finaccess

FinAccess National Survey 2009

Dynamics of Kenya's changing financial landscape

JUNE 2009

FSD Kenya
Financial Sector Deepening

CENTRAL BANK OF KENYA

PRINCIPAL PARTNERS

Central Bank of Kenya

FSD Kenya – Financial Sector Deepening

TECHNICAL PARTNERS

KNBS – Kenya National Bureau of Statistics

Synovate

FinMark Trust

FUNDERS

FSD Kenya – Financial Sector Deepening

Central Bank of Kenya

Commercial Bank of Africa

Equity Bank

Project Implementation Unit, Financial and Legal Sector Technical Assistance Project, Office of The Deputy Prime Minister and Ministry of Finance

FINANCIAL ACCESS PARTNERSHIP MEMBERS

Commercial Bank of Africa
Co-operative Bank of Kenya
Decentralised Financial Systems
Development Alternative International (DAI)
Equity Bank
Institute of Economic Affairs (IEA)
Kenya Bankers Association
Kenya Commercial Bank
Kenya Institute for Public Policy Research and Analysis (KIPPRA)
K-REP Development Agency
Microsave
Ministry of Labour
PostBank

The FinAccess Secretariat is housed and administered at the Central Bank of Kenya

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Acronyms, Abbreviations and Definitions

ASCA	Accumulating Savings and Credit Association
ATM	Automated Teller Machine
Baraza	Locally convened community meeting
CBK	Central Bank of Kenya
Chama	ROSCA in Swahili
Duka	Shop in Swahili
FAP	Financial Access Partnership
FSD	Financial Sector Deepening
HELB	Higher Education Loans Board
ID	Identity Card
KISH	Sampling method for randomly selecting individuals in household
KNBS	Kenyan National Bureau of Statistics
KSh	Kenya Shilling
LSM	Living Standards Measure
MFI	Micro-finance Institution
M-PESA	Mobile-based money transfer service (pesa means money in Swahili)
NASSEP	National Sample Survey and Evaluation Programme
NHIF	National Hospital Insurance Fund
NSSF	National Social Security Fund
ROSCA	Rotating Savings and Credit Association
SACCO	Savings and Credit Co-operative

1. INTRODUCTION

BACKGROUND

Objectives of FinAccess 2009:

- Provide information to policy makers about the main barriers to access, geographic or socio-economic for instance, providing an impetus for necessary reforms;
- Provide information to the private sector about market opportunities, and in particular insight into the types of products that will suit newly identified, unserved market segments;
- Provide a solid empirical basis to track progress and evaluate the effect of various government-led and donor-led initiatives and
- Provide data for use in academic research into the impact of access to financial services on growth and poverty reduction.

Survey methodology:

- Fieldwork carried out by Synovate/Steadman Group.
- Sampling done by Kenya National Bureau of Statistics, based on NASSEP IV.
- Cluster stratified probability sampling used.
- First level selection of clusters to ensure representative at national, provincial and urbanisation levels (urban/rural).
- Second level selection of households within each cluster, twelve selected, ten targeted.
- Third level selection of an individual using the KISH grid to randomly select a respondent aged 16+ years.
- Sampled 650 clusters, with target of 10 interviews in each.

Questionnaire design:

- Led by FSD and guided by the Financial Access Partnership.
- Translated into Swahili and other major languages spoken in Kenya: Kikuyu, Luo, Meru/Embu, Kisii, Luhya, Kalenjin, Kamba, Somali, Turkana, Maasai.
- Back translated into English for validation purposes.

TABLE 1.1 - **Comparison of FinAccess survey questionnaires**

	FA06	FA09
Length:	36 pages	49 pages
Average interview:	45 minutes	60 minutes
Sections:	General demographics	General demographics
		Effective literacy & numeracy
	Access to amenities	Access to amenities
	Biggest risks	Biggest risks
		Financial literacy
	Livelihood & income	Livelihood & income
	Product usage	Product usage
	Money transfers	Money transfers
	Savings	Savings
	Community-based groups	Community-based groups
	Credit / loans	Credit / loans
	Insurance	Insurance
	Mobile phone & technology usage	Mobile phone & technology usage
	Vulnerability & general psychographics	Vulnerability & general psychographics
	Housing conditions	Housing conditions
	Allocation of personal expenditure	Personal expenditure & minimum household income

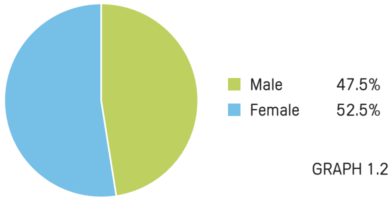
Sample achieved:

- 6,598 completed interviews.
- Target of 10 interviews per cluster; ranged from 3 to 12 interviews, average 8 interviews in each cluster.
- Sample weighted back to population.

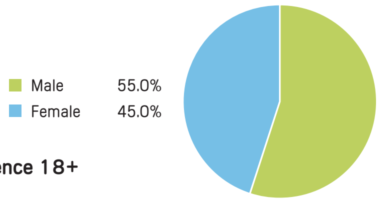
SAMPLE CHARACTERISTICS

- Gender bias occurred during the survey towards female respondents – possibly because a higher proportion of potential male respondents were not available during the time the survey team were in the area.
- Using statistical techniques, this has been corrected by weighting; weighted gender distribution now similar to the national distribution.
- In this report, all tables and figures present the results for those aged 18 and over, the current legal age for getting a national ID card in Kenya.
- Results for those aged 16 and 17 years old are presented in the final section of this report.

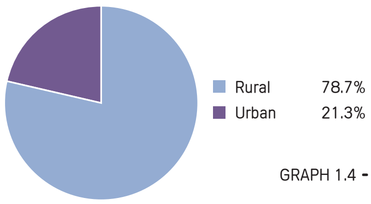
GRAPH 1.1 - **Gender 18+**



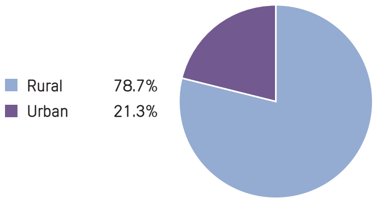
GRAPH 1.2 - **Gender 16/17**



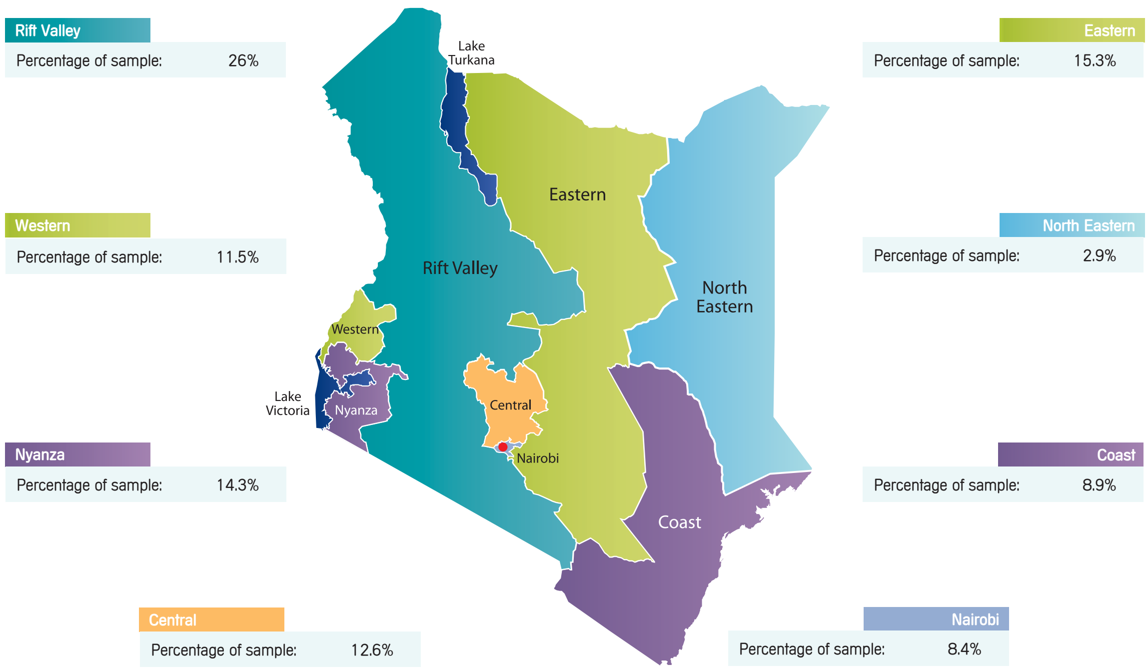
GRAPH 1.3 - **Residence 18+**



GRAPH 1.4 - **Residence 16/17**



SAMPLE DISTRIBUTION BY PROVINCE: 18 YEARS OR OLDER

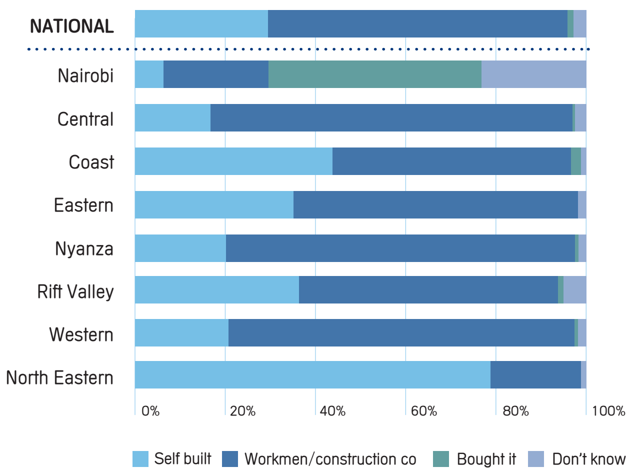


2. LIFESTYLES AND LIVING CONDITIONS

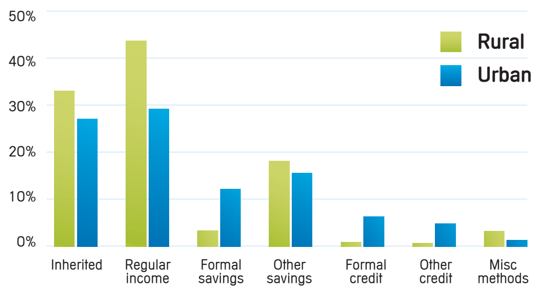
HOUSING

- Most people own the houses they live in (68.5%), but this is significantly different in urban (17.7%) and rural areas (82.2%).
- Employers provide housing for 24.1% of respondents (most of this is perceived as 'free' but strictly speaking, the government does impose some form of taxation on employer-provided housing in the formal sector).
- A third of house-owners acquired their homes through inheritance; only 1.5% acquired their homes through formal or other credit.
- Almost half of Nairobi-based home owners bought their houses, but in all other provinces, the proportion of owners who bought is negligible, at 2%.
- Two-thirds of all respondents used workmen or a construction company to build their houses.
- Most people see their homes as something to keep and never sell (84.3%); the proportion who hold this view is lowest in North Eastern (65.9%) and Nairobi (70.8%).
- Only 23.7% are willing to use their home as security to borrow money; the proportion is highest in Nairobi (33.6%) and lowest in Eastern (17.3%).

GRAPH 2.1 - **Home construction by province**



GRAPH 2.2 - **Home acquisition by residence**



- In Nairobi 70.3% of houses are permanent dwellings; these are also common on the Coast, where 54.2% of houses are of this type.
- Traditional houses are common in North Eastern (55.1%) and on the Coast (23.2%).

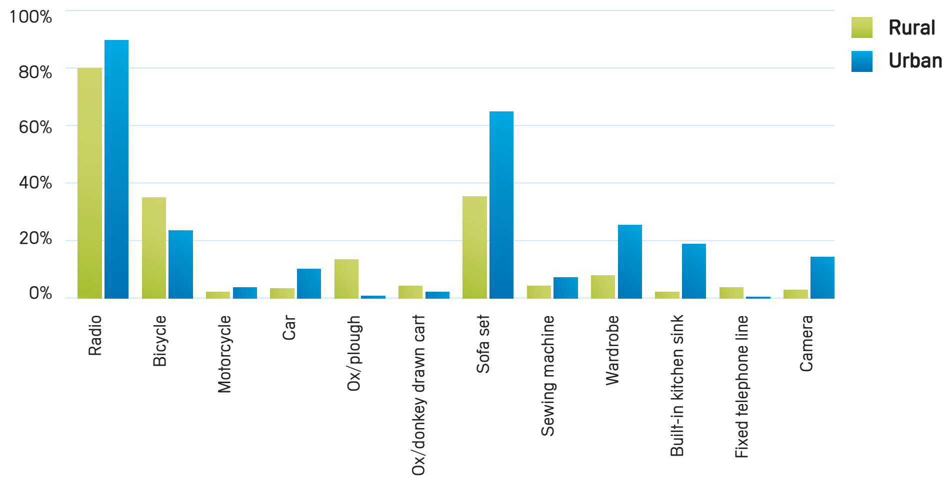
HOUSEHOLD SIZE

- Mean household sizes in rural areas are 5.48 persons, and 3.77 in urban areas.
- Household sizes are highest in North Eastern, with a mean of 7.29 persons.

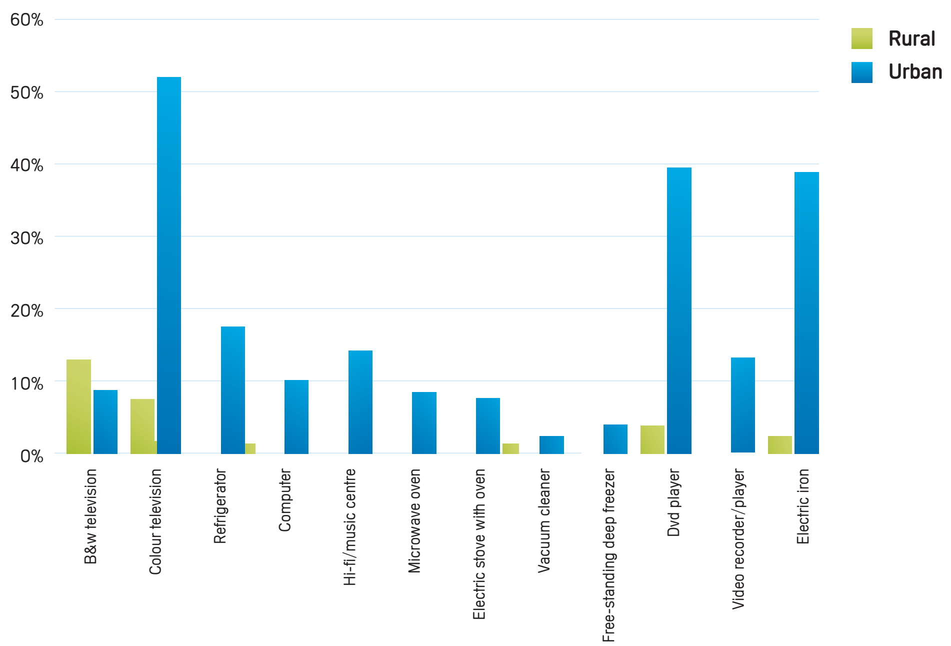
HOUSEHOLD ASSETS

- A list of household assets commonly used to construct the Living Standards Measure was administered.
- Average number of assets owned was 2.8 nationally; two provinces had averages higher than the national average: Nairobi (5.9) and Central (3.2).
- Commonly owned assets in rural areas are: radio (80.1%), sofa set (36.1%), bicycle (34.8%).
- Commonly owned assets in urban areas are: radio (90.3%), sofa set (66.0%), colour TV (52.6%).
- Items that require electricity are significantly more common in urban areas, in particular television ownership, DVD players, and electric irons.
- Livestock ownership is common in rural areas (82.1%); with cattle owned by 73.3% of rural households, chickens by 79.4%.

GRAPH 2.3 – **Ownership of non-electrical items by residence**



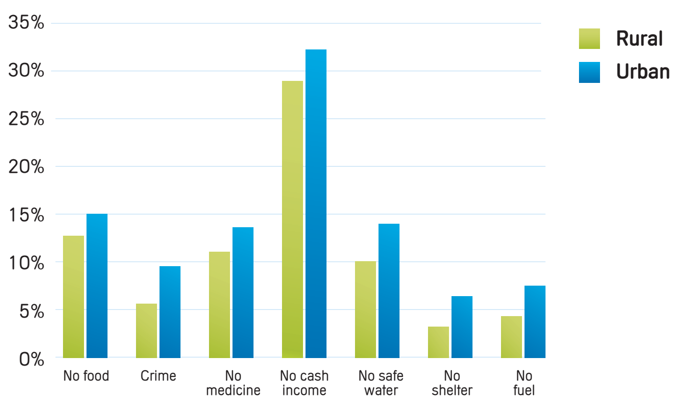
GRAPH 2.4 – **Ownership of electrical items by residence**



VULNERABILITY

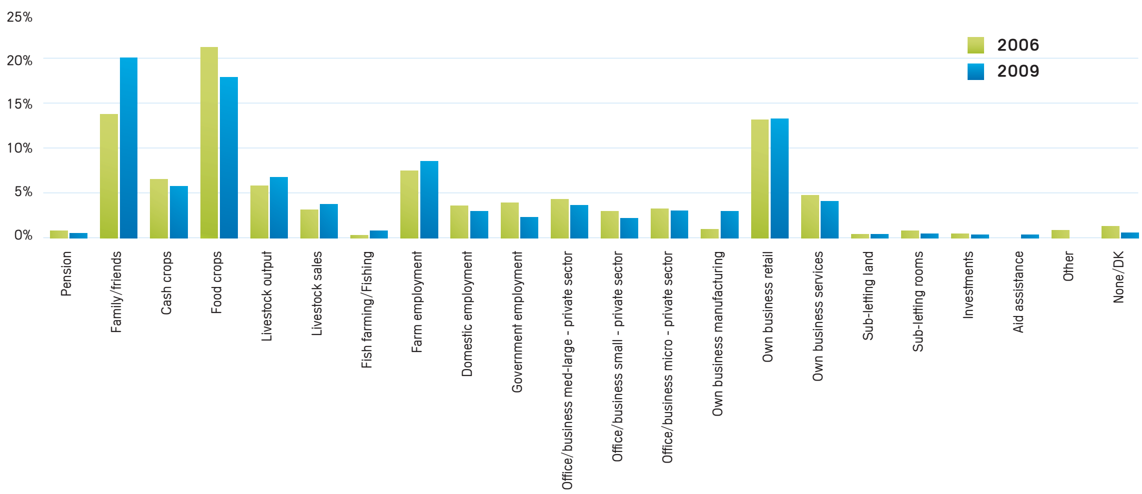
- At a national level, households often went without various items in the preceding 12 months; the highest levels of vulnerability were for: cash income (32.4%), food (15.2%), safe water (13.8%), medicine (13.5%).
- Respondents in North Eastern (68.8%) and Western (51.6%) reported the highest levels of being without cash income.
- Rates of vulnerability were generally higher than in 2006: shelter (3.4% in 2006 to 6.5% in 2009), crime (5.9% in 2006 to 9.5% in 2009).

GRAPH 2.5 - **Percentages reporting 'often' as level of vulnerability**



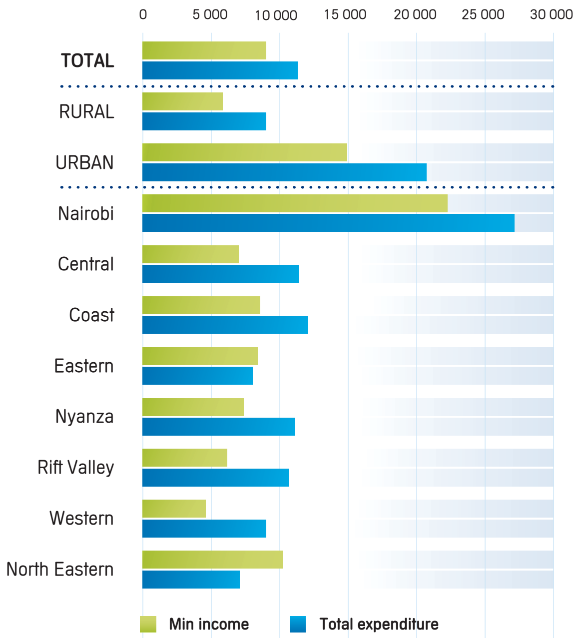
3. LIVELIHOODS, INCOME AND EXPENDITURE

GRAPH 3.1 - **Main source of livelihood for ages 18 and over**



- A higher proportion of respondents depend on transfers as their main source of income in 2009 (21.0%) than in 2006 (14.3%).
- A lower proportion of respondents are engaged in agriculture in 2009 (45.8%) than in 2006 (48.9%).
- Respondents were asked what the minimum income that would be required for their household expenses; these averages are summarised in graph 3.2.
- Respondents were also asked to list their expenditure by different categories; the averages are shown in graph 3.2.
- As can be expected, income and expenditure levels are higher in urban areas than in rural areas; average minimum income required in urban areas is KSh 15,105 compared to KSh 6,552 in rural areas.
- In Nairobi, average minimum income required is KSh 22,658.

GRAPH 3.2 – **Estimated minimum income required compared with expenditure levels by residence and province**

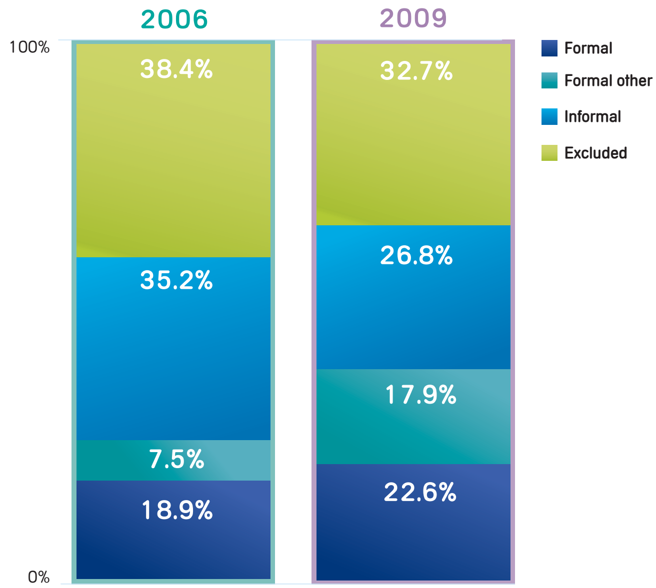


4. ACCESS STRANDS

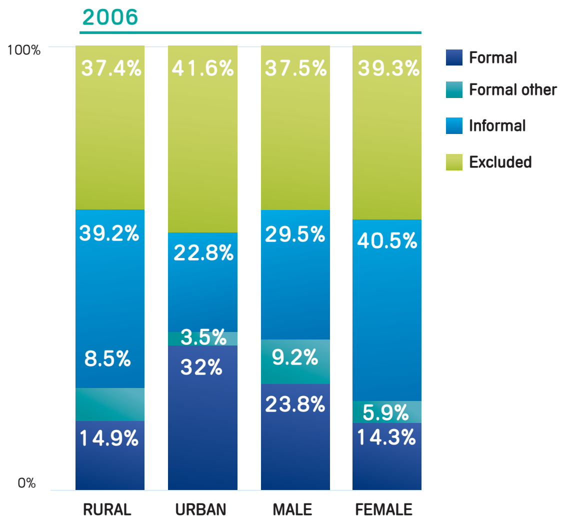
The access strand presents usage of financial services by level of formalisation:

- **Formal** – use a bank, PostBank or insurance product.
- **Formal other** – do not use any formal product, but use services from non-bank financial institutions such as SACCOs (Savings and Credit Cooperative Societies) and MFIs (Micro-finance Institutions).
- **Informal** – do not use any formal/formal other products but use informal financial service providers such as ASCAs, RoSCAs and groups/individuals other than family/friends.
- **Excluded** – use no formal/formal other or informal financial services.

