

Questionnaire no.

FinAccess 2012:
Access and Usage of Financial Services in Kenya

A HOUSEHOLD AND RESPONDENT IDENTIFICATION

A.1	County				
A.2	District				
A.3	Location				
A.4	NASSEP Cluster Number				
A.5	Household Number				
A.6	Cluster Type (1=Rural; 2=Urban)				
Name of Household Head					

INTERVIEWER VISITS

	DATE	DAY	TIME	RESULT	NEXT VISIT
First visit					
Second visit					
Third visit					

Total number of visits

Interviewer name

Interviewer code

Supervisor code

CHECKS	Name	Code	Date
Accompanied			
Back checked			

Result codes	
1. Interview completed	8. Dwelling vacant or address not a dwelling
2. Household head under 16 years of age	9. Dwelling destroyed
3. No household member at home	10. Dwelling not found
4. No competent respondent at home at time of the visit	11. Selected person physically/mentally not fit to be interviewed
5. Entire household absent for extended period of time	12. Selected person cannot communicate in any interview language
6. Postponed	13. Selected person discontinued the interview
7. Refused	14. Other (Specify)

INTRODUCTION. Good morning/afternoon/evening. My name is..... from a company that conducts research studies in Kenya. Today we are doing a survey on how people use financial services on behalf of Financial Sector Deepening Trust and Central Bank of Kenya. This research hopes to understand how people go about their daily lives and how the financial services they use can be improved to meet their needs. Any information you share with us will help organizations concerned develop better financial solutions for you and others like you. This house has been selected randomly and first we will need to make a list of everyone in your household so we can choose one person in particular to interview.

NOW SELECT AN INDIVIDUAL RESPONDENT TO INTERVIEW ACCORDING TO KISH GRID.

RECORD BELOW AND COMPLETE SELECTION PROCESS AS INSTRUCTED.

1. List all adults aged 16 and above living in the household together with their ages whether or not they are in at present. Start with the oldest and work down to the youngest.
2. Take the last figure of the household serial number and find the same number in the top line of the Kish Grid below.
3. Look along the row of the last person in the list. Where this meets the column of the last digit of the questionnaire number, is the number of the person on the list to be interviewed.
4. Refer back to the list of family members and ask to speak to the person whose number is the same as the one you have taken out of the Kish Grid.
5. If that person is not at home, **YOU MUST** arrange to call a second time and a third time to interview that individual.
6. Record call details on front of questionnaire.

Last digit on the questionnaire number

No. of adults in the household	AGE	1	2	3	4	5	6	7	8	9	0
1.		1	1	1	1	1	1	1	1	1	1
2.		2	1	2	1	2	1	2	1	2	2
3.		1	2	3	1	2	3	1	2	3	1
4.		1	2	3	4	1	2	3	4	1	2
5.		4	5	1	2	3	4	5	1	2	3
6.		4	5	6	1	2	3	4	5	6	1
7.		3	4	5	6	7	1	2	3	4	5
8.		3	4	5	6	7	8	1	2	3	4
9.		2	3	4	5	6	7	8	9	1	2
10.		1	2	3	4	5	6	7	8	9	1

INTERVIEWER INSTRUCTIONS. Refer back to the household register to identify the following HH Row IDs.

	Gender		
Household head			
Spouse of household head (if applicable)			
Selected respondent			

INTERVIEWER INSTRUCTIONS. Once you have selected the respondent, reintroduce the survey to them.

To the respondent: The interview will take approximately minutes. Answers to these questions will be combined with answers from many people so that no one will know what answers are given by which respondent. Your privacy is protected and I assure you that your answers are confidential.

Sign consent on behalf of respondent

A.7 What language would you prefer to be interviewed in?

English	1	Luo	4	Luhya	7	Somali	10
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Swahili	2
Kikuyu	3

Meru/Embu	5
Kisii	6

Kalenjin	8
Kamba	9

Turkana	11
Masai	12

If respondent cannot communicate in any of the above languages, CLOSE INTERVIEW.

Date of interview (ddmmyy)						
Time of interview (24 h clock)						

A.8 What is your marital status?

- Single -1
- Divorced -2
- Widowed -3
- Married/Living with partner -4
- Don't know -5

A.9 What is your relationship to the household head?

- Head -1
- Spouse -2
- Son/Daughter -3
- Father/Mother -5
- Sister/Brother -6
- Grandchild -7
- Other Relative -8
- Servant -9
- Other non-relative -10

A10. What is the highest level of formal education completed by the respondent?

- None -1
- Some primary(specify level reached) -2
- Primary completed -3
- Some secondary(specify level reached) -4
- Secondary Completed -5
- Technical Training after secondary school -6
- University degree -7

A11. What is the highest level of formal education completed by the female head/spouse?

- None -1
- Some primary(specify level reached) -2
- Primary completed -3
- Some Secondary (specify level reached) -4
- Secondary Completed -5
- Technical Training after secondary school -8
- No female head/spouse -9
- University degree -10
- Don't know -11

A.12 What is the religion of the respondent?

- Christianity -1
- Islam -2
- Traditional African -4

Hinduism	-5
Other religion(specify)	-8
No answer/refused	-10

A.13 How many members are in this household?

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B ACCESS TO AMENITIES

I am now going to ask you some questions about your access to local services.

B.1 Which is the nearest financial service provider from where you live?

SINGLE Spontaneous mention

Bank/PostBank	-1
MFI	-2
SACCO	-3
ROSCA/ASCA	-4
Mobile Money Agent	-5
Bank Agent/PostBank Agent	-6
Other(specify)	-7
Don't know	-8

Only ask parts b and c of each question if respondent answers with codes -1 to -7 in part a.

- Single mention for each question.

B.2 If you had to go to the nearest bank branch,

- How would you get there?
- How long would it take you to get there, if you go there direct?
- On average, how much would it cost to get there by public transport?

B.3 If you had to go to the nearest Mobile Money Agent,

- How would you get there?
- How long would it take you to get there, if you go there direct?
- On average, how much would it cost to get there by public transportation?

B4. If you had to go to the nearest Bank Agent,

- How would you get there?
- How long would it take you to get there, if you go there direct?
- On average, how much would it cost to get there by public transportation?

If the answer to B1 is Bank, Mobile Money Agent or Bank Agent then skip to B.6.

B.5 If you had to go to the financial service provider closest to you,

- How would you get there?
- How long would it take you to get there, if you go there direct?
- On average, how much would it cost to get there by public transportation?

B.6 If you had to go to the nearest public secondary school,

- How would you get there?
- How long would it take you to get there, if you go there direct?
- On average, how much would it cost to get there by public transport?

		B.2 Bank Branch/ATM	B3. Mobile Money Agent	B4. Bank Agent	B5. Other Financial Institution	B.6 Public Secondary school
A	1. Walk all the way	-1	-1	-1	-1	-1
	2. Own motor vehicle	-2	-2	-2	-2	-2

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	3. Own transport other than motor vehicle such as bicycle, motorcycle, ox cart etc	-3	-3	-3	-3	-3
	4. Public transport – bus or taxi	-4	-4	-4	-4	-4
	5. Public transport – bicycle/motorcycle	-5	-5	-5	-5	-5
	6. Other motor vehicle – free or not paid for	-6	-6	-6	-6	-6
	7. Other	-7	-7	-7	-7	-7
	8. You don't know where the nearest one is	-8	-8	-8	-8	-8
	If 8, GO TO next facility type.					

B	1. Under 10 minutes	-1	-1	-1	-1	-1
	2. About 10 to 30 minutes	-2	-2	-2	-2	-2
	3. About 30 mins to 1 hour	-3	-3	-3	-3	-3
	4. About 2 hours	-4	-4	-4	-4	-4
	5. About 3 hours	-5	-5	-5	-5	-5
	6. About 4 hours	-6	-6	-6	-6	-6
	7. About 5 hours	-7	-7	-7	-7	-7
	8. About 6 hours	-8	-8	-8	-8	-8
	9. 7 hours or more	-9	-9	-9	-9	-9

C	1. Close enough to walk – no need to spend money	-1	-1	-1	-1	-1
	2. Less than KSh 50	-2	-2	-2	-2	-2
	3. About KSh 51-100	-3	-3	-3	-3	-3
	4. About KSh 101 - 200	-4	-4	-4	-4	-4
	5. About KSh 201 - 500	-5	-5	-5	-5	-5
	6. More than KSh 500	-6	-6	-6	-6	-6
	7. Don't know	-7	-7	-7	-7	-7

C BIGGEST RISKS

C.1 Many households face financial risks. I will read you several things that could make a difference on the finances of a household. Which of the following has happened in your household in **the last 2 years**?

