

CSAE Oxford VSL Study, Karonga 2013 - Savings Group Questionnaire

Village Name		VID	
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Group Name				Group Number (GID)	
Number of Current Members		Number of current passbooks present			
Respondent Name 1				Passbook Number (PID)	
Respondent Name 2				PID	
Respondent Name 3				PID	
Respondent Name 4 (if applicable)				PID	
Respondent Name 5 (if applicable)				PID	
Respondent Name 6 (if applicable)				PID	

Interview Date				Start Time		End Time	
Interviewer Name						Interviewer ID	
Supervisor Check (sign)		Date		Call-Back needed? Yes/No		If Yes, date when call back completed	
Photographs (supervisor tick if completed)	Group Notebook		Group Constitution		Individual Passbooks		Total number of passbooks photographed
Supervisor Comments (Does Number of Passbooks match Number of Current Members? If not, explain why)							

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Section A– Group Roster

P I D	1. What is/was the name of the group member who has/had this passbook number? <i>Kasi ninjani uyu wakugwiliska/wakagwiliskanga ntchito buku nambala.....?</i> FILL IN ALL THE NAMES, USING THE PASSBOOKS TO HELP YOU. THEN ANSWER 1B (BELOW) BEFORE MOVING TO Q2 1a. Is the passbook here to be photographed? 1. Yes, 2. No 1a	2. What is/was the nickname or given name of [...] ? <i>Kasi (zina) wali/wakawana zina linyake?</i> LEAVE BLANK IF SAME AS FIRST NAME	3. What is/was the gender of [...] ? <i>Kasi (zina) nimwanalume Panji mwanakazi?</i> 1. Male 2. Female	4. How old is [...] ? <i>Kasi (zina) wali navyaka vilinga?</i> WE ONLY NEED APPROXIMATE AGE	5. When did [...] join the group? <i>Kasi (zina) wakanjira pa uli muguluuli?</i> 1. 1 st Rotation 2. 2 nd Rotation 3. 3 rd Rotation 4. 4 th Rotation 5. 5 th Rotation	6. When did [...] leave the group? <i>Kasi (zina) wakafuma pa ulimuguluuli?</i> 1. 1 st Rotation 2. 2 nd Rotation 3. 3 rd Rotation 4. 4 th Rotation 5. 5 th Rotation IF STILL A MEMBER, WRITE 888 AND >>SKIP TO Q8	7. Why did [...] leave the group? <i>Ntchifukwa uli (zina) walikufuma mugulu ili?</i> DO NOT PROMPT 1. Moved away 2. No longer wanted to be a member 3. Was excluded from group 4. Ran off without repaying loan 5. Not enough money to save 6. Not enough money to repay loan 7. Died 8. Other (specify)
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1b. Are there any members of your group that we have not mentioned e.g. because they left the group and their passbook number was given to somebody else? If so, what was their passbook number? *Kasi ghalipo mamembala ghagulu ili awo tindawazunule(chifukwa wali kufuma gulu,kabukukawo kali kuperekeka kwamunthu munyake? Kasi nambala yabuku lawo ikawavichi?*

FILL IN PASSBOOK NUMBER IF THEY HAD ONE. FILL IN THE NAME. ANSWER THE ROSTER QUESTIONS FOR THESE NAMES AS WELL.

