relative to eat? *****FO: 98 - refused	_ _ days
hh_satisfied	How satisfied are you with your financial well-being? <i>Do not read answers</i>	1. Very satisfied 2. Somewhat satisfied 3. Not satisfied at all
hh_prepared	How well prepared do you think you are for possible emergencies that	1. I feel prepared

	might come up in the future? <i>Do not read answers</i>	2. I don't feel very prepared for large emergencies, but I can mostly take care of myself/ my household 3. I don't feel prepared for emergencies but I am okay on a daily basis 4. My current situation is vulnerable
--	--	---

SECTION I: ASSETS/PURCHASES

Now, I am going to ask you about events and purchases in the past few months.		
assets_dum	Have you purchased any durable assets for your home or business since July 2017? This includes any home or business improvements, and any durable assets that you have started paying for but have not yet acquired.	1. Yes 2. No
assets_det	If yes, what have you purchased? <i>Select all that apply</i> <i>Use Assets codes.</i>	
assets_kw	<i>Ask for each asset:</i> How much did you pay for \${X} in total including delivery, installation or any other costs? *****FO: -99 Don't know, -98 - refused	MWK __ _ , __ _ _ , __ _ _
assets_finance	<i>Ask for each asset:</i> How did you finance this asset? <i>Select all that apply</i>	1. Own savings 2. Borrowed from friend/relative, fully paid off 3. Borrowed from a friend/relative, partially paid off 4. Loan but it is fully paid off 5. Loan, partially paid off 6. Purchased on credit, paid in full now 7. Purchased on credit, partially repaid 8. Won the pot at my ROSCA 9. Somebody repaid a loan I had made to them 10. Generated enough cash from business profits 11. Generated enough cash from other income sources 12. Other
	How much did you spend on farm inputs (fertilizer, seeds, pesticides and insecticides) since July 2017?	MWK __ _ , __ _ _ , __ _ _ January MWK __ _ , __ _ _ , __ _ _ December MWK __ _ , __ _ _ , __ _ _ November

	How did you finance those expenses?	<ol style="list-style-type: none"> 1. Own savings 2. Borrowed from friend/relative, fully paid off 3. Borrowed from a friend/relative, partially paid off 4. Loan but it is fully paid off 5. Loan, partially paid off 6. Purchased on credit, paid in full now 7. Purchased on credit, partially repaid 8. Won the pot at my ROSCA 9. Somebody repaid a loan I had made to them 10. Generated enough cash from business profits 11. Generated enough cash from other income sources Other
bigpur_dum	Have you incurred any other large expenses since July 2017?	<ol style="list-style-type: none"> 1. Yes 2. No
bigpur_det	What was it? Use Expense codes.	
bigpur_kw	Ask for each large expense: How much did you pay for this expense? *****FO: 98 - refused	MWK <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
bigpur_finance	Ask for each large expense: How did you finance this expense? Select all that apply	<ol style="list-style-type: none"> 1. Own savings 2. Borrowed from friend/relative, fully paid off 3. Borrowed from a friend/relative, partially paid off 4. Loan but it is fully paid off 5. Loan, partially paid off 6. Purchased on credit, paid in full now 7. Purchased on credit, partially repaid 8. Won the pot at my ROSCA 9. Somebody repaid a loan I had made to them 10. Generated enough cash from business profits 11. Generated enough cash from other income sources

