

**\*\*\*\*FO: Please ask to speak with the respondent in your roster!**

FO: enter ID of the respondent in your roster.		
Hello, my name is _____ and I work with Innovations for Poverty Action (IPA), an NGO. We enrolled \$ {name of the respondent} in a study and now coming back to follow up. Are you \$ {name of the respondent}? 1. Yes >> Do consent and proceed with survey; 2. No >> Ask to speak with the respondent Hello, dzina langa ndi _____ ndipo ndimagwira ntchito ku Innovations for Poverty Action (IPA), bungwe lomwe silaboma. Tinapereka malo kwa (dzina la munthu yemwe akuyankha mafunso) okuti angachitirepo maphunziro ndipo tabwera kudzafufuza mmene zinthu zikuyendela. ****FO: if the respondent is not there, call the respondent's phone number and re-schedule the time. Keep records of visits in your roster **** FO: Ngati oyenera kuyankha mafunsoyo palibe, muyimbireni munthuyo ndipo mugwirizane nthawi ina yokumana. Sungani marekodi a nthawi yomwe mwawayendera oyenera kuyankha mafunso mu kabukhu kanu.		
You name is \$ {first name/ nick name/ last name of the respondent}? Is this correct? 1. Yes → proceed 2. No → correct the names Dzina lanu ndi (dzina loyamba/ dzina lanu lochezela/ Dzina la bambo la munthu oyankha mafunso)? ndi dzina lolondola? 1. Eya-> Pitolizani 2. Ayi-> Londolani Mayina		
Verify Respondent's name Tsimikizani dzina la munthu oyankha mafunso	Surname	Dzina la bambo
	First Name	Dzina loyamba
	Nick Name	Dzina lochezela
	Other Name	Dzina linalilonse
What is your age? <b>Muli ndi zaka zingati?</b> FO: if respondent doesn't remember his age back this up from his year of birth. FO: Ngati oyankha mafunso sakukumbuka dzina lake, tsimikizani potchula chaka chake chobadwa		<div style="border: 1px solid black; width: 100px; height: 30px; margin-bottom: 5px;"></div> → if less than 18 STOP Ngati ali ndi zaka zochepelela 18 SIYANI kumufunsa mafunso
Verification of phone numbers: May we have a phone number to contact you in case we have any follow-up questions?		<div style="border: 1px solid black; width: 150px; height: 30px; margin-bottom: 5px;"></div> Number Belongs to?

<p>Kutsimikiza nambala ya lamya: Mungatipatse nambala yanu ya lamya kuti mwina pangakhale mafunso ena?</p> <p>Is there another phone number at which you can be reached? Pali fone nambala yina yomwe tingathe kuyimbirapo kuti tilumikizane nanu?</p> <p>Could you please share a phone number of your close friend/relative in case we are not able to reach you on the other numbers?</p> <p>Mungatipatse nambala ya nzanu kapena mmbale wanu yomwe tingawiritse ntchito zitapezeka kuti nambala yomwe mwaperekayi sizikugwira?</p>	<p>Nambala yoperekedwa ndi yandani? _____  0                     </p> <p>Number belongs to? _____</p> <p>Nambala yoperekedwa ndi yandani? _____  0                     </p> <p>Number belongs to? _____</p> <p>Nambala yoperekedwa ndi yandani? _____</p>
<p>Verification of GPS if needed. FO: Take GPS coordinates. Kutsimikiza kufunika GPS. FO: atenge GPS coordinates</p>	
<p>*****FO: read the consent form. ***** FO: Awerenge pepala la mgwirizano.</p>	
<p>*****FO: Did the respondent agree to participate in the survey? ***** FO: Kodi yemwe wayankha mafunso wavomeleza kutengapo mbali mukafukufuku yemwe wakonzedwayu?</p>	<p>1. Yes → proceed and collect the signatures as instructed 2. No → STOP 1. Eya -&gt; Pitolizani ndipo onetsetsani kuti anthu asayina mogwirizana ndi malangizo omwe munapatsidwa 2. Ayi -&gt; Siyani</p>

**SECTION A: GENERAL BUSINESS**

A1.	<p>Prefilled from the census: You are speaking to [MALE/FEMALE] respondent, business type recorded at census \${businessstype}, who's age is \${age}. Is this correct?</p> <p>Zolembedwa kale kuchokela kukafukufuku: Munthu oyankha mafunso kapena yemwe mukulankhula naye ndi wa (mkazi/ mwamuna), mtundu wa buzinesi omwe unasungidwa mumarekodi a kafukufuku (mtundu wa buzinesi), zaka zake ndi zingati? Zakazo ndizolondola ?</p>	1.
A2.	<p>Who owns this business? Mwini wa bizinezi imeneyi ndi ndani</p>	<p>2. [ ] Respondent/ Oyankha mafunso 3. [ ] Respondent and a spouse/ Oyankha mafunso ndi mkazi/mwamuna wake 4. [ ] Respondent and other relative/ Oyankha mafunso ndi wachibale wake 5. [ ] Respondent and non-relative/ Oyankha mafunso ndi munthu wina (osati wachibale) 6. [ ] Respondent doesn't own this business, is only employed/ Sibizinezi ya oyankha mafunso, anangolembedwako ntchito → STOP</p>
A3.		
A4.	***FO: Is this shop/business a part of a market?	
A4.	Do you sell at other locations? Kodi mumagulitsa kumisika ina?	<p>1. [ ] Yes/Inde 2. [ ] No/Ayi</p>

**SECTION B: DEMOGRAPHIC INFORMATION**

B1	<p>Are you a mobile money agent (Airtel or TNM Mpamba)?Kodi ndinu agenta wa ndalama za pafoni wa Airtel kapena TNM Mpamba?</p>	<p>1. [ ] Yes → STOP 2. [ ] No</p>
B2	<p>How many people work in this shop regularly EXCLUDING the owner? Note: do not count security guards.</p> <p>/Kodi ndi anthu angati amagwira ntchito</p>	<p>        If more than 2 → STOP</p>

	mu shopu yanu mokhazikika kuphatikizapo inuyo?  Permanent means they are paid salary.	
B3	<p><i>FO: please show the reading card to the respondent.</i></p> <p>Can you read this sentence? Kodi mungawerenge mawu awa?</p> <p>“Malawi in a country in Africa with 16 million people” “Malawi ndi dziko mu Africa lomwe lili ndi anthu 16 million”</p>	<p>The Respondent CAN read..... 1 The respondent CANNOT read..... 0 Refused .....”-99”</p>
B4	<p>Can you please write the following statement on a piece of paper? Kodi mungalembe chiganizo chotsatirachi pa pepala?</p> <p>“Lake Malawi is about 75 kilometres wide” “Nyanja ya Malawi ndiyotalika ma kilomita 75 mulifupi”</p>	<p>The respondent CAN write..... 1 The respondent CANNOT write..... 0 Refused .....”-99”</p>
B5	<p>Can you see the text on this page?/Mukuona zomwe zalembedwa pa pepalapa? <i>FO please ask the respondent to read out loud what is written on the page.</i></p>	<p>The respondent CAN see the text..... 1 The respondent CANNOT see the text..... 0 Refused .....”-99”</p>
B6	<p>Are you married? Ndinu okwatira/ okwatiwa?</p>	<p>1. Yes 2. No 3. Refused</p>
B7	<p>If married, how many wives are there in your household? / Ngati ndinu okwatira, ndi akazi angati amene ali pakhomu panu? /</p>	<p>      total wives→</p>
B8	<p>On how many days (out of 7) do you do business in this location (either in this market, on this intersection or generally in this approximate place)?/ Kodi ndi masiku angati (pa masiku 7) omwe mumapanga bizinezi/kuyala malonda m’dera lino (kaya mu msika uno, mphambani ino kapena malo ano)?</p>	
B9	<p>Are you the one normally running the operations of this business? To clarify, running the operations means that you spend most of the hours during which the business is opened at your business / Nthawi zambiri mumayendetsa bizineziyi ndi inu? Kuti mumvetsetse, kuyendetsa bizinezi kukutanthauza kuti mumakhala maola ochuluka pa bizinezi yanu nthawi yomwe bizineziyi imakhala yotsekula.</p>	
B10	<p>Do you plan to operate your business in the next 6 months at this approximate location? Muli ndi maganizo ochitira buzinesi yanu mu miyezi isanu ndi umodzi yotsatira pa malo omwewa?</p>	
B11	<p>Are you normally at this business from 9am to 5pm?/ Kodi nthawi zambiri</p>	

	mungapezeke ku bizinezi yanu pakati pa 9 koloko m'mawa ndi 5 koloko madzulo?	
	<p>Thank you for the information. We are currently looking for business owners who are heavily involved in daily operations, have less than 2 employees, are not mobile money agents, can read and write; do not have vision problems and are not in polygamous households. Unfortunately, you do not meet one or more of the above mentioned criteria. → STOP</p> <p>Zikomo kwambiri potiyanika mafunso omwe tinakonzawa. Tili pakalikiliki osaka anthu omwe ali ndi buzinesi zikuluzikulu, ndipo ali ndi ogwira ochepela awiri, omwe sima agenta a Airtel money kapena mpamba, okutha kuwerenga ndi kulemba : alibe vuto la maso ndipo alibe akazi opitilira m'modzi</p>	
B12	<p>What is the highest formal education level you have completed?</p> <p>Kodi kalasi yapamwamba yomwe munamaliza ndi iti?</p>	<p>0. <input type="checkbox"/> None</p> <p>1. <input type="checkbox"/> Standard 1</p> <p>2. <input type="checkbox"/> Standard 2</p> <p>3. <input type="checkbox"/> Standard 3</p> <p>4. <input type="checkbox"/> Standard 4</p> <p>5. <input type="checkbox"/> Standard 5</p> <p>6. <input type="checkbox"/> Standard 6</p> <p>7. <input type="checkbox"/> Standard 7</p> <p>8. <input type="checkbox"/> Standard 8</p> <p>9. <input type="checkbox"/> Form 1</p> <p>10. <input type="checkbox"/> Form 2</p> <p>11. <input type="checkbox"/> Form 3</p> <p>12. <input type="checkbox"/> Form 4</p> <p>13. <input type="checkbox"/> College</p> <p>14. <input type="checkbox"/> University</p> <p>15. <input type="checkbox"/> Other: _____</p> <p>98. <input type="checkbox"/> Refused</p> <p>99. <input type="checkbox"/> Don't know</p>
B13	How many people are there in your household including yourself? Kodi pakhomo panu pamakhala anthu angati kuphatikizapo inuyo?	
B14	How many children (age 18 and under) are there in your household? Kodi pakhomo panu pali ana angati (azaka zokwana 18 kapena kuchepera)	
B15	Are you a head of the household? / Ndinu mutu wa banja?	<p>1. <input type="checkbox"/> Yes, I'm only head at my household</p> <p>2. <input type="checkbox"/> Yes, I'm head along with my partner or spouse</p> <p>3. <input type="checkbox"/> No</p>
B16	What is your religion? Ndinu achipembezo chanji?	<p>1. Catholic</p> <p>2. CCAP</p> <p>3. Anglican</p> <p>4. Seventh Day Adventist/ Baptist</p> <p>5. Other Christian</p> <p>6. Muslim</p> <p>7. No religion</p> <p>Other</p>
B17	What is your tribe or ethnic group? Ndinu a fuko lanji?	<p>1. Chewa</p> <p>2. Tumbuka</p> <p>3. Lomwe</p> <p>4. Tonga</p> <p>5. Yao</p> <p>6. Sena</p> <p>7. Nkhonde</p> <p>8. Ngoni</p> <p>95. Other</p>
B18	At the place where you live, what is the main material that the walls are made of? Pa malo amene mukukhala, kodi khoma la nyumba yanu linapangidwa ndi chiyani kwenikweni?	<p>1. <input type="checkbox"/> Burnt Bricks/Njerwa zootcha</p> <p>2. <input type="checkbox"/> Unburnt Bricks/Njerwa zosaotcha</p> <p>3. <input type="checkbox"/> Mud/Thope</p> <p>4. <input type="checkbox"/> Stones/Miyala</p> <p>5. <input type="checkbox"/> Cement/Simenti</p> <p>6. <input type="checkbox"/> Wood/Mitengo</p> <p>95. <input type="checkbox"/> Other (desc)/Zina, fotokozani:</p> <p>98. <input type="checkbox"/> Refused</p> <p>99. <input type="checkbox"/> Don't know</p>
B19	What is the main material that the roof is made of?/kodi denga la nyumba yanu lidafoleredwa ndi chiyani?	<p>1. <input type="checkbox"/> Thatch/Plastic/Udzu/Pepala la pulasitiki</p> <p>2. <input type="checkbox"/> Iron Sheets/ Malata</p> <p>3. <input type="checkbox"/> Tiles/ Ma pale</p> <p>4. <input type="checkbox"/> Other (desc)/Zina longosolani:</p> <p>98. <input type="checkbox"/> Refused</p> <p>99. <input type="checkbox"/> Don't know</p>

B20	What is the main material that the floor is made of? / kodi pansi panyumba yanu mudapangira chani kwenikweni?	1. <input type="checkbox"/> Mud / dung/Thope (Yozira) 2. <input type="checkbox"/> Cement/Simenti 3. <input type="checkbox"/> Tiles/Ma pale	4. <input type="checkbox"/> Other (desc)/Zina, longosolani: _____ 98. <input type="checkbox"/> Refused 99. <input type="checkbox"/> Don't know
B21	Is your house connected to a power grid, in other words, do you have electricity in your house? Nyumba yanu ndi yamagetsi?	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No 3	
B22	Which source of energy do you use in your house? Mumagwiritsa ntchito mphamvu yamagetsi yanji?	1 <input type="checkbox"/> Car battery Batile la galimoto 2 <input type="checkbox"/> Generator Geneleta 3 <input type="checkbox"/> Candles Kandulo 4 <input type="checkbox"/> Kerosine Lamp Nyali 5 <input type="checkbox"/> Coal/Wood Nkhuni 5 <input type="checkbox"/> Other Zina	
B23	Do you own any land? (This includes any land you may own whether for living, farming or any other activity)/ Kodi muli ndi malo? (Izi tikuphatikiza malo ena aliwonse amene muli nawo kaya okhalapo, olimapo kapena aliwonse amene mumagwiritsa ntchito ina iliyonse)  How many plots of land do you own?/ Kodi muli ndi malo angati?	[ ]	Units: [ ] 1-acres, 2-hectares, 3-squared meters 95- Other (specify)
Now I am going to ask you about each plot of land (out of \${b19_land_num}) separately. Please think of all plots of land that you own starting from the smallest.  Tsopano ndikufunsani za malo aliwonse omwe muli nawo (pa malo \${b19_land_num}) paokhapaokha. Chonde kumbukirani malo onse omwe muli nao kuyambira ochepetsetsa.			
B24	How large is this plot of land? You can specify length and width, in square meters, acres or hectares./ Kodi malowa ndi aakulu bwanji? Mukhonza kunena kutalika ndi kufupika kwake, kapena m'ma square meter, kapena ma ekala kapenanso ma hekitala.	[ ]	Units: [ ]  1-acres, 2-hectares, 3-squared meters 95- Other (specify)
B25	Do you or anyone in your household farm? / Kodi inu kapena wina aliyense wa m'nyumba mwanu amalima?  On how many plots of land do you farm?/ Kodi mumalima pa malo angati mwa malo anu aja?	1. <input type="checkbox"/> Yes/Inde 2. <input type="checkbox"/> No/Ayi → B15	
Now I am going to ask you about each plot of land (out of \${b20_farm_num}) that you farm on separately. Please think of all plots of land that you farm on starting from the smallest.  Tsopano ndikufunsani za malo aliwonse (mwa malo \${b20_farm_num}) omwe mumalimapo paokhapaokha. Chonde ganizirani za malo anu onse omwe mumalimapo kuyambira ochepetsetsa.			
B26	How large is this plot that you use for farming? You can specify length and width, in square meters, acres or hectares./ Kodi malo awawa omwe	[ ]	Units: [ ]

	mumalimapo ndi aakulu bwanji? Mukhonza kunena kutalika ndi kufupika kwake, kapena m'ma square meter, kapena ma ekala kapenanso ma hekitala.		1-acre, 2-hectares, 3-squared meters 95- Other (specify)
B27	Do you own, borrow (use someone's land for free) or rent (use someone's land and pay money for usage) the land you use for farming? / Kodi muli ndi malo, kubwereka malo osalipira kapena kupanga lendi munda kuti mulime?	1. <input type="checkbox"/> Own 2. <input type="checkbox"/> Rent 3. <input type="checkbox"/> Borrow 4. <input type="checkbox"/> Other (specify) _____ (Mark al that apply)	

