

Questionnaire no.								
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**FinAccess 2015:  
Access and Usage of Financial Services in Kenya**

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**A HOUSEHOLD AND RESPONDENT IDENTIFICATION**

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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					
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Interviewer name							
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Interviewer code							
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Supervisor code							
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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 Ipsos and KNBS. 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

A.7 What is the .....

A.7. 1.	Total number of household members in this household	
A.7. 2.	Number of people earning an income	
A.7. 3.	Number of people under 16years in this household	
A.7. 4.	Number of school going children in this household	

**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.8 What language would you prefer to be interviewed in?

English	1		Luo	4		Luhya	7		Somali	10
Swahili	2		Meru/Embu	5		Kalenjin	8		Turkana	11
Kikuyu	3		Kisii	6		Kamba	9		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.9 What is your marital status?

- Single -1
- Divorced/separated -2
- Widowed -3
- Married/living with partner -4
- Don't know/ refused to answer -5

A.10 What is your relationship to the household head?

- Head -1
- Spouse -2
- Son/daughter -3
- Father/mother -4
- Sister/brother -5
- Grandchild -6
- Other relative -7
- Other non-relative -8

A.11 What is the religion of the respondent?

- Christianity -1
- Islam -2
- Traditional African -3
- Hinduism -4
- Other religion -5
- No answer/refused -6
- No religion -7

A.12 Have you changed your place of residence in the last 12 months? **If yes, go to A.13 If No, go to A14**

- Yes -1
- No -2

A.13 If you changed your place of residence, what was the **main reason**?

- DO NOT READ OUT(SINGLE MENTION)**
- 1. Natural disaster (drought, floods, earthquake etc) 1
  - 2. I could not afford rent, moved to a cheaper house 2
  - 3. Relocated for permanent work (self or household) 3
  - 4. Relocated for temporary work (self or household) 4
  - 5. Relocated to take care of parents/children 5
  - 6. Got bankrupt and my house was taken 6
  - 7. Violence in my community 7
  - 8. Evicted/land reclaimed by government 8
  - 9. Bought my own house and moved in 9
  - 10. Other ....specify 10
  - 11. No specific reason 11

A.14 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

A.15 Which of these identification documents do you have?

	Yes	No
National Identity Card (ID)	-1	-2
Passport	-1	-2
Alien ID	-1	-2
None	-1	-2

**ASK ONLY IF THE RESPONDENT IS NOT FEMALE HEAD/SPOUSE OF HOUSEHOLD**

A.16 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

## B FINANCIAL LITERACY

### Ask all:

B1. Who makes the main decisions about how money is spent in this household? And the second main person?

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

	Main Decision maker	Second main person
1. You	-1	-1
2. Spouse	-2	-2
3. Jointly with spouse	-3	-3
4. Parents	-4	-4
5. Children	-5	-5
6. Brothers/sisters	-6	-6
7. Other relatives	-7	-7
8. Non-relatives	-8	-8
9. None		

B2. There are many words used in Kenya that apply to, or concern, financial services. Please tell me which of the following **have you ever heard of?** 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 (\*).**

	Yes	No
1. Savings account	-1	-2
2. Interest	-1	-2
3. Shares	-1	-2
4. Collateral	-1	-2
5. Guarantor	-1	-2
6. Investment	-1	-2
7. Inflation	-1	-2
8. Pension	-1	-2
9. Mortgage	-1	-2

B3. Have you ever heard of these financial providers / government schemes/?

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

Financial Institutions	Yes	No
1. National Social Security Fund (NSSF)	-1	-1
2. National Health Insurance Fund (NHIF)	-2	-2
3. Alternative Dispute Resolution (ADR)	-3	-3
4. Nairobi Securities Exchange (NSE)	-4	-4
5. Deposit Protection Fund (DPF)	-5	-5
6. Credit Reference Bureau (CRB)	-6	-6
7. Policy Compensation Fund (PCF)	-7	-7

**ASK B4 to only those who have heard of Credit Reference Bureau (CRB) in B3 OTHERWISE GO TO B5**

B4. Have you ever seen or accessed your credit reference report from the CRB?

Yes -1  
No -2

B5. 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 sometimes run away and people lose lots of their money (Pyramid Scheme).

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

**If NO, go to B8.**

B6. Did this happen in the last 12 months?

B7. Have you ever lost money in such a scheme and if so when and how much?

	<b>Yes</b>	<b>No</b>
B5. Anyone approach you	-1	-2
B6. Happen in the last 12 months	-1	-2
B7. Lost money (If no, to B7 go to B8)	-1	-2

B7.2 Year				
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B7.3 RECORD how much lost in KES						
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B8. What/who do you depend on most for financial advice/information?

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

Bank	-1
Insurance company	-2
Microfinance	-3
SACCO	-4
Chama / ROSCA	-5
Church or mosque	-6
Friends/family	-7
Radio	-8
Television	-9
Newspaper	-10
Big advert / Billboard advert on roadside	-11
Leaflet from financial institution	-12
Local baraza	-13
NGO workshop/seminar	-14
Internet	-15
MP/political leader	-16
Self	-17
Insurance	-18
Other (SPECIFY) .....	-19
Don't know /Refused to answer Do not read out)	-20

B9. What kind of financial provider do you trust the most? **B9\_2** Trust the 2nd most?

- **SHOW CARD**
- **SINGLE MENTION ONLY**

	<b>B9_1 TRUST MOST</b>	<b>B9_2 2ND MOST TRUST</b>
1. Bank	-1	-2
2. SACCO	-1	-2
3. Microfinance	-1	-2
4. Insurance company	-1	-2
5. Mobile money provider ( <i>M-Pesa</i> , Airtel Money, Orange Money, Mobicash, Tangaza Money, Equitel)	-1	-2
6. Informal moneylender (shop keeper, village elder who lends money etc.)	-1	-2
7. Shylock	-1	-2
8. Insurance agents	-1	-2
9. Bank agents	-1	-2
10. Mobile money agents - <i>M-Pesa</i> /Airtel Money/Orange Money/Tangaza/-	-1	-2
11. ASCA/ROSCA/chama	-1	-2
12. Hawala	-1	-2
13. Mshwari/KCB <i>M-Pesa</i>	-1	-2
14. None	-1	-2

B10. What kind of financial provider do you think has the highest interest rates on loans? B10\_2. What kind has the lowest?

- **SHOW CARD,**
- **SINGLE MENTION ONLY**

	<b>B10_1 Highest</b>	<b>B10_2 Lowest</b>
1. Bank	-1	-2
2. SACCO	-1	-2
3. Microfinance	-1	-2
4. Informal moneylender (Borrowing from a friend, neighbour, personal contact)	-1	-2
5. Shylock	-1	-2
6. ASCA/ROSCA/	-1	-2
7. Mobile banking account (Mshwari, KCB <i>M-Pesa</i> )	-1	-2
8. Don't know	-1	-2

**Ask all:**

B11. I am going to read out some statements to you. Please tell me if you agree or disagree with each statement,

- **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. In the last year, you have been regularly putting aside money for a particular purpose in future	-1	-2	-3
3. In the last year, you have regularly kept money aside for emergencies or unexpected expenses	-1	-2	-3
4. 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
5. You do not care about tomorrow, you live your life for today, tomorrow will take care of itself	-1	-2	-3
6. You often have trouble making your money last between the times when you get money	-1	-2	-3
7. Over the last year you had to sell some assets in order to repay a loan	-1	-2	-3
8. Over the last year you had to borrow another loan in order to repay a loan	-1	-2	-3
9. You can easily live your life without having a bank account	-1	-2	-3

B12. At this point in your life, which one of the following goals is **MOST IMPORTANT** to you and makes you most proud? [Read out options]

- **SHOW CARD**
- **SINGLE RESPONSE**

	B12. MOST IMPORTANT
1. Putting food on the table	-1
2. Keeping in touch with friends and family	-1
3. Supporting/participating in your church or mosque or place of worship	-1
4. Educating yourself or your family	-1
5. Keeping or get a new job/ Start or expand business/ Improve or expand farming activities (improving your livelihood- job, business or farm )	-1
6. Buying assets like a TV, phone, fridge etc.	-1
7. Building a house/Improving your house	-1
8. Having children or getting married	-1
9. Other	-1

B13. 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



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**C      EFFECTIVE NUMERACY**

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- C1.    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

- C2.    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?

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

## D LIVELIHOOD AND INCOME

D1. 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**
- **MULTIPLE responses possible.**

D2. For all sources of income you mention in D1, please indicate what is the main way you received payment

- **Read out**

Cash	-1
Mobile money	-2
Bank cheques	-3
Bank transfers (eg)	-4
Credit cards/debit cards	-5
In kind	-6

D3. You have said that these are the ways you got money in the past 12 months. Which one 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 D1. RECORD 1 FOR MOST IMPORTANT, 2 FOR SECOND MOST IMPORTANT.**

**IF EMPLOYED IN D1, CODE 02, ASK D4: IF CASUALLY, CODE 03 GO TO D8, OTHERS GO TO D10**

D4. Where you are employed, what do they do? [code per sector]

D5. Do you work for the Government, Private Sector, or Not for Profit sector (e.g. NGO)?