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P I D	<p>8. What is/was this member [...]’s mother’s name? <i>Kasi zina la amama wake ninjani/likawa njani?</i></p> <p>ASK FOR ALL OF THE MEMBERS, EVEN THOSE WHO HAVE LEFT THE GROUP. YOU SHOULD INCLUDE THE MEMBERS WHO HAVE LEFT THE GROUP WHEN ASKING ALL OF THE REMAINING QUESTIONS.</p>	<p>9. What is/was this member [...]’s father’s name? <i>Kasi zina la adada wake ninjani/likawanjani?</i></p>	<p>10. Is/was this member [...]’s father well-off in his village? <i>Kasi adada wake mbakusanga/waka wa wakusanga makola mu muzi mwawo</i></p> <p>1. Far above village average 2. Above village average 3. About village average 4. Below village average 5. Far below village average</p>	<p>11. What is/was this member [...]’s spouse’s name? <i>Kasizina la awoli/afumu wawo ninjani/wakawa njani?</i></p> <p>IF UNMARRIED, WRITE 888 THEN SKIP TO Q13</p>	<p>12. Is/was this member [...]’s spouse’s father well-off in his village? <i>Kasi adada wawawoli/afumu wawo mbakusanga/wakas anganga makola mumuzi mwao?</i></p> <p>1. Far above village average 2. Above village average 3. About village average 4. Below village average 5. Far below village average</p>
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P I D	13. What is the highest level of school that the member [...] has attended? <i>Kasi (zina)sukulu walikulekela mpha?</i> 1. None 2. Nursery/pre-school 3. Primary 4. Secondary 5. Tertiary/Higher	14. Is [...] able to read and understand a newspaper in Chichewa? <i>Kasi (zina) wakumanya kuwazga na kupulikiska nyuzipepala ya mu Chichewa?</i> 1. Yes 2. No	15. What is the main economic activity of [...]? <i>Kasi (zina) wakugwira ntchito wuli kuti wasange ndalama?</i> 1. Farmer 2. Employee 3. Family business worker 4. Self-employed 5. Employer 6. Unemployed, seeking work 7. Unemployed, not seeking work 8. Homeworker 9. Student 10. Fisher, employed 11. Fisher, self-employed 12. Casual Labour (ganyu) 13. Other (specify)	16. Does [...] own a bicycle? <i>Kasi (zina) wana njinga?</i> 1. Yes 2. No	17. How many goats does [...] own? <i>Kasi (zina) wana mbuzi zilinga?</i> <i>WRITE THE NUMBER.</i>	18. Does [...] live in a female-headed household? <i>Kasi (zina) wakukhal a nyumba iyo ikulamulili ka na mwanakazi?</i> 1. Yes 2. No	19. Now, starting with the most well-off member, rank the members in order of how well-off they are. <i>Sono muniphalire wanthu naumo wakusangira, kwambira wakusanga makola chomene mpaka wakusanga pachoko</i> <i>WRITE A NUMBER BY EACH MEMBER</i> 1 = Most well-off 2 = Second most well-off 3 = ..., 4 = ..., 5 = ..., Etc. <i>IF TWO OR MORE MEMBERS ARE EQUALLY WELL-OFF, WRITE THE SAME NUMBER FOR EACH OF THESE MEMBERS</i>
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Section B – Group Questions

<p>1. Did your group already make savings before it was trained by the Synod? If so, did it receive help from any organisation before it was trained by the Synod (e.g. providing the cash box, training you on how to organise a savings group)? <i>Kasi mukaba kuti mwamba kale kusunga ndalama pambele ba synod bakamusambizgani? Pala ninthena mukapokerapo wowwili kufuma kubungwe lililose (ngati bokosi lakusungamo ndalama, masambiro yakwendeskera gulu). DO NOT PROMPT</i></p>	<p>1. Did not save before trained by Synod 2. Saved already, trained by another organisation (SPECIFY) 3. Saved already, just learned from copying other groups 4. Saved already, just organised by ourselves 5. Other (SPECIFY) IF ANSWER=1, NOW >>SKIP TO Q3</p>			Code	Specify	
<p>2. What was the date of your group's first savings, right at the beginning, before being trained by the Synod? <i>Kasi zuba lakwamba kusunga ndalama pambele ba synod bandamusambizgeni, pakaba pauli?</i></p>	Day		Month		Year	