- **Read out.**
- **MULTIPLE mentions possible.**

C.2 Which of these events made the **biggest impact** on your household income in the last 2 years? Which event had the second biggest impact?

- **Rank up to two of the risks chosen in C1. Record 1 for most important, 2 for second most important.**

	C1. Risks	C2. Rank two risks
1. Flood destroys house or property	-01	.....
2. Theft, fire or loss of house/property/business	-02	.....
3. Theft, fire or loss of car/vehicle	-03	.....
4. Drought/famine	-04	.....
5. Loss of income of main wage-earner	-05	.....
6. Loss of income of a family member living outside the household	-06	.....
7. Increase of costs of basic things you need	-07	.....
8. Loss of family land	-08	.....
9. Loss of livestock	-09	.....
10. Loss of savings	-10	.....
11. Bad or deteriorating political situation in country	-11	.....
12. Insecurity – concern for your personal safety	-12	.....
13. Large medical costs due to family member's ill-health	-13	.....
14. Other (SPECIFY).....	-14	.....
15. None	-15	.....
16. Refused to answer	-16	.....

C.3 What was the **main thing** done to make ends meet when (..... HIGHEST RANKED RISK.....) happened to you or your household?

- **Read out all statements.**
- **Single mention.**

	C3
1. Used up your savings	-01
2. Borrowed money from bank / SACCO / MFI	-02
3. Borrowed money from group / chama	-03
4. Borrowed money from moneylender	-04
5. Got help from family members / church / mosque	-05
6. Found a better job/additional jobs	-06
7. Sold your assets eg car, business, household goods, livestock	-07
8. Cut back on expenses eg school fees, food	-08
9. Withdraw male child/children from school	-09
10. Withdraw female child/children from school	-10
11. Other (specify)	-11
12. I did nothing	-12
13. Don't know (DO NOT READ OUT)	-13
14. Refused to answer	-14

C4. If money was accessed to help resolve the problem, was any of it accessed through mobile money?

-1 Yes

-2 No

D FINANCIAL LITERACY

Ask all:

D.1 Who makes the main decisions about how money is spent in this household? Anyone else?

- **Spontaneous responses.**
SINGLE response only mentions possible.

1.	Main Decision maker	Other decision makers
2. You	-1	-1
3. Spouse	-2	-2
4. Parents	-3	-3
5. Children	-4	-4
6. Brothers/sisters	-5	-5
7. Other relatives	-6	-6
8. Non-relatives	-7	-7

D.2 There are many words used in Kenya that apply to, or concern, financial services. Please tell me which of the following **best describes your experience** with each word or phrase. USE ENGLISH AND SWAHILI **ONLY** FOR THESE WORDS. Do **NOT** translate into the vernacular.

- **Read out each word/phrase.**
- **Single mention per word/phrase.**
- **Rotate order of reading out and mark starting point with an asterisk (*).**

	Never heard of this word or phrase	Heard this word or phrase
1. Savings account	-1	-2
2. Insurance	-1	-2
3. Interest	-1	-2
4. Shares	-1	-2
5. Cheque	-1	-2
6. Collateral	-1	-2
7. Budget	-1	-2
8. Guarantor	-1	-2
9. Investment	-1	-2
10. ATM card	-1	-2
11. Inflation	-1	-2
12. Pension	-1	-2
13. Mortgage	-1	-2

D.3 Which of the following names for financial providers / government schemes/terminology have you ever heard of?

- **Read out.**
- **Multiple mentions possible.**

Financial Institutions	Never heard of this word or phrase	Heard this word or phrase
1. Insurance Regulatory Authority	-01	-01
Retirements Benefits Authority	-02	-02
2. NSSF – National Social Security Fund	-03	-03
3. NHIF – National Health Insurance Fund	-04	-04
4. Nairobi Securities Exchange	-05	-05
5. Deposit Protection Fund	-06	-06
6. Credit Reference Bureau	-07	-07
7. Pyramid scheme	-08	-08

- D.4 Sometimes there are these schemes where people put in money and get high returns within a short period of time. The first ones that put their money in get a high return out, which makes people want to put more money in. But then the organisers who collect the money run away and people lose lots of their money.

Has anyone ever approached you to invest in such a scheme?

Yes	-1
No	-2

If NO, go to D7.

- D.5 Did this happen in the last 12 months?

Yes	-1
No	-2

- D.6 Do you currently have money in this kind of scheme?

Yes	-1
No	-2

- D.7 What/who do you depend on most for financial advice?

- **Do not prompt.**
- **SINGLE mention only.**

Bank	-01
Insurance company	-02
MFI	-03
SACCO	-04
Chama / ROSCA	-05
Church or mosque	-06
Friends/family	-07
Radio	-08
Television	-09
Newspaper	-10
Big advert / Billboard advert on roadside	-11
Leaflet from financial institution	-12
Local baraza	-13
NGO workshop/seminar	-14
Internet	-15
Other (SPECIFY)	-16
Don't know (Do not read out)	-17

- D.8 What kind of financial provider do you trust the most? What kind do you trust the least? READ OUT, SINGLE MENTION ONLY

	Trust most	Trust least
1. Bank	-1	-2
2. SACCO	-1	-2
3. MFI	-1	-2
4. Mobile money provider (M-PESA, AirTel Money, Orange Money, Yu Cash)	-1	-2
5. Informal moneylender	-1	-2
6. Shylock	-1	-2
7. ASCA/ROSCA/chama	-1	-2
8. Other (specify)	-1	-2
9. Don't know	-1	-2

D.9 What kind of financial provider do you think has the highest interest rates on loans? What kind has the lowest? READ OUT, SINGLE MENTION ONLY

	Highest	Lowest
1. Bank	-1	-2
2. SACCO	-1	-2
3. MFI	-1	-2
4. Informal moneylender (Borrowing from a friend, neighbour, personal contact)	-1	-2
5. Shylock		
6. ASCA/ROSCA/chama	-1	-2
7. Other (specify)	-1	-2
8. Don't know	-1	-2

Ask all:

D.10 I am going to read out some statements to you. Please tell me if you agree or disagree with each statement, or don't know.

- **Read out statements one at a time.**
- **Rotate order of reading statements**
- **SINGLE mention per statement.**
- **Mark starting point with an asterisk(*)**

	Agree	Disagree	Don't Know or N/A
1. You are worried that you won't have enough money to live on in old age	-1	-2	-3
2. You need to take out additional loans to pay your existing credit/loans	-1	-2	-3
3. You can easily live your life without having a bank account	-1	-2	-3
4. You often think you would like to start your own business but can't get credit/finance/loan	-1	-2	-3
5. You often don't feel in control of your finances	-1	-2	-3
6. You frequently borrow to buy things you want, but don't need to survive	-1	-2	-3
7. You go without basic things so that you can save	-1	-2	-3
8. You have a plan for how to allocate money for things like food, clothing, bills and other needs from month to month	-1	-2	-3
9. No matter how hard you try, you just can't manage to stick to a budget	-1	-2	-3
10. You often make spending mistakes that force your family to cut back on essentials, like food and cooking fuel	-1	-2	-3
11. You often have trouble making your money last between pay days	-1	-2	-3
12. You have often been surprised by the final amount you had to pay for a loan	-1	-2	-3

E **EFFECTIVE NUMERACY**

- E.1 You are in a group and win a promotion or competition for KSh 100,000. With 5 of you in the group, how much do each of you get?

RECORD response					
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Correct	-1
Incorrect	-2
Don't know	-3

- E.2 You take a loan of KSh 10,000 with an interest rate of 10% a year. How much interest would you have to pay at the end of the year?

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RECORD response					
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Correct	-1
Incorrect	-2
Don't know	-3

F LIVELIHOOD AND INCOME

F.1 Different people get money in different ways. Please tell me in which of these ways you got money in the past 12 months?

- **Read out or show card.**
- **MULTIPLE responses possible.**

F.2 You have said that these are the ways you got money in the past 12 months. Which of these brought you the **most money**? Which was the next one that brought you most money?