D6. How many employees are in your organisation? **USE CODE LIST Less than 10, 11 to 49, 50 and more**

D7. 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)?

**IF CASUALY EMPLOYED D1, CODE 03, ASK D8:**

D8. Where you work, what do they do? [code per sector]

D9. 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)?

D10. **If respondent is NOT the household head**, what is the main source of income for the head of the household?

**SINGLE** mention only.

01. **Farming** (crops or keeping livestock)

02. **Employed**

03. **Casual worker**

04. **Self employed/running own business**

05. **Pension** that you receive from government, ex-employer or scheme

06. Money/support from **family/friends / spouse**

07. Sub **letting of land**

08. Sub **letting of house/rooms/ renting**

09. Renting equipment

D1 Activities to earn money	D2. Mode of payment (Insert code)	D3. Most Important income source	D4.D8. Sector/Insert code)	D5. Where work Code)	D6. No of employees (code)	D7. D9. Type (code)	D10. Main source of income of household head
-1		-2					-3
-1		-2					-3
-1		-2					-3
-1		-2					-3
-1		-2					-3
-1		-2					-3
-1		-2					-3
-1		-2					-3

10. Earning money from investments, eg shares, stocks  
 11. Aid agency/NGO/govt assistance in form of food or grants  
 12. Others specify

D 1	D 2	D 3	D 4	D 5	D 6	D 7	D 1 0
-1		-2					-3
-1		-2					-3
-1		-2					-3

D11. Overall, including all your sources of income how much money would you say you get on average in a month (KShs)?

If SPONTANEOUS response, record amount.

RECORD response							
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OTHERWISE use show card D11.

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

#### USE FOR CODES FOR D4, D8

<b>1. Agriculture, Forestry and Fishing</b>	01.
<b>2. Mining and quarrying</b>	02.
<b>3. Wholesale and retail trade, repairs</b>	
a) Cereals, fruits, vegetables, other agricultural produce/livestock, meat, fish	03.
b) Clothes (new or second hand)	04.
c) Electronics	05.
d) General retail or wholesale shop	06.
e) Chemists / Pharmacies	07.
f) Motor vehicles trade and repair (mechanic)	08.
g) Other retail or wholesale	09.
<b>4. Private households services</b>	
a) Maids, cooks, babysitters, etc.	10.
b) Security / Guardian / Gatekeepers (e.g. askari)	11.
<b>5. Other community, social and personal services</b>	
a) Salon, barber, hairdresser, etc.	12.
b) Household repairs (e.g. plumbing and electricity repairs, electronics repair, etc.)	13.
c) Waste management and recycling	14.
d) Other community/social or household services	15.
<b>6. Arts and entertainment</b>	16.
<b>7. Education</b>	17.
<b>8. Health and social work</b>	18.
<b>9. Manufacturing</b>	
a) Furniture	19.
b) Food and beverages manufacturing	20.
c) Tailoring	21.
d) Machinery and equipment	22.
e) Other manufacturing	23.
<b>10. Construction</b>	24.
<b>11. Real estate</b>	25.
<b>12. Transport and Storage</b>	
a) Land transport: Boda boda, taxi, bus, etc.	26.
b) Water transport: boats, ferries	27.
c) Air transport	28.

d) Storage/warehouses facilities	29.
<b>13. Accommodation and Food service Activities</b>	
a) Bar, restaurant, catering, mobile food service activities	30.
b) Lodging, hotel, campsite, etc.	31.
c) Other accommodation and food service	32.
<b>14. Financial and insurance activities (including mobile money/bank agents)</b>	33.
<b>15. Professional, scientific, technical and administrative activities</b>	
a) Legal, accounting, auditing, management consulting, architecture, etc.	34.
b) Research (market/scientific/advertising)	35.
c) Veterinary services	36.
d) Travel agent / Tour operator	37.
e) Office administrative support services	38.
f) Other	39.
<b>16. Information and Communication</b>	
a) Publishing, broadcasting, radio	40.
b) ICT services e.g. software programming and web development	41.
c) Other	42.
<b>17. Water and electricity supply/management</b>	43.
<b>18. Government / Public administration / Social security / Police /Defence</b>	44.

## E 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.

- E1. Which services and products are you **CURRENTLY** using?
- **Read out or show card.**
  - **MULTIPLE responses possible.**
- E2. Which services and products have you used in the past but no longer use?
- **Read out or show card.**
  - **MULTIPLE responses possible.**
- E3. Which services and products have you **NEVER** used?
- **Read out or show card.**
  - **MULTIPLE responses possible.**

### Product

#### **Savings Accounts**

1. Savings account at SACCO (organisation which requires you to be a member e.g. agricultural co-op or workplace co-op)
2. Savings at microfinance
3. Savings with an ASCA (a group that lends to its members or to other people with interest)
4. Savings with a ROSCA/merry-go-round (a group that collects money from each member and gives it to one person in turn)
5. Savings with a group of friends
6. Savings given to a family or friend to keep
7. Savings you keep in a secret hiding place
8. Saving through Mshwari, KCB M-Pesa,

#### **Investments**

9. Shares, stocks, mutual funds, ,
10. T- bills and Bonds
11. Group Chama Investments

#### **Loans**

12. Personal loan/business loan from a bank
13. Personal loan/business loan from Mshwari, KCB M-Pesa,

E1 Currently have	E2 Used to have	E3 Never had
-1	-2	-3
-1	-2	-3
-1	-2	-3
-1	-2	-3
-1	-2	-3
-1	-2	-3
-1	-2	-3
-1	-2	-3
-1	-2	-3
-1	-2	-3
-1	-2	-3
-1	-2	-3

14. Loan from a SACCO	-1	-2	-3
15. Loan from a microfinance	-1	-2	-3
16. Loan from a government institution e.g. Joint Loans Board, HELB or Youth Fund	-1	-2	-3
17. Loan from an employer	-1	-2	-3
18. Loan from an ASCA	-1	-2	-3
19. Loan from a chama	-1	-2	-3
20. Loan from family/friends/neighbour	-1	-2	-3
21. Loan from shopkeeper	-1	-2	-3
22. Loan from an informal moneylender/Shylock	-1	-2	-3
23. Loans that you get through the phone that you download through apps eg Zidisha, Saida loans	-1	-2	-3
24. Local shop/supplier that allows you to take goods/services on credit	-1	-2	-3
25. Loan/credits from buyer (of your harvest, eg tobacco, vegetables)	-1	-2	-3
26. Hire purchase (e.g. ART, Amedo, Kenya Credit Traders)			
<b>Housing and Land</b>			
27. Loan to buy/build a house, or to buy land from a bank, building society or SACCO (mortgage)	-1	-2	-3
28. Loan given by government or government-related institution to buy a house or land	-1	-2	-3
<b>Bank Products</b>			
29. Postbank account	-1	-2	-3
30. Bank account for savings or investment (which pays interest)	-1	-2	-3
31. Current account – with a cheque book	-1	-2	-3
32. Bank account for everyday needs but no cheque book	-1	-2	-3
33. Bank Overdraft	-1	-2	-3
34. ATM/Debit Card (use to get money out of cash machine or to pay in shops and deducts from account immediately)	-1	-2	-3
35. Credit card	-1	-2	-3
<b>Retail</b>			
36. Supermarket smart cards e.g. Uchumi or Nakumatt Smart Card	-1	-2	-3
37. Registered mobile money user (e.g. M-PESA, Airtel Money, Orange Money, YuCash, Tangaza, Mobicash, Equitel)	-1	-2	-3
<b>Insurance</b>			
38. Car insurance	-1	-2	-3
39. House – building or contents insurance	-1	-2	-3
40. Crop insurance	-1	-2	-3
41. Livestock insurance	-1	-2	-3
42. NHIF	-1	-2	-3
43. Other medical insurance policy			
44. Life insurance policy	-1	-2	-3
45. Education policy	-1	-2	-3
46. NSSF	-1	-2	-3
47. Other Retirement/pension plan	-1	-2	-3
48. Mbao pension plan	-1	-2	-3
49. Other insurance (SPECIFY).....	-1	-2	-3
<b>Other Investments</b>			
50. Other financial Investments (SPECIFY)	-1	-2	-3

# 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.

E4. INTERVIEWER. Tick as appropriate in Yes/No format.

1. Currently has a bank product (Code -1 for any product 12, 27, 29, 30, 31, 32, 33, 34, 35)
2. Never banked (Code -3 for all products 12, 27, 29, 30, 31, 32, 33, 34, 35)
3. Currently has a SACCO product (Code -1 for product 1,14 )
4. Currently has a micro finance product (Code -1 for product 2, 15 )
5. Currently has a savings product (Code -1 for products 1 – 8, 29 -32 -)
6. Never used a savings product (Code -3 for all products 1 – 8, 29 -32 )
7. Currently has a loan/credit product (Code -1 for products 12 - 28, 33, 35 )
8. Never used a loan/credit product (Code -3 for all products 12 - 28, 33, 35)
9. Currently has an insurance product (Code -1 for products 38 – 49)
10. Has no financial service whatsoever (Code -3 for all products)

YES	NO

**CHECK E4 GRID TO CONFIRM IF HAS NO FINANCIAL SERVICE – IF SO GO TO E21**

E5. Of all the financial instruments you currently have, which do you consider your **most important**?

