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DEMAND FOR MOBILE MONEY SERVICES: SURVEY RESULTS AND REPORT

SCALING USAGE OF MOBILE MONEY TO BOOST FINANCIAL INCLUSION IN MALAWI

NOVEMBER 30, 2011

This document was produced for review by the United States Agency for International Development. It was prepared by Chemonics International Inc. for the Financial Sector Knowledge Sharing Project, delivery order number EEM-E-03-05-00006-00.

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ACRONYMS AND NOTES ABOUT MONETARY FIGURES

ATM	automated teller machine
ESCOM	Electricity Supply Commission of Malawi
FS Share	Financial Sector Knowledge Sharing (project)
MK	Malawi kwacha
m-money	mobile money
OIBM	Opportunity International Bank of Malawi
SACCO	savings and credit cooperative organization
SMS/text	short messaging service/text message
SPSS	statistical package for the social sciences
TC	trading center
TNM	Telecom Networks

MK 165 = $1 (November 21, 2011)
All dollar figures ($) in this report are in U.S. dollars.

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SECTION I. INTRODUCTION AND PURPOSE

This study was commissioned by the USAID Financial Sector Knowledge Sharing Project (FS Share) implemented by Chemonics International. It is part of a scope of work to explore the feasibility of accelerating the development and adoption of mobile money (m-money) as a mechanism to transmit payments and promote financial inclusion in Malawi.

The study is based on a survey of 233 people in Malawi on their knowledge of, attitudes to and use of m-money and related services.

This section provides an introduction to the study, including the purpose and very brief background on m-money developments in Malawi. Section II sets out the methodology and limitations, and Section III presents the main findings.

A. Purpose of the Assignment

The purpose of this assignment is to determine the demand for mobile and branchless banking m-money in Malawi. It is important at the outset to clarify that this refers to financial services accessible from a cell phone and not to motorized mobile bank branches, also sometimes known as ―mobile banking."

A quantitative survey was designed and implemented to provide insight into the knowledge of, use of, and attitudes to financial services available from a cell phone, as well as the capacity and willingness to pay for such services.

B. Current State of M-money in Malawi

m-money services are offered in Malawi by five providers, four banks and one mobile network operator (Airtel). m-money services are offered in different forms by Opportunity International Bank of Malawi (OIBM)[1], Airtel Money, First Merchant Bank, National Bank, and NBS bank.

The current m-money offerings are relatively basic services compared with those available in other markets. OIBM's cell phone bank service can receive calls through Telecom Networks (TNM) or Airtel networks. The charge is MK 50 ($0.33) for three minutes to transact on their bank account (e.g., make a balance enquiry, buy airtime, transfer money to another account, and pay bills. The range of transactions is widening and OIBM is working on expanding the use of agents for cashing out and, more significantly, cashing in. Most other banks offer similar basic m-money services. Therefore, it is reasonable to suggest that provision is in its nascent stage.

Airtel is seeking to add about 39 paid-for m-money services through Airtel Money. At present, the list includes transferring money, paying a satellite TV provider subscription, paying city assembly rates, and paying water board bills. Airtel Money will soon include a suite of more advanced m-money services, including peer to peer transfers, airtime top-up, cash in, cash out, and merchant payments.

[1] Recently re-branded as Opportunity Bank (November 2011)

SECTION II. METHODOLOGY AND LIMITATIONS

A. Methodology

An iterative process led to the development of the questionnaire. The process included a review of the FinScope Malawi 2008[2] questionnaire to draw on relevant questions and combine them with questions in m-money studies in other countries. The final question set was piloted during the enumerator training. Piloting enabled feedback from the team to inform the final questionnaire, which is included (in English) in **Error! Reference source not found.**. The questionnaire took approximately 45 minutes to administer.

The survey was administered on a quota basis to cover urban and rural respondents across Malawi with an approximately 50/50 male/female split, for persons aged over 18. The ―urban" areas included the three largest cities: Blantyre, Lilongwe, and Mzuzu.[3] In Malawi, ―rural" is classed as any town, trading center (TC), or village outside the four urban municipalities (Blantyre, Lilongwe, Mzuzu, and Zomba).

The sampling methodology used a ―random walk" to give a random element to respondent selection. To ensure the full economic range of respondents was captured, enumerators visited a relatively affluent area for half of the day and a relatively poor area for the other half of the day.

A key component of the survey was assessing respondents' interest in using m-money services as an alternative for financial transactions they may already be making. (See Part 4 of the final questionnaire in Annex B). To ensure respondents understood how m-money services worked, enumerators used a printed presentation. The enumerators rehearsed and refined the use of the visual aid during the training and pilot.

A research supervisor received daily reports from the team and circulated a daily review of issues to the research team and the lead consultant to ensure quality. The supervisor and the central Kadale team checked completed questionnaires from all enumerators at each stage.

The aim was to obtain at least 200 questionnaires, based on a daily target of 9-12 questionnaires, with fewer required if the enumerator was travelling. In the end, 233 questionnaires were completed.

An experienced staff developed the Statistical Package for the Social Sciences (SPSS) data entry template, supervised and instructed by the survey coordinator. Once a questionnaire had been checked for completeness and correct recording, it was entered into the database. The coordinator regularly checked entries to ensure accuracy, and once all questionnaires were entered, members of the Kadale team carried out a detailed inspection and performed the subsequent data cleaning. The tables were then generated and included in the report.

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[2] A nationally representative survey of 4,998 adults into their financial needs, sources, knowledge, attitudes, and uses, using a methodology developed by FinMark Trust, South Africa.
[3] Due to time constraints, the fourth and smallest city, Zomba, was not included.

B. Limitations to the Study

Time constraints meant that villages closer to the TCs were targeted, so the survey excludes respondents from very remote locations, unless they were visiting a city, town, TC, or less remote village at the time of fieldwork. Though cellular coverage is relatively high in Malawi, there are populated areas without coverage. If a remote region has limited or no access to cellular service, there is limited reason to include respondents there.

The survey was administered only to respondents who said they owned or had use of a mobile phone. This filter was likely to exclude the poorest sections of society and perhaps the elderly, but was a necessary design choice given limited resources and that interest is most likely to come from current cell phone users.

The study is not a representative sample. Therefore, definitive conclusions, which generalize across the population, should not be drawn at this point. Rather, the information should be seen as indicative.

SECTION III. MAIN FINDINGS

This section sets out the main findings following the format and sections of the questionnaire. This is primarily a descriptive exercise and, therefore, analytical comments are limited by design. Please note that the percentages quoted are as a percentage of the whole sample of 233 respondents unless otherwise stated.

A. Sample Demographics

Based on Parts 1 and 2 of the questionnaire, the sample of 233 respondents is as follows:

Table 1. Respondents' Profile, by Urban-Rural

Urban/Rural Split	Total	
	No.	%
Rural	129	55.4
Urban	104	44.6
Total	**233**	**100.0**

Table 2. Breakdown of Rural Respondents by Location

Rural Split	Total		
	No.	% of Rural	% of Total
Town	33	25.6	14.2
TC	52	40.3	22.3
Village	44	34.1	18.9
Total	**129**	**100.0**	**55.4**

The sample split 44.6 percent urban and 55.4 percent rural, which provides a reasonable basis of comparison between urban and rural users. The rural population was subdivided into towns (14.2 percent), TCs (22.3 percent), and villages (18.9 percent). As Table 2 shows, there was a skew toward TCs. This was because enumerators found more willing respondents in TCs.

Table 3. Respondents Profile, by Region

Regional Split	Urban		Rural		Total	
	No.	%	No.	%	No.	%
Southern	42	40.4	46	35.7	88	37.8
Central	45	43.3	45	34.9	90	38.6
Northern	17	16.3	38	29.5	55	23.6
Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**

The population is weighted toward the Central and Southern regions to reflect the regional demographics of Malawi.

B. Respondent Demographics

This section sets out the demographic profile of the 233 respondents.

Table 4. Respondents Profile, by Age Range

Q.2.1: What is your age?	Urban		Rural		Total	
	No.	%	No.	%	No.	%
18-30	65	62.5	79	61.2	144	61.8
31-50	32	30.8	44	34.1	76	32.6
> 50	7	6.7	6	4.7	13	5.6
Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**

Mean: 30.4	**Min:18**	**Max: 80**

The age range also reflects the relatively young population of Malawi as a whole. Due to the low number of people older than 50 in the sample, the analysis by age group is split by ―18-30s" and ―over-30s" hereafter.

Table 5. Respondents' Profile, by Sex

Q.2.2: What is his/her sex? (observation)	Urban		Rural		Total	
	No.	%	No.	%	No.	%
Male	55	52.9	62	48.1	117	50.2
Female	49	47.1	67	51.9	116	49.8
Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**

A 50/50 male/female split was achieved nationwide and for rural and urban populations.

Table 6. Respondents' Relationship to the Household Head, by Location

Q.2.3; What is your relation to the household head?	Urban		Rural		Total	
	No.	%	No.	%	No.	%
Household head	50	48.1	61	47.3	111	47.6
Spouse/partner	22	21.2	43	33.3	65	27.9
Child	13	12.5	17	13.2	30	12.9
Brother/sister	2	1.9	2	1.6	13	5.6
Other relative	9	8.7	4	3.1	8	3.4
Parents (in-law)	6	5.8	2	1.6	4	1.7
Not related	2	1.9	0	0.0	2	0.9
Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**

Nearly half the respondents identified themselves as the household head. This may reflect that the research was carried out in the street, when other members of the household were more likely to be at home. Another possible reason is because only people who owned or had use of a cell phone were questioned, and they would more likely be a household head.

Table 7. Respondents' Income Status, by Location

Q.2.4: Do you have an income?	Urban		Rural		Total	
	No.	%	No.	%	No.	%
Yes	100	96.2	121	93.8	221	94.8
No	4	3.8	8	6.2	12	5.2
Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**

The vast majority of respondents reported some form of income, but not what the main occupation or source of income was. Cell phone owners would need at least some income to pay for ongoing airtime usage, so it is not surprising to get a high proportion with an income.

Table 8. Respondents' Split by Marital Status, by Location

Q.2.5: What is your marital status?	Urban		Rural		Total	
	No.	%	No.	%	No.	%
Married	55	52.9	88	68.2	143	61.4
Single/never married	43	41.3	28	21.7	71	30.5
Separated	2	1.9	0	0.0	2	0.9
Divorced	1	1.0	9	7.0	10	4.3
Widowed	3	2.9	4	3.1	7	3.0
Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**

Overall, the majority of the respondents were married or formerly married. The proportion of single, never married respondents was much higher in the urban areas, with many of these likely to be relatively young (18-30 years), reflecting the sample demographics.

Table 9. Distance (Time) of Home from a Settlement Center, by Location

Q.2.6: How long does it take to walk from your house to city/town/village center?	Urban		Rural		Total	
	No.	%	No.	%	No.	%
0-5 min.	13	12.5	22	17.1	35	15.0
6-10 min.	11	10.6	30	23.3	41	17.6
11-20 min.	23	22.1	18	14.0	41	17.6
21-30 min.	35	33.6	30	23.3	65	27.9
31-60 min.	14	13.5	22	17.1	36	15.5
> 60 min.	8	7.7	7	5.4	15	6.4
Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**

The respondents were spread between those living close to the settlement center and included some living in more remote areas more than 60 minutes travel time. However, 78.1 percent of respondents lived within 60 minutes walk of a city, town, TC, or village. This reflects the way the sampling was done and that Malawi is relatively densely populated.

C. Familiarity with Mobile Technology

Part 3 of the questionnaire sought insights into Malawians' attitudes toward and current usage of mobile phone technology.

Table 10. Split by Mobile Phone Network Provider, by Location

Main Network Provider	Urban		Rural		Total	
	No.	%	No.	%	No.	%
Access	0	0.0	1	0.8	1	0.4
Airtel	68	65.4	71	55.0	139	59.7
TNM	36	34.6	57	44.2	93	39.9
Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**

Table 10 shows that 59.7 percent of respondents use Airtel. Access is a relatively recent entrant into the market, based on a (mainly urban) wireless system, not cellular, so it was not expected to find many subscribers. TNM had relatively more users in the rural areas.

The mobile network market in Malawi is, effectively, a duopoly. The market power enjoyed by these two firms may be a contributing factor to Malawi having one of the highest mobile tariffs in the world (The Nation, September 30, 2011).

Table 11. Network Service Reliability, by Location

Q.3.1a: How reliable is your network provider's service?	Urban		Rural		Total	
	No.	%	No.	%	No.	%
Very reliable	49	47.1	59	45.7	108	46.4
Often reliable	31	29.8	33	25.6	64	27.5
Sometimes reliable	18	17.3	24	18.6	42	18.0
Often unreliable	6	5.8	11	8.5	17	7.3
Very unreliable	0	0.0	2	1.6	2	0.9
Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**

Only 8.2 percent of respondents described their network service as unreliable. It is interesting to note that the response did not vary between urban and rural populations, as one might expect a less reliable service in rural areas. This may be due to varying expectations of network reliability, which is a subjective matter. The result is still useful for the purpose of this study, because it suggests that expectations of network reliability may not be a significant barrier to Malawians to adopting m-money services.

As shown in Table 12 (next page), 45.9 percent of respondents regard their network provider as quite or very costly. Only 13.8 percent regard it as quite or very cheap. As stated, Malawi has some of the highest mobile tariffs in the world, so this finding is not surprising. As Table 13 shows, people over 30 generally regard their network provider as more costly than people under 30: 57.3 percent of people over 30 responded "quite costly" or "very costly" compared with 38.9 percent of people aged 18-30.

Table 12. Network Service Cost, by Location

Q.3.1b: How costly is your network provider?	Urban		Rural		Total	
	No.	%	No.	%	No.	%
Very costly	28	26.9	26	20.2	54	23.2
Quite costly	27	26.0	26	20.2	53	22.7
Reasonable	35	33.7	53	41.1	88	37.8
Quite cheap	7	6.7	13	10.1	20	8.6
Very cheap	6	5.8	6	4.7	12	5.2
Don't know/refused	1	1.0	5	3.9	6	2.6
Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**

Table 13. Network Service Cost, by Age

Q.3.1b: How costly is your network provider?	18-30		Over 30	
	No.	%	No.	%
Very costly	25	17.4	29	32.6
Quite costly	31	21.5	22	24.7
Reasonable	60	41.7	28	31.5
Quite cheap	16	11.1	4	4.5
Very cheap	8	5.6	4	4.5
Don't know/refused	4	2.8	2	2.2
Total	**144**	**100.0**	**89**	**100.0**

Table 14. Frequency of Sending SMS[4]/Texts, by Location

Q.3.2a: Do you send SMS/texts?	Urban		Rural		Total	
	No.	%	No.	%	No.	%
Every day	28	26.9	20	15.5	48	20.6
Most days	19	18.3	19	14.7	38	16.3
Some days	25	24.0	33	25.6	58	24.9
Rarely	19	18.3	33	25.6	52	22.3
Never	13	12.5	24	18.6	37	15.9
Don't know/refused	0	0.0	0	0.0	0	0.0
Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**

As Table 14 shows, most users in the sample were using SMS/texting, with only 15.9 percent of respondents saying they never send SMS/text messages. This rate was higher (18.6 percent) in the rural areas.

[4] short message service

Table 15. Frequency of Receiving SMS/Texts, by Location

Q.3.2a: Do you receive SMS/texts?	Urban		Rural		Total	
	No.	%	No.	%	No.	%
Every day	30	28.8	28	21.7	58	24.9
Most days	26	25.0	29	22.5	55	23.6
Some days	21	20.2	30	23.3	51	21.9
Rarely	22	21.2	30	23.3	52	22.3
Never	4	3.8	11	8.5	15	6.4
Don't know/refused	1	1.0	1	0.8	2	0.9
Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**

Less than half as many respondents never receive SMS messages as never send them. This result may be explained by the fact that network providers often send promotional messages by SMS. As with sending, use of SMS is more common among respondents in urban areas.

Table 16. Reasons for Not Using SMS/Texts, by Location

Q.3.2c: Why do you not send/receive SMS/texts?	Urban			Rural			Total		
	No.	%	Valid %	No.	%	Valid %	No.	%	Valid %
No credit	0	0.0	0.0	1	0.8	4.5	1	0.4	2.8
Don't know how	2	1.9	14.3	7	5.4	31.8	9	3.9	25.0
Don't need to	1	1.0	7.1	2	1.6	9.1	3	1.3	8.3
Prefer to call	11	10.6	78.6	9	7.0	40.9	20	8.6	55.6
Other	0	0.0	0.0	1	0.8	4.5	1	0.4	2.8
Don't know/refused	0	0.0	0.0	2	1.6	9.1	2	0.9	5.6
Subtotal	14	13.5	100.0	22	17.1	100.0	36	15.5	100.0
Send/receive SMS/texts	90	86.5		107	82.9		197	84.5	
Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	

By far, the most common reason for the small group of respondents that do not use SMS is their preference for voice calling, given by 55.6 percent of those who never send SMS, receive SMS, or both. These people may be willing to use SMS if it is necessary for m-money services, but it may mask a lack of confidence or knowledge. Only 3.9 percent of the population reported not knowing how to use SMS messages, with the majority of these being in the rural areas.

Table 17 (next page) shows that nearly three quarters of respondents had sent airtime, which requires a similar set of handset actions as m-money peer-to-peer transfer. This suggests that many respondents should have sufficient understanding and confidence to try other services.

Table 17. Sending Airtime — Usage, by Location

Q.3.3a: Have you ever sent airtime from your cell phone to another?	Urban		Rural		Total	
	No.	%	No.	%	No.	%
Yes	74	71.2	97	75.2	171	73.4
No	30	28.8	32	24.8	62	26.6
Don't know/refused	0	0.0	0	0.0	0	0.0
Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**

Table 18. Sending Airtime — Frequency, by Location

Q.3.3b: How often have you sent airtime in the last month?	Urban			Rural			Total		
	No.	%	Valid %	No.	%	Valid %	No.	%	Valid %
Never in the last month	20	19.2	27.0	25	19.4	25.8	45	19.3	26.3
Once	9	8.7	12.2	10	7.8	10.3	19	8.2	11.1
2-3 times	13	12.5	17.6	16	12.4	16.5	29	12.4	17.0
4-5 times	4	3.8	5.4	7	5.4	7.2	11	4.7	6.4
> 5 times	27	26.0	36.5	38	29.5	39.2	65	27.9	38.0
Don't know/refused	1	1.0	1.4	1	0.8	1.0	2	0.9	1.2
Subtotal	74	71.2	100.0	97	75.2	100.0	171	73.4	100.0
Not sent SMS	30	28.8		32	24.8		62	26.6	
Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	

Of those who have sent airtime, 72.5 percent had done so in the last month, suggesting it is a service people use relatively frequently and not just in emergencies.

Table 19. Receiving Airtime — Usage, by Location

Q.3.3a: Have you ever received airtime from your cell phone to another?	Urban		Rural		Total	
	No.	%	No.	%	No.	%
Yes	73	70.2	98	76.0	171	73.4
No	31	29.8	29	22.5	60	25.8
Don't know/refused	0	0.0	2	155.0	2	0.8
Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**

Table 20. Receiving Airtime — Frequency, by Location

Q.3.3b: How often have you received airtime in the last month?	Urban			Rural			Total		
	No.	%	Valid %	No.	%	Valid %	No.	%	Valid %
Never in the last month	19	18.3	26.0	28	21.7	28.0	47	20.2	27.2
Once	13	12.5	17.8	16	12.4	16.0	29	12.4	16.8
2-3 times	17	16.3	23.3	18	14.0	18.0	35	15.0	20.2
4-5 times	9	8.7	12.3	6	4.7	6.0	15	6.4	8.7
> 5 times	15	14.4	20.5	32	24.8	32.0	47	20.2	27.2

Q.3.3b: How often have you received airtime in the last month?	Urban			Rural			Total		
	No.	%	Valid %	No.	%	Valid %	No.	%	Valid %
Subtotal	73	70.2	100.0	100	77.5	100.0	173	74.2	100.0
Not received	31	29.8		29	22.5		60	25.8	
Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	

As Table 20 shows, the results for receiving airtime are similar to sending it. This suggests that if a respondent engages in sending, they are likely to engage in receiving (and vice-versa).

For Q.3.5, ―Is your cell phone on: pre-paid airtime or post-paid contract?" 100 percent of respondents used pre-paid airtime, so this is not tabulated. Post-paid users are often concentrated in older TNM users, and these people may have been less likely to be on the streets. The providers are promoting pre-paid and not post-paid, which is mainly for companies and high-level business users.

Table 21. Source for Buying Airtime, by Location

Q.3.6: Where do you buy airtime?	Urban		Rural		Total	
	No.	%	No.	%	No.	%
Top up cards from a street vendor	92	88.5	98	76.0	190	81.5
Top up cards from a shop	82	78.8	96	74.4	178	76.4
Top up cards from a TNM/Airtel shop	7	6.7	9	7.0	16	6.9
On the Internet	0	0.0	0	0.0	0	0.0
From an ATM	2	1.9	2	1.6	4	1.7
Using a bank credit/debit card	0	0.0	0	0.0	0	0.0
Using a *zachangu* machine*	13	12.5	10	7.8	23	9.9
Using other sources	4	3.8	6	4.7	10	4.3

*A machine agents use to top up airtime direct to the buyer's account without the need for a scratch card. Topping up with large amounts is easier than scratching and entering multiple top-up card amounts.