- **Rank up to two of the statements specified as sources of income in F1. RECORD 1 for most important, 2 for second most important.**

ASK F3 FOR EACH ITEM IN F2 ie about the two highest ranked sources.

F.3 Do you work fulltime (i.e. 5 days or more per week), part-time (less than 5 days per week), per season (e.g. at harvest time), or occasionally (whenever the work is available)?

- **SINGLE mention per statement.**

F.4 If respondent is **NOT** the household head, what is the main source of income for the head of the household?

- **SINGLE mention only.**

	F1 Activities to earn money	F2 Rank 1 & 2 main income activities	F3. Nature of employment					F4. Main source of income of household head
			Rank	Full-time	Part-time	Seasonal	Occasional/Casual	
01. <u>Pension</u> that you receive from government, ex-employer or scheme	-1	-2						-1
02. Money from <u>family/friends / spouse</u>	-1	-2						-1
03. Sell own produce from your farm (<u>cash crops</u> – e.g.coffee, tea, pyrethrum, sisal, cotton, miraa)	-1	-2		-1	-2	-3	-4	-1
04. Sell own produce from your farm (<u>food crops</u> - e.g beans, maize, cassava, sweet potatoes)	-1	-2		-1	-2	-3	-4	-1
05. Sell <u>output</u> from your <u>cattle/livestock</u> (e.g. milk, eggs)	-1	-2		-1	-2	-3	-4	-1
06. Sell your <u>livestock</u> (e.g.goat, sheep, cattle, chicken)	-1	-2		-1	-2	-3	-4	-1
07. <u>Fish farming /Fishing</u> – aquaculture, fishermen	-1	-2		-1	-2	-3	-4	-1
08. Employed on other <u>people's farm</u>	-1	-2		-1	-2	-3	-4	-1
09. Employed to do other people's <u>domestic chores</u>	-1	-2		-1	-2	-3	-4	-1
10. Employed by the <u>government</u>	-1	-2		-1	-2	-3	-4	-1
11. Employed in private sector – <u>office/business/factory with 50+ people</u>	-1	-2		-1	-2	-3	-4	-1
12. Employed in private sector – <u>office/business/factory with 10-49 people</u>	-1	-2		-1	-2	-3	-4	-1
13. Employed in private sector – <u>office/business/factory with <10 people</u>	-1	-2		-1	-2	-3	-4	-1
14. Running your <u>own business</u> - manufacturing (e.g. carpentry workshop)	-1	-2		-1	-2	-3	-4	-1
15. Running your <u>own business</u> – trading/retail (e.g. duka owner)	-1	-2		-1	-2	-3	-4	-1
16. Running your <u>own business</u> - services (e.g. as hairdresser, plumber)	-1	-2		-1	-2	-3	-4	-1
17. Sub <u>letting of land</u>	-1	-2		-1	-2	-3	-4	-1
18. Sub <u>letting of house/rooms</u>	-1	-2		-1	-2	-3	-4	-1
19. Earning money from <u>investments</u> , eg shares, stocks	-1	-2		-1	-2	-3	-4	-1
20. <u>Aid</u> agency/NGO/govt <u>assistance</u> in form of food or grants	-1	-2						-1
21. Other specify	-1	-2		-1	-2	-3	-4	-1

F.5 How much would you say you get in a month (KSh) in gross earnings?

If SPONTANEOUS response, record amount.

RECORD response							
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OTHERWISE use showcard F.5.

Less than 100	-0
101 - 1,500	-1
1,501 – 3,000	-2
3,001 – 7,500	-3
7,501 – 15,000	-4
15,001 – 30,000	-5
30,001-100000	-6
100,000 – 200000	-7
Greater than 200000	-8
Refused to answer	-9

INTERVIEWER INSTRUCTIONS. The next few questions are aiming to identify micro-businesses.
REFER BACK TO ANSWERS IN F1. IF RUNNING OWN BUSINESS – ITEMS 14, 15 OR 16 THEN **ASK.**

F.6 How many paid employees do you have in your businesses (excluding yourself)?

If a thousand or more, record 999.

RECORD response			
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F.7 What is the main business activity that you engage in?

Manufacturing	Crafts / carpentry / upholstery / joinery	-01
	Metalwork	-02
	Tailoring	-03
Trading / Retail	Baking / food manufacture	-04
	Charcoal / brick making	-05
	Other manufacturing activity (specify)	-06
	Trading in cereals / agricultural produce / livestock etc.	-07
	Selling of cereals / vegetables	-08
Services	Food vending / Kuuza vyakula	-09
	Second hand clothes / Nguo za mtumba	-10
	Hawking / Other petty trading / Biashara nyingine	-11
	Retail or wholesale shop	-12
	Milk products / Bidhaa za maziwa	-13
	Butchery / Fish selling / Kuuza samaki / Duka la rejareja/jumia	-14
	Other animal products / Bidhaa nyingine za wanyama	-15
	Phone shop / repair / phone transfer / Duka la simu / Mobile	-16
	Money Agent / Bank Agent	-17
	Transport / Usafiri (boda boda, matatu, taxi)	-18
	Mechanic	-19
	Electronics repair / Kurekebisha	-20
	Haircutting / salon / kinyosi / Ususi	-21
	Agricultural processing	-22
	Restaurant / bar / lodging / hotel	-23
	Brewing / brewery / Kutengeneza pombe	-24
	Accommodation / Malazi	-24
	Other (SPECIFY)	-99

F.8 What was the main source of your starting capital / initial investment?

SPONTANEOUS MENTION. SINGLE CODE ONLY.

Own savings	-01
Loan from family/friends	-02
Loan from moneylender	-03
Loan from chama/ASCA	-04
Loan from microfinance institution/SACCO	-05
Loan from bank	-06
Sale of assets	-07
Lump sum from retrenchment / pension / insurance payment	-08
Inheritance	-09
Gift from family/friends	-10
Youth Fund	-11
Women's Fund	-12
Government / NGO	-13
Other (specify)	-14

F.9 Do you have a single business permit?

Yes	-1
No	-2

G PRODUCT USAGE

I am going to ask you about many products. Please tell me whether you use this product yourself (i.e. in your own name), or have ever used it in the past.

G.1 Which services and products are you **CURRENTLY** using?

- **Read out or show card.**
- **MULTIPLE responses possible.**

G.2 Which services and products have you used in the past but no longer use?

- **Read out or show card.**
- **MULTIPLE responses possible.**

G.3 Which services and products have you **NEVER** used?

- **Read out or show card.**
- **MULTIPLE responses possible.**

Product

Product	G1 Currently have	G2 Used to have	G3 Never had
Savings Accounts			
1. Savings account at SACCO (organisation which requires you to be a member e.g. agricultural co-op or workplace co-op)	-1	-2	-3
2. Savings at microfinance institution (organisation which mostly lends to members in a group e.g. KWFT, Faulu, Opportunity International, BIMAS)	-1	-2	-3
3. Savings with an ASCA (a group that lends to its members or to other people with interest)	-1	-2	-3
4. Savings with a ROSCA/merry-go-round (a group that collects money from each member and gives it to one person in turn)	-1	-2	-3
5. Savings with a group of friends	-1	-2	-3
6. Savings given to a family or friend to keep	-1	-2	-3
7. Savings you keep in a secret hiding place	-1	-2	-3
Investments			
8. Shares, stocks, bills and bonds	-1	-2	-3
Loans			
9. Personal loan/business loan from a bank	-1	-2	-3
10. Loan from a SACCO	-1	-2	-3
11. Loan from a microfinance institution	-1	-2	-3
12. Loan from a government institution e.g. Joint Loans Board, HELB or Youth Fund	-1	-2	-3
13. Loan from an employer	-1	-2	-3
14. Loan from an ASCA	-1	-2	-3
15. Loan from a chama	-1	-2	-3
16. Loan from family/friends/neighbour	-1	-2	-3
17. Loan from an informal moneylender/Shylock	-1	-2	-3
18. Loan from shopkeeper			
19. Loan/credits from buyer (of your harvest, eg tobacco, vegetables)	-1	-2	-3
Housing and Land			
20. Loan to buy/build a house, or to buy land from a bank or building society	-1	-2	-3
21. Loan given by government or government-related institution to buy a house or land	-1	-2	-3
Bank Products			
22. Postbank account	-1	-2	-3
23. Bank account for savings or investment (which pays interest)	-1	-2	-3
24. Current account – with a cheque book	-1	-2	-3
25. Bank account for everyday needs but no cheque book	-1	-2	-3
26. Overdraft	-1	-2	-3
27. ATM/Debit Card (use to get money out of cash machine or to pay in shops and deducts from account immediately)	-1	-2	-3
28. Credit card	-1	-2	-3
Retail			
29. Supermarket smart cards e.g. Uchumi or Nakumatt Smart Card	-1	-2	-3
30. Hire purchase (e.g. ART, Amedo, Kenya Credit Traders)	-1	-2	-3
31. Local shop/supplier that allows you to take goods/services on credit	-1	-2	-3
32. Registered mobile money user (e.g. M-PESA, Airtel Money, Orange Money, YuCash)	-1	-2	-3
Insurance			
33. Car insurance	-1	-2	-3
34. House – building or contents insurance	-1	-2	-3
35. Agriculture insurance (e.g. crop, weather, livestock)	-1	-2	-3
36. NHIF	-1	-2	-3
37. Other medical insurance policy			
38. Life insurance policy	-1	-2	-3
39. Education policy	-1	-2	-3
40. Retirement / pension	-1	-2	-3
41. NSSF	-1	-2	-3
42. Other insurance (SPECIFY)	-1	-2	-3
Other Investments			
43. Group Chama Investments			
44. Other Investments (SPECIFY)			