**RECORD product code from E1.**

**SINGLE mention only.**

RECORD response		
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E5b. Why do you consider it your **MOST** important financial instrument?

**DO NOT PROMPT**

**INTERVIEWER CODE APPROPRAITELY, SINGLE MENTION**

- |                                  |    |
|----------------------------------|----|
| Keep most of my money            | -1 |
| Most easily accessed             | -2 |
| Helps me most during emergencies | -3 |
| Most trusted                     | -4 |
| Use most often                   | -5 |
| Social meetings                  | -6 |
| Helps me raise money to invest   | -7 |
| Safest                           | -8 |
| Other (specify                   | -9 |

**CHECK E4 GRID TO CONFIRM IF CURRENTLY BANKED, OTHERWISE GO TO E8**

E6. How many bank accounts do you have?

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

- |             |    |
|-------------|----|
| One         | -1 |
| Two or more | -2 |

E7. Which banks do you currently hold an account in? **(DROP DOWN LIST)**

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

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

E8. In the last 12 months have you ever experienced any of the following in relation to your bank accounts?

	YESndio	NO la
Unexpected charges	-1	-2
Lost money	-1	-2
Registered a complaint	-1	-2

**IN THE NEXT SECTION WE WOULD LIKE TO UNDERSTAND HOW YOU NORMALLY USE YOUR BANK ACCOUNT. THIS IS ABOUT THE MAIN BANK ACCOUNT THAT YOU USE.**

E9. Thinking of the bank account you use most frequently, how often **do you use** this account?

	USE
Daily	-1
Weekly	-2
Monthly	-3
Once every 3 months	-4
Once every 6 months	-5
Once a year	-6
Almost never	-7
Never	-8

E10. Do you access your bank through the following channels? **E10\_1** Specify the channel you **frequently** use.

Channel	E10. Use	E10_1 Mostly used
At the bank branch	-1	-1
At a bank agent	-2	-1
Via mobile banking	-3	-1
Via ATM	-4	-1
Internet banking	-5	-1

**CHECK E4 GRID TO CHECK IF CURRENTLY HAS A MOBILE BANKING ACCOUNT, OTHERWISE TO E15**

E11. Which of these (mobile bank accounts) (Mshwari, KCB M-Pesa) do you have?

E12. How many of these do you have? mobile bank accounts the respondent has in total

Mobile Bank name	E.11 If have	E12. Insert how many
Mshwari	-1	
KCB M-Pesa	-2	

**TO CODE**

One	-1
Two or more	-2

E13. In the last 12 months have you ever experienced any of the following in relation to your mobile bank accounts?

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

**ROUTING ONLY IF HAS MULTIPLE MENTIONS IN E11**

E14. Which of these accounts do you use most frequently?

- **SINGLE MENTION**
- **Do not prompt.**
- **MULTIPLE responses possible.**

Mobile Bank name	Most frequently used
Mshwari	-1
KCB M-Pesa	-2

E14. Thinking of the mobile bank account you use most frequently, how often do you use this account?

	USE
Daily	-1
Weekly	-2
Monthly	-3
Once every 3 months	-4
Once every 6 months	-5
Once a year	-6
Almost never	-7
Never	-8

**CHECK E4 GRID TO CHECK IF CURRENTLY HAS A SACCO ACCOUNT, OTHERWISE GO TO E18**

E15. 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 <b>ONLY</b> - SACCO code
a.	
b.	
c.	

E16. 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



E17. Thinking of the SACCO account you use most frequently, how often do you use this account?

	USE
Daily	-1
Weekly	-2
Monthly	-3
Once every 3 months	-4
Once every 6 months	-5
Once a year	-6
Almost never	-7
Never	-8

**CHECK E4 GRID TO CHECK IF CURRENTLY A MF ACCOUNT HAS, OTHERWISE GO TO QUESTION E21**

E18. You said earlier that you currently have an account in a microfinance. What are the names of the MFs you use?

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

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

E19. In the last 12 months have you ever experienced any of the following in relation to your Microfinance accounts?

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

E20. Thinking of the MFI account you use most frequently, how often do you use this account?

	USE
Daily	-1
Weekly	-2
Monthly	-3
Once every 3 months	-4
Once every 6 months	-5
Once a year	-6
Almost never	-7
Never	-8

**ASK ALL.**

E21. 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
Mobile banking (Mshwari/KCB M-Pesa)	-4
Mobile money (M-Pesa/Airtel Money/Orange Money/Tangaza, Mobicash, Equitel)	-5
Other (specify)	-6
None	-7

**E22. Why did you close or stop using the account(s)? DO NOT PROMPT, MULTIPLE MENTIONS POSSIBLE**

	Bank	Microfinance	SACCO	Mobile banking	Mobile money	Other (specify)
1. Hidden charges	-1	-2	-3	-4	-5	-6
2. Lost money/money taken by bank	-1	-2	-3	-4	-5	-6
3. Institution collapsed / nearest branch closed	-1	-2	-3	-4	-5	-6
4. Did not meet my needs	-1	-2	-3	-4	-5	-6
5. Dissatisfied with service / institution made many errors	-1	-2	-3	-4	-5	-6
6. Lost income source / business closed	-1	-2	-3	-4	-5	-6
7. Worried that I couldn't repay my loan	-1	-2	-3	-4	-5	-6
8. You moved to live in a different area	-1	-2	-3	-4	-5	-6
9. Other (specify)	-1	-2	-3	-4	-5	-6

**CHECK E4 GRID TO CHECK IF CURRENTLY UNBANKED, IF NO GO TO SECTION F.**

E23. 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. The bank will not give me a loan	-4
5. You don't have a regular income	-5
6. You can't afford to	-6
7. The bank is too far from where you live	-7
8. You prefer dealing in cash	-8
9. You prefer to use other options rather than a bank	-9
10. It takes too long to get your money	-10
11. You do not have a job	-11
12. You don't have an national ID	-12
13. You can't read or write	-13
14. You don't qualify to open an account	-14
15. You are too young to have a bank account	-15
16. You don't know how to open an account	-16
17. You don't need a bank account	-17
18. You did not like the long queues	-18
19. You don't trust banks	-19
20. You can do all the transactions you need using a different kind of institution eg <i>chamas</i> or SACCOs	-20
21. Other (SPECIFY).....	-21
22. Don't know	-22

E24. Does anyone else in this household have a bank account?

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

E25. Do you usually perform your banking transactions using someone else's account?

Yes	-1
No	-2

## F MOBILE FINANCIAL SERVICES

F1. Do you own a working mobile/cell phone?

Yes	-1
No	-2

F2. Do you use your mobile to access

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

	Yes	No
1. email	-1	-2
2. social sites (eg. Facebook, twitter, Whatsapp)Twitter	-1	-2

### ASK ALL

- F3. Which of these mobile money accounts do you use?  
 F4. How many mobile money accounts do you have? **INDICATE NUMBER**  
 F5. Which of these do you use **MOST** frequently?  
 F6. How frequently do you use this mobile money account (Frequently used)  
 F7. When you use the mobile money service used most often, do you mainly use your own phone or someone else's?

- **Read out the mobile service providers.**
- **MULTIPLE mentions possible.**

	F3. USE	F4. DO YOU HAVE	F5. USE MOST FREQUENTLY	F6. FREQUENCY OF USING MOBILE MONEY							F7. DO YOU MAINLY USE YOUR OWN PHONE OR SOMEONE ELSE'S?
				Daily	Weekly	Monthly	Once in three months	Once in six months	Once a year	Once in more than a year	1=My ownMy own phone 2=A phone belonging to a family member or friend 3=The agent's phone 4=Use my own SIM on someone else's phone 5=Have never sent money by mobile phone 6=A phone belonging to a family member or friend 7=The agent's phone
M-PESA	-1		-1	-1	-2	-3	-4	-5	-6	-6	
Airtel Money	-2		-2	-1	-2	-3	-4	-5	-6	-6	
Orange Money	-3		-3	-1	-2	-3	-4	-5	-6	-6	
YuCash	-4		-4	-1	-2	-3	-4	-5	-6	-6	
Tangaza	-5		-5	-1	-2	-3	-4	-5	-6	-6	
MobiKash	-6		-6	-1	-2	-3	-4	-5	-6	-6	
Equitel	-7										
Other (Specify)	-8		-7	-1	-2	-3	-4	-5	-6	-6	
None	-9										

F8. Which of the following things are you currently using your mobile money for (**FOR THE PAST 12 MONTHS**)?

- **Read out statements.**
- **Ask for all mobile money accounts currently used.**
- **MULTIPLE mentions possible.**

F9. Which is your **MOST IMPORTANT** use?