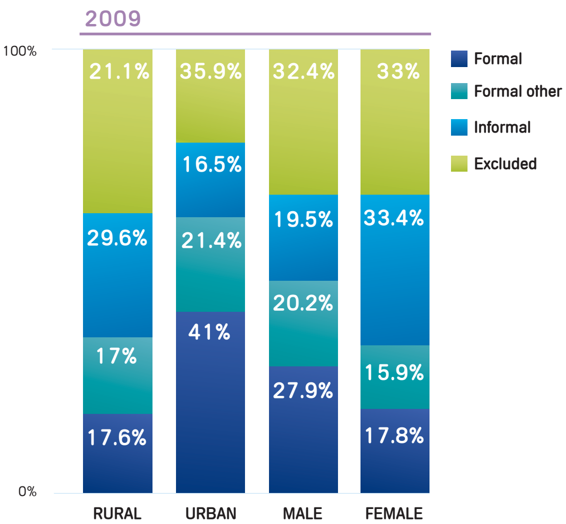
GRAPH 4.1 - **Financial access strand**



GRAPH 4.2 - **Financial access strand by residence and gender**

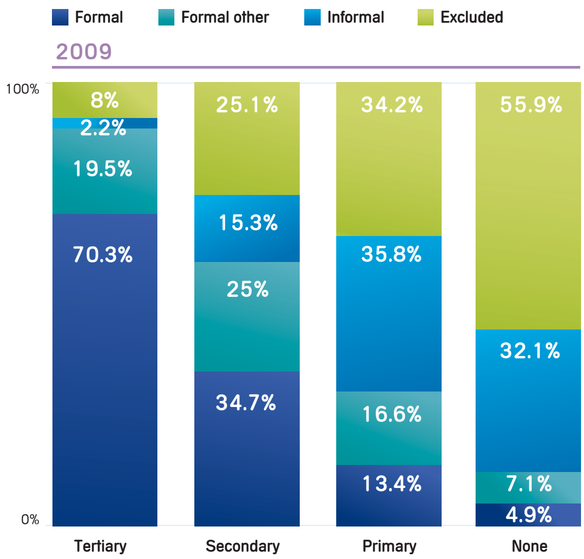


GRAPH 4.3 - **Financial access strand by residence and gender**

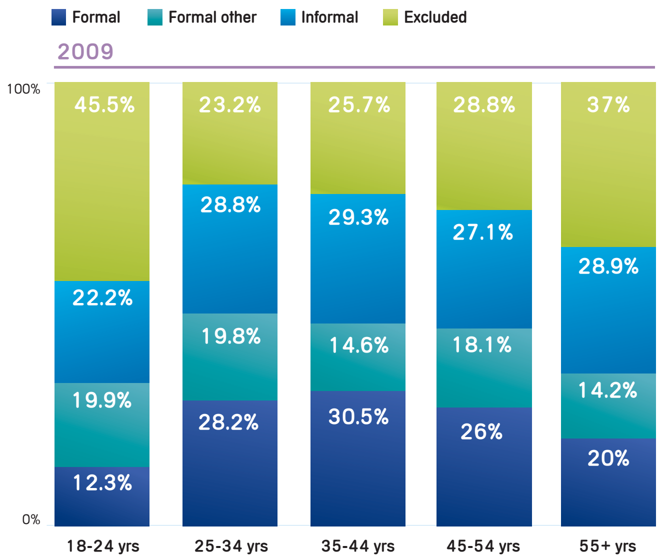


- 22.6% of the population aged 18 years and older is formally included compared to 18.9% in 2006.
- Usage of non-bank financial institutions has more than doubled from 7.5% in 2006 to 17.9% – this can be mostly attributed to the new M-PESA service provided by Safaricom.
- A total of 40.5% are formally served, representing approximately 7.6 million of an estimated adult population of 18.7 in Kenya in 2009.
- Dependence on only informal financial services declined from 32.7% to 26.8%.
- The proportion excluded shrank from 38.4% in 2006 to 32.7% in 2009.
- Access to financial services improved both in rural and urban areas; in urban areas, the formal strand increased from 32% in 2006 to 41% in 2009.
- The proportion of those excluded from financial services also dropped in both; the drop was more marked in urban areas where it declined by about half.

GRAPH 4.4 – **Financial access strand by education**

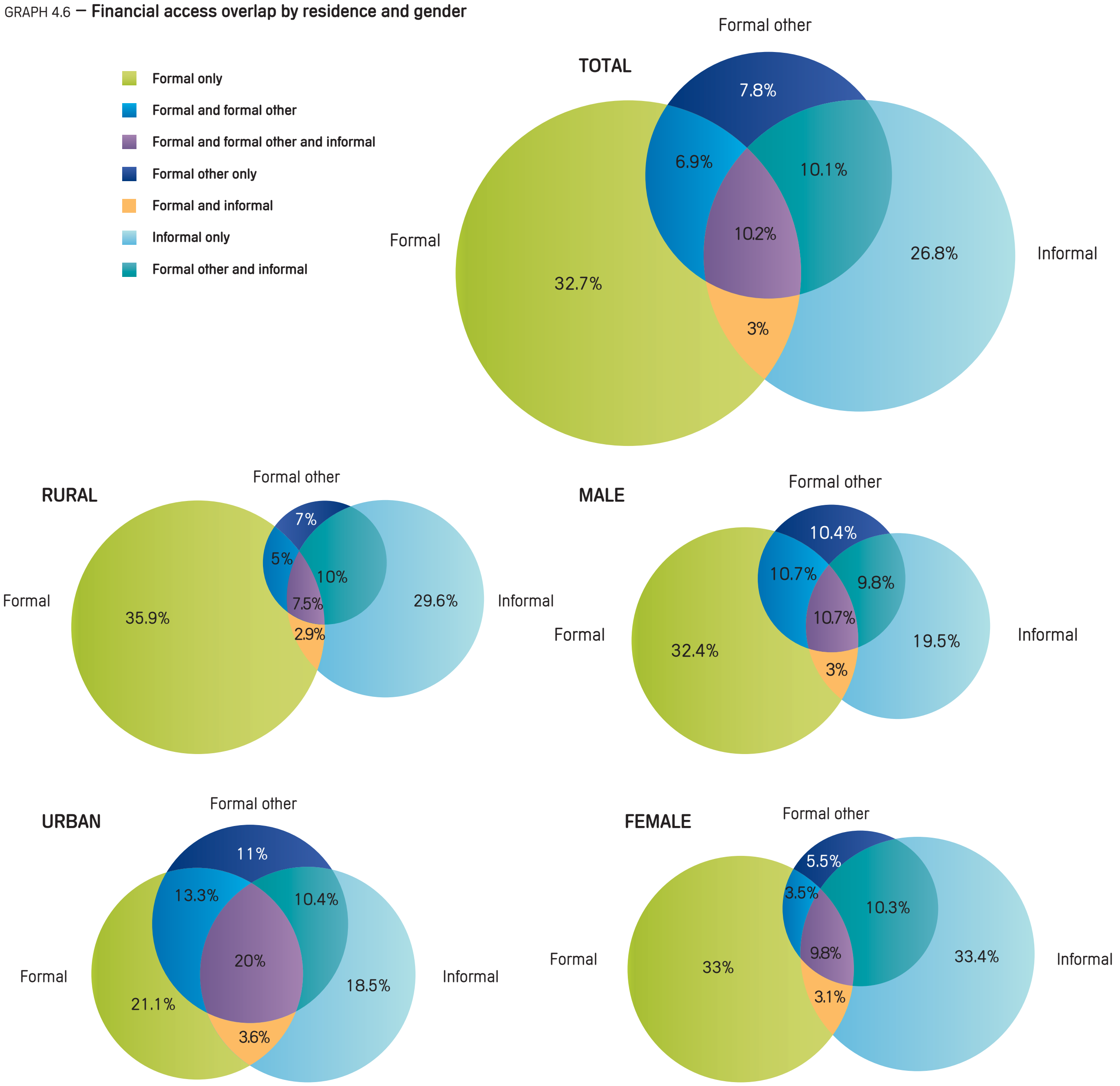


GRAPH 4.5 - **Financial access strand by age**



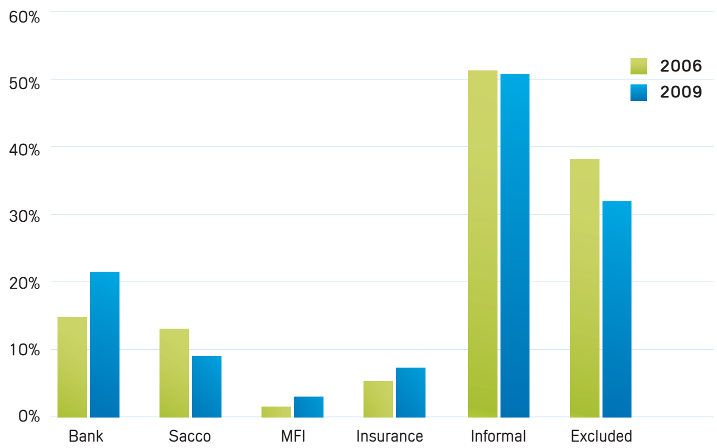
- Access to financial services improved both in rural and urban areas (see Graph 4.5); by age group, exclusion is highest in those under 25 years old and those over 55 years.
- A significant proportion (approx a fifth) of people across all age groups depend only on informal financial services.
- Usage of formal financial services increases significantly with level of education rising from 4.9% for those with no education to 70.3% for those with tertiary education.
- Exclusion decreases as level of education increases, from 55.9% for those with no education to 8.0% for those with tertiary education.
- A high proportion of respondents report using more than one type of financial service provider; this is represented in the financial access overlap diagrams in graph 4.6.
- Amongst the urban, a fifth use formal, formal other and informal providers; urban dwellers are more likely to use several different types of providers (47.9%).

GRAPH 4.6 — **Financial access overlap by residence and gender**



- Usage of MFIs doubled, from 1.7% to 3.4%.
- Usage of SACCOs declined from 13.1% to 9%.

GRAPH 4.7 — **Usage of different financial service providers**



5. SAVINGS

- Respondents who only have savings with a group of friends, family/friend or secret place are classified as excluded; typically, even informal groups need to have some sort of organizational structure, with some common overriding financial purpose.
- Usage of savings products has not changed; those currently using them is constant at 52%.
- Most people in urban areas are current savers; the proportion rose from 51.2% in 2006 to 60.1% in 2009.
- Proportion of those in rural areas who have never used a savings product is unchanged at 40.6%.
- The product descriptions changed slightly between 2006 and 2009. Many banks have now developed transaction accounts on which no interest is payable.

TABLE 5.1 - **Usage of savings products by residence**

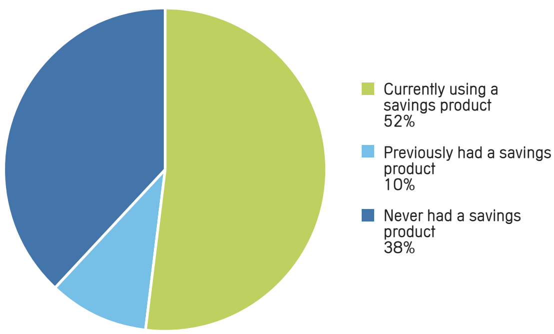
	2006 %		2009 %	
	Rural	Urban	Rural	Urban
Currently using a savings product	52.2	51.2	49.2	60.1
Previously had a savings product	7.2	10.0	0.2	0.9
Never had a savings product	40.6	38.8	40.6	29.1

TABLE 5.2 - **Usage of savings products by level of formality**

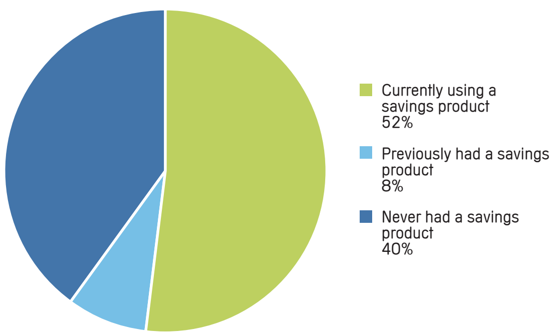
ALL RESPONDENTS Product	2006%	2009%
FORMAL		
Savings - Postbank	5.6	2.5
Savings - Bank Savings Account	12.4	-
Savings - Bank Current Account	2.5	-
Savings - Bank Fixed Deposit Account	0.7	-
Savings - Bank - with interest	-	11.6
Savings - Bank - current	-	1.8
Savings - Bank - transaction	-	8.4
Savings - ATM card	5.8	-
Savings - Debit card	0.7	-
Savings - ATM/Debit	-	11.8
FORMAL OTHER		
Savings - SACCO	12.8	8.9
Savings - MFIs	1.5	3.2
INFORMAL		
Savings - ASCA	5.4	7.8
Savings - ROSCA	29.3	31.7
EXCLUDED		
Savings - Group of friends	10.9	5.5
Savings - Family/friend	5.7	6.7
Savings - Secret place	27.9	55.7

Dashes indicate the product was not described in the same way during the other survey

GRAPH 5.1 - **Usage of savings products 2006**



GRAPH 5.2 - **Usage of savings products 2009**



6. CREDIT

- Respondents who only have credit with family/friend are classified as excluded; typically, even informal groups need to have some sort of organisational structure, with some common overriding financial purpose.
- Usage of credit products has increased from 31% in 2006 to 38% in 2009.
- A higher proportion of people in urban areas currently have credit (41.0%) compared to those in rural areas (36.9%).
- In rural areas, one in two has never had credit, down from 61.7% in 2006.
- The most common credit source was from informal sources: 24.3% had credit from shops and other suppliers.
- Another important source of credit was family/friends, 12.2% in 2009 – although this alone, for our purposes, does not classify a respondent as financially included.

TABLE 6.1 - **Usage of credit products by residence**

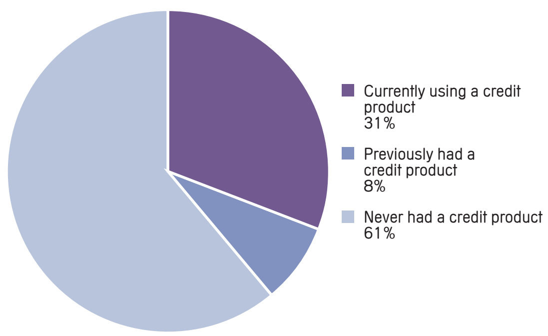
	2006		2009	
	Rural	Urban	Rural	Urban
Currently using a credit product	30.8	30.2	36.9	41.0
Previously had a savings product	7.5	10.0	13.1	20.0
Never had a credit product	61.7	59.8	50.0	39.0

TABLE 6.2 - **Usage of credit products by level of formality**

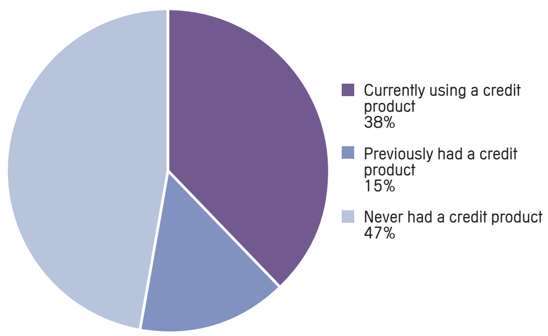
PRODUCT	2006%	2009%
FORMAL		
Loan - Bank	1.8	2.6
Loan - House/land from bank	0.4	0.2
Loan - House/land from build society	0.1	-
Loan - Overdraft	0.3	0.2
Loan - Credit card	0.7	0.8
FORMAL OTHER		
Loan - SACCO	4.1	3.0
Loan - MFIs	0.8	1.8
Loan - House/land from govt inst	0.2	0.1
Loan - Government	0.9	0.3
Loan - Hire purchase	0.6	0.1
INFORMAL		
Loan - Employer	0.9	0.5
Loan - ASCA	1.7	1.8
Loan - Buyer	0.9	1.2
Loan - Moneylender	0.7	0.4
Loan - Shop/supplier credit	22.8	24.3
EXCLUDED		
Loan - Family/friend	12.6	12.2

Dashes indicate the product was not described in the same way during the other survey

GRAPH 6.1 - **Usage of credit products 2006**



GRAPH 6.2 - **Usage of credit products 2009**



7. REMITTANCES

- Remittances within Kenya are now very common; 52% received money in 2009 compared to 16.5% in 2006.
- International remittances are still low, but 4.3% claim to have received money in 2009, up from 2.8% in 2006.
- The most popular means of money transfer is M-PESA, now used by 39.9% of all adults.
- 26% of all M-PESA users also save money on their phones.
- One in six, store value in their phone for use while travelling.
- M-PESA is perceived as the least risky by 26.2% of respondents, least expensive (31.7%), fastest (64.3%), easiest to get (47.8%) means of money transfer.

GRAPH 7.1- **Incidence of remittances**

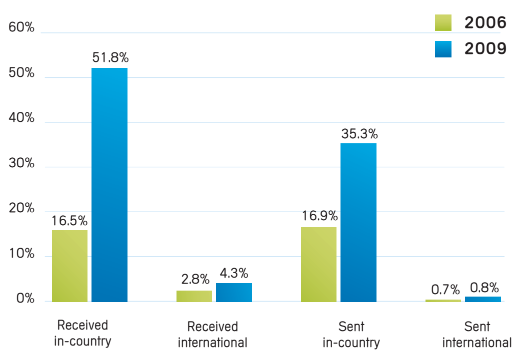


TABLE 7.1 - **Additional uses of M-PESA by current M-PESA users**

SERVICES	%
Buy airtime	41.7
Save money	26.3
Store money before travelling	16.9
Make donations	5.4
Receive payments	4.9
Buy goods	3.5
Withdraw money from ATM	2.7
Pay bill	2.3
Receive salary	1.8
Pay salary	1.7

GRAPH 7.2 - **Usage of M-PESA by residence and province**

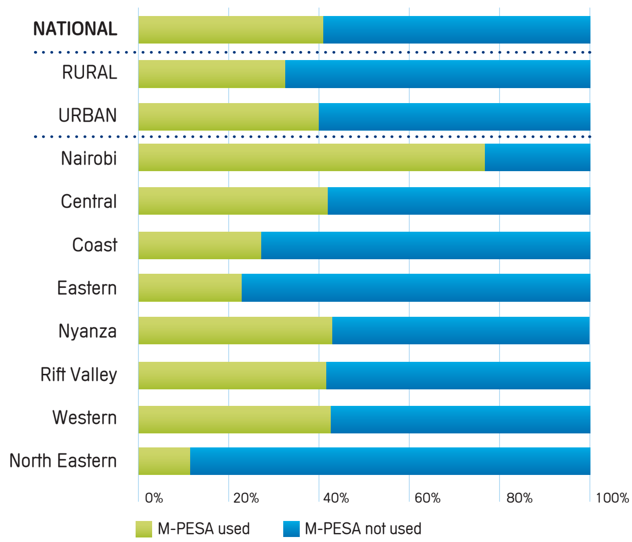


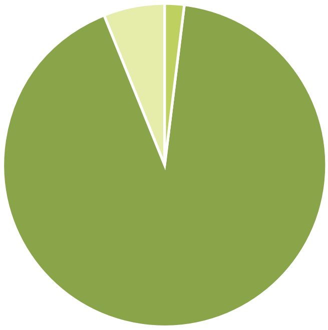
TABLE 7.2 - **Perceptions of different remittance delivery methods**

	2006	2009
Perceived most risky	Friend/family (50.4%)	Bus/Matatu (45.8%) & Friend/family (42.7)
Perceived least risky	Specialist money transfer service (19.4%)	M-PESA (26.2%)
Perceived most expensive	Specialist money transfer service (40.0%)	Specialist money transfer service (25.8%)
Perceived least expensive	Friend/family (51.3%)	Friend/family (44.2%) & M-PESA (31.7%)
Perceived fastest	Specialist money transfer service (34.9%)	M-PESA (64.3%)
Perceived slowest	Friend/family (32.9%)	Friend/family (32.4%)
Perceived easiest to get	Friend/family (51.3%)	M-PESA (47.8%) & Friend/family (36. 8%)
Perceived hardest to get	Someone else's account (22.6%)	Cheque (18.7%), Money transfer service (18.3%) & Bus/Matatu (16.4%)

8. INSURANCE AND RISK

- Current usage of insurance remains virtually unchanged (5.9% in 2006 and 6.8% in 2009).
- Usage in urban areas is higher; 12.8% in 2006; 14.1% in 2009.
- The majority (63.9%) of those currently using insurance are males, but this is slightly lower than in 2006 (68.3%).
- Usage of insurance services increases with rising level of education.
- Most current users are between 25 and 54 years old.
- The most common product was medical government-based products used by 4.2% of all respondents, and private products by 0.7%.

GRAPH 8.1 - **Usage of insurance products 2006**



GRAPH 8.2 - **Usage of insurance products 2009**

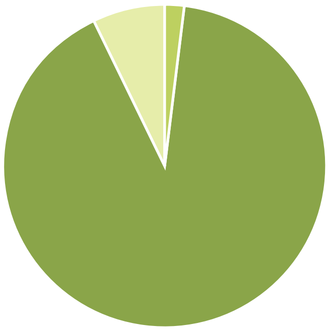


TABLE 8.1 - **Usage of insurance products**

Product	2006	2009
Insurance - Car	1.8	1.1
Insurance - Household contents	0.3	-
Insurance - Building	0.3	-
Insurance - House	-	0.2
Insurance - Medical	2.3	-
Insurance - Government medical	-	4.2
Insurance - Private medical	-	0.7
Insurance - Life	1.0	1.0
Insurance - Disability	0.2	-
Insurance - Education	0.9	0.6
Insurance - Pension	1.4	1.2
Insurance - NSSF	2.7	2.9
Insurance - Other long-term	0.2	-
Other Insurance	-	0.0

Dashes indicate the product was not described in the same way during the other survey

TABLE 8.2 - **Usage of insurance products by residence**

	2006		2009	
	Rural	Urban	Rural	Urban
Currently using an insurance product	3.6	12.8	4.8	14.1
Previously had an insurance product	1.6	1.7	2	2.5
Never had an insurance product	94.8	85.5	93.2	83.3

- The most common product was medical, with government provided products. Most people agree that insurance protects in emergency, but 81.4% of non-users think it is expensive.
- At least half of current insurance users (53.4%) think agents recruit clients fraudulently; a similarly high proportion of users (48.5%) think insurance companies do not explain their products well.
- In 2009, the list of risks was expanded with respondents being asked to define which was the biggest risk to their household finances; the most mentioned were loss of main income (21.4%), drought/famine (18.0%), inflation (15.8%), loss of land (12.1%), medical costs (9.3%).

TABLE 8.3 - **Perceptions of insurance 2009**

Insurance User	Yes	No
Cannot afford	50.0	81.4
Protects in emergency	91.4	83.1
Health insurance brings bad luck	5.9	7.7
Life insurance brings bad luck	5.2	7.7
Companies don't explain their products	48.5	25.3
Companies try to cheat people	45.1	25.1
Agents recruit fraudulently	53.4	25.9

TABLE 8.4 - **What can affect household finances?**

Potential risks	2006	2009
Loss of property	62.4	79.1
Drought/famine	62.4	87.4
Inflation	56.6	87.9
Loss of land	47.4	75.6
Loss of main income	43.1	82.4
Flood	36.0	58.0
Loss of livestock	33.9	69.1
Loss of outside income	18.0	57.7

9. TECHNOLOGY

MOBILE PHONE ACCESS

- Almost half (47.5%) of all Kenyan adults own a mobile phone (up from 26.9% in 2006), with the rate of ownership rising to 72.8% in urban areas (up from 52.3% in 2006) and 80.4% in Nairobi (up from 63% in 2006).

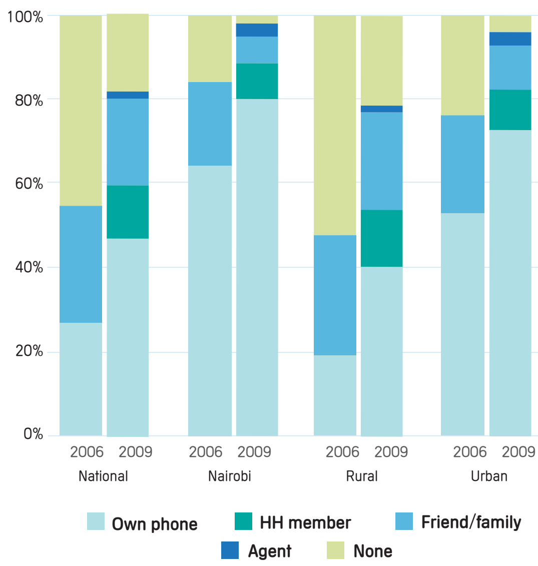
USAGE OF MOBILE-RELATED TECHNOLOGY

- Usage of additional mobile-based services has dramatically increased; 37.1% now send airtime (up from 20.6% in 2006) and 43.1% send text messages (up from 29.2% in 2006).
- Mobile internet access is now used by 4.5% of respondents; in Nairobi this rises to 19.2%.
- An increasing number of people now check their bills on their mobiles, currently 2.8% nationally and 13.4% in Nairobi.