The majority of respondents buy airtime through top-up cards, which are readily available from street vendors at places such as traffic light junctions or in shops. Of those using ―other sources," it was most common to buy top-up cards at a gas station or at the market.

For Q.3.7, ―How much airtime do you normally buy at one time?" the researchers asked for an exact figure of the most common amount rather than a range. Airtime is available in fixed amounts, therefore reducing the range of possible responses.

Table 22. Amount of Airtime Bought (Mean and Range), by Location

Urban	Rural	Total
N: 104	N: 129	N: 233
Min: MK 35	Min: MK 35	Min: MK 35
Max: MK 1,000	Max: MK 2,000	Max: MK 2,000
Mean: MK 147.8	Mean: MK 146.5	Mean: MK 147.1

Table 23. Most Common Denominations of Airtime Purchased, by Location

Q.3.6: How much airtime do you usually buy at one time?	Urban		Rural		Total	
	No.	%	No.	%	No.	%
MK 50	19	18.3	19	14.7	38	16.3
MK 75	6	5.8	24	18.6	30	12.9
MK 100	29	27.9	36	27.9	65	27.9
MK 150	22	21.2	22	17.1	44	18.9
MK 200	7	6.7	11	8.5	18	7.7
Mk 300	5	4.8	6	4.7	11	4.7

The mean average amount of airtime purchased is MK 147.1 ($0.90); this pays for around 14 SMS messages (network dependent) and equates to the approximate value of $1.00 based on the pre-devaluation price.

The difference between the rural and urban maximum figure is due to one respondent reporting buying MK 2,000 ($12.00) of airtime. The most common amounts bought at one time were MK 100 ($0.60) (27.9 percent) and MK 150 ($0.90) (18.9 percent).[5]

The age range split showed that, on average, people over 30 are likely to buy larger quantities of credit at any one time. People 18-30 bought a mean amount of MK 120.9 ($0.73) compared with MK 191.0 ($1.16) for people over 30s. This may reflect increasing wealth with age.

Responses to some questions indicated that Northern Region respondents used their cell phones more frequently than respondents in other regions. For example, 36.4 percent of respondents in the Northern Region reported sending SMS texts every day, compared with 12.2 percent and 19.3 percent in the Central and Southern regions, respectively. Again, 87.5 percent of respondents in the Northern Region said that they sent airtime more than five times in the last month, compared with 24.6 percent and 21.2 percent in the Central and Southern regions, respectively. Northern respondents also reported network service to be more reliable, with 70.9 percent saying the service was ―very reliable" compared with 37.8 percent and 39.8 percent in Central and Southern regions, respectively.

[5] Note: Full table not included due to large range of values with low *n* numbers.

D. Awareness of/Interest in Transaction Alternatives

Part 4 of the questionnaire focused on the concepts and scope of m-money services and assessed respondents' attitudes toward such services.

Table 24. Willingness to Use Types of M-money Services

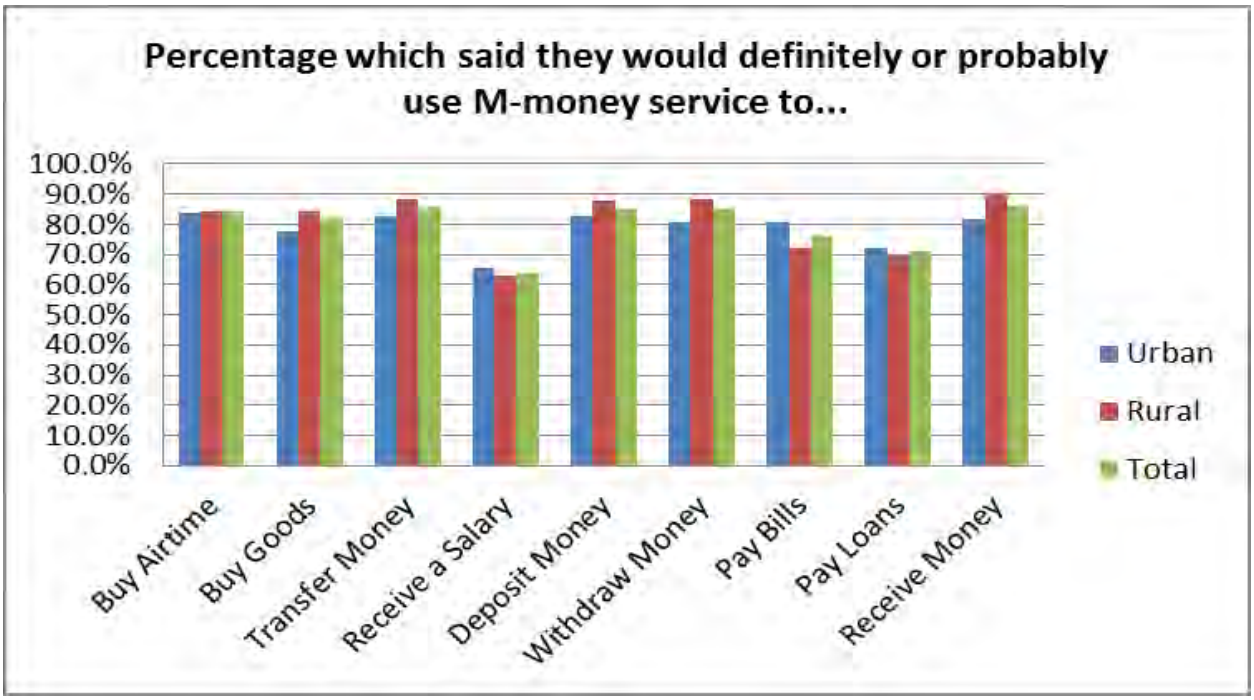
Q.4.1: How Likely are you to use the m-money service to:		Definitely would use	Probably would use	Might use, might not	Probably would not use	Definitely would not use	Don't know/ refused	Total
1. Buy airtime	No.	124	72	18	9	9	1	233
	%	53.2	30.9	7.7	3.9	3.9	.4	100.0
2. Buy goods	No.	110	80	20	8	14	1	233
	%	47.2	34.3	8.6	3.4	6.0	.4	100.0
3. Transfer money	No.	123	77	21	8	4	0	233
	%	52.8	33.0	9.0	3.4	1.7	.0	100.0
4. Receive salary	No.	90	59	29	15	28	12	233
	%	38.6	25.3	12.4	6.4	12.0	5.2	100.0
5. Deposit money	No.	130	69	19	9	5	1	233
	%	55.8	29.6	8.2	3.9	2.1	.4	100.0
6. Withdraw money	No.	126	72	21	8	4	2	233
	%	54.3	31.0	9.1	3.4	1.7	.9	100.0
7. Pay bills	No.	113	64	22	12	11	11	233
	%	48.5	27.5	9.4	5.2	4.7	4.7	100.0
8. Repay loans	No.	107	58	33	11	13	11	233
	%	45.9	24.9	14.2	4.7	5.6	4.7	100.0
9. Receive money	No.	128	73	19	8	4	1	233
	%	54.9	31.3	8.2	3.4	1.7	.4	100.0

Converting Table 24 into a ―heat map" reveals that overall the sample responded favorably to each of the nine m-money services described, with the majority of respondents saying they would probably or definitely use them.

The only service that received a slightly negative response was ―receive salary," which 18.4 percent said they probably or definitely would not use. For all other services, less than 10.5 percent of the sample responded negatively. For all services other than ―receive salary," roughly half the respondents said they would definitely use the service.

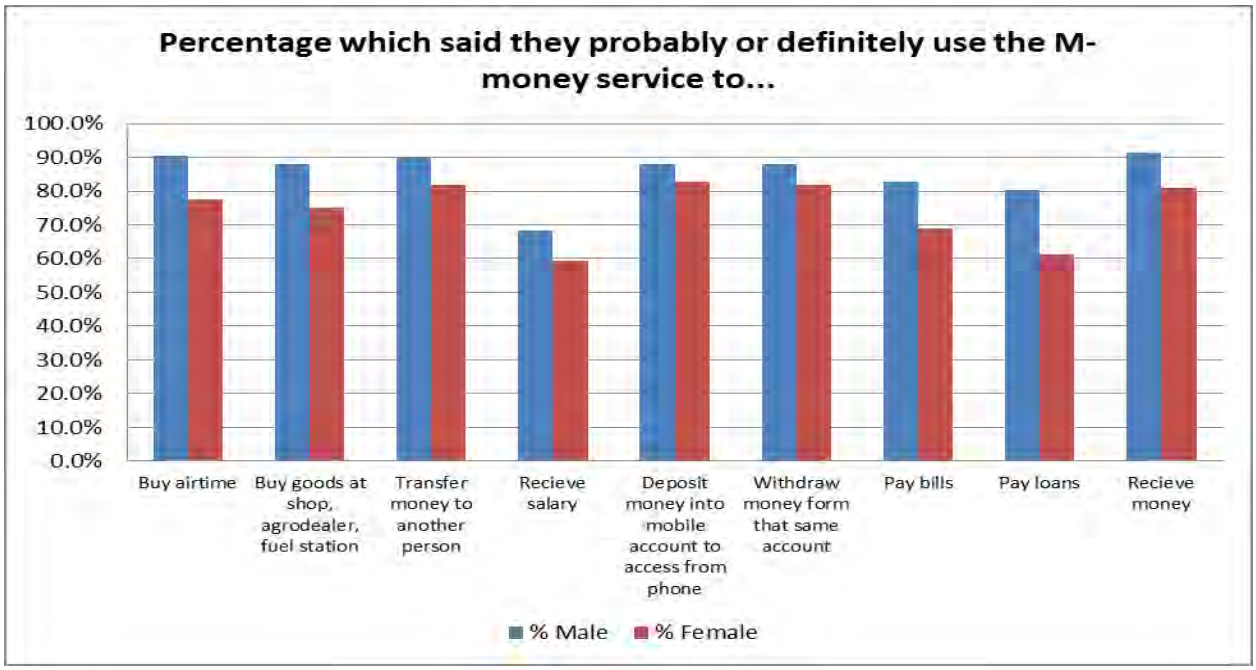
The urban/rural split for this question did not produce much variation and has not been included.

Figure 1. Proportion of Respondents That Would Use M-money Services, by Location



Men reported being more likely to use each one of the m-money services than women.

Figure 2. Proportion of Respondents That Would Use M-money Services, by Sex



Some variation was observed in the regional split for this question. For most of the m-money services, Central Region respondents reported being more likely to use them than respondents from the other two regions.

Figure 3. Proportion of Respondents That Would Use M-money Services, by Region

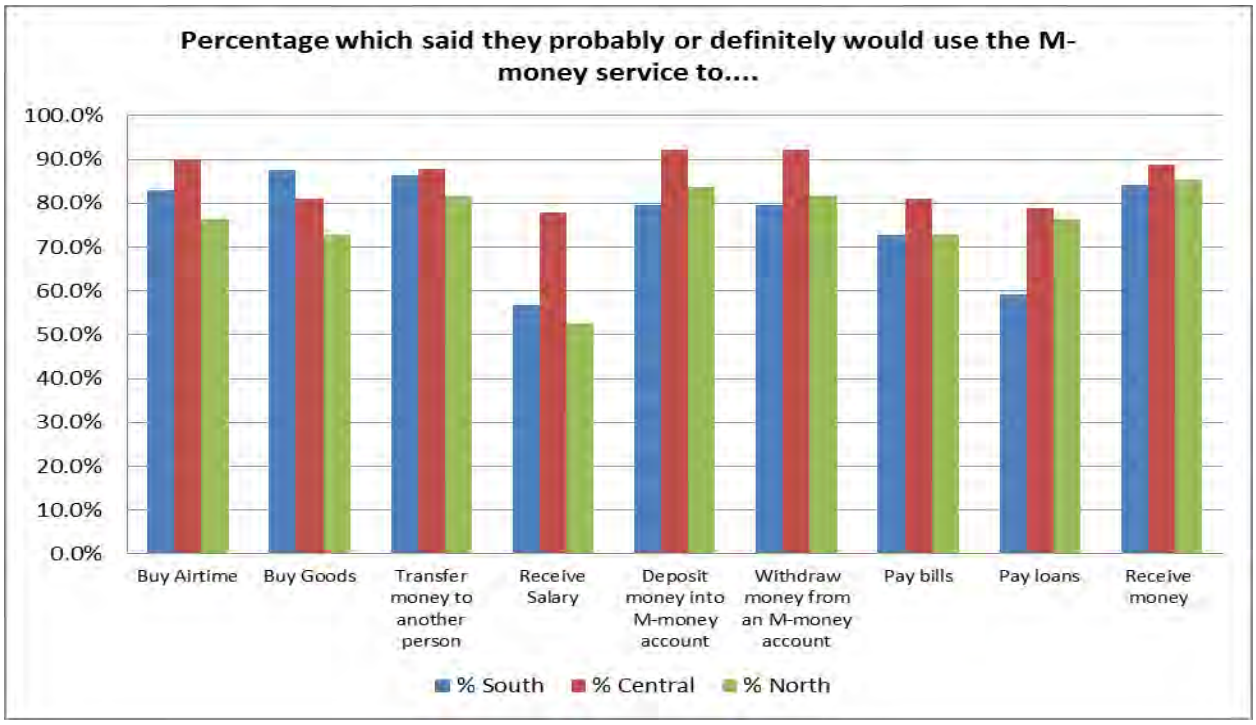


Table 25. Reasons for Wanting to Use M-money Services

Q.4.1: Why would you want to use each of these services?		Save Time/ Convenient	Save Transport Cost	More Secure Transaction	Faster Delivery	More Private	Less Risks (e.g., Carrying Cash)	Low Cost
1. Buy airtime	No.	187	46	7	47	2	8	4
	%	80.3	19.7	3.0	20.2	.9	3.4	1.7
2. Buy goods	No.	142	51	52	19	2	89	7
	%	60.9	21.9	22.3	8.2	.9	38.2	3.0
3.Transfer money	No.	161	98	29	75	8	49	6
	%	69.1	42.1	12.4	32.2	3.4	21.0	2.6
4. Receive salary	No.	117	62	19	36	6	31	2
	%	50.2	26.6	8.2	15.5	2.6	13.3	.9
5. Deposit money	No.	158	95	29	7	2	30	3
	%	67.8	40.8	12.4	3.0	.9	12.9	1.3
6.Withdraw money	No.	166	88	9	8	2	15	3
	%	71.2	37.8	3.9	3.4	.9	6.4	1.3
7. Pay bills	No.	154	102	16	33	8	33	3
	%	66.1	43.8	6.9	14.2	3.4	14.2	1.3
8. Repay loans	No.	149	91	16	32	6	35	2
	%	63.9	39.1	6.9	13.7	2.6	15.0	.9
9. Receive money	No.	167	78	20	51	9	20	4
	%	71.7	33.5	8.6	21.9	3.9	8.6	1.7

The heat map for Table 25 clearly shows the reasons most commonly identified by respondents. ―Save time/convenient" is clearly the most popular response for all services, at more than 50 percent of the sample.

Saving transport costs — to the bank or electricity supply office, for example — is the second most popular reason for seven out of nine services, though not for ―buy airtime" and ―buy goods."

–More secure transaction" was only a factor (22.2 percent) for buying goods.

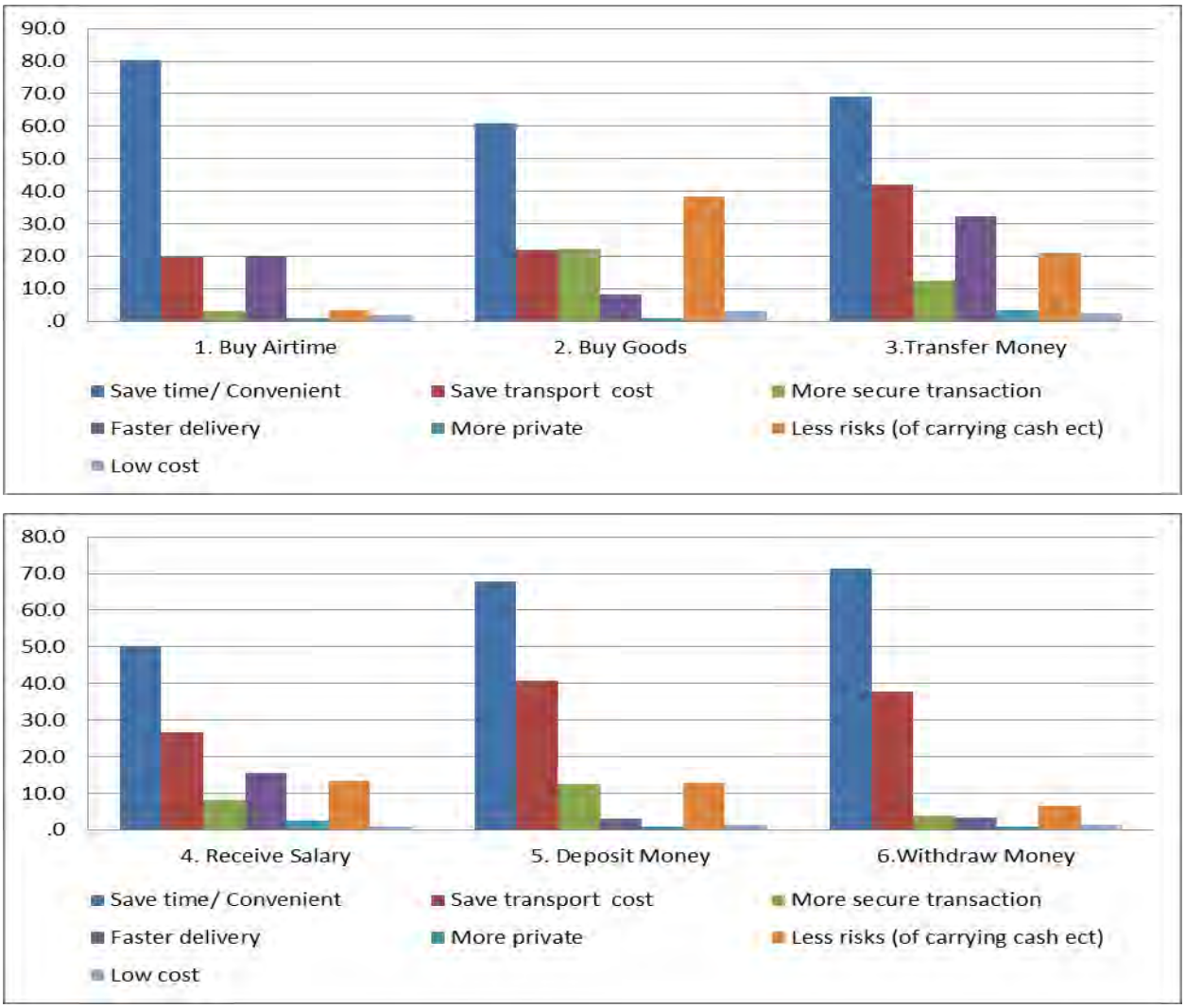
Respondents frequently mentioned –faster delivery," except for buying goods and depositing or withdrawing money. –Faster delivery" was most commonly given as a reason for why respondents would use m-money transfer money (32.2 percent).

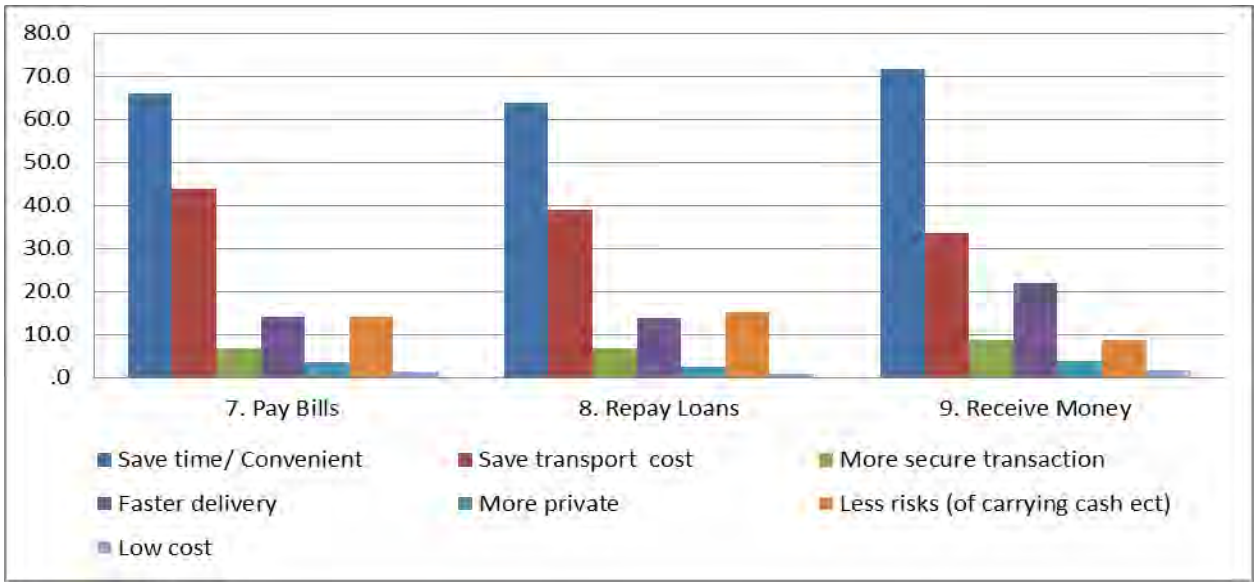
–Less risks (e.g., of carrying cash)" was also mentioned frequently. In particular, this was the second most common reason given (38.2 percent) for why respondents would use m-money to buy goods.