<p>3. After training by the Synod, what was the date of your group's... <i>Mukati mwasambizgika naba synod, kasi gulu linu likamba pa zuba uli...</i> THEY CAN USE THE GROUP NOTEBOOK TO HELP ANSWER IF THEY LIKE AS SOON AS YOU GET TO SOMETHING THAT THE GROUP DID NOT HAVE YET, WRITE 888 IN THE DAY AND THEN >>SKIP TO Q5</p>				<p>4. Is this meeting recorded in the passbooks we are photographing? <i>Kasi zuba ili lili mumabuku aya tikujambula? IF WE ARE PHOTOGRAPHING MORE THAN 1 SET OF PASSBOOKS, SPECIFY OLD OR NEW PASSBOOKS</i></p>		
	Day	Month	Year	<p>1. Yes 2. No</p>		Specify A. Old B. New
a. 1st savings? <i>Kusunga ndalama kakwamba?</i>						
b. 1st share-out? <i>Kugabana ndalama kakwamba?</i>						
c. Start of 2nd rotation? <i>Kusunga ndalama kachibiri?</i>						
d. 2nd share-out? <i>Kugabana ndalama kachibiri?</i>						
e. Start of 3rd rotation? <i>Kusunga ndalama kachitatu?</i>						
f. 3rd Share-out? <i>Kugabana ndalama kachitatu?</i>						
g. Start of 4th rotation? <i>Kusunga ndalama kachinayi?</i>						
h. 4th share-out? <i>Kugabana ndalama kachinayi?</i>						
i. Start of 5th rotation? <i>Kusunga ndalama kachinkhonde?</i>						
j. 5th share-out? <i>Kugabana ndalama kachinkhonde?</i>						
k. Start of 6th rotation? <i>Kusunga ndalama kachinkhonde nachimoza?</i>						
l. 6th share-out? <i>Kugabana ndalama kachinkhonde nachimoza?</i>						

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<p>5. After the last share-out, what did the members of your group spend most of their share-out money on? <i>Mukati mwagawana kaumaliro kasiwanthuanandiwapagululinundalamawakagwiriskantchitouli?</i></p> <p style="text-align: center;">DO NOT PROMPT. RANK UP TO THREE</p>	<ol style="list-style-type: none"> 1. Agricultural inputs 2. Agricultural investments 3. Land 4. Livestock 5. Trading/business items 6. Education 7. Health expenditures 8. Ceremonies 9. Food consumption 10. Household items 11. Emergencies (including funeral) 12. Bought shares in new rotation 13. Other (specify) 	<div style="border: 1px solid black; padding: 2px; text-align: center;">1st</div> <div style="border: 1px solid black; padding: 2px; text-align: center;">2nd</div> <div style="border: 1px solid black; padding: 2px; text-align: center;">3rd</div>	<div style="border: 1px solid black; height: 100px;"></div>
<p>6. How much was the payout per share at the last share-out? <i>Apo mukagawananga kaumaliro, sheya yimoza ikawa pazilinga?</i></p>	<p>IF ABLE TO ANSWER, THEN >>SKIP TO 7. IF THEY DON'T KNOW, WRITE 999 AND ASK 6b AND 6C.</p>		<div style="border: 1px solid black; padding: 2px; text-align: center;">MK</div>
<p>IF RESPONDENTS DO NOT KNOW, ASK ONE RELIABLE MEMBER</p> <p>6b. How many shares did you have at the last share-out? <i>Kasi mukawa na ma Sheya ghalinga apo mukagawananga kaumaliro?</i></p> <p>6c. How much did you receive in total at the last share-out? <i>Kasi mukapokera Ndalama zilinga zose pamoza apo mukagawananga kaumaliro?</i></p>	<div style="border: 1px solid black; height: 40px;"></div>		<div style="border: 1px solid black; height: 40px;"></div>
<p>7. What was the <u>price</u> of a share during the... <i>Kasi mutengo washeya yimoza yikaba zilinga.....</i> AS SOON AS YOU GET TO A ROTATION THAT THE GROUP DID NOT HAVE YET, WRITE 888 AND >>SKIP TO Q8</p>	<div style="background-color: #cccccc; height: 40px;"></div>		<div style="background-color: #cccccc; height: 40px;"></div>
<p>a. 1st Rotation? <i>Kusunga ndalama kakwamba</i></p>	<div style="border: 1px solid black; height: 20px;"></div>		<div style="border: 1px solid black; height: 20px;"></div>
