RESPID: |___|___|___|___|___|___|___|___|___|___|

Biometric and Financial Innovations in Rural Malawi
Time Preference & Cognition Survey - January - February 2009

Z1	Enumerator name		
Z2	Enumerator code		|___|___|
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 member 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.*		|___|___| : |___|___|

Z16	Latitude		|___|___|' |___|___|•|___|___|___|"
Z17	Longitude		|___|___|' |___|___|•|___|___|___|"
Z18	Phone Number (write 999999999 if no phone)		|___|___|___|___|___|___|___|___|___|
Time Preference Result (to be filled in after drawing of ticket)			
V1	Which Transfer card did the respondent select?		|___|___|
V2	Was the respondent's or the respondent's spouse's Transfer card selected	1 = Respondent 2 = Spouse	|___|
V3	Date of the Voucher (sooner)		|___|___| / |___|___| / |___|___|
V4	Amount of the Voucher (sooner)		MK |___|___|___|___|
V5	Date of the Voucher (later)		|___|___| / |___|___| / |___|___|
V6	Amount of the Voucher (later)		MK |___|___|___|___|

Interview Visits

	1	2	3
Date	|__|__| / |__|__|	|__|__| / |__|__|	|__|__| / |__|__|
RA Name			
Result	|___|	|___|	|___|
Next Visit	Date : |___|___| / |___|___|	Date : |___|___| / |___|___|	Date : |___|___| / |___|___|
	Time: |___|___| : |___|___|	Time: |___|___| : |___|___|	Time: |___|___| : |___|___|

Result Codes: 0 =

	Supervisor	Data Entry Clerk 1	Data Entry Clerk 2
Name	|__|__|	|__|__|	|__|__|
Date	|__|__| / |__|__|	|__|__| / |__|__|	|__|__| / |__|__|

Section A: Demographics

A1	How old are you?	record answer in years	|__|__| YEARS
A2	How old is your spouse?	record answer in years	|__|__| YEARS
A3	**For Men only:** How many wives do you have in addition to this spouse?		|__|__| WIVES
A4	What is the highest level of education you have *completed?*	SEE CODES BELOW	|__|__|
A5	Were you born in this village?	1 = Yes>>A7, 2 = No	|__|
A6	Where were you born?	Village name	
		Traditional authority name	
		District (codes below)	|__|__| Specify:_____
		Country (codes below)	|__|__| Specify:_____
A7	How many years have you yourself lived in this village?	record answer in years	|__|__| YEARS
A8	How many people who live in this village are related to you?	record number of people	|__|__|__|
A9	How many people live in this village?	record number of people	|__|__|__|

Codes for A4
00 = no formal schooling; 01 = standard 1; 02 = standard 2; 03 = standard 3; 04 = standard 4; 05 = standard 5; 06 = standard 6; 07 = standard 7 08 = standard 8; 09 = form 1; 10 = form 2; 11 = form 3; 12 = form 4; 13 = more than secondary school; 77 = literacy school

Codes for A6 - District
1 = Dowa, 2=Kasungu, 3 = Ntchisi, 4= Chitipa, 5=Karonga, 6=Mzuzu, 7=Rumphi, 8= Mzimba 9= Nkhata Bay 10= Salima, 11= Balaka, 12=Lilongwe, 13=Mchinji, 14=Dedza, 15=Ntcheu, 16=Mangochi, 17=Machinga, 18=Zomba, 19=Phalombe, 20=Chiradzulu, 21=Blantyre, 22=Mulanje, 23=Thyolo, 24=Chikwawa, 25=Nsanje, 26=Mwanza, 27=Neno, 28=Likoma

Codes for A6 - Country
1 = Malawi , 2 = Zambia 3 = Mozambique, 4 = Zimbabwe, 5 = Other (Specify)