		12. Other
	How much did you spend on gifts/transport/transfers for Mother's day in October 2017?	
	<p>How did you finance this expense?</p> <p><i>Select all that apply</i></p>	<p>1. Own savings</p> <p>2. Borrowed from friend/relative, fully paid off</p> <p>3. Borrowed from a friend/relative, partially paid off</p> <p>4. Loan but it is fully paid off</p> <p>5. Loan, partially paid off</p> <p>6. Purchased on credit, paid in full now</p> <p>7. Purchased on credit, partially repaid</p> <p>8. Won the pot at my ROSCA</p> <p>9. Somebody repaid a loan I had made to them</p> <p>10. Generated enough cash from business profits</p> <p>11. Generated enough cash from other income sources</p> <p>1. Other</p>
	How much did you spend on gifts/transport/transfers for Christmas in 2017?	
	<p>How did you finance this expense?</p> <p><i>Select all that apply</i></p>	<p>1. Own savings</p> <p>2. Borrowed from friend/relative, fully paid off</p> <p>3. Borrowed from a friend/relative, partially paid off</p> <p>4. Loan but it is fully paid off</p> <p>5. Loan, partially paid off</p> <p>6. Purchased on credit, paid in full now</p> <p>7. Purchased on credit, partially repaid</p> <p>8. Won the pot at my ROSCA</p> <p>9. Somebody repaid a loan I had made to them</p> <p>10. Generated enough cash from business profits</p> <p>11. Generated enough cash from other</p>

		<p>income sources</p> <p>2. Other</p>
	<p>How much did you spend on gifts/transport/transfers for other holidays between July 2017 and January 2018?</p> <p><i>***FO: possible holidays: 6 July, Eid Ul Fitri, Boxing Day, New Years, John Chilembwe</i></p>	<p>3.</p>
	<p>How did you finance this expense?</p> <p><i>Select all that apply</i></p>	<p>1. Own savings</p> <p>2. Borrowed from friend/relative, fully paid off</p> <p>3. Borrowed from a friend/relative, partially paid off</p> <p>4. Loan but it is fully paid off</p> <p>5. Loan, partially paid off</p> <p>6. Purchased on credit, paid in full now</p> <p>7. Purchased on credit, partially repaid</p> <p>8. Won the pot at my ROSCA</p> <p>9. Somebody repaid a loan I had made to them</p> <p>10. Generated enough cash from business profits</p> <p>11. Generated enough cash from other income sources</p> <p>4. Other</p>

SECTION GL: GOALS

GL1	<p>At baseline, you had a savings goal of [PRE-FILLED FROM DATABASE]</p> <p>I would like to ask you about this goal.</p> <p>How much have you saved for this goal?</p>	<p>□□□,□□□□,□□□□ MWK</p>
GL2	<p>Have you reached your goal?</p>	
GL2b	<p>Where did you save up for this goal?</p>	
GL2c	<p>Since you started saving for this goal, did you at any time end up withdrawing some money that was meant for this goal?</p>	
GL3	<p>When did you reach your goal?</p>	
GL4	<p>Do you have a current savings goal?</p>	

[illegible]

GL11	<p><i>Note: this question appears for every saving source they select.</i></p> <p>You indicated that you save in [SAVINGPLACE] for this goal. In that place, is the money only for this goal or is it mixed up with money that is being saved for other things too? /Mwanena kuti mukusunga ndalama mu [SAVINGPLACE] pa cholinga ichi. Pa malopo, ndalama zake ndizacholinga chokhachi kapena ndizophatikiza ndi ndalama zomwe mukusunga pa zolinga zina?</p>	<p>1. <input type="checkbox"/> The money only for this goal</p> <p><input type="checkbox"/> The money is for this goal and other things</p>
------	---	---

SECTION J: EDUCATION

Now, I am going to ask you about education expenditures		
J1	How many children do you have that are currently of school going age? <i>FO: 6-18 years old</i>	
J2	How many of these are in school?	
J3	How much have you paid in school fees since July 2017?	
J4	How much have you paid in other expenses like school uniforms, school supplies, or other costs since July 2017?	
J5	Did you come up with this money on time or were you late raising the funds?	
	Were any of your children sent away from school because they didn't have the fees at the beginning of the term?	
	If yes, how long did it take you to raise the full amount?	
	How did you finance school fees? Indicate all that apply	1 – Savings 2 – Loans 3 – Help from family 4 – Other (specify)
	Did you have to reduce spending on other items to afford school fees since July 2017?	
	If yes, what was it?	
	If yes, how much did you have to reduce?	
	Did you reduce spending on your business to afford school fees since July 2017?	
	Did your family have fewer or smaller meals to afford school fees since July 2017?	

