

Biometric and Financial Innovations in Rural Malawi

Time Preference & Cognition Survey - March - April 2010

	Target date of interview:		_ _ _ / _ _ _ / _ _ _
Z3	District (01=Dowa, 03 = Ntchisi)		_ _ _
Z4	Traditional Authority (TA)		_ _ _
Z5	Group Village Head		
Z6	Village		
Z7	Name of farmers' group		
Z8	Club Registration Number		_ _ _ _ _ _ _ _ _
Z9	Club Respondent Number		_ _ _
Z10	Tobacco Club member or spouse?	1=Club mbr 2=Spouse	_ _
Z11	Is the respondent male or female?	1 = male 2 = female	_ _
Z12	Name of respondent	SURNAME	
		First name	
Z13	Date of interview Write DD / MM / YY		_ _ _ / _ _ _ / _ _ _
Z14	Time interview begins Write using the 24 hour clock.		_ _ _ : _ _ _
Z15	Time interview ends Write using the 24 hour clock.		_ _ _ : _ _ _
Z18	Phone Number (write 999999999 if no phone)		_ _ _ _ _ _ _ _ _
Time Preference Result (to be filled in after drawing of ticket)			
V1	Index card from first visit		B _ _ _
V2	Initial allocation and total value of beans in sooner period	_ _ _ Beans	MK _ _ _ _ _
V3	Date that sooner voucher can be redeemed		_ _ _ / _ _ _ / _ _ _
V4	Initial allocation and total value of beans in later period	_ _ _ Beans	MK _ _ _ _ _
V5	Date that later voucher can be redeemed		_ _ _ / _ _ _ / _ _ _
V6	Final allocation of beans in later period	_ _ _ Beans	MK _ _ _ _ _
V7	Final allocation of beans in later period	_ _ _ Beans	MK _ _ _ _ _

Interview Visits

	1	2	3
Date	_ _ _ / _ _ _	_ _ _ / _ _ _	_ _ _ / _ _ _
RA Name			
RA Code	_ _ _	_ _ _	_ _ _
Result	_ _	_ _	_ _
Next Visit	Date : _ _ _ / _ _ _	Date : _ _ _ / _ _ _	Date : _ _ _ / _ _ _
	Time: _ _ _ : _ _ _	Time: _ _ _ : _ _ _	Time: _ _ _ : _ _ _

Result Codes: 1 =Completed, 2=Incomplete, 3=Respondent not at home, 4=Spouse not at home, 5=Refused, 6=Other (specify)

	Supervisor	Data Entry Clerk 1	Data Entry Clerk 2
Name	_ _ _	_ _ _	_ _ _
Date	_ _ _ / _ _ _	_ _ _ / _ _ _	_ _ _ / _ _ _

Section A: Planned Expenditures

A1	How much money did your household spend in [MONTH] on [EXPENDITURE CATEGORY]? ASK ONLY FOR MONTHS THAT HAVE ALREADY PASSED					
		a)	b)	c)	d)	e)
		January	February	March	April	May
	Food	__ __ , __ __ __	__ __ , __ __ __	__ __ , __ __ __	__ __ , __ __ __	__ __ , __ __ __
	Medicine	__ __ , __ __ __	__ __ , __ __ __	__ __ , __ __ __	__ __ , __ __ __	__ __ , __ __ __
	School fees	__ __ , __ __ __	__ __ , __ __ __	__ __ , __ __ __	__ __ , __ __ __	__ __ , __ __ __
	Farm expenses	__ __ , __ __ __	__ __ , __ __ __	__ __ , __ __ __	__ __ , __ __ __	__ __ , __ __ __
	Transport	__ __ , __ __ __	__ __ , __ __ __	__ __ , __ __ __	__ __ , __ __ __	__ __ , __ __ __
	Other household items	__ __ , __ __ __	__ __ , __ __ __	__ __ , __ __ __	__ __ , __ __ __	__ __ , __ __ __

