



## FINACCESS SURVEY 2021

## INSTRUCTION MANUAL

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## **CHAPTER ONE: INTRODUCTION**

### **1.1 Background**

The Kenya National Bureau of Statistics (KNBS) in collaboration with the Central Bank of Kenya (CBK) and Financial Sector Deepening (FSD), Kenya, measure financial inclusion through the Financial Access (FinAccess) Surveys. The surveys began as an initiative of the Financial Access Partnership (FAP), a public-private partnership formed in 2005. The first FinAccess Household Survey was undertaken in 2006. Successive surveys have been conducted in 2009, 2013, 2016 and 2018.

FinAccess survey has been recognized as a leading source of reliable data on financial access and usage in Kenya and is widely cited in the media and by Government, the private sector and international development partners. Given the fast pace of financial market development in Kenya, the surveys constitute an important tool to monitor trends, inform policy and industry on progress towards pro-poor and pro-growth financial sector development. Both the Central Bank of Kenya (CBK) and the National Treasury have relied on FinAccess data to inform the development of policies that support inclusion. These include agency banking and national payments regulations as well as initiatives to improve transparency in the credit sector. There have been new trends in financial inclusion, as well as highlighting consumer protection issues and probing more deeply into quality of access through data on frequency of usage.

### **1.2 Objectives**

The financial sector is one of the key sectors of the economy. Continuous monitoring and sector support is necessary to enhance national development. With this in mind, the main objective of FinAccess Surveys is to monitor developments and progress achieved in the sector, in order for policy makers and industry players to gain a better understanding of the inclusivity and overall dynamics of Kenya's financial landscape. Expected output from the survey includes:

- Tracking trends and progress on financial inclusion.
- Providing information on barriers to financial inclusion.
- Providing information on market conditions & opportunities.
- Providing data for academic research on financial inclusion.
- Enabling inter-country comparisons on financial inclusion.

### **1.3 Survey Methodology**

The survey will utilize the Household Master Sample Frame (HMSF). Collected data will undergo a weighting process to be representative at National and County level. Weighting will also adjust for possible non-response.

## **CHAPTER TWO: FIELD WORK PROCEDURES**

### **2.1 Role of the Interviewer/Research Assistant**

The ultimate outcome of the Survey depends on how the Interviewer conducts the interview. It is important for an interviewer to be consistent in the way he/she phrases the questions to the respondent. In case a response is not clear or vague; the Interviewer must always ask or probe

further. No mention of immediate benefits should be made to the respondent as this may prejudice responses.

The Interviewer is responsible for:

- a) Locating sampled households with assistance of the supervisor.
- b) Conducting the interviews to the targeted respondents and completing the questionnaire(s).
- c) Checking the completed questionnaires to ensure all questions are asked and recorded.
- d) Arranging for interviews and callbacks.
- e) Maintaining confidentiality of the interviews and the data collected.
- f) Taking responsibility for the allocated survey materials and equipment.
- g) Preparing debriefing notes for the supervisor.
- h) Forwarding to the supervisor all completed questionnaires and relevant notes.
- i) Interviewing and capturing household information using computer aided personal interview (CAPI) approach.

## **2.2 Role of the Supervisor**

The Supervisor will be responsible for the field team and will provide personal oversight to his/her team during the entire fieldwork process. The Supervisors is responsible for:

- a) Ensuring that sampled households are identified and interviewed in an appropriate manner.
- b) Providing leadership and inculcate team spirit.
- c) Monitoring the quality of the data the interviewers collect.
- d) Controlling use of the vehicle(s) assigned to the team.
- e) Responsible for all accessories and other office equipment for the survey.
- f) Ensuring data entry is well captured in the field.
- g) Ensuring that control records of the work are properly filled.
- h) Preparing weekly briefs and monthly reports to the coordinator.
- i) Assisting in the editing of completed questionnaires.
- j) Transferring captured data to the headquarters.
- k) Preparing weekly briefs and monthly reports to the coordinator

## **2.3 Role of Coordinators**

The field supervisors will be under the supervision of coordinators who are assigned to oversee the administration of the FinAccess. The overall responsibility is to provide technical advice to the field teams as well as;

- a) Acting as a liaison person between the headquarters and the field on survey matters.
- b) Handling administrative and logistics in the field.
- c) Ensuring discipline in the teams.
- d) Conducting quality checks.
- e) Facilitating data backup and submission to headquarter.
- f) Monitoring risks and suggest mitigation measures.
- g) Preparing monthly reports on the survey progress.

## **2.4 Locating the selected cluster and sampled households for the survey**

Locating the cluster and sampled households will be in line with the sampling methodology which has been devised for the Survey and will be coordinated by the Supervisors. The

interviewer will therefore be helped to trace the cluster by the KNBS cluster guide and/or village elder in the selected study area. Each group of Interviewers will work/move with a KNBS Cluster Guide and/or Village Elder who is most familiar with the cluster and who will also introduce interviewers to the cluster leader/chief/elder.

A household is defined as a person or group of persons residing in the same compound/under the same roof, answerable to the same head and sharing a common source of food. To identify a household, the people that live within one household must do all three of the following:

- a) Reside in the same compound or under the same roof;
- b) Are answerable to the same head, and;
- c) Pool and share their resources for common provisions.

In the event that the listed occupants of the selected household will have moved, the Interviewer and Supervisor will not follow the listed household members to their new places of residence. In the event that the selected household is no longer available i.e. cannot be traced, is abandoned or has been destroyed for instance there will be no substitution.

## **2.5 Selecting the respondent**

Selection of the respondent to interview will be done automatically using the Kish Grid inbuilt in the electronic format (CAPI) of the questionnaire. All members in the household who will have been listed as aged 16 years and older will be automatically included as qualifying as respondents for interviewing.

In the event that a selected respondent is not present at the time of the interview, the Interviewer will inquire on when they will likely be back and book an appointment for making a call back. It is very likely that the selected respondent will be available during a callback interview as the Kish Grid will have listed the members of the household who will have been present within the past 7 days. Thus, the Interviewer must probe for an appropriate time when the selected respondent is likely to be home and plan around this timing for the call back. There will be NO substitution of respondents during this Survey.

## **2.6 Interview Language**

For the 2021 FinAccess Survey, the questionnaire will be available in English and Kiswahili. The Supervisor will allocate an Interviewer who is conversant with the language of the respondent. In the event the selected respondent indicates they do not speak any language in which any Interviewer is conversant, the Supervisor will then take appropriate action. These cases will however be rare as selection of Interviewers conversant with all major languages spoken in Kenya have been factored into the Interviewer selection process.

## **2.7 Introduction to respondent**

On arriving at the selected household, the first thing you should do as an interviewer is to introduce yourself politely. The Interviewer will be accompanied to the house by the Supervisor, Cluster Guide and/or the Village Elder and will be aided in the initial introduction of the Survey. You should always have your staff identification card.

## **2.8 Questionnaire administration**

Before going to a selected household, all Survey representatives, including Interviewers, Supervisors and Coordinators, should ensure that they are ready to begin the interview. Representatives must be presentable, with a tablet (with sufficient power), where applicable, and with the location and code numbers of the Survey households.

No person except the field Supervisor, or representatives from the FinAccess Management Team, should accompany an interviewer. Any representative who accompanies an Interviewer must be introduced by the interviewer to the respondent, making it clear to the respondent the purpose of the representative's presence. In most cases, the representative will be present to monitor the quality of the interview and to support and assist the Interviewer in effectively carrying out their assigned tasks.

Any other persons not connected to the FinAccess Surveys or to the household must not be present when the Interviewer is administering the household questionnaire. If any such individuals are present at the commencement of the interview, the Interviewer must politely request them to leave in order to respect the privacy of the survey household. If they cannot leave at that time, the Interviewer must then schedule the interview for a later time, or move the interview to a more appropriate place, when or where greater privacy can be assured.

If the Interviewer encounters a different or unusual case in a particular section or sections of the Survey, or within the household, the Interviewer must note all of the details of concern and communicate to the Supervisor.

## **2.9 Field team interactions with the community and respondents**

Interviewers will be administering the questionnaire to households in a cluster. It is vital that field teams establish a good working relationship with community leaders and with all community members; Village elders, chiefs, field officers and County Statistical Officers.

FinAccess is being conducted under the Statistics Act, and you are therefore empowered to collect this information from the respondents. However, the policy of the KNBS is always to attempt to collect the information it requires with the willing cooperation of the public. You should therefore always be courteous and tactful in your dealings with respondents.

Above all, your attitude towards the respondents in the survey households must be one of respect. You must always be patient towards survey household members. Always act in a way that warrants respect and cooperation from the respondent. During your interviews, you should work efficiently and relatively quickly, but should not rush the respondents or make mistakes. After each interview you should thank each interviewee for their help and time. This is vital if the survey is to be carried out successfully.

Be willing to answer any questions the respondents ask you about the survey and its particular contents. At the start of the interview, you should always determine if the respondent has any appointments in the next hour or two. If sufficient time is available to complete several sections of the questionnaire before the respondent's appointment elsewhere, proceed and complete as much of the interview as possible. When the respondent must leave, arrange for another meeting in the next day or two at which the interview with the individual respondent can be completed.

Seek to develop a smooth-flowing interviewing style so that you can obtain all of the information required from an individual in the shortest possible time. The guidelines in this manual should help you considerably. You should attempt a compromise between:

- Maintaining a smooth-flowing, continuous dialogue that allows you to obtain all of the information required in the shortest possible time –that is, without testing the patience of the respondents by delaying the interview in any way -and
- Allowing the respondents to ask any questions that they have about the survey so that they are convinced of its value and are cooperative.

At all stages of the interview, you should be alert to errors. These can be accidental or deliberate. For example, if the respondent says that the household has no livestock and there are chickens pecking at your feet or goats tied up nearby, you should inquire about these animals. However, you should not probe excessively after seeking initial clarification from the respondent. In any case, you should never go outside of the household to get information. This is beyond the scope of your work.

Disciplinary action will be taken against any interviewers who consistently treat their respondents with condescension and a disrespect or who shows a pattern of re-interpreting the answers provided by the respondents.

**Confidentiality** - It is very important that the respondent knows that the information volunteered by him/her is confidential. This means that the respondent will understand that information captured during the Survey:

1. Will only be used for the purposes of the Survey and to meet the Survey objectives;
2. Cannot be traced back to individual respondents, and;
3. Can only be accessed by those directly involved in coordinating the survey.

If a respondent is unwilling to respond to the interview or asks what the data will be used for, the Interviewer will explain how the data will be used and stress that such information will be treated as very confidential. Because some of the questions to be asked are sensitive, the interview should not be conducted in the presence of visitors. Ensure that you obtain the consent of the respondent in the event that they insist on another person being present during the interview before proceeding. An Interviewer should never mention what was given in other interviews or show completed questionnaires to other interviewers or supervisors in front of a respondent or any other person.

In summary, the general rules on conduct for interviewers are:

- Read the questions clearly according to descriptions and don't be too fast.
- Read questions without adding, reducing or changing. If you translate to a different language, **use standard terms and be careful not to change the meaning**. If the respondent doesn't understand, repeat the question slowly.
- Don't change the chronological questions (deviation can change the answer).
- Don't skip a question due to previous answers or since you know the answer.
- Don't show your respondent that you are in a hurry or tired. Give them time to think about their response.



- Avoid long discussions of the questions with the respondents. If you are receiving irrelevant or complicated answers, listen to the respondent and then lead him back to the original question.
- It is extremely important that you should remain absolutely **NEUTRAL** about the subject of the interview. You must not show any surprise, approval or disapproval about the answers given by the respondent, and you must not tell him/her what you think about these things yourself.
- Follow the instructions for each question, e.g. skips, brackets etc.

## CHAPTER THREE: COMPLETING THE QUESTIONNAIRE

### 3.1 Types of questions and responses

There are three types of questions included in the survey.

1. Interviewer does not read the question to the respondent. Rather, you record information based on observation or on previous responses provided by the respondent.
2. Interviewer reads the question only. These questions are read to the respondents, after which you pause to wait for the response. The answers may be pre-coded, or you may have to write in response to be coded later by the coders.
3. Interviewer reads the question and the response categories.

Read the questions exactly as they are written in the questionnaire, following the established order. After reading a question once in a clear and comprehensible manner, you should await the response. If the respondent does not answer in the reasonable time, he/she has probably:

1. Not heard the question; or
2. Not understood the question; or
3. Does not know the answer.

In any case, if there is no answer, repeat the question. If there is still no reply, you must ask whether the question has been understood. If the answer is 'No', you may reword the question. If the difficulty lies in finding the right answer, you should help the respondent to consider his/her reply.

**The "other" category** - In order to include all possible responses that may be provided, many questions include a response option of "other" to record responses that are not covered by any of the pre-coded responses. When you use this code, also provide a brief explanation of the category.

There are cases where respondents will not answer an individual question, either because they do not know the answer or because they refuse to answer the question. If after asking the question several times, you still cannot get a response, the following codes should be recorded:

- Don't Know
- Refused to Answer

However, you should note that these codes will be used very rarely as you will assist the respondent in understanding considering his/her reply.

### 3.2 Recording Answers

For this survey, the Interviewer will use the Computer Assisted Personal Interviewing (CAPI) Platform to record answers provided by respondents. Always ask the questions in the order they are listed and record each answer in the correct space provided.

Interviews must never rely on writing answers in a notebook for transfer to the questionnaire later. Interviewers must record what the respondent says, not his/her own interpretation or summary. If a respondent gives an answer that contradicts an earlier response, the Interviewer will confirm the true position by probing.

### 3.3 Flows and skips

In order to have a logical order to fill in the questionnaire, it has been designed with a system of skips that allows you to follow the logical sequence of questions based on responses to questions already provided.

### 3.4 Coding

The questionnaire is entirely pre-coded except in cases when a description in addition to a code should be recorded. Where the question responses are pre-coded, you simply record the code for the category that matches the respondent's response most closely. If the answer is an amount or a figure, write the amount in the box below the question.

When the response to be recorded is a monetary amount or a figure, write the correct response in the corresponding cell. Record monetary amounts in Kenya shillings with no decimal point. Do not include cents. For any cents amounts, round to the nearest Kshs.

When rounding up numbers, if there is no other instruction regarding recording decimals places, round up the reply. Thus,

- Any value from 0.00 to 0.49 = 0
- Any value from 0.50 to 1.49 = 1

### 3.5 Reluctant respondents, non-responses and call-backs

Interviewers must always be honest in their approach. They must never tell the respondent that the interview will only take a short while of his time, but must state the hour or two that it will take to complete the interview. If the respondent does not have the time, work with their schedule to make an appointment for a return visit.

Reluctant respondents or actual refusals are rare and if the Interviewer faces many cases of refusals, the issue is very likely that it is a problem with how the Interviewer is approaching the respondents. Interviewers must remain friendly and approachable when talking to respondents and use tact to eventually gain their cooperation.

In the case where respondents/households claim to have been involved in other numerous studies in the past with no direct benefits (and therefore resist participating in this study), the Interviewer must be tactful and explain that the aims and objectives of this survey are different and the outcome will be beneficial to both the respondent and other others with a similar profile in the long-run

Completing contact sheets will be a mandatory procedure by Interviewers for each household in which contact was attempted, along with recording all instances a household was visited. At least 3 call-backs will be made to each eligible household in a bid to increase the number of successful interviews.

### 3.6 Callbacks

There will be instances where the selected respondent will not be available at the house at the time of the visit (due to work or other commitments). This will necessitate the Interviewer to callback. In some instances, it will call for these callbacks to be made sometime in the evening (while still observing curfew restrictions) in the attempt to achieve successful interviews.

The interviewer will then:

1. Make three callbacks at a time when the respondent is likely to be at home, in an attempt to achieve the interview.
2. Make these callbacks within a span of 72 hours
3. Where possible, take down the telephone number of the respondent to book an appointment with them at a time convenient to them in order to achieve a successful interview.
4. Ensure that you confirm the appropriate timing for visiting the households in the evening and probe for all precautionary measures needed in the area (e.g. security measures)

### **3.7 Concluding the interview**

Before leaving the household and submitting the interview, interviewers must go through the questionnaire to ensure that they have confirmed completeness and accuracy of information provided by the respondent.

All Interviewers must thank the respondents for their time when departing the household, even for those that for whatever reason have not been successfully completed (for example, in the case where the interview must be postponed). Interviewers must maintain courtesy and respect with all members of the household past the conclusion of the interview.

Interviewers should strictly avoid remaining in a household after the conclusion of an interview, or returning to visit the household on a personal level at a later date. In cases where household members invite the Interviewer for hospitality in the home, the interviewer should always tactfully excuse him/herself.

Before fully exiting the household, Interviewers must remember to correctly collect:

1. Contact information.
2. Back-up contact information.
3. Geospatial coordinates.

The interviewer will be required to submit each completed interview on the CAPI platform. Once the Interviewer has submitted the interview, it cannot be retrieved.

The interviewer will be expected to advise or debrief the Supervisor on any problems/ challenges experienced in the field and on any local events, such as political meetings, campaigns, barazas, which may impact on the data collection at the end of each day.

### **3.8 Data Collection Platform- CAPI**

As indicated, data collection in this study will be done using Computer Aided Personal Interviewing (CAPI) Platform.

## CHAPTER 4: FINACCESS SURVEY 2021 SECTIONS

### Section A: Household and respondent information

This section seeks to collect basic information of a household and the respondent, as well as the interviewer and interview details.

**A1-A11** - The questions capture the location data of households, useful for geospatial segmentation and for identification of the head of household.

**A1 - County name, A2 - Sub County name, A3-Constituency, A4 - Division, A5 - Location, A6-Sub location.** Record the location details as provided. The county will be provided on the drop down menu.

**A7 - NASSEP Cluster Number.** Key in this number as provided by KNBS (you will receive this from your supervisor). This number has a maximum of 5 digits.

It is very important for the interviewer to be **careful in identifying and recording the correct Cluster Number before each interview**, as these change based on location.

**A8 - Household Number.** Key in this number as provided by KNBS (you will receive this from your supervisor). This number has a maximum of 3 digits.

**A9 - Cluster type (1=Rural, 2=Urban).** Select the correct option from the drop-down menu on the tablet.

Rural or Urban clusters will be defined by KNBS and should never be guessed by the interviewer.

**A10 - Name of household head.** You will be required to key in the name of the household head.

**A11i - Sex of household head.** You will be required to key in the sex of the household head.

**A11 - Name of initial contact person.** You will be required to key in the name of the initial contact person.

**A12 - Kish Grid** - This is a method of randomly choosing a respondent out of all the Usual Members of a household. For the FinAccess 2021 Household Survey, the Kish Grid will be run automatically by the CAPI.

It is important that the Head of Household be correctly identified. Listing of the Usual Members of the household must begin with the Household Head. Only Usual Members of the household ABOVE THE AGE OF 16 should be recorded.

**Substitutions** - there will be NO SUBSTITUTIONS of the selected respondent. In the event that a selected respondent is not present at the time of the interview, the interviewer MUST inquire on when they will likely be back and book an appointment for making a call back. Ensure that you probe about the appropriate timing when the respondent is likely to be home and plan. If the respondent is present in the household but does not have the time for an interview, work with their schedule to make an appointment for a return visit.

**Call backs** - There will be instances where the selected respondent in the Kish grid will not be available at the house at the time of the visit due to work or other commitments necessitating a call back. You will make three call backs at a time when the respondent is likely to be home, in an attempt to achieve the interview. You will make these call backs within a span of 72 hours. You may take down the telephone number of the respondent to book an appointment with them at a time convenient to them.

**Starting the interview.** After identifying the respondent to interview, re-introduce the survey to him/her and begin the interviewing process. Remember to obtain verbal consent from the respondent before starting the interview.

