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2019 FINACCESS HOUSEHOLD SURVEY
KENYA
FINAL

SECTION A: HOUSEHOLD AND RESPONDENT INFORMATION

A1	County							
A2	Sub-county							
A3	Division							
A4	Location							
A5	Sub-location							
A6	NASSEP Cluster Number							
A7	Household Number							
A8	Cluster type (1=Rural, 2=Urban)							
A9	Name of household head							
A10	Name of initial contact person							

INTERVIEWER VISITS	DATE	DAY	TIME	RESULTS	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	
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. Dwelling no longer residential	
5. Entire household absent for extended period of time		11. Selected person physically/mentally not fit to be interviewed	
6. Postponed		12. Selected person cannot communicate in any interview language	
7. Refused		13. Selected person discontinued the interview	
		14. Other (Specify)	

INTRODUCTION.

Good morning/afternoon/evening. My name is from ... KNBS, a Kenyan government agency mandated to collect statistics. Today we are doing a survey on how people use financial services on behalf of CBK, KNBS and FSD. This research will help us 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 household members above starting with head of household together with age, gender, relations to head of household. 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 additional calls to interview that individual.
6. Record call details on front of questionnaire.

Last digit on the questionnaire number												
No. of household members (First Name)	Age	Gender	Relationship to household head	1	2	3	4	5	6	7	8	9
1 (Household Head)												
2												
3												
4												
5												
6												
7												
8												
9												
10												
11												
12												
13												
14												
15												

Interviewer checks: What is the...

A11a	Total number of children aged below 16
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Colour/Code Key

PROGRAMMER NOTE: BLUE

"SINGLE MENTION ONLY" = only one response to the question

"MULTIPLE MENTION" = more than one response is allowed or required

INTERVIEWER NOTE: GREEN

"READ OUT" = should read out the responses

"DO NOT READ OUT" = interviewer should not read out the responses

SINGLE MENTION ONLY

A11b	How many people in your household are in...	
		QA11B. Ongoing Education
		ENTER NUMBER
	Nursery School	
	Primary School	
	Secondary/High school	
	Post-Secondary education	
	Don't know (DO NOT READ OUT)	-98
	Refused to Answer (DO NOT READ OUT)	-99

INTERVIEWER CHECKS: SELECTED RESPONDENTS

INTERVIEWER TO CODE ACCORDINGLY

A12		Sex Male -1 Female -2 Other -98
	Selected Respondent	

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

To the respondent: Hello, my name is, and I'm from..... KNBS, doing a survey . We are doing a survey to get information about important financial situations that you and individuals like you face. I value your time. The survey should take about..... minutes to complete. Your responses will be kept strictly confidential. 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. will not report your individual responses or identify you as a participant in the survey. This survey is for research purposes only .

Participation in this survey is voluntary and you shall not face any consequences if you decline to participate. However, your participation will be highly valued and will help organizations concerned develop better financial solutions for you and others like you. Everything that you say during the interview will be kept confidential. That is, your names (or any information that could be used to identify you) will not be shared with anyone outside the research team. The risk in participating in this study is where a breach of confidentiality could occur if private and sensitive information linked to an individual research respondent is obtained by person(s) outside of the research project. However, we will take all measures to ensure that the information you share is securely stored at all times. Do you have any questions?

SINGLE MENTION ONLY	
INTERVIEWER ENTERS	
What is your age?	
A13	QA13. AGE OF RESPONDENT
Don't know (DO NOT READ OUT)	-98
Refused to Answer (DO NOT READ OUT)	-99

SINGLE MENTION ONLY		
DO NOT READ OUT		
What is your relationship to the head of household?		
		QA14. Relation to HH Head
1	Head of household	-1
2	Spouse	-2
3	Son	-3
4	Daughter	-4
5	Father	-5
6	Mother	-6
7	Other relative	-7
8	Other non-relative	-8
98	Don't know (DO NOT READ OUT)	-98
99	Refused to Answer (DO NOT READ OUT)	-99

SINGLE MENTION ONLY							
DO NOT READ OUT							
LANGUAGE OF INTERVIEW							
A15	QA15: Language						
	English	1	Meru/ Embu	5	Somali	10	Samburu
	Swahili	2	Luhya	7	Turkana	11	Borana
	Kikuyu	3	Kalenjin	8	Masai	12	Oroma
	Luo	4	Kamba	9	Rendille	13	

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

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

A16	ASK ALL SINGLE MENTION ONLY DO NOT READ OUT	
	What is the highest level of formal education that you have completed?	
		QA16. Education Completed
	1	None -1
	2	Some primary -2
	3	Primary completed -3
	4	Some secondary -4
	5	Secondary completed -5
	6	Some technical training -6
	7	Completed technical -7
	8	Some university -8
	9	University completed -9
	10	Other (Specify) -10
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

A17	SINGLE MENTION ONLY DO NOT READ OUT	
	What is your marital status?	
		QA17. Marital Status
	1	Single / Never Married -1
	2	Divorced / separated -2
	3	Widowed -3
	4	Married / Living with partner -4
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

A18	ASK ONLY IF THE RESPONDENT IS NOT THE FEMALE HEAD/SPOUSE OF HOUSEHOLD SINGLE MENTION ONLY PULL NAME OF FEMALE HEAD/ SPOUSE DO NOT READ OUT	
	What is the highest level of formal education completed by the female head/spouse?	
		QA18. Female HH
	1	None -1
	2	Some primary -2
	3	Primary completed -3
	4	Some secondary -4
	5	Secondary completed. -5
	6	Some technical training after secondary school. -6
	7	Completed technical training after secondary school. -7
	8	Some university -8
	9	University completed -9
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

A19	ASK ALL SINGLE MENTION ONLY DO NOT READ OUT	
	What is the highest level that any member of the household has reached?	
	QA19. Household Highest Education	
	1 None	-1
	2 Some primary	-2
	3 Primary completed	-3
	4 Some secondary	-4
	5 Secondary completed	-5
	6 Some technical training after secondary school	-6
	7 Completed technical training after secondary school	-7
	8 Some university	-8
	9 University completed	-9
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

SECTION B: INTRODUCTION AND ESTABLISHING RAPPORT

SUB-SECTION B1: FINANCIAL HEALTH

READ OUT: I want to start by asking you a few questions about your financial goals and behaviour.

B1A	ASK ALL, SINGLE MENTION ONLY READ OUT	
	At this point of your life, which one of the following is MOST IMPORTANT to you? Is this...?	
	QB1A. Main Life Goal	
	1 Putting food on the table	-1
	2 Educating yourself or your family	-2
	3 Improving your business/farm, or developing your career	-3
	4 Buying assets e.g. TV, refrigerator	-4
	5 Buying land/ Building a house / improving your house	-5
	6 Health (yourself or family/ others)	-6
	7 Other (SPECIFY)	-7
	None of these	
	97 (DO NOT READ OUT)	-97
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

B1B	ASK ALL SINGLE MENTION ONLY		Agree	Disagree	Neither agree nor disagree	Don't know (DNRO)	Refused to Answer (DNRO)
	READ OUT: I'm going to read some statements to you. To what extent do you agree or disagree with each of the statements.						
	Do you agree or disagree that...?						
	1	You have people in your life who can help you financially if you ever need it	-1	-2	-3	-98	-99
	2	You keep money aside for emergencies or unexpected expenses	-1	-2	-3	-98	-99
	3	You have a plan for how to spend your money for things like food, clothing, school fees bills and other needs from month to month	-1	-2	-3	-98	-99
	4	In the last one year you have been regularly putting aside money for a particular purpose	-1	-2	-3	-98	-99
	5	You often have trouble making your money last between the times when you get money	-1	-2	-3	-98	-99
	6	You can overcome most financial problems that you might face	-1	-2	-3	-98	-99

B1Ci	ASK ALL SINGLE MENTION ONLY PER STATEMENT READ OUT STATEMENTS; DO NOT READ OUT RESPONSES					
	In the last 12 months has your household (READ STATEMENT)?					
	QB1C: Vulnerability Existing					
	Yes	No	Don't know (DO NOT READ OUT)	Refused to Answer (DO NOT READ OUT)		
	1	Gone without enough food to eat	-1	-2	-98	-99
	2	Gone without medicine or medical treatment that was needed	-1	-2	-98	-99
	3	Had to miss an important family event (funeral, wedding, etc.) because you did not have money to attend	-1	-2	-98	-99
	FOR STATEMENT 4, ONLY ASK IF ALL STATEMENTS IN A11b ARE ZERO (NO SCHOOL GOING PERSON IN HOUSEHOLD)					
	4	Child or any person you support sent home for lack of school fees	-1	-2	-98	-99

IF SAID YES (CODE=1) IN B1Ci						
SINGLE MENTION ONLY PER STATEMENT						
READ OUT STATEMENTS; DO NOT READ OUT RESPONSES						
Please tell me if (READ STATEMENT) it is...often or sometimes?						
B1Cii			QB1C: Vulnerability			
			Often	Sometimes	Don't know (DO NOT READ OUT)	Refused to Answer (DO NOT READ OUT)
	1	Gone without enough food to eat	-1	-2	-98	-99
	2	Gone without medicine or medical treatment that was needed	-1	-2	-98	-99
	3	Had to miss an important family event (funeral, wedding, etc.) because you did not have money to attend	-1	-2	-98	-99
	4	Child sent home for lack of school fees	-1	-2	-98	-99

	ASK ALL SINGLE MENTION ONLY DO NOT READ OUT	
	Who makes the main decisions about how money is spent on large expenditures in this household? (e.g. education, a cow, a TV etc.)	
	QB1D. Financial decisions-Large	

B1D	1	You	-1
	2	Spouse	-2
	3	Jointly (with spouse)	-3
	4	Jointly (with another household member(s) - not spouse)	-4
	5	Mother	-5
	6	Father	-6
	7	Daughter	-7
	8	Son	-8
	9	Other relative(s)	-9
	10	Non-relative(s)	-10
	11	No one	-11
	98	Don't know (DO NOT READ OUT)	-98
	99	Refused to Answer (DO NOT READ OUT)	-99

B1E	ASK ALL MULTIPLE MENTIONS POSSIBLE DO NOT READ OUT INTERVIEWER INSTRUCTIONS. If the respondent is between 16 years and 64 years old, ASK: How do you intend to make ends meet in your old age / retirement? INTERVIEWER INSTRUCTIONS. If the respondent is 65 years old or above, ASK this instead: How are you currently making ends meet?		
	QB1E Make Ends Meet		
	1	Draw on savings	-1
	2	Pension/provident fund/ retirement savings plan	-2
	3	Rely on children or other family	-3
	4	Run my own business	-4
	5	Sell assets	-5
	6	Income from investments (e.g. shares, rental)	-6
	7	Live off the farm	-7
	8	Government fund for the old e.g. Older persons (OP-CT)	-8
	9	Other (Specify)	-9
	10	Don't know how / Have no plans	-10
	98	Don't know (DO NOT READ OUT)	-98
	99	Refused to Answer (DO NOT READ OUT)	-99

B1F	ASK ALL SINGLE MENTION ONLY DO NOT READ OUT	
	Compared to one year ago, would you say your financial status has improved / remained the same / worsened?	
		QB1F. Remained Same or Worsened
	1	Improved-1
	2	Remained the same-2
	3	Worsened-3
	98	Don't know (DO NOT READ OUT)-98
	99	Refused to Answer (DO NOT READ OUT)-99

B1G	ASK ALL READ OUT FOR KSH 5,500 (RURAL) AND KSH 9,000 (URBAN) SINGLE MENTION ONLY LOOP FROM A8	
	If you needed (KSh 5,500 FOR RURAL / KSh 9,000 FOR URBAN) within three days in case of an emergency would you be able to get it ?	
		QB1G. Access in Case of Emergency
	1	Yes
	2	No
	98	Don't know (DO NOT READ OUT)
	99	Refused to Answer (DO NOT READ OUT)

B1H	ASK IF "YES" (1) TO B1G DO NOT READ OUT SINGLE MENTION ONLY. INTERVIEWER INSTRUCTION: IF RESPONDENT SAYS "BORROWED MONEY" PROBE FURTHER TO IDENTIFY SOURCE OF BORROWED MONEY. IF RESPONDENT SAYS "SAVINGS" PROBE FURTHER TO IDENTIFY WHERE THE MONEY WAS SAVED.		
	What would be your main source?		
			QB1H. Source Emergency Funds
	1	Loan from bank / Sacco / microfinance	-1
	2	Loan from mobile banking (e.g. M-Shwari, KCB M-Pesa, M-Coop Cash, Eazzy Loan, Timiza)	-2
	3	Loan from shylock / loan shark / money lender / money merchant (not from your phone)	-3
	4	Loan from group / chama	-4
	5	Loan from Government institution (e.g. youth fund, women fund)	-5
	6	Loan / advance from an employer	-6
	7	Loan from family / friends / community / church / mosque	-7
	8	Loan from shopkeeper	-8
	9	Loan from mobile app-based lender (e.g. Branch, Tala, Utunzi, KopaCredo, Haraka Loans)	-9
	10	Savings held at a bank / Post Bank / Sacco / microfinance	-10
	11	Savings held in mobile banking (e.g. M-Shwari, KCB M-Pesa, M-Coop Cash, Eazzy Loan, Timiza)	-11
	12	Savings held in a mobile money provider / wallet (e.g. M-PESA, Airtel Money, T-Cash, Tangaza, MobilKash, Equitel)	-12
	13	Savings held at a group / chama	-13
	14	Savings held with friends / family	-14
	15	Savings held in a secret hiding place	-15
	16	Sell livestock	-16
	17	Sell other assets, not livestock (e.g. car, business, household goods, land)	-17
	18	Get assistance / gift from friends / family / community (which I do not have to re-pay).	-18
	19	Cut back on expenses / adjust consumption patterns	-19
	20	Claim insurance	-20

21	Work more / get additional jobs	-21
22	Other (Specify)	-22
98	Don't know (DO NOT READ OUT)	-98
99	Refused to Answer (DO NOT READ OUT)	-99

READ OUT: I now want to ask you a few questions about your awareness of financial institutions, terms and concepts.

	SINGLE MENTION ONLY DO NOT READ OUT	
	Who/what do you depend on most for financial advice or information?	
		QB1A. Financial Advice
	1 Information from a formal financial institution (Bank, SACCO, etc.)	-1
	2 Information from my group / Chama	-2
	3 Information from the media / advertisement (newspaper, radio, TV, Internet, billboard etc.)	-3
	4 Advice from friends / family	-4
	5 Advice from MP / political leader	-5
	6 Formal education (e.g. school curriculum, advice from teacher, education through employer)	-6
	7 Nobody else / nothing else / my own personal experience	-7
	8 Social media	-8
	9 Other (SPECIFY)	-9
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	

B2B	ASK ALL SINGLE MENTION ONLY DO NOT READ OUT	
	Have you heard of a credit reference bureau report?	
		QB2B. Heard of CRB Report
	1 Yes	-1
	2 No	-2
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

B2C	ASK IF HEARD OF CREDIT REFERENCE BUREAU (CODE 1 ('YES') IN B2B), OTHERWISE GO TO B2E DO NOT READ OUT	
	Have you ever tried to access your credit reference bureau report?	
		QB2C. Access CRB Report
	1 Yes	-1
	2 No	-2
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

B2D	ASK IF NEVER ACCESSED YOUR CREDIT REFERENCE REPORT (CODE=2 IN QB2C) OTHERWISE GO TO B2E SINGLE MENTION ONLY DO NOT READ OUT	
	Why have you not tried to access your credit reference bureau report?	
		QB2D. Why Never Accessed CRB Report
	1 Did not know I could see the report	-1
	2 Too expensive	-2
	3 I do not need to access my report	-3
	4 I do not know how to access my report	-4
	5 I do not have a credit reference report	-5
	6 Other (Specify)	-6
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

B2E	ASK ALL MULTIPLE MENTIONS POSSIBLE DO NOT READ OUT	
	What would happen to a person if you failed to pay a bank / MFI / Sacco loan back on time?	
		QB2E. Consequences Late Repayment
	1 Negative report at the credit reference bureaus	-1
	2 Extra fees / charges	-2
	3 Sent to jail	-3
	4 Property taken away / auction of your collateral	-4
	5 Be declared bankrupt	-5
	6 Nothing	-6
	7 Other (SPECIFY)	-7
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

B2F	ASK ALL SINGLE MENTION ONLY PER STATEMENT READ OUT			
	Please tell me whether you agree or disagree that ...?			
				QB2F. Agree or Disagree Statements-Betting
		Agree	Disagree	Refused to Answer (DO NOT READ OUT)
	1 Gambling / betting is a good way for me to make money.			-1 -2 -98

B2G	ASK ALL SINGLE MENTION ONLY DO NOT READ OUT Suppose you take a loan of KSh 10,000 with an interest rate of 10 percent per year. How much more money would you have to pay at the end of the year?	
		QB2G. Interest Paid Answer
	1 IF = KSh 1,000: then correct	-1
	2 If NOT KSh 1,000: then incorrect	-2
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

B2H	ASK ALL SHOW SMS MESSAGE ON SCREEN SINGLE MENTION ONLY Please read the message that I'm showing you on the Screen. (Screen): 888 YRS Confirmed. KSh 370.00 paid to XYZ ABC on 8/9/18 at 4.24PM. Balance is KSh 16.51. Cost of transaction: KSh 10.00 What is the transaction cost? RECORD WHETHER THE RESPONDENT CORRECTLY READ THE MESSAGE	
		QB2H. Can Read SMS
	1 IF = KSh 10: then correct	-1
	2 Can read screen, but did not get correct answer (NOT KSh 10): then incorrect	-2
	3 Cannot read and did not get correct answer (If NOT KSh 10): then incorrect	-3
	98 Don't (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

B3A -B3B	ASK ALL MULTIPLE MENTIONS POSSIBLE READ OUT B3A Different people get money in different ways. Please tell me in which of these ways you got money in the past 12 months? ASK IF MORE THAN ONE SOURCE OF INCOME LISTED IN B3A 1-12; OTHERWISE AUTO-CODE AS SOURCE OF INCOME IN QB3A SINGLE MENTION ONLY DO NOT READ OUT B3B 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?		
		QB3A. Income Sources	QB3B. Main Source
	1 Farming (crops, keeping livestock, fishing, aquaculture)	-1	-1
	2 Employed	-2	-2
	3 Casual worker	-3	-3
	4 Running own business/Self employed	-4	-4
	5 Money from NGO / Government	-5	-5
	6 Renting, land, house/rooms, equipment	-6	-6
	7 Earning money from investments, e.g. shares, stocks	-7	-7
	8 Pension	-8	-8
	9 Money / support from family / friends / spouse	-9	-9
	10 Other (SPECIFY)	-10	-10
	98 Don't know (DO NOT READ OUT)	-98	-98
	99 Refused to Answer (DO NOT READ OUT)	-99	-99

B3C	ASK IF NO CODE 1 IN B3A (IF DID NOT SAY FARMING AS A SOURCE OF INCOME) DO NOT READ OUT SINGLE MENTION ONLY Do you do any agricultural (farming / livestock) activities?	
		QB3C. Subsistence
	1 Yes	-1
	2 No	-2
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

B3D-B3E	ASK FULL PAYMENT QUESTION LOOP (I.E. ALL QUESTIONS IN A ROW FROM QB3D-QB3E) BEFORE MOVING ON TO THE NEXT ROW ASK ONLY FOR ALL SOURCES OF INCOME MENTIONED IN QB3A 1-10 INDIVIDUAL QUESTION WITHIN PRODUCT QUESTION LOOP		
		MULTIPLE MENTIONS	SINGLE MENTION ONLY
		READ OUT	DO NOT READ OUT
		QB3D. In the last 12 months, what were all the ways that you received payments for	QB3E. In the past 12 months, what was the MOST FREQUENT way that you did this
		SEE FOLLOWING CODES	
		QB3D. Received Payments	QB3E. Received Payments
	1 Farming (crops, keeping livestock, fishing, aquaculture)		
	2 Employed		
	3 Casual worker		
	4 Running own business/Self employed		
	5 Money from NGO / Government		

	6	Renting, land, house/rooms, equipment		
	7	Earning money from investments, e.g. shares, stocks		
	8	Pension		
	9	Money / support from family / friends / spouse		
	10	Other (SPECIFY)		
	98	Don't know (DO NOT READ OUT)		
	99	Refused to Answer (DO NOT READ OUT)		

CODES B3D B3E	CODES B3D-B3E		
	1	Cash	-1
	2	Mobile money	-2
	3	Bank cheque	-3
	4	Bank transfer (e.g. EFT, SWIFT, Pesalink) / Bank deposit	-4
	5	Credit cards / debit cards	-5
	6	In-kind payments in goods and/or services	-6
	7	Other (SPECIFY)	-7
	97	None of these (DO NOT READ OUT)	-97
	98	Don't know (DO NOT READ OUT)	-98
	99	Refused to Answer (DO NOT READ OUT)	-99

B3Fa	ASK IF EMPLOYED IN QB3A (IF CODE=2 IN QB3A) SEE CODES FOLLOWING SINGLE MENTION ONLY INTERVIEWER INSTRUCTION: DESCRIBE THE ACTIVITY AND THEN SELECT CODE		
	Where are you employed, what do they do?		QB3Fa. Type of Work
			ENTER CODE
	Don't know (DO NOT READ OUT)		-98
	Refused to Answer (DO NOT READ OUT)		-99

B3Fb	ASK IF EMPLOYED IN QB3A (IF CODE=2 IN QB3A) SINGLE MENTION ONLY		
	Where are you employed, is it private or public sector?		
			QB3Fb. Private or Public Sector
	Private		-1
	Public		-2
	Don't know (DO NOT READ OUT)		-98
	Refused to Answer (DO NOT READ OUT)		-99

B3G	SINGLE MENTION ONLY READ OUT STATEMENTS: DO NOT READ OUT RESPONSES				
	You said that you received assistance from an aid agency / NGO / Government scheme. Did you receive assistance from any of the following schemes?				
			QB3G. Government Assistance		
			Yes	No	Don't know (DO NOT READ OUT)
					Refused to Answer (DO NOT READ OUT)
	1	Orphans and vulnerable (CT-OVC)	-1	-2	-98
	2	Older persons (OP-CT)	-1	-2	-98
	3	Disabilities (CT-PWSD)	-1	-2	-98
	4	Hunger and Safety Net Programme (HSNP)	-1	-2	-98
	5	Other (SPECIFY)	-1	-2	-98

CODES B3F	CODES B3F CODE CATEGORY		
	1	Agriculture, Forestry and Fishing	-1
	2	Mining and quarrying	-2
	3	Wholesale and retail trade, repairs	
	3a	Cereals, fruits, vegetables, other agricultural produce/livestock, meat,	-3
	3b	Clothes (new or second hand)	-4
	3c	Electronics	-5
	3d	General retail or wholesale shop	-6
	3e	Chemists / Pharmacies	-7
	3f	Motor vehicles trade and repair (mechanic)	-8
	3g	Other retail or wholesale	-9
	4	Private households services	
	4a	a. Maids, cooks, babysitters, etc.	-10
	4b	Security / Guardian / Gatekeepers (e.g. askari)	-11
	5	Other community, social and personal services	
	5a	Salon, barber, hairdresser, etc.	-12
	5b	Household repairs (e.g. plumbing and electricity repairs, electronics)	-13
	5c	Waste management and recycling	-14
	5d	Other community/social or household services	-15
	6	Arts and entertainment	-16
	7	Education	-17
	8	Health and social work	-18
	9	Manufacturing	
	9a	Furniture	-19
	9b	Food and beverages manufacturing	-20
	9c	Tailoring	-21
	9d	Machinery and equipment	-22
	9e	Other manufacturing	-23
	10	Construction	-24
	11	Real estate	-25
	12	Transport and Storage	
	12a	Land transport: Boda boda, taxi, bus, etc.	-26
	12b	Water transport: boats, ferries	-27

12c	Air transport	-28
12d	Storage/warehouses facilities	-29
13	Accommodation and Food service Activities	
13a	Bar, restaurant, catering, mobile food service activities	-30
13b	Lodging, hotel, campsite, etc.	-31
13c	Other accommodation and food service	-32
14	Financial and insurance activities (including mobile money/bank	-33
15	Professional, scientific, technical and administrative activities	
15a	Legal, accounting, auditing, management consulting, architecture .	-34
15b	Research (market/scientific/advertising)	-35
15c	Veterinary services	-36
15d	Travel agent / Tour operator	-37
15e	Office administrative support services	-38
15f	Other	-39
16	Information and Communication	
16a	Publishing, broadcasting, radio	-40
16b	ICT services e.g. software programming and web development	-41
16c	Other	-42
17	Water and electricity supply/management	-43
18	Government / Public administration / Social security / Police	-44

B3H	ASK ALL SINGLE MENTION ONLY SPONTANEOUS, RECORD AMOUNT; OTHERWISE,	
	Overall, including all your sources of income, how much money would you say you get on average in a MONTH?	
		QB3H. Monthly Income (KSh)
		RECORD AMOUNT (NON-ZERO INTEGER)
	1 Less than 100	-1
	2 100 - 1,500	-2
	3 1,500 – 3,000	-3
	4 3,000– 7,500	-4
	5 7,500– 15,000	-5
	6 15,000– 30,000	-6
	7 30,000– 70, 000	-7
	8 70, 000-200, 000	-8
	9 200,000– 400,000	-9
	10 400, 000- 1,000,000	-10
	11 Greater than 1,000,000	-11
	97 None of these (DO NOT READ OUT)	-97
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

SECTION C: FINANCIAL PRODUCTS USAGE

READ OUT: I now want to ask you some questions about financial services you use, in YOUR OWN NAME

ASK ALL
SINGLE MENTION ONLY PER STATEMENT/PRODUCT (CODES 1 TO 3)
RANDOMISE ORDER OF ASKING INSTITUTIONS
ADD VARIABLE TO RECORD THIS ORDER OF ASKING / READING OUT
READ OUT

Do you currently use, used to use, or have never used, in your own name (**READ OUT PRODUCT/SERVICE**) ...?