**Now I would like to ask you about some goods that you might own that you can sell for a positive value./Tsopano ndikufuna ndikufuseni mafuso okhudzana ndi katundu amene mungakhale naye amene mukhonza kumugulitsa ndikupeza ndalama.**

**\*\*\*\*\*FO: Put “-99” if don't know. “-98” - refused**

<b>B23. Do you own/Muli ndi: [Item]</b>	<b>a. # Owned by HH/Kuchuluk a kwa katundu pakhomo</b>	<b>b. In TOTAL, how much could you sell these items for if you sold them TODAY? / Mutati mugulitse onse lero mungawagulitse pa ndalama zingati? (FO: If they list a price for each good, multiply by the number owned. Note that the purchase price of items is not necessarily equal to their worth now as items depreciate in value over time.)</b>
1. Bed/Mattresses/Kama		,         ,         <b>MWK</b>
2. Sofas/Mipando yasofa		,         ,         <b>MWK</b>
3. Tables/Tebulo		,         ,         <b>MWK</b>
4. Chairs/Mipando		,         ,         <b>MWK</b>
5. Cooking stove (charcoal/electric/gas/) /Mbaula		,         ,         <b>MWK</b>
7. Radios / cassette Players/Wayilesi		,         ,         <b>MWK</b>
8. TVs/TV		,         ,         <b>MWK</b>
9. Refrigerator/Filiji		,         ,         <b>MWK</b>
10. Mobile phones/Foni ya m'manja		,         ,         <b>MWK</b>
11. Landline phones/Phone ya nyumba		,         ,         <b>MWK</b>
12. Wall clocks/hand watches/table clocks/Wotchi		,         ,         <b>MWK</b>
14. Sewing machine/Makina osokela		,         ,         <b>MWK</b>
15. Iron (Charcoal/electric) Iron/Simbi ya makala		,         ,         <b>MWK</b>
17. Generator/Jenereta		,         ,         <b>MWK</b>
18. Solar panel system/Sola		,         ,         <b>MWK</b>
19. Car battery/Batile la galimoto		,         ,         <b>MWK</b>
20. Water tank/Thanki ya madzi		,         ,         <b>MWK</b>
21. Pumps / Treadle Pumps/thiledo pampu		,         ,         <b>MWK</b>
22. Wheelbarrow/Wilibala		,         ,         <b>MWK</b>
23. Ox-carts/Ngolo		,         ,         <b>MWK</b>
24. Bicycles/Njinga yakapalasa		,         ,         <b>MWK</b>

25. Motorbike/Njinga yamoto		,      ,       MWK
26. Car/Galimoto		,      ,       MWK
27. Tractor/Thilakitara		,      ,       MWK
28. Boat/Bwato		,      ,       MWK
29. Other1 (describe):/Zina longosolani		,      ,       MWK
29. Other2 (describe):/Zina longosolani		,      ,       MWK
29. Other3 (describe):/Zina longosolani		,      ,       MWK
30.Beds: Number owned by HH. Muli ndi ma bedi angati?		
Follow up question for any goods selected above		
In TOTAL, how much could you sell these items for if you sold them TODAY? Mutati mugulitse onse lero mungawagulitse pa ndalama zingati?		

Now I would like to ask you about some animals that you might own. Tsopano ndikufuna ndikufuseni mafunso okhudza ndi ziweto zomwe mungakhale nazo\*\*\*\*\*FO: Put “-99” if don't know. “-98” - refused

B24. Animal/ Chiweto	a. # Owned by HH/Kuchuluk a kwa	b. In TOTAL, how much could you sell these items for if you sold them TODAY? /Mutati mugulitse onse lero mungawagulitse pa ndalama zingati? (FO: If they list a price for each good, multiply by the number owned. Note that the purchase price of items is not necessarily equal to their
1. Cattle (local)/Ng'ombe zalokolo		,      ,       MWK
2. Cattle (hybrid / grade)/Ng'ombe zachizungu		,      ,       MWK
3. Sheep/Nkhosa		,      ,       MWK
4. Goats/Mbuzi		,      ,       MWK
5. Pigs/Nkhumba		,      ,       MWK
6. Chickens/Nkhuku		,      ,       MWK
7. Ducks/Abakha		,      ,       MWK
8. Pigeons / Nkhunda		,      ,       MWK
9. Rabbits / AKalulu		,      ,       MWK
10. Guinea fowls / Nkhanga		,      ,       MWK
11. Other (describe) /Zina longosolani		,      ,       MWK

Follow up question for any goods selected above

In TOTAL, how much could you sell these items for if you sold them TODAY?

Mutati mugulitse onse lero mungawagulitse pa ndalama zingati?

B25. Do you have any grains that you store that are not a part of your business inventory? Muli ndi chimanga chosunga chomwe sichabuzinesi  If YES → If you were to sell all of your grains right now, what would be the total value in MKW? Ngati Eya → Mutati mugulitse Chimanga chanu chonse panopa mungapeze Ndalama zingati?		,         ,         <b>MWK</b>
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### Section HH. Now I would like to ask about food security

<b>HH1</b>	In the past 3 months, did you worry that your household would not have enough food? M'miyezi itatu yapitayi munali ndi nkhwawa kuti khomo lanu silikhala ndi chakudya chokwanira?	1. <input type="checkbox"/> Yes/Inde 2. <input type="checkbox"/> No/Ayi	
<b>HH2</b>	<i>The following questions will only apply if they worried:</i> In the past 3 months, did your household, in fact, not have enough food to eat? M'miyezi itatu yapitayi khomo lanu linalibedi chakudya chokwanira choti mudye?	1. <input type="checkbox"/> Yes/Inde 2. <input type="checkbox"/> No/Ayi	
<b>HH3</b>	In the last 1 month (30 days), how many days have you or someone in your household had to: M'mwezi umodzi wapitawu (masiku 30), ndi masiku angati omwe inu kapena munthu wina pa khomo lanu: If respondent says "everyday", then write 30 days	a. Rely on less expensive foods?/ Anadalira chakudya chotsika mtengo?	
		b. Limit portion size at meal times?/Anachepetsa m'lingo wa chakudya nthawi yakudya?	
		c. Reduce number of meals eaten in a day?/ Anachepetsa nambala ya nthawi yakudya pa tsiku? Linachepetsa kadyedwe patsiku	
		d. Borrow food, or rely on help from a friend or relative to eat?Anabwereka chakudya, kapena anadalira thandizo lochokera kwa m'zao kapena wachibale kuti adye?	
<b>HH4</b>	How satisfied are you with your financial well-being?Kodi ndinu okhutitsidwa bwanji ndi chuma chomwe muli nacho? Do not read the answers.	1. <input type="checkbox"/> Very satisfied 2. <input type="checkbox"/> Somewhat satisfied 3. <input type="checkbox"/> Not satisfied at all	
<b>HH5</b>	How well prepared do you think you are for possible emergencies that might come up in the future? Kodi mukuganiza kuti ndinu okonzeka bwanji pa zadzidzidzi zomwe zingathe kukugwerani m'tsogolomu? Do not read the answers	1. <input type="checkbox"/> I feel prepared 2. <input type="checkbox"/> I don't feel very prepared for large emergencies, but I can mostly take care of myself/my household 3. <input type="checkbox"/> I don't feel prepared for emergencies but I am ok on a daily basis 4. <input type="checkbox"/> My current situation is vulnerable	



## SECTION C: INCOME

Thank you. I would now like to ask you about this business.		
C1	<p>What type of business is this? /Ndi mtundu wanji wa bizinezi imene ili musikayi?</p> <p><i>FO: please use occupation codes. Use “-98” is refused and “-99” if doesn’t know</i></p>	Occupation code
C2	<p>Is this business your primary occupation? / kodi bizineziyi ndiyomwe mumadalira?</p> <p>Bizinesiyi ndi ntchito yokhayo yofunika kwambiri yomwe mumagwira?</p>	<p>1. <input type="checkbox"/> Yes</p> <p>2. <input type="checkbox"/> No</p> <p>98. <input type="checkbox"/> Refused</p>
C3	<p>a. What was the <b>REVENUE</b> that you generated last month (March). That is, how much cash you received from sales excluding any other expenses. Munapeza ndalama zingati mwezi watha (malitchi) mutagulitsa katundu wanu kuchotserapo ndalama zimene munawononga powonetsetsa kuti buzinesi yanu iyende bwino.</p> <p>b. How much <b>PROFIT</b> <del>profit</del> did you generate last month (March) That is, how much cash did you take home after paying all the business expenses. <del>Zimene zili</del>, Ndi ndalama zingati zimene munatengera kunyumba mwezi wa malitchi mutatha kulipira zonse zofunika ku bizinezi?</p>	<p>     ,      ,       <b>MKW</b></p> <p>     ,      ,       <b>MKW</b></p>
C6	<p>What is this business revenue in a <b>good week</b>? That is, how much cash do you take home after paying all the business expenses.</p> <p>Mumapeza ndalama zingati sabata yomwe malonda ayenda bwino mutalipila zofunikila zonse zokhudzana ndi buzinesi yanu?</p> <p>What is this business profits in a <b>good week</b>? That is after paying all expenses including the wages of employees, but not including any income you paid yourself? It is OK to estimate/Kodi phindu/mapulofiti anu amakhala angati pasabata zikakhala kuti bizinezi ili bwino? Mukachotsera zonse zotulutsa kuphatikiza malipiro a ogwira ntchito, koma kupatura ndalama iliyonse yomwe mudadzilipira nokha? Palibe vuto ngati mungayelekeze.</p> <p>*****FO: Put “-99” if don't know. “-98” - refused</p>	<p>     ,      ,       <b>MWK</b></p> <p>     ,      ,       <b>MWK</b></p>
C7	<p>What is this business revenue in a <b>bad week</b>? That is, how much cash do you take home after paying all the business expenses.</p> <p>Mumapeza ndalama zingati sabata yomwe malonda sanayende bwino mutalipila zofunikila zonse zokhudzana ndi buzinesi yanu?</p> <p>What is this business profits in a <b>bad week</b>? That is after paying all expenses including the wages of employees, but not including any income you paid yourself? It is OK to estimate/Kodi phindu/mapulofiti anu amakhala angati pasabata zikakhala kuti bizinezi si ili bwino? Mukachotsera zonse zotulutsa kuphatikiza malipiro a ogwira ntchito, Koma kupatura ndalama iliyonse yomwe mudadzilipira nokha? palibe vuto ngati mungayelekeze.</p>	<p>     ,      ,       <b>MWK</b></p> <p>     ,      ,       <b>MWK</b></p>

	*****FO: Put “-99” if don't know. “-98” - refused	
C13	How many hours do you usually spend <b>working</b> during a normal week in this business? It is OK to estimate. /Ndima ola angati omwe mumagwira ntchito pasabata ya bwinobwino mu bizinezi ino? Palibe vuto ngati mungayekeze. *****FO: Put “-99” if don't know. “-98” – refused	hours/week
C14	How many hours do you usually spend working across all of your income earning activities during a normal week? Mumagwiritsa ntchito maola angati powerengera ndalama zomwe mwapeza pa sabata?	
C15	Do you keep daily written records of how much you bought and sold in a day in your business? /Kodi mumasunga kawundula wa zomwe munagula/munawoda komanso zomwe magulitsa pa tsiku pa bizinezi yanu?	1. Yes 2. No
C16	If you were asked to keep business records, would you prefer to do it in English or Chichewa? Mutafunsidwa kumasunga ma record a business yanu, mungakonde kumalemba mu chichewa kapena mu chingelezi?	
C17	Do you sell ANY inventory as a part of your business? Inventory are the items you sell directly to customers. Kodi mumagulitsa katundu ngati mbali ya bizinezi yanu?	1. Yes 2. No
C18	If yes, how much revenue do you obtain from selling inventory? Ngati inde, kugulitsa katundu kumatenga gawo lalikulu bwanji pa ndalama zomwe mumapeza? FO: read the answers	1. All revenue is from selling inventory 2. More than half of revenue is from selling inventory 3. About half of the revenue is from selling inventory 4. Less than half of the revenue is from selling inventory 5. Selling inventory is a very little part of my business.
C19	What is the the value of the <b>INVENTORY</b> 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 mutayekeze? *****FO: Put “-99” if don't know. “-98” - refused	,      ,       <b>MWK</b>
C20	How often do you count your inventory? /Ndimowilikiza bwanji momwe mumawerenga katundu wanu?	1. <input type="checkbox"/> Daily 2. <input type="checkbox"/> Every other day 3. <input type="checkbox"/> Twice a week 4. <input type="checkbox"/> Weekly 5. <input type="checkbox"/> Twice per month (every two weeks) 6. <input type="checkbox"/> Monthly 7. <input type="checkbox"/> No Schedule 8. <input type="checkbox"/> I don't count inventory 98. <input type="checkbox"/> Other (specify) _____ 99. <input type="checkbox"/> Refused

C21	How often do you purchase inventory? / Ndimowilikiza bwanji pamene mumakawoda katundu?	1. <input type="checkbox"/> Daily 2. <input type="checkbox"/> Every other day 3. <input type="checkbox"/> Twice a week 4. <input type="checkbox"/> Weekly 5. <input type="checkbox"/> Twice per month (every two weeks) 6. <input type="checkbox"/> Monthly 7. <input type="checkbox"/> No Schedule 98. <input type="checkbox"/> Other (specify) _____ 99. <input type="checkbox"/> Refused
C22	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?	
C23	How do you pay for inventory? / Mumalipira njira yanji katundu owodayo?	1. <input type="checkbox"/> Cash 2. <input type="checkbox"/> Mobile Money 3. <input type="checkbox"/> Credit 4. <input type="checkbox"/> In-kind 5. <input type="checkbox"/> Other (Specify) _____
C24	Now I would like to ask you about all the money you <b>INVESTED</b> in <u>inventory</u> last month (March 2017). That is, how much money did you spend to restock on inventory to sell at your 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 Past 3 months: January, February, and March	1. March 2017 (Last month):       ,         ,         <b>MWK</b>
C25	Now please think about all the <b>TOOLS AND EQUIPMENT</b> 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 ziwiya 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 mutayelekeza *****FO: Put “-99” if don't know. “-98” - refused	,         ,         <b>MWK</b>
C26	Now I would like to ask you about all the money you <b>INVESTED</b> in <u>equipment</u> over the past 3 months. 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	1. March 2017:       ,         ,         <b>MWK</b> 2. February 2017 (2 months ago):       ,         ,         <b>MWK</b> 3. January 2016 (3 months ago):       ,         ,         <b>MWK</b>

C27	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?	
C28	How many permanent employees do you employ? INCLUDING security guards (if applicable)  2. Out of \$ {X} permanent employees, how many of them are paid a fixed salary (weekly/bi-weekly/monthly)? / Ndi angati mwa iwo mumawalipira malipiro okhazikika (pa sabata/masabata awiri/mwezi)?	
C29	If yes, how much is the employee paid? how often is the employee paid? /Mumawalipira ndalama zingati ndipo mowirikiza bwanji?  *****FO: Put “-99” if don't know. “-98” - refused	Employee 1:      ,        ,         <b>MWK</b>  1 <input type="checkbox"/> Weekly 2 <input type="checkbox"/> Monthly  Employee 2:      ,        ,         <b>MWK</b>  1 <input type="checkbox"/> Weekly 2 <input type="checkbox"/> Monthly

Respondent ID 

## Baseline Survey

**SECONDARY OCCUPATIONS**

FO: Now I would like to ask you about other occupations you may have. Please keep in mind that this includes any activity that you do which earns you any amount of money. Even if this activity is only done once a month or if you earn as little as 10 MWK from this activity, it still counts as income. If it's another business, please report how much you took home at the end of the day (profits not revenues), if it's employment, please report the salary earned. Include income that you receive from farming activities if it is not a part of your primary occupation.. / Tsopano ndikufuna ndikufuseni za ntchito zina zomwe muli nazo. Ngati ili bizinezi ina, chonde nenani Ndalama zimene mumatengera kunyumba (ngati ~~ma~~ phindu ~~profit~~ osati zonse zimene mwagulitsa), ngati ndi ntchito, chonde nenani Ndalama zimene mumalandira ngati malipiro.