**A13i-iii - Details about the visit (first, second or third).** The electronic questionnaire will require all visits to be recorded, for the first, second or third visit (details such as the date, time, result of your visit and the intended next visit where applicable). These details will be important in determining the number of call backs made in each household contacted.

**Results Code** - Interviewers will be required to fill in the result of each visit from a drop-down menu that will appear in the questionnaire script. In the event that the status of the selected result changes (for example an interview is terminated in the middle by the respondent), the interviewer must be sure to go back and edit this part in order to capture the correct status of the interview.

**A14i-iii- Name, age and Sex.** The interviewer will list the names, age and sex of the household members.

**A15 - Language** The interviewer will ask the respondent which language (the respondent) would like in which language the interview to be conducted. The interviewer will code the language the respondent has chosen (the interview language).

If the interviewer cannot communicate with the Respondent, the interview must be handed over to an alternate interviewer, or terminated.

**A16 - Status of the Respondent code.** The interviewer will indicate the respondent status code as:

- Selected person physically/mentally not fit to be interviewed
- Selected person cannot communicate in any interview language
- Selected person discontinued the interview
- Respondent is not at home (Callback)
- Continued with interview

**A17 - Number of children who did not return to school.** This question seeks to establish the number of children who did not return to school after the extended covid-19 break.

**A18 - Sex of the selected respondent.** This is to be observed by the interviewer, not asked directly. The following 2 questions are asked again to the Respondent. Due to the Kish Grid selection process, it is likely that the person who was initially responding to the questions was not the Respondent. Thus, these 2 questions are re-asked to all (even if the person who initially answered the queries is also the chosen respondent) to ensure that the correct details had previously been provided.

**A19 - Age of the respondent.** Only those who are 16 years and above as of the time of interview are eligible for interview. The Respondent must have reached 16 years of age as per the last birthday. {While it does not apply for this Survey, note that infants of under 12 months old are Age=zero (0)}. Note that if the Respondent had previously incorrectly noted their age at above 16 years and the error was noted at this point, the interview must be terminated.

**A20 - Relationship to the head of the household.** This question aims to clarify the relationship between the respondent and the head of household. If the respondent IS the head of household, select -1 (Head of Household). Otherwise, code the response of the respondent based on what the respondent says. Use the name of the Head of Household. e.g. "What is your relationship to (Name of Household Head)

**A21- Highest level of formal education completed of the Respondent.** For responses in this question, consider the highest level of education completed. If the respondent has **not yet** completed a specific level of education, record as "some". If completed, record as "completed".

**A22 - Marital status.** To capture demographics of the respondent. Please note that this is a single mention response that also requires that you DO NOT READ the provided options.

The response that the respondent gives must be taken as the correct response.

### **A23 - Highest level of formal education completed by the female head/spouse.**

Note that:

- If the Respondent is also a Female Head of Household, clarify **A18** and code the same response as **A18**
- If the Respondent is the Spouse of the male Household Head, clarify **A18** and code the same response as **A18**

If the Respondent is NOT a female head of household OR the spouse of head of household, ask what the highest level of education has been reached by either, the Female Head of Household or Female Spouse of Head of Household. In this case, use the name of the Female Head of Household or Spouse of Male Head of Household.

e.g. "What is the highest level of formal education completed by (Name of Female Household Head/ Spouse of Male Household Head)."

**A24 - Chronic illness.** This question seeks to find out if any member of the household survey suffers from chronic diseases e.g. HIV, TB, Blood Pressure, Diabetes etc.

**A25 - Disability.** This question seeks to find out if any member of the household has any disability.

**A26 - Form of disability.** This question seeks to find out if the form of disability. These include:

- ✓ Difficulty in seeing
- ✓ Difficulty in hearing
- ✓ Difficulty in walking or climbing steps (mobility)
- ✓ Difficulty in remembering or concentration
- ✓ Difficulty in self-care e.g. washing all over or dressing
- ✓ Difficulty in communicating using your usual language

## **Section B1: Financial health**

This section seeks to gather information about the financial well-being of the respondent, or the extent to which the respondent uses financial products and services in a way that advances their well-being and enables them to meet their needs.

The interviewer begins by reading the "Read Out" statement at the beginning of the section explaining the section.

These questions (B1A-D) are asked to all and a respondent can only give one answer for each statement *Single mention only per statement. The interviewer must read out statements, but will not read out responses.*

**B1A - Most important life goal.** This question is an ice-breaker to get the respondent into the Survey, and is a time series question that has been tracked over time. The purpose is to find the most important goal at that point in time. These goals include:

- ✓ Putting food on the table
- ✓ Educating yourself or your family
- ✓ Starting/Improving your business/farm/ add livestock
- ✓ Buying assets e.g. TV, refrigerator
- ✓ Buying land/ Building a house / improving your house
- ✓ Health (yourself or family/ others)
- ✓ Getting a job/developing your career

**B1B - Financial health statements** that will form a part of the financial health index. The question asks the extent to which the respondent agrees or disagrees (or is neutral) with different statements. These statements include:

- ✓ You have people in your life who can help you financially if you ever need it
- ✓ You keep money aside for emergencies or unexpected expenses
- ✓ You have a plan for how to spend your money for things like food, clothing, school fees bills and other needs from month to month
- ✓ You often have trouble making your money last between the times when you get money
- ✓ You can overcome most financial problems that you might face

**B1C - Frequency of financial vulnerability.** This question asks the frequency with which the respondent's family has experienced a set of different situations in the past 12 months. The question is asked about the respondent's FAMILY/THE HOUSEHOLD, not only about the respondent his/herself. The responses are on a scale ranging from "Often" to "Sometimes" or never. The experiences include any of the following:

- ✓ Gone without enough food to eat
- ✓ Gone without medicine or medical treatment that was needed
- ✓ Had to miss an important family event (funeral, wedding, etc.) because you did not have money to attend
- ✓ Child or any person you support sent home for lack of school fees

**B1D - Financial decision making – large expenditures.** This will help to understand the level of input into household financial decision-making. The question is asked about who makes large financial decisions and refers only to decision-making for large expenses, not for day-to-day financial spending.

**B1 E & F- Planning for retirement/Living in Retirement.** This query is to understand if people are planning or have planned for retirement. Check the age of the respondent and phrase this question correctly. If the respondent is YOUNGER THAN 65 (16 - 65) years, ask 'How do you intend to make ends meet in your old age?' If OLDER THAN 65 years and above, ask 'How are you currently making ends meet?' *Ask all. Multiple mentions possible. Do not read out.*

The options include:

- ✓ Draw on savings
- ✓ Drawing on pension/annuity or access retirement savings
- ✓ Rely on children or other family
- ✓ Run my own business
- ✓ Sell assets
- ✓ Income from investments (e.g. shares, rental)
- ✓ Live off the farm
- ✓ Government fund for the old e.g. Older persons (OP-CT)

Unless otherwise stated, the following questions in the section are: *Ask all, Single mention only. Do not read out*

**B1G- Financial status – change in past year with covid-19.** This question aims to see how the respondent's financial status has changed in the past year, whether it has improved, worsened or stayed the same.

**B1H & I- Financial resilience –** This question measures the respondent's ability to come up with a lump sum amount of money in a specific period of time. Check if the respondent stays in



Rural/Urban and phrase this question correctly. The script should correctly route one to a change in query if the respondent stays in the rural area - KSh3,252, if urban - KSh 5,995.

**B1J- Source of emergency funds.** This question is only asked to those who said that they could come up with a lump sum of money ("Yes" (1) to B1G). If the respondent says that they "borrowed" or "took a loan" probe further to find the exact source of the loan and code appropriately.

If the respondent says that they "used savings", probe further to find the exact place where they got the savings from. This is important to enable classification as "informal" or "formal" sources of finance.

- ✓ Loan from bank / Sacco / microfinance
- ✓ Loan from mobile banking (e.g. M-Shwari, KCB M-Pesa, M-Coop Cash, Eazzy Loan, Timiza)
- ✓ Loan from shylock / loan shark / money lender / money merchant (not from your phone)
  
- ✓ Loan from group / chama
- ✓ Loan from Government institution (e.g. youth fund, women fund)
- ✓ Loan / advance from an employer
- ✓ Loan from family / friends / community / church / mosque
- ✓ Loan from shopkeeper
- ✓ Loan from mobile app-based lender (e.g. Branch, Tala, Utunzi, KopaCredo, Haraka Loans)
- ✓ Savings held at a bank / Post Bank / Sacco / microfinance
- ✓ Savings held in mobile banking (e.g. M-Shwari, KCB M-Pesa, M-Coop Cash, Eazzy Loan, Timiza)
- ✓ Savings held in a mobile money provider / wallet (e.g. M-PESA, Airtel Money, T-Cash, Tangaza, MobiKash, Equitel)
- ✓ Savings held at a group / chama
- ✓ Savings held with friends / family
- ✓ Savings held in a secret hiding place
- ✓ Sell livestock
- ✓ Sell other assets, not livestock (e.g. car, business, household goods, land)
- ✓ Get assistance / gifts from friends / family / community (which I do not have to re-pay).
  
- ✓ Cut back on expenses / adjust consumption patterns
- ✓ Claim insurance
- ✓ Work more / get additional jobs
- ✓ Liquidation of savings in Mutual funds, Sale of shares and Sale of Treasury bills, taking loan against shares/stocks

**B1K – Meeting basic needs.** This question measures the period that the respondent would meet basic needs if income is interrupted. The duration include:

- ✓ Below 1 week

- ✓ Between 1 to 4 weeks
- ✓ Between 5 weeks and 3 months
- ✓ More than 3 months

## Section B2: Financial Awareness of Financial Institutions

This section seeks to gather information about financial services knowledge and usage. The interviewer should first read the “Read Out” statement at the beginning of the section.

Unless otherwise stated, these questions are all: *Ask all. Single mention only. Do not read out the possible responses.*

**B2A – Source of Financial advice or information.** This question seeks to understand where people are mainly getting their information about finance. The sources include:

- ✓ Information from my group / Chama
- ✓ Information from the media / advertisement (newspaper, radio, TV, Internet, billboard etc.)
- ✓ Advice from friends / family
- ✓ Advice from MP / political leader
- ✓ Formal education (e.g. school curriculum, advice from teacher, education through employer)
- ✓ Nobody else / nothing else / my own personal experience
- ✓ Social media
- ✓ Investment advisors/Stockbrokers/Investment banks

**B2B – Information about CRBs** - to understand awareness i.e. if the respondent knows whether or not they know of Credit Reference Bureaus (CRBs).

**B2C –Access CRB report** - This question is asked to understand if the respondent has ever tried to access their CRB report. .

**B2D– Gaming (betting, lottery, gambling).** This question aims to ascertain household members engage in gambling. . *Ask all. Single mention only*

**B2E – Perceptions towards risk/gambling.** This question aims to ascertain respondent’s or household members’ perceptions towards risk/gambling. The respondent will respond (Yes or No).

**B2F - Interest rate calculation.** This question seeks to measure financial literacy. The respondents can use their phones to do calculations.

**B2G - Ability to read.** To understand if the respondent is able to comprehend a message showing costs, transactions and balances. This question seeks to measure financial literacy. On this question, the interviewer will show a sample message (screenshot) to the respondent and note their answer. *Ask all. Single mention only. Show screen.*

## Section B3: Livelihoods & Consumption

This section seeks to understand from where respondents get money, as a proxy of understanding their source of livelihood. It also aims to get basic indicators or total monthly income that are useful for research.

The interviewer must explain that “the past 12 months” means counting back 12 months from current month. The interviewer must wait for the respondent to answer after reading out each answer option before proceeding to the next.

**B3A - Sources of income.** To obtain livelihood information of the respondent. *Ask all. Multiple mentions possible. Read out.* The sources of income include:

- ✓ Farming (crops, keeping livestock, fishing, aquaculture)
- ✓ Employed
- ✓ Casual worker
- ✓ Running own business/Self employed
- ✓ Money from NGO / Government
- ✓ Renting, land, house/rooms, equipment
- ✓ Earning money from investments, e.g. shares, stocks
- ✓ Pension/Annuity
- ✓ Money / support from family / friends / spouse

**B3B - Main source of income.** Ask ONLY if more than one source of income listed in B3A. Otherwise, the source of income listed in B3A will be auto-coded as the main source of income in the CAPI system. *Single mention only. Do not read out.*

**B3C - Agricultural activities.** Ask ONLY if no Code 1 in B3A (if did not say farming as a source of income). The goal of this question is to identify those who might engage in agricultural activities but it is not a source of income (i.e. mostly those who farm for subsistence).

These farmers will then be routed to the agricultural sector, along with those who listed agriculture as a source of income. *Single mention only. Do not read out.*

**B3D - Channels of payments for the MOST important source of income.** This question aims to understand the channels through which people receive payments related to their main source of income (e.g. if a person said that employment was their most important income source, this will ask how he/she receives salaries). Explain that the past 12 months means counting back 12 months from current month. The question is only asked for the source of income that the respondent said they receive. For example, if they say they get money from farming, they will ask the ways they have received money for farming. *Ask those who said that they earned income. Multiple mentions possible. Read out.* The channels of payment include:

- ✓ Cash
- ✓ Mobile money
- ✓ Bank cheque
- ✓ Bank transfer (e.g. EFT, SWIFT, Pesalink) / Bank deposit
- ✓ Credit cards / debit cards
- ✓ In-kind payments in goods and/or services
- ✓ Digital /community currency e.g bitcoin, bangla pesa

**B3E - Most frequent channel of payments.** This question is to understand the MAIN channel for receiving payments related to source of income. The answer for B3E has to be in B3D. *Ask those who said that they earned income (codes 1-9 in B3A). Single mention only. Do not read out.*

**B3F - Occupation.** This question is to understand occupation of the respondent. The economic activities include:

- ✓ Agriculture, Forestry and Fishing
- ✓ Mining and quarrying
- ✓ Wholesale and retail trade, repairs
- ✓ Private households services
- ✓ Other community/social or household services
- ✓ Arts and entertainment
- ✓ Education
- ✓ Health and social work
- ✓ Manufacturing
- ✓ Construction
- ✓ Real estate
- ✓ Transport and Storage
- ✓ Accommodation and Food service Activities
- ✓ Financial and insurance activities (including mobile money/bank agents)
- ✓ Professional, scientific, technical and administrative activities
- ✓ Information and Communication
- ✓ ICT services e.g. software programming and web development
- ✓ Water and electricity supply/management
- ✓ Government / Public administration / Social security / Police / Defence

**B3G - Sector of employment.** After the respondent says where he/she is employed, the interviewer will determine if the person is employed in the public or private sector. For the Public Sector, the respondent must be a person receiving salary/wages from the government.

**B3H - Assistance received.** This question is to find out the precise Government programme through which the respondent receives income. This is important as research shows that many are not aware of which programme they receive income from. *Ask if received assistance from aid agency / NGO / government. Single mention only. Read out statements, do not read out responses.*

The programmes include:

- ✓ Orphans and vulnerable (CT-OVC)
- ✓ Older persons (OP-CT)
- ✓ Disabilities (CT-PWSD)
- ✓ Hunger and Safety Net Programme (HSNP)
- ✓ Covid19 pandemic relief (excludes tax relief)

**B3I - Average monthly income.** The respondent will be asked to spontaneously provide their average monthly income across all income sources. For those who get lump sum especially in agriculture you need to arrive at a monthly average. The number should be recorded in Kenya Shillings, according to number rules described above. If the respondent does not know the exact amount, they can be shown a card with ranges and asked to select a range. *Ask all. Single mention only. Do not read out; Show card.*

## Section C: Financial products usage

This section is to understand the financial services that the respondent currently has, used to have or has never had. Please emphasize that you are asking about usage by the respondent themselves. This section is the core of the survey and is used to track changes in usage of financial products and services over time. It further is used for routing to the following sections on specific product and institution usage.

It is therefore important to read the questions and products/services exactly as they are and ensure that the respondent fully understands each before moving to the next.

### Please note:

- Interviewer should read the “Read Out” statement before beginning the section.
- For each listed product, you will ask whether the respondent currently uses, used to use or has never used. Ensure that you probe appropriately for each option and record appropriately.
- The interviewer will need to emphasize that these questions are to be asked about financial products and services that are either in the respondent's own name.
- If the respondent says that they “used to use” for specific credit products or mobile products, the interviewer will ask a follow up question (QC2) on whether the respondent has used this product or service in the past 12 months. This aims to ensure that anyone who has used these products in the past 12 months is routed to the appropriate sections, even if they do not *currently* use.

This will be asked in question 2, after the entire Q1 has been asked.

- Joint accounts where the respondent’s name is actually on the account, even if jointly with someone else, this is considered as “currently use” or “used to use”. This will be probed further in the respective institutions’ sections.
- Be attentive to the responses given. One can for instance not have an ATM if they have no bank, MFI or Sacco account, or have a loan on Mshwari when they are not an Mshwari registered user, and so on.

**C1 – Financial products usage by self.** This question is asking whether the respondent currently, used to or never used the financial product or services mentioned. The interviewer should code the correct response per product before moving to the next product. Only one mentioned allowed for each product statement. *Ask All. Single mention only per product statement.*

These financial products are:

- ✓ Savings products
- ✓ Registered transaction devices
- ✓ Loan products
- ✓ Housing and land loan products
- ✓ Insurance products
- ✓ Securities investment products
- ✓ Pension services
- ✓ Other financial investment products

See glossary of Finaccess definition and terms

**C2- Financial products usage in the last 12 months-** this list of products is a shorter list than that in QC1. Certain loan and digital based products are further probed for those who said that they

Used to Use in QC1, to see if they have used the product in the last 12 months. These people are treated as current users. *Ask if said Code=2 in QC1 for designated credit products and digital-based products.*

**C3 – Financial products usage by household members.** This question is to understand household usage of financial products and services. Since the survey is an individual survey, this is a key indicator to understand usage at the household level. Ask for each institution before moving onto the next row. *Ask all. Single mention only per statement. Read out statements, but do not read out responses.*

The following two questions in the Section are *Ask All, Single Mention, Read Out.*

**C4- Level of trust in financial institutions.** This question aims to understand which financial institution is the most trusted by respondents, out of a set list of institutions. *Ask all. Single mention only. Read out.*

The financial institutions include:

- ✓ A bank
- ✓ A Sacco
- ✓ Loan from fuliza
- ✓ Mobile banking provider
- ✓ Capital Markets Intermediary e.g CDSC / Unit Trust/ Money Market Fund, stockbroker
- ✓ A group / chama
- ✓ Insurance companies
- ✓ Insurance intermediaries e.g brokers and agents
- ✓ Pensions
- ✓ Digital credit apps providers e.g Tala
- ✓ Shylocks/moneylenders
- ✓ Microfinance banks

**C5 - Perceptions of high interest rates.** This question seeks to understand perceptions of interest rates among lending institutions; can be compared to actual usage of lending institutions, as well as to supply-side data on actual interest rates among different institutions. *Ask all. Single mention only. Do not read out.*

## Section D1: Pension

This section seeks to understand access to and usage of Pension. A pension is a fund into which a sum of money is added during an employee's employment years and from which payments are drawn to support the person's retirement from work in the form of periodic payments.

**D1i- Reasons for not having pension plans/schemes.** This question seeks to understand why respondent's don't have pension plans/schemes.

These reasons include:

- ✓ You would like to be a member of a Pension Scheme but cannot afford it
- ✓ You do not know how to become a member
- ✓ Pension Schemes are dishonest
- ✓ You do not need Pension because your family, friends, groups of friends, chama and relatives will help you in old age
- ✓ You do not need pension because you have saved in other financial institutions/assets for your old age

- ✓ You do not need Pension because I have educated my children and they will take care of me in old age
- ✓ Religious/cultural reasons
- ✓ You do not see the benefits of saving for retirement
- ✓ You do not know about pensions
- ✓ You have or use pension of another person e.g. your parent, spouse/partner or through a group policy
- ✓ They refused to pay my pension
- ✓ You do not need pension because in your family tree people die before reaching retirement age

**D1ii-a & b Meeting expenses using pension.** This question seeks to understand respondent's perception of meeting daily expenses during retirement i.e. if they think if the money will be enough to meet daily expenses during retirement or if it is currently enough if already retired. *Ask if have a pension product. Single mention only. Do not read out*

**D1iii- Access to pension before retirement.** This question seeks to understand respondent's perception of Access to pension before retirement. *Ask if have a pension product. Single mention only. Do not read out*

## Section D: Insurance

This section seeks to understand access to, usage and quality of 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.