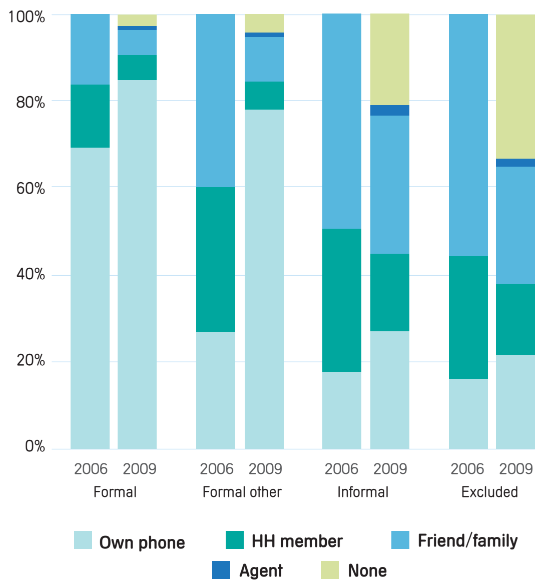
USAGE OF OTHER TECHNOLOGY

- ATM usage is now 13.4% nationally, up from 7.8%.
- Usage of the independent PesaPoint ATM network has also increased to 3.5% from 1.5%, the change being strongest among the formally included (2009 - 13.6%, 2006 - 7.8%).
- The use of standing orders has remained unchanged, at slightly under 1%.

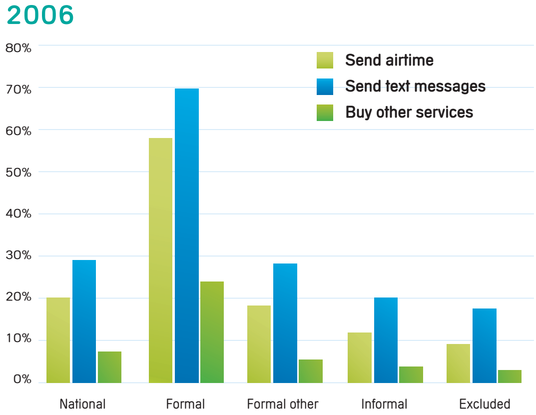
GRAPH 9.1 - **Mobile phone access by residence**



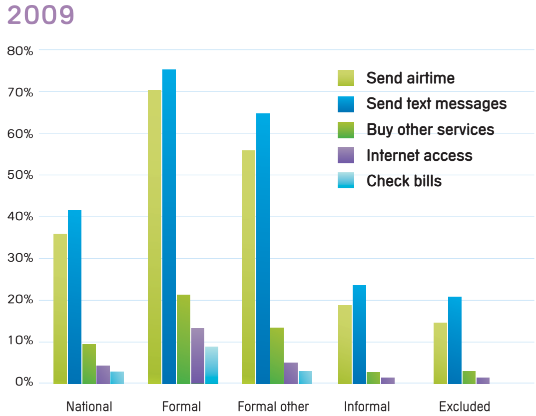
GRAPH 9.2 - **Mobile phone access by financial access strand**



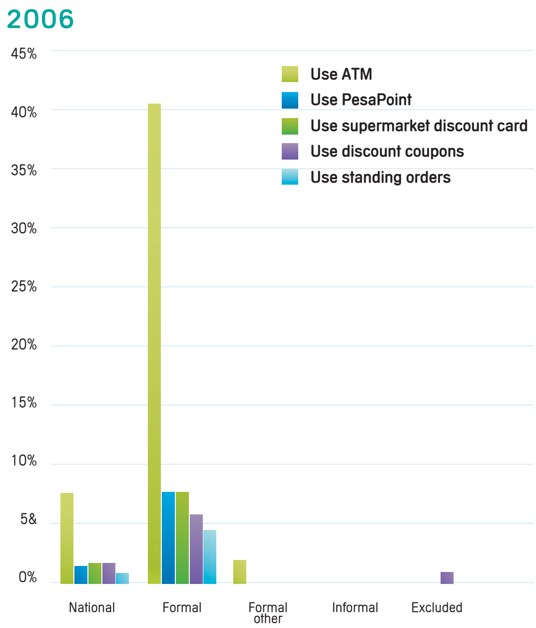
GRAPH 9.3 - **Usage of mobile-based technology services**



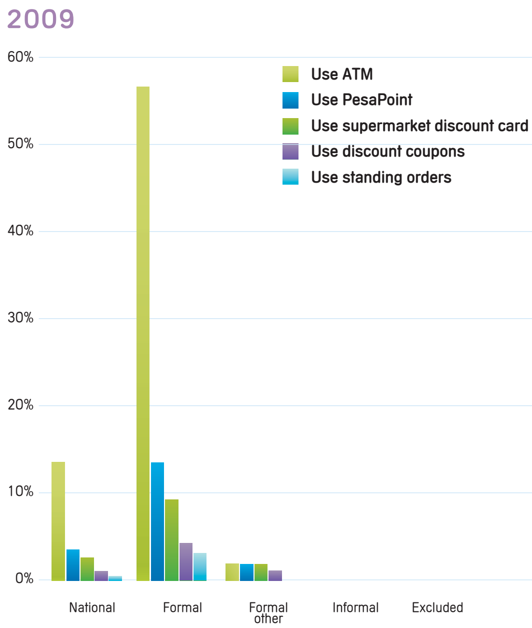
GRAPH 9.4 - **Usage of mobile-based technology services**



GRAPH 9.5 — **Usage of other technology services**



GRAPH 9.6 — **Usage of other technology services**



10. FINANCIAL LITERACY

EFFECTIVE LITERACY

- About 70% of respondents demonstrated effective literacy.
- Around 9 in 10 people in urban areas were functionally literate.

EFFECTIVE NUMERACY

- Around 45% of respondents correctly solved the numeracy problems posed; this proportion rose to over 60% in urban areas.

SOURCES OF FINANCIAL ADVICE

- Most people turn to their friends and family for financial advice (45.6%).
- A quarter go to their financial institution for advice: bank, insurance company, SACCO or agricultural co-op.

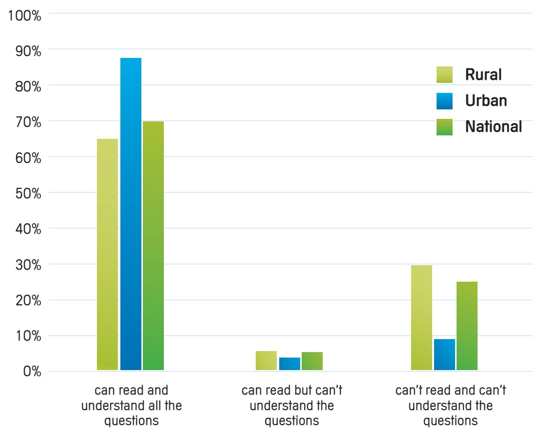
KNOWLEDGE OF FINANCIAL TERMS

- Financial terms that are commonly understood include: savings account (91.2%), budget (71.3%), cheque (65.0%), insurance (52.3%), interest (50.9%) and pension (52.7%).
- Financial terms that most people were unfamiliar with include: credit bureau (76.9%), pyramid scheme (69.7%), collateral (62.1%) and mortgage (56.1%).

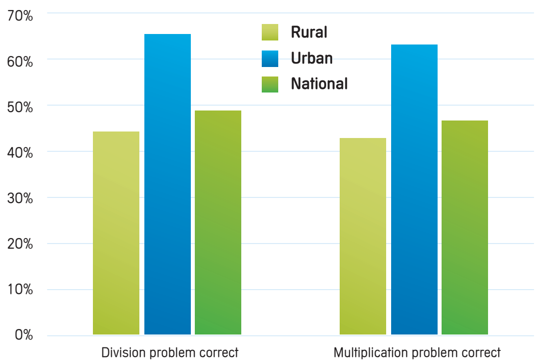
KNOWLEDGE OF FINANCIAL PROVIDERS

- Most people were familiar with: ROSCAs (85.0%), M-PESA (79.6%) and Postbank (69.0%).
- People were least familiar with the Nairobi Stock Exchange (47.6%) and NHIF (34.6%).

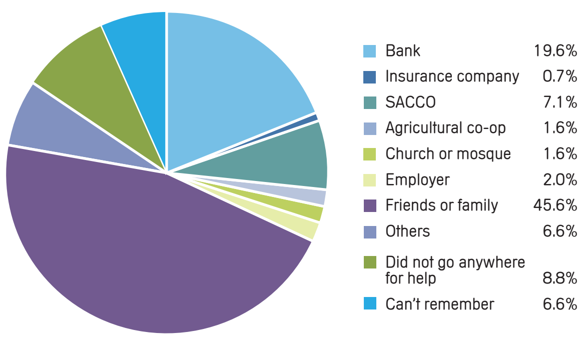
GRAPH 10.1 - **Effective literacy**



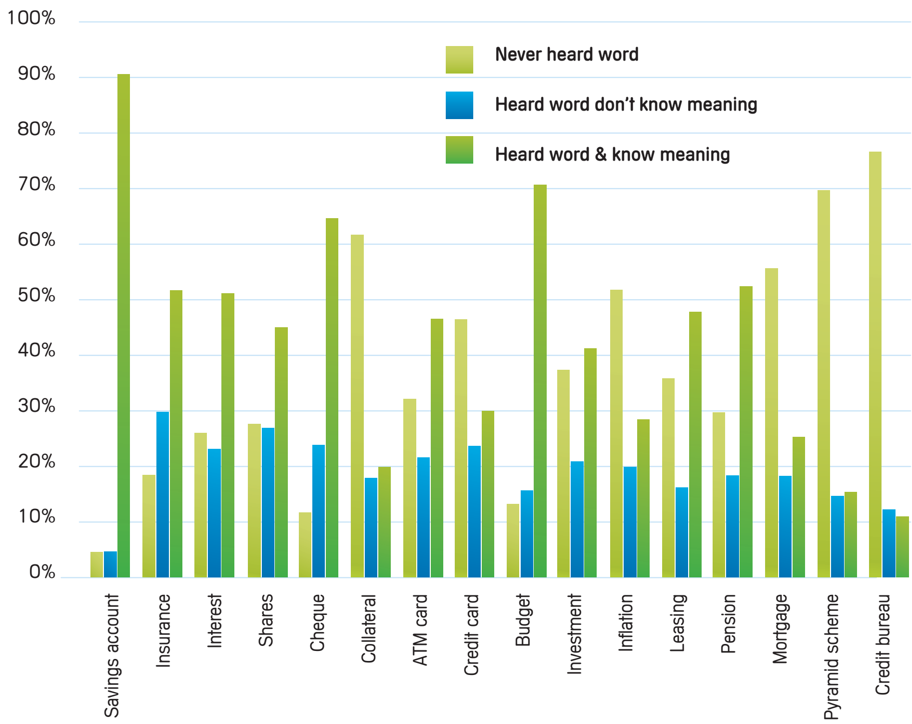
GRAPH 10.2 - **Effective numeracy**



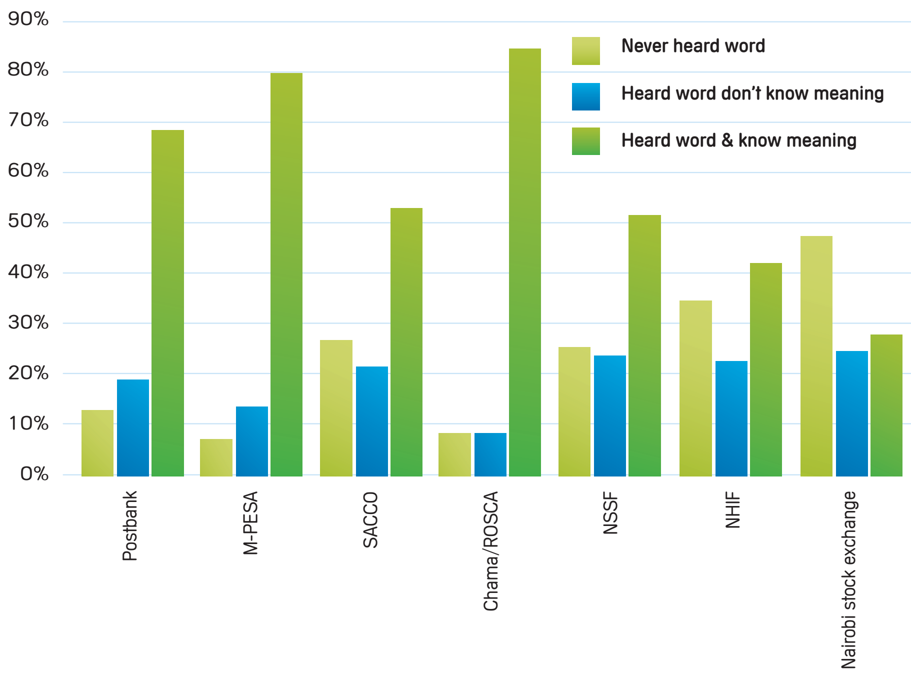
GRAPH 10.3 - **Sources of financial advice**



GRAPH 10.4 - **Knowledge of financial terms**

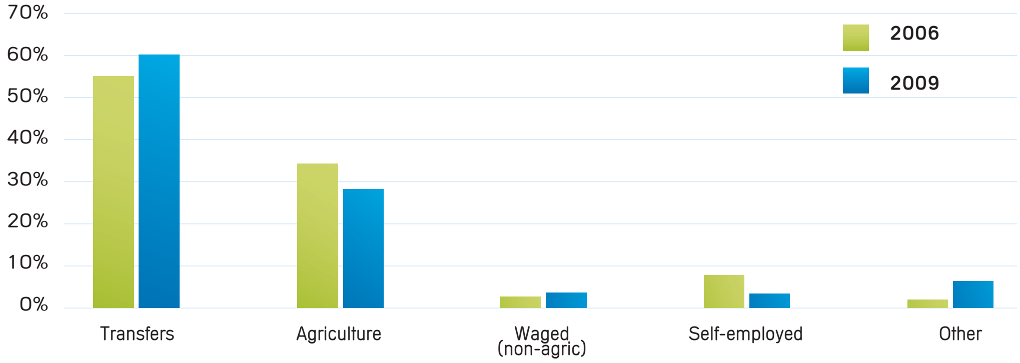


GRAPH 10.5 - **Knowledge of financial providers**



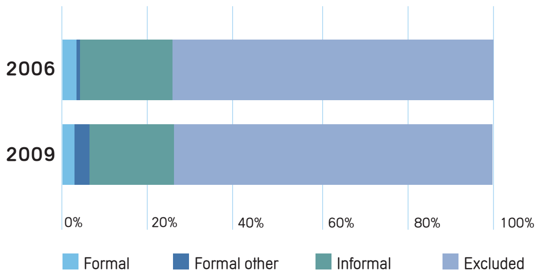
11. YOUTH

GRAPH 11.1 - **Main income source for youth**



- The main income source for youth is transfers; increasing to 60.1% in 2009 from 2009 from 54.6% in 2006.
- About a quarter are involved in agriculture, down from 33.9% in 2006.
- The access strand is virtually unchanged from 2006; however there is a slight expansion in the 'Formal other' category, which has expanded from 0.6% to 3.3%, corresponding to a similar decrease in the 'Informal category'. This can be attributed to the usage of money transfers through the M-PESA product.
- Unlike the rest of the population, the proportion of youths using credit in 2009 (24%) was higher than those saving (13%).

GRAPH 11.2 - **Financial access strand for youth**



SAMPLE DISTRIBUTION BY PROVINCE: 16-17 YEAR OLDS

	Percentage of sample
Rift Valley	19.2%
Western	15.8%
Nyanza	17%
Central	7.8%
Eastern	18%
North Eastern	9.2%
Coast	6.2%
Nairobi	6.9%

APPENDIX
FinAccess 2009 Questionnaire

PROJECT FSDK - 2009

Serial No... ☐☐☐☐☐

DATE.. DD ☐☐ MM ☐☐ YYYY ☐☐☐☐

Start time.......... H H ☐☐ : M M ☐☐

A1. Province ***/mkoa***

☐ 1. Nairobi	☐ 3. Coast	☐ 5. Nyanza	☐ 7. Western
☐ 2. Central	☐ 4. Eastern	☐ 6. Rift Valley	☐ 8. North Eastern

IDENTIFICATION

A2. District________________________________ ☐☐☐

A3. Sublocation/ward________________________________ ☐☐☐☐

A4. Nassep cluster number.. ☐☐☐☐

A5. Household number.. ☐☐☐☐

A6. Cluster type.

☐ Rural ☐ Urban

Name of household head.....

Interviewer name:

Interviewer code ..

SUPERVISOR	**OFFICE EDITOR**	**BACK CHECKED**	**ACCOMPANIED**	**SCANNED**
(code) ☐☐☐☐	(code) ☐☐☐☐	(code) ☐☐☐☐	(code) ☐☐☐☐	(code) ☐☐☐☐
NAME________	NAME________	NAME________	NAME________	NAME________
DATE________	DATE________	DATE________	DATE________	DATE________

CALL BACKS

No of visits	Date DD	MM	YYYY	Results	Next Visit DD	Date MM	YYYY	Time HH : MM
1								:
2								:
3								

****Result Code**

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

INTRODUCTION. . Good morning/afternoon/evening. My name is…………from Steadman, a company that conducts research studies in Kenya. This house has been selected for a survey and I am here today to ask questions on how people use financial services. This will help several organizations have good information about how they can bring better services to you and other Kenyans. First, we will need to make a list of everyone in your household so we can choose one person in particular to interview...........*[Habari ya Asubuhi/Mchana/Jioni. Jina langu ni.............kutoka Steadman Group, Kampuni inayofanya utafiti hapa Kenya. Nyumba hii imechaguliwa kati ya zingine na niko hapa leo kukuuliza maswali jinsi watu hutumia pesa. Hii itasaidia mashirika yanayohusika kupata habari vile watakavyoleta huduma hizi kwako na kwa Wakenya wengine. Kwanza tungependa kuandika orodha ya watu wote ambao wanaishi katika nyumba hii ili tukaweze kuchagua yule ambaye tutaongea naye.*

Household schedule	Write in from oldest (top) to youngest (bottom)	**A7.** Age (Years)	**A8.** Gender	**A9.** Relation to head of HH/*Uhusiano na mkuu wa nyumba* **1** = Head of household **2** = Husband/wife of head of HH **3** = Mother, father, uncle, aunt, or grandparent of head of HH **4** = Son, daughter, niece or nephew of head of HH **5**= Brother, sister, or cousin of head of HH **6** = Other relations **7** = Household employee/ not related to HH **8** = No response	**A10** Income earner/ *Ana kipato*	**A11.** Highest level of formal education completed */Kiwango cha elimu* **1** = None **2** =Some primary **3**= Primary completed **4** = Some secondary **5**= Secondary completed **6** = Technical training after secondary **7**= University	**A12.** Qualify to be interviewed 1=Qualify to be interviewed 2=Away at school 3=Traveling during survey 4=Mentally ill 5=Otherwise incapacitated 6=Not resident for past 4 months 7= Under 16	**A13.** Did this person sleep under a bednet last night? */Alijifunika neti ya kitandani usiku uliyopita?*	**A14.** If yes, was the bednet treated with insecticide? */Kama ndio, neti hiyo imetibiwa na dawa ya mbu?*
List all members of the household			1.Male 2.Female		1.Yes 2.No			1.Yes 2.No	1.Yes 2.No
	1.______________	☐☐	☐ ☐	☐	☐ ☐	☐	☐	☐ ☐	☐ ☐
	2.______________	☐☐	☐ ☐	☐	☐ ☐	☐	☐	☐ ☐	☐ ☐
	3.______________	☐☐	☐ ☐	☐	☐ ☐	☐	☐	☐ ☐	☐ ☐
	4.______________	☐☐	☐ ☐	☐	☐ ☐	☐	☐	☐ ☐	☐ ☐
	5.______________	☐☐	☐ ☐	☐	☐ ☐	☐	☐	☐ ☐	☐ ☐
	6.______________	☐☐	☐ ☐	☐	☐ ☐	☐	☐	☐ ☐	☐ ☐
	7.______________	☐☐	☐ ☐	☐	☐ ☐	☐	☐	☐ ☐	☐ ☐
	8.______________	☐☐	☐ ☐	☐	☐ ☐	☐	☐	☐ ☐	☐ ☐
	9.______________	☐☐	☐ ☐	☐	☐ ☐	☐	☐	☐ ☐	☐ ☐
	10.______________	☐☐	☐ ☐	☐	☐ ☐	☐	☐	☐ ☐	☐ ☐

CONTINUE FROM THE PREVIOUS PAGE

Household schedule	Write in from oldest (top) to youngest (bottom)	**A7.** Age (Years)	**A8.** Gender	**A9.** Relation to head of HH/*Uhusiano na mkuu wa nyumba* **1** = Head of household **2** = Husband/wife of head of HH **3** = Mother, father, uncle, aunt, or grandparent of head of HH **4** = Son, daughter, niece or nephew of head of HH **5**= Brother, sister, or cousin of head of HH **6** = Other relations **7** = Household employee/ not related to HH **8** = No response	**A10** Income earner/ *Ana kipato*	**A11.** Highest level of formal education completed */Kiwango cha elimu* **1** = None **2** =Some primary **3**= Primary completed **4** = Some secondary **5**= Secondary completed **6** = Technical training after secondary **7**= University	**A12.** Qualify to be interviewed 1=Qualify to be interviewed 2=Away at school 3=Traveling during survey 4=Mentally ill 5=Otherwise incapacitated 6= Not resident for past 4 months 7= Under 16	**A13.** Did this person sleep under a bednet last night? */Alijifunika neti ya kitandani usiku uliyopita?*	**A14**. If yes, was the bednet treated with insecticide? */Kama ndio, neti hiyo imetibiwa na dawa ya mbu?*
List all members of the household			1.Male 2.Female		1.Yes 2.No			1.Yes 2.No	1.Yes 2.No
	11______________								
	12______________								
	13______________								
	14______________								
	15______________								
	16______________								
	17______________								
	18______________								
	19.______________								
	20.______________								

A15. Total Persons in the Household..

A16. We would like to know how much is the absolute minimum MONTHLY income your family would need, in your current circumstances? That is to say, that you would not be able to make ends meet if you earned less than that amount?/*Tungependa kujua kiwango cha mapato cha chini kabisa kwa mwezi, ambacho jamii yako inahitaji kwa sasa; Inamaanisha kwamba bila hiyo hamtaweza kujimudu kimaisha.*

Ksh...................... | | | | | | |

Interviewer: in order to determine who you will be interviewing you will need the last two digits of the questionnaire number as stated on page 1 of the questionnaire, and the number of members in the household who qualify for the survey.

1. List all qualifying adults aged 16 and above living in the household together with their ages whether or not they are in at present. Start with the oldest and work down to the youngest.

2. Find the number running down the left side of the table that matches the end of the questionnaire number, and the number of household members that qualify running across the top of the table.

