



**FINANCIAL SERVICES ASSESSMENT**

# **Malawi - OIBM Impact Study Endline Survey Questionnaire**

The IRIS Center and MFO

*Financial Services Assessment* project can be found on the  
web at <http://www.fsassessment.umd.edu/>

## **ABOUT THE PROJECT**

The *Financial Services Assessment* project is designed to examine the impact of financial services on the lives of poor people across the developing world. This project is funded by the Bill & Melinda Gates Foundation, which is committed to building a deep base of knowledge in the microfinance field. The IRIS Center at the University of Maryland, College Park, together with its partner, Microfinance Opportunities, will assess a diverse range of innovations in financial services. The results of this project will shed light on the design and delivery of appropriate financial products and services for the poor and the potential to scale up successful innovations to reach larger numbers of low-income households.



## **FUNDING**

The *Financial Services Assessment Project* is funded by a \$6 million grant from the Bill & Melinda Gates Foundation.

**BILL & MELINDA**  
**GATES** *foundation*

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## End line for Malawi - 2010

### Ordering of modules (Yes, they are not in alphabetical order)

Module order	Module	Module contents
1	Cover page	HH location etc.,
2	B	Roster
3	D	PAT
4	M	Savings
5	N	Loans
6	Y	OIBM membership
7	O	Remittances
8	T	Transfers - Govt, households
9	P	Shocks
10	E	Food Security
11	G/H	Consumer durables - Assets
12	I	Livestock
13	F	Assets - Land and buildings
14	J	Farm income
15	C	Labor income
16	K	Business income
17	Q	Social capital
18	R	Last page (with GPS)

Omitted module: L

Added modules: T and Y

**IRIS at UMD**  
**Financial Services Impact Assessment Study**  
**Malawi Endline Household Survey – 2010**

The IRIS Center at the University of Maryland is continuing an assessment of innovations in financial services in Malawi.

Two years ago we spoke with you about the members of your household, your use of financial services, and about your standard of living. Today we would like to ask the same questions as our last interview. This includes questions about yourself and family members, and then about financial services you may have used and about your expenditures, food consumption, housing and other assets. If you agree to continue participating in our study, today's interview will take about 2-3 hours

Two years ago, we documented your answers on paper. Today, we will use a computer. Like last time, we will identify you by a code and will group your answers with those of other people. In this way, we do our best to keep your answers confidential.

This research project may include taking photographs or video during the interview process for use in our reports and/or project website. Your name will not be used, only your country will be identified. If you do not wish to be photographed or videotaped, please tell me and we will not take any.

There are no known risks associated with participating in this research project.

The study is not meant to benefit you; it is meant to inform the service providers of financial services on how to provide financial services to people like you. Your participation is voluntary. You are free to ask questions at any point. You have the right not to answer a question and may also refuse to answer questions that make you uncomfortable. You may withdraw from the study at any point.

We very much appreciate the time that you spend with us. If you have any questions, please contact Wadonda Consult (Dr Ephraim Chirwa: echirwa@yahoo.com or 08839296; Dr Peter Mvula: petermvula58@yahoo.com or 08827933) or IRIS Center staff in the United States: Arthur Shaw (ashaw@iris.umd.edu or +1 301 405 3063), or the University of Maryland's Institutional Review Board irb@deans.umd.edu or 301-405-0678.

A01. Please tell me if you agree to participate in this study. (CIRCLE)

Eya.... 1  
 Ayi .....2

DISTRICT	TA	EA	VILLAGE
A04. Household QNO Number			

A05. Household Head and Spouse Names  
 Include first, middle, last name and nicknames

Spouse: (Include first, middle, last name and nicknames)

A06. First Interview Date

DD	MM	YYYY
<input type="text"/>	<input type="text"/>	<input type="text"/>

TIME STARTED: \_\_\_\_\_  
 TIME FINISHED: \_\_\_\_\_

A06b Second Interview Date

DD	MM	YYYY
<input type="text"/>	<input type="text"/>	<input type="text"/>

TIME STARTED: \_\_\_\_\_  
 TIME FINISHED: \_\_\_\_\_

A07. Enumerator Name \_\_\_\_\_

Enumerator Code:

**B. HOUSEHOLD ROSTER**

*ENUMERATOR:* Please determine all of the household members, using the definition below. Then ask questions 2-8 about each member.

*READ:* I would like to make a list of all the people in your household. This list of household members will include the names of the people who usually live and eat together at this home. This list should include only the people who have lived and eaten here for the past 6 months (since August 2009) and any children away at school who are still supported by the household head. It should also include the household head, even if he or she has not lived in the household for the past 6 months. It should not include children who have already moved out and gotten married.

START THE LIST WITH HOUSEHOLD HEAD, FOLLOWED BY SPOUSE(S) OF THE HOUSEHOLD HEAD

ID	B01a. FIRST AND LAST NAMES OF HOUSEHOLD MEMBERS	B01b. STILL MEMBER OF HOUSEHOLD?  YES...1 NO... 2	B02. Relation to HH head HOUSEHOLD HEAD.....1 SPOUSE.....2 SON/DAUGHTER.....3  PARENT.....4 SIBLING.....5 GRANDCHILD.....6 GRANDPARENT.....7 FOSTER CHILD.....8 OTHER RELATIVE.....9 NON-RELATIVE.....10	B03. Age in completed years (report children under 1 as 0)	B04. Gender    MALE....1 FEMALE..2	B05. <b>ASK IF AGE ≥ 14:</b> What is [NAME]'s present marital status?  MARRIED...1 SINGLE....2 WIDOWED...3 DIVORCED OR SEPARATED.4	B08. What is [NAME]'s main occupation?  FARMING.....1 HOUSEHOLD BUSINESS...2 SALARIED PROFESSION...3 WAGE LABOR.....4 STUDENT.....5 COMMUNITY BASED CHILDCARE.....6 OTHER.....7 NONE.....8
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							



## D. POVERTY ASSESSMENT TOOL (HOUSEHOLD-LEVEL QUESTIONS)

D13.	D14.	D15.	D16.	D17.	D18.	D19.
<p>THE OUTER WALLS OF THE MAIN DWELLING OF THE HOUSEHOLD ARE PREDOMINANTLY MADE OF WHAT MATERIAL?</p> <p>GRASS . . . . .1  MUD (YOMATA). 2  COMPACTED EARTH (YAMDINDO). 3  MUD BRICK (UNFIRED) .. 4  BURNT BRICKS. 5  CONCRETE. . . 6  WOOD. . . . . 7  IRON SHEETS . 8  OTHER . . . . . 9</p>	<p>THE <u>FLOOR</u> OF THE MAIN DWELLING IS PREDOMINANTLY MADE OF WHAT MATERIAL?</p> <p>SAND. . . . 1  SMOOTHED MUD..... 2  SMOOTH CEMENT . . .3  WOOD. . . . 4  TILE. . . . 5  OTHER . . . 6</p>	<p>How many <u>separate rooms</u> do the members of your household occupy?</p> <p>(DO NOT COUNT BATHROOMS, TOILETS, STOREROOMS, OR GARAGE)</p> <p>NUMBER OF ROOMS</p>	<p>What is your main source of <u>lighting fuel</u>?</p> <p>COLLECTED FIREWOOD..1  PURCHASED FIREWOOD..2  GRASS.....3  PARAFFIN..4  ELECTRICITY..5  GAS.....6  BATTERY/DRY CELL (TORCH)....7  CANDLES....8  OTHER.....9</p>	<p>What is your main source of <u>cooking fuel</u>?</p> <p>COLLECTED FIREWOOD..1  PURCHASED FIREWOOD..2  PARAFFIN..3  ELECTRICITY..4  GAS.....5  CHARCOAL.....6  CROP RESIDUE..7  SAW DUST...8  ANIMAL WASTE.....9  OTHER.....10</p>	<p>What was your main source of drinking water over <b>the past month</b>?</p> <p>PIPED INTO DWELLING..1  PIPED OUTSIDE DWELLING, PERSONAL..2  COMMUNAL STANDPIPE..3  PERSONAL HANDPUMP...4  COMMUNAL HANDPUMP...5  PROTECTED SPRING...6  PERSONAL OPEN, UNPROTECTED WELL...7  COMMUNAL OPEN, UNPROTECTED WELL...8  RIVER/SPRING..9  LAKE/RESERVOIR.10  OTHER.....11</p>	<p>Does someone in the household own a cellular telephone (<u>cell phone</u>) in working condition?</p> <p>YES..1  NO...2</p>