Lower cost and privacy were not important factors in why respondents would want to use any of the m-money services mentioned.

The urban/rural split for this question did not produce much variation and has not been included.

Figure 4. Reasons for Wanting to Use m-money Services




80.0
70.0
60.0
50.0
40.0
30.0
20.0
10.0
.0
7. Pay Bills
8. Repay Loans
9. Receive Money
Save time/ Convenient
Save transport cost
More secure transaction
Faster delivery
More private
Less risks (of carrying cash ect)
Low cost

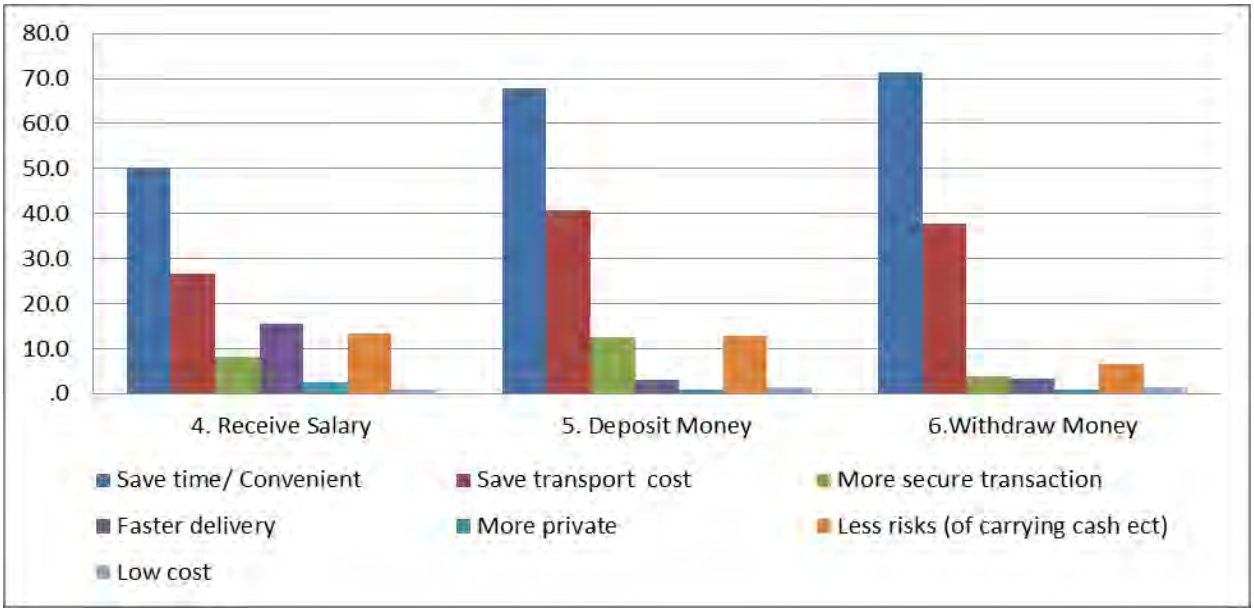

80.0
70.0
60.0
50.0
40.0
30.0
20.0
10.0
.0
4. Receive Salary
5. Deposit Money
6.Withdraw Money
Save time/ Convenient
Save transport cost
More secure transaction
Faster delivery
More private
Less risks (of carrying cash ect)
Low cost

Table 26. Willingness to Pay for M-money Services, by Type of Service

Q.4.3: How much would you be willing to pay for the following services? (of those they said they would definitely or probably use)		MK 0	MK 1-10	MK 11-25	MK 26-50	MK 51-75	MK 76-99	> MK 100	Don't Know/ Refused
1. Buy airtime n=196*	No.	35	42	33	35	3	8	23	17
	%	15.0	18.0	14.2	15.0	1.3	3.4	9.9	7.3
	Valid %	17.9	21.4	16.8	17.9	1.5	4.1	11.7	8.7
2. Buy goods n=192	No.	18	22	20	49	3	11	46	23
	%	7.7	9.4	8.6	21.0	1.3	4.7	19.7	9.9
	Valid %	9.4	11.5	10.4	25.5	1.6	5.7	24.0	12.0
3. Transfer money n=201	No.	14	24	20	43	5	10	61	24
	%	6.0	10.3	8.6	18.5	2.1	4.3	26.2	10.3
	Valid %	7.0	11.9	10.0	21.4	2.5	5.0	30.3	11.9
4. Receive salary n=158	No.	14	17	15	32	5	10	49	16
	%	6.0	7.3	6.4	13.7	2.1	4.3	21.0	6.9
	Valid %	8.9	10.8	9.5	20.3	3.2	6.3	31.0	10.1
5. Deposit money n=200	No.	41	18	19	37	5	11	51	18
	%	17.6	7.7	8.2	15.9	2.1	4.7	21.9	7.7
	Valid %	20.5	9.0	9.5	18.5	2.5	5.5	25.5	9.0
6. Withdraw money n=198	No.	30	21	20	42	7	12	51	15
	%	12.9	9.0	8.6	18.0	3.0	5.2	21.9	6.4
	Valid %	15.2	10.6	10.1	21.2	3.5	6.1	25.8	7.6
7. Pay bills n=182	No.	18	18	19	30	4	13	55	25
	%	7.7	7.7	8.2	12.9	1.7	5.6	23.6	10.7
	Valid %	9.9	9.9	10.4	16.5	2.2	7.1	30.2	13.7
8. Repay loans n=171	No.	16	16	20	27	3	13	58	18
	%	6.9	6.9	8.6	11.6	1.3	5.6	24.9	7.7
	Valid %	9.4	9.4	11.7	15.8	1.8	7.6	33.9	10.5
9. Receive money n=198	No.	28	25	23	36	4	10	53	19
	%	12.0	10.7	9.9	15.5	1.7	4.3	22.7	8.2
	Valid %	14.1	12.6	11.6	18.2	2.0	5.1	26.8	9.6

* Changing *n*=numbers reflects that the question was only asked for services which respondents said they would definitely or probably use.

The heat map for Table 26 shows that for all services, the most popular amount respondents were willing to pay was → MK 100" ($0.60), except the purchase of airtime.

The second most popular amount and the most popular definitive range was MK 26-50 ($0.15-30) for six out of nine services, excluding →buy airtime," →deposit money." and →buy goods" (for which it was the most popular response overall).

A larger percentage of the sample was unwilling to pay anything to deposit or withdraw money compared with all other services, excluding the →buy airtime."

The urban/rural split for this question did not produce much variation and has not been included.

Men appear willing to pay more for each m-money service than women. The regional split showed a much larger percentage of Northern Region respondents were willing to pay more than MK 100 ($0.60) for each m-money service. The splits tables are not shown here due to their size but can be found in the accompanying excel file.

Table 27. Willingness to Use an Agent for M-money Services, by Location

Q.4.4: Would you be willing to use an agent, such as a shop, fuel station or agro-input dealer, rather than a bank to access mobile money services?	Urban			Rural			Total		
	No.	%	Valid %	No.	%	Valid %	No.	%	Valid %
Yes	85	81.7	82.5	112	86.8	88.9	197	84.5	86.0
No	18	17.3	17.5	14	10.9	11.1	32	13.7	14.0
Don't know/refused	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0
Subtotal	103	99.0	100.0	126	97.7	100.0	229	98.3	100.0
Missing	1	1.0		3	2.3		4*	1.7	
Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	

*The missing values account for the fact that this question was asked only to respondents who said they would probably or definitely use at least one of the m-money services in Q.4.1.

The vast majority (84.5 percent) of respondents were happy to use an agent for m-money transactions. No significant variation between the urban and rural sample was observed.

Table 28. Places Respondents Are Willing to Transact, by Location

Q.4.5: Which Places would you be willing to make m-money transactions?		Urban n=85		Rural n=122		Total n=197	
		No.	%	No.	%	No.	% (233 respondents)
1. A Large agro-input dealer (e.g., Farmers World)	Yes	54	51.9	88	68.2	142	60.9
	No	26	25.0	15	11.6	41	17.6
	Maybe	3	2.9	8	6.2	11	4.7
	Don't know/refused	2	1.9	1	0.8	3	1.3
2. A fuel station	Yes	67	64.4	74	57.4	141	60.5
	No	16	15.4	25	19.4	41	17.6
	Maybe	2	1.9	11	8.5	13	5.6
	Don't know/refused	0	0.0	2	1.6	2	0.9
3. Local supermarket	Yes	73	70.2	97	75.2	170	73.0
	No	7	6.7	9	7.0	16	6.9
	Maybe	4	3.8	6	4.7	10	4.3
	Don't know/refused	1	1.0	0	0.0	1	0.4
4. Dealer at the market	Yes	51	49.0	61	47.3	112	48.1
	No	26	25.0	36	27.9	62	26.6
	Maybe	7	6.7	15	11.6	22	9.4
	Don't know/refused	1	1.0	0	0.0	1	0.4
5. A microfinance or SACCO* office	Yes	38	36.5	59	45.7	97	41.6
	No	32	30.8	44	34.1	76	32.6
	Maybe	14	13.5	9	7.0	23	9.9
	Don't know/refused	1	1.0	0	0.0	1	0.4
6. A bank branch or other bank outlet	Yes	58	55.8	79	61.2	137	58.8
	No	15	14.4	30	23.3	45	19.3
	Maybe	11	10.6	3	2.3	14	6.0
	Don't know/refused	1	1.0	0	0.0	1	0.4
7. An ATM	Yes	58	55.8	68	52.7	126	54.1
	No	17	16.3	31	24.0	48	20.6
	Maybe	9	8.7	13	10.1	22	9.4
	Don't know/refused	1	1.0	0	0.0	1	0.4

* savings and credit cooperative organization

The local supermarket was the most popular response (73.0 percent) for the place to conduct m-money transactions. Banks, agro-input dealers, and fuel stations were also popular, with around 60 percent of the sample reporting they would be willing to transact with an agent at these locations. The location with the least responses was a microfinance or SACCO office, perhaps because these are not well-known or used by participants.

The main urban/rural variation was on agro-input dealers, with 68.2 percent willing to transact here in rural areas compared with 51.9 percent in urban areas.

Regional splits reveal that a local supermarket is the most popular agent to transact with in the Southern (84.8 percent) and Central (93.8 percent) regions. Surprisingly, ~~"a~~ microfinance or SACCO office" was the most popular response in the Northern region (92.5 percent). This is noteworthy because this location was the least popular overall.

Table 29. Willingness to Travel to Agent, by Location

Q.4.6: For the places you would be willing to transact, how much time would you be willing to travel to get there?	Urban			Rural			Total		
	No.	%	Valid %	No.	%	Valid %	No.	%	Valid %
Not prepared to travel	8	7.7	9.4	7	5.4	6.3	15	6.4	7.6
1-5 min.	4	3.8	4.7	8	6.2	7.1	12	5.2	6.1
6-10 min.	16	15.4	18.8	20	15.5	17.9	36	15.5	18.2
11-30 min.	42	40.4	49.4	48	37.2	42.9	90	38.6	45.5
31-60 min.	12	11.5	14.1	21	16.3	18.8	34	14.6	17.2
Over 60min.	3	2.9	3.5	7	5.4	6.3	10	4.3	5.1
Don't know/refused	0	0.0	0.0	1	0.8	0.9	1	0.4	0.5
Subtotal	85	81.7	100.0	112	86.8	100.0	198	85.0	100.0
Missing	19	18.3	0.0	17	13.2		35	15.0	
Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	

In Table 29, the most popular response was 11-30 minutes, mentioned by 36.6 percent of respondents. The majority who answered (77.4 percent) were not willing to travel more than 30 minutes to reach an agent location. Rural respondents are slightly more willing to travel longer distances, with higher percentages in the two categories more than 30 minutes, perhaps reflecting necessity and experience.

Table 30. Willingness to Pay to Travel to Agent, by Location

Q.4.7: For the places you would be willing to travel, how much would you be willing to pay to travel there?	Urban			Rural			Total		
	No.	%	Valid %	No.	%	Valid %	No.	%	Valid %
MK 0-50	33	31.7	38.8	59	45.7	52.7	92	39.5	47.0
MK 51-100	30	28.8	35.3	28	21.7	25.0	58	24.9	29.3
MK 101-250	20	19.2	23.5	11	8.5	9.8	31	13.3	15.7
MK 251-500	1	1.0	1.2	12	9.3	10.7	13	5.6	6.6
> MK 500	0	0.0	0.0	1	0.8	0.9	1	0.4	0.5
Don't know/refused	1	1.0	1.2	1	0.8	0.9	2	0.9	1.0
Subtotal	85	81.7	100.0	112	86.8	100.0	197	84.6	100.0
Missing	19	18.3	0.0	17	13.2	0.0	36	15.4	
Total	**104**	**1.0**	**0.0**	**129**	**100.0**		**233**	**100.0**	

The majority of the sample (60.4 percent) would not be prepared to pay more than MK 100 ($0.60) to get to an m-money service agent. There is obvious pattern between urban and rural, besides a slight skew toward the lower ranges in rural areas.

As shown in Table 31 and Table 32 (next page), regional splits reveal that in general, Northern Region respondents were willing to travel for less time and pay less in transport costs to reach m-money service agents.

Table 31. Willingness to Travel to Agent Location (Regional Split)

Q.4.6: For the places you would be willing to transact, how much time would you be willing to travel to get there?	Southern Region		Central Region		Northern Region	
	No.	%	No.	%	No.	%
Not prepared to travel	0	0.0	3	3.7	12	30.0
1-5 min.	5	6.5	4	4.9	3	7.5
6-10 min.	17	22.1	11	13.6	8	20.0
11-30 min.	33	42.9	46	56.8	11	27.5
31-60 min.	16	20.8	14	17.3	4	10.0
> 60 min.	6	7.8	3	3.7	1	2.5
Don't know/refused	0	0.0	0	0.0	1	2.5
Total	**77**	**100.0**	**81**	**100.0**	**40**	**100.0**

Table 32. Willingness to Pay to Travel to Agent, by Region

Q.4.7: For the places you would be willing to travel, how much would you be willing to pay to travel there?	Southern Region		Central Region		Northern Region	
	No.	%	No.	%	No.	%
MK 0-50	26	33.8	36	44.4	31	77.5
MK 51-100	25	32.5	29	35.8	4	10.0
MK 101-250	16	20.8	12	14.8	3	7.5
MK 251-500	9	11.7	3	3.7	1	2.5
> MK 500	0	0.0	1	1.2	0	0.0
Don't know/refused	1	1.3	0	0.0	1	2.5
Total	**77**	**100.0**	**81**	**100.0**	**40**	**100.0**

E. Access to Financial Services

Part 5 of the questionnaire assessed respondents' current access to existing financial services.

Table 33. Bank Account Ownership, by Location

Q.5.0: Do you now or have you ever had a bank account?	Urban		Rural		Total	
	No.	%	No.	%	No.	%
Yes	54	51.9	64	49.6	118	50.6
No	50	48.1	65	50.4	115	49.4
Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**

FinScope Malawi 2008 reported that 19.2 percent of Malawians were formally banked. Hence, a figure of 50.6 percent may seem high. However, FinScope reports that 41.7 percent of Malawians who own a cell phone are formally banked, so the high percentage reported here is not as surprising given that this survey filtered respondents by cell phone ownership. There has also been a continued increased growth in the banked population. It is interesting to note that there is very little variation between urban and rural respondents in bank account ownership. However, it was observed that respondents over 30 were more likely to own a bank account than people aged 18-30.

Table 34. Bank Account Ownership, by Age

Q.5.0: Do you own now or have you ever owned a bank account?	18-30		Over 30	
	No.	%	No.	%
Yes	64	44.4	54	60.7
No	80	55.6	35	39.3
Total	**144**	**100.0**	**89**	**100.0**

Furthermore, Northern Region respondents were more likely to have a bank account than respondents in other regions. (See Table 35, next page.)

Table 35. Bank Account Ownership, by Region

Q. 5.0: Possession of Bank Account	Southern Region		Central Region		Northern Region	
	No.		No.		No.	
Yes	39	44.3	44	48.9	35	63.6
No	49	55.7	46	51.1	20	36.4
Total	**88**	**100.0**	**90**	**100.0**	**55**	**100.0**

Table 36. ATM Usage, Location

Q.5.1: Do you now or have you ever used an ATM machine?	Urban			Rural			Total		
	No.	%	Valid %	No.	%	Valid %	No.	%	Valid %
Yes	40	38.5	74.1	47	36.4	73.4	87	37.3	73.7
No	14	13.5	25.9	17	13.2	26.6	31	13.3	26.3
Subtotal	54	51.9	100.0	64	49.6	100.0	118	50.6	100.0
Missing	50	48.1		65	50.4		115	49.4	
Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	

Of those who have a bank account, 73.7 percent — or 37.3 percent of the sample — had used an automated teller machine (ATM). There was almost no variation between urban and rural areas.

Table 37. ATM Services Usage (Activity1-5), by Location

Q.5.2: Which of these have you ever used an ATM for?		Urban			Rural			Total		
		No.	%	Valid %	No.	%	Valid %	No.	%	Valid %
1. Withdraw cash	Many times	33	31.7	82.5	34	26.4	72.3	67	28.8	77.0
	A few times	7	6.7	17.5	11	8.5	23.4	18	7.7	20.7
	Never	0	0.0	0.0	2	1.6	4.3	2	0.9	2.3
	Don't know	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0
	Subtotal	40	38.5	100.0	47	36.4	100.0	87	37.3	100.0
	Missing	64	61.5		82	63.6		146	62.7	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	
2. Check balance	Many times	26	25.0	65.0	25	19.4	53.2	51	21.9	58.6
	A few times	11	10.6	27.5	15	11.6	31.9	26	11.2	29.9
	Never	3	2.9	7.5	7	5.4	14.9	10	4.3	11.5
	Don't know	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0
	Subtotal	40	38.5	100.0	47	36.4	100.0	87	37.3	
	Missing	64	61.5		82	63.6		146	62.7	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	
3. Request a statement	Many times	9	8.7	22.5	2	1.6	4.3	11	4.7	12.6
	A few times	9	8.7	22.5	8	6.2	17.0	17	7.3	19.5
	Never	22	21.2	55.0	37	28.7	78.7	59	25.3	67.8
	Don't know	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0
	Subtotal	40	38.5	100.0	47	36.4	100.0	87	37.3	100.0
	Missing	64	61.5		82	63.6		146	62.7	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	
4. Pay in a check	Many times	1	1.0	2.5	0	0.0	0.0	1	0.4	1.1
	A few times	0	0.0	0.0	1	0.8	2.1	1	0.4	1.1
	Never	39	37.5	97.5	46	35.7	97.9	85	36.5	97.7
	Don't know	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0
	Subtotal	40	38.5	100.0	47	36.4	100.0	87	37.3	100.0
	Missing	64	61.5		82	63.6		146	62.7	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	
5. Make a transfer	Many times	3	2.9	7.5	0	0.0	0.0	3	1.3	3.4
	A few times	1	1.0	2.5	4	3.1	8.5	5	2.1	5.7
	Never	36	34.6	90.0	43	33.3	91.5	79	33.9	90.8
	Don't know	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0
	Subtotal	40	38.5	100.0	47	36.4	100.0	87	37.3	100.0
	Missing	64	61.5		82	63.6		146	62.7	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	

Table 38. ATM Services Usage (Activities 6-7), by Location

Q.5.2: Which of these have you ever used an ATM for?		Urban			Rural			Total		
		No.	%	Valid %	No.	%	Valid %	No.	%	Valid %
6. Buy Airtime	Many times	3	2.9	7.5	1	0.8	2.1	4	1.7	4.6
	A few times	2	1.9	5.0	7	5.4	14.9	9	3.9	10.3
	Never	35	33.7	87.5	39	30.2	83.0	74	31.8	85.1
	Don't know	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0
	Subtotal	40	38.5	100.0	47	36.4	100.0	87	37.3	100.0
	Missing	64	61.5		82	63.6		146	62.7	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	
7. Pay Bills	Many times	4	3.8	10.0	1	0.8	2.1	5	2.1	5.7
	A few times	1	1.0	2.5	2	1.6	4.3	3	1.3	3.4
	Never	34	32.7	85.0	43	33.3	91.5	77	33.0	88.5
	Don't know	1	1.0	2.5	1	0.8	2.1	2	0.9	2.3
	Subtotal	40	38.5	100.0	47	36.4	100.0	87	37.3	100.0
	Missing	64	61.5		82	63.6		146	62.7	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	

Withdrawing cash (36.5 percent) and checking account balance (33.1 percent) were the most commonly used services at an ATM. Nearly 100 percent of those who had ever used an ATM had done so to withdraw cash, and nearly 90 percent had done so to check their account balance. For all other services, less than 12 percent of the sample reported using them and less than 33 percent of those who have ever used an ATM used any of the services listed besides these two mentioned.