SECTION CM: DAILY CASH MANAGEMENT & OTHER SAVINGS QUESTIONS

Now I am going to ask you questions about how you manage your business and personal cash.

CM1.	On an average day, how much cash do you have at the end of the working day? /Mongoyerekeza, pakutha patsiku mumakhala ndi ndalama zingati?	<input type="text"/> , <input type="text"/> , <input type="text"/> MWK
CM2.	<p>You mentioned that on a typical day, you have [answer to CM1] MWK at the end of the day. Now I would like to ask you what you do with this cash at the end of the day. /Mwafotokoza kuti pa tsiku labwinobwino mumakhala ndi ndalama [answer to CM1] MWK. Tsopano ndikufunsani zomwe mumapanga nazo ndalamazi pakutha pa tsiku.</p> <p>FO: If they deposit somewhere every other day, mark it as typical. /Ngati amasunga ndalama malo ena ake tsiku lililonse, lembani kuti mwachizolowezi.</p> <p>Select all that apply</p>	<ol style="list-style-type: none"> 1. <input type="checkbox"/> Take it home with me 2. <input type="checkbox"/> Deposit in bank before going home 3. <input type="checkbox"/> Deposit in ROSCA before going home 4. <input type="checkbox"/> Deposit in VSLA before going home 5. <input type="checkbox"/> Deposit in mobile money before going home 6. <input type="checkbox"/> Leave it at the shop 7. <input type="checkbox"/> Purchase business inventory 8. <input type="checkbox"/> Buy food 9. <input type="checkbox"/> Spend on other HH expenses 10. <input type="checkbox"/> Spend on personal expenses 94. <input type="checkbox"/> Deposit somewhere else before going home (Specify) 95. <input type="checkbox"/> Other (specify)
CM3.	If you bring money home, where do you store the money? / Ngati mwabweletsa ndalama kunyumba, mumazisunga kuti?	<ol style="list-style-type: none"> 1. <input type="checkbox"/> Lock Box 2. <input type="checkbox"/> Locked closet or drawer 3. <input type="checkbox"/> Unlocked closet or drawer 4. <input type="checkbox"/> Another locked place 5. <input type="checkbox"/> Another unlocked place 6. <input type="checkbox"/> It's always with me 7. <input type="checkbox"/> Safe 8. <input type="checkbox"/> Give to spouse 9. Other (specify) _____
CM4.	Do you keep daily business and personal cash in separate places during the day (for example in separate pockets, wallets, or other places)?/Mumasunga ndalama za bizinezi ndi zanu zanu mosiyana mkati mwa tsiku (mwachitsanzo, kuyika matumba osiyana, kuyika mtizikwama tosiyana, kaya malo osiyana)?	<ol style="list-style-type: none"> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No
CM5.	<p>If yes, where do you keep daily personal cash?</p> <p>Ngati inde, kodi mumayika kuti ndalama za tsiku ndi tsiku zanu zanu?</p> <p>Select multiple</p>	<ol style="list-style-type: none"> 1. <input type="checkbox"/> Metal or wooden Box with a lock 2. <input type="checkbox"/> Metal or wood box without a lock 3. <input type="checkbox"/> Pocket 4. <input type="checkbox"/> Wallet 5. <input type="checkbox"/> Carton Box 6. <input type="checkbox"/> Another unlocked place 7. <input type="checkbox"/> Other (specify)
CM6.	<p>If yes, where do you keep daily business cash?</p> <p>Ngati inde, kodi mumayika kuti ndalama za tsiku ndi tsiku za bizinezi?</p>	<ol style="list-style-type: none"> 1. <input type="checkbox"/> Metal or wooden Box with a lock 2. <input type="checkbox"/> Metal or wood box without a lock 3. <input type="checkbox"/> Pocket 4. <input type="checkbox"/> Wallet 5. <input type="checkbox"/> Carton Box 6. <input type="checkbox"/> Another unlocked place