NOTE: In the electronic version, enumerators will be able to select several occupations, not just 1.

\*\*\*\*FO: Put “-99” if don't know. “-98” - refused

1. Respondent's other income. / Njira ina yomwe oyankha mafunso amapezera ndalama.  <i>Use OCC codes, “-98” is refused and “-99” if doesn't know</i>	2. Is this income seasonal? / kodi izi zimayendera nyengo?  Yes → ask 3-6 No → ask 7-10	3. How much did you make in this occupation in the <b>last season</b> ? Estimate for the whole season. / Ndi Ndalama zingati zomwe munapanga ku ntchitoyi mu sizoni (nyengo) yapitayi? Yelekezani kwa nyengo yonse.	4. How many seasons are there in a year?  Pa chaka pali masizoni (nyengo) angati?	5. How much time did you spend working in this occupation last season. You can say: 5 hours every week, or 20 hours in total over the whole season. Munatenga nthawi yochuluka bwanji mukugwira ntchito yimeneyi sizoni yangothayi: Mutha kunena kuti maola asanu sabasa yiliyonse kapena maola makumi awiri sizoni yonse
OCC code1: <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/> <b>MWK</b>	<input type="text"/>	<input type="text"/> hours 1. Daily 2. Weekly 3. Monthly 4. in Total for the season

1. Respondent's other income. / Njira ina yomwe oyankha mafunso amapezera ndalama.  <i>Use OCC codes, “-98” is refused and “-99” if doesn't know</i>	7a. Are you paid a fixed salary on this job? / Kodi mumalipiridwa ndalama yokhazikika pa ntchitoyi?  If yes, How much you are paid? How often are you paid.  1- Weekly 2- Bi-weekly 3- Monthly	7c. How much did you make in this occupation in the <b>last month</b> ? / Ndi ndalama zingati zomwe munapeza ku ntchitoyi mwezi watha?	
OCC code1: <input type="text"/>	1. <input type="checkbox"/> Yes <input type="checkbox"/> No 2. <input type="text"/> 3. <input type="text"/>	<input type="text"/> <b>MWK</b>	<input type="text"/>

**SPOUSE’S OCCUPATION**

*Now I would like to ask you about your spouse’s occupation*  
*FO: this section is only applicable if a person has a spouse or is cohabitating.*

C31	What is your spouse’s total typical income per month? ? / Ngati mkazi/mwamuna wanu salandira malipiro okhazikika, kodi amalandira ndalama zingati pamwezi?	Average Month:  __ __, __ __ __, __ __  <b>MWK</b>
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**Mobile Money**

Now I would like to ask you about your usage of mobile money. Please remember that the survey is completely confidential.

<b>MM1.</b>	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
<b>MM2.</b>	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 →
<b>MM3.</b>	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
<b>MM4.</b>	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 munthu wina?  <i>If they use someone else's account:</i> Who's account/accounts do you use? Mumagwiritsa ntchito akawunti yandani?	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  1 <input type="checkbox"/> Spouse 2 <input type="checkbox"/> Children 3 <input type="checkbox"/> Other relative 4 <input type="checkbox"/> Neighbour 5 <input type="checkbox"/> Friend
<b>MM5.</b>	<i>If they don't use mobile money:</i> Why do you not use MobileMoney? M'chifukwa chani simugwiritsa ntchito ndalama za pafoni?	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  <i>After question: go to next section</i>
<b>MM6.</b>	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" Tsopano ndikufunsani zokhudzana ndi ndalama za pafoni. Ngati simukudziwa yankho la funso, nenani kuti simukudziwa.	Is there a charge to keep money in Mobile Money? Kodi pali kulipira posunga ndalama ku akaunti yanu ya Airtel money kapena TNM mpamba?  Is there a charge to deposit money to your general account? Kodi pali kulipira poyika ndalama ku akaunti yanu ya Airtel money kapena TNM mpamba?  Is there a charge to transfer money from your general account to someone else's general account? 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>Is there a charge to withdraw cash from your general mobile money account? 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? Kodi mukuganiza kuti mukhonza kulipira ndalama zingati mutabwereka ndalama zokwana 1, 000 MKW kuchokera ku akaunti yanu ya Airtel money?</p>
<b>MM7.</b>	How many mobile money accounts do you currently use? /Kodi panopa mukugwiritsa ntchito ma akawunti angati a ndalama za pafoni?	
<b>MM8.</b>	Do you use Airtel Money/TNM Mpamba or both? /Kodi mumagwiritsa ntchito Airtel kapena TNM kapena zonse?	1 [ ] Airtel 2 [ ] TNM 3 [ ] Both
<b>MM9.</b>	<p><b>The following questions will be asked separately for Airtel Money and TNM Mpambausers. If they use both accounts, only Airtel questions will come up.</b></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 Ngati inde, kodi chiwongola dzanjachi chimasintha kutengera ndalama zomwe mukuyika?</p>	1 [ ] Yes, there is a charge 2 [ ] No, it's free 3 [ ] I don't know  4 [ ] Yes, fixed 5 [ ] No, not fixed 6 [ ] I don't know 7
<b>MM10.</b>	<p>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> <p>If yes, Is the charge fixed or it depends on the amount? Mark YES if it's fixed Ngati inde, kodi chiwongola dzanjachi chimasintha kutengera ndalama zomwe mukutumiza?</p>	1 [ ] Yes, there is a charge 2 [ ] No, it's free 3 [ ] I don't know  1 [ ] Yes, fixed 2 [ ] No, not fixed
<b>MM11.</b>	<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>	1 [ ] Yes, there is a charge 2 [ ] No, it's free 3 [ ] I don't know  MWK _____



	If yes, is the charge fixed or it depends on the amount?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No, it's fixed
<b>MM12.</b>	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)?	3. <input type="checkbox"/> Yes 4. <input type="checkbox"/> No
<b>MM13.</b>	Do you think you have been cheated by an agent in the past year? / Kodi mukuganiza kuti mwanengezedwapo (osawuzindwa zoonza) ndi ejenti m'chaka chathachi?  If yes, how many times in the past 6 months Ngati inde, kangati?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No
<b>MM15.</b>	What purpose do you primarily use mobile money for? / Kodi ndalama zanu za pafoni kwenikweni mumazigwiritsa ntchito yanji?  FO: Check all that apply  If you deposit to or withdraw from bank account, how often do you deposit money or withdraw money from your bank account?	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 4 <input type="checkbox"/> Just to keep money there with no saving purpose 5 <input type="checkbox"/> To store money in the short-term (for instance, between trips to the bank or for buying inventory) 6 <input type="checkbox"/> To save in general 7 <input type="checkbox"/> To save for specific savings goals (long term goals) 8 <input type="checkbox"/> Buying airtime 9 <input type="checkbox"/> Deposits/Withdrawals to/from my bank account 10 <input type="checkbox"/> Taking out loans 95 <input type="checkbox"/> Other (specify) 98 <input type="checkbox"/> Refused
<b>MM16.</b>	How often do you deposit money into your Bank account through MM? Kodi mumayika ndalama ku akaunti yanu yaku banki kudzera ku akaunti yanu ya pafoni ya Airtel money kapena TNM mpamba mowilikiza bwanji?	11
<b>MM17.</b>	How often do you withdraw money from your Bank account through MM? Kodi mumatenga ndalama ku akaunti yanu yaku banki kudzera ku akaunti yanu ya pafoni ya Airtel money kapena TNM mpamba mowilikiza bwanji?	12
<b>MM18.</b>	If use for transfers: do you ever keep money in your account after getting a transfers or do you always withdraw it immediately? Ngati imagwiritsidwa ntchito kulandira thandizo: Kodi mumasungako ndalama ku akawunti yanu mukalandira thandizo kapena mumakatenga ndalama zonse zikangofika?  Why do you keep money in the account rather than withdraw it immediately?/ Kodi mumasungiranji ndalama zina ku akawuntiko m'malo mongotengako zonse zikangofika?	1 <input type="checkbox"/> I sometimes keep it in my account for a while 2 <input type="checkbox"/> Most of the time I withdraw the money immediately 3 <input type="checkbox"/> I Always Withdraw immediately   1. <input type="checkbox"/> Saving for future use 2. <input type="checkbox"/> I only withdraw when I need it 3. <input type="checkbox"/> Keeping some for electronic payments (ESCOM etc) or airtime 4. <input type="checkbox"/> Other (specify)

<b>MM19.</b>	Out of 30 days in a month, how many days do you have a balance that is greater than zero on your mobile money account/accounts?/Pa masiku makumi atatu (30) pa mwezi, ndi masiku angati omwe mumakhala ndi ndalama zotsala ku akawunti yanu?	<input type="text"/>
<b>MM20.</b>	What is the average balances you keep on your mobile money account?/Kodi mongoyerekezera mumasunga ndalama zingati ku akawunti yanu ya pafoni?	<input type="text"/> , <input type="text"/> , <input type="text"/> <b>MWK</b>
<b>MM21.</b>	Can you tell me how much money you currently have there in total?/Mungandiwuzeko kuti panopa ku akawuntiyi kuli ndalama zingati?	<input type="text"/> , <input type="text"/> , <input type="text"/> <b>MWK</b>
<b>MM22.</b>	How often do you deposit cash money into your mobile money account?/Kodi mumayika ndalama ku akawunti yanu ya pafoni mowirikiza bwanji?	1. <input type="checkbox"/> Daily 2. <input type="checkbox"/> Every other day (3 times a week) 3. <input type="checkbox"/> Twice a week 4. <input type="checkbox"/> Once a week 5. <input type="checkbox"/> Once every two weeks 6. <input type="checkbox"/> Once a month 7. <input type="checkbox"/> Less often than once a month 8. <input type="checkbox"/> Never 9. <input type="checkbox"/> No schedule 10. <input type="checkbox"/> Other (Describe <input type="text"/> )
<b>MM23.</b>	What is the average (typical) cash deposit amount that you make?/Mongoyerekeza, kodi mumakonda kuyika ndalama zingati ku akawuntiyi?	<input type="text"/> , <input type="text"/> , <input type="text"/> <b>MWK</b>
<b>MM24.</b>	Do you ever deposit <u>business cash</u> in Airtel money/TNM mpamba? / Kodi munayamba mwayika <u>ndalama za bizinezi</u> ku akawunti ya pafoni ya Airtel money kapena TNM mpamba?  If yes, how often. Ndimowilikiza bwanji?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No  1. <input type="checkbox"/> Daily 2. <input type="checkbox"/> Every other day 3. <input type="checkbox"/> Twice a week 4. <input type="checkbox"/> Once a week 5. <input type="checkbox"/> Once every two weeks 6. <input type="checkbox"/> Once a month 7. <input type="checkbox"/> Other (Describe <input type="text"/> )
<b>MM25.</b>	How often do you withdraw money out of your mobile money account? Here withdrawals are anything that reduces the balances (ESCOM payments, transfers etc)	
<b>MM26.</b>	What is the average (typical) withdrawal amount that you make?	
<b>MM27.</b>	How often do you withdraw CASH out of your mobile money account?/Kodi mumatenga ndalama ku akawunti yanu ya ndalama za pafoni mowirikiza bwanji?	1. <input type="checkbox"/> Daily 2. <input type="checkbox"/> Every other day 3. <input type="checkbox"/> Twice a week 4. <input type="checkbox"/> Once a week 5. <input type="checkbox"/> Once every two weeks 6. <input type="checkbox"/> Once a month 7. <input type="checkbox"/> Less often than once a month 8. <input type="checkbox"/> Never 9. <input type="checkbox"/> No schedule 10. <input type="checkbox"/> Other (Describe <input type="text"/> )
<b>MM28.</b>	What is the average (typical) withdrawal (Cash) amount that you make?/ Mongoyerekeza (kawiri kawiri), kodi mumatenga ndalama zochuluka bwanji ku akawunti yanu?	<input type="text"/> , <input type="text"/> , <input type="text"/> <b>MWK</b>
<b>MM29.</b>	<i>If they use MM to receive transfers:</i> 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?	1. <input type="checkbox"/> Daily 2. <input type="checkbox"/> Every other day 3. <input type="checkbox"/> Twice a week 4. <input type="checkbox"/> Once a week 5. <input type="checkbox"/> Once every two weeks 6. <input type="checkbox"/> Once a month 7. <input type="checkbox"/> Less often than once a month 8. <input type="checkbox"/> Never

		9. <input type="checkbox"/> No schedule 10. <input type="checkbox"/> Other (Describe _____)
<b>MM30.</b>	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)?	,         ,         <b>MWK</b>
<b>MM31.</b>	<i>If they use MM to send transfers:</i> 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?	1. <input type="checkbox"/> Daily 2. <input type="checkbox"/> Every other day 3. <input type="checkbox"/> Twice a week 4. <input type="checkbox"/> Once a week 5. <input type="checkbox"/> Once every two weeks 6. <input type="checkbox"/> Once a month 7. <input type="checkbox"/> Less often than once a month 8. <input type="checkbox"/> Never 9. <input type="checkbox"/> No schedule 10. <input type="checkbox"/> Other (Describe _____)
<b>MM32.</b>	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?	,         ,         <b>MWK</b>
<b>MM33.</b>	Do you use MM to do Any business transactions? / Mumagwiritsa akawunti ya pafoni pa zochitika zapa bizinezi yanu? 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) Pa maulendo khumi aliwonse amene mwalipira powoda katundu kapena kulipira ntchito zina za bizinezi, ndi maulendo angati omwe mumalipira kugwiritsa ndalama za pafoni? 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?	1. <input type="checkbox"/> Pay for inventory/business services 2. <input type="checkbox"/> Receive payments from others for purchases/business services 3. <input type="checkbox"/> I don't use it for business transactions
<b>MM34.</b>	Do you use mobile money as a way to save money?/ Kodi mumagwiritsa ntchito ndalama za pafoni ngati njira yosungira ndalama?	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No
<b>MM35.</b>	<i>If yes:</i> 1 What is the savings for? Use the saving codes. Mark all that apply. / Kodi ndalamazo cholinga chake chimakhala chani? 2 Can you tell me how much money you currently have saved there <u>for the goals you specified</u> ? Only specific the balance for the goal. Mungandiwuzeko kuti panopa mwasunga ndalama zingati ku pa zolinga zomwe mwanenazi?	        ,         ,         <b>MWK</b>
<b>MM36.</b>	What are some of the difficulties you face in using mobile money( depositing/withdrawing/tranfering)?  What is the avaergae time it takes for that failed transaction to go through? Mongoyerekezera, zimatenga nthawi yaitali bwanji kuti zomwe zinakanikazo zitheke?	1. <input type="checkbox"/> Hard to find agents 2. <input type="checkbox"/> Agents don't have enough balance in their accounts to do deposits 3. <input type="checkbox"/> Distrust in agents 4. <input type="checkbox"/> Agents are too far away from me 5. <input type="checkbox"/> Long lines 6. <input type="checkbox"/> I do not face difficulties 7. <input type="checkbox"/> Network failure→ Out of 10 transactions that you try to make, how many of them fail due to poor networks 8. <input type="checkbox"/> Other _____

The following questions will be asked about Kutapa and Pasavute (TNM product) separately