<p>b. 2nd Rotation? <i>Kusunga ndalama kachibiri</i></p>	<div style="border: 1px solid black; height: 20px;"></div>		<div style="border: 1px solid black; height: 20px;"></div>
<p>c. 3rd Rotation? <i>Kusunga ndalama kachitatu</i></p>	<div style="border: 1px solid black; height: 20px;"></div>		<div style="border: 1px solid black; height: 20px;"></div>
<p>d. 4th Rotation? <i>Kusunga ndalama kachinayi</i></p>	<div style="border: 1px solid black; height: 20px;"></div>		<div style="border: 1px solid black; height: 20px;"></div>
<p>e. 5th Rotation? <i>Kusunga ndalama kachinkhonde</i></p>	<div style="border: 1px solid black; height: 20px;"></div>		<div style="border: 1px solid black; height: 20px;"></div>
<p>f. 6th Rotation? <i>Kusunga ndalama kachinkhonde na chimoza</i></p>	<div style="border: 1px solid black; height: 20px;"></div>		<div style="border: 1px solid black; height: 20px;"></div>
<p>8. What was the <u>weekly contribution</u> to the social fund during the... <i>Kasi ndalama yakusonkha ku thumba lavwira/padera yikaba zilinga.....</i></p> <p>GO TO NEXT PAGE FOR ANSWER BOXES! AS SOON AS YOU GET TO A ROTATION THAT THE GROUP DID NOT HAVE YET, WRITE 888 AND >>SKIP TO Q9</p>	<div style="background-color: #cccccc; height: 40px;"></div>		<div style="background-color: #cccccc; height: 40px;"></div>

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a. 1 st Rotation? <i>Pakusunga ndalama kakwamba</i>	MK	
b. 2 nd Rotation? <i>Pakusunga ndalama kachibiri</i>	MK	
c. 3 rd Rotation? <i>Pakusunga ndalama kachitatu</i>	MK	
d. 4 th Rotation? <i>Pakusunga ndalama kachinayi</i>	MK	
e. 5 th Rotation? <i>Pakusunga ndalama kachinkhonde</i>	MK	
f. 6 th Rotation? <i>Pakusunga ndalama kachikhonde nachichimoza</i>	MK	
9. If somebody borrows 1000 MK from the group this month, how much interest do they owe next month (if any)? <i>Kasi para munthu wabwereka MK1000 mweziuno, wakwenerakuwikirapozilingapakuzakawezga?</i>	MK	
9b. What was the interest on a loan of 1000 MK after one month during the... <i>Kasi ndalama yapachanya pala munthu wabwereka MK1000 pala pajumpha mwezi umoza yikaba zilinga...</i> AS SOON AS YOU GET TO A ROTATION THAT THE GROUP DID NOT HAVE YET, WRITE 888 AND >>SKIP TO Q10		
a. 1 st Rotation? <i>Pakusunga ndalama kakwamba</i>	MK	
b. 2 nd Rotation? <i>Pakusunga ndalama kachibiri</i>	MK	
c. 3 rd Rotation? <i>Pakusunga ndalama kachitatu</i>	MK	
d. 4 th Rotation? <i>Pakusunga ndalama kachinayi</i>	MK	
e. 5 th Rotation? <i>Pakusunga ndalama kachinkhonde</i>	MK	
f. 6 th Rotation ? <i>Pakusunga ndalama kachinkhonde nachimoza</i>	MK	
10. Thinking of the loans that members of your group have already taken, what have been the most common reasons to be granted a loan from your group? <i>Ghanaghanirani ngongole izo wanthu bapa gulu linu walikutolapo kale,nivifukwa uli chomenechomene ivovikupangiska kuti ngongole yiperekeke?</i> <div style="text-align: right;">DO NOT PROMPT. RANK UP TO THREE</div>	<div style="display: flex;"> <div style="flex: 1;"> <ol style="list-style-type: none"> 1. Agricultural inputs 2. Agricultural investments 3. Land 4. Livestock 5. Trading/business items 6. Education 7. Health expenditures 8. Ceremonies 9. Food consumption 10. Household items 11. Emergencies 12. Other (specify) </div> <div style="flex: 1; text-align: center;"> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">1st</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">2nd</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">3rd</div> <div style="background-color: #cccccc; height: 100px; margin-top: 5px;"></div> </div> </div>	