**D1A - Insurance through someone else's account-** this question is asked to anyone who does not currently have the product/service in their own name (either used to use or never used insurance in their own name). This question is framed to ask if they access the product or service through someone else (Secondary Access). *(Ask all who said Code 2 or 3 in C1 38-47). Single mention only.*

**D1B - Insurance products non-usage.** This question is to find out why people do not use insurance under their own name. *Do not read out. Ask all who do not have insurance*

These reasons include:

- ✓ You would like to have insurance but cannot afford it
- ✓ Trying to buy health or life insurance for yourself or your family can bring bad luck
- ✓ You do not know where to get it from
- ✓ Insurance companies are dishonest
- ✓ Insurance agents are dishonest
- ✓ You do not need insurance because your family, friends, groups of friends, chama and relatives help you when you are in need
- ✓ You do not have insurance because you save for emergencies
- ✓ Religious reasons /cultural reasons
- ✓ You do not see the benefits of having insurance
- ✓ You do not know about insurance

- ✓ You have or use insurance through another person e.g. your parent, spouse/partner or through a group policy
- ✓ They refused to pay my insurance claim

**D1C - Insurance products non-usage.** This question is to find out why people do not have insurance currently. *Do not read out. Ask all who said Code 2 or 3 in QC1 38-47. Single mention only*  
**For the rest of the questions in the insurance section, these are asked to all who currently have an insurance product i.e. all from QC1 38-47 Code=1. Questions D2-D8 are asked to those who currently use insurance products. The interviewer should read the “Read Out” statement.**

**D2 - Insurance products ownership.** This question is to understand account ownership for insurance products – whether they are in the respondent’s own name, jointly in their name and someone else’s name, or only in someone else’s name. *Single mention only per product statement. Read out statements; do not read out responses.* The insurance products include:

- ✓ Motor insurance (car, motorbike,tuktuk)
- ✓ Property (e.g House,building or contents insurance)
- ✓ Crop insurance
- ✓ Livestock insurance
- ✓ NHIF
- ✓ Medical/Health Insurance (not NHIF) (includes options such as MTiba)
- ✓ Life insurance
- ✓ Education insurance
- ✓ Workmen's compensation (WIBA)

**D3 - Insurance products providers.** This question is to find out the exact names insurance companies that respondents use, besides NHIF. All insurance companies will be pre-coded into a list, so the interviewer will select up to three from a drop-down menu e.g CIC, Britam, UAP etc. *Multiple responses possible; code for up to 3 insurance companies. Do not prompt.*

**D4 - Ways of purchasing insurance policy.** This question is anybody who has insurance in their own name. *Ask if currently has insurance in own name. Single mention only. Read out.*

The ways of purchasing insurance policy include:

- ✓ Through agent
- ✓ Insurance Broker
- ✓ Through Bank
- ✓ Part of group policy from work/ Through my employer/ company
- ✓ Part of a group policy with friends and family
- ✓ Insurance company – local branch or head office
- ✓ Searched online and bought the policy online
- ✓ Through mobile phone

**D5 - Reasons for choosing a specific provider.** Ask only to those that had the opportunity to choose an insurance provider not to those who simply acquired a policy through their employer/work and thus were not able to choose. *Multiple mentions possible. Do not read out.*

The reasons include:

- ✓ Cost of premiums are the lowest out of other options
- ✓ Level of cover / benefit it offers out of other options
- ✓ Recommended by family member/friend/colleague



- ✓ Reputation / brand / reliability/ advertisement of company
- ✓ Employer / Government recommendation/ chose the policy provider
- ✓ Compulsory for this policy provider (loan, mortgage, fire, life)
- ✓ The agent convinced me
- ✓ It was the only policy provider that I knew
- ✓ It was the only/nearest policy provider in our area
- ✓ It is a mobile phone policy, so it was easy to get (e.g Riziki cover)

**D6 - Method used to pay for insurance premiums.** This question is only asked to those who have insurance in their own name or jointly, to find out the method/channel that they used to pay their premiums. This can't be asked to those who use insurance in someone else's name because they are unlikely to pay their own premiums. This question refers to the LAST insurance policy acquired, if currently uses more than one. It also refers to the MAIN method used to pay, if more than one method is used. *Ask if currently has insurance in own name or jointly. Single mention only. Do not read out.*

The methods include:

- ✓ Mobile money e.g. MPesa, Airtel Money, T-cash, Tangaza, Equitel
- ✓ Cash
- ✓ Cheque
- ✓ Account transfer e.g pesalink, swift,EFT
- ✓ Employer pays
- ✓ Credit cards/Debit cards

**D7 - Ways of paying for NHIF.** This question asks about NHIF specifically because of government universal health policy. If respondent pays in more than one way, should refer to the MAIN way that they pay for NHIF. These ways include:

- ✓ Employer pays /deducted from salary
- ✓ Pay out of own income/savings
- ✓ Paid by friends / family
- ✓ Under someone else's policy
- ✓ Paid by Government (National or County )( initiatives through which the government pays NHIF for people who are not employees)
- ✓ Borrow from group / chama
- ✓ Borrow from bank / Sacco / microfinance
- ✓ Borrow from informal moneylender / shylock
- ✓ Borrow from mobile banking / digital credit provider
- ✓ Borrowed from employer/family/friend/neighbor etc

*Ask if currently uses NHIF. Single mention only. Do not read out.*

**D8 - NHIF claims.** This question is to find out the extent of payment for NHIF claims, whether paid in full, in part or not paid. *Ask if currently uses NHIF. Single mention only. Do not prompt.*

**D9 - NHIF claims not paid.** This question is to find out the reasons why the NHIF claims were not paid. *Ask if NHIF refused to pay. Single mention only. Do not prompt.* The reasons include:

- ✓ The medical facility does not accept NHIF
- ✓ I did not try to claim separately(the claim was not properly presented)
- ✓ I/ employer had not paid my contributions

- ✓ NHIF say they do not have a record of my premiums even though I have paid
- ✓ Medical facility refused to honor my NHIF claim
- ✓ Medical procedure was not covered under NHIF

## Section E: Credit

This section and section E1 refer to usage of credit / loan products and aims to understand respondents' borrowing behaviour, including both formal and informal loan products.

**E1 - Rejected loan applications.** This question is to find out if the respondent has applied and been denied a loan in the past 24 months. This is asked to all, both those who never used or use credit, as both may have applied and been denied credit. *Ask all. Single mention only. Do not read out.*

**E2 - Rejected loan applications service providers.** This question is to find out from which service provider the respondent has applied and been denied a loan in the past 24 months. This is asked to those who had indeed applied for a loan and been rejected. *Ask if Code=1 (Yes) to E1. Single mention only. Do not read out.* The lenders include:

- ✓ Bank
- ✓ SACCO
- ✓ Loan from fuliza
- ✓ Mobile banking (e.g. Mshwari , KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz)
- ✓ Micro Finance Institution (MFI)
- ✓ Digital loans that you get through the phone that you download through apps (e.g. Branch, Tala, Utunzi, Haraka loans, etc.)
- ✓ Insurance company
- ✓ Shylocks/
- ✓ Government ( Youth fund, uwezo etc)
- ✓ Chama/groups
- ✓ Shop keeper

**E3 - Reasons for rejected loan applications.** This is to find out the MAIN reason why the respondent thinks they might have been rejected. It is possible that they were not told the exact reason why they were rejected, so the interviewer can probe to find out why they *think* they were rejected. *Ask if Code=1 (Yes) to E1. Single mention only. Do not read out.* The reasons include:

- ✓ Lack of collateral
- ✓ No pay slip
- ✓ Lack of records
- ✓ Lack of business proposal
- ✓ Still had debt to pay off
- ✓ No guarantor
- ✓ Bad credit history
- ✓ No credit history
- ✓ Income is low and unable to repay
- ✓ Project is too risky
- ✓ Savings too low

- ✓ Was not given a reason
- ✓ Negative listing by CRB
- ✓ Discrimination (Gender/culture)

## Section E1: Credit devices usage loop

This section aims to get detailed information on usage of formal and informal credit products. The questions are asked about each credit device that the respondent said that they currently use and Used to Use in the Past 12 months. For each product, the respondent is asked a series of questions about the product, before moving onto the next product. Questions in this section are Single Mention, Do Not Read Out, unless otherwise stated.

Note that for some loan products, not all questions are asked as different loan products have different characteristics. For example, for credit cards, a person will not be asked about outstanding balance. Thus, on the script, some questions will be skipped depending on the type of loan product. On the paper version of the questionnaire (hard copy) these questions to be skipped for some loan products are greyed out.

**E1 i - Number of loans in the past 12 months.** This is the total number of loans taken from this type of provider (e.g. Bank) in the past 12 months. This will enable calculation of the total number of loans taken across all providers in the past 12 months. Note that this is only asked for cash loans, not for goods and services taken on credit. The respondent should provide a non-zero integer, which the interviewer will enter. *interviewer to enter amount in Kenya Shilling.*

**E1 ii - Number of outstanding loans.** This is to find out the current number of outstanding loans with each type of provider (loans which the respondent is in the process of re-paying). Will enable calculation of the total number of current outstanding loans, which can be used as an indicator of over-indebtedness. The respondent should provide a non-zero integer, which the interviewer will enter. *Interviewer to enter number.*

**E1 iii - Main reason for taking the loan(s).** This is to find out the MAIN reason for taking the loan from each type of provider. If the respondent currently has more than one outstanding loan from this provider (if the answer to E1 ii is more than one), this should be asked about the MOST RECENT loan from this provider/source. The interviewer should enter the code that fits best.

**E1 iv - Collateral/security used.** To understand the collateral that is used to take loans per provider; important to understand if people are using mostly title deeds, or using movable property as collateral as per new legislation. This is only asked for loan products that are relevant, and in which collateral is required.

**E1 v - Frequency of repayments.** This is to understand the frequency with which the respondent makes payments on the MOST RECENT loan taken from each provider. This can be used to understand borrowing and repayment behaviour.

**E1 vi - Method of repayment.** This is to understand the payment channels used to make repayments on loans for each type of provider.

**E1 vii - Amount borrowed.** This is to understand the total amount borrowed for the MOST RECENT loan borrowed from each type of provider. This will enable calculation of total value of outstanding loans, to understand the level of indebtedness. *Interviewer to enter amount in Kenya Shilling.*

**E1 viii - Date loan taken.** This is to understand the time frame/tenor of the loan, by identifying how long ago the loan was taken. Combined with information on outstanding balance, can get

an indicator of level of indebtedness. This will be a spontaneous mention, but the respondent may need to be guided to ensure that they know the available options. *Single mention.*

**E1 ix – Maturity of the loan.** This is to understand the time frame/tenor of the loan, but identifying when the respondent is expected to repay. This will be a spontaneous mention, but the respondent may need to be guided to ensure that they know the available options.

**E1 x– Outstanding balance.** This is to understand the outstanding balance on the MOST RECENT loan for each provider. This will enable calculation of total outstanding balance to be repaid, which can be compared to monthly income as an indicator of indebtedness. *Interviewer to enter amount in Kenya Shilling.*

**E1 ii –Most important loan product** ask if currently use any loan/ credit product or has used in the past 12 months.

**E1 iii – Main reason for choosing the most important loan product.** Ask if currently use any loan/ credit product or has used in the past 12 months, or if currently uses through someone else's account. The question will be phrased differently for those who currently use only one loan vs. those who use more than one loan provider. The reasons include:

- ✓ Convenient / easy to get a loan
- ✓ Charges and fees are affordable / repayments are low
- ✓ Easy to use / make repayments
- ✓ The features are suited to my needs
- ✓ I trust it
- ✓ Less paperwork / documents required
- ✓ No one can know you have taken a loan
- ✓ This was the only option / had no choice
- ✓ Trying to build my credit history
- ✓ Need to keep option open for future borrowing
- ✓ Forced to borrow here as per group requirements
- ✓ Recommended to me

**E1\_2 – Loan restructuring.** This question seeks to understand if the respondent had requested for loan restructuring in the last twelve months.

**E1\_3 – Duration of restructured loan.** This question seeks to understand if the duration of restructured loans.

- ✓ Less than 3 months
- ✓ 4 to 6 months
- ✓ 7 to 12 months
- ✓ Over 1 year
- ✓ Request not successful

## **Section E2: Overall loan/credit product maintenance**

This section is to understand borrowing behaviour, specifically to identify any challenges faced in keeping up with loan repayments and any experiences with default or late repayments. The questions are asked about each credit device that the respondent said that they currently use) and Used to Use in the Past 12 months. Unless otherwise stated, the questions are all *Single mention only. Do not read out*

**E2A – Average monthly loan repayments.** Important indicator of indebtedness to understand the amount spent each month on repaying loans. *Interviewer to enter value in Kenya Shillings.*

**E2B – Ease of loan repayment/ Coping strategies.** Indicator of debt stress - what people have done to cope with the amount of debt that they have taken on. These are yes or no questions per statement. Record the answer for each statement before moving onto the next. The statements include:

- ✓ Borrowed money to repay the loan
- ✓ Used savings to repay the loan
- ✓ Sold / gave assets or belongings to repay the loan
- ✓ Reduced expenditures on food products to repay the loan
- ✓ Reduced expenditures on non-food products to repay the loan
- ✓ Started a business/worked more hours

**E2Ci – Defaulted loans.** This is to find out the total number of times that the respondent has defaulted on any loans or debts. *interviewer to enter number.*

- ✓ Didn't pay at all
- ✓ Paid late
- ✓ Missed a payment
- ✓ Paid less
- ✓ Never paid late/less or missed a payment

**E2Cii – frequency of default.** This is to find out the total number of times that the respondent has defaulted on any loans or debts

- ✓ Often
- ✓ Sometimes

**E2D – Type of loan defaulted.** This is to find out the specific loan(s) in which the respondent defaulted in the past 12 months. The respondent will be asked to note those previously discussed loans, to see which of those where he/she has defaulted in the past 12 months. Ask if QE2C = equal to or greater than 1. Multiple mentions possible. Do not read out.

(Types of loans explained in the glossary of FinAces terms and definitions)

**E2E – Reasons for default.** This is to find out the MAIN reason for default on any loan. This is only asked to those who defaulted. Ask if QE2C = equal to or greater than 1. Single mention only. Do not read out. The reasons include:

- ✓ Did not plan well enough
- ✓ Interest/repayment rates went up
- ✓ Did not understand the terms
- ✓ Poor business performance
- ✓ All of my money went to basic needs such as food or utility bills
- ✓ Had to pay off other loans
- ✓ Partner/someone else in household lost job/source of income
- ✓ Lost my job/source of income
- ✓ Payment was more than I expected
- ✓ Unexpected emergency expenditure
- ✓ Lent money to someone else and they hadn't repaid me
- ✓ Forgot to repay on time

- ✓ Borrowed too much originally

**E2F – Consequences for default.** This is to find out ANY negative consequences faced as a result of default. Interviewer may need to prompt as necessary. *Ask if QE2C = equal to or greater than 1. Multiple mentions possible. Do not read out.*

These include:

- ✓ An extra or rollover fee
- ✓ Reduction in future loan limit
- ✓ Negatively listed at credit bureau
- ✓ Denied access to future loan with the same lender
- ✓ Denied access to future loan with another lender
- ✓ Legal prosecution
- ✓ Confiscation of property, fines or other penalties
- ✓ Unable to join other group
- ✓ Social consequences (e.g. lost a friendship, hurt reputation, had to move from my community, brought shame to myself or my community)
- ✓ Loss of savings

## Section E3: Acting as a guarantor

**E3A – Acting as a guarantor.** To find out people's frequency of performance of guarantor services by institution. *Ask all. Single mention only. Do not read out.*

- ✓ Bank/MFB
- ✓ Sacco
- ✓ MFI
- ✓ Digital loans apps providers
- ✓ Shylock/Money merchants
- ✓ Government e.g. Uwezo,

**E3B – Lost money/asset through acting as a guarantor.** To find if the respondent lost money through acting as a guarantor. *Ask if acted as guarantor in QE3A Code=1. Single mention only. Do not read out.*

## Section F: Saving and investment

Sections F aims to understand usage of formal and informal savings products.

**F1 – Non-cash saving.** This question types of non-cash savings that the respondents keep. These include:

- ✓ Land
- ✓ Livestock
- ✓ Jewellery

**F2 – Reasons for not saving.** This question is asked to those who used to have or have never had any savings product or used to. *Multiple mentions possible. Do not read out.* The remainder of the questions are asked to those who currently have a savings product in their own name.

The reasons include:

- ✓ There's nowhere to save my money
- ✓ Cultural/religious reasons
- ✓ Don't understand how to save
- ✓ You need an ID and/or a referee to save
- ✓ I use my money for investments not for savings
- ✓ I can sell an asset/something (e.g. livestock) when I need to
- ✓ I only save when I need to
- ✓ Too many fees / charges/too expensive
- ✓ Do not want to keep a minimum balance
- ✓ Requires a regular income
- ✓ I don't have enough money to save
- ✓ I don't trust financial institutions/ afraid to lose money

**F3 – Reasons for saving.** This question is asked to those who currently have savings products.

*Multiple mentions possible. Do not read out.*

The reasons include:

- ✓ For emergencies such as burial, medical
- ✓ For education for myself or others
- ✓ To meet day today household needs
- ✓ To expand my business / invest in machinery, equipment for business
- ✓ Start new business
- ✓ To invest in premise for my business
- ✓ To invest in another person's business
- ✓ To purchase land
- ✓ To purchase or build a house
- ✓ To improve a house
- ✓ For personal reasons such as new clothes, shoes
- ✓ To acquire household goods
- ✓ For social reasons (e.g. wedding, bride price, holiday)
- ✓ To buy a car or motorcycle
- ✓ To purchase livestock
- ✓ To purchase agricultural inputs (e.g. seeds, fertilizer, insemination)
- ✓ For agricultural improvements (e.g. irrigation, dam, fencing, preparing land)
- ✓ To purchase agricultural implements (e.g. plough, hoe, tractor, things for the farm)
- ✓ To pay for farm labour
- ✓ To transport farm produce to the market
- ✓ For fishing equipment (e.g. boats, nets, engine)
- ✓ For later in life/ For old age/retirement
- ✓ To leave something for my children

## **Section F1: Savings devices usage loop**

These questions are to be asked for those that currently save in their own name, or used to use savings products in the past 12 months in their own name (for mobile products). The savings

“looped” questions are to be asked about savings products for each provider, before moving onto the next row.

**F1A – Most important savings provider/place.** Ask only if uses more than one savings provider. If uses only one, it is assumed that this is the most important. The responses will be auto-coded based on those that the respondent currently uses, used to use in past 12 months or currently uses in someone else’s name. *Ask if uses more than one savings provider. Single mention only. Do not read out.*

These include:

- ✓ Microfinance institution
- ✓ Mobile bank
- ✓ Mobile money provider
- ✓ Sacco
- ✓ Chama / group
- ✓ Group of friends
- ✓ Savings given to a family member or friend to keep
- ✓ Savings kept in a secret hiding place
- ✓ Current account (with a cheque book) / transactional account for daytoday
- ✓ Postbank account
- ✓ Bank account for savings or investment (which pays interest)
- ✓ Bank account for everyday needs (but no cheque book)
- ✓ Pension account
- ✓ Insurance policy(life insurance, education)

**F1B– Reasons for choosing this most important savings product.** The question phrasing will be slightly different for those who currently use only one, vs. more than on savings provider. *Single mention only. Do not read out.*

- ✓ Safe / secure
- ✓ Easy to put money in /take out convenient
- ✓ Confidential / no one knows you have money
- ✓ Can access in an emergency
- ✓ Pays good interest
- ✓ When I save here, I can get credit
- ✓ When I save here, I can get a lumpsum at the end of a period
- ✓ This was the only option / had no choice
- ✓ Most trusted
- ✓ I want my money to work for me or uplift me
- ✓ I've always had an account there/I was signed up when I was young
- ✓ Recommended by someone

## **Section F2: Securities investment**

This section is to understand usage or non-usage of securities investment products. All these questions are routed from QC1.

