



## FINACCESS HOUSEHOLD SURVEY 2021

### QUESTIONNAIRE

## GENERAL INFORMATION

### Introduction

Kenya National Bureau of Statistics (KNBS) in collaboration with the Central Bank of Kenya (CBK) and Financial Sector Deepening Kenya (FSDK) are conducting a survey on access, usage and quality of financial services, and how the services have impacted on the lives of Kenyans.

### Objective of the survey

The objective of this survey is to better measure and understand the financial needs of Kenyans, their use of financial services and products, and how financial services can be improved to meet their needs and livelihoods.

### Legal mandate

This survey is conducted under the Statistics Act, 2006 which empowers KNBS to collect statistics from establishments and households. Failure to comply with the Act constitutes an offence and may result to legal and administrative action. It is also important that the information is accurately reported and timely when requested. The Constitution of Kenya, 2010 defines statistics as a shared function between the National and County governments. Accordingly, the fourth schedule identifies the national statistics and data on population, the economy and society, as a primary function of National Government.

### Confidentiality

Information provided is confidential and will be used strictly for statistical purposes. The data information collected will only be published in aggregated form. The staff involved are under oath not to disclose any data/information to a third party. Confidentiality is guaranteed under the Statistics Act, 2006 which may be accessed on the KNBS Website [www.knbs.or.ke](http://www.knbs.or.ke).

### Completion of the Questionnaire

All sampled households and individuals are required to provide the required information in this questionnaire.

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# 2021 FINACCESS HOUSEHOLD SURVEY

KENYA

FINAL

## SECTION A: HOUSEHOLD AND RESPONDENT INFORMATION

A	HOUSEHOLD AND RESPONDENT INFORMATION	
A1	County	
A2	Subcounty	
A3	Constituency	
A4	Division	
A5	Location	
A6	Sublocation	
A7	NASSEP Cluster Number	
A8	Household Number	
A9	Cluster type (1=Rural; 2=Urban)	
A9i.	House Hold Status	
A9ii	Record date and time	
A9iii	GPS Recording	
A10	Name of household head	
A11i	Sex of the household head	
A11	Name of initial contact person including you	

### INTRODUCTION.

"Good morning/afternoon/evening. My name is ..... from ...KNBS, a Kenyan government agency mandated to collect statistics. Today we are conducting a survey on access, usage and quality of financial services, and how the services have impacted on the lives of Kenyans. Any information you share with us will be treated confidentially and will help organizations concerned develop better financial solutions for you and others. This house has been selected randomly and first we will need to make a list of everyone in your household so we can choose one person in particular to interview.

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

**RECORD BELOW AND COMPLETE SELECTION PROCESS AS INSTRUCTED.**

1. List all household members above starting with head of household together with age, gender, relations to head of household. Start with the oldest and work down to the youngest.
2. Take the last figure of the household serial number and find the same number in the top line of the Kish Grid below.
3. Look along the row of the last person in the list. Where this meets the column of the last digit of the questionnaire number, is the number of the person on the list to be interviewe
4. Refer back to the list of family members and ask to speak to the person whose number is the same as the one you have taken out of the Kish Grid.
5. If that person is not at home, YOU MUST arrange additional calls to interview that individual.
6. Record call details on front of questionnaire.
7. End the interview incase of underage, insane or refusal

A12.	Last digit on the questionnaire number
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	A 12. No. of household members	A14i. Age	A14ii. Sex	A14iii. Relationship with the household head
				A14iv. Highest education level
	2			
	3			
	4			
	5			
	6			
	7			
	8			
	9			
	10			
	11			
	12			
	13			
	14			
	15			

A15.	<b>SINGLE MENTION ONLY</b>	
	<b>DO NOT READ OUT</b>	
	<b>LANGUAGE OF INTERVIEW</b>	
	English	1
	Swahili	2
	Other(specify)	3
	Cannot Communicate	4
	<b>If respondent and interviewer cannot communicate in any language, CLOSE INTERVIEW.</b>	
Date of interview (ddmmyy)		
Time of interview (24 h clock)		

A16.	Enter the status code of your interview as per the options given below	
	<b>Respondent result codes</b>	
	1	Selected person physically/mentally not fit to be interviewed
	2	Selected person cannot communicate in any interview language
	3	Selected person discontinued the interview
	4	Respondent is not at home (Callback)
5	Continued with interview	

	<b>Colour/Code Key</b>
	<b>PROGRAMMER NOTE: BLUE</b>
	"SINGLE MENTION ONLY" = only one response to the question
	"MULTIPLE MENTION" = more than one response is allowed or required
	<b>INTERVIEWER NOTE: GREEN</b>
	"READ OUT" = should read out the responses
	"DO NOT READ OUT" = interviewer should not read out the responses

A17.	How many person/s in your household who were in school before the COVID pandemic began, have not returned to complete their education?	
		<b>A17. CHILDREN WHO DID NOT RETURN TO SCHOOL</b>
		<b>ENTER NUMBER</b>

A18.	<b>INTERVIEWER CHECKS: SELECTED RESPONDENTS ON THE ROSTER</b>	
	<b>INTERVIEWER TO CODE ACCORDINGLY (Read out)</b>	
		<b>Sex</b> Male 1 Female 2

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

"Good morning/afternoon/evening. My name is ..... from ...KNBS, a Kenyan government agency mandated to collect statistics. Today we are conducting a survey on access, usage and quality of financial services, and how the services have impacted on the lives of Kenyans. Any information you share with us will be treated confidentially and will help organizations concerned develop better financial solutions for you and others. This house has been selected randomly and first we will need to make a list of everyone in your household so we can choose one person in particular to interview.

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

<b>A19.</b>	<b>SINGLE MENTION ONLY</b>	
	<b>INTERVIEWER ENTERS</b>	
	What is your age?	
		<b>A19. AGE OF RESPONDENT</b>
	Don't know (DO NOT READ OUT)	98
	Refused to Answer (DO NOT READ OUT)	99

<b>A20.</b>	<b>SINGLE MENTION ONLY</b>	
	<b>DO NOT READ OUT</b>	
	What is your relationship to the head of household?	
	1	Head of household
	2	Spouse
	3	Son
	4	Daughter
	5	Father
	6	Mother
	7	Other relative
	8	Other non-relative e.g domestic workers, friends
	98	Don't know (DO NOT READ OUT)
	99	Refused to Answer (DO NOT READ OUT)

A21	ASK ALL SINGLE MENTION ONLY DO NOT READ OUT What is the highest level of formal education that you have completed?		
			A21. Education Completed
	1	None	1
	2	Some primary	2
	3	Primary completed	3

	4	Some secondary	4
	5	Secondary completed	5
	6	Some technical training after secondary school	6
	7	Completed technical training after secondary school	7
	8	Some university	8
	9	University completed	9
	10	Other (Specify)	10
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99
A 21i.	10	Other level of education	10

<b>A22</b>	<b>ASK ALL</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b> What is your marital status?		
			<b>A22. Marital Status</b>
	1	Single / Never Married	1
	2	Divorced / separated	2
	3	Widowed	3
	4	Married / Living with partner	4
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

<b>A23</b>	<b>ASK ONLY IF THE RESPONDENT IS NOT THE FEMALE HEAD/SPOUSE OF HOUSEHOLD A14iii and A14v</b> <b>SINGLE MENTION ONLY</b> <b>PULL NAME OF FEMALE HEAD/ SPOUSE</b> <b>DO NOT READ OUT</b> What is the highest level of formal education completed by the female head/spouse?		
			<b>A23. Female HH</b>
	1	None	1
	2	Some primary	2
	3	Primary completed	3
	4	Some secondary	4
	5	Secondary completed	5
	6	Some technical training after secondary school	6
	7	Completed technical training after secondary schoo	7
	8	Some university	8
	9	University completed	9
	10	No female household head/spouse	10

	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

A24	ASK ALL READ OUT DO NOT PROMPT		
	Does anyone in your household have a chronic disease (define these e.g., HIV, TB, Blood Pressure, Diabetes etc)		
		A24. Chronic Disease	
	1	Yes	1
	2	No	2
	98	Don't know  (DO NOT READ OUT)	98
99	Refused to Answer  (DO NOT READ OUT)	99	

A25	ASK ALL READ OUT		
	Do you have any difficulty in seeing, walking, hearing, remembering/concentration, selfcare or communicating in your usual language?		
			A25. Disability
	1	Yes	1
	2	No	2
	3	Don't know  (DO NOT READ OUT)	98
	4	Refused to Answer  (DO NOT READ OUT)	99

A26	IF YES (A25==1) DON'T READ OUT MULTIPLE RESPONSE		
	Which ones?		
	A.26. Disability form		
	1	Difficulty in seeing	1
	2	Difficulty in hearing	2
	3	Difficulty in walking or climbing steps (mobility)	3
	4	Difficulty in remembering or concentration	4
	5	Difficulty in self-care e.g., washing all over or dressing	5
6	Difficulty in communicating using your usual language	6	

## SECTION B: INTRODUCTION AND ESTABLISHING RAPPORT

### SUBSECTION B1: FINANCIAL HEALTH

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

<b>B1A</b>	<b>ASK ALL. SINGLE MENTION ONLY</b>	
	<b>READ OUT</b>	
	At this point of your life, what is <b><u>MOST IMPORTANT</u></b> to you?	
		<b>B1A. Main Life Goal</b>
	1	Putting food on the table
	2	Educating yourself or your family
	3	Starting/Improving your business/farm/ livestock
	4	Buying assets e.g. TV, refrigerator
	5	Buying land/ Building a house / improving your house
	6	Health (yourself or family/ others)
	7	Getting a job/developing your career
	8	None of these (Do not read out)
		Refused to Answer
	99	(DO NOT READ OUT)

B1 B	ASK ALL SINGLE MENTION ONLY READ OUT: I'm going to read some statements to you. To what extent do you agree or disagree with each of the statements.?		B1B. Financial health				
			Agree	Disagree	Neither	Don't know	(DNRO)
	Do you agree or disagree that...?						
	1	You have people in your life who can help you financially if you ever need it	1	2	3	98	99
	2	You keep money aside for emergencies or unexpected expenses	1	2	3	98	99
	3	You have a plan for how to spend your money for things like food, clothing, school fees bills and other needs from month to month	1	2	3	98	99
	4	You often have trouble making your money last between the times when you get money	1	2	3	98	99
5	You can overcome most financial problems that you might face	1	2	3	98	99	

B1 C	ASK ALL					
	SINGLE MENTION ONLY PER STATEMENT					
	READ OUT STATEMENTS; DO NOT READ OUT RESPONSES					
	Please tell me if you (READ STATEMENT) is it...often or sometimes or never?					
			B1D. Vulnerability			
			Often	Sometim es	Neve r	Don't know  (DO NOT READ OUT)
1	Gone without enough food to eat	1	2	3	98	99
2	Gone without medicine or medical treatment that was needed	1	2	3	98	99

3	Had to miss an important family event (funeral, wedding, etc.) because you did not have money to attend	1	2	3	98	99
4	Child or any person you support sent home for lack of school fees	1	2	3	98	99

B1D	ASK ALL SINGLE MENTION ONLY DO NOT READ OUT	
	Who makes the main decisions about how money is spent on large expenditures in this household? (e.g., education, a cow, a TV etc.)	
	B1D. Financial decisions - large expenditure	
	1	Self
	2	Spouse
	3	Jointly (with spouse)
	4	Jointly (with another household member(s) not spouse)
	5	Mother
	6	Father
	7	Daughter
	8	Son
	9	Other relative(s)
	10	Nonrelative(s)
	11	No one
	98	Don't know (DO NOT READ OUT
	99	Refused to Answer (DO NOT READ OUT)

<b>B1E &amp; F</b>	<b>ASK ALL</b> <b>MULTIPLE MENTIONS POSSIBLE</b> <b>DO NOT READ OUT</b> <b>INTERVIEWER INSTRUCTIONS. If the respondent is between 16 years and 60 years old, ASK:</b> <b>B1E. How do you intend to make ends meet in your old age / retirement?</b> <b>INTERVIEWER INSTRUCTIONS. If the respondent is 61 years old or above, ASK this instead:</b> <b>B1F. How are you currently making ends meet?</b>				
			B1Ei Make Ends Meet - Not retired		B1F Make Ends Meet - Retired
	1	Draw on savings	1		1
	2	Drawing on pension/annuity or access retirement savings	a		2
	3	Rely on children or other family	3		3
	4	Run my own business	4		4
	5	Sell assets	5		5
	6	Income from investments (e.g., shares, rental)	6		6
	7	Live off the farm	7		7
	8	Government fund for the old e.g., older persons (OPCT)	8		8
	9	Other (Specify)	9		9
	10	Don't know how / Have no plans	10		10
	98	Don't know (DO NOT READ OUT)	98		98
	99	Refused to Answer (DO NOT READ OUT)	99		99

<b>B1G</b>	<b>ASK ALL</b> <b>SINGLE MENTION ONLY.</b> <b>DO NOT READ OUT</b>
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Compared to one year ago, would you say your financial status has improved/remained the same/worsened?		
		B1G. Remained Same or Worsened
1	Improved	1
2	Remained the same	2
3	Worsened	3
98	Don't know (DO NOT READ OUT)	98
99	Refused to Answer (DO NOT READ OUT)	99

<b>ASK ALL</b> <b>READ OUT FOR KSH 3,500 (RURAL) AND KSH 6000 (URBAN)</b> <b>SINGLE MENTION ONLY</b> <b>LOOP FROM A9</b> If you needed (KSh 3,500 FOR RURAL / KSh 6,000 FOR URBAN) within three days in case of an emergency, would you be able to get it?			
		Rural	Urban
		B1I. Access in Case of Emergency	B1H Access in Case of Emergency
1	Yes	1	1
2	No	2	2
98	Don't know (DO NOT READ OUT)	98	98
99	Refused to Answer (DO NOT READ OUT)	99	99

<b>ASK IF "YES" (1) TO B1H or B1I</b> <b>DO NOT READ OUT</b> <b>SINGLE MENTION ONLY.</b> <b>INTERVIEWER INSTRUCTION: IF RESPONDENT SAYS "BORROWED MONEY" PROBE FURTHER TO IDENTIFY SOURCE OF BORROWED MONEY. IF RESPONDENT SAYS "SAVINGS" PROBE FURTHER TO IDENTIFY WHERE THE MONEY WAS SAVED.</b>		
What would be your main source?		
		B1I. Source Emergency Funds
1	Loan from bank / Sacco / microfinance	1
2	Loan from mobile banking (e.g., MShwari, KCB MPesa, MCoop Cash, Eazzy Loan, Timiza)	2
3	Loan from shylock / loan shark / money lender / money merchant (not from your phone)	3
4	Loan from group / chama	4
5	Loan from Government institution (e.g., youth fund, women fund)	5
6	Loan / advance from an employer	6
7	Loan from family / friends / community / church / mosque	7
8	Loan from shopkeeper	8
9	Loan from mobile appbased lender (e.g., Branch, Tala, Utunzi, KopaCredo, Haraka Loans)	9
10	Savings held at a bank / Post Bank / Sacco / microfinance	10
11	Savings held in mobile banking (e.g., MShwari, KCB MPesa, MCoop Cash, Eazzy Loan, Timiza)	11
12	Savings held in a mobile money provider / wallet (e.g., MPESA, Airtel Money, TCash, Tangaza, MobiKash, Equitel)	12
13	Savings held at a group / chama	13

14	Savings held with friends / family	14
15	Savings held in a secret hiding place	15
16	Sell livestock	16
17	Sold other assets, not livestock (e.g., car, business, stock, household goods, land)	17
18	Get assistance / gift from friends / family / community (which I do not have to repay).	18
19	Cut back on expenses / adjust consumption patterns.	19
20	Claim insurance/	20
21	Work more / get additional jobs/	21
22	Liquidation of savings in mutual funds, sale of shares and sale of treasury bills, taking loan against shares/stocks.	22
23	Other (Specify)	23
98	Don't know (DO NOT READ OUT)	98
99	Refused to Answer (DO NOT READ OUT)	99

B1K	<b>ASK ALL</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>	
	Suppose you lost your income and had to survive only on your savings. How long would you be able to cover ALL of your basic needs, like, food, housing, and transportation?	
	B1K. Duration	
	1	Below 1 week
	2	Between 1 to 4 weeks
	3	Between 5 weeks and 3 months
	4	More than 3 months
	98	Don't know (DO NOT READ OUT)
	99	Refused to Answer (DO NOT READ OUT)

## SECTION B: INTRODUCTION AND ESTABLISHING RAPPORT

### SUBSECTION B2: AWARENESS OF FINANCIAL INSTITUTIONS

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

<b>B2A</b>	<b>ASK ALL</b>	
	<b>SINGLE MENTION ONLY</b>	
	<b>DO NOT READ OUT</b>	
	Who/what do you depend on most for financial advice or information?	
		B2A. Financial Advice
	1	Information from a formal financial institution (Bank, SACCO, etc.)
	2	Information from my group / Chama
	3	Information from mainstream media / advertisement (newspaper, radio, TV, Internet, billboard etc.)
	4	Advice from friends / family
	5	Advice from MP / political leader
	6	Formal education (e.g., school curriculum, advice from teacher, education through employer)
	7	Nobody else / nothing else / my own personal experience
	8	Social media
	9	Investment advisors/Stockbrokers/Investment banks
10	Other (SPECIFY)	
98	Don't know/ (DO NOT READ OUT)	
99	Refused to Answer (DO NOT READ OUT)	

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

<b>B2C</b>	<b>ASK IF HEARD OF CREDIT REFERENCE BUREAU (CODE 1 ('YES') IN B2B), OTHERWISE GO TO B2E</b>	
	<b>DO NOT READ OUT</b>	
	Have you ever tried to access your credit reference bureau report?	
		B2C. Access CRB Report
	1	Yes
2	No	

	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

B2D	ASK ALL SINGLE MENTION ONLY PER STATEMENT READ OUT Have you or anyone in your household engaged in gaming (betting, lottery, gambling) activity in the last 12 months				
	B2D. Gaming				
		Yes	No	Refused to Answer  (DO NOT READ OUT)	Don't Know  (DO NOT READ OUT)
		1	2	99	98

B2E	ASK ALL SINGLE MENTION ONLY PER STATEMENT READ OUT Do you think gaming (betting, lottery, gambling) is a good way of earning an income?				
	B2E. Gaming opinion				
		Yes	No	Refused to Answer  (DO NOT READ OUT)	Don't Know  (DO NOT READ OUT)
		1	2	99	98

<b>B2F</b>	<b>ASK ALL</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>	
	Suppose you take a loan of KSh 10,000 with an interest rate of 10 percent per year. How much more money would you have to pay at the end of the year?	
	<b>B2F. Interest Paid Answer</b>	
	1	IF = KSh 1,000: then correct
	2	If NOT KSh 1,000: then incorrect
	98	Don't Know (DO NOT READ OUT)
	99	Refused to Answer (DO NOT READ OUT)

<b>B2G</b>	<b>ASK ALL</b> <b>SHOW SMS MESSAGE ON SCREEN</b> <b>SINGLE MENTION ONLY</b>
	Please read the message that I'm showing you on the Screen.  <b>(Screen): 888 YRS Confirmed. KSh 370.00 paid to XYZ ABC on 8/9/18 at 4.24PM.</b> <b>Balance is KSh 16.51. Cost of transaction: KSh 10.00</b>