	F8 Tick all that apply	F9 Most important
Send money to friends/family	1	
Receive money from friends/family	2	
Saving or keeping money	3	
Deposit when traveling so you don't carry cash	4	
Make or receive salaries/wage payment	5	
Make or receive payments relating to my farming activities	6	
Make or receive payments relating to your business activities	7	
Buy or pay for goods/services (grocery, school fees, rent, etc	8	
Pay bills such as school fees, medical bills,(without lipa na pesa)	9	
Lipa na M-Pesa	10	
Do you use M-changa	11	
Transfer/receive/deposit money into/from bank account/SACCO/MFI/pay insurance, NHIF	12	
Transfer money to and from Chama	13	
ATM withdrawals	14	
Buy airtime	15	

**INTERVIEWER CHECK F8. IF RESPONDENT HAS SENT OR RECEIVED MONEY OR SAVED BY MOBILE PHONE IN THE PAST 12 MONTHS, CODE 1, 2 AND 3 IN F8 ASK F10, OTHERWISE GO TO F14**

**IF NEVER SENT MONEY, RECEIVED MONEY OR SAVED (CODES, 1, 2, 3), GO TO F14.**

F10. Which one would you say is the biggest challenge you face when using mobile money?

• **READ OUT**

Service system down time	-1
Difficulty operating the phone	-2
Unclear Transaction charges/fees	-3
Agent float availability	-4
Other (Specify)	-5
None	

F11. When you receive money into your mobile money account, which statement **best** describes how you normally react in the immediate term?

• **SINGLE MENTION**

Withdraw all in cash	-1
Withdraw most, but leave a little for later use	-2
Withdraw a little for immediate use, but Keep most on mobile money for later use	-3
Keep all of it on mobile money for later use	-4
Transfer it to mobile bank account (e.g. M-Shwari, KCB M-pesa,)	-5
Transfer to bank account	-6
Other (Specify)	-7

## ASK F12 TO CODES 2 TO 7

F12. If you do not immediately withdraw all the money you receive in cash, how long after receiving the money do you normally keep it on your mobile money account (i.e. before you withdraw / use it / send it to someone else), on average?

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

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

F13. For what **MAIN** reason do you keep some of the money in your mobile money account?

- **SPONTANEOUS**

To withdraw in cash when I need it	-1
Just to save for no particular reason	-2
For emergencies	-3
Saving for a particular purpose/goal	-4
To make regular payments e.g. rent, salaries, school fees, livelihood payments (business, farming etc).	-5
To make daily purchases e.g. grocery, etc	-6
To send to someone later	-7
To buy airtime	-8
Other (Specify )	-9

## ASK ALL IN THIS SECTION F14

F14. Have you ever lost money on M-PESA / Airtel Money / YuCash / Orange Money, Mobicash, Tangaza, Equitel in the last 12 months?

Yes	-1
No	-2

**IF YES, GO TO F15; IF NO, GO TO F18**

F15. The last time you lost money on M-PESA / Airtel Money / YuCash / Orange Money, Mobicash, Tangaza, Equitel in what way did you lose the money?

- **SINGLE RESPONSE**

Sent to wrong number	-1
Recipient did not get the money, but my account was deducted	-2
I received a hoax SMS	-3
Someone accessed my mobile money account and sent money	-4
Sender reversed genuine transaction	-5
Other (Specify)	-6

F16. How did you seek help to recover the money?

- **SPONTANEOUS**
- **MULTI RESPONSE**

Did not seek help	-1
Called customer care	-2
Got help from an agent	-3
Police	-4
Other (Specify)	-5

F17. Did you recover the lost money?

**SINGLE RESPONSE**

Yes, all	-1
Yes, a part of it	-2
No, none	-3

**ASK F18 TO ALL**

F18. Do you have a regular agent whom you use to deposit and withdraw money from?

Yes,	-1
No	-2

**ASK F19 TO THOSE WHO SAID YES IN F18, OTHERWISE, GO TO F20**

F19. Thinking about the regular mobile money agent you use most often what is the main reason you are using this agent regularly?

- **SINGLE mention possible.**

Nearest one	-1
Always has float	-2
Sells other goods	-3
Safe and secure	-4
Opening hours	-5
Does not ask for my ID	-6
Short queues	-7
S/he is my relative	-8
S/he is my friend	-9
Will not give my information to other people	-10
Friendly staff	-11
It is the only one available	-12
Trust (eg genuine money)	-13
Out of habit	-14
Other (Specify.....)	-15

F20. Apart from M-Pesa / Airtel Money / YuCash / Orange Money/Tangaza Pesa/Mobicash, Equitel have you used any other ways of sending or receiving money within Kenya in the last 12 months?

Yes	-1
No	-2

**ASK THOSE WHO SAID YES IN F20. FOR THOSE WHO SAY NO IN F20 GO TO SECTION F22**

F21. Which other ways of sending or receiving money within Kenya did you use?

- **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
Hawala	-7
Through someone else's account	-8
Post Office (eg PostaPay, money order)	-9
Others (specify)	-10

F22. In the last 12 months, have you sent money outside Kenya?

Yes	-1
No	-2

**IF NO TO F22 GO TO F25**

F23. In the last 12 months, where did you send the money to?

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

F24. How did you send this money?

- **MULTIPLE mentions possible.**

M-PESA / Airtel Money / YuCash / Orange Money M-PESA / Airtel Money / YuCash / Orange Money	-1
With a family member	-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
Hawala	-10
Other(specify)	-11

F25. In the last 12 months, have you **RECEIVED** money outside Kenya?

Yes	-1
No	-2

**ASK THOSE WHO SAY YES IN F25 ABOVE, OTHERS GO TO SECTION G**

F26. 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

F27. How did you receive this money?

- **MULTIPLE mentions possible.**

M-PESA / Airtel Money / YuCash / Orange Money/ 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
Hawala	-10
Other(specify)	-11

## G SAVINGS AND INVESTMENTS

### ASK ALL.

G1. 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	-1
Pension/provident fund/ retirement savings plan	-2
Rely on children or other family	-3
Run my own business	-4
Sell your assets	-5
Income from your investments (shares, rental)	-6
Live off the farm	-7
Government fund for the old	-8
Other (Specify .....	-9
Have no plans	-10
Don't know (DO NOT READ OUT)	-11
Refused to answer	-12

### CHECK E4 GRID ASK ONLY IF CURRENTLY HAVE A SAVINGS PRODUCT. OTHERWISE GO TO G5

G2. 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.**

G3. What is your **main** reason for keeping money aside or saving?

- **SINGLE mention only.**

	G2. Reasons for saving	G3. Main reason for saving
1. For meeting day-to-day ordinary household needs when you have little or no money	-1	-1
2. For emergency (burial, medical)	-2	-2
3. For social reasons (wedding, bride price)	-3	-3
4. For personal reasons (such as clothes, shoes, own travel)	-4	-4
5. For improving a house	-5	-5
6. To acquire household goods	-6	-6
7. For purchasing a car or motorcycle	-7	-7
8. Purchase land	-8	-8
9. Purchase or build a house for your family to live in	-9	-9
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



G4.	Generally, how often do you keep/put money aside or save?	
	Daily	-1
	Weekly	-2
	Monthly	-3
	Once every 3 months	-4
	Once every 6 months	-5
	Almost never	-6
	Never	7

**CHECK E4 GRID ASK ONLY IF NEVER HAD A SAVINGS PRODUCT. OTHERWISE GO TO SECTION H**

G5. 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
I don't save because I live my life for today...	-3
Don't understand how to save	-4
You need an ID and a referee	-5
I can sell my livestock when I need to	-6
Other (SPECIFY) .....	-8

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## H SAVINGS AND LOANS GROUPS

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### ASK ALL

H1. 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  
H22

H2. Tell me more about your group contributions and members..... which of the following do the groups do for their members?

- **READ OUT STATEMENTS.**
- **MULTIPLE RESPONSES POSSIBLE**

Welfare/clan group – we help each other out for things like funerals	-1
We collect money and give to each member a lump sum (pot) or gift in turn	-2
We save and lend money to members and non-members to be repaid with interest	-3
We periodically distribute all monies held by the group to its members	-4
We pay back to members all the savings and interest earned at the end of the cycle	-5
We save together and put the money in an account	-6
We make other kinds of investments as a group eg property, business	-7
We invest in the stock market as a group	-8

### TO ASK WITH ALL WITH MORE THAN ONE GROUP IN H1. OTHER GO TO H4

H3. Now think about your most important group, what are its activities?

- **READ OUT STATEMENTS SELECTED BY RESPONDENT IN H2**

H4. Have any of your groups ever been trained in group management?

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

**If NO or DON'T KNOW IN H4 go to H6**

H5. Was the training done in the past 12 months?

	Group 1	Group 2	Group 3
Yes	-1	-1	
No	-2	-2	

H6. 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

### ASK FOR MOST IMPORTANT/MAIN GROUP FOR THOSE WITH MORE THAN ONE GROUP

H7. How often do you contribute to the group (1=Daily; 2=Weekly; 3=Monthly; 4=Annually; 5=Other)

H8. What is your regular contribution to this group (in KShs)

H9. How many people are in this group?