			QC1. Financial Products Usage in Own Name		
			Currently Use	Used to Use	Never Used
Savings Products					
	1	Savings at microfinance institution	-1	-2	-3
	2	Savings through mobile banking (e.g. Mshwari , KCB M-Pesa, M-Co-op cash, Eazzy Loan, Timiza, HF Whizz)	-1	-2	-3
	3	Savings through mobile money provider (e.g. M-PESA, Airtel Money, T-Cash, Tangaza, MobiKash, Equitel)	-1	-2	-3
	4	Savings at a Sacco / Savings and Credit Cooperative organisation	-1	-2	-3
	5	Savings at a group or <i>chama</i>	-1	-2	-3
	6	Savings with a group of friends	-1	-2	-3
	7	Savings given to a family or friend to keep	-1	-2	-3
	8	Savings you keep in a secret hiding place	-1	-2	-3
Registered Transaction Devices					
	9	Registered on Mobile money (e.g. M-PESA, Airtel Money, T-Cash, Tangaza, MobiKash, Equitel), MobiKash, Equitel)	-1	-2	-3
	10	Registered on Mobile banking (e.g. Mshwari , KCB M-Pesa, M-Co-op cash, Eazzy Loan, Timiza, HF Whizz)	-1	-2	-3
Loan Products					
	11	Personal loan/business loan from a bank	-1	-2	-3
	12	Loan from mobile banking (e.g. Mshwari , KCB M-Pesa, M-Co-op cash, Eazzy Loan, Timiza, HF Whizz)	-1	-2	-3
	13	Loan at a Sacco / Savings and Credit Cooperative organisation	-1	-2	-3
	14	Loan from a microfinance institution	-1	-2	-3
	15	Loan from Shylocks / Loan Sharks / Money Lenders / Money Merchants that are not from your phone (e.g. Platinum, Ngao, etc.)	-1	-2	-3
	16	Loan from a group/ <i>chama</i>	-1	-2	-3
	17	Loan from a government institution for education, agriculture or a development loan (e.g. HELB, Agricultural Finance Corporation, Youth Fund, Women Fund)	-1	-2	-3
	18	Loan from an employer	-1	-2	-3
	19	Loan from family/friend/neighbour	-1	-2	-3
	20	Cash loan from shopkeeper	-1	-2	-3
	21	Taking goods and services on credit from a shopkeeper	-1	-2	-3
	22	Digital loans that you get through the phone that you download through apps (e.g. Branch, Tala, Utunzi, KopaCredo, Haraka loans, etc.)	-1	-2	-3
	23	Loan / credits from buyer of your harvest / supplier of agricultural inputs (e.g. coffee, tea, sugarcane, tobacco, vegetables)	-1	-2	-3
	24	Hire purchase (e.g. KuKopesha, Diamond Trust, Kenya Credit Traders (KCT), Synergy, One Africa Capital, Tuskys)	-1	-2	-3
Housing and Land Loan Products					
	25	Loan to buy / build a house (mortgage), or to buy land from a bank / building society or Sacco	-1	-2	-3
Other Bank Services					
	27	Current account - with a cheque book/ Transactional account for day to day	-1	-2	-3
	28	Postbank account	-1	-2	-3
	29	Bank account for savings or investment (which pays interest)	-1	-2	-3
	30	Bank account for everyday needs but no cheque book	-1	-2	-3
	31	Bank Overdraft	-1	-2	-3
	32	ATM/Debit Card (use to get money out of cash machine or to pay in shops and deducts from account immediately)	-1	-2	-3
	33	Credit card	-1	-2	-3

QC1.

Securities Investment Products and Non-Bank Investment Products					
	34	Shares and/or stocks	-1	-2	-3
	35	T- Bills and Bonds, including M-Akiba	-1	-2	-3
	36	Mutual Funds/ Unit Trust	-1	-2	-3
Insurance Products					
	37	Car insurance	-1	-2	-3
	38	Home, building or contents insurance	-1	-2	-3
	39	Crop insurance	-1	-2	-3
	40	Livestock insurance	-1	-2	-3
	41	NHIF	-1	-2	-3
	42	Other medical/health insurance policy, NOT NHIF (e.g. M-Tiba, Afyatele, Linda Jamii, etc.)	-1	-2	-3
	43	Life insurance policy	-1	-2	-3
	44	Education policy	-1	-2	-3
	45	Other insurance (SPECIFY)	-1	-2	-3
Pension Services					
	46	NSSF	-1	-2	-3
	47	Employment/ Occupation pension scheme, NOT NSSF	-1	-2	-3
	48	<i>Mbao</i> pension plan	-1	-2	-3
	49	Individual Pension Plan, NOT <i>Mbao</i>	-1	-2	-3
	50	Other Retirement/ pension plan (SPECIFY)	-1	-2	-3
Non-Bank Investment Products					
	51	Digital/crypto-currencies (e.g. Bitcoin, Litecoin, Nuru Coin, etc.)	-1	-2	-3

INTERVIEWER INSTRUCTION: IF THE RESPONDENT SAYS THAT THEY 'USED TO USE' FOR PRODUCTS 2-3, OR 9-25 PROBE FURTHER TO FIND OUT IF THEY HAVE USED THE PRODUCT WITHIN THE PAST 12 MONTHS (CODE 1 FOR YES IN THE PAST 12 MONTHS AND CODE 2 FOR NO, NOT USED IN THE PAST 12 MONTHS.) SINGLE MENTION ONLY PER STATEMENT/PRODUCT RANDOMISE ORDER OF ASKING INSTITUTIONS. ADD VARIABLE TO RECORD THIS ORDER OF ASKING / READING OUT

READ OUT

You said that you Used to Use (**READ OUT PRODUCT/SERVICE**). Did you use this in the last 12 months?

		QC2. Used to Use in Past 12 Months	
		Yes	No
Savings Products			
	1	Savings at microfinance institution	
	2	Savings through mobile banking (e.g. Mshwari , KCB M-Pesa, M-Co-op cash, Eazzy Loan, Timiza, HF Whizz)	-1 -2
	3	Savings through mobile money provider e.g. M-PESA, Airtel Money, T-Cash, Tangaza, MobiKash, Equitel	-1 -2
	4	Savings at a Sacco / Savings and Credit Cooperative organisation	
	5	Savings at a group or <i>chama</i>	
	6	Savings with a group of friends	
	7	Savings given to a family or friend to keep	
	8	Savings you keep in a secret hiding place	
Registered Transaction Devices			
	9	Registered on Mobile money (e.g. M-PESA, Airtel Money, T-Cash, Tangaza, MobiKash, Equitel)	-1 -2
	10	Registered on Mobile banking (e.g. Mshwari , KCB M-Pesa, M-Co-op cash, Eazzy Loan, Timiza, HF Whizz)	-1 -2

QC2	Loan Products				
	11	Personal loan/business loan from a bank	-1	-2	
	12	Loan from mobile banking (e.g. Mshwari , KCB M-Pesa, M-Co-op cash, Eazzy Loan, Timiza, HF Whizz)	-1	-2	
	13	Loan at a Sacco / Savings and Credit Cooperative organisation	-1	-2	
	14	Loan from a microfinance institution	-1	-2	
	15	Loan from Shylocks / Loan Sharks / Money Lenders / Money Merchants that are not from your phone (e.g. Platinum, Ngao, etc.)	-1	-2	
	16	Loan from a group/ <i>chama</i>	-1	-2	
	17	Loan from a government institution for education, agriculture or a development loan (e.g. HELB, Agricultural Finance Corporation, Youth Fund, Women Fund)	-1	-2	
	18	Loan from an employer	-1	-2	
	19	Loan from family/friend/neighbour	-1	-2	
	20	Cash loan from shopkeeper	-1	-2	
	21	Taking goods and services on credit from a shopkeeper	-1	-2	
	22	Digital loans that you get through the phone that you download through apps (e.g. Branch, Tala, Utunzi, KopaCredo, Haraka loans, etc.)	-1	-2	
	23	Loan / credits from buyer of your harvest / supplier of agricultural inputs (e.g. coffee, tea, sugarcane, tobacco, vegetables)	-1	-2	
	24	Hire purchase (e.g. KuKopesha, Diamond Trust, Kenya Credit Traders (KCT), Synergy, One Africa Capital, Tusksys)	-1	-2	
	Housing and Land Loan Products				
	25	Loan to buy / build a house (mortgage), or to buy land from a bank / building society or Sacco	-1	-2	
	26	Loan given by government or government-related institution to buy a house (mortgage) or land	-1	-2	
	Other Bank Services				
	27	Current account - with a cheque book/ Transactional account for day to day			
	28	Postbank account			
	29	Bank account for savings or investment (which pays interest)			
	30	Bank account for everyday needs but no cheque book			
	31	Bank Overdraft			
	32	ATM/Debit Card (use to get money out of cash machine or to pay in shops and deducts from account immediately)			
33	Credit card				
Securities Investment Products and Non-Bank Investment Products					
34	Shares and/or stocks				
35	T- Bills and Bonds, including M-Akiba				
36	Mutual Funds/ Unit Trust				
Insurance Products					
37	Car insurance				
38	Home, building or contents insurance				
39	Crop insurance				
40	Livestock insurance				
41	NHIF				
42	Other medical/health insurance policy, NOT NHIF (e.g. M-Tiba, Afyatele, Linda Jamii, etc.)				
43	Life insurance policy				
44	Education policy				
45	Other insurance (SPECIFY)				
Pension Services					
46	NSSF				
47	Employment/ Occupation pension scheme, NOT NSSF				
48	<i>Mbao</i> pension plan				
49	Individual Pension Plan, NOT <i>Mbao</i>				
50	Other Retirement/ pension plan (SPECIFY)				
Non-Bank Investment Products					
51	Digital/crypto-currencies (e.g. Bitcoin, Litecoin, Nuru Coin, etc.)				

QC3	ASK ALL DO NOT ASK IF THIS IS ONLY A ONE PERSON HOUSEHOLD SINGLE MENTION ONLY PER STATEMENT READ OUT STATEMENTS; DO NOT READ OUT RESPONSES			
	Apart from yourself, does anyone in your household currently use any of the following financial institutions? Does anyone currently use...?			
	QC3. Household Usage			
		Yes	No	Don't know (DO NOT READ OUT)
				Refused to Answer (DO NOT READ OUT)
	1 A bank	-1	-2	-98
	2 A Sacco	-1	-2	-98
	3 Mobile money	-1	-2	-98
	4 Mobile banking	-1	-2	-98
	5 Digital credit app	-1	-2	-98
	6 A group / chama	-1	-2	-98

QC4	ASK ALL SINGLE MENTION ONLY DO NOT READ OUT	
	Which financial provider do you trust the most?	
		QC4. Trust
	1 Bank	-1
	2 Mobile Banking (e.g. M-Shwari, KCB M-Pesa, M-Coop Cash)	-2
	3 SACCO	-3
	4 Microfinance Institution	-4
	5 A group/chama	-5
	6 Insurance company	-6
	7 Mobile money provider	-7
	8 Moneylender / Shylock	-8
	9 Mobile money agents	-11
	10 Other (SPECIFY)	-12
	97 None of these (DO NOT READ OUT)	-97
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

QC5	ASK ALL SINGLE MENTION ONLY DO NOT READ OUT	
	Which kind of financial provider do you think has the highest interest rates on loans?	
		QC5. Highest Interest Rate Perception
	1 Bank	-1
	2 SACCO	-2
	3 Microfinance Institution (e.g. BIMAS, Micro Mobile Ltd, Jitegemee Trust, Youth Initiatives (YIKE)	-3
	4 Microfinance bank (e.g. Rafiki, KWFT, Faulu)	-4
	5 Shylock/Moneylender	-5
	6 Group/Chama	-6
	7 Mobile banking account e.g. (Mshwari, KCB Mpesa. Equitel)	-7
	8 Non-bank digital loan providers e.g. Branch, Tala	-8
	9 Mobile operator (e.g. Okoa Jahazi, Kopa Credo)	-9
	10 Other (SPECIFY)	-10
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

SECTION D: INSURANCE

ASK ALL WHO DO NOT HAVE INSURANCE (ALL CODE=2 OR 3 IN QC1 FOR ANY STATEMENT 37-45)

SINGLE MENTION ONLY

DO NOT READ OUT

In the last 12 months have you used insurance under someone else's policy?

D1A		QD1A. Somebody Else's Insurance
	1 Yes	-1
	2 No	-2
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

ASK ALL WHO DO NOT HAVE INSURANCE (ALL CODE=2 OR 3 IN QC1 FOR ANY STATEMENT 37-45)

MULTIPLE MENTIONS POSSIBLE

DO NOT READ OUT

FOR THOSE WHO HAVE IN SOMEONE ELSE'S NAME

Why don't you have insurance in your name. Why is this?

FOR THOSE WHO DO NOT HAVE ANY INSURANCE

You said you currently don't have insurance. Why is this?

D1		QD1. Why Don't Have Insurance
	1 You would like to have insurance but cannot afford it	-1
	2 Trying to buy health or life insurance for yourself or your family can bring bad luck	-2
	3 You do not know where to get it from	-3
	4 Insurance companies and agents are dishonest	-4
	5 You do not need insurance because your family, friends, groups of friends, chama and relatives help you when you are in need	-5
	6 You do not have insurance because you save for emergencies	-6
	7 Religious reasons	-7
	8 You do not see the benefits of having insurance	-8
	9 You do not know about insurance	-9
	10 You have or use insurance through another person e.g. your parent, spouse/partner or through a group	-10
	11 They refused to pay my insurance claim	-11
	12 Other (SPECIFY)	-12
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

READ OUT FOR D2-D10:I now want to ask you some questions about your usage of insurance.

ASK FOR INSURANCE PRODUCTS CURRENTLY USED (CODE=1) IN QC1 37-45

SINGLE MENTION ONLY PER PRODUCT STATEMENT

READ OUT STATEMENTS; DO NOT READ OUT RESPONSES

In whose name is the (INSERT NAME OF INSURANCE PRODUCT USED IN QC1 PRODUCTS 31 TO 39) policy taken out in?

D2	QD2: Policy Ownership					
		Your Name	Jointly with Someone Else	Someone Else's Name	Don't Know (DO NOT READ OUT)	Refused to Answer (DO NOT READ OUT)
	1 Car insurance	-1	-2	-3	-98	-99
	2 House (e.g. building or contents insurance)	-1	-2	-3	-98	-99
	3 Crop insurance	-1	-2	-3	-98	-99
	4 Livestock insurance	-1	-2	-3	-98	-99
	5 NHIF	-1	-2	-3	-98	-99
	6 Medical/Health Insurance (not NHIF) (includes options such as M-Tiba)	-1	-2	-3	-98	-99
	7 Life insurance	-1	-2	-3	-98	-99
	8 Education insurance	-1	-2	-3	-98	-99
	9 Other insurance (SPECIFY)	-1	-2	-3	-98	-99

ASK IF CURRENTLY USES INSURANCE PRODUCT BESIDES NHIF (CODE=1 FOR ANY OF PRODUCTS 37-45 IN QC1 AND USED

MULTIPLE RESPONSES POSSIBLE; CODE FOR UP TO 3 INSURANCE COMPANIES

SCRIPT INSURANCE COMPANY CODE AND NAME INTO DROP DOWN LIST

DO NOT PROMPT

You said that you currently have other insurance that is not NHIF. Which insurance company/ies have you insured with?

D3		QD3. Insurance Companies
	1	-1
	2	-2
	3	-3
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

ASK IF CURRENTLY HAS INSURANCE (CODE=1 FOR ANY PRODUCTS 37-45 IN QD2)

SINGLE MENTION ONLY

READ OUT

Thinking about the **LAST** insurance policy you bought or acquired, where did you buy / get your insurance policy from?

D4		QD4. Where Purchased Insurance
	1 Through agent / broker	-1
	2 Through Bank	-2
	3 Part of group policy from work/ Through my employer/ company	-3
	4 Part of a group policy with friends and family	-4
	5 Insurance company – local branch or head office	-5
	6 Searched online and bought the policy online	-6
	7 Through mobile phone	-7

8	Other (SPECIFY)	-8
97	None of these (DO NOT READ OUT)	-97
98	Don't know (DO NOT READ OUT)	-98
99	Refused to Answer (DO NOT READ OUT)	-99

ASK IF CODES 01, 02 OR 04-08 IN QD4 OTHERWISE GO TO D6 MULTIPLE MENTIONS POSSIBLE DO NOT READ OUT			
Thinking about the LAST insurance policy you bought, what are the main reasons you chose this insurance policy with this provider?			
		QD5. Reason Chose Policy	
D5	1	Cost of premiums are the lowest out of other options	-1
	2	Level of cover / benefit it offers out of other options	-2
	3	Recommended by family member/friend/colleague	-3
	4	Reputation / brand / reliability/ advertisement of company	-4
	5	Employer / Government recommendation/ chose the policy	-5
	6	Compulsory for loan or mortgage	-6
	7	The agent convinced me	-7
	8	It was the only policy that I knew	-8
	9	It was the only policy offered in our area	-9
	10	It was the only policy that I could afford	-10
	11	It is a mobile phone policy, so it was easy to get	-11
	12	Other (SPECIFY)	-12
	98	Don't know (DO NOT READ OUT)	-98
99	Refused to Answer (DO NOT READ OUT)	-99	

ASK IF CURRENTLY HAS INSURANCE (CODE=1 FOR ANY PRODUCTS 37-45 IN QC1) SINGLE MENTION ONLY DO NOT READ OUT			
Thinking about the LAST insurance policy you bought or acquired, What method did you MAINLY use to pay for your insurance premiums?			
		QD6. Insurance Payment Channel	
D6	1	Mobile money e.g. M-Pesa, Airtel Money, Orange Money, Tangaza, Mobicash, Equitel	-1
	2	Cash	-2
	3	Cheque	-3
	4	Account transfer	-4
	5	Employer pays	-5
	6	Other (SPECIFY)	-6
	98	Don't know (DO NOT READ OUT)	-98
	99	Refused to Answer (DO NOT READ OUT)	-99

ASK IF CURRENTLY USES NHIF (CODE=1 FOR PRODUCT 41 IN QC1) OTHERWISE GO TO SECTION E SINGLE MENTION ONLY DO NOT READ OUT			
How do / did you pay for your NHIF?			
		QD7. Payment for NHIF	
D7	1	Employer pays / deducted from salary	-1
	2	Pay out of own income	-2
	3	Paid by friends / family	-3
	4	Under someone else's policy	-4
	5	Paid by county Government	-5
	6	Borrow from group / chama	-6
	7	Borrow from bank / Sacco / microfinance	-7
	8	Borrow from informal moneylender / shylock	-8
	9	Borrow from mobile banking / digital credit provider	-9
	10	Other (SPECIFY)	-10
	98	Don't know (DO NOT READ OUT)	-98
99	Refused to Answer (DO NOT READ OUT)	-99	

ASK IF CURRENTLY USES NHIF (CODE=1 FOR PRODUCT 41 IN QC1) OTHERWISE GO TO SECTION E SINGLE MENTION ONLY DO NOT PROMPT			
Have you used NHIF for yourself or someone else in the past 12 months?			
		QD8. Ever Made NHIF Claim	
D8	1	Yes	-1
	2	No	-2
	98	Don't know (DO NOT READ OUT)	-98
	99	Refused to Answer (DO NOT READ OUT)	-99

SECTION E: CREDIT		
READ OUT: I now want to ask you some questions about your credit services		
ASK ALL SINGLE MENTION ONLY DO NOT READ OUT Have you applied for a loan and been denied, in the past 24 months, whether in your name or in someone else's name		
E1		QE1. Whether Tried and Failed to Take a Loan
	1 Yes	-1
	2 No	-2
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

ASK IF CODE=1 (YES) TO E1; OTHERWISE GO TO SECTION E1 MULTIPLE MENTIONS POSSIBLE. DO NOT READ OUT From which institution were you denied?		
E2		QE2. Institution Denied
	1 Bank	-1
	2 SACCO	-2
	3 Mobile money provider (e.g. Okoa Jahazi)	-3
	4 Mobile banking (e.g. Mshwari, KCB M-Pesa, M-Co-op cash, Eazzy Loan, Timiza, HF Whizz)	-4
	5 MFI	-5
	6 Digital loans that you get through the phone that you download through apps (e.g. Branch, Tala, Utunzi, KopaCredo, Haraka loans, etc.)	-6
	7 Other (SPECIFY)	-7
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

ASK IF CODE=1 (YES) TO E1; OTHERWISE GO TO SECTION E1 SINGLE MENTION ONLY DO NOT READ OUT If you were denied, what do you think was the MAIN reason?		
E3		QE3. Denied Credit Reason
	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 / no credit history	-7
	8 Income is low and unable to re-pay	-8
	9 Project is too risky	-9
	10 Savings too low	-10
	11 Was not given a reason	-11
	12 Other (SPECIFY)	-12
	98 Don't know (DO NOT READ OUT)	-98
99 Refused to Answer (DO NOT READ OUT)	-99	

SECTION E1 : CREDIT DEVICES USAGE LOOP	
READ OUT: I now want to ask you some more questions about the loan services you use.	