**F2Ai-iv – Investment in securities.** This question seeks to establish the type of securities that the respondents have invested in. *Ask if currently has any investment product in own name. Single mention only. Do not read out.* These include:



- ✓ Green bonds
- ✓ Treasury bills
- ✓ MAkiba
- ✓ Other capital market products e.g unit trusts, derivatives, shares etc

**F2B – Ways of purchasing securities.** This question seeks to establish different ways through which people purchase securities. *Ask if currently has any investment product in own mention only. Do not read out.* These include:

- ✓ Through agent
- ✓ Through broker/investment banks
- ✓ Through commercial bank/MFB/CBK
- ✓ Part of group policy from work (e.g. Employee Stock Ownership Plan ESOP)
- ✓ Through an Insurance company
- ✓ Online (by yourself, not through an agent)
- ✓ Mobile Applications (e.g. NSE Mobile App, Stockbroker Mobile App, Money Market Fund App)

**F2C– Investment in Digital Bond.** This question seeks to understand reasons for investing in M-Akiba digital bond. *Ask if uses M-Akiba. Single mention only. Do not read out.* The reasons include:

- ✓ Minimal entry requirement of Kshs 3000
- ✓ Guarantee of untaxed returns
- ✓ Ease of purchase of the bond using mobile phone
- ✓ I was able to get all the information I needed about the bond in good time
- ✓ I was guaranteed to get my cash in time once the bond is sold

**F2D – Reasons for not investing in securities.** *Ask if used to have or have never had any security investment product (All Code 2 or 3 in QC1 for Statements 34-36). Multiple mentions possible. Do not read out.* The reasons include:

- ✓ I do not have the kind of money required to invest in securities
- ✓ I don't need to invest
- ✓ Don't understand how to invest in securities
- ✓ I don't have an ID/passport
- ✓ I use my money for savings not investments
- ✓ I have better option to invest in, instead of securities
- ✓ I lost money in the securities markets
- ✓ I have never heard of securities markets
- ✓ I don't trust securities markets and stockbrokers
- ✓ It's too complicated
- ✓ I do not like taking risk in the securities market

## Section G: Transactions usage

This section is to understand how respondents pay for things, as well as usage of remittances. The interviewer will choose out of the 10 payment codes provided to choose the response based on what the respondent replied.

**G1A - All payment methods used for various transactions-**This question refers to payments the respondent may have made in the past 12 months and asks about how the person would have done these payments (method of payment). The interviewer should probe to find out all the payment methods the person uses for each of the ten (10) statements. *Multiple Mention Possible.*

The payments methods include:

- ✓ Bank transfer includes internet banking
- ✓ The Post Office (e.g. PostPay, Money order)
- ✓ A mobile money account (e.g. MPesa, Airtel Money)
- ✓ A mobile banking account
- ✓ Pay bill / Till number through mobile money (e.g. Lipa na MPesa, Pay Bill)
- ✓ Cash
- ✓ Cheque
- ✓ Credit or Debit card
- ✓ Hawala
- ✓ Money transfer service (e.g. Western Union, Money Gram)
- ✓ International mobile transfer (e.g. Wave, Transferwise)
- ✓ Courier e.g. Nation, Securicor, SpeedPost G4S
- ✓ Bus / Matatu
- ✓ In kind / noncash (goods & services)
- ✓ Community currencies e.g. Sarafu, Bangla Pesa
- ✓ Cryptocurrency e.g. bitcoin, Ethereum,

**G1B- Preferred Payment Method** This question probes further into the query of how a person made the payments for each of the 10 statements, to find out which was their most preferred payment method (the one they did MOST FREQUENTLY). The interviewer should find out the payment method used the most for each of the 10 statements. Note that if the person had only one method, the answer for this is the same as for G1A. *Single mention only.*

**G2 - Cash expenditures/payments.** This question seeks to understand the total proportion of expenditures/payments made in cash.

**G3 - Money sent outside Kenya - Specific country.** Ask if sent money outside Kenya within the past 12 months. The country will be selected from a drop-down list of all countries. The interviewer can enter the first letter of the country and the countries that start with that letter will come up for ease of recording. Probe to find out if there is more than one country to where money was sent. *Multiple mentions possible. Do not read out.*

**G4 - Amount of money sent outside Kenya.** Ask if sent money outside Kenya within the past 12 months. *Single mention only. Do not read out.*

**G5 - Date of the last transaction.** Ask if sent money outside Kenya within the past 12 months. *Single mention only. Do not read out*

**G6 - Amount of money sent outside Kenya during the last transaction.** Ask if sent money outside Kenya within the past 12 months. *Single mention only. Do not read out.*

**G7 - Main purpose of money sent outside Kenya.** Ask if sent money outside Kenya within the past 12 months. *Single mention only. Do not read out.*

**G8 - Money received from outside Kenya - Specific country.** Ask if received money from outside Kenya within the past 12 months. The country will be selected from a drop-down list of all countries. interviewer can enter the first letter of the country and the countries that start with

that letter will come up for ease of recording. Probe to find out if there is more than one country from where money was received. *Multiple mentions possible. Do not read out.*

**G9 – Amount of money received from outside Kenya.** Ask if received money from outside Kenya within the past 12 months. *Single mention only. Do not read out.*

**G10 – Date of the last transaction.** Ask if received money from outside Kenya within the past 12 months. *Single mention only. Do not read out.*

**G11 – Amount of money received from outside Kenya during the last transaction.** Ask if received money from outside Kenya within the past 12 months. *Single mention only. Do not read out.*

**G12 – Main purpose of money received from outside Kenya.** Ask if received money from outside Kenya within the past 12 months. *Single mention only. Do not read out.*

## Section H: Banking usage

This section aims to understand usage and non-usage of bank and microfinance banks products and services. Before H3, interviewer should read “Read out” statement for flow. *Respondents for H1a, H1 and H2 are routed from those with no banking services at all.*

**H1A– Banking services through someone else’s account.-** This question is asked to anyone who does not currently have bank services, to find out if they access banking services via someone else (secondary Access). *Single Mention Only. Do not read out.*

**H1B – Reasons for not having a bank account.** This question aims to capture voluntary and involuntary exclusion. *Multiple mentions possible. Do not read out. Respondents for the remainder of Section H are routed from those with any banking services.* The reasons include:

- ✓ I don’t want to pay service fees
- ✓ I have to keep a minimum balance at the bank
- ✓ I don’t have money to save
- ✓ The bank will not give me a loan
- ✓ I don’t have a regular income
- ✓ I can’t afford to
- ✓ The bank is too far from where I live
- ✓ I prefer dealing in cash
- ✓ I prefer to use other options rather than the bank
- ✓ It takes too long to get my money
- ✓ I do not have a job
- ✓ I don’t have a national ID / Passport
- ✓ I can’t read or write
- ✓ I’m too young to have a bank account
- ✓ I don’t need a bank account
- ✓ I do not like the long queues
- ✓ I don’t trust banks
- ✓ I can do all the transactions I need using a different kind of institutions (e.g. chama or Sacco)
- ✓ Cultural/ Religious reasons
- ✓ Feels discriminated

**H1 – Names of banks where accounts are held.** All commercial banks, microfinance banks and mortgage finance companies will be pre-coded into the script. The interviewer will select up to three that a respondent has from a drop-down menu of all pre-coded institutions. It is **NOT POSSIBLE** for a person to have banking services from any institution outside this list.

If the respondent says all institutions that are not on this list, they were wrongly routed to this section. If they thought they save with a bank (in C1) but the code is not in the bank list, they are in fact in the wrong section. In this case, the interviewer must probe to find out the institution, determine if it is MFI or a Sacco or a Group and go back to the routing in Section C and route appropriately.

If the respondent mentions banks but includes another institution that is not a bank, e.g. also mentions an MFI or Sacco, the interviewer must go back to Section C and ensure that the respondent is indeed tagged as using that institution in Section C. This query is **VERY IMPORTANT** in ensuring the respondent is in the right section. *Multiple mentions possible. Do not read out.*

**H2 – Number of bank accounts.** This question asks the number of bank accounts held with each institution where the respondent says they have an account (in H3). This will enable calculation of the total number of bank accounts per respondent. *Single mention only. Do not read out.*

**H3 & 4– Ownership of Bank Account.** This is used to find out if any of the bank accounts that the respondent currently uses are in their own name only, or jointly in their own name and someone else's name. Routing for the rest of the section comes from this question. *Single mention only per statement. Read out statements; do not read out responses.*

**H5 – Banking transactions in the last 90 days.** This question refers to the respondent's bank account. If the respondent has more than one bank account, specify that the question refers to the bank account that is used **MOST FREQUENTLY**. For example, ask the respondent to think about how many times they transact in each account in a typical month (or time period most relevant to them), and then establish which is used most frequently. Usage include saving, payments, withdrawal etc. *Single mention only. Do not read out.*

**H6 – Frequency of banking transactions.** This question again refers to the account that is used **MOST FREQUENTLY**. The respondent is asked to say, on average (approximately), how often they use the account for a financial action. Note that checking of account balance is not a transaction. *Single mention only. Do not read out.*

- ✓ Daily
- ✓ Weekly
- ✓ Monthly
- ✓ Once every 3 months
- ✓ Once every 6 months
- ✓ Once between 6 months and one year
- ✓ Not used it in the last one year

**H7 – Channels used for banking.** This question refers to access to their bank account(s) in the past 12 months. The respondent will list all of the channels through which they accessed any of their bank accounts. Statement 3 (mobile banking) means that the respondent uses a phone application or USSD menu to interact with their bank account (e.g. using a mobile app to withdrawal from a bank account into M-Pesa). Mobile banking is distinct from Internet/Online banking, which is done using a web browser (but can still be on a mobile phone). *Multiple mentions possible. Read out.* The channels include:

- ✓ At a bank branch
- ✓ At a bank agent
- ✓ Via mobile banking
- ✓ Via ATM
- ✓ Using Internet banking / Online Banking
- ✓ Using POS/ Card machine swipe

**H8 – Main channel used for banking.** Asks about the MAIN channel used for accessing a bank account in the past 12 months. The answer for H8 needs to be in H7. *Ask if respond any codes 01-07 in H7 to find out the MAIN channel. Single mention only. Read out channels mentioned in H7.*

**H9 – Banking services.** This question asks about usage of specific banking products/services. *Multiple mentions possible. Read out.*

These services include:

- ✓ Transfers between bank and mobile phone accounts (e.g Standing orders)
- ✓ Credit Card
- ✓ ATM/Debit Card
- ✓ Pesalink
- ✓ Other bank to bank transfers, not Pesalink (e.g. EFT, RTGS)
- ✓ International bank transfer (e.g. East African Payment System, COMESA Regional Electronic Payment System (REPSS))
- ✓ Deposited /withdrew cash/ Cheque over the counter

**H10 – Challenges experienced.** Asks about any negative experiences with bank account(s) in the past 12 months. Ask Yes or No question for each statement and record response before moving onto the next statement. *Single mention only per statement. Read out statements, but do not read out responses.*

These challenges include:

- ✓ Unexpected charges
- ✓ Lost money / Money missing from my account e.g. Cards/PIN fraud
- ✓ Poor service received at a branch / agent / customer care
- ✓ ATM or Card Swipe machine not working
- ✓ Inability to access bank account through mobile /internet banking

**H11 – Lost money.** This question is to find out different ways in which the respondent might have lost money from their bank account. *Multiple mentions possible. Do not read out.* These ways may include;

- ✓ Phone fraud (third party took money from my account via mobile banking/mobile banking pin got into the wrong hands)
- ✓ Card fraud (third party took money from my account through my card (pin got into the wrong hands; skimming, phishing)
- ✓ Internal fraud (someone internal to the institution (bank) took money from my account)
- ✓ Identify theft (someone stole my identification details and took a loan under my name/withdrew money from my account)
- ✓ Cybercrime (my account was hacked)

**H12 – Complaint resolution.** This question is to find out if the respondent tried to resolve or register a complaint for the MAIN challenge mentioned in H11. The question will only be asked

about the main challenge. *Ask only if experienced challenge. Single mention only. Read out statements; do not read out responses.*

**H13A & B- Ways of complaint resolution.** This question is to find out the ways of conflict resolution if the respondent tried to resolve a complaint or if a complaint arises. Social media refers either to posting on one's own social media account, or on the social media account of the bank. *Multiple mentions possible. Do not read out.* The complaint resolution ways include:

- ✓ Go to the bank/ bank manager
- ✓ Call customer care
- ✓ Contact / go to the Central Bank of Kenya (CBK)
- ✓ Contact / go to another government agency, not CBK (e.g. CID, Police)
- ✓ Post on social media (e.g. Twitter, Facebook)

**H14 – Success in complaint resolution.** Ask only if tried to resolve or register a complaint (YES for any of the statements in H12). *Single mention only. Do not read out.*

## **Section I: Microfinance institution usage**

This section aims to understand usage of microfinance products and services. This section excludes the Microfinance banks. *This section is routed from QC.*

**I1 – Names of MFIs where accounts are held.** Names of MFIs will be pre-coded into the script. However, the list may not be exhaustive. The interviewer will select up to three institutions. If the respondent says all institutions that are not on this MFI list, it is possible that the MFI is not on the code. In this case, the interviewer will carefully mark the MFI code as other and properly and correctly write the name of the MFI that is not in the pre-scripted list.

*Multiple mentions possible. Do not read out.*

**I2 – Ownership of MFI Account.** This is used to find out if any of the MFI accounts that the respondent currently uses are in their own name only, or jointly in their own name and someone else's name. *Single mention only per MFI. Read out.*

**I3 – MFI transactions in the last 90 days.** This question is asked about the MFI account that is used the MOST FREQUENTLY. If the respondent has more than one account, ask the respondent to think about how many times they transact in each account in a typical month (or time period most relevant to them), and then establish which is used most frequently. *Single mention only. Do not read out.*

**I4 – Frequency of MFI transactions.** This question again refers to the account that is used MOST FREQUENTLY. The respondent is asked to say, on average (approximately), how often they use the account for any financial action. *Single mention only. Do not read out.* The frequency may be

- ✓ Daily
- ✓ Weekly
- ✓ Monthly
- ✓ Once every 3 months
- ✓ Once every 6 months
- ✓ Once between 6 months and one year
- ✓ Not used it in the last one year

**I5 – Main channels used for MFI.** Asks about the MAIN channel used for accessing an MFI account in the past 12 months. The question refers to the most frequent way a person accessed their MFI account. *Single mention only. Do not read out. Channel may be;*

- ✓ At a branch
- ✓ At a microfinance agent
- ✓ Via mobile phone / app
- ✓ Using Internet banking / Online Banking

**I6 – Challenges experienced.** Asks about any negative experiences with MFI account(s) in the past 12 months. Ask Yes or No question for each statement and record response before moving onto the next statement. *Single mention only per statement. Read out. Challenges might be*

- ✓ Unexpected charges
- ✓ Lost money / Money missing from my account
- ✓ Poor service received at a branch / agent / customer care
- ✓ Inability to access the account through mobile / internet banking
- ✓ Harrassment/ rogue recovery practices

**I7 - Complaint resolution.** This question is to find out if the respondent tried to resolve or register a complaint for the MAIN challenge mentioned. *Ask only if experienced challenge. Single mention only. Read out statements; do not read out responses.*

**I8A & B – Ways of complaint resolution.** This question is to find out the ways of conflict resolution if the respondent tried to resolve a complaint or if a complaint arises. *Multiple mentions possible. Do not read out. These ways may include*

- ✓ Went/ Go to the MFI / MFI manager / relationship manager
- ✓ Called / Went to MFI agent
- ✓ Contacted / went to Central Bank of Kenya (CBK)
- ✓ Contacted / went to another Government agency, not CBK (e.g. CID, Police, Kenya Deposit Insurance Corporation)
- ✓ Posted on social media (e.g. Twitter, Facebook)
- ✓ Reported to the association of Microfinance Institution

**I9 – Success in complaint resolution.** Ask only if tried to resolve or register a complaint. *Single mention only. Do not read out.*

## **Section J: Sacco usage**

This section aims to understand usage of Sacco products and services. Before J3, interviewer should “Read out” statement for flow. *J1 is asked for people who had All Code 2 and 3 for Statements 4 and 14*

**J1 – Reasons for not using SACCO.** This question aims to capture voluntary and involuntary exclusion. *Multiple mentions possible. Do not read out. All respondents in this section from J2 onwards are routed from QC1. The reasons might be.*

- ✓ Unexpected charges based on loan
- ✓ Unexpected charges based on an account
- ✓ Poor service received at a branch or agent

- ✓ Lost job/ collapse of business
- ✓ Money missing from account
- ✓ Delays in getting services
- ✓ Lack of transparency on financial products and services
- ✓ Abusive collection techniques
- ✓ Sacco closed down/collapsed
- ✓ Lack of trust
- ✓ Voluntary withdrawal (no particular problem)
- ✓ Do not have an ID / Passport
- ✓ Lost money as a guarantor
- ✓ Lack of information/awareness about a good Sacco

**J2 – Names of SACCOs.** Names of Saccos will be pre-coded into the script. However, the list may not be exhaustive. The interviewer will select up to three that a respondent has. If the respondent says all institutions that is not on this Sacco list, it is possible that Sacco is not on the code. In this case, the interviewer will carefully mark the Sacco code as other and properly and correctly write the name of the Sacco that is not in the pre-scripted list.

*Multiple mentions possible. Do not read out.*

**J3 – SACCO transactions in the last 90 days.** This question is asked about the Sacco account that is used the MOST FREQUENTLY. If the respondent has more than one account, ask the respondent to think about how many times they transact in each account in a typical month (or time period most relevant to them), and then establish which is used most frequently. *Single mention only. Do not read out.*

**J4 – Frequency of SACCO transactions.** This question again refers to the account that is used MOST FREQUENTLY. The respondent is asked to say, on average (approximately), how often they use the account for *any* financial action. *Single mention only. Do not read out. Frequency may be;*

- ✓ Daily
- ✓ Weekly
- ✓ Monthly
- ✓ Once every 3 months
- ✓ Once every 6 months
- ✓ Once between 6 months and one year
- ✓ Not used it in the last one year

**J5 – Main Channels used for SACCO transactions.** This question refers to access to their Sacco account(s) in the past 12 months. The respondent will list the most frequent way in which they accessed any of their Sacco accounts. *Multiple mentions possible. Read out. Channels might be*

- ✓ At a branch /sattelite offices
- ✓ Via mobile phone eg USSD, Apps
- ✓ Via ATM
- ✓ Using Internet / Online channels
- ✓ Using POS/ Card machine swipe
- ✓ SACCO Agent



**J6 – Saccos Challenges experienced.** Asks about any negative experiences with Sacco account(s) in the past 12 months. Ask Yes or No question for each statement and record response before moving onto the next statement. *Single mention only per statement. Read out statements; do not read out responses. Challenges may be*

- ✓ Unexpected/unclear/excess charges
- ✓ Lost money / money missing from account
- ✓ Poor service
- ✓ Delays in disbursements of my money/getting services
- ✓ Abusive collection techniques

**J7 - Complaint resolution.** This question is to find out if the respondent tried to resolve or register a complaint for the MAIN challenge experienced. *Ask only if experienced challenge. Single mention only. Read out statements; do not read out responses.*

**J8A & B – Ways of complaint resolution.** This question is to find out the ways of conflict resolution if the respondent tried to resolve a complaint or if a complaint arises. *Multiple mentions possible. Do not read out.*

- ✓ Went to the Sacco management
- ✓ Called / Went to the Sacco Societies Regulatory Authority (SASRA)
- ✓ Contacted / went to Central Bank of Kenya (CBK)
- ✓ Contact / go to the Central Bank of Kenya (CBK)"
- ✓ Contact / go to another government agency, not CBK or SASRA (e.g. CID, Police, Cooperitives Commissioners Office)"
- ✓ Posted on social media (e.g. Twitter, Facebook)
- ✓ Contacted Sacco Union i.e KUSCCO

**J9 – Success in complaint resolution.** Ask only if tried to resolve or register a complaint. *Single mention only. Do not read out.*

## **Section K: Mobile money/ Mobile transfer services usage**

This section is to understand usage of mobile money products (MPesa, Airtel Money, T-Kash and Tangaza).