	What is the transaction cost?	
	<b>RECORD WHETHER THE RESPONDENT CORRECTLY READ THE MESSAGE</b>	
		<b>B2G. Can Read SMS</b>
	1 IF = KSh 10: then correct	1
	2 Can read screen, but did not get correct answer (NOT KSh 10): then incorrect	2
	3 Cannot read and did not get correct answer (If NOT KSh 10): then incorrect	3
	4 Visually Impaired	4
	98 Don't Know  (DO NOT READ OUT)	98
	99 Refused to Answer  (DO NOT READ OUT)	99

## SECTION B: INTRODUCTION AND ESTABLISHING RAPPORT

### SUBSECTION B3: LIVELIHOOD SOURCES AND CONSUMPTION

<b>B3A B3B</b>	<b>ASK ALL</b> <b>MULTIPLE MENTIONS POSSIBLE</b> <b>READ OUT</b>		
	<b>B3A</b> Different people get money in different ways. Please tell me in which of these ways you got money in the past 12 months?		
	<b>ASK IF MORE THAN ONE SOURCE OF INCOME LISTED IN B3A; OTHERWISE AUTOCODE AS SOURCE OF INCOME IN B3A</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>		
	<b>B3B</b> You have said that these are the ways you got money in the past 12 months. Which one of these brought you the most money?		
		B3A. Income Sources	B3B. Main Source
	1	Farming (crops, keeping livestock, fishing, aquaculture)	1
	2	Employed	2
	3	Casual worker	3
	4	Running own business/Self employed	4
	5	Money from NGO / Government/Social transfer	5
	6	Renting, land, house/rooms, equipment	6
	7	Earning money from investments, e.g., shares, stocks	7
	8	Pensheni	8
	9	Money / support from family / friends / spouse	9
	10	Other (Specify)	10
11	None of these	11	
98	Don't know (DO NOT READ OUT)	98	
99	Refused to Answer (DO NOT READ OUT)	99	

<b>B3C</b>	<b>ASK IF NO CODE 1 IN B3A (IF DID NOT SAY FARMING AS A SOURCE OF INCOME)</b> <b>DO NOT READ OUT</b> <b>SINGLE MENTION ONLY</b>		
	Do you carry out any agricultural (farming / livestock) activities?		
		B3C. Subsistence farming	
	1	Yes	1
	2	No	2
98	Don't know (DO NOT READ OUT)	98	

99	Refused to Answer	99
	(DO NOT READ OUT)	

ASK FULL PAYMENT QUESTION LOOP (I.E. ALL QUESTIONS IN A ROW FROM B3D B3E) BEFORE MOVING ON TO THE NEXT ROW ASK ONLY FOR ALL SOURCES OF INCOME MENTIONED IN B3A INDIVIDUAL QUESTION WITHIN PRODUCT QUESTION LOOP				
B3DB3E			MULTIPLE MENTIONS	SINGLE MENTION ONLY
			READ OUT	DO NOT READ OUT
			B3D. In the last 12 months, what were all the ways that you received payments for (SOURCE OF INCOME) ...?	B3E. In the past 12 months, what was the MOST FREQUENT way that you did this?
			SEE FOLLOWING CODES	
			B3D. Received Payments	B3E. Received Payments
	1	Farming (crops, keeping livestock, fishing, aquaculture)	1	1
	2	Employed	2	2
	3	Casual worker	3	3
	4	Running own business/Self employed	4	4
	5	Money from NGO / Government/Social transfer	5	5
	6	Renting, land, house/rooms, equipment	6	6
	7	Earning money from investments, e.g., shares, stocks	7	7
	8	Pension/Annuity Pensheni/Malipo ya mwaka	8	8
	9	Money / support from family / friends / spouse o au mumeo	9	9
	10	Other (SPECIFY)	10	10

CODES QB3E		
CODES B3D B3E	1	Cash
	2	Mobile money
	3	Bank cheque
	4	Bank transfer (e.g., EFT, SWIFT, Pesalink) / Bank deposit
	5	Credit cards / debit cards
	6	In kind payments in goods and/or services
	7	Digital /communitycurrency e. g bitcoin, bangla pesa. Fedha
	8	Other (SPECIFY)
	98	Don't know (DO NOT READ OUT)
	99	Refused to Answer (DO NOT READ OUT)

<b>B3F</b>	<b>ASK IF EMPLOYED/CASUAL WORKER IN B3A (IF CODE=2 AND 3 IN B3A)</b>	
	<b>SEE CODES FOLLOWING</b>	
	<b>SINGLE MENTION ONLY</b>	
	<b>INTERVIEWER INSTRUCTION: DESCRIBE THE ACTIVITY AND THEN SELECT CODE</b>	
	Where you are employed, what is the main economic activity?	
		<b>B3F. Type of Work</b>
	<b>ENTER CODE</b>	
	Don't know	98
	(DO NOT READ OUT)	
	Refused to Answer	99
	(DO NOT READ OUT)	

<b>B3G</b>	<b>ASK IF EMPLOYED IN B3A (IF CODE=2 IN B3A)</b>	
	<b>SINGLE MENTION ONLY</b>	
	Where are you employed, is it private or public sector?	
		<b>B3G. Private or Public Sector Employment</b>
	Private	1
	Public	2
	Don't know	98
	(DO NOT READ OUT)	
	Refused to Answer	99
	(DO NOT READ OUT)	

<b>B3H</b>	<b>ASK IF RECEIVE ASSISTANCE FROM AID AGENCY / NGO / GOVERNMENT IN B3A (IF CODE=5 IN QB3A)</b>					
	<b>SINGLE MENTION ONLY</b>					
	<b>READ OUT STATEMENTS; DO NOT READ OUT RESPONSES</b>					
	You said that you received assistance from an aid agency / NGO / Government scheme. Did you receive assistance from any of the following?					
	<b>B3H. Government Assistance</b>					
		Yes	No	Don't know	Refused to Answer	
				(DO NOT READ OUT)	(DO NOT READ OUT)	
	1	Orphans and vulnerable (CTOVC)	1	2	98	99
	2	Older persons (OPCT)	1	2	98	99
	3	Disabilities (CTPWSD)	1	2	98	99
	4	Hunger and Safety Net Programme (HSNP)	1	2	98	99
	5	Covid19 pandemic relief (excludes tax relief)	1	2	98	99
6	Other (SPECIFY)	1	2	98	99	

<b>CODES B3F</b>	<b>CODES B3F</b>	
	<b>CODE CATEGORY</b>	
	1	Agriculture, Forestry and Fishing
	2	Mining and quarrying
	3	Wholesale and retail trade, repairs

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

<b>B3I</b>	<b>ASK ALL</b> <b>SINGLE MENTION ONLY</b> <b>SPONTANEOUS, RECORD AMOUNT; OTHERWISE, SHOW CARD</b>
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B3i	ASK ALL SINGLE MENTION ONLY SPONTANEOUS, RECORD AMOUNT; OTHERWISE, SHOW CARD		
	Monthly Income (KSh)overall, including all your sources of income, how much money would you say you get on average in a MONTH?		
	B3li Overall, including all sources of income, how much money would you say you get on average in a MONTH?	B3li. Monthly Income (KSh)	
		B 3li. ENTER AMOUNT	
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

## SECTION C: FINANCIAL PRODUCTS/SERVICES USAGE

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

<b>C1.</b>	<b>ASK ALL</b> SINGLE MENTION ONLY PER STATEMENT/PRODUCT (CODES 1 TO 3) RANDOMISE ORDER OF ASKING INSTITUTIONS ADD VARIABLE TO RECORD THIS ORDER OF ASKING / READING OUT <b>READ OUT</b>				
	Do you currently use, used to use, or have never used, in your own name ( <b>READ OUT PRODUCT/SERVICE</b> ) ...?				
				C1. Financial Products Usage in Own Name	
				Currently Use	Used to Use
				Never Used	
	<b>Savings Products</b>				
	1	Savings at microfinance institution		1	2
	2	Savings through mobile banking (e.g., Mshwari, KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz)		1	2
	3	Savings/keeping through mobile money provider (e.g., MPESA, Airtel Money, TCash, Tangaza, MobiKash, Equitel)		1	2
	4	Savings at a Sacco / Savings and Credit Cooperative society Akiba katika Sacco / Vyama vya Ushirika vya akiba na mikopo		1	2
	5	Savings at a group or		1	2
	6	Savings with a group of friends		1	2
	7	Savings given to a family or friend to keep		1	2
	8	Savings you keep in a secret hiding place		1	2
	<b>Registered Transaction Services / Huduma za maumala zilizosajiliwa</b>				
	9	Registered on Mobile money (e.g. MPESA, Airtel Money, TCash, Tangaza, MobiKash, Equitel)		1	2
	10	Registered on Mobile bank (e.g., Mshwari, KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz)		1	2
	<b>Loan Products / Bidhaa za mkopo</b>				
	11	Personal loan/business loan from a bank /microfinance bank		1	2
	12	Loan from mobile banking (e.g., Mshwari, KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz, Stawi loan, M-fanisi)		1	2
13	Loan from Fuliza		1	2	
14	Loan at a Sacco / Savings and Credit Cooperative Society		1	2	
15	Loan from a microfinance institution		1	2	
16	Loan from Shylocks / Loan Sharks / Money Lenders / Money Merchants that are not from your phone (e.g., Platinum, Ngao, etc.)		1	2	
17	Loan from a group/		1	2	
18	Loan from a government institution for education, agriculture or a development loan (e.g. HELB, Agricultural Finance Corporation, Youth Fund, Women Fund)		1	2	
19	Loan from an employer (ASK only if employed/Casual)		1	2	
20	Loan from family/friend/neighbour		1	2	
21	Cash loan from shopkeeper		1	2	

22	Taking goods and services on credit from a shopkeeper muuzaji wa duka	1	2	3
23	Digital loans that you get through the phone that you download through apps (e.g. Branch, Tala, Utunzi, Haraka loans, etc.)	1	2	3
24	Loan / credits from buyer of your harvest / supplier of agricultural inputs (e.g., coffee, tea, sugarcane, tobacco, vegetables)	1	2	3
25	Hire purchase (e.g., KuKopesha, Diamond Trust, Kenya Credit Traders (KCT), Synergy, One Africa Capital, Tuskys)	1	2	3
26	Loan from Insurance	1	2	3
<b>Housing and Land Loan Products / Mkopo wa bidhaa na nyumba</b>				
27	Loan to buy / build a house (mortgage), or to buy land from a bank / building society or Sacco/Insurance/Government	1	2	3
<b>Other Bank Services/ Huduma zingine za benki</b>				
28	Current account with a /cheque book/ Transactional account for day to day	1	2	3
29	Postbank account	1	2	3
30	Bank/ Micro finance bank account for savings or investment (which pays interest)	1	2	3
31	Bank/ Micro finance bank account for everyday needs but no cheque i	1	2	3
32	Bank/ Micro finance bank Overdraft Benki/	1	2	3
33	Debit Card (use on ATM, POS to pay in shops and deducts from account immediately)	1	2	3
34	Credit card	1	2	3
<b>Securities Investment Products Bidhaa za uwekezaji wa dhamana</b>				
35	Shares and/or stocks	1	2	3
36	T Bills and Bonds, including M-Akiba	1	2	3
37	Mutual Funds/ Unit Trust/ Real Estate Investment Trusts (REITs)/Derivatives	1	2	3
<b>Insurance Products/ Bidhaa za bima</b>				
38	Motor insurance (car, motorbike, tuktuks)	1	2	3
39	Home, building or contents insurance	1	2	3
40	Crop insurance	1	2	3
41	Livestock insurance	1	2	3
42	NHIF	1	2	3
43	Other medical/health insurance policy, <b>NOT</b> NHIF (e.g., MTiba, Afyatele, Linda Jamii, post retirement medical cover etc.)	1	2	3
44	Life insurance policy	1	2	3
45	Education policy	1	2	3
46	Workmen's compensation (WIBA)			
47	Other insurance (SPECIFY)	1	2	3
<b>Pension Services/ Huduma za pensheni</b>				
48	NSSF/	1	2	3
49	Employment/ Occupation pension scheme, <b>NOT</b> NSSF <b>SIO</b>	1	2	3
50	pension plan	1	2	3
51	Individual Pension Plan, <b>NOT</b>	1	2	3
52	Other Retirement/ pension plan (SPECIFY)	1	2	3

Other Financial Products/Services					
	53	Online Forex Trading Account Digital/crypto/community currencies (e.g., Unregulated online forex trading, Bitcoin, Litecoin, Nuru Coin, bangla pesa etc.)	1	2	3

<b>INTERVIEWER INSTRUCTION: IF THE RESPONDENT SAYS THAT THEY 'USED TO USE' FOR PRODUCTS 2, 3, OR 9, 10, 11 to 27 PROBE FURTHER TO FIND OUT IF THEY HAVE USED THE PRODUCT WITHIN THE PAST 12 MONTHS (CODE 1 FOR YES IN THE PAST 12 MONTHS AND CODE 2 FOR NO, NOT USED IN THE PAST 12 MONTHS. ) SINGLE MENTION ONLY PER STATEMENT/PRODUCT RANDOMISE ORDER OF ASKING INSTITUTIONS. ADD VARIABLE TO RECORD THIS ORDER OF ASKING / READING OUT READ OUT</b>					
You said that you Used to Use ( <b>READ OUT PRODUCT/SERVICE</b> ). Did you use this in the last 12 months?					
				C2. Used to Use in Past 12 Months	
				Yes	No
<b>Savings Products Bidhaa za akiba</b>					
-	1	Savings at microfinance institution			
-	2	Savings through mobile banking (e.g. Mshwari, KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz)	1	2	
-	3	Savings/keeping through mobile money account (e.g., MPESA, Airtel Money, TCash, Tangaza, MobiKash, Equitel)	1	2	
-	4	Savings at a Sacco / Savings and Credit Cooperative society			
-	5	Savings at a group			
-	6	Savings with a group of friends			
-	7	Savings given to a family or friend to keep			
-	8	Savings you keep in a secret hiding place			
<b>Registered Transaction Devices.</b>					
-	9	Registered on Mobile money (e.g. MPESA, Airtel Money, TCash, Tangaza, MobiKash, Equitel)	1	2	
	10	Registered on Mobile bank (e.g. Mshwari, KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz)	1	2	
<b>Loan Products Bidhaa za mkopo</b>					
	11	Personal loan/business loan from a bank /microfinance bank			
-	12	Loan from mobile banking (e.g., Mshwari, KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz, Stawi loan, M-fanisi)	1	2	
-	13	Loan from Fuliza	1	2	
-	14	Loan at a Sacco / Savings and Credit Cooperative Society			
-	15	Loan from a microfinance institution			
-	16	Loan from Shylocks / Loan Sharks / Money Lenders / Money Merchants that are not from your phone (e.g. Platinum, Ngao, etc.)			
-	17	Loan from a group/			
-	18	Loan from a government institution for education, agriculture or a development loan (e.g. HELB, Agricultural Finance Corporation, Youth Fund, Women Fund)			
-	19	Loan from an employer (ASK only if employed/Casual)			
-	20	Loan from family/friend/neighbour			
-	21	Cash loan from shopkeeper			
-	22	Taking goods and services on credit from a shopkeeper			
-	23	Digital loans that you get through the phone that you download through apps (e.g., Branch, Tala, Utunzi, Haraka loans, etc.)			
-	24	Loan / credits from buyer of your harvest / supplier of agricultural inputs (e.g., coffee, tea, sugarcane, tobacco, vegetables)			

-	25	Hire purchase (e.g., Diamond Trust, Kenya Credit Traders (KCT), Synergy, One Africa Capital, Tuskys)	
	26	Loan from Insurance	
<b>Housing and Land Loan Products</b>			
-	27	Loan to buy / build a house (mortgage), or to buy land from a bank / building society or Sacco/Insurance/Government	
<b>Other Bank Services</b>			
-	28	Current account with a cheque book/ Transactional account for day to day	
-	29	Postbank account	
-	30	Bank/ Micro finance bank account for savings or investment (which pays interest)	
-	31	Bank/ Micro finance bank account for everyday needs but no cheque book	
-	32	Bank/ Micro finance bank Overdraft	
-	33	Debit Card /(use on ATM, POS to pay in shops and deducts from account immediately)	
-	34	Credit card/ Kadi ya mkopo	
<b>Securities Investment Products</b>			
-	35	Shares and/or stocks	
-	36	T Bills and Bonds, including MAKiba	
-	37	Mutual Funds/ Unit Trust/ Real Estate Investment Trusts (REITs)/Derivativ/.	
<b>Insurance Products Bidhaa za bima</b>			
-	38	Motor insurance (car, motorbike, tuktuks)	
-	39	Home, building or contents insurance	
-	40	Crop insurance	
-	41	Livestock insurance	
-	42	NHIF	
-	43	Other medical/health insurance policy, <b>NOT</b> NHIF (e.g. MTiba, Afyatele, Linda Jamii, post retirement medical cover etc.)	
-	44	Life insurance policy	
-	45	Education policy	
-	46	Workmen'compensation (WIBA)	
-	47	Other insurance (SPECIFY)	
<b>Pension Services/</b>			
-	48	NSSF	
-	49	Employment/ Occupation pension scheme, <b>NOT</b> NSSF	
-	50	pension plan	
-	51	Individual Pension Plan, <b>NOT</b>	
-	52	Other Retirement/ pension plan (SPECIFY)	
<b>Other products Bidhaa zingine</b>			
-	53	Digital/cryptocurrencies (e.g., Bitcoin, Litcoin, Nuru Coin, etc.) Dijitali/sarafu ya crypto ( Kwa mfano bitcoin, Litcoin,Nuru coin)	

C3	<b>ASK ALL</b> <b>DO NOT ASK IF THIS IS ONLY A ONE PERSON HOUSEHOLD</b> <b>SINGLE MENTION ONLY PER STATEMENT</b> <b>READ OUT STATEMENTS; DO NOT READ OUT RESPONSES</b>		
	Apart from yourself, does anyone in your household currently use any of the following financial institutions/products? Does anyone currently use...?		
			C3. Household Usage

		Yes	No	Don't know (DO NOT READ OUT)	Refused to Answer (DO NOT READ OUT)
1	Capital Markets Intermediary e.g CDSC / Unit Trust/ Money Market Fund, stockbrokers	1	2	98	99
2	Pensions	1	2	98	99

<b>C4</b>	<b>ASK ALL</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>	
	Which financial service provider do you <b>TRUST</b> the most	
		C4. Trust
	1 A bank	1
	2 Ushirika wa akiba na mikopo/SACCO	2
	3 Loan from Fuliza	3
	4 Mobile banking provider	4
	5 Capital Markets Intermediary e. g CDSC / Unit Trust/ Money Market Fund, stockbrokers. Masoko ya mapatanishi kwa mfano, CDSC/unit trust/mradi wa soko la fedha	5
	6 A group	6
	7 Insurance companies	7
	8 Insurance intermediaries e.g brokers and agents	8
	9 Pensions	9
	10 Digital credit apps providers e.g Tala	10
	11 Shylocks/moneylenders	11
	12 Microfinance banks	12
	13 Other (SPECIFY)	13
	97 None of these (DO NOT READ OUT)	97
	98 Don't know (DO NOT READ OUT)	98
	99 Refused to Answer (DO NOT READ OUT)	99

<b>C5</b>	<b>ASK ALL</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>	
	Amongst all the people or institutions that give loans, which one do you think has the highest interest rates on loans?	
		C5. Highest Interest Rate Perception
	1 A bank	1
	2 A Sacco .	2
	3 Loan from Fuliza	3
	4 Mobile banking provider	4
	5 Capital Markets Intermediary e.g CDSC / Unit Trust/ Money Market Fund, stockbrokers	5

6	A group / chama	6
7	Insurance companies	7
8	Insurance intermediaries e.g brokers and agents	8
9	Pensions /pensheni	9
10	Digital credit apps providers e.g Tala	10
11	Shylocks/moneylenders	11
12	Microfinance banks	12
13	Other (SPECIFY)	13
98	Don't know  (DO NOT READ OUT)	98
99	Refused to Answer  (DO NOT READ OUT)	99

## SECTION D1: PENSION

**ASK ALL WHO DO NOT HAVE PENSION (ALL CODE=2 OR 3 IN QC1 FOR ANY STATEMENT 48-52)**

**MULTIPLE MENTIONS POSSIBLE**

**DO NOT READ OUT**

**FOR THOSE WHO DO NOT HAVE PENSION ASK**

D1i. You said you are not a member of any pension scheme. Why is this?