SINGLE MENTION ONLY DO NOT READ OUT IF THE RESPONDENT IS CURRENTLY REPAYING MORE THAN ONE LOAN FROM THE SAME TYPE OF INSTITUTION , THEN ASK QE1 iii-vii ABOUT THE MOST RECENT LOAN FROM THIS TYPE OF INSTITUTION: You said earlier that you currently use a (INSTITUTION NAME FROM QC1 11-26, 31, 33 OR QC2 11-26, 31, 33) I would like you to think of the MOST RECENT loan you have from this provider/ this source.											
		i. In the past 12 months, how many loans have you taken from this provider?	ii. How many loans do you CURRENTLY have outstanding with (INSERT TYPE OF LOAN PROVIDER)?	iii. What was your MAIN reason for taking this loan ? / What are / were you planning to use this loan for?	iv. What collateral / security did you use for this loan, if any?	v. How often do you make a repayment on this loan?	vi. How do you usually make your loan repayment ?	vii. How much did you borrow?	viii. When did you borrow / take this loan?	ix. When are you expected to finish re-paying the loan?	x. How much remains to be paid on this loan / what is the outstanding balance?
		Enter number of loans taken in past 12 months (non-zero integer)	Enter Number of loans person has from each provider (any integer)	SEE CODES FOLLOWING			ENTER AMOUNT IN KSH	SEE CODES FOLLOWING		ENTER AMOUNT IN KSH	
		i. Frequency	ii. Number of Loans per Provider	iii. Reason for Loan Product	iv. Collateral	v. Payment frequency	vi. Payment Channels	vii. Amount borrowed	viii. When borrowed	xi. When repayment due	x. Outstanding balance
E1A-E1F	QE1A	Personal loan from a bank/ business									
	QE1B	Mobile bank (e.g. M-Shwari, KCB M-Pesa, M-Coop Cash, Eazzy Loan, Timiza, HF Whizz)									
	QE1C	Sacco (Savings and Credit Cooperative Organization)									
	QE1D	Microfinance institution									
	QE1E	Moneylender/Shylock									
	QE1F	Group/chama									
	QE1G	Government institution for education, agriculture or development (e.g. HELB, Agricultural Finance Corporation, Youth Fund, Women Fund)									
	QE1H	Employer									
	QE1I	Family / friend / neighbour									
	QE1J	Shopkeeper									
	QE1K	Taking goods and services on credit from a shopkeeper									
	QE1L	Mobile app-based lender (e.g. Tala, Branch, Utunzi, KopaCredo, Haraka Loans)									
	QE1M	Loan/credits from buyer of your harvest, (e.g. tobacco, vegetables)									
	QE1N	Hire purchase (e.g. A.R.T., Amedo, Kenya Credit Traders)									

QE1O	Bank/building society or Sacco (mortgage) to buy/build a house, or to buy land										
QE1P	Government or government-related institution to buy a house or land										
QE1Q	Overdraft										
QE1R	Credit Card										

	CODES III	CODES IV	CODES V	CODES VI	CODES VIII	CODES IX	
For emergencies such as burial, medical =1	Land / title deed / house -1	Daily = 1	Mobile money (e.g. M-Pesa, Airtel Money, T-Kash, Tangaza, Mobicash, Equitel) = 1	In the last week	1	In one week	1
For education for myself or others =2	Movable assets(e.g. livestock, car, motor vehicle, inventories) -2	Weekly = 2	Cash = 2	In the last month	2	In one month	2
To meet day-to-day household needs =3	Household assets (e.g. TVs, fridges, wardrobes etc.) -3	Monthly = 3	Cheque = 3	Between 1 and 6 months ago	3	In 3 months	3
To start a new business =4	Salary -4	Annually = 4	Deducted from salary = 4	Between 6 months and 1 year ago	4	In 6 months	4
To expand / invest in machinery, equipment for my business =5	Guaranteed by another person / guarantor -5	Pay the whole loan in lump-sum =5	Bank transfer - Pesalink = 5	More than 1 year ago	5	In one year	5
For working capital for my business =6	Group collateral - 6	Irregularly = 6	Bank transfer - Electronic Funds Transfer (EFT) = 6	Don't Know (DO NOT READ OUT) =98	98	In more than one year	6
To invest in the premise or land for my business =7	No collateral needed -7	Don't need to re-pay = 7	Bank transfer - Real-time Gross Settlement (RTGS)=7	Refused to Answer (DO NOT READ OUT)	99	Don't Know (DO NOT READ OUT)	98
To purchase a house =8	Other (SPECIFY) =8	Haven't yet started to re-pay = 8	Bank transfer - standing order =8			Refused to Answer (DO NOT READ OUT)	99
To invest in another person's business =9	Don't Know (DO NOT READ OUT) =98	Other (SPECIFY)= 9	Internet / Online = 9				
To purchase land =10	Refused to Answer (DO NOT READ OUT)=99	Don't Know (DO NOT READ OUT) =98	In-kind (e.g. assets, livestock) = 10				
To purchase or build a house = 11		Refused to Answer (DO NOT READ OUT)=99	Don't need to re-pay = 11				
To improve a house = 12			Haven't yet started to re-pay = 12				
For personal reasons such as new clothes, shoes =13			Other (SPECIFY) = 13				
To acquire household goods =14			None of these (DO NOT READ OUT) =97				
For social reasons (e.g. wedding, bride price) = 15			Don't Know (DO NOT READ OUT) =98				
To buy a car or motorcycle =16			Refused to Answer (DO NOT READ OUT)= 99				
To purchase livestock =17							
To purchase agricultural inputs (e.g. seeds, fertiliser, insemination) =18							
For agricultural improvements (e.g. Green house, irrigation, dam, fencing, preparing land) =19							
To purchase agricultural implements (e.g. plough, hoe, tractor, things for the farm) = 20							
To pay for farm labour = 21							
To transport farm produce to the market =22							
For fishing equipment (e.g. boats, nets, engine) = 23							
To pay off your debts = 24							
To re-pay debts for someone else who was unable to repay (e.g. family, friend) =25							
For later in life/ For old age =26							
Other (SPECIFY)= 27							
Don't Know (DO NOT READ OUT) =98							
Refused to Answer (DO NOT READ OUT)= 99							

CODE S III-VI AND VIII-IX

ASK IF CURRENTLY USE ANY LOAN/ CREDIT PRODUCT OR HAS USED IN THE PAST 12 MONTHS (CODE=1 IN QC1 FOR ANY PRODUCT 11-26, 31, 33 OR CODE=1 IN QC2 FOR ANY PRODUCT 11-26, 31, 33) OTHERWISE GO TO QE2A.

SINGLE MENTION ONLY. DO NOT READ OUT

If currently uses more than one loan in QC1 CODE =1 (11-26, 31, 33) OR QC2 CODE =1 (11-26, 31, 33)
Thinking about the MOST IMPORTANT loan or credit product that you currently have, why do you like this particular credit product / what was your MAIN reason for choosing this product?

If currently uses only one loan / credit product in QC1 CODE =1 (11-26, 31, 33) OR QC2 CODE =1 (11-26, 31, 33)
Thinking of the loan or credit product that you currently have, why do you like this particular credit product / what was your MAIN reason for choosing this product?

		QE1S. Loan Features
E1S	1	Convenient / easy to get a loan
	2	Charges and fees are affordable / repayments are low
	3	Easy to use / make repayments
	4	The features are suited to my needs
	5	I trust it
	6	Less paperwork / documents required
	7	No one can know you have taken a loan
	8	This was the only option / had no choice
	9	Trying to build my credit history
	10	Need to keep option open for future borrowing
	11	Forced to borrow here as per group requirements
	12	Other (SPECIFY) = 27
98	Don't Know (DO NOT READ OUT) =98	-98
99	Refused to Answer (DO NOT READ OUT)= 99	-99

SECTION E2: OVERALL LOAN/CREDIT PRODUCT MAINTENANCE

ASK IF CURRENTLY USE, EVER USED IN THE PAST 12 MONTHS (QC1 11-26, 31, 33 ANY CODE=1 OR QC2 11-26,31,33 ANY CODE=1 OTHERWISE GO TO QE3A

ENTER VALUE IN KSH (NON-ZERO INTEGER)

SINGLE MENTION ONLY

On average, how much do you spend each month to re-pay loans?

		QE2A. Amount of Repayment	
E2A		ENTER AMOUNT	
	98	Don't know (DO NOT READ OUT)	-98
	99	Refused to Answer (DO NOT READ OUT)	-99

ASK IF CURRENTLY USE, EVER USED IN THE PAST 12 MONTHS (QC1 11-26, 31, 33 ANY CODE=1 OR QC2 11-26,31,33 ANY CODE=1, OTHERWISE GO TO QE3A

SINGLE MENTION ONLY PER STATEMENT

READ OUT STATEMENTS, DO NOT READ OUT RESPONSES

E2B	In the past 12 months have you done any of the following to repay any loan that you have?			
	QE2B. Ease of Loan Repayment			
		Yes	No	Don't know (DO NOT READ OUT)
				Refused to Answer (DO NOT READ OUT)
	1 Borrowed money to repay the loan	-1	-2	-98
	2 Used savings to repay the loan	-1	-2	-98
	3 Sold / gave assets or belongings to repay the loan	-1	-2	-98
	4 Reduced expenditures on food products to repay the loan	-1	-2	-98
	5 Reduced expenditures on non-food products to repay the loan	-1	-2	-98
	6 Taken a child/children out of school to repay the loan	-1	-2	-98

ASK IF CURRENTLY USE, EVER USED IN THE PAST 12 MONTHS (QC1 11-26, 31, 33 ANY CODE=1 OR QC2 11-26,31,33 ANY CODE=1, OTHERWISE GO TO QE3A)

SINGLE MENTION ONLY

DO NOT READ OUT

RECORD NON-NEGATIVE WHOLE NUMBER

In the past 12 months, how many times have you defaulted on your loans/debts, if at all?

E2C

	QE2C. Number of Times Defaulted
	ENTER NUMBER
98 Don't know (DO NOT READ OUT)	-98
99 Refused to Answer (DO NOT READ OUT)	-99

ASK IF QE2C = EQUAL TO OR GREATER THAN 1

IF SAY ZERO (0) SHOULD SKIP TO SECTION F

OTHERWISE GO TO QE3A

AUTOFILL WHERE CODE=1 IN QC1 OR CODE=1 IN QC2 FOR ANY OF LOANS

MULTIPLE MENTIONS POSSIBLE

DO NOT READ OUT

Could you please tell me on which loan(s) you defaulted?

E2D

	QE2D. Loans Defaulted
1 Loan from a bank, including overdraft	-1
2 Loan from mobile banking (e.g. Mshwari, KCB M-Pesa, M-Co-op, Eazzy Loan, Timiza, HF Whizz)	-2
3 Loan at a Sacco / Savings and Credit Cooperative organisation	-3
4 Loan from a microfinance institution	-4
5 Loan from Shylocks / Loan Sharks / Money Lenders / Money Merchants that are not from your phone (e.g. Platinum, Ngao, etc.)	-5
6 Loan from a group/chama	-6
7 Loan from a government institution for education, agriculture or a development loan (e.g. HELB, Agricultural Finance Corporation, Youth Fund, Women Fund)	-7
8 Loan from an employer	-8
9 Loan from family/friend/neighbour	-9
10 Cash loan from shopkeeper	-10
11 Taking goods and services on credit from a shopkeeper	-11
12 Digital loans that you get through the phone that you download through apps (e.g. Branch, Tala, Utunzi, KopaCredo, Haraka loans, etc.)	-12
13 Loan / credits from buyer of your harvest / supplier of agricultural inputs (e.g. coffee, tea, sugarcane, tobacco, vegetables)	-13
14 Hire purchase (e.g. KuKopesha, Diamond Trust, Kenya Credit Traders (KCT), Synergy, One Africa Capital, Tusksys)	-14
15 Loan to buy/build a house (mortgage), or to buy land from a bank	-15
16 Loan to buy/build a house (mortgage), or to buy land from a building society or SACCO	-16
17 Overdraft	-17
18 Credit cards	-18
19 Other (SPECIFY)	-19
98 Don't know (DO NOT READ OUT)	-98
99 Refused to Answer (DO NOT READ OUT)	-99

ASK IF QE2C = EQUAL TO OR GREATER THAN 1

OTHERWISE GO TO QE3A

SINGLE MENTION ONLY

DO NOT READ OUT

What was the MAIN reason that you defaulted on any loan?

E2E

	QE2E. Reasons for Default
1 Did not plan well enough	-1
2 Interest/repayment rates went up	-2
3 Did not understand the terms	-3
4 Poor business performance	-4
5 All of my money went to basic needs such as food or utility bills	-5
6 Had to pay off other loans	-6
7 Partner/someone else in household lost job/source of income	-7
8 Lost my job/source of income	-8
9 Payment was more than I expected	-9
10 Unexpected emergency expenditure	-10
11 Lent money to someone else and they hadn't repaid me	-11
12 Forgot to re-pay on time	-12
13 Borrowed too much originally	-13
14 Other (SPECIFY)	-14
98 Don't know (DO NOT READ OUT)	-98
99 Refused to Answer (DO NOT READ OUT)	-99

ASK IF QE2C = EQUAL TO OR GREATER THAN 1; OTHERWISE GO TO QE3A

MULTIPLE MENTIONS POSSIBLE

DO NOT READ OUT

What negative consequences have you experienced as a result of defaulting on any loan, if any?

E2F

	QE2F. Consequences
1 An extra or rollover fee	-1
2 Reduction in future loan limit	-2
3 Blacklisted at credit bureau	-3
4 Denied access to future loan with the same lender	-4
5 Denied access to future loan with another lender	-5

E2F	6	Legal prosecution	-6
	7	Confiscation of property, fines or other penalties	-7
	8	Unable to join other group	-8
	9	Social consequences (e.g. lost a friendship, hurt reputation, had to move from my community, brought shame to myself or my community)	-9
	10	Lender agreed to give me more time to re-pay	-10
	11	Have not experienced any negative consequences	-11
	12	Other (SPECIFY)	-12
	98	Don't know (DO NOT READ OUT)	-98
	99	Refused to Answer (DO NOT READ OUT)	-99

SECTION E3: ACTING AS GUARANTOR

ASK ALL SINGLE MENTION ONLY DO NOT READ OUT		
In the past 12 months, have you acted as a guarantor for someone in a group/ <i>chama</i> , SACCO, friends, family, neighbours, colleagues or anyone else?		
E3A	E3A. Acted as Guarantor	
	1 Yes	-1
	2 No	-2
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

ASK IF ACTED AS GUARANTOR IN QE3A=1, OTHERWISE GO TO F1 SINGLE MENTION ONLY DO NOT READ OUT		
In the past 12 months, did you lose money / asset by acting as guarantor?		
E3B	E3B. Lost Money as Guarantor	
	1 Yes	-1
	2 No	-2
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

SECTION F: SAVING AND INVESTMENT

<p>ASK IF USED TO HAVE OR HAVE NEVER HAD ANY SAVINGS PRODUCT IN OWN NAME (QC1 1- 8, 27-30, ALL CODE=2 OR 3 AND QC2 STATEMENTS 2-3 ALL CODE=2) OTHERWISE GO TO QF2A</p> <p>MULTIPLE MENTIONS POSSIBLE</p> <p>DO NOT READ OUT</p>			
<p>Why are you not currently keeping money aside or saving?</p>			
		QF1. Why Not Currently Saving	
F1	1	There's nowhere to save my money	-1
	2	I don't need to save	-2
	3	Don't understand how to save	-3
	4	You need an ID and/or a referee to save	-4
	5	I use my money for investments not for savings	-5
	6	I can sell an asset/something (e.g. livestock) when I need to	-6
	7	I only save when I need to	-7
	8	Too many fees / too expensive	-8
	9	Do not want to keep a minimum balance	-9
	10	Requires a regular income	-10
	11	I don't have enough money to save	-11
	12	Other (SPECIFY)	-12
	98	Don't know (DO NOT READ OUT)	-98
	99	Refused to Answer (DO NOT READ OUT)	-99

F2	ASK IF CURRENTLY HAVE SAVINGS PRODUCT (QC1 1-8, 27-30 CODE=1 QC2 2-3 ANY CODE =1) OTHERWISE GO TO QF2A MULTIPLE MENTIONS POSSIBLE DO NOT READ OUT	
	Many people have different reasons why they keep money aside or save. What are your reasons for saving?	
		QF2. Reason Saving
	1	For big emergencies such as burial, medical -1
	2	For education for myself or others -2
	3	To meet day-to-day household needs -3
	4	To expand my business / invest in machinery, equipment for business -4
	5	To invest in the premise or land for my business -5
	6	To invest in another person's business -6
	7	To purchase land -7
	8	To purchase or build a house -8
	9	To improve a house -9
	10	For personal reasons such as new clothes, shoes -10
	11	To acquire household goods -11
	12	For social reasons (e.g. wedding, bride price) -12
	13	To buy a car or motorcycle -13
	14	To purchase livestock -14
	15	To purchase agricultural inputs (e.g. seeds, fertiliser, insemination) -15
	16	For agricultural improvements (e.g. irrigation, dam, fencing, preparing land) -16
	17	To purchase agricultural implements (e.g. plough, hoe, tractor, things for the farm) -17
	18	To pay for farm labour -18
	19	To transport farm produce to the market -19
	20	For fishing equipment (e.g. boats, nets, engine) -20
	21	For purchasing a car or motorcycle -21
	22	For later in life/ For old age -22
	23	To leave something for your children -23
	24	Other (SPECIFY) -24
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

SECTION F1: SAVINGS DEVICES USAGE LOOP

READ OUT: I now want to ask you some more questions about the places you use to save.

F1	RUN A FULL PRODUCT QUESTION LOOP (I.E. ALL QUESTIONS IN A PRODUCT ROW FROM I-II) BEFORE MOVING TO THE NEW PRODUCT QUESTION LOOP ROW			
			SINGLE MENTION ONLY DO NOT READ OUT	
	CODE IN QC1	PRODUCT QUESTION LOOP TO ASK	i. How often do you usually put money into / deposit into your savings with (your) (INSTITUTION)?	ii. How often do you usually take money out of / withdraw from your savings with (your) (INSTITUTION)?
			SEE FOLLOWING CODES	
			i. Deposit Frequency	ii. Withdrawal Frequency
	F1A	Microfinance institution		
	F1B	Mobile bank		
	F1C	Mobile money provider		
	F1D	Sacco		
	F1E	Chama / group		
	F1F	Group of friends		
	F1G	Savings given to a family member or friend to keep		
	F1H	Savings kept in a secret hiding place		
	F1I	Current account (with a cheque book) / transactional account for day-to-day		
	F1J	Postbank account		
	F1K	Bank account for savings or investment (which pays interest)		
	F1L	Bank account for everyday needs (but no cheque book)		

CODES I		CODES II	
Every day -1		Every day -1	
Every week -2		Every week -2	
Every month -3		Every month -3	
At regular periods every 3 months to 1 year – 4		At regular periods every 3 months to 1 year – 4	

CODES F1L	No regularity / when I get money -5	No regularity / when I get money -5
	Other (SPECIFY) -6	Other (SPECIFY) -6
	Don't know (DO NOT READ OUT)-98	Don't know (DO NOT READ OUT)-98
	Refused to Answer (DO NOT READ OUT)-99	Refused to Answer (DO NOT READ OUT)-99

F1M	ASK IF USES MORE THAN ONE SAVINGS PROVIDER (CODE=1 FOR MORE THAN ONE OF QC1 1-8, 27-30; OR ENTER CODE FROM QC1 01-8, QC2 2-3 SINGLE MENTION ONLY DO NOT READ OUT	
	What is your MOST IMPORTANT savings provider?	
		F1M. Savings Product Code
	1	Microfinance institution -1
	2	Mobile bank -2
	3	Mobile money provider -3
	4	Sacco -4
	5	Chama / group -5
	6	Group of friends -6
	7	Savings given to a family member or friend to keep -7
	8	Savings kept in a secret hiding place -8
	9	Current account (with a cheque book) / transactional account for day-to-day -9
	10	Postbank account -10
	11	Bank account for savings or investment (which pays interest) -11
	12	Bank account for everyday needs (but no cheque book) -12
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

F1N	ASK IF CURRENTLY USES SAVINGS PRODUCT (ASK IF QC1 1-8, 27-30 ANY CODE=1; OR QC2 2-3 ANY CODE=1) SINGLE MENTION ONLY DO NOT READ OUT	
	If currently uses more than one SAVINGS PRODUCT in QC1 (01-10) What was your main reason for choosing your MOST IMPORTANT savings product?	
	If currently uses only one SAVINGS PRODUCT in QC1 (01-10) What was your main reason for choosing your savings product?	
		QF1N. Savings Features
	1	Safe / secure -1
	2	Easy to put money in / convenient -2
	3	Confidential / no one knows you have money -3
	4	Can access in an emergency -4
	5	Pays good interest -5
	6	When I save here, I can get credit -6
	7	When I save here, I can get a lump-sum at the end of a period -7
	8	This was the only option / had no choice -8
	9	Most trusted -9
	10	I want my money to work for / uplift myself and my community -10
	11	Other (SPECIFY) -11
	98	Don't know (DO NOT READ OUT) -98

99	Refused to Answer (DO NOT READ OUT)	-99
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SECTION F2: SECURITIES' INVESTMENT

ASK IF CURRENTLY HAS ANY INVESTMENT PRODUCT (QC1 34-36, CODE=1 , OTHERWISE GO TO G1) SINGLE MENTION ONLY DO NOT READ OUT			
What is the main way that you buy securities (e.g. shares, stocks, mutual funds, T- bills or bonds)?			
F2A		QF2A. Access to Capital Markets	
	1	Through agent / broker	-1
	2	Through Bank	-2
	3	Part of group policy from work (e.g. Employee Stock Ownership Plan - ESOP)	-3
	4	Through an Insurance company	-4
	6	Online (by yourself, <u>not</u> through an agent)	-6
	8	Other (SPECIFY)	-9
	98	Don't know (DO NOT READ OUT)-98	-98
	99	Refused to Answer (DO NOT READ OUT)	-99

ASK IF CURRENTLY HAS ANY INVESTMENT PRODUCT (QC1 34-36 CODE=1), OTHERWISE GO TO G1) SINGLE MENTION ONLY DO NOT READ OUT			
In the past 2 years, have you invested in the M-Akiba Digital Bond?			
F2B		QF2B. Used M- Akiba	
	1	Yes	-1
	2	No	-2
	98	Don't know (DO NOT READ OUT)-98	-98
	99	Refused to Answer (DO NOT READ OUT)	-99

ASK IF USED TO HAVE OR HAVE NEVER HAD ANY SECURITY INVESTMENT PRODUCT (QC1 34-36, ALL CODE=2 OR 3) OTHERWISE GO TO G1) MULTIPLE MENTIONS POSSIBLE DO NOT READ OUT			
Why are you not currently investing in securities ?			
F2C		F2C. Why Not investing in securities	
	1	I do not have the kind of money required to invest in securities	-1
	2	I don't need to invest	-2
	3	Don't understand how invest in securities	-3
	4	You need an ID and/or a referee to invest	-4
	5	I use my money for savings not investments	-5
	6	I have better option to invest in instead of securities	-6
	7	I lost money in the securities markets	-7
	8	I have never heard of securities markets	-8
	9	I don't trust securities markets and stockbrokers	-9
	10	It's too complicated	-10
	11	I do not like taking risk in the securities market	-11
	12	Other (SPECIFY)	-12
	98	Don't know (DO NOT READ OUT)-98	-98
	99	Refused to Answer (DO NOT READ OUT)	-99

SECTION G: TRANSACTIONS USAGE

READ OUT: I now want to ask you different payment modes you use to transact.