**K1- Using mobile money services through someone else's account.-** This question is asked to anyone who does not have mobile money services, to find out if they access via someone else (Secondary Access). *Single Mention Only. Do not read out.*

**K2 – Reasons for not having a mobile money account.** This question aims to capture voluntary and involuntary exclusion. *Multiple mentions possible. Do not read out. Ask to all who currently use mobile money or used to use in the past 12 months.* Reasons may be;

- ✓ Changed Number/Lost Phone and do not have a line
- ✓ Too young to have a phone
- ✓ Do not have an ID /Passport
- ✓ My line was blocked
- ✓ Cannot afford a phone
- ✓ Service fees too high

- ✓ Social and / or cultural reasons
- ✓ Too much downtime
- ✓ Too much fraud
- ✓ Poor customer care / service
- ✓ Mobile agents are untrustworthy or fraudulent

**K3 – Ownership of mobile money account.** This is used to find out if any of the mobile money accounts that the respondent currently uses are in their own name only, or jointly in their own name and someone else’s name. *Single mention only. Read out.*

**K4 – Name of mobile money products.** All mobile money providers are listed, and the interviewer will select up to three institutions. There is an “Other” section where the interviewer **MUST** specify the product for any that is not on the list. *Multiple mentions possible. Do not read out.* These products include:

- ✓ MPesa
- ✓ Airtel money
- ✓ Equitel
- ✓ TKash
- ✓ Tangaza

**K5 – Number of mobile money accounts.** This question asks the number of mobile money accounts held for each product which where the respondent says they have. This will enable calculation of the total number of mobile money accounts per respondent. *Single mention only per provider. interviewer to enter number.*

**K6 – Most frequently used mobile money product.** All mobile money products mentioned in K1d will be auto-coded here. The respondent is to be asked out of all the products he/she has, which is used the most.

Note that if there is only one product, then this will be the only answer for this section. If the respondent has more than one account, ask him/her to think about how many times they transact in each account in a typical month (or time period most relevant to them), and then establish which is used most frequently. *Single mention only. Do not read out.*

**K7 – Mobile money transactions in the last 90 days.** This question is asked about the mobile money account that is used the MOST FREQUENTLY and is referring to the provider in K1f. The aim is to find out if the respondent has used his/her account in the last 3 months. *Single mention only. Do not read out.*

**K8 – Frequency of mobile money transactions.** This question again refers to the account that is used MOST FREQUENTLY. The respondent is asked to say, on average, how often they use the account for any financial action. *Single mention only. Do not read out.* Frequency may be:

- ✓ Daily
- ✓ Weekly
- ✓ Monthly
- ✓ Once every 3 months
- ✓ Once every 6 months
- ✓ Once between 6 months and one year
- ✓ Not used it in the last one year

**K9 – MAIN channel used for mobile money transactions.** The respondent is asked the MAIN way that they use their mobile money service, whether it is through their own phone by themselves, through an agent's phone, through someone else's phone (not an agent), through their own phone (by someone else), or through an ATM. This aims to understand if people are using agents or other intermediaries to access their accounts. *Single mention only. Read out.* Channel may be:

- ✓ Through your own phone (by yourself)
- ✓ Through your agent's phone
- ✓ Through someone else, who is not an agent's, phone
- ✓ Through your own phone (by someone else)
- ✓ Via ATM

**K10- Mobile Money Uses-** These statements aim to find out for what a respondent uses any of their mobile accounts. *Multiple Mention. Read out.* The uses include:

- ✓ Saving or keeping money
- ✓ Deposit when traveling so I don't carry cash
- ✓ Fundraising
- ✓ Buy airtime/data
- ✓ Gaming (Lottery, betting/ gambling)

**K11- Reason for using mobile money account to save.** This question is asked to those who said they use their mobile money account to save, keep money in K1j. This question asks the MAIN reason for doing so based on those queries in K1k. *Single mention only. Do not read out.*

The reasons include:

- ✓ To withdraw in cash when I need it
- ✓ Safekeeping
- ✓ For emergencies
- ✓ Saving for a particular purpose/goal
- ✓ To pay bills
- ✓ To make daily purchases (e.g. grocery, airtime etc.)
- ✓ To send to someone
- ✓ To transfer to mobile banking thereafter
- ✓ To grow the borrowing limit
- ✓ To pay loans

**K12 – Challenges experienced in the past 12 months with mobile money account.** The respondent will think of and answer all problems he or she encountered with their mobile money account. *Multiple mentions possible. Read out.* The challenges include:

- ✓ Inability to transact due to system down time
- ✓ Unclear/ higher than expected transaction charges / fees
- ✓ Agent float unavailability
- ✓ Being unable to get to an agent
- ✓ Lost money / wrongly sent money
- ✓ Fraud / attempted fraud ( eg recieved less money from the agent)
- ✓ Poor service received at branch / agent / customer care
- ✓ Listed in CRB

**K13- Complaint resolution.** This question is to find out if the respondent tried to resolve or register a complaint for the MAIN challenge experienced. *Ask only if experienced challenge. Single mention only. Read out statements; do not read out responses.*

**K14- Ways of complaint resolution.** This question is to find out the ways of conflict resolution if the respondent tried to resolve a complaint or if a complaint arises. *Multiple mentions possible. Do not read out.* Ways include;

- ✓ Went to a mobile money shop / agent
- ✓ Contacted the service provider
- ✓ Went to a Government agency (e.g. CBK AntiFraud unit/DCI /Police)
- ✓ Called the person who I had sent the money to
- ✓ Posted on social media (e.g. Twitter, Facebook)

**K15 – Success in complaint resolution.** Ask only if tried to resolve or register a complaint. *Single mention only. Do not read out.*

**K16-Lost money.** Ask only for those who said that they experience lost money or fraud in mobile money to find out how they lost the money or were defrauded. *Multiple mentions possible. Do not read out.* These ways include:

- ✓ Sent to the wrong number
- ✓ Someone accessed my mobile money account
- ✓ Through a hoax SMS/ malware
- ✓ Through a hoax phone call
- ✓ Recipient did not get the money but my account was deducted
- ✓ Sender reversed genuine transaction
- ✓ Sharing of pin (knowingly or unknowingly)

**K17 – Mobile betting value per month.** Ask only to those who said that they used their mobile money account for betting. Asked to estimate the average amount spent on betting in a month. *Single mention only. Do not read out – enter value in Kenya Shilling*

**K18 – Frequency of betting.** Ask only to those who said that they used their mobile money account for betting. To find out how often they bet. *Single mention only. Read out.* Frequency include;

- ✓ More than once a day
- ✓ Daily (Just 1 bet a day)
- ✓ Weekly
- ✓ Monthly
- ✓ Occasionally when I get cash or big prizes to win

**K19 – Mobile money transactions during Covid-19 period.** This question seeks to find out the frequency of mobile money transactions during pre Covid-19 period, during lockdown and after lockdown period, if the transactions increased, decreased or remained the same. *Single mention only. Read out.*

**K20 – Reasons for increase in frequency of mobile money transactions during covid-19 times.** *Single mention only. Read out.* These include:

- ✓ The government encouraged people to transact more on cashless mode?
- ✓ Reduction in transactions Charges
- ✓ Customers/Suppliers didn't want to handle cash
- ✓ People couldn't travel to pay in cash

- ✓ Due to increased usage of ecommerce / digital platforms to sell products / services
- ✓ Increase in people who needed my support

**K21 – Reasons for decrease in frequency of mobile money transactions during covid-19 times.**

*Single mention only. Read out.* These include:

- ✓ Lost income
- ✓ Reduction in transactions due to restricted movement
- ✓ Cutting back on expenditure to save
- ✓ Less dependants

## **Section L: Non-bank digital app-based loans experience**

This section is to understand usage of non-bank digital app-based loans, and any challenges faced. This is important given rising usage of these products and lack of supply-side data on the same. **THESE ARE NOT TO BE CONFUSED WITH MOBILE BANKING LOANS!** For this section, examples (e.g. Tala, Branch,) should be used when discussing the product. Note that though these products have been included in the script, the list is in no way exhaustive. For any digital based loan stated that is not on the list, these must be carefully recorded in the “Other” section.

**L1 –Digital app-based loan account(s) challenges.** This asks respondents if they have experienced challenges with their app-based product. This is a yes or no response. *Ask all routed to this section. Single Mention Only. Do Not Read out.*

- ✓ Unexpected charges related to your loan
- ✓ Poor customer service/ No or unreachable customer care
- ✓ Delays in getting loan eg system down time/ slower approval process
- ✓ Applied for a loan but did not get
- ✓ Listing on the CRB
- ✓ Fraud. The digital loan service provider was fake.
- ✓ Harassment /Listing on social sites(Pushy messages / threats from provider )
- ✓ Information shared without my consent

**L2 – Conflict resolution.** This will only be asked to those who experienced any digital app-based loan challenge (any statement for QL2). This question is only to be asked about the challenges mentioned in L1, to find out if the respondent tried to resolve the challenge or register a complaint for each particular challenge the respondent noted. *Single mention only per statement. Do not read out.*

**L3– Ways of complaint resolution.** This question asks the ways of conflict resolution if the respondent tried to resolve a complaint or if a complaint arises. This is to find out awareness of where to go if one has a challenge with digital app-based loan services. *Multiple mentions possible. Do not read out.* These ways include

- ✓ Contact customer care
- ✓ Send an SMS to customer care
- ✓ Wrote an email or letter to customer care
- ✓ Write on Social media (e.g. Twitter, Facebook)
- ✓ Go to a Government agency (e.g. CBK AntiFraud unit, CID, Police)

- ✓ Report to the Digital Lenders Association

## Section M: Mobile banking usage

This section is to understand usage of mobile banking products and services.

**MOBILE BANK PRODUCTS;** Mobile Bank products must come from a bank. These are only MShwari, KCB MPesa, MCoop Cash, Equitel Eazzy Loan, Timiza and HF Whizz.

**M1- Using someone else's account for mobile banking.-** This question is asked to anyone who does not have mobile bank services, to find out if they access via someone else (Secondary Access). *Single Mention Only. Do not read out.*

**M2 - Reasons for not using mobile banking products.** *Ask if does not currently use mobile banking. Multiple mentions possible. Do not read out.* Reasons include;

- ✓ Changed Number/Lost Phone and do not have a line
- ✓ Too young to have a phone
- ✓ Do not have an ID / Passport
- ✓ My line was blocked
- ✓ Cannot afford a phone
- ✓ Service fees too high
- ✓ Social and / or cultural reasons
- ✓ Too much downtime
- ✓ Too much fraud
- ✓ Poor customer care / service
- ✓ Don't like to link my bank to my phone
- ✓ Don't need to
- ✓ Barred/ blacklisted

**M3 - Name of mobile banking products.** All mobile bank products are listed, and the interviewer will select up to products. There is an "Other" section where the interviewer **MUST** specify the product for any that is not on the list. *Multiple mentions possible. Do not read out.* The products include;

- ✓ MShwari
- ✓ KCB MPesa
- ✓ MCoop Cash
- ✓ Equitel/ Eazzy loan
- ✓ Timiza
- ✓ HF Whizz
- ✓ M-fanisi

**M4- Most frequently used mobile banking products.** All mobile bank products mentioned in K2 will be auto-coded here. The respondent is to be asked out of all the products he/she has, which products is used the most. If the respondent has more than one account, ask him/her to think about how many times they transact in each account in a typical month (or time period most relevant to them), and then establish which is used most frequently. Note that if there is only one product, then this will be the only answer for this section. *Single mention only. Do not read out.*

**M5 – MAIN channel used for mobile banking transactions.** The respondent is asked the MAIN way that they use their mobile banking service, whether it is through their own phone by themselves, through an agent's phone, through someone else's phone (not an agent). This aims to understand if people are using agents or other intermediaries to access their accounts. *Single mention only. Read out.* The channels include

- ✓ Through your own phone (by yourself)
- ✓ Through your agent's phone
- ✓ Through someone else's phone

**M6 – Mobile banking transactions in the last 90 days.** This question is asked about the mobile bank account that is used the MOST FREQUENTLY and is referring to the provider in K3. The aim is to find out if the respondent has used his/her account in the last 3 months. *Single mention only. Do not read out.*

**M7 – Frequency of mobile banking transactions.** This question again refers to the account that is used MOST FREQUENTLY. The respondent is asked to say, on average, how often they use the account for *any* financial action. *Single mention only. Do not read out.*

- ✓ Once in a day
- ✓ More than one in a day
- ✓ Weekly
- ✓ Monthly
- ✓ Once every 3 months
- ✓ Once every 6 months
- ✓ Once between 6 months and one year
- ✓ Not used it in the last one year

**M8 – Challenges experienced in the past 12 months with mobile banking account.** The respondent will think of and answer all problems he or she encountered with their mobile banking account. *Multiple mentions possible. Read out.* Challenges include

- ✓ Inability to transact due to system down time
- ✓ Unexpected / unclear charges / fees / transactions
- ✓ Lost money / wrongly sent money
- ✓ Fraud / attempted fraud (e.g. received less money from the agent)
- ✓ Poor service received at branch / agent / customer care
- ✓ Hostile loan repayment collection

**M9 – Ways of losing money from mobile banking account.** Ask the respondents who have experienced lost money challenge. *Multiple mentions possible. Read out.* Ways include

- ✓ Phone farud (third party took money from my account via mobile banking/mobile banking pin got into wrong hands)
- ✓ Internal farud (someone internal to the institution (bank) took money from my account)
- ✓ Identify theft (someone I don't know stole my identification details and took a loan under my name)
- ✓ Someone I don't know stole my identification details and took a loan under my name
- ✓ Cybercrime (my account was hacked)

**M10 – Complaint resolution.** This question is to find out if the respondent tried to resolve or register a complaint for the MAIN challenge mentioned. *Ask only if experienced challenge. Single mention only. Read out statements; do not read out responses.*

**M11 A & B – Ways of complaint resolution.** This question is to find out the ways of conflict resolution if the respondent tried to resolve a complaint or if a complaint arises. *Multiple mentions possible. Do not read out.* The ways include;

- ✓ Went to the bank/mobile money provider relationship manager
- ✓ Called / Went to bank/mobile money provider agent
- ✓ Contacted / went to Central Bank of Kenya (CBK)/ Communications Authority
- ✓ Contacted / went to another Government agency, not CBK (e.g. CID, Police, Kenya Deposit Insurance Corporation)
- ✓ Posted on social media (e.g. Twitter, Facebook)
- ✓ Report to Kenya Bankers Association"

**M12 – Success in complaint resolution.** Ask only if tried to resolve or register a complaint. *Single mention only. Do not read out.*

## **Section N: Chama / Group usage**

This section is to understand usage of chamas / groups. Interviewers MUST note that this section refers to ALL GROUPS, including merry go rounds, investments groups, ASCAs, ROSCAs etc. The interviewer is to "Read out" statements before moving to N2. *The respondents for N1 are routed from QC1 Code=2 or Code=3 for any Statement 05 and 16*

**N1- Using through someone else's account.-** This question is asked to anyone who does not have chama, to find out if they access via someone else (secondary Access). *Single Mention Only. Do not read out.*

**N2 – Reasons for not joining chama/group.** Ask if the person does not currently use chama/ group. *Multiple mentions possible. Do not read out.* Reasons include;

- ✓ You have an account in a bank or other formal institution
- ✓ You don't have any money
- ✓ Lost money in the past/ Fear of losing money
- ✓ You don't know about them
- ✓ You don't need any service from them
- ✓ You don't trust them
- ✓ Groups require too much time in meetings
- ✓ Cultural/ religious/ social barriers
- ✓ Unavailability of chama/groups within the area
- ✓ Not eligible

**N3 – Number of chama/groups personally belong to.** This question is to understand the total number of informal groups that the respondent *personally* belongs to. *Ask if currently use chama/group. Single mentions only. Do not read out. interviewer to enter number.*

**N4- Chama/group activities.** These questions are to understand the activities of the group or groups. The person will describe his/her group activities and the interviewer will code as closely as possible to what the group does based on the list. *Multiple mentions possible. Do Not Read Out.* These include:

- ✓ We collect money to help each other through life events e.g. funerals, weddings (Welfare clan / group)
- ✓ We collect money and give to each member a lump sum (pot) or gift in turn



- ✓ We save / lend money to members and non members to be repaid with interest
- ✓ We periodically distribute all monies held by the group to its members
- ✓ Collect money in kind for common good (e.g. investment)

**N5 – Chama/group activities for the MOST IMPORTANT group.** “Important” is defined by the respondent as the most important to them. Response to N4 must be in N3. *Single Mention Only. Read out.*

**N6 – Frequency of contributions in the past 12 months.** This question is asked about the MAIN (most important) group. Note that “quarterly” means every three months. *Single mention only. Do not read out.* Frequency of contribution include;

- ✓ Daily
- ✓ Weekly
- ✓ Monthly
- ✓ Quarterly (every three months)
- ✓ Irregularly / when there is a need

**N7 –Main channel of making contributions.** This question is asked about the MAIN (most important) group, and asks about the MAIN way of contributing in past 12 months. *Single mention only. Read out.* Note that:

- using mobile money refers to use of mobile money provider to transfer money.
- Depositing into a bank account includes bank transfer, check, depositing directly into a chama or other account, etc.
- Other include all other options including PesaLink.

These ways include:

- ✓ Cash (e.g. at group meetings)
- ✓ Using mobile banking
- ✓ Using mobile money
- ✓ By depositing into a bank/sacco/MFI account

**N8– Group formality.** This question requires read out ALL statements, to which the respondent provides a YES or NO answer before moving onto the next statement. The questions refer to the MAIN group, and aims to understand the level of formality for the group. *Single mentions only per statement. Read out statements; do not read out responses.* The statements are:

- ✓ Have a bank account
- ✓ Have a sacco/Micro Finance institutions account in group name
- ✓ Have a certificate of registration in group name
- ✓ Elect officials through voting
- ✓ Have a written record of the money members have paid / received
- ✓ Borrow from government( eg youth fund, women fund, uwezo fund)
- ✓ Have a constitution/ MOU
- ✓ Have a mobile money account in group name

**N9 – Lost money.** Asks if the respondent PERSONALLY lost money in ANY of the groups to which respondent belongs. Do not include any money lost as a group, which does not personally affect respondents. *Single mentions only. Do not read out.*

**N10 – Ways in which money is lost.** This is for the respondents who said that they lost money in N8. *Multiple mentions possible. Do not read out.* The ways include:

- ✓ Through theft or fraud by someone outside the group
- ✓ Through theft or fraud by a committee member
- ✓ Through bad investment of funds
- ✓ Through dishonesty or default by members
- ✓ Through acting as a guarantor

**N11 – Ways of complaint resolution.** This question asks the ways of conflict resolution if the respondent tried to resolve a complaint or if a complaint arises. This is to find out awareness of where to go if one has a challenge with chama services. *Multiple mentions possible. Do not read out.* Ways include;

- ✓ Report the issue to a group member/ the group member
- ✓ Report the issue to the police / government agency / chief
- ✓ Report the issue to nongovernment authority e.g. church or mosque official, elder
- ✓ Do nothing

**N12 – Consequences of late repayment.** This question seeks to understand the consequences of late repayment for loans. *Multiple mentions possible. Do not read out.* Consequences include;

- ✓ Extra fees / charges
- ✓ Reported to the chief/police
- ✓ Property taken away by members
- ✓ Contribution withheld by others
- ✓ Loss of reputation/Undermined relationship

## Section O: Financial assistance

This section refers to usage of advances or grants that the giver does not expect back (in cash or kind or both). It is asked to ALL. This is assistance that fills a gap existing due to lack of funds (e.g. paying school fee).