		D1i. Why Don't Have Pension
D1i	1	You would like to be a member of a Pension Scheme but cannot afford it
	2	You do not know how to become a member
	3	Pension Schemes are dishonest
	4	You do not need Pension because your family, friends, groups of friends, chama and relatives will help you in old age
	5	You do not need pension because you have saved in other financial institutions/assets for your old age
	6	You do not need Pension because I have educated my children and they will take care of me in old age
	7	Religious/cultural reasons
	8	You do not see the benefits of saving for retirement
	9	You do not know about pensions
	10	You have or use pension of another person e.g., your parent, spouse/partner or through a group policy
	11	They refused to pay my pension
	12	You do not need pension because in your family tree people die before reaching retirement age
	13	Other (SPECIFY)
	98	Don't know (DO NOT READ OUT)
	99	Refused to Answer  (DO NOT READ OUT)

D1ii	<b>ASK IF HAVE A PENSION PRODUCT (CODE=1 FOR ANY PRODUCTS 48-52 IN QC1)</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b> <b>INTERVIEWER INSTRUCTIONS. If the respondent is between 16 years and 60 years(both inclusive) old, ASK:</b> D1ii_a Do you think you will have enough money from your pension to meet your daily expenses in retirement? <b>INTERVIEWER INSTRUCTIONS. If the respondent is 60 years old or above, ASK this instead:</b> D1ii_b Is your pension payments able to meet your daily expenses?		
	D1ii_a Retirement		D1ii_b Pension
	1	Yes	1
	2	No	2
	3	I am not currently receiving	3
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

D1iii	<b>ASK IF HAVE A PENSION PRODUCT (CODE=1 FOR ANY PRODUCTS 48 - 52 IN QC1)</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b> Do you think you should access part of your pension before retirement?		
	D1iii Pension		
	1	Yes	1
	2	No	2
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

## SECTION D: INSURANCE

<b>D1A</b>	<b>ASK ALL WHO DO NOT HAVE INSURANCE (ALL CODE=2 OR 3 IN QC1 FOR ANY STATEMENT 38-47)</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>	
	In the last 12 months have you been covered by insurance under someone else's policy?	
		D1A. Somebody Else's Insurance
	1	Yes 1
	2	No 2
	98	Don't know 98 (DO NOT READ OUT)
	99	Refused to Answer 99 (DO NOT READ OUT)

<b>D1B &amp; D1C</b>	<b>MULTIPLE MENTIONS POSSIBLE</b> <b>DO NOT READ OUT</b> <b>FOR THOSE WHO HAVE IN SOMEONE ELSE'S NAME [ASK IF QD1A=1]</b> D1B You said you do not have insurance in your name, why is this? <b>FOR THOSE WHO DO NOT HAVE ANY INSURANCE [ASK IF QD1A=2]</b> D1C You said you currently don't have insurance. Why is this?			
			D1B. Why Don't Have Insurance in Own Name	D1C. Why Don't Have Insurance
	1	You would like to have insurance but cannot afford it	1	1
	2	Trying to buy health or life insurance for yourself or your family can bring bad luck	2	2
	3	You do not know where to get it from	3	3
	4	Insurance companies are dishonest	4	4
	5	Insurance agents are dishonest	5	5
	6	You do not need insurance because your family, friends, groups of friends, chama and relatives help you when you are in need	6	6
	7	You do not have insurance because you save for emergencies	7	7
	8	Religious reasons /cultural reasons	8	8
	9	You do not see the benefits of having insurance	9	9
	10	You do not know about insurance	10	10
	11	You have or use insurance through another person e.g., your parent, spouse/partner or through a group policy	11	11
	12	They refused to pay my insurance claim	12	12
	13	Other (SPECIFY)	13	13
	98	Don't know (DO NOT READ OUT)	98	98

	99	Refused to Answer  (DO NOT READ OUT)	99	99
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**READ OUT FOR D2 1 to 10:**

**I now want to ask you some questions about your usage of insurance.**

<b>D2</b>	<b>ASK FOR INSURANCE PRODUCTS CURRENTLY USED (CODE=1) IN QC1 38-47</b> <b>SINGLE MENTION ONLY PER PRODUCT STATEMENT</b> <b>READ OUT STATEMENTS; DO NOT READ OUT RESPONSES</b> In whose name is the (INSERT NAME OF INSURANCE PRODUCT USED IN QC1 PRODUCTS 38 TO 47) policy taken out in?						
			<b>D2: Policy Ownership</b>				
			Your Name	Jointly with Someone Else P	Someone Else's Name	Don't know  (DO NOT READ OUT)	Refused to Answer  (DO NOT READ OUT)
	1	Motor insurance (car, motorbike, tuktuk)	1	2	3	98	99
	2	Property (e.g House, building or contents insurance) Mali	1	2	3	98	99
	3	Crop insurance	1	2	3	98	99
	4	Livestock insurance	1	2	3	98	99
	5	NHIF	1	2	3	98	99
	6	Medical/Health Insurance (not NHIF) (includes options such as MTiba)	1	2	3	98	99
	7	Life insurance	1	2	3	98	99
	8	Education insurance	1	2	3	98	99
	9	Workmen's compensation (WIBA)	1	2	3		
10	Other insurance (SPECIFY)	1	2	3	98	99	

<b>D3</b>	<b>ASK IF CURRENTLY USES INSURANCE PRODUCT (CODE=1 FOR ANY OF PRODUCTS 38-47 IN QC1 AND USED MULTIPLE RESPONSES POSSIBLE; CODE FOR UP TO 3 INSURANCE COMPANIES</b> <b>SCRIPT INSURANCE COMPANY CODE AND NAME INTO DROP DOWN LIST</b> <b>DO NOT PROMPT</b>
	Which insurance company/ies have you insured with?

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

<b>D4</b>	<b>ASK IF CURRENTLY HAS INSURANCE (CODE=1 FOR ANY PRODUCTS 38-47 IN QC1)</b> <b>SINGLE MENTION ONLY</b> <b>READ OUT</b>	
	Thinking about the <b>LAST</b> insurance policy you bought or acquired, where did you buy / get your insurance policy from?	
	D4. Where Purchased Insurance	
	1 Through agent	1
	2 Insurance Broker	2
	3 Through Bank	3
	4 Part of group policy from work/ Through my employer/ company	4
	5 Part of a group policy with friends and family	5
	6 Insurance company – local branch or head office	6
	7 Searched online and bought the policy online	7
	8 Through mobile phone	8
	9 Other (SPECIFY)	9
	97 None of these (DO NOT READ OUT)	97
	98 Don't know (DO NOT READ OUT)	98
	99 Refused to Answer (DO NOT READ OUT)	99

<b>D5</b>	<b>ASK IF CODES IN C1 38-47 = 1 OR 2</b>
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	<b>OTHERWISE GO TO D6</b> <b>MULTIPLE MENTIONS POSSIBLE</b> <b>DO NOT READ OUT</b>	
	Thinking about the <b>LAST</b> insurance policy you bought, what are the reasons you chose this provider?	
		D5. Reason Choose Provider
	1	Cost of premiums are the lowest out of other options
	2	Level of cover / benefit it offers out of other options
	3	Recommended by family member/friend/colleague
	4	Reputation / brand / reliability/ advertisement of company
	5	Employer / Government recommendation/ chose the policy provider
	6	Compulsory for this policy provider (loan, mortgage, fire, life)
	7	The agent convinced me
	8	It was the only policy provider that I knew
	9	It was the only/nearest policy provider in our area
	11	It is a mobile phone policy, so it was easy to get (e.g Riziki cover)
	12	Other (SPECIFY)
	98	Don't know (DO NOT READ OUT)
99	Refused to Answer (DO NOT READ OUT)	

D6	<b>ASK IF CURRENTLY HAS INSURANCE (CODE=1 FOR ANY PRODUCTS 38-47 IN QC1)</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>	
	Thinking about the <b>LAST</b> insurance policy you bought or acquired, what method did you <b>MAINLY</b> use to pay for your insurance premiums?	
		D6. Insurance Payment Channel

1	Mobile money e.g., MPesa, Airtel Money, T-cash, Tangaza, Equitel	1
2	Cash	2
3	Cheque	3
4	Account transfer e.g pesalink, swift, EFT	4
5	Employer pays	5
6	Credit cards/Debit cards	6
7	Other (SPECIFY)	7
98	Don't know (DO NOT READ OUT)	98
99	Refused to Answer (DO NOT READ OUT)	99

<b>D7</b>	<b>ASK IF CURRENTLY USES NHIF (CODE=1 FOR PRODUCT 42 IN QC1)</b>  <b>OTHERWISE GO TO SECTION E</b>  <b>SINGLE MENTION ONLY</b>  <b>DO NOT READ OUT</b>	
	What was the source of money to pay for your NHIF contributions	
		D7. Payment for NHIF
	1	Employer pays
	2	Deducted from salary
	3	Pay out of own income/savings
	4	Paid by friends / family
	5	Under someone else's policy
	6	Paid by Government (National or County)
	7	Borrow from group / chama
	8	Borrow from bank / Sacco / microfinance Nilikopa
	9	Borrow from informal moneylender / shylock Nili
	10	Borrow from mobile banking / digital credit provider
	11	Borrowed from employer/family/friend/neighbor etc
12	Other (SPECIFY)	

	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

<b>D8</b>	<b>ASK IF CURRENTLY USES NHIF (CODE=1 FOR PRODUCT 42 IN QC1 OTHERWISE GO TO SECTION E SINGLE MENTION ONLY DO NOT PROMPT</b>		
	The last time you used/tried to use NHIF service to what extent did it pay?		
			D8. Ever Made NHIF Claim
	1	Paid in full	1
	2	Paid in part	2
	3	Did not pay	3
	4	Never Used	4
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

<b>D9</b>	<b>ASK IF NHIF REFUSED TO PAY (CODE=3 or 2 FOR PRODUCT IN D8 OTHERWISE GO TO SECTION E SINGLE MENTION ONLY DO NOT PROMPT</b>		
	What was the main reason given for NHIF not paying		
			D9. Refusal for NHIF Refusal to Pay
	1	The medical facility does not accept NHIF	1
	2	I did not try to claim separately (the claim was not properly presented)	2
	3	I/ employer had not paid my contributions	3
	4	NHIF, say they do not have a record of my premiums even though I have paid	4
	5	Medical facility refused to honor my NHIF claim	5
	6	Medical procedure was not covered under NHIF	6
	7	Other (SPECIFY)	97
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

## SECTION E: CREDIT

### READ OUT:

I now want to ask you some questions about your credit services.

<b>E1</b>	<b>ASK ALL SINGLE MENTION ONLY DO NOT READ OUT</b>	
	Have you applied for a loan and been denied, in the past 24 months?	
		<b>E1. Whether Tried and Failed to Take a Loan</b>
	1	Yes
	2	No
	98	Don't know (DO NOT READ OUT)
99	Refused to Answer (DO NOT READ OUT)	99

<b>E2</b>	<b>ASK IF CODE=1 (YES) TO E1; OTHERWISE GO TO SECTION E1 MULTIPLE MENTIONS POSSIBLE. DO NOT READ OUT</b>	
	From which service provider was the loan denied?	
		<b>E2. Institution Denied</b>
	1	Bank Benki
	2	SACCO/ M-SACCO
	3	Loan from Fuliza
	4	Mobile banking (e.g., Mshwari, KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz)
	5	MFI
	6	Digital loans that you get through the phone that you download through apps (e.g., Branch, Tala, Utunzi, Haraka loans, etc.)
	7	Insurance company
	8	Shylocks/
	9	Government (Youth fund, uwezo etc)
	10	Chama/groups
	11	Shop keeper
	12	Other (SPECIFY)
	98	Don't know (DO NOT READ OUT)
99	Refused to Answer (DO NOT READ OUT)	99

<b>E3</b>	<b>ASK IF CODE=1 (YES) TO E1; OTHERWISE GO TO SECTION E1 MULTIPLE MENTION ONLY DO NOT READ OUT</b>	
	If you were denied, what do you think was the reason?	
		<b>E3. Denied Credit Reason</b>

	1	Lack of collateral	1
	2	No pay slip	2
	3	Lack of records	3
	4	Lack of business proposal	4
	5	Still had debt to pay off	5
	6	No guarantor	6
	7	Bad credit history	7
	8	No credit history	8
	9	Income is low and unable to repay	9
	10	Project is too risky	10
	11	Savings too low	11
	12	Was not given a reason	12
	13	Negative listing by CRB	13
	14	Discrimination (Gender/culture)	14
	15	Other (SPECIFY)	15
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

## SECTION E1 : CREDIT DEVICES USAGE LOOP

**READ OUT: I now want to ask you some more questions about the loan services you use.**

**SINGLE MENTION ONLY**

**DO NOT READ OUT**

**IF THE RESPONDENT IS CURRENTLY REPAYING MORE THAN ONE LOAN FROM THE SAME TYPE OF INSTITUTION , THEN ASK E1\_iii - X ABOUT THE MOST RECENT LOAN FROM THIS TYPE OF INSTITUTION**

You said earlier that you currently use a **(PRODUCT NAME FROM C1 11-27, 32, 34 =1 OR 11-27, 32, 34 IN C2=1 )**

THEN ASK E1 iii to x ABOUT THE MOST RECENT LOAN FROM THIS TYPE OF INSTITUTION: I would like to think of the MOST RECENT loan you have from this provider/ this source.

		i. In the past 12 months, how many loans have you taken from this provider?	ii. How many loans do you CURRENTLY have outstanding with <b>(INSERT TYPE OF LOAN PROVIDER)?</b>	iii. What was your MAIN reason for taking this loan?	iv. What collateral / security did you use for this loan, if any?	v. How often do you make a repayment on this loan?	vi. How do you usually make your loan repayment? / Channels used to pay?	vii. How much did you borrow?	viii. When did you borrow / take this loan?  Uliomba au chukua	ix. When are you expected to finish repaying the loan?  <b>(Do not ask those "used to use" in C2=1)</b>	x. I...
		<b>Enter number of loans taken in past 12 months</b>	<b>Enter Number of loans person has from each provider</b>	<b>SEE CODES FOLLOWING</b>				<b>ENTER AMOUNT IN KSH</b>	<b>SEE CODES FOLLOWING</b>		<b>ENTER AMOUNT IN KSH</b>
		i. Frequency	ii. Number of Loans per Provider	iii. Reason for Loan Product	iv. Collateral	v. Payment frequency	vi. Payment Channels	vii. Amount borrowed	viii. When borrowed	xi. When repayment due	Ou...
E1A	Personal loan from a bank/ business	1									

E1B	Mobile bank (e.g., MShwari, KCB MPesa, MCoop Cash, Eazzy Loan, Timiza, HF Whizz) B	2									
E1C	Sacco (Savings and Credit Cooperative Society)	3									
E1D	Microfinance institution Taasisi	4									
E1E	Moneylender/Shylock	5									
E1F	Group/	6									
E1G	Government institution for education, agriculture or development (e.g. HELB, Agricultural Finance Corporation, Women Fund) T	7									
E1H	Employer	8									
E1I	Family / friend / neighbour F	9									
E1J	Cash Loan from Shopkeeper	10									
E1K	Taking goods and services on credit from a shopkeeper	11									
E1L	Digital loans app (e.g., Tala, Branch, Utunzi, Haraka Loans)	12									
E1M	Loan/credits from buyer of your harvest, (e.g., tobacco, vegetables)	13									
E1N	Hire purchase (e.g. A.R.T., Amedo, Kenya Credit Traders)	14									
E1O	Loan from Insurance	15									
E1P		16									

E1Q	Overdraft /	17									
E1R	Loan from Fuliza	18									
E1S	Credit Card /	19									

<b>CODES III</b>	<b>CODES IV</b>	<b>CODES V</b>	<b>CODES VI</b>	<b>CODES VIII</b>		<b>CODES IX</b>	
For emergencies such as burial, medical =1	Land / title deed / house 1	Daily = 1	Mobile money (e.g., MPesa, Airtel Money, TKash, Tangaza, Equitel) = 1	In the last week	1	In one week	1
For education for myself or others =2	Movable assets (e.g., livestock, car, motor vehicle, inventories) 2	Weekly = 2	Cash = 2	In the last month	2	In one month	2
To meet daytoday household needs =3	Household assets (e.g., TVs, fridges, wardrobes etc.) 3	Monthly i= 3	Cheque = 3	Between 1 and 6 months ago	3	In 3 months	3
To start a new business =4	Salary 4	Annually = 4	Deducted from salary = 4	Between 6 months and 1 year ago	4	In 6 months	4
To expand / invest in machinery, equipment for my business =5	Guaranteed by another person / guarantor 5	Pay the whole loan in lumpsum =5	Bank transfer Pesalink = 5	More than 1 year ago	5	In one year	5
For working capital for my business =6	Group collateral 6	Irregularly / Whenever I get money= 6	Bank transfer Electronic Funds Transfer (EFT) = 6	Don't Know (DO NOT READ OUT) =98	9 8	In more than one year	6
To invest in the premise or land for my business =7	No collateral needed 7	Don't need to repay = 7	Bank transfer Realtime Gross Settlement (RTGS)=7	Refused to Answer (DO NOT READ OUT)	9 9	Don't Know (DO NOT READ OUT)	9 8
To purchase a house =8	Other (SPECIFY) =8	Haven't yet started to repay = 8	Bank transfer standing order =8			Refused to Answer (DO NOT READ OUT)	9 9
To invest in another person's business =9	Don't Know (DO NOT READ OUT) =98	Other (SPECIFY) = 9	Internet / Online = 9				
To purchase land =10	Refused to Answer (DO NOT READ OUT) =99	Don't Know (DO NOT READ OUT) =98	Inkind (e.g., assets, livestock) = 10				

To purchase or build a house = 11		Refused to Answer (DO NOT READ OUT)=99	Don't need to repay = 11		
To improve a house = 12			Haven't yet started to repay = 12		
For personal reasons such as new clothes, shoes =13			Digital/community currency 13		
To acquire household goods =14			Other (SPECIFY) = 14		
For social reasons (e.g., wedding, bride price) = 15			None of these i (DO NOT READ OUT) =97		
To buy a car or motorcycle =16			Don't Know (DO NOT READ OUT) =98		
To purchase livestock =17			Refused to Answer (DO NOT READ OUT) = 99		
To purchase agricultural inputs (e.g., seeds, fertiliser, insemination) =18					
For agricultural improvements (e.g. Green house, irrigation, dam, fencing, preparing land) =19					
To purchase agricultural implements (e.g., plough, hoe, tractor, things for the farm) = 20					
To pay for farm labour = 21					
To transport farm produce to the market =22					
For fishing equipment (e.g., boats, nets, engine) = 23					
To pay off your debts = 24					
To repay debts for someone else who was unable to repay (e.g., family, friend) =25					
For later in life/ For old age =26					
For Gaming (Lottery, betting/gambling) =27					
Other (SPECIFY)= 27					
Don't Know (DO NOT READ OUT) =98					

Refused to Answer (DO NOT READ OUT)= 99				
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**ASK IF CURRENTLY USE ANY LOAN/ CREDIT PRODUCT OR HAS USED IN THE PAST 12 MONTHS (CODE=1 IN QC1 FOR ANY PRODUCT 11 -27, 32, 34 OR CODE=1 IN QC2 FOR ANY PRODUCT 11 - 27, 32, 34 ) OTHERWISE GO TO E2A.**

**SINGLE MENTION ONLY. DO NOT READ OUT**

**E1\_ii If currently uses more than one loan in C1 CODE =1 (11-27, 32, 34) OR QC2 CODE =1 (11-27, 32, 34)**

Among your loan or credit product, which is the MOST IMPORTANT? (PRODUCT NAME FROM C1 11-27, 32, 34 =1 OR 11-27, 32, 34 IN C2=1)  
?