INCIDENCE GUIDE FOR ROUTING

INTERVIEWER. Before I proceed with the questionnaire, I need to do some checks which will take me a minute or so.

G.4 INTERVIEWER. Tick as appropriate in Yes/No format.

1. Currently has a bank product (Code -1 for any product 9, 20, 22 to 28)
2. Never banked (Code -3 for all products 9, 20, 22 to 28)
3. Currently has a Sacco product (Code -1 for product 1 or 10)
4. Currently has a micro finance product (Code -1 for product 2 or 11)
5. Currently has a savings product (Code -1 for products 1 - 7 or 22 - 25)
6. Never used a savings product (Code -3 for all products 1 - 7, 22 - 25)
7. Currently has a loan/credit product (Code -1 for products 9 - 21, 26, 28, 30 or 31)
8. Never used a loan/credit product (Code -3 for all products 9 - 21, 26, 28, 30 or 31)
9. Currently has an insurance product (Code -1 for products 33 - 42)
10. Has no financial service whatsoever (Code -3 for all products)

YES	NO

CHECK G4 GRID TO CONFIRM IF HAS NO FINANCIAL SERVICE – IF SO GO TO G22

G.5 Of all the financial products you currently have, which do you consider your most important financial service (this could be either the one you use most often or where you keep the most money)?

- **RECORD product code from G1.**
- **SINGLE mention only.**

RECORD response		
-----------------	--	--

G.6 Have you taken on any new financial service providers in the last 12 months?

Yes -1
No -2

If NO, go to G8.

G.7 What new kinds of providers have you taken on in the past 12 months?

Bank	-1
SACCO	-2
MFI	-3
PostBank	-4
Mobile money provider (M-PESA, AirTel Money)	-5
ASCA	-6
ROSCA / chama	-7
Other (specify)	-8

CHECK G4 GRID TO CONFIRM IF CURRENTLY BANKED, OTHERWISE GO TO G12

G.8 How many bank accounts do you have?

- **Do not prompt.**
- **SINGLE mention only.**

One -1
Two or more -2

G.9 Which banks do you currently hold an account in?

- **Do not prompt.**
- **MULTIPLE responses possible. Use Bank codes**

Bank name	Bank code
a.	
b.	
c.	
d.	
e.	

G.10 In the last 12 months have you ever experienced any of the following in relation to your bank accounts?

	YES	NO
Unexpected charges	-1	-2
Lost money	-1	-2
Registered a complaint	-1	-2

G.11 Thinking of the bank account you use most frequently, how often do you use this account?

Daily	-1
Weekly	-2
Monthly	-3
-----	-----
Once or twice a year	-4
Irregularly	-5

CHECK G4 GRID TO CHECK IF CURRENTLY HAS A SACCO ACCOUNT, OTHERWISE GO TO G15

G.12 You said earlier that you currently have a SACCO account. What are the names of the SACCOs you use?

- **Do not prompt.**
- **MULTIPLE responses possible. RECORD up to 3 SACCOs.**

SACCO name	BACK OFFICE ONLY - SACCO code
a.	
b.	
c.	

G.13 In the last 12 months have you ever experienced any of the following in relation to your SACCO accounts?

	YES	NO
Unexpected charges	-1	-2
Lost money	-1	-2
Registered a complaint	-1	-2

G.14 Thinking of the SACCO account you use most frequently, how often do you use this account?

Daily	-1
Weekly	-2
Monthly	-3
-----	-----
Once or twice a year	-4
Irregularly	-5

CHECK G4 GRID TO CHECK IF CURRENTLY HAS A MFI ACCOUNT, OTHERWISE GO TO G21

G.15 You said earlier that you currently have an account in a microfinance institution (MFI). What are the names of the MFIs you use?

- **Do not prompt.**
- **MULTIPLE responses possible. RECORD up to 3 MFIs.**

MFI name	BACK OFFICE ONLY - MFI code
a.	
b.	
c.	

G.16 In the last 12 months have you ever experienced any of the following in relation to your MFI accounts?

	YES	NO
Unexpected charges	-1	-2
Lost money	-1	-2
Registered a complaint	-1	-2

G.17 Thinking of the MFI account you use most frequently, how often do you use this account?

Daily	-1
Weekly	-2
Monthly	-3
Once or twice a year	-4
Irregularly	-5

ASK ALL.

G.18 Does anyone else in this household have a bank account?

Yes	-1
No	-2
Don't know	-3

G.19 In which of the following institutions have you ever opened an account which you subsequently closed or stopped using?

Bank	-1
Microfinance	-2
SACCO	-3
Other(specify)	-4
None	-5

G.20 Why did you close or stop using the account(s)? DO NOT PROMPT, MULTIPLE MENTIONS POSSIBLE

	Bank	Microfinance	SACCO	Other (specify)
1. Hidden charges	-01	-02	-03	-04
2. Lost money	-01	-02	-03	-04
3. Institution collapsed / nearest branch closed	-01	-02	-03	-04
4. Did not meet my needs	-01	-02	-03	-04
5. Dissatisfied with service / institution made many errors	-01	-02	-03	-04
6. Lost income source / business closed	-01	-02	-03	-04
7. You moved to live in a different area	-01	-02	-03	-04
8. Other (specify)	-01	-02	-03	-04

CHECK G4 GRID TO CHECK IF CURRENTLY UNBANKED, IF NO GO TO NEXT SECTION.

G.21 You said earlier that you don't currently have a bank account. Why is this?

- **Do not prompt.**
- **Spontaneous mention.**
- **MULTIPLE mentions possible.**

1. You don't want to pay service fees	-1
2. You have to keep a minimum balance in the bank	-2
3. You don't have money to save	-3
4. You don't have a regular income	-4
5. You can't afford to	-5
6. The bank is too far from where you live	-6
7. You prefer dealing in cash	-7
8. You prefer to use other options rather than a bank	-8
9. It takes too long to get your money	-9
10. You do not have a job	-10
11. You don't have a national ID	-11
12. You can't read or write	-12
13. You don't qualify to open an account	-13
14. You are too young to have a bank account	-14
15. You don't know how to open an account	-15
16. You don't need a bank account	-16
17. You don't trust banks	-17
18. You can do all the transactions you need using a different kind of institution eg chamas or SACCOs	-18
19. Other (SPECIFY).....	-19
20. Don't know	-20

G.22 Do you usually perform your banking transactions using someone else's account?

Yes	-1
No	-2

H MOBILE FINANCIAL SERVICES

H.1 Have you ever heard of this product/service?

If YES, then ASK:

H.2 Have you ever used this product or service?

If YES, then ASK:

H.3 Have you used this product or service in the last 12 months?

Mobile money/agency banking products or services	H1. Heard of this?	H2. Ever used this?	H3. Recent use?
1. Mobile Money (M-PESA, Airtel Money/ZAP, YuCash, Ikopesa)	-1	-1	-1
2. Agency Banking (Equity Agents, KCB Mtaani, Coop Kwa Jirani, PostBank)	-2	-2	-2

INTERVIEWER CHECK H3. Has this person sent or received money by mobile phone in past 12 months? IF NO, GO TO H18.