**O1 – Financial assistance received in the last 12 months.** *Single mention only. Do not read out.*

The following queries in the section are asked to those who received financial assistance in the last 12 months.

**O2 –Type of financial assistance.** This question seeks to understand if the financial assistance was in cash or in kind. *Single mention only. Do not read out.* Type include;

- ✓ Cash
- ✓ In - kind
- ✓ Both in cash and in kind

**O3 – Source of financial assistance.** This question refers to the LAST time financial assistance was received. *Ask if received financial assistance. Multiple mentions possible. Do not read out.*

The sources include:

- ✓ Chama / Welfare groups
- ✓ Church / Mosque / other faith based organisation
- ✓ NGO
- ✓ Welfare money from the government e.g. Social Protection Fund (Pesa Ya Wazee)
- ✓ County Government e.g. bursaries
- ✓ Constituency Development Fund (CDF)
- ✓ Private Sector e.g. Equity Wings to Fly

- ✓ Friend/Family/relatives outside Kenya
- ✓ Friend/Family within Kenya outside the household
- ✓ Household members
- ✓ Neighbour/ well wishers
- ✓ Colleagues
- ✓ Employer (outside of salary)
- ✓ Covid19 relief

**O4 – Channels of receiving financial assistance.** This question refers to the LAST TIME that the respondent received assistance. *Single mention only. Read out.* Channels include;

- ✓ Through a mobile money account
- ✓ Through a bank / SACCO / microfinance account
- ✓ In cash
- ✓ In kind

**O5 – Reason for financial assistance.** This question refers to the LAST time financial assistance was received asking what the person had the assistance for. *Single mention only. Do not read out.* The reasons include:

- ✓ Medical reasons
- ✓ Death of friend or family member
- ✓ Education expenses
- ✓ Loss, theft or damage
- ✓ Support or start farm or business
- ✓ Losing job or source of money
- ✓ Buy food and general expenses e.g. rent

## Section P: Business / Income ventures

This section aims to better understand the business activities of those who said that they are self-employed or run their own business. This is important to enable segmentation and understand financial inclusion among SMEs and entrepreneurs. These questions are asked to those who said that they are self-employed or run their own business in QB3A. *Ask this section if code in QB3A = 4.* The questions all refer to the MAIN business. The interviewer should read the “Read Out” statement at the beginning of the section.

**P1– Number of operational businesses.** The interviewer will ask the number of businesses owned or shared with other individuals.

**P1-1 The question as why did you close your business?** For those who closed the business in P1

- ✓ Options Government restrictions forced closure
- ✓ Lack of customer demand/ drop in sales
- ✓ Could not get the supplies/stock required
- ✓ Lack of capital to cover operating expenses
- ✓ Other specify

**P1-2 – Economic activities.** The interviewer will type in the exact response from the respondent and then code as per the ISIC codes provided after completing the survey. The codes will have been included in the CAPI script. *Single mention only. Do not read out.*

**P2i – Year Main business started.** The interviewer should probe to find out as close as possible to the year the business began. *Single mention only. Do not read out – enter year.*

**P2ii – Main Business area of operation.** This question is to find out where the business conducts its operations from. *Single mention only. Do not read out.* These include:

- ✓ Commercial premises
- ✓ Home / residence
- ✓ Open market
- ✓ Mobile/No fixed location (Hawking)
- ✓ Kiosk
- ✓ Market stall
- ✓ Jua kali sheds / worksite
- ✓ Industrial site
- ✓ Business closed

**P3– County of Main business operation.** All counties will be pre-coded, the interviewer will select from a drop down menu . *Single mention only. Do not read out.*

**P4 –Marketing channels.** This is to find out if respondents use online channels to market their businesses. *Single mention only. Do not read out.* The channels include:

- ✓ Social media e.g facebook, instagram, Whatsapp
- ✓ Online stores/Market places/Catalogues such as jumia, masoko, copia, jiji, pigia me, twiga, kilimall,
- ✓ Own websites
- ✓ SMS/phone calls
- ✓ Radio/ TV

**P5 – Challenges faced.** This is to find out the major challenges faced. *Single mention only. Do not read out.* These challenges include:

- ✓ Limited access to credit/capital
- ✓ Limited access to market/Fewer customers
- ✓ High costs of licensing
- ✓ Difficulty finding premises location/high cost
- ✓ Difficulty getting license/permit
- ✓ Difficult paying business expenses(rent, utilities and labour)
- ✓ High/Increased cost of supplies
- ✓ Suppliers closed down/reduced operating hours/no stock
- ✓ Uncertainty regarding business premises
- ✓ Unreliable employees/Staff issues
- ✓ Insecurity
- ✓ Customers not paying on time
- ✓ Increased competition due to selling similar products

**P6 – Main source of start-up capital.** This question asks the MAIN source of start-up cash / money for the MAIN business. If the respondent says “borrowed money” or “took a loan”, the interviewer to probe further to identify the source of the borrowed money. If the respondent say that they used savings, probe further to find where the money was saved. This enables differentiation into formal and informal financial products. *Single mention only. Do not read out.*

**P7 – Main source of finance for the business operation.** This refers to sources of finance for all business activities THAT ARE NOT START UP CAPITAL. This is the money the respondent uses to run his/her business. If the respondent says “borrowed money” or “took a loan”, the interviewer will probe further to identify the source of the borrowed money. If the respondent says that they used savings, probe further to find where the money was saved. This enables differentiation into formal and informal financial products. *Single mention only. Do not read out.*

**P8– Reasons for choosing the main source of finance for the business.** *This is why the person decided to use a certain form of financing. Single mention only. Do not read out.* Reasons may include;

- ✓ Convenient / easy to get
- ✓ Charges and fees are affordable / repayments are low
- ✓ Easy to use / make repayments
- ✓ The features are suited to my needs
- ✓ I trust it
- ✓ Less paperwork / documents required
- ✓ No one can know
- ✓ This was the only option / had no choice
- ✓ Trying to build my credit history
- ✓ Need to keep option open for future borrowing
- ✓ Forced to borrow here
- ✓ Offers long term repayment period
- ✓ Income generated from another business
- ✓ Income generated from main business
- ✓ Income generated from another business

**P9 – Main reasons for taking out a loan.** Ask if the respondent says LOAN/BORROWING as the main source of finance (in Q4). *Single mention only. Do not read out. Reason may include;*

- ✓ Buying assets / machinery for existing business
- ✓ Expansion of business
- ✓ Diversification of business activities
- ✓ Pay off debt (e.g another loan or creditors)
- ✓ Operating/working capital

**P10– Record keeping.** Check if the respondent keeps records of revenue/expenditure for the business. *Single mention only. Do not read out.*

**P11–Form of Record keeping.** Ask for those who keep records. *Single mention only. Do not read out.* The forms of record keeping include:

- ✓ Hardcopy (paper) e.g ledgers, receipts, invoices
- ✓ Electronic documents e.g in excel/word
- ✓ Platform kept by 3rd party eg mobile money providers, financial institutions, etc
- ✓ Specialized record keeping softwares e.g quickbooks, sage

**P12 – Services used for business.** Ask a YES or NO question for each statement, before moving onto the next statement. *Single mention only per statement. Read out statements.* These services include:

- ✓ Till number (e.g. Lipa na MPesa, Equitel) for merchant payments
- ✓ Card reader machine (e.g. POS device / PDQ)
- ✓ Bank account in your business name

- ✓ Pay NHIF for employees
- ✓ Registered at the registrar of companies
- ✓ Single/ unified Business Permit
- ✓ Member of a business association

**P13 – Number of unpaid workers.** This question asks for the How many unpaid workers do you currently employ in all your businesses? If a person says no employees, in this case ENTER 1, as the person pays themselves. If the person hires one person, this means that the business has 2 employees. *Single mention only. Do not read out. interviewer to enter number.*

**P13\_1 One year ago, how many unpaid workers were you employing in all your businesses?**

This question asks for the One year ago, how many unpaid workers were you employing in all your businesses?

**P14 – Number of paid workers.** This question asks how many paid workers do you currently employ in all your businesses?

**P14\_1 One year ago, how many paid workers were you employing in all your businesses?**

**P15 Ways of making payments.** This question asks about the ways that the respondent made payments related to their business, e.g. paying salaries, paying bills or purchasing inputs. *Multiple mentions possible. Payment channels include;*

- ✓ Cash
- ✓ Mobile money
- ✓ Bank cheque
- ✓ Bank transfer (e.g. EFT, SWIFT, Pesalink)
- ✓ Credit cards / debit cards
- ✓ Inkind payments in goods and/or services
- ✓ Digital/ community currency

**P16 –Most FREQUENT WAY of making payments.** This question asks about the MOST FREQUENT way a person makes payments mentioned in P15. *Single mention only.*

**P17 – Credit to customers.** This checks if a person used credit in giving goods or services for the business. *Single mention only. Do not read out.*

**P18 – Outstanding value of credit to customers.** This checks the value of credit in getting goods or services for the business. *Ask if code P17=1 (Yes) Single mention only. Enter Amount*

**P19 – Credit from suppliers.** This checks the value of credit in getting goods or services for the business. *Ask if code B3A=4.*

## Section Q: Agriculture

This section aims to better understand the agricultural activities of those who said that they receive income from farming or engage in non-income generating farming activities. This is important to enable segmentation and understand financial inclusion in the agriculture sector. *Ask this section if code in QB3A = 1. Note that this section DOES NOT include subsistence farmers. The interviewer should read the “Read Out” statement at the beginning of the section.*

**Q1 - Sources of agricultural income.** Asking where one gets their income for agriculture. *Do not read out. Multiple mention. Source include;*

- ✓ Sell own produce from your farm (food crops e. g. beans, maize, cassava, sweet potatoes, mangoes, oranges

- ✓ Sell own produce from your farm (cash crops e.g. coffee, tea, pyrethrum, sisal, cotton, miraa)
- ✓ Fish farming/fishing including aquaculture
- ✓ Sell products from your livestock (e.g. milk, beef, eggs, manure, honey)
- ✓ Sell livestock (e.g. cattle, goat, sheep, chickens)

**Q2a – All Challenges faced.** This is to find out the challenges faced. *Multiple mention. Do not read out.* These challenges include:

- ✓ Difficulty starting/financing because of lack of money (capital)
- ✓ Difficulty finding customers/
- ✓ Too many sellers of similar products/market influx/competition
- ✓ Difficulty finding inputs (seeds etc.)
- ✓ Small land sizes
- ✓ High labor costs
- ✓ Difficulty getting paid for products sold on credit
- ✓ Mobile payment platforms sometimes fail
- ✓ Pests and diseases
- ✓ Difficulty getting products to market transport/road infrastructure
- ✓ Unscrupulous middlemen
- ✓ Lack of storage facilities
- ✓ Drought
- ✓ Theft
- ✓ Invasion by wild animals
- ✓ Floods

**Q2b – Main Challenge faced.** This is to find out the Main challenge faced from the challenges listed in Q2a. *Single mention. Do not read out:*

**Q3 –Main Sources of finance for agricultural operations.** This refers to MAIN sources of finance for all agricultural activities. If the respondent says “borrowed money” or “took a loan”, the interviewer will probe further to identify the source of the borrowed money. If the respondent says that they used savings, probe further to find where the money was saved. This enables differentiation into formal and informal financial products. *Single mention only*

**Q4 – Reasons for choosing the main source of finance for agricultural operations.** Interviewer to choose the closest option of why a person chose their main source of finance. *Single mention only. Do not read out.* Reasons may include;

- ✓ Fast / easy to access
- ✓ No choice / only option / required by group
- ✓ Cheap / affordable / lowest fees
- ✓ Feels most comfortable / trust
- ✓ Privacy
- ✓ Less paperwork / documents required
- ✓ Reliable / I know funds will be available
- ✓ I didn't want to use my own money / savings / assets
- ✓ Trying to build my credit history
- ✓ Need to keep the option open for future borrowing

**Q5 – Main reasons for taking a loan of finance for agricultural operations.** This is asked for those who took a loan to finance agricultural activities. *Single mention only. Do not read out.* These include:

- ✓ Buying assets / machinery
- ✓ Expansion of farm / land
- ✓ Diversification of agricultural activities
- ✓ Day to day running of the farm
- ✓ Buy Inputs / additional livestock
- ✓ Pay off debt (e.g. another loan)
- ✓ Pay labour cost

**Q6 – Market for agricultural produce.** Refers to place where the respondent MOSTLY sells agricultural outputs / products. *Single mention only. Read out.* These include:

- ✓ Sell to motorists / transporters along the road side
- ✓ Sell through farmers' cooperative
- ✓ Sell to local traders / wholesalers
- ✓ Sell to brokers
- ✓ Sell to exporters
- ✓ Sell to a company / manufacturer / factory
- ✓ Sell in a market centre/market places
- ✓ Sell via a digital platform (e.g. Twiga Foods, WhatsApp, Facebook, etc.)
- ✓ Sell to neighbours/family/friends
- ✓ Sell to the supplier of the input (contract farming)
- ✓ Sell to the government agencies/ institution e.g. KCC, NCPB, KTDA

**Q7- Ways of making payments for agricultural activities.** This question asks about the ways that the respondent made payments related to their agricultural activities, such as paying salaries, paying bills or purchasing inputs. Interviewer must probe to find all ways of payment.

*Multiple mentions possible. Do not read out.* The ways include;

- ✓ Cash
- ✓ Mobile money
- ✓ Bank cheque
- ✓ Bank transfer (e.g. EFT, SWIFT, Pesalink)
- ✓ Credit cards / debit cards
- ✓ In-kind payments in goods and/or services
- ✓ Digital/ community currency

**Q8 – Most Frequent way of making payments for agricultural activities.** This asks the MOST FREQUENT way of making payments from the ways mentioned in Q7. *Single mention only. Do not read outs.*

**Q9 – Green energy.** This question seeks to understand if the respondent has invested in irrigation equipment/terracing/ water harvesting/solar powered equipment.

**Q10 – Main source of finance for investment in green energy.** This question seeks to understand the main source of finance for investment in green energy. *Single mention. Do not read out.*



## Section R: Needs: Managing liquidity, resilience and meeting goals usage

This is the “needs-based module” which aims to understand how people use financial products or services to meet their key financial needs: managing liquidity, resilience and meeting goals. The questions ask the respondents to share how they manage their money, deal with shocks or emergencies and plan ahead for the future, and the role of the financial sector in meeting these financial needs.

### Section R1: Managing money and liquidity need level

This section focuses on the need to manage day-to-day liquidity. The interviewer should read the “Read Out” statement at the start of the section, for flow.

**R1A – Meeting regular spending needs.** Refers to ability to meet regular spending needs, and asks respondents if they ever faced a challenge meeting day-to-day spending needs (e.g. paying for groceries). The respondent is asked if they were unable to meet their regular spending needs in the past 12 months. *Single mention only. Do not read out.*

**R1B –Frequency of inability to meet regular spending needs.** The respondent is asked how often they were unable to meet their regular spending needs in the past 12 months. *Single mention only. Do not read out.* Frequency include;

- ✓ Daily
- ✓ Weekly
- ✓ Monthly
- ✓ Less often

**R1Ci – Liquidity distress devices.** This asks the respondent all the things they did when they could not meet their day-day spending needs. This can be taking a loan, using savings or even non-financial devices, such as cutting back on expenses. If the respondent says “borrowed money” or “took a loan”, the interviewer MUST probe further to identify the source of the borrowed money. If the respondent says that they used savings, probe further to find where the money was saved. *Multiple mentions possible. Do not read out.*

**R1Cii – Main liquidity distress device.** This asks the respondent what was the MAIN THING they did when they could not meet their day-day spending needs. *Single Mention Only. Do not read out.*

**R1D – Reason for choosing the most important liquidity distress devices.** This query asks the respondent why they chose the particular method for coping with shortage of day-day expenditure. *Single mention only. Do not read out. Reasons include;*

- ✓ Convenient/Fast / Easy to access/use
- ✓ This was the only option I had/no other choice
- ✓ Cheap / affordable / lowest fees
- ✓ Feels most comfortable / trust
- ✓ Privacy
- ✓ Less paperwork / documents required
- ✓ Reliable / I knew funds will be available
- ✓ Trying to build my credit history
- ✓ Need to keep the option open for future (borrowing/savings etc)
- ✓ The features suited my needs

- ✓ Offers longer repayment period
- ✓ Skilled/Experienced in it
- ✓ Recommended to me

## Section R2: Resilience

This section refers to the financial need to be resilient to emergencies or shocks. The interviewer should read the “Read Out” statement at the start of the section, for flow.

**R2A – Experienced costly shock.** Asks if the respondent has experienced big costs from managing any of the risks listed. Each statement should be read out and an answer recorded before going to next statement. Responses are Yes or No. Interviewer to note that there is an opportunity to enter an “OTHER” shock. *Ask all. Single mention only per statement. Do Not Read Out.* These shocks include:

- ✓ Major sickness/health problem/accident injury
- ✓ Loss or damage due to flooding, unseasonal rainfall
- ✓ Death of main income earner
- ✓ Death of a family member or other relative (not main income earner)
- ✓ Loss or damage due to theft, or violence including political violence
- ✓ High costs related to a child birth
- ✓ Loss of a job or a source of income or a wage cut
- ✓ Cost of living
- ✓ Pest/ diseases (locust)

**R2Ai – Shock from Covid-19.** This question asks if the shock experienced was due to Covid-19.

**R2B – Shock with BIGGEST impact on household income in the past 12 months.** Asks for the shock from R2A that had the BIGGEST impact for the household in the past 12 months. This becomes the “most important” shock. Response to R2B must be in R2A. *Ask if any use cases mentioned as Code -1 “Yes” in R2A. Single mention only. Read out.*

**R2C – Ways/devices of managing shocks.** Ask about devices used to manage most important shock from R2B. Non-financial devices can be mentioned (e.g. cut back on expenses, got additional jobs). *Ask if any use cases mentioned as code -1 “Yes” in R2A. Multiple mentions possible. Do not read out.*

**R2Di – Main way/device of managing shocks.** Ask about the MAIN device used to manage the most important shock from R2C. This can be taking a loan, using savings or even non-financial devices, such as cutting back on expenses. If the respondent says “borrowed money” or “took a loan”, the interviewer MUST probe further to identify the source of the borrowed money. If the respondent say that they used savings, probe further to find where the money was saved. *Ask if Code 1-11 in QR2C. Single Mention Only. Do not read out.*

**R2Dii – Type of additional work undertaken.** This asks the type of additional job that they did when they could not meet their day-day spending needs. *Single Mention Only. Do not read out.* Additional work includes;

- ✓ Farming
- ✓ Employed
- ✓ Casual work
- ✓ Started new business/ self employed
- ✓ Put in more hours/ overtime

- ✓ Online working e.g. content creators, freelance writers

**R2E – Reason for choosing the main way/device of managing shocks.** This is why the person chose the method from R2D for managing shock. *Ask if Codes 01-25 in QR2D. Single mention only. Do not read out.* Reason include;

- ✓
- ✓ Convenient/Fast /Easy to access/use
- ✓ This was the only option I had/no other choice
- ✓ Cheap / affordable / lowest fees
- ✓ Feels most comfortable / trust
- ✓ Privacy
- ✓ Less paperwork / documents required
- ✓ Reliable / I knew funds will be available
- ✓ Trying to build my credit history
- ✓ Need to keep the option open for future (borrowing/savings etc)
- ✓ The features suited my needs
- ✓ Offers longer repayment period
- ✓ Skilled/Experienced in it
- ✓ Recommended to me

**R2F – Potential product for climate shock.** This asks the respondent the type of financial product they are willing to take-up to protect them against climate shock. *Single mention only. Do not read out.* Product include;

- ✓ Savings
- ✓ Insurance
- ✓ Investment
- ✓ Credit product
- ✓ Wait for government assistance
- ✓ None

### Section R3: Meeting goals

This section asks about the use of financial devices to enable respondents to meet goals or to achieve plans in the future. This can include saving for a big or important life event or buying something that requires a lot of money. The interviewer should read the “Read Out” statement at the start of the section, for flow.