**ASK if for E1\_ii Main Reason**

E1\_iii What was your MAIN reason for choosing this product in E1\_ii?

		E1_ii. Loan Features
1	Convenient / easy to get a loan	1
2	Charges and fees are affordable / repayments are low	2
3	Easy to use / make repayments	3
4	The features are suited to my needs	4
5	I trust it	5

6	Less paperwork / documents required	6
7	<i>No one can know you have taken a loan</i>	7
8	This was the only option / had no choice	8
9	Trying to build my credit history	9
10	Need to keep option open for future borrowing	10
11	Forced to borrow here as per group requirements	11
12	Recommended to me	12
13	Other (SPECIFY)	13
98	Don't Know (DO NOT READ OUT)	98
99	Refused to Answer (DO NOT READ OUT)	99

**ASK ONLY IF CURRENTLY IF HAVE BANK, MFB AND SACCO LOANS (CODE= 1 IN C1 FOR STATEMENTS 11, 14 )**

**SINGLE MENTION ONLY**

Since March 2020, when COVID-19 was reported in Kenya, have you requested your service provider for loan restructuring/negotiation?

**E1-2. Restructuring loan**

1	Yes	1
2	No	2
98	Don't Know (DO NOT READ OUT)	3
99	Refused to Answer (DO NOT READ OUT)	99

**ASK ONLY IF CURRENTLY IF HAVE BANK, MFB AND SACCO LOANS (CODE= 1 IN C1 FOR STATEMENTS 11, 14 )**

**IF YES IN E1\_2=1 ASK E1\_3, OTHERWISE GO TO SECTION E2**

**SINGLE MENTION ONLY**

How long was the restructuring period?

**E1\_3. Restructuring Period**

1	Less than 3 months	1
2	4 to 6 months	2

3	7 to 12 months	3
4	Over 1 year	4
5	Request not succesful	5
98	Don't Know (DO NOT READ OUT)	98
99	Refused to Answer (DO NOT READ OUT)	99

## SECTION E2: OVERALL LOAN/CREDIT PRODUCT MAINTENANCE

<b>ASK IF CURRENTLY USE, EVER USED IN THE PAST 12 MONTHS (C1 =11 - 27, 32, 34 ANY CODE=1 OR QC2 11-27,32,34 ANY CODE=1 OTHERWISE GO TO QE3A)</b> <b>ENTER VALUE IN KSH (NONZERO INTEGER)</b> <b>SINGLE MENTION ONLY</b>		
On average, how much do you spend each month to repay loans?		
<b>E2A</b>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>	E2A. Amount of Repayment
	<b>ENTER AMOUNT</b>	
	98      Don't know (DO NOT READ OUT)	98
	99      Refused to Answer (DO NOT READ OUT)	99

<b>ASK IF CURRENTLY USE, EVER USED IN THE PAST 12 MONTHS (C1 - 11-27, 32, 34 ANY CODE=1 OR C2 11-27,32,34 ANY CODE=1, OTHERWISE GO TO E3A)</b> <b>SINGLE MENTION ONLY PER STATEMENT</b> <b>READ OUT STATEMENTS, DO NOT READ OUT RESPONSES</b>						
In the past 12 months have you done any of the following to repay any loan that you have?						
<b>E2B</b>			<b>E2B. Ease of Loan Repayment</b>			
			Yes	No	Don't know (DO NOT READ OUT)	Refused to Answer (DO NOT READ OUT)
	1	Borrowed money to repay the loan	1	2	98	99
	2	Used savings to repay the loan	1	2	98	99
	3	Sold / gave assets or belongings to repay the loan	1	2	98	99
	4	Reduced expenditures on food products to repay the loan	1	2	98	99
	5	Reduced expenditures on nonfood products to repay the loan	1	2	98	99
	6	Started a business/worked more hours	1	2	98	99

<b>ASK IF CURRENTLY USE, EVER USED IN THE PAST 12 MONTHS (C1 11-27, 32, 34 ANY CODE=1 OR C2 11-27,32,34 ANY CODE=1, OTHERWISE GO TO E3A)</b> <b>MULTIPLE MENTION ONLY</b> <b>DO NOT READ OUT</b> <b>RECORD NONNEGATIVE WHOLE NUMBER</b>			
E2Ci. In the past 12 months were you either late paying any of your loans, missed a payment, paid less or never paid any amount as required?			
ASK IF E2Ci IS 1-4 E2Cii. How often have this happened .....?			
		E2Ci. Type of default	E2Cii. Number of Times Defaulted
1	Didn't pay at all	1	Often  1

	2	Paid late	2	Sometimes	2
	3	Missed a payment	3		
	4	Paid less	4		
	5	Never paid late/less or missed a payment	5		
	98	Don't know (DO NOT READ OUT)	98		
	99	Refused to Answer (DO NOT READ OUT)	99		

**ASK IF E2Ci = CODE 1-4**

**OTHERWISE GO TO E3A**

**AUTOFILL WHERE CODE=1 IN C1 OR CODE=1 IN C2 11-27, 32,34**

**MULTIPLE MENTIONS POSSIBLE**

**DO NOT READ OUT**

Could you please tell me on which loan(s) you paid late, missed a payment, paid less and or never paid

		E2D. Loans Defaulted
1	Loan from a bank/MFBM	1
2	Mobile bank (e.g., MShwari, KCB MPesa, MCoop Cash, Eazzy Loan, Timiza, HF Whizz)	2
3	Sacco (Savings and Credit Cooperative Society)	3
4	Insurance Company	4
5	Microfinance institution	5
6	Shylocks / Loan Sharks / Money Lenders / Money Merchants that are not from your phone	6
7	Group/	7
8	Government institution for education, agriculture or development (e.g., HELB, Agricultural Finance Corporation, Youth Fund, Women Fund)	8
9	Employer	9
10	Family / friend / neighbour	10
11	Cash Loan from Shopkeeper	11
12	Taking goods and services on credit from a shopkeeper	12
13	Government institution for education, agriculture or development (e.g., HELB, Agricultural Finance Corporation, Youth Fund, Women Fund)	13
14	Government institution for education, agriculture or development (e.g., HELB, Agricultural Finance Corporation, Youth Fund, Women Fund)	14
15	Government institution for education, agriculture or development (e.g., HELB, Agricultural Finance Corporation, Youth Fund, Women Fund)	15

16	Loan to buy / build a house (mortgage), or to buy land from a bank / building society or Sacco	16
17	Bank/MFB Overdraft	17
18	Credit Card	18
19	Loan from Fuliza	19
20	Other (SPECIFY)	20
98	Don't know (DO NOT READ OUT)	98
99	Refused to Answer (DO NOT READ OUT)	99

E2E	<b>ASK IF E2Ci = 1-4</b> <b>OTHERWISE GO TO E3A</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>	
	What was the MAIN reason that you paid late, missed a payment, paid less and or never paid on any loan?	
		E2E. Reasons for Default
	1	Did not plan well enough
	2	Interest/repayment rates went up
	3	Did not understand the terms
	4	Poor business performance
	5	All of my money went to basic needs such as food or utility bills
	6	Had to pay off other loans
	7	Partner/someone else in household lost job/source of income/ Reduced income
	8	Lost my job/source of income/ Reduced income
	9	Payment was more than I expected
	10	Unexpected emergency expenditure
	11	Lent money to someone else and they hadn't repaid me
	12	Forgot to repay on time
	13	Borrowed too much originally
	14	Other (SPECIFY)
	98	Don't know (DO NOT READ OUT)
	99	Refused to Answer (DO NOT READ OUT)

E2F	<b>ASK ALL WITH CREDIT/LOAN</b> <b>MULTIPLE MENTIONS POSSIBLE</b> <b>DO NOT READ OUT</b>
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What negative consequences have you experienced as a result of paid late, missed a payment, paid less and or never paid on any loan, if any?		
		E2F. Default Consequences
1	An extra or rollover fee	1
2	Reduction in future loan limit	2
3	Negatively listed at credit bureau	3
4	Denied access to future loan with the same lender	4
5	Denied access to future loan with another lender	5
6	Legal prosecution	6
7	Confiscation of property, fines or other penalties	7
8	Unable to join another group	8
9	Social consequences (e.g., lost a friendship, hurt reputation, had to move from my community, brought shame to myself or my community)	9
10	Lender agreed to give me more time to repay	10
11	Have not experienced any negative consequences	11
12	Loss of savings	12
13	Other (SPECIFY)	13
98	Don't know (DO NOT READ OUT)	98
99	Refused to Answer (DO NOT READ OUT)	99

## SECTION E3: ACTING AS GUARANTOR

<b>E3A</b>	ASK ALL MULTIPLE MENTION ONLY READ OUT			
	In the past 12 months, have you acted as a guarantor for someone who has borrowed from .....			
			E3A. Acted as Guarantor	
			<b>Yes</b>	
			<b>No</b>	
	1	Bank/MFB	1	2
	2	Sacco	1	2
	3	MFI	1	2
	4	Digital loans apps providers	1	2
5	Shylock/Money merchants	1	2	
6	Government e.g., Uwezo	1	2	

<b>E3B</b>	IF E3A=1 FOR 1-6 MULTIPLE MENTION ONLY READ OUT			
	In the past 12 months, did you lose money /asset by acting as a guarantor.....			
			E3B. Lost money/Asset as Guarantor	
			Yes	
			No	
	1	Bank/MFB	1	2
	2	Sacco	1	2
	3	MFI/	1	2
	4	Digital loans apps providers	1	2
5	Shylock/Money merchants	1	2	
6	Government	1	2	

## SECTION F: SAVING AND INVESTMENT

<b>F1</b>	<b>ASK ALL</b> <b>MULTIPLE MENTIONS POSSIBLE</b> <b>READ OUT</b>		
	Apart from financial savings, do you hold or keep any of the following for purposes of reselling for future needs?		
	<div style="display: flex; justify-content: space-between;"> <div style="width: 70%;"></div> <div style="width: 25%; text-align: right;">F1. Non- cash savings</div> </div>		
	1	Land	1
	2	Livestock	2
	3	Jewellery	3
	4	Other (SPECIFY)	4
	5	Don't know (DO NOT READ OUT)	98
6	Refused to Answer (DO NOT READ OUT)	99	

<b>F2</b>	<b>ASK IF USED TO HAVE OR HAVE NEVER HAD ANY SAVINGS PRODUCT IN OWN NAME (C1=2, or 3 for 1- 8, 28-31,48-52) OTHERWISE GO TO F2A</b> <b>MULTIPLE MENTIONS POSSIBLE</b> <b>DO NOT READ OUT</b>		
	Why are you not currently keeping money aside or saving?		
	<div style="display: flex; justify-content: space-between;"> <div style="width: 70%;"></div> <div style="width: 25%; text-align: right;">F2. Why Not Currently Saving</div> </div>		
	1	There's nowhere to save my money	1
	2	I don't need to save	2
	3	Don't understand how to save	3
	4	You need an ID and/or a referee to save	4
	5	I use my money for investments not for savings	5
	6	I can sell an asset/something (e.g., livestock) when I need to	6
	7	I only save when I need to	7
	8	Too many fees / charges/too expensive	8
	9	Do not want to keep a minimum balance	9
	10	Requires a regular income	10
	11	I don't have enough money to save	11
	12	I don't trust financial institutions/ afraid to lose money	12
	13	Other (SPECIFY)	13
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

<b>F3</b>	<b>ASK IF CURRENTLY HAVE SAVINGS PRODUCT (C1 = 1 to 8, 28 - 31, 48 to 52 CODE=1 OTHERWISE GO TO F2A)</b> <b>MULTIPLE MENTIONS POSSIBLE</b> <b>DO NOT READ OUT</b>	
	Many people have different reasons why they keep money aside or save. What are your reasons for saving?	
	<div style="display: flex; justify-content: space-between;"> <div style="width: 70%;"></div> <div style="width: 25%; text-align: right;">F3. Reason Saving</div> </div>	

1	For emergencies such as burial, medical	1
2	For education for myself or others	2
3	To meet daytoday household needs	3
4	To expand my business / invest in machinery, equipment for business	4
5	Start new business	5
6	To invest in premise for my business	6
7	To invest in another person's business	7
8	To purchase land	8
9	To purchase or build a house	9
10	To improve a house	10
11	For personal reasons such as new clothes, shoes	11
12	To acquire household goods	12
13	For social reasons (e.g., wedding, bride price, holiday)	13
14	To buy a car or motorcycle	14
15	To purchase livestock	15
16	To purchase agricultural inputs (e.g., seeds, fertiliser, insemination)	16
17	For agricultural improvements (e.g., irrigation, dam, fencing, preparing land)	17
18	To purchase agricultural implements (e.g., plough, hoe, tractor, things for the farm)	18
19	To pay for farm labour	19
20	To transport farm produce to the market	20
21	For fishing equipment (e.g., boats, nets, engine)	21
22	For later in life/ For old age/retirement	22
23	To leave something for my children	23
24	Other (SPECIFY)	24
98	Don't know (DO NOT READ OUT)	98
99	Refused to Answer (DO NOT READ OUT)	99

## SECTION F1: SAVINGS DEVICES USAGE LOOP

<b>F1A</b>	<b>ASK IF USES <u>MORE THAN ONE</u> SAVINGS PROVIDER (CODE=1 FOR MORE THAN ONE OF C1= 1- 8, 28-31, 44, 45 48- 52 =1</b> <b>ENTER CODE FROM C1 1- 8, 28-31, 44, 45 48- 52 =1</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>		
	Who or where is your MOST IMPORTANT savings provider/place? (Autoselect Saving products selected in C1)		
			F1A. Savings Product Code
	1	Microfinance institution	1
	2	Mobile bank	2
	3	Mobile money provider	3
	4	Sacco	4
	5	Chama / group	5
	6	Group of friends	6
	7	Savings given to a family member or friend to keep	7
	8	Savings kept in a secret hiding place	8
	9	Current account (with a cheque book) / transactional account for daily use	9
	10	Postbank account	10
	11	Bank account for savings or investment (which pays interest)	11
	12	Bank account for everyday needs (but no cheque book)	12
	13	Pension account	13
	14	Insurance policy (life insurance, education)	14
	98	Don't know (DO NOT READ OUT)	98
99	Refused to Answer (DO NOT READ OUT)	99	

<b>F1B</b>	<b>ASK IF CURRENTLY USES SAVINGS PRODUCT (ASK IF C1 1- 8, 28-31, 44, 45 48- 52 =1)</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>		
	<b>If currently uses only one SAVINGS PRODUCT in C1 (C1= 1- 8, 28-31, 44, 45 48- 52 =1)</b> <b>F1B. What was your main reason for choosing your savings product/device (product F1A)?</b>		
			F1B. Savings Features
	1	Safe / secure	1
	2	Easy to put money in /take out convenient	2
	3	Confidential / no one knows you have money	3
	4	Can access in an emergency	4
	5	Pays good interest	5
	6	When I save here, I can get credit	6
	7	When I save here, I can get a lumpsum at the end of a period	7
	8	This was the only option / had no choice	8
	9	Most trusted	9
10	I want my money to work for me or uplift me	10	

	11	I've always had an account there/I was signed up when I was young	11
	12	Recommended by someone	12
	13	Other (SPECIFY)	13
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

## SECTION F2: SECURITIES' INVESTMENT

<b>F2A</b>	<b>ASK ALL</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>					
	In the past 2 years, have you invested in .....?					
			F2Ai. Green bonds/	F2Aii. Treasury bills/bonds	F2Aiii. MAKiba	F2Aiv. Other capital market products e.g unit trusts, derivatives, shares etc
	1	Yes	1		1	1
	2	No	2	2	2	2
	98	Don't know (DO NOT READ OUT)	98	98	98	98
	99	Refused to Answer (DO NOT READ OUT)	99	99	99	99

<b>F2B</b>	<b>ASK IF CURRENTLY HAS ANY INVESTMENT PRODUCT (C1 35-37, CODE=1 , OTHERWISE GO TO G1)</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>		
	What is the main way that you buy securities (e.g., shares, stocks, mutual funds, T bills or bonds)?		
		<b>F2B. Access to Capital Markets</b>	
	1	Through agent	1
	2	Through broker/investment banks	2
	3	Through commercial bank/MFB/CBK	3
	4	Part of group policy from work (e.g., Employee Stock Ownership Plan ESOP)	4
	5	Through an insurance company	5
	6	Online (by yourself, <b>not</b> through an agent)	6
	7	Mobile Applications (e.g. NSE Mobile App, Stockbroker Mobile App, Money Market Fund App)	7
	8	Treasury Mobile Direct (TMD) by CBK	8
	9	Other (SPECIFY)	9
	98	Don't know (DO NOT READ OUT)	98
99	Refused to Answer (DO NOT READ OUT)	99	

<b>F2C</b>	<b>ASK IF USES M-AKIBA AS AN INVESTMENT IN F2Aiii=1</b> <b>MULTIPLE MENTION POSSIBLE</b> <b>DO NOT READ OUT</b>		
	Why did you choose to invest in M-Akiba Digital bond?		
		<b>F2C. Investment in M-Akiba</b>	
	1	Minimal entry requirement of Kshs 3000	1
	2	Guarantee of untaxed returns	2
	3	Ease of purchase of the bond using mobile phone	3