G1A, G1B	ASK ALL ASK BOTH G1A AND G1B FOR EACH STATEMENT 1-10 BEFORE MOVING ON TO THE NEXT STATEMENT READ OUT STATEMENTS; DO NOT READ OUT RESPONSES/CODES		
		G1A. In the past 12 months, what are all the ways that you... (READ OUT TRANSACTION)	G1B. For each transaction you conducted, which was the MOST FREQUENT way that you did this?
		MULTIPLE MENTIONS POSSIBLE	SINGLE MENTION ONLY
		SEE FOLLOWING CODES	
	1	Paid monthly bills, including rent, electricity, water, TV, mobile phone	
	2	Paid school fees	
	3	Paid bills to the Government (e.g. tax, fine or fee)	
	4	Paid into pension schemes	
	5	Paid daily expenses like paying for goods at a shop/duka/kiosk	
	6	Sent / gave money inside Kenya (including to friends, family, work or business payments)	
	7	Sent money outside Kenya (including to friends, family, work or business payments)	
	8	Received money from inside Kenya (including from friends, family, work or business payments)	
	9	Received money from outside Kenya (including from friends, family, work or business payments)	
	10	Paid for assets (e.g. land, house)	
	11	Paid a bill for medical treatment	

CODES G1A G1B	CODES FOR G1A AND G1B	
	1	Bank transfer
	2	The Post Office (e.g. PostPay, Money order)
	3	A mobile money account (e.g. M-Pesa, Airtel Money)
	4	A mobile banking account
	5	Pay bill / Till number through mobile money (e.g. Lipa na M-Pesa, Pay Bill)
	6	Cash
	7	Cheque
	8	Credit or Debit card
	9	Hawala
	10	Money transfer service (e.g. Western Union, Money Gram)
	11	International mobile transfer (e.g. Wave, Transferwise)
	12	Courier e.g. Nation, Securicor SpeedPost G4S
	13	Bus / Matatu
	14	In kind
	15	Other (SPECIFY)
	16	Did not do this (DO NOT READ OUT. ONLY MENTIONED IN G1A)
	98	Don't know (DO NOT READ OUT)
	99	Refused to Answer (DO NOT READ OUT)

G2	ASK IF SENT MONEY OUTSIDE KENYA WITHIN THE PAST 12 MONTHS (QG1 STATEMENT 7, CODE= 1-10); OTHERWISE GO TO G5	
	MULTIPLE MENTIONS POSSIBLE	
	DO NOT READ OUT	
	You said that you sent money somewhere outside of Kenya in the past 12 months. Which country(ies) did you send the money to?	
	<div> <div></div> <div>QG2. Sent Money Where Outside Kenya</div> </div>	
	SELECT NAME OF COUNTRY FROM LIST	
	1 Other (SPECIFY)	-1
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

G3	ASK IF SENT MONEY OUTSIDE KENYA WITHIN THE PAST 12 MONTHS (QG1 STATEMENT 7, CODE= 1-10); OTHERWISE GO TO G4		
	MULTIPLE MENTIONS POSSIBLE		
	DO NOT READ OUT		
	In the past 12 months, how many times did you send money outside of Kenya?		
	<div> <div></div> <div>QG3. Frequency-Sent</div> </div>		
	1	1 - 5 times	-1
	2	6 - 12 times	-2
	3 Over 12 times	-3	
	98 Don't know (DO NOT READ OUT)	-98	
	99 Refused to Answer (DO NOT READ OUT)	-99	

G4	ASK IF RECEIVED MONEY FROM OUTSIDE KENYA WITHIN THE PAST 12 MONTHS (QG1 STATEMENT 9, CODE= 1-10)	
	OTHERWISE GO TO H1	
	MULTIPLE MENTIONS POSSIBLE.	
	DO NOT READ OUT	
	You said that you received money from outside of Kenya in the past 12 months. From which country(ies) did you receive the money?	
	<div> <div></div> <div>QG4. Received Money from Country</div> </div>	
	SELECT NAME OF COUNTRY FROM LIST	
	1 Other (SPECIFY)	-1
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

G5	ASK IF RECEIVED MONEY FROM OUTSIDE KENYA WITHIN THE PAST 12 MONTHS (QG1 STATEMENT 9, CODE= 1-10)		
	OTHERWISE GO TO H1		
	DO NOT READ OUT		
	In the past 12 months, how many times did you received money from outside of Kenya?		
	<div> <div></div> <div>QG5. Frequency Received</div> </div>		
	1	1 - 5 times	-1
	2	6 - 12 times	-2
	3 Over 12 times	-3	
	98 Don't know (DO NOT READ OUT)	-98	
	99 Refused to Answer (DO NOT READ OUT)	-99	

SECTION H: BANKING USAGE

H1	ASK ALL WHO <u>DO NOT</u> HAVE BANK ACCOUNT (ALL CODE=2 OR 3 IN QC1 FOR ANY STATEMENT 11,27-33) DO NOT READ OUT	
	In the last 12 months have you used someone else's bank account?	
		QH1. Somebody Else's Bank Account
	1 Yes	-1
	2 No	-2

H2	ASK IF <u>DOES NOT</u> CURRENTLY USE BANKING (CODE= 2 OR 3 IN QC1 FOR ALL STATEMENTS 11,27-33) MULTIPLE MENTIONS POSSIBLE DO NOT READ OUT	
	Why don't you have your own bank account?	
		QH2. Reason for Non-Use Bank
	1 You don't want to pay service fees	-1
	2 You have to keep a minimum balance at 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 the 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 a national ID	-12
	13 You can't read or write	-13
	14 You don't qualify to open an account	-14
	15 You're too young to have a bank account	-15
	16 You don't need a bank account	-16
	17 You do not like the long queues	-17
	18 You don't trust banks	-18
	19 You can do all the transactions you need using a different kind of institutions (e.g. chama or Sacco)	-19
	20 Other (SPECIFY)	-20
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

READ OUT: You said earlier that you currently use a bank account...

H3	ASK IF CURRENTLY USES A BANK (CODE=1 IN QC1 FOR STATEMENTS 11, 27-33) MULTIPLE MENTIONS POSSIBLE; RECORD UP TO 3 BANK CODES <u>ONLY</u> SCRIPT BANK CODE AND NAME INTO DROP-DOWN LIST DO NOT READ OUT		
	Which banks do you currently hold an account in?		
	ENTER BANK NAME AND CODE		H3. Bank Codes
	1		-1
	2		-2
	3		-3
	98	Don't know (DO NOT READ OUT)	-98
99	Refused to Answer (DO NOT READ OUT)	-99	

H4	ASK ONLY IF CURRENTLY USES BANK (CODE= 1 IN QC1 FOR STATEMENTS 11, 27-33) RECORD NUMBER (NON-ZERO INTEGER) OF ACCOUNTS FOR EACH IN H3 DO NOT READ OUT		
	How many bank accounts do you currently have with (ENTER BANK NAME FROM H3)		
			QH4. Number Bank Accounts ENTER NUMBER
	1		
	2		
	3		
	98	Don't know (DO NOT READ OUT)	-98
99	Refused to Answer (DO NOT READ OUT)	-99	

H4b	ASK IF CURRENTLY USES A BANK (CODE=1 IN QC1 FOR STATEMENTS 11, 27-33) SINGLE MENTION ONLY PER STATEMENT READ OUT STATEMENT; DO NOT READ OUT RESPONSES					
	Is your bank account / are any of your bank accounts....(FILL IN STATEMENT)					
			QH4b. Account Ownership			
			Yes	No	Don't know (DO NOT READ OUT)	Refused to Answer (DO NOT READ OUT)
	1	In your own name <u>only</u>	-1	-2	-98	-99
	2	Jointly in your own name and someone else's name	-1	-2	-98	-99
	3	In someone else's name <u>only</u>	-1	-2	-98	-99

H5	ASK ONLY IF CURRENTLY USES BANK (CODE= 1 IN QC1 FOR STATEMENTS 11, 27-33) AND IF IN OWN NAME OR JOINTLY (CODE=1 FOR STATEMENTS 1 OR 2 IN H4) SINGLE MENTION ONLY DO NOT READ OUT		
	Thinking about your bank account / the bank account you use the most frequently, have you used it for any financial action in the past 90 days?		
	QH5. 90 Day Usage- Bank		
	1	Yes	-1
	2	No	-2
	98	Don't know (DO NOT READ OUT)	-98
99	Refused to Answer (DO NOT READ OUT)	-99	

H6	ASK ONLY IF CURRENTLY USES BANK (CODE= 1 IN QC1 FOR STATEMENTS 11, 27-33) SINGLE MENTION ONLY DO NOT READ OUT	
	Still thinking of your bank account / the bank account you use most frequently, approximately how often do you use this account?	
		QH6. Frequency of Use
	1 Daily	-1
	2 Weekly	-2
	3 Monthly	-3
	4 Once every 3 months	-4
	5 Once every 6 months	-5
	6 Between once every 6 months and once a year	-6
	7 Less than once a year	-7
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

H7	ASK ONLY IF CURRENTLY USES BANK (CODE= 1 IN QC1 FOR STATEMENTS 11, 27-33) MULTIPLE MENTIONS POSSIBLE READ OUT	
	Thinking about the past 12 MONTHS, did you access your bank account(s) through the following channels?	
		QH7. Bank Channels Used
	1 At a bank branch	-1
	2 At a bank agent	-2
	3 Via mobile banking	-3
	4 Via ATM	-4
	5 Using Internet banking / Online Banking	-5
	6 Using POS/ Card machine swipe	-6
	7 Other (SPECIFY)	-7
	8 Have not used my bank account in the past 12 months (DO NOT READ OUT)	-8
	97 None of these (DO NOT READ OUT)	-97
	98 Don't know (DO NOT READ OUT)	-98
	97 Refused to Answer (DO NOT READ OUT)	-99

H8	ASK IF QH7 CODE= 01- 07; CODE SINGLE MENTION ONLY ONLY READ OUT CHANNELS MENTIONED IN H7	
	Still thinking about the past 12 MONTHS, what was the MAIN way you accessed your bank account(s)? Was it...	
		QH8. Most Frequent Banking Channel
	1 At a bank branch	-1
	2 At a bank agent	-2
	3 Via mobile banking	-3
	4 Via ATM	-4
	5 Using Internet banking / Online Banking	-5
	6 Using POS/ Card machine swipe	-6
	7 Other (SPECIFY)	-7
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

H9	ASK ONLY IF CURRENTLY USES BANK (CODE= 1 IN QC1 FOR STATEMENTS 11, 27-33) MULTIPLE MENTIONS POSSIBLE READ OUT	
	Still thinking of the past 12 MONTHS, which of these services have you used?	
		QH9. Bank Channels Used
	1 Transfers between bank and mobile phone accounts	-1
	2 Credit Card	-2
	3 ATM/Debit Card	-3
	4 Pesalink	-4
	5 Other bank transfer, <u>not Pesalink</u> (e.g. EFT, RTGS)	-5
	6 International bank transfer (e.g. East African Payment System, COMESA Regional Electronic Payment System (REPSS))	-6
	7 Standing orders	-7
	8 Deposited or withdrew money	-8
	97 None of these (DO NOT READ OUT)	-97
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

H10	ASK ONLY IF CURRENTLY USES BANK (CODE= 1 IN QC1 FOR STATEMENTS 11, 27-33) SINGLE MENTION ONLY PER STATEMENT READ OUT STATEMENTS; DO NOT READ OUT RESPONSES				
	In the past 12 months, have you experienced any of the following in relation to your bank accounts? Have you experienced...?				
			QH10. Consumer Protection - Banking		
			Yes	No	Don't know (DO NOT READ OUT)
					Refused to Answer (DO NOT READ OUT)
	1	Unexpected charges	-1	-2	-98
	2	Lost money / Money Missing from my account	-1	-2	-98
	3	Poor service received at a branch / agent / customer care	-1	-2	-98
	4	ATM or Card Swipe machine not working	-1	-2	-98
	5	Other (SPECIFY)	-1	-2	-98

H11	ASK ONLY IF EXPERIENCED MORE THAN ONE CHALLENGE IN H10 (CODE =1 FOR MORE THAN ONE OF 1-5 IN H10) OTHERWISE AUTO-CODE AS CHALLENGE WHERE CODE=1 IN H10 IF NO CHALLENGE, GO TO H15 SINGLE MENTION ONLY; CODE STATEMENTS WHERE CODE=1 FOR 1-5 IN H10 DO NOT READ OUT	
	In the past 12 months, what was the MAIN challenge / issue that you experienced?	
		H11. Main Challenge-Banking
	1	Unexpected charges
	2	Lost money / Money Missing from my account
	3	Poor service received at a branch / agent / customer care
	4	ATM or Card Swipe machine not working
	5	Other (SPECIFY)
	98	Don't know (DO NOT READ OUT)
	99	Refused to Answer (DO NOT READ OUT)

H12	ASK ONLY IF CURRENTLY USES BANK (CODE= 1 IN QC1 FOR STATEMENTS 11, 27-33) AND IF EXPERIENCED CHALLENGE WITH ACCOUNT (QH10 ANY STATEMENT 1-5 CODE=1) OTHERWISE GO TO H15 ROUTE AND ASK ONLY FOR MAIN CHALLENGE IN H11 SINGLE MENTION ONLY READ OUT STATEMENT; DO NOT READ OUT RESPONSES				
	You said that you experienced (ENTER MAIN CHALLENGE FROM H11). Did you try to resolve this issue / register a complaint?				
			QH12. Consumer Protection - Banking		
			Yes	No	Don't know (DO NOT READ OUT)
					Refused to Answer (DO NOT READ OUT)
	1	Unexpected charges	-1	-2	-98
	2	Lost money / Money Missing from my account	-1	-2	-98
	3	Poor service received at a branch / agent / customer care	-1	-2	-98
	4	ATM or Card Swipe machine not working	-1	-2	-98
	5	Other (SPECIFY)	-1	-2	-98

H13	ASK IF CODE=1 FOR H12 ANY STATEMENT 1-5 OTHERWISE GO TO H15 MULTIPLE MENTIONS POSSIBLE. DO NOT READ OUT	
	What did you do to try to resolve the issue / register a complaint?	
		QH13. Banking Services Redress
	1	Went to the bank / bank manager -1
	2	Called customer care -2
	3	Contacted / went to Central Bank of Kenya (CBK) -3
	4	Contacted / went to <u>other</u> Government agency, <u>not CBK</u> (e.g. CID, Police, Kenya Deposit Insurance Corporation) -4
	5	Posted on social media (e.g. Twitter, Facebook) -5
	6	Other (SPECIFY) -6
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

H14	ASK IF QH13= ANY CODE 1-6 OTHERWISE GO TO H15 SINGLE MENTION ONLY DO NOT READ OUT	
	Were you successful in resolving the issue?	
		QH14. Tried to Redress Lost Money Banking Success
	1	Yes -1
	2	No -2
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

H15	ASK IF CODE=2 FOR H10 ANY STATEMENT 1-5; <u>OR</u> CODE =2 FOR H12 ANY STATEMENT 1-5 (THOSE WHO DID NOT HAVE A CHALLENGE OR DID NOT TRY TO RESOLVE THE CHALLENGE) OTHERWISE GO TO SECTION I SINGLE MENTION ONLY DO NOT READ OUT	
	Do you know where you can go if you experience a challenge / issue with your bank?	
		QH15. Knowledge Resolve Issue- Bank
	1	Yes -1
	2	No -2
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

H16	ASK IF CODE =1 (YES) IN H15 OTHERWISE GO TO SECTION I MULTIPLE MENTIONS POSSIBLE DO NOT READ OUT	
	Where can you go to resolve an issue / register a complaint related to your bank?	
		QH16. Knowledge Resolve Issue- Bank 2
	1 Bank branch / manager	-1
	2 Bank agent	-2
	3 Central Bank of Kenya (CBK)	-2
	4 Government agency, <u>not</u> CBK (e.g. CID, police, Kenya Deposit Insurance Corporation)	-3
	5 Social media (e.g. Twitter, Facebook)	-4
	6 Other (SPECIFY)	-5
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

SECTION I: MICROFINANCE INSTITUTION USAGE

ASK IF CURRENTLY USES A MICROFINANCE INSTITUTION (CODE=1 IN QC1 ANY STATEMENT 01 OR 14) MULTIPLE MENTIONS POSSIBLE; RECORD UP TO 3 MFI CODES <u>ONLY</u> SCRIPT MFI CODE AND NAME INTO DROP-DOWN LIST DO NOT READ OUT		
Which microfinance institutions do you currently hold an account in?		
I1	ENTER MFI NAME AND CODE	I1. MFI Code
	1	-1
	2	-2
	3	-3
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

ASK IF CURRENTLY USES A MICROFINANCE INSTITUTION (CODE=1 IN QC1 ANY STATEMENT 01 OR 14) SINGLE MENTION ONLY PER STATEMENT READ OUT STATEMENT; DO NOT READ OUT RESPONSES					
Is your microfinance account / are any of your microfinance accounts....(FILL IN STATEMENT)					
I2		Yes	No	Don't know (DO NOT READ OUT)	Refused to Answer (DO NOT READ OUT)
	1 In your own name <u>only</u>	-1	-2	-98	-99
	2 Jointly in your own name and someone else's name	-1	-2	-98	-99
	3 In someone else's name <u>only</u>	-1	-2	-98	-99

ASK IF CURRENTLY USES A MICROFINANCE INSTITUTION (CODE=1 IN QC1 FOR STATEMENT 01 OR 14) SINGLE MENTION ONLY DO NOT READ OUT		
Thinking about your microfinance account / the microfinance account that you use the most frequently, have you used it for any financial action in the past 90 days?		
I3		Q13. 90 Day Usage- MFI
	1 Yes	-1
	2 No	-2
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

ASK IF CURRENTLY USES A MICROFINANCE INSTITUTION (CODE=1 IN QC1 FOR STATEMENT 01) SINGLE MENTION ONLY DO NOT READ OUT		
Still thinking of your microfinance account / the microfinance account that you use most frequently, approximately how often do you use this account?		
I4		Q14. MFI Frequency of Use
	1 Daily	-1
	2 Weekly	-2
	3 Monthly	-3
	4 Once every 3 months	-4
	5 Once every 6 months	-5
	6 Between once every 6 months and once a year	-6
	7 Less than once a year	-7
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

I5	ASK IF CURRENTLY USES A MICROFINANCE INSTITUTION (CODE=1 IN QC1 FOR STATEMENT 01 OR 14) SINGLE MENTION ONLY DO NOT READ OUT	
	Still thinking about the past 12 MONTHS, what was the MAIN way you accessed your microfinance account(s)? Was it...	
		QI5. Main MFI Channels Used
	1	At a branch -1
	2	At a microfinance agent -2
	3	Via mobile phone / app -3
	4	Via ATM -4
	5	Using Internet banking / Online Banking -5
	6	Using POS / Card machine swipe -6
	7	Other (SPECIFY) -7
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

I6	ASK IF CURRENTLY USES A MICROFINANCE INSTITUTION (CODE=1 IN QC1 FOR STATEMENT 01 OR 14) SINGLE MENTION ONLY PER STATEMENT READ OUT STATEMENTS, DO NOT READ OUT RESPONSES.				
	In the past 12 months, have you experienced any of the following in relation to your microfinance accounts? Have you experienced...?				
		QI6. Consumer Protection - MFI			
		Yes	No	Don't know (DO NOT READ OUT)	Refused to Answer (DO NOT READ OUT)
	1	Unexpected charges -1	-2	-98	-99
	2	Lost money / Money Missing from my account -1	-2	-98	-99
	3	Poor service received at a branch / agent / customer care -1	-2	-98	-99
	4	ATM or Card Swipe machine not working -1	-2	-98	-99
	5	Other (SPECIFY) -1	-2	-98	-99

I7	ASK IF CURRENTLY USES A MICROFINANCE INSTITUTION (CODE=1 IN QC1 FOR STATEMENT 01 OTHERWISE GO TO SECTION J) SINGLE MENTION ONLY DO NOT READ OUT	
	Do you know where you can go if you experience a challenge / issue with your microfinance institution?	
		QI7. Knowledge Resolve Issue-MFI
	1	Yes -1
	2	No -2
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

I8	ASK IF CODE =1 (YES) IN I11, OTHERWISE GO TO SECTION J MULTIPLE MENTIONS POSSIBLE DO NOT READ OUT	
	Where can you go to resolve an issue / register a complaint related to your microfinance institution?	
		QI8. Knowledge Resolve Issue-MFI 2
	1	MFI / MFI manager / relationship manager -1
	2	MFI agent -2
	3	Central Bank of Kenya (CBK) -2
	4	Government agency, not CBK (e.g. CID, police, Kenya Deposit Insurance Corporation) -3
	5	Social media (e.g. Twitter, Facebook) -4
	6	Other (SPECIFY) -5
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

SECTION J: SACCO USAGE

J1	ASK IF DOES NOT USE SACCO (CODE=2 OR 3 IN QC1 FOR ALL STATEMENT 04, 13 MULTIPLE MENTIONS POSSIBLE DO NOT READ OUT		
	You said earlier that you don't currently have a Sacco account. Why is this?		
			QJ1. Reasons for Non-Use Sacco
	1	Unexpected charges based on loan	-1
	2	Unexpected charges based on an account	-2
	3	Poor service received at a branch or agent	-3
	4	Close of employment	-4
	5	Money missing from account	-5
	6	Delays in getting services/loans due to liquidity challenges	-6
	7	Lack of transparency on financial products and services	-7
	8	Abusive collection techniques	-8
	9	Sacco closed down/collapsed	-9
	10	Lack of trust	-10
	11	Voluntary withdrawal (no particular problem)	-11
	12	Do not have an ID	-12
	12	Other (SPECIFY)	-13
	97	None of these (DO NOT READ OUT)	-97
	98	Don't know (DO NOT READ OUT)	-98
99	Refused to Answer (DO NOT READ OUT)	-99	

READ OUT: You said earlier that you currently use a Sacco account...