11. Have there ever been any loans that were repaid late/not repaid at all in your group? <i>Kasi palikuwapo ngongole izo zikawezgeka mwakutchedwa panji zindawezgeke yayi pagulu linu?</i> IF ANSWER = 4, >>SKIP TO Q14	<ol style="list-style-type: none"> 1. Yes, many times 2. Yes, a few times 3. Yes, once 4. No, never 	

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<p>12. [If Q11 = 3] In <u>that</u> case what did the group do? <i>Vikati vyachitika gulu linu likachitavichi?</i> [If Q11 = 1 or 2] In a <u>normal</u> case, what did the group do? <i>Para vikachitikapo, kasi gulu linu likachitapo vichi?</i> DO NOT PROMPT. LISTEN TO THE RESPONDENTS' FULL ANSWER. KEEP ASKING "AND THEN WHAT HAPPENED?" TO GET ALL OF THE STORY. RECORD ALL THE ACTIONS THEY MENTION AND NUMBER THE ORDER IN WHICH THEY TOOK PLACE. FOR EXAMPLE, IF THEY POSTPONED REPAYMENT AND THEN LATER WENT TO THE VILLAGE HEAD, WRITE "1" NEXT TO a) AND "2" NEXT TO j).</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 80%; padding: 2px;">a) Postponed repayment date</td><td style="width: 20%;"></td></tr> <tr><td style="padding: 2px;">b) Forgave the full loan</td><td></td></tr> <tr><td style="padding: 2px;">c) Forgave part of the loan</td><td></td></tr> <tr><td style="padding: 2px;">d) Increased interest/fined the member</td><td></td></tr> <tr><td style="padding: 2px;">e) Took part of/all the member's shares</td><td></td></tr> <tr><td style="padding: 2px;">f) Took part/all of the member's collateral</td><td></td></tr> <tr><td style="padding: 2px;">g) Encouraged member to borrow elsewhere to repay</td><td></td></tr> <tr><td style="padding: 2px;">h) Forbid member to borrow again from group</td><td></td></tr> <tr><td style="padding: 2px;">i) Excluded member from group altogether</td><td></td></tr> <tr><td style="padding: 2px;">j) Got third party to intervene (e.g. Headman)</td><td></td></tr> <tr><td style="padding: 2px;">k) Got police/courts to intervene</td><td></td></tr> <tr><td style="padding: 2px;">l) Other (specify)</td><td></td></tr> </table>	a) Postponed repayment date		b) Forgave the full loan		c) Forgave part of the loan		d) Increased interest/fined the member		e) Took part of/all the member's shares		f) Took part/all of the member's collateral		g) Encouraged member to borrow elsewhere to repay		h) Forbid member to borrow again from group		i) Excluded member from group altogether		j) Got third party to intervene (e.g. Headman)		k) Got police/courts to intervene		l) Other (specify)	
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<p>12b. What was the final outcome regarding the loan? <i>Kasi chikachitika ntchivichi nangongole iyi?</i> WRITE ONE NUMBER</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%; padding: 2px;"> 1. Repaid in full plus extra charges 2. Repaid in full, normal amount 3. Repaid only in part 4. Not repaid at all </td> <td style="width: 20%;"></td> </tr> </table>	1. Repaid in full plus extra charges 2. Repaid in full, normal amount 3. Repaid only in part 4. Not repaid at all																							
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<p>12c. What was the final outcome regarding the borrower? <i>Kasi chikachitika ntchivichi nauyo wakabwereka?</i> WRITE NUMBER. THEN IF Q11=3,>>SKIP TO Q14</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%; padding: 2px;"> 1. Still in group, allowed to borrow again 2. Still in group, not allowed to borrow again 3. Excluded from group altogether </td> <td style="width: 20%;"></td> </tr> </table>	1. Still in group, allowed to borrow again 2. Still in group, not allowed to borrow again 3. Excluded from group altogether																							