H10. What kinds of people does the group **mainly** consist of? **SINGLE MENTION.**

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

H11. How long has this group existed (in years)? INCLUDE NUMBER OF COMPLETED YEARS ONLY, If less than a year, record 00.

H12. 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)	H7. Frequency of contributions (1=Daily; 2=Weekly; 3=Monthly; 4=Annually; 5=Other )	H8. Regular contribution (Kshs)	H9. How many in group?	H10. What kinds of people does the group mainly consist of? (1= Relative; 2=Friends; 3=Neighbours; 4=Workmates/Colleagues; 5=Religious group)	H11. Age of group (in years)	H12. How long have you been in group? (in years)
1.						

H13. Which of the following does ..... (READ **MOST IMPORTANT** GROUP) have, do or produce?

- **Read out statements.**

A bank account	-1
A certificate of registration	-2
A written constitution	-3
Elect officials through voting	-4
A written record of the money members have paid / received	-5
A group cheque book with more than one signatory	-6
A treasurer/finance person who is not also the chairman	-7
A lockable money box with more than one key	-8
Someone who is not a member of the group who manages it	-9
Borrow money from individual / private investors	-10
Borrow money from Microfinance eg KWFT, Faulu	-11
Borrow money from a Bank eg KCB, Equity	-12
Receive donations/grants from organisations	-13

H14. If bank account is selected above, please ask: What is the name of the bank in which your group has a bank account: (Drop down list)


H15. How often did you use a mobile phone (M-PESA, Airtel Money, Orange Money, YuCash, Mobicash, Tangaza, Equitel) in the last month to make their contributions / repayments?

Daily	-1
Weekly	-2
Once in 2 weeks	-3
Once in the month	-4
Irregularly	-5
Never used	-6

- H16. How often did you use a mobile phone (M-PESA, Airtel Money, Orange Money, YuCash, Mobicash, Tangaza, Equitel) in the last month to receive payments from the group?

Daily	-1
Weekly	-2
Once in 2 weeks	-3
Once in the month	-4
Irregularly (once in 2 months or more)	-5
Never used	-6

- H17. Thinking about yourself, what is the **MOST IMPORTANT** reason why you joined this group ..... (READ GROUP)?

- H18. What is the **SECOND MOST IMPORTANT** reason why you joined this group ..... (READ GROUP)?

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

	H17. First most important	H.18 Second most important
To have a lump sum to use when its your turn	-1	-1
To keep money safe	-2	-2
To help when there is a death in the family	-3	-3
To help when there is any other emergency	-4	-4
It is compulsory in your clan/village	-5	-5
To socialise / meet your friends	-6	-6
To exchange ideas about	-7	-7
To invest in bigger things by pulling money / resources together	-8	-8
The group buys you household goods or farm good when its your turn	-9	-9
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

- H19. How does the group keep records?

- **MULTI MENTION POSSIBLE**

Ledger book	1
Pass book	2
E-recording application	3
Other, specify	4

- H20. For all the groups you belong to, have you experienced any of the following?

- H21. **FOR THOSE WHO LOST MONEY, ASK** – Did this occur in the last 12 months?

	H20 Group has experienced	H21 Occurred in last 12 mths
Lost money through theft or fraud by someone outside the group	-1	-1
Lost money through theft or fraud by a committee member	-2	-2
Lost money through bad investment of funds	-3	-3
Lost money through dishonesty or default by members	-4	-4
Loss of membership	-5	
Conflict within the group	-6	
Poor leadership	-7	
Money / cash not available immediately	-8	
Pressured/forced to take a loan	-9	

**For those who answered H20, ask,**

H22. The last time this happened, what action was taken?

Resolved by 3 <sup>rd</sup> party e.g. local authority	1
Resolved internally	2
Not resolved	3

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

H23. 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
8. Others (SPECIFY).....	-8

**CHECK E4 GRID CHECK IF CURRENTLY HAS LOAN/CREDIT. OTHERWISE GO TO QUESTION L21.**

If respondent “currently has” loans from banks, mobile bank account, MFIs, SACCOs, Government, Housing loans, Bank overdraft (options 12,13,14,15,16, 26, 27, 28, 33,35 in E1 ask the following cycle of questions (J.1 to L.J8) for each of the loans.

**Note:** if the respondent is repaying more than one loan from the same type of institution (e.g. a bank) ask about the last loan obtained:

-----  
**FORMAL LOANS ASK J.1 TO J.8 INFORMAL LOANS, ASK J9 TO J14**

**READ:** You said earlier that you currently have a loan from “xxx” (insert type of institution e.g. bank/MFI/SACCO/Mobile bank account)

**IF THE ANSWER TO D.1 IS OPTION 4 (“SELF-EMPLOYED/RUNNING OWN BUSINESS”) ASK J.1, otherwise move to J.2:**

J1. How would you describe this loan? Choose one from the following options:

- a) It is a personal loan used for personal/family purposes
- b) It is a personal loan used for my business
- c) It is a business loan obtained under the registered business name

J2. What is the name of the institution where you borrowed this loan? (answers will be coded)

\_\_\_\_\_ (insert name of institution)

J3. How much did you borrow?

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

J4. What did you use this loan for?

1. **Spontaneous**
2. **MULTIPLE mentions possible**

1. For meeting day-to-day ordinary household needs when you have little or no money	-1
2. For emergency (burial, medical)	-2
3. For social reasons (wedding, bride price)	-3
4. For personal reasons (such as clothes, shoes, own travel)	-4
5. For improving a house	-5
6. To acquire household goods	-6
7. For purchasing a car or motorcycle	-7
8. Purchase land	-8
9. Purchase or build a house for your family to live in	-9
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 starting up a new business	-19
20. Working capital for your business	-20
21. Investments in machinery, equipment for your business	-21
22. Investment in the premise or land for your business	-22
23. For putting money in someone else's business	-23
24. For later in life/old age	-24
25. For education of yourself, children or siblings or others	-25
26. To leave something for your children	-26
27. To pay off your debts	-27
28. To repay for someone else who was unable to repay (family or friend)	-28
29. Other investment	-29
30. Other purposes (specify)	-30

J5. What collateral did you use? **DO NOT READ OUT**

1. Land / title deed / house	-1
2. Movable assets (e.g. livestock, car, motor vehicle, household assets, inventories)	-2
3. Salary	-3
4. Guarantor	-4
5. Group collateral	-5
6. Other (specify)	-6
7. No collateral needed	-7

J6. Which type of loan did you receive? Choose one from the following options

**IF Mshwari, KCB M-Pesa, DO NOT ASK GO TO J7**

a) Term loan (repayment period below 12 months)	-1
b) Term loan (repayment period between 12 and 24 months)	-2
c) Term loan (repayment period above 24 months)	-3
d) Trade financing loan (e.g. invoice discounting, LPO financing, letters of credit, etc.)	-4
e) Asset financing (including financial leasing)	-5
f) Other (specify)	-6

J7. Which of these did you use to make your loan repayments? **PROMPT. MULTIPLE ANSWER POSSIBLE**

- |   |    |
|---|----|
| Mobile money e.g M-Pesa, Airtel Money, Orange Money, Mobicash, Tangaza, Equitel | -1 |
| Cash  | -2 |
| Cheque  | -3 |
| Check off/deducted from salary  | -4 |
| Account transfer/standing order/EFT   | -5 |
| Have not started re- paying loan  | -6 |
| Other (specify...)  | -7 |

J8. How difficult did you find it to repay this loan?

- |                      |    |
|----------------------|----|
| Not difficult at all | -1 |
| Some difficulty      | -2 |
| Very difficult       | -3 |
| Not applicable       | -4 |

#### INFORMAL LOANS ASK J9 TO J14

If respondent "currently have" loans from an employer, chama, family/friend/neighbour, moneylender, shopkeeper, buyer, hire purchase company (answers 17 to 25 in E1 grid) ask the following questions *for each of the loans*.

Note: if the respondent is repaying more than one loan from the same type of institution (e.g. a chama) ask about the last loan obtained:

**IF THE ANSWER TO D.3 IS OPTION 4 IS "SELF-EMPLOYED/RUNNING OWN BUSINESS" ASK J.9, otherwise move to J.10:**

J9. Was this loan used for personal or business purposes?

1. It is a personal loan used for personal/family purposes
2. It is a personal loan used for my business
3. It is a business loan obtained under the registered business name

J10. How much did you borrow?

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



J11. What did you use this 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	-1
2. For emergency (burial, medical)	-2
3. For social reasons (wedding, bride price)	-3
4. For personal reasons (such as clothes, shoes, own travel)	-4
5. For improving a house	-5
6. To acquire household goods	-6
7. For purchasing a car or motorcycle	-7
8. Purchase land	-8
9. Purchase or build a house for your family to live in	-9
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 starting up a new business	-19
20. Working capital for your business	-20
21. Investments in machinery, equipment for your business	-21
22. Investment in the premise or land for your business	-22
23. For putting money in someone else's business	-23
24. For later in life/old age	-24
25. For education of yourself, children or siblings or others	-25
26. To leave something for your children	-26
27. To pay off your debts	-27
28. To repay for someone else who was unable to repay (family or friend)	-28
29. Other investment	-29
30. Other purposes (specify)	-30

J12. Which of these did you use to make your loan repayments? **PROMPT**

Mobile money e.g M-pesa, Airtel Money, Orange Money	-1
Cash	-2
Cheque	-3
Check off/deducted from salary	-4
Account transfer	-5
In kind	-6
Other (specify)	-7

J13. Did you pay interest on the loan? (Let respondent choose preferred option)?