Section B: Time Preference A

VERY IMPORTANT!!!!! Read the training script TIME PREFERENCE A: *Let the respondent rearrange the tokens as many times as he/she likes. Write down the final answer here and on the index card for each question.)*			
B1	Tokens that you redeem tomorrow are worth **MK 100 each**. Tokens that you redeem one month from tomorrow are worth **MK 110 each**. How many tokens would you like to redeem tomorrow, and how many in one month?	MK100 |___|___| Tokens tomorrow	MK110 |___|___| Tokens in one month
B2	Tokens that you redeem tomorrow are worth **MK 100** each. Tokens that you redeem one month from tomorrow are worth **MK 125 each**. How many tokens would you like to redeem tomorrow, and how many in one month?	MK100 |___|___| Tokens tomorrow	MK125 |___|___| Tokens in one month
B3	Tokens that you redeem tomorrow are worth **MK 100** each. Tokens that you redeem one month from tomorrow are worth **MK 150 each**. How many tokens would you like to redeem tomorrow, and how many in one month?	MK100 |___|___| Tokens tomorrow	MK150 |___|___| Tokens in one month
B4	Tokens that you redeem tomorrow are worth **MK 100** each. Tokens that you redeem one month from tomorrow are worth **MK 175 each**. How many tokens would you like to redeem tomorrow, and how many in one month?	MK100 |___|___| Tokens tomorrow	MK175 |___|___| Tokens in one month
B5	Tokens that you redeem tomorrow are worth **MK 100** each. Tokens that you redeem one month from tomorrow are worth **MK 200 each**. How many tokens would you like to redeem tomorrow, and how many in one month?	MK100 |___|___| Tokens tomorrow	MK200 |___|___| Tokens in one month

Section C: Risk

C1	You are going to play a game, I am going to flip a coin. Imagine that you would get the money shown under the GREEN area if it lands with the Malawi Crest facing up or the money shown under WHITE area if it lands with the Kwacha side facing up. The amount you would win depends on the bet you choose. SHOW PICTURE TO RESPONDENT WITH MK.		
	Which bet would you choose?	Box #	|___|

Section D: Word Recall

D1	READ: I will now read a set of 10 words. When I have finished, I would like you to say as many as you can recall. We have purposely made the list long so it will be hard for anyone to recall all of the words. Most people recall just a few. Please listen carefully.	

READ THE FOLLOWING WORDS:		RECALLED WORDS		
	Grass		Grass	1
	Soya		Soya	1
	Cat	Circle the "1" for all recalled words	Cat	1
	Silence		Silence	1
	Sun		Sun	1
	Grandmother		Grandmother	1
	Chair		Chair	1
	Fire		Fire	1
	Night		Night	1
	Nurse		Nurse	1

D2	INTERVIEWER: Count the number of words recalled correctly	WORDS	|___|___|

Section E: Numeracy and Cognition

E1	If the chance of getting a disease is 30 percent, how many of 1000 people would be expected to get the disease?	*record number of people; 88,888 if don't know*	|___|___|,|___|___|___|
E2	If ten people have to share equally a prize of MK 40,000, how much money does each person get?	*record amount that one person gets, 888,888 if don't know*	MK |___||___|___|,|___|___|___|
E3	Let's say you have MK 5000 in a savings account, and you get 10 percent interest per year. How much would you have at the end of the year?	*record amount in MK; 88,888 if don't know*	MK |___|___|,|___|___|___|

Section D: Word Recall

D3	READ: A little while ago, you were read a list of words and you repeated the ones that you			
			RECALLED WORDS	
		Circle the "1" for all recalled words	Grass	1
			Soya	1
			Cat	1
			Silence	1
			Sun	1
			Grandmother	1
			Chair	1
			Fire	1
			Night	1
			Nurse	1
D4	INTERVIEWER: Count the number of words recalled correctly		WORDS	|___|___|

Section F. Raven's Test

READ: Now I am going to show you a box with a picture in it, and with a piece cut out of the picture. The picture follows a pattern from left to right and top to bottom. Look at the picture in the box, and think what the missing piece must be like to complete the pattern correctly both across (left to right) and down (top to bottom). Find the right piece out of the six pieces shown below the picture. Only one of these pieces is perfectly correct. Identify which piece is the one that is missing, and tell me your choice. I will first show you an example that is not part of the test.