QNO												
<p>D20. Do any members of your household <u>sleep under a bed net</u> to protect against mosquitoes at <b>some time during the year</b>?</p> <p>YES..1 NO...2 (&gt; D23)</p>	<p>D21. Has/have the bed net(s) ever been dipped in insecticide against mosquitoes in <b>the past six months</b>?</p> <p>YES.....1 NO.....2 ALL NETS TREATED &amp; LESS THAN SIX MTHS. OLD.....3</p>	<p>D22. (ASK ONLY IF HOUSEHOLD HAS CHILDREN AGED UNDER FIVE, ELSE » D23)</p> <p>Do the children under 5 in the household sleep under a bed net at those times of the year when there are mosquitoes present?</p> <p>YES, FOR ALL CHILDREN UNDER FIVE.....1 YES, FOR SOME CHILDREN UNDER FIVE.....2 NO, NONE OF THE CHILDREN UNDER FIVE.....3 NO CHILDREN UNDER 5.....N/A</p>	<p>D23. Have you or anyone in your household grown any kind of tobacco in the <b>past 5 cropping seasons</b>?</p> <p>YES..1 NO...2</p>	<p>D24. Did anyone in your household cultivate a dimba garden in <b>October/November 2009</b>?</p> <p>YES..1 NO...2</p>	<p>D25. Did anyone in your household harvest any tree crops in the [LAST COMPLETED HARVEST SEASON FOR THE TREE CROP]?</p> <p>YES..1 NO...2 (&gt;D27)</p>	<p>D26. Did you harvest any papayas during [LAST COMPLETED HARVEST SEASON FOR THE TREE CROP]?</p> <p>YES..1 NO...2</p>	<p>D27. <b>Over the past five years</b>, was your household severely affected negatively by the following event: Livestock died or were stolen?</p> <p>YES....1 NO.....2</p>	<p>D28. Over the <b>past one month</b>, did you purchase or pay for any...</p> <table border="1" style="width: 100%;"> <tr> <td data-bbox="1755 675 1913 784"> <p>YES..1 NO...2</p> </td> <td data-bbox="1913 675 1955 784"> <p>Bar soap (body or clothes soap)</p> </td> </tr> <tr> <td data-bbox="1755 784 1913 919"> <p>Clothes soap (powder)</p> </td> <td data-bbox="1913 784 1955 919"> </td> </tr> </table>	<p>YES..1 NO...2</p>	<p>Bar soap (body or clothes soap)</p>	<p>Clothes soap (powder)</p>	
<p>YES..1 NO...2</p>	<p>Bar soap (body or clothes soap)</p>											
<p>Clothes soap (powder)</p>												

**M. Access and Use of Savings Services**

Now, I'd like to ask about your HH savings.

M01. Do you or any member of your household hold any savings account or keep **cash savings** with the following external agents (outside household)?

ID	AGENT	YES....1 NO.....2	HOW MANY?
1	MALAWI SAVINGS BANK (MSB)		
2	OIBM (BANKI YANGA)		
3	NATIONAL BANK (NBM)		
4	STANDARD BANK (STB)		
5	MALAWI RURAL FINANCE COMPANY (MRFC)		
6	NBS BANK (NBS)		
7	COOPERATIVE		
8	RoSCA (CHIPERENGANYO, CHIBWEREGANO)		
9	FRIEND'S OR RELATIVE'S HOME (OUTSIDE HH)		
10	FRIENDS' OR RELATIVE'S BANK ACCOUNT SPECIFY		
11	OTHER (SPECIFY)		

If yes, write the agent name in column M02 below and then ask M01 about next agent. If no, ask M01 about next agent.

»  
»  
»  
»  
»  
»  
»  
»  
»  
»  
»

CODE B (M10)  
REQUIRED TO GET A LOAN.1  
EMERGENCY FUND....2  
CHILDREN'S EDUCATION.....3  
HEALTH EXPENSES...4  
BUY BUSINESS ASSET.5  
BUY BUSINESS INVENTORY.....6  
PAY LABORERS.....7  
BUY GIFTS.....8  
CONSTRUCT/REPAIR HOUSE.9  
BUY BICYCLE.....10

FRIENDS/FAMILY COMPEL ME..11  
SPOUSE, HH MEMBERS, RELATIVES,  
FRIENDS ASK FOR  
MONEY.....12  
INTEREST RATES ARE GOOD..13  
FUNERAL FUND.....14  
OTHER (SPECIFY.....15  
EMERGENCY FUND FOR  
FOOD.....16  
EMERGENCY FUND FOR UNEXPECTED  
SHOCKS ..17

A C C O U N T  C O D E	M02.	M03.	M04.	M05.	M06.	M07.	M08.	M09.	M10.
	AGENT NAME FROM M01	Which members of your household have savings accounts or hold cash savings with [AGENT]?  MEMBER ID	How far away from your home is the branch that [NAME] can visit in order to access savings with [AGENT]?  KM MILES	By what means do you typically travel to this location?  CODE A (M05): WALK.....1 RIDE BIKE.2 BIKE TAXI.3 DRIVE.....4 BUS/LORRY.5 TRACTOR...6 OTHER (SPECIFY)...7  CODE A	What type of account is this?  CURRENT ACCT.1 RECURRING FLEXIBLE ACCT.2 FIXED DEPOSIT.3 SAFE-KEEPING WITH FRIEND/ RELATIVE..4 COMPULSORY SAVINGS FOR A LOAN ....5	Is this an individual or a group account?  INDIV- IDUAL.1 GROUP.2	When did [YOU/NAME] open this account with [INSTITUTION]?  MONTH   YEAR	What is the current balance on this account?  MK	What are the 3 primary reasons that [YOU/NAME] hold a savings account?  CODE B 1ST   2ND   3RD
101									
102									
103									
104									
105									

	M11.	M12.	M13.	M14.	M15.b	M15.a	M16.	M17.	M18.	M19.
<b>A</b>	The following questions refer to when you opened your account: (M11-M19)									
<b>C</b>	What was the minimum opening balance required to open the [NAME]'s account with [AG]?	How much did [you/ name] have to pay for an ATM card for this account with [AG]?	How much was the applica-tion fee for [NAME]'s account with [AG]?	What form of the following ID were required for [name] to open the account with [AG]?	Were these IDs specifically obtained in order to open this account?	How much did [NAME] spend on ID?	How many times did you need to go to [AG] to open the account?	Each time, on average, how long did it take you to travel each time you went to open the account with [AG]?	Each time, on average, how much did it cost for transportation, food, and lodging each time you went to open the account with [AG]?	How many times were you able to combine a trip to open the bank account with travel for other errands?
<b>O</b>				PASSPORT.....1 DRIVER'S LICENSE...2 OTHER GOVT ID CARD.....3 BANK ATM CARD.....4 BIOMETRIC BANK CARD W/ PICTURE..5 NONE.....6 ELECTION CARD.....7 OTHER (SPECIFY)....8	YES...1  NO....2 (>>M16)					
<b>U</b>	MK	MK	MK		MK	MK	TIMES	HOURS	MK	TIMES
<b>N</b>										
<b>T</b>										
<b>C</b>										
<b>O</b>										
<b>D</b>										
<b>E</b>										
101										
102										
103										
104										
105										

The following questions refer to **deposits** that household members **have personally made** in the **past ONE MONTH (30 days)**. Do NOT include direct deposits made by employers, remittances sent directly to a bank account, or any other deposits to the account by a third party. (M20-M28)

	M20.	M21.	M22.	M23.	M24.	M25.	M26.	M27.	M28.
<b>A</b>	In total, <b>over the past 30 days</b> , how much did you deposit into [your/NAME'S] account with [AG]?	How many times did you use an ATM to deposit into this account in the past 30 days?	How many times did you use a teller to make deposits in the past 30 days?	How many times did you make a deposit to [AG] in the past 30 days?	How many times did [NAME] travel to make a deposit to [AG] in the past 30days?	In the past month, EACH TIME you traveled to make deposits, on average, how long did it take?	EACH TIME you traveled, on average, how much did you spend on transportation, lodging, and food in the past 30 days?	How many times were you able to combine these trips with travel for other errands in the past 30 days?	Do you pay any monthly ledger fee to use this account?
<b>C</b>									YES . 1 NO . . 2
<b>O</b>									
<b>U</b>									
<b>N</b>									
<b>T</b>									
<b>C</b>									
<b>O</b>									
<b>D</b>									
<b>E</b>	IF 0 >> M28								
	MK	TIMES	TIMES	TIMES	TIMES	HOURS	MK	TIMES	>>M32
101									
102									
103									
104									
105									

**Withdrawals** that household members have made in the past 30 days... [M32-M41]

A C C O U N T  C O D E	M32. In total, <b>over the past 30 days</b> , how much did [you/name] withdraw from [your/NAME'S] account with [AG]? <b>MK</b>  IF 0 » M40	M33. How many times did you use an ATM to make withdrawals from this account in the past month?  TIMES	M34. How many times did you use a teller to make withdrawals in the past 30 days?  TIMES	M35. How many times did you withdraw from [AG] in the past 30 days?  TIMES	M36. How many times did [NAME] travel to withdraw from [AG] in the past month?  TIMES	M37. In the past 30 days, EACH TIME you traveled to make withdrawals, on average how long did it take?  HOURS	M38. EACH TIME you traveled, on average how much did you spend on transportation, lodging,  MK	M39. How many times were you able to combine these trips with travel for  TIMES	M40. Did you have any problem to withdraw amount requested?  YES . . 1  NO . . 2 (>> M42)	M41. What is the reason for the limit? (see codes)  <b>NEED ADVANCE NOTICE.....1</b> <b>AMOUNT TOO LARGE.....2</b> <b>NOT ENOUGH IN MY ACCOUNT.....3</b> <b>OTHER (SPECIFY) 4</b>
101										
102										
103										
104										
105										

QNO

M42. In the **past TWO years**, did anyone in your current household **close any savings account** with any external agents including money kept at a friend's or relative's house? YES . . . » M43  
.1 » M53