Yes	-1
No	-2

J14. How difficult did you find it to repay this loan?

Not difficult at all	-1
Some difficulty	-2
Very difficult	-3

### **OVER-INDEBTEDNESS**

**ASK ALL WHO CURRENTLY HAVE LOANS E4 OPTION 7 =1**

J15. On average, how much do you spend each month to repay loans?

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

**ASK ALL WHO EVER HAD A LOAN E4 OPTION 8 =2**

J16. In the last 12 months have you had to sell any asset to repay a loan?

Yes	-1
No	-2

**CHECK E4 GRID CHECK OPTION 8 = 1 IF HAS NEVER TAKEN LOAN/CREDIT OTHERWISE GO TO SECTION K**

J17. 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
Difficult bureaucratic procedures	-4
Lenders charge too much	-5
Don't earn enough to repay loan	-6
Your spouse/partner won't allow it	-7
Don't know where to go for one	-8
No place close by to go for one	-9
Don't have a guarantor/referee	-10
Don't have any collateral	-11
Credit/ loan granted too late	-12
Was turned down	-13
Fear of loss of property or assets	-14
Unemployed	-15
Other (SPECIFY.....)	-16

## K INSURANCE

### CHECK E4 GRID IF CURRENTLY HAS INSURANCE. OTHERWISE GO TO K7.

K1. 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.	

K2. Thinking about the last policy you bought. Where did you buy/get your insurance policy from?

#### Read out statement

- **SINGLE mention.**

Through agent/broker	-1
Through Bank	-2
Part of group policy from work	-3
Insurance company - Local branch	-4
Insurance Company - Head office	-5
Online	-6
Through Mobile Money M-Pesa/airtel money/orange money/Tangaza, Mobicash, Equitel	-7
Other (specify)	-8

K3. What are the main reasons you chose this particular insurance policy with this insurer?

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

Cost of premiums	-1
Level of cover/benefits it offers	-2
Recommended by family member/friend/colleague	-3
Reputation/brand/reliability of company	-4
Employer recommendation/Government recommendation	-5
Compulsory for loan or mortgage	-6
I was not involved in the decision	-7
Other (please specify)	-8
Don't know	-9
Refused to answer	-10

K4. What is the method you use **MOSTLY** to pay your premiums

Mobile money e.g M-pesa, Airtel Money, Orange Money, Tangaza, Mobicash, Equitel	-1
Cash	-2
Cheque	-3
Check off/deducted from salary	-4
Account transfer	-5
Other (specify)	-6

K5. Have you defaulted on any premium payment?

K6. Have you ever made an insurance claim?

	Yes	No
K5 Ever defaulted	-1	-2
K6 Ever made claim	-1	-2

*Ask to those who do not have insurance Routed from E4, 9=2)*

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.

K7. Why don't you have insurance?

**SPONTANEOUS, MULTIIMENTION**

1.	You would like to have insurance but cannot afford it	-1
2.	Trying to buy <b>health</b> or <b>life</b> insurance for yourself or your family can bring bad luck	-2
3.	I Do not know where to get one from	-3
4.	Insurance companies and agents are dishonest	-4
5.	I do not need insurance because my family, friends, groups of friends, chama and relatives help me when I am in need	-5
6.	I do not need insurance because I save for emergencies	-6
7.	Religious reasons/God will take care of it	-7
8.	I do not see the benefits of having insurance	-8
9.	I do not know about insurance	-9

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## L BUSINESS MODULE

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Opens up when D.3 is recorded as “running own business/self-employed” – as first or second source of income – **D3 = 4**

This section comes after the Credit section

L1. How many businesses do you currently own, or share with other individuals? \_\_\_\_\_ (number of businesses you currently own)

**Next questions focus on the main business that you currently have (in terms of income generated from it)**

L2. In what type of activity do you engage in?

<b>1. Agriculture, Forestry and Fishing</b>	01.
<b>2. Mining and quarrying</b>	02.
<b>3. Wholesale and retail trade, repairs</b>	
a) Cereals, fruits, vegetables, other agricultural produce/livestock, meat, fish	03.
b) Clothes (new or second hand)	04.
c) Electronics	05.
d) General retail or wholesale shop	06.
e) Chemists / Pharmacies	07.
f) Motor vehicles trade and repair (mechanic)	08.
g) Other retail or wholesale	09.
<b>4. Private households services</b>	
c) Maids, cooks, babysitters, etc.	10.
d) Security / Guardian / Gatekeepers (e.g. askari)	11.
<b>5. Other community, social and personal services</b>	
e) Salon, barber, hairdresser, etc.	12.
f) Household repairs (e.g. plumbing and electricity repairs, electronics repair, etc.)	13.
g) Waste management and recycling	14.
h) Other community/social or household services	15.
<b>6. Arts and entertainment</b>	16.
<b>7. Education</b>	17.
<b>8. Health and social work</b>	18.
<b>9. Manufacturing</b>	
f) Furniture	19.
g) Food and beverages manufacturing	20.
h) Tailoring	21.
i) Machinery and equipment	22.
j) Other manufacturing	23.
<b>10. Construction</b>	24.
<b>11. Real estate</b>	25.
<b>12. Transport and Storage</b>	
e) Land transport: Boda boda, taxi, bus, etc.	26.
f) Water transport: boats, ferries	27.
g) Air transport	28.
h) Storage/warehouses facilities	29.
<b>13. Accommodation and Food service Activities</b>	
d) Bar, restaurant, catering, mobile food service activities	30.
e) Lodging, hotel, campsite, etc.	31.
f) Other accommodation and food service	32.
<b>14. Financial and insurance activities (including mobile money/bank agents)</b>	33.
<b>15. Professional, scientific, technical and administrative activities</b>	
g) Legal, accounting, auditing, management consulting, architecture, etc.	34.
h) Research (market/scientific/advertising)	35.
i) Veterinary services	36.
j) Travel agent / Tour operator	37.

k) Office administrative support services	38.
l) Other	39.
<b>16. Information and Communication</b>	
d) Publishing, broadcasting, radio	40.
e) <i>ICT services</i> e.g. software programming and web development	41.
f) Other	42.
<b>17. Water and electricity supply/management</b>	<b>43.</b>
<b>18. Government / Public administration / Social security / Police /Defence</b>	<b>44.</b>

L3. Which of the following statements is most correct as relates to your business:

- a) You are the only owner of this business
- b) You own this business with other family members (spouse/relatives, etc.)
- c) You own this business together with other partners mainly outside the family

L4. In which year was the business started? \_\_\_\_\_ (YYYY)

L5. What were the main sources of start-up capital for this business? (choose up to three options)

- a. Loan from a commercial bank
- b. Loan from a microfinance
- c. Loan from a SACCO
- d. Loan from a money lender
- e. Loan from a chama (e.g. ROSCA, ASCA, savings group)
- f. Loan from family/friends
- g. Gift from family/friends
- h. Income generated from another business
- i. Sale of assets
- j. Own savings
- k. Inherited
- l. Government fund (youth fund, women fund, etc)
- m. Other (specify)
- n. Don't know

L6. Is the business registered at the Registrar of Companies? \_\_\_\_Yes \_\_\_\_No (if No, go to question L8)

L7. What is the ownership structure?

- a) Sole proprietorship
- b) Partnership
- c) Limited Partnership
- d) Cooperative -
- e) Limited liability company
- f) Corporation (for profit)
- g) Corporation (non-profit)

L8. Do you currently have a Single Business Permit?

Yes\_\_ No\_\_

L9. Where does your enterprise mainly operate?

- a) Semi-temporary structure (e.g. kiosk, market stall, Jua Kali shed, etc.)
- b) Commercial/industrial premises
- c) Exhibition -
- d) Home-based or farm-based
- e) Open-air, on the side of the street
- f) Stage or bus-park (only for taxi, matatu, boda-boda, other transport vehicles)
- g) Hawking, no fixed location
- h) Internet-based
- i) Other

L10. **Over the last 30 days, how many people have worked for you and are paid?** (not including you/your business partners)

**L10\_1:** Permanent:: \_\_\_\_\_ (total)

L10\_2: Casual: \_\_\_\_\_ (total)

L11. Which of the following financial services do you use in your business? Indicate whether you currently use, used to use or never used the following financial services for your business

	Currently use	Used to use	Never used
1. Account at a bank	-1	-1	-1
2. Account at a microfinance	-2	-2	-2
3. Account at a SACCO	-3	-3	-3
4. Business insurance (e.g. property, liability, etc.) – exclude personal health insurance	-4	-4	-4
5. Mobile money till number (e.g. Lipa na M-Pesa)	-5	-5	-5
6. Chama groups (for business purposes)	-6	-6	-6

L12. In your opinion, what is the most important financial service for your business?