Then *n* numbers for the rural urban split become too low for meaningful comparison, other than to observe that urban respondents appear to use ATM services more widely than rural ones.

Table 39. Bank Reliability, by Location

Q.5.3a: How reliable is your bank?	Urban			Rural			Total		
	No.	%	Valid %	No.	%	Valid %	No.	%	Valid %
Very reliable	16	15.4	40.0	21	16.3	44.7	37	15.9	42.5
Often reliable	11	10.6	27.5	17	13.2	36.2	28	12.0	32.2
Sometimes reliable	8	7.7	20.0	4	3.1	8.5	12	5.2	13.8
Often unreliable	4	3.8	10.0	0	0.0	0.0	4	1.7	4.6
Very unreliable	1	1.0	2.5	5	3.9	10.6	6	2.6	6.9
Subtotal	40	38.5	100.0	47	36.4	100.0	87	37.3	100.0
Missing	64	61.5		82	63.6		146	62.7	
Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	

Respondents generally view their banks favorably on reliability. Rural respondents generally rank their bank as more reliable than urban respondents. There was also a large difference between male and female respondents: For males, 68.0 percent said they thought their bank was ―very reliable" or ―often reliable" compared with 83.7 percent of female respondents.

Table 40. Bank Reliability, by Sex

Q5.3a: How reliable is your bank	Male		Female	
	No.	%	No.	%
Very reliable	19	38.0	18	48.6
Often reliable	15	30.0	13	35.1
Sometimes reliable	8	16.0	4	10.8
Often unreliable	3	6.0	1	2.7
Very unreliable	5	10.0	1	2.7
Total	**50**	**100.0**	**37**	**100.0**

This question also revealed a discrepancy between people older than/younger than 30 in terms of how they view bank reliability. People over 30 tended to view banks as more reliable (52.4 percent said their bank was very reliable) than people aged 18-30 (33.3 percent said banks were very reliable).

Table 41. Bank Reliability, by Age

Q.5.3a: How reliable is your bank?	18-30			Over 30		
	No.	%	Valid %	No.	%	Valid %
Very reliable	15	10.4	33.3	22	24.7	52.4
Often reliable	15	10.4	33.3	13	14.6	31.0
Sometimes reliable	8	5.6	17.8	4	4.5	9.5
Often unreliable	3	2.1	6.7	1	1.1	2.4
Very unreliable	4	2.8	8.9	2	2.2	4.8
Don't know/refused	0	0.0	0.0	0	0.0	0.0
Subtotal	45	31.3	100.0	42	47.2	100.0
Missing	99	68.8		47	52.8	
Total	**144**	**100.0**		**89**	**100.0**	

Table 42. Cost of Banking Services, by Location

Q.5.3b: How costly is your bank?	Urban			Rural			Total		
	No.	%	Valid %	No.	%	Valid %	No.	%	Valid %
Very costly	11	10.6	27.5	9	7.0	19.1	20	8.6	23.0
Quite costly	8	7.7	20.0	5	3.9	10.6	13	5.6	14.9
Reasonable	15	14.4	37.5	27	20.9	57.4	42	18.0	48.3
Quite cheap	3	2.9	7.5	6	4.7	12.8	9	3.9	10.3
Very cheap	3	2.9	7.5	0	0.0	0.0	3	1.3	3.4
Subtotal	40	38.5	100.0	47	36.4	100.0	87	37.3	100.0
Missing	64	61.5		82	63.6		146	62.7	
Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	

The most popular response was that banks are ―reasonable" in terms of cost. Of those respondents who qualified, 37.9 percent said that banks were quite or very costly, compared with 13.7 percent who said they were quite or very cheap. As with the question of reliability, rural respondents seem to view banks' cost slightly more favorably.

F. Expenditure, Income, and Transactions

Part 6 of the questionnaire asked where and how respondents receive their income, as well as how much they collect. It also asked for respondents' expenditures in general before focusing on how they paid for utilities. Q.6.0a, ―Do you get any income?" was repeated only for ease of reference, as a qualifying question for those that followed; the results were the same as those displayed in Q.2.4.

Table 43. Main Source of Income, by Location

Q.6.0b.: What is your main source of income?	Urban			Rural			Total		
	No.	%	Valid %	No.	%	Valid %	No.	%	Valid %
Family and friends	12	11.5	12.0	13	10.1	10.7	25	10.7	11.3
Own business	43	41.3	43.0	62	48.1	51.2	105	45.1	47.5
Farming	0	0.0	0.0	5	3.9	4.1	5	2.1	2.3
Employer other than the government	38	36.5	38.0	30	23.3	24.8	68	29.2	30.8
Government salary	5	4.8	5.0	6	4.7	5.0	11	4.7	5.0
Other (specify)	2	1.9	2.0	5	3.9	4.1	7	3.0	3.2
Don't know/refused	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0
Subtotal	100	96.2	100.0	121	93.8	100.0	221	94.8	100.0
Missing	4	3.8		8	6.2		12	5.2	
Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	

The most common (45.1 percent) source of income was from respondents' own businesses, followed by an employer other than the government (29.2 percent). These two responses were much more common than the others.

As expected, only rural respondents identified farming as their main source of income — but only 3.9 percent gave this response. It should be recalled that the sampling of rural areas was only in villages, TCs, and towns. Rural livelihoods are diverse, and the people found in these places may well have been traveled fro more remote areas to trade. It may also reflect the season, as interviewing was when trading is more important than farming for many households.

Table 44. Method of Receiving Income, by Location

Q.6.1a: In what form do you receive your money from government/ employer/ farming?	Urban		Rural		Total	
	No.	%	No.	%	No.	%
Cash	30	28.8	25	19.4	55	23.6
Check	4	3.8	0	0.0	4	1.7
Direct into bank account	10	9.6	14	10.9	24	10.3
Other	0	0	0	0	0	0
Don't know/refused	1	1.0	0	0.0	1	0.4

Multiple responses possible

This question was asked of all respondents who said their main source of income was government, an employer other than government, or farming. The majority (23.6 percent) who reported receiving money from these sources received it in cash. About half as many (10.3 percent) received the income into their bank accounts; this was the second most popular response. Variation was not considered between rural and urban due to low *n* numbers.

Table 45. Place Where Income Is Received, by Location

Q.6.1.b: Where do you collect this money?	Urban		Rural		Total	
	No.	%	No.	%	No.	%
Place of work	27	26.0	22	17.1	49	21.0
Employers dwelling place	5	4.8	2	1.6	7	3.0
From a bank	14	13.5	14	10.9	28	12.0
Farm	0	0.0	2	1.6	2	0.9
Other sources	0	0.0	3	2.3	3	1.3

Multiple responses possible

Only the responses in Table 45 were mentioned from a selection of 10 possibilities. The most popular response (21.0 percent) was that respondents collect their income from their place of work. Variation was not considered between rural and urban due to low *n* numbers.

Table 46. Time Taken to Reach Income Collection Point, by Location

Q.6.1c: How long does it take to go and come back from this place?		Urban		Rural		Total	
		No.	%	No.	%	No.	%
Place of work	1-5 min.	6	5.8	5	3.9	11	4.7
	6-10 min.	2	1.9	7	5.4	9	3.9
	11-30 min.	10	9.6	3	2.3	13	5.6
	31-60 min.	4	3.8	3	2.3	7	3.0
	> 60 min.	5	4.8	4	3.1	9	3.9
	Subtotal	27	26.0	22	17.1	49	21.0
	Missing	77	74.0	107	82.9	184	79.0
	Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**
Employer's dwelling place	1-5 min.	2	1.9	1	0.8	3	1.3
	6-10 min.	1	1.0	0	0.0	1	0.4
	11-30 min.	2	1.9	1	0.8	3	1.3
	31-60 min.	0	0.0	0	0.0	0	0.0
	> 60 min.	0	0.0	0	0.0	0	0.0
	Subtotal	5	4.8	2	1.6	7	3.0
	Missing	99	95.2	127	98.4	226	97.0
	Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**
Bank	1-5 min.	0	0.0	0	0.0	0	0.0
	6-10 min.	3	2.9	1	0.8	4	1.7
	11-30 min.	4	3.8	2	1.6	6	2.6
	31-60 min.	3	2.9	2	1.6	5	2.6
	> 60 min.	3	2.9	9	7.0	12	5.2
	Subtotal	14	13.5	14	10.9	28	12.0
	Missing	90	86.5	115	89.1	205	88.0
	Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**

Q.6.1c: How long does it take to go and come back from this place?		Urban		Rural		Total	
		No.	%	No.	%	No.	%
Farm	1-5 min.	0	0.0	1	0.8	1	0.4
	6-10 min.	0	0.0	0	0.0	0	0.0
	11-30 min.	0	0.0	1	0.8	1	0.4
	31-60 min.	0	0.0	0	0.0	0	0.0
	> 60 min.	0	0.0	0	0.0	0	0.0
	Subtotal	0	0.0	2	16.0	2	0.9
	Missing	104	100.0	127	984.0	231	99.1
	Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**
Other places	1-5 min.	0	0.0	0	0.0	0	0.0
	6-10 min.	0	0.0	0	0.0	0	0.0
	11-30 min.	0	0.0	1	0.8	1	0.4
	31-60 min.	0	0.0	1	0.8	1	0.4
	> 60 min.	0	0.0	1	0.8	1	0.4
	Subtotal	0	0.0	3	2.3	3	1.3
	Missing	104	100.0	126	97.7	231	98.7
	Total	**100**	**100.0**	**129**	**100.0**	**233**	**100.0**

The low *n* numbers mean little can be drawn from this table.

Table 47. Cost of Return Journey to Income Collection Point, by Location

Q. 6.1d: How much does the return journey cost to and from this place?		Urban		Rural		Total	
		No.	%	No.	%	No.	%
Place of work	Nothing	13	12.5	11	8.5	24	10.3
	MK 1-50	1	1.0	1	0.8	2	0.9
	MK 51-100	2	1.9	7	5.4	9	3.9
	MK 101-250	9	8.7	2	1.6	11	4.7
	MK 251-500	2	1.9	1	0.8	3	1.3
	> MK 500	0	0.0	0	0.0	0	0.0
	Subtotal	27	26.0	22	17.1	49	21.0
	Missing	77	74.0	107	82.9	184	79.0
	Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**
Employer's Dwelling Place	Nothing	5	4.8	2	1.6	7	3.0
	MK 1-50	0	0.0	0	0.0	0	0.0
	MK 51-100	0	0.0	0	0.0	0	0.0
	MK 101-250	0	0.0	0	0.0	0	0.0
	MK 251-500	0	0.0	0	0.0	0	0.0
	> MK 500	0	0.0	0	0.0	0	0.0
	Subtotal	5	4.8	2	1.6	7	3.0
	Missing	99	95.2	127	100.0	226	97.0
	Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**
Bank	Nothing	3	2.9	3	2.3	6	2.6
	MK 1-50	1	1.0	1	0.8	2	0.9
	MK 51-100	1	1.0	1	0.8	2	0.9
	MK 101-250	6	5.8	3	2.3	9	3.9
	MK 251-500	2	1.9	2	1.6	4	1.7
	> MK 500	1	1.0	4	3.1	5	2.1
	Subtotal	14	13.5	14	10.9	28	12.0
	Missing	90	86.5	115	89.1	205	88.0
	Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**

Q. 6.1d: How much does the return journey cost to and from this place?		Urban		Rural		Total	
		No.	%	No.	%	No.	%
Farm	Nothing	0	0.0	2	1.6	2	0.9
	MK 1-50	0	0.0	0	0.0	0	0.0
	MK 51-100	0	0.0	0	0.0	0	0.0
	MK 101-250	0	0.0	0	0.0	0	0.0
	MK 251-500	0	0.0	0	0.0	0	0.0
	> MK 500	0	0.0	0	0.0	0	0.0
	Subtotal	0	0.0	2	1.6	2	0.9
	Missing	104	100.0	127	98.4	231	99.1
	Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**
Other Places	Nothing	0	0.0	1	0.8	1	0.4
	MK 1-50	0	0.0	2	1.6	2	0.9
	MK 51-100	0	0.0	0	0.0	0	0.0
	MK 101-250	0	0.0	0	0.0	0	0.0
	MK 251-500	0	0.0	0	0.0	0	0.0
	> MK 500	0	0.0	0	0.0	0	0.0
	Subtotal	0	0.0	3	2.3	3	1.3
	Missing	104	100.0	126	97.7	230	98.7
	Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**

The low *n* numbers mean little can be concluded from this table.

Table 48. Amounts Collected, by Location

Q6.1e: How much do you normally collect each visit?	Urban		Rural		Total	
	No.	%	No.	%	No.	%
MK 1-500	1	1.0	1	0.8	2	0.9
MK 501-1000	1	1.0	1	0.8	2	0.9
MK 1,001-2,500	2	1.9	1	0.8	3	1.3
MK 2,501-5,000	4	3.8	13	10.1	17	7.3
MK 5,001-10,000	17	16.3	6	4.7	23	9.9
MK 10,001-25,000	15	14.4	11	8.5	26	11.2
MK 25,001-50,000	2	1.9	7	5.4	9	3.9
> MK 50,000	1	1.0	1	0.8	2	0.9
Don't know/refused	1	1.0	1	0.8	2	0.9
Subtotal	44	42.3	42	32.6	86	36.9
Missing	60	57.7	87	67.4	147	63.1
Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**

The most popular responses were MK 10,001-25,000 ($606-$1,515) with 11.2 percent and MK 5,000-10,000 ($303-606) with 9.9 percent. The responses are distributed with a central tendency around these values. There is no consistent pattern of variation between urban and rural respondents.

Table 49. Frequency of Income Collection, by Location

Q.6.1f: How often do you receive it?	Urban		Rural		Total	
	No.	%	No.	%	No.	%
Daily	1	1.0	0	0.0	1	0.4
Weekly	5	4.8	6	4.7	11	4.7
Monthly	37	35.6	33	25.6	70	30.0
Quarterly	1	1.0	0	0.0	1	0.4
Every 6 months	0	0.0	0	0.0	0	0.0
Annually	0	0.0	3	2.3	3	1.3
Don't know/refused	0	0.0	0	0.0	0	0.0
Subtotal	44	42.3	42	32.6	86	36.9
Missing	60	57.7	87	67.4	147	63.1
Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**

Monthly receipt of income is reported to be by far the most popular interval in the sample (30 percent). Weekly receipt was also mentioned relatively frequently; the other intervals were rarely mentioned.

Table 50. Largest Monthly Expenses, by Location

Q.6.2.a: What is your largest expense in a month?	Urban		Rural		Total	
	No.	%	No.	%	No.	%
Expenses for running a dwelling (e.g., water, electricity, rent)	12	11.5	11	8.5	23	9.9
Transport or travelling expenses	4	3.8	6	4.7	10	4.3
Food and other groceries	57	54.8	88	68.2	145	62.2
House repairs, improvements, furniture	2	1.9	5	3.9	7	3.0
Clothes	10	9.6	2	1.6	12	5.2
Airtime and telephone bills	6	5.8	4	3.1	10	4.3
Education and school fees	7	6.7	4	3.1	11	4.7
Expenses on farming or fishing	1	1.0	2	1.6	3	1.3
Expenses on business being run	3	2.9	3	2.3	6	2.6
Does not spend anything	0	0.0	1	0.8	1	0.4
Other	1	1.0	3	2.3	4	1.7
Don't know/refused	1	1.0	0	0.0	1	0.4
Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**

The majority of the sample (62.2 percent) identified ―food and other groceries" as its largest monthly expense. The spread was relatively even among all other options, except ―expenses for running a dwelling" (9.9 percent), which was mentioned slightly more frequently than others. The urban/rural split shows that food is the major monthly expense for a higher proportion of the rural sample. The urban responses were more spread, with clothes relatively more important (9.6 percent).

Table 51. Second Largest Monthly Expenses, by Location

Q.6.2.b: What is your second largest expense in a month?	Urban		Rural		Total	
	No.	%	No.	%	No.	%
Expenses for running a dwelling (e.g., water, electricity, rent)	25	24.0	15	11.6	40	17.2
Transport or travelling expenses	16	15.4	5	3.9	21	9.0
Food and other groceries	16	15.4	22	17.1	38	16.3
House repairs, improvements, furniture	2	1.9	1	0.8	3	1.3
Loan repayments	0	0.0	1	0.8	1	0.4
Clothes	8	7.7	19	14.7	27	11.6
Airtime and telephone bills	9	8.7	20	15.5	29	12.4
Paying domestic workers in your household	1	1.0	0	0.0	1	0.4
Education and school fees	5	4.8	11	8.5	16	6.9
Medical expenses	1	1.0	1	0.8	2	0.9
Sending assistance to family or friends not living in your house	2	1.9	3	2.3	5	2.1
Expenses on farming or fishing	1	1.0	2	1.6	3	1.3
Expenses on business being run	1	1.0	5	3.9	6	2.6
Does not save at all	0	0.0	1	0.8	1	0.4

Q.6.2.b: What is your second largest expense in a month?	Urban		Rural		Total	
	No.	%	No.	%	No.	%
Other	2	1.9	4	3.1	6	2.6
Don't know/refused	15	14.4	19	14.7	34	14.6
Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**

The spread of responses for the second largest expense was more even. Again, "expenses for running a dwelling" (17.2 percent) and "food and groceries" (16.3 percent) were the most popular responses and the only ones mentioned by more than 15 percent of the sample. It is noteworthy that the fourth most popular response (11.6 percent) was "airtime and telephone bills." It is also interesting to note that this was mentioned more frequently in rural areas (15.5 percent) than urban areas (8.7 percent).

Figure 5. Second Largest Expense, by Location

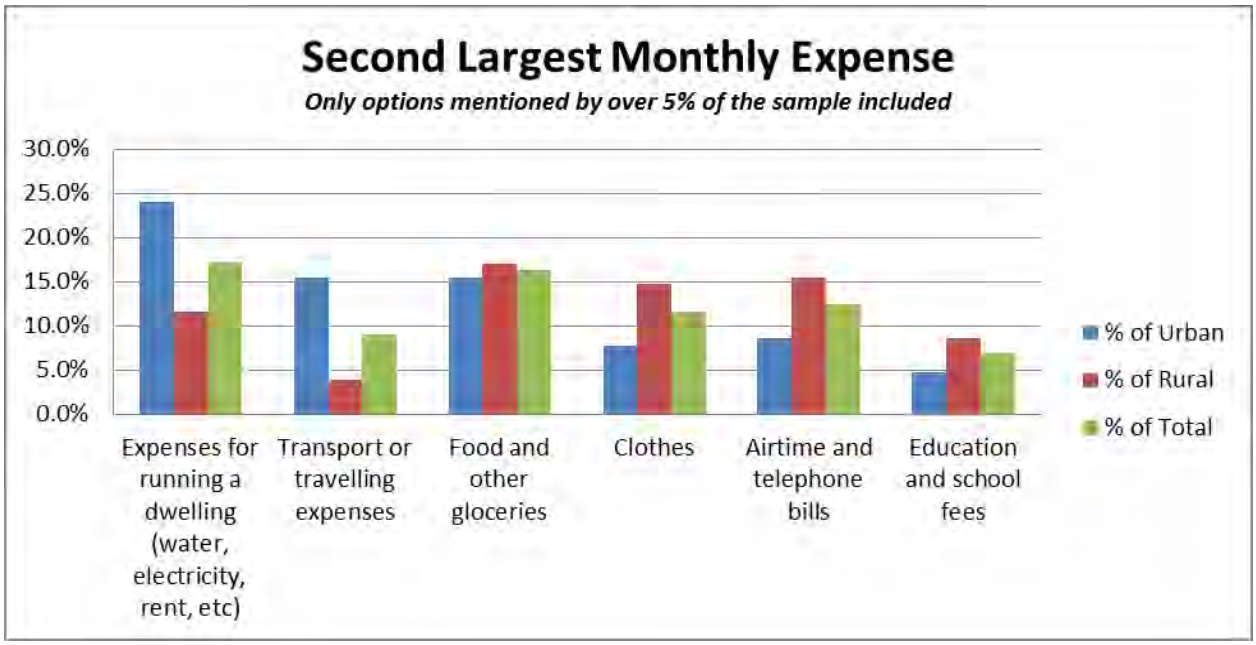


Table 52. Monthly Expenses Amount, by Location

Q. 6.3.a: How much is each of the expenses you have just identified?		Urban		Rural		Total	
		No.	%	No.	%	No.	%
Largest expense	MK 101-500	0	0.0	1	0.8	1	0.4
	MK 501-1,000	3	2.9	5	3.9	8	3.4
	MK 1,001-5,000	25	24.0	39	30.2	64	27.5
	MK 5,001-15,000	42	40.4	41	31.8	83	35.6
	MK 15,001-25,000	10	9.6	19	14.7	29	12.4
	> MK 25,000	18	17.3	20	15.5	38	16.3
	Don't know/refused	6	5.8	4	3.1	10	4.3
	Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**

Q. 6.3.a: How much is each of the expenses you have just identified?		Urban		Rural		Total	
		No.	%	No.	%	No.	%
Second largest expense	MK 101-500	3	2.9	5	3.9	8	3.4
	MK 501-1,000	10	9.6	15	11.6	25	10.7
	MK 1,001-5,000	46	44.2	48	37.2	94	40.3
	MK 5,001-15,000	15	14.4	29	22.5	44	18.9
	MK 15,001-25,000	8	7.7	6	4.7	14	6.0
	> MK 25,000	6	5.8	5	3.9	11	4.7
	Don't know/refused	16	15.4	21	16.3	37	15.9
	Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**

The value of the largest monthly expense is spread with a central tendency around MK 5,001-15,000 ($30-$90), which is the most popular range, with 35.6 percent of the sample. The amount of the second largest expense also has a central tendency, but centers around the range below, MK 1,001-5,000 ($6-$30), identified by 40.3 percent of the sample.