3. Circle the number where these two numbers meet in the table.

4. This is the number of the person that you will interview – record on previous page and check details.

5. Interview the selected individual.

No. of Adults in the Household.	Age	No. of Adults in the Household.	Age
1.________		16.________	
2.________		17.________	
3.________		18.________	
4.________		19.________	
5.________		20.________	
6.________		21.________	
7.________		22.________	
8.________		23.________	
9.________		24.________	
10.________		25.________	
11.________			
12.________			
13.________			
14.________			
15.________			

QUESTIONNAIRE NUMBER ENDS IN				NUMBER OF QUALIFYING MEMBERS IN HOUSEHOLD																								
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
01	26	51	76	1	1	1	3	2	4	1	3	5	8	6	5	12	10	1	6	8	7	9	19	13	21	13	24	25
02	27	52	77	1	2	3	4	3	1	2	2	3	4	8	3	7	2	5	14	4	15	4	8	6	16	14	22	19
03	28	53	78	1	1	2	1	4	2	7	6	9	3	5	11	2	1	3	11	7	10	16	16	10	5	2	2	3
04	29	54	79	1	2	3	2	1	3	5	8	6	2	4	2	4	8	11	10	16	6	9	10	15	11	12	1	18
05	30	55	80	1	1	1	4	5	6	3	5	7	5	9	8	14	3	2	13	5	18	1	4	1	20	1	5	24
06	31	56	81	1	2	2	2	3	5	6	7	8	7	1	4	9	14	8	2	17	17	14	12	14	22	10	3	14
07	32	57	82	1	2	1	1	4	1	4	1	4	6	3	6	5	7	13	9	2	3	13	14	8	2	7	20	4
08	33	58	83	1	1	2	3	2	5	1	4	2	1	7	10	6	5	4	15	10	5	2	13	4	17	5	17	8
09	34	59	84	1	1	3	2	5	6	2	2	1	9	10	1	10	4	6	6	1	9	10	1	5	6	9	1	12
10	35	60	85	1	2	2	4	1	3	3	6	9	10	11	12	3	9	15	7	8	11	6	3	9	4	3	10	1
11	36	61	86	1	1	1	3	1	4	5	3	1	6	2	9	13	11	14	4	11	4	15	15	17	1	1	23	2
12	37	62	87	1	2	3	1	3	2	7	5	6	5	7	7	8	6	10	3	3	1	12	20	7	13	22	12	16
13	38	63	88	1	1	2	1	5	3	6	4	3	4	6	2	11	13	12	1	15	8	7	2	12	15	21	13	7
14	39	64	89	1	2	3	2	4	1	4	7	8	2	5	6	11	12	9	16	13	16	11	18	18	14	16	18	23
15	40	65	90	1	2	1	4	2	4	3	8	7	7	11	1	3	5	7	12	14	13	8	17	20	19	20	19	11
16	41	66	91	1	1	3	3	1	6	5	1	5	9	10	3	2	11	13	8	12	12	5	6	21	8	8	4	15
17	42	67	92	1	1	2	3	4	2	6	4	2	3	2	12	5	2	10	13	5	8	18	9	16	10	17	16	20
18	43	68	93	1	2	1	4	2	6	4	1	4	8	9	10	7	9	3	12	12	9	7	20	19	9	19	21	13
19	44	69	94	1	2	2	1	3	5	2	8	9	10	4	9	8	13	1	1	14	10	19	10	11	18	15	7	6
20	45	70	95	1	1	3	2	5	4	1	3	8	1	3	8	6	6	9	5	7	13	4	15	1	7	22	15	21
21	46	71	96	1	1	1	2	5	1	7	2	3	2	1	11	4	7	5	3	2	1	3	12	18	5	19	14	9
22	47	72	97	1	2	1	3	1	3	2	6	2	1	8	7	1	4	2	11	8	2	17	4	17	21	16	3	5
23	48	73	98	1	2	3	4	2	2	6	7	7	8	3	4	9	3	6	2	11	11	16	2	8	11	23	6	22
24	49	74	99	1	1	2	1	4	6	3	5	5	3	1	5	13	1	14	8	14	6	15	9	14	3	6	9	17
25	50	75	00	1	1	2	3	3	2	4	6	4	7	5	3	12	12	12	4	6	2	17	11	2	12	4	8	10

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

A17. What language would you prefer to be interviewed in?

☐ 1. English ☐ 3. Kikuyu ☐ 5. Meru/ Embu ☐ 7. Luhya ☐ 9. Kamba ☐ 11.Turkana

☐ 2. Swahili ☐ 4. Luo ☐ 6. Kisii ☐ 8. Kalenjin ☐ 10. Somali ☐ 12. Maasai

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

Date of interview .... **DD** ☐☐ **MM** ☐☐ **YY** ☐☐☐☐

Time of interview (24 h clock).......... **HH** ☐☐ **MM** ☐☐

All the information you give us is completely confidential and will only be accessed by those co-ordinating this study. The interview will take about 1 hour.
/ Mambo yote utakayotupa ni ya siri na hayatahusishwa nawe. Mazungumzo haya yatachukua muda wa saa moja.

RECORD THE FOLLOWING DETAILS FOR THE HEAD OF HOUSEHOLD - REFER TO HOUSEHOLD REGISTER

A18. Record age of the head of the household./*Jinsia ya mkuu wa kaya..*
Refer to HOUSEHOLD REGISTER . Tick appropriate age band

Record age............ ☐☐

☐ 1. 16 - 17 years ☐ 4. 30 - 34 years ☐ 7. 45 - 49 years ☐ 10. 60 - 64 years

☐ 2. 18 - 24 years ☐ 5. 35 - 39 years ☐ 8. 50 - 54 years ☐ 11. 65+ years

☐ 3. 25 - 29 Years ☐ 6. 40 - 44 years ☐ 9. 55 - 59 years ☐ 12. Refusal

A.19. Record gender of the head of the household.
Refer TO HOUSEHOLD REGISTER .

☐ 1. Male/ *Mwanamume* ☐ 2. Female/ *Mwanamke*

A.20. Record highest level of education achieved by the head of the household. **Refer to HOUSEHOLD REGISTER..**

☐ 1. None ☐ 3. Primary completed ☐ 5. Secondary completed

☐ 2. Some primary ☐ 4. Some secondary ☐ 6. Technical training after secondary ☐ 7. University

A.21. ASK. What is the head of the household's marital status?/*Hali ya ndoa ya mkuu wa nyumba?*

☐ 1. Single ☐ 2. Divorced / Separated ☐ 3. Widowed ☐ 4. Married/living with partner ☐ 5. Don't know

RECORD THE FOLLOWING DETAILS FOR THE RESPONDENT - REFER TO HOUSEHOLD REGISTER

A.22. Record respondent's relationship to the head of household?/ *Uhusiano wako na mkuu wa nyumba* **Refer to HOUSEHOLD REGISTER.**
If head of household, go to A27

- ☐ 1. Head of household / *Mkuu wa nyumba*
- ☐ 2. Husband/wife of head of HH / *Mme/Mke wa mkuu wa nyumba*
- ☐ 3. Mother, father, uncle, aunt or grandparent of head of HH / *Mama/Baba/Mjomba/Shangazi/au Nyanya/Babu wa mkuu wa nyumba*
- ☐ 4. Son, daughter, niece or nephew of head of HH, / *Mtoto wa kiume,mtoto wa kike,mpwa au binamu wa mkuu wa nyumba*
- ☐ 5. Brother, sister, or cousin of head of HH / *Kaka/Dada/Binamu wa mkuu wa nyumba*
- ☐ 6. Other relations / *Uhusiano mwingine*
- ☐ 7. Household employee /Not related to Head of household / *Mkuu wa nyumba ameajiriwa /Hana uhusiano na mkuu wa nyumba*
- ☐ 8. No response

A23. Record age of the respondent. **Refer to HOUSEHOLD REGISTER.. TICK APPROPRIATE AGE BAND**

Record age........ ☐☐

- ☐ 1. 16 - 17 years
- ☐ 2. 18 - 24 years
- ☐ 3. 25 - 29 Years
- ☐ 4. 30 - 34 years
- ☐ 5. 35 - 39 years
- ☐ 6. 40 - 44 years
- ☐ 7. 45 - 49 years
- ☐ 8. 50 - 54 years
- ☐ 9. 55 - 59 years
- ☐ 10. 60 - 64 years
- ☐ 11. 65+ years
- ☐ 12. Refusal

A.24. Record gender of the respondent **Refer to HOUSEHOLD REGISTER**

- ☐ 1.Male
- ☐ 2. Female

A.25. Record highest level of education achieved by respondent/ *Kiwango cha elimu cha juu mhojiwa alichotimiza*
Refer to HOUSEHOLD REGISTER

- ☐ 1. None
- ☐ 2. Some primary
- ☐ 3. Primary completed
- ☐ 4. Some secondary
- ☐ 5. Secondary completed
- ☐ 6. Technical training after secondary
- ☐ 7. University

A.26. **ASK.** What is your marital status?/ *Hali yako ya ndoa?*

- ☐ 1. Single / *Hajaoa au Kuolewa*
- ☐ 2.Divorced / Separated / *Wameachana*
- ☐ 3. Widowed / *Mjane*
- ☐ 4.Married/living with partner / *ameoa/olewa /Wanaishi pamoja na mwenziwe*
- ☐ 5. Don't know /*Sijui*

EFFECTIVE LITERACY.

Ask all:

A.27 Please read each of the questions on this card out loud to me and give me the answer to each./ *Tafadhali soma kila swali na inipe jawabu lake.* **Hand respondent card A.27**
Do not read out.

What is your favourite drink /*Ni kinywaji gani unapenda sana?* ____________________

What is your favourite colour / *Ni rangi ipi unapenda sana?* ____________________

What is your favourite food / *Ni chakula kipi ukipendacho sana?* ____________________

☐ 1. Can read and understand all the questions ☐ 2. Can read but can't understand the questions ☐ 3. Can't read or understand all the questions

B. ACCESS TO AMENITIES

I am now going to ask you some questions about your access to local services./ *Sasa nitakuuliza maswali kuhusu vile unavyoweza kupata huduma hizi.*

Only ask parts b and c of each question if respondent answers with codes -1 to -6 in part a.
Read out responses. Single mention for each question.

B.1 If you had to go to the nearest bank, / *Kama unataka kuenda kwa benki iliyo karibu,*
a) How would you get there?/ *Utafikaje huko?*
b) How long would it take you to get there, if you did not combine the trip with any other activities?/ *Itakuchukua muda upi ukienda moja kwa moja?*
c) How much would it cost to get there by public transport?/ *Itakugharimu pesa ngapi kwa usafiri wa umma?*

B.2 If you had to go to the nearest Post Office,/ *Kama unataka kuenda kwenye posta iliyo karibu,*
a) How would you get there?/ *Utafikaje huko?*
b) How long would it take you to get there, if you did not combine the trip with any other activities?/ *Itakuchukua muda upi ukienda moja kwa moja?*
c) How much would it cost to get there by public transport?/ *Itakugharimu pesa ngapi kwa usafiri wa umma?*

B.3 If you had to go to the nearest hospital / *Kama unataka kwenda kwa hospitali iliyo karibu,*
a) How would you get there?/ *Utafikaje huko?*
b) How long would it take you to get there, if you did not combine the trip with any other activities?/ *Itakuchukua muda upi ukienda moja kwa moja?*
c) How much would it cost to get there by public transport?/ *Itakugharimu pesa ngapi kwa usafiri wa umma?*

B.4 If you had to go to the nearest secondary school,/ *Kama unataka kwenda kwenye shule ya upili iliyoko karibu,*
a) How would you get there?/ *Utafikaje huko?*
b) How long would it take you to get there, if you did not combine the trip with any other activities?/ *Itakuchukua muda upi ukienda moja kwa moja?*
c) How much would it cost to get there and back by public transport?/ *Itakugharimu pesa ngapi kwa usafiri wa umma?*

CONT>>>>>>>

		B1 To the bank	B2. To post office	B3. To hospital	B4. Secondary school
B1.	1. Walk all the way / *Nitatembea*	☐	☐	☐	☐
	2. Own motor vehicle / *Nitatumia gari langu*	☐	☐	☐	☐
	3. Own transport other than motor vehicle such as bicycle, motorcycle, ox cart etc / *Nitatumia baisikeli, pikipiki*	☐	☐	☐	☐
	4. Public transport - bus or taxi / *Nitatumia matatu / taxi*	☐	☐	☐	☐
	5. Public transport - bicycle/motorcycle / *Nitatumia bodaboda/pikipiki*	☐	☐	☐	☐
	6. Other motor vehicle - free or not paid for / *Kusaidiwa/kupewa lift*	☐	☐	☐	☐
	7. Other____________________ ☐☐☐	☐	☐	☐	☐
	8. You don't know where the nearest facility is **(Don't read)**	☐	☐	☐	☐
	IF OPTION 8 IN ANY GO TO THE NEXT FACILITY TYPE				
B2.	1. Under 10 minutes / *Chini ya dakika 10*	☐	☐	☐	☐
	2. About 10 to 30 minutes / *Karibu dakika 10 hadi 30*	☐	☐	☐	☐
	3. About 30 minutes to 1 hour / *Karibu nusu saa hadi lisaa moja*	☐	☐	☐	☐
	4. About 2 hours / *Karibu masaa mawili*	☐	☐	☐	☐
	5. About 3 hours / *Karibu masaa matatu*	☐	☐	☐	☐
	6. About 4 hours / *Karibu masaa manne*	☐	☐	☐	☐
	7. About 5 hours / *Karibu masaa matano*	☐	☐	☐	☐
	8. About 6 hours / *Karibu masaa sita*	☐	☐	☐	☐
	9. 7 hours or more / *Zaidi ya masaa saba*	☐	☐	☐	☐
B3.					
	1. Close enough to walk - no need to spend money / *Ni karibu, naweza tembea- hakuna haja ya kutumia pesa*	☐	☐	☐	☐
	2. Less than Ksh 50 / *Chini ya shilingi hamsini*	☐	☐	☐	☐
	3. About KSh 51-100 / *Shilingi hamsini na moja hadi mia*	☐	☐	☐	☐
	4. About KSh 101 - 200 / *Shilingi mia na moja hadi mia mbili*	☐	☐	☐	☐
	5. About KSh 201 - 500 / *shilingi mia mbili na moja hadi mia tano*	☐	☐	☐	☐
	6. More than KSh 500 / *Zaidi ya shilingi mia tano*	☐	☐	☐	☐
	7. Don't know /*Sijui*	☐	☐	☐	☐

C. BIGGEST RISKS

C1. Many households face financial risks. I will read you several things that could make a difference on the finances of a household. What are the things that **could have a negative impact on your household's finances**?/ *Nyumba nyingi huwa na matatizo za kifedha. Nitasoma mambo kadha yanayoweza kuleta tofauti katika mapato ya nyumba. Ni gani kati ya hizi zinaweza kuleta madhara kwa mapato ya nyumba hii?* **Read out. MULTIPLE mentions possible.**

C.2. Which do you think will make the **biggest diference** to your household's finances? / *Ni gani kati ya hizi inayoweza kusababisha tofauti kubwa zaidi kwa mapato ya nyumba hii?* **Read out. SINGLE mention.**

	C1.Risk	C2. Biggest risk
1. Flood destroys house or property / *uharibifu wa nyumba/mali kupitia mafuriko*......	☐	☐
2. Theft, fire or loss of house/property/business/ *Uharibifu au kupoteza nyumba/mali/biashara kupitia wizi, moto*......	☐	☐
3. Theft, fire or loss of car/vehicle / *Wizi, moto au kupoteza gari*......	☐	☐
4. Drought/famine / *Ukame*......	☐	☐
5. Loss of income of main wage-earner / *Kupotea kwa mshahara wa mkuu wa nyumba*......	☐	☐
6. Loss of income of a family member living outside the household / *Kupotea kwa mshahara wa mtu wa familia asiyeishi nyumbani hapa*......	☐	☐
7. Increase of costs of basic things you need / *Kuongezeka kwa bei ya bidhaa muhimu*......	☐	☐
8. Loss of family land / *Kupoteza shamba la familia*......	☐	☐
9. Loss of livestock / *Kupotea kwa mifugo*......	☐	☐
10. Loss of savings / *Kupoteza akiba*......	☐	☐
11. Bad or deteriorating political situation in country / *Siasa mbaya au duni kwenye nchi*......	☐	☐
12. Insecurity - concern for your personal safety / *Ukosefu wa usalama*......	☐	☐
13. Large medical costs due to family member's ill health/ *Pesa za hospitali ni mingi kutokana na ugonjwa kwa familia*......	☐	☐
14. Other (SPECIFY)/*Nyingine (Eleza)* ________ ☐☐	☐	☐
15. None......	☐	☐

C.3. What would you do to make ends meet if the biggest risk (which you say would be ……. **BIGGEST RISK…**…....) happened to you or your household? / *Utafanyaje kutatua madhara haya kama hatari hiyo kubwa zaidi uliyo sema ni.......(Taja hatari kubwa zaidi kwa C2) ingefanyika kwako au kwa nyumba yako?* **Read out. Single mention.**

☐ 1. Use up your savings / *Tumia pesa ya akiba*

☐ 2. Borrow money / *Kukopa pesa*

☐ 3. Ask family members to help / *Kuomba msaada kutoka kwa jamii*

☐ 4. Call on insurance policy, if it applies / *Kupigia watu wa bima ,kama wana bima*

☐ 5. Find a better job/additional jobs / *Kutafuta kazi nzuri/ zakuongezea*

☐ 6. Sell your assets eg car, business, household goods, livestock / *Kuuza vitu kama gari, biashara, bidhaa za nyumbani mifugo*

☐ 7. Depend on charity from church, mosque, Red Cross / *Kutegemea msaada kanisani, msikitini, shirika la msalaba mwekundu*

☐ 8. There's nothing I can do / *Hakuna ninachoweza kufanya*

☐ 9. Don't know **(DO NOT READ OUT)**

☐ 10. Refused to answer

D. FINANCIAL LITERACY

Ask all:

I am now going to ask you some questions about your experiences with money and finances. This study is looking at the financial lives of people in Kenya and it is very important to get an understanding of what you think about the following things./*Sasa nitakuuliza maswali kuhusu unavyofahamu maswala ya pesa na fedha. Mahojiano haya ni kuhusu maisha ya kifedha ya Wakenya, na ni muhimu tujue jinsi unavyofikiria kuhusu mambo yafuatayo.*

D.1. In different households, different people make the decisions about finances. Please tell me who is responsible for your household's financial decisions. By this I mean decisions including the purchasing of goods and services for the household and how and where to save and spend money. / *Katika nyumba tofauti, watu tofauti huamua kuhusu fedha. Je, niambie nani katika nyumba yako huamua mambo ya kifedha, kwa mfano ununuzi wa bidhaa muhimu za nyumba na mahali pa kuweka akiba na kutumia pesa*. **Read out. Single mention only.**

YOU ARE INVOLVED IN THE DECISION-MAKING FOR THE HOUSEHOLD

- [ ] 1. You alone / *Wewe pekee yako*
- [ ] 2. You and your husband or wife or partner only / *Wewe na mme/mke wako au unayekaa naye*
- [ ] 3. You and your immediate family (parents, husband or wife and children) only / *Wewe na jamii yako ya karibu pekee [Wazazi, Mme/mke na watoto] pekee*
- [ ] 4. You and your extended family (parents, husband or wife, children, aunts, uncles and cousins) / *Wewe na jamii yako kubwa [wazazi, mme/mke, watoto, shangazi, mjomba, binamu/bintiamu.]*

YOU ARE NOT INVOLVED IN THE DECISION-MAKING FOR THE HOUSEHOLD

- [ ] 5. Your husband or wife or partner makes the decision / *Mume/mke wako*
- [ ] 6. Your parents or other elders in the family make the decision / *Wazazi wako ama wakubwa wengine katika jamii*
- [ ] 7. Your children make the decision / *Watoto wako*
- [ ] 8. Others (not listed above) make this decision / *Wengine wowote ambao hawajatajwa hapa*

D.2. There are many words used in Kenya that apply to, or concern, financial services. Please tell me which of the following **best describes your experience** with each word or phrase. USE ENGLISH OR SWAHILI **ONLY** FOR THESE WORDS. DO **NOT** TRANSLATE INTO THE VERNACULAR.

/ Kuna matamshi mengi hutumiwa Kenya kuhusiana na huduma za kifedha. Tafadhali niambie gani kati ya hizi inaeleza vile wewe unafahamu kila neno.

Hand respondent card D.2.
Read out each word/phrase.
Single mention per word/phrase.
Rotate order of reading out and mark starting point with an asterisk (*).

	Never heard of this word or phrase *Sijawai kusikia neno hili*	Heard this word or phrase but don't know what it means *Nimesikia neno hili lakini sijui maana yake*	Heard of this word or phrase know what it means *Nimesikia neno hili na ninajua maana yake*
1. Savings account */Akaunti ya akiba*................................	☐	☐	☐
2. Insurance */ Bima*..	☐	☐	☐
3. Interest / *Riba*..	☐	☐	☐
4. Shares */ Hisa*...	☐	☐	☐
5. Cheque */ Cheki*..	☐	☐	☐
6. Collateral */Dhamana*	☐	☐	☐
7. ATM card */ Kadi ya ATM*...	☐	☐	☐
8. Credit card */ Kadi ya kukopesha*....................................	☐	☐	☐
9. Budget */ Bajeti*..	☐	☐	☐
10. Investment / *Uwekezaji*..	☐	☐	☐
11. Inflation / *Mfumuko wa bei*...	☐	☐	☐
12. Leasing */Kukodisha*..	☐	☐	☐
13. Pension */ Malipo baada ya kustaafu*............................	☐	☐	☐
14. Mortgage */ Ununuzi wa nyumba*..................................	☐	☐	☐
15. Pyramid scheme	☐	☐	☐
16. Credit bureau..	☐	☐	☐

D.3 Which of the following names for financial providers have you ever heard of? / *Ni majina gani kati ya yafuatayo ya watoa huduma za pesa umewahi kusikia?*
Read out. Single mention only.

Financial Institutions	Never heard of this word or phrase *Sijawai kusikia neno hili*	Heard this word or phrase but don't know what it means *Nimesikia neno hili lakini sijui maana yake*	Heard of this word or phrase know what it means *Nimesikia neno hili na ninajua maana yake*
1. Post Bank	☐	☐	☐
2. M-PESA	☐	☐	☐
3. SACCO	☐	☐	☐
4. Chama or ROSCA	☐	☐	☐
5. NSSF	☐	☐	☐
6. NHIF	☐	☐	☐
7 Nairobi Stock Exchange/ *Soko la hisa la Nairobi*	☐	☐	☐

D.4. I want you to think back to the last time you needed financial advice. When was this? / *Ninataka ufikirie wakati wa mwisho ulipohitaji ushauri wa kifedha. Ni lini?*
Record in MONTHS. Enter 00 if less than a month ago.(Record 99 if never needed advice and GO TO D7)

☐☐

D.5. Who / where did you go to, the last time you needed financial advice?/ *Ni nani / ni wapi ulienda kupata ushauri?* **Do not prompt. Single mention only.**

- ☐ 1. Bank / *Benki*
- ☐ 2. Insurance company */ Kampuni ya bima*
- ☐ 3. SACCO / *Muungano wa ushirika*
- ☐ 4. Agricultural co-operative / *Muungano wa ushirika wa kilimo*
- ☐ 5. Church or mosque / *Kanisa au msikiti*
- ☐ 6. Employer */ Muajiri*
- ☐ 7. Friends/family */ Marafiki/ Jamii*
- ☐ 8. Other (SPECIFY)______________________ ☐☐
- ☐ 9. Did not go anywhere for help/ *Sikuenda popote kwa usaidizi*
- ☐ 10. Cant remember **(Do not read out)**

IF -09 or -10, GO TO D7.

D.6. Did you get any information from programmes on the radio, television, articles in the newspapers or advertisements that helped you make your financial decision? **Which one helped you most?** */ Ulipata ujumbe wowote kutoka vipindi za redio, runinga, mambo kutoka katika magazeti, ama matangazo ambayo yalikusaidia kwa uamuzi wako? Ni ipi ilikusaidia zaidi?* **Read out. Single mention only.**

- ☐ 1. Radio
- ☐ 2.Television/ *Televisheni/ Runinga*
- ☐ 3.Newspaper / *Gazeti*
- ☐ 4. Big advert/ Bill board on roadside/ *Tangazo kubwa kando ya barabara*
- ☐ 5.Leaflet from financial institution/*Makaratasi kutoka taasisi ya fedha*
- ☐ 6.Local baraza / *Baraza la wazee*
- ☐ 7. Internet / *Mtandao*
- ☐ 8. Other (SPECIFY)________________
- ☐ 9.Don't know **(Do not read out)**
- ☐ 10. Did not refer to any media or advert / *Sikuangalia kwa utangazaji au matangazo*

D.7. Many people have mentioned to us that they would like to learn more about certain financial issues. Thinking about yourself, which of the following things would you like to know more about in order to better understand financial matters? Anything else? **Read out. Multiple mention possible.**
/Watu wengi wametujulisha kuwa wangependa kujua mengi kuhusu mambo ya kifedha/ pesa. Ukifikiria, ni vitu vipi kati ya vifuatavyo ungependa kujua zaidi ili uweze kuelewa zaidi kuhusu mambo ya kifedha au pesa? Vingine?