A C C O U N T  C O D E	M43. Please name all of the institutions where a household member closed a savings account in the past 2 years.  AGENT NAME	M44. Which members of your household had savings accounts or held cash savings with [AGENT]?  MEMBER ID	M45. What type of account was this? CURRENT ACCT . . . . 1 RECURRING FLEXIBLE ACCT . . . . 2 FIXED DEPOSIT . . 3 SAFE KEEPING W/FRIEND/RELATIVE . 4 COMPULSORY SAVINGS ...5	M46. Was this an individual or a group account?  INDIV- IDUAL . 1 GROUP . 2	M47. When did a [YOU/NAME] open this account with [AGENT]?  MONTH   YEAR	M48. When did [YOU/NAME] close this account with [AGENT]?  MONTH   YEAR
201						
202						
203						

**QNO**

A C C O U N T  C O D E	M49. What was the balance when you closed this account with [AG]?	M52. What was the primary reason that [name] closed this account with [AG]?
	MK	<u>REASON CODES</u>
	201	
	202	
203		

<u>REASON CODES (M52)</u>	
NO MONEY.....	1
NEEDED MONEY IMMEDIATELY.....	2
LOCATION WASN'T SAFE.....	3
INTEREST RATES WERE LOW.....	4
TOO FAR FROM HOUSE.....	5
TOOK TOO LONG TO DEPOSIT/WITHDRAW MONEY.	6
STAFF NOT FRIENDLY.....	7
DID NOT PROVIDE LOANS.....	8
NEEDED DOCUMENTS TO DEPOSIT.....	9
NEEDED MANY DOCUMENTS TO WITHDRAW.....	10
COULD NOT ACCESS IN EMERGENCY.....	11
HOURS NOT CONVENIENT.....	12
HIGH MINIMUM BALANCES.....	13
LIMITED NUMBER OF DEPOSITS/ WITHDRAWALS PER MONTH.....	14
LIMIT ON DEPOSIT/ WITHDRAW AMOUNT PER TRANSACTION.....	15
HIGH COSTS FOR DEPOSIT/WITHDRAW.....	16
OTHER (SPECIFY).....	17

ASK M55 IF NO SAVINGS ACCOUNT HELD IN PAST 2 YEARS  (i.e. M01=2 AND M42=2)	M53.	NO DESIRE TO USE SAVINGS ACCOUNT	1
	Why hasn't anyone in your household held savings with any external agent in the past 2 years? (CIRCLE ALL THAT APPLY)	NO MONEY TO SAVE	2
		NO SAFE PLACE TO SAVE	3
		NOT AWARE OF EXTERNAL SAVINGS MECHANISM	4
		LOW INTEREST RATES	5
		AGENT TOO FAR	6
		UNFRIENDLY STAFF	7
		DOESN'T PROVIDE LOANS	8
		NO ID DOCUMENTS	9
		DO NOT WANT OTHERS TO KNOW SAVINGS AMT	10
		NOT ACCESSIBLE IN EMERGENCIES	11
		HOURS OF OPERATION INCONVENIENT	12
		HIGH MINIMUM BALANCES	13
		TAKES TOO LONG TO DEPOSIT AND WITHDRAW MONEY	14
		LIMITED WITHDRAWAL/DEPOST PER MO.	15
		LIMITS AMT OF SAVINGS FOR WITHDRAWAL/DEPOSIT EACH MONTH	16
		HIGH FEES FOR WITHDRAWAL/DEPOSIT	17
		DENIED AN ACCOUNT	18
		THINKS THAT HH WOULD BE DENIED AN ACCOUNT	19
		OTHER (SPECIFY)	20

M56. Besides all agents we just talked about, where esle do you keep cash savings? <b>(DO NOT PROMPT)</b>  <b>At Home.1 Other (specify).....2 Nowhere Else.....3</b>
---

**N. Access to and Use of Loans**

**N01. As of today do you or any household members have any loans for the following outside household?**

AGENT CODES	YES....1 NO.....2	HOW MANY?
1. MALAWI SAVINGS BANK (MSB)		
2. OIBM BANKI YANGA		
3. NATIONALBANK (NBM)		
4. STANDARD BANK (STB)		
5. MALAWI RURAL FINCANCE COMPANY (MRFC)		
6. NBS BANK (NBS)		
7. FINCA		
8. NGO		
9. COOPERATIVE		
10. RoSCA (CHIPERENGANYO,CHIBWEREGANO)		
11. FRIENDS (OUTSIDE HH)		
12. LOCAL GROCERY STORE		
13. MONEY LENDER		
14. OTHER (SPECIFY) _____		
15. RELATIVES		

» If yes, write the agent name in column N02 below and then ask N01 about next agent.

» If no, ask N01 about next agent.

» IF NO CURRENT LOANS » N41

»

»

»

»

»

»

»

»

»

»

»

»

»

**COLLATERAL CODES A (N10)**

NONE.....1

LAND

TITLES.....2

BUILDINGS.....3

THIRD PARTY

GUARANTORS.....4

BUSINESS

INVENTORY.....5

BUSINESS

ASSETS.....6

FARM EQUIPMENT AND MACHINERY.....7

AUTOMOBILES.....8

SAVINGS.....9

LOAN

INSURANCE.....10

OTHERS

(SPECIFY).....11

A C C O U N T  C O D E	N02.	N03.	N04.	N05.	N06.	N07.		N08b.	N09.	N10.	N11.
	AGENT NAME FROM N01	MEMBER ID	Where was this loan obtained? (disbursed)	How far away from your home is the location of [AG] that [NAME] most often visits ?	By what means do you typically travel to this location?	When did [YOU/NAME] obtain this loan with [INSTITUTION]?	MONTH	YEAR	What was the total amount that [NAME] borrowed from [AG] in this loan?	What is the length of this loan?	What collateral was required to take this loan?
			BANK BRANCH.1 VILLAGE GROUP LDR.2 LOAN OFFICER THAT CAME TO VILLAGE.3 MOBILE BANK..4 FRIEND.....5 OTHER (SP) ...6	KM  MILES	WALK.....1 RIDE BIKE.2 BIKE TAXI.3 DRIVE.....4 BUS/LORRY.5 TRACTOR...6 OTHER (SPECIFY)..7			MK	MONTHS	COLL'L CODE A	FIRST TIME.1 REPEAT.2
201											
202											
203											
204											
205											

ENUMERATOR INSTRUCTION: Be sure that the ACCOUNT CODE refers to the same agent and account holder in all tables

A C C O U N T  C O D E	Now I would like to ask about <b>costs</b> that you incurred when you <b>first</b> took out the loans that you currently have.						
	<b>APPLICATION COSTS (N17-N27)</b>						
	N12.	N13.	N17.	N18.	N20.	N21.	N22.
	Is [NAME]'s loan with [AG] an individual or a group loan?	How many members are in [NAME]'s group for the loan with [AG]?	How much savings did [NAME] need to get a loan from [AG]?	How long did [NAME] need to hold the savings to get this loan from [AG]?	How much was the application fee to apply for [NAME]'s loan with [AG]?	How much did [NAME] have to pay for an ATM card for this loan with [AG]?	Did you need identification below for [NAME] to apply for this loan from [AG]? CODE UP TO 2
	INDIV...1 » N17						PASSPORT...1 DRIVER'S LICENSE...2 OTHER GOVT ID CARD...3 BANK ATM CARD...4 BIOMETRIC BANK CARD W/ PICTURE...5 NONE...6 ELECTION CARD...7 OTHER (SPECIFY)...8
	GROUP...2	NUMBER	MK	WEEKS	MK	MK	Yes....1 No.....2 (> N24)
			IF 0 » N20				IF 6 (NONE) » N24
201							
202							
203							
204							
205							

<b>CODE SHEET B: PAYMENT CODES (N28)</b>	
ATM.....	1
TELLER AT BANK BRANCH/MOBILE BANK...	2
GROUP LEADER/OTHER MEMBER.....	3
COLLECTED BY LOAN OFFICER AT GROUP MEETINGS.....	4
LOAN OFFICER COMES TO COLLECT.....	5
PAY DIRECTLY TO LENDER (FRIEND OR REL).....	6
OTHERS (SPECIFY).....	7

A C C O U N T  C O D E	<b>LOAN PAYMENT COSTS (N28-N34)</b>											
	N23.a	N24.	N25.	N26.	N27.	N28.	N29.	N30.	N31.	N32.	N33.	N34.
	How much did [NAME] have to spend on identification cards to apply for this loan?	How many times did [NAME] personally have to travel to [AG] to apply for this loan?	Each time [NAME] traveled to [AG] to apply for the loan, on average, how long did it take in full hours?	Each time [NAME] traveled to [AG] when applying for the loan, on average, how much was spent on transportation, lodging, food, etc.?	How many times was [NAME] able to combine these trips with travel for other errands?	How does [NAME] make payments on this loan?	What is the fee for using this mode each time you make a payment?	How many times has [NAME] made a payment in the last 30 days?	How many times has [NAME] personally traveled to make a payment in the last 30 days?	Each time [NAME] made a payment in the last month, on average how long did it take (in full hours)?	Each time [NAME] traveled to make a payment, on average how much did [NAME] spend on transp., food, etc.?	How many times was [NAME] able to combine these trips with travel for other errands?
	MK	TIMES (IF 0	HOURS	MK	TIMES	SEE CODE B	MK	TIMES	IF 0 » N35	HOURS	MK	TIMES
201												
202												
203												
204												
205												