- Commercial banks
- Microfinance institutions MFI
- Mobile account (e.g. Mshwari, KCB M-Pesa)
- SACCOs
- Chamas
- Friends and family
- Own savings
- Capital/income from other business you own
- Insurance
- Other (specify)

L13. How often does your business **receive payments** through the following channels (regularly, occasionally, rarely or never):

	Regularly	Occasionally	Rarely	Never
1. Cash	-1	-1	-1	-1
2. Mobile money	-2	-2	-2	-2
3. Bank cheques	-3	-3	-3	-3
4. Bank transfers (e.g. EFT)	-4	-4	-4	-4
5. Credit cards/debit cards	-5	-5	-5	-5
6. Others	-6	-6	-6	-6

L14. How often does your business **make payments** through the following channels

	Regularly	Occasionally	Rarely	Never
1. Cash	-1	-1	-1	-1
2. Mobile money	-2	-2	-2	-2
3. Bank cheques	-3	-3	-3	-3
4. Bank transfers (e.g. EFT)	-4	-4	-4	-4
5. Credit cards/debit cards	-5	-5	-5	-5
6. Others	-6	-6	-6	-6

L15. Do you provide goods or services on credit **to your customers to ...**

- A few -1
- Most/some of your customers -2
- All of your customers -3
- Never -4

L16. Do your suppliers **provide you** with goods or services on credit?

- |                 |    |
|-----------------|----|
| 1. Regularly    | -1 |
| 2. Occasionally | -2 |
| 3. Rarely       | -3 |
| 4. Never        | -4 |

L17. On average, what are your monthly sales from the business

- Below 20,000 KSh per month (Interviewer, that means approximately 1800 per day or below)*
- Between 20,001 - 40,000 KSh per month (Interviewer, that means approximately 1800 per day or below)*
- Between 40,001 and 100,000 per month (Interviewer that means approximately between about 1800 and 4500 per day)*
- Between 100,001 and 400,000 (Interviewer that means approximately between about 4500 and 18'000 per day)*
- Between 400,001 and 1,000,000 (Interviewer that means approximately between about 18'000 and 45'000 per day)*
- Above 1,000,000 (Interviewer, that means approximately above 45'000 per day)*

**Do agriculture module here if applicable**

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## M AGRICULTURE MODULE

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**To be routed from the livelihood section**

**INSTRUCTION: IF CODED 01 IN D1 I.E LIVELIHOOD SOURCE IS FARMING.....ASK AGRICULTURE MODULE**

**Do you grow any crops, if not go to M4**

M1. Which of these crops do you mainly grow?

- **READ OUT LIST**

M2. What is the main purpose you grow these crops?

- **SPONTANEOUS**
- **CODE ACCORDINGLY**

		Tick all that apply	<b>Purpose</b> 1=Household consumption 2=For sale, 3=Household consumption and selling the surplus
1	Maize		
2	Sorghum		
3	Millet		
4	Rice		
5	Wheat		
6	Beans		
7	Cowpeas		
8	Groundnuts		
9	Irish potato		
10	Cassava		
11	Sweetpotato		

		Tick all that apply	<b>Purpose</b> 1=Household consumption, 2=For sale, 3=Household consumption and selling the surplus
12	Kales & green leafy vegetables		
13	Tomato		
14	Cabbages		
15	Mangoes		
16	French beans		
17	Tea		
18	Coffee		
19	Sugar cane		
20	Other 1 (specify)		
21	Other 2 (specify)		
22	Other 3 (specify)		

**ASK ALL WHO MENTION OPTION 2 AND 3 IN M2**



M3. What is your **annual** income from crop sales (Ksh)?

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

M4. What is the total land size (including those owned,leased etc) that you/your family cultivate/keeping livestock?  
[ ] (Units 1=Acres, 2=Ha,3=Other..specify)

M5. How would you describe the ownership status of the parcel that you **mostly** cultivate/keep livestock

• **SINGLE MENTION**

Owned with a title deed	-1
Owned without a title deed	-2
Purchased	-3
Leased	-4
Inherited	-5
Communal land	-6
Family land	-7
Others	-8

M6. Which livestock do you keep on your farm? **SPONTANEOUS**

M6\_1 Specify the number of each

M6.1 Specify the main purpose of keeping each of these livestock

**IF NO LIVESTOCK KEPT, GO TO M9**

M6. Animal	M6_1 Number	M6.1 Purpose 1=Sale of the outputs (milk, eggs, honey etc) 2=For sale (of the actual livestock) 3=For household consumption 4=Other specify
1. Local cows		
2. Hybrid dairy cows		
3. Goats		
4. Sheep		
5. Camels		
6. Donkeys		
7. Pigs		
8. Local/indigenous		
9. Broilers/layers chicken		
10. Rabbits		
11. Fish		
12. Bees (No,of hives to be asked)		
13. Other (specify)		
14. None (because do not keep livestock, go to M9)		

M7. What is your **annual** income from livestock or livestock output sales (Ksh)?

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

M8. In the last 12 months,how many people have you employed on your farm (permanent) (including those in charge of livestock and crops)?

**M8\_2** considering the last season, how many casual labourers did you employ on your farm? **EXCLUDE FAMILY MEMBERS.**

<b>M8_1:</b> Permanent	
<b>M8_2:</b> Average number of casual labourers employed in the last season	

M9. Of all permanet employees, how many are

M9\_1: Male \_\_\_\_\_ M9\_2: Female \_\_\_\_\_

M10. Generally, how do you finance your farm operations/ your farm inputs?

- RANK THE TOP 3**

Own savings/Last harvest's surplus	
Borrow from friends & relatives	
Borrow from <i>chama</i>	
Borrow from SACCO/co-operative	
Borrow from Microfinance	
Borrow from bank	
Get inputs from agro dealer on credit	
Mainly financed by the buyer of my produce	

M11. Where do you **mainly** sell your produce?

- SINGLE MENTION**

**Buyer**

sell to motorist/ transporters along the road side	-1
sell through farmers' cooperative	-2
sell to local traders/ wholesalers	-3
sell to brokers	-4
sell to exporters	-5
sell to a company/ manufacturer/ factory	-6
Sell near the nearest market center	-7

M12. Have you ever applied but denied credit from a bank/MFI/Sacco to support any of your agricultural activities? 1.Yes\_\_\_\_\_0.No\_\_\_\_\_ If yes, go to M13, if NO, go to M14

M13. If you have been denied, what was the main reason?

- SPONTANEOUS MENTION**
- CODE THE ANSWER**

1	Lack of collateral	-1
2	No pay slip	-2
3	Lack of records	-3
4	Lack of business proposal	-4
5	Still had debt to pay off	-5
6	No guarantor	-6
7	Bad credit history	-7
8	Income is low and unable to re-pay	-8
9	Project is too risky	-9
10	I don't know the reason why	-10

M14. Which of these risks/constraints do you commonly face as a farmer?

- READ OUT**

Risk	Select all that apply
1. Drought or too little rainfall	-1
2. Too much rainfall	-2
3. Hailstorms	-3
4. Floods	-4
5. Pests and diseases of crops	-5
6. Pests and diseases of livestock	-6
7. Lack money to buy farm inputs	-7

Risk	Select all that apply
8. Poor quality seeds	-8
9. Few/no distributors to buy farm inputs from	-9
10. Lack of access to markets	-10
11. Lack of access to credit facilities	-11
12. Price fluctuation in the market	-12
13. Lack of/insufficient labour	-13
14. Lack/no extension services	-14
15. Other...specify	-15

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## N TECHNOLOGY

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

N1. Which of the following would apply to your mobile phone?

Can access internet Inaweza kubali mtandao	-1
Can send and receive email	-2
Has a touch screen	-3
Can download and install applications on the phone	-4
Other (specify)	-5

N2. Did you access the internet during the past 4 weeks?

Yes	-1
No	-2

N3. Where do you use the Internet?

• **MULTIPLE 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

## P RISKS AND VULNERABILITY

P1. 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.**

P2. 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 P1. Record 1 for most important, 2 for second most important.**

	P1. Risks	P2. Rank two risks
1. Flood destroys house or property	-1	.....
2. Theft, fire or loss of house/property/business	-2	.....
3. Theft, fire or loss of car/vehicle	-3	.....
4. Drought/famine	-4	.....
5. Loss of income of main wage-earner	-5	.....
6. Loss of income of a family member living outside the household	-6	.....
7. Death of family/relative	-7	.....
8. Increase of costs of basic things you need	-8	.....
9. Loss of family land	-9	.....
10. Loss of livestock	-10	.....
11. Loss of crops	-11	.....
12. Loss of savings	-12	.....
13. Bad or deteriorating political situation in country	-13	.....
14. Insecurity – concern for your personal safety	-14	.....
15. Large medical costs due to family member's ill-health	-15	.....
16. Has your household experienced any other risk? (SPECIFY .....)	-16	.....
17. None	-17	.....
18. Refused to answer	-18	.....

P3. Where did you get the money to deal with the **MAIN** risk you faced?