Example :		a = 01 d = 04
		b = 02 e = 05
		c = 03 f = 06
		Don't know = 88
		Correct answer in example is: |_0_|_6_|

READ: Now I will show you the questions for this test. Remember, there is a right answer, so take your time and choose which piece you think is most correct. The problems become more difficult as you go on, but there is always one (and only one) right answer. If you can't solve the problem, just say you don't know and we will move onto to the next question.

F1		a = 01 d = 04
		b = 02 e = 05
		c = 03 f = 06
		Don't know = 88
		Correct answer in example is: |___|___|
F2		a = 01 d = 04
		b = 02 e = 05
		c = 03 f = 06
		Don't know = 88
		Correct answer in example is: |___|___|
F3		a = 01 d = 04
		b = 02 e = 05
		c = 03 f = 06
		Don't know = 88
		Correct answer in example is: |___|___|

Cognition

Section G: Planned Expenditures

G1	How much money do you expect that your household will spend in [MONTH] on [EXPENDITURE CATEGORY]?				
	a)	b)	c)	d)	e)
	January	February	March	April	May
Food	|__|__| , |__|__|__|	|__|__| , |__|__|__|	|__|__| , |__|__|__|	|__|__| , |__|__|__|	|__|__| , |__|__|__|
Medicine	|__|__| , |__|__|__|	|__|__| , |__|__|__|	|__|__| , |__|__|__|	|__|__| , |__|__|__|	|__|__| , |__|__|__|
School fees	|__|__| , |__|__|__|	|__|__| , |__|__|__|	|__|__| , |__|__|__|	|__|__| , |__|__|__|	|__|__| , |__|__|__|
Farm expenses	|__|__| , |__|__|__|	|__|__| , |__|__|__|	|__|__| , |__|__|__|	|__|__| , |__|__|__|	|__|__| , |__|__|__|
Transport	|__|__| , |__|__|__|	|__|__| , |__|__|__|	|__|__| , |__|__|__|	|__|__| , |__|__|__|	|__|__| , |__|__|__|
Other household items	|__|__| , |__|__|__|	|__|__| , |__|__|__|	|__|__| , |__|__|__|	|__|__| , |__|__|__|	|__|__| , |__|__|__|

G2	How many days in [MONTH] will you have less than 3 meals in a day?			
		a)	January	|__|__|
		b)	February	|__|__|
		c)	March	|__|__|
		d)	April	|__|__|
		e)	May	|__|__|

G3	How many days in [MONTH] will children in your household have less than 3 meals in a day?			
		a)	January	|__|__|
		b)	February	|__|__|
	write 99 if the household does not have any children	c)	March	|__|__|
		d)	April	|__|__|
		e)	May	|__|__|

Section H: Transfers received

	Please tell me about the following gifts received **from** people **outside** your household in the last 12 months.			
			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
H1	A funeral, wedding, initiation rite, baby shower (someone in the household)	MK|___|___|___|.|___|___|___|	|___|	|___|___|
H2	An adult or child getting sick or injured	MK|___|___|___|.|___|___|___|	|___|	|___|___|
H3	A child in the household getting school fees, books or uniforms	MK|___|___|___|.|___|___|___|	|___|	|___|___|
H4	Seeds, fertilizer or other inputs given to a member of the household	MK|___|___|___|.|___|___|___|	|___|	|___|___|
H5	Ganyu on a plot farmed for the household that was not paid for	MK|___|___|___|.|___|___|___|	|___|	|___|___|
H6	Other general assistance (someone had no food to eat, etc) Specify: _____	MK|___|___|___|.|___|___|___|	|___|	|___|___|