	4	I was able to get all the information I needed about the bond in good time	4
	5	I was guaranteed to get my cash in time once the bond is sold	5
	6	Other (SPECIFY)	6

<b>F2D</b>	<b>ASK IF USED TO HAVE OR HAVE NEVER HAD ANY SECURITY INVESTMENT PRODUCT (C1 35 - 37, ALL CODE=2 OR 3) OTHERWISE GO TO G1</b>		
	<b>MULTIPLE MENTIONS POSSIBLE</b>		
	<b>DO NOT READ OUT</b>		
	Why are you not currently investing in securities (e.g., shares, stocks, mutual funds, T bills or bonds?)		
			F2D. Why Not investing in securities
	1	I do not have the kind of money required to invest in securities	1
	2	I don't need to invest	2
	3	Don't understand how to invest in securities	3
	4	I don't have an ID/passport	4
	5	I use my money for savings not investments	5
	6	I have better option to invest in, instead of securities	6
	7	I lost money in the securities markets	7
	8	I have never heard of securities markets	8
	9	I don't trust securities markets and stockbrokers	9
	10	It's too complicated	10
	11	I do not like taking risk in the securities market	11
	12	Other (SPECIFY)	12
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

## SECTION G: TRANSACTIONS USAGE

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

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

<b>CODES G1A G1B</b>	CODES FOR G1A AND G1B		
	1	Bank transfer includes interent banking	1
	2	The Post Office (e.g., PostPay, Money order)	2
	3	A mobile money account (e.g., MPesa, Airtel Money)	3
	4	A mobile banking account	4
	5	Pay bill / Till number through mobile money (e.g., Lipa na MPesa, Pay Bill)	5
	6	Cash	6
	7	Cheque	7
	8	Credit or Debit card	8
	9	Hawala	9

	10	Money transfer service (e.g., Western Union, Money Gram)	10
	11	International mobile transfer (e.g., Wave, Transferwise)	11
	12	Courier e.g., Nation, Securicor SpeedPost G4S	12
	13	Bus / Matatu	13
	14	In kind / noncash (goods & services)	14
	15	Community currencies eg. Sarafu, Bangla Pesa	15
	16	Cryptocurrency e.g bitcoin, Ethereum	16
	17	Other (SPECIFY)	17
	18	Did not do this (DO NOT READ OUT. ONLY MENTIONED IN G1A)	18
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

<b>G2</b>	<b>ASK ALL</b> <b>SINGLE MENTION; READ OUT THE OPTIONS</b> <b>ENUMERATOR TO ENTER NUMBER</b>		
	G2. Considering all your expenditure/payments in the last 12 months, approximately what proportion of these expenditures is in cash		
			<b>G2. Use of cash</b>
			<b>ENTER</b>
	1	All or nearly all	1
	2	Three quarters or more	2
	3	Half or more	3
	4	Between half and quarter;	4
	5	Less than a quarter	5
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

<b>G3</b>	<b>ASK IF SENT MONEY OUTSIDE KENYA WITHIN THE PAST 12 MONTHS (G1A STATEMENT 7, CODE= 1 TO 13, 15 TO 17);</b> <b>OTHERWISE GO TO G8</b> <b>MULTIPLE MENTIONS POSSIBLE</b> <b>DO NOT READ OUT</b>		
	You said that you sent money somewhere outside of Kenya in the past 12 months. Which country(ies) did you send the money to?		
			<b>G3. Sent Money Where Outside Kenya</b>
	<b>SELECT NAME OF COUNTRY FROM LIST</b>		
	1	Other (SPECIFY)	1
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

<b>G4</b>	<b>ASK IF SENT MONEY OUTSIDE KENYA WITHIN THE PAST 12 MONTHS (QG1A STATEMENT 7, CODE= 1 TO 13, 15 TO 17); OTHERWISE GO TO G8</b>	
	In the past 12 months, in total how much money did you send outside Kenya?	
		G4. Amount sent
		KSh
	98	Don't know (DO NOT READ OUT)
	99	Refused to Answer (DO NOT READ OUT)

<b>G5</b>	<b>ASK IF SENT MONEY OUTSIDE KENYA WITHIN THE PAST 12 MONTHS (QG1A STATEMENT 7, CODE= 1 TO 13, 15 TO 17); OTHERWISE GO TO G8</b>	
	In the past 12 months, which was the last month you sent money outside Kenya?	
		G5. Month sent
	1	January
	2	February
	3	March
	4	April
	5	May
	6	June
	7	July
	8	August
	9	September
	10	October
	11	November
	12	December
	98	Don't know (DO NOT READ OUT)
	99	Refused to Answer (DO NOT READ OUT)

<b>G6</b>	<b>ASK IF SENT MONEY OUTSIDE KENYA WITHIN THE PAST 12 MONTHS (G1A STATEMENT 7, CODE= 1 TO 13, 15 TO 17); OTHERWISE GO TO G8</b>	
	During the last time you sent money outside Kenya, how much was it?	
		G6. Amount sent last time (KShs)
	98	Don't know (DO NOT READ OUT)
	99	Refused to Answer (DO NOT READ OUT)

<b>G7</b>	<b>ASK IF SENT MONEY OUTSIDE KENYA WITHIN THE PAST 12 MONTHS (G1A STATEMENT 7, CODE= 1 TO 13, 15 TO 17); OTHERWISE GO TO G8</b>	
	<b>SINGLE MENTION</b>	
	The last time you sent money, what was the intended <b>MAIN</b> purpose?	
		G7. Remittance sent use
	1	Paying for goods and services
	2	Paying school fees (Self or others)
	3	Paying for a medical procedure (self or others)
	4	Investing

	5	Helping out a friend or relative	5
	6	Paid for assets (e.g., land, house)	6
	7	A philanthropic payment	7
	9	Other (SPECIFY)	9
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

<b>G8</b>	<b>ASK IF RECEIVED MONEY FROM OUTSIDE KENYA WITHIN THE PAST 12 MONTHS (G1 STATEMENT 9, CODE= 1 -13, 15 - 17)</b>  <b>OTHERWISE GO TO H1</b>  <b>MULTIPLE MENTIONS POSSIBLE.</b>  <b>DO NOT READ OUT</b>		
	You said that you received money from outside of Kenya in the past 12 months. From which country(ies) did you receive the money?		
			G8. Received Money from Country
	<b>SELECT NAME OF COUNTRY FROM LIST</b>		
	1	Other (SPECIFY)	1
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

<b>G9</b>	<b>ASK IF RECEIVED MONEY FROM OUTSIDE KENYA WITHIN THE PAST 12 MONTHS (G1 STATEMENT 9, CODE= 1 to 13, 15 - 17)</b>		
	In the past 12 months, in total how much money did you receive money from outside of Kenya?		
			G9. Amount received (KSh)
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

<b>G10</b>	<b>ASK IF RECEIVED MONEY FROM OUTSIDE KENYA WITHIN THE PAST 12 MONTHS (QG1 STATEMENT 9, CODE= 1 to 13, 15 -17)</b>		
	In the past 12 months, which was the last month you received money from outside of Kenya?		
			G10. MonthSent
	1	January	1
	2	February	2
	3	March	3
	4	April	4
	5	May	5

	6	June	6
	7	July	7
	8	August	8
	9	September	9
	10	October	10
	11	November	11
	12	December	12
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

<b>G11</b>	<b>ASK IF RECEIVED MONEY FROM OUTSIDE KENYA WITHIN THE PAST 12 MONTHS (QG1 STATEMENT 9, CODE= 1 to 13, 15 - 17)</b>		
	During the last time you received money from outside of Kenya how much was it?		
			G11. Amount Received last (KSh)
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

<b>G12</b>	<b>ASK IF RECEIVED MONEY OUTSIDE KENYA WITHIN THE PAST 12 MONTHS (G1A STATEMENT 7, CODE= 1 TO 13, 15 - 17)</b>		
	<b>OTHERWISE GO TO SECTION H</b>		
	<b>SINGLE MENTION</b>		
	<b>DO NOT READ OUT</b>		
	The last time you received money, what did you <b>MAINLY</b> use it for?		
			<b>G12. Remittance Received - Use</b>
	1	Paying for goods and services	1
	2	Paying school fees (Self or others)	2
	3	Paying for a medical procedure (self or others)	3
	4	Helping out a friend or relative	4
	5	A philanthropic payment	5
	6	Paying	6
	7	Paying for rent	7
	8	Investing in land	8
	9	Investing in construction of house	9
	10	Investing in business	10
	11	Investing in farming	11
	12	other investment	12
	13	invest or make a payment on behalf of the sender	13
	14	Other (SPECIFY)	14
	98	Don't know (DO NOT READ OUT)	98

	99	Refused to Answer	
		(DO NOT READ OUT)	99

## SECTION H: BANKING USAGE

H1A	ASK ALL WHO <u>DO NOT</u> HAVE BANK ACCOUNT (ALL CODE=2 OR 3 IN C1 FOR ANY STATEMENT 10, 28 - 34)		
	DO NOT READ OUT		
	In the last 12 months have you used someone elses bank account?		
			H1A. Somebody Else's Bank Account
	1	Yes	1
	2	No	2

H1B	ASK ALL WHO <u>DO NOT</u> HAVE BANK ACCOUNT (ALL CODE=2 OR 3 IN QC1 FOR ANY STATEMENT 10, 28 - 34)		
	MULTIPLE MENTIONS POSSIBLE		
	DO NOT READ OUT		
	Why don't you have your own bank account?		
			H1B. Reason for Non- use Bank
	1	I don't want to pay service fees	1
	2	I have to keep a minimum balance at the bank	2
	3	I don't have money to save	3
	4	The bank will not give me a loan	4
	5	I don't have a regular income	5
	6	I can't afford to	6
	7	The bank is too far from where I live	7
	8	I prefer dealing in cash	8
	9	I prefer to use other options rather than the bank	9
	10	It takes too long to get my money	10
	11	I do not have a job	11
	12	I don't have a national ID / Passport	12
	13	I can't read or write	13
	14	I'm too young to have a bank account	14
	15	I don't need a bank account	15
	16	I do not like the long queues	16
	17	I don't trust banks	17
	18	I can do all the transactions I need using a different kind of institutions (e.g., chama or Sacco)	18
	19	Cultural/ Religious reasons	19
	20	Feels discriminated	20
	21	Other (SPECIFY)	21
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

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

H1	<b>ASK IF CURRENTLY USES A BANK (CODE=1 IN QC1 FOR STATEMENTS 10, 28 - 34)</b> <b>MULTIPLE MENTIONS POSSIBLE; RECORD UP TO 3 BANK CODES <u>ONLY</u></b> <b>SCRIPT BANK CODE AND NAME INTO DROPDOWN LIST</b> <b>DO NOT READ OUT</b>		
	Which banks do you currently hold an account in?		
	ENTER BANK NAME AND CODE		H1. Bank Codes
	1	A	1
	2	B	2
	3	C	3
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

H2	<b>ASK ONLY IF CURRENTLY USES BANK (CODE= 1 IN QC1 FOR STATEMENTS 10, 28 - 34)</b> <b>RECORD NUMBER (NONZERO INTEGER) OF ACCOUNTS FOR EACH IN H3</b> <b>DO NOT READ OUT</b>		
	How many bank accounts do you currently have with (ENTER BANK NAME FROM H1)		
			H2. Number Bank Accounts
			ENTER NUMBER
	1		
	2		
	3		
	98	Don't know (DO NOT READ OUT)	98
99	Refused to Answer (DO NOT READ OUT)	99	

H3 & H4	<b>ASK IF CURRENTLY USES A BANK (CODE=1 IN QC1 FOR STATEMENTS 10, 28 - 34)</b> <b>SINGLE MENTION ONLY PER STATEMENT</b> <b>READ OUT STATEMENT; DO NOT READ OUT RESPONSES</b> Is your bank account / are any of your bank accounts you use...? (FILL IN STATEMENT) <b>FILL IN STATEMENT</b>				
			H3 & H4. Account Ownership		
			Yes	No	Refused to Answer (DO NOT READ OUT)
	1	In your own name <u>only</u>	1	2	99
	2	Jointly in your own name and someone else's name	1	2	99

H5	<b>ASK ONLY IF CURRENTLY USES BANK (CODE= 1 IN QC1 FOR STATEMENTS 10, 28 - 34) AND IF IN OWN NAME OR JOINTLY (CODE=1 FOR STATEMENTS 1 OR 2 IN H3 &amp; H4)</b>  <b>SINGLE MENTION ONLY</b>  <b>DO NOT READ OUT</b>		
	Thinking about your bank account / the bank account you use the most frequently, have you used it for any financial action in the past 90 days?		
	H5. 90 days Usage Bank		
	1	Yes	1
	2	No	2
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

H6	ASK ONLY IF CURRENTLY USES BANK (CODE= 1 IN C1 FOR STATEMENTS 10, 28 - 34) SINGLE MENTION ONLY DO NOT READ OUT	
	Approximately how often do you use this account?	
		H6. Frequency of Use
	1	Daily 1
	2	Weekly 2
	3	Monthly 3
	4	Once every 3 months 4
	5	Once every 6 months 5
	6	Once between 6 months and one year Mara moja kati ya 6
	7	Not used it in the last one year 7
	98	Don't know (DO NOT READ OUT) 98
	99	Refused to Answer (DO NOT READ OUT) 99

H7	ASK ONLY IF CURRENTLY USES BANK (CODE= 1 IN C1 FOR STATEMENTS 10, 28 - 34) MULTIPLE MENTIONS POSSIBLE READ OUT	
	In the past 12 MONTHS, did you access your bank account(s) through the following channels? Kwa	
		H7. Bank Channels Used
	1	At a bank branch 1
	2	At a bank agent 2
	3	Via mobile banking 3
	4	Via ATM 4
	5	Using Internet banking / Online Banking 5
	6	Using POS/ Card machine swipe 6
	7	Other (SPECIFY) 7
	8	Have not used my bank account in the past 12 months (DO NOT READ OUT) 8
	97	Refused to Answer (DO NOT READ OUT) 99

H8	ASK IF H7 CODE= 01 to 07; CODE SINGLE MENTION ONLY ONLY READ OUT CHANNELS MENTIONED IN H7	
	Out of the channels you have mentioned what was the MAIN way you accessed your bank account(s)? Was it...	
		H8. Most Frequent Banking Channel
	1	At a bank branch 1
	2	At a bank agent 2
	3	Via mobile banking 3
	4	Via ATM 4
	5	Using Internet banking / Online Banking 5
	6	Using POS/ Card machine swipe 6

	7	Other (SPECIFY)	7
	99	Refused to Answer (DO NOT READ OUT)	99

H9	<b>ASK ONLY IF CURRENTLY USES BANK (CODE= 1 IN C1 FOR STATEMENTS 10, 28 - 34)</b> <b>MULTIPLE MENTIONS POSSIBLE</b> <b>READ OUT</b>		
	Still thinking of the past 12 MONTHS, which of these services have you used?		
			H9. Bank Channels Used
	1	Transfers between bank and mobile phone accounts (e.g Standing orders)	1
	2	Credit Card/	2
	3	ATM/Debit Card Kadi ya mashine ya kuhimiza mashine/kadi ya malipo	3
	4	Pesalink	4
	5	Other bank to bank transfers, <b>not Pesalink</b> (e.g., EFT, RTGS)	5
	6	International bank transfer (e.g., East African Payment System, COMESA Regional Electronic Payment System (REPSS))	6
	7	Deposited /withdrew cash/ Cheque over the counter	7
	8	Other (SPECIFY)	8
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

H10	<b>ASK ONLY IF CURRENTLY USES BANK (CODE= 1 IN QC1 FOR STATEMENTS 10, 28 - 34)</b> <b>SINGLE MENTION ONLY PER STATEMENT</b> <b>READ OUT STATEMENTS; DO NOT READ OUT RESPONSES</b>		
	In the past 12 months, have you experienced any of the following in relation to your bank accounts? Have you experienced...?		
			H10. Consumer Protection Banking
			Yes No
	1	Unexpected charges	1 2
	2	Lost money / Money missing from my account e.g., Cards/PIN fraud	1 2
	3	Poor service received at a branch / agent / customer care	1 2
	4	ATM or Card Swipe machine not working	1 2
	5	Inability to access bank account through mobile /internet banking	1 2

H11	<b>ASK ONLY IF LOST MONEY IN H10 (STATEMENT 2 = 1)</b> <b>OTHERWISE AUTOCODE AS CHALLENGE WHERE CODE=1 IN H10A</b> <b>IF NO GO TO H13</b> <b>MULTI MENTION POSSIBLE</b> <b>DO NOT READ OUT</b>	
	How did you lose money from your account?	
		H11. How lost money

1	Phone fraud (third party took money from my account via mobile banking/mobile banking pin got into the wrong hands)	1
2	Card fraud (third party took money from my account through my card (pin got into the wrong hands; skimming, phishing)	2
3	Internal fraud (someone internal to the institution (bank) took money from my account)	3
4	Identity theft (someone stole my identification details and took a loan under my name/withdrew money from my account)	4
5	Cybercrime (my account was hacked)	5
6	Other (SPECIFY)	6
98	Don't know (DO NOT READ OUT)	98
99	Refused to Answer (DO NOT READ OUT)	99

H12	<b>ASK ONLY IF CURRENTLY USES BANK (CODE= 1 IN C1 FOR STATEMENTS 10, 28 - 34)</b>	
	<b>SINGLE MENTION ONLY</b>	
	<b>READ OUT STATEMENT; DO NOT READ OUT RESPONSES</b>	
	In the past 12 months, have you ever tried to register a complaint or resolve an issue with your bank?	
		H12. Tried registering
	1 Yes	1
	2 No	2
99	Refused to Answer (DO NOT READ OUT)	99

H13A/B	<b>ASK ONLY IF CURRENTLY USES BANK (CODE= 1 IN C1 FOR STATEMENTS 10, 28 - 34)</b>	
	<b>MULTIPLE MENTION POSSIBLE; RECORD UP TO THREE RESPONSES</b>	
	<b>INTERVIEWER INSTRUCTIONS. If the respondent answered "Yes" in H13 (CODE=1 for H13), ASK:</b>	
	H13A. What did you do to try to resolve the issue / register a complaint?	
	<b>INTERVIEWER INSTRUCTIONS. If the respondent made any other response except "Yes" (CODE= 2, 99), ASK this instead:</b>	
	H13B If you had an issue with your bank, what would you do to solve it?	
	<b>DO NOT READ OUT</b>	
		H13A/B. Banking Services Redress
	1 Went to the bank / bank manager Go to the bank/ bank manager	1
	2 Called customer care Call customer care	2
	3 Contacted / went to Central Bank of Kenya (CBK) Contact / go to the Central Bank of Kenya (CBK)	3
	4 Contacted / went to <b>another</b> Government agency, <b>not CBK</b> (e.g. CID, Police, ) Contact / go to <b>another</b> government agency, <b>not CBK</b> (e.g. CID, Police)	4
	5 Posted on social media (e.g., Twitter, Facebook) Post on social media (e.g., Twitter, Facebook)	5
	6 Other (SPECIFY)	6
98	Don't know (DO NOT READ OUT)	98
99	Refused to Answer (DO NOT READ OUT)	99