J2	ASK IF CURRENTLY USES A SACCO (CODE=1 IN QC1 FOR STATEMENT 04, 13 MULTIPLE MENTIONS POSSIBLE; RECORD UP TO 3 SACCO CODES ONLY SCRIPT SACCO CODE AND NAME INTO DROP-DOWN LIST DO NOT READ OUT		
	What is the name of your SACCO?		
	ENTER SACCO NAME AND CODE		QJ2. Sacco Codes
	1		-1
	2		-2
	3		-3
	98	Don't know (DO NOT READ OUT)	-98
	99	Refused to Answer (DO NOT READ OUT)	-99

J3	ASK IF CURRENTLY USES A SACCO (CODE=1 IN QC1 FOR STATEMENT 04, 13 SINGLE MENTION ONLY DO NOT READ OUT	
	Thinking about your Sacco account / the Sacco account you use the most frequently, have you used it for any financial action in the past 90 days?	
		QJ3. 90 Day Usage-Sacco
	1	Yes -1
	2	No -2
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

J4	ASK IF CURRENTLY USES A SACCO (CODE=1 IN QC1 FOR STATEMENT 04, 13 SINGLE MENTION ONLY DO NOT READ OUT	
	Still thinking of the Sacco account you use most frequently, approximately how often do you use this account? ...?	
		QJ4. Frequency of Use
	1	Daily -1
	2	Weekly -2
	3	Monthly -3
	4	Once every 3 months -4
	5	Once every 6 months -5
	6	Between once every 6 months and once a year -6
	7	Less than once a year -7
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

J5	ASK IF CURRENTLY USES A SACCO (CODE=1 IN QC1 FOR STATEMENT 04, 13 MULTIPLE MENTIONS POSSIBLE READ OUT	
	Thinking about the past 12 MONTHS, did you access your Sacco account(s) through the following channels?	
		QJ5. Sacco Channels Used
	1	At a branch -1
	2	Via mobile banking -2
	3	Via ATM -3
	4	Using Internet banking / Online Banking -4
	5	Using POS/ Card machine swipe -5
	6	Other (SPECIFY) -6
	97	None of these (DO NOT READ OUT) -97
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

J6	ASK IF CURRENTLY USES A SACCO (CODE=1 IN QC1 FOR STATEMENT 04, 13 SINGLE MENTION ONLY PER STATEMENT READ OUT STATEMENTS, DO NOT READ OUT RESPONSES		
	In the past 12 months, have you experienced any of the following in relation to your Sacco account(s)? Have you experienced...?		
			QJ6. Experience Using Sacco
			Yes No
	1	Unexpected charges based on loan	-1 -2
	2	Unexpected charges based on an account	-1 -2
	3	Lost money / money missing from account	-1 -2
	4	Poor service received at an office or agent	-1 -2
	5	Delays in disbursements of my money	-1 -2
	6	Delays in getting services / loans due to liquidity challenges	-1 -2
	7	Lack of transparency on financial products and services	-1 -2
	8	Abusive collection techniques	-1 -2
	9	Sacco closed down/collapsed	-1 -2
	10	Other (SPECIFY)	-1 -2

J7	ASK IF CURRENTLY USES A SACCO (CODE=1 IN QC1 FOR STATEMENT 04, 13) SINGLE MENTION ONLY DO NOT READ OUT	
	Do you know where you can go if you experience a challenge / issue with your Sacco?	
		QJ7. Knowledge where resolve-Sacco
	1	Yes -1
	2	No -2
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

J8	ASK IF CODE =1 (YES) IN J7 OTHERWISE GO TO SECTION K MULTIPLE MENTIONS POSSIBLE DO NOT READ OUT	
	Where can you go to resolve an issue / register a complaint related to your Sacco?	
		QJ8. Knowledge Resolve Issue-Sacco 2
	1	Sacco management -1
	2	Saccos Societies Regulatory Authority (SASRA) -2
	3	Other Government agency, not SASRA (e.g. CID, Police) -3
	4	Social media (e.g. Twitter, Facebook) -4
	5	Other (SPECIFY) -5
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

SECTION K1: MOBILE MONEY/MOBILE TRANSFER SERVICES USAGE

K1a	ASK ALL WHO DO NOT HAVE MOBILE MONEY ACCOUNT (ALL CODE=3 IN QC2 FOR ALL STATEMENTS 3,9 AND QC2 FOR STATEMENTS 3,9 CODE=2) DO NOT READ OUT	
	In the last 12 months have you used someone else's mobile money account for your own transactions(e.g. M-PESA, Airtel Money, T-Cash, Tangaza, MobiKash, Equitel)?	
		QK1a. Somebody Else's Mobile Money Account
	1 Yes	-1
	2 No	-2

K1b	ASK ALL WHO DO NOT HAVE MOBILE MONEY ACCOUNT (ALL CODE=3 IN QC2 FOR ALL STATEMENTS 3,9 AND QC2 FOR STATEMENTS 3,9 CODE=2) MULTIPLE MENTIONS POSSIBLE DO NOT READ OUT	
	Why don't you currently have a mobile money (e.g. M-PESA, Airtel Money, T-Cash, Tangaza, MobiKash, Equitel)?	
		QK1b. Reason for Non-Use Mobile Money
	1 Changed Number/Lost Phone and do not have a line	-1
	2 Too young to have a phone	-2
	3 Do not have an ID	-3
	4 My line was blocked	-4
	5 Cannot afford a phone	-5
	6 Service fees too high	-6
	7 Social and / or cultural reasons	-7
	8 Too much down-time	-8
	9 Too much fraud	-9
	10 Poor customer care / service	-10
	11 Mobile agents are untrustworthy or fraudulent	-11
	12 Don't need to	-12
	13 Other (SPECIFY)	-13
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

READ OUT: You said earlier that you currently use mobile money...

K1c	ASK ALL WHO CURRENTLY USE MOBILE MONEY IF CODE 1 FOR ANY PRODUCTS 3,9 IN C1 OR C2 SINGLE MENTION ONLY PER STATEMENT READ OUT STATEMENT; DO NOT READ OUT RESPONSES			
	Is your mobile money account / are any of your mobile money accounts.... (FILL IN STATEMENT)			
		QK1c. Mobile Bank Ownership		
		Yes	No	Don't know (DO NOT READ OUT)
				Refused to Answer (DO NOT READ OUT)
	1 In your own name only	-1	-2	-98
	2 In someone else's name only	-1	-2	-98
				-99

K1d	ASK ALL WHO CURRENTLY USE MOBILE MONEY IF CODE 1 FOR ANY PRODUCTS 3,9 IN C1 OR C2 MULTIPLE MENTIONS POSSIBLE; RECORD UP TO 3 MOBILE MONEY CODES <u>ONLY</u> DO NOT READ OUT	
	What are the names of the mobile money providers that you use?	
	ENTER MOBILE MONEY PROVIDER NAME AND CODE	QK1d. Mobile Bank Codes
	1 M-Pesa	-1
	2 Airtel money	-2
	3 Equitel	-3
	4 T-Kash	-4
	5 Tangaza	-5
	6 Other (SPECIFY)	-6
	98 Don't know (DO NOT READ OUT)	-98
99 Refused to Answer (DO NOT READ OUT)	-99	

K1e	ASK ALL WHO CURRENTLY USE MOBILE MONEY IF CODE 1 FOR ANY PRODUCTS 3,9 IN C1 OR C2 AUTOCODE ALL PROVIDERS LISTED IN M2 AND ASK FOR EACH. SINGLE MENTION ONLY PER PROVIDER DO NOT READ OUT			
	You said that you currently use (PROVIDER FROM K1b). How many mobile money accounts do you have with this provider?			
	ENTER PROVIDER FROM K1b	ENTER NON-ZERO INTEGER	QK1e. Mobile Transfer Accounts Per Provider	
			Don't know (DO NOT READ OUT)	Refused to Answer (DO NOT READ OUT)
	01 M-Pesa		-98	-99
	02 Airtel money		-98	-99
	03 Equitel		-98	-99
	04 T-Kash		-98	-99
	05 Tangaza		-98	-99
	07 Don't know (DO NOT READ OUT)		-98	-99
08 Refused to Answer (DO NOT READ OUT)		-98	-99	

K1f	ASK ALL WHO CURRENTLY USE MOBILE MONEY IF CODE 1 FOR ANY PRODUCTS 3,9 IN C1 OR C2 AND IF MORE THAN ONE MOBILE MONEY PROVIDER IN K1d SINGLE MENTION ONLY CODE FOR K1f MUST BE IN K1d DO NOT READ OUT	
	Which mobile money provider do you use most frequently?	
		QK1f. Mobile Transfer Code Frequency
	01 M-Pesa	-1
	02 Airtel money	-2
	03 Equitel	-3
	04 T-Kash	-4
	05 Tangaza	-5
	06 Other (SPECIFY)	-6
	07 Don't know (DO NOT READ OUT)	-99
08 Refused to Answer (DO NOT READ OUT)	-99	

K1g	ASK ALL WHO CURRENTLY USE MOBILE MONEY IF CODE 1 FOR ANY PRODUCTS 3,9 IN C1 OR C2 SINGLE MENTION ONLY DO NOT READ OUT	
	Thinking about your the mobile money account you use the most frequently, have you used it for any financial action in the past 90 days?	
		QK1g. Use in Past 90 Days
	1 Yes	-1
	2 No	-2
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

K1h	ASK ALL WHO CURRENTLY USE MOBILE MONEY IF CODE 1 FOR ANY PRODUCTS 3,9 IN C1 OR C2 SINGLE MENTION ONLY DO NOT READ OUT	
	Still thinking of your mobile money account / the mobile money account that you use most frequently, approximately how often do you use this account? ...?	
		QK1h. Mobile Money Frequency of Use
	1 Daily	-1
	2 Weekly	-2
	3 Monthly	-3
	4 Once every 3 months	-4
	5 Once every 6 months	-5
	6 Between once every 6 months and once a year	-6
	7 Less than once a year	-7
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

K1i	ASK ALL WHO CURRENTLY USE MOBILE MONEY IF CODE 1 FOR ANY PRODUCTS 3,9 IN C1 OR C2 SINGLE MENTION ONLY READ OUT	
	Still thinking of your mobile money account / the mobile money account that you use most frequently, how do you MAINLY use the service? Is this...?	
		QK1i. Most Frequent Channel
	1 Through your own phone (by yourself)	-1
	2 Through your agent's phone	-2
	3 Through someone else, who is not an agent's, phone	-3
	4 Through your own phone (by someone else)	-4
	5 Via ATM	-5
	6 Other (SPECIFY)	-6
	97 None of these (DO NOT READ OUT)	-97
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

K1j	ASK ALL WHO CURRENTLY USE MOBILE MONEY IF CODE 1 FOR ANY PRODUCTS 3,9 IN C1 OR C2 MULTIPLE MENTIONS POSSIBLE READ OUT/ SHOW CARD	
	In the past 12 months, which of the following things have you used your mobile money account for...?	
		QK1j. Mobile Money Uses
	1 Saving or keeping money	-1
	2 Deposit when traveling so I don't carry cash	-2
	4 Crowdfunding/Fundraising e.g. M-Changa	-4
	5 ATM withdrawal	-5
	6 Buy airtime	-6
	7 Make bet through a mobile betting platform	-7
	8 Deposited or withdrew money	-8
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

K1k	ASK IF ANSWERED CODE=1 IN K1J (USES MOBILE TO SAVE OR KEEP MONEY) OTHERWISE GO TO K1m SINGLE MENTION ONLY READ OUT	
	You said that you have used your mobile money account to save or keep money. How long after depositing or receiving the money do you usually keep some or all of it in your mobile money account? Is this...?	
		QK1k. Mobile Money Keeping Duration
	1 1 day or less	-1
	2 1 week or less	-2
	3 1 month or less	-3
	4 Between 1 to 3 months	-4
	5 Longer than 3 months	-5
	6 Other (SPECIFY)	-6
	97 None of these (DO NOT READ OUT)	-97
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

K1l	ASK IF ANSWERED CODE=2,3, 4 AND 5 IN QK1j (USES MOBILE TO SAVE OR KEEP MONEY) OTHERWISE GO TO QK1m SINGLE MENTION ONLY DO NOT READ OUT	
	For what MAIN reason do you keep money in your mobile money account?	
		QK1l. Mobile Transfer Keeping Purpose
	1 To withdraw in cash when I need it	-1
	2 Safekeeping	-2
	3 For emergencies	-3
	4 Saving for a particular purpose/goal	-4
	5 To pay bills	-5
	6 To make daily purchases (e.g. grocery, airtime etc.)	-6
	7 To send to someone	-7
	8 To transfer to mobile banking after	-8
	9 Other (SPECIFY)	-9
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

K1m	ASK ALL WHO CURRENTLY USE MOBILE MONEY IF CODE 1 FOR ANY PRODUCTS 3,9 IN C1 OR C2 MULTIPLE MENTIONS POSSIBLE READ OUT	
	In the past 12 months, have you ever experienced any of the following in relation to your mobile money account(s)?	
		QK1m. Mobile Transfer Challenges
	1 Service system down time	-1
	2 Difficulty operating the phone	-2
	3 Unexpected charges	-3
	4 Unclear transaction charges / fees	-4
	5 Agent float unavailability	-5
	6 Being unable to get to an agent	-6
	7 Lost money / wrongly sent money	-7
	8 Fraud / attempted fraud	-8
	9 Poor service received at branch / agent / customer care	-9
	10 Contacted by third parties	-10
	11 Other (SPECIFY)	-11
	97 None of these (DO NOT READ OUT)	-97
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

K1n	ASK ALL WHO CURRENTLY USE MOBILE MONEY IF CODE 1 FOR ANY PRODUCTS 3,9 IN C1 OR C2 AND IF ANSWERED ANY STATEMENT CODE 1-11 IN QK1m ROUTE FROM QM13; CODE FOR QM14 MUST BE IN QK1m SINGLE MENTION ONLY READ OUT STATEMENTS MENTIONED IN QK1m	
	In the past 3 months, which one would you say is the BIGGEST CHALLENGE you faced when using mobile money?	
		QK1n. Mobile Transfer Challenges
	1 Service system down time	-1
	2 Difficulty operating the phone	-2
	3 Unexpected charges	-3
	4 Unclear transaction charges / fees	-4
	5 Agent float unavailability	-5
	6 Being unable to get to an agent	-6
	7 Lost money / wrongly sent money	-7
	8 Fraud / attempted fraud	-8
	9 Poor service received at branch / agent / customer	-9
	10 Contacted by third parties	-10
	11 Other (SPECIFY)	-11
	97 None of these (DO NOT READ OUT)	-97
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

K1o	ASK ALL WHO CURRENTLY USE MOBILE MONEY IF CODE 1 FOR ANY PRODUCTS 3,9 IN C1 OR C2 AND IF ANSWERED ANY STATEMENT CODE 1-11 IN -K1m. ROUTE AND ASK ONLY FOR MAIN CHALLENGE IN K1n SINGLE MENTION ONLY READ OUT STATEMENT; DO NOT READ OUT RESPONSES				
	You said that you experienced (ENTER MAIN CHALLENGE FROM K1N). Did you try to resolve this issue / register a complaint?				
	QK1o. Registered Complaint Mobile Money				
		Yes	No	Don't know (DO NOT READ OUT)	Refused to Answer (DO NOT READ OUT)
	1 Service system down time	-1	-2	-98	-99
	2 Difficulty operating the phone	-1	-2	-98	-99
	3 Unexpected charges	-1	-2	-98	-99
	4 Unclear transaction charges / fees	-1	-2	-98	-99
	5 Agent float unavailability	-1	-2	-98	-99
	6 Being unable to get to an agent	-1	-2	-98	-99
	7 Lost money / wrongly sent money	-1	-2	-98	-99
	8 Fraud / attempted fraud	-1	-2	-98	-99
	9 Poor service received at branch / agent / customer care	-1	-2	-98	-99
	10 Contacted by third parties	-1	-2	-98	-99
	11 Other (SPECIFY)	-1	-2	-98	-99

K1p	ASK IF CODE=1 FOR-K1o ANY STATEMENT 01-11 MULTIPLE MENTIONS POSSIBLE DO NOT READ OUT	
	What did you do to try to resolve the issue / register a complaint?	
		QK1p. Mobile Banking Services Redress
	1 Went to a mobile money shop / agent	-1
	2 Called customer care	-2
	3 Went to a Government agency (e.g. CBK Anti-Fraud unit/CID/Police)	-3
	4 Called the person who I had sent the money to	-4
	5 Posted on social media (e.g. Twitter, Facebook)	-5
	6 Other (SPECIFY)	-6
	7 I did not try / No effort made (DO NOT READ OUT)	-7
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

K1q	ASK IF K1p= ANY CODE 1-6 SINGLE MENTION ONLY DO NOT READ OUT	
	Were you successful in resolving the issue?	
		QK1q. Tried to Redress Lost Money Mobile Banking Success
	1 Yes	-1
	2 No	-2
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

K1r	ASK IF CODE=7 (LOST MONEY) AND/OR CODE=8 (FRAUD) IN K1m. OTHERWISE GO TO K1S MULTIPLE MENTIONS POSSIBLE DO NOT READ OUT	
	You said that you lost money or experience fraud using your mobile money account(s). How did you lose the money, or what type of fraud did you experience?	
		QK1r. Mobile Transfer Services Loss
	1	Sent to the wrong number -1
	2	Someone accessed my mobile money account -2
	3	I received a hoax SMS -3
	4	I received a hoax phone call -4
	5	Recipient did not get the money but my account was deducted -5
	6	Sender reversed genuine transaction -6
	7	Other (SPECIFY) -7
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

K1s	ASK IF CODE=07 IN K1j (MAKE A BET THROUGH A MOBILE BETTING PLATFORM) OTHERWISE GO TO SECTION N SINGLE MENTION ONLY DO NOT READ OUT	
	You said that you have used your mobile money account to make a bet. On average, how much do you spend on betting in a month?	
		QK1s. Mobile Betting Amounts
	ENTER ANY INTEGER (ANSWER KSH21)	
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

K1t	ASK IF CODE=07 IN K1j (MAKE A BET THROUGH A MOBILE BETTING PLATFORM) OTHERWISE GO TO SECTION K SINGLE MENTION ONLY READ OUT	
	In the past 12 months, on average, how often did you bet? Was it...?	
		QK1t. Mobile Betting Frequency
	1	More than once a day -1
	2	Daily -2
	3	Weekly -3
	4	Monthly -4
	5	Intermittently - when there is a lot of cash or big prizes to win -5
	6	Other (SPECIFY) -6
	97	None of these (DO NOT READ OUT) -97
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

SECTION K: MOBILE BANKING USAGE

K1-i	ASK ALL WHO DO NOT HAVE MOBILE BANK ACCOUNT (ALL CODE=3 IN QC1 FOR ALL STATEMENTS 2,10, 12 AND QC2 FOR STATEMENTS 2,10,12 CODE=2)	
	DO NOT READ OUT	
	In the last 12 months have you used someone else's Mobile Bank account (e.g. M-shwari, KCB M-Pesa, M-Co-Op Cash, Eazzy loan, Timiza, HF Whizz)?	
		QK1-i. Somebody Else's Mobile Bank Account
	1 Yes	-1
	2 No	-2

K1	ASK ALL WHO DO NOT HAVE MOBILE BANK ACCOUNT (ALL CODE=3 IN QC1 FOR ALL STATEMENTS 2,10, 12 AND QC2 FOR STATEMENTS 2,10,12 CODE=2)		
	MULTIPLE MENTIONS POSSIBLE		
	DO NOT READ OUT		
	Why do you not currently use a mobile banking account?		
		QK1. Reason for Non-Use Mobile Banking	
	1	Changed Number/Lost Phone and do not have a line	-1
	2	Too young to have a phone	-2
	3	Do not have an ID	-3
	4	My line was blocked	-4
	5	Cannot afford a phone	-5
	6	Service fees too high	-6
	7	Social and / or cultural reasons	-7
	8	Too much down-time	-8
	9	Too much fraud	-9
	10	Poor customer care / service	-10
	11	Don't like to link my bank to my phone	-11
	12	Don't need to	-12
13	Other (SPECIFY)	-13	
98	Don't know (DO NOT READ OUT)	-98	
99	Refused to Answer (DO NOT READ OUT)	-99	

READ OUT: You said earlier that you currently use a mobile banking product...