A C O U N T  C O D E	Now I would like to ask about payments on these loans				
	N35. In how many installments must [NAME] repay the loan to [AG]?	N36. How much does [NAME] pay per installment?	N38. How many install-ments has [NAME] missed since the start of this loan with [AG]?	N39. What is the penalty fee for missed installments for [NAME]'s loan with [AG]?	N40. What is the <b>outstanding balance</b> on [NAME]'s loan with [AG]?
	NUMBER	MK	NUMBER	MK	MK
201					
202					
203					
204					
205					

REASONS FOR NOT BORROWING CODES C (N48)

NO NEED.....1  
 BELIEVED WOULD BE REFUSED.....2  
 TOO EXPENSIVE (HIGH INTEREST RATES).3  
 INADEQUATE COLLATERAL.....4  
 DO NOT LIKE TO BE IN DEBT..5  
 DO NOT KNOW ANY LENDER...6  
 NEEDED SAVINGS ACCT BUT DIDN'T HAVE..7  
 PEOPLE LOOK DOWN ON THOSE WITH LOANS.8  
 PAYMENT FREQUENCY TOO HIGH.9  
 PAYMENT FREQUENCY TOO LOW.10  
 LOAN AMOUNT TOO SMALL....11  
 LOAN OFFICES TOO FAR AWAY.12  
 TAKES TOO LONG TO APPLY...13  
 DO NOT LIKE GROUP LOANS...14  
 NEED TOO MANY DOCUMENTS TO APPLY...15  
 HIGH COST OF OBTAINING DOCUMENTS...16  
 LOAN OFFICE HOURS INCONVENIENT....17  
 LOAN OFFICE STAFF NOT FRIENDLY.....18  
 OTHER (SPECIFY \_\_\_\_\_)..19

N41. **Other than the current loans, in the past TWO years, did anyone from your household apply for any other loans with an external agent? (outside household including loans from friends and relatives)**

YES..1 » N42  
 NO...2 » N48

M E M B E R  I D	N42. WHO DID [NAME] REQUEST A LOAN FROM? IF [NAME] APPLIED FOR LOANS FROM MORE THAN ONE INSTITUTION, PLEASE LIST ALL OF THE INSTITUTIONS.	N43. TYPE OF LOAN:  INDIV-IDUAL . 1 GROUP . 2	N45. When did [NAME] request this loan?	N46. Was this request accepted?	N47. Why was this request denied?
	AGENT (CODES AS IN N01)		MONTH	YEAR	

**ASK IF N41=2 & N01=2 FOR ALL AGENTS**

N48.  
Why did no one from your household ask for a loan in the past TWO years? GIVE 3 MOST IMPORTANT REASONS

REASON CODE C

REASON 1	
REASON 2	
REASON 3	



**O. ACCESS TO AND USE OF CASH REMITTANCE AND PAYMENT SERVICES**

O01. In the **past 12 months**, did you or any members of your household **RECEIVE (in cash)** any remittances? **YES..1 » O02**  
**NO...2 » O13**

O02.	O03.	O04.	O05.	O06.	O07.	O08.	O09.	O10.	O11.	O12.
Who in your household received this remittance?	Who has sent remittances to members of your house in the past 12 months?	Where did this remittance come from?	How many times did this person send remittances to [NAME] in the past 12 months?	In the past 12 months, how much did this person send to [NAME]?	How was this money received?	What is the name of the institution where [NAME] collected/received this remittance?	How far from your home is this institution or agent?	By what means do you typically travel to this location?	What type of account does [NAME] have for receiving the remittance?	When [NAME] collects this remittance, how much is the receipt fee that [NAME] must pay each time?
	SON/DAUGHTER..1 SPOUSE.....2 BROTHER/ SISTER....3 PARENT.....4 OTHER REL..5	MALAWI....1 SOUTH AFRICA..2 OTHER SOUTHERN AFRICA..3 EAST AFRICA..4 WEST AFRICA..5 EUROPE...6 AMERICA...7 AUSTRALIA.8 ASIA.....9 OTHER(SP)..1 0			CODE A	CODE B IF 9 >> NEXT REMITTANCE		WALK....1 RIDE BIKE2 BIKE TAXI....3 DRIVE...4 BUS/ LORRY...5 TRACTOR..6	SAVINGS ACCOUNT..1 CURRENT ACCT....2 FIXED DEPOSIT..3 NONE....4	
MEMBER ID				MK			KM MILES			MK

**CODE A (O07)**

- DIRECT DEPOSIT TO BANK ACCOUNT..1
- MONEY ORDER/ POST OFFICE.....2
- SENT AS CASH THROUGH FRIENDS OR RELATIVES.....3
- SENT THROUGH REMITTANCE CARRIER (BUS/LORRY DRIVERS).....4
- SENT THROUGH REMITTANCE COMPANY (WESTERN UNION).....5

**CODE B (O08)**

- MALAWI SAVINGS BANK..1
- OIBM.....2
- NATIONAL BANK (NBM)..3
- STANDARD BANK (STB)..4
- MALAWI RURAL FINANCE COMPANY (MRFC).....5
- NBS.....6
- POST OFFICE.....7
- COOPERATIVE.....8
- FRIENDS.....9
- WESTERN UNION.....10
- OTHER (SPECIFY).....11

O13. In the **past 12 months**, did you or any members of your household **SEND (in cash)** any remittances?

YES..1 » O14  
NO...2 » O25

O15.	O14.	O16.	O17.	O18.	O19.	O20.	O21.	O22.	O23.	O24.
Who in your household sent this remittance?	To whom have members of your household sent remittances in the <b>past 12 months</b> ?  SON/DAUGHTER..1 SPOUSE.....2 BROTHER/ SISTER....3 PARENT.....4 OTHER REL..5	Where was this remittance sent to? <b>MALAWI...1</b> <b>SOUTH AFRICA..2</b> <b>OTHER SOUTHERN AFRICA...3</b> <b>EAST AFRICA...4</b> <b>WEST AFRICA...5</b> <b>EUROPE...6</b> <b>AMERICA...7</b> <b>AUSTRALIA..8</b> <b>ASIA.....9</b> <b>OTHER (SP)..10</b>	How many times did [NAME] send remittances to this person in the <b>past 12 months</b> ?	In the past 12 months, how much did [NAME] send to this person?	How was this money sent?  <b>CODE A</b> IF 3 » NEXT	What is the name of the institution through which this remittance was sent?  <b>CODE</b>	How far from your home is this institution?      	By what means does [NAME] typically travel to this location?  <b>WALK....1</b> <b>RIDE BIKE2</b> <b>BIKE</b> <b>TAXI....3</b> <b>DRIVE...4</b> <b>BUS/ LORRY...5</b> <b>TRACTOR..6</b>	What type of account does [NAME] have for sending the remittance?  <b>SAVINGS ACCOUNT..1</b> <b>CURRENT ACCT....2</b> <b>FIXED DEPOSIT..3</b> <b>NONE....4</b>	When [NAME] sends this remittance, how much is the sending fee that [NAME] <b>must pay each time</b> ?
MEMBER ID	OTHER (SP)..6			MK	REMIT.	B	KM MILES			MK

**CODE A (O19)**

DIRECT DEPOSIT TO BANK ACCOUNT..1  
MONEY ORDER/ POST OFFICE.....2      SENT THROUGH REMITTANCE COMPANY  
SENT AS CASH THROUGH FRIENDS  
OR RELATIVES.....3  
SENT THROUGH REMITTANCE CARRIER (BUS/LORRY DRIVERS).....4

**CODE B (O08)**

MALAWI SAVINGS BANK..1  
OIBM.....2  
NATIONAL BANK (NBM)..3  
STANDARD BANK (STB)..4  
MALAWI RURAL FINANCE COMPANY (MRFC).....5  
NBS.....6  
POST OFFICE.....7  
COOPERATIVE.....8  
FRIENDS.....9  
WESTERN UNION.....10  
OTHER (SPECIFY).....11

O25. In the past 12 months, did you or any member of your household use any external agents for payment systems such as receiving and paying salaries, receiving auction house payments, to pay utility bills, or for any other reason? (for example, for tobacco payments?)