Table 53. Method of Paying Monthly Expenses, by Location

Q.6.4: How do you pay for these expenses?		Urban		Rural		Total	
		No.	%	No.	%	No.	%
Largest expense	Cash	102	98.1	126	97.7	228	97.9
	Check	1	1.0	1	0.8	2	0.9
	Other means	0	0.0	1	0.8	1	0.4
	Don't know/refused	1	1.0	1	0.8	2	0.9
	Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**
Second largest expense	Cash	90	86.5	106	82.2	196	84.1
	Check	0	0.0	1	0.8	1	0.4
	Cell phone	0	0.0	1	0.8	1	0.4
	Other means	0	0.0	1	0.8	1	0.4
	Don't know/refused	14	5.8	20	15.5	34	14.6
	Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**

The vast majority of respondents pay for both their largest (97.9 percent) and second largest (84.1 percent) expenses in cash.

Table 54. Most Frequent Weekly Expenses, by Location

Q6.5.a: What is your most frequent expense in a normal week?	Urban		Rural		Total	
	No.	%	No.	%	No.	%
Transport or travelling expenses	7	6.7	0	0.0	7	3.0
Food and other groceries	68	65.4	101	78.3	169	72.5
House repairs, improvements, furniture	1	1.0	1	0.8	2	0.9
Clothes	1	1.0	1	0.8	2	0.9
Airtime and telephone bills	22	21.2	19	14.7	41	17.6
Education and school fees	1	1.0	0	0.0	1	0.4
Expenses on running a business	3	2.9	6	4.7	9	3.9
Other expenses	1	1.0	1	0.8	2	0.9
Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**

–Food and other groceries" was also the most frequent weekly expense (72.5 percent) and the largest monthly expense. Interesting for this study, –airtime and phone bills" was the second most popular response (17.6 percent). The only slight difference between urban and rural respondents was that 6.7 percent of urban respondents mentioned –transport or travelling expenses" while 0 percent of rural did.

Table 55. Second Most Frequent Weekly Expenses, by Location

Q. 6.5.b: What is your second most frequent expense in a normal week?	Urban		Rural		Total	
	No.	%	No.	%	No.	%
Bills (including water, electricity, rent)	8	7.7	2	1.6	10	4.3
Transport or travelling expenses	9	8.7	4	3.1	13	5.6
Food and other groceries	17	16.3	21	16.3	38	16.3
House repairs, improvements, furniture	0	0.0	2	1.6	2	0.9
Clothes	3	2.9	3	2.3	6	2.6
Airtime and telephone bills	45	43.3	66	51.2	111	47.6
Paying domestic workers in your household	1	1.0	1	0.8	2	0.9
Expenses on business being run	0	0.0	2	1.6	2	0.9
Other	2	1.9	3	2.3	5	2.1
Don't know/refused	19	18.3	25	19.4	44	18.9
Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**

Responses for the second most frequent weekly expense were more evenly spread. By far the most popular response was –airtime and telephone bills" (47.6 percent). This was slightly more common in rural areas than urban areas.

Table 56. Weekly Expenses Amounts, by Location

Q. 6.6: How much is each of these expenses?		Urban		Rural		Total	
		No.	%	No.	%	No.	%
Most frequent expense	MK 101-500	6	5.8	13	10.1	19	8.2
	MK 501-1,000	24	23.1	35	27.1	59	25.3
	MK 1,001-5,000	53	51.0	55	42.6	108	46.4
	MK 5,001-15,000	15	14.4	18	14.0	33	14.2
	MK 15,001-25,000	1	1.0	3	2.3	4	1.7
	> MK 25,000	1	1.0	3	2.3	4	1.7
	Don't know/refused	4	3.8	2	1.6	6	2.6
	Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**
Second most frequent expense	MK 101-500	1	1.0	2	1.6	3	1.3
	MK 501-1,000	18	17.3	29	22.5	47	20.2
	MK 1,001-5,000	26	25.0	37	28.7	63	27.0
	MK 5,001-15,000	32	30.8	29	22.5	61	26.2
	MK 15,001-25,000	3	2.9	6	4.7	9	3.9
	> MK 25,000	2	1.9	1	0.8	3	1.3
	Don't know/refused	22	21.2	25	19.4	47	20.2
	Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**

The most frequent expense amount centers on the range MK 1,001-5,000 ($6-$30), which was by far the most common response (46.4 percent). The responses for the second most frequent expense were more evenly spread between MK 501 ($3) and MK 15,000 ($91). It is interesting to note that the second most frequent expense is more likely to cost more than MK 5,000 ($30) than the most frequent.

Table 57. Method of Paying Weekly Expenses, by Location

Q.6.7: How do you pay for these expenses?		Urban		Rural		Total	
		No.	%	No.	%	No.	%
Most frequent expense	Cash	102	98.0	129	100.0	231	99.1
	Check	2	1.0	0	0.0	2	0.9
	Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**
Second most frequent expense	Cash	83	79.8	102	79.1	185	81.1
	Check	1	1.0	0	0.0	1	0.4
	Cell phone	0	0.0	1	0.8	1	0.4
	Don't know/refused	20	19.2	26	20.2	46	18.0
	Total	**104**	**100.0**	**129**	**100.0**	**233**	**100.0**

The vast majority of all respondents pay for both their most frequent (99.1 percent) and second most frequent (81.1 percent) expenses in cash.

Table 58. Use of Utilities, by Location

Q6.8a: Do you use any of these utilities/services?	Urban		Rural		Total	
	No.	%	No.	%	No.	%
Water	92	88.5	77	59.7	169	72.5
Electricity	58	55.8	46	35.7	104	44.6
Telephone (land line)	10	9.6	5	3.9	15	6.4
Internet	3	2.9	0	0.0	3	1.3
None of the above	9	8.7	38	29.5	47	20.2

Multiple responses possible

The majority of respondents (79.8 percent) use utilities of some kind. Water and electricity were both commonly used, with 72.5 percent and 44.6 percent of the sample, respectively, serviced in some form. Landline telephones (6.4 percent) and home Internet (1.3 percent) usage is not common. Usage of all utilities was significantly more common in urban areas than rural.

Table 59. Pre- or Post-paid Utilities, by Location

Q. 6.8b: Is this pre- or post-paid?		Urban			Rural			Total		
		No.	%	Valid %	No.	%	Valid %	No.	%	Valid %
Water	Pre-paid	28	26.9	30.4	4	3.1	5.2	32	13.7	18.9
	Post-paid	63	60.6	68.5	67	51.9	87.0	130	55.8	76.9
	Free	1	1.0	1.1	6	4.7	7.8	7	3.0	4.1
	Subtotal	92	88.5	100.0	77	59.7	100.0	169	72.5	100.0
	Missing	12	11.5		52	40.3		64	27.5	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	
Electricity	Prepaid	19	18.3	32.8	4	3.1	8.7	23	9.9	22.1
	Post-paid	39	37.5	67.2	42	32.6	91.3	81	34.8	77.9
	Subtotal	58	55.8	100.0	46	35.7	100.0	104	44.6	100.0
	Missing	46	44.2		83	64.3		129	55.4	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	
Telephone (land line)	Prepaid	10	9.6	100.0	5	3.9	100.0	15	6.4	100.0
	Post-paid	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0
	Subtotal	10	9.6	100.0	5	3.9	100.0	15	6.4	100.0
	Missing	94	90.4		124	96.1		218	93.6	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	
Internet	Prepaid	3	2.9	100.0	0	0.0	0.0	3	1.3	100.0
	Post-paid	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0
	Subtotal	3	2.9	100.0	0	0.0	0.0	3	1.3	100.0
	Missing	101	97.1		129	100.0		230	98.7	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	

The majority (76.9 percent) who use water as a utility use post-paid billing. A much higher proportion (30.4 percent) use prepaid in urban areas compared to rural areas (5.2 percent). A similar pattern is observed for electricity payment. It was interesting to note that some respondents, particularly in rural areas, reported getting their water free. Both landline telephone and Internet were paid for using only pre-paid methods.

Table 60. Average Utility Bill, by Location

Q. 6.9.a: What is the average amount of each bill?		Urban			Rural			Total		
		No.	%	Valid %	No.	%	Valid %	No.	%	Valid %
Water	Free	1	1.0	1.1	6	4.7	7.8	7	3.0	4.1
	MK 1-500	24	23.1	26.1	28	21.7	36.4	52	22.3	30.8
	MK 500-1,000	21	20.2	22.8	16	12.4	20.8	37	15.9	21.9
	MK 1,000-2.500	24	23.1	26.1	17	13.2	22.1	41	17.6	24.3
	MK 2,500-5,000	11	10.6	12.0	8	6.2	10.4	19	8.2	11.2
	> MK 5,000	3	2.9	3.3	1	0.8	1.3	4	1.7	2.4
	Don't know/refused	8	7.7	8.7	1	0.8	1.3	9	3.9	5.3
	Subtotal	92	88.5	100.0	77	59.7	100.0	169	72.5	100.0
	Missing	12	11.5		52	40.3		64	27.5	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	
Electricity	MK 1-500	4	3.8	6.8	1	0.8	2.2	5	2.1	4.8
	MK 500-1,000	13	12.5	22.0	6	4.7	13.3	19	8.2	18.3
	MK 1,000-2,500	18	17.3	30.5	18	14.0	40.0	36	15.5	34.6
	MK 2,500-5,000	11	10.6	18.6	14	10.9	31.1	25	10.7	24.0
	> MK 5,000	6	5.8	10.2	3	2.3	6.7	9	3.9	8.7
	Don't know/refused	7	6.7	11.9	3	2.3	6.7	10	4.3	9.6
	Subtotal	59	56.7	100.0	45	34.9	100.0	104	44.6	100.0
	Missing	45	43.3		84	65.1		129	55.4	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	

Q. 6.9.a: What is the average amount of each bill?		Urban			Rural			Total		
		No.	%	Valid %	No.	%	Valid %	No.	%	Valid %
Telephone (land line)	MK 1-500	3	2.9	30.0	2	1.6	40.0	5	2.1	33.3
	MK 500-1,000	4	3.8	40.0	1	0.8	20.0	5	2.1	33.3
	MK 1,000-2,500	1	1.0	10.0	1	0.8	20.0	2	0.9	13.3
	MK 2,500-5,000	1	1.0	10.0	0	0.0	0.0	1	0.4	6.7
	> MK 5,000	0	0.0	0.0	1	0.8	20.0	1	0.4	6.7
	Don't know/refused	1	1.0	10.0	0	0.0	0.0	1	0.4	6.7
	Subtotal	10	9.6	100.0	5	3.9	100.0	15	6.4	100.0
	Missing	94	90.4		124	96.1		218	93.6	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	
Internet	MK 1-500	1	1.0	33.3	0	0.0	0.0	1	0.4	33.3
	MK 500-1,000	1	1.0	33.3	0	0.0	0.0	0	0.0	0.0
	MK 1,000-2,500	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0
	MK 2,500-5,000	0	0.0	0.0	0	0.0	0.0	1	0.4	33.3
	> MK 5,000	1	1.0	33.3	0	0.0	0.0	1	0.4	33.3
	Don't know/refused	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0
	Subtotal	3	2.9	100.0	0	0.0	0.0	3	1.3	100.0
	Missing	101	97.1		129	100.0		230	98.7	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	

Of those who use water as a utility, 77.7 percent reported their average water bills were in the range of MK 1-2,500 ($0-$15). The most popular response was MK 1-500 ($0-$3), with 30.8 percent. Overall, the most common response for electricity payments was in the range of MK 1,000-2,500 ($6-$15), given by 34.6 percent of those who responded to the questions. A total of 76.9 percent of those responding gave a spending range of MK 500–MK 5,000 for each bill ($3-$30). The sample size (*n*) for responses for landline and Internet payment ranges is to low to be analyzed.

Table 61. Frequency of Utility Bill Payment, by Location

Q6.9.b: How often do you pay this bill?		Urban			Rural			Total		
		No.	%	Valid %	No.	%	Valid %	No.	%	Valid %
Water	Daily	23	22.1	25.0	5	3.9	6.5	28	12.0	16.6
	Once a week	2	1.9	2.2	0	0.0	0.0	2	0.9	1.2
	Once every two weeks	1	1.0	1.1	0	0.0	0.0	1	0.4	0.6
	Once a month	64	61.5	69.6	66	51.2	85.7	130	55.8	76.9
	Don't know/refused	2	1.9	2.2	6	4.7	7.8	8	3.4	4.7
	Subtotal	92	88.5	100.0	77	59.7	100.0	169	72.5	100.0
	Missing	12	11.5		52	40.3		64	27.5	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	
Electricity	Once a week	1	1.0	1.7	1	0.8	2.2	1	0.4	1.0
	Once every two weeks	6	5.8	10.3	0	0.0	0.0	7	3.0	6.7
	Once a month	51	49.0	87.9	45	34.9	97.8	96	41.2	92.3
	Subtotal	58	55.8	100.0	46	35.7	100.0	104	44.6	100.0
	Missing	46	44.2		83	64.3		129	55.4	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	
Telephone (land line)	Daily	3	2.9	30.0	3	2.3	60.0	6	2.6	40.0
	Once a week	5	4.8	50.0	1	0.8	20.0	6	2.6	40.0
	Once every two weeks	1	1.0	10.0	1	0.8	20.0	2	0.9	13.3
	Once a month	1	1.0	10.0	0	0.0	0.0	1	0.4	6.7
	Subtotal	10	9.6	100.0	5	3.9	100.0	15	6.4	100.0
	Missing	94	90.4		124	96.1		218	93.6	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	
Internet	Daily	2	1.9	66.7	0	0.0	0.0	2	0.9	66.7
	Once a week	1	1.0	33.3	0	0.0	0.0	1	0.4	33.3
	Subtotal	3	2.9	100.0	0	0.0	0.0	3	1.3	100.0
	Missing	101	97.1		129	100.0		230	98.7	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	

Monthly bill payment is most common for water (76.9 percent) and electricity (92.3 percent). In urban areas, it is interesting to note that 25 percent of those who use water pay daily, but only 6.5 percent in rural areas. The *n* numbers for landline and Internet payment intervals are too low to be analyzed.

Table 62. Place of Utility Bill Payment, by Location

Q6.9.c: Where do you go to pay for this bill?		Urban			Rural			Total		
		No.	%	Valid %	No.	%	Valid %	No.	%	Valid %
Water	Water board	49	47.1	53.3	46	35.7	59.7	95	40.8	56.2
	Local kiosk	33	31.7	35.9	22	17.1	28.6	55	23.6	32.5
	Other	8	7.7	8.7	3	2.3	3.9	11	4.7	6.5
	Don't know/refused	2	1.9	2.2	6	4.7	7.8	8	3.4	4.7
	Subtotal	92	88.5	100.0	77	59.7	100.0	169	72.5	100.0
	Missing	12	11.5		52	40.3		64	27.5	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	
Electricity	ESCOM offices	34	32.7	58.6	41	31.8	89.1	75	32.2	72.1
	Supermarket kiosk	2	1.9	3.4	2	1.6	4.3	4	1.7	3.8
	Local kiosk	4	3.8	6.9	1	0.8	2.2	5	2.1	4.8
	Other	18	17.3	31.0	2	1.6	4.3	20	8.6	19.2
	Subtotal	58	55.8	100.0	46	35.7	100.0	104	44.6	100.0
	Missing	46	44.2		83	64.3		129	55.4	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	
Telephone (land line)	Supermarket kiosk	0	0.0	0.0	1	0.8	20.0	1	0.4	6.7
	Local kiosk	3	2.9	30.0	1	0.8	20.0	4	1.7	26.7
	Other	7	6.7	70.0	3	2.3	60.0	10	4.3	66.7
	Subtotal	10	9.6	100.0	5	3.9	100.0	15	6.4	100.0
	Missing	94	90.4		124	96.1		218	93.6	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	
Internet	Local kiosk	1	1.0	33.3	0	0.0	0.0	1	0.4	33.3
	Supermarket kiosk	1	1.0	33.3	0	0.0	0.0	1	0.4	33.3
	Other	1	1.0	33.3	0	0.0	0.0	1	0.4	33.3
	Subtotal	3	2.9	100.0	0	0.0	0.0	3	1.3	100.0
	Missing	101	97.1		129	100.0		230	98.7	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	

The majority (56.2 percent) pays their water bills at the water board office; the remainder mainly pay at a local kiosk. Electricity bills are mainly paid at ESCOM (Electricity Supply Commission of Malawi) offices (72.1 percent). The –other" option was popular in this question, particularly in urban areas. The other payment points for electricity mentioned are shown below.

Table 63. Other Places Electricity Bill is Paid

Option	Frequency
Bank	2
Fuel station	11
Included in rentals/landlord	4
Other	3

The *n* numbers for landline and Internet payment points are too low to be analyzed.

Table 64. Time Taken to get to Place of Utility Bill Payment, by Location

Q. 6.9.d: How long does it take to get there and come back?		Urban			Rural			Total		
		No.	%	Valid	No.	%	Valid	No.	%	Valid
Water	1-5 min.	32	30.8	34.8	15	11.6	19.5	47	20.2	27.8
	6-10 min.	16	15.4	17.4	9	7.0	11.7	25	10.7	14.8
	11-30 min.	13	12.5	14.1	27	20.9	35.1	40	17.2	23.7
	31-60 min.	17	16.3	18.5	9	7.0	11.7	26	11.2	15.4
	> 60 min.	12	11.5	13.0	11	8.5	14.3	23	9.9	13.6
	Don't know/refused	2	1.9	2.2	6	4.7	7.8	8	3.4	4.7
	Subtotal	92	88.5	100.0	77	59.7	100.0	169	72.5	100.0
	Missing	12	11.5		52	40.3		64	27.5	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	

Q. 6.9.d: How long does it take to get there and come back?		Urban			Rural			Total		
		No.	%	Valid	No.	%	Valid	No.	%	Valid
Electricity	1-5 min.	12	11.5	20.7	2	1.6	4.3	14	6.0	13.5
	6-10 min.	8	7.7	13.8	2	1.6	4.3	10	4.3	9.6
	11-30 min.	11	10.6	19.0	8	6.2	17.4	19	8.2	18.3
	31-60 min.	17	16.3	29.3	6	4.7	13.0	23	9.9	22.1
	> 60 min.	10	9.6	17.2	28	21.7	60.9	38	16.3	36.5
	Subtotal	58	55.8	100.0	46	35.7	100.0	104	44.6	100.0
	Missing	46	44.2		83	64.3		129	55.4	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	
Telephone (land line)	1-5 min.	2	1.9	20.0	2	1.6	40.0	4	1.7	26.7
	6-10 min.	5	4.8	50.0	0	0.0	0.0	5	2.1	33.3
	11-30 min.	1	1.0	10.0	2	1.6	40.0	3	1.3	20.0
	31-60 min.	1	1.0	10.0	0	0.0	0.0	1	0.4	6.7
	Don't know/refused	1	1.0	10.0	1	0.8	20.0	2	0.9	13.3
	Subtotal	10	9.6	100.0	5	3.9	100.0	15	6.4	100.0
	Missing	94	90.4		124	96.1		218	93.6	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	
Internet	6-10 min.	2	1.9	66.7	0	0.0	0.0	2	0.9	66.7
	11-30 min.	1	1.0	33.3	0	0.0	0.0	1	0.4	33.3
	Subtotal	3	2.9	100.0	0	0.0	0.0	3	1.3	100.0
	Missing	101	97.1		129	100.0		230	98.7	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	

The time taken to reach water bill payment points is evenly spread; the most popular category was 1-5 minutes. For electricity, the spread is more skewed toward longer transport times; the most popular responses are the two largest — 36.5 percent reported traveling more than 60 minutes and 22.1 percent reported traveling 31-60 minutes.