A2	How many days in [MONTH] did you have less than 3 meals in a day? ASK ONLY FOR MONTHS THAT HAVE PASSED			
		a)	January	__ __
		b)	February	__ __
		c)	March	__ __
		d)	April	__ __
		e)	May	__ __

A3	How many days in [MONTH] did your children have less than 3 meals in a day? ASK ONLY FOR MONTHS THAT HAVE PASSED			
	write 99 if the household does not have any children	a)	January	__ __
		b)	February	__ __
		c)	March	__ __
		d)	April	__ __
		e)	May	__ __

Section B: Planned Expenditures

B1	How much money do you expect that your household will spend in [MONTH] on [EXPENDITURE CATEGORY]?					
		a)	b)	c)	d)	e)
		April	May	June	July	August
	Food	__ __ , __ __ __	__ __ , __ __ __	__ __ , __ __ __	__ __ , __ __ __	__ __ , __ __ __
	Medicine	__ __ , __ __ __	__ __ , __ __ __	__ __ , __ __ __	__ __ , __ __ __	__ __ , __ __ __
	School fees	__ __ , __ __ __	__ __ , __ __ __	__ __ , __ __ __	__ __ , __ __ __	__ __ , __ __ __
	Farm expenses	__ __ , __ __ __	__ __ , __ __ __	__ __ , __ __ __	__ __ , __ __ __	__ __ , __ __ __
	Transport	__ __ , __ __ __	__ __ , __ __ __	__ __ , __ __ __	__ __ , __ __ __	__ __ , __ __ __
	Other household items	__ __ , __ __ __	__ __ , __ __ __	__ __ , __ __ __	__ __ , __ __ __	__ __ , __ __ __

B2	How many days in [MONTH] will you have less than 3 meals in a day?			
		a)	April	__ __
		b)	May	__ __
		c)	June	__ __
		d)	July	__ __
		e)	August	__ __

B3	How many days in [MONTH] will you have less than 3 meals in a day?			
	write 99 if the household does not have any children	a)	April	__ __
		b)	May	__ __
		c)	June	__ __
		d)	July	__ __
		e)	August	__ __

Section C: Transfers received

Please tell me about the following gifts received **from** people **outside** your household since the beginning of February.

		FOR MOST IMPORTANT GIFT		
		a)	b)	c)
		How much have you received for [EXPENSE] in the last 12 months?	Where does (person who gave you money/goods) live?	What is giver's relation to the head of the household?
		Write 00,000 if nothing and >> next row If in-kind, estimate value in Kwacha	1 = same village 2 = same district 3 = different district 4 = different country	1 = spouse not in household, 2 = child, 3 = sibling, 4 = other relative, 5 = non relative in club, 6 = non-relative not in club 7 = other
C1	A funeral, wedding, initiation rite, baby shower (someone in the household)	MK __ __ __ . __ __ __	__	__ __
C2	An adult or child getting sick or injured	MK __ __ __ . __ __ __	__	__ __
C3	A child in the household getting school fees, books or uniforms	MK __ __ __ . __ __ __	__	__ __
C4	Seeds, fertilizer or other inputs given to a member of the household	MK __ __ __ . __ __ __	__	__ __
C5	Ganyu on a plot farmed for the household that was not paid for	MK __ __ __ . __ __ __	__	__ __
C6	Other general assistance (someone had no food to eat, etc) Specify: _____	MK __ __ __ . __ __ __	__	__ __

Section D: Transfers madePlease tell me about the following gifts given **to** people **outside** your household since the beginning of February.