YES..1 » O26  
NO...2 » NEXT MODULE

O26.	O28.	O29.	O30.	O31.	O32.	O33.	O34.	O35.	O36.
For each HH member that used an external agent for such payments in the past 12 months, which services did they use?  FOR EACH MEMBER THAT USED SUCH SERVICES, USE ONE LINE FOR EACH OF THE TYPES OF SERVICES HE OR SHE USED  PYMT TYPE CODE C  MEMBR NAME ID	In the past 12 months, how many times does [NAME] make or receive these payments?	What amount is transferred each time on average?	What mode of payment was used for this payment ?	What is the name of the institution through which this payment is made?	How far from your home is this institution?  KM MILES	By what means does [NAME] typically travel to this location?  WALK....1 RIDE BIKE2 BIKE TAXI....3 DRIVE...4 BUS/ LORRY...5 TRACTOR..6	How much does [NAME] typically spend on travel, lodging and food when sending/receiving these payments?  MK	What type of account does [NAME] have to [SEND/RECEIVE] these payments?  SAVINGS ACCOUNT.1 CURRENT ACCT....2 FIXED DEPOSIT.3 NONE....4	What is the charge per transaction when [NAME] [SENDS/RECEIVES] these payments?  MK

CODE A (O30)  
 DIRECT DEPOSIT TO BANK ACCOUNT..1  
 MONEY ORDER/ POST OFFICE.....2  
 SENT AS CASH THROUGH FRIENDS  
 OR RELATIVES.....3  
 SENT THROUGH REMITTANCE CARRIER (BUS/LORRY  
 DRIVERS).....4

SENT THROUGH REMITTANCE COMPANY

CODE B (O31)  
 MALAWI SAVINGS BANK..1  
 OIBM.....2  
 NATIONAL BANK (NBM)..3  
 STANDARD BANK (STB)..4  
 MALAWI RURAL FINANCE  
 COMPANY (MRFC).....5  
 NBS.....6  
 POST OFFICE.....7  
 COOPERATIVE.....8  
 FRIENDS.....9  
 WESTERN UNION.....10  
 OTHER (SPECIFY).....11

CODE C (O26)  
 RECEIVES AUCTION HOUSE PAYMENTS AS  
 DIRECT DEPOSIT.....1  
 RECEIVES SALARY AS DIRECT DEPOSIT..2  
 PAYS SALARIES AS DIRECT TRANSFERS..3  
 PAYS REMITTANCES.....4

PAYS UTILITY BILLS.....5  
 PAYS INPUT DEALERS AS DIRECT  
 TRANSFER.....6  
 OTHER (SPECIFY).....7

## T. TRANSFERS BETWEEN HOUSEHOLDS

### L. Transfers from Formal Organizations

	L01.	L02.	L03.
Has anyone in your household benefited <b>in the past 12 months</b> from the following programmes from government, NGOs, or another organization?	Yes...1 (>> Next Item) No...2 (>>Next Item)	What would you estimate is the total value (cash equivalent) fo all [AID PROGRAM] that your household received during the past 12 months?) MK	How did you receive the transfer?  CASH.....1 BANK DEPOSIT.2 COUPON.....3 IN-KIND.....4
Free food/maize distribution (not school			
School meals or snacks			
Food-for-work programme or cash-for-work			
Free agricultural inputs distributions			
Scholarships or bursaries for education			
Direct cash or in-kind grants (from the			
Subsidy coupons (from the Government).			
Agricultural inputs-for-work programme			
Any other free cash or in-kind assistance			

**Transfers INTO the Household (Cash Gifts)**

**T1. Over the last 90 days**, did any friends, neighbors, or relatives outside your household give anyone in your household **25 kwacha** or more **money as a gift?** (Money that you do not have to pay back)?

YES.....1   
 NO.....2 (>> T8)

**T2. How many times** in the last **90** days did anyone in your household receive a gift of money from a friend, neighbor, or relative outside your household? \_\_\_\_\_

	<b>T3.</b>	<b>T4.</b>	<b>T5.</b>	<b>T6.</b>
	When was this gift received?	What was the amount of the gift?	How long did [you / person who received this gift] travel to request this gift of money?	How does the wealth level and typical income of the person who gave this cash gift compare to the wealth level and typical income of your household? Compared to your household, would you say the person is usually...
	MONTH	MK	HOURS ROUND TRIP	
Most recent				
Largest Amount				

<b>T7. (Refusals)</b>
<b>How many times</b> in the last <b>90 days</b> did a member of your household ask a friend, neighbor, or relative outside the household for a gift of money, and <b>not receive anything?</b>
TIMES
<input type="text"/>

**Transfers INTO the Household (Help Paying Fees)**

**T8. Over the last 90 days**, did any friends, neighbors, or relatives outside your household help pay fees or other costs to a third party for anyone in your household, such as medical fees, school fees, milling fees, traditional healer fees, funeral costs, wedding costs, or any other fees or expenses?

YES.....1   
 NO.....2 (>> T15)

**T9. How many times** in the last 90 days did a friend, neighbor, or relative outside your household help someone in your household pay fees or other costs to a third party?

	<b>T10.</b>	<b>T11.</b>	<b>T12.</b>	<b>T13.</b>
	When was this help with fees or costs received?	What amount did the friend, neighbor, or relative help pay?	How long did [you / household member who requested the help] travel to request this person help pay the fees or costs?	How does the wealth level and typical income of the person who helped pay these fees or costs compare to your household? Compared to your household, would you say the person is usually...
	MONTH	MK	HOURS ROUND TRIP	
Most recent				
Largest amount				

<b>T14. (Refusals)</b>
<b>How many times</b> in the last <b>90 days</b> did a member of your household ask a friend, neighbor, or relative outside the household to help pay fees or cash costs,
TIMES
<input type="text"/>

**Transfers INTO the Household (Non-Cash Gifts)**

**T15. Over the last 90 days**, did anyone in your household receive any **non-monetary gift** (such as food, clothing, tools, or some other non-money gift) from a friend, neighbor, or relative outside your household, **worth more than 25 MK**?

**T16. How many times** in the last 90 days did someone in your household receive a non-monetary gift worth more than **25 MK** from a friend, neighbor, or relative outside your household?

	<b>T17.</b>	<b>T18.</b>	<b>T19.</b>	<b>T20.</b>
	When was this gift received?	How much would you have to pay for this gift if you bought it in a	How long did [you / household member who received] travel to receive this gift?	How does the wealth level and typical income of the person who gave this gift compare to the wealth level and typical income of your household? Compared to your household, would you say the person is usually....
	MONTH	MK	HOURS ROUND TRIP	
Most recent				
Largest amount				

QNO \_\_\_\_\_

YES.....1

NO.....2 (>> T22)



<b>T21. (Refusals)</b>
<b>How many times</b> in the last <b>90 days</b> did a member of your household ask a friend, neighbor, or relative outside the household for a non-money gift, and <b>not</b>
TIMES
<input type="text"/>

**Transfers OUT OF the Household (Cash Gifts)**

**T22. Over the last 90 days**, did anyone from your household GIVE **25 kwacha** or more **money as a gift** to friends, neighbors, or relatives outside the household? (i.e. Money that the recipient does not have to pay back)?

**T23. How many times** in the last 90 days did someone in your household GIVE a friend, neighbor, or relative outside the household a cash gift?

	<b>T24.</b>	<b>T25.</b>	<b>T26.</b>
	When was this gift given?	What was the amount of the gift?	How does the wealth level and typical income of the person who <b>received</b> this cash gift compare to the wealth level and typical income of your household? Compared to your household, would you say the person is usually...
	MONTH	MK	
Most recent			
Largest amount			

YES.....1

NO.....2 (>> T27)

**Transfers OUT OF the Household (Help Paying Fees)**

**T27. Over the last 90 days**, did anyone in your household help PAY fees or other costs to a third party for any friends, neighbors, or relatives outside your household, such as medical fees, school fees, milling fees, healer fees, funeral costs, wedding costs, or any other fees or expenses?

YES.....1

NO.....2 (>> T32)

**T28. How many times** in the last 90 days did someone in your household help PAY fees or other costs for a friend, neighbor, or relative outside your household?

	T29.	T30.	T31.
	When was this help with fees or costs given?  MONTH	What amount of the fees or costs did [NAME] help pay?  MK	How does the wealth level and typical income of the person who received this help paying fees or costs compare to your household? Compared to your household, would you say the person is usually....
Most recent			
Largest amount			

**Transfers OUT OF the Household (Non-Cash Gifts)**

**T32. Over the last 90 days**, did anyone in your household GIVE any **non-monetary gift** (such as food, clothing, tools, or some other gift) to any friends, neighbors, or relatives outside your household, worth more than **25 MK**?

YES.....1

NO.....2 (>> T40)

**T33. How many times** in the last 90 days did someone in your household GIVE a friend, neighbor, or relative outside the household a non-monetary gift worth more than **25 MK**?

	T34.	T35.	T36.
	When was this gift given?  MONTH	How much would you have received for this gift if you had sold it  MK	How does the wealth level and typical income of the person who received this gift compare to your household? Compared to your household, would you say the person is usually...
Most recent			
Largest amount			

**Loans OUT OF the Household**

**T37. Over the last 90 days**, did anyone in your household **loan any money** to any friends, neighbors, or relatives outside your household?

YES...1

NO....2 (>> Next Section)

**T38. How many times** did someone in your household loan money to a friend, neighbor, or relative outside the household?