- ☐ 1. Why prices keep going up / *Kwa nini bei zazidi kuongezeka*
- ☐ 2. How to better save your money / *Jinsi ya kuhifadhi pesa zako vizuri zaidi*
- ☐ 3. How interest rates are calculated / *Jinsi riba inavyotarakiliwa/ inavyofikiwa*
- ☐ 4. How to find out which institution gives the best financial product /*Jinsi ya kutafuta taasisi (Kampuni) ambazo hutoa huduma bora za fedha*
- ☐ 5. How insurance works / *Jinsi bima inavyofanya kazi*
- ☐ 6. How to use an ATM to deposit or withdraw money / *Jinsi ya kutumia ATM kutoa au kuweka pesa*
- ☐ 7. How you could use your mobile for banking / *Jinsi ya kutumia simu yako kwa kupata huduma za benki*
- ☐ 8. How to draw up and manage a budget effectively / *Jinsi ya kufanya bajeti na kushugulikia bajeti vilivyo*
- ☐ 9. How to work out how much credit you can afford or pay back / *Jinsi ya kujua kiwango gani cha mikopo unachoweza kumudu kulipa*
- ☐ 10. How to understand fees that you get charged when getting a loan / *Jinsi ya kuelewa pesa ambazo unazolipishwa wakati unapopata mkopo*
- ☐ 11. How to invest in the stock market / *Jinsi ya kuekeza katika soko la hisa*
- ☐ 12. How to save for my old age and get a good pension / *Jinsi ya kuweka akiba ya uzeeni na kupata malipo ya uzeeni mazuri*
- ☐ 13. Understanding statements from financial institutions like banks / *Kuelewa rekodi/ barua kutoka makampuni za fedha kama benki*
- ☐ 14. Other (SPECIFY) ________________
- ☐ 15. None, you don't need to be more informed **(Do not read out)**

D.8. I am now going to read out a number of statements about places and people that provide financial services. As I read out each one, I would like you to tell me which, if any of the following places you associate with each statement. You do not need to have used these providers, we just want your opinion of them. You may name one, many or none, however many you feel fit a particular statement. **ASK AFTER EACH STATEMENT: Any others?** / *Sasa nitakusomea maelezo kuhusu mahali na watu wanaopeana huduma za fedha. Ninaposoma kila moja yao, ningependa uniambie ni zipi kati ya mahali zifuatazo unazozihusisha na ujumbe huu. Si lazima uwe umetumia huduma hizi. Tunataka tu maoni yako. Unaweza taja moja, nyingi ama hakuna.*

Hand respondent card D.8 . Read out statements. Multiple mentions possible per statement.
Rotate order of asking statements. Mark starting point with an asterisk (*).

	Banks	SACCOs	MFIs	Insurance companies	None of these	Don't know (Do not read out or show)
1. This is for rich people and not for poor people / *Hizi ni za watu matajiri na sio za maskini*	☐	☐	☐	☐	☐	☐
2. Officials/staff are dishonest / *Maafisa/ wafanyikazi wao hawaaminiki*	☐	☐	☐	☐	☐	☐
3. Interest on savings are too low / *Riba kwa akiba ni ndogo sana*	☐	☐	☐	☐	☐	☐
4. There are no branches/outlets nearby / *Hazina vituo/ Huduma za karibu*	☐	☐	☐	☐	☐	☐
5. The charges (such as service fees or premiums) are too high / *Malipo ya huduma ni ya juu sana*	☐	☐	☐	☐	☐	☐
6. There are long queues for their services / *Kuna laini ndefu za watu*	☐	☐	☐	☐	☐	☐
7. They treat you with respect / *Wanakuhudumia kwa heshima*	☐	☐	☐	☐	☐	☐
8. They don't offer the products or services you need / *Hawapeani huduma unazohitaji*	☐	☐	☐	☐	☐	☐
9. They keep your money safe / *Huweka pesa zako salama*	☐	☐	☐	☐	☐	☐
10. They don't explain properly what their services are / *Hawaelezi kikamilifu kuwa huduma zao ni zipi*	☐	☐	☐	☐	☐	☐

Ask all:

D.9. I am going to read out some statements to you. Please tell me if you agree or disagree with each statement, or don't know. / *Ningependa nikusomee maelezo yafuatayo. Tafadhali niambie kama unakubaliana ama hukubaliani na haya ama hujui.* **Read out statements one at a time. Rotate order of reading statements SINGLE mention per statement. Mark starting point with an asterisk(*)**

	Agree	Disagree	N/A Don't know
1. People often ask your advice on financial matters / *Mara kwa mara watu hukuuliza mawaidha kuhusu mambo ya kifedha*	☐	☐	☐
2. You are worried that you won't have enough for old age / *Unahofia kuwa hutakuwa na yakutosha uzeeni*	☐	☐	☐
3. You need to take out additional loans to pay your existing credit/loans / *Unahitaji kupata mikopo zaidi kulipa mikopo iloyonayo sasa*	☐	☐	☐
4. You can easily live your life without having a bank account /*Ninaishi maisha mazuri bila akaunti ya benki*	☐	☐	☐
5. You often think you would like to start your own business but can't get credit/finance/loan / *Mara kwa mara unahisi ungependa kuanza biashara yako binafsi lakini huwezi kupata mkopo/fedha*	☐	☐	☐
6. You often don't feel in control of your finances / *Mara kwa mara mambo kuhusu fedha zako yanakuzidia*	☐	☐	☐
7. You avoid taking risks with your money or resources / *Unajiepusha na hatari zinazolenga pesa zako au rasilimali*	☐	☐	☐
8. Paying or receiving interest is not part of your culture / *Kulipa au kupokea riba sio hali yako ya kimaisha/ Maadili*	☐	☐	☐
9. You keep/invest your money where your friends and relatives keep/invest theirs / *Unaweka pesa mahali marafiki na jamii huweka zao*	☐	☐	☐
10. You keep up with new information about money matters / *Unafuatilia mitindo mipya kuhusu mambo ya kifedha*	☐	☐	☐
11. You love spending money to buy things even if you have to use credit to do so / *Unapenda kutumia pesa kununua hata kama utatumia deni kufanya hivyo*	☐	☐	☐
12. You go without basic things so that you can save / *Unaishi bila mahitaji ya muhimu ili uweze kuweka akiba*	☐	☐	☐

E. EFFECTIVE NUMERACY

E.1. You are in a chama/group and win a promotion or competition for KSh 200,000. With 5 of you in the chama, how much do each of you get? / *Uko katika chama/ kikundi na mmeshinda shillingi laki mbili [200,000]. Mkiwa watu 5 , kati yenu, kila mtu atapata pesa ngapi?*

RECORD RESPONSE... ☐☐☐☐☐☐ ☐ 1. Correct ☐ 2. Incorrect ☐ 3. Don't know

E.2. You have a lot of mangoes on your farm and your neighbor has lots of tomatoes. You make a bargain and he says he will give you three tomatoes for every mango you give him. If you give him fourteen mangoes, how many tomatoes do you expect him to give back to you?/ *Kama unayo maembe mengi kwenye shamba lako na jirani yako anazo nyanya nyingi, Unapiga bei na anasema atakupa nyanya tatu kwa kila embe utakalompa. Ukimpa maembe kumi na nne, ni nyanya ngapi ungetarajia kupata?*

RECORD RESPONSE................ ☐☐☐ ☐ 1. Correct ☐ 2. Incorrect ☐ 3. Don't know

E.3. If you had extra money, say 30,000 shillings,and you could only invest it in either chickenor goats, do you think its better to buy all goats, all chickens, or a mix of goats and chickens? / *Ungekuwa na pesa zaidi, sema shilingi 30,000, na umekubaliwa kununua kati ya kuku au mbuzi , unafikiria ni vizuri kununua mbuzi zote, kuku wote, ama mchanganyiko wa mbuzi na kuku?*

☐ 1. All goats ☐ 2. All chickens ☐ 3. Mix of goats and chickens

F. LIVELIHOOD AND INCOME

F.1. Different people get money in different ways. Please tell me in which of these ways you got money in the past 12 months ? / *Watu mbalimbali hupata pesa kwa kutumia njia tofauti tofauti. Tafadhali nieleze ni kupitia njia gani kati ya hizi wewe umepata pesa kwa kipindi cha miezi 12 iliyopita?* **Read out or show card. MULTIPLE responses possible.**

F.2. You have said that these are the ways you got money in the past 12 months. Which of these brought you the **most money**?/ *Kati ya njia umetaja ambazo umetumia kupata pesa kwa kipindi cha miezi 12 iliyopita, ni gani kati ya hizi ilikuletea pesa nyingi zaidi?* **Read out statements specified as sources of income in F1. SINGLE response.**

ASK F3 - F5 FOR EACH ITEM IN F1

F.3. How much time do you spend in order to earn money? Do you work fulltime (i.e. in a job that requires at least thirty five hours per week), part-time, per season, or occasionally? / *Unatumia masaa mangapi ili upate pesa kupitia njia hii? Unafanya kazi kwa masaa thelethini na tano kwa wiki au kwa masaa machache kwa siku, au kwa ajira za msimu, au mara moja moja*
Read out or show card. SINGLE mention per statement.

F.4. Approximately how often do you receive money from this source? Is it daily, weekly, monthly, once every year or irregularly?/ *Kwa kudhania, Huwa unapata pesa kwa njia hii mara ngapi? Ni kila siku, Kila wiki, Kila mwezi, Mara moja kwa mwaka au mara moja moja?* **Read out or show card. SINGLE mention per statement.**

F.5. How do you receive this money? Into bank /account, in cash, in kind (i.e. as groceries or other goods) or M-PESA?/ *Unapata pesa hizi vipi? Kwa benki, pesa taslimu, ama kwa njia ingine (kama bidhaa) au M-PESA?* **Read out or show card. MULTIPLE mentions possible.**

	F1 Activities to earn money	F2 Main activity to earn money	F3. Nature of employment: Full time	Part-time	Seasonal	Occasional	F4. Frequency of receipt: Daily	Weekly	Monthly	Only once per yr	Irregularly	F5. Payment method: Into bank	In cash	Goods in kind	M-PESA
01. **Pension** that you receive from government, ex-employer or scheme / *Malipo ya baada ya kustaafu kutoka kwa serikali au muajiri mwingine*........	☐	☐					☐	☐	☐	☐	☐	☐	☐	☐	☐
02. Money from **family/friends / spouse** / *Pesa kutoka kwa jamii/marafiki/ mme/ mke*........	☐	☐					☐	☐	☐	☐	☐	☐	☐	☐	☐

CONT>>>

	F1 Activities to earn money	F2 Main activity to earn money	F3. Nature of employment				F4. Frequency of receipt					F5. Payment method			
			Full time	Part-time	Seasonal	Occasional	Daily	Weekly	Monthly	Only once per yr	Irregularly	Into bank	In cash	Goods in kind	M-PESA
03. Sell own produce from your farm **(<u>cash crops</u>** - e.g.coffee, tea, pyrethrum, sisal, cotton, miraa) / /*Kuuza mazao ya shamba kama vile kahawa, chai, miraa, pamba, pareto*........															
04. Sell own produce from your farm **(<u>food crops</u>**- e.g beans, maize, cassava, sweet potates) / *Kuuza mazao ya shamba ya chakula kama vile maharagwe, mahindi, muhogo, viazi vikuu*........															
05. Sell output from your **<u>cattle/livestock</u>** (e.g. milk, eggs) / *Kuuza mapato ya mifugo kama vile maziwa, mayai*.....															
06. Sell your **<u>livestock</u>** (e.g.goat, sheep, cattle, chicken) / *Kuuza mifugo kama vile mbuzi, kondoo, ng'ombe, kuku*..															
07. **<u>Fish farming /Fishing</u>** - aquaculture, fishermen / *Ukuzaji wa samaki*........															
08. Employed on other **<u>people's farm</u>** / *Kuajiriwa kwa shamba za watu wengine*........															
09. Employed to do other people's **<u>domestic chores</u>** / *kuajiriwa kusaidia watu kazi za nyumbani*........															
10. Employed by the **<u>government</u>** / *Kuajiriwa na serikali*........															
11. Employed in private sector - **<u>office/business/factory with 50+ people</u>** / *Kuajiriwa katika sekta ya kibinafsi iliyo ajiri zaidi ya watu 50*........															
12. Employed in private sector - **<u>office/business/factory with 10-49 people</u>** / *Kuajiriwa katika sekta ya kibinafsi ya watu kati ya 10-49*........															
13. Employed in private sector - **<u>office/business/factory with <10 people</u>** / *Kuajiriwa katika sekta ya kibinafsi ya watu chini ya 10*........															
14. Running your **<u>own business</u>** - manufacturing (e.g. carpentry workshop) / *Biashara yako - uundaji wa vitu kama vile useremala*........															
15. Running your **<u>own business</u>** - trading/retail (e.g.duka owner/ *Biashara yako-uuzaji bidhaa (Kama kumiliki duka*															
16. Running your **<u>own business</u>** - services (e.g. as hairdresser, plumber) / *Biashara yako ya kutoka duka huduma, kama vile utengenezaji nywele, plumber*........															
17. Sub **<u>letting of land</u>** / *Kukombolesha shamba/ardhi*........															
18. Sub **<u>letting of house/rooms</u>** / *Kukombolesha nyumba/ chumba*........															
19. Earning money from **<u>investments</u>**, eg shares, stocks / *Mapato ya uwekezaji kama vile hisa*........															
20. **Aid** agency/NGO/govt **assistance** in form of food or grants /*Usaidizi kutoka kwa shirika zisizo za kiserikali /Shirika za serikari kupitia chakula au pesa zisizohitaji malipo*........			—	—	—	—									
21. Other specify ______________															

G. PRODUCT USAGE

I am going to ask you about many products. Please tell me whether you use this product yourself (i.e. in your own name), or have ever used it in the past. / Nitakuuliza maswali kuhusu bidhaa tofauti. Tafadhali nieleze ni gani unatumia sasa au umewahi kutumia.

G1 Which services and products are you **CURRENTLY using**?/ *Ni huduma ama bidhaa gani unatumia hivi sasa?[Kwa wakati huu]* **Read out or showcard. MULTIPLE responses possible**

G2 Which services and products have you used in the past but no longer have? / *Ni huduma ama bidhaa gani ulikuwa unatumia lakini ukaacha? [lakini hauna tena]* **Read out or show card, MULTIPLE responses possible.**

G3 Which products have you **NEVER** used?/ *Ni huduma ama bidhaa gani hujawahi kutumia*? **Read out or show card, MULTIPLE responses possible**

Product	G1 Currently Have	G2 Used to have but no longer have	G3 Never had
Savings Accounts			
1. Savings account at SACCO (organisation which requires you to be a member e.g. agricultural co-op or workplace co-op) / *Akaunti ya akiba katika SACCO*.	☐	☐	☐
2. Savings at microfinance institution (organisation which mostly lends to members in a group e.g. KWFT, Faulu) / *Akiba katika mashirika ya kifedha zinazo kopesha makundi...*	☐	☐	☐
3. Savings with an ASCA (a group that lends to other people with interest) / *Akiba na chama kinachokopesha kwa riba.*	☐	☐	☐
4. Savings with a ROSCA/Merry-go-round (a group that collects money from each member and gives it to one person in turn) / *Akiba katika vyama vya kuchangiana pesa ambapo kila mwanachama anatoa pesa na zinapatiwa mmoja kwa zamu.*	☐	☐	☐
5. Savings with a group of friends / *Akiba na kikundi cha marafiki.*	☐	☐	☐
6. Savings given to a family or friend to keep / *Akiba ambazo unampa jamaa au rafiki kukuwekea.*	☐	☐	☐
7. Savings you keep in a secret hiding place / *Akiba unayoweka kwa mahala pa siri.*	☐	☐	☐
Loans			
8. Personal loan/business loan from a bank / *Mkopo wa kibinafsi au kibiashara kutoka kwa benki.*	☐	☐	☐
9. Loan from a SACCO / *Mkopo kutoka kwa SACCO.*	☐	☐	☐
10. Loan from a microfinance institution / *Mkopo kutoka kwa shirika ndogo za kifedha.*	☐	☐	☐
11. Loan from a government institution e.g. Joint Loans Board, HELB or Youth Fund / *Mkopo kutoka shirika la kiserikali HELB/ mkopo kwa vijana.*	☐	☐	☐
12. Loan from an employer / *Mkopo kutoka kwa muajiri.*	☐	☐	☐
13. Loan from an ASCA / *Mkopo kutoka kwa ASCA - Chama kinachokopesha watu pesa kwa riba.*	☐	☐	☐
14. Loan from family/friends / *Mkopo kutoka kwa marafiki / jamii.*	☐	☐	☐
15. Loan from an informal money lender/Shylock / *Mkopo kutoka kwa wakopeshaji wasio rasmi.*	☐	☐	☐
16. Loan/credits from buyer (of your harvest, e.g. tobacco, vegetables) / *Mkopo kutoka kwa wanunuzi [wa mavuno yako k.m Tumbako, mboga].*	☐	☐	☐
Housing and Land			
17. Loan to buy/build a house, or to buy land from a bank or building society / *Mkopo kutoka kwa benki wa kununua / Kujenga nyumba au kununua shamba/ ploti.*	☐	☐	☐
18. Loan given by government or government-related institution to buy a house or land / *Mkopo uliopewa na shirika la serikali au kiserikali ya kununua nyumba, shamba/ ploti.*	☐	☐	☐

Bank Products	G1 Currently Have	G2 Used to have but no longer have	G3 Never had
19. Postbank account / *Akaunti ya posta*	☐	☐	☐
20. Bank account for savings or investment (which pays interest)./*Akaunti ya kuwekeza pesa.*	☐	☐	☐
21. Current account - with a cheque book/*Akaunti iliyo na kitabu cha cheki*	☐	☐	☐
22. Bank account for everyday needs but no cheque book /*Akaunti ya matumizi ya kila siku isiyo na kitabu cha cheki*	☐	☐	☐
23. Overdraft / *Deni ambayo imetokana na kutoa pesa kwa akaunti zaidi ya ulizoziweka*	☐	☐	☐
24. ATM Card/ Debit card (use to transact at a machine e.g. get money out) / *Kadi ya ATM [unayotumia kutoa pesa kutoka kwa mashine]*	☐	☐	☐
25. Credit card / *Kadi ambayo hutumiwa kulipa gharama na pesa hulipwa baadaye*	☐	☐	☐
Retail			
26. Supermarket Smart Card e.g. Uchumi or Nakumatt Smart Card / *Kadi ya klabu au uzalendo k.v Smart card ya supermarket kama Uchumi au Nakumatt*	☐	☐	☐
27. Hire purchase (e.g. ART, Amedo, Kenya Credit Traders) / *Malipo ya polepole (ART, Amedo, Kenya Credit Traders)*	☐	☐	☐
28. Local shop/supplier that allows you to take goods/services on credit / *Duka la mtaani/Msambazaji/linalokukubalisha kukopa bidhaa za nyumbani*	☐	☐	☐
29. M-Pesa registered user / *Mtu ambaye amejiandikisha na M-PESA*	☐	☐	☐
Insurance			
30. Car insurance / *Bima ya gari*	☐	☐	☐
31. House - building or contents insurance / *Bima ya nyumba - jengo na mali iliyondani*	☐	☐	☐
32.Government medical insurance e.g NHIF / *Bima ya matibabu ya serikali kama NHIF*	☐	☐	☐
33. Private medical insurance e.g AAR, Mediplus / *Bima ya matibabu ya kibinafsi kama AAR,Mediplus*	☐	☐	☐
34. Life insurance policy / *Bima ya maisha*	☐	☐	☐
35. Education policy / *Bima ya elimu*	☐	☐	☐
36. Retirement / pension / *Malipo yanayopeanwa baada ya kustaafu*	☐	☐	☐
37. Government social security e.g. NSSF / *Malipo ya uzeeni k.m NSSF*			
38. Other insurance specify ____ ☐☐☐	☐	☐	☐

INCIDENCE GUIDE FOR ROUTING

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

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

	Yes	No
1. Currently has a bank product (Code -1 for any product 8, 17, 19 to 25)	☐	☐
2. Ever had a bank product (Code -2 for any product 8, 17, 19 to 25)	☐	☐
3. Never banked (Code -3 for all products 8, 17, 19 to 25)	☐	☐
4. Currently has a Sacco product (Code -1 for product 1 or 9)	☐	☐
5. Currently has a micro finance product (Code -1 for product 2 or 10)	☐	☐
6. Currently has a savings product (Code -1 for products 1 - 7 or 19 - 22)	☐	☐
7. Never used a savings product (Code -3 for products 1 - 7 and 19 - 22)	☐	☐
8. Currently has a loan/credit product (Code -1 for products 8 - 18, 23, 25,27 or 28)	☐	☐
9. Currently has an insurance product (Code -1 for products 30 - 38)	☐	☐
10. Currently is an M-PESA registered user (Code -1 for product 29)	☐	☐
11. Has no financial service whatsoever (Code -3 for all products)	☐	☐

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

G.5. Of all the financial products you currently have, which do you consider your most important financial service (this could be either the one you use most often or where you keep the most money)? */ Kati ya bidhaa ulizonazo sasa, ni gani kwako ni ya maana sana upande wa huduma za kifedha - Ile unatumia sana ama unawekeza pesa zako nyingi*

RECORD product code from G1. SINGLE mention only.

RECORD RESPONSE

______________________________ [ ][ ]

G.6. <u>If most important service is BANK, SACCO or MFI,</u> ASK respondent, what is the name of the institution?

Record here ______________________________ [ ][ ][ ]

G.7. How do you usually get to the nearest branch of ..(READ NAME OF INSTITUTION)? *../ Je, wewe hufikaje kwenye tawi la[………..] lililo karibu nawewe* .(READ NAME OF INSTITUTION)?

Do not prompt. SINGLE mention only.

- [ ] 1. Walk */ Kutembea*
- [ ] 2. Own motor vehicle */ Kutumia gari langu*
- [ ] 3. Own transport other than motor vehicle such as bicycle, motorcycle, ox cart etc */Kutumia baisikeli/pikipiki/ mkokoteni n.k*
- [ ] 4. Public transport - bus or taxi */ Taxi ama basi/matatu*
- [ ] 5. Public transport - bicycle or motorcycle */ Bodaboda/pikipiki*
- [ ] 6. Other motor vehicle - free or not paid for/ *Kusaidiwa 'lift'*
- [ ] 7. Other______________________________ [ ][ ][ ]

G.8. What is the average time you take to travel to the nearest branch of ... (READ NAME OF INSTITUTION).*/ Ni muda gani wewe huchukua kuenda kwa tawi lako lililo karibu?*

BY THIS I MEAN FROM THE TIME YOU LEAVE YOUR HOUSE TO THE INSTITUTION.. Do not prompt. Single mention only.

- [ ] 1. Under 10 minutes / *Chini ya dakika 10*
- [ ] 2. About 10 to 30 minutes */ Karibu dakika 10-- 30*
- [ ] 3. About 30 minutes to 1 hour / *Karibu nusu saa hadi lisaa moja*
- [ ] 4. About 2 hours / *Karibu masaa mawili*
- [ ] 5. About 3 hours / *karibu masaa matatu*
- [ ] 6. About 4 hours */ Karibu masaa manne*
- [ ] 7. About 5 hours */ Karibu masaa matano*
- [ ] 8. About 6 hours */ karibu masaa sita*
- [ ] 9. 7 hours or more/ *Zaidi ya masaa saba*

G.9. How much does/would it cost to travel there and back home by public transport?/ *Itakugharimu pesa ngapi kwenda na kurudi ukitumia usafiri wa umma - Matatu, Bodaboda au basi ?*

Do not prompt. Single mention only.