K2	ASK IF CURRENTLY USES A MOBILE BANK OR USED TO USE IN THE PAST 12 MONTHS (IF CODE 1 FOR ANY PRODUCTS 2,10,12 IN C1 OR C2)		
	MULTIPLE MENTIONS POSSIBLE; RECORD UP TO 3 MOBILE BANK CODES ONLY		
	SCRIPT MOBILE BANK CODE AND NAME INTO DROP-DOWN LIST		
	DO NOT READ OUT		
	What are the names of the mobile banking products that you use?		
	ENTER MOBILE MONEY PROVIDER NAME AND CODE		
	QK1d. Mobile Bank Codes		
	1	M-Shwari	-1
	2	KCB M-Pesa	-2
	3	M-Co-Op Cash	-3
	4	Equitel/ Eazzy loan	-4
	5	Timiza	-5
	6	HF Whizz	-6
	7	Other (SPECIFY)	-7
98	Don't know (DO NOT READ OUT)	-98	
99	Refused to Answer (DO NOT READ OUT)	-99	

K3	ASK IF CURRENTLY USES A MOBILE BANK OR USED TO USE IN THE PAST 12 MONTHS (IF CODE 1 FOR ANY PRODUCTS 2,10,12 IN C1 OR C2) AND IF USED MORE THAN ONE MOBILE BANKING PRODUCT (MORE THAN ONE IN K2) SCRIPT ALL MOBILE BANKING PRODUCTS FROM K2 CODE FOR K3 MUST BE IN K2 SINGLE MENTION ONLY DO NOT READ OUT	
	Which of your mobile banking products did you use, or do you use, most frequently?	
		QK3. Mobile Banking Codes- Frequency
	1	M-Shwari -1
	2	KCB M-Pesa -2
	3	M-Co-Op Cash -3
	4	Equitel/ Eazzy loan -4
	5	Timiza -5
	6	HF Whizz -6
	7	Other (SPECIFY) -7
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

K4	ASK IF CURRENTLY USES A MOBILE BANK OR USED TO USE IN THE PAST 12 MONTHS(IF CODE 1 FOR ANY PRODUCTS 2,10,12 IN C1 OR C2) SINGLE MENTION ONLY READ OUT	
	Thinking of your mobile banking account / the mobile banking account that you use most frequently, how do you MAINLY use the service? Is this...?	
		QK4. Most Frequent Channel
	1	Through your own phone (by yourself) -1
	2	Through your agent's phone -2
	3	Through someone else's phone -3
	97	None of these (DO NOT READ OUT) -97
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

K5	ASK IF CURRENTLY USES A MOBILE BANK OR USED TO USE IN THE PAST 12 MONTHS(IF CODE 1 FOR ANY PRODUCTS 2,10,12 IN C1 OR C2) SINGLE MENTION ONLY DO NOT READ OUT	
	Still thinking about your mobile banking account / the mobile banking account that you use the most frequently, have you used it for any financial action in the past 90 days?	
		QK5. 90 Days Mobile Banking
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

K6	ASK IF CURRENTLY USES A MOBILE BANK OR USED TO USE IN THE PAST 12 MONTHS(IF CODE 1 FOR ANY PRODUCTS 2,10,12 IN C1 OR C2) SINGLE MENTION ONLY DO NOT READ OUT	
	Still thinking about your mobile banking account / the mobile banking account that you use the most frequently, approximately how often do you use this account? ...?	
		QK6. Mobile Banking Frequency of Use
	1	Daily -1
	2	Weekly -2
	3	Monthly -3
	4	Once every 3 months -4
	5	Once every 6 months -5
	6	Between once every 6 months and once a year -6
	7	Less than once a year -7
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

K7	ASK IF CURRENTLY USES A MOBILE BANK OR USED TO USE IN THE PAST 12 MONTHS (IF CODE 1 FOR ANY PRODUCTS 2,10,12 IN C1 OR C2) SINGLE MENTION ONLY PER STATEMENT READ OUT STATEMENTS; DO NOT READ OUT RESPONSES				
	In the past 12 months, have you experienced any of the following in relation to your mobile banking account(s)? Have you experienced...?				
		QK7. Consumer Protection - Mobile Banking			
		Yes	No	Don't know (DO NOT READ OUT)	Refused to Answer (DO NOT READ OUT)
	1	Unexpected charges -1	-2	-98	-99
	2	Lost money/ Money Missing from my account -1	-2	-98	-99
	3	Poor service received at branch / agent / customer care -1	-2	-98	-99
	4	Service System Downtime -1	-2	-98	-99
	5	Difficulty operating phone app -1	-2	-98	-99
	6	Other (SPECIFY) -1	-2	-98	-99

K8	ASK ONLY IF EXPERIENCED MORE THAN ONE CHALLENGE IN K7 (CODE =1 FOR MORE THAN ONE OF 1-6 IN K7); OTHERWISE AUTO-CODE AS CHALLENGE WHERE CODE=1 IN K7 SINGLE MENTION ONLY; CODE STATEMENTS WHERE CODE=1 FOR 1-6 IN K7 CODE FOR K8 MUST BE IN K7 DO NOT READ OUT	
	In the past 12 months, what was the MAIN challenge / issue that you experienced?	
		QK8. Main Challenge- Mobile Banking
	1	Unexpected charges -1
	2	Lost money/ Money Missing from my account -2
	3	Poor service received at branch / agent / customer care -3
	4	Service System Downtime -4
	5	Difficulty operating phone app -5
	6	Other (SPECIFY) -6
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

K9	ASK IF CURRENTLY USES A MOBILE BANK OR USED TO USE IN THE PAST 12 MONTHS (IF CODE 1 FOR ANY PRODUCTS 2,10,12 IN C1 OR C2) SINGLE MENTION ONLY DO NOT READ OUT	
	Do you know where you can go if you experience a challenge / issue with your mobile banking account?	
		QK9. Knowledge Where Resolve- Mobile Banking
	1	Yes -1
	2	No -2
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

K10	ASK IF CURRENTLY USES A MOBILE BANK OR USED TO USE IN THE PAST 12 MONTHS (IF CODE 1 FOR ANY PRODUCTS 2,10,12 IN C1 OR C2) AND IF ANSWERED YES IN QK9 (CODE=1) SINGLE MENTION ONLY DO NOT READ OUT	
	Where would you go to resolve the issue?	
		QK10. Consumer Protection - Mobile Banking 2
	1	To the bank / bank manager -1
	2	Call customer care -2
	3	Contact / go to Central Bank of Kenya (CBK) -3
	4	Contact / go to other Government agency, not CBK (e.g. CID, Police, Kenya Deposit Insurance Corporation) -4
	5	Post on social media (e.g. Twitter, Facebook) -5
	6	Other (SPECIFY) -6
	7	I did not try/ no effort made -7
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

SECTION L: NON-BANK DIGITAL APP-BASED LOANS-EXPERIENCE

READ OUT: I now want to ask you some questions about your non-bank digital app based loans

L1	ASK ALL WHO DO NOT USE NON-BANK DIGITAL APP-BASED LOANS (ALL CODE=2 OR 3 IN QC1 AND CODE 2 IN QC2 FOR STATEMENT 22)	
	DO NOT READ OUT	
	In the last 12 months have you used someone else's digital loan app to get a loan?	
		QL1. Somebody Else's Digital Loan App
	1 Yes	-1
	2 No	-2

L2	IF CODE=1 FOR QC1 OR CODE =1 FOR QC2 IN STATEMENT 22	
	SINGLE MENTION ONLY	
	DO NOT READ OUT	
	In the past 12 months, have you ever had any negative experiences / challenges related to your digital app-based loan account(s)?	
		QL2. Challenges with App-Based Loans
	1 Yes	-1
	2 No	-2
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

L3 and L4	ASK IF EXPERIENCED CHALLENGE CODE=1 IN L2						
	MULTIPLE MENTION DO NOT READ OUT L3. What negative experiences have you had in relation to your digital app-based loan account?						
	SINGLE MENTION ONLY PER STATEMENT ASK ONLY FOR STATEMENTS MENTIONED IN L3 DO NOT READ OUT L4. Did you try to resolve / register a complaint for the (PUT IN STATEMENT MENTIONED IN L2)?						
			QL3. Specific challenges - digital app based loans	QL4. Complaints - Digital Loan Apps			
				Yes	No	Don't know (DO NOT READ OUT)	Refused to Answer (DO NOT READ OUT)
	1	Unexplained deductions from digital loan wallet	-1	-1	-2	-98	-99
	2	Unexpected charges related to your loan	-2	-1	-2	-98	-99
	3	Lost money/ Money Missing from my mobile wallet	-3	-1	-2	-98	-99
	4	Poor customer service/ No or unreachable customer care	-4	-1	-2	-98	-99
	5	Delays in getting loan	-5	-1	-2	-98	-99
	6	Applied for a loan but did not get	-6	-1	-2	-98	-99
	7	Listing on the CRB	-7	-1	-2	-98	-99
	8	Listing on social sites	-8	-1	-2	-98	-99
	9	Fraud. The digital loan service provider was a fake.	-9	-1	-2	-98	-99
	10	Harassment from the loan collectors	-10	-1	-2	-98	-99
	11	No longer able to access your digital app-based loan account	-11	-1	-2	-98	-99
	12	Information shared without my consent	-12	-1	-2	-98	-99
	13	Pushy messages / threats from provider	-12	-1	-2	-98	-99
	14	Other (SPECIFY)	-13	-1	-2	-98	-99
	97	None of these (DO NOT READ OUT)	-97	-97	-97	-97	-97
	98	Don't know (DO NOT READ OUT)	-98	-98	-98	-98	-98
99	Refused to Answer (DO NOT READ OUT)	-99	-99	-99	-99	-99	

L5	IF CODE=1 FOR QC1 OR CODE =1 FOR QC2 IN STATEMENT 22	
	OTHERWISE GO TO SECTION N MULTIPLE MENTIONS POSSIBLE DO NOT READ OUT	
	If you had a complaint what would you do?	
	QL5. Digital Loan App Redress	
	1	Call customer care -1
	2	Send an SMS to customer care -2
	3	Wrote an email or letter to customer care -3
	4	Write on Social media (e.g. Twitter, Facebook) -4
	5	Go to a Government agency (e.g. CBK Anti-Fraud unit, CID, Police) -5
	6	Other (SPECIFY) -6
	7	I would not do anything -7
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

SECTION N: CHAMA / GROUP USAGE

N1a	ASK IF CODE=2 OR CODE=3 IN QC1 FOR STATEMENTS 05 AND 16 MULTIPLE MENTIONS POSSIBLE DO NOT READ OUT	
	In the last 12 months have you borrowed money through someone else's chama/ group account?	
		QN1a. Somebody Else's Chama Account
	1 Yes	-1
	2 No	-2

N1	ASK IF CODE=2 OR CODE=3 IN QC1 FOR STATEMENTS 05 AND 16 MULTIPLE MENTIONS POSSIBLE DO NOT READ OUT	
	You said that you don't currently use or have never used a chama/ group, Why is this?	
		QN1. Why No Groups
	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 Other (SPECIFY)	-8
	97 None of these (DO NOT READ OUT)	-97
	98 Don't know (DO NOT READ OUT)	-98
99 Refused to Answer (DO NOT READ OUT)	-99	

READ OUT:
You said earlier that you currently use a group or chama...

N2	ASK IF USES GROUP/CHAMA CODE=1 IN QC1 FOR ANY STATEMENT 05 AND 16 SINGLE MENTION ONLY RECORD WHOLE NUMBER DO NOT READ OUT	
	Many people belong to informal groups such as merry-go-rounds, savings and lending groups, chamas, investment clubs, clan/welfare groups to which they contribute on a regular basis. Why are you not a member of any groups?	
		QN2. Number Groups
		ENTER NUMBER
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

N3 and N4	ASK IF USES GROUP/CHAMA CODE=1 IN QC1 FOR ANY STATEMENT 05 AND 16 MULTIPLE MENTIONS POSSIBLE. READ OUT		
	N3. Tell me more about your group(s). Which of the following do(es) the group(s) do for its / their members?		
	ASK ONLY IF BELONGS TO MORE THAN ONE GROUP (CODE QN2 > 1), OTHERWISE GO TO N5 MULTIPLE MENTIONS POSSIBLE DO NOT READ OUT STATEMENTS SELECTED IN QN3		
	N4. Thinking about your most important group, what are its activities?		
		QN3. Groups' Activities	QN4. Main Group's Activities
	1	We collect money to help each other through life events e.g. funerals, weddings (Welfare clan / group)	-1
	2	We collect money and give to each member a lump sum (pot) or gift in turn	-2
	3	We save and lend money to members and non-members to be repaid with interest	-3
	4	We periodically distribute all monies held by the group to its members	-4
	5	Other (SPECIFY)	-5
	97	None of these (DO NOT READ OUT)	-97
	98	Don't know (DO NOT READ OUT)	-98
	99	Refused to Answer (DO NOT READ OUT)	-99

N5	ASK IF USES GROUP/CHAMA CODE=1 IN QC1 FOR ANY STATEMENT 05 AND 16 SINGLE MENTION ONLY DO NOT READ OUT	
	Still thinking about your MAIN group, approximately how regularly did you contribute to the group in the past 12 MONTHS?	
		QN5. Group Contribution Frequency
	1	Daily
	2	Weekly
	3	Monthly
	4	Quarterly (every three months)
	5	Irregularly / when there is a need
	6	Other (SPECIFY)
	7	Never (DO NOT READ OUT)
	98	Don't know (DO NOT READ OUT)
	99	Refused to Answer (DO NOT READ OUT)

N6	ASK IF USES GROUP/CHAMA CODE=1 IN QC1 FOR ANY STATEMENT 05 AND/OR 16 SINGLE MENTION ONLY READ OUT	
	Still thinking about your MAIN group, what is the MAIN way you contributed to the group in the past 12 months? Was this...?	
		QN6 Most Frequent Group Contribution Channel
	1	Cash (e.g. at group meetings) -1
	2	Using mobile banking -2
	3	Using mobile money -3
	4	By depositing into a bank account -4
	5	Other (SPECIFY) -5
	97	None of these (DO NOT READ OUT) -97
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

ASK IF USES GROUP/CHAMA CODE=1 IN QC1 FOR ANY STATEMENT 05 AND/OR 16 SINGLE MENTION ONLY READ OUT STATEMENTS; DO NOT READ RESPONSES						
Still thinking about your main group, does your group...?						
N7			QN7. Group Formality			
			Yes -1	No -2	Don't know (DO NOT READ OUT)-98	Refused to answer (DO NOT READ OUT) -99
	1	Have a bank account	-1	-2	-98	-99
	2	Have a certificate of registration	-1	-2	-98	-99
	3	Elect officials through voting	-1	-2	-98	-99
	4	Have a written record of the money members have paid / received	-1	-2	-98	-99
	5	Have a group chequebook with more than one signatory	-1	-2	-98	-99
	6	Borrow money from a Microfinance (e.g. BIMAS, Micro Mobile Ltd, Faulu, KWFT, Rafiki)	-1	-2	-98	-99
	7	Have a constitution/ MOU	-1	-2	-98	-99
	8	Have a mobile money account	-1	-2	-98	-99

N8	ASK IF USES GROUP/CHAMA CODE=1 IN QC1 FOR ANY STATEMENT 05 AND 16 SINGLE MENTION ONLY DO NOT READ OUT	
	Thinking of the past 12 months, have you ever personally lost money in any of the groups to which you belong?	
		QN8. Lost Money Groups
	1	Yes
	2	No
	98	Don't know (DO NOT READ OUT)
	99	Refused to Answer (DO NOT READ OUT)
		-99

N9	ASK IF YES (CODE=1) IN QN9 MULTIPLE MENTIONS POSSIBLE DO NOT READ OUT	
	How did you lose the money?	
		QN9. Reason Lost Money Groups
	1	Through theft or fraud by someone outside the group
	2	Through theft or fraud by a committee member
	3	Through bad investment of funds
	4	Through dishonesty or default by members
	5	Through acting as a guarantor
	6	Other (SPECIFY)
	98	Don't know (DO NOT READ OUT)
	99	Refused to Answer (DO NOT READ OUT)
		-99

N10	ASK IF USES GROUP/CHAMA CODE=1 IN QC1 FOR ANY STATEMENT 05 AND 16 MULTIPLE MENTIONS POSSIBLE DO NOT READ OUT	
	If you had a complaint in the group/chama what would you do?	
		QN10. Group Resolution
	1	Report the issue to a group member/ the group members
	2	Report the issue to the police / government agency / chief
	3	Report the issue to non-government authority e.g. church or mosque official, elder
	4	Do nothing
	5	Other (SPECIFY)
	98	Don't know (DO NOT READ OUT)
	99	Refused to Answer (DO NOT READ OUT)
		-99

SECTION O: FINANCIAL ASSISTANCE

O1	ASK ALL SINGLE MENTION ONLY DO NOT READ OUT	
	Did you receive any financial assistance in the last 12 months where you did not have to pay back any or all of the money?	
		QO1. Receive Financial Assistance
	1 Yes	-1
	2 No	-2
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

O2	ASK IF CODE= 1 IN QO1 MULTIPLE MENTIONS POSSIBLE DO NOT READ OUT	
	Where did you get this financial assistance from?	
		QO2. Receive Financial Assistance
	1 Chama / Welfare groups	-1
	2 Church / Mosque / other faith based organisation	-2
	3 NGO	-3
	4 Welfare money from the government e.g. Social Protection Fund (Pesa Ya Wazee)	-4
	5 County Government e.g. bursaries	-5
	6 Constituency Development Fund (CDF)	-6
	7 Private Sector e.g. Equity Wings to Fly	-7
	8 Family	-8
	9 Friend	-9
	10 Neighbour	-10
	11 Colleagues	-11
	12 Employer (outside of salary)	-12
	13 Other (SPECIFY)	-13
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

03	ASK IF CODE= 1 IN Q01 SINGLE MENTION ONLY READ OUT	
	Thinking of the last time you received assistance, how did you receive the assistance?	
		QO3. Financial Assistance Channel
	1	Through a mobile money account -1
	2	Through a bank / SACCO / microfinance account -2
	3	In cash -3
	4	In kind -4
	5	Other (SPECIFY) -5
	97	None of these (DO NOT READ OUT) -97
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

04	ASK IF CODE= 1 IN Q01 SINGLE MENTION ONLY DO NOT READ OUT	
	Thinking of the last time you received assistance, what did you require the assistance for?	
		QO4. Financial Assistance Reason
	1	Medical reasons -1
	2	Death of friend or family member -2
	3	Education expenses -3
	4	Loss, theft or damage -4
	5	Support or start farm or business -5
	6	Losing job or source of money -6
	7	Buy food and general expenses e.g. rent -7
	8	Other (SPECIFY) -8
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

SECTION Q: BUSINESS / INCOME VENTURES

READ OUT: In the following section, we will be asking you questions about your MAIN business.

**ASK IF CODE IN QB3A = 4
OTHERWISE GO TO R1
SINGLE MENTION ONLY
DO NOT READ OUT**

You said that you are currently self-employed or run your own business. Please describe the MAIN type of activity of your MAIN business.

Q1

SECTOR CODES

TYPE IN THE ECONOMIC ACTIVITY		
CODE	Category	
1	1. Agriculture, Forestry and Fishing	1.
2	2. Mining and quarrying	2.
3	3. Wholesale and retail trade, repairs	
3a	a. Cereals, fruits, vegetables, other agricultural produce/livestock, meat, fish	3.
3b	b. Clothes (new or second hand)	4.
3c	c. Electronics	5.
3d	d. General retail or wholesale shop	6.
3e	e. Chemists / Pharmacies	7.
3f	f. Motor vehicles trade and repair (mechanic)	8.
3g	g. Other retail or wholesale	9.
4	4. Private households services	
4a	a. Maids, cooks, babysitters, etc.	10.
4b	b. Security / Guardian / Gatekeepers (e.g. askari)	11.
5	5. Other community, social and personal services	
5a	a. Salon, barber, hairdresser, etc.	12.
5b	b. Household repairs (e.g. plumbing and electricity repairs, electronics repair, etc.)	13.
5c	c. Waste management and recycling	14.
5d	d. Other community/social or household services	15.
6	6. Arts and entertainment	16.
7	7. Education	17.
8	8. Health and social work	18.
9	9. Manufacturing	
9a	a. Furniture	19.
9b	b. Food and beverages manufacturing	20.
9c	c. Tailoring	21.
9d	d. Machinery and equipment	22.
9e	e. Other manufacturing	23.
10	10. Construction	24.
11	11. Real estate	25.
12	12. Transport and Storage	
12a	a. Land transport: Boda boda, taxi, bus, etc.	26.
12b	b. Water transport: boats, ferries	27.
12c	c. Air transport	28.
12d	d. Storage/warehouses facilities	29.
13	13. Accommodation and Food service Activities	
13a	a. Bar, restaurant, catering, mobile food service activities	30.
13b	b. Lodging, hotel, campsite, etc.	31.
13c	c. Other accommodation and food service	32.
14	14. Financial and insurance activities (including mobile money/bank agents)	33.
15	15. Professional, scientific, technical and administrative activities	
15a	a. Legal, accounting, auditing, management consulting, architecture, etc.	34.
15b	b. Research (market/scientific/advertising)	35.
15c	c. Veterinary services	36.
15d	d. Travel agent / Tour operator	37.
15e	e. Office administrative support services	38.
15f	f. Other	39.
16	16. Information and Communication	
16a	a. Publishing, broadcasting, radio	40.
16b	b. ICT services e.g. software programming and web development	41.
16c	c. Other	42.
17	17. Water and electricity supply/management	43.
18	18. Government / Public administration / Social security / Police /Defence	44.

Q2	ASK IF CODE IN QB3A = 4, OTHERWISE GO TO R1 RECORD YEAR	
	In what year was your business started?	
		Q2. Year Started ENTER YEAR
	Don't know (DO NOT READ OUT)	-98
	Refused to Answer (DO NOT READ OUT)	-99

Q3	ASK IF CODE IN QB3A = 4, OTHERWISE GO TO R1 SINGLE MENTION ONLY DO NOT READ OUT		
	What was the MAIN source of start-up cash / money for your business, if any?		
		Q3. Start-Up Capital	
	1	Loan / credit from a bank / Sacco / microfinance	-1
	2	Loan / credit from mobile banking (e.g. M-Shwari, KCB M-Pesa, M-Coop Cash, Eazzy Loan, Timiza)	-2
	3	Loan from shylock / loan shark / money lender / money merchant (not from your phone)	-3
	4	Loan from group / chama	-4
	5	Loan from Government institution (e.g. youth fund, women fund)	-5
	6	Loan / advance from my employer	-6
	7	Loan from family / friends / community / church / mosque	-7
	8	Loan from a shopkeeper	-8
	9	Loan from a mobile app-based lender (e.g. Branch, Tala, Utunzi, KopaCredo, Haraka Loans)	-9
	10	Savings held at a bank / Post Bank / Sacco / microfinance	-10
	11	Savings held in mobile banking (e.g. M-Shwari, KCB M-Pesa, M-Coop Cash, Eazzy Loan, Timiza, HF Whizz)	-11
	12	Savings held in a mobile money provider / wallet (e.g. M-PESA, Airtel Money, T-Cash, Tangaza, MobiKash, Equitel)	-12
	13	Savings held at a group / chama	-13
	14	Savings held with friends / family	-14
	15	Savings held in a secret hiding place	-15
	16	Sale of assets (e.g. a house, car, plot of land, shares or stocks)	-16
	17	Assistance / gift from family / friends / community, which you did not have to re-pay / Usaidizi	-17
	18	Income from salary / generated from another business	-18
	19	Fundraising through crowdfunding on a digital platform (e.g. GoFundMe, M-Changa, Kickstarter)	-19
	20	Grants	-20
	21	Funds from investment dividends e.g. shares, bonds, investment scheme	-21
	22	Insurance policy pay-out	-22
	23	Profits/income/capital from the business re-invested	-23
	24	Own savings from other sources of income investments e.g. rental	-24
	25	Funds from a non-governmental organisation	-25
	98	Other (SPECIFY)	-98
	99	Don't know (DO NOT READ OUT)	-99

ASK IF CODE IN QB3A = 4
OTHERWISE GO TO R1
SINGLE MENTION ONLY
READ OUT STATEMENTS MENTIONED IN Q4

What is the MAIN source of finance that you have used for your business?