H.4 Think about the mobile money agent you use most often. Why have you chosen this agent? Any other reasons?

- **MULTIPLE mentions possible.**

Nearest one	-1
Always has float	-2
Sells other goods	-3
Safe and secure	-4
Opening hours	-5
Short queues	-6
Will not give my information to other people	-7
Friendly staff	-8
It is the only one available	-9
Other (Specify.....)	-10

H.5 When you are sending money do you mainly use your own phone or someone else's?

My own phone	-1
A phone belonging to a family member or friend	-2
The agent's phone	-3
Use my own SIM on someone else's phone	-4
Have never sent money by mobile phone	-5

IF NEVER SENT MONEY, GO TO H8.

H.6 Who do you send money to most often?

- **Single Spontaneous mention**

Parents	-1
Spouse	-2
Children	-3
Other family members	-4
Friends	-5
Business related	-6
Other (specify)	-7

H.7 The last time you sent money, how much did you send?

- **Read out statements.**
- **SINGLE mention only.**

KSh 500 or less	-1
KSh 501-1000	-2
KSh 1001-2500	-3
KSh 2501-5000	-4
Above KSh 5000	-5

H.8 Have you ever received money by mobile phone?

Yes	-1
No	-2

IF NEVER RECEIVED MONEY, GO TO H11.

H.9 Who do you receive money from most often?

- **DO NOT PROMPT.**
- **SINGLE MENTION**

Parents	-1
Spouse	-2
Children	-3
Other family members	-4
Friends	-5
Business associates	-6
Other (specify)	-7

H.10 The last time you received money, how much did you receive?

- **Read out statements.**
- **SINGLE mention only.**

KSh 500 or less	-1
KSh 501-1000	-2
KSh 1001-2500	-3
KSh 2501-5000	-4
Above KSh 5000	-5

H.11 Which of the following things are you currently using mobile money (M-PESA / Airtel Money / YuCash / Orange Money) for?

- **Read out statements.**
- **MULTIPLE mentions possible.**

Buy airtime	-01
Pay bills eg Postpaid account, Electricity, DSTV	-02
ATM withdrawals	-03
Pay salaries/wages	-04
Buy or pay for goods/services (school fees, rent, etc.)	-05
Receive payments from business associates	-06
Receive payments from customers	-07
To save	-08
Receive salaries/wages	-09
Transfer money to/from bank account	-10
Make donations	-11
Check your balance	-12
Deposit when traveling so you don't carry cash	-13
Pay MFI or bank loans	-14
Receive MFI or bank loans	-15
None of the above	-16

H.12 How often do you use mobile money (M-PESA / Airtel Money / YuCash / Orange Money)?

- **Read out statements.**
- **SINGLE mention only.**

Daily	-1
Weekly	-2
Monthly	-3
Once or twice a year	-4
Irregularly	-5

H.13 Do you do any of the following?

- **Read out statements.**

Statement	Yes	No
1. You put money in your mobile phone with the intention of withdrawing the money later yourself	-1	-2
2. You put money in your mobile phone that you will send to someone else later (not withdraw yourself)	-1	-2
3. You keep money in your mobile phone that was sent to you by someone else	-1	-2

H.14 Usually how long after receiving money do you normally keep it on your mobile money account (ie before you withdraw / use it / send it to someone else)?

- **Read out statements.**
- **SINGLE mention only.**

1 day or less	-1
1 week or less	-2
1 month or less	-3
About 3 months	-4
Longer than 3 months	-5

H.15 If you had an emergency and you needed to send money to help the situation, how much would you afford to send now from your mobile phone account(M-PESA / Airtel Money / YuCash / Orange Money)?

Nothing	-1
KSh 500 or less	-2
KSh 501-1000	-3
KSh 1001-2500	-4
KSh 2501-5000	-5
Above KSh 5000	-6
Refused	-7

H.16 Have you ever lost money on M-PESA / Airtel Money / YuCash / Orange Money?

Yes	-1
No	-2

If answer is NO, go to H18.

H.17 Did you recover the lost money?

Yes	-1
No	-2

IF NO, GO TO QUESTION H22.

H.18 Apart from M-PESA / Airtel Money / YuCash / Orange Money, have you used any other ways of sending or receiving money within Kenya in the last 12 months? Which ones?

MULTIPLE mentions possible.

With a family member / friend	-1
Bus or matatu	-2
Courier (eg Nation, Securicor, Speedpost)	-3
Money transfer (eg Western Union, MoneyGram)	-4
By cheque	-5
Directly into bank account	-6
Through someone else's account	-7
Post Office (eg PostaPay, money order)	-8
I have not used any other ways of sending or receiving money	-9

H.19 In the last 12 months have you sent money outside Kenya?

Yes	-1
No	-2

IF NO, GO TO QUESTION H22.

H.20 Where did you send the money to?

Within East Africa	-1
Within Africa	-2
Europe	-3
America	-4
Middle East	-5
Asia	-6
Elsewhere	-7

H.21 How did you send this money?

MULTIPLE mentions possible.

M-PESA / Airtel Money / YuCash / Orange Money	-1
With a family member / friend	-2
Bus or matatu	-3
Courier (eg Nation, Securicor, Speedpost)	-4
Money transfer (eg Western Union, MoneyGram)	-5
By cheque	-6
Directly into bank account	-7

Through someone else's account	-8
Post Office (eg PostaPay, money order)	-9
Other(specify)	-10

H.22 In the last 12 months have you received money from outside Kenya?

Yes	-1
No	-2

IF NO, GO TO SECTION J.

H.23 Where did you receive the money from?

Within East Africa	-1
Within Africa	-2
Europe	-3
America	-4
Middle East	-5
Asia	-6
Elsewhere	-7

H.24 How did you receive this money?

MULTIPLE mentions possible.

M-PESA / Airtel Money / YuCash / Orange Money	-1
With a family member / friend	-2
Bus or matatu	-3
Courier (eg Nation, Securicor, Speedpost)	-4
Money transfer (eg Western Union, MoneyGram)	-5
By cheque	-6
Directly into bank account	-7
Through someone else's account	-8
Post Office (eg PostaPay, money order)	-9
Other(specify)	-10

J SAVINGS

ASK ALL.

J.1 How do you intend to make ends meet in your old age?

INTERVIEWER INSTRUCTIONS. If the respondent is over 65 years old, **ASK this instead:**
How are you currently making ends meet?

- **Do NOT read out.**
- **MULTIPLE mentions possible.**

Draw on savings	-01
Draw on employer-based pension/provident fund	-02
Draw on private retirement savings plan	-03
-----	-----
Rely on children or other family	-04
Run my own business	-05
Sell your assets	-06
-----	-----
Live off the farm	-07
Government fund for the old	-08
Other (Specify)	-09
-----	-----
Don't know (DO NOT READ OUT)	-10
Refused to answer	-11

CHECK G4 GRID ASK ONLY IF CURRENTLY HAVE A SAVINGS PRODUCT. OTHERWISE GO TO J6

J.2 Many people have different reasons why they keep money aside or save, for what reasons are you **CURRENTLY saving**?

- **SPONTANEOUS. Do not prompt.**
- **MULTIPLE mentions possible.**

J.3 What is your main reason for keeping money aside or saving?

- **SINGLE mention only.**

	J2. Reasons for saving	J3. Main reason for saving
01. For meeting day-to-day ordinary household needs when you have little or no money	-01	-01
02. For emergency (burial, medical)	-02	-02
03. For social reasons (wedding, bride price)	-03	-03
-----	-----	-----
04. For personal reasons (such as clothes, shoes, own travel)	-04	-04
05. For improving a house	-05	-05
06. To acquire household goods	-06	-06
-----	-----	-----
07. For purchasing a car or motorcycle	-07	-07
08. Purchase land	-08	-08
09. Purchase or build a house for your family to live in	-09	-09
-----	-----	-----
10. Purchase or build a house to rent out	-10	-10
11. For purchase of shares/stocks/bonds/T-bills	-11	-11
12. For purchase of livestock /cattle	-12	-12
-----	-----	-----
13. For agricultural improvements e.g. irrigation, a dam, fencing, preparing land	-13	-13
14. For agricultural implements – plough, hoe, tractor, things to use on the farm	-14	-14
15. For agricultural inputs – seeds, fertiliser, insemination	-15	-15
-----	-----	-----
16. To pay for farm labour	-16	-16
17. To transport farm produce to market	-17	-17
18. For fishing equipment – boat, nets, engine	-18	-18
19. For expanding your business	-19	-19
20. For starting up a new business	-20	-20
21. For putting money in someone else's business	-21	-21
-----	-----	-----
22. For later in life/old age	-22	-22
23. For education of yourself, children or siblings or others	-23	-23
24. To leave something for your children	-24	-24
25. Other specify	-25	-25

J.4 Generally, how often do you keep money aside or save?

