

Malawi - Biometric and Financial Innovations in Rural Malawi, 2009-2010

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Overview

Identification

ID NUMBER

MWI_2009_BFIRM_v01_EN_M_v01_A_OCS

Overview

ABSTRACT

The survey data accompanies the paper, "Facilitating Savings for Agriculture: Field Experimental Evidence from Malawi." The investigators implemented a randomized intervention among Malawian farmers aimed at facilitating formal savings for agricultural inputs. Treated farmers were offered the opportunity to have their cash crop harvest proceeds deposited directly into new bank accounts in their own names, while farmers in the control group were paid harvest proceeds in cash (the status quo). The treatment led to higher savings in the months immediately prior to the next agricultural planting season, and raised agricultural input usage in that season. They also find positive treatment effects on subsequent crop sale proceeds and household expenditures. Because the treatment effect on savings was only a small fraction of the treatment effect on the value of agricultural inputs, mechanisms other than alleviation of savings constraints per se are needed to explain the treatment's impact on input utilization. Authors discuss other possible mechanisms through which treatment effects may have operated.

Data used in this paper come from two surveys as well as from administrative records of Bank of Malawi (OBM).

KIND OF DATA

Sample survey data [ssd]

UNITS OF ANALYSIS

Households

Scope

NOTES

The Scope of Biometric and Financial Innovations in Rural Malawi includes:

- Section A: Household Roster
- Section B: Farming
- Section C: Livestock
- Section D: Asset Ownership
- Section E: Club Membership
- Section F: Risk and Discount Rate
- Section G: Loans
- Section H: Savings
- Section I: Income Variability
- Section J: Savings Goals
- Section K: Transfers received
- Section L: Transfers made

- Section M: Time Discounting
- Section N: Numeracy and Cognition
- Section P: Knowledge of Institutions
- Section Q: Anticipated Change in Economic Conditions

Producers and Sponsors

PRIMARY INVESTIGATOR(S)

Name	Affiliation
Lasse Brune	Northwestern University
Xavier Giné	World Bank
Jessica Goldberg	University of Maryland
Dean Yang	University of Michigan

FUNDING

Name	Abbreviation	Role
World Bank Research Committee		
Bill & Melinda Gates Foundation		

Metadata Production

METADATA PRODUCED BY

Name	Abbreviation	Affiliation	Role
Office of Chief Statistician	OCS	Food and Agriculture Organization	Metadata adapted for FAM
Development Economics Data Group	DECDG	The World Bank	Documentation of the DDI

DDI DOCUMENT VERSION

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DDI DOCUMENT ID

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Sampling

Sampling Procedure

Randomization of the savings and raffle treatments was conducted at the club level in order to minimize cross-treatment contamination. The sample consists of 299 clubs with 3,150 farmers surveyed at baseline (February-April 2009), for whom we can track savings deposits, withdrawals, and balances in our partner bank's administrative data. In addition, we have data from an Endline survey administered in July-September 2010, after the 2010 harvest, for 2,835 farmers from 298 clubs. Attrition from the baseline to the Endline survey was 10.0% and is not statistically significantly different across different treatment groups.

Questionnaires

No content available

Data Collection

Data Collection Dates

Start	End	Cycle
2009-03	2009-04	Baseline Survey
2010-07	2010-09	Endline survey

Data Collection Mode

Face-to-face paper [f2f]

Data Processing

No content available

Data Appraisal

No content available