<b>MM37.</b>	Have you heard of [Product] offered by Airtel [TNM]? [Product] is a product which allows you to borrow airtime when you run out.	
<b>MM38.</b>	How did you hear about [Product]?	1. <input type="checkbox"/> agent 2. <input type="checkbox"/> Friends/ relatives 3. <input type="checkbox"/> advertising (SMS, billboard etc.) 4. <input type="checkbox"/> I discovered it on my phone 5. <input type="checkbox"/> Other _____
<b>MM39.</b>	1) Approximately, how many times have you used it in your life?  2) Approximately, what is the total amount in MKW you have borrowed in your lifetime?  3) How many times have you used it in the past 3 months?  ***FO: Usage in the past 3 months should be smaller or equal to usage in lifetime. To remind you, usage in lifetime was "\$ {kutapa_name}" times  4) What is the total amount in MKW you borrowed in the past 3 months?  ***FO: Usage in the past 3 months should be smaller or equal to usage in lifetime. To remind you, usage in lifetime was "\$ {kutapa_am_name}" MKW  5) Do you like this product? IF YES → why do you like this product? IF NO → Why don't you like this product?  What do you generally use [PRODUCT] for?  6) Think back to the last time you have used [Product]. Please describe that situation in which you decided to borrow credit through Kutapa and what exactly you spent that credit on?  6a) What was your borrowing limit last time in MKW?  6b) How much did you borrow?  7 ) How many days did it take you to pay back the Airtime you borrowed. If less than 1 day, put 0.  8) What is the cost of taking out an aritime loan. Specifically, how much would you have to pay back if you borrowed 100 MKW nad paid back on time  9) Do you ever regret taking out a [Product] loan after the fact?  10) If YES→ what is the reason you couldn't wait until you were able to buy airtime	
<b>MM40.</b>	We would like to understand the travel time between your HOUSE and the nearest AIRTEL mobile money agent. Please specify whether you use (or would use) a bus/car/bike taxi/walk or a combination of those to travel from your house to the nearest Airtel Agent, and how many minutes it takes for	1. Yes 0. No → Q36 -98. Refused -99. Don't know

	each means of transport. For example, you can say: I take (or would take) a bus for 30 minutes and walk for 5 minutes to get from my house to the nearest Airtel Agent. Can you provide an estimate of the travel time?	Car:       Minutes Car:       Hours Bus:       Minutes Bus:       Hours Bike/Bike Taxi:       Minutes Bike/Bike Taxi:       Hours Walking:       Minutes Walking:       Hours
<b>MM41.</b>	We would like to understand the travel time between your BUSINESS and the nearest AIRTEL mobile money agent. Please specify whether you use (or would use) a bus/car/bike taxi/walk or a combination of those to travel from your house to the nearest Airtel Agent, and how many minutes it takes for each means of transport. For example, you can say: I take (or would take) a bus for 30 minutes and walk for 5 minutes to get from my business to the nearest Airtel Agent. Can you provide an estimate of the travel time?	1. Yes 0. No → Q36 -98. Refused -99. Don't know  Car:       Minutes Car:       Hours Bus:       Minutes Bus:       Hours Bike/Bike Taxi:       Minutes Bike/Bike Taxi:       Hours Walking:       Minutes Walking:       Hours
<b>MM42.</b>	If you were offered up to 2 mobile money accounts that you can use for saving money, how many would you choose?	

**SECTION CM: Daily Cash management****Now I am going to ask you about daily cash management.**

<b>CM1.</b>	On an average day, how much cash do you have at the end of the working day? /Mongoyerekeza, pakutha patsiku mumakhala ndi ndalama zingati?	,      ,       <b>MWK</b>
<b>CM2.</b>	<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. 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>	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)
<b>CM3.</b>	For each of the methods they selected, follow up questions will appear Out of \${cm_end_day_cash}, how much do you put in \${Y}? /Pa ndalama \${cm_end_day_cash}, ndi ndalama zochuluka bwanji zomwe mumaika pa \${Y}?	,      ,       <b>MWK</b>

<b>CM4.</b>	<i>If the number reported does not match sum of the itemized values, the message will appear: FO: End of day cash in details is \${cm_end_day_cash_det} and reported is \${cm_end_day_cash}. Go back to the previous page and correct the entries</i>	
<b>CM5.</b>	If you bring money home, where do you store the money? / Ngati mwabweletsa ndalama kunyumba, mumazisunga kuti?	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 (describe _____) )
<b>CM6.</b>	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)?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No
<b>CM7.</b>	If yes, where do you keep daily personal cash? Ngati inde, kodi mumayika kuti ndalama za tsiku ndi tsiku zanu zanu? Select multiple	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)
<b>CM8.</b>	If yes, where do you keep daily business cash? Ngati inde, kodi mumayika kuti ndalama za tsiku ndi tsiku za bizinezi? Select multiple	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)
<b>CM9.</b>	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
<b>CM10.</b>	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"/>
<b>CM11.</b>	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"/>
<b>CM12.</b>	If no, why not. /Ngati ayi, chifukwa chani?	
<b>CM13.</b>	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	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No

	for your children and business expenses are inventory, market fees etc.	
CM14.	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	
CM15.	Describe the situation when this happened last time,  1) what business expense did you want to spend it on, and  2) what personal expense did you end up having instead. Fotokonzani m'mene zinachitikira nthawi yomaliza kuchitika, 1) kodi mumkafuna kuzigwiritsa ntchito yanji pa bizinezi yanu, komanso 2) kodi m'malo mwake munazigwiritsa ntchito yanji?	<hr/> <hr/>
CM16.	After the fact, did you regret spending money for this purpose? / Zitachitika, kodi munadandaula kuti ndalamazo mwazigwiritsa ntchito imeneyi?	1. [ ] Yes 2. [ ] No

## SECTION D. SAVINGS

**Now I would like to ask you about savings.** Remember, this survey is confidential and no one will be able to find out your answers.

SAV1.	<p>If you had a good day, do you save the extra income?  <b>Ngati munali ndi tsiku labwino, kodi mumasunga ndalama zina zomwe mwazipeza zowonjezeleka? /</b></p> <p>If never → Why don't you save</p>	<ol style="list-style-type: none"> <li><input type="checkbox"/> Yes, all the time</li> <li><input type="checkbox"/> Yes, half of the time</li> <li><input type="checkbox"/> Yes, less than half of the time</li> <li><input type="checkbox"/> Never</li> </ol> <ol style="list-style-type: none"> <li><input type="checkbox"/> I spend more than I'd like on personal expenses</li> <li><input type="checkbox"/> I have many family commitments</li> </ol> <p>Describe: _____</p> <ol style="list-style-type: none"> <li><input type="checkbox"/> Other household members ask me for money and it is hard to say no</li> <li><input type="checkbox"/> I have another business or investment that uses all my money</li> </ol> <p>Describe: _____</p> <ol style="list-style-type: none"> <li><input type="checkbox"/> Other</li> </ol> <p>Describe: _____</p>
SAV2.	<p>If you have a good day, how hard is it for you to save the extra income? <b>Mukakhala kuti munali ndi tsiku labwino, kumakhala kovuta bwanji kuti musunge ndalama zawonjezekazi? /</b></p>	<ol style="list-style-type: none"> <li><input type="checkbox"/> Yes, it is very difficult</li> <li><input type="checkbox"/> Yes, It is somewhat difficult</li> <li><input type="checkbox"/> No, it is not difficult at all →</li> </ol>

SAV3.	If you have an unexpectedly good day or week, do you spend more money on consumption? In other words, do you spend more money on personal items if you had a good day?/ Mukakhala kuti munali ndi tsiku labwino kapena sabata yawino, kodi mumagwiritsa ntchito ndalama zambiri pa zakudya? Kapena kuti, kodi mumagwiritsa ntchito ndalama zambiri mukakhala kuti munali ndi tsiku labwino?	
SAV4.	If you have an unexpectedly good day or week, do you give more money away to your spouse?	
SAV5.	If you have an unexpectedly good day or week, do you give more money away to people outside your household?	

I am going to read a list of statements about issues some people have with saving money. For each statement, tell me on a scale of 1-5 how much you agree with it. 1 – completely disagree and 5 -completely agree.

SAV6.	I spend more than I'd like on personal expenses/Ndimagwiritsa ntchito ndalama zambiri kulingana ndi momwe ndimafunira pa zinthu za umwini.	1-[ ] strongly disagree 2-[ ] disagree 3-[ ] not agree nor disagree 4-[ ] agree 5-[ ] strongly agree
SAV7.	I have many family commitments/ Ndili ndi maudindo ochuluka ku banja.	1-[ ] strongly disagree 2-[ ] disagree 3-[ ] not agree nor disagree 4-[ ] agree 5-[ ] strongly agree
SAV8.	I don't generate enough money to save/Sindimapeza ndalama zochuluka kuti zina ndizisunga.	1 2 3 4 5
SAV9.	I don't have a habit to save	1 2 3 4 5
	<i>I am discouraged to save because family members take my savings</i>	
	<i>I am discouraged to save because of frequent theft</i>	
	<i>When a friend or relative comes to me to ask for money, I am obligated to give him/her some.</i>	
	<i>I would like to reduce the amount of money I give to other people.</i>	
	<i>I give away more in money or in-kind gifts than I receive.</i>	

SAV10. Now I am going to ask you about saving methods you use. Which out the following saving methods do you use. We define usage as making at least one deposit in the last year or currently holding a non-zero balance/Tsopano ndikufunsani mafunso okhudza njira zosungira ndalama zomwe mumagwiritsa ntchito. Pa njira zotsatirazi, kodi ndi njira zosungira ndalama ziti zomwe mwagwiritsa ntchito m'miyezi isanu ndi umodzi yapitayi? Tikati kugwiritsa ntchito tikutanthauza kuti munawonjezerako ndalama mosachepera kamodzi kapena kuli ndalama.  
\*\*\*\*\*FO: it is very important to emphasize what is meant by use. Savings balances:

<b>Savings Source</b> <b>READ ALL OPTIONS INCLUDING THOSE IN CODES AT THE BOTTOM OF THE TABLE</b> SAV1 Do you use [SOURCE] as a saving place?/ Kodi mumagwiritsa ntchito [SOURCE] ngati malo osungirapo ndalama?	<b>READ OUT EACH ITEM.</b>  1 - Yes 2 - No → <b>NEXT LINE</b>
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1. In cash at home, in a lockbox (only asked to groups in control arms)/Ndalama ku nyumba mukabokosi koti mumakakhoma	1 – Yes 2 – No
2. In cash at home, not in savings box/Ndalama ku nyumba koma zoti simuyika mukabokosi.	1 – Yes 2 – No
3. In cash at home, in a Safe/Ndalama ku nyumba mu sefa ya ndalama	1 – Yes 2 – No
4. Village bank/VSLA/Banki m'khonde	1 – Yes 2 – No
5. ROSCA/Cash round/Chipereganyu	1 – Yes 2 – No
6. Bank/ Banki	1 – Yes 2 – No
7. Safekeeping with family or friend/ Kusungitsa kwa wachibale kapena mzanu	1 – Yes 2 – No
8. Safekeeping with shop keeper/employer/ Kusungitsa kwa mwini shopu kapena bwana wanu	1 – Yes 2 – No
9. Safekeeping with village leader or religious leader/ Kusungitsa kwa audindo m'mudzi kapena kutchalitchi	1 – Yes 2 – No
10. Lend to someone (with or without interest)/Kubwereketa kwa munthu wina (kuti adzabweza ndi chiongola dzanja kapena ayi)	1 – Yes 2 – No
11. Microfinance/SACCO/Mabungwe ang'onoang'ono obwereketa/kusunga ndalama	1 – Yes 2 – No
12. Farmer's group/ Gulu la alimi (if multiple groups, specify the amount in all of them) → How many groups are you a member of? / Ndinu membala wa magulu angati?	
13. Any other saving group/ Magulu ena osunga ndalama → How many groups are you a member of? /Ndinu membala wa magulu angati?	1 – Yes 2 – No
95. Other (Specify)	1 – Yes 2 – No

For each of the options that they mark as used, ask the following:

SAV11a	How many other groups are you a member of?	
SAV11.	Can you tell me how much money you <b>currently</b> have saved in [SOURCE]? /Kodi panopa mukusunga ndalama zingati ku [SOURCE]? Remember, this survey is confidential and no one will be able to find out your answers. / Kumbukirani kuti kafukufukuyu ndi wachinsinsi ndipo palibe amene azadziwe mayankho anu *****FO: “-98” - refused	,      ,       MWK
SAV12.	What is the savings for? /Kodi cholinga cha ndalama mukusungazi ndi chani? Use the saving codes. Mark all that apply.	
SAV13.	How often do you deposit money into [SOURCE]	1.
SAV14.	How often do you withdraw money from [SOURCE]	2.
SAV15.	Which difficulties do you face saving in [SOURCE]?	1. [ ] Money can be Lost/stolen 2. [ ] Can't make regular deposits 3. [ ] Too easy to withdraw 4. [ ] Is too far away/not accessible 5. [ ] Negative past experiences with this product (Describe) 6. [ ] Hard to withdraw 7. [ ] Other (specify)
SAV16.	For MFI/Bank/ROSCA:  Interest is the additional amount that you receive for keeping money in the the [SOURCE]. For example, if you decided to put 1000MKW to bank and received 1100 MWK a year later, that means you received 100 MKW in interest.  How much interest or return would you expect to earn by saving 1000 MKW in [SOURCE] if you kept the money there for. For example, if you expect to receive 1100, that mens you	

	<p>were paid bck 1000 and received 100 extra. ***FO: only record the interest (extra amount)</p> <p>1 month?</p> <p>6 months?</p> <p>1 year?</p> <p><b>FOR VSLA:</b> Interest is the additional amount that you receive for keeping money in VSLA. For example, if you decided to put 1,000 MKW to bank and received 1,100 MWK a year later, that means you received 100 MKW in interest.</p> <p>How much interest or return would you expect to earn by saving 1,000 MKW in VSLA MAIN pot if you kept the money there for:</p> <p>1 month?</p> <p>6 months?</p> <p>1 year?</p> <p>Interest is the additional amount that you receive for keeping money in the the VSLA. For example, if you decided to put 1,000 MKW to bank and received 1,100 MWK a year later, that means you received 100 MKW in interest.</p> <p>How much interest or return would you expect to earn by saving 1,000 MKW in VSLA WELFARE pot if you kept the money there for:</p> <p>1 month?</p> <p>6 months?</p> <p>1 year?</p> <p>b. Do you get interest payments refunded at the end of the cycle?</p> <p>c. Do you get interest payments refunded at the end of the cycle in the main pot?</p> <p>d. Do you get interest payments refunded at the end of the cycle in the welfare pot?</p>	<p>1. Yes, interest is refunded at end of cycle</p> <p>0. No, interest shared at end of cycle</p> <p>-99. Don't know</p>
<b>Additional questions if they use home as a saving place</b>		
SAV17.	<p>How many different places do you save within your house?</p> <p>Muli ndi malo osungira ndalama angati nyumba mwanu?</p>	<input type="text"/>
SAV18.	<p>When you leave your house, do you usually take your savings with you? Or do you leave them home?</p> <p>Pamene mukuchoka ku nyumba kwanu, kodi mumatenga ndalama zonse mwasunga kapena mumazisiya nyumba momwemo?</p>	<p>1. [ ] I take my savings with me.</p> <p>2. [ ] I leave them at home</p>

**Additional questions for bank if they use bank as a saving source.**

SAV19.	<p>How many bank accounts do you have? /Kodi muli ndi ma akawunti akubanki angati?</p>	<input type="text"/>
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The following questions will repeat for each Bank Account