Daily	-1
Weekly	-2
Monthly	-3
Once or twice a year	-4

J.5 The last time you kept money aside or saved, how much was it?

Ksh							
-----	--	--	--	--	--	--	--

CHECK G4 GRID ASK ONLY IF NEVER HAD A SAVINGS PRODUCT. OTHERWISE GO TO SECTION K

J.6 Why have you never kept money aside or saved?

- SPONTANEOUS. Do not prompt.
- MULTIPLE mentions possible.

You don't have any money to save	-1
There's nowhere to save my money	-2
Don't believe in it	-3
Don't understand how to save	-4
You need a lot of extra money before you can start saving	-5
You need an ID and a referee	-6
Its too expensive	-7
You never have anything extra that you can keep for a particular purpose	-8
Other (SPECIFY)	-9

K SAVINGS AND LOANS GROUPS

ASK ALL

K.1 Many people belong to informal societies or group saving schemes such as, merry go round, savings and lending groups, chamas, investment clubs, clan/welfare groups to **which they contribute on a regular basis**. How many do you **personally** belong to?

• RECORD NUMBER 0 FOR NONE

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IF NONE (0) GO TO
K19

Tell me more about your group contributions and members. **Code for the most important 3 groups**

K.2 What is your regular contribution to this group (in KShs)

K.3 How often do you contribute (1=Daily; 2=Weekly; 3=Monthly; 4=Annually; 5=Other)

K.4 How many people are in this group?

K.5 What kinds of people does the group mainly consist of? MULTIPLE mentions possible.

Relatives	-1
Friends	-2
Neighbours	-3
Workmates/Colleagues	-4

K.6 How long has this group existed (in years)? INCLUDE NUMBER OF COMPLETED YEARS ONLY, If less than a year, record 00.

K.7 How long have you been a member of this group (in years)? If less than a year, record 00.

LIST ALL GROUPS RESPONDENT BELONGS TO (For ease of reference)	K2. Regular contribution (Kshs)	K3. Frequency of contributions (1=Daily; 2=Weekly; 3=Monthly; 4=Annually; 5=Other)	K4. How many in group?	K5. What kinds of people does the group mainly consist of? (1= Relative; 2=Friends; 3=Neighbours; 4=Workmates/Colleagues; 5=Religious group)	K6. Age of group (in years)	K7. How long have you been in group? (in years)
1.						
2.						
3.						

K.8 Which of these groups is the most important to you? ONLY ASK IF A MEMBER OF MORE THAN ONE GROUP

Group 1

Group 2

Group 3

K.9 Thinking of the group which is the most important to you (READ MOST IMPORTANT GROUP) which of the following does the group do for its members?

• **Read out statements.**

Welfare/clan group – we help each other out for things like funerals	-01
We collect money and give to each member a lump sum (pot) or gift in turn	-02
We save and lend money to members and non-members to be repaid with interest	-03
We periodically distribute all monies held by the group to its members	-04
We save together and put the money in an account	-05
We make other kinds of investments as a group eg property, business	-06
We invest in the stock market as a group	-07

K.10 Has your group ever been trained in group management?

Yes

No

Don't know

If NO or DON'T KNOW IN K12 go to K13

K.11 Was the training done in the past 12 months?

Yes

No

K.12 Who did the training? DO NOT PROMPT, MULTIPLE MENTIONS POSSIBLE

NGO / Church / Mosque	-1
Private group trainer	-2
Government body	-3
Financial provider (MFI)	-4
Other groups	-5
Community member	-6
Don't know	-7

K.13 Which of the following does (READ GROUP) have, do or produce?

• **Read out statements.**

A bank account	-01
A certificate of registration	-02
A written constitution	-03
Elect officials through voting	-04
A written record of the money members have paid / received	-05
A group cheque book	-06
A treasurer/finance person who is not also the chairman	-07
More than one signatory on the cheque book	-08
A lockable money box with more than one key	-09
Someone who is not a member of the group who manages it	-10
Borrow money from individual / private investors	-11
Borrow money from MFIs eg KWFT, Faulu	-12
Borrow money from a Bank eg KCB, Equity	-13
Receive donations/grants from organisations	-14

K.14 How often did you use a mobile phone (M-PESA, Airtel Money, Orange Money, YuCash) in the last month to make their contributions / repayments?

Daily

Weekly

Once in 2 weeks

Once in the month

Never used

K.15 Thinking about yourself, what is the most important reason why you joined this group(READ GROUP)?

K.16 What is the second most important reason why you joined this group(READ GROUP)?

- **SPONTANEOUS. Do not prompt.**
- **SINGLE mention only per question.**

	K15. First most important	K.16 Second most important
To have a lump sum to use when its your turn	-01	-01
To keep money safe	-02	-02
To help when there is a death in the family	-03	-03
To help when there is any other emergency	-04	-04
It is compulsory in your clan/village	-05	-05
To socialise / meet your friends	-06	-06
To exchange ideas about business	-07	-07
To invest in bigger things by pulling money / resources together	-08	-08
The group buys you household goods or farm good when its your turn	-09	-09
To increase income by lending	-10	-10
Because you could not get money or help anywhere else	-11	-11
You can get money easily when you need it	-12	-12
Get strength to save from saving with others	-13	-13
Can't save at home – money gets used on other things	-14	-14
Because it encourages me to work harder	-15	-15
Other (Specify).....	-16	-16

K.17 Which of the following, if any, has this group experienced?

K.18 FOR THOSE WHO LOST MONEY, ASK – Did this occur in the last 12 months?

	K.17 Group has experienced	K.18 Occurred in last 12 mths
Lost money through theft or fraud by someone outside the group	-01	-01
Lost money through theft or fraud by a committee member	-02	-02
Lost money through bad investment of funds	-03	-03
Lost money through dishonesty or default by members	-04	-04
Loss of membership	-05	
Conflict within the group	-06	
Poor leadership	-07	
Money / cash not available immediately	-08	

ASK ALL CURRENTLY NOT IN A GROUP. OTHERWISE GO TO SECTION L.

K.19 Why do you not belong to any groups?

- **SPONTANEOUS. Do not prompt.**
- **MULTIPLE mentions possible.**

1. You have an account in a bank or other formal institution	-1
2. You don't have any money	-2
3. People steal your money	-3
4. You don't know about them	-4
5. You don't need any service from them	-5
6. You don't trust them	-6
7. Groups require too much time in meetings	-7

L CREDIT / LOANS

ASK ALL

L.1 How many times in the past 12 months have you borrowed money?

- **RECORD NUMBER 0 FOR NONE**

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IF NONE (0) GO TO SECTION M

L.2 How many times in the past 12 months did you borrow money to pay for education/school fees?

- **RECORD NUMBER 0 FOR NONE**

--	--

L.3 How many times in the past 12 months did you borrow money because of an emergency?

- **RECORD NUMBER 0 FOR NONE**

--	--

L.4 If you had an emergency, would you be able to quickly (within 3 days) borrow enough money to sustain you for a month?

Yes	-1
No	-2

L.5 Thinking of where or whom you would get the money from, would you be able to access this money through a mobile money or bank agent?

Yes	-1
No	-2

CHECK G4 GRID CHECK IF CURRENTLY HAS LOAN/CREDIT. OTHERWISE GO TO QUESTION L21.

- L.6 People have different reasons why they borrow money, take a loan or credit. By loan I mean cash, goods or services given to you for which you will pay later. Which of these applies to you?

	YES	NO	No response (DO NOT READ OUT)
1. You have obtained a cash loan	-1	-2	-3
2. You have purchased an asset such as a tractor, sewing machine, house or land which you have to repay	-1	-2	-3
3. You have received credit on products or services such as seeds or vet services which you have to repay	-1	-2	-3
4. You have used a credit card to make payments	-1	-2	-3

Thinking back to the last time you borrowed ...