		FOR MOST IMPORTANT GIFT		
		a)	b)	c)
		How much have you spent on [EXPENSE] in the last 12 months?	Where does recipient (person you gave money/goods to) live?	What is recipient's relation to the head of the household?
		<i>Write 00,000 if nothing and >> next row If in-kind, estimate value in Kwacha</i>	<i>1 = same village 2 = same district 3 = different district 4 = different country</i>	<i>1 = spouse not in household, 2 = child, 3 = sibling, 4 = other relative, 5 = non relative in club, 6 = non-relative not in club 7 = other</i>
D1	A funeral, wedding, initiation rite, baby shower of a friend or neighbor (someone outside your household)	MK __ __ __ , __ __ __	__	__
D2	An adult or child (friend or neighbor outside your household) getting sick or injured	MK __ __ __ , __ __ __	__	__
D3	A child of friend or neighbor outside your household getting school fees, books or uniforms	MK __ __ __ , __ __ __	__	__
D4	A crowning or another ceremony in the village	MK __ __ __ , __ __ __	__	__
D5	Seeds, fertilizer or other inputs given to someone outside your household	MK __ __ __ , __ __ __	__	__
D6	Ganyu for someone outside your household that was not paid for	MK __ __ __ , __ __ __	__	__
D7	Other general assistance (someone had no food to eat, etc) Specify: _____	MK __ __ __ , __ __ __	__	__

Section E: Life events

E1	Since January, have you spent more than one week outside the village working or looking for work? (If Yes, Specify where)	1=Yes; 2=No	_ _ if yes, Specify(Where)
E2	Have you done ganyu since January (date of first interview)?	1=Yes; 2=No	_ _
E3	Have any of your children stopped attending school since January?	1=Yes; 2=No (7=no children in school)	_ _
E4	Has any one in your household died since January?	1=Yes; 2=No	_ _
E5	Will the next 12 months be better, about the same or worse than the last 12 months?	1=Better; 2=About the same; 3=Worse	_ _

Section F: Livestock

		F1	F2	F3
		Does your household own any ...?	How many... does your household own?	How much could you earn by selling all of your ...?
		1=Yes ; 2 = No		
a)	Sheep	_ _	_ _ _ _	_ _ _ _ , _ _ _ _
b)	Oxen	_ _	_ _ _ _	_ _ _ _ , _ _ _ _
c)	Goats	_ _	_ _ _ _	_ _ _ _ , _ _ _ _
d)	Chickens	_ _	_ _ _ _	_ _ _ _ , _ _ _ _
e)	Pigs	_ _	_ _ _ _	_ _ _ _ , _ _ _ _
f)	Guinea Fowl	_ _	_ _ _ _	_ _ _ _ , _ _ _ _
g)	Cows	_ _	_ _ _ _	_ _ _ _ , _ _ _ _
h)	Donkey	_ _	_ _ _ _	_ _ _ _ , _ _ _ _
i)	Other (specify)	_ _	_ _ _ _	_ _ _ _ , _ _ _ _
	Specify: _____			
j)	Other (specify)	_ _	_ _ _ _	_ _ _ _ , _ _ _ _
	Specify: _____			
k)	Other (specify)	_ _	_ _ _ _	_ _ _ _ , _ _ _ _
	Specify: _____			

Section G: Assets

		G1	G2	G3
		Does your household own any ...?	How many... does your household own?	How much could you earn by selling all of your ...?
		1=Yes ; 2 = No		
a)	Bicycle	_	_ _ _	_ _ _ , _ _ _
b)	Radio	_	_ _ _	_ _ _ , _ _ _
c)	Ox cart	_	_ _ _	_ _ _ , _ _ _
d)	Treadle pump	_	_ _ _	_ _ _ , _ _ _
e)	Plough	_	_ _ _	_ _ _ , _ _ _
f)	Sofa set	_	_ _ _	_ _ _ , _ _ _
g)	Mattress	_	_ _ _	_ _ _ , _ _ _
h)	Bed	_	_ _ _	_ _ _ , _ _ _
i)	Table	_	_ _ _	_ _ _ , _ _ _
j)	Water can or tin bucket	_	_ _ _	_ _ _ , _ _ _
k)	Tobacco pressing machine	_	_ _ _	_ _ _ , _ _ _
l)	TV	_	_ _ _	_ _ _ , _ _ _
m)	Cellphone	_	_ _ _	_ _ _ , _ _ _
n)	Motor vehicle	_	_ _ _	_ _ _ , _ _ _
o)	Motorcycle	_	_ _ _	_ _ _ , _ _ _
p)	Generator	_	_ _ _	_ _ _ , _ _ _
q)	Tobacco curing barn	_	_ _ _	_ _ _ , _ _ _
r)	Tobacco shed (burley)	_	_ _ _	_ _ _ , _ _ _
s)	Chair	_	_ _ _	_ _ _ , _ _ _
t)	Wheelbarrow	_	_ _ _	_ _ _ , _ _ _
u)	Sickle	_	_ _ _	_ _ _ , _ _ _
v)	Axe	_	_ _ _	_ _ _ , _ _ _
w)	Hoe	_	_ _ _	_ _ _ , _ _ _
x)	Iron (for clothes)	_	_ _ _	_ _ _ , _ _ _