**R3A – Meeting goals.** The question asks whether the respondent is CURRENTLY trying to achieve a specific goal in the future that requires A LOT of money. Aims to ask about whether the respondent is trying to achieve a goal that is out of reach given their current financial status. The respondent will answer Yes or No on this question. *Ask all. Single mention only. Do not read out.*

**R3B –Most important goal.** Asks for the MOST IMPORTANT goal a person thinks they have. The interviewer will code the response closest to the scripted options available. *Ask if Code=1 in R4A. Single mention only. Do not read out.* Goal includes;

- ✓ Buy land

- ✓ Buy or build a house / apartment to live in
- ✓ Buy or build a house / apartment for renting or resale
- ✓ Move to your own / a better house or apartment
- ✓ Pay for a big life event (e.g. wedding, birth of a child)
- ✓ Education for self or family
- ✓ Pay for holiday / visit / travel
- ✓ Buy or pay for items for personal use (e.g. vehicle, TV, phone, furniture, utensils)
- ✓ Buy inputs / assets for business / agricultural activities (e.g. tractor, machinery)
- ✓ Start or expand a business

**R3C – Financial devices to meet goal.** Asks about the financial or non-financial devices currently being used to achieve the goal. This can be taking a loan, using savings or even non-financial devices, such as cutting back on expenses. If the respondent says “borrowed money” or “took a loan”, the interviewer MUST probe further to identify the source of the borrowed money. If the respondent say that they used savings, probe further to find where the money was saved. *Multiple mentions possible. Do not read out.*

**R3D – Most important financial device to meet goal.** Asks about the MAIN device that is being used or has been used to pay for the MOST IMPORTANT goal. The response to R3C must be in R3D. If only one device is mentioned in R3D, this is assumed to be the MAIN device and auto-coded accordingly. *Ask if more than one device mentioned in R3D. Single mention only. Do not read out.*

**R3E – Main Reason for choosing the financial device to meet goal.** This is why the person used the device in R3D to meet their goal. *Ask if codes 01-24 in QR3D. Single mention only. Do not read out. Main reason includes;*

- ✓ Convenient/Fast /Easy to access/use
- ✓ This was the only option I had/no other choice
- ✓ Cheap / affordable / lowest fees
- ✓ Feels most comfortable / trust
- ✓ Privacy
- ✓ Less paperwork / documents required
- ✓ Reliable / I knew funds will be available
- ✓ Trying to build my credit history
- ✓ Need to keep the option open for future (borrowing/savings etc)
- ✓ The features suited my needs
- ✓ Offers longer repayment period
- ✓ Skilled/Experienced in it
- ✓ Recommended to me

**R3F – Challenges hindering meeting goals.** This refers to if a person is finding it difficult to meet MAIN goal. *Ask if said yes (code=1) to R3A and if code 01-11 in QR3D. Single mention only. Do not read out.*

**R3G – Main challenge to meeting goals.** The main reason why the respondent is finding it difficult to meet the goal. *Ask if respondent said yes (Code=1) TO R3H. Multiple mentions possible. Do not read out. Main challenge includes;*

- ✓ Run out of money
- ✓ A major sickness or health problem

- ✓ A major accident or injury
- ✓ The loss of income from you or the main income earner in the household
- ✓ Theft, damage, loss or breaking of an important item/ machinery
- ✓ Theft or loss of livestock
- ✓ Harvest failure or loss of crop harvest (e.g. due to crop disease)
- ✓ Damage or loss of a house, property, land or business
- ✓ A drought, poor rainfall or loss of access to water for farming
- ✓ Flooding/storms
- ✓ Loss of a relative
- ✓ The loss of money
- ✓ Sharp increase in the costs of basic things you need
- ✓ Change in Government policies/ regulations
- ✓ Insecurity/ political unrest/ terrorism

## Section S: Technology module

This section includes questions on access to and usage of technological devices.

**S1 - Ownership and usage of mobile phone / tablet services.** This question seeks to find out ownership and usage of mobile phone / tablet services. READ OUT the statements and tick the one response that applies. *Ask all. Single mention only. Read out.* Form of ownership include;

- ✓ I own a mobile that only I use
- ✓ I own a mobile phone that both me and others use
- ✓ I don't own a mobile phone but am able to use someone else's phone regularly/ when needed
- ✓ I don't own or use a mobile phone

**S2 - Features of mobile phones.** This question seeks to find out the features of mobile phones e.g accessing the internet, sending and receiving email, camera, radio, media player, etc. READ OUT each statement and record the response (YES or NO) to each statement, before moving to the next statement. *Ask if code=1, 2 or 3 in S1 (if able to use a mobile phone regularly or owns one). Single mention only. Read out.*

- ✓ Can access internet
- ✓ Has a touch screen
- ✓ Can download and install applications on the phone

**S3 - Frequency of internet usage.** This question seeks to find out how frequently the respondent uses the internet. *Ask all. Single mention only. Do not read out.* Frequency include;

- ✓ Daily
- ✓ Weekly
- ✓ Monthly
- ✓ Less often
- ✓ Never

**S4 - Places/Devices of accessing the internet.** This question seeks to find out main place or device used to access the internet;

**S5 - Uses of the internet.** This question seeks to find out how the respondent uses the internet. READ OUT statements and tick the one that applies. *Read out. Multiple mention.* Main place/device include;

- ✓ Activities relating to my business (online marketing, sourcing inputs etc.)
- ✓ Activities relating to my farm (comparing prices, sourcing inputs etc.)
- ✓ Educational activities (undertaking online courses, finding education-related materials online)
- ✓ Health related activities (seeking information/advice about medical conditions, finding hospitals etc.)
- ✓ Employment and career related activities (searching for jobs/vacancies etc.)
- ✓ Accessing government services
- ✓ Accessing financial services (internet banking, investment etc)

## Section T: Access to Physical Financial Service Providers

For Section T, all questions are *Ask all. Single mention only. Do not read out.*

**T1 - Nearest financial service provider.** Note that “bank” includes the bank branch, head office of a bank, ATM or Post Bank branch. Bank “agent” or Post Bank “agent” are separate options. Mobile money agent refers to an agent where one can deposit or withdraw cash. “Other” can include any other financial option, such as Chama, but cannot be a phone-based platform. Financial Service Provider include;

- ✓ Bank/Post Bank Branch/ Head Office/ ATM
- ✓ Bank Agent/ Post Bank Agent
- ✓ Mobile Money Agent (for depositing or withdrawing cash)
- ✓ Sacco Branch/Sacco agent/ Head Office
- ✓ Microfinance Institution
- ✓ Insurance company/ agent

**T2 - Cost to the nearest financial provider.** Note that if the nearest financial provider is close enough to walk, this also means that there is no need to spend money. *Ask all. Single mention only. Do not read out.* Cost may include;

- ✓ Close enough to walk to and from - No need to spend
- ✓ Less than KSh 50
- ✓ Between KSh 51 - 100
- ✓ Between KSh 101 - 200
- ✓ Between KSh 201 - 500
- ✓ More than KSh 500

**T3 - Average Time to walk to the nearest financial provider.** *Ask all. Single mention only. Do not read out.* Average time may be;

- ✓ Under 10 minutes
- ✓ About 10 to 30 minutes
- ✓ Between 30 minutes to 1 hour
- ✓ About 1 to 3 hours
- ✓ More than 3 hours

**T4 - Cost to the nearest bank (Branch/ATM/Headquarter).** This includes branch, ATM, agent, headquarter (head office). This should not be asked to anyone who said that bank or bank agent was the nearest financial provider in T1. *Ask all. Single mention only. Do not read out.* Cost may include;

- ✓ Close enough to walk to and fro - No need to spend

- ✓ Less than KSh 50
- ✓ Between KSh 51 - 100
- ✓ Between KSh 101 - 200
- ✓ Between KSh 201 - 500
- ✓ More than KSh 500

**T5 - Time to walk to the nearest bank.** Note that if the nearest bank is close enough to walk, this also means that there is no need to spend money. This should not be asked to anyone who said that bank or bank agent was the nearest financial provider in T1. *Ask all. Single mention only. Do not read out.*

- ✓ Under 10 minutes
- ✓ About 10 to 30 minutes
- ✓ Between 30 minutes to 1 hour
- ✓ About 1 to 3 hours
- ✓ More than 3 hours

**T6 - Cost to the nearest mobile money agent.** This should not be asked to anyone who said that mobile money agent was the nearest financial provider in T1. *Ask all. Single mention only. Do not read out.*

- ✓ Close enough to walk to and fro - No need to spend
- ✓ Less than KSh 50
- ✓ Between KSh 51 -100
- ✓ Between KSh 101 - 200
- ✓ Between KSh 201 - 500
- ✓ More than KSh 500

**T7 - Time to walk to the nearest mobile money agent.** Note that if the nearest mobile money agent is close enough to walk, this also means that there is no need to spend money. This should not be asked to anyone who said that mobile money agent was the nearest financial provider in T1. *Ask all. Single mention only. Do not read out.*

- ✓ Under 10 minutes
- ✓ About 10 to 30 minutes
- ✓ Between 30 minutes to 1 hour
- ✓ About 1 to 3 hours
- ✓ More than 3 hours

**T8 - Cost to the nearest bank agent.** This should not be asked to anyone who said that bank agent was the nearest financial provider in T1. *Ask all. Single mention only. Do not read out.*

- ✓ Close enough to walk to and from - No need to spend
- ✓ Less than KSh 50
- ✓ Between KSh 51 - 100
- ✓ Between KSh 101 - 200
- ✓ Between KSh 201 - 500
- ✓ More than KSh 500

**T9 - Time to walk to the nearest bank agent.** Note that if the bank agent is close enough to walk, this also means that there is no need to spend money. This should not be asked to anyone who said that bank agent was the nearest financial provider in T1. *Ask all. Single mention only. Do not read out.*

- ✓ Under 10 minutes
- ✓ About 10 to 30 minutes
- ✓ Between 30 minutes to 1 hour
- ✓ About 1 to 3 hours
- ✓ More than 3 hours

## Section U: Demographics, housing conditions

This section is to collect indicators that can be used to develop a wealth index and understand the level of wealth / poverty of the respondent. This section is Ask to All, Unless Otherwise Stated.

**U1 - Migration.** This question seeks to understand if someone changed residence. *Do not read out. Single mention only.*

**U2 - Reasons for migration.** Ask if changed residence. To probe why the respondent migrated. *Do not read out. Single mention only.* The reasons why people migrate include:

- ✓ Disaster (drought, floods, earthquake, fire etc.) destroyed my old home
- ✓ Retired to my land or home
- ✓ Relocated for permanent work (self or household)
- ✓ Relocated for temporary work (self or household)
- ✓ Relocated to take care of parents/children
- ✓ Got my own house and moved in
- ✓ Got bankrupt and my house was taken
- ✓ Moved to a cheaper house
- ✓ Moved to a free house
- ✓ Evicted by the owner
- ✓ Land reclaimed by government
- ✓ Insecurity e.g Violence in my community, political unrest, religious persecution
- ✓ Marriage breakdown/separation
- ✓ Return home (e.g. children to parent's house, etc.)
- ✓ COVID19
- ✓ To get married/live with partner

**U3 - Religion.** This question is seeking information on religious affiliation of the respondent. *Do not read out. Single mention only.* The religions include:

- ✓ Christianity
- ✓ Islam
- ✓ Traditional African
- ✓ Hindu/Sikh
- ✓ Other religion

**U4 - Type of household dwelling.** This query asks if the household head lives in a permanent, semi-permanent, temporary or traditional dwelling. *Observed. Single mention only.*

- ✓ Permanent building: a structure placed on or in the ground, or attached to another structure or fixture in a fixed position, and intended to remain in place for more than 6 months.



- ✓ Semi – permanent: a structure placed on or in the ground, or attached to another structure or fixture in a fixed position, and intended to remain in place for less than 6 months.
- ✓ Temporary: A building that is not intended to remain where it is erected for more than 28 days.
- ✓ Traditional: A structure that is built using traditional building materials

**U5- Number of dwelling units.** This query asks the number of stand-alone structures used for sleeping/living area.

**U6- Number of habitable rooms.** This query asks the number of habitable rooms that the household occupies.

**U7- Tenure status of main dwelling unit.** This query seeks to understand if the main dwelling unit is constructed, purchased or rented. Under owner occupied, the options are:

- ✓ Purchased: Means that a member of the household has bought the structure or is in the process of paying for the structure and household members are living in it.
- ✓ Constructed: Means that a member of the household has built the structure they are living in.
- ✓ Inherited: Means that a member of the household has received the building by right of succession or by a will.
- ✓ Rented : Means that a member of the household has hired/rented the structure they are living in.

Under rented/provided/donated are dwelling units either provided by an employer of a member of the household, rented by a member of the household or donated to a member of the household. This includes:

- ✓ National Government: Covers all houses rented or provided by the National Government of Kenya
- ✓ County Government: Covers all houses rented or provided by County Governments
- ✓ Parastatal owned entities: Covers organizations like Kenya Railways, Kenya Power & Lighting Co., Universities, etc.
- ✓ Private Company: Covers private firms and foreign governments
- ✓ Individual: Covers private individuals only
- ✓ FBO: Faith based organisations, e.g. churches, mosques, temples, etc.

NB: If a household is housed by an institution, probe further on whether the institution is privately owned, managed by the county or national government, etc. and select code appropriately.

**U8 – Main type of material of roof.** This is to establish the type of material that the roof is made of. *Observed. Single mention only.* **Note: For persons living in apartments, take the roof immediately above each household.**

These include no roof, grass thatch/twigs, makuti thatch, dung/mud, Iron sheets (include the ordinary corrugated iron sheets), tin cans, asbestos sheets, concrete/cement, tiles (include clay, wooden, fibre and cement tiles), canvas/tent, decra/versatile (include premium roofing made of plain steel/stone coated steel/iron sheets with appearance of tiles), nylon/cartons/cardboard and shingles.

- ✓ No Roof
- ✓ Grass thatch/twigs
- ✓ Makuti thatch
- ✓ Dung / mud
- ✓ Iron sheets
- ✓ Tin cans
- ✓ Asbestos sheet
- ✓ Concrete/Cement
- ✓ Tiles
- ✓ Canvas/Tents
- ✓ Decra/Versatile
- ✓ Nylon/Cartons/Cardboard
- ✓ Shingles

Some of these roofing materials are as shown below:

**Tiles**



**Asbestos Sheet**



**Shingles**



**Orientile, Decra**



**Versatile range of roofing sheets**

**Concrete**

**Makuti**



**U9 - Main type of material of floor.** This is to establish the type of material that the floor is made of. *Observed. Single mention only.* These include

- ✓ Earth/sand
- ✓ Dung

- ✓ Wood planks/ shingles/timber
- ✓ Palm/ bamboo
- ✓ Parquet or polished wood
- ✓ Vinyl or asphalt strips
- ✓ Ceramic tiles
- ✓ Concrete/ Cement/Terrazo
- ✓ Wall to wall Carpet

Some of these floor materials are as shown below

**Parquet/ Polished Wood**



**Vinyl/Asphalt Strips**



**Wall to Wall Carpet**



**Terrazzo**



**U10 – Main type of material used for the wall.** This is to establish the type of material that the wall is made of. *Observed. Single mention only.* Consider the main material that constitutes the structure. In cases where several materials are used, select the most dominant.

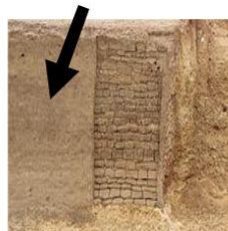
These include

- ✓ No walls
- ✓ Cane/palm/trunks
- ✓ Grass/reeds
- ✓ Mud/cow dung
- ✓ Stone with mud
- ✓ Covered adobe
- ✓ Uncovered adobe
- ✓ Plywood/Cardboard
- ✓ Off cuts/Reused wood/Wood planks
- ✓ Iron sheets
- ✓ Concrete/Concrete blocks/ Precast wall
- ✓ Stone with lime/cement
- ✓ Bricks
- ✓ Canvas/Tents
- ✓ Nylon/Cartons
- ✓ Timber
- ✓ Prefabricated pannels

**Uncovered Adobe**



**Covered Adobe**



**Mud**



**Palm/Cane/Trunk**



**Stone with mud**



**Pre cast wall**



**Prefabricated pannels**



**U11 – Main source of cooking fuel.** *Do not read out. Single mention only.* The sources of cooking fuel include:

- ✓ Electricity
- ✓ Paraffin
- ✓ LPG (gas)
- ✓ Biogas
- ✓ Firewood and other raw wood/biomass products
- ✓ Charcoal
- ✓ Solar

**U12 – Main source of lighting.** *Do not read out. Single mention only.* The sources of lighting include:

- ✓ Mains Electricity
- ✓ Paraffin Pressure lamp
- ✓ Paraffin Lantern
- ✓ Paraffin Tin lamp
- ✓ Gas Lamp
- ✓ Wood
- ✓ Solar
- ✓ Torch/Spotlight-Solar Charged
- ✓ Torch/Spot light-Dry cells
- ✓ Candle
- ✓ Battery(Car/Charged)
- ✓ Generator (Diesel/Petrol)
- ✓ Biogas

**U13 – Main source of water for domestic use.** *Do not read out. Single mention only.* This is the source from which, for most part of the year, the household draws its drinking water. For example, if during the wet season the household draws their drinking water from a tank but then the longer part of the year draws it from a river, then '4' Stream/River is the main source of their drinking water.

The sources of drinking water include:

- ✓ Pond/Water pan: A small area of still water. Usually this water collects after rain or through an underground drainage.
- ✓ Dam: A reservoir formed by building a barrier across a river to hold water back and control its flow.
- ✓ Lake: It is a large natural water mass which collects its water through rain, rivers, etc. It is different from a dam in that it is not man-made.
- ✓ Stream/river: This is a naturally flowing source of water. Water from dry river beds falls in this category.
- ✓ Protected Spring: This is a spring protected from runoff, bird droppings, and animals by a “spring box” which is typically constructed of brick, masonry, or concrete and is built around the spring so that water flows directly out of the box into a pipe without being exposed to outside pollution.
- ✓ Unprotected Spring: This is a spring that is subject to runoff and/or bird droppings or animals. Unprotected springs typically do not have a “spring box”.
- ✓ Protected Well: This is a dug well that is (1) protected from runoff water through a well lining or casing that is raised above ground level and a platform that diverts spilled water away from the well; and (2) covered so that bird droppings and animals cannot fall into the well. Both conditions must be observed for a dug well to be considered as protected.
- ✓ Unprotected Well: This is a dug well which is (1) unprotected from runoff water; (2) unprotected from bird droppings and animals; or (3) both.
- ✓ Borehole/Tube well: A deep hole that has been bored or drilled with the purpose of reaching ground water supplies. In most cases, water is delivered from a tubewell or borehole through a pump which may be human, animal, wind, electric, diesel or solar-powered.
- ✓ Piped to yard/plot: Means pipe connected to a tap outside the house in the yard or plot. Sometimes called a yard connection.
- ✓ Piped into dwelling: Means pipe connected with in-house plumbing to one or more taps, e.g. in the kitchen and bathroom. Sometimes called a house connection.
- ✓ Public tap or standpipe: Public water point from which community members may collect water. A standpipe may also be known as a public fountain or public tap. Public standpipes can have one or more taps and are typically made of brickwork, masonry or concrete.
- ✓ Rain Harvested water: Rain water that is collected or harvested from surfaces by roof or ground catchment and stored in a container, tank, Jabia or cistern.
- ✓ Water Vendor: Refers to water purchased by households from mobile sellers or distributors. Examples of ferrying include cart, motor cycle/Tuk Tuk, bicycle, individuals, truck, etc. The source of the water may be known by the households or not.
- ✓ Bottled water: This means drinking water (well water, distilled water, mineral water, or spring water) packaged in plastic bottles.