H14	ASK IF H13a = ANY CODE 1 FOR STATEMENT 1 TO 6 SINGLE MENTION ONLY DO NOT READ OUT	
	Was the issue successfully resolved?	
	H14. Issue resolution	
	1	Yes
	2	No
	3	Pending
	98	Don't know (DO NOT READ OUT)
	99	Refused to Answer (DO NOT READ OUT)

## SECTION I: MICROFINANCE INSTITUTION USAGE

I1	<b>ASK IF CURRENTLY USES A MICROFINANCE INSTITUTION (CODE=1 IN QC1 ANY STATEMENT 01 OR 15)</b> <b>MULTIPLE MENTIONS POSSIBLE; RECORD UP TO 3 MFI CODES <u>ONLY</u></b> <b>SCRIPT MFI CODE AND NAME INTO DROPDOWN LIST</b> <b>DO NOT READ OUT</b>		
	Which microfinance institutions do you currently use/hold an account in?		
		<b>ENTER MFI NAME AND CODE</b>	I1. MFI Code
	1		1
	2		2
	3		3
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

I2i & ii	<b>ASK IF CURRENTLY USES A MICROFINANCE INSTITUTION (CODE=1 IN C1 ANY STATEMENT 01 OR 15)</b> <b>SINGLE MENTION ONLY PER STATEMENT</b> <b>READ OUT STATEMENT; DO NOT READ OUT RESPONSES</b>					
	Is your microfinance institution account / are any of your microfinance accounts you use....(FILL IN STATEMENT)					
			Yes	No	Don't know (DO NOT READ OUT)	Refused to Answer (DO NOT READ OUT)
	L2 i	In your own name <b><u>only</u></b>	1	2	98	99
	L2 ii	Jointly in your own name and someone else's name	1	2	98	99

I3	<b>ASK IF CURRENTLY USES A MICROFINANCE INSTITUTION (CODE=1 IN QC1 FOR STATEMENT 01 OR 15)</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>		
	Now we want to ask you about the microfinance institution account that you use most frequently. Have you used this account in the past 3 months?		
			I3. 3 months Usage MFI
	1	Yes	1
	2	No	2

	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

I4	<b>ASK IF CURRENTLY USES A MICROFINANCE INSTITUTION (CODE=1 IN C1 FOR STATEMENT 01 OR 15)</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>		
	Approximately how often do you use this account?		
			I4. MFI Frequency of Use
	1	Daily	1
	2	Weekly	2
	3	Monthly	3
	4	Once every 3 months	4
	5	Once every 6 months	5
	6	Once between 6 months and one year	6
	7	Not used it in the last one year	7
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

I5	<b>ASK IF CURRENTLY USES A MICROFINANCE INSTITUTION (CODE=1 IN C1 FOR STATEMENT 01 OR 15)</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>		
	In the past 12 MONTHS, what channel did you use to access your microfinance institution account(s)?		
			I5. Main MFI Channels Used
	1	At a branch	1
	2	At a microfinance agent	2
	3	Via mobile phone / App	3
	4	Using Internet banking / Online Banking	4
	5	Other (SPECIFY)	5
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

16	ASK IF CURRENTLY USES A MICROFINANCE INSTITUTION (CODE=1 IN C1 FOR STATEMENT 01 OR 15)				
	SINGLE MENTION ONLY PER STATEMENT				
	READ OUT STATEMENTS, DO NOT READ OUT RESPONSES.				
	In the past 12 months, have you experienced any of the following in relation to your microfinance institution accounts? Have you experienced...?				
	16. Consumer Protection MFI				
		Yes	No	Don't know (DO NOT READ OUT)	Refused to Answer (DO NOT READ OUT)
	1	Unexpected charges	1	2	98 99
	2	Lost money / Money missing from my account e.g., Cards/PIN fraud	1	2	98 99
	3	Poor service received at a branch / agent / customer care	1	2	98 99
	4	Inability to access bank account through mobile /internet banking	1	2	98 99
	5	Harrassment/rogue recovery practises	1	2	98 99
	6	Other (SPECIFY)	1	2	98 99

17	ASK IF CURRENTLY USES A MICROFINANCE INSTITUTION (CODE=1 IN C1 FOR STATEMENT 01 OR 15)	
	SINGLE MENTION ONLY	
	READ OUT STATEMENT; DO NOT READ OUT RESPONSES	
	In the past 12 months, have you ever tried to register a complaint or resolve an issue with your microfinance Institution?	
	17. Consumer Protection MFI	
	1	Yes
	2	No,
	99	Refused to Answer

	(DO NOT READ OUT)	
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18A/ B	ASK IF CURRENTLY USES A MICROFINANCE INSTITUTION (CODE=1 IN C1 FOR STATEMENT 01 OR 15)		
	MULTIPLE MENTION POSSIBLE; RECORD UP TO THREE RESPONSES		
	INTERVIEWER INSTRUCTIONS. If the respondent answered "Yes" in I7 (CODE=1), ASK:		
	I8A. What did you do to try to resolve the issue / register a complaint?		
	INTERVIEWER INSTRUCTIONS. ASK ALL, If the respondent made any other response except "Yes" (CODE= 2, 99 ), ASK this instead:		
	I8B. If you had an issue with your microfinance, what would you do to solve it?		
	DO NOT READ OUT		
		I8A. MFI Services Redress - Experienced	I8 B. MFI Services Redress - No issue
	1	Went to the MFI / MFI manager / relationship manager Go to the MFI / MFI manager / relationship manager /	1
	2	Called / Went to MFI agent/ Call / go to MFI agent	2
	3	Contacted / went to Central Bank of Kenya (CBK) / Contact / go to the Central Bank of Kenya (CBK	3
	4	Contacted / went to <u>another</u> Government agency, <u>not CBK</u> (e.g. CID, Police, ) N Contact / go to <u>another</u> government agency, <u>not CBK</u> (e.g. CID, Police)	4
	5	Posted on social media (e.g. Twitter, Facebook	5
	6	Reported to the association of Microfinance Institution Report to association of Microfinance Institution	6
	7	Other (SPECIFY)	7
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

19	ASK IF I7= CODE 1	
	SINGLE MENTION ONLY	
	DO NOT READ OUT	
	Was the issue successfully resolved?	
		I9. Issue resolution
	1	Yes
	2	No
	3	Pending

	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

## SECTION J: SACCO USAGE

<b>J1</b>	<b>ASK IF DOES NOT USE SACCO (CODE=2 OR 3 IN C1 FOR ALL STATEMENT 04, 14)</b>	
	<b>MULTIPLE MENTIONS POSSIBLE</b>	
	<b>DO NOT READ OUT</b>	
	You said earlier that you don't currently have a Sacco account. Why is this?	
	J1. Reasons for Non-use Sacco	
	1	Unexpected charges based on loan
	2	Unexpected charges based on an account
	3	Poor service received at a branch or agent
	4	Lost job/ collapse of business
	5	Money missing from account
	6	Delays in getting services
	7	Lack of transparency on financial products and services
	8	Abusive collection techniques
	9	Sacco closed down/collapsed
	10	Lack of trust
	11	Voluntary withdrawal (no particular problem)
	12	Do not have an ID / Passport
	13	Lost money as a guarantor
14	Lack of information/awareness about a good Sacco	
15	Other (SPECIFY)	
98	Don't know (DO NOT READ OUT)	
99	Refused to Answer (DO NOT READ OUT)	

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

<b>J2</b>	<b>ASK IF CURRENTLY USES A SACCO (CODE=1 IN C1 FOR STATEMENT 04, 14)</b>	
	<b>MULTIPLE MENTIONS POSSIBLE; RECORD UP TO 3 SACCO CODES <u>ONLY</u></b>	
	<b>SCRIPT SACCO CODE AND NAME INTO DROPDOWN LIST</b>	
	<b>DO NOT READ OUT</b>	
	What is the name of your SACCO?	
	J2. Sacco Codes	
	1	
	2	
	3	
	98	Don't know (DO NOT READ OUT)
99	Refused to Answer (DO NOT READ OUT)	

<b>J3</b>	<b>ASK IF CURRENTLY USES A SACCO (CODE=1 IN C1 FOR STATEMENT 04, 14)</b> <b>SINGLE MENTION ONLY</b>
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	<b>DO NOT READ OUT</b>	
	Thinking about your SACCO account / the SACCO account you use the most frequently, have you used it for any financial action in the past 3 months?	
	3	
		J3. 3 months UsageSacco
	1	Yes
	2	No
	98	Don't know (DO NOT READ OUT)
	99	Refused to Answer (DO NOT READ OUT)

<b>J4</b>	<b>ASK IF CURRENTLY USES A SACCO (CODE=1 IN C1 FOR STATEMENT 04, 14)</b>	
	<b>SINGLE MENTION ONLY</b>	
	<b>DO NOT READ OUT</b>	
	Approximately how often do you use this account?	
		J4. Frequency of Use
	1	Daily
	2	Weekly
	3	Monthly
	4	Once every 3 months
	5	Once every 6 months
	6	Once between 6 months and one year
	7	Not used it in the last one year
	98	Don't know (DO NOT READ OUT)
	99	Refused to Answer (DO NOT READ OUT)

<b>J5</b>	<b>ASK IF CURRENTLY USES A SACCO (CODE=1 IN QC1 FOR STATEMENT 04, 14)</b>	
	<b>MULTIPLE MENTIONS POSSIBLE</b>	
	<b>READ OUT</b>	
	Thinking about the past 12 MONTHS, did you access your Sacco account(s) through the following channels?	
		J5. Sacco Channels Used
	1	At a branch /sattelite offices
	2	Via mobile phone e.g., USSD, Apps
	3	Via ATM
	4	Using Internet / Online channels
	5	Using POS/ Card machine swipe
	6	SACCO Agent
	7	Other (SPECIFY)
	97	None of these (DO NOT READ OUT)

	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

J6	<b>ASK IF CURRENTLY USES A SACCO (CODE=1 IN QC1 FOR STATEMENT 04, 14)</b>		
	<b>SINGLE MENTION ONLY PER STATEMENT</b>		
	<b>READ OUT STATEMENTS, DO NOT READ OUT RESPONSES</b>		
	In the past 12 months, have you experienced any of the following in relation to your Sacco account(s)? Have you experienced...?		
	J6. Experience Using Sacco		
		Yes	No
	1	Unexpected/unclear/excess charges	1
	2	Lost money / money missing from account	1
	3	Poor service	1
	4	Delays in disbursements of my money/getting services	1
	5	Abusive collection techniques	1
	6	Other (SPECIFY)	1

J7	<b>ASK IF CURRENTLY USES A SACCO (CODE=1 IN C1 FOR STATEMENT 04, 14)</b>	
	<b>SINGLE MENTION ONLY</b>	
	<b>READ OUT STATEMENT; DO NOT READ OUT RESPONSES</b>	
	In the past 12 months, have you ever tried to register a complaint or resolve an issue with your Sacco?	
	J7. Consumer Protection Sacco	
	1	Yes
	2	No
98	Don't know (DO NOT READ OUT)	
	98	
99	Refused to Answer (DO NOT READ OUT)	
	99	

J8A/B	<b>ASK IF CURRENTLY USES A SACCO (CODE=1 IN QC1 FOR STATEMENT 04, 14)</b>	
	<b>MULTIPLE MENTION POSSIBLE; RECORD UP TO THREE RESPONSES</b>	
	<b>INTERVIEWER INSTRUCTIONS. If the respondent answered "Yes" in J7 (CODE=1 for J7), ASK:</b>	
	J8A. What did you do to try to resolve the issue / register a complaint? U	
	<b>INTERVIEWER INSTRUCTIONS. If the respondent made any other response except "Yes" (CODE= 2, 98 or 99), ASK this instead:</b>	
	J8B. If you had an issue with your Sacco, what would you do to solve it?	
	<b>DO NOT READ OUT</b>	
	J8A/B. Sacco Services Redress	
1	Went to the Sacco management Go to the Sacco management	
	1	

	2	Called / Went to the Sacco Societies Regulatory Authority (SASRA) Call / go to the Sacco Societies Regulatory Authority (SASRA)	2
	3	Contacted / went to Central Bank of Kenya (CBK) Contact / go to the Central Bank of Kenya (CBK)	3
	4	Contacted / went to another Government agency, not CBK or SASRA (e.g. CID, Police, Cooperitives Commissioners Office) Contact / go to another government agency,not CBK or SASRA (e.g. CID, Police, Cooperitives Commissioners Office)	4
	5	Posted on social media (e.g. Twitter, Facebook) Post on social media (e.g. Twitter, Facebook)	5
	6	Contacted Sacco Union i.e KUSCCO Contact Sacco Union i.e KUSCCO	6
	7	Other (SPECIFY)	7
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

J9	ASK IF J7= CODE 1		
	SINGLE MENTION ONLY		
	DO NOT READ OUT		
	Was the issue successfully resolved?		
			J9. Issue resolution
	1	Yes	1
	2	No	2
	3	Pending	3
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

## SECTION K: MOBILE MONEY/MOBILE TRANSFER SERVICES USAGE

<b>K1</b>	<b>ASK ALL WHO DO NOT HAVE MOBILE MONEY ACCOUNT (ALL CODE=3 IN C2 FOR ALL STATEMENTS 3,9,13 AND C2 FOR STATEMENTS 3,9,13 CODE=2)</b> <b>DO NOT READ OUT</b>		
	In the last 12 months have you used someone else's mobile money account for your own transactions (e.g., MPESA, Airtel Money, TCash, Tangaza, Equitel)?		
			K1. Somebody Else's Mobile Money Account
	1	Yes	1
	2	No	2
	99	Refused to answer (do not read out)	99

<b>K2</b>	<b>ASK ALL WHO DO NOT HAVE MOBILE MONEY ACCOUNT (ALL CODE=3 IN C1 FOR ALL STATEMENTS 3,9,13 AND C2 FOR STATEMENTS 3,9,13 CODE=2)</b> <b>MULTIPLE MENTIONS POSSIBLE</b> <b>DO NOT READ OUT</b>		
	Why don't you currently have a mobile money account (e.g., MPESA, Airtel Money, TCash, Tangaza, Equite		
			K2. Reason for Non-use Mobile Money
	1	Changed Number/Lost Phone and do not have a line	1
	2	Too young to have a phone	2
	3	Do not have an ID /Passport	3
	4	My line was blocked	4
	5	Cannot afford a phone	5
	6	Service fees too high	6
	7	Social and / or cultural reasons	7
	8	Too much downtime	8
	9	Too much fraud	9
	10	Poor customer care / service	10
	11	Mobile agents are untrustworthy or fraudulent	11
	12	Don't need to	12
	13	Other (SPECIFY)	13
	98	Don't Know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

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

<b>K3</b>	<b>ASK ALL WHO CURRENTLY USE MOBILE MONEY IF CODE 1 FOR ANY PRODUCTS 3,9,13 IN C1 OR C2</b> <b>SINGLE MENTION ONLY PER STATEMENT</b> <b>READ OUT STATEMENT; DO NOT READ OUT RESPONSES</b>
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Is your mobile money account / are any of your mobile money accounts....(FILL IN STATEMENT)			
		K3. Mobile Bank Ownership	
		Yes	No
1	In your own name <b>only</b>	1	2
2	Jointly in your own name and someone else's name	1	2

<b>K4</b>	<b>ASK ALL WHO CURRENTLY USE MOBILE MONEY IF CODE 1 FOR ANY PRODUCTS 3,9,13 IN C1 OR C2</b> <b>MULTIPLE MENTIONS POSSIBLE; RECORD UP TO 3 MOBILE MONEY CODES <u>ONLY</u></b> <b>DO NOT READ OUT</b>		
	What are the names of the mobile money products/services that you use?		
	ENTER MOBILE MONEY PRODUCT/SERVICE NAME AND CODE		K4. Mobile money products Codes
	1	MPesa	1
	2	Airtel money	2
	3	Equitel	3
	4	TKash	4
	5	Tangaza	5
	6	Other (SPECIFY)	6
	98	Don't Know (DO NOT READ OUT)	98
99	Refused to Answer (DO NOT READ OUT)	99	

<b>K5</b>	<b>ASK ALL WHO CURRENTLY USE MOBILE MONEY IF CODE 1 FOR ANY PRODUCTS 3,9,13 IN C1 OR C2</b> <b>AUTOCODE ALL PRODUCTS/SERVICES LISTED IN K4 AND ASK FOR EACH. SINGLE MENTION ONLY PER PRODUCT/ SERVICE</b> <b>DO NOT READ OUT</b>			
	You said that you currently use (PRODUCT/SERVICE FROM K4). How many mobile money accounts do you have with this product/service?			
	ENTER PROVIDER FROM K2	ENTER NONZERO INTEGER	K5. Mobile money accounts per Product/ service	
			Don't Know (DO NOT READ OUT)	
	1	MPesa	98	
	2	Airtel money	98	
	3	Equitel	98	
	4	TKash	98	
	6	Tangaza	98	
	7	Don't Know (DO NOT READ OUT)	98	
8	Refused to Answer (DO NOT READ OUT)	98		

	READ OUT)		
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K6	<b>ASK ALL WHO CURRENTLY USE MOBILE MONEY IF CODE 1 FOR ANY PRODUCTS 3,9,13 IN C1 OR C2</b> <b>SINGLE MENTION ONLY</b> <b>CODE FOR K6 MUST BE IN K4</b> <b>DO NOT READ OUT</b>		
	Which mobile money product/ service do you use most frequently?		
			K6. Mobile money product Frequency
	1	MPesa	1
	2	Airtel money	2
	3	Equitel	3
	4	TKash	4
	5	Tangaza	5
	6	Other (SPECIFY)	6
	7	Don't Know (DO NOT READ OUT)	7
	99	Refused to Answer (DO NOT READ OUT)	99

K7	<b>ASK ALL WHO CURRENTLY USE MOBILE MONEY IF CODE 1 FOR ANY PRODUCTS 3,9,13 IN C1 OR C2</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>		
	Thinking about your mobile money account you use the most frequently, have you used it for any financial action in the past 3 months?		
			K7. Use in Past 3 months
	1	Yes	1
	2	No	2
	98	Don't Know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

K8	<b>ASK ALL WHO CURRENTLY USE MOBILE MONEY IF CODE 1 FOR ANY PRODUCTS 3,9,13 IN C1 OR C2</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>		
	Approximately how often do you use this account? ...?		