In general, rural respondents reported that they had to travel longer to reach their electricity payment point than urban respondents. Of rural respondents, 60.9 percent had to travel more than 60 minutes, whereas 82.8 percent of urban respondents traveled less than 60 minutes. However, travel times are similar for water payment points. The *n* numbers for landline and Internet payment point travel time are too low to be analyzed.

Table 65. Cost to Get to Place of Utility Bill Payment, by Location

Q. 6.9.e: How much does it cost to get there and come back?		Urban			Rural			Total		
		No.	%	Valid %	No.	%	Valid %	No.	%	Valid %
Water	Nothing	46	44.2	50.0	46	35.7	59.7	92	39.5	54.4
	MK 1-50	3	2.9	3.3	2	1.6	2.6	5	2.1	3.0
	MK 50-100	4	3.8	4.3	8	6.2	10.4	12	5.2	7.1
	MK 100-250	32	30.8	34.8	8	6.2	10.4	40	17.2	23.7
	MK 250-500	2	1.9	2.2	6	4.7	7.8	8	3.4	4.7
	> MK 500	1	1.0	1.1	1	0.8	1.3	2	0.9	1.2
	Don't know/refused	4	3.8	4.3	6	4.7	7.8	10	4.3	5.9
	Subtotal	92	88.5	100.0	77	59.7	100.0	169	72.5	100.0
	Missing	12	11.5		52	40.3		64	27.5	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	
Electricity	Nothing	18	17.3	31.0	11	8.5	23.9	29	12.4	27.9
	MK 1-50	1	1.0	1.7	1	0.8	2.2	2	0.9	1.9
	MK 50-100	4	3.8	6.9	3	2.3	6.5	7	3.0	6.7
	MK 100-250	33	31.7	56.9	14	10.9	30.4	47	20.2	45.2
	MK 250-500	1	1.0	1.7	10	7.8	21.7	11	4.7	10.6
	> MK 500	1	1.0	1.7	7	5.4	15.2	8	3.4	7.7
	Subtotal	58	55.8	100.0	46	35.7	100.0	104	44.6	100.0
	Missing	46	44.2		83	64.3		129	55.4	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	
Telephone (land line)	Nothing	6	5.8	60.0	2	1.6	40.0	8	3.4	53.3
	MK 50-100	1	1.0	10.0	1	0.8	20.0	2	0.9	13.3
	MK 100-250	1	1.0	10.0	1	0.8	20.0	2	0.9	13.3
	MK 250-500	1	1.0	10.0	0	0.0	0.0	1	0.4	6.7
	Don't know/refused	1	1.0	10.0	1	0.8	20.0	2	0.9	13.3
	Subtotal	10	9.6	100.0	5	3.9	100.0	15	6.4	100.0
	Missing	94	90.4		124	96.1		218	93.6	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	

Q. 6.9.e: How much does it cost to get there and come back?		Urban			Rural			Total		
		No.	%	Valid %	No.	%	Valid %	No.	%	Valid %
Internet	Nothing	2	1.9	66.7	0	0.0	0.0	2	0.9	66.7
	MK 100-250	1	1.0	33.3	0	0.0	0.0	1	0.4	33.3
	Subtotal	3	2.9	100.0	0	0.0	0.0	3	1.3	100.0
	Missing	101	97.1		129	100.0		230	98.7	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	

The majority (54.4 percent) of the sample who use water as a utility pay nothing to get to the payment point, suggesting they walk or cycle there. The other common response was MK 100-250 ($0.60-$1.50), mentioned by 23.7 percent of respondents using water. With electricity, a large proportion (27.9 percent) again reported paying nothing — but in this case the majority (45.2 percent) does pay something, the most common range being MK 100-250 ($0.60-$1.50). Rural respondents report paying more to get to electricity payment points: 13.2 percent of rural users pay more than MK 250 ($1.50) compared with 3.4 percent of urban users. The *n* numbers for landline and Internet payment point travel costs are too low to be analyzed.

G. Savings

Part 7 considers where and how respondents save their incomes (if at all), and asks why they chose to save where they do.

Table 66. Where Respondents Save, by Location

Q.7.1: Where do you put your savings?	Urban		Rural		Total	
	No.	%	No.	%	No.	% (233 Respondents)
1. Bank	50	48.1	63	48.8	113	48.5
2. Microfinance organization or SACCO	0	0.0	4	3.1	4	1.7
3. Savings with a membership organization such as a farmer's organization or church group	0	0.0	3	2.3	3	1.3
4. An informal savings group (e.g., ROSCA, Chipereganyu, community group)	11	10.6	18	14.0	29	12.4
5. Keep cash at home in a secret hiding place that is not for living expenses	36	34.6	56	43.4	92	39.5
6. Give to someone else for safekeeping	9	8.7	5	3.9	14	6.0
7. Other	4	3.8	8	6.2	12	5.2

Q.7.1: Where do you put your savings?	Urban		Rural		Total	
	No.	%	No.	%	No.	% (233 Respondents)
8. Does not save at all	13	12.5	8	6.2	21	9.0
9. Don't know/refuse	0	0.0	0	0.0	0	0.0
Multiple response						

Nearly half of respondents have formal savings with a bank. FinScope Malawi 2008 reported that 13.7 percent currently have a formal savings, but this increases to 32.8 percent when only those who own a mobile phone are considered. The second most popular response was keeping cash at home, reported by roughly 40 percent. In total, 91 percent of the sample reported saving in some form. The proportion that does not save at all is twice as high in urban populations as rural ones, although the *n* numbers are very small.

Table 67. Reasons Why Respondents Save Where They Do, by Location

Q.7.2a: What are the most important reasons why you save where you do?	Urban		Rural		Total	
	No.	%	No.	%	No.	% (233 Respondents)
1. Convenient to get to	15	14.4	22	17.1	37	15.9
2. Convenient to pay in	4	3.8	1	0.8	5	2.1
3. Convenient to withdraw from	11	10.6	18	14.0	29	12.4
4. Your savings are hidden from others	8	7.7	7	5.4	15	6.4
5. It does not cost much to use	4	3.8	5	3.9	9	3.9
6. The service is very good	5	4.8	7	5.4	12	5.2
7. It is simple to use	8	7.7	16	12.4	24	10.3
8. It is safe or trustworthy	53	51.0	67	51.9	120	51.5
9. It gives the best rate of interest (profit)	9	8.7	20	15.5	29	12.4
10. It keeps money safe from temptation to spend it	40	38.5	56	43.4	96	41.2
11. It keeps money safe from relatives and others	0	0.0	4	3.1	4	1.7
12. They understand you	1	1.0	1	0.8	2	0.9
13. Other	6	5.8	9	7.0	15	6.4
14. Don't know/refuse	2	1.9	1	0.8	3	1.3

Multiple responses possible

The majority of respondents (51.5 percent) identified a place being ―safe or trustworthy" as the most important reason to save where they do. This was followed closely by the desire to ―keep money safe from the temptation to spend it," which 41.2 percent of respondents mentioned. These were by far the most popular reasons. No variation between urban and rural respondents was observed.

Table 68. Most Important Reason Why Respondents Save Where They Do, by Location

Q.7.2b: Of the reasons you just gave me, which is the most important one for you?	Urban			Rural			Total		
	No.	%	Valid %	No.	%	Valid %	No.	%	Valid %
1. Convenient to get to	9	8.7	9.9	12	9.3	9.9	21	9.0	9.9
2. Convenient to pay in	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0
3. Convenient to withdraw from	4	3.8	4.4	12	9.3	9.9	16	6.9	7.5
4. Your savings are hidden from others	4	3.8	4.4	2	1.6	1.7	6	2.6	2.8
5. It does not cost much to use	3	2.9	3.3	2	1.6	1.7	5	2.1	2.4
6. The service is very good	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0
7. It is simple to use	4	3.8	4.4	4	3.1	3.3	8	3.4	3.8
8. It is safe or trustworthy	35	33.7	38.5	49	38.0	40.5	84	36.1	39.6
9. It gives the best rate of interest (profit)	1	1.0	1.1	7	5.4	5.8	8	3.4	3.8
10. It keeps money safe from temptation to spend it	26	25.0	28.6	24	18.6	19.8	50	21.5	23.6
11. It keeps money safe from relatives and others	0	0.0	0.0	1	0.8	0.8	1	0.4	0.5
12. They understand you	1	1.0	1.1	0	0.0	0.0	1	0.4	0.5
13. Other	3	2.9	3.3	7	5.4	5.8	10	4.3	4.7
14. Don't know/refuse	1	1.0	1.1	1	0.8	0.8	2	0.9	0.9
Subtotal	91	87.5	100.0	121	93.8	100.0	212	91.0	100.0
Missing	13	12.5		8	6.2		21	9.0	
Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	

The two reasons most commonly reported to be the most important were ―safe or trustworthy" (36.1 percent) and ―keeps money from temptation to spend it" (21.5 percent). The only other reasons selected by more than 5 percent of the sample were ―convenient to get to" and ―convenient to withdraw from." No variation between urban and rural samples was observed.

Table 69. Frequency of Putting Savings Away, by Location

Q.7.3: How often do you put your money away for savings?	Urban			Rural			Total		
	No.	%	Valid %	No.	%	Valid %	No.	%	Valid %
Daily	13	12.5	14.3	15	11.6	12.4	28	12.0	13.2
Weekly	17	16.3	18.7	30	23.3	24.8	47	20.2	22.2
Every two weeks	6	5.8	6.6	10	7.8	8.3	16	6.9	7.5
Monthly	42	40.4	46.2	44	34.1	36.4	86	36.9	40.6
Quarterly	4	3.8	4.4	10	7.8	8.3	14	6.0	6.6
Annually	8	7.7	8.8	10	7.8	8.3	18	7.7	8.5
Don't know/ refused	1	1.0	1.1	2	1.6	1.7	3	1.3	1.4
Subtotal	91	87.5	100.0	121	93.8	100.0	212	91.0	100.0
Missing	13	12.5		8	6.2		21	9.0	
Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	

The most common practice in the sample was to save monthly (36.9 percent), followed by weekly (20.2 percent), and daily (13.2 percent). The urban/rural split shows a slight preference for weekly saving in rural areas and for monthly saving in urban areas.

Table 70. Average Savings per Month, by Location

Q.7.4 On average, how much do you put away to save per month?	Urban			Rural			Total		
	No.	%	Valid %	No.	%	Valid %	No.	%	Valid %
MK 1-50	1	1.0	1.1	0	0.0	0.0	1	0.4	0.5
MK 51-100	3	2.9	3.3	1	0.8	0.8	4	1.7	1.9
MK 101-250	1	1.0	1.1	5	3.9	4.1	6	2.6	2.8
MK 251-500	8	7.7	8.8	14	10.9	11.6	22	9.4	10.4
MK 501-1,000	14	13.5	15.4	7	5.4	5.8	21	9.0	9.9
MK 1,001-2,500	9	8.7	9.9	24	18.6	19.8	33	14.2	15.6
MK 2,501-5,000	22	21.2	24.2	19	14.7	15.7	41	17.6	19.3
MK 5,001-10,000	14	13.5	15.4	25	19.4	20.7	39	16.7	18.4
> MK 10,000	16	15.4	17.6	25	19.4	20.7	41	17.6	19.3

Q.7.4 On average, how much do you put away to save per month?	Urban			Rural			Total		
	No.	%	Valid %	No.	%	Valid %	No.	%	Valid %
Don't know/ refused	3	2.9	3.3	1	0.8	0.8	4	1.7	1.9
Subtotal	91	87.5	100.0	121	93.8	100.0	212	91.0	100.0
Missing	13	12.5		8	6.2		21	9.0	
Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	

The average amount saved is very evenly spread between MK 251-500 ($1.50-$3.00) and more than MK 10,000 ($60). Considering the whole sample, 84.6 percent reported saving more than MK 250 ($1.5) per month and 66.1 percent reported saving more than MK 1,000 ($6) per month. There was no consistent pattern of variation between urban and rural respondents.

H. Money Transfers

Part 8 of the questionnaire asked respondents about how they send and receive money.

Table 71. Frequency of Sending Money, by Location

Q.8.0: How often do you send money?	Urban		Rural		Total	
	No.	%	No.	%	No.	%
Daily	0	0.0	0	0.0	0	0.0
Weekly	0	0.0	4	3.1	4	1.7
Every two weeks	0	0.0	2	1.6	2	0.9
Monthly	30	28.8	36	27.9	66	28.3
Quarterly	11	10.6	10	7.8	21	9.0
Half yearly	2	1.9	1	0.8	3	1.3
Annually	3	2.9	5	3.9	8	3.4
Irregularly	29	27.9	27	20.9	56	24.0
Never	29	27.9	44	34.1	73	31.3
Total	104	**100.0**	129	**100.0**	**233**	**100.0**

The majority(68.7 percent) of respondents send money, with varying degrees of frequency. The most popular response (28.3 percent) was to send money monthly. Twenty-four percent said they sent it irregularly. More urban respondents send money than rural respondents.

Table 72. Average Amount Sent per Month, by Location

Q.8.1: On average how much do you send per month?	Urban			Rural			Total		
	No.	%	Valid %	No.	%	Valid %	No.	%	Valid %
MK 0-500	3	2.9	4.0	2	1.6	2.4	5	2.1	3.1
MK 501-1,000	5	4.8	6.7	11	8.5	13.1	16	6.9	10.1
MK 1,001-5,000	36	34.6	48.0	38	29.5	45.2	74	31.8	46.5
MK 5,001-10,000	19	18.3	25.3	16	12.4	19.0	35	15.0	22.0
MK 10,001-25,000	4	3.8	5.3	10	7.8	11.9	14	6.0	8.8
MK 25,001-50,000	3	2.9	4.0	2	1.6	2.4	5	2.1	3.1
> MK 50,000	2	1.9	2.7	2	1.6	2.4	4	1.7	2.5
Don't know/refused	3	2.9	4.0	3	2.3	3.6	6	2.6	3.8
Subtotal	75	72.1	100.0	84	65.1	100.0	159	68.2	100.0
Missing	29	27.9		45	34.9		74	31.8	
Total	104	**100.0**		129	**100.0**		**233**	**100.0**	

In terms of amounts sent per month, the spread tended to center on the MK 1,001-5,000 ranges ($6-$30). This was by far the most common range mentioned, with 46.5 percent (of those who send money). Of those who said they sent money, 68.5 percent send MK 1,001-10,000 ($6-$61) per month. There is no consistent pattern between urban and rural respondents.

Table 73: Method of Sending Money, by Location

Q.8.2: How do you send money?	Urban		Rural		Total	
	No.	%	No.	%	No.	%
Paying into a bank account	25	24.0	34	26.4	59	25.3
Money Gram, Western Union	1	1.0	2	1.6	3	1.3
Post office	20	19.2	17	13.2	37	15.9
Relative/friends	30	28.8	32	24.8	62	26.6
Taxi, bus, or other vehicle for a fee	0	0.0	3	2.3	3	1.3
By sending airtime	0	0.0	0	0.0	0	0.0
Other methods	0	0.0	1	0.8	1	0.4
Don't know/refuse	3	2.9	1	0.8	4	1.7

Multiple responses possible

The three main responses were "relative/friends" (26.6 percent), "paying into a bank account" (25.3 percent), and "post office" (15.9 percent). There was no difference between urban and rural respondents.

Table 74. Fees for Sending Money, by Location

Q.8.2.b: What fees do you normally pay for this service?		Urban			Rural			Total		
		No.	%	Valid %	No.	%	Valid %	No.	%	Valid %
Paying in to a bank account	Nothing	9	8.7	36.0	18	14.0	52.9	27	11.6	45.8
	MK 1-100	7	6.7	28.0	8	6.2	23.5	15	6.4	25.4
	MK 101-250	5	4.8	20.0	4	3.1	11.8	9	3.9	15.3
	MK 251-500	2	1.9	8.0	1	0.8	2.9	3	1.3	5.1
	MK 1,001-2,500	1	1.0	4.0	1	0.8	2.9	2	0.9	3.4
	> MK 2,500	1	1.0	4.0	1	0.8	2.9	2	0.9	3.4
	Don't know/refused	0	0.0	0.0	1	0.8	2.9	1	0.4	1.7
	Subtotal	25	24.0	100.0	34	26.4	100.0	59	25.3	100.0
	Missing	79	76.0		95	73.6		174	74.7	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	

Q.8.2.b: What fees do you normally pay for this service?		Urban			Rural			Total		
		No.	%	Valid %	No.	%	Valid %	No.	%	Valid %
Money-Gram, Western Union	MK 101-250	1	1.0	100.0	0	0.0	0.0	1	0.4	33.3
	MK 251-500	0	0.0	0.0	1	0.8	50.0	1	0.4	33.3
	MK 1,001-2,500	0	0.0	0.0	1	0.8	50.0	1	0.4	33.3
	Subtotal	1	1.0	100.0	2	1.6	100.0	3	1.3	100.0
	Missing	103	99.0		127	98.4		230	98.7	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	
Post office	Nothing	1	1.0	5.0	0	0.0	0.0	1	0.4	2.7
	MK 1-100	4	3.8	20.0	3	2.3	17.6	7	3.0	18.9
	MK 101-250	5	4.8	25.0	8	6.2	47.1	13	5.6	35.1
	MK 251-500	8	7.7	40.0	5	3.9	29.4	13	5.6	35.1
	MK 501-1,000	1	1.0	5.0	1	0.8	5.9	2	0.9	5.4
	Don’t know/refuse	1	1.0	5.0	0	0.0	0.0	1	0.4	2.7
	Subtotal	20	19.2	100.0	17	13.2	100.0	37	15.9	100.0
	Missing	84	80.8		112	86.8		196	84.1	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	
Friend/relative	Nothing	29	27.9	96.7	31	24.0	96.9	60	25.8	96.8
	MK 101-250	1	1.0	3.3	0	0.0	0.0	1	0.4	1.6
	MK 251-500	0	0.0	0.0	1	0.8	3.1	1	0.4	1.6
	Subtotal	30	28.8	100.0	32	24.8	100.0	62	26.6	100.0
	Missing	74	71.2	0.0	97	75.2		171	73.4	
	Total	**104**	**100.0**	**0.0**	**129**	**100.0**		**233**	**100.0**	
Taxi, bus or other vehicle for a fee	MK 1-100	0	0.0	0.0	2	1.6	66.7	2	0.9	66.7
	MK 251-500	0	0.0	0.0	1	0.8	33.3	1	0.4	33.3
	Subtotal	0	0.0	0.0	3	2.3	100.0	3	1.3	100.0
	Missing	104	100.0		126	97.7		230	98.7	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	
Other methods	Nothing	0	0.0	0.0	1	0.8	100.0	1	0.4	100.0
	Subtotal	0	0.0	0.0	1	0.8	100.0	1	0.4	100.0
	Missing	104	100.0		128	99.2		232	99.6	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	

Nearly half (45.8 percent) of the respondents who paid into a bank account paid nothing to use this service. Of those who did pay, the vast majority paid less than MK 250 ($1.50) and 25.4 percent of all who use this service paid less than MK 100 ($0.60). The majority (70.2 percent) who use the post office to send money paid MK 100-501 ($0.60-$3). The vast majority (96.8 percent) who sent money with a relative did not have to pay to use their service. For all other methods, the *n* numbers were too small to consider the results.

Table 75. Frequency of Receiving Money, by Location

Q.8.3: How often do you receive money?	Urban		Rural		Total	
	No.	%	No.	%	No.	%
Daily	1	1.0	0	0.0	1	0.4
Weekly	0	0.0	2	1.6	2	0.9
Every two weeks	2	1.9	4	3.1	6	2.6
Monthly	19	18.3	24	18.6	43	18.5
Quarterly	3	2.9	10	7.8	13	5.6
Half yearly	1	1.0	0	0.0	1	0.4
Annually	0	0.0	1	0.8	1	0.4
Irregular	28	26.9	38	29.5	66	28.3
Never	50	48.1	50	38.8	100	42.9
Total	104	**100.0**	129	**100.0**	**233**	**100.0**

The proportion of the sample receiving money (57.1 percent) was lower than the proportion sending. Of those who received regularly, 18.5 percent said they received monthly; 28.3 percent said they received irregularly. Rural respondents were slightly more likely to receive money (61.2 percent) compared to urban (51.9 percent of urban respondents).