	Select multiple	7. <input type="checkbox"/> Other (specify)
CM7.	Do you save up for business investments and for non-business items in different places? (keeping the cash more long term) Kodi mumasunga ndalama zotukulira bizinezi yanu ndi zogulira zinthu zina zomwe sizabizinezi malo osiyana?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No
CM8.	If yes, where do you keep business cash? / Ngati inde, mumasunga kuti ndalama zotukulira bizinezi yanu? Use SP codes, select all that apply.	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
CM9.	If yes, where do you keep personal cash? /Ngati inde, mumasunga kuti ndalama zogulira zinthu zina zomwe sizabizinezi? Use SP codes, select all that apply.	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
CM10.	In the last month, has it ever happened that you spent money meant for business expenses on personal expenses? M'mwezi wathawu, kodi zinachitika kuti munagwiritsa ntchito ndalama zomwe munakonza kuti ndi zabizinezi pa zinthu zomwe sizabizinezi? FO: If the respondent is not sure, elaborate by giving examples of personal expenses such as medicines, home expenses, or buying something for your children and business expenses are inventory, market fees etc.	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No
CM11.	How many times has it happened in the last month? It's Okay to estimate/Kodi izi zinachitika kangati m'mwezi wathawu? Muli oloedwa kuyerekeza	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
CM12.	After the fact, did you regret spending money for this purpose? / Zitachitika, kodi munadandaula kuti ndalamazo mwazigwiritsa ntchito imeneyi?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No
Now I will read several statements about spending and saving habits. For each statement, please say how strongly you agree or disagree.		
CM13.	I spend more than I'd like on personal expenses/Ndimagwiritsa ntchito ndalama zambiri kulingana ndi momwe ndimafunira pa zinthu za umwini.	1-[<input type="checkbox"/>] strongly disagree 2-[<input type="checkbox"/>] disagree 3-[<input type="checkbox"/>] not agree nor disagree 4-[<input type="checkbox"/>] agree 5-[<input type="checkbox"/>] strongly agree
CM14.	I have many family commitments/ Ndili ndi maudindo ochuluka ku banja.	1-[<input type="checkbox"/>] strongly disagree 2-[<input type="checkbox"/>] disagree 3-[<input type="checkbox"/>] not agree nor disagree 4-[<input type="checkbox"/>] agree 5-[<input type="checkbox"/>] strongly agree

CM15.	I don't generate enough money to save/Sindimapeza ndalama zochuluka kuti zina ndizisunga.	1-[<input type="checkbox"/>] strongly disagree 2-[<input type="checkbox"/>] disagree 3-[<input type="checkbox"/>] not agree nor disagree 4-[<input type="checkbox"/>] agree 5-[<input type="checkbox"/>] strongly agree
CM16.	I don't have a habit to save	1-[<input type="checkbox"/>] strongly disagree 2-[<input type="checkbox"/>] disagree 3-[<input type="checkbox"/>] not agree nor disagree 4-[<input type="checkbox"/>] agree 5-[<input type="checkbox"/>] strongly agree
CM17.	I am discouraged to save because family members take my savings	1-[<input type="checkbox"/>] strongly disagree 2-[<input type="checkbox"/>] disagree 3-[<input type="checkbox"/>] not agree nor disagree 4-[<input type="checkbox"/>] agree 5-[<input type="checkbox"/>] strongly agree
CM18.	I am discouraged to save because of the risk of theft.	1-[<input type="checkbox"/>] strongly disagree 2-[<input type="checkbox"/>] disagree 3-[<input type="checkbox"/>] not agree nor disagree 4-[<input type="checkbox"/>] agree 5-[<input type="checkbox"/>] strongly agree
CM19.	When a friend or relative comes to me to ask for money, I am obligated to give him/her some.	1-[<input type="checkbox"/>] strongly disagree 2-[<input type="checkbox"/>] disagree 3-[<input type="checkbox"/>] not agree nor disagree 4-[<input type="checkbox"/>] agree 5-[<input type="checkbox"/>] strongly agree
CM20.	I would like to reduce the amount of money I give to other people.	1-[<input type="checkbox"/>] strongly disagree 2-[<input type="checkbox"/>] disagree 3-[<input type="checkbox"/>] not agree nor disagree 4-[<input type="checkbox"/>] agree 5-[<input type="checkbox"/>] strongly agree
CM21.	I give away more in money or in-kind gifts than I receive.	1-[<input type="checkbox"/>] strongly disagree 2-[<input type="checkbox"/>] disagree 3-[<input type="checkbox"/>] not agree nor disagree 4-[<input type="checkbox"/>] agree 5-[<input type="checkbox"/>] strongly agree
CM22.	Do you save up in anticipation of emergencies?	
CM23.	If yes, How much do you have saved for emergencies?	