	<b>T39.</b>	<b>T40.</b>	<b>T41.</b>	<b>T42.</b>
	When was the most recent loan given?	What amount of money was loaned to the borrower?	If not yet repaid: What amount of money is supposed to be repaid?  If already repaid: MK	How does the wealth level and typical income of the person who received this loan compare to your household? Compared to your household, would you say the person is usually....
Month		MK		
Most recent				



**P. SHOCKS AND EVENTS**

**MOST RECENT EVENT ONLY**

CODE	Over the past <b>12 months</b> , did your household experience any of the following events?  GO THROUGH ENTIRE LIST BEFORE PROCEEDING.	P10. How many?	P11. When did [THIS EVENT] occur?  MONTH	P12a. Did you need to spend any of your cash savings to pay for this [EVENT] or additional expenses arising from this [EVENT]? How much?  MK	P12b. Where was the savings kept?  AT HOME...1 WITH FRIENDS & RELATIVES.2 BANK, MFIs, ETC.....3 ROSCA ETC.4 OTHER.....5	P13. Did you need to sell any assets, farmland, or livestock to pay for this [EVENT] or additional household expenses arising from this [EVENT]?  YES..1  NO...2 » NEXT EVENT	P14. What was the cash value of all of assets, farmland and livestock that you sold to pay for this event?  MK	P15. Were any of these assets, farmland or livestock used previously in farming or a household business?  YES..1  NO...2	P16. Did you borrow to pay for this [EVENT]? How much?	P17. Who did you borrow from?  FRIEND/ RELATIVE.1 BANK/MFI ETC..2 ROSCA.....3 MONEY LENDER.....4 OTHER (SPECIFY).5
119	Birth									
120	Adoption/Fostering a new child									
121	Wedding within the household									
122	Funeral rites									
123	Paid primary school fees (incl. uniforms, books, etc.)									
124	Paid secondary school fees									
125	Paid post-secondary school fees									

**E. Food Security**  
**a. Food insufficiency**

*READ: Now I would like to ask you about access to food over the past month (30 days)*

<p>E01. In the past (30 days), were you or any household member not able to eat the kinds of foods you preferred because of a lack of resources?</p> <p><b>PROBE</b> When we say lack of resources, we mean not having means to get food either through growing it, purchasing it or trading for it.          Preferred foods might include chicken or rice, nsima, beef, fish</p>	<p><b>YES....1</b>  <b>NO.....2</b>  <b>» E03</b></p>
<p>E02. How often did this happen?</p>	<p><b>RARELY (ONCE OR TWICE IN THE PAST MONTH).....1</b>  <b>SOMETIMES (THREE TO TEN TIMES IN THE PAST MONTH).2</b>  <b>OFTEN (MORE THAN TEN TIMES IN THE PAST MONTH)....3</b></p>
<p>E03. In the past month (30 days), did you or any household member have to eat a limited variety of foods due to a lack of resources?</p> <p>"A limited variety of foods" might be nsima and salt or beans only</p>	<p><b>YES....1</b>  <b>NO.....2</b>  <b>» E05</b></p>
<p>E04. How often did this happen?</p>	<p><b>RARELY (ONCE OR TWICE IN THE PAST MONTH).....1</b>  <b>SOMETIMES (THREE TO TEN TIMES IN THE PAST MONTH).2</b>  <b>OFTEN (MORE THAN TEN TIMES IN THE PAST MONTH)....3</b></p>

<p>E05. In the past month (30 days), did you or any household member have to eat some foods that you really did not want to eat because of a lack of resources to obtain other types of food? <b>YES....1</b> <b>NO.....2</b> <b>» E07</b></p> <p>"A food you really did not want to eat" might include amaranthus (bonongwe), chisoso, or madea.</p>	
<p>E06. How often did this happen? <b>RARELY (ONCE OR TWICE IN THE PAST MONTH).....1</b> <b>SOMETIMES (THREE TO TEN TIMES IN THE PAST MONTH).2</b> <b>OFTEN (MORE THAN TEN TIMES IN THE PAST MONTH)....3</b></p>	
<p>E07. In the past month (30 days), did you or any household member eat less in either the morning or the evening meal than you felt you needed because there was not enough food? <b>YES....1</b> <b>NO.....2</b> <b>» E09</b></p>	
<p>E08. How often did this happen? <b>RARELY (ONCE OR TWICE IN THE PAST MONTH).....1</b> <b>SOMETIMES (THREE TO TEN TIMES IN THE PAST MONTH).2</b> <b>OFTEN (MORE THAN TEN TIMES IN THE PAST MONTH)....3</b></p>	
<p>E09. In the past month (30 days), did you or any other household member have to eat fewer than your normal number of meals in a day because there was not enough food? <b>YES....1</b> <b>NO.....2</b> <b>» E11</b></p>	
<p>E10. How often did this happen? <b>RARELY (ONCE OR TWICE IN THE PAST MONTH).....1</b> <b>SOMETIMES (THREE TO TEN TIMES IN THE PAST MONTH).2</b> <b>OFTEN (MORE THAN TEN TIMES IN THE PAST MONTH)....3</b></p>	
<p>E11. In the past month (30 days), did you or any household member go to sleep at night hungry because there was not enough food? <b>YES....1</b> <b>NO.....2</b> <b>» E13</b></p>	
<p>E12. How often did this happen? <b>RARELY (ONCE OR TWICE IN THE PAST MONTH).....1</b> <b>SOMETIMES (THREE TO TEN TIMES IN THE PAST MONTH).2</b> <b>OFTEN (MORE THAN TEN TIMES IN THE PAST MONTH)....3</b></p>	

QNO \_\_\_\_\_

E13.	In the past month (30 days), did you or any household member go a whole day and night without eating anything because there was not enough food?	<b>YES....1</b> <b>NO.....2</b> <b>» E15</b>	
E14.	How often did this happen?	<b>RARELY (ONCE OR TWICE IN THE PAST MONTH).....1</b> <b>SOMETIMES (THREE TO TEN TIMES IN THE PAST MONTH).2</b> <b>OFTEN (MORE THAN TEN TIMES IN THE PAST MONTH)....3</b>	

**b. Food diversity**

E15.	Now I would like to ask you about some of the foods that you or anyone in your household may have eaten in the last week.	<b>YES....1</b> <b>NO.....2</b>
a1	Any bread, noodles, biscuits, scones, cookies, or food made from rice or wheat?	
a2	Any nsima, or food made from millet, sorghum or maize?	
b	Any pumpkin, carrots, squash, or sweet potatoes that are yellow or orange inside?	
c1	Any cassava?	
c2	Any Irish potatoes, white sweet potatoes, or any other foods made from roots or tubers?	
d	Any dark green leafy vegetables such as cassava leaves, bean leaves, kale, spinach, pumpkin leaves, or amaranthus leaves	
e	Any other vegetables?	
f	Any ripe mangoes, ripe papayas or bananas?	
g	Any other fruits?	
h	Any beef, pork, lamb, goat, rabbit, wild game, chicken, duck or other birds or liver, kidney, heart, or other organ meats?	
i	Any eggs?	
j	Any fresh or dried fish?	
k	Any foods made from beans, peas, lentils, or nuts?	
l	Any cheese, yogurt, milk or other milk products?	
m	Any use of oil, fat, or butter?	
n	Any sugar or honey?	
o	Any other foods, such as condiments, coffee, tea?	

**E. FOOD SECURITY****c. Food access**

E16. In the <b>past 30 days</b> , how frequently did your HH have to rely on the following in order to access food? (CIRCLE THE NUMBER CORRESPONDING TO THE CORRECT RESPONSE)	Everyday	3-6 times per week	1-2 times per week	1-3 times in the past month	Never
a. Sell livestock to buy food	1	2	3	4	5
b. Sell other asset to buy food	1	2	3	4	5
c1. Use cash savings kept at home to buy food	1	2	3	4	5
c2. Withdraw cash from informal sources (ROSCAs etc.) to buy food	1	2	3	4	5
c3. Withdraw cash from banks, coops, MFIs, etc. to buy food	1	2	3	4	5
d1. Borrow food from friends and/or relatives?	1	2	3	4	5
d2. Rely on food gifts from friends and/or relatives?	1	2	3	4	5
d3. Rely on cash gifts from friends and/or relatives?	1	2	3	4	5
e. Purchase food on credit?	1	2	3	4	5
f. Gather wild food or hunt?	1	2	3	4	5
g. Harvest immature crops?	1	2	3	4	5
h. Send HH members to eat elsewhere?	1	2	3	4	5
i. Send HH members to beg?	1	2	3	4	5
j. Restrict consumption by adults so children can eat?	1	2	3	4	5
k. Restrict consumption of non-working members in favor of working members?	1	2	3	4	5
l. Food aid from government, NGOs, church?	1	2	3	4	5
m1. Borrow cash from friends/relatives to buy food	1	2	3	4	5
m2. Borrow cash from money lender to buy food	1	2	3	4	5
m3. Borrow cash from bank, coops, MFIs, etc. to buy food	1	2	3	4	5
n. Migrated to earn money for food.	1	2	3	4	5
o. Other: Specify:	1	2	3	4	5