SAV20.	Do you ever deposit business cash in a bank account / Kodi mumasunga Ndalama za bizinezi ku banki?	1. <input type="checkbox"/> Yes → Continue 2. <input type="checkbox"/> No → skip next questions
SAV21.	Why don't you ever deposit business cash in a bank account? / Nchifukwa chani simusunga ndalama za bizinezi ku akawunti yaku banki ya bizinezi?	1. <input type="checkbox"/> I don't generate enough cash 2. <input type="checkbox"/> It's too far away 3. <input type="checkbox"/> Long ques 4. <input type="checkbox"/> Network problems 5. <input type="checkbox"/> Other Specify
SAV22.	<p>Do you have a separate business bank account, separate from any personal account? / Kodi muli ndi akawunti yaku banki ya bizinezi yosiyana ndi akawunti ya umwini?</p> <p>YES → How much do you have saved in your business bank account? / Kodi mukusunga ndalama zingati mu akawunti yanu ya bizinezi yaku banki?</p> <p>*****FO: "-98" - refused</p> <p>YES → How often do you deposit into your business bank account? / Kodi mumayika ndalama ku akawunti yanu ya bizinezi yaku banki mowirikiza bwanji?</p> <p>YES → How often do you withdraw from your business bank account? / Kodi mumatenga ndalama kuchokera ku akawunti yanu ya bizinezi yaku banki mowirikiza bwanji?</p> <p>NO → What is the balance of the business cash in that account (excluding personal cash)? / Kodi panopa ku akawuntiyi kuli ndalama zingati za bizinezi (osawerengera ndalama zanu za umwini)?</p> <p><i>If the balance of business cash is larger than the total balance, message appears: "Balance of the business cash should be smaller than the total balance"</i></p> <p>NO → What is the reason why you don't have a separate business bank account? / Kodi nchifukwa chani mulibe akawunti yapaderadera ya bizinezi yaku banki yosiyana ndi akawunti ya umwini?</p> <p>****FO: Select all that apply</p> <p>b. If you were to get a loan of 10,000 MKW from one of your banks, how much would you have to pay in interest, that is extra payment for borrowing the money?</p> <p>b1. When would you have to pay back the money?</p> <p>b2. How much extra (in addition to \${sav22b_bank_loans_int} paid in interest) would you have to pay if you didn't pay the loan on time?</p>	<p>1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No</p> <p>      ,         ,         MWK</p> <p>1- <input type="checkbox"/> daily 2- <input type="checkbox"/> weekly 3- <input type="checkbox"/> twice a month 4- <input type="checkbox"/> monthly 5- <input type="checkbox"/> other (describe) - "98" - <input type="checkbox"/> Refused</p> <p>1- <input type="checkbox"/> daily 2- <input type="checkbox"/> weekly 3- <input type="checkbox"/> twice a month 4- <input type="checkbox"/> monthly 5- <input type="checkbox"/> other (describe) - "98" - <input type="checkbox"/> Refused</p> <p>      ,         ,         MWK</p> <p>1. <input type="checkbox"/> Too expensive to maintain 2. <input type="checkbox"/> Difficult to deposit 3. <input type="checkbox"/> Difficult to withdraw 4. <input type="checkbox"/> I don't generate enough cash to put in the bank 5. <input type="checkbox"/> I don't keep business and personal money separate 6. <input type="checkbox"/> Other Specify</p>

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**Additional questions for ROSCA if they use ROSCA as a saving source.**

SAV23	a. How many ROSCAs are you a part of? Kodi muli m'magulu angati achipereganyu?	<input type="text"/>
<i>The following questions will repeat for each ROSCA:</i>		
	What is the name of the ROSCA?	
	b. How often do you make contributions? Kodi mumasonkha mowilikiza bwanji?	1- <input type="checkbox"/> daily 2- <input type="checkbox"/> weekly 3- <input type="checkbox"/> twice a month 4- <input type="checkbox"/> monthly 5- <input type="checkbox"/> other (describe) -"-98"- <input type="checkbox"/> Refused
	c. How much is the contribution? Kodi mumasonkha ndalama zingati?  -"-98" Refused -"-99" Don't know	<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"/> MWK
	d. How much have you contributed to the savings pot in the past 12 months?  /Mwasonkhako Ndalama zingati miyezi khumi ndi iwiri yapitayi?  -"-98" Refused -"-99". Don't know	<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"/> <input type="text"/> MWK
	How long is the full cycle?	
	To confirm, you have about [X] MKW saved across all ROSCAs Mongotsimikiza, mukusunga [X] MKW ku magulu anu onse a CHIPEREGANYU.	
	<p>If you needed a loan quickly for an emergency and your friend/srelatives didn't have enough money to help you out, how much would it cost to get a 10,000 MKW loan from your ROSCA? Mutakhala kuti mukufuna ngongole mofulumira pa zinthu ZADZIDZIDZI ndipo anzanu kapena achibale analibe ndalama zokwanira zokuthandizani, mukuyenera kudwabweza chapamwamba chochuluka bwanji ku gulu mutatenga ngongole ya 10,000MKW?</p> <p>If you needed a loan quickly for a <b>non-EMERGENCY</b> and your friends/relatives didn't have enough money to help you out, how much would it cost to get a 10,000 MKW loan from your VSLA? That is how much interest would you pay on 10,000 MKW? Mutakhala kuti mukufuna ngongole mofulumira pa zinthu zoti SIZADZIDZIDZI ndipo anzanu kapena achibale analibe ndalama zokwanira zokuthandizani, mukuyenera kudwabweza chapamwamba chochuluka bwanji ku gulu mutatenga ngongole ya 10,000MKW?</p>	

	When would you have to pay back the money?	
	How much extra would you have to pay if you didn't pay the loan on time?	

**Additional questions for VSLA if they use VSLA as a saving source:**

SAV24.	How many VSLAs are you a member of?/Kodi muli magulu angati a banki m'khonde?	
SAV25.	The following questions will repeat for each VSLA	
	a. Name of VSLA: /Dzina la gulu la kusunga ndi kubweleketsa /banki mkhonde ndi chiyani?	
	Can you tell me how much money you currently have saved there? /Kodi panopa mukusunga ndalama zingati ku gululi? Remember, this survey is confidential and no one will be able to find out your answers.	,        ,         <b>MWK</b>
	What is this savings for? / Kodi cholinga cha ndalama mukusungazi ndi chotani? *****FO: Do not read out the answers. Select all that apply. USE Goal codes.	
SAV26.	How often do you make contributions? /Ndimowilikiza bwanji pamene inu mumasonkha?	1- [ ] <i>daily</i> 2- [ ] <i>weekly</i> 3- [ ] <i>twice a month</i> 4- [ ] <i>monthly</i> 5- [ ] <i>other (describe)</i>
SAV27	How much is your contribution EACH TIME? Mumasonkha ndalama zingati ulendo uliwonse? Put “-99”, If Don’t know-”-98” Refused	Min :        ,        ,         Max:        ,        ,         Ave:        ,        ,
SAV28.	How much have you contributed in the 12 months? Mwasonkha ndalama zingati pa miyezi khumi ndi iwiri yapitayi? In MWK -”-99”. Don’t know-”-98” Refused	,        ,
SAV29.	How long is the full cycle?  Do you plan on joining another VSLA cycle after this finishes? Kodi mukukonzekela kukalowanso gulu lina losunga ndi kubweleketsa ndalama ilili likatha?	Number: _____ 1. [ ] Day 2. [ ] Week 3. [ ] Month “-98”. [ ] Refused  1. [ ] Yes 2. [ ] No “-98”. [ ] Refused
SAV30.	Can you tell me how much money you currently have saved in the MAIN pot in MKW? Hint; Remember, this survey is confidential and no one will be able to find out your answers.	
SAV31.	Can you tell me how much money you currently have saved in the WELFARE pot in MKW? Hint: Remember, this survey is confidential and no one will be able to find out your answers.	
	<i>End or repeat</i>	1.
SAV32a	If you needed a loan quickly for an emergency and your friend/srelatives didn't have enough money to help you out, how much would it cost to get a 10,000 MKW loan from your VSLA? That is how much interest would you pay on 10,000 MKW?	
b	When would you have to pay back the money?	
c	How much extra would you have to pay if you didn't pay the loan on time?	
SAV33	a. If you were to get a loan of 10,000 MKW from "MFI/Sacco/Farmer Group", how much would you have to pay in interest, that is extra payment for borrowing the money?  b. When would you have to pay back the money?	

	c. How much extra (in addition to \${sav29_sacco_loans_int} paid in interest) would you have to pay if you didn't pay the loan on time?	
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**Check:**

SAV33	To verify, it looks like you save in X, X, X with cash savings	
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SAV34.	How much do you have saved for emergencies	
SAV35.	Where are you saving for emergencies? / Kodi mukusunga kuti ndalama za zinthu zogwa mwadzidzidzizi? <i>FO: Use saving places codes. Select all that apply</i>	
SAV36.	Are you currently saving for the hungry/lean (slow business) season? Pakali pano <b>mukusungira ndalama zozakuthandizani mu nthawi ya njala?</b>	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No “-98”. <input type="checkbox"/> Refused
SAV37.	Where are you saving for the hungry season? / Mukusungira kuti Ndalama yokuthandizani nthawi ya njalayi? <i>FO: Use saving places codes Select all that apply</i>	
SAV38.	If you were offered up to 3 metal saving boxes that you can use to save money, how many would you choose?	

**Now I would like to ask about your saving goals.**

GL1.	Do you have a specific savings goal that you are saving up for? <b>Kodi muli ndi cholinga chapadeladela chenicheni chomwe mukusungila ndalama?</b>	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No → next section
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**Note: In the electronic version, after each goal, the respondent will be asked: Do you have another goal you are saving for. The questions will repeat until the respondent answers 'No'..**

GL1.	What is your saving goal? Kodi cholinga chanu chosungira ndalama ndi chani? FO: Select one. Use the codes	
GL2.	<p>a. How much do you want to save for this goal in total? / Kodi mukufuna kusunga ndalama zingati zonse pamodzi pa cholingachi?</p> <p>b. How much do you already have saved for this goal? /Kodi panopa mwasunga ndalama zingati pa cholingachi?</p> <p>c. When did you start saving for this goal? /Kodi munayamba liti kusunga ndalama pa cholingachi?</p> <p>d. How long you think it will take you to save up this amount?</p> <p>Remaining time until the goal is achieved:/Nthawi yotsala kuti mukwaniritse cholingachi Time units: 1 = Day, 2 = Week, 3 = Month, 4 = Year</p>	<p>_____,_____,_____ MWK</p> <p>_____,_____,_____ MWK</p> <p>Date:</p> <p>1. Time to save up: _____</p> <p>2. Time Unit _____</p>
GL3.	Where are you saving for [GOAL]? /Kodi mukusunga kuti ndalama za cholinga cha [GOAL]? Select all that apply. FO: Use SAVING PLACE CODES	_____
GL4.	Note: this question appears for every saving source they select. 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?	1. <input type="checkbox"/> The money only for this goal 2. <input type="checkbox"/> The money is for this goal and other things
GL5.	FO: Only applies if there is more than 1 purpose for that saving place. Since you save in [SAVINGPLACE] for more than one goal, how do you know the balance for each goal? / Chifukwa choti mukusunga ndalama mu [SAVINGPLACE] pa zolinga zingapo, mumadziwa bwanji kuchuluka kwa ndalama zomwe mwasunga pa cholinga chilichonse?	1. <input type="checkbox"/> I have a written record of balance for each goal 2. <input type="checkbox"/> I remember the balance for each goal 3. <input type="checkbox"/> I don't know the balance for each goal 4. <input type="checkbox"/> Other (Specify on the next page)
GL6.	FO: if the respondent saves for a single goal in more than 1 place. What is the reason why you use more than one place to save for this goal? /Ndi chifukwa chani mumasunga malo angapo ndalama za cholinga chimodzichi? ****FO: Do not read out the answers	1. <input type="checkbox"/> The goal amount is too big for a single storage place 2. <input type="checkbox"/> I save in a bank, and it's too expensive (or inconvenient) to maintain more than 1 account 3. <input type="checkbox"/> I am afraid of money getting stolen if I save it in one place 4. <input type="checkbox"/> It's easier to save (harder to withdraw) if I save in more than 1 place 5. <input type="checkbox"/> Other (Specify)

GL7.	<p>Do you have a predetermined deposit schedule (i.e frequency of deposits or amount to be deposited) for [GOAL]? /</p> <p>Kodi muli ndi chilinganizo chosungira chokhazikika cha zolinga zanu zosungira (i.e kuwilikiza kwa kasungidwe kapena ndalama zoyenera kusungidwa)?</p>	<p>1. <input type="checkbox"/> Yes</p> <p>2. <input type="checkbox"/> No</p> <p>“-98”. <input type="checkbox"/> Refused</p>
GL8.	<p>If yes, then indicate the deposit schedule. /Ngati inde, fotokozani chilinganizocho.</p> <p><i>Time units: 1 = Day, 2 = Week, 3 = Month, 4 = Year</i></p>	<p>Every (number of units) _____</p> <p>Time unit _____</p> <p>I save        ,        ,         MWK</p> <p>Or specify other: _____</p>
GL9.	<p>Do you have another goal you are saving for?/Muli ndi cholinga china chomwe mukusungira ndalama?</p>	<p>1. <input type="checkbox"/> Yes → go back to the beginning of this section</p> <p>2. <input type="checkbox"/> No → Next section</p>

CR1.	<p>Over the past 12 months, did you or anyone else in this household borrow on credit from someone outside the household for any purpose? This includes farming, business, food, emergencies....anything.</p>	<p>1. <input type="checkbox"/> Yes →</p> <p>2. <input type="checkbox"/> No →</p>
CR2.	<p>Where did you borrow from?</p> <p>Mark all that apply</p>	<p>1) Moneylender?</p> <p>2) ROSCA?</p> <p>3) VSLA?</p> <p>4) MFI</p> <p>5) Banks</p> <p>6) MM loans</p> <p>7) Family/Friends/Co-workers/Other non-formal sources</p>
CR3.	<p><i>Next questions loop through all loans they mentioned in CR2.</i></p> <p>Now think of the last time you borrowed from [PLACE]</p>	
CR4.	<p>What were the main reasons for this loan? Mark up to 3, numbered 1-3.</p>	<p>CODES</p> <p>1) Medical emergency</p> <p>2) Non-medical emergency</p> <p>3) School fees</p> <p>4) Investment into inventory</p> <p>5) Investment into durable assets for business</p> <p>6) Investment into durable assets for household</p> <p>7) To pay back an outstanding loan</p> <p>95) Other (Specify)</p>
CR5.	<p>How much was borrowed?</p>	
CR6.	<p>How long after loan disbursement did this need to be paid back?</p>	<p>   </p> <p>Units :</p> <p>1- day</p> <p>2-week</p> <p>3-month</p>



CR7.	Have you paid it back fully?	
CR8.	If yes, How much did you pay back when the loan is complete in addition to \${X} amount that the loan was issued for? (i.e. the principal)	
CR9.	If no, How much will you have to pay back when the loan is complete in addition to \${X} amount that the loan was issued for? (i.e. the principal)	

CR10.	<p>If you needed a loan quickly for an emergency and your friend/relatives didn't have enough money to help you out, how much would it cost to get a 10,000 MKW loan from a money lender? That is how much interest would you pay on 10,000 MKW?</p> <p>moneylender</p>	
CR11.	When would you have to pay back the money?	
CR12.	How much extra would you have to pay if you didn't pay the loan on time?	