		Q4. Main Source of Finance
1	Loan / credit from a bank / Sacco / microfinance	-1
2	Loan / credit from mobile banking (e.g. M-Shwari, KCB M-Pesa, M-Coop Cash, Eazzy Loan, Timiza)	-2
3	Loan from shylock / loan shark / money lender / money merchant (not from your phone)	-3
4	Loan from group / chama	-4
5	Loan from Government institution (e.g. youth fund, women fund)	-5
6	Loan / advance from my employer	-6
7	Loan from family / friends / community / church / mosque	-7
8	Loan from a shopkeeper	-8
9	Loan from a mobile app-based lender (e.g. Branch, Tala, Utunzi, KopaCredo, Haraka Loans)	-9
10	Savings held at a bank / Post Bank / Sacco / microfinance	-8
11	Savings held in mobile banking (e.g. M-Shwari, KCB M-Pesa, M-Coop Cash, Eazzy Loan, Timiza, HF Whizz)	-9
12	Savings held in a mobile money provider / wallet (e.g. M-PESA, Airtel Money, T-Cash, Tangaza, MobiKash, Equitel)	-10
13	Savings held at a group / chama	-11
14	Savings held with friends / family	-12
15	Savings held in a secret hiding place	-13
16	Sale of assets (e.g. a house, car, plot of land, shares or stocks)	-14
17	Assistance / gift from family / friends / community, which you did not have to re-pay / Usaidizi	-15
18	Income from salary / generated from another business	-16
19	Fundraising through crowdfunding on a digital platform (e.g. GoFundMe, M-Changa, Kickstarter)	-17
20	Grants	-19
21	Funds from investment dividends e.g. shares, bonds, investment scheme	-20
22	Insurance policy pay-out	-21
23	Profits/income/capital from the business re-invested	-22
24	Own savings from other sources of income investments e.g. rental	-23
25	Funds from a non-governmental organisation	-24
26	Other (SPECIFY)	-25
98	Don't know (DO NOT READ OUT)	-98
99	Refused to Answer (DO NOT READ OUT)	-99

Q4

Q5	ASK IF CODES 1-26 IN Q4 OTHERWISE GO TO Q7 SINGLE MENTION ONLY DO NOT READ OUT		
	Why did you choose (PRODUCT IN Q4) as your main source of finance for your business?		
	Q5. Main Source of Finance		
	1	Fast / easy to access	-1
	2	No choice / only option / required by group	-2
	3	Cheap / affordable / lowest fees	-3
	4	Feels most comfortable / trust	-4
	5	Privacy	-5
	6	Less paperwork / documents required	-6
	7	Reliable / I know funds will be available	-7
	8	I didn't want to use my own money / savings /assets	-8
	9	Trying to build my credit history	-9
	10	Need to keep the option open for future borrowing	-10
	11	Other (SPECIFY)	-11
	98	Don't know (DO NOT READ OUT)	-98
99	Refused to Answer (DO NOT READ OUT)	-99	

Q6	ASK IF CODES 1-9 IN Q4 OTHERWISE GO TO Q7 SINGLE MENTION ONLY DO NOT READ OUT	
	You said that you took a loan as a source of finance for your business. What was your MAIN reason for taking this loan?	
		Q6. Reason Loan-Business
1	Buying assets / machinery	-1
2	Expansion of business	-2
3	Diversification of business activities	-3
4	Other (SPECIFY)	-4
98	Don't know (DO NOT READ OUT)	-98
99	Refused to Answer (DO NOT READ OUT)	-99

Q7	ASK IF CODE IN QB3A = 4 OTHERWISE GO TO R1 SINGLE MENTION ONLY DO NOT READ OUT		
	Does your business / venture regularly keep written books or records of your sales / revenue / expenditure?		
	Q7. Record Keeping		
	1	Yes	-1
	2	No	-2
	98	Don't know (DO NOT READ OUT)	-98
99	Refused to Answer (DO NOT READ OUT)	-99	

ASK IF CODE IN QB3A = 4 OTHERWISE GO TO R1 SINGLE MENTION ONLY DO NOT READ OUT			
Do you currently have a Single Business Permit for your business?			
Q8			Q8. Business Permit
	1	Yes	-1
	2	No	-2
	98	Don't know (DO NOT READ OUT)	-98
	99	Refused to Answer (DO NOT READ OUT)	-99

ASK IF CODE IN QB3A = 4 OTHERWISE GO TO R1 SINGLE MENTION ONLY DO NOT READ OUT			
Is the business registered at the Register of Companies?			
Q9			Q9. Business Registration
	1	Yes	-1
	2	No	-2
	98	Don't know (DO NOT READ OUT)	-98
	99	Refused to Answer (DO NOT READ OUT)	-99

ASK IF CODE IN QB3A = 4 OTHERWISE GO TO R1 SINGLE MENTION ONLY PER STATEMENT READ OUT STATEMENTS; DO NOT READ OUT RESPONSES						
Does your business have (a)...?						
Q10			Q10. Services Used for Business			
			Yes	No	Don't know (DO NOT READ OUT)	Refused to Answer (DO NOT READ OUT)
	1	Till number (e.g. Lipa na M-Pesa, Equitel) for merchant payments	-1	-2	-98	-99
	2	Card reader machine (e.g. POS device / PDQ)	-1	-2	-98	-99
	3	Business insurance (e.g. property, liability, fire etc.) (exclude personal health or life insurance)	-1	-2	-98	-99
	4	Bank account in your business name	-1	-2	-98	-99

ASK IF CODE IN QB3A = 4 OTHERWISE GO TO R1 SINGLE MENTION ONLY INSERT NON-ZERO INTEGER			
Over the last 12 months, on average how many paid workers did you have in your business?			
Q11			Q11. Number of Employees
			ENTER NUMBER
	98	Don't know (DO NOT READ OUT)	-98
	99	Refused to Answer (DO NOT READ OUT)	-99

Q12 and Q13	ASK IF CODE IN QB3A = 4 OTHERWISE GO TO R1		
		Q12. In the past 12 months, what were all the ways that you made payments related to your business (e.g. paid salaries, suppliers, bills)?	Q13. In the past 12 months, what was the MOST FREQUENT way that you did this?
		MULTIPLE MENTIONS POSSIBLE	SINGLE MENTION ONLY
		READ OUT	DO NOT READ OUT; CODE FOR Q14 MUST BE IN Q13
		Q12. Made Payments	Q13 . Made Payments 2
	1	Cash	-1
	2	Mobile money	-2
	3	Bank cheque	-3
	4	Bank transfer (e.g. EFT, SWIFT, Pesalink)	-4
	5	Credit cards / debit cards	-5
	6	In-kind payments in goods and/or services	-6
	7	Other (SPECIFY)	-7
	97	None of these (DO NOT READ OUT)	-97
	98	Don't know (DO NOT READ OUT)	-98
	99	Refused to Answer (DO NOT READ OUT)	-99

Q14	ASK IF CODE IN QB3A = 4 OTHERWISE GO TO R1 SINGLE MENTION ONLY DO NOT READ OUT	
	In the past 12 months, did you receive goods or services from your suppliers on credit?	
		Q14. Receive Credit
	1	Yes
	2	No
	98	Don't know (DO NOT READ OUT)
	99	Refused to Answer (DO NOT READ OUT)

SECTION R: AGRICULTURE

R1	ASK IF QB3A=1 OTHERWISE GO TO S1 MULTIPLE MENTION DO NOT READ OUT		
	What are your sources of agriculture income?		
		QR1. Agriculture Income	
	1	Sell own produce from your farm (food crops- e. g. beans, maize, cassava, sweet potatoes, mangoes, oranges)	-1
	2	Sell own produce from your farm (cash crops- e.g. coffee, tea, pyrethrum, sisal, cotton, miraa)	-2
	3	Fish farming/fishing- including aquaculture	-3
	4	Sell output from your cattle/livestock (e.g. milk, beef, eggs, manure, livestock)	-4
	5	Sell cattle/livestock (e.g. cattle, goat, sheep, chickens)	-5
	6	Other (SPECIFY)	-6
	98	Don't know (DO NOT READ OUT)	-98
99	Refused to Answer (DO NOT READ OUT)	-99	

ASK IF QB3A=1

OTHERWISE GO TO S1
SINGLE MENTION ONLY
DO NOT READ OUT

What has been the MAIN SOURCE of finance for your agriculture operations / inputs?

R2

		QR2. Main Source of Finance
1	Loan / credit from a bank / Sacco / microfinance	-1
2	Loan / credit from mobile banking (e.g. M-Shwari, KCB M-Pesa, M-Coop Cash, Eazzy Loan, Timiza)	-2
3	Loan from shylock / loan shark / money lender / money merchant (not from your phone)	-3
4	Loan from group / chama	-4
5	Loan from Government institution (e.g. youth fund, women fund)	-5
6	Loan from group / chama	-6
7	Loan / advance from my employer	-7
8	Loan from family / friends / community / church / mosque	-8
9	Loan from a shopkeeper	-9
10	Loan from the buyer of my produce	-10
11	Loan / goods on credit from input supplier / agro-dealer	-11
12	Savings held at a bank / Post Bank / Sacco / microfinance	12
13	Savings held in mobile banking (e.g. M-Shwari, KCB M-Pesa, M-Coop Cash, Eazzy Loan, Timiza)	-13
14	Savings held in a mobile money provider / wallet (e.g. M-PESA, Airtel Money, T-Cash, Tangaza, MobiKash, Equitel)	-14
15	Savings held at a group / chama	-15
16	Savings held with friends / family	-16
17	Savings held in a secret hiding place	-17
18	Sale of livestock	-18
19	Sale of other assets, <u>not livestock</u> (e.g. car, business, household goods, land, house)	-19
20	Assistance / gift from family / friends / community, which you did not have to re-pay	-20
21	Income from salary / generated from another business	-21
22	Fundraising through crowdfunding on a digital platform (e.g. GoFundMe, M-Changa, Kickstarter)	-22
23	Grants	-23
24	Insurance policy pay-out	-24
25	Funds from a non-governmental organisation	-25
26	Other (SPECIFY)	-26
98	Don't know (DO NOT READ OUT)	-98
99	Refused to Answer (DO NOT READ OUT)	-99

R3	ASK IF CODES 1-25 IN R2 OTHERWISE GO TO R4 SINGLE MENTION ONLY DO NOT READ OUT	
	Why is (PRODUCT IN R2) your main source of finance for your agricultural operations / inputs?	
		QR3. Main Source of Finance-Reason
	1	Fast / easy to access -1
	2	No choice / only option / required by group -2
	3	Cheap / affordable / lowest fees -3
	4	Feels most comfortable / trust -4
	5	Privacy -5
	6	Less paperwork / documents required -6
	7	Reliable / I know funds will be available -7
	8	I didn't want to use my own money / savings /assets -8
	9	Trying to build my credit history -9
	10	Need to keep the option open for future borrowing -10
	11	Other (SPECIFY) -11
	98	Don't know (DO NOT READ OUT) -98
99	Refused to Answer (DO NOT READ OUT) -99	

R4	ASK IF CODES 1-11 IN R2 OTHERWISE GO TO R5 SINGLE MENTION ONLY DO NOT READ OUT	
	You said that you took a loan as THE MAIN source of finance for your agricultural activities. What was your MAIN reason for taking this loan?	
		QR4. Reason Loan-Agriculture
	1	Buying assets / machinery -1
	2	Expansion of farm / land -2
	3	Diversification of agricultural activities -3
	4	Day to day running of the farm -4
	5	Buy Inputs -5
	6	Other (SPECIFY) -5
	98	Don't know (DO NOT READ OUT) -98
99	Refused to Answer (DO NOT READ OUT) -99	

R5	ASK IF QB3A=1 OTHERWISE GO TO S1 SINGLE MENTION ONLY DO NOT READ OUT	
	Where do you mostly sell your agricultural products?	
		QR5. Agriculture Market Information
	1	Sell to motorists / transporters along the road side -1
	2	Sell through farmers' cooperative -2
	3	Sell to local traders / wholesalers -3
	4	Sell to brokers -4
	5	Sell to exporters -5
	6	Sell to a company / manufacturer / factory -6
	7	Sell at the nearest market centre -7
	8	Sell via a digital platform (e.g.. Twiga Foods, WhatsApp, Facebook, etc.) -8
	9	Sell to neighbours/family/friends -9
	10	Other (SPECIFY) -10
	97	None of these (DO NOT READ OUT) -97
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

R6 and R7	ASK IF QB3A=1 OTHERWISE GO TO S1		
		R6. In the past 12 months, what were all the ways that you made payments related to your agricultural / farming activities (e.g. paid salaries, suppliers, bills)?	R7. In the past 12 months, what was the MOST FREQUENT way that you did this?
		MULTIPLE MENTIONS POSSIBLE READ OUT	SINGLE MENTION ONLY CODE FOR R10 MUST BE IN R9 DO NOT READ OUT
		QR6. Made Payments-Ag.	QR7. Made Payments-Ag. 2
	1	Cash	-1
	2	Mobile money	-2
	3	Bank cheque	-3
	4	Bank transfer (e.g. EFT, SWIFT, Pesalink)	-4
	5	Credit cards / debit cards	-5
	6	In-kind payments in goods and/or services	-6
	7	Other (SPECIFY)	-7
	97	None of these (DO NOT READ OUT)	-97
	98	Don't know (DO NOT READ OUT)	-98
	99	Refused to Answer (DO NOT READ OUT)	-99

SECTION S2: MANAGING MONEY AND LIQUIDITY NEED LEVEL

Read Out: Everyone has daily expenses that they have to pay for. Sometimes your money is not enough to pay for all your expenses. People try to find different ways to make their money cover their needs.

S2A	ASK ALL SINGLE MENTION ONLY DO NOT READ OUT	
	In the past 12 months, was there a time when you couldn't meet your regular spending needs?	
		QS2A. Liquidity Challenge
	1 Yes	-1
	2 No	-2
	98 Don't know (DO NOT READ OUT)	-3
	99 Refused to Answer (DO NOT READ OUT)	-99

S2B	SINGLE MENTION ONLY DO NOT READ OUT	
	Over the past 12 months, what was the most important thing you did when you couldn't meet your regular spending needs?	
		QS2B. Liquidity Distress Devices Used - Most Important
	1 Borrowed from a bank / Sacco / microfinance	-1
	2 Borrowed from mobile banking (e.g. M-Shwari, KCB M-Pesa, M-Coop Cash, Eazzy Loan, Timiza, HF Whizz)	-2
	3 Borrowed from shylock / loan shark / money lender / money merchant (not from your phone)	-3
	4 Borrowed from group / chama	-4
	5 Borrowed from a Government institution	-5
	6 Took a loan / advance from my employer	-6
	7 Borrowed from family / friends / community / church / mosque	-7
	8 Took a loan from a shopkeeper	-8
	9 Borrowed from a digital app-based lender (e.g. Branch, Tala, Utunzi, KopaCredo, Haraka Loans)	-9
	10 Used savings held at a bank / Post Bank / Sacco / microfinance	-10
	11 Used savings held in mobile banking (e.g. M-Shwari, KCB M-Pesa, M-Coop Cash, Eazzy Loan, Timiza, HF Whizz)	-11
	12 Used savings held in a mobile money provider / wallet (e.g. M-PESA, Airtel Money, T-Cash, Tangaza, Mobikash, Equitel)	-12
	13 Used savings held at a group / chama	-13
	14 Used savings held with friends / family	-14
	15 Used savings held in a secret hiding place	-15
	16 Sold livestock	-16
	17 Sold other assets, not livestock (e.g. car, business, household goods, land)	-17
	18 Got assistance / gift from friends / family / community (which you did not have to re-pay)	-18
	19 Cut back on expenses/ adjust consumption patterns	-19
	20 Got goods/items on credit	-20
	21 Worked more / got additional jobs	-21
	22 Other (SPECIFY)	-22
	23 Did nothing	-23
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

S2C	ASK IF CODES 1-22 IN S2B, OTHERWISE GO TO S3 SINGLE MENTION ONLY DO NOT READ OUT	
	Why did you choose to (RESPONSE FROM QS2B) when you couldn't meet your regular spending needs?	
		QS2C. Reason for Main Device
	1	Fast / easy to access -1
	2	No choice / only option available / required by group -2
	3	Cheap / affordable / lowest fees -3
	4	Feel most comfortable / trust -4
	5	Privacy -5
	6	Less paperwork / documents required -6
	7	Reliable / funds will be available -7
	8	I didn't want to use my own money / savings / assets -8
	9	Trying to build my credit history -9
	10	Need to keep the option open for future borrowing -10
	11	Other (SPECIFY) -11
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

S2D	ASK IF CODES 1-22 IN S2B, OTHERWISE GO TO S3 SINGLE MENTION ONLY READ OUT	
	To what extent do you agree or disagree that (RESPONSE FROM S2B) helps you to manage day-to-day?	
		QS2D. Manage Day-Day
	1	Agree -1
	2	Neither agree nor disagree -2
	3	Disagree -3
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

SECTION S3: RESILIENCE – RETROSPECTIVE USE CASE

READ OUT: Sometimes expensive things happen that can affect you and your family, or that can affect your agricultural activities or business. Please think about when big expenses catch you by surprise, such as sickness, accident or loss of income.

S3A - S3C	<p>ASK ALL SINGLE MENTION ONLY PER USE CASE READ OUT Q53A. In the past 12 months have you experienced big costs from managing [insert use case]? IF ANY USE CASES MENTIONED AS CODE -1 "YES" IN S3A, IF ONLY ONE MENTION IN S3A, AUTOCODE AS MOST IMPORTANT AND GO TO S3C. CODE Q53B SHOULD BE IN Q52A SINGLE MENTION ONLY DO NOT READ OUT Q53B. Which of these things made the biggest impact on your household income/expenses in the past 12 months? ASK FOR USE CASE MENTIONED IN Q53B. IF NONE MENTIONED IN Q53A OR Q53B, GO TO SECTION S4 MULTIPLE MENTIONS POSSIBLE PER USE CASE DO NOT READ OUT Q53C. What did you do to manage [insert use case from Q53B]?</p>															
	<p>Q53A. Past 12 Month Shock CODES S3A Yes=1 No=2 Don't know (DO NOT READ OUT)=98</p>		Q53B. Main Shock	Q53C. Devices-Main Shock												
				1	2	3	4	5	6	7	8	9	10	11	98	99
				Borrowed money	Used own savings	Received assistance from friends / family / community / church / mosque	Sold something that I owned (not part of business sales) (e.g. car, business, household goods, livestock)	Cut back on expenses	Got goods / items on credit	Claimed insurance	Withdrew child / children from school	Relocated / changed place of residence	Found a better job / additional jobs	Other (SPECIFY)	Don't know (DO NOT READ OUT) (ONE MENTION ONLY)	Refused to Answer (DO NOT READ OUT) (ONE MENTION ONLY)
	ENTER CODE															
	1	Major sickness/health problem/accident injury	-1	1	2	3	4	5	6	7	8	9	10	11	98	99
	2	Loss/damage of business/livestock or crop because of natural or other disasters	-1	1	2	3	4	5	6	7	8	9	10	11	98	99
	3	Death of main income earner	-2	1	2	3	4	5	6	7	8	9	10	11	98	99
	4	Death of a family member or other relative (not main income earner)	-3	1	2	3	4	5	6	7	8	9	10	11	98	99
	5	Loss/damage of major asset/ money because of theft/disaster or other causes	-4	1	2	3	4	5	6	7	8	9	10	11	98	99
6	Child birth	-5	1	2	3	4	5	6	7	8	9	10	11	98	99	
7	Other (SPECIFY)	-13	1	2	3	4	5	6	7	8	9	10	11	98	99	

S3D.	<p>ASK IF CODES 01-11 IN Q53C, OTHERWISE GO TO SECTION S4 CODE Q53D SHOULD BE IN Q52C. IF ONLY ONE MENTION IN S3C, AUTOCODE AS MAIN AND GO TO S3E SINGLE MENTION ONLY DO NOT READ OUT What was the MAIN thing you did manage [INSERT USE CASE FROM Q53B]?</p>	
	Q53D. Main Device- Main Shock	
1	Borrowed from a bank / Sacco / microfinance	-1
2	Borrowed from mobile banking (e.g. M-Shwari, KCB M-Pesa, M-Coop Cash, Eazzy Loan, Timiza, HF Whizzi)	-2
3	Borrowed from shylock / loan shark / money lender / money merchant (not from your phone)	-3
4	Borrowed from group / chama	-4
5	Borrowed from a Government institution	-5
6	Took a loan / advance from my employer	-6
7	Borrowed from family / friends / community / church / mosque	-7
8	Took a loan from a shopkeeper	-8
9	Borrowed from a digital app-based lender (e.g. Branch, Tala, Utunzi, KopaCredo, Haraka Loans)	-9
10	Used savings held at a bank / Post Bank / Sacco / microfinance	-10
11	Used savings held in mobile banking (e.g. M-Shwari, KCB M-Pesa, M-Coop Cash, Eazzy Loan, Timiza, HF Whizzi)	-11
12	Used savings held in a mobile money provider / wallet (e.g. M-PESA, Airtel Money, T-Cash, Tangaza, Mobikash, Equitel)	-12
13	Used savings held at a group / chama	-13
14	Used savings held with friends / family	-14
15	Used savings held in a secret hiding place	-15
16	Sold livestock	-16
17	Sold other assets, not livestock (e.g. car, business, household goods, land)	-17
18	Got assistance / gift from friends / family / community (which you did not have to re-pay)	-18
19	Cut back on expenses/ adjust consumption patterns	-19
20	Got goods/items on credit	-20
21	Claimed insurance	-21
22	Withdrew child / children from school	-22
23	Relocated / changed place of residence	-23
24	Found a better job / additional jobs	-24
25	Other (SPECIFY)	-25
98	Don't know (DO NOT READ OUT)	-98
99	Refused to Answer (DO NOT READ OUT)	-99

S3E	ASK IF CODES 01-25 IN QS3D; OTHERWISE GO TO S4 SINGLE MENTION ONLY DO NOT READ OUT	
	Why was [INSERT DEVICE FROM QS3D] the main device that you used to manage [INSERT USE CASE FROM QS3B]?	
		QS3E. Main Device-Risk-Reason
	1 Fast / easy to access	-1
	2 No choice / only option available / required by group	-2
	3 Cheap / affordable / lowest fees	-3
	4 Feel most comfortable / trust	-4
	5 Privacy	-5
	6 Less paperwork / documents required	-6
	7 Reliable / funds will be available	-7
	8 I didn't want to use my own money / savings / assets	-8
	9 Trying to build my credit history	-9
	10 Need to keep the option open for future borrowing	-10
	11 Other (SPECIFY)	-11
	Don't know	-98
	98 (DO NOT READ OUT)	
	Refused to Answer	-99
	99 (DO NOT READ OUT)	

S3F	ASK IF CODES 01-25 IN QS3D; OTHERWISE GO TO S4 SINGLE MENTION ONLY DO NOT READ OUT	
	How long ago did [INSERT USE CASE FROM QS3B] happen?	
		QS3F. Main Shock-Recovery
	1 Less than a week ago	-1
	2 Between 1 week and 1 month ago	-2
	3 Between 1 and 3 months ago	-3
	4 Between 3 and 6 months ago	-4
	5 More than 6 months ago	-5
	Don't know	-98
	98 (DO NOT READ OUT)	
	Refused to Answer	-99
	99 (DO NOT READ OUT)	

S3G	ASK IF CODE=4, 5 IN S3F SINGLE MENTION ONLY DO NOT READ OUT	
	To what extent do you agree or disagree that [INSERT DEVICE FROM QS3D] helped you to deal with this shock?	
		QS3G. Main Shock Recovery
	1 Agree	-1
	2 Neither agree nor disagree	-2
	3 Disagree	-3
	Don't know	-98
	98 (DO NOT READ OUT)	
	Refused to Answer	-99
	99 (DO NOT READ OUT)	

SECTION S4: MEETING GOALS

READ OUT: I am now going to ask you about times when you may have made plans or goals for a specific purpose This can be saving for a big or important life event or buying something that requires a lot of money in the future.