QNO \_\_\_\_\_

**G/H. CONSUMER & PRODUCTIVE ASSETS**

Please ask question G01 for all of the items listed below. Then ask questions G02a-G04 for the items that the household owns (G01=1).  <b>ITEMS</b>	<b>ITEM CODE</b>	<b>G01.</b> Do you or anyone in your house-hold own a [ITEM]? <b>YES . . 1</b> ( > <b>NEXT ITEM</b> )  <b>NO . . . 2</b>  ( > <b>NEXT ITEM</b> )	<b>G02a.</b> How many [ITEM]s or how much of [ITEM] do you own?  <b>NUMBER</b>	<b>G03.</b> What is the current value of the total quantity of [ITEM] your household owns? (That is, if you bought them now in their current condition, how  <b>MK</b>
Mortar/pestle ( <i>mtondo</i> )	501			
Bed	502			
Table or desk	503			
Chair	504			
Fan	505			
Radio ('wireless')	506			
Tape or CD player; HiFi	507			
Television & VCR	508			
Sewing machine	509			
Kerosene/paraffin stove	510			
Electric or gas stove; hot plate	511			
Bicycle	512			
Motorcycle/scooter	513			
Car	514			
Beer brewing drum	515			
Boat/canoe/raft	516			
Fishing net/basket	517			
Upholstered chair, sofa set	518			
Cupboard, drawers, bureau	519			
Lantern (paraffin)	520			
Clock	521			
Iron (for pressing clothes)	522			
Car battery	523			
Generator	524			

QNO \_\_\_\_\_

**G/H. CONSUMER & PRODUCTIVE ASSETS**

<p>Please ask question G01 for all of the items listed below. Then ask questions G02a-G04 for the items that the household owns (G01=1).</p> <p style="text-align: center;"><b>ITEMS</b></p>	<p style="text-align: center;">ITEM CODE</p>	<p><b>G01.</b> Do you or anyone in your house-hold own a [ITEM]? <b>YES . . 1</b> (» <b>NEXT ITEM</b>)</p> <p style="text-align: center;"><b>NO . . . 2</b></p> <p>(» <b>NEXT ITEM</b>)</p>	<p><b>G02a.</b> How many [ITEM]s or how much of [ITEM] do you own?</p> <p style="text-align: center;"><b>NUMBER</b></p>	<p><b>G03.</b> What is the current value of the total quantity of [ITEM] your household owns? (That is, if you bought them now in their current condition, how much would you have to pay?)</p> <p style="text-align: center;"><b>MK</b></p>
Mini-bus	525			
Lorry	526			
Ox-cart	527			
Wheelbarrow	528			
Hand sprayer	529			
Panga	530			
Hoe	531			
Axe	532			
Sickle	533			
Tractor	534			
Plough	535			
Water Pump	536			
Granary	537			

**I. LIVESTOCK: PURCHASES, SALES, AND CURRENT STOCKS**

QNO \_\_\_\_\_

I01: Has any member of your household raised or owned livestock or poultry during the past 12 months?

YES...1 (if yes, » I02)

NO...2 (if no, » NEXT MODULE)

**ENUMERATOR INSTRUCTIONS: If the respondent answers YES (code 1) in question I02, then you must ask questions I03, I05, I07, I09 and I11, for that animal regardless of the answers to other questions.**

Now I would like to ask you about livestock that your household owns

	c.	I02.	I03.	I04.	I07.	I08.	I11.	I12.
	A N I M A L	During the last twelve months, has any member of your household raised any [ANIMAL]?	How many [ANIMAL] does your household own today?	How much are they worth in total today?	In the past 12 months, how many [ANIMAL] did your household sell or trade?	How much did you receive in cash (or cash equivalent if traded) for all of the [ANIMAL] that you sold or traded?	In the past 12 months, how many other [ANIMAL] died or stolen before you could sell them or slaughter them?	How much could you have received for them if you had sold them?
		YES..1 (If yes, » I03)						
		NO...2 (If no, » NEXT ANIMAL)	IF 0 » I05		NUMBER (If 0 » I09)		IF 0 » NEXT ANIMAL	
	ITEM CODE	NUMBER ANIMAL)	NUMBER	MK		MK	NUMBER	MK
Oxen	701							
Cattle (cows/bulls)	702							
Sheep	703							
Goats	704							
Pigs	705							
Chickens	706							
Other poultry	707							
Other _____	708							
Other _____	709							

**F. ASSETS**

**a. Land and buildings for dwelling**

**F01. Does your household own the dwelling(s) in which you live today?**

YES...1 if yes, ask F02-F06

<b>O W N E R S</b>	F02.	F06.
	How many dwellings does your household own for its own use (please include only the dwellings that your immediate household lives in)? (DO NOT COUNT BATHROOMS, TOILETS, STOREROOMS, OR GARAGE)  <b>NUMBER</b>	What is the current value of all the dwellings that your household owns for its own use plus the land on which these dwellings are built (that is, if you bought the land and dwellings today, how much would you have to pay)? (Include only the dwellings and land that your immediate household lives in, not those that they might rent out)  <b>MK</b>

<b>R E N T E R S</b>	F07.	F08.	F09.
	Who owns the dwelling(s) that your household lives in?	How long have you rented this dwelling?  <b>YEARS</b>	How much do you have to pay each month in order to live in (this dwelling/ these dwellings)?  <b>MK</b>

**CODE (F07)**  
**RELATIVE.....1**  
**PRIVATE AGENT...2**  
**GOVERNMENT.....3**  
**DO NOT KNOW....4**  
**OTHER (SPECIFY) .5**

<b>B U S I N E S S</b>	F10.	F11.	F12.	F13.	F14.	F15.	F16.
	Does your household <b>own</b> any <b>buildings</b> or land for business (other than farming)?  YES...1 NO....2 (>> F15)	How many <b>buildings</b> does your household own for non-farming business?  <b>NUMBER</b>	What is the current value of the <b>buildings</b> your household owns for business (that is, if you bought the buildings today, how much would you have to pay)? <b>(MK)</b>	How many acres of <b>land</b> does your household <b>own</b> for non-farming business? HECTARES.....1 ACRES.....2 SQ METERS....3 FOOTBALL PITCHES.....4	What is the current <b>value of this land</b> (that is, if you bought the land today, how much would you have to pay)?  <b>MK</b>	In the <b>last 12 months</b> , has any member of your household <b>rented buildings or land</b> for non-farming business?  YES...1 NO....2 >>F17	If yes, <b>in the past 12 months</b> , what was the total that your household spent to <b>rent buildings and land</b> for these enterprises?  <b>MK</b>

**b. Land and buildings for farming**

Now we would like to ask you about land that your household uses for farming. Please include all owned land cultivated by members of your household or left fallow during the last growing season (October 2008- April 2009), but do not include land rented out or cultivated by people

L A N D  O W N E D	F17.	F19.	F20.
	How much land does your household <b>own</b> for farming? Please include land that is currently left fallow.	What is the current value of all the agricultural land that your household owns and currently uses (that is, if you bought the land today, how much would you have to pay)?	How much of this land did your household cultivate in the last major growing season (Oct 06 - Apr 07)?
	<b>HECTARES.....1</b> <b>ACRES.....2</b> <b>SQ METERS.....3</b> <b>FOOTBALL PITCHES.....4</b>		<b>HECTARES.....1</b> <b>ACRES.....2</b> <b>SQ METERS.....3</b> <b>FOOTBALL PITCHES.....4</b>
	AREA IF 0 » F21	MK	AREA UNITS
	UNITS		

Now we would like to ask about land that your household rents in or uses for free for farming.

L A N D  R E N T E D	F21.	F22.	F23.	F24.
	In the last growing season, how much land did your household <b>use for free</b> for farming? Please consider only land that you do not own and that you <b>do not have to pay</b> to use.	In the last growing season, how much land did your <b>household rent in for agriculture</b> ? Please consider land that you do not own but <b>had to pay</b> to use.	How was rent calculated?	How much did you pay to rent this land in the last growing season (include cash payments and the cash value of in-kind payments)?
	<b>HECTARES.....1</b> <b>ACRES.....2</b> <b>SQ METERS.....3</b> <b>FOOTBALL PITCHES.....4</b>	<b>HECTARES.....1</b> <b>ACRES.....2</b> <b>SQ METERS.....3</b>	<b>FIXED PRICE (MONETARY) ..1</b> <b>FIXED PRICE IN-KIND.....2</b> <b>PERCENTAGE OF YIELD.....3</b>	
	AREA IF 0 »NEXT MODULE	UNITS		MK
	UNITS			

**J. FARM INCOME (ONLY FROM LAST MAIN GROWING SEASON)**

J01. Last season (October '08-April '09), did anyone in your household grow any crops either to sell or for personal consumption?

YES...1 (if yes, » J02)

NO...2 (if no, » NEXT MODULE)

J02. Last season, what crops did you or members of your household grow?  IF MORE THAN 10 CROPS, ASK ABOUT THE 10 CROPS WITH THE BIGGEST HARVEST (KG)  PROBE FOR ALL CROPS		J03. On how much land did you grow [CROP] last season?  HECTARES.....1 ACRES.....2 SQ METERS.....3 FOOTBALL PITCHES.....4		J05. How many kilograms of [CROP] did your household sell last season? Please include the total amount from all harvests. KG IF 0»J07	J06. How much did you receive in total for all of [CROP] sold last season?  MK	J07. How many kilograms of [CROP] did you keep for your household's own consumption? IF 0»NEXT CROP KG
CROP	CROP CODE	AMOUNT	UNITS			
a.						
b.						
c.						
d.						
e.						
f.						
g.						
h.						
i.						
j.						