**SECTION E. TRANSFERS****Now I would like to ask you about transfers (given or received).**

<b>E1.</b>	<p>In the past 3 months, have you received any cash/goods/services as a gift/remittance /loan from a friend, relative, or neighbor? Services could be: fixing someone's house or helping on a farm. Exclude transfers from a spouse.</p> <p>Miyezi itatu yapitayi, mwalandirako Ndalama kapena katundu ngati mphatso kapena ngongole kuchokera kwa anzanu kapena m'bale wanu?</p> <p><i>(Here consider both cash or goods and services that must be repaid, and those that are gifts.)</i></p> <p><i>Pano muganizire zonse Ndalama kapena katundu kapena ntchito zomwe zinabwezedwa, ndi zomwe zinapelekedwa ngati mphatso)</i></p>	<p>1. <input type="checkbox"/> Yes → Table E2</p> <p>2. <input type="checkbox"/> No → E3</p>
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**E2. I would like to ask you some questions about ALL the gifts/remittances/loans you have received from friends and relatives and neighbors in the past 3 months. Do not include transfers from a spouse (if applicable) / Ndikufuna kukufunsani mafunso ena okhudzana ndi mphatso ndi ngongole ZONSE zomwe mwalandira kuchoka kwa anzanu ndi abale pa miyezi itatu yapitayi?**

Loan	Who gave you the gift/loan/remittance (First Name or mother/father etc)/Anakupatsani mphatso/ngongole/thandizo ndani?	Value of Gift / Loan / Remittance <i>Zinali zokwana Ndalama zingati</i>
1		,       ,
2		,       ,
3		,       ,
4		,       ,
5		,       ,
6		,       ,
7		,       ,
8		,       ,
9		,       ,
10		,       ,

Month codes: 1- January, 2 – February, 3 – March, 4 – April, 5 – May, 6 – June, 7 – July, 8 – August, 9 – September, 10 – October, 11 – November, 12- December

<b>E3.</b>	<p>In the past 3 months, have you given cash/goods/services or as a gift/loan/remittance to a friend or relative or neighbor?</p> <p>Services could be: fixing someone's house or helping on a farm. Exclude transfers from a spouse. / Miyezi itatu yapitayi, mwapelekako ndalama kapena katundu ngati mphatso kapena ngongole kwa nzanu kapena m'bale?</p> <p><i>(Here consider both cash or goods and services that must be repaid, and those that are gifts. / Pano muganizire zonse munga Ndalama kapena katundu kapena ntchito zomwe zinabwezedwa, ndi zomwe zomwe zinapelekedwa ngati mphatso)</i></p>	<p>1. <input type="checkbox"/> Yes → Table E4</p> <p>2. <input type="checkbox"/> No → next section</p>
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**E4. I would like to ask you some questions about ALL the gifts/loans/remittances you have given friends and relatives and neighbors in the past 3 months. Do not include transfers from a spouse (if applicable) / Ndikufunsani mafunso ena okhudzana ndi mphatso ndi ngongole zonse zimene mwapeleka kwa anzanu ndi abale anu miyezi itatu yapitatu.**

Loan	Who did you give it to? /Kodi munamupatsa ndani?	. Value of Gift / Loan / Zinali zokwana Ndalama zingati
1		,         ,
2		,         ,
3		,         ,
4		,         ,
5		,         ,
6		,         ,
7		,         ,
8		,         ,
9		,         ,
10		,         ,

**FO: If not married or cohabitating, skip to Next Section**

<b>E5.</b>	In total, how much money has your spouse given to you in the past month? *****FO: This is ANY transfer for ANY purpose, but not including giving money for shared household food or other household expenses. / Zonse pamodzi, Ndi ndalama zingati zimene akunyumba kwanu anakupatsani mwezi wapitawu?	Last month:       ,         ,
<b>E6.</b>	In total, how much money have you given your spouse in the past month? *****FO: This is ANY transfer for ANY purpose, but not including giving money for shared household food or other household expenses. / Zonse pamodzi, ndi Ndalama zingati zimene inu mwawapatsa akunyumba kwanu pa mwezi wapitawu?	Last month:       ,         ,

Respondent ID		RG: REGRET		Thank you. Now I would like to ask you about some specific purchases.		Baseline Survey	
Do you ever buy...		How much do you typically spend on [ITEM] when you purchase it?		Do you ever look back on your purchase of [ITEM] and think it was a bad idea or that you should have used the money for something else?		Assuming your income stays about what it is now, in the future, would you like to spend more or less or about the same on [ITEM] as you have been in the past?	
				<i>1 - Yes</i> <i>2 - No</i>		<i>1 - Spend more</i> <i>2 - Spend less</i> <i>3 - Spend about the same</i> <i>4 - Indifferent</i>	
a. Sugar							
b. Coffee/Tea							
c. Snacks (chapatti, mandazi etc.)							
d. Sodas/Juice							
e. Beer/Alcohol							
f. Cigarettes/Tobacco							
g. Restaurants/Bars							
h. Jewelry							
i. Cosmetics							
j. Airtime							
k. Barber/Saloons							
l. Entertainment							
m. Men's Clothes							
n. Women's Clothes							
o. Children's Clothes							
p. Meat							
q. Other							

**Additional questions about Airtime spending.**

<b>AIR2</b>	How much airtime do you usually use in a week? Specify in MKW	
<b>AIR3</b>	For X =100, 300, 200, 500, 1000, 2000, 5000	
<b>AIR4</b>	If you got extra X MKW in airtime today, how much of that would you use today?  If <X> How much would you use tomorrow?	

**SECTION F: Electricity****Now, I would like to ask about electricity usage in your shop and home.**

<b>F1.</b>	Is your shop connected to the electrical grid, in other words do you have electricity supply in this shop? /Kodi shopu yanu inalumikizidwa ku magetsi?  To remind you, your information stays confidential and will only be used for research purposes.	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No
<b>F2.</b>	Do you have lights supplied by electricity in your shop/business? /Kodi magetsiwo amayaka?  If NO → what do you use as a light source	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No
<b>F3.</b>	Do you have alternative lighting source that you use if the power is out? /Muli ndi njira ina yoyatsira magetsi yomwe mumagwiritsa ntchito magetsi akazima?  If yes, what is the alternative source of lighting? /Ngati inde, njira yanji?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No  1. <input type="checkbox"/> Candles 2. <input type="checkbox"/> Solar Panel Lamp 3. <input type="checkbox"/> Kerosine Lamp 4. <input type="checkbox"/> Torch (need specifics on what torch it is)
<b>F4.</b>	Do you need electricity to do your business or a part of your business? This includes any situation in which electricity is needed. /Kodi mumafuna magetsi kuti mupange bizinezi kapena kuti gawo lina la bizinezi yanu liyende? Izi zikutanthauza nthawi iliyonse yomwe magetsi amafunika. For example, if you use a fridge to store milk and yougurts but the fridge is at your neighbour's shop, the answer is stil Yes/Mwachitsanzo, ngati mumagwiritsa ntchito filigi kusunga mkaka ndi yogati koma filigiyo imakhala kwa mzanu oyandikana naye shopu, yankhobe ndi inde  If YES → What electrical appliances do you have in your shop that you use for your business (not including lights)?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No
<b>F5.</b>	What exactly do you need energy (electricity) for? /Kodi magetsi mumawafuniranji?	1 <input type="checkbox"/> Lighting the shop 2 <input type="checkbox"/> Providing Services directly to customers 3 <input type="checkbox"/> Storing inventory 4 <input type="checkbox"/> Testing Inventory 5 <input type="checkbox"/> Producing Inventory 6 <input type="checkbox"/> Other (specify)
<b>F6.</b>	Please describe how exactly you use electricity to run your business. /Kwenikweni kodi magetsi mumawagwiritsa ntchito yanji?	
<b>F7.</b>	Do you earn money by charging phones or other battery operated devices? Kodi mumapeza ndalama potchaja ma foni kapena zida zina zoyendera batire?  If YES → How much do you make from that per day on a typical day?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No
<b>F8.</b>	Do you have alternative source of energy that you use if the electricity is out? /Kodi muli ndi njira zina za nyonga za magetsi zomwe mumagwiritsa ntchito magetsi akazima?  If YES → Which ones? /Njira zANJI?  If no, why not? Ngati ayi, Chifukwa chiyani?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No  1 <input type="checkbox"/> Solar Panels 2 <input type="checkbox"/> Car batteries 3 <input type="checkbox"/> Generator 4 Other  1 <input type="checkbox"/> Never thought about it 2 <input type="checkbox"/> Risky investment 3 <input type="checkbox"/> Too expensive 4 <input type="checkbox"/> Don't know how much it would cost <input type="checkbox"/> Other (Specify)
<b>Outages Effects:</b>		
<b>F9.</b>	How much is the monthly electricity bill in your shop?/Kodi pa mwezi ndalama za magetsi zimakwana zingati?	

Respondent ID		Baseline Survey
<b>F10.</b>	In a month, how many times do you purchase ESCOM units?/Pa mwezi kodi mumagula magetsi a ESCOM kangati?	
<b>F11.</b>	<p>In a month, how many days do you not have electricity because you were unable to purchase ESCOM units on time?/Pa mwezi, kodi ndi masiku angati amene mumakhala opanda magetsi chifukwa munakanika kugula magetsi a ESCOM nthawi yabwino?</p> <p>If not zero → After you run out of units, how quickly do you purchase new units?/ Ngati simunakhalepo, magetsi akatha, mumagula magetsi ena mofulumira bwanji?</p>	1 [ ] Within 1 hour 2 [ ] Within 5 hours 3 [ ] Within 1 day 4 [ ] Within 2 days 5 [ ] Within 3 days 6 [ ] Within a week 7 [ ] Other (Specify)
<b>F12.</b>	<p>Do electricity outages affect your business at all? For example, you may make more/less money on outage days, have different working hours etc</p> <p>How do electricity outages affect your business?</p> <p>If 1, 2 : Please describe exactly how outages affect your business.</p>	1. I make less during outages 2. I make more during outages 3. Outages don't affect my revenue
<b>F13.</b>	<p>On a scale from 1 to 10, how much do you rely on electricity 1-not reliant and the electricity supply does not affect your business to 10-you have to shut down your business (or wait until the power is back to resume your operations) if there is no power.</p> <p>When there is an outage, what happens?/Magetsi akazima, chimachitika ndi chani? (read the options)</p> <p>If business operates→ Now I am going to read a list of statements regarding what you may do differently during an outage. Please indicate whether you agree or disagree</p> <p>1 [ ] I use different tools to conduct my business that don't require electricity and it's CHEAPER to run the business</p> <p>2 [ ] I use different tools to conduct my business that don't require electricity and it's more expensive to run the business</p> <p>3 [ ] I hire less people</p> <p>4 [ ] I hire more people</p> <p>5 [ ] I ask my HH members for help</p> <p>6 [ ] I don't ask my HH members for help.</p>	1 [ ] My business operates fully 2 [ ] Most of my business operates 3 [ ] Less than half of my business operates 4 [ ] My business stops operating completely
<b>F14.</b>	<p>Do you work more/less on days of outages?</p> <p>More→ For every hour of outage in a day, how many more minutes to do you work?</p> <p>Less→ For every hour of outage in a day, how many minutes less do you work?</p>	
<b>F15.</b>	What is your revenue on days when there is NO BLACKOUT?/ Kodi magetsi akakhala kuti sanazime mumapanga ndalama zingati patsiku?	_____,_____,_____MWK
<b>F16.</b>	<p>What is your revenue on days when there IS A BLACKOUT?/Kodi mumapanga ndalama zingati pa tsiku masiku amene magetsi amazima</p> <p>And blackout lasts for less than 1 hour only.</p> <p>And blackout lasts for 2-5 hours</p> <p>And blackout lasts for 6-9 hours</p> <p>And blackout lasts over 9 hours</p>	_____MWK _____MWK _____MWK _____MWK
<b>F17.</b>	<p>1. How many customers/day do you have on days when there is NO BLACKOUT? Kodi patsiku mumakhala ndi makasitomala angati magetsi akapanda kuzima?</p> <p>2. How many customers/day do you have on days when there is a BLACKOUT?/Kodi patsiku mumakhala ndi makasitomala angati magetsi akazima?</p>	1. Buys from someone else in the market 2. Buys from someone outside of this market 3. Postpones the purchase until later

	<p>1_1. if LOSE → For every hour of blackout, how many customers do you lose?</p> <p>1_1a. If you lose a customer due to an outage, do you think that this customer (***FO: READ THE ANSWERS)</p> <p>2_1. If GAIN → For every hour of blackout, how many customers do you gain?</p>	<p>4. Doesn't buy the good at all</p> <p>_____</p>
<b>F18.</b>	<p>What time do you usually close your shop if there is NO BLACKOUT blackout during the DAY AND at NIGHT?</p> <p>What time do you usually close your shop if there WAS A BLACKOUT but it finished before dark?</p> <p>What time do you usually close your shop if there IS A BLACKOUT and it's continuing past dark?</p> <p>Do you ever close your shop temporarily if there is an outage during the day (before dark)?/Kodi mumatseka shopu yanu kwa kanthawi pang'ono magetsi akazima masana?</p> <p>If yes → for how many hours/Ngati inde, kwa maola angati?</p>	
<b>F19.</b>	<p>Out of 7 days in a week, for how many days do you have blackouts in your shop/area where you are located?/Pa masiku khumi ndi awiri pa sabata, ndi masiku angati omwe magetsi amazima mu shopu yanu?</p> <p>What is the typical duration of a blackout in hours?/Kodi magetsi akazima, kawirikawiri amatenga maola angati?</p> <p>Out of {X} blackouts in a week, how many of them do you know in advance?/Mwa nthawi {X} zomwe magetsi amazima pa sabata, kodi ndi kangati komwe mumadziwa kuti azima?</p> <p>How do you know about the outages in advance?/Kodi mumadziwa bwanji za mmene magetsi azimire?</p>	<p>_____ days</p> <p>_____ hours</p> <p>1. <input type="checkbox"/> Newspapers 2. <input type="checkbox"/> Friends 3. <input type="checkbox"/> Businesses around me</p>
<b>F20.</b>	<p>If you know that there is an outage in the areas around your business tomorrow, what would you do differently today?</p> <p>If you know there is an outage today in the afternoon, what would you do differently in the morning?</p> <p>If the electricity outage happens while you are in the market and you didn't know about the outage, what do you do differently? Please describe</p>	<p>1 Open the shop earlier 2 Close the shop later 3 Purchase more inventory 4 Nothing 7 Other</p> <p>1 Close the shop earlier 2 Open the shop later 3 Don't open the shop at all 4 Purchase more inventory in the morning 5 Nothing 6 Other</p>
<b>F21.</b>	<p>If there is electricity outage in your house, does it affect your market business directly? For example, if you sell juice and store it in the fridge overnight, during the outages the juice spoils and you cannot sell it anymore / Ngati magetsi azima ku nyumba kwanu, kodi kumakhudza bizinezi yanu ya musika molunjika (directly)? Mwachitsanzo, ngati mumagulitsa juice ndi kumusunga mu filiji usiki onse, pamene magetsi azima juice mkuonongeka zoti simungagulitseso basi.</p> <p>How do outages at home affect your business?/Kodi kuzima kwa magetsi kunyumba kwanu kumakhudza bwanji bizinezi yanu?</p>	<p>1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No</p>

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F22.	<p>If you were told that from now on, there will be no more outages, what would you do in the next month? /Mutati mwawuzidwa kuti kuyambira lero magetsi sazazimanso, mungapange chani mwezi wamawu?</p> <p>If you were told that from now on, there will be no more outages, what would you do in the next 6 months? /Mutati mwawuzidwa kuti kuyambira lero magetsi sazazimanso, mungapange chani mu miyezi isanu ndi umodzi ikubwerayi?</p>	<p>1. <input type="checkbox"/> Purchase new equipment  2. <input type="checkbox"/> Change business  3. <input type="checkbox"/> Buy a greater variety of inventory  4. <input type="checkbox"/> Nothing  Other</p>
F23.	How much would you be willing to pay for connection to electricity?	<p>_____, _____, _____ MWK</p>
F24.	<p>If there was private provision of electricity nearby (for example a shared generator source that would only be running on when there is an outage), how many kwachas would you be willing to pay per hour for the provision of power? /Patapezeka kuti pali ena omwe akupanga magetsi paokha (mwachitsanzo, makina obweretsa mphamvu za magetsi omwe angamayende nthawi yokhayo yomwe magetsi azima), kodi mungalolere kulipira ndalama zingati pa ola kuti muzipeza/muzilandira mphamvu za magetsi kuchokera ku makinawa?</p>	<p>_____, _____, _____ MWK</p>
F25.	<p>A part of this project is to understand how electricity outages affect business decisions. In order for us to understand which businesses are affected by electricity outages at the same time, ESCOM will provide times of outages for every transformer. Thus, we would like to know which transformer you are connected to. Please note that ESCOM will not receive ANY information about your shop or which businesses are connected to which transformers. The only information ESCOM will receive is the list of transformers in our sample, which will not in any way identify your shop.</p> <p>Would you please point to the transformer that supplies power to your shop?</p> <p>FO: if you cannot see it from where you are standing, ask for directions on how to get to the transformer. Go to the transformer and record the number written on the poles. This is the transformer number.</p>	



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### RA: Risk Aversion

The next set of questions will ask you to choose between two investment options A and B. One investment option will always be safer, but will offer lower returns.

You will be asked to make 20 decisions, evaluating between the 2 Options.

Let's play a sample round! \*\*FO: show the respondent the sample option (Decision 0)

In my hands I am holding a tablet in which I have a program that will randomly generate a number between 1 and 10 \*\*\*FO: show the respondents this is a fair game with set ranges (1 to 10) and generate a couple of numbers randomly to demonstrate how it works.

Each number represents a chance of payment. You are asked to evaluate which option you select based on the risk associated with each investment. Let's look at these two investments: A and B.