- [ ] 1. Close enough to walk - no need to spend money */ Ni karibu kutembea- Hakuna haja ya kutumia pesa*
- [ ] 2. Less than KSh 50 */ Chini ya shilingi hamsini*
- [ ] 3. About KSh 51-100 */ Kati ya shilingi hamsini na moja na mia moja*
- [ ] 4. About KSh 101 - 200 */ Kati ya shilingi mia na moja na mia mbili*
- [ ] 5. About KSh 201 - 500 */ Kati ya shilingi mia mbili na moja na mia tano*
- [ ] 6. More than KSh 500 */ Zaidi ya shilingi mia tano*
- [ ] 7. Don't know

G.10 . How often do you visit your main financial service provider?*Huwa unatembelea kituo chako cha huduma za kifedha kwa mara ngapi?* **SINGLE mention only.**

☐ 1. Daily/*Kila siku* ☐ 2. Weekly /*Kwa wiki* ☐ 3. Monthly /*Kwa mwezi* ☐ 4. Once per year /*Mara moja kwa mwaka* ☐ 5. Irregularly /*Mara kwa mara*

G.11. When you visit your main financial service provider, do you usually ... *Ukitembelea mhudumu* wako wa kifedha, huwa una ....? **Single mention only. Read out**

☐ 1. Make a special trip to the financial service provider branch /*Ninapanga kwenda kwa mhudumu*
☐ 2. Combine the trip with going to work /*Ninaenda kwa mhudumu kama ninaenda kazini*
☐ 3. Combine the trip with going to the market/shop to **sell** /*Ninaenda kwa mhudumu kama naendelea na biashara zangu*
☐ 4. Combine the trip with going to the market/shop to **buy** /*Ninaenda kwa mhudumu kama naenda kununua vitu*
☐ 5. Other (specify)________________ ☐☐

G.12. Have you changed your main financial service provider(or started to use a financial service provider) recently /in the last 12 months?/ *Je, katika miezi kumi na mbili iliyopita, umebadilisha mtoa huduma muhimu zaidi wa huduma zako za kifedha?*

1.Yes /*Ndio*................................ ☐ **>CONTINUE** 2.No /Hapana..................................... ☐ **>GO TO G15**

G.13. What kind of provider did you have before?/*Kama ulibadilisha ulikuwa ukitumia huduma gani ya kifedha mbeleni?* **INTERVIEWER INSTRUCTION: CAN CHANGE WITHIN SAME CATEGORY**

☐ 1. Bank ☐ 2. SACCO ☐ 3. MFI ☐ 4. M-PESA ☐ 5. ASCA ☐ 6. ROSCA

G.14. What is the main reason you changed your provider ? / *Kwa nini ulibadilisha?* **Do not read out .SINGLE mention only**

☐ 1.Cheaper/ *Bei rahisi*
☐ 2.More convenient from where I live/work/ *Rahisi kufikia kutoka ninapoishi/ ninapofanya kazi*
☐ 3.Felt my money was safer/ *Nilihisi pesa zangu zipo salama zaidi*
☐ 4.Better service/ *Huduma bora*
☐ 5.More friendly/ *Wana urafiki zaidi*
☐ 6.Able to offer me other services/ *Wanaweza nipa huduma nyingi zaidi*
☐ 7.Just preferred the institution/ *Niliipenda tu*
☐ 8.Special offer/ *Ofa spesheli*
☐ 9.Had problems with my previous provider/ *Nilikuwa na matatizo na mtoa huduma wa zamani*
☐ 10.Other (specify) ________________ ☐☐☐

CHECK G4 GRID TO CONFIRM IF CURRENTLY BANKED, OTHERWISE GO TO G19

G.15. How many bank accounts do you have? / *Una hazina ngapi ya benki?* **Do not prompt. SINGLE mention only.**

1. One.......................... ☐ **>GOTO G17** 2. Two or more .... ☐

G.16. Where do you hold these accounts, in the same bank or in different banks?/ *Umeziwekeza wapi hizo hazina? Kwenye benki moja au tofauti.* **Do not prompt.SINGLE mention only.**

☐ 1. Same bank ☐ 2. Different banks

G.17. Do you use your bank accounts for business or personal transactions, or both?// *Unatumia hazina zako za benki kufanya biashara au mambo yako ya kibinafsi au zote?*

☐ 1. Business only ☐ 2. Personal only ☐ 3. Both business and personal

G.18. Which banks do you currently hold an account in?/ *Ni benki gani umewekeza hazina kwa sasa?* **Do not prompt. MULTIPLE responses possible. Code for up to 5 banks.**

Bank name

a.____________________ ☐☐☐

b.____________________ ☐☐☐

c.____________________ ☐☐☐

d.____________________ ☐☐☐

e.____________________ ☐☐☐

GO TO G20

CHECK G4 GRID TO CHECK IF EVER BEEN BANKED. OTHERWISE GO TO G20

G.19. You said earlier that you used to have a bank account, Which banks did you hold accounts in?/ *Ulisema kuwa una hazina kwa benki. Ni benki gani ulikuwa na hizo hazina?*

Do not prompt. MULTIPLE responses possible. Code for up to`3 banks.

Bank name

a.____________________ ☐☐☐

b.____________________ ☐☐☐

c.____________________ ☐☐☐

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

G.20. You said earlier that you currently have a SACCO account. What are the names of the SACCO's you use? *Umesema kuwa una hazina kwa SACCO .Ni SACCO gani ulikuwa ukitumia?*

Do not prompt, Multiple responses possible, Record up to 3 SACCOs.

SACCO name

Coding will be done in BACK OFFICE

a.____________________ ☐☐☐

b.____________________ ☐☐☐

c.____________________ ☐☐☐

CHECK G4 GRID TO CHECK IF CURRENTLY HAS A MFI ACCOUNT, OTHERWISE GO TO G22

G.21. You said earlier that you currently have an account in a microfinance institution (MFI). What are the names of the MFIs you use? *Umesema kuwa una hazina kwa MFI .Ni MFI gani ulikuwa ukitumia?*

Do not prompt, Multiple responses possible, Record up to 3 MFIs

MFI name

Coding will be done in BACK OFFICE

a.____________________ ☐☐☐

b.____________________ ☐☐☐

c.____________________ ☐☐☐

CHECK G4 GRID TO CHECK IF CURRENTLY HAVE A BANK ACCOUNT, IF YES GO TO G24

G.22. You said earlier that you don't currently have a bank account. Why is this? / *Ulisema hapo awali kwamba hauna hazina na benki, Je, ni kwa nini?*
Do not prompt. Spontaneous mention. MULTIPLE mentions possible.

- ☐ 1. You don't want to pay service fees / *Hutaki kulipa gharama ya huduma*
- ☐ 2. You have to keep a minimum balance in the bank / *Lazima ubakishe pesa kwenye hazina - kulinda*
- ☐ 3. You don't have money to save / *Hauna pesa ya kuweka akiba*
- ☐ 4. You don't have a regular income / *Hauna kipato cha mara kwa mara*
- ☐ 5. You can't afford to / *Hauwezi kumudu*
- ☐ 6. The bank is too far from where you live / *Benki iko mbali na mahali ninamoishi*
- ☐ 7. You prefer dealing in cash / *Napendelea kutumia pesa tasilimu*
- ☐ 8. You prefer to use other options rather than a bank / *Ninapendelea kutumia njia zingine mbali na benki*
- ☐ 9. It's cheaper to use someone else's account / *Ni rahisi kutumia hazina ya mtu mwingine*
- ☐ 10. It takes too long to get your money / *Inachukua muda mrefu kupata pesa zako*
- ☐ 11. You do not have a job / *Huna kazi*
- ☐ 12. You don't have an national ID / *Huna kitambulisho cha kitaifa*
- ☐ 13. You can't read or write / *Huwezi kusoma au kuandika*
- ☐ 14. You don't have a referee / *Huna msimamizi*
- ☐ 15. You don't qualify to open an account / *Hujakimu kufungua akaunti*
- ☐ 16. You are too young to have a bank account / *Wewe bado mdogo kuwa na hazina*
- ☐ 17. You don't know how to open an account / *Hujui kufungua hazina*
- ☐ 18. They can't speak your language /*Hawawezi kuzungumza lugha yako*
- ☐ 19. You don't need a bank account / *Huhitaji hazina ya benki*
- ☐ 20. You don't trust banks / *Huamini benki*
- ☐ 21. Someone you know has lost money kept at a bank / *Mtu unayejua alipoteza pesa zake kwenye benki*
- ☐ 22. You are not allowed to open account by your partner/spouse / *Hukubaliwi na mwenzio kuwa na hazina*
- ☐ 23. You can do all the transactions you need using a different kind of institution eg chamas or SACCOs / *Unaweza fanya mipango yako yote ya kifedha ukitumia taasisi zingine kama chama au SACCO*
- ☐ 24. Other (SPECIFY)________________ ☐☐☐
  ________________ ☐☐☐
- ☐ 25. Don't know

G.23. Do you perform banking transactions using someone else's account?/ *Je, wewe hufanya biashara za benki ukitumia hazina ya mtu mwingine?*

☐ 1.Yes /*Ndio* ☐ 2.No /*Hapana*

ASK ALL

G.24. I want to ask you about some banks that provide financial services. Please tell me which of the following banks you have heard of? *Ningependa kukuuliza juu ya benki na huduma zinazopatiana. Tafadhali niambie ni benki gani umewahi sikia kati ya hizi zifuatazo?*

Read out. Multiple mentions possible.

G.25. INTERVIEWER – ONLY MENTION BANKS USER KNOWS. As I read out each statement about the banks you know about, I would like you to tell me which, if any of the banks you associate with each statement. You do not need to have used these providers, we just want your opinion of them. You may name one, many or none, however many you feel fit a particular statement.

ASK AFTER EACH STATEMENT:

Any others? / *Nikisoma tafadhali niambie ni Benki gani ina ambatana na maoni haya. Sio lazima uwe umetumia benki hizi, ni maoni yako ndio tunataka lakini ziwe kati ya unazozifahamu/ umewahi kuzisikia.Unaweza kutaja moja, mingi au hakuna. Vile unadhani baada ya kusoma. Nyingine?*

Hand respondent card G.25. Read out statements. MULTIPLE mentions possible per statement.

Rotate order of asking statements. Mark starting point with an asterisk (*).

	Equity Bank	Co-operative Bank	National Bank	Barclays Bank	Standard Chartered	Kenya Commercial Bank	Family Bank	Commercial Bank of Africa	None of these	Don't know (Do not read out)
G.24 Please tell me which of the following banks you have heard of?/ *Beni umewahi kuzisikia* ... **IF ANSWER IS -NONE GO TO SECTION H**	☐	☐	☐	☐	☐	☐	☐	☐	☐	
G.25 Statements about banks:										
1. They charge low interest rates / *Ziko na malipo ya chini*...	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2. They have clean branches / *Tawi zao ni safi*...	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
3. They provide easy access to loans / *Wanapatiana mikopo kwa urahisi*...	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
4. Anyone can bank there / *Mtu yeyote anaweza kutumia*...	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
5. They have many branches that i can easily get to / *Ziko na tawi nyingi ninazoweza kutembelea*...	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
6. They allow you to use many ATMs to get your cash out / *Zinaruhusu kutumia ATMs nyingi [tofauti] kupata pesa zako*...	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
7. They really help small business people / *Zinasaidia wenye biashara ndogo ndogo* ...	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
8. You gain status in the eyes of other people if you use this bank / *Unaimarika/ unaheshimika mbele ya watu wengine ukitumia benki hii*...	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
9. They treat you so well, you cannot leave to go to another bank. / *Zinakuhudumia vyema sana, huwezi kuenda kwa benki nyingine*...	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
10. Their charges are reasonable / *Malipo yao ni rahisi*...	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

H. MONEY TRANSFERS

Other than giving cash to someone face to face, or receiving cash from someone face to face, how have you sent or received money in the past 12 months.
Bali na kupeana au kupokea pesa ana kwa ana, umewahi kutuma ama kupokea pesa kutoka kwa jamii ama marafiki kupitia njia gani katika miezi 12 iliyopita?

Read out statements. SINGLE response per statement.

H.1. Have you done any of these types of transfers to friends or family in the past 12 months? */ Umetumia huduma zifuatazo kutuma au kupokea fedha kwa miezi 12 iliyopita?*
IF YES, then ASK, thinking of the last transfer
H.2. Which method was used to send or receive the money?*/ Ni njia gani ulitumia kutuma / au kupokea pesa hizo?*
H.3. How often do you send or receive money to/from this person?/ *Ni kwa mara ngapi wewe hutuma au kupokea pesa hizo kwa mtu huyo*
H.4. Where did you send the money to or receive it from? */ Ulituma au kupokea pesa hizo kutoka wapi?*

	H1 Transfers		H2. Transfer methods									H3. Transfer frequency				H4. Transfer location						
	1. Yes /Ndio	2. No/Hapana	1. With a friend/ family / Na rafiki/familia	2. Bus or matatu / Basi au Matatu	3. Courier (e.g. Nation, Securicor, SpeedPost)	4. Money transfer, eg Western Union,MoneyGram Usafirishaji wa pesa k.v Western Union,MoneyGram	5. By Cheque / Na cheki/hundi	6. Direct into bank or other account / Kwa akaunti ya benki	7. Post Office / kwa posta	8. Hawala community-based system /Kupitia akaunti ya mtu mwingine	9. M-PESA	1. Once or more per week / Kwa wiki	2. Once or more per month / Kwa mwezi	3. Once or more per year / Mara moja kwa mwaka	4. Irregularly Kwa nadra sana	1. Within Kenya Ndani ya Kenya	2. Within East Africa (Tanzania, Uganda, Rwanda) Ndani ya Africa Mashariki	3. Within Africa / Ndani ya Africa	4. Europe / Ndani ya Europe	5. America / Marekani	6. Elsewhere / Kwingineko	7. Don't know (Do not read out)
1. Sent or received money for **BUSINESS** purposes **within Kenya in the past 12 months?** /*Kutuma au kupokea pesa za biashara ndani ya Kenya katika miezi 12 iliyopita*	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2. Received money from friends or family **inside Kenya in the past 12 months?** / *Kupokea pesa kutoka kwa familia au marafiki ndani ya Kenya katika miezi 12 iliyopita*	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
3.Received money from friends or family **outside Kenya in the past 12 months?** /*Kupokea pesa kutoka familia au marafiki nje ya Kenya katika miezi 12 iliyopita*	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
4.Sent money to friends or family **inside Kenya in the past 12 months?** /*Kutuma pesa kwa familia au marafiki ndani ya Kenya katika miezi 12 iliyopita*	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
5.Sent money to friends or family **outside Kenya in the past 12 months?** / *Kutuma pesa kwa familia au marafiki nje ya Kenya katika miezi 12 iliyopita*	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
6.No money received or sent in the past 12 months */ Hujatuma au kupokea pesa kati ya miezi 12 iliyopita?*	☐	☐																				

H.5. These are the different ways that people use to send or receive money. **Read out statements. Show card.**
Please tell me which one you think is …….? record **SINGLE mention for each statement.**
/Kuna njia tofauti ambazo watu hutumia ili kutuma au kupokea pesa, tafadhali niambie ni ipi unafikiria ni............

	With a friend/ family */ Na rafiki/familia*	Bus or matatu *Basi au Matatu*	Courier (e.g. Nation, Securicor, SpeedPost)	Money transfer, eg Western Union,MoneyGram *Usafirishaji wa pesa k.v Western Union,MoneyGram*	By Cheque */ Na cheki/hundi*	Direct into bank or other account */ Kwa akaunti ya benki*	Post Office / *kwa posta*	Hawala community-based system */Kupitia akaunti ya mtu mwingine*	M-PESA.
1. The most RISKY / *Ni ya hatari zaidi..........................*	☐	☐	☐	☐	☐	☐	☐	☐	☐
2. The least RISKY / *Iliyo na hatari kidogo zaidi............*	☐	☐	☐	☐	☐	☐	☐	☐	☐
3. The most EXPENSIVE / *Ya gharama ya juu sana.....*	☐	☐	☐	☐	☐	☐	☐	☐	☐
4. The least EXPENSIVE / *Ya gharama chini sana........*	☐	☐	☐	☐	☐	☐	☐	☐	☐
5. The FASTEST / *Ya haraka zaidi...............................*	☐	☐	☐	☐	☐	☐	☐	☐	☐
6. The SLOWEST / *Ya polepole zaidi ....*	☐	☐	☐	☐	☐	☐	☐	☐	☐
7. The EASIEST to get to / *Ya rahisi zaidi kupata.........*	☐	☐	☐	☐	☐	☐	☐	☐	☐
8. The HARDEST to get to / *Ya vigumu zaidi kupata.....*	☐	☐	☐	☐	☐	☐	☐	☐	☐

H6. Have you ever used M-PESA?/*Je, umeshawahi kutumia huduma ya M-PESA?*

Yes/*Ndio*............ ☐ No/*Hapana*............. ☐ **>GO TO SECTION J**

H.7. Have you sent money by M-PESA using your own phone or someone else's? /*Ulitumia simu yako kutuma pesa au simu ya mtu mwingine ?*

☐ 1. Your own phone /*Simu yangu*
☐ 2. A phone belonging to a family member or friend /*Simu ya rafiki au familia*
☐ 3. The agent's phone/ *Simu ya agenti*
☐ 4. Have never sent money by M-PESA/ *Sijawahi kutumia huduma ya M-PESA* **>GO TO H11**

H8. Since you started to use M-PESA to send money, has the frequency with which you send money? /*Tangu uanze kutumia M-PESA kutuma pesa ,mara ya kutuma ime ....*

☐ 1. Increased/*Imeongezeka* ☐ 2. Decreased/*Imepungua* ☐ 3. Stayed the same/*Haijabadilika*

H9. Since you started to use M-PESA to send money, have the amounts you sent per transaction..../*Tangu uanze kutuma pesa kwa M-PESA ,kiwango unachotuma*......

☐ 1. Increased/*Imeongezeka* ☐ 2. Decreased/*Imepungua* ☐ 3. Stayed the same/*Haijabadilika*

H.10. Which of the following best describes what you usually do when buying M-PESA?/ *Ni nini kati ya hizi wewe hutumia unaponunua M-PESA?*
Read out statements. SINGLE mention only.

☐ 1.You buy just the amount you need to send from an agent, and send/use it straight away/ *Mimi hununua tu idadi yenye nahitaji kutuma kutoka kwa agenti na kutuma mara moja*
☐ 2. You always keep some money on your balance so you can send it quickly/*Mimi huweka pesa zingine kwa akiba ili niweze kutuma haraka*

H11. Have you ever received money by M-PESA?/ *Umewahi pokea pesa kupitia huduma ya M-PESA?*

☐ 1. Yes/ *Ndio*... ☐ 2. No/*Hapana*... **>GO TO H14**

H12. Since you started to use M-PESA to receive money, has the frequency with which you receive money.../*Tangu uanze kupokea pesakwa M-PESA ,mara ya kupokea..........*

☐ 1. Increased/*Imeongezeka* ☐ 2. Decreased/*Imepungua* ☐ 3. Stayed the same/*Haijabadilika*

H13. Since you started to use M-PESA to receive money, have the amounts you receive per transaction?/*Tangu uanze kupokea pesakwa M-PESA ,kiwango unachotumiwa.........*

☐ 1. Increased/*Imeongezeka* ☐ 2. Decreased/*Imepungua* ☐ 3. Stayed the same/*Haijabadilika*

H14. Would you like to receive your main income by M-PESA?/*Je, unaweza penda kupokea mshahara kupitia M-PESA?*

☐ 1. Yes/*Ndio*............ ☐ 2. No/*Hapana*............. **>GO TO H16**

H15. If yes, why would you like to receive your income by M-PESA?/ *Kama ndio, kwa nini ungependa kupokea mshahara wako kupitia huduma ya M-PESA?*
Read out statements, SINGLE mention only

☐ 1. It would be easy to access /*Nirahisi kuipata* ☐ 2. The charges are low / *Malipo ni ya chini* ☐ 3. It is fast /*Niharaka kupokea pesa*

GO TO H17

H16 . If NO, why would you NOT like to receive your income by M-PESA? / *Kama la, kwa nini hungependa kupokea mshahara wako kupitia huduma ya M-PESA*
Read out statements. SINGLE mention only.

☐ 1. Your salary won't fit into M-PESA,you need it to go into a proper institution like a bank/*Mshahara wangu hautoshei kwa M-PESA*

☐ 2. You prefer cash and would rather not /*Napenda pesa taslimu kwa hivyo singeipenda*

☐ 3. You would be scared of losing your phone and then having to sort out a new number in order to get your money back /*Naogopa kupoteza simu yangu halafu nianze kushughulikia kupata nambari yangu*

☐ 4. Its too expensive /*Ni bei ghali*

☐ 5. Agents often don't have enough cash - so you will not be able to access your salary when you need it /*Agenti huwa hawana pesa za kutosha ninapozihitaji*

☐ 6. You can access the money too easily and will spend it fast / *Kupata pesa ni rahisi kwa hivyo nitatumia pesa haraka*

H.17. Which of the following things have you ever used M-PESA for?*/ Ni gani kati ya hizi umewahi kutumia M-PESA nayo?*
Read out statements. MULTIPLE mentions possible.

- ☐ 1. Buy airtime */ Kununua kadi ya simu ya mawasiliano*
- ☐ 2. Pay bills e.g post paid account, GTV and DSTV/*Kulipa matumizi*
- ☐ 3. ATM withdrawals */Kutoa pesa kwa mtambo wa ATM*
- ☐ 4. Pay salaries/wages/ *Kulipa mishahara/mapato ya siku*
- ☐ 5. Buy goods /services e.g pay for a taxi / *Kununua bidhaa katika duka*
- ☐ 6. Receive payments from customers / *Kupokea malipo kutoka kwa wateja*
- ☐ 7. Receive salaries/wages */ Kupokea mishahara/mapato ya siku*
- ☐ 8. Save money */ Kuweka pesa*
- ☐ 9. Make donations */Kutuma mchango*
- ☐ 10. Check M-PESA balance */Kuangalia akaunti yangu ya M-PESA*
- ☐ 11. Buy M-PESA when travelling , so you dont have to carry cash */ Mimi hununua M-PESA ninaposafiri ili nisibebe pesa.*
- ☐ 12. None of the above / *Hakuna kati ya hizi* **(DO NOT READ OUT)**

H18 . How often do you use M-PESA? *Huwa unatuma M-PESA kwa mara ngapi?* **Read out statements. SINGLE mention only.**

- ☐ 1. Every day */ Kila siku*
- ☐ 2. At least once a week*/ Mara moja kwa wiki*
- ☐ 3. At least once a month / *Mara moja kwa mwezi*
- ☐ 4. Once in a while */ Mara moja moja baada ya muda mrefu*

H19. Have you ever lost money on M-PESA? /*Umewahi kupoteza pesa kwa M-PESA?*

1.Yes */Ndio*...................... ☐ 2. No */Hapana*.................................. ☐ **>GO TO SECTION J**

H.20. What was the cause of the error (i.e. losing money on M-PESA)?*/ Nini ilikuwa sababu ya tatizo hilo [kupoteza pesa kwa M-PESA.]* **Read out statements. SINGLE mention only.**

- ☐ 1.You sent the money to the wrong number */ Nilituma pesa kwa namba isiyo sahii*
- ☐ 2. The agent made a mistake / cheated you */ Agenti alifanya makosa /alinindanganya*
- ☐ 3. M-PESA lost the money */ M-PESA ilipoteza hiyo pesa*
- ☐ 4.You lost your phone and you could not get the number back / *Nilipoteza simu yangu na singeweza kupata hiyo nambari tena*
- ☐ 5. Other (specify)________________________ ☐☐☐

H.21. Did you recover the lost money?*/ Ulizipata pesa hizo zilizopotea?*

1. Yes /Ndio ☐ ☐ 2. No /Hapana

J. SAVINGS

CHECK G4 GRID ASK ONLY IF CURRENTLY SAVING. OTHERWISE GO TO J2

J.1. Many people have different reasons why they keep money aside or save, for what reasons are you **CURRENTLY saving**? / *Watu wengi wana sababu tofauti tofauti zinazowafanya waweke pesa kando au akiba. Je, ni sababu gani zinazofanya uweke akiba kwa sasa?*

SPONTANEOUS. Do not prompt. MULTIPLE mentions possible.

- ☐ 01. For meeting day-to-day ordinary household needs when you have little or no money / *Kumudu mahitaji ya kila siku nyumbani wakati hauna pesa au ukiwa na kidogo*
- ☐ 02. For emergency (burial, medical) / *Kwa matumizi ya dharura k.v. mazishi , matibabu*
- ☐ 03. For social reasons (wedding, bride price) / *Kwa matumizi ya kijamii k.v. harusi, mahari*
- ☐ 04. For personal reasons (such as clothes, shoes, own travel) / *Kwa matumizi ya kibinafsi k.v. nguo, viatu, safari*
- ☐ 05. For improving a house/ *Kwa kuboresha nyumba*
- ☐ 06. To acquire household goods / *Kwa kununua vifaa vya nyumba*
- ☐ 07. For purchasing a car or motorcycle/ *Kununua gari au pikipiki*
- ☐ 08. Purchase land / *Kununua shamba*
- ☐ 09. Purchase or build a house for your family to live in / *Kununua au kujenga nyumba ya familia yako kuishi*
- ☐ 10. Purchase or build a house to rent out / *Kununua au kujenga nyumba kwa ajili ya kukodesha*
- ☐ 11. For purchase of shares/stocks/bonds/T-bills / *Kununua hisa/bonds/T-Bills*
- ☐ 12. For purchase of livestock /cattle / *Kununua mifugo/ng'ombe*
- ☐ 13. For agricultural improvements e.g. irrigation, a dam, fencing, preparing land / *Kwa ajili ya kuboresha kilimo- k.m unyunyizaji wa mashamba, dimbwi, fensi/ au kutayarisha shamba*
- ☐ 14. For agricultural implements – plough, hoe, tractor, things to use on the farm/ *Kwa ajili ya vifaa vya kilimo k.v.- Jembe, tingatinga, vitu vya kutumia shambani*
- ☐ 15. For agricultural inputs – seeds, fertiliser, insemination / *Kwa viwekezaji vya kilimo k.v.- Mbegu, Mbolea, kutunga mifugo mimba kwa njia ya mipira*
- ☐ 16. For fishing equipment – boat, nets, engine / *Kwa vifaa vya uvuvi - mashua, nyavu, ingini*
- ☐ 17. For expanding your business / *Kwa upanuzi wa biashara*
- ☐ 18. For starting up a new business /*Kwa ajili ya kuanzisha biashara mpya*
- ☐ 19. For putting money in someone else's business/ *Kwa ajili ya kuwekeza pesa kwa biashara ya mtu mwingine*
- ☐ 20. For later use in life /old age / *Kwa maisha ya baadaye/ ya uzeeni*
- ☐ 21. For education of yourself, children or siblings or others / *Kwa ajili ya elimu yako/watoto/ndugu zako au wengine*
- ☐ 22. To leave something for your children / *Kuwaachia watoto wako kitu (Urithi)*
- ☐ 23. Other specify ________________ ☐☐☐

________________ ☐☐☐

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

J.2. Why have you never saved any money?/ *Kwa nini hujawahi kuweka pesa zozote kama akiba?* **SPONTANEOUS. Do not prompt. MULTIPLE mentions possible.**

- ☐ 1. You don't have any money to save / *Huna pesa zozote za kuweka akiba*
- ☐ 2. There's nowhere to save my money / *Hakuna pahala pa kuweka akiba yangu*
- ☐ 3. Don't believe in it / *Siamini akiba* Don't understand how to save / *Sielewi jinsi ya kuweka akiba*
- ☐ 4. Don't understand how to save / *Sielewi jinsi ya kuweka akiba*
- ☐ 5. You need a lot of extra money before you can start saving / *Unahitaji pesa nyingi sana kuanza*
- ☐ 6. You need an ID and a referee / *Unahitaji kitambulisho na mdhamini*
- ☐ 7. Its too expensive / *Ni ghali sana*
- ☐ 8 .You never have anything extra that you can keep for a particular purpose/ *Hauna kitu chochote zaidi cha kuweka kwa ajili ya matumizi fulani*
- ☐ 9. Other (SPECIFY) ______________________ ☐☐☐

______________________ ☐☐☐

K. SAVINGS OR COMMUNITY BASED GROUPS

ASK ALL

K.1. Many people belong to informal societies or group saving schemes such as, merry go round, savings and lending groups, chamas, investment clubs, clan/welfare groups to **which they contribute on a regular basis.** How many do you **personally belong** to? / *Watu wengi wamejijumuisha na jamii kwa kundi la kuhifadhi pesa kama mashirika ya mzunguko, makundi ya kuweka akiba na kukopa pesa , makundi ya kuwekeza, kundi za jamii ambazo wanachangia mara kwa mara. Ni vingapi umejiunga navyo?*

.