- L.7 Where did you borrow from? DO NOT READ OUT, SINGLE MENTION ONLY

1. Bank	-01
2. SACCO	-02
3. MFI	-03
-----	-----
4. Chama/group	-04
5. Shopkeeper	-05
6. Moneylender	-06
-----	-----
7. Employer	-07
8. Neighbour	-08
9. Friend/family	-09
-----	-----
10. Farm produce buyer/marketer	-10
11. AFC	-11
12. Government/Youth/Women's Fund	-12
13. Other (specify).....	-13

- L.8 What is the main reason why you borrowed from this source? DO NOT READ OUT, SINGLE MENTION ONLY

1. Low interest on loan	-01
2. No collateral needed	-02
3. Fast processing time	-03
-----	-----
4. Flexible loan amount	-04
5. Flexible repayment terms	-05
6. No guarantor needed	-06
-----	-----
7. Was approached by marketing officer	-07
8. No other option available	-08
9. Other (specify)	-09
-----	-----

DO NOT ASK L9 IF CODE 2 WAS SELECTED IN L8

- L.9 What collateral did you use?

1. Land / title deed	-1
2. ID	-2
3. Livestock	-3
4. Salary	-4
-----	-----
5. Other household asset	-5
6. Other (specify)	-6
7. No collateral needed	-7

L.10 How much did you borrow or what was the value of the goods extended?

Ksh							
-----	--	--	--	--	--	--	--

L.11 How much did you agree to pay back?

- | | |
|--------------------------------------|----|
| 1. The exact amount you borrowed | -1 |
| 2. More than the amount you borrowed | -2 |

L.12 How much do you have outstanding or still have to pay?

Ksh							
-----	--	--	--	--	--	--	--

L.13 1. How often are you supposed to make repayments? 2. How often do you actually make payments?

- | | | |
|---|----|----|
| 1. Daily | -1 | -1 |
| 2. Weekly | -2 | -2 |
| 3. Monthly | -3 | -3 |
| -----4. Whenever I have some money to spare | -4 | -4 |
| -----5. I have not started repaying | | -5 |

IF CODE 5 IN L13.2 ASK L15 AND SKIP TO L21

L.14 What was your last repayment?

Ksh							
-----	--	--	--	--	--	--	--

L.15 Was the loan been disbursed via mobile money?

- | | |
|-----|----|
| Yes | -1 |
| No | -2 |

L.16 Were any of the repayments made via mobile money?

- | | |
|-----|----|
| Yes | -1 |
| No | -2 |

L.17 Have you ever been late in making a repayment on your current loan?

- | | |
|-----|----|
| Yes | -1 |
| No | -2 |

IF NO, GO TO QUESTION L21.

L.18 How many times has it happened?

--	--	--

L.19 The last time you were late, how late was your repayment?

1.	1-2 days	-1
2.	3-7 days	-2
3.	8-30 days	-3
4.	More than a month late	-4

L.20 What was the consequence of your late repayment? DO NOT READ OUT

1.	Nothing, you were forgiven	-1
2.	Your asset / collateral seized	-2
3.	Guarantor forced to pay	-3
4.	Paid a fine, then continued repaying loan	-4
5.	Physical harassment	-5
6.	Prosecuted in court	-6
7.	Others (specify)	-7

L.21 Thinking of the last time you borrowed, what did you use the loan for?

- **SPONTANEOUS. Do not prompt.**
- **MULTIPLE mentions possible.**

1.	For meeting day-to-day ordinary household needs when you have little or no money	-01
2.	For emergency (burial, medical)	-02
3.	For social reasons (wedding, bride price)	-03
4.	For personal reasons (such as clothes, shoes, own travel)	-04
5.	For improving a house	-05
6.	To acquire household goods	-06
7.	For purchasing a car or motorcycle	-07
8.	Purchase land	-08
9.	Purchase or build a house for your family to live in	-09
10.	Purchase or build a house to rent out	-10
11.	For purchase of shares/stocks/bonds/T-bills	-11
12.	For purchase of livestock /cattle	-12
13.	For agricultural improvements e.g. irrigation, a dam, fencing, preparing land	-13
14.	For agricultural implements – plough, hoe, tractor, things to use on the farm	-14
15.	For agricultural inputs – seeds, fertiliser, insemination	-15
16.	To pay for farm labour	-16
17.	To transport farm produce to market	-17
18.	For fishing equipment – boat, nets, engine	-18
19.	For expanding your business	-19
20.	For starting up a new business	-20
21.	For putting money in someone else's business	-21
22.	For later in life/old age	-22
23.	For education of yourself, children or siblings or others	-23
24.	To leave something for your children	-24
25.	To pay off your debts	-25
26.	To repay for someone else who was unable to repay (family or friend)	-26
27.	Other specify	-27

CHECK G4 GRID CHECK IF HAS NEVER TAKEN LOAN/CREDIT. OTHERWISE GO TO SECTION M

L.22 Why have you never taken a loan?

- **SPONTANEOUS. Do not prompt.**
- **MULTIPLE mentions possible.**

Have never needed it	-1
Don't have ID or the right documentation	-2
Don't believe in it	-3
-----	-----
Lenders charge too much	-4
Don't earn enough to repay loan	-5
Your spouse/partner won't allow it	-6
-----	-----
Don't know where to go for one	-7
No place close by to go for one	-8
Don't have a guarantor/referee	-9
-----	-----
Don't have any collateral	-10
Fear of loss of property or assets	-11
Unemployed	-12
-----	-----
Other (SPECIFY.....)	-13

M INSURANCE

Insurance is a way of protecting yourself against unforeseeable events such as losing a house, car, animals, crops or your life, by paying small amounts to an institution over time. Should something happen, you or your family are compensated.

CHECK G4 GRID IF CURRENTLY HAS INSURANCE. OTHERWISE GO TO M5.

M.1 Which companies do you hold your insurance policies with?

- **MULTIPLE responses possible.**
- **Code for up to 3 insurance companies.**

Insurance company	Company code
a.	
b.	
c.	

Thinking about the last policy you bought,

M.2 Where did you buy it? Through agent, group policy at work, local branch, head office in Nairobi, or in some other way?

- **SINGLE mention.**

Through agent	-1
Part of group policy from work	-2
Local branch	-3
Head office	-4
Other (specify)	-5

M.3 What are the main reasons you chose this particular insurance policy with this insurer?

- **Read out statements.**
- **MULTIPLE responses possible.**

Cost of premiums	-01
Level of cover/benefits it offers	-02
Recommended by family member/friend/colleague	-03
Reputation/brand/reliability of company	-04
Employer recommendation	-05
Compulsory for loan or mortgage	-06
Other (please specify)	-07
Don't know	-08
Refused to answer	-09

M.4 Have you ever made an insurance claim?

Yes	-1
No	-2

Ask all:

M.5 I am going to read out some statements to you about insurance. Please tell me if you agree or disagree with each statement, or don't know.

- **Read out statements one at a time.**
- **Rotate order of statements (Mark starting point with asterisk)**
- **SINGLE mention per statement.**

	Agree	Disagree	Don't Know or N/A
1. You would like to have insurance but cannot afford it	-1	-2	-3
2. Trying to buy health or life insurance for yourself or your family can bring bad luck	-1	-2	-3
3. Insurance companies try to cheat people even when they have a good claim	-1	-2	-3
4. Insurance agents are dishonest	-1	-2	-3
5. I do not need insurance because my family, friends, groups of friends and relatives help me when I am in need	-1	-2	-3

N TECHNOLOGY

I am now going to ask you about various activities that you may conduct.

N.1 Which of the following activities do you conduct **regularly**. How often do you...

- **Read out statements one at a time.**
- **SINGLE mention per statement.**

	Never	Once	Sometim es	Often	All the time
1. Send airtime credit to someone else through a mobile phone	-1	-2	-3		
2. Use a mobile phone to check emails	-1	-2	-3		
3. Use a mobile phone to access social sites (eg. Facebook, twitter)	-1	-2	-3		
4. Buy services on a mobile phone e.g. dial tones, news update	-1	-2	-3		
5. Use a mobile phone to access your bank account	-1	-2	-3		
6. Use a mobile to check your bills eg water, electricity	-1	-2	-3		

wachirak 11/1/2012 12:28 PM

Comment [1]: Changes proposed by Dayo and confirmed with Ravindra on 31st O

N.2 Do you own a working mobile/cell phone?

Yes -1
No -2

If answer is YES, go to N4.