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<p>13. [ONLY IF Q11 = 1 OR 2] In the <u>most serious</u> case, what did the group do? <i>Para vikasuzga chomene kasi gulu linu likachitapovichi?</i> DO NOT PROMPT. LISTEN TO THE RESPONDENTS' FULL ANSWER. KEEP ASKING "AND THEN WHAT HAPPENED?" TO GET ALL OF THE STORY. RECORD ALL THE ACTIONS THEY MENTION AND NUMBER THE ORDER IN WHICH THEY TOOK PLACE. FOR EXAMPLE, IF THEY POSTPONED REPAYMENT AND THEN LATER WENT TO THE VILLAGE HEAD, WRITE "1" NEXT TO a) AND "2" NEXT TO j).</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 80%; padding: 2px;">a) Postponed repayment date</td><td style="width: 20%;"></td></tr> <tr><td style="padding: 2px;">b) Forgave the full loan</td><td></td></tr> <tr><td style="padding: 2px;">c) Forgave part of the loan</td><td></td></tr> <tr><td style="padding: 2px;">d) Increased interest/fined the member</td><td></td></tr> <tr><td style="padding: 2px;">e) Took part of/all the member's shares</td><td></td></tr> <tr><td style="padding: 2px;">f) Took part/all of the member's collateral</td><td></td></tr> <tr><td style="padding: 2px;">g) Encouraged member to borrow elsewhere to repay</td><td></td></tr> <tr><td style="padding: 2px;">h) Forbid member to borrow again from group</td><td></td></tr> <tr><td style="padding: 2px;">i) Excluded member from group altogether</td><td></td></tr> <tr><td style="padding: 2px;">j) Got third party to intervene (e.g. Headman)</td><td></td></tr> <tr><td style="padding: 2px;">k) Got police/courts to intervene</td><td></td></tr> <tr><td style="padding: 2px;">l) Other (specify)</td><td></td></tr> </table>	a) Postponed repayment date		b) Forgave the full loan		c) Forgave part of the loan		d) Increased interest/fined the member		e) Took part of/all the member's shares		f) Took part/all of the member's collateral		g) Encouraged member to borrow elsewhere to repay		h) Forbid member to borrow again from group		i) Excluded member from group altogether		j) Got third party to intervene (e.g. Headman)		k) Got police/courts to intervene		l) Other (specify)	
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13b. What was the final outcome regarding the loan? <i>Kasi chikachitika ntchivichi nangongole iyi?</i> WRITE ONE NUMBER	1. Repaid in full plus extra charges 2. Repaid in full, normal amount 3. Repaid only in part 4. Not repaid at all
13c. What was the final outcome regarding the borrower? <i>Kasi chikachitika ntchivichi nauyo wakabwereka?</i> WRITE ONE NUMBER	1. Still in group, allowed to borrow again 2. Still in group, not allowed to borrow again 3. Excluded from group altogether
14. Imagine another savings group similar to yours. Imagine one member takes a loan for a business investment, but then after a month the member says that they cannot repay at all <u>because a member of their family became very ill</u>. What is the best thing for the group to do? <i>Ghanaghanirani gulu linyake ilo likusunga ndalama ngalinu, ghanaghanirani yumoza watola ndalama yakupangira bizinesi, pati pajumpha mwezi umoza wakuyowoya kuti wangawezga napachoko wuwo yayi chifukwa <u>mubale wake waluwala chomene</u>, kasi chomenechomene gulu lingachitavichi?</i> DO NOT PROMPT. LISTEN TO THE RESPONDENTS' FULL ANSWER. KEEP ASKING "AND THEN WHAT HAPPENED?" TO GET ALL OF THE STORY. RECORD ALL THE ACTIONS THEY MENTION AND NUMBER THE ORDER IN WHICH THEY SAY TO TAKE THE ACTION. FOR EXAMPLE, IF THEY SAY TO POSTPONE REPAYMENT AND THEN LATER (IF THE MEMBER STILL DOES NOT REPAY), GO TO THE VILLAGE HEAD, WRITE "1" NEXT TO a) AND "2" NEXT TO j).	a) Postpone repayment date b) Forgive the full loan c) Forgive part of the loan d) Increase interest/fine the member e) Take part of/all the member's shares f) Take part/all of the member's collateral g) Encourage member to borrow elsewhere to repay h) Forbid member to borrow again from group i) Exclude member from group altogether j) Get third party to intervene (e.g. Headman) k) Get police/courts to intervene l) Other (specify)