RECORD NUMBER 0 FOR NONE ☐☐ **IF NONE (0) GO TO K14**

Tell me more about your group contributions and members / *Niambie mengi kuhusu michango kwa vikundi na washiriki wao*

K.2. What is your regular contribution to this group (in Ksh) / *Kwa kawaida, mchango wako kwa kundi hili ni ngapi?*

K.3. How often do you contribute / *Mnachangia kila baada ya muda upi?*

K.4. How many people are in this group? / *Mko watu wangapi katika kundi hii?*

K.5. How many people did you know in the group **before** you joined? / *Ni watu wangapi ulikuwa unajua katika kundi kabla ya kujiunga nayo?*

K.6. What kinds of people does the group mainly consist of? / *Kikundi hiki kinajumuisha watu wa aina gani ?*

K.7. How long has this group existed (in years)? / *Ni kwa muda gani kikundi hiki kimedumu [kwa miaka]?* **IF LESS THAN ONE YEAR RECORD 00**

K.8. How long have you been a member of this group (in years)? / *Ni kwa muda gani umekuwa mshiriki wa kundi hili? [Kwa miaka]* **IF LESS THAN ONE YEAR RECORD 00**

LIST ALL GROUPS RESPONDENT BELONGS TO	K.2. What is your regular contribution to this group (in KShs).	K.3. How often do you contribute					K.4. How many people are in this group	K.5. How many people did you know in the group before you joined?	K.6. What kinds of people does the group mainly consist of					K.7. How long has this group existed (in years)?	K.8. How long have you been in group (in years)?
		Daily	Weekly	Monthly	Annually	Other			Relatives	Friends	Neighbours	Workmates/ Colleagues	Religious group		
1.______	☐☐☐☐☐	☐	☐	☐	☐	☐	☐☐☐	☐☐	☐	☐	☐	☐	☐	☐☐	☐☐
2.______	☐☐☐☐☐	☐	☐	☐	☐	☐	☐☐☐	☐☐	☐	☐	☐	☐	☐	☐☐	☐☐
3.______	☐☐☐☐☐	☐	☐	☐	☐	☐	☐☐☐	☐☐	☐	☐	☐	☐	☐	☐☐	☐☐

K9. Which of the following does .... (READ GROUP) do for its members? / *Ni nini kati ya hizi kikundi chenu hufanyia wanachama wake?*

Read out statements. MULTIPLE mentions possible per group. Rotate starting point (indicate with asterisk)

	Group 1	Group 2	Group 3
1. Welfare - we help each other out for things like funerals / *Welfare-husaidia kila moja wakati wa msiba*	☐	☐	☐
2. We lend money to each other in the group and repay loans with interest / *Kukopesha pesa kwa wanachama za kulipa na faida*	☐	☐	☐
3. We distribute any additional income the group makes amongst the members / *Kugawanyisha faida kwa wanachama*	☐	☐	☐
4. We collect money and give to each member a lump sum (pot) in turn / *Kukusanya pesa na kupeana kwa kila mwana chama kwa zamu*	☐	☐	☐
5. We invest in the stock market / *Tunawekeza katika soko la hisa*	☐	☐	☐
6. We make other kinds of investments e.g. property, business / *Tunawekeza katika njia zingine mbali mbali kama biashara na mali*	☐	☐	☐

K.10. Which of the following does ………. **(READ GROUP)** have, do or produce? / *Ni gani kati ya hizi ------ huwa ama hufanya/hutengeneza?*

Read out statements. MULTIPLE mentions possible per group. Rotate starting point (indicate with asterisk)

	Group 1	Group 2	Group 3
1. A bank account / *Akaunti ya benki*	☐	☐	☐
2. A certificate of registration / *Cheti cha usajili/ au kujiandikisha na serikali*	☐	☐	☐
3. A receipt book for any money received / *Kitabu cha risiti cha pesa inayopokea*	☐	☐	☐
4. Have a constitution / *Kuwa na katiba*	☐	☐	☐
5. Records and circulates minutes after every meeting / *Rekodi na kupeana majadiliano ya kila mkutano*	☐	☐	☐
6. Elect officials through voting / *Kuchagua viongozi kupitia kura*	☐	☐	☐
7. Have a passbook for recording savings or loans for each member / *Kuwa na kitabu cha kuonyesha rekodi ya akiba au mkopo wa kila mwanachama.*	☐	☐	☐
8. Have a group cheque book / *Kuwa na kitabu cha hundi / cheki*	☐	☐	☐
9. Holds meetings on regular fixed intervals e.g. every month / *Hufanya mikutano ya kila mara k.m. kila mwezi*	☐	☐	☐
10. Keep accounting record / *Huweka rekodi za pesa na matumizi*	☐	☐	☐
11. Have accounts checked by an external auditor / *Rekodi huchunguzwa na mahasibu kutoka nje*	☐	☐	☐
12. Have a treasury/finance person who is not also the chairman / *Kuna mweka hazina asiye mwenyekiti*	☐	☐	☐
13. More than one signatory on the cheque book / *Zaidi ya sahihi moja kwenye kitabu cha hundi/ cheki*	☐	☐	☐
14. A lockable money box with more than one key/ *Sanduku ya pesa inayofungwa yenye zaidi ya funguo moja*	☐	☐	☐
15. Someone who is not a member of the group who manages it / *Inasimamiwa na mtu asiye mwanachama*	☐	☐	☐

K.11. Thinking about yourself, what is the most important reason why you joined this group / *Ukifikiria, ni sababu gani muhimu zaidi iliyokufanya ujiunge na kundi hili?*……**.(READ GROUP)?**
SHOW CARD K11. Read out statements. SINGLE mention per group.

	Group 1	Group 2	Group 3
1. Get strength to save from sitting with others/ You find it hard to save alone / *Kupata nguvu ya kuweka akiba kutokana na kukaa na wengine/ unapata ugumu kuweka pesa mwenyewe*........	☐	☐	☐
2. Group wanted to make sure that every member had a certain item / *Kikundi kilikuwa kinataka kuhakikisha kuwa kila mtu ana kitu fulani*........	☐	☐	☐
3. Can't save at home, money gets used on other things / *Siwezi kuweka akiba nyumbani, pesa hutumika kwa vitu vingine*........	☐	☐	☐
4. To visit each other's houses and see how the person is living / *Kutembelea kila nyumba na kuona namna watu wanavyoishi*........	☐	☐	☐
5. Safe place to save / You fear your money being stolen / *Mahali salama pakuweka akiba/ Unaogopa pesa zako kuibiwa*........	☐	☐	☐
6. Can't save at home – my family will use my savings / *Siwezi kuweka akiba nyumbani - jamii yangu itatumia akiba yangu*........	☐	☐	☐
7. Can't save at home – my spouse will use my savings / *Siwezi kuweka akiba nyumbani - mme/mke wangu atatumia akiba yangu*........	☐	☐	☐
8. To meet and socialise / *Kukutana na kuongea*........	☐	☐	☐
9. Other (specify)________ ☐☐☐	☐	☐	☐

K.12. Have you ever lost your savings in a group? / *Umewahi kupoteza akiba yako kwa kundi?*

1. Yes/ *Ndio*........ ☐ 2. No/*Hapana*........ ☐ **> GO TO SECTION L** **3.** Don't know........ ☐ **>GO TO SECTION L**

K.13. Did this happen in the last 12 months?/ *Hili limetendeka kwa miezi 12 iliyopita?*

1.Yes/ *Ndio*........ ☐ 2. No/*Hapana*........ ☐

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

K.14. Why do you not belong to any groups? / *Ni kwa nini hujajiunga na kundi lolote?* **SPONTANEOUS. Do not prompt. MULTIPLE mentions possible.**

☐ 1. You have an account in a bank or other formal institution / *Una akiba na benki au shirika lingine*
☐ 2. You don't have any money / *Huna pesa zozote*
☐ 3. People steal your money / *Watu huiba pesa zako*
☐ 4. You don't know about them / *Hujui kuzihusu*
☐ 5. You don't need any service from them / *Uhitaji huduma yoyote kutoka kwao*
☐ 6. You don't trust them / *Huwaamini*
☐ 7. Groups require too much time in meetings / *Vikundi hutaka muda mwingi sana kwa mikutano*
☐ 8. Others (SPECIFY).________ ☐☐☐
________ ☐☐☐

L. CREDIT / LOANS

CHECK G4 GRID CHECK IF CURRENTLY HAS LOAN/CREDIT. OTHERWISE GO TO L3

L.1. People have different reasons why they borrow money, take a loan or credit. By loan I mean cash or goods or services given to you for which you will pay for later. Which of these applies to you? */ Watu wana sababu tofauti za kuwafanya wakope pesa- Kuchukua mkopo au deni . Mkopo ni kumaanisha pesa au mali ama huduma ulizopewa na kulipa baadaye. Ni gani kati ya hizi zinakufaa?*

	YES	NO	No response *(Do not read out)*
1. Obtained a cash loan / *Ulipata mkopo wa pesa*......	☐	☐	☐
2. Purchased an asset such as a tractor, sewing machine, house or land which you have to repay / *Kununua mali kama tingatinga, mashine ya kushona, nyumba au shamba ambayo utalipia* baadaye......	☐	☐	☐
3. Received credit on products or services such as seeds or vet services which you have to repay / *Kupokea bidhaa kama mbegu au matibabu ya wanyama kwa deni*	☐	☐	☐

L.2. Thinking back to your last loan, for **what reasons did you borrow money or take credit**?/ *Ukifikiria kuhusu mkopo wako wa mwisho - Ni kwa sababu gani ulikopa hizo pesa au hiyo deni?*
SPONTANEOUS. Do not prompt. MULTIPLE mentions possible.

- ☐ 01. For meeting day-to-day ordinary household needs when you have little or no money */ Kwa ajili ya mahitaji ya siku kwa siku k.v. chakula, kodi ya nyumba*
- ☐ 02. For emergency (burial, medical) / *Matumizi ya dharura k.v. mazishi, matibabu*
- ☐ 03. For social reasons (wedding, bride price) / *Kwa mambo ya kijamii k.v Harusi, Mahari*
- ☐ 04. For personal reasons (such as clothes, shoes, own travel) / *Kwa matumizi ya kibinafsi k.v. Nguo, viatu, safari*
- ☐ 05. For improving a house */ Kuboresha nyumba*
- ☐ 06. To acquire household goods/ *Kununua vifaa vya nyumbani*
- ☐ 07. For purchasing a car or motorcycle */ Kununua gari au pikipiki*
- ☐ 08. Purchase land */ Kununua shamba*
- ☐ 09. Purchase or build a house for your family to live in */ Kununua au kujenga nyumba ya familia yako kuishi*
- ☐ 10. Purchase or build a house to rent out */ Kununua au kujenga nyumba ya kupangisha*
- ☐ 11. For purchase of shares/stocks/bonds/T-bills / *Kununua hisa/ hundi*
- ☐ 12. For purchase of livestock /cattle / *Kununua mifugo/ ng'ombe*
- ☐ 13. For agricultural improvements e.g. irrigation, a dam, fencing, preparing land */ Kuimarisha kilimo k.m. kunyunyiza maji kujenga bwawa, kuweka fensi na kulima shamba*
- ☐ 14. For agricultural implements – plough, hoe, tractor, things to use on the farm */ Kuimarisha kilimo k.m. jembe la kulima, tingatinga, jembe la kukokota la kulima, vifaa vya kutumia shambani*
- ☐ 15. For agricultural inputs – seeds, fertiliser, insemination */ Kununua mbolea, mbegu, bidhaa za kupanda, kudunga mifungo mimba kupitia mipira*
- ☐ 16. For fishing equipment – boat, nets, engine / *Kununua bidhaa za uvuvi k.m. Neti/Nyavu, Mashua na mashine*
- ☐ 17. For expanding your business */Kupanua biashara*
- ☐ 18. For starting up a new business /*Kuanzisha biashara*
- ☐ 19. For putting money in someone else's business */Kusaidia biashara ya mtu mwingine*
- ☐ 20. For later use in life /old age / *Kwa kutumia baadaye uzeeni*
- ☐ 21. For education of yourself, children or siblings or others */ Kwa ajili ya elimu yangu, watoto na wengine*
- ☐ 22. To leave something for your children */ Kwa ajili ya kuacha kitu ya watoto wangu (Uridhi)*
- ☐ 23.To pay off your debt */Kulipa deni yako binafsi*
- ☐ 24.To repay for someone else who was unable to repay (family or friends)*/Kulipia mtu mwingine deni alioshindwa kulipa*
- ☐ 25. Other specify ______________ ☐☐☐ ______________ ☐☐☐

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

L.3. Why have you never taken a loan?/ *Kwa nini hujawahi kuchukua mkopo?* **SPONTANEOUS. Do not prompt. MULTIPLE mentions possible.**

- ☐ 1. Have never needed it / *Sijawahi hitaji*
- ☐ 2. Don't have ID or the right documentation / *Sina kitambulisho ama vibali vinavyohitajika*
- ☐ 3. Don't believe in it / *Siamini mikopo*
- ☐ 4. Lenders charge too much / *Wanao kopesha wanalipisha ghali sana*
- ☐ 5. Don't earn enough to repay loan / *Sipati pesa za kutosha kulipia mkopo*
- ☐ 6. Your spouse/partner won't allow it / *Mme/ mke/ mwenzako hatakubaliana*
- ☐ 7. Don't know where to go for one / *Hujui utapata moja wapi*
- ☐ 8. No place close by to go for one / *Hakuna mahali pa karibu unaweza kupata*
- ☐ 9. Don't have a guarantor/referee / *Huna msimamizi/ nidhamini/ nidhamini*
- ☐ 10.Don't have any collateral / *Huna dhamana ya kusimamia mkopo*
- ☐ 11.Fear of loss of property or assets/ *Kuogopa kupoteza mali*
- ☐ 12.Unemployed / *Huja ajiriwa*
- ☐ 13.Other (SPECIFY /*Nyingine..taja*________________ ☐☐☐

________________ ☐☐☐

M. INSURANCE

Insurance is a way of protecting yourself against unforeseeable events such as losing a house, car, animals, crops or your life, by paying small amounts to an institution over time. Should something happen, you or your family are compensated./ *Bima ni njia ya kusaidia kuepuka na shida zisizotarajiwa kama kupoteza nyumba, gari, mifugo, shamba, na hata uhai wako kwa kulipa ada ndogo kwa muda kwa shirika fulani. Iwapo kitu kitafanyika, wewe au jamaa zako watalipwa.*

M.1. Which of the following types of insurance are worth taking out i.e you agree that you would consider taking out this kind of insurance?/ *Ni aina gani ya bima kati ya zifuatazo unadhani waweza kuchukua, yaani umekubali unaweza kuchukua bima*? **MULTIPLE mentions possible.**

	M1. Items worth insuring Yes	No
1. House – building or contents. / *Nyumba - mjengo/ na vitu viliopo ndani*...........	☐	☐
2. Medical / *Afya*..	☐	☐
3. Life / *Maisha*..	☐	☐
4. Education / *Elimu*..	☐	☐
5. Retirement/pensions / *Kustaafu*..	☐	☐
6. Disability /personal accident / *Ulemavu/Ajali*..	☐	☐
7. Crop / Mimea..	☐	☐
8. Livestock / *Mifugo*..	☐	☐
9. Loan protection - in case cannot repay because of death or illness *Kukinga mkopo kutolipwa kwa ajili ya kifo au ugonjwa*..............................	☐	☐
10. Other (SPECIFY)/ *Nyingine taja*		
________________ ☐☐☐	☐	☐
________________ ☐☐☐	☐	☐

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

M.2. Which companies do you hold your insurance policies with?/ *Ni kampuni zipi ambazo unawekeza sera za bima nazo?* **SHOW CARD M2. MULTIPLE responses possible. code for up to 3 insurance companies.**

Insurance company/*Kampuni ya Bima*

a.______________________________ ☐☐☐

b.______________________________ ☐☐☐

c.______________________________ ☐☐☐

Thinking about the last policy you bought,/ *Ukifikiria kuhusu bima uliyonunua mwisho*

M.3. Where did you buy it? Through agent, group policy at work, local branch, head office in Nairobi, or in some other way? */Ulinunua wapi? Kupitia agenti, kikundi, bima ya kazini, tawi la kampuni la bima, makao makuu ya Nairobi, ama kwa njia zingine ?*

SINGLE mention .

☐ 1.Through an agent /*Kupitia agenti aliyenitembelea*

☐ 2. Part of group policy from work/*Bima la kikundi kazini*

☐ 3. Local branch/*Tawi la kampuni la bima*

☐ 4. Head office/*Ofisi kuu*

☐ 5. Other (Specify) /*Nyingine..taja*____________________ ☐☐☐

M.4. What are the main reasons you chose this particular insurance policy with this insurer?/ *Ni sababu zipi kubwa zilifanya uchague bima hiyo na kampuni hiyo?*

Read out statements. MULTIPLE responses possible.

☐ 1. Cost of premiums/ *Gharama ya malipo*

☐ 2. Level of cover/benefits it offered/*Faida zilizotolewa*

☐ 3. Recommended by professional adviserbroker/*Iliyopendekezwa na wataalamu*

☐ 4. You had used this company before/ *Ulikuwa umeitumia hapo awali*

☐ 5. Recommended by family member/friend/colleague/ *Iliyopendekezwa na jamii/rafiki/wenzangu*

☐ 6. Reputation/brand/reliability of company/*Jina/ kuaminika kwa kampuni*

☐ 7. Recommended by lender/ *Iliyopendekezwa na mtoa mkopo*

☐ 8. Recommended by employer */Ilipendekezwa na mwajiri*

☐ 9. Part of a package for a loan or mortgage/*Iliambatana na mkopo ama ununuzi wa nyumba*

☐ 10. Compulsory for loan or mortgage/*Lazima kwa kukopa/ kununua nyumba kwa mkopo*

☐ 11. Did not consider any other insurance company/*Sijishugulishi na kampuni nyingine yeyote ya bima*

☐ 12. Other (please specify)/*Nyingine....taja*____________________ ☐☐☐

☐ 13. Don't know */Sijui*

☐ 14. Refused to answer/*Alikataa kujibu*

M.5. Ask all: Have you ever made an insurance claim?/ *Umewahi kufutilia kulipwa malipo ya bima?*

1. Yes/ *Ndio*.. ☐ **>CONTINUE**

2. No/ *La*................................. ☐ **>GO TO M8.**

M.6. Thinking back to your last claim, in your opinion, was the claim processed within an acceptable time?/ *Ukifikiria kufuatilia kulipwa kwako kwa mwisho, kwa maoni yako, malipo yako yalishughulikiwa kwa wakati ufaayo?*

1. Yes/ Ndio ☐

☐ 2. No/ Hapana

M.7. How long did it take to get the claim settled (in months)?/ *Ulichukua muda gani kulipwa (kwa miezi) ?* **RECORD response**

(In months)................. ☐☐ ☐ 97.Still processing */Bado inashughulikiwa* ☐ 98. Don't know / Can't remember/ *Sijui/ Sikumbuki*

Ask all:

M.8. I am going to read out some statements to you about insurance. Please tell me if you agree or disagree with each statement, or don't know. */ Ninaenda kukusomea maneno kuhusu bima. Tafadhali niambie kama unakubali au hukubaliani na maneno haya, au hujui*. **Read out statements one at a time. Rotate order of statements (Mark starting point with asterisk) SINGLE mention per statement.**

	Agree/ Nakubali	Disagree/ Nakataa	Don't Know or N/A
1. You would like to have insurance but cannot afford it/ *Ningependa kuwa na bima lakini siwezi kuigaramia*..........	☐	☐	☐
2. Having insurance protects you in times of emergency/ *Kuwa na bima inakulinda wakati wa mambo ya ghafla*..........	☐	☐	☐
3. Trying to buy **health** insurance for yourself or your family can bring bad luck/ *Kujaribu kujinunulia bima za afyayako ama za jamii zinaweza kukuletea bahati mbaya*..	☐	☐	☐
4. Trying to buy **life** insurance for yourself or your family can bring bad luck/ *Kujaribu kujinunulia bima za maisha au jamii zinaweza kukuletea bahati mbaya*..........	☐	☐	☐
5. Insurance companies don't explain their products properly until you try to make a claim/ *Mashirika ya bima hayaelezei bidhaa zao kikamili hadi ulalamikie*..........	☐	☐	☐
6. Insurance companies try to cheat people even when they have a good claim/ *Mashirika ya bima hudanganya watu hata wakati wanalalamikia ukweli*..........	☐	☐	☐
7. Sometimes, agents recruit clients fraudulently/ *Wakati mwingine ma agenti usajili kupata wateja kwa njia ya udanganyifu*..........	☐	☐	☐

N. TECHNOLOGY

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

N.1. Which of the following activities do you conduct regularly. */ Ni gani kati ya hizi unafanya kila wakati?*
Read out statements one at a time. SINGLE mention per statement.

	Yes/ Ndio	No/ Hapana	Don't Know / Sijui
1. Use an ATM card at your bank/ *Kutumia kadi ya ATM katika benki*..........	☐	☐	☐
2. Use Pesa-Point machines/ *Kutumia mashine ya pesa point*	☐	☐	☐
3. Send airtime credit to someone else/ *Kutuma sambaza kwa mwingine*..........	☐	☐	☐
4. Use a supermarket discount card to earn points e.g. Nakumatt, Uchumi/ *Kutumia kadi ya supermarket kupokea pointi/alama*..........	☐	☐	☐
5. Use discount coupons on the back of supermarket receipt/ *Kutumia cheti cha mapunguzo kilicho nyuma ya risiti ya duka la supermarket*..........	☐	☐	☐
6. Send text/sms messages to friends or family using mobile phone/ *Kutuma ujumbe mfupi kwa marafiki ukitumia simu ya mkono/rununu*..........	☐	☐	☐
7. Buy services on your mobile phone e.g. dial tones, news update/ *Kununua huduma kupitia simu yako ya rununu k.m. habari, nyimbo za simu*..........	☐	☐	☐
8. Use standing orders to pay your bills/ *Kulipa gharama kutumia Standing order*	☐	☐	☐
9. Cash back when buying other things with a bank card, e.g. at supermarket/ *Kupokea pesa unaponunua bidhaa ukitumia kadi ya benki k.m kwenye supermarket*..	☐	☐	☐
10. Use your mobile phone for internet access/ *Kutumia simu yako kusoma mtandao wa interneti*..........	☐	☐	☐
11. Use your mobile phone to check bills e.g water, electricity and account balances */Kutumia simu kuangalia gharama zangu za maji, umeme, salio ya benki*.......	☐	☐	☐

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

☐ 1. Yes/*Ndio*　　☐ 2. No/*Hapana.*

IF ANSWER IS YES, GO TO N4.