Option A: If asked for a random number and, and it reads 1,2,3,4,5,6,7 you will get 100 MKW, and if it reads 8,9,10 you will get 80 (higher number correspondes to the higher chance the first amount you will receive that amount). As you can see it does not involve very much risk as the difference in payments is 20 MKW.

In option B, the payments are different and if a program says 1,2,3,4,5,6,7 you will receive 200 MKW and if it says 8,9,10 you will receive 10 MKW. As you can see, this investment is riskier but it offers higher payment in case if a number smaller than 8 comes up. After evaluating these two options, please tell me which one you prefer (A or B).

Decision 0:

	Risky Asset A				Risky Asset B				
	If a card reads	You receive in MKW	If a die reads	You receive in MKW	If a die reads	You receive in MKW	If a die reads	You receive in MKW	Choose A or B
Decision 0.	1,2,3,4,6,7	100	8,9,10	80	1,2,3,4,6,7	200	8,9,10	10	

Now, let's assume that the random number generator shows 9.

If option A is selected:

The number is **9** and you selected option A. That means that in this game you won 80 MKW.

If option B is selected:

The number **9** and you selected option B. That means that in this game you won 10 MKW.

At the end of the game, the computer will generate a number that will correspond to one of the decisions you have made. That means that there is a chance that we will actually play one of the rounds of game for real and you will walk away with the amount won. So we are playing for real!

Do you have any questions on how to play this game before I show you the options?

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Risky Asset A					Risky Asset B				Choose A or B
	If a number reads one of those	You receive in MKW	If a number reads	You receive in MKW	If a number reads	You receive in MKW	If a number reads	You receive in MKW	
Decision 1	1	500	2,3,4,5,6,7,8,9,10	400	1	1000	2,3,4,5,6,7,8,9,10	25	
Decision 2	1 ,2	500	3 ,4,5,6,7,8,9,10	400	1 ,2	1000	3,4,5,6,7,8,9,10	25	
Decision 3	1,2,3	500	4,5,6,7,8,9,10	400	1,2,3	1000	4,5,6,7,8,9,10	25	
Decision 4	1,2,3,4	500	5,6,7,8,9,10	400	1,2,3,4	1000	5,6,7,8,9,10	25	
Decision 5	1,2,3,4,5	500	6,7,8,9,10	400	1,2,3,4,5	1000	6,7,8,9,10	25	
Decision 6	1,2,3,4,6	500	7,8,9,10	400	1,2,3,4,6	1000	7,8,9,10	25	
Decision 7	1,2,3,4,6,7	500	8,9,10	400	1,2,3,4,6,7	1000	8,9,10	25	
Decision 8	1,2,3,4,6,7,8	500	9 ,10	400	1,2,3,4,6,7,8	1000	9 ,10	25	
Decision 9	1,2,3,4,6,7,8,9	500	10	400	1,2,3,4,6,7,8,9	1000	10	25	
Decision 10	1,2,3,4,6,7,8,9,10	500	-		1,2,3,4,6,7,8,9,10	1000	-		
Risky Asset A					Risky Asset B				Choose A or B
	If a die reads	You receive in MKW	If a die reads	You receive in MKW	If a die reads	You receive	If a die reads	You receive in MKW	
Decision 11	1	650	2,3,4,5,6,7,8,9,10	260	1	1250	2,3,4,5,6,7,8,9,10	15	
Decision 12	1 ,2	650	3 ,4,5,6,7,8,9,10	260	1 ,2	1250	3,4,5,6,7,8,9,10	15	
Decision 13	1,2,3	650	4,5,6,7,8,9,10	260	1,2,3	1250	4,5,6,7,8,9,10	15	
Decision 14	1,2,3,4	650	5,6,7,8,9,10	260	1,2,3,4	1250	5,6,7,8,9,10	15	
Decision 15	1,2,3,4,5	650	6,7,8,9,10	260	1,2,3,4,5	1250	6,7,8,9,10	15	
Decision 16	1,2,3,4,6	650	7,8,9,10	260	1,2,3,4,6	1250	7,8,9,10	15	
Decision 17	1,2,3,4,6,7	650	8,9,10	260	1,2,3,4,6,7	1250	8,9,10	15	
Decision 18	1,2,3,4,6,7,8	650	9 ,10	260	1,2,3,4,6,7,8	1250	9 ,10	15	
Decision 19	1,2,3,4,6,7,8,9	650	10	260	1,2,3,4,6,7,8,9	1250	10	15	
Decision 20	1,2,3,4,6,7,8,9,10	650	-		1,2,3,4,6,7,8,9,10	1250	-		

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Do you have a working phone on you that is charged and is ready to use? If NO → *the games will be played with cash. Note: the below script will be modified to payments with cash as opposed to phone credit*

### SECTION LA: LOSS AVERSION

In this section, I would like to ask you about several choices you can make with 100 MKW that I will give you.

The money we will play with will be in the form of airtime credit transfer. I am going to transfer 100 MKW to your TNM/Airtel account and I will give you choices of what to do with those 100 MKW. \*\*\*FO, make the transfer to the respondents account.

Next, I will give you an option between playing a game or declining to play a game at all. You are under no obligation to play any of the games - it is totally up to you. However, in each game, there is a chance that you will win some more money, and a chance that you will lose some money.

The most you will have to pay is 100 MKW that I have given you. I will also reimburse you for the cost of sending the money back to me in case if you play a game and, by chance, you lose the amount.

At the end of the questionnaire, I am going to randomly pick one of these questions to pay you. If you have chosen to play the game and lose the money, you will have to actually pay me the amount that you lose. If you choose to play the game and win the money, I will have to pay you. But we are playing for real – so make sure that you really want to play the game if you choose it, because there's a chance that you'll lose out. If you decide not to play any of the games, you will keep the 100 MKW we provided; if you chose to play any of the games and your question is picked, we will play the odds. If you win, you I pay you the winning amount; if you lose, you must pay me the amount lost. / Mu gawo lino, ndikufuna kukufunsi ziganizo zingapo zimene mungapange. Mu chili chonse, ndikupatsani pakati pa kusewera game kapena kukaniratu? Simuli okamizidwa kusewera game iliyonse, zili kwa inu. Choncho, mu game iliyonse, muli mwayi oti mukhoza kupata ndalama zina, ndi mwayi oti mukhoza kuluza ndalama zina. Pa mapeto a mafunsowa, ndidasankha mwamayere limodzi mwa mafunsowa mkukulipirani. Ngati mwasankha kusewera game ndipo mwaluza Ndalama, mudzayenera kundilipira ine Ndalama imene maluzayo. Ngati musankha kusewera ndi kuwina Ndalama, ndidzayenera kukulipirani. Koma tikusewera zenizeni. Choncho onetsetsani kuti mukufunadi ngati mwaisankha, chifukwa pali mwayi oti mukhonzika kuluza. Ngati musankha osasewera simudzalandira game ina iliyonse, simulandira kanthu; ngati musankha kusewera game ina iliyonse ndipo funso lanu lasankhidwa, tidzapanga mayere. Ngati muwine, ine ndidzakulipirani ndalani zimene mwa winazo; ngati mwaluza mudzayenera kundipatsa ndalama mwa luzayu.

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<b>LA1.</b>	Would you like to play a game in which you win 100 MWK ½ of the time and lose 100 MWK ½ the time? (1-play game, 2-don't play) / kodi mufuna kusewela game imene mungapate 100 MWK theka la nthawi ndi kuluza 100 MWK pa theka la nthawi?	<input type="text"/>
<b>LA2.</b>	Would you like to play a game in which you win 100 MWK ½ of the time and lose 80 MWK ½ the time? (1-play game, 2-don't play) Kodi mufuna kusewera game imene mungapate MK100 theka la nthawi ndi kuluza 80MWK theka la nthawi??	<input type="text"/>
<b>LA3.</b>	Would you like to play a game in which you win 100 MWK ½ of the time and lose 60 MWK ½ the time? (1-play game, 2-don't play) / Kodi mufuna kusewera game imene mungapate 100MWK pa theka la nthawi ndi kuluza 60MWK pa theka ya nthawi?	<input type="text"/>
<b>LA4.</b>	Would you like to play a game in which you win 100 MWK ½ of the time and lose 40 MWK ½ the time? (1-play game, 2-don't play) / Kodi mufuna kusewera game imene mungapate 100MWK pa theka la nthawi ndi kuluza 40MWK pa theka ya nthawi?	<input type="text"/>
<b>LA5.</b>	Would you like to play a game in which you win 100 MWK ½ of the time and lose 20 MWK ½ the time? (1-play game, 2-don't play) / Kodi mufuna kusewera game imene mungapate 100MWK pa theka la nthawi ndi kuluza 20MWK pa theka ya nthawi?	<input type="text"/>
<b>LA6.</b>	Would you like to play a game in which you win 100 MWK ½ of the time and lose 0 MWK ½ the time? (1-play game, 2-don't play) / Kodi mufuna kusewera game imene mungapate 100MWK pa theka la nthawi ndi kuluza 0MWK pa theka ya nthawi?	<input type="text"/>

**SECTION TP: TIME PREFERENCES**

In the next game, I will ask you a set of questions regarding preferences for money over time (whether you prefer to take an offered sum of money now as opposed to the future date). After all the rounds are done, the computer will randomly choose a round and you will get paid via phone credit according to your choice in that particular round. For example, a question will ask you to choose between 100 MKW now and 100 MKW tomorrow. Let's assume that you prefer to be paid tomorrow. If that particular round is randomly selected by a computer, you will receive a payment (telephone credit tomorrow) equal to 100 MKW before the 6pm. Since we have tested the telephone payment option in the previous round, you should have no doubt that the payment will be indeed received by you. If for any reason you do not receive the payment at the agreed upon date, you can call me directly or my supervisor (Kelvin) at the phone XX. Before I leave today and if you select a future payment date, I will give you Kelvin's business card (\*\*FO show the business card), and the date on which you should expect a payment and the amount you should expect. ~~If you prefer future payment date, I will give you a card which will serve as a reminder of your choice, so you don't have to remember when to expect the payment.~~ This way, you will not have to remember the date and the amount we owe you and in rare cases in which you will not receive a payment on that date, you can call Kelvin directly and he will immediately process your request.

In order to visualize the payments and make it easier to make a selection, I have copies of MKW bills. So for harder choices I will demonstrate your options with the two piles of money: today pile and tomorrow pile.

Instructions for each round:

Round Number	interest	Exact Instructions	Terms	Choices
1	0	Imagine that I have X1 MKW in 100 bills and you have a choice of how to allocate the amounts between the two time periods: you will either receive money [TERMS]. You can split the amount between today and the future period. Irrelevant of your choice you will receive payments via telephone credit.	Right now vs in 2 weeks	0 right now and 500 in 2 weeks 100 right now and 400 in 2 weeks 200 right now and 300 in 2 weeks 300 right now and 200 in 2 weeks 400 right now and 100 in 2 weeks 500 right now and 0 in 2 weeks
2	0	Imagine that I have X1 MKW in 100 bills and you have a choice of how to allocate the amounts between the two time periods: you will either receive money [TERMS]. You can split the amount between today and the future period. Irrelevant of your choice you will receive payments via telephone credit.	in 4 hours (today) or 2 weeks from now	0 today and 500 in 2 weeks 100 today and 400 in 2 weeks 200 today and 300 in 2 weeks 300 today and 200 in 2 weeks 400 today and 100 in 2 weeks 500 today and 0 in 2 weeks
3	0	Imagine that I have MKW in 100 bills and you have a choice of how to allocate the amounts between the two time periods: you will either receive money [TERMS]. You can split the amount between today and the future period. Irrelevant of your choice you will receive payments via telephone credit.	Right now or 2 weeks from now	0 today and 5000 in 2 weeks 1000 today and 4000 in 2 weeks 2000 today and 3000 in 2 weeks 3000 today and 2000 in 2 weeks 4000 today and 1000 in 2 weeks 5000 today and 0 in 2 weeks
4	10	Imagine that I have 5000 MKW in 1000 and 100 bills and you have a choice of how to allocate the amounts between the two time periods: you will either receive money RIGHT NOW or in 2 WEEKS. The difference is that now, for every 1,000MKW you delay, I'll add 100MKW. You can split the amount between today and the future period. Irrelevant of your choice you will receive payments via telephone credit.	Right now vs in 2 weeks	0 today and 5,500 in 2 weeks 1000 today and 4,400 in 2 weeks 2000 today and 3,300 in 2 weeks 3000 today and 2,200 in 2 weeks 4000 today and 1,100 in 2 weeks 5000 today and 0 in 2 weeks
5	25	Imagine that I have 5000 MKW in 1000 and 100 bills and you have a choice of how to allocate the amounts between the two time periods: you will either receive money RIGHT NOW or in 2 WEEKS. The difference is that now, for every 1,000MKW you delay, I'll add 250MKW. You can split the amount between today and the future period. Irrelevant of your choice you will receive payments via telephone credit.	Right now vs in 2 weeks	0 today and 6,250 in 2 weeks 1000 today and 5,000 in 2 weeks 2000 today and 3,750 in 2 weeks 3000 today and 2,500 in 2 weeks 4000 today and 1,250 in 2 weeks 5000 today and 0 in 2 weeks
6	50	Imagine that I have 5000 MKW in 1000 and 100 bills and you have a choice of how to allocate the amounts between the two time periods: you will either receive money RIGHT NOW or in 2 WEEKS. The difference is that now, for every 1,000MKW you delay, I'll add 500 MKW. You can split the amount between today and the future period. Irrelevant of your choice you will receive payments via telephone credit.	Right now vs in 2 weeks	0 today and 7,500 in 2 weeks 1000 today and 6,000 in 2 weeks 2000 today and 4,500 in 2 weeks 3000 today and 3,500 in 2 weeks 4000 today and 1,500 in 2 weeks 5000 today and 0 in 2 weeks
7	100	Imagine that I have 5000 MKW in 1000 and 100 bills and you have a choice of how to allocate the amounts between the two time periods: you will either receive money RIGHT NOW or in 2	Right now vs in 2 weeks	0 today and 10,000 in 2 weeks 1000 today and 8000 in 2 weeks 2000 today and 6000 in 2 weeks