N.3 Whose mobile/cell phone are you **most likely** to use when you need one?

- **SINGLE mention**

An agent/Simu ya Jamii -1
A member of this household -2
A family member or friend who lives elsewhere -3
You do not use a mobile/cell phone -4
Others (specify) -5

If answer is -4, go to N7.

N.4 Which of the following would apply to your mobile phone?

Can access internet -1
Has QWERTY keypad- letters of the keyboard do not share a key -2
Can send and receive email -3
Has a touch screen -4
Can download and install applications on the phone -5
Other (specify) -6

N.5 Which mobile phone networks do you use?

- **MULTIPLE mentions possible.**

Safaricom -1
Airtel -2
Orange -3
Yu -4
Other -5

If only one network go to N7.

N.6 Which is the network you use most for calls? SMS?

	Calls	SMS
Safaricom	-1	-1
Airtel	-2	-2
Orange	-3	-3
Yu	-4	-4
Other	-5	-5

N.7 How many other people in your household own a mobile phone?

- **RECORD NUMBER 0 FOR NONE**

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N.8 Do you use the internet?

Yes	-1
No	-2

If answer is NO, go to N12.

N.9 Where do you use the internet most often?

- **SINGLE mention.**

On mobile phone	-1
At home on a computer	-2
At an internet cafe	-3
On computers at your office	-4
On a friend or neighbour's computer	-5
Other (please specify)	-6

If answer is NOT mobile phone, go to N10.

N.10 Which is the network you use most to access internet on your mobile? SINGLE MENTION

Safaricom	-1
Airtel	-2
Orange	-3
Yu	-4
Other	-5

N.11 Did you access the internet during the past 4 weeks?

Yes	-1
No	-2

N.12 Which, if any, of the following have you done in the last 7 days?

- **Read out**
- **MULTIPLE mentions possible.**

Watched television	-1
Listened to radio	-2
Read newspapers	-3
None of these	-4

P VULNERABILITY

Now we want to talk about life in general.

P.1 In the last 12 months, **how often** has your family
Is it often, sometimes, rarely, never, or you don't know?

- **Read out statements. Show card.**
- **SINGLE mention only per statement.**

	Often	Sometimes	Rarely	Never	Don't know
1. Gone without enough food to eat	-1	-2	-3	-4	-5
2. Felt unsafe from crime inside your home	-1	-2	-3	-4	-5
3. Gone without medicine or medical treatment that was needed	-1	-2	-3	-4	-5
4. Gone without cash income	-1	-2	-3	-4	-5
5. Gone without safe water to drink	-1	-2	-3	-4	-5
6. Gone without good shelter	-1	-2	-3	-4	-5
7. Gone without fuel to cook food	-1	-2	-3	-4	-5

Q.1 In what type of dwelling does the **household head** live?

- **OBSERVED single response.**

Permanent building	-1
Semi-permanent	-2
Temporary	-3
Traditional	-4
Others	-5

IF not permanent, GO TO Q4.

Q.2 What type of permanent dwelling is it?

- **OBSERVED single response.**

House/bungalow	-1
Flat	-2
Maisonette/Townhouse	-3
Swahili type house	-4

Q.3 What material is the **floor** of the main dwelling predominantly made of?

- **SINGLE response.**

Cement	-1
Tiles	-2
Wood	-3
Earth	-4
Others specify	-5

Q.4 What material are the **walls** of the main dwelling predominantly made of?

- **SINGLE response.**

Stone	-1
Brick/block	-2
Mud/wood	-3
Mud/cement	-4
Wood only	-5
Corrugated iron sheet	-6
Grass/straw	-7
Tin	-8
Other (specify)	-9

Q.5 What is your **main** source of cooking fuel?

- **Read options.**
- **SINGLE response.**

Collected firewood	-01
Purchased firewood	-02
Grass	-03
Paraffin	-04
Electricity	-05
Gas/LPG	-06
Charcoal	-07
Biomass residue eg cow dung, coffee husks, sawdust	-08
Biogas	-09
Other (specify)	-10

Q.6 What is your **main** source of lighting?

- **Read options.**
- **SINGLE response.**

Collected firewood	-01
Purchased firewood	-02
Grass/straw	-03
Paraffin	-04
Electricity	-05
Solar	-06
Gas	-07
Dry cell (torch)	-08
Candles	-09
Biogas	-10
Other (specify)	-11

Q.7 What is the **main** source of water for the household?

- **Read options.**
- **SINGLE response.**

Piped into dwelling	-01
Piped into plot/yard	-02
Public tap	-03
Tube/well/borehole with pump	-04
Protected dug well	-05
Protected spring	-06
Rainwater collection	-07
Unprotected dug well/springs	-08
River/ponds/streams	-09
Tankers/Truck/Vendor	-10
Bottled water	-11
Other (specify)	-12

Q.8 What is the main type of toilet facilities that the household uses?

- **Read options.**
- **SINGLE response.**

Flush toilet	-1
Ventilated improved pit latrine	-2
Uncovered pit latrine	-3
Covered pit latrine	-4
Bucket	-5
None	-6
Other specify	-7

Q.9 Which of the following items does your household own?

• **Read options.**

		YES	NO	If yes, how many?
01)	Radio with no other components	-1	-2	
02)	Black and White TV	-1	-2	
03)	Colour TV set	-1	-2	
04)	Bicycle	-1	-2	
05)	Motorcycle	-1	-2	
06)	Desktop/laptop computer	-1	-2	
07)	Built-in kitchen sink	-1	-2	
08)	Refrigerator	-1	-2	
09)	Electricstove and oven	-1	-2	
10)	VCR/DVD player	-1	-2	
11)	Charcoal Iron	-1	-2	
12)	Electric Iron	-1	-2	
13)	Camera	-1	-2	
14)	Microwave oven	-1	-2	
15)	Hi-fi/music centre	-1	-2	
16)	Vacuum cleaner	-1	-2	
17)	Free standing deep freezer	-1	-2	
18)	Frying Pan	-1	-2	
19)	Towel	-1	-2	
20)	Car	-1	-2	
21)	Mosquito Net	-1	-2	
22)	Fixed telephone line(landline)	-1	-2	
23)	Solar Lamp	-1	-2	
24)				

Q.10 How many **habitable** rooms does this household occupy?
DO NOT COUNT BATHROOMS, TOILETS, STOREROOMS OR GARAGE.

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Q.11 How many of these rooms are used for sleeping?

--	--

Q.12 Do you own any piece of land?

Yes	-1
No	-2

Q.13 Who owns this residence? READ OUT

• **SINGLE response.**

Owner occupied	-1
Owner occupied - nomads	-2
Employer provided	-3
Rented	-4
No rent paid – allowed to live here by owner	-5
No rent paid - squatter	-6

IF owner occupied, Code 1 in Q14 and go to Q15.

Q.14 Do you own a house?

Yes	-1
-----	----

IF NO, GO TO Q16.

Q.15 How did you acquire your house?

MULTIPLE mentions possible.

- | | |
|---|-----|
| 1. Inherited from family | -01 |
| 2. Used regular income to buy materials whenever possible | -02 |
| 3. Built using savings kept in bank, SACCO or MFI | -03 |
| 4. Built using assets / savings kept elsewhere | -04 |
| 5. Built using credit/loan from bank, SACCO or MFI | -05 |
| 6. Built using credit/loan from elsewhere | -06 |
| 7. Contribution from community/family/friends | -07 |
| 8. Bought it already built | -08 |
| 9. Used local materials – no cash needed | -09 |

Q.16 **Now this is the very last thing for us to do** Thinking about how you spend your money, and what you spend your money on, I would like you to look through this list of items, and tell me how much you spend on these items in any one month.

• **Read out. Use Photo card.**

	KSh
1. Mobile airtime expenses	
2. Education/tuition/school fees	
3. Household bills such as electricity/water/home maintenance/rates	
4. Medical expenses and health schemes	
5. Paying off debts on loans	
6. Rent/mortgage on your home	
7. Savings/investment	
8. Supporting other members of the family	
TOTAL	

Q.17 Would it be all right if we called you for a follow-up telephone interview in the future? If so, can you give me two numbers we can reach you on?

Phone number										
Backup number										

Finish time (24 h clock)					
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THANK THE RESPONDENT

Q.18 RECORD GPS readings.

LATITUDE				-					
LONGITUDE				-					