14b. Imagine another savings group similar to yours. Imagine one member takes a loan for a business investment, but then after a month the member says that they cannot repay at all <u>because they had a bad harvest due to floods</u>. What is the best thing for the group to do? <i>Ghanaghanirani gulu lakusunga ndalama ngalinu, ghanaghanirani membala yumoza watola ndalama yakupangira bizinesi, pati pajumpha mwezi umoza wakuyowoya kuti wangawezga napachoko wuwo yayi chifukwa bandakolole makola chifukwa chakusefukira kwa maji, kasigulu ilo lingachita vichi?</i> SAME INSTRUCTIONS AS FOR Q14.	a) Postpone repayment date b) Forgive the full loan c) Forgive part of the loan d) Increase interest /fine the member e) Take part of/all the member's shares f) Take part/all of the member's collateral g) Encourage member to borrow elsewhere to repay h) Forbid member to borrow again from group i) Exclude member from group altogether j) Get third party to intervene (e.g. Headman) k) Get police/courts to intervene l) Other (specify)

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<p>14c. Imagine another savings group similar to yours. Imagine one member takes a loan for a business investment, but then after a month the member says that they cannot repay at all because the investment did not work out. What is the best thing for the group to do? <i>Ghanaghanirani gulu linyake ilo likusunga ndalama ngalinu, ghanaghanirani yumoza watola ndalama yakupangira bizinesi, pati pajumpha mwezi umoza wakuyowoya kuti wangawezga napachoko wuwo yayi chifukwa ivowakapanganga nandalama vindayende makola, kasi chomenechomene gulu lingachitavichi?</i></p> <p>SAME INSTRUCTIONS AS FOR Q14.</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 80%; padding: 2px;">a) Postpone repayment date</td><td style="width: 20%;"></td></tr> <tr><td style="padding: 2px;">b) Forgive the full loan</td><td></td></tr> <tr><td style="padding: 2px;">c) Forgive part of the loan</td><td></td></tr> <tr><td style="padding: 2px;">d) Increase interest /fine the member</td><td></td></tr> <tr><td style="padding: 2px;">e) Take part of/all the member's shares</td><td></td></tr> <tr><td style="padding: 2px;">f) Take part/all of the member's collateral</td><td></td></tr> <tr><td style="padding: 2px;">g) Encourage member to borrow elsewhere to repay</td><td></td></tr> <tr><td style="padding: 2px;">h) Forbid member to borrow again from group</td><td></td></tr> <tr><td style="padding: 2px;">i) Exclude member from group altogether</td><td></td></tr> <tr><td style="padding: 2px;">j) Get third party to intervene (e.g. Headman)</td><td></td></tr> <tr><td style="padding: 2px;">k) Get police/courts to intervene</td><td></td></tr> <tr><td style="padding: 2px;">l) Other (specify)</td><td></td></tr> </table>	a) Postpone repayment date		b) Forgive the full loan		c) Forgive part of the loan		d) Increase interest /fine the member		e) Take part of/all the member's shares		f) Take part/all of the member's collateral		g) Encourage member to borrow elsewhere to repay		h) Forbid member to borrow again from group		i) Exclude member from group altogether		j) Get third party to intervene (e.g. Headman)		k) Get police/courts to intervene		l) Other (specify)	