		WEEKS. The difference is that now, for every 1,000MKW you delay, I'll add 1,000 MKW. You can can split the amount between today and the future period. Irrelevant of your choice you will receive payments via telephone credit.		3000 today and 4000 in 2 weeks 4000 today and 2000 in 2 weeks 5000 today and 0 in 2 weeks
8	200	Imagine that I have 5000 MKW in 1000 and 100 bills and you have a choice of how to allocate the amounts between the two time periods: you will either receive money RIGHT NOW or in 2 WEEKS. The difference is that now, for every 1,000MKW you delay, I'll add 2,000 MKW. You can can split the amount between today and the future period. Irrelevant of your choice you will receive payments via telephone credit. Which one would you choose?	Right now vs in 2 weeks	0 today and 15,000 in 2 weeks 1000 today and 12,000 in 2 weeks 2000 today and 9,000 in 2 weeks 3000 today and 6,000 in 2 weeks 4000 today and 3,000 in 2 weeks 5000 today and 0 in 2 weeks
9	0	Imagine that I have 500 MKW in 100 bills and you have a choice of how to allocate the amounts between the two time periods: you will either receive money in 2 WEEKS OR in 4 WEEKS. You can can split the amount between today and the future period. Irrelevant of your choice you will receive payments via telephone credit. Which one would you choose?	2 weeks vs 4 weeks	0 in 2 weeks and 500 in 4 weeks 100 in 2 weeks and 400 in 4 weeks 200 in 2 weeks and 300 in 4 weeks 300 in 2 weeks and 200 in 4 weeks 400 in 2 weeks and 100 in 4 weeks 500 in 2 weeks and 0 in 4 weeks
10	0	Imagine that I have 5000 MKW in 1000 bills and you have a choice of how to allocate the amounts between the two time periods: you will either receive money in 2 WEEKS OR in 4 WEEKS. You can can split the amount between today and the future period. Irrelevant of your choice you will receive payments via telephone credit. Which one would you choose?	2 weeks vs 4 weeks	0 in 2 weeks and 5000 in 4 weeks 1000 in 2 weeks and 4000 in 4 weeks 2000 in 2 weeks and 3000 in 4 weeks 3000 in 2 weeks and 2000 in 4 weeks 4000 in 2 weeks and 1000 in 4 weeks 5000 in 2 weeks and 0 in 4 weeks
11	10	Imagine that I have 5000 MKW in 1000 and 100 bills and you have a choice of how to allocate the amounts between the two time periods: you will either receive money in 2 WEEKS OR in 4 WEEKS. The difference is that now, for every 1,000MKW you delay, I'll add 100MKW. You can can split the amount between today and the future period. Irrelevant of your choice you will receive payments via telephone credit. Which one would you choose?	2 weeks vs 4 weeks	0 in 2 weeks and 5,500 in 4 weeks 1000 in 2 weeks and 4,400 in 4 weeks 2000 in 2 weeks and 3,300 in 4 weeks 3000 in 2 weeks and 2,200 in 4 weeks 4000 in 2 weeks and 1,100 in 4 weeks 5000 in 2 weeks and 0 in 4 weeks
12	25	Imagine that I have 5000 MKW in 1000 and 100 bills and you have a choice of how to allocate the amounts between the two time periods: you will either receive money in 2 WEEKS OR in 4 WEEKS. The difference is that now, for every 1,000MKW you delay, I'll add 250MKW. You can can split the amount between today and the future period. Irrelevant of your choice you will receive payments via telephone credit. Which one would you choose?	2 weeks vs 4 weeks	0 in 2 weeks and 6,250 in 4 weeks 1000 in 2 weeks and 5,000 in 4 weeks 2000 in 2 weeks and 3,750 in 4 weeks 3000 in 2 weeks and 2,500 in 4 weeks 4000 in 2 weeks and 1,250 in 4 weeks 5000 in 2 weeks and 0 in 4 weeks
13	50	Imagine that I have 5000 MKW in 1000 and 100 bills and you have a choice of how to allocate the amounts between the two time periods: you will either receive money in 2 WEEKS OR in 4 WEEKS. The difference is that now, for every 1,000MKW you delay, I'll add 500 MKW. You can can split the amount between today and the future period. Irrelevant of your choice you will receive payments via telephone credit. Which one would you choose?	2 weeks vs 4 weeks	0 in 2 weeks and 7,500 in 4 weeks 1000 in 2 weeks and 6,000 in 4 weeks 2000 in 2 weeks and 4,500 in 4 weeks 3000 in 2 weeks and 3,500 in 4 weeks 4000 in 2 weeks and 1,500 in 4 weeks 5000 in 2 weeks and 0 in 4 weeks
14	200	Imagine that I have 5000 MKW in 1000 and 100 bills and you have a choice of how to allocate the amounts between the two time periods: you will either receive money in 2 WEEKS OR in 4 WEEKS. The difference is that now, for every 1,000MKW you delay, I'll add 1,000 MKW. You can can split the amount between today and the future period. Irrelevant of your choice you will receive payments via telephone credit. Which one would you choose?	2 weeks vs 4 weeks	0 in 2 weeks and 10,000 in 4 weeks 1000 in 2 weeks and 8000 in 4 weeks 2000 in 2 weeks and 6000 in 4 weeks 3000 in 2 weeks and 4000 in 4 weeks 4000 in 2 weeks and 2000 in 4 weeks 5000 in 2 weeks and 0 in 4 weeks
15	200	Imagine that I have 5000 MKW in 1000 and 100 bills and you have a choice of how to allocate the amounts between the two time periods: you will either receive money in 2 WEEKS OR in 4 WEEKS. The difference is that now, for every 1,000MKW you delay, I'll add 2,000 MKW. You can can split the amount between today and the future period. Irrelevant of your choice you will receive payments via telephone credit. Which one would you choose?		0 in 2 weeks and 15,000 in 4 weeks 1000 in 2 weeks and 12,000 in 4 weeks 2000 in 2 weeks and 9,000 in 4 weeks 3000 in 2 weeks and 6,000 in 4 weeks 4000 in 2 weeks and 3,000 in 4 weeks

**SECTION MP: PAYOUT OF RANDOMLY SELECTED QUESTION**

*Note: Survey Modified to fit the electronic version of the survey.*

<b>MP1.</b>	<p>Now we will play for real, the computer will generate a random number, which will determine whether we play any games or not. Random number chosen for the game. This determines whether any LA, RA or TP will be played.</p> <p>If X is selected, we will play the RA game and Y is selected we will play the TP game. If Z is selected we will play LA game.</p> <p>The computer selected TP AND Z. Now, the computer will select which choices within those games will be played for real.</p> <p>The computer selected Choice LA_x for LA and Choice n for TP.</p> <p>For LA_x you preferred to play (not play the game) For TP_x you preferred a present (future payment).</p>	<div style="border: 1px solid black; height: 100px; margin-top: 20px;"></div>
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**SECTION SC: SCHOOL FEES**

Next, I would like to ask you about how you pay for your children's education.		
SC1.	Do you have children below the age of 18?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No >> section SL
SC2.	How many children below the age of 18 do you have?	
SC3.	Do you have children for whom you pay school fees?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No >> section SL
SC4.	For all your children that you support in school, how much do you pay for tuition and fees for a year?	_____
SC5.	For all your children that you support in school, how much do you pay for uniforms for a year?	_____
SC6.	For all your children that you support in school, how much do you pay for books and stationary for a year?	_____
SC7.	For all your children that you support in school, how much do you pay for boarding for a year?	_____
SC8.	For all your children that you support in school, how much do you pay for transportation for a year?	_____
SC9.	For all your children that you support in school, how much do you pay for parent association fees, and other contributions to teachers and administrators for a year?	_____
SC10.	Have you ever been late in paying school fees?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No >> skip to SC12.
SC11.	How many days has your child ever missed school because you couldn't pay fees on time? [Enter "0" if no days missed.]	_____
SC12.	Have you had trouble coming up with money to pay	1. <input type="checkbox"/> Yes



	school fees when it is due?	2. <input type="checkbox"/> No >> section
SC13.	How do you get the money to pay school fees in a usual year? <i>[more than one response allowed]</i>	1. <input type="checkbox"/> Save 2. <input type="checkbox"/> Loan 3. <input type="checkbox"/> Sell maize 4. <input type="checkbox"/> Sell other assets
SC14.	When do you usually pay this fee? If you incur fees at different times in the year, please tell me which month you make the largest payment.	1. <input type="checkbox"/> September 2. <input type="checkbox"/> October 3. <input type="checkbox"/> November 4. <input type="checkbox"/> December 5. <input type="checkbox"/> January 6. <input type="checkbox"/> February 7. <input type="checkbox"/> March 8. <input type="checkbox"/> April 9. <input type="checkbox"/> May 10. <input type="checkbox"/> June 11. <input type="checkbox"/> July
SC15.	Would you be interested in setting up an installment plan for school fees? So, with this service you would pay some part of the fees every 2 weeks rather than pay it all together.	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> Don't know
SC16.	Would you be interested in using an account to save money for school fees? You would make deposits into this account every two weeks and then would use the money in this account to pay fees when they are due.	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> Don't know

## SECTION SL: SOLAR LAMPS

Now, I would like to ask you about how you have light in your home and shop and how you charge your mobile phones.		
SL1.	How do you charge your mobile phone?	1. <input type="checkbox"/> At home 2. <input type="checkbox"/> At my shop 3. <input type="checkbox"/> I go to the mobile charging shop and pay to have my phone charged 4. <input type="checkbox"/> At others' home/ shop for free 5. <input type="checkbox"/> I don't have a mobile phone 6. <input type="checkbox"/> Other _____
SL2.	Do you know of lights that are powered by sunlight?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No
SL3.	<p>SunnyMoney sells solar lamps and mobile phone chargers here in Malawi. To use this product to light up your home or shop and to charge your mobile phones, you need to leave the device out in the sun during daytime. The battery that generates light and powers your mobile phone gets charged in the sunlight. When it is charged, you can use this product as a lamp or to charge your mobile phones.</p> <p>Since it does not use electricity, you can use it to charge your phones and light your homes and shops even if there is no electricity or when you are out of kerosene. And using these solar devices will help reduce your expenditure on kerosene or electricity.</p> <p>I want to understand how business owners, like you, can afford these lamps and mobile phone chargers. Of course, you may not have the money to pay for it up front. It might be easier to save money overtime, for example by using the money saved from smaller electricity bills or less purchase of kerosene when you use the solar lamp+charger. <u>Imagine</u> you receive a special deal where you can get this solar lamp+charger, but don't have to pay for the item immediately. You can save up and pay for it either in small instalments <u>or</u> the whole amount after 12 weeks. If you don't like the lamp and the charger, you are free to return it at anytime during these 12 weeks, and you won't have to make any future payments on it. If you don't pay for the lamp within this time, it will be turned off and taken back.</p> <p>You may be offered any one of the following options to pay for the solar device. In each case, can you tell me whether you prefer option 1 or option 2 or to not buy the lamp?</p>	
SL4.	<p><u>Option 1:</u> pay MWK 24,000 after 12 weeks. So, if you pick option 1 you would pay MWK 24,000 for the solar lamp + charger.</p> <p><u>Option 2:</u> pay MWK 3,200 every other week for 12 weeks.</p>	<p>1. <input type="checkbox"/> Pay MWK 24,000 at once after 12 weeks&gt;&gt; skip to SL6</p> <p>2. <input type="checkbox"/> Pay MWK 3,200 every two weeks, for 12 weeks. &gt;&gt; skip to SL6</p>

	So, if you pick option 2 you would pay MWK 19,200 in total for the solar lamp + charger.	3. <input type="checkbox"/> I don't want the lamp
SL5.	Why do you not want the lamp?	1. <input type="checkbox"/> I don't know what this product is. 2. <input type="checkbox"/> Too expensive 3. <input type="checkbox"/> Other
SL6.	<u>Option 1:</u> pay MWK 24,000 after 12 weeks. So, if you pick option 1 you would pay MWK 24,000 for the solar lamp + charger. <u>Option 2:</u> pay MWK 4,800 every other week for 12 weeks. So, if you pick option 2 you would pay MWK 28,800 in total for the solar lamp + charger.	1. <input type="checkbox"/> Pay MWK 24,000 at once after 12 weeks>> skip to SL8 2. <input type="checkbox"/> Pay MWK 4,800 every two weeks, for 12 weeks >> skip to SL8 3. <input type="checkbox"/> I don't want the lamp
SL7.	Why do you not want the lamp?	1. <input type="checkbox"/> I don't know this product 2. <input type="checkbox"/> Too expensive 3. <input type="checkbox"/> Other
SL8.	<u>Option 1:</u> pay MWK 24,000 after 12 weeks. So, if you pick option 1 you would pay MWK 24,000 for the solar lamp + charger. <u>Option 2:</u> pay MWK 4,000 every other week for 12 weeks. So, if you pick option 2 you would pay MWK 24,000 in total for the solar lamp + charger.	1. <input type="checkbox"/> Pay MWK 24,000 at once after 12 weeks>> skip to SL10 2. <input type="checkbox"/> Pay MWK 4,000 every two weeks, for 12 weeks >> skip to SL10 3. <input type="checkbox"/> I don't want the lamp
SL9.	Why do you not want the lamp?	1. <input type="checkbox"/> I don't know this product 2. <input type="checkbox"/> Too expensive 3. <input type="checkbox"/> Other
SL10.	<u>Option 1:</u> pay MWK 24,000 after 12 weeks. So, if you pick option 1 you would pay MWK 24,000 for the solar lamp + charger. <u>Option 2:</u> pay MWK 4,400 every other week for 12 weeks. So, if you pick option 2 you would pay MWK 26,400 in total for the solar lamp + charger.	1. <input type="checkbox"/> Pay MWK 24,000 at once after 12 weeks>> skip to SL12 2. <input type="checkbox"/> Pay MWK 4,400 every two weeks, for 12 weeks >> skip to SL12 3. <input type="checkbox"/> I don't want the lamp
SL11.	Why do you not want the lamp?	1. <input type="checkbox"/> I don't know this product 2. <input type="checkbox"/> Too expensive 3. <input type="checkbox"/> Other
SL12.	<u>Option 1:</u> pay MWK 24,000 after 12 weeks. So, if you pick option 1 you would pay MWK 24,000 for the solar lamp + charger. <u>Option 2:</u> pay MWK 3,600 every other week for 12 weeks. So, if you pick option 2 you would pay MWK 21,600 in total for the solar lamp + charger.	1. <input type="checkbox"/> Pay MWK 24,000 at once after 12 weeks >> skip to SL14 2. <input type="checkbox"/> Pay MWK 3,600 every two weeks, for 12 weeks>> skip to SL14 3. <input type="checkbox"/> I don't want the lamp
SL13.	Why do you not want the lamp?	1. <input type="checkbox"/> I don't know this product 2. <input type="checkbox"/> Too expensive 3. <input type="checkbox"/> Other

	If you were to be offered up to 3 metal saving boxes that you can use to save money, how many would you choose?	
	If you were offered up to 2 mobile money accounts that you can use for saving money, how many would you choose?	
	Do you prefer to keep business records in English or Chichewa?	

Thank you for your time.

## Occupation Codes:

1	Selling Any Raw Fruits/Vegetables/Stables/Flower
2	Selling Any Prepared (Cooked/Ready to eat Food/Dry fish/NOT sit down restaurants)
3	Selling Any Raw Fish/Meat
4	Selling Alcohol (not a bar)
5	Selling Other Eatable Items
11	Selling Groceries
12	Selling Shoes/Clothes (second hand included)
13	Selling Hardware (bike repair)
14	Selling Any Electronics (Phones/Computers/Radios/TVs/Irons)
15	Selling Airtime
16	Selling Furniture
17	Selling Plants
18	Selling Any Office or School related items (notebooks/pens/pencils)
19	Selling Non-Furniture Household Items (buckets, cleaning supplies)
20	Selling HandCrafted Items
21	Selling Farm Inputs (Tools, fertilizers, others)
22	Selling Live Animals (chickens, turkeys, guinea fowls, pigeons, others)
23	Pharmacy
24	Selling Children Items
25	Selling Charcoal
26	Selling Textiles
27	Selling Books
28	Selling Other Non-Eatable Items
29	Selling Wood
30	Stationary Shop
31	Carpenter
32	Welder/Tin Smith
33	Selling music related items
34	Selling plastic bags
35	Selling Zitenje
41	Printing/internet
42	Bar
43	Shoe Repair
44	Tailoring
45	Salon, cosmetics, barber, boutique
48	Restaurant (sit down restaurant, not stands with prepared food)
49	Property/Employment or any other Agent
50	Music and movie services (burning CDs, DJ etc)/game center
51	Electronics Repair
52	Phone charging
61	Taxi driver
62	Tuk-tuk driver
63	Security guard
64	Housekeeper/cleaner/cook
65	Mechanic
66	Farm worker
67	Building/repairing houses
81	Employee(not a business/either full or part time) anywhere else
95	Other (Specify in English)

## GOAL CODES:

1.	<i>Children school fees</i>
2.	<i>Continuing education for myself or another adult family member</i>
3.	<i>Investments in agriculture.</i>
4.	<i>Investments in existing business.</i>
5.	<i>Start new business.</i>
6.	<i>Home improvement.</i>
7.	<i>Durable goods for home</i>
8.	<i>Health investment.</i>

9. *Loan reimbursement (whether formal loan or loan from friend or shopkeeper)*
10. *Rent*
11. *Emergency*
12. *Health Emergency*
13. *General Consumption*
14. *Buying land for building house/buying house*
15. *Buying car*
16. *Buying a bike/tuttuk or other transport (not car)*
95. *Other. Explain*

## Money Storage Codes:

1. *Village bank/VSLA*
2. *In cash at home in a lock box*
3. *In cash at home, not in savings box*
4. *Bank*
5. *Invest in business inventory*
6. *Invest in animals*
7. *Safekeeping with family or friend*
8. *Safekeeping with shopkeeper/employer*
9. *ROSCA/Cash round*
10. *Farmer's group*
11. *Safekeeping with village leader or religious leader*
12. *Microfinance/SACCO*
13. *Mobile money/airtel or TNM money*
14. *Store or buy food items/grain*
15. *Lend to someone (with or without interest)*
95. *Other (specify)\_\_\_\_\_*