		K8. Mobile Money Frequency of Use
1	Daily	1
2	Weekly	2
3	Monthly	3
4	Once every 3 months	4
5	Once every 6 months	5
6	Once between 6 months and one year	6
7	Not used it in the last one year	7
98	Don't know (DO NOT READ OUT)	98
99	Refused to Answer (DO NOT READ OUT)	99

K9	<b>ASK ALL WHO CURRENTLY USE MOBILE MONEY IF CODE 1 FOR ANY PRODUCTS 3,9,13 IN C1 OR C2</b> <b>SINGLE MENTION ONLY</b> <b>READ OUT</b>	
	Still thinking of your mobile money account / the mobile money account that you use most frequently, how do you MAINLY use the service? Is this...?	
		K9. Most Frequent Channel
	1	Through your own phone (by yourself)
	2	Through your agent's phone
	3	Through someone else, who is not an agent's, phone
	4	Through your own phone (by someone else)
	5	Via ATM
	6	Other (SPECIFY)
	97	None of these (DO NOT READ OUT)
	98	Don't Know (DO NOT READ OUT)
	99	Refused to Answer (DO NOT READ OUT)

K10	<b>ASK ALL WHO CURRENTLY USE MOBILE MONEY IF CODE 1 FOR ANY PRODUCTS 3,9,13 IN C1 OR C2</b>
	<b>MULTIPLE MENTIONS POSSIBLE</b>
	<b>READ OUT/ SHOW CARD</b>

In the past 12 months, which of the following actions have you done using your mobile money account for...?		
		K10. Mobile Money Uses
1	Saving or keeping money Akiba	1
2	Deposit when traveling so I don't carry cash	2
3	Fundraising	3
5	Buy airtime/data	5
6	Gaming (Lottery, betting/ gambling)	6
98	Don't Know (DO NOT READ OUT)	98
99	Refused to Answer (DO NOT READ OUT)	99

<b>ASK IF ANSWERED CODE=1 IN K10 (USES MOBILE TO SAVE OR KEEP MONEY)</b> <b>OTHERWISE GO TO K13</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>		
For what MAIN reason do you keep/ saving money in your mobile money account?		
		K11. Mobile Transfer Keeping Purpose
1	To withdraw in cash when I need it	1
2	Safe keeping	2
3	For emergencies	3
4	Saving for a particular purpose/goal	4
5	To pay bills	5
6	To make daily purchases (e.g., grocery, airtime etc.)	6
7	To send to someone	7
8	To transfer to mobile banking thereafter	8
9	To grow the borrowing limit	9
10	To pay loans	10
11	Other (Specify)	11
98	Don't Know (DO NOT READ OUT)	98
99	Refused to Answer (DO NOT READ OUT)	99

K12	<b>ASK ALL WHO CURRENTLY USE MOBILE MONEY IF CODE 1 FOR ANY PRODUCTS 3,9,13 IN C1 OR C2</b> <b>MULTIPLE MENTIONS POSSIBLE</b> <b>READ OUT</b>
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In the past 12 months, have you experienced any of the following in relation to your mobile money account(s)?		
		K12. Mobile Transfer Challenges
1	Inability to transact due to system down time	1
2	Unclear/ higher than expected transaction charges / fees	2
3	Agent float unavailability	3
4	Being unable to get to an agent	4
5	Lost money / wrongly sent money	5
6	Fraud / attempted fraud (e.g., recieved less money from the agent)	6
7	Poor service received at branch / agent / customer care	7
8	Listed in CRB	8

K13	<b>ASK ALL WHO CURRENTLY USE MOBILE MONEY IF CODE 1 FOR ANY PRODUCTS 3,9,13 IN C1 OR C2</b> <b>AND IF ANSWERED ANY STATEMENT CODE 1-8 IN -K12.</b> <b>SINGLE MENTION ONLY</b> <b>READ OUT STATEMENT; DO NOT READ OUT RESPONSES</b>		
	Did you try to resolve the issue/s or register a complaint?		
		K13. Registered Complaint Mobile Money	
		Yes	No
	-	1	2
		Don't Know (DO NOT READ OUT)	
		98	

K14	<b>ASK IF CODE=1 FOR-K13</b> <b>MULTIPLE MENTIONS POSSIBLE</b> <b>DO NOT READ OUT</b>	
	What did you do to try to resolve the issue / register a complaint?	
	K14. Mobile Banking Services Redress	
	1	Went to a mobile money shop / agent
	2	Contacted the service provider
	3	Went to a Government agency (e.g., CBK AntiFraud unit/DCI /Police)

	4	Called the person who I had sent the money to	4
	5	Posted on social media (e.g., Twitter, Facebook)	5
	6	Other (SPECIFY)	6
	7	I did not try / No effort made (DO NOT READ OUT)	7
	98	Don't Know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

<b>K15</b>	<b>ASK IF K14= ANY CODE 1 TO 6</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>		
	Was the issue successfully resolved?		
			K15. Issue resolution
	1	Yes	1
	2	No	2
	3	Pending	3
	98	Don't Know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

<b>K16</b>	<b>ASK IF CODE=5 (LOST MONEY) AND/OR CODE=6 (FRAUD) IN K12.</b> <b>OTHERWISE GO TO K19</b> <b>MULTIPLE MENTIONS POSSIBLE</b> <b>DO NOT READ OUT</b>		
	You said that you lost money or experienced fraud using your mobile money account(s). How did this happen?		
			K16. Mobile Transfer Services Loss
	1	Sent to the wrong number	1
	2	Someone accessed my mobile money account	2
	3	Through a hoax SMS/ malware	3
	4	<i>Through a hoax phone call</i>	4
	5	Recipient did not get the money but my account was deducted	5
	6	Sender reversed genuine transaction	6

	7	Sharing of pin (knowingly or unknowingly)	7
	8	Other (SPECIFY)	8
	98	Don't Know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

<b>K17</b>	<b>ASK IF CODE=6 IN K10 (Gaming (Lottery, betting/ gambling ))</b> <b>OTHERWISE GO TO SECTION N</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>		
	You said that you have used your mobile money account to make a bet. On average, how much do you spend on betting in a month?		
	<b>ENTER ANY INTEGER (ANSWER K19)</b>		K17. Mobile Betting Amounts
	98	Don't Know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

<b>K18</b>	<b>ASK IF CODE=6 IN K10 (Gaming (Lottery, betting/ gambling ))</b> <b>OTHERWISE GO TO SECTION K</b> <b>SINGLE MENTION ONLY</b> <b>READ OUT</b>		
	In the past 12 months, on average, how often did you bet? Was it...?		
			K18. Mobile Betting Frequency
	1	More than once a day	1
	2	Daily (Just 1 bet a day)	2
	3	Weekly	3
	4	Monthly	4
	5	Occasionally when I get cash or big prizes to win	5
	6	Other (SPECIFY)	6
	97	None of these (DO NOT READ OUT)	97
	98	Don't Know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

<b>K19</b>	<b>ASK ALL WHO HAVE MOBILE MONEY ACCOUNT (ALL CODE=1 IN C1 FOR ALL STATEMENTS 3,9,13 AND C2 FOR STATEMENTS 3,9,13 CODE=1)</b> <b>DO NOT READ OUT</b>		
	How has COVID -19 affected your transaction frequency? Have they .... increased, decreased stayed the same?		
		Increase	Remain the same
	-	1	2
			Decrease
			3

<b>K20</b>	<b>ASK ALL WHO SAID INCREASED IN K19</b>	
	<b>DO NOT READ OUT</b>	
	What was the main reason why you transacted more in K19?	
		K20. Reason for the Increase in use of mobile money
	1	The government encouraged people to transact more on cashless mode?
		1
	2	Reduction in transactions Charges
		2
	3	Customers/Suppliers didn't want to handle cash
		3
	4	People couldn't travel to pay in cash
		4
	5	Due to increased usage of ecommerce / digital platforms to sell products / services
		5
	6	Increase in people who needed my support
		6
	7	Other, specify
		7

<b>K21</b>	<b>ASK ALL WHO SAID Decreased IN K19 (K19=3 )</b>	
	<b>DO NOT READ OUT</b>	
	What was the main reason why you transacted less? (In K19)	
		K21. Reason for the decline in use of mobile money
	1	Lost income/lost business/lost job
		1
	2	Reduction in transactions due to restricted movement
		2
	3	Cutting back on expenditure to save
		3
	4	Less dependants
		4

	5	Received less money due to Lost income/lost business/lost job by the sender/	5
	6	Other, specify	6

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

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

<b>ASK IF CODE=1 FOR QC1 OR CODE =1 FOR C2 IN STATEMENT 23</b>							
<b>MULTIPLE MENTION</b>							
<b>READ OUT</b>							
<b>L1.</b>							
In the past 12 months have you experienced any of the following in relation to your digital appbased loan account?							
<b>SINGLE MENTION ONLY PER STATEMENT</b>							
<b>ASK ONLY FOR STATEMENTS MENTIONED IN L1</b>							
<b>DO NOT READ OUT</b>							
<b>L2.</b>							
Did you try to resolve / register a complaint for the <b>(PUT IN STATEMENT MENTIONED IN L2)?</b>							
<b>L1 and L2</b>			L1. Specific challenges digital app- based loans	L2. Complaints Digital Loan Apps			
				Yes	No	Don't know  (DO NOT READ OUT)	Refused to Answer  (DO NOT READ OUT)
	1	Unexpected charges related to your loan	1	1	2	98	99
	2	Poor customer service/ No or unreachable customer care	2	1	2	98	99
	3	Delays in getting loan e.g., system down time/ slower approval process	3	1	2	98	99
	4	Applied for a loan but did not get	4	1	2	98	99
	5	Listing on the CRB	5	1	2	98	99
	6	Fraud. The digital loan service provider was fake.	6	1	2	98	99
	7	Harassment /Listing on social sites (Pushy messages / threats from provider)	7	1	2	98	99
	8	Information shared without my consent	8	1	2	98	99

<b>L3</b>	<p style="color: blue;"><b>IF CODE=1 FOR C1 OR CODE =1 FOR C2 IN STATEMENT 23</b></p> <p style="color: blue;"><b>OTHERWISE GO TO SECTION M</b></p> <p style="color: blue;"><b>MULTIPLE MENTIONS POSSIBLE</b></p>
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<b>DO NOT READ OUT</b>		
If you had a complaint, what would you do?		
		<b>L3. Digital Loan App Redress</b>
1	Contact customer care	1
2	Send an SMS to customer care	2
3	Wrote an email or letter to customer care	3
4	Write on social media (e.g., Twitter, Facebook)	4
5	Go to a Government agency (e.g., CBK AntiFraud unit, CID, Police)	5
6	Report to the Digital Lenders Association	6
7	Other (SPECIFY)	7
8	I would not do anything	8
98	Don't know (DO NOT READ OUT)	98
99	Refused to Answer (DO NOT READ OUT)	99

## SECTION M: MOBILE BANKING USAGE

<b>M1</b>	<b>ASK ALL WHO DO NOT HAVE MOBILE BANK ACCOUNT (ALL CODE=3 IN C1 FOR ALL STATEMENTS 2,10, 12 AND C2 FOR STATEMENTS 2,10,12 CODE=2)</b> <b>DO NOT READ OUT</b>		
	In the last 12 months have you used someone else's Mobile Bank account (e.g., Mshwari, KCB MPesa, MCoOp Cash, Eazzy loan, Timiza, HF Whizz)?		
			M1. Somebody Else's Mobile Bank Account
	1	Yes	1
	2	No	2
	99	Refused to answer (do not read out)	99

<b>M2</b>	<b>ASK ALL WHO DO NOT HAVE MOBILE BANK ACCOUNT (ALL CODE=3 IN C1 FOR ALL STATEMENTS 2,10, 12 AND C2 FOR STATEMENTS 2,10,12 CODE=2)</b> <b>MULTIPLE MENTIONS POSSIBLE</b> <b>DO NOT READ OUT</b>		
	Why don't you currently use a mobile bank account?		
			M2. Reason for NonUse Mobile Banking
	1	Changed Number/Lost Phone and do not have a line	1
	2	Too young to have a phone	2
	3	Do not have an ID / Passport	3
	4	My line was blocked	4
	5	Cannot afford a phone	5
	6	Service fees too high	6
	7	Social and / or cultural reasons	7
	8	Too much downtime	8
	9	Too much fraud	9
	10	Poor customer care / service	10
	11	Don't like to link my bank to my phone	11
	12	Don't need to	12
	13	Barred/ blacklisted	13
	14	Other (SPECIFY)	14
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

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

<b>M3</b>	<b>ASK IF CURRENTLY USES A MOBILE BANK OR USED TO USE IN THE PAST 12 MONTHS (IF CODE 1 FOR ANY PRODUCTS 2,10,12 IN C1 OR C2)</b> <b>MULTIPLE MENTIONS POSSIBLE; RECORD UP TO 3 MOBILE BANK CODES <u>ONLY</u></b> <b>SCRIPT MOBILE BANK CODE AND NAME INTO DROPDOWN LIST</b> <b>DO NOT READ OUT</b>	
	What are the names of the mobile banking products that you use?	
	<div style="text-align: center;"> <b>ENTER MOBILE MONEY PRODUCT/SERVICE NAME AND CODE</b> </div>	
	1	MShwari
	2	KCB MPesa
	3	MCoop Cash
	4	Equitel/ Eazzy loan
	5	Timiza
	6	HF Whizz
	7	M-fanisi
	8	Other (SPECIFY)
	98	Don't know (DO NOT READ OUT)
99	Refused to Answer (DO NOT READ OUT)	

<b>M4</b>	<b>ASK IF CURRENTLY USES A MOBILE BANK OR USED TO USE IN THE PAST 12 MONTHS (IF CODE 1 FOR ANY PRODUCTS 2,10,12 IN C1 OR C2)</b> <b>AND IF USED MORE THAN ONE MOBILE BANKING PRODUCT (MORE THAN ONE IN M3)</b> <b>SCRIPT ALL MOBILE BANKING PRODUCTS FROM M3</b> <b>CODE FOR M3 MUST BE IN M4</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>	
	Which of your mobile bank products did you use, or do you use, most frequently?	
	<div style="text-align: center;"> <b>ENTER MOBILE MONEY PRODUCT/SERVICE NAME AND CODE</b> </div>	
	1	MShwari
	2	KCB MPesa
	3	MCoOp Cash
	4	Equitel/ Eazzy loan
	5	Timiza
	6	HF Whizz
	7	M-Fanisi
	8	Other (SPECIFY)

98	Don't know (DO NOT READ OUT)	98
99	Refused to Answer (DO NOT READ OUT)	99

M5	<b>ASK IF CURRENTLY USES A MOBILE BANK OR USED TO USE IN THE PAST 12 MONTHS(IF CODE 1 FOR ANY PRODUCTS 2,10,12 IN C1 OR C2)</b> <b>SINGLE MENTION ONLY</b> <b>READ OUT</b>	
	Thinking of your mobile banking account / the mobile banking account that you use most frequently, how do you MAINLY use the service? Is this...?	
		M5. Most Frequent Channel
	1	Through your own phone (by yourself) 1
	2	Through your agent's phone 2
	3	Through someone else's phone 3
	97	None of these (DO NOT READ OUT) 97
	98	Don't know (DO NOT READ OUT) 98
	99	Refused to Answer (DO NOT READ OUT) 99

M6	<b>ASK IF CURRENTLY USES A MOBILE BANK OR USED TO USE IN THE PAST 12 MONTHS(IF CODE 1 FOR ANY PRODUCTS 2,10,12 IN C1 OR C2)</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>	
	Still thinking about your mobile banking account / the mobile banking account that you use the most frequently, have you used it for any financial action in the past 3 months?	
		M6. 3 months Mobile Banking
	1	Yes 1
	2	No 2
	98	Don't know (DO NOT READ OUT) 98
	99	Refused to Answer (DO NOT READ OUT) 99

M7	<b>ASK IF CURRENTLY USES A MOBILE BANK OR USED TO USE IN THE PAST 12 MONTHS(IF CODE 1 FOR ANY PRODUCTS 2,10,12 IN C1 OR C2)</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>	
	Still thinking about your mobile banking account / the mobile banking account that you use the most frequently, approximately how often do you use this account? ...?	
		M7. Mobile Banking Frequency of Use
	1	Once in a day 1

	2	More than one in a day	2
	3	Weekly	3
	4	Monthly	4
	5	Once every 3 months	5
	6	Once every 6 months	6
	7	Once between 6 months and one year	7
	8	Not used it in the last one year	8
		Don't know	
	98	(DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

<b>ASK IF CURRENTLY USES A MOBILE BANK OR USED TO USE IN THE PAST 12 MONTHS (IF CODE 1 FOR ANY PRODUCTS 2,10,12 IN C1 OR C2)</b>			
<b>SINGLE MENTION ONLY PER STATEMENT</b>			
<b>READ OUT STATEMENTS; DO NOT READ OUT RESPONSES</b>			
In the past 12 months, have you experienced any of the following in relation to your mobile bank account(s)? Have you experienced...?			
<b>M8</b>			M8. Consumer Protection Mobile Banking
			Yes No
	1	Inability to transact due to system down time	1 2
	2	Unexpected / unclear charges /fees/transactions	1 2
	3	Lost money / wrongly sent money	1 2
	4	Fraud / attempted fraud (e.g., received less money from the agent)	1 2
	5	Poor service received at branch / agent / customer care	1 2
	6	Hostile loan repayment collection K	1 2

<b>ASK IF LOST MONEY (IF STATEMENT 3 IN M8=1)</b>		
<b>SINGLE MENTION ONLY PER STATEMENT</b>		
<b>READ OUT STATEMENTS; DO NOT READ OUT RESPONSES</b>		
How did you lose money from your account?		
<b>M9</b>		
	M9. Lost Money	
	1	Phone fraud (third party took money from my account via mobile banking/mobile banking pin got into wrong hands) U
	2	Internal fraud (someone internal to the institution (bank) took money from my account) U
	3	Identify theft (someone I don't know stole my identification details and took a loan under my name)

	4	Someone I don't know stole my identification details and took a loan under my name	4
	5	Cybercrime (my account was hacked) Wizi wa kitekinolojia ukitumia mtandao	5

<b>M10</b>	<b>ASK IF CURRENTLY USES A MOBILE BANK OR USED TO USE IN THE PAST 12 MONTHS (IF CODE 1 FOR ANY PRODUCTS 2,10,12 IN C1 OR C2)</b> <b>SINGLE MENTION ONLY</b> <b>READ OUT STATEMENT; DO NOT READ OUT RESPONSES</b>	
	In the past 12 months, have you tried to register a complaint or resolve an issue with your mobile banking account?	
		M10. Consumer Protection Mobile Banking
	1	Yes
	2	No
	99	Refused to Answer (DO NOT READ OUT)

<b>M11 A/B</b>	<b>ASK IF CURRENTLY USES A MOBILE BANK OR USED TO USE IN THE PAST 12 MONTHS (IF CODE 1 FOR ANY PRODUCTS 2,10,12 IN C1 OR C2)</b>		
	<b>MULTIPLE MENTION POSSIBLE; RECORD UP TO THREE RESPONSES</b>  <b>INTERVIEWER INSTRUCTIONS. If the respondent answered "Yes" in M10 (CODE=1 for M10), ASK:</b> <b>M11A. What did you do to try to resolve the issue / register a complaint?</b>		
	<b>INTERVIEWER INSTRUCTIONS. If the respondent made any other response except "Yes" (CODE= 2, 98 or 99), ASK this instead:</b> <b>M11B. If you had an issue with your mobile banking account, what would you do to solve it?</b> <b>DO NOT READ OUT</b>		
			M11A. Mobile Banking Services Redress - with issues  M11B. Mobile Banking Services Redress - no issue
	1	Went to the bank/mobile money provider relationship manager Go to the bank/mobile money provider relationship manager	
	2	Called / Went to bank/mobile money provider agent Call / go to bank/mobile money provider agent	
	3	Contacted / went to Central Bank of Kenya (CBK)/ Communications Authority (CA) Contact / go to the Central Bank of Kenya (CBK)/ Communications Authority (CA)	
	4	Contacted / went to <u>another</u> Government agency, <u>not CBK</u> (e.g. CID, Police, Kenya Deposit Insurance Corporation) Contact / go to <u>another</u> government agency, <u>not CBK</u> (e.g. CID, Police, Kenya Deposit Insurance Corporation)	