N.3. Whose mobile/cell phone are you **most likely** to use when you need one? /*Huwa unatumia simu ya nani ukihitaji kutumia simu*? **SINGLE mention**

☐ 1. An agent/*Simu ya Jamii*　　☐ 3. A family member or friend who lives elsewhere /*Ya mtu wa familia au rafiki anayeishi mahali kwingine*

☐ 2. A member of this household /*Ya mtu wa familia*　　☐ 4. You do not use a mobile/cell phone /*Situmii simu ya mkono*

IF ANSWER IS -4, GO TO N5.

N.4. Which mobile phone networks do you use?/ *Unatumia mtandao gani?* **MULTIPLE mentions possible.**

☐ 1. Safaricom　☐ 2. Zain / Celtel　☐ 3. Orange　☐ 4. Yu / Econet　☐ 5. Other/ *Nyingine..taja*____________________ ☐☐

N.5. Do you use the internet / email ?/ *Je, Unatumia mtandao/ interneti?*

1. Yes/*Ndio*............................ ☐　　2. No/*Hapana*........................ ☐ **>GO TO N7.**

N.6. Where do you use the internet (or do your e-mail) most often?/ *Unatumia mtandao wako wapi ?* **SINGLE mention**

☐ 1. Home/*Nyumbani*

☐ 2. Internet cafe/ *Mahali pa mtandao*

☐ 3. Office/*Ofisi*

☐ 4. Friend or neighbour's house/ *Nyumba ya rafiki au jirani*

☐ 5. Other (please specify/ *Zingine taja*____________________________ ☐☐

N.7. Which, if any, of the following have you done in the last 7 days?/ *Ni ipi kati ya zifuatazo umefanya katika siku saba zilizopita?* **Read out .MULTIPLE mention possible.**

☐ 1. Watched television/ *Kutazama Runinga/Televisheni*

☐ 2. Listened to radio/ *Kusikiza redio*

☐ 3. Read newspapers/ *Kusoma magazeti*

☐ 4. Use the internet/email / *Kutumia mtandao wa internet*

☐ 5. None of these/ *Hakuna kati ya hizi*

P. VULNERABILITY AND GENERAL PSYCHOGRAPHICS

Now we want to talk about life in general. / *Sasa tuongee kuhusu maisha kwa jumla*

P.1. In the last 12 months, **how often** has your family …… Is it often, sometimes, rarely, never, or you don't know?/ *Katika miezi 12 iliyopita, ni mara ngapi jamii yako…….Je, ni mara kwa mara, mara chache, mara moja moja, Hujawahi au Hujui.*

Read out statements. SHOW CARD. SINGLE mention only per statement.

	Often/Mara kwa mara	Sometimes/ Mara chache	Rarely/ Mara moja moja	Never/ Hujawahi	Don't know/ Hujui
1. Gone without enough food to eat/ *Kukaa/kulala bila chakula cha kutosha*	☐	☐	☐	☐	☐
2. Felt unsafe from crime inside your home/ *Kusikia kama huna usalama nyumbani kwa sababu ya ujambazi*	☐	☐	☐	☐	☐
3. Gone without medicine or medical treatment that was needed/ *Kuenda bila matibabu au dawa iliyo kuwa inahitajika*	☐	☐	☐	☐	☐
4. Gone without cash income/ *Kuenda bila mapato ya pesa*	☐	☐	☐	☐	☐
5. Gone without safe water to drink/ *Kuenda bila maji safi ya kunywa*	☐	☐	☐	☐	☐
6. Gone without good shelter/ *Kuenda bila nyumba nzuri/mahali pazuri pa kuishi*	☐	☐	☐	☐	☐
7. Gone without fuel to cook food/ *Kuenda bila mafuta [taa]/ makaa/ kuni/ umeme/ gesi ya kupika chakula*	☐	☐	☐	☐	☐

P.2. Once you have paid all your bills and expenses for the month, what do you do with your remaining/excess money, if you have any?/*Baada ya kulipa gharama na matumizi yako ya nyumbani ya mwezi, unafanya nini na pesa unazobaki nazo kama kunazo?* **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

- ☐ 1. You do not have money remaining after bills/ *Hakuna kinachobakia baada ya matumizi*
- ☐ 2. You give it to family living with you/ *Unapeana kwa jamaa mnaoishi nao*
- ☐ 3. You give/send it to family not living with you/ *Unapeana/kutuma kwa jamaa wanaoishi mbali*
- ☐ 4. You spend it on luxury items/ *Unatumia kugharamia vitu vya raha*
- ☐ 5. You save it for your next purchase/ *Unahifadhi kwa matumizi ya baadaye*
- ☐ 6. You invest it in property or livestock/ *Unawekeza kwa kununua mali au mifugo*
- ☐ 7. You invest it in your business or for education/ *Unawekeza katika biashara au elimu*
- ☐ 8. Other (SPECIFY)/ *Nyingine taja*____________________

P.3. If you found KSh 200 that you could keep, what would you spend it on?/ *Ukipata shilingi mia mbili utaitumia kwa nini?* **DO NOT PROMPT. MULTIPLE MENTIONS POSSIBLE.**

- ☐ 1. Mobile/telkom expenses */Matumizi ya simu*
- ☐ 2. Personal expenses such as clothing */Matumizi ya kibinafsi kama nguo*
- ☐ 3. Education/tuition/school fees */Malipo ya shule*
- ☐ 4. Household bills such as electricity/ water/home maintenance/rates */Mahitaji ya nyumbani kama stima*
- ☐ 5. Entertainment and socialising */Kwa burudhani*
- ☐ 6. Groceries or food essentials */Kununua chakula*
- ☐ 7. Medical expenses and health schemes */Kulipa hospitali*
- ☐ 8. Paying off debts on loans */Kulipa madeni*
- ☐ 9. Petrol/transport/taxis/buses */ Kwa usafiri*
- ☐ 10. Donations to religious groups and charities */Kwa michango kanisani*
- ☐ 11. Rent/mortgage on your home */Kulipia nyumba*
- ☐ 12. Savings/investment */Kuwakeza au kuanzisha biashara*
- ☐ 13. Supporting other members of the family */Kusaidia watu wa familia yangu*
- ☐ 14. Other (specify)____________________

P.4. In comparison with your other households in your neighbourhood, do you consider this household…*/Ukilinganisha na nyumba zingine,Je nyumba yako ni....*

☐ 1. Richer than other households */Ni tajiri kuliko zingine* ☐ 2. Average - about the same as others */Ni ya kawaida* ☐ 3. Poorer than other households */Ni maskini kuliko zingine*

The next few questions that we ask you might appear strange and personal. We are asking you these questions to get an overall understanding of people. ***/ Maswali yanayofuata yanaweza kukustaajabisha/shangaza. Tungependa kuelewa watu wa ujumla.***

P.5. Which **ONE** of these statements **best describes** how you feel about your life?*/ Ni gani kati ya hizi inaeleza vile wewe hufikiria kuhusu maisha yako?* **READ OUT. SHOW CARD. SINGLE MENTION ONLY.**

☐ 1. In almost all ways, my life is ideal/ *Kwa mambo kama yote, maisha yangu ni mazuri/ sawa*

☐ 2. My life is ideal in some ways but not ideal in other ways/ *Maisha yangu ni mazuri/ sawa katika mambo fulani lakini sio sawa kwa mambo mengine*

☐ 3. My life is not ideal in almost every way/ *Maisha yangu sio mazuri/ sawa katika mambo karibu yote*

P.6. We speak with many different people with different attitudes to things in life. For each of the following statements, please tell me if you agree /disagree with that statement.
/ Sisi huongea na watu wengi walio na hisia tofauti tofauti katika maisha. Je, wewe unakubaliana na mambo yafuatayo?
READ OUT. ROTATE STARTING POINT OF READING STATEMENTS. MARK STARTING POINT WITH AN ASTERISK (*).

	Agree/ Nakubali	Disagree/ Sikumbali
1. You are able to solve your problems by yourself, without needing to involve other people/ *Wewe unaweza kusuluhisha matatizo yako mwenyewe bila kuhusisha watu wengine....*	☐	☐
2.You can converse with all kinds of people – i.e. from different status levels*/ Unaweza ukajadili na watu wa aina zote, Kutoka hali tofauti za kimaisha (masikini na matajiri)*............	☐	☐
3. You have hope for the future*/ Unatumaini ya maisha ya baadaye.*..........	☐	☐
4. People gossip a lot about you*/ Watu hukusengenya sana*..........	☐	☐
5. Nothing impresses you in life/ *Hakuna kinachokuvutia maishani mwako*..........	☐	☐
6. You don't think people think much of you or respect you much/ *Haufikiri ya kuwa watu wanaheshimu au kufikiria hali yako*..........	☐	☐
7. You feel well and in good health*/ Unajisikia vizuri na mwenye afya njema*..........	☐	☐
8. You have friends and family to turn to whenever you need them/ *Una marafiki na jamaa wakuendea unapowahitaji*..........	☐	☐
9. When you are not working you have lots of things that keep you busy/ *Wakati hauko kazini una mambo mengi ya kufanya*..........	☐	☐
10. You feel stuck in your life/ *Unasikia umekwama katika maisha*..........	☐	☐

Q. MISC – HOUSING CONDITIONS, ASSETS, SERVICES, MONEY USE & GPS READINGS

Ask all:

Q.1. Supposing you had your own home, please tell me if you agree or disagree with each of the following statements I read out*/ Kama ungelikuwa na makao yako, Je, unakubaliana ama haukubaliani na mambo yafuatayo nitakayo soma.*

READ OUT STATEMENTS ONE AT A TIME. ROTATE STARTING POINT OF READING STATEMENTS.
MARK STARTING POINT WITH AN ASTERISK (*).SINGLE MENTION PER STATEMENT.

	Agree/ Nakubali	Disagree/ Nakataa	Don't Know or N/A
1. Your home is something to keep and never sell*/ Makao yako ni yakuweka si ya kuuza*..........	☐	☐	☐
2. If you needed a large sum of money you would sell your home*/ Ukihitaji pesa nyingi utauza makao yako*..........	☐	☐	☐
3. You would sell your home to buy a bigger one*/ Unaweza kuuza makao yako kununua makao makubwa zaidi*..........	☐	☐	☐
4. You would use your home as security when borrowing money/*Unaweza kutumia nyumba yako kusimamia mkopo wako*..........	☐	☐	☐
5. You think of your home as an investment that will increase in value over time*/ Unaona makao yako kama mali inayo ongezeka bei kila wakati*..........	☐	☐	☐

Q2. What type of dwelling does the household head live in?/*Ni aina gani ya makao mkuu wa nyumba anaishi?* **OBSERVED SINGLE RESPONSE.**

☐ 1. Permanent ☐ 2. Semi permanent **>GO TO Q4** ☐ 3. Temporary **>GO TO Q4** ☐ 4. Traditional **>GO TO Q4**

☐ **5.** Other (specify)________________ ☐☐ **>GO TO Q4**

Q.3. What type of permanent dwelling is it?/ *Mkuu wa nyumba anaishi katika nyumba ya aina gani ?* **OBSERVED SINGLE RESPONSE.**

☐ 1. House/bungalow */ Nyumba/Bungalow* ☐ 3. Maisonette

☐ 2. Flat/ *Gorofa* ☐ 4. Swahili type house*/ Nyumba ya kiswahili*

Q.4. What is the household **tenure** status of main residence? In other words, who owns the house you live in.*/ Ni ya nani nyumba mnamoishi ?* **SINGLE RESPONSE.**

☐ 1. Owner occupied/ *Yenu wenyewe* ☐ 4. Employer provided - free/ *Ya kupewa na muajiri bure* **>GO TO Q8**

☐ 2. Owner occupied - nomads/*Yenu wenyewe -lakini wa kuhama* **>GO TO Q8** ☐ 5. Rented / *Ya kupanga/kukodesha* **>GO TO Q8**

☐ 3. Employer provided - subsidised/ *Ya kupewa na mwajiri na iliyogawanyishwa* **>GO TO Q8** ☐ 6. Free/ *Ya bure* **>GO TO Q8**

IF NOT OWNER OCCUPIED, GO TO Q8.

Q.5. What is the size of the land where this household lives? **If a flat,indicate the size of the flat itself USE CONVERSION TABLE IF NECESSARY/** *Ukubwa wa eneo la nyumba/ kaya hii mnamoishi ni kipi?*

Acres...................... ☐☐☐☐☐•☐ Sq m....................... ☐☐☐ Sq.feet............................. ☐☐☐☐

Q.6. How did you acquire your home? */Je ulipataje nyumba yako?* **Multiple mention.**

- ☐ 1. Inherited from family /Kuridhi
- ☐ 2. Used regular income to buy materials whenever possible /Nilinunua vifaa vya kujenga pole pole
- ☐ 3. Bought/ Built using savings kept in bank, SACCO or MFI /Niliijenga kutumia akiba nilizokuwa nimeweka kwa benki
- ☐ 4. Bought/ Built using savings kept elsewhere */Niliijenga kutumia akiba nilizokuwa nimeweka mahali pengine*
- ☐ 5. Bought/Built using credit/loan from bank, SACCO or MFI */Niliijenga kutumia mkopo kutoka benki*
- ☐ 6. Bought/ Built using credit/loan from elsewhere */Niliijenga kutumia mkopo kutoka kwingineko*
- ☐ 7.Other (Specify)________________________ ☐☐☐
- ☐ 8. Refused to answer

Q.7. Who built your home? *Ni nani alijenga nyumba yenu?* **SINGLE RESPONSE. Read out**

- ☐ 1. Built it yourself / family/ *Tulijenga sisi wenyewe*
- ☐ 2. Paid workmen/construction company to build it /Tulilipa wafanyikazi kuijenga
- ☐ 3. Bought it already built */Tuliinunua ikiwa imejengwa*
- ☐ 4. I dont know

Q.8. What material is the floor of the main dwelling predominantly made of?*/ Je, sakafu ya nyumba yenu imetengezwa na nini?* **SINGLE RESPONSE.**

☐ 1. Cement */ Simiti* ☐ 2. Tiles/ *Taili* ☐ 3. Wood/ *Mbao* ☐ 4. Earth/ *Udongo*

☐ *5.* Others specify*/ Nyingine…eleza*________________________ ☐☐☐

Q.9. What material are the walls of the main dwelling predominantly made of?*/ Je, kuta za nyumba yenu ni za aina gani?* **SINGLE RESPONSE.**

☐ 1. Stone/ *Mawe*	☐ 4. Mud/cement/ *Matope/Simiti*	☐ 7. Grass/ straw/ *Nyasi*
☐ 2. Brick/block/ *Matofali*	☐ 5. Wood only/ *Mbao pekee*	☐ 8. Tin/ *Mkebe*
☐ 3. Mud/wood/ *Matope/Mbao*	☐ 6. Corrugated iron sheet */ Mabati*	☐ 9. Other (specify)/ *Nyingine eleza*________________________ ☐☐

Q.10. What material is the roof of the main dwelling predominantly made of?/ *Je, paa ya nyumba yenu ni ya aina gani?* **SINGLE RESPONSE.**

☐ 1. Corrugated Iron sheet (mabati)/ *Mabati*	☐ 4. Asbestos sheets	☐ 7. Tin/ *Mkebe*
☐ 2. Tiles/ *Taili*	☐ 5. Grass/ *Nyasi*	☐ 8. Other (specify)/ *Nyingine eleza*________
☐ 3. Concrete/ *Simiti*	☐ 6. Makuti / *Makuti*	

Q.11. What is your main source of cooking fuel? / *Huwa mnapika na nini sana sana?* **READ OPTIONS. SINGLE RESPONSE.**

☐ 1. Collected firewood/ *Kutafuta kuni*	☐ 5. Electricity/ *Umeme*	☐ 8. Biomass residue e.g cowdung/ coffee husks/ *Mabaki*
☐ 2. Purchased firewood/ *Kununua kuni*	☐ 6. Gas/LPG / *Gesi*	☐ 9. Biogas/ *Biogesi*
☐ 3. Grass /straw/ *Nyasi*	☐ 7. Charcoal/ *Makaa*	☐ 10. Other (please specify)/ *Nyingine eleza* ________
☐ 4. Paraffin/ *Mafuta taa*		

Q.12. What is your main source of lighting?/ *Unapata mwangaza wako sana sana kutoka wapi?* **READ OPTIONS. SINGLE RESPONSE.**

☐ 1. Collected firewood/ *Kutafuta kuni*	☐ 5. Electricity/ *Umeme*	☐ 9.Candles/ *Mishumaa*
☐ 2. Purchased firewood/ *Kununua kuni*	☐ 6. Solar/ *Nguvu za jua*	☐ 10. Biogas/ *Biogesi*
☐ 3.Grass /straw/ *Nyasi*	☐ 7. Gas/ *Gesi*	☐ 11.Other (specify)/ *Nyingine…eleza*________
☐ 4. Paraffin/ *Mafuta taa*	☐ 8. Dry cell (torch)/ *Tochi*	

Q.13. What is the main source of water for the household?/ *Je, unapataje maji yako ya matumizi ya nyumba?* **READ OPTIONS. SINGLE RESPONSE.**

☐ 1. Piped into dwelling / *Mfereji nyumbani*	☐ 7. Rainwater collection/ *Maji ya mvua*
☐ 2. Piped into plot/yard/ *Mfereji kwenye boma*	☐ 8. Unprotected dug well/springs/ *Kisima kisichofunikwa*
☐ 3. Public tap/ *Mfereji ya umma mtaani*	☐ 9. River /lake /ponds/streams / *Maji ya mito*
☐ 4. Tube/well/borehole with pump/ *Kisima kilichojengewa pump*	☐ 10. Tankers/Truck/Vendor/ *Maji yanyouzwa na magari/Lori*
☐ 5. Protected dug well/ *Kisima kilichozibwa*	☐ 11. Bottled water/ *Maji ya chupa*
☐ 6. Protected spring/ *Maji yanayochibuka*	☐ 12. Others specify/*Nyingine…eleza*________

Q.14. . What type of toilet facilities does the household use?*/ Ni aina gani ya choo mnachotumia nyumbani kwenu?* **READ OPTIONS. SINGLE RESPONSE.**

- ☐ 1. Flush toilet */ Choo cha maji*
- ☐ 2. Ventilated improved pit latrine*/ Iliyochimbwa na kujengwa*
- ☐ 3. Uncovered pit latrine/ *Iliyochimbwa bila ya kufunikwa*
- ☐ 4. Covered pit latrine/*Iliyochimbwa na kufunikwa*
- ☐ 5. Bucket/ Ndoo
- ☐ 6. None / *Hakuna*
- ☐ 7. Other specify/ *Nyingine…eleza* ____________

Q.15. Which of the following items does your household own?*/ Ni zipi kati ya vifaa hivi mnavyo kwa nyumba yenu?* **READ OPTIONS.**

	Yes/ Ndio	No/ Hapana
01) Radio/ *Redio*	☐	☐
02) **Black and white** television/ *Televisheni/Runinga*	☐	☐
03) **Colour** TV set/ *Televisheni ya rangi*	☐	☐
04) Bicycle/ *Baisikeli*	☐	☐
05) Motorcycle/ *Pikipiki*	☐	☐
06) Car/ *Gari*	☐	☐
07) Refrigerator/ *Jokovu*	☐	☐
08) Ox/Plough/ *Jembe la kuvurutwa na ng'ombe*	☐	☐
09) Ox/donkey drawn Cart./ *Jembe la kuvurutwa na punda*	☐	☐
10) Sofa set/ *Viti*	☐	☐
11) Sewing machine/ *Mashine ya kushona*	☐	☐
12) Wardrobe/*Kabati ya nguo*	☐	☐
13) Desktop/laptop computer/ *Kompyuta*	☐	☐
14) Built-in kitchen sink/ *Sink iliyotengezwa jikoni*	☐	☐
15) Fixed telephone line or outstanding application/ *Simu ya laini ya nyumbani, au ambayo inayongoja kuwekwa*	☐	☐
16) Camera/ *Kamera*	☐	☐
17) Hi-fi/music centre/ *Redio ya hi-fi*	☐	☐
18) Microwave oven/ *Microwave*	☐	☐
19) Electric stove with oven/*Jiko la stima/ umeme*	☐	☐
20) Vacuum cleaner/ *Vacuum cleaner*	☐	☐
21) Free-standing deep freezer (a unit which is not part of a fridge)	☐	☐
22) DVD player/ *Chombo cha DVD.*	☐	☐
23) Video recorder/player/ *Chombo cha video cha kurekodi…*	☐	☐
24) Electric iron/ *Pasi ya stima*	☐	☐

Q.16. How many **habitable** rooms are in the household?/ *Nyumba yenu ina vyumba vingapi?* **DO NOT COUNT BATHROOMS, TOILETS, STOREROOMS OR GARAGE.**

Q.17. How many of these rooms are used for sleeping?/ *Ni vyumba ngapi vinavyotumiwa kulala?*

Q.18. Do you have any livestock (excluding pets such as dogs and cats) here – where this household is?/ *Je, mna wanyama wengine wa kufuga [bali na paka na mbwa] hapa kwenu?*

1. Yes/ *Ndio*.................................

2. No/ *Hapana*................................. **>GO TO Q20**

Q.19. **TICK** which ones. And then **ASK** how many of each?/ *Uliza ni gani halafu ni ngapi kwa kila moja?*

Livestock type/ *Aina ya mifugo*	Livestock owned	Quantity / Ngapi
1. Cattle/ *Ng'ombe*..........		
2. Sheep/goats/ *Kondoo/Mbuzi*..........		
3. Chickens/ *Kuku*..........		
4. Camels/ *Ngamia*..........		
5. Donkeys/ *Punda*..........		
6. Pigs/ *Nguruwe*..........		
7. Other (specify)/ *Nyingine..taja*________		

Q.20. Now this is the very last thing for us to do. Thinking about how you spend your money, and what you spend your money on, I would like you to look through this list of items, and tell me how much you spend on these items in any one month.

Read out. Use Photo card.

	Monthly expediture(Ksh)
1. Mobile/telkom expenses/ *Matumizi kwa simu/rununu*	
2. Personal expenses such as clothing/ *Matumizi yako binafsi hasa mavazi*	
3. Education/tuition/school fees/ *Malipo ya masomo-karo ya shule*	
4. Household bills such as electricity/water/home maintenance/rates/ *Gharamia kawi/ maji na urekebishaji wa nyumbani*	
5. Entertainment and Socialising/ *Matumbuizo na majadiliano*	
6. Groceries or food essentials/ *Vyakula vya umuhimu.*	
7. Medical expenses and health schemes/ *Gharama ya hospitali na afya*	
8. Paying off debts on loans/ *Kulipia madeni kwa mikopo*	
9. Petrol/transport/taxis/buses/ *Petroli, usafiri, magari ya umma*	
10. Donations to religious groups and charities/ *Kuchanga/kutoa kanisani*	
11. Rent/mortgage on your home/ *Malipo ya nyumba*	
12. Savings/investment/ *Hifadhi*	
13. Supporting other members of the family/ *Kusaidia wengine wa jamii*	
14. Other – list major items/ *Nyingine-Taja zile muhimu.* ____	
____	
____	
TOTAL	

Q21. My supervisor may need to contact you to confirm you have completed this interview. Would you mind giving me your phone number?

Phone number: ☐☐☐☐☐☐☐☐☐☐

Consent Statement

"Would you like in future to receive a call from Steadman-Synovate interview on other issues"

☐ Yes ☐ No

If yes Please confirm to me the telephone number you mostly use

☐☐☐☐☐☐☐☐☐☐

How long have you been using this number in months

☐☐☐

Finish time **(24 hr clock)**........... H H ☐☐ : M M ☐☐

If you dont mind participating in subsequent surveys on financial maters kindly give us your email adress

____

Q22. RECORD 3 GPS readings

	North	South	Degrees	Minutes	Seconds		East	West	Degrees	Minutes	Seconds
READING 1: LATITUDE:...............	☐	☐	☐☐☐	☐☐	☐☐☐☐•☐	**LONGITUDE..........................**	☐	☐	☐☐☐	☐☐	☐☐☐☐•☐
READING 2: LATITUDE:...............	☐	☐	☐☐☐	☐☐	☐☐☐☐•☐	**LONGITUDE..........................**	☐	☐	☐☐☐	☐☐	☐☐☐☐•☐
READING 3: LATITUDE:................	☐	☐	☐☐☐	☐☐	☐☐☐☐•☐	**LONGITUDE..........................**	☐	☐	☐☐☐	☐☐	☐☐☐☐•☐

THANK THE RESPONDENT AND CLOSE THE INTERVIEW.

NOTES

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