Table 76. Average Amount Received per Month, by Location

Q.8.4: On average how much do you receive per month?	Urban			Rural			Total		
	No.	%	Valid %	No.	%	Valid %	No.	%	Valid %
MK 101-250	2	1.9	3.7	2	1.6	2.5	4	1.7	3.0
MK 251-500	0	0.0	0.0	3	2.3	3.8	3	1.3	2.3
MK 501-1,000	5	4.8	9.3	6	4.7	7.6	11	4.7	8.3
MK 1,001-2,500	8	7.7	14.8	13	10.1	16.5	21	9.0	15.8
MK 2,501-5,000	9	8.7	16.7	16	12.4	20.3	25	10.7	18.8

Q.8.4: On average how much do you receive per month?	Urban			Rural			Total		
	No.	%	Valid %	No.	%	Valid %	No.	%	Valid %
> MK 5,000	27	26.0	50.0	37	28.7	46.8	64	27.5	48.1
Don't know/refused	3	2.9	5.6	2	1.6	2.5	5	2.1	3.8
Subtotal	54	51.9	100.0	79	61.2	100.0	133	57.1	100.0
Missing	50	48.1		50	38.8	0.0	100	42.9	
Total	104	**100.0**		129	**100.0**	**0.0**	**233**	**100.0**	

The average amounts received per month were much higher than the amounts sent. The most popular response was more than MK 5,000 ($30), which was mentioned by 48.1 percent of those who received money at all. The sample was generally skewed toward the higher ranges — 82.7 percent of those who received money received more than MK 1,000 ($6.0) per month. There was no distinction between urban and rural respondents.

Table 77. Method of Receiving Money, by Location

Q.8.5: How do you receive money?	Urban		Rural		Total	
	No.	%	No.	%	No.	%
Receiving through a bank account	30	28.8	37	28.7	67	28.8
Money Gram, Western Union	0	0	3	2.3	3	1.3
Post office	5	4.8	7	5.4	12	5.2
Relative/friends	21	20.2	32	24.8	53	22.7
Taxi, bus or other vehicle for a fee	0	0.0	3	2.3	3	1.3
By sending airtime	0	0.0	0	0.0	0	0.0
Other methods	0	0.0	0	0.0	0	0.0
Don't know/refuse	1	1.0	0	0.0	1	0.4

Multiple responses possible

By far, the two most common ways of receiving money were "through a bank account" (28.8 percent) or "relatives/friends" (22.7 percent). It is interesting to note that around 10 percent fewer respondents said they received money via the post office, compared to those who send it. There was no distinction between urban and rural respondents.

Table 78. Fees for Receiving Money, by Location

Q.8.5.b: What fees do you normally pay for this service?		Urban			Rural			Total		
		No.	%	Valid %	No.	%	Valid %	No.	%	Valid %
Receiving through the bank	Nothing	10	9.6	33.3	12	9.3	32.4	22	9.4	32.8
	MK 1-100	7	6.7	23.3	9	7.0	24.3	16	6.9	23.9
	MK 101-250	10	9.6	33.3	9	7.0	24.3	19	8.2	28.4
	MK 251-500	1	1.0	3.3	2	1.6	5.4	3	1.3	4.5
	> MK 2500	0	0.0	0.0	2	1.6	5.4	2	0.9	3.0
	Don't know	2	1.9	6.7	3	2.3	8.1	5	2.1	7.5
	Subtotal	30	28.8	100.0	37	28.7	100.0	67	28.8	100.0
	Missing	74	71.2		92	71.3		166	71.2	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	
Money-Gram, Western Union	MK 101-250	0	0.0	0.0	3	2.3	100.0	3	1.3	100,0
	Subtotal	0	0.0	0.0	3	2.3	100.0	3	1.3	100.0
	Missing	104	100.0		126	97.7		230	98.7	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	
Post office	Nothing	1	1.0	20.0	2	1.6	28.6	3	1.3	25.0
	MK 1-100	0	0.0		1	0.5	14.3	1	0.4	8.3
	MK 101-250	2	1.9	40.0	4	3.1	57.1	6	2.6	50.0
	MK 251-500	2	1.9	40.0	0	0.0	0.0	2	0.9	16.7
	Subtotal	5	4.8	100.0	7	5.4	100.0	12	5.2	100.0
	Missing	99	95.2		122	95.6		221	94.8	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	
Friend/relative	Nothing	21	20.2	100.0	30	23.3	93.8	51	21.9	96.2
	MK 501-1000	0	0.0	0.0	1	0.8	3.1	1	0.4	1.9
	> MK 2500	0	0.0	0.0	1	0.8	3.1	1	0.4	1.9
	Subtotal	21	20.2	100.0	32	24.8	100.0	53	22.7	100.0
	Missing	83	79.8		97	75.2		180	77.3	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	
Taxi, bus or other vehicle for a fee	MK 101-250	0	0.0	0.0	1	0.8	33.3	1	0.4	33.3
	MK 501-1000	0	0.0	0.0	1	0.8	33.3	1	0.4	33.3
	Don't know	0	0.0	0.0	1	0.8	33.3	1	0.4	33.3
	Subtotal	0	0.0	0.0	3	2.3	100.0	3	1.3	100.0
	Missing	104	100.0		126	97.7		230	98.7	
	Total	**104**	**100.0**		**129**	**100.0**		**233**	**100.0**	

Only 32.8 percent of respondents who received through a bank account could do so for no charge, while 45.8 percent could send it for no charge. Of those who paid for this method, the majority paid less than MK 250. The vast majority (96.2 percent) of respondents who send by friend or relative do so for no charge. There was no distinction between urban and rural respondents for either of these methods. The *n* numbers for all the other services are too small for consideration.

SECTION IV. CONCLUSIONS AND RECOMMENDATIONS

This study provides a great deal of data about knowledge of, attitudes toward, and potential of m-money.

Data must be interpreted cautiously because of the sampling method, and it is advised that the findings suggested in this survey be confirmed through a larger, more representative survey to draw more confident conclusions.

However, the indications from the data suggest familiarity exists with some basic m-money services, such as sending airtime and money, and that additional services would likely find ready users. Additionally, individuals already spend a significant portion of their income on telecommunications services, indicating that small service fees associated with the mobile handset might be acceptable.

ANNEX A.SCOPE OF WORK

A. Background

The overarching objectives of the FS Share activity are to increase access to financial services and develop well-functioning financial markets. FS Share prepares USAID missions to administer and execute the financial sector portions of programs, and assists them in identifying financial sector priorities in their economic growth programs and/or develop strategies and programs where the financial sector is harnessed to the mission's economic growth program.

In keeping with these objectives, FS Share will be providing technical assistance to USAID/Malawi to support the expansion of mobile banking and electronic funds transfer services in the country. To provide this technical assistance, FS Share will first need to conduct an analysis of the effective demand for mobile banking. Kadale Consultants Ltd. was selected to conduct the survey that will inform this technical assistance. Under this subcontract, Kadale Consultants Ltd. will collect at minimum 200 questionnaires by using four enumerators for six days in the field (based on a 30-45 minute questionnaire).

B. Scope of Work

The subcontractor shall prepare one survey questionnaire based on a list of questions on FinScope summary questions and other sample questions provided by FS Share. The subcontractor shall clarify the content of the questions, and prepare the formatting, coding, routing, and instructions for the enumerators to follow. The survey will be conducted in three TCs and their environs for the rural sample. The subcontractor shall provide enumerators in Mzuzu (Northern Region), Lilongwe (Central Region), and Blantyre (Southern Region). As well as working in the city, the enumerator will move to rural TCs outside their particular city. The survey will be designed to meet survey objectives described in Annex A. The subcontractor will review input from a variety of stakeholders, including USAID, and train enumerators on the final questionnaires and survey quality control, according to the standards referenced in Annex B.

Questionnaires shall be sent by courier from Mzuzu and Lilongwe to Blantyre to enable earlier data entry. These will be entered into SPSS and cross-checked for accuracy of entry. Preliminary data tables will be generated, and data cleaned (examining any unusual data points). From this, the data will be analyzed and a short narrative report with all the data tables (one per question) will be provided. The SPSS database will be available, but data tables will also be available in Excel, which is more accessible.

The subcontractor shall deliver the survey data for not less than 200 usable questionnaires and a final report.

C. Deliverables

The subcontractor shall deliver to Chemonics the following deliverables, in accordance with the schedule set forth in Subsection D, below.

Deliverable No. 1: Draft report and slides for workshop. The subcontractor shall provide a draft report of findings resulting from not fewer than 200 usable questionnaires from three TCs and rural areas of Mzuzu (Northern Region), Lilongwe (Central Region), and Blantyre (Southern Region).

The subcontract will also provide to FS Share, by Nov. 4, 2011, a short presentation using PowerPoint of the methodology of the survey and preliminary findings from collected questionnaires, if available. The material will be presented either by Kadale or FS Share, to be determined prior to the event.

Deliverable No. 2: Final report. The final report will summarize the findings collected through the questionnaires.

D. Deliverables Schedule

The subcontractor shall submit the deliverables described above in accordance with the following deliverables schedule:

Deliverable No.*	Deliverable Name*	Due Date
1	Draft report and slides for workshop	November 23, 2011
2	Final report	November 30, 2011

*Deliverable numbers and names refer to those fully described in Subsection C.

ANNEX B. FINAL QUESTIONNAIRE

Explain to the individual:

Hello, my name is ____. I am interviewing people on behalf of Kadale Consultants. There are some new services that can be accessed from a cell phone. They are alternative ways for people to send money, receive money, buy goods, and pay bills.

We want to find out about your views and preferences these services. The interview will take about 30 minutes and your answers are strictly confidential — nobody will find out what you said.

QUALIFYING

DO NOT READ OUT OPTIONS — SINGLE RESPONSE	Q.0.1 DO YOU OWN OR HAVE USE OF A CELL PHONE?
Yes, I own a cell phone	Go to Q. 0.2
Yes I have use of a cell phone	Go to Q. 0.2
No	End interview, with thanks
Don't know/refused	

DO NOT READ OUT OPTIONS — MULTIPLE RESPONSE	Q.0.2 WHICH NETWORK(S) DO YOU USE? (DOUBLE CIRCLE THE MAIN ONE USED)	
Airtel (Celtel/Zain)	01	Go to section 1
TNM	02	
Access Communications	03	
MTL	04	
Other	05	End interview, with thanks
Don't know/refused	05	

1. INTERVIEW DETAIL

Q.1.1 TOWNS/TRADING CENTERS HERE		Q.1.2 TRADING CENTER/VILLAGE NAME	Q. 1.3 DISTRICT NAME
Blantyre	01	Not Required	
Lilongwe	02		
Mzuzu	03		
Mzimba — town	04		
Salima — town	05		
Thyolo — town	06		
Northern Region — TC	07		
Central Region —TC	08		
Southern Region —TC	09		
Northern Region — village	10		
Central Region — village	11		
Southern Region — village	12		

Name of respondent:
Name of city, town, TC, or village where respondent lives
Tel. No: (Home) ..... (Work) ..... Cell :

2. RESPONDENT DEMOGRAPHICS

SINGLE RESPONSE	SINGLE RESPONSE (NOTE, DO NOT ASK)	SINGLE RESPONSE READ OUT OPTIONS IF NECESSARY	SINGLE RESPONSE	SINGLE RESPONSE READ OUT OPTIONS IF NECESSARY
Q.2.1 WHAT IS YOUR AGE? (YEARS)	**Q.2.2 WHAT IS HIS OR HER SEX?**	**Q.2.3 WHAT IS YOUR RELATION TO HEAD OF HOUSEHOLD?**	**Q.2.4 DO YOU HAVE AN INCOME?**	**Q.2.5 WHAT IS YOUR MARITAL STATUS?**
____ years (If age 17 or less, then end interview)	M=01 F=02	HoH =01 Spouse/partner =02 Child =03 Parents (in-law) =04 Brother/Sister =05 Other relative =06 Not related =07 Don't know/refused =08	Yes=01 No=02 Don't know/refused =03	Married =01 Single, never married =02 Separated =03 Divorced =04 Widowed =05 Don't know/refused =06

SINGLE RESPONSE — READ OUT OPTIONS IF NECESSARY	Q.2.6 HOW LONG DOES IT TAKE TO WALK FROM YOUR HOUSE TO THE CENTER OF THE CITY/TOWN/VILLAGE?
0-5 min.	01
6-10 min.	02
11-20 min.	03
21-30 min.	04
31-60 min.	05
> 1 hour	06

3. FAMILIARITY WITH MOBILE TECHNOLOGY

ASK ABOUT THE MAIN NETWORK MENTIONED IN Q.0.2 — SINGLE RESPONSE — READ OUT THE OPTIONS	NAME OF MAIN NETWORK PROVIDER _____					
	Very Reliable	**Often Reliable**	**Sometimes Reliable**	**Often Unreliable**	**Very Unreliable**	**Don't Know/Refused (*Don't Read*)**
Q.3.1a How reliable is your network provider"s service?	01	02	03	04	05	06
Single response Read out the options	**Very Costly**	**Quite Costly**	**Reasonable**	**Quite Cheap**	**Very Cheap**	**Don't Know/Refused (*Don't Read*)**
Q. 3.1.b. How costly is your network provider?	01	02	03	04	05	06

SINGLE RESPONSE — READ OUT THE OPTIONS	Q.3.2A DO YOU SEND SMS/TEXTS?	Q.3.2B DO YOU RECEIVE SMS/TEXTS?	
Every day	01	01	Go to Q.3.3a
Most days	02	02	
Some days	03	03	
Rarely	04	04	
Never	05	05	Ask Q.3.2c
Don't know/refused ***(Don't read)***	06	06	Go to Q.3.3a

SINGLE RESPONSE — READ OUT THE OPTIONS	Q.3.2C WHY DO YOU NOT SEND/RECEIVE SMS/TEXTS?
No credit	01
Don't know how	02
Do not need to	03
Prefer to call the person	04
Other (specify)	05
Don't know/refused ***(Don't read)***	06

SINGLE RESPONSE — DO NOT READ OUT	Q.3.3A HAVE YOU EVER SENT AIRTIME FROM YOUR CELL PHONETO ANOTHER CELL PHONE?	
Yes	01	Ask Q.3.3b
No	02	Go to Q.3.4a
Don't know/refused	03	

SINGLE RESPONSE — READ OUT THE OPTIONS	Q.3.3B HOW OFTEN HAVE YOU SENT AIRTIME IN THE LAST MONTH?
Never in the last month	01
Once	02
2-3 times	03
4 -5 times	04
> 5 times	05
Don't know/refused	06

SINGLE RESPONSE — DO NOT READ OUT	Q.3.4A HAVE YOU EVER RECEIVED AIRTIME TO YOUR CELL PHONEFROM ANOTHER CELL PHONE?	
Yes	01	Ask Q.3.4b
No	02	Go to Q.3.5
Don't know/refused	03	

SINGLE RESPONSE — READ OUT THE OPTIONS	Q.3.4B HOW OFTEN HAVE YOU RECEIVED AIRTIME IN THE LAST MONTH?
Never in the last month	01
Once	02
2-3 times	03
4-5 times	04
> 5 times	05
Don't know/refused	06

SINGLE RESPONSE — READ OUT THE OPTIONS	Q.3.5 IS YOUR CELL PHONE….	
On a post-paid contract	01	Go to Section 4
Using pre-paid airtime	02	Ask Q.3.6
Don't know/refused ***(Don't read)***	03	Go to Section 4

MULTIPLE RESPONSE — PROMPT FOR MULTIPLE RESPONSE, BUT DO NOT READ OUT	Q.3.6 WHERE DO YOU BUY AIRTIME?
Top up cards from street vendor	01
Top up cards from a shop	02
Top up cards from a TNM/Airtel shop	03
On the Internet	04
From an ATM	05
Using your bank credit/debit card	06
Using a *zachangu*	07
Other (specify)	08

Q.3.7 How much airtime do you normally buy at one time? MK_____ (Get the most common amount not a range)

4. AWARENESS OF/INTEREST IN TRANSACTION ALTERNATIVES

Ask about each service one at a time. As you read out a service, show the slide from the presentation and check understanding

SINGLE RESPONSE PER ROW — READ OUT LIST OF SERVICES	Q.4.1 HOW LIKELY ARE YOU TO USE A MOBILE MONEY SERVICE FOR:					
	Definitely Would Use	Probably Would Use	Might Use, Might Not	Probably Wouldn't Use	Definitely Wouldn't Use	Don't Know / Refused / N/A
Buy airtime	01	02	03	04	05	06
Buy goods at a shop, agro-dealer or fuel station	01	02	03	04	05	06
Transfer money to another person	01	02	03	04	05	06
Receive money (e.g., from govt. or a relative)	01	02	03	04	05	06
Receive a salary	01	02	03	04	05	06
Deposit money into a mobile money account to access from your phone.	01	02	03	04	05	06
Withdraw money from that same account	01	02	03	04	05	06
Pay bills	01	02	03	04	05	06
Pay loans	01	02	03	04	05	06

ONLY ASK ABOUT SERVICES THEY SAID THEY WOULD DEFINITELY OR PROBABLY USE — READ OUT COLUMN OPTION BEFORE THE SERVICES. MULTIPLE RESPONSE POSSIBLE PER ROW	Q.4.2 OF THE SERVICES YOU SAID YOU WOULD DEFINITELY OR PROBABLY USE, WHY WOULD YOU WANT TO USED THEM?							
	Save Time / Convenient	Save Transport Cost	More Secure Transaction	Faster Delivery	More Private	Less Risks (e.g., carrying cash)	Lower cost	Don't Know / Refused / N/A
Buy airtime	01	02	03	04	05	06	07	08
Buy goods at a shop, agro-dealer, fuel station	01	02	03	04	05	06	07	08
Transfer money to another person	01	02	03	04	05	06	07	08
Receive a salary	01	02	03	04	05	06	07	08
Deposit money into a mobile money account to access from your phone.	01	02	03	04	05	06	07	08
Withdraw money from that same account	01	02	03	04	05	06	07	08
Pay bills	01	02	03	04	05	06	07	08
Pay loans	01	02	03	04	05	06	07	08
Receive money (e.g., from govt. or relative)	01	02	03	04	05	06	07	08

ONLY ASK ABOUT SERVICES THEY SAID THEY WOULD DEFINITELY OR PROBABLY USE. SINGLE RESPONSE PER ROW — DO NOT READ OPTIONS	Q.4.3 HOW MUCH WOULD YOU BE WILLING TO PAY FOR THE FOLLOWING SERVICES?							
	MK 0	MK 1-10	MK 11-25	MK 26-50	MK 51-75	MK 76 -99	> MK 100	Don't Know / Refused
Buy airtime	01	02	03	04	05	06	07	08
Buy goods at a shop, agro-dealer, fuel station	01	02	03	04	05	06	07	08
Transfer money to another person	01	02	03	04	05	06	07	08
Receive a salary	01	02	03	04	05	06	07	08
Deposit money into a mobile money account to access from your phone.	01	02	03	04	05	06	07	08
Withdraw money from that same account	01	02	03	04	05	06	07	08
Pay bills	01	02	03	04	05	06	07	08
Pay loans	01	02	03	04	05	06	07	08
Receive money (e.g., from govt. or relative)	01	02	03	04	05	06	07	08

ASK Q. 4.4. IF THEY HAVE SAID YES TO USING ANY SERVICE. IF NOT GO TO 5.0 SINGLE RESPONSE	Q4.4 WOULD YOU BE WILLING TO USE AN AGENT, SUCH AS A SHOP, FUEL STATION, OR AGRO-INPUT DEALER RATHER THAN A BANK TO ACCESS MOBILE MONEY SERVICES?	
Yes	01	Ask Q.4.5
No	02	Go to 5.0
Don't know/refused	03	

MULTIPLE RESPONSE POSSIBLE READ OUT THE OPTIONS	Q.4.5 WHICH PLACES WOULD YOU BE WILLING TO DO MOBILE MONEY TRANSACTIONS?			
	Yes	No	Maybe	Don't Know/Refused
a. A large agro-input dealer (e.g., Farmer's World, Kulima Gold, Agora, ATC, and other national groups)	01	02	03	04
b. A fuel station	01	02	03	04
c. Local supermarket	01	02	03	04
d. Dealer at the market	01	02	03	04
e. A microfinance or SACCO office	01	02	03	04
f. A bank branch or other bank outlet	01	02	03	04
g. A bank ATM	01	02	03	04
h. Don't know/refused ***(Don't read)***	01	02	03	04

SINGLE RESPONSE — READ OUT THE OPTIONS	Q.4.6 FOR THE PLACES YOU WOULD BE WILLING TO TRANSACT, HOW MUCH TIME WOULD YOU BE WILLING TO TRAVEL TO GET THERE?	SINGLE RESPONSE — READ OUT THE OPTIONS	Q.4.7 FOR ANY OF THE PLACES YOU ARE WILLING TO TRAVEL TO, HOW MUCH WOULD YOU BE WILLING TO PAY TO TRAVEL THERE?
Not prepared to travel	01	0-50 MK	01
1-5 min.	02	51-100 MK	02
6-10 min.	03	101-250 MK	03
11 -30 min.	04	251-500 MK	04
31-60 min.	05	> 500 MK	05
> 60 min.	06	Don't know/refused	06
Don't know/refused	07		