**U14a- Main type of human waste disposal.** This is where the household dispose off human waste. *Read out. Single mention only.* These include:

- ✓ Main sewer: Means the sewage liquid waste from the structure is drained by pipes into a main trunk sewer line. This type of sewage disposal is common in main urban centres like Nairobi, Mombasa, etc.

- ✓ Septic tank: This is a tank into which household(s) sewage is conveyed and remains there until it is emptied. Examples of septic tanks are found in urban areas, where the tank is often located within the compound where you find dwelling structures.
- ✓ Bucket latrine: This is a bucket placed in a residential area used to collect human excreta. It is emptied occasionally. This type of waste disposal is now rare but can still be found in some urban residential estates and in North-Eastern towns.
- ✓ Cess pool: This is a communal pool where liquid waste is drained into from dwelling units until it is emptied.
- ✓ Ventilated Improved Pit (VIP) latrine: This is a latrine ventilated by a pipe extending above the latrine roof. The open end of the vent pipe is covered with gauze mesh or fly-proof netting and the inside of the superstructure is kept dark.
- ✓ Pit latrine covered: This is a pit latrine without ventilation pipe with covering (shelter).
- ✓ Pit Latrine uncovered: Means holes or dug pits with temporary coverings or without shelter.
- ✓ Bioseptic Tank/Biodigester: This is like septic tank but offers a compact sewage treatment system that safely processes and recycles human waste by use of bacteria and enzymes to clear odourless water.
- ✓ Open: Bush is an open field (a non-facility) where members dispose excreta. Flying toilet is where household members dispose human waste by throwing off the same using polythene papers. This is common in urban centers and especially in slums/informal settlements.

**U14b- Sharing Main type of human waste disposal.** This check if the household human waste disposal selected in U14b is shared.

**U15- Main type of solid waste disposal.** This question seeks to understand how solid waste from the household is collected/discharged off. *Read out. Single mention only.* These include:

- ✓ Collected by County Government
- ✓ Collected by Community Association(CBOs, Youth Groups, Faith based organizations)
- Collected by private company
- ✓ Dumped in the compound
- ✓ Dumped in the street/vacant plot/drain/waterways
- ✓ Dumped in the Latrine
- ✓ Burnt in open
- ✓ Buried
- ✓ Compost pit
- ✓ Burnt in a pit

**U16- Items owned.** The respondent will answer if they own the following items. *Multiple Mention. Read OUT*

- ✓ Stand-alone Radio
- ✓ TV with Free to Air Set-top-box/Digital TV
- ✓ TV with Pay TV Decoder
- ✓ Internet protocol TV(IP TV)
- ✓ Analogue TV (With no connection/signal)
- ✓ Internet through mobile phone/Modem
- ✓ Fixed Internet at home e.g Fiber, Satellite dish, LAN, Wi-Fi



- ✓ Desk Top Computer/Laptop/Tablet
- ✓ Bicycle
- ✓ Motor Cycle
- ✓ Car
- ✓ Truck/Lorry/Bus/Three-Wheeler truck
- ✓ Refrigerator
- ✓ Motor boat
- ✓ Animal Drawn cart
- ✓ Canoes
- ✓ Tuk Tuk
- ✓ Tractor
- ✓ Ox-plough

**U17- Animals reared.** The respondent will answer if they rear the following animals

- ✓ Exotic cattle -Dairy: These are cattle kept mainly for milk production.
- ✓ Exotic cattle -Beef: These are cattle kept mainly for meat.
- ✓ Indigenous cattle: These are local boran, sahiwal and zebu cattle kept for meat and some little milk.
- ✓ Sheep
- ✓ Goats

**U18- Items owned/Consumed.** The respondent will answer if they own or have purchased the following items in the last seven days. *Read out. Multiple mentions possible.*

- ✓ Bread
- ✓ Meat or fish
- ✓ Ripe bananas
- ✓ Towels for bathing
- ✓ Thermos flasks

**U19 - Ownership of land/house/apartment.** This question seeks to find out if the respondent owns any land, house or apartment. *Do not read out. Single mention only.*

**U20 - Documents of ownership.** This question seeks to find out the document of ownership, if it is title deed or letter of allotment. *Read out. Single mention only.*

**U21 - Means of acquisition.** This question seeks to find out the means of acquisition for land, house or apartment. *Do not read out. Single mention only.* These include:

- ✓ Inherited from family
- ✓ Used regular income to buy materials whenever possible
- ✓ Bought/ Built using savings kept in bank, SACCO or MFI
- ✓ Bought/ Built using assets / savings kept elsewhere
- ✓ Bought/ Built using credit/loan from bank, SACCO or MFI
- ✓ Bought/ Built using credit/loan from elsewhere
- ✓ Contribution from community/family
- ✓ Bought it already built
- ✓ Used local materials - no cash needed

**U22 - Personal identification documents.** These include national identity card (ID), Passport or Alien ID. *Read out. Single mention per statement.*

- ✓ National Identity Card (ID)
- ✓ Passport
- ✓ Alien ID
- ✓ Huduma number

**U23: - Expenditure.** This question is to understand the amount that respondents spend each month on key expenses. These are to include a representative monthly expense on the list that the respondent *personally* spends for themselves or for anyone in their household. *Ask all. Single mention per item. Do not read out – respondent to state value in KSh*

The interviewer will read each item on a list and find out from the respondent how much he/she spends on each in a month.

- ✓ Total monthly expenditure
- ✓ Airtime expenses per week
- ✓ Rent expenses per month
- ✓ Transport expenses per week
- ✓ Food expenses per week

## **Section V: GPS readings and conclusion**

**V1 - Follow-up contact information.** *Ask all. Read out.*

**V2 - Finish time.** Interviewer to record.

**V3 - GPS readings:** Interviewer to record.

Thank the respondent.



## Glossary of FinAccess Definitions and Terms

	<b>General Terms</b>	
<b>1</b>	<b>Financial institution</b>	An entity that conducts financial transactions - investments, loans, deposits, transfers, savings, insurance.
	Financial regulator	<p>This can be a government body or an private institution that has the mandate to undertake supervision (oversight) and also has the authority to subject financial institutions to certain requirements, restrictions and guidelines, aiming to maintain the integrity of the financial system.</p> <p>In Kenya, there are six regulators:</p> <p>Central Bank of Kenya (CBK) that is the regulator of other regulators, as well as regulating commercial banks, microfinance banks and credit reference bureaus (CRBs)</p> <p>Capital Markets Authority (CMA) licenses and regulates all players and products issued and/or trading in the capital markets</p> <p>Insurance Regulatory Authority (IRA), which regulates insurance companies and insurance agents</p> <p>Retirement Benefits Authority (RBA), which regulates pension/retirement benefits schemes.</p> <p>In Kenya, there are two regulated pension schemes: Defined Benefits schemes (DB), where both the employer and employee contribute and the final benefit is not known in advance and the Defined Contribution(DC) schemes, where the benefits are well known, based on final salary or years of service.</p> <p>Sacco Societies Regulatory Authority (SASRA) regulate the deposit taking Sacco Societies in Kenya</p>
	Formal financial institutions	These are registered entities to provide/transact financial services and products
	Formal prudentially regulated institutions	These are financial institutions that are licensed and regulated by a regulator
	Formally non-prudentially regulated institutions	These are financial institutions that are not licensed and regulated by a regulator, thus have no oversight
	Informal financial institutions	These are non-prudentially regulated institutions that are also generally not registered by any formal body e.g. Rotating Savings and Credit Organisations (ROSCAs), Accumulating savings and credit association (ASCAs), Chamas
<b>2</b>	<b>Formal Financial Institutions</b>	
	Bank	A financial institution that provides financial intermediation: accepts deposits from the public and creates credit. For the FinAccess Survey, microfinance banks have been included in this definition

Capital Markets	The part of a financial system concerned with raising capital by dealing in shares, bonds, and other long-term investments.
Credit Reference Bureaus	These provide credit assessment/appraisal reports for individuals to assess their credit worthiness (credit information sharing). Currently, three CRBs operate in Kenya – Transunion CRB, Metropol CRB and Creditinfo CRB.
Microfinance Banks	Microfinance banks (MFBs) differ from microfinance institutions (MFIs) as MFBs are authorised to give credit and are also regulated by the CBK
Microfinance Institutions	A microfinance institution (MFI) is an organization that offers financial services to low income populations. Almost all give loans to their members, and many offer insurance, deposit and other services. These have no oversight from the CBK.
Digital loans that you get through the phone that you download through apps.	These include loans that are taken through digital apps specifically developed to give loans. These apps are generally from non-bank providers, including Branch, Tala, Utunzi, KopaCredo, Haraka loans, etc.
Foreign Exchange Bureaus	Licensed and regulated by CBK and undertake the exchange of money i.e. all forms of currencies. In Kenya, there are 76 Forex bureaus.
Insurance	A guarantee of payment in the event of a loss. In FinAccess, insurance will cover both regulated and informal insurance, including small and micro business insurance e.g. Gikomba insurance.
Insurer, insurance company, insurance carrier or underwriter.	A body that provides insurance services. This could be a private body or via the government (National Health Insurance Fund: NHIF)
Insured	A person/ entity who buys insurance is called an insured or as a policyholder (contract holder). Insured pays a premium
Mobile Bank Accounts	Mobile money wallet account that is linked to a bank and allows one to borrow and/or save
Mobile Bank Products	These must come from a bank. There are only six (6) mobile banking products in Kenya: KCB Mpesa from KCB, Mshwari from CBA, MCoop Cash from Cooperative Bank, Equitel Eazzy Loan from Equity, Timiza from Barclays and HF Whizz from Housing Finance.
Mobile Money Account	Mobile money wallet that can be accessed via mobile phone
Mobile Money Provider	A mobile money provider is a prudentially regulated organisation with a license to perform financial transaction services. In Kenya, there are currently four mobile money providers: Airtel for Airtel Money, Safaricom for MPesa, Telkom for TKash and Tangaza for Tangaza Pesa.

	Pension Funds/Schemes or Superannuation Funds	<p>These are pooled-contributions from pension plans set up by employers, unions, or other organizations, to provide for employees' or members' retirement benefits.</p> <p>Pension schemes/funds in Kenya are:</p> <p>State-owned scheme- National Social Security Fund (NSSF)</p> <p>Occupational Schemes –established by an employer who makes contributions (sometimes jointly) on behalf of their employees for provision of retirement benefits.</p> <p>Individual Schemes or Individual Pension Plan - set up by an individual to make contributions on his/her own behalf towards saving for retirement</p>
	Savings and Credit Cooperative Organisation (Saccos)	<p>A Sacco is a member-based organisation, where one is a member either by ownership or contributions).</p> <p>Saccos can be government-based, teacher-based, farmers-based, private sector-based and community-based member Saccos.</p> <p>Note that Saccos may be:</p> <p>financial cooperatives: comprising Saccos, housing and investment cooperatives.</p> <p>non-financial cooperatives. deal with the marketing of members' produce and services such as dairy while financial cooperatives Differentiated from groups by having Annual General Meetings (AGMs) and receiving dividends. If these are not present, it is not a Sacco.</p> <p>Note that not all Saccos are prudentially regulated (have oversight from SASRA)</p>
<b>3</b>	<b>Informal Financial Institutions</b>	
	Chamas/Groups	Chamas/groups are defined as societies or group savings schemes such as merry-go-round, savings and lending groups, investment clubs, clan/welfare groups, to which you contribute on a regular basis.
<b>4</b>	<b>Common Financial Actions</b>	
	Cash	Money in paper or coin format
	Cheque	An order to a bank to pay a stated sum from the bank account holder, written on a specially printed form.
	Credit card	The card issuer (usually a bank) allows the cardholder credit to make payments or withdraw money (cash advance) for payment later.
	Debit card	Allow bank customers to spend money by drawing on funds that they deposited with the card provider.
	Financial Action/Transaction	Any interaction with the account, such as funds transfer, withdrawal or deposit, etc. This does NOT include checking one's account balance.
<b>5</b>	<b>Payment Systems</b>	

	Bus / Matatu	Money in cash/cheque/money order sent from one location to another via bus, matatu or other means and is collected from the bus/matatu or other vehicular means.
	Courier	Money sent in cash/cheque/money order through a commercial entity. This includes sending money through G4S, Nation, Securicor, SpeedPost
	Hawala	The word "Hawala" means trust. It is an alternative or parallel remittance system. In a hawala transaction, no physical movement of cash is there. Hawala system works with a network of operators called Hawaldars or Hawala Dealers. A person willing to transfer money, contacts a Hawala operator at the source location. The hawala operator at that end collects the money from that person who wishes to make a transfer. He then calls upon his counterpart or the other Hawala operator at the destination place/country where the transfer has to be made. Now the hawala operator at the transferee's end, hands over the cash to the intended recipient after deducting a certain amount of commission.
	International mobile transfer	An International Money Transfer is an electronic transfer of funds in a specific currency and amount, to a friend, relative, or company overseas. The person or company you are paying is known as a beneficiary. The bank the funds are being sent to is known as the beneficiary bank. Examples include Wave, Transferwise
<b>6</b>	<b>Common Financial Terms</b>	
	Default	Any late payment on a loan or service. This includes any payment made after the date or time as per the terms of the loan, or a loan that was not paid in part or in full
	Loan	A sum of money given by a person, group or institution that is expected to be paid back with interest. Includes credit taken in form of cash or in form of goods and services (credit-based), and any advances, including bank overdraft
	Savings	Income from any source that is not spent
<b>7</b>	<b>Channels</b>	
	Banking via a mobile phone/app	Means that the respondent uses a phone application or USSD menu to interact with their account. In this case, a person does not have to access banking services via a web portal
	Channel	The method that is used to access financial services or products
	Internet/Online banking	A financial action which is done using a web browser, either on a computer, tablet or via a mobile phone. In this case, one has to go to a www address to access their bank account
	Mobile Banking	Mobile banking refers to products through which individuals can access banking services via their mobile phones, but without necessarily requiring a bank account previously. These include:

		Mshwari, M-Coop Cash, KCB M-Pesa, Timiza, Equity Eazzy Loan
	Pay bill / Till number through mobile money	Payment through a mobile money provider pay bill number. Examples include Lipa na Mpesa or Paybill
<b>8</b>	<b>Other Terms</b>	
	Complaining on Social media	Refers either to posting on one's own social media account, or on the social media account of the mobile money provider. Social media includes Twitter, Facebook, Instagram
	In-kind	Refers to non-financial given in exchange of cash to complete a payment, such as using crops, animals, food, household items in lieu of money
<b>9</b>	<b>Loan and Saving Terms</b>	
	Loan from buyer of your harvest or supplier of agricultural inputs	These include all "supply chain" credit e.g. loans from the buyer of their harvest such as Coffee Board or Kenya Tea Development Authority (KTDA) or from the supplier of inputs for agricultural activities (e.g. seed provider).
	Loan from an employer	These include salary advances from the organisation or person under whom an individual is hired
	Loan from a government institution	These are loans dispensed from the government or government bodies and include loans such as Biashara Fund, HELB, Uwezo Fund, Youth Fund, Women Fund and loans from government bodies such as Agricultural Finance Corporation, Industrial and Commercial Development Corporation (ICDC) and Kenya Industrial Estates (KIE)
	Loan from mobile banking	These are digital loans given by banks through a mobile banking platform that users can fully access via their mobile phones, without necessarily requiring a bank account previously. These include Mshwari, M-Coop Cash, KCB M-Pesa, Timiza, Equity Eazzy Loan.
	Savings at a group or chama	This group or chama does not have to be friends or family. In this case, the group has a defined a regular method of rotating the receipt of the savings and usually have regular contributions
	Savings with a group of friends	This is a informal method where people agree how to share or save. This is an undefined method of saving and sharing.
	Savings given to a family or friend to keep	This is different from saving from a group of friends, usually being an arrangement between two people
	Savings in a secret hiding place.	These are informal cash savings left in a secret hiding place, and are distinct from those given to others to keep.
<b>10</b>	<b>Bank Transfers</b>	
	Bank Transfer	These Include EFT, RTGS, PesaLink, Standing Order

	EFT	The electronic transfer of money from one bank account to another, either within a single financial institution or across multiple institutions, via computer-based systems, without the direct intervention of bank staff.
	RTGS	Real-time gross settlement systems are specialist funds transfer systems where the transfer of money takes place from one bank to another on a "real time" and on a "gross" basis.
	PesaLink	This is a platform from bank account to bank account money transfer. It can be initiated from 5 main bank channels - mobile banking (USSD or app), internet banking, ATM, branch, Agency banking and POS
	Standing Order	A standing order is an instruction a bank account holder gives to his or her bank to pay a set amount at regular intervals to another's account.
<b>1</b>	<b>Household and Respondent Terms</b>	
<b>1</b>	Cluster	An area selected for the purposes of carrying out household-based sample surveys.
	Household	A person or group of persons that must do all three of the following: (i) Reside in the same compound or under the same roof; (ii) Be answerable to the same head; (iii) Share a cooking arrangement
	Initial Contact Person	The first person talked to in the household, and could be the security guard, house-helper or another person who is not a household member
	Household Head	Must be a Usual Member* of the household, and must be someone whose authority is acknowledged by all members of the household
	Respondent	The person who will answer the questions and must be a Usual Member of the household.
	Usual Member	A member of a household who is in the house for at least six months in a year
	Dwelling unit	A place of residence occupied by one or more households (used for sleeping, eating, entertaining guests, etc.) with a private entrance. There can be more than one dwelling unit within a structure (for instance in flats, Swahili structures). A dwelling unit may be a whole structure or part of a structure, especially in urban settings.
	Habitable Rooms	A room that can be used for sleeping, thus exclude stores, kitchens and toilets. However, if a room is also used for sleeping, this counts as a habitable room.
	Sample	A random selection of individuals/households, chosen with the aim of obtaining knowledge about a section, or the entire, population.
	<b>Questionnaire Terms</b>	

1 2	Ask All	This should be asked to all respondents, even if they do not have any financial products
	Kish Grid	A way of randomly choosing household survey respondents
	Single Mention Only	This means that the respondent can only answer one of the options given
	Multiple Mentions Possible	This means that the respondent can only answer more than one of the options given
1	<b>Access Strand Terms</b>	
3	Excluded	Individuals who report using financial services only through family, friends, neighbours or keep in secret places.
	Informal	Financial services through forms not subject to regulation but have a relatively well-defined organizational structure.
	Formal (prudential)	Financial services used through prudentially regulated service providers and are supervised by independent statutory/regulatory agencies (CBK, CMA, IRA, RBA and SASRA).
	Formal (non-prudential)	Financial services through service providers that are subject to non-prudential oversight by government departments/ministries with focused legislations or statutory agencies.
	Formal (registered)	Financial services through providers that are legally registered and/or operate through direct government interventions.