CM24.	Where are you saving for emergencies? / Kodi mukusunga kuti ndalama za zinthu zogwa mwadzidzidzizi? FO: Use saving places codes. Select all that apply	
CM25.	Are you currently saving for the hungry/lean (slow business) season? Pakali pano mukusungira ndalama zozakuthandizani mu nthawi ya njala? <i>FO: The hungry season is the time before the harvest when food prices are highest.</i>	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No “-98”. <input type="checkbox"/> Refused
CM26.	If yes, How much do you have saved for the hungry season?	
CM27.	Where are you saving for the hungry season? / Mukusungira kuti Ndalama yokuthandizani nthawi ya njalayi? FO: Use saving places codes Select all that apply	

PHONE SURVEY GROUPS

Now I would like to ask about your experience with the phone survey that we did in September and October of last year

PL1	Do you think that participating in the phone surveys changed your behavior in any way? Please describe.	1. Yes 2. No
PL2	Did you find it useful to participate in the phone survey? Please describe.	1. Yes 2. No
PL3	Do you think you became more aware of your business revenues from participating in the phone survey?	1. Yes 2. No
PL4	Do you think you became more aware of your business costs from participating in the phone survey?	1. Yes 2. No
PL5	Do you think you became more aware of how much you spent on consumption from participating in the phone survey?	1. Yes 2. No
PL6	Do you think participating in the phone survey changed how much you spend on consumption in any way? How?	1. Yes 2. No
PL7	Do you think participating in the phone survey has changed your savings behavior in any way? How?	1. Yes 2. No

PL8	Do you think participating in the survey has changed your decisions on how much to work? How?	1. Yes 2. No
-----	---	-----------------

Now, I am going to ask you about compensation and lottery that you received for participating in the phone surveys.

Ask for each lottery win:

	As you may recall, at each phone call you participated in a lottery and had a chance to win 2100 MWK in airtime. If you would purchase airtime before the phone survey, could you tell me what you did with the money you saved because you did not have to spend your own money buying airtime?	1. Spent on inventory 2. Spent on HH items 3. Invested in business assets 4. Put into savings 5. Just used the Airtime 6. Put into a MM account 7. Paid back a loan 8. Other
	As you may recall, you were compensated 1400 MWK in airtime for each week that you participated in the survey. If you would purchase airtime before the phone survey, could you please tell me what you did with the money you saved because you did not have to spend your own money buying airtime?	1. Spent on inventory 2. Spent on HH items 3. Invested in business 4. Put into savings 5. Just used the Airtime 6. Put into a MM account 7. Paid back a loan 8. Other
	***FO: Please record the respondent's phone number you used today.	
	***FO: Was the respondent in a secure location?	
	***FO: Do you think the respondent gave true information?	