	5	Posted on social media (e.g. Twitter, Facebook) Niliandika kwa mitandao ya kijamii (kwa mfano . Twitter, Facebook) Post on social media (e.g. Twitter, Facebook)		
	6	Reported to the Kenya Bankers Association Report to Kenya Bankers Association		
	7	Other (SPECIFY)		
	98	Don't know (DO NOT READ OUT)		
	99	Refused to Answer (DO NOT READ OUT)		

<b>M12</b>	<b>ASK IF M10= CODE 1</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>		
	M12.Was the issue successfully resolved?		
	T		
			<b>M12. Issue resolution</b>
	1	Yes	1
	2	No	2
	3	Pending	3
	99	Refused to Answer (DO NOT READ OUT)	99

**SECTION N: GROUP USAGE**

<b>N1</b>	<b>ASK IF CODE=2 OR CODE=3 IN C1 FOR STATEMENTS 5 AND 17</b>	
	<b>MULTIPLE MENTIONS POSSIBLE</b>	
	<b>DO NOT READ OUT</b>	
	In the last 12 months have you borrowed money through someone else's chama/ group account?	
		<b>N1. Somebody Else's Chama Account</b>
1	Yes	1
2	No	2

<b>N2</b>	<b>ASK IF CODE=2 OR CODE=3 IN C1 FOR STATEMENTS 05 AND 17</b>		
	<b>MULTIPLE MENTIONS POSSIBLE</b>		
	<b>DO NOT READ OUT</b>		
	You said that you don't currently use or have never used a chama/ group service, why is this?		
		<b>N2. Why No Groups</b>	
	1	You have an account in a bank or other formal institution	1
	2	You don't have any money	2
	3	Lost money in the past/ Fear of losing money	3
	4	You don't know about them	4
	5	You don't need any service from them	5
	6	You don't trust them	6
	7	Groups require too much time in meetings	7
	8	Cultural/ religious/ social barriers	8
	9	Unavailability of chama/groups within the area	9
	10	Not eligible	10
11	Other (SPECIFY)	11	
98	Don't know (DO NOT READ OUT)	98	
99	Refused to Answer (DO NOT READ OUT)	99	

**READ OUT:**

**You said earlier that you currently use a group or chama...**

<b>N3</b>	<b>ASK IF USES GROUP/CHAMA CODE=1 IN C1 FOR ANY STATEMENT 05 AND 17</b>	
	<b>SINGLE MENTION ONLY</b>	
	<b>RECORD WHOLE NUMBER</b>	
	<b>DO NOT READ OUT</b>	
	How many groups are you a member of?	
		<b>N3. Number Groups</b>
		<b>ENTER NUMBER</b>
99	Refused to Answer (DO NOT READ OUT)	99

<b>N4 and N5</b>	<b>ASK IF USES GROUP/CHAMA CODE=1 IN QC1 FOR ANY STATEMENT 05 AND 17</b> <b>MULTIPLE MENTIONS POSSIBLE.</b> <b>READ OUT</b>		
	N4. Tell me more about your group(s). Which of the following activities do(es) the group(s) do for its / their members?		
	<b>ASK ONLY IF BELONGS TO MORE THAN ONE GROUP (CODE N3 &gt; 1 ), OTHERWISE GO TO N6</b> <b>MULTIPLE MENTIONS POSSIBLE</b> <b>DO NOT READ OUT STATEMENTS SELECTED IN N4</b>		
	N5. Thinking about your most important group, what are its activities?		
			N4. Groups' Activities
			N5. Main Group's Activities
	1	We collect money to help each other through life events e.g., funerals, weddings (Welfare clan / group)	1
	2	We collect money and give to each member a lump sum (pot) or gift in turn	2
	3	We save / lend money to members and nonmembers to be repaid with interest	3
	4	We periodically distribute all monies held by the group to its members	4
	5	Collect money in kind for common good (e.g., investment)	5
	6	Other (SPECIFY)	6
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

<b>N6</b>	<b>ASK IF USES GROUP/CHAMA CODE=1 IN C1 FOR ANY STATEMENT 05 AND 17</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>	
	Am now going to ask about your MAIN group, how regularly did you contribute to the group in the past 12 MONTHS?	
	1	Daily
	2	Weekly
	3	Monthly
	4	Quarterly (every three months)
	5	Irregularly / when there is a need
	6	Other (SPECIFY)
	98	Don't know (DO NOT READ OUT)

	99	Refused to Answer (DO NOT READ OUT)	99
--	----	--	----

N7	<b>ASK IF USES GROUP/CHAMA CODE=1 IN C1 FOR ANY STATEMENT 5 AND/OR 17</b>  <b>SINGLE MENTION ONLY</b>  <b>READ OUT</b>		
	Still thinking about your MAIN group, what is the MAIN way you contributed to the group in the past 12 months? Was this...?		
			N7 Most Frequent Group Contribution Channel
	1	Cash (e.g. at group meetings)	1
	2	Using mobile banking	2
	3	Using mobile money	3
	4	By depositing into a bank/sacco/MFI account	4
	5	Other (SPECIFY)	5
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

N8	<b>ASK IF USES GROUP/CHAMA CODE=1 IN C1 FOR ANY STATEMENT 05 AND/OR 17</b>  <b>SINGLE MENTION ONLY</b>  <b>READ OUT STATEMENTS; DO NOT READ RESPONSES</b>		
	Still thinking about your main group, does your group...?		
			N8. Group Formality
			Yes No
	1	Have a bank account in group name	1 2
	2	Have a sacco/Micro Finance institutions account group name	1 2
	3	Have a certificate of registration	1 2
	4	Elect officials through voting	1 2
	5	Have a written record of the money members have paid / received	1 2
	6	Borrow from government (eg youth fund, women fund, uwezo fund)	1 2
	7	Have a constitution/ MOU	1 2
	8	Have a mobile money account in group name	1 2

N9	<b>ASK IF USES GROUP/CHAMA CODE=1 IN QC1 FOR ANY STATEMENT 05 AND 17</b>  <b>SINGLE MENTION ONLY</b>  <b>DO NOT READ OUT</b>		
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	Thinking of the past 12 months, have you ever personally lost money in any of the groups to which you belong?		
			N9. Lost Money Groups
	1	Yes	1
	2	No	2
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

<b>N10</b>	<b>ASK IF YES (CODE=1) IN N9</b> <b>MULTIPLE MENTIONS POSSIBLE</b> <b>DO NOT READ OUT</b>		
	How did you lose the money?		
			<b>N10. Reason Lost Money Groups</b>
	1	Through theft or fraud by someone outside the group	1
	2	Through theft or fraud by a committee member	2
	3	Through bad investment of funds	3
	4	Through dishonesty or default by members	4
	5	Through acting as a guarantor	5
	6	Other (SPECIFY)	6
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

<b>N11</b>	<b>ASK IF USES GROUP/CHAMA CODE=1 IN C1 FOR ANY STATEMENT 05 AND 17</b> <b>MULTIPLE MENTIONS POSSIBLE</b> <b>DO NOT READ OUT</b>		
	If you had a complaint in the group/chama, what would you do? U		
			<b>N11. Group Resolution</b>
	1	Report the issue to a group member/ the group member	1
	2	Report the issue to the police / government agency / chief	2
	3	Report the issue to non-government authority e.g., church or mosque official, elder	3
	4	Do nothing	4
	5	Other (SPECIFY)	5

98	Don't know (DO NOT READ OUT)	98
99	Refused to Answer (DO NOT READ OUT)	99

N12	ASK IF USES GROUP/CHAMA CODE=1 IN C1 FOR ANY STATEMENT 05 AND 17					
	RECORD YES/NO TO EACH STATEMENT BASED ON THE RESPONDENT'S RESPONSE					
	READ OUT					
	Have any of the following happened to someone in your chama for failing to pay a loan? kwa					
			N12. Consequences Late Repayment			
			Yes	No	Don't know  (DO NOT READ OUT)	Refused to Answer  (DO NOT READ OUT)
	1	Extra fees / charges	1	2	98	99
	2	Reported to the chief/police	1	2	98	99
	3	Property taken away by members	1	2	98	99
	4	Contribution withheld by others	1	2	98	99
5	Loss of reputation/Undermined relationship	1	2	98	99	

## SECTION O: FINANCIAL ASSISTANCE

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

<b>ASK THOSE WHO CODE 1 IN O2</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>			
Was assistance received in cash, in kind or both?		O2 Cash or In Kind	
<b>O2</b>	1	Cash	1
	2	In - Kind	2
	3	Boh In cash and In Kind	3
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

<b>ASK IF CODE= 1 IN O1</b> <b>MULTIPLE MENTIONS POSSIBLE</b> <b>DO NOT READ OUT</b>			
Where did you get this financial assistance from?			
<b>O3</b>			O3. Receive Financial Assistance
	1	Chama / Welfare groups	1
	2	Church / Mosque / other faith-based organisation	2
	3	NGO	3
	4	Welfare money from the government e.g., Social Protection Fund (Pesa Ya Wazee)	4
	5	County Government e.g., bursaries	5
	6	Constituency Development Fund (CDF)	6
	7	Private Sector e.g., Equity Wings to Fly	7
	8	Friend/Family/relatives outside kenya	8
	9	Friend/Family within kenya outside the household	9

10	Household members	10
11	Neighbour/ well wishers	11
12	Colleagues	12
13	Employer (outside of salary)	13
14	Covid19 relief	14
15	Other (SPECIFY)	15
98	Don't know (DO NOT READ OUT)	98
99	Refused to Answer (DO NOT READ OUT)	99

O4	<b>ASK IF CODE= 1 IN O1</b>	
	<b>SINGLE MENTION ONLY</b>	
	<b>READ OUT</b>	
	Thinking of the last time you received assistance, how did you receive the assistance?	
		O4. Financial Assistance Channel
	1	Through a mobile money account
	2	Through a bank / SACCO / microfinance account
	3	Cash
	4	In - Kind
	5	Other (SPECIFY)
98	Don't know (DO NOT READ OUT)	98
99	Refused to Answer (DO NOT READ OUT)	99

O5	<b>ASK IF CODE= 1 IN QO1</b>	
	<b>SINGLE MENTION ONLY</b>	
	<b>DO NOT READ OUT</b>	
	Thinking of the last time you received assistance, what did you require the assistance for?	
		O5. Financial Assistance Reason
	1	Medical reasons
	2	Death of friend or family member
	3	Education expenses
	4	Loss, theft or damage
	5	Support or start farm or business
	6	Losing job or source of money
	7	Buy food and general expenses e.g., rent
	8	Other (SPECIFY)
98	Don't know (DO NOT READ OUT)	98
99	Refused to Answer (DO NOT READ OUT)	99

## SECTION P: BUSINESS / INCOME VENTURES

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

<b>P1</b>	<b>ASK IF CODE IN B3A = 4, OTHERWISE GO TO P1</b>	
	<b>DO NOT READ OUT</b>	
	How many businesses do you currently own or share with other individuals	
		<b>Enter number</b>
	I currently don't own a business..... <i>sina biashara</i>	96
	Don't know	98
	Refused to answer	99

<b>P1-1</b>	<b>ASK IF CODE IN P1 = 96 (Closed business),</b>	
	<b>DO NOT READ OUT. Multiple mention</b>	
	Why did you close your business?	
		<b>Enter number</b>
	Options Government restrictions forced closure	1
	Lack of customer demand/ drop in sales	2
	Could not get the supplies/stock required	3
	lack of capital to cover operating expenses	4
	other specify	5
	Don't know	98
	Refused to answer	99

<b>P1_2</b>	<b>ASK IF CODE IN B3A = 4</b>			
	<b>OTHERWISE GO TO Q1</b>			
	<b>SINGLE MENTION ONLY</b>			
	<b>DO NOT READ OUT</b>			
	You said that you are self employed or run your own business. Please describe the MAIN type of activity of your MAIN business.			
	<b>TYPE IN THE ECONOMIC ACTIVITY.....</b>			
	<b>SECTOR CODES</b>	<b>CODE</b>	<b>Category</b>	
		<b>1</b>	1. Agriculture, Forestry and Fishing	1
		<b>2</b>	2. Mining and quarrying	2
<b>3</b>		3. Wholesale and retail trade, repairs		
<b>3a</b>		a. Cereals, fruits, vegetables, other agricultural produce/livestock, meat, fish	3	
<b>3b</b>		b. Clothes (new or second hand)	4	

		<b>3c</b>	c. Electronics	5
		<b>3d</b>	d. General wholesale shop	6
		<b>3e</b>	e. Chemists / Pharmacies	7
		<b>3f</b>	f. Motor vehicles trade and repair (mechanic)	8
		<b>3g</b>	g. other retail or wholesale	9
		<b>4</b>	<b>4. Private households services /</b>	
		<b>4a</b>	a. Maids, cooks, babysitters, etc.	10
		<b>4b</b>	b. Security guard / Gatekeepers (e.g. askari)	11
		<b>5</b>	<b>5. Other community, social and personal services/</b>	
		<b>5a</b>	a. Salon, barber, hairdresser, etc.	12
		<b>5b</b>	b. Household repairs (e.g. plumbing and electricity repairs, electronics repair, etc.)	13
		<b>5c</b>	c. Waste management and recycling	14
		<b>5d</b>	d. other community/social or household services	15
		<b>6</b>	<b>6. Arts and entertainment</b>	16
		<b>7</b>	<b>7. Education</b>	17
		<b>8</b>	<b>8. Health and social work</b>	18
		<b>9</b>	<b>9. Manufacturing /</b>	
		<b>9a</b>	a. Furniture	19
		<b>9b</b>	b. Food and beverages manufacturing	20
		<b>9c</b>	c. Textile and apparel (including Tailoring)	21
		<b>9d</b>	d. Leather and leather products	22
		<b>9e</b>	e. Machinery and equipment	23
		<b>9f</b>	f. other manufacturing	24
		<b>10</b>	<b>10. Construction</b>	25
		<b>11</b>	<b>11. Real estate</b>	26
		<b>12</b>	<b>12. Transport and Storage</b>	
		<b>12a</b>	a. Land transport: Boda boda, taxi, bus, etc.	27
		<b>12b</b>	b. Water transport: boats, ferries	28
		<b>12c</b>	c. Air transport	29
		<b>12d</b>	d. Storage/warehouses facilities	30
		<b>13</b>	<b>13. Accommodation and Food service Activities</b>	
		<b>13a</b>	a. Bar, restaurant, catering, mobile food service activities	31
		<b>13b</b>	b. Lodging, hotel, campsite, etc.	32
		<b>13c</b>	c. other accommodation and food service	33
		<b>14</b>	<b>14. Financial and insurance activities (including mobile money/bank agents)</b>	34
		<b>15</b>	<b>15. Professional, scientific, technical and administrative activities</b>	
		<b>15a</b>	a. Legal, accounting, auditing, management consulting, architecture, etc.	35
		<b>15b</b>	b. Research (market/scientific/advertising)	36

	<b>15c</b>	c. Veterinary services	37
	<b>15d</b>	d. Travel agent / Tour operator	38
	<b>15e</b>	e. Office administrative support services	39
	<b>15f</b>	f. Other	40
	<b>16</b>	<b>16. Information and Communication</b>	
	<b>16a</b>	a. Publishing, broadcasting, radio	41
	<b>16b</b>	e.g., software programming and web development b.	42
	<b>16c</b>	c. Other	43
	<b>17</b>	<b>17. Water and electricity supply/management</b>	<b>44</b>
	<b>18</b>	<b>18. Government / Public administration / Social security / Police /Defence</b>	<b>45</b>
	<b>19</b>	<b>19. General Retail</b>	46

ASK IF CODE IN B3A = 4, OTHERWISE GO TO Q1				
RECORD YEAR				
P2i. Which year was your MAIN business started?				
		P2i. Year Started		
		ENTER YEAR		
P2ii. Where did your MAIN business mostly operate from? before COVID, During Lockdown and Currently (Single response)				
P2i/P2ii		P2iia Precovid (Before Feb 2020)	P2iib During Lockdown (April to July 2020)	P2iic Currently
	Commercial premises	1	1	1
	Home / residence	2	2	2
	Open market	3	3	3
	Mobile/No fixed location (Hawking)	4	4	4
	Kiosk	5	5	5
	Market stall	6	6	6
	Jua kali sheds / worksite	7	7	7
	Industrial site	8	8	8
	Business closed	9	9	9
	Other, specify	10	10	10
	Don't know (DO NOT READ OUT)	98	98	98
	Refused to Answer	99	99	99
	(DO NOT READ OUT)			

  

P3	ASK IF those currently have business CODE IN P1 is not equal (96, 97, 98) OTHERWISE GO TO Q1	
	DO NOT READ OUT	
	In which county is this MAIN business located?	
	P3. County	

		Choose county name
	County /	1
	Don't know	98
	Refused to answer	99

P4	ASK IF those currently have business CODE IN P1 is not equal (96, 97, 98, OTHERWISE GO TO Q1 READ OUT	
	Do you use any of the following channels to market or sell your products/services to customers?	
		P4. Marketing channels
		Choose multiple
	Social media e.g facebook, instagram, Whatsapp	1
	Online stores/Market places/Catalogues such as jumia, masoko, copia,jiji, pigia me, twiga,kilimall, Maduka	2
	Own websites	3
	SMS/phone calls	4
	Radio/ TV Radio/runinga	5

P5	ASK IF those currently have business CODE IN P1 is not equal (96, 97, 98 CODE IN B3A = 4 OTHERWISE GO TO Q1 MULTIPLE MENTION POSSIBLE DO NOT READ OUT	
	What challenges does your business currently face?	
		P5. Challenges faced by businesses
	1	Limited access to credit/capital 1
	2	Limited access to market/Fewer customers 2
	3	High costs of licensing 3
	4	Difficulty finding premises location/high cost 4
	5	Difficulty getting license/permit 5
	6	Difficult paying business expenses (rent, utilities and labour) 6
	7	High/Increased cost of supplies 7
	8	Suppliers closed down/reduced operating hours/no stock 8
	9	Uncertainty regarding business premises 9
	10	Unreliable employees/Staff issues 10
	11	Insecurity 11
	12	Customers not paying on time 12
	13	Increased competition due to selling similar products 13
	14	High Increased cost of supplies 14

	15	Other ( <b>SPECIFY</b> )	14
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

<b>ASK IF 3A=4, OTHERWISE GO TO R1</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>		
What was the MAIN source of startup cash / money for your business, if any?		
		P6. StartUp Capital
1	Personal loan/business loan from a bank /microfinance bank	1
2	Loan from mobile banking (e.g., Mshwari, KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz, Stawi loan, M-fanisi)	2
3	Loan from Fuliza	3
4	Loan at a Sacco / Savings and Credit Cooperative Society	4
5	Loan from a microfinance institution	5
6	Loan from Shylocks / Loan Sharks / Money Lenders / Money Merchants that are not from your phone (e.g., Platinum, Ngao, etc.)	6
7	Loan from a group/	7
8	