5. ACCESS TO FINANCIAL SERVICES

SINGLE RESPONSE	Q.5.0 DO YOU HAVE NOW OR HAVE YOU EVER HAD A BANK ACCOUNT?	
Yes	01	Ask Q.5.1
No	02	Go to section 6
Don't know/refused	03	

SINGLE RESPONSE	Q.5.1 HAVE YOU EVER USED AN ATM?	
Yes	01	Ask Q.5.2
No	02	Go to section 6
Don't know/refused	03	

MULTIPLE RESPONSE POSSIBLE — READ OUT EACH OPTION	Q.5.2 WHICH OF THESE HAVE YOU USED AN ATM FOR?			
	Many times	A few times or once	Never	Don't know / Refused
Withdraw cash	01	02	03	04
Check balance	02	02	03	04
Request a statement	03	02	03	04
Pay in a check	04	02	03	04
Make a transfer	06	02	03	04
Buy airtime	07	02	03	04
Pay bills	08	02	03	04

SINGLE RESPONSE — READ OUT THE OPTIONS	Very Reliable	Often Reliable	Sometimes Reliable	Often Unreliable	Very Unreliable	Don't Know / Refused
Q.5.3. A HOW RELIABLE IS YOUR BANK?	01	02	03	04	05	06
SINGLE RESPONSE— READ OUT THE OPTIONS	**Very Costly**	**Quite Costly**	**Reasonable**	**Quite Cheap**	**Very Cheap**	**Don't Know / Refused**
Q. 5.3.B. HOW COSTLY IS YOUR BANK?	01	02	03	04	05	06

6. EXPENDITURE, INCOME AND TRANSACTIONS

SINGLE RESPONSE	Q.6.0A DO YOU GET ANY MONEY INCOME?	
Yes	01	Go to Q.6.0b
No	02	Go to Q.6.4
Don't know/refused	03	

SINGLE RESPONSE ONLY — READ OUT THE OPTIONS	Q.6.0B WHAT IS YOUR MAIN SOURCE OF INCOME?	
Family and friends	01	Go to Q.6.2
Your own business	02	
Farming	03	Ask 6.1
An employer other than government	04	
Government salary	05	
Government pension or other money	06	
Other (specify)	07	Go to Q.6.2
No money income	08	
Don't know/refused ***(Don't read)***	09	

MULTIPLE RESPONSE POSSIBLE — READ OUT OPTIONS IF NECESSARY	Q.6.1. IN WHAT FORM DO YOU RECEIVE YOUR MONEY FROM GOVERNMENT/EMPLOYER/FARMING? *(CIRCLE APPROPRIATE)*
Cash	01
Check	02
Direct to a bank account	03
Other (specify)	04
Don't know/refused ***(Don't read)***	05

MULTIPLE RESPONSE POSSIBLE — READ OUT OPTIONS	Q.6.1B WHERE DO YOU COLLECT THIS MONEY?	Q.6.1C HOW LONG DOES IT TAKE TO GO AND COME BACK FROM THIS PLACE?					
		1-5 min.	6-10 min.	11-30 min.	31-60 min.	> 60 min.	Don't Know/ Refused
At my office/place of work	01	01	02	03	04	05	06
A government office	02	01	02	03	04	05	06
At an agreed place (e.g., school, clinic)	03	01	02	03	04	05	06
Employer's dwelling	04	01	02	03	04	05	06
At a shop	05	01	02	03	04	05	06
From a bank	06	01	02	03	04	05	06
Post office	07	01	02	03	04	05	06
The buyer's premises	08	01	02	03	04	05	06
From my farm	09	01	02	03	04	05	06
Other (specify)	10	01	02	03	04	05	06
Don't know/refused ***(Don't read)***	11						

ASK ONLY FOR OPTIONS SELECTED IN 6.1 B SINGLE RESPONSE PER ROW	Q.6.1D HOW MUCH DOES THE RETURN JOURNEY COST TO AND FROM THIS PLACE?						
	Nothing	MK 1-50	MK 51-100	MK 101-250	MK 251-500	> MK 500	Don't Know/ Refused
At my office/place of work	01	02	03	04	05	06	07
A government office	01	02	03	04	05	06	07
At an agreed place (e.g., school, clinic)	01	02	03	04	05	06	07
Employer's dwelling	01	02	03	04	05	06	07
At a shop	01	02	03	04	05	06	07
From a bank	01	02	03	04	05	06	07
Post office	01	02	03	04	05	06	07
The buyer's premises	01	02	03	04	05	06	07
From my farm	01	02	03	04	05	06	07
Other (specify.)	01	02	03	04	05	06	07
Don't know/refused ***(Don't read)***	01	02	03	04	05	06	07

SINGLE RESPONSE — DO NOT READ OUT	Q.6.1E HOW MUCH DO YOU NORMALLY COLLECT EACH VISIT?
MK 1-500	01
MK 501-1,000	02
MK 1001-2500	03
MK 2,501-5,000	04
MK 5001-10,000	05
MK 10,001-25,000	06
MK 25,001-50,000	07
> MK 50,000	08
Don’t know/refused	09

SINGLE RESPONSE — DO NOT READ OUT	Q.6.1F HOW OFTEN DO YOU RECEIVE IT?
Daily	01
Weekly	02
Monthly	03
Quarterly	04
Every 6 months	05
Annually	06
Don't know/refused	07

Read out: –An Expense is anything that you pay for with money (such as goods or services).”

SINGLE RESPONSE FOR EACH COLUMN — DO NOT READ OUT OPTIONS; CLASSIFY TO NEAREST OPTION BASED ON RESPONSE	Q.6.2 WHAT ARE YOUR TWO LARGEST EXPENSES IN A MONTH?	
	Largest	Second Largest
Expenses for running your dwelling (including water, electricity, rent, etc.)	01	01
Expenses for transport or travelling (including fuel, spare parts, minibus, etc.)	02	02
Food and other groceries (including soaps, matches, paraffin, etc.)	03	03
House repairs, improvements and furniture	04	04
Insurances	05	05
Loan repayments	06	06
Saving	07	07
Clothes	08	08
Airtime and telephone bills	09	09
Paying domestic workers in your household	10	10
Education and school fees	11	11
Medical expenses	12	12
Sending assistance to family or friends not living in your household	13	13
Expenses on farming or fishing (including buying livestock, seeds, fertilizer, nets, boat repairs, etc.)	14	14

SINGLE RESPONSE FOR EACH COLUMN — DO NOT READ OUT OPTIONS; CLASSIFY TO NEAREST OPTION BASED ON RESPONSE	Q.6.2 WHAT ARE YOUR TWO LARGEST EXPENSES IN A MONTH?	
	Largest	Second Largest
Expenses on a business that you run (including buying materials or stock, paying workers, buying equipment)	15	15
None, does not spend anything ***(Don't read)***	16	16
Other (specify)	17	17
Don't know/refused	18	18

SINGLE RESPONSE PER COLUMN — DO NOT READ OUT OPTIONS	Q.6.3 HOW MUCH ARE EACH OF THE EXPENSES YOU JUST IDENTIFIED?	
	Largest	Second Largest
< MK 100	01	01
MK 101-500	02	02
MK 501-1,000	03	03
MK 1,001-5,000	04	04
MK 5,001-15,000	05	05
MK 15,001-25,000	06	06
> MK 25,000	07	07
Don't know/refused	08	08

SINGLE RESPONSE PER COLUMN — DO NOT READ OUT OPTIONS	Q.6.4 HOW DO YOU PAY FOR EACH OF THESE EXPENSES?	
	Largest	Second Largest
By cash	01	01
By check	02	02
By credit or debit card	03	03
By the Internet	04	04
By cell phone	05	05
Other (specify)	06	06
Don't know/refused	07	07

Q.6.5 WHAT ARE YOUR TWO MOST FREQUENT EXPENSES IN A NORMAL WEEK?		
SINGLE RESPONSE FOR EACH COLUMN — DO NOT READ OUT OPTIONS; CLASSIFY TO NEAREST OPTION BASED ON RESPONSE	**Most Frequent**	**Second Most Frequent**
Expenses for running your dwelling (including water, electricity, rent, etc.)	01	01
Expenses for transport or travelling (including fuel, spare parts, minibus etc.)	02	02
Food and other groceries (including soaps, matches, paraffin etc.)	03	03
House repairs, improvements and furniture	04	04
Insurances	05	05
Loan repayments	06	06
Saving	07	07
Clothes	08	08
Airtime and telephone bills	09	09
Paying domestic workers in your household	10	10
Education and school fees	11	11
Medical expenses	12	12
Sending assistance to family or friends not living in your household	13	13
Expenses on farming or fishing (including buying livestock, seeds, fertilizer, nets, boat repairs etc.)	14	14
Expenses on a business that you run (including buying materials or stock, paying workers, buying equipment)	15	15
None, does not spend anything ***(Don't read)***	16	16
Other (specify)	17	17
Don't know/refused	18	18

SINGLE RESPONSE PER COLUMN — DO NOT READ OUT OPTIONS	**Q.6.6 HOW MUCH ARE EACH OF THE EXPENSES YOU JUST IDENTIFIED?**	
	Most Frequent	**Second Most Frequent**
< MK 100	01	01
MK 101-500	02	02
MK 501-1,000	03	03
MK 1,001-5,000	04	04
MK 5,000-15,000	05	05

SINGLE RESPONSE PER COLUMN — DO NOT READ OUT OPTIONS	Q.6.6 HOW MUCH ARE EACH OF THE EXPENSES YOU JUST IDENTIFIED?	
	Most Frequent	Second Most Frequent
MK 15,001-25,000	06	06
> MK 25,000	07	07
Don't know/refused	08	08

SINGLE RESPONSE PER COLUMN — DO NOT READ OUT OPTIONS	Q.6.7 HOW DO YOU PAY FOR EACH OF THESE EXPENSES?	
	Most Frequent	Second Most Frequent
By cash	01	01
By check	02	02
By credit card	03	03
By debit card	04	04
By the Internet	05	05
By cell phone	06	06
Other (specify)	07	07
Don't know/refused	08	08

MULTIPLE RESPONSE POSSIBLE — READ OUT OPTIONS	Q.6.8A DO YOU USE ANY OF THESE UTILITIES/SERVICES?	Q.6.8B IS THIS PRE OR POST-PAID?		
		Pre-paid	Post-paid	
Water	01	01	02	Ask Q.6.9
Electricity	02	01	02	
Telephone (land line)	03	01	02	
Internet	04	01	02	
None of the above	05			Go to section 9
Don't know/refused ***(Don't read)***	06			

SINGLE RESPONSE PER COLUMN — READ OUT RELEVANT OPTIONS (WATER, ELECTRICITY ETC.)	Q.6.9A WHAT IS THE AVERAGE AMOUNT OF EACH BILL?				
	Water	Electricity	Telephone (Land Line)	Internet	Other
MK 1-500	01	01	01	01	01
MK 500-1,000	02	02	02	02	02
MK 1,000-2,500	03	03	03	03	03
MK 2,500-5,000	04	04	04	04	04
> MK 5,000	05	05	05	05	05
Don't know/refused	06	06	06	06	06

SINGLE RESPONSE PER COLUMN — READ OUT RELEVANT OPTIONS (WATER, ELECTRICITY ECT.). DO NOT READ OUT FREQUENCY OPTIONS BUT FIT RESPONSE TO OPTION	Q.6.9B HOW OFTEN DO YOU PAY THIS BILL?				
	Water	Electricity	Telephone (Land Line)	Internet	Other
Daily	01	01	01	01	01
Once a week	02	02	02	02	02
Once every two weeks	03	03	03	03	03
Once a month	04	04	04	04	04
Once every 3 months	05	05	05	05	05
Once a year	06	06	06	06	06
Don't know/refused	07	07	07	07	07

SINGLE RESPONSE PER COLUMN — READ OUT RELEVANT OPTIONS (WATER, ELECTRICITY ETC.). DO NOT READ OUT PLACES, BUT FIT RESPONSE TO THE OPTIONS	Q.6.9C WHERE DO YOU GO TO PAY THIS BILL?				
	Water	Electricity	Telephone (Land Line)	Internet	Other
Water board	01				
ESCOM offices		02			
ATM	03	03	03	03	03
Post office	04	04	04	04	04
Supermarket kiosk	05	05	05	05	05
Local kiosk	06	06	06	06	06
Other (specify)	07	07	07	07	07
Don't know/refused	08	08	08	08	08

SINGLE RESPONSE PER COLUMN — READ OUT RELEVANT OPTIONS (WATER, ELECTRICITY ETC.). DO NOT READ OUT TIME OPTIONS BUT FIT RESPONSE TO THE OPTIONS	Q.6.9D HOW LONG DOES IT TAKE TO GET THERE AND COME BACK?				
	Water	Electricity	Telephone (Land Line)	Internet	Other
1-5 min.	01	01	01	01	01
6-10 min.	02	02	02	02	02
11-30 min.	03	03	03	03	03
31-60 min.	04	04	04	04	04
> 60 min.	05	05	05	05	05
Don't know/refused	06	06	06	06	06

SINGLE RESPONSE PER COLUMN — READ OUT RELEVANT OPTIONS (WATER, ELECTRICITY ETC.). DO NOT READ OUT MK OPTIONS BUT FIT RESPONSE TO THE OPTIONS	Q.6.9E HOW MUCH DOES IT COST TO GET THERE AND COME BACK?				
	Water	Electricity	Telephone (Land Line)	Internet	Other
Nothing	01	01	01	01	01
MK 1-50	02	02	02	02	02
MK 50-100	03	03	03	03	03
MK 100-250	04	04	04	04	04
MK 250-500	05	05	05	05	05
> MK 500	06	06	06	06	06
Don't know/refused	07	07	07	07	07

7. SAVINGS

Read: –Savings include cash that you keep at home, with another person, with a community group, such as Chipereganyu, or with a financial organization like a bank.

MULTIPLE RESPONSE POSSIBLE — DO NOT READ OUT OPTIONS, BUT PROMPT FOR ALL PLACES	Q.7.1 WHERE DO YOU PUT YOUR SAVINGS?
Saving with a bank	01
Saving with a microfinance organization or a SACCO	02
Saving with a membership organization such as a farmers" organization or church group	03
Saving with an informal savings group ***(ROSCA, Chipereganyu, community group saving for an event, kitchen top-up etc.)***	04
Keep cash at home or in a secret hiding place that is not for your living expenses	05
Give to someone else for safe keeping	06
Other (specify)	07
Does not save at all	08 (Go to Section 8)
Don't know/refuse	09 (Go to Section 8)

MULTIPLE MENTION POSSIBLE — DO NOT READ OUT, ENUMERATOR TO CLASSIFY RESPONSES	Q.7.2 WHAT ARE THE MOST IMPORTANT REASONS WHY YOU SAVE WHERE YOU DO?	Q.7.2B OF THESE REASONS THAT YOU JUST GAVE ME, WHICH IS THE MOST IMPORTANT ONE FOR YOU? *SINGLE MENTION ONLY*
It is convenient to get to	01	01
It is convenient to pay in	02	02
It is convenient to withdraw from	03	03
Your savings are hidden from others	04	04
It does not cost much to use	05	05
The service is very good	06	06
It is simple to use	07	07
It is safe or trustworthy	08	08
It gives the best rate of interest (profit)	09	09
It keeps your money safe from temptation to spend it	10	10
It keeps your money safe from relatives and others	11	11
They understand you	12	12
Other (specify)	13	13
Does not know ***(Don't read)***	14	14

SINGLE RESPONSE — DO NOT READ OUT, BUT FIT RESPONSE TO THE OPTIONS	Q.7.3 HOW OFTEN DO YOU PUT MONEY AWAY FOR SAVINGS?
Daily	01
Weekly	02
Every two weeks	03
Monthly	04
Quarterly	05
Annually	06
Don't know/refused	07

SINGLE RESPONSE — DO NOT READ OUT, BUT FIT RESPONSE TO THE OPTIONS	Q.7.4 ON AVERAGE, HOW MUCH DO YOU PUT AWAY TO SAVE PER MONTH?
MK 0	01
MK 1-50	02
MK 51-100	03
MK 101-250	04
MK 251-500	05
MK 501-1,000	06
MK 1,001-2,500	07
MK 2,501-5,000	08
MK 5,00-10,000	09
> MK 10,000	10
Don't know/refused	11

8. MONEY TRANSFERS

SINGLE RESPONSE	Q.8.0 HOW OFTEN DO SEND MONEY?	SINGLE RESPONSE	Q.8.1 ON AVERAGE HOW MUCH DO YOU SEND PER MONTH?
Daily	01	MK 0-500	01
Weekly	02	MK 501-1,000	02
Every two weeks	03	MK 1,001-5,000	03
Monthly	04	MK 5,001-10,000	04
Quarterly	05	MK 10,001-25,000	05
Half yearly	06	MK 25,001-50,000	06
Annually	07	> MK 50,000	07
Irregularly	08	Don't know/refused	08
Never	09 (Go to Q.9.3)		
Don't know/refused	10 (Go to Q.9.3)		

MULTIPLE RESPONSE — DO NOT READ OUT; PROMPT FOR ALL OPTIONS	Q.8.2 HOW DO YOU SEND MONEY?	Q.8.2B WHAT FEES DO YOU USUALLY PAY TO USE THIS SERVICE?						
		Nothing	MK 1-100	MK 101-250	MK 251–500	MK 501–1,000	MK 1,001–2,500	> MK 2,500
Paying into a bank account	01	01	02	03	04	05	06	07
Money-Gram, Western Union	02	01	02	03	04	05	06	07
Post office,	03	01	02	03	04	05	06	07
Cash with a relative or friend	04	01	02	03	04	05	06	07
Taxi, bus or other vehicle for a fee	05	01	02	03	04	05	06	07
By sending airtime	06	01	02	03	04	05	06	07
Other (specify)	07	01	02	03	04	05	06	07
Don't know/refused	08							

SINGLE RESPONSE — DO NOT READ OUT OPTIONS	Q.8.3 HOW OFTEN DO RECEIVE MONEY?	SINGLE RESPONSE	Q.8.4 ON AVERAGE HOW MUCH DO YOU RECEIVE PER MONTH?
Daily	01	MK 0-100	01
Weekly	02	MK 101-250	02
Every two weeks	03	MK 251-500	03
Monthly	04	MK 501-1,000	04
Quarterly	05	MK 1,001-2,500	05
Half yearly	06	MK 2,501-5,000	06
Annually	07	> MK 5,000	07
Irregularly	08	Don't know/refused	08
Never	09 (end interview, with thanks)		
Don't know/refused	10 (end interview, with thanks)		

SINGLE RESPONSE PER COLUMN — DO NOT READ OUT OPTIONS FOR 9.5A OR 9.5B	Q.8.5 HOW DO YOU RECEIVE MONEY?	Q.8.5B WHAT FEES DO YOU USUALLY PAY TO USE THIS SERVICE?						
		Nothing	MK 1-100	MK 101-250	MK 251–500	MK 501–1,000	MK 1,001-2,500	> MK 2,500
Receiving money into a bank account	01	01	02	03	04	05	06	07
Post office, Money-Gram, or Western Union	02	01	02	03	04	05	06	07
Cash from a relative or friend	03	01	02	03	04	05	06	07
Taxi, bus or other vehicle for a fee	04	01	02	03	04	05	06	07
By sending airtime	05	01	02	03	04	05	06	07
Other (specify)	06	01	02	03	04	05	06	07
Don't know/refused	07							

ANNEX C. SAMPING METHODOLOGY

Sampling Instructions — Mobile-Money Research

Enumerators proceed to enumeration point.

Find a major shop in the central area, such as a PTC, Farmer's World, Agora, or fuel station.

On Day 1, start with a woman respondent aged 18 or older (day two male, then alternate).

Request the first woman coming out of the store for an interview.

Screen for phone ownership. If no, find the next woman.

If yes, interview, then wait for the first man to come out of the store (make sure he is not connected to the woman (i.e., shopping with her).

Carry on as before.

After the first two interviews, walk five buildings to the right (as you face the store where you interviewed).

Ask the first female who passes by, except that it is a passing person not emerging from the shop. Continue to ask until one agrees. Then find the first male passing by who is not connected to the woman you just interviewed.

Cross the road and move to a third location five buildings to the right of the building you just left. Interview a female and then a male passer-by.

Continue with this cycle, until the quota for the location is complete. This should result in equal or only one different in the number of male and female interviewees.

On Day 2, start with a male interviewee and alternate accordingly.

Avoid selecting the same type of person (e.g., of the same age or wealth). Even if you do not think the person has a phone, you must ask. If they do not, then carry on asking, but do not screen people that you think might not or probably do not have a phone.

Start filling the questionnaire only after you have established they have a phone.

Number questionnaires as follows:

Enumerator 1— Richard Kusseni
Enumerator 2 — Don Kalonga
Enumerator 3 — Davis Mwanga
Enumerator 4 — Taonga Chipeta
Enumerator Number, Day Number, interview Number:

For example, on Day 2, fourth (4th) interview, enumerator Richard Kusseni would use *124*. On Day 4, seventh (7th) interview, enumerator Don Kalonga would use *247*.

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