Transfers

Section I: Transfers made

		a)	b)	c)
	Please tell me about the following gifts given **to** people **outside** your household in the last 12 months.			
			FOR MOST IMPORTANT GIFT	
		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?
		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
I1	A funeral, wedding, initiation rite, baby shower of a friend or neighbor (someone outside your household)	MK |___|___|___|,|___|___|___|	|___|	|___|
I2	An adult or child (friend or neighbor outside your household) getting sick or injured	MK |___|___|___|,|___|___|___|	|___|	|___|
I3	A child of friend or neighbor outside your household getting school fees, books or uniforms	MK |___|___|___|,|___|___|___|	|___|	|___|
I4	A crowning or another ceremony in the village	MK |___|___|___|,|___|___|___|	|___|	|___|
I5	Seeds, fertilizer or other inputs given to someone outside your household	MK |___|___|___|,|___|___|___|	|___|	|___|
I6	Ganyu for someone outside your household that was not paid for	MK |___|___|___|,|___|___|___|	|___|	|___|
I7	Other general assistance (someone had no food to eat, etc) Specify:_____	MK |___|___|___|,|___|___|___|	|___|	|___|

Transfers

Section J: Livestock

		J1	J2	J3
		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:_____			

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Section K: Assets

		K1	K2	K3
		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:			
K4	Does the house have an iron sheet roof?	1 = yes, 2 = no	|___|
K5	Does the house have glass windows?	1 = yes, 2 = no	|___|
K6	Does the house have a concrete floor?	1 = yes, 2 = no	|___|
K7	Does the house have a working connection to electricity?	1 = yes, 2 = no	|___|

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Section B: Time Preference B

	VERY IMPORTANT!!!!! Read the training script for <u>TIME PREFERENCE B</u>: Let the respondent rearrange the tokens as many times as he/she likes. Write down the final answer here and on the index card for each question.		
B6	Tokens that you redeem two months from tomorrow are worth **MK 100 each**. Tokens that you redeem three months from tomorrow are worth **MK 110 each**. How many tokens would you like to redeem two months, and how many in three months?	MK100 |___|___| Tokens two months from tomorrow	MK110 |___|___| Tokens three months from tomorrow
B7	Tokens that you redeem two months from tomorrow are worth **MK 100 each**. Tokens that you redeem three months from tomorrow are worth **MK 125 each**. How many tokens would you like to redeem two months, and how many in three months?	MK100 |___|___| Tokens two months from tomorrow	MK125 |___|___| Tokens three months from tomorrow
B8	Tokens that you redeem two months from tomorrow are worth **MK 100 each**. Tokens that you redeem three months from tomorrow are worth **MK 150 each**. How many tokens would you like to redeem two months, and how many in three months?	MK100 |___|___| Tokens two months from tomorrow	MK150 |___|___| Tokens three months from tomorrow
B9	Tokens that you redeem two months from tomorrow are worth **MK 100 each**. Tokens that you redeem three months from tomorrow are worth **MK 175 each**. How many tokens would you like to redeem two months, and how many in three months?	MK100 |___|___| Tokens two months from tomorrow	MK175 |___|___| Tokens three months from tomorrow
B10	Tokens that you redeem two months from tomorrow are worth **MK 100 each**. Tokens that you redeem three months from tomorrow are worth **MK 200 each**. How many tokens would you like to redeem two months, and how many in three months?	MK100 |___|___| Tokens two months from tomorrow	MK200 |___|___| Tokens three months from