Record the following questions by observation:

G4	Does the house have an iron sheet or tiled roof?	1 = yes, 2 = no	_
G5	Does the house have glass windows?	1 = yes, 2 = no	_
G6	Does the house have a concrete floor?	1 = yes, 2 = no	_
G7	Does the house have a working connection to electricity?	1 = yes, 2 = no	_

Section H: Income		H1	H2	H3
READ: Now think about the income you expect to receive from each of these sources...		How much did your household receive for ____ since the beginning of February?	How much ____ do you expect that your household will receive for ____ from now until the end of 2010?	When will/did your household first receive money for ____ in 2010? (01 = January, 02 = February, 03 = March, ... 12 = December)
a)	Sale of tobacco	MK __ , __ __ __ , __ __ __	MK __ , __ __ __ , __ __ __	__ __
b)	Sale of maize	MK __ , __ __ __ , __ __ __	MK __ , __ __ __ , __ __ __	__ __
c)	Sale of other crop (specify _____)	MK __ , __ __ __ , __ __ __	MK __ , __ __ __ , __ __ __	__ __
d)	Doing ganyu	MK __ , __ __ __ , __ __ __	MK __ , __ __ __ , __ __ __	__ __
e)	Getting money or goods from a government or NGO program	MK __ , __ __ __ , __ __ __	MK __ , __ __ __ , __ __ __	__ __
f)	Being paid back for a loan you made to someone else	MK __ , __ __ __ , __ __ __	MK __ , __ __ __ , __ __ __	__ __
g)	Receiving a loan from a friend or family member	MK __ , __ __ __ , __ __ __	MK __ , __ __ __ , __ __ __	__ __
h)	Receiving a gift from a friend or family member	MK __ , __ __ __ , __ __ __	MK __ , __ __ __ , __ __ __	__ __

H4	Did you have enough maize for your family to eat until you harvest more maize next season, or did you have to buy maize?	1 = Yes >>H6; 2 = No		
H5	If you had to buy it, how much did you have to spend on maize for your own household's consumption?	Kwacha		MK ,
H6	What price do you expect to get per KG of tobacco in 2010?	IN KWACHA ; 8.88 if don't know; 7.77 if household does not grow crop	Burley	USD\$ • /KG
			Flue Cured	USD\$ • /KG
			Dark Fire	USD\$ • /KG