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<p>14d. Imagine another savings group similar to yours. Imagine one member takes a loan for a business investment, but then after a month the member says that they cannot repay at all because they spent the money on food and clothes. What is the best thing for the group to do? <i>Ghanaghanirani gulu linyake ilo likusunga ndalama ngalinu, ghanaghanirani yumoza watola ndalama yakupangira bizinesi, pati pajumpha mwezi umoza wakuyowoya kuti wangawezga napachoko wuwo yayi chifukwa ndalama wagulira chakurya navakuvwala, kasi chomenechomene gulu lingachitavichi?</i></p> <p>SAME INSTRUCTIONS AS FOR Q14.</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 80%; padding: 2px;">a) Postpone repayment date</td><td style="width: 20%;"></td></tr> <tr><td style="padding: 2px;">b) Forgive the full loan</td><td></td></tr> <tr><td style="padding: 2px;">c) Forgive part of the loan</td><td></td></tr> <tr><td style="padding: 2px;">d) Increase interest /fined the member</td><td></td></tr> <tr><td style="padding: 2px;">e) Take part of/all the member's shares</td><td></td></tr> <tr><td style="padding: 2px;">f) Take part/all of the member's collateral</td><td></td></tr> <tr><td style="padding: 2px;">g) Encourage member to borrow elsewhere to repay</td><td></td></tr> <tr><td style="padding: 2px;">h) Forbid member to borrow again from group</td><td></td></tr> <tr><td style="padding: 2px;">i) Exclude member from group altogether</td><td></td></tr> <tr><td style="padding: 2px;">j) Get third party to intervene (e.g. Headman)</td><td></td></tr> <tr><td style="padding: 2px;">k) Get police/courts to intervene</td><td></td></tr> <tr><td style="padding: 2px;">l) Other (specify)</td><td></td></tr> </table>	a) Postpone repayment date		b) Forgive the full loan		c) Forgive part of the loan		d) Increase interest /fined the member		e) Take part of/all the member's shares		f) Take part/all of the member's collateral		g) Encourage member to borrow elsewhere to repay		h) Forbid member to borrow again from group		i) Exclude member from group altogether		j) Get third party to intervene (e.g. Headman)		k) Get police/courts to intervene		l) Other (specify)	
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<p>15a. Since the last share-out, did any of the following types of event affect one or more members of your group? <i>Mwati mwagawana kaumaliro, kasi pali chilichose icho chilikuchitikapo chakuti chiri kukhwafya munthu panyake wanthu wapagulu linu?</i> READ OUT THE LIST</p> <ol style="list-style-type: none"> 1. Dry spell <i>lulanga</i> 2. Floods <i>kusefukirakwamaji</i> 3. Crop disease/crop failure <i>matendaghambeu/mbeukutondeka</i> 4. Fire <i>moto</i> 5. Livestock disease/death of livestock <i>matendaghaviweto/kufwakwaviweto</i> 6. Dramatic change in crop prices, food prices, fuel price, etc. <i>kusinthachomenekwamitengoyambeu, mitengoyachakurya, mitengoyamafuta, etc.</i> <p>IF NO EVENTS OCCURRED, WRITE 888 IN FIRST 15a. BOX, THEN >> END OF QUESTIONNAIRE</p> <p>IF EVENTS OCCURRED, FILL IN A 15A BOX FOR EVERY EVENT THAT OCCURRED. IF ONE TYPE OF EVENT OCCURRED MORE THAN ONCE, WRITE THE EVENT CODE ON MORE THAN ONE LINE; E.G IF TWO FIRES HAPPENED, WRITE 4 ON TWO SEPARATE LINES.</p> <p>15b. FOR EACH EVENT When did the event occur (start and end)? <i>Kasivikachitika pa uli?</i></p> <p>IF ONE TYPE OF EVENT OCCURRED MORE THAN ONCE, WRITE THE DATE FOR EACH TIME IT OCCURRED. E.G IF FLOODS IN FEB 2013 AND MAY 2013, ON ONE LINE WRITE "2, 02, 2013..." AND THEN ON THE NEXT LINE WRITE "2, 05, 2013..."</p> <p>15c. FOR EACH EVENT Who did the event affect? <i>Kasi vikakhwaska chomene njani?</i></p> <ol style="list-style-type: none"> 1. Everyone in the village 2. Everyone in the group 3. Several people in the group 4. Just one person in the group (WRITE THE MEMBER'S PASSBOOK NUMBER) 	15a. Event code	15b. Start Month	15b. Start year	15b. End Month	15b. End year	15c. Code	If 15c=4, PID