Section L: Income		L1	L2	L3	L4
READ: Now think about the income you expect to receive from each of these sources…		How much did your household receive for _____ in 2009?	How much _____ do you expect that your household will receive for _____ in 2010?	When will your household first receive money for _____ in 2010? (01 = January, 02 = February, 03 = March, … 12 = December)	How much will your household receive for _____ before April 1, 2010?
a)	Sale of tobacco	MK |__| , |__|__|__| , |__|__|__|	MK |__| , |__|__|__| , |__|__|__|	|__|__|	MK |__| , |__|__|__| , |__|__|__|
b)	Sale of maize	MK |__| , |__|__|__| , |__|__|__|	MK |__| , |__|__|__| , |__|__|__|	|__|__|	MK |__| , |__|__|__| , |__|__|__|
c)	Sale of other crop (specify _____)	MK |__| , |__|__|__| , |__|__|__|	MK |__| , |__|__|__| , |__|__|__|	|__|__|	MK |__| , |__|__|__| , |__|__|__|
d)	Doing ganyu	MK |__| , |__|__|__| , |__|__|__|	MK |__| , |__|__|__| , |__|__|__|	|__|__|	MK |__| , |__|__|__| , |__|__|__|
e)	Getting money or goods from a government or NGO program	MK |__| , |__|__|__| , |__|__|__|	MK |__| , |__|__|__| , |__|__|__|	|__|__|	MK |__| , |__|__|__| , |__|__|__|
f)	Being paid back for a loan you made to someone else	MK |__| , |__|__|__| , |__|__|__|	MK |__| , |__|__|__| , |__|__|__|	|__|__|	MK |__| , |__|__|__| , |__|__|__|
g)	Receiving a loan from a friend or family member	MK |__| , |__|__|__| , |__|__|__|	MK |__| , |__|__|__| , |__|__|__|	|__|__|	MK |__| , |__|__|__| , |__|__|__|
h)	Receiving a gift from a friend or family member	MK |__| , |__|__|__| , |__|__|__|	MK |__| , |__|__|__| , |__|__|__|	|__|__|	MK |__| , |__|__|__| , |__|__|__|

L5	Do you have enough maize for your family to eat until you harvest more maize next season, or will you have to buy maize?	1 = Yes ; 2 = No		|___|
L6	If you have to buy it, how much will you have to spend on maize for your own household's consumption?	Kwacha		MK |___|___|___| , |___|___|___|
L7	What price do you expect to get per KG of tobacco in 2010?	IN KWACHA ; 8888 if don't know	Burley	MK|___|___|___|___|
			Flue Cured	MK|___|___|___|___|
			Dark Fire	MK|___|___|___|___|

Section M: Savings

Note: Exclude all group accounts. Only individual savings should be recorded			
M1	Do you have cash savings held at home for safe keeping?	1 = yes; 2 = no>>M3	|___|
M2	How much cash do you have saved at home?	Kwacha	MK |___| , |___|___|___| , |___|___|___|
M3	Are there any other cash savings held at your home for safe keeping?	1 = yes; 2 = no>>M5	|___|
M4	How much cash do you have saved at home?	Kwacha	MK |___| , |___|___|___| , |___|___|___|

		M5	M6	M7	M8
		Do you have a savings account IN YOUR OWN NAME with [BANK OR INSTITUTION]?	What is the overall balance in ACCONTS 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 February 01, 2010?	How much money do you expect to have in this account IN YOUR NAME in April 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 |___| , |___|___|___| , |___|___|___|

Section M: Savings

		M9	M10	M11	M12
		Does anyone else in your household have an account with [BANK OR INSTITUTION]?	What is the overall balance in ACCOUNTS IN THE NAME OF SOMEONE ELSE IN YOUR HOUSEHOLD in [BANK NAME] accounts?	How much money do you expect to have in ACCOUNTS IN THE NAME OF SOMEONE ELSE IN YOUR HOUSEHOLD in [BANK NAME] accounts on January 01, 2010?	How much money do you expect to have in this account IN THE NAME OF SOMEONE ELSE IN YOUR HOUSEHOLD in March 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 |__| , |__|__|__| , |__|__|__|
l)	Fincoop	|__|	MK |__| , |__|__|__| , |__|__|__|	MK |__| , |__|__|__| , |__|__|__|	MK |__| , |__|__|__| , |__|__|__|
j)	Indebank	|__|	MK |__| , |__|__|__| , |__|__|__|	MK |__| , |__|__|__| , |__|__|__|	MK |__| , |__|__|__| , |__|__|__|
k)	Other Financial Institution	|__|	MK |__| , |__|__|__| , |__|__|__|	MK |__| , |__|__|__| , |__|__|__|	MK |__| , |__|__|__| , |__|__|__|