Section I: Savings

I1	Do you have cash savings held at home for safe keeping?	1 = yes; 2 = no>>M3			
I2	How much cash do you have saved at home?	Kwacha	MK , ,		
I3	Are there any other cash savings held at your home for safe keeping?	1 = yes; 2 = no>>M5			
I4	How much cash do you have saved at home?	Kwacha	MK , ,		
		Note: Exclude all group accounts. Only individual savings should be recorded			
		I5	I6	I7	I8
		Do you have a savings account IN YOUR OWN NAME with [BANK OR INSTITUTION]?	What is the overall balance in ACCOUNTS IN YOUR NAME in [BANK NAME] accounts?	How much money do you expect to have in ACCOUNTS IN YOUR NAME in [BANK NAME] accounts on May 01, 2010?	How much money do you expect to have in this account IN YOUR NAME in July 01, 2010?
		1 = yes ; 2 = no >>next row	Kwacha	Kwacha	Kwacha
a)	MRFC		MK , ,	MK , ,	MK , ,
b)	NBS		MK , ,	MK , ,	MK , ,
c)	MSB		MK , ,	MK , ,	MK , ,
d)	OIBM		MK , ,	MK , ,	MK , ,
e)	Standard Bank		MK , ,	MK , ,	MK , ,
f)	National Bank		MK , ,	MK , ,	MK , ,
g)	First Merchant		MK , ,	MK , ,	MK , ,
h)	MUSCCO		MK , ,	MK , ,	MK , ,
i)	Fincoop		MK , ,	MK , ,	MK , ,
j)	Indebank		MK , ,	MK , ,	MK , ,
k)	Other Financial Institution		MK , ,	MK , ,	MK , ,

a)	MRFC
b)	NBS
c)	MSB
d)	OIBM
e)	Standard Bank
f)	National Bank
g)	First Merchant
h)	MUSCCO
i)	Fincoop
j)	Indebank
k)	Other Financial Institution

[illegible]

Revising allocations

Note: this section is to be completed ONLY for the spouse who won the dice throw at the first visit and whose name is on the voucher.

This section should be completed in private, out of sight or hearing of the respondent's spouse.

Materials:

4 bowls	40 beans	two sets of index cards	dry erase marker	token multiplication table
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Say:

We have just talked about many things in your life that might have changed since we last visited you. Because of such changes in your life, or for other reasons, you may want to adjust the plan about when you receive your money.

Put out two bowls. Look at the survey cover sheet to see which index card number won in the first visit. Put index card #___ between the two bowls, and fill it in with ___ beans worth ___ kwacha on __ (DD) __ (MONTH) and ___ beans worth ___ kwacha on __ (DD) __ (MONTH) that match the respondent's choice from the first visit. Put beans in the two bowls that match the numbers on the index card.

Say:

The last time we visited you, you got vouchers for the choice you made when beans you redeemed on ___ (sooner date) were worth MK ___ each, and beans you redeemed on ___ (later date) were worth MK ___ each.

You put ___ beans in the bowl for ___ (sooner date) and ___ beans in the bowl for ___ (later date). For that choice, your vouchers can be redeemed for MK ___ on ___ (sooner date) and MK ___ on ___ (later date).

Now, lay out two more bowls. Put out a blank index card with the same number (B6, B7, B8, B9, or B10). Write the dates for the sooner voucher __ (DD) __ (MONTH) and later voucher __ (DD) __ (MONTH) on the appropriate sides of the index card.

Say:

You can keep your vouchers from before, or get new vouchers for a different way of dividing the beans. If you want to get new vouchers, you can divide the beans any way you want. Beans that you put in the bowl for ___ (sooner date) are still worth MK ___ each, and beans that you put in the bowl for ___ (later date) are still worth MK ___ each. We will give you new vouchers after you make your choice. How would you like to divide the beans?

Hand the respondent 20 beans. Do not move the beans from the first set of bowls – use new beans for this second set of bowls! Let the respondent divide the beans between the two bowls. When he has finished, look up the values from the token multiplication table. Write them on the blank index card. Show it to the respondent, and say:

Say:

The way you have divided the beans, you will get MK ___ on ___ (sooner date) and MK ___ on ___ (later date). Do you like this choice or would you like to change it?

Allow the respondent to change his mind as many times as he likes. Each time, fill out the card with the new values. When he has made a final decision, write the number of beans for sooner and later in question V6 and V7 on the cover sheet. Fill out the new values on the cover sheet in question V6 and V7. Then, fill out new vouchers and give them to the respondent.