S4A	ASK ALL SINGLE MENTION ONLY DO NOT READ OUT	
	Are you currently trying to achieve a <u>specific</u> goal that requires a lot of money?	
		QS4A. Specific Goal
	1	Yes -1
	2	No -2
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

S4B	ASK IF YES (CODE=1) TO S4A SINGLE MENTION ONLY DO NOT READ OUT	
	Which is the most important/main goal that you are currently trying to achieve?	
		QS4B. Important Goal
	1	Buy land -1
	2	Buy or build a house / apartment to live in -2
	3	Buy or build a house / apartment for renting or re-sale -3
	4	Move to your own / a better house or apartment -4
	5	Pay for a big life event (e.g. wedding, birth of a child) -5
	6	Education for self or family -6
	7	Pay for holiday / visit / travel -7
	8	Buy or pay for things for personal use (e.g. vehicle, TV, phone, furniture, utensils) -8
	9	Buy inputs / assets for business / agricultural activities (e.g. tractor, machinery) -9
	10	Start or expand a business -10
	11	Other (SPECIFY) -11
	97	None of these (DO NOT READ OUT) -97
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

S4C	ASK IF CODES 1-11 IN QS4B OTHERWISE GO TO SECTION U MULTIPLE MENTIONS POSSIBLE DO NOT READ OUT		
	What are you currently doing/ What have you done in the past 12 months to achieve this goal?		
S4D.	ASK IF MORE THAN ONE DEVICE MENTIONED AS "YES" IN S4C. IF ONLY ONE MENTION IN S4C, AUTOCODE AS MOST IMPORTANT AND GO TO S4E CODE QS4D SHOULD BE IN QS4C SINGLE MENTION ONLY DO NOT READ OUT		
	What is the main device that you used or are using, to pay for [INSERT USE CASE MENTIONED IN QS4B]?		
		QS4C. Devices	QS4D. Important Device
1	Borrowed from a bank / Sacco / microfinance	-1	-1
2	Borrowed from mobile banking (e.g. M-Shwari, KCB M-Pesa, M-Coop Cash, Eazzy Loan, Timiza, HF Whizz)	-2	-2
3	Borrowed from shylock / loan shark / money lender / money merchant (<u>not</u> from your phone)	-3	-3
4	Borrowed from group / chama	-4	-4
5	Borrowed from a Government institution	-5	-5
6	Took a loan / advance from my employer	-6	-6
7	Borrowed from family / friends / community / church / mosque	-7	-7
8	Took a loan from a shopkeeper	-8	-8
9	Borrowed from a digital app-based lender (e.g. Branch, Tala, Utunzi, KopaCredo, Haraka Loans)	-9	-9
10	Used savings held at a bank / Post Bank / Sacco / microfinance	-10	-10
11	Used savings held in mobile banking (e.g. M-Shwari, KCB M-Pesa, M-Coop Cash, Eazzy Loan, Timiza, HF Whizz)	-11	-11
12	Used savings held in a mobile money provider / wallet (e.g. M-PESA, Airtel Money, T-Cash, Tangaza, MobiKash,	-12	-12
13	Used savings held at a group / chama	-13	-13
14	Used savings held with friends / family	-14	-14
15	Used savings held in a secret hiding place	-15	-15
16	Sold livestock	-16	-16
17	Sold other assets, <u>not livestock</u> (e.g. car, business, household goods, land)	-17	-17
18	Got assistance / gift from friends / family / community (which you did not have to re-pay)	-18	-18
19	Cut back on expenses/ adjust consumption patterns	-19	-19
20	Got goods/items on credit	-20	-20
21	Worked more / got additional jobs	-21	-21
22	Hire purchase	-22	-22
23	Education insurance	-23	-23
24	Other (SPECIFY)	-24	-24
98	Don't know (DO NOT READ OUT)	-98	-98
99	Refused to Answer (DO NOT READ OUT)	-99	-99

S4E	ASK IF CODES 01-24 IN QS4D, OTHERWISE GO TO SECTION U SINGLE MENTION ONLY DO NOT READ OUT	
	Why was [INSERT DEVICE FROM QS4D] the main device that you used to pay for [INSERT USE CASE FROM QS4B] ?	
		QS4E. Main Device-Main Goal-Reason
	1	Fast / easy to access -1
	2	No choice / only option available / required by group -2
	3	Cheap / affordable / lowest fees -3
	4	Feel most comfortable / trust -4
	5	Privacy -5
	6	Less paperwork / documents required -6
	7	Reliable / funds will be available -7
	8	I didn't want to use my own money / savings / assets -8
	9	Trying to build my credit history -9
	10	Need to keep the option open for future borrowing -10
	11	Other (SPECIFY) -11
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

S4F	ASK IF YES (CODE=1) TO S4A AND IF CODE 01-24 IN QS4D SINGLE MENTION ONLY DO NOT READ OUT	
	To what extent do you agree or disagree that [INSERT DEVICE FROM QS4D] has been helpful to enable you to achieve your main goal?	
		QS4F Achieve-main goal
	1	Agree -1
	2	Neither agree nor disagree -2
	3	Disagree -3
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

S4G	ASK IF YES (CODE=1) TO S4A AND IF CODE 01-11 IN QS4D SINGLE MENTION ONLY DO NOT READ OUT	
	Are there any major challenges that may stop you from achieving your main goal?	
		QS4G. Challenges to meeting goal
	1	Yes
	2	No
	98	Don't know (DO NOT READ OUT)
	99	Refused to Answer (DO NOT READ OUT)

S4H	ASK IF YES (CODE=1) TO S4G MULTIPLE MENTIONS POSSIBLE DO NOT READ OUT		
	What major challenges may stop you from achieving your main goal?		
			QS4H. Challenge-main goal
	1	Run out of money	-1
	2	A big sickness or health problem	-2
	3	A big accident or injury	-3
	4	The loss of income from you or the main income earner in the household	-4
	5	Theft, damage, loss or breaking of an important, expensive item	-5
	6	Theft or loss of livestock	-6
	7	Harvest failure or loss of crop harvest (e.g. due to crop disease)	-7
	8	Damage or loss of a house, property, land or business	-8
	9	A drought, poor rainfall or loss of access to water for farming	-9
	10	Flooding/storms	-10
	11	Someone in your family or close to you passing away	-11
	12	The loss of a lot of money	-12
	13	Sharp increase in the costs of basic things you need	-13
	14	Other (SPECIFY)	-14
	98	Don't know (DO NOT READ OUT)	-98
	99	Refused to Answer (DO NOT READ OUT)	-99

SECTION U: TECHNOLOGY MODULE

READ OUT: I'm now going to ask you about activities that you may conduct using technological devices

ASK ALL SINGLE MENTION ONLY READ OUT		
Which of the following best describes your ownership and usage of mobile phone / tablet services?		
U1		QU1.Own Mobile
	1 I own a mobile that only I use	-1
	2 I own a mobile phone that both me and others use	-2
	3 I don't own a mobile phone but am able to use someone else's phone regularly/ when needed	-3
	4 I don't own or use a mobile phone	-4
	97 None of these (DO NOT READ OUT)	-97
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

ASK IF CODE=1, 2 or 3 IN QU1 OTHERWISE, GO TO QU3. SINGLE MENTION ONLY READ OUT STATEMENTS; DO NOT READ OUT RESPONSES I am now going to ask you about various activities that you may conduct with your mobile phone.					
Which of the following would apply to your mobile phone?					
U2		QU2. Applies to Phone			
		Yes	No	Don't know (DO NOT READ OUT)	Refused to Answer (DO NOT READ OUT)
	1 Can access internet	-1	-2	-98	-99
	2 Can send and receive email	-1	-2	-98	-99
	3 Has a camera/radio/media player	-1	-2	-98	-99
	4 Has a touch screen	-1	-2	-98	-99
	5 Can download and install applications on the phone	-1	-2	-98	-99

ASK ALL DO NOT READ OUT SINGLE MENTION ONLY		
Did you access the internet during the past 4 weeks?		
U3		QU3. Internet 4 weeks
	1 Yes	-1
	2 No	-2
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

ASK IF YES IN U3 (CODE=1 IN U3) SINGLE MENTION ONLY DO NOT READ OUT		
Thinking about the past 4 weeks, where was the MAIN place / device that you accessed the Internet?		
U4		QU4. Used Internet Where
	1 On my own mobile phone/ Cellular tablet	-1
	2 At home on a computer/ non-cellular tablets	-2
	3 On computers at the office	-3
	4 At an internet café	-4
	5 On someone else's mobile phone where I did not pay	-5
	6 On someone else's mobile phone where I paid	-6
	7 On a friend or neighbour's computer/tablet where I did not pay	-7
	8 On a friend or neighbour's computer/tablet where I paid	-8
	9 Other (SPECIFY)	-9
	97 None of these (DO NOT READ OUT)	-97
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

SECTION X: ACCESS TO AMENITIES

READ OUT: I am now going to ask you some questions about your access to financial service points.

X1	ASK ALL SINGLE MENTION ONLY DO NOT READ OUT	
	Which is the nearest financial service provider from where you live?	
		QX1. Nearest Financial Service Institution
	1 Bank/Post Bank Branch/ Head Office/ ATM	-1
	2 Bank Agent/ Post Bank Agent	-2
	3 Mobile Money Agent (for depositing or withdrawing cash)	-3
	4 Sacco	-4
	5 Microfinance Institution	-5
	6 Other (SPECIFY)	-6
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

X2	ASK ALL SINGLE MENTION ONLY DO NOT READ OUT	
	If you had to go to the nearest financial provider what is the average cost to go there by public transport (e.g. bus/matatu)?	
		QX2. Average Cost to Nearest Financial Advisor?
	1 Close enough to walk - No need to spend	-1
	2 Less than KSh 50	-2
	3 Between KSh 51-100	-3
	4 Between KSh 101-200	-4
	5 Between KSh 201-500	-5
	6 More than KSh 500	-6
	7 Other (SPECIFY)	-7
	97 None of these (DO NOT READ OUT)	-97
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

X3	ASK ALL SINGLE MENTION ONLY DO NOT READ OUT	
	If you had walk to the nearest financial provider how long would it take you on AVERAGE?	
		QX3. Average Time to Financial Provider?
	1 Under 10 minutes	-1
	2 About 10 to 30 minutes	-2
	3 Between 30 minutes to 1 hour	-3
	4 About 1 to 3 hours	-4
	5 About 3 to 5 hours	-5
	6 Over 5 hours	-6
	7 Too far to walk	-7
	8 Other (SPECIFY)	-8
	97 None of these (DO NOT READ OUT)	-97
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

X4	ASK ONLY IF CODE=2-6 IN QX1 I.E. ANYONE WHO SAYS THAT BANK IS NOT THE NEAREST FINANCIAL SERVICE PROVIDER SINGLE MENTION ONLY DO NOT ASK IF QX1 ANSWER Is a Bank (QX1 CODE IS 1 OR 2) DO NOT READ OUT	
	If you had to go to the nearest bank (branch/ATM/agent/headquarter) what is the average cost to go there by public transport?	
		QX4. Average Cost to Nearest Bank
	1 Close enough to walk - No need to spend	-1
	2 Less than KSh 50	-2
	3 Between KSh 51-100	-3
	4 Between KSh 101-200	-4
	5 Between KSh 201-500	-5
	6 More than KSh 500	-6
	7 Other (SPECIFY)	-7
	97 None of these (DO NOT READ OUT)	-97
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

X5	ASK ONLY IF CODE=2-6 IN QX1 I.E. ANYONE WHO SAYS THAT BANK IS NOT THE NEAREST FINANCIAL SERVICE PROVIDER SINGLE MENTION ONLY DO NOT ASK IF QX1 ANSWER Is a Bank (QX1 CODE IS 1 OR 2) DO NOT READ OUT	
	If you had to walk to the nearest bank (branch/ATM/agent/headquarter) how long would it take you on average?	
		QX5. Average time to Walk to the Nearest Bank
	1	Under 10 minutes -1
	2	About 10 to 30 minutes -2
	3	Between 30 minutes to 1 hour -3
	4	About 1 to 3 hours -4
	5	About 3 to 5 hours -5
	6	Over 5 hours -6
	7	Too far to walk -7
	8	Other (SPECIFY) -8
	97	None of these (DO NOT READ OUT) -97
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

X6	ASK ONLY IF CODE=1, 2 OR 4-6 IN QX1 I.E. ANYONE WHO SAYS THAT MOBILE MONEY IS NOT THE NEAREST FINANCIAL SERVICE PROVIDER SINGLE MENTION ONLY DO NOT ASK IF QX1 ANSWER is a mobile money agent (QX1 CODE IS 3) DO NOT READ OUT	
	If you had to go to the nearest mobile money agent what is the average cost to get there by public transport (e.g. bus/matatu)?	
		QX6. Average Cost to the Nearest Mobile Money Agent
	1	Close enough to walk - No need to spend -1
	2	Less than KSh 50 -2
	3	Between KSh 51-100 -3
	4	Between KSh 101-200 -4
	5	Between KSh 201-500 -5
	6	More than KSh 500 -6
	7	Other (SPECIFY) -7
	8	None of these (DO NOT READ OUT) -97
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

X7	ASK ONLY IF CODE=1, 2 OR 4-6 IN QX1 I.E. ANYONE WHO SAYS THAT MOBILE MONEY IS NOT THE NEAREST FINANCIAL SERVICE PROVIDER SINGLE MENTION ONLY DO NOT ASK IF QX1 ANSWER is a mobile money agent (QX1 CODE IS 3) DO NOT READ OUT	
	If you had to walk to the nearest mobile money agent how long would it take you on average?	
		QX7. Average Time to Walk to the Nearest Mobile Money Agent
	1	Under 10 minutes -1
	2	About 10 to 30 minutes -2
	3	Between 30 minutes to 1 hour -3
	4	About 1 to 3 hours -4
	5	About 3 to 5 hours -5
	6	Over 5 hours -6
	7	Too far to walk -7
	8	Other (SPECIFY) -8
	97	None of these (DO NOT READ OUT) -97
	98	Don't know (DO NOT READ OUT) -98
	99	Refused to Answer (DO NOT READ OUT) -99

SECTION Y: MISCELLANEOUS - DEMOGRAPHICS, HOUSING CONDITIONS ETC.

READ OUT: Now I will ask you questions about your household conditions

Y1	ASK ALL SINGLE MENTION ONLY DO NOT READ OUT	
	Have you moved out of your home in the past three years?	
		QY1. Residence Change
	1 Yes	-1
	2 No	-2
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

Y2	ASK IF Y1=CODE 1 (YES CHANGED RESIDENCE) SINGLE MENTION ONLY DO NOT READ OUT	
	If you changed your place of residence, what was the MAIN reason?	
		QY2. Residence Change Reason
	1 Natural disaster (drought, floods, earthquake etc.) destroyed my old home	-1
	2 Retired to my land or home	-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 my own house and moved in	-6
	7 Got bankrupt and my house was taken	-7
	8 Moved to a cheaper house	-8
	9 Moved to a free house	-9
	10 Evicted by the owner	-10
	11 Land reclaimed by government	-11
	12 Violence in my community	-12
	13 Marriage breakdown/separation	-13
	14 Return home (e.g. children to parent's house, etc.)	-14
	15 Other (SPECIFY)	-15
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

Y3	ASK ALL SINGLE MENTION ONLY DO NOT READ OUT	
	What is your religion?	
		QY3. Religion
	1 Christianity	-1
	2 Islam	-2
	3 Traditional African	-3
	4 Hindu/Sikh	-4
	5 Other religion	-5
	6 No religion	-6
	97 None of these (DO NOT READ OUT)	-97
	98 Don't know (DO NOT READ OUT)	-98
	99 Refused to Answer (DO NOT READ OUT)	-99

Y4	ASK ALL SINGLE MENTION ONLY OBSERVED	
	In what type of dwelling does the Household Head live?	
		QY4. Dwelling Type
	1 Permanent building	-1
	2 Semi-permanent	-2
	3 Temporary	-3
	4 Traditional	-4
	5 Other (SPECIFY)	-5

Y5	ASK ALL WHO HAVE A PERMANENT STRUCTURE IN Y4=1 SINGLE MENTION ONLY OBSERVED	
	What type of permanent dwelling is it?	
		QY5. Dwelling Type - Permanent
	1 House/ bungalow/ villa	-1
	2 Flat/ apartment	-2
	3 Maisonette/Townhouse	-3
	4 Swahili type house	-4

Y6	ASK ALL SINGLE MENTION ONLY OBSERVED	
	What material is the floor of the MAIN dwelling predominantly made of?	
		QY6. Floor Type
	1 Natural floor (earth/sand or dung) or palm/bamboo	-1
	2 Other (including wood planks/shingles, parquet or polished wood, vinyl or asphalt strips, ceramic tiles, cement, or carpet)	-2

Y7	ASK ALL SINGLE MENTION ONLY OBSERVED	
	What material are the walls of the main dwelling predominantly made of?	
		QY7. Wall Type
	1 Finished walls (cement, stone with lime/cement, bricks, cement blocks, covered adobe, or wood planks/shingles)	-1
	2 Uncovered adobe, plywood, cardboard, reused wood, or corrugated iron sheets	-2
	3 Natural walls (cane/palm/trunks, grass/reeds, or mud/cow dung), no walls, bamboo with mud, stone with mud, or other	-3

Y8	ASK ALL SINGLE MENTION ONLY DO NOT READ OUT	
	What is your main source of cooking fuel?	
		QY8. Fuel Type
	1 Collected firewood	-1
	2 Purchased firewood	-2
	3 Grass	-3
	4 Paraffin	-4
	5 Electricity	-5
	6 Gas/LPG	-6
	7 Charcoal	-7
	8 Biomass residue e.g. cow dung, coffee husks, sawdust	-8
	9 Biogas	-9
	10 Other (SPECIFY)	-10
	99 Refused to Answer (DO NOT READ OUT)	-99

Y9	ASK ALL SINGLE MENTION ONLY DO NOT READ OUT	
	What is your main source of lighting?	
		QY9. Light Type
	1 Collected firewood	-1
	2 Purchased firewood	-2
	3 Grass	-3
	4 Paraffin	-4
	5 Electricity	-5
	6 Solar	-6
	7 Gas	-7
	8 Dry cell (torch)	-8
	9 Candles	-9
	10 Biogas	-10
	11 Other (SPECIFY)	-11
	99 Refused to Answer (DO NOT READ OUT)	-99

Y10	ASK ALL SINGLE MENTION ONLY DO NOT READ OUT	
	What is your main source of water for domestic use, e.g. cooking or drinking	
		QY10. Water Source
	1 Piped into dwelling	-1
	2 Piped into plot/yard	-2
	3 Public tap	-3
	4 Tube/well/borehole with pump	-4
	5 Protected dug well	-5
	6 Protected spring	-6
	7 Rainwater collection	-7
	8 Unprotected dug well/springs	-8
	9 River/ponds/streams	-9
	10 Tankers/Truck	-10
	11 Bottled water	-11
	12 Other (SPECIFY)	-12
	99 Refused to Answer (DO NOT READ OUT)	-99

Y11	ASK ALL SINGLE MENTION ONLY DO NOT READ OUT	
	What is the main type of toilet facilities that the household uses?	
		QY11. Toilet Type
	1 Flush toilet	-1
	2 Ventilated improved pit latrine	-2
	3 Uncovered pit latrine	-3
	4 Covered pit latrine	-4
	5 Bucket	-5
	6 None	-6
	7 Other (SPECIFY)	-7
	99 Refused to Answer (DO NOT READ OUT)	-99

Y12	ASK ALL SINGLE MENTION ONLY READ OUT				
	Please answer with yes or no to the statements below...				
			QY12. Purchase and Ownership Statements		
			Yes	No	Refused to Answer (DO NOT READ OUT)
	1	Over the past 7 days, did the household either purchase/consume/ acquire any bread?	-1	-2	-99
	2	Over the past 7 days, did the household either purchase/consume/ acquire any meat or fish	-1	-2	-99
	3	Over the past 7 days, did the household either purchase/consume/ acquire any ripe bananas?	-1	-2	-99
	4	Does your household own any towels for bathing?	-1	-2	-99
5	Does your household own any thermos flasks?	-1	-2	-99	

Y13	ASK ALL SINGLE MENTION ONLY ENTER NUMBER DO NOT READ OUT DO NOT COUNT BATHROOMS, TOILETS, STOREROOMS OR GARAGE			
	How many habitable rooms does this household occupy?			
				QY13. Rooms
				ENTER NUMBER
	1	Habitable Rooms		
	99	Refused to Answer (DO NOT READ OUT)		-99

Y14	ASK ALL SINGLE MENTION ONLY . ENTER NUMBER INTEGER FOR Y14 MUST BE LESS THAN Y13 DO NOT READ OUT			
	How many of these rooms are used for sleeping?			
				QY14. Sleep Rooms
				ENTER NUMBER
	1	Sleeping Rooms		
	99	Refused to Answer (DO NOT READ OUT)		-99

Y15	ASK ALL SINGLE MENTION ONLY DO NOT READ OUT			
	Do you own any piece of land / House / Apartments?			
				QY15. Own Land
	1	Yes		-1
	2	No		-2
	99	Refused to Answer (DO NOT READ OUT)		-99

Y16	ASK ALL SINGLE MENTION ONLY READ OUT			
	Is this residence.....			
				QY16. Own Residence
	1	Owner occupied		-1
	2	Owner occupied - nomads		-2
	3	Employer provided		-3
	4	Rented		-4
	5	Occupied with no rent paid – allowed to live here by owner		-5
	6	Occupied with no rent paid - squatter		-6
	99	Refused to Answer (DO NOT READ OUT)		-99

IF OWNER OCCUPIED, (Y16 CODE=1, 2) SINGLE MENTION ONLY DO NOT READ OUT		
What document of ownership do you have?		
Y17	QY17. Own House	
	1 Title Deed	-1
	2 Letter of allotment	-2
	3 Other (SPECIFY)	-3
	99 Refused to Answer (DO NOT READ OUT)	-99

IF OWNER OCCUPIED, (Y16 CODE=1, 2)) AND OWN A HOUSE (CODE= 1 IN Y15) MULTIPLE MENTIONS POSSIBLE DO NOT READ OUT		
How did you acquire your house/land /apartment?		
Y18	QY18. How Acquired	
	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
	10 Other (SPECIFY)	-10
99 Refused to Answer (DO NOT READ OUT)	-99	

ASK ALL SINGLE MENTION ONLY PER STATEMENT READ OUT			
Which of these identification documents do you have?			
Y19	QY19. ID Type		
		Yes	No
	1 National Identity Card (ID)	-1	-2
	2 Passport	-1	-2
	3 Alien ID	-1	-2
	4 None of these (DO NOT READ OUT)	-1	-2
99 Refused to Answer (DO NOT READ OUT)	-99	-99	

ASK ALL SINGLE MENTION ONLY PER ITEM READ OUT		
Thinking about how your household spends money, I would like you to look through this list of items, and tell me how much the household spends on these items in any one month.		
Y20	QY20. Expenditure (KSh)	
	ENTER AMOUNT	
	1 Food expenses	
	2 Non-food items such as personal care items (e.g. soap, razors, oil)	
	3 Non-food durables such as sofa sets, fridges	
	4 Mobile airtime expenses	
	5 Transport expenses	
	6 Educational expenses / 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/friends	
	13 Other Expenses/Miscellaneous	
14 TOTAL	ADD KSH AMOUNTS FROM 01-13	

SECTION Z: GPS READINGS AND CONCLUSION

ASK ALL

CAPTURE NUMBER (10 DIGITS) AND EMAIL

READ OUT

Would it be all right if we contacted you for a follow-up interview in the future? If so, please give me two numbers we can reach you on and email address if available. If you do not have a phone number, please provide the phone number for someone else in the household that can be contacted.

		QZ1. Contact									
1	Phone number										
2	Back-up phone number										
3	Email Address										
4	Back-up email address										
99	Declined a follow-up interview (DO NOT READ OUT)	-99									

	Record finish time - 24 h clock
	QZ2, Finish