- CROP CODES (J02)**  
**NON-PERENIAL CROPS**  
**1 BEANS (NYEMBA)**  
**2 BULRUSH MILLET (MCHEWERE)**  
**3 CABBAGE (KABICHI)**  
**4 CUCUMBERS (NKHAKA)**  
**5 CARROTS (KALOTI)**  
**6 CASHEWS (MIKAJU)**  
**7 CASSAVA (CHINANGWA)**  
**8 CASTOR OIL (NSATSI)**  
**9 COTTON (THONJE)**  
**10 COWPEAS (KHOBWE)**  
**11 EGGPLANTS (MABIRINGANYA)**  
**12 FRENCH BEANS (ZITHEBA)**  
**14 GOURDS (ZIKHO)**  
**15 GREENGRAMS (NZAMA)**  
**16 GREEN PEAS (NSAWAWA)**  
**17 GRANADILLA (MAGALAGADEYA)**  
**18 GROUNDNUTS CHALIMBANA (WAMAKOLO)**  
**19 GROUNDNUTS CHALIMBANA 2000**  
**20 GROUNDNUTS CG7**  
**21 GROUNDNUTS OTHER**  
**22 LOCAL VEGETABLE (BONONGWE,CHISOSO)**  
**23 IRISH POTATOES (MBATATESI)**  
**24 MAIZE LOCALSEED (CHIMANGA CHA MAKOLO)**  
**25 MAIZE IMPROVED SEED/COMPOSITE**  
**26 MAIZE HYBRID**  
**27 MISALE**  
**28 MILLET (MAWERE)**  
**29 OKRA (THERERE LOBALA)**  
**30 ONIONS (ANYEZI)**  
**31 PAPRIKA**  
**32 PEPPER (TSABOLA)**  
**33 PIGEON PEAS (NANDOLO)**  
**34 PUMPKIN (MAUNGU)**  
**35 RICE (MPUNGA)**  
**36 SESAME (CHITOWE)**  
**37 SWEET POTATOES (MBATATA)**  
**38 SORGHUM (MAPIRA)**  
**39 SOYABEANS (SOYA)**  
**40 SPINACH**  
**41 SUNFLOWER (MPENDADZUWA)**  
**42 TCHANA**  
**43 TOBACCO (FODYA)**  
**44 TOMATOES**  
**45 WATERMELON (MAVEMBE)**

Now I would like to ask you about the inputs that you used during the past growing season.

J09. Which of the following inputs did you use last season on any of your crops?  INPUT		Yes..1 No...2 >>next section	J10. How much <b>did you spend</b> on all of the [INPUT] that <b>you used</b> last season? <b>Please do not include the cost of [INPUT] still in stock or paid for but not yet used.</b>  MK	J11. How much [INPUT] did you "use"?  KG
a. Fertilizer				
b. Manure				
c. Seeds/seedlings				
d. Non-household paid labor for planting, weeding, harvesting, cleaning?				
e. Equipment rentals				

	L07.	L08.
L06. Did anyone in your household <b>rent out</b> any of the following items in the <b>past 12 months</b> ?	<p>YES . . 1</p> <p>( &gt; NEXT ITEM )</p> <p>NO . . . 2</p> <p>( &gt; NEXT ITEM )</p>	<p>How much did your household received for renting out [ITEM] <b>in the last 12 months</b> (total over 12 months)?</p> <p>MK</p>
Land (for farming; business;		
Animals (Ox, Cow, Other (specify))		
Tools or Equipment		
Vehicles		
Buildings or rooms in a building		
Other (specify _____ )		

46 WHEAT (TILINGU)  
47 ZILAZI  
48 OTHERS (ZINA)

**TREE CROPS AND PERENIALS**

49 APPLE  
50 AVOCADO (MAPEYALA)  
51 BANANAS (THOCHI)  
52 MEXICAN APPLE (MASUKU)  
53 PAWPAWS (MAPAPAYA)  
54 LUGARD  
55 MACADEMIA  
56 MANGOS  
57 PEARS (MAPEYALA)  
58 PLUMS  
59 PINEAPPLES  
60 SUGARCANE (MIZIMBE)  
61 TEA  
62 TREES, COMMERCIAL (MITENGO YOGULITSA)  
63 OTHER (ZINA)



**K. BUSINESS INCOME**

QNO \_\_\_\_\_

**K01** Over the past month, has anyone in your household operated any non-agricultural income-generating enterprise which produces goods or services or has anyone in your household owned a shop or operated a trading business?  
 (Enterprises might include, for example, fishing, making mats, bricks, or charcoal; builder; firewood selling; tinsmith; welder; tailoring; repair work; food processing, fish marketing, petty trading, etc.)

YES . . 1

NO . . . 2  
 » NEXT MODULE

<b>K02 ENTERPRISE ID NUMBER</b>		1	2	3	4
<b>K03</b> What <u>income-generating enterprises</u> did individuals in your household operate over the past month?  COLLECT INFORMATION ON ALL ENTERPRISES HERE BEFORE GOING ON TO COLLECT DETAILS ON EACH.	DESCRIPTION				
	INDUSTRY CODE SEE CODE SHEET A				
<b>K04</b> Which household member is the primary owner of the [ENTERPRISE] business?	MEMBER ID				
<b>K05</b> What was the main source of startup capital for this enterprise?  LOAN FROM FAMILY/FRIENDS . . . 1      NON-AGRICULTURAL CREDIT, BANK GIFT FROM FAMILY/FRIENDS . . . 2      OR OTHER INSTITUTION . . . . . 6 PROCEEDS FROM ANOTHER                      LOAN FROM MONEY LENDER . . . . . 7 BUSINESS . . . . . 3                      INHERITED . . . . . 8 OWN SAVINGS . . . . . 4                      OTHER (SPECIFY) . . . . . 9 AGRICULTURAL INPUT CREDIT . . 5      NO STARTUP CAPITAL NEEDED . . . 10					
<b>K06</b> How many <b>hired</b> employees "now"?					
a.					
<b>K06</b> On average, in the last month (30 days), how many new employees did you hire (do not count household members that you did not pay)?		NUMBER IF 0 » K08			
b.					
<b>K07</b> What was the average daily wage that you paid your workers?		MK			
.					
<b>K08</b> During the past <b>MONTH</b> , how much did you receive from the sale of [ENTERPRISE]'s goods or services (net sales)?		MK			
.					
<b>K09</b> How much did your household spend on the following inputs towards [ENTERPRISE] during the past <b>MONTH</b> ?					
a. Hired Labor		MK			
b. Items for resale		MK			
c. Raw materials (items that you process or change before reselling).		MK			
<b>K10</b> Over the past 30 days, did you earn a profit, make a loss, or just break even?					
.					
<b>K11</b> Is the period over the last 30 days a normal, peak or slow period for business?					
.					

INDUSTRY CODES (K03)		
1 GENERAL RETAIL SHOP (CHEAP STORE)	9 RESTAURANT/BAR/HOTEL/GUEST HOUSE	17 CRAFTS
2 PHARMACY/DRUG SHOP	10 STREET FOOD SALES	18 MEDICAL/TRADITIONAL HEALER
3 BOOK STORE	11 TAILOR/COBBLER	19 BICYCLE PARTS AND/OR REPAIR
4 PRINTING/COPYING SERVICES	12 GRAIN GRINDER	20 BARBER/BEAUTY SALON
5 TRANSPORTATION	13 SAW MILL	21 LAUNDRY
6 DISTILLING/BEER MAKING	14 CHARCOAL BURNING	22 PETTY TRADING
7 TOBACCO PROCESSING	15 WOOD GATHERING FOR SALES	23 OTHERS (SPECIFY)
8 FOOD PROCESSING	16 FURNITURE MANUFACTURING	

QNO \_\_\_\_\_

**Q SOCIAL CAPITAL**  
**a. Group membership**

Q01. Does anyone in your household belong to any groups, organizations, or associations?

YES.....1 (>> Q02)

NO.....2 (>> Q14)

G R O U P  I D	Q02.	Q04.	Q05.	Q07.	Q08.	Q09.
	What is the name of the organization or organizations that [NAME] belongs to?  ENTER EACH ORGANIZATION ON A SEPARATE LINE (SEE CODES)  GROUP NAME	What type of organization is this?  ORG CODE	What is your position in this group?  LEADER/VICE.1 TREASURER...2 SECRETARY...3 OTHER LDRSP.4 MEMBER.....5	Are members mostly from your village?  YES..1 NO...2	Are members mostly of the same gender?  YES..1 NO...2	Do members mostly have the same occupation?  YES..1 NO...2
901						
902						
903						
904						
905						
906						

ORGANIZATION CODES Q2

FARMERS'/FISHERMEN'S GROUP.....	1
COOPERATIVE.....	2
TRADERS' ASSOCIATION/ BUSINESS GROUP..	3
PROFESSIONAL ASSOCIATION.....	4
TRADE UNION.....	5
CREDIT/FINANCE GROUP.....	6
WATER/WASTE GROUP.....	7
NEIGHBORHOOD/VILLAGE ASSOCIATION.....	8
CIVIC GROUP.....	9
NGO.....	10

RELIGIOUS GROUP.....	11
CULTURAL ASSOCIATION.....	12
SPORTS GROUP.....	13
POLITICAL GROUP.....	14
YOUTH GROUPS.....	15
WOMEN'S GROUP.....	16
PARENT GROUP.....	17
SCHOOL COMMITTEE.....	18
HEALTH COMMITTEE.....	19
OTHER (SPECIFY).....	20