- **Spontaneous response**

	Main
1. Used up your savings	-1
2. Borrowed money from bank / SACCO / MFI	-2
3. Borrowed money from group	-3
4. Borrowed money from moneylender	-4
5. Got help from family members / church / mosque	-5
6. Found a better job/additional jobs	-6
7. Sold your assets eg car, business, household goods, livestock	-7
8. Cut back on expenses eg school fees, food	-8
9. Withdraw female child/children from school	-9
10. Withdraw male child/children from school	-10
11. Fundraising (harambee)	-11
12. Re located/changed place of residence	-12
13. Other (specify)	-13
14. There was no need to do anything, it did not affect our finances too much	-14
15. Did nothing	-15
16. Refused to answer	-16

Now we want to talk about life in general.

P4. 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. Child sent home for lack of school fees	-1	-2	-3	-4	-5
5. Needed a veterinarian or vet medicine but went without because of a shortage of funds	-1	-2	-3	-4	-5
6. Needed fertiliser for the farm but went without/used less because of a shortage of funds	-1	-2	-3	-4	-5
7. Gone without shelter	-1	-2	-3	-4	-5
8. Had to miss an important family event (funeral, wedding, etc) because couldn't pay transportation.	-1	-2	-3	-4	-5

#### FOR THOSE WHO MENTIONED OFTEN AND SOMETIMES, RARELY IN 3 AND 4

P5. Last time this happened, how much was needed?

RECORD response in KES					
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P6. If you needed KShs 2500 for rural and 6000 for urban within three days in case of an emergency would you be able to get it

Yes -1  
No -2

P7. What would be your main source?

#### SPONTANEOUS MENTION

	MAIN SOURCE
1. Use savings	-1
2. Sell assets	-2
3. Funds from ASCA/ROSCA/	-3
4. Loan from bank, MFI	-4
5. Loan from mobile bank account (Mshwari/KCBM-Pesa/Equitel)	-5
6. Loan from SACCO	-6
7. Loan from an informal moneylender	-7
8. Loan or gift from family, a friend, neighbour	-8
9. Loan or gift from church/NGO/mosque	-9
10. Other (specify)	-10
11. Don't know	-11

#### ASK ALL

P8. If you received 5,000 KES (URBAN) 2, 500 KES (RURAL) do you have a safe place you can save this money?

Yes No  
-1 -2

P9. Compared to one year ago would you say your financial life has improved/remained the same/worsened?

Improved	-1
Remained the same	-2
Worsened mbaya	-3

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## Q ACCESS TO AMENITIES

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

Q1. Which is the nearest financial service provider from where you live?

**SPONTANEOUS. Single mention.**

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

Q2. If you had to go to the nearest bank branch,  
a) How would you get there?  
b) How long would it take you to get there, if you go there direct?  
c) **(Do not ask if answer to A is 'walk')** On average, how much would it cost to get there by public transport?

Q3. If you had to go to the nearest Mobile Money Agent,  
a) How would you get there?  
b) How long would it take you to get there, if you go there direct?  
c) **(Do not ask if answer to A is 'walk')** On average, how much would it cost to get there by public transport?

Q4. If you had to go to the nearest Bank Agent,  
a) How would you get there?  
b) How long would it take you to get there, if you go there direct?  
c) **(Do not ask if answer to A is 'walk')** On average, how much would it cost to get there by public transport?

**If the answer to Q1 is Bank, Mobile Money Agent or Bank Agent then skip to Q.6.**

Q5. If you had to go to the financial service provider closest to you,  
a) How would you get there?  
b) How long would it take you to get there, if you go there direct?  
c) **(Do not ask if answer to A is 'walk')** On average, how much would it cost to get there by public transport?

Q6. If you had to go to the nearest public secondary school, iwapo ingefaa uende kwa shule ya upili/sekodari ya serikali iliyo karibu nawe  
a) How would you get there?  
b) How long would it take you to get there, if you go there direct?  
c) **(Do not ask if answer to A is 'walk')** On average, how much would it cost to get there by public transport?

Q7. If you had to go to the nearest health centre,  
d) How would you get there?  
e) How long would it take you to get there, if you go there direct?

- f) **(Do not ask if answer to A is 'walk')** On average, how much would it cost to get there by public transport?

		B.2 Bank Branch	B.3. Mobile Money Agent	B.4. Bank Agent	B.5. Nearest Financial Institution	B.6 Public Secondary school	B.7 Health Centre
<b>A</b>	1. Walk all the way	-1	-1	-1	-1	-1	-1
	2. Own motor vehicle	-2	-2	-2	-2	-2	-2
	3. Own transport other than motor vehicle such as bicycle, motorcycle, ox cart etc	-3	-3	-3	-3	-3	-3
	4. Public transport – bus or taxi	-4	-4	-4	-4	-4	-4
	5. Public transport – bicycle/motorcycle	-5	-5	-5	-5	-5	-5
	6. Other motor vehicle – free or not paid for	-6	-6	-6	-6	-6	-6
	7. Other Nyingine	-7	-7	-7	-7	-7	-7
	8. You don't know where the nearest one is	-8	-8	-8	-8	-8	-8
	9. My bank doesn't have an agent <b>If 8 or 9, GO TO next facility type.</b>						
	10. Don't know						

**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>B</b>	1. Under 10 minutes	-1	-1	-1	-1	-1	-1
	2. About 10 to 30 minutes	-2	-2	-2	-2	-2	-2
	3. Over 30 mins to 1 hour	-3	-3	-3	-3	-3	-3
	4. About 2 hours	-4	-4	-4	-4	-4	-4
	5. About 3 hours	-5	-5	-5	-5	-5	-5
	6. About 4 hours	-6	-6	-6	-6	-6	-6
	7. About 5 hours	-7	-7	-7	-7	-7	-7
	8. About 6 hours	-8	-8	-8	-8	-8	-8
	9. 7 hours or more	-9	-9	-9	-9	-9	-9
10.	Don't know						

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

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**R MISC – HOUSING CONDITIONS, ASSETS, SERVICES, MONEY USE & GPS READINGS**

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R1. 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 R4.**

R2. What type of permanent dwelling is it?

- **OBSERVED single response.**

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

R3. 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

R4. 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

R5. What is your **main** source of cooking fuel?

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

Collected firewood	-1
Purchased firewood	-2
Grass	-3
Paraffin	-4
Electricity	-5
Gas/LPG	-6
Charcoal	-7
Biomass residue eg cow dung, coffee husks, sawdust	-8
Biogas	-9
Other (specify)	-10



R6. What is your **main** source of lighting?

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

Collected firewood	-1
Purchased firewood	-2
Grass/straw	-3
Paraffin	-4
Electricity	-5
Solar	-6
Gas	-7
Dry cell (torch)	-8
Candles	-9
Biogas	-10
Other (specify)	-11

R7. What is the **main** source of water for the household?

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

Piped into dwelling	-1
Piped into plot/yard	-2
Public tap	-3
Tube/well/borehole with pump	-4
Protected dug	-5
Protected spring	-6
Rainwater collection	-7
Unprotected dug well/springs	-8
River/ponds/streams	-9
Tankers/Truck/	-10
Bottled water	-11
Other (specify)	-12

R8. 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

R9. Which of the following items does your household own (they should be in working condition)?

• **Read options.**

	YES	NO	If yes, how many?
1) Radio <u>with no other components</u>	-1	-2	
2) <b>Black and White TV</b>	-1	-2	
3) <b>Colour TV set</b>	-1	-2	
4) Bicycle	-1	-2	
5) Motorcycle	-1	-2	
6) Desktop/laptop computer	-1	-2	
7) Built-in kitchen sink	-1	-2	
8) Refrigerator	-1	-2	
9) Electric stove 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 Gari	-1	-2	
21) Mosquito Net	-1	-2	
22) Fixed telephone line (landline)	-1	-2	
23) Solar Lamp	-1	-2	

R10. How many **habitable** rooms does this household occupy?

**DO NOT COUNT BATHROOMS, TOILETS, STOREROOMS OR GARAGE.**

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R11. How many of these rooms are used for sleeping?

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R12. Do you own any piece of land?

Yes	-1
No	-2

R13. 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

R14. **IF owner occupied, Code 1 in R14 and go to R15.** Do you own a house?

Yes	-1
No	-2

**IF NO, GO TO R17.**

R15. Do you have a title deed for the house?

Yes	-1
No	-2

R16. How did you acquire your house?

**MULTIPLE mentions possible.**

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

R17. 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. Food expenses	
2. Non-food items such as personal care items like soap, razors, oil	
3. Non – food durable such as sofa sets, fridges	
4. Mobile <u>airtime</u> expenses	
5. Transport expenses Nauli	
6. Education/tuition/school fees	
7. Household bills such as electricity/water/home maintenance/rates	
8. Medical expenses and health schemes	
9. Paying off debts on loans	
10. Rent/mortgage on your home	
11. Savings/investment	
12. Supporting other members of the family	
<b>TOTAL</b>	

R18. 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)

**THANK THE RESPONDENT**

R19. RECORD GPS readings.

LATITUDE				-					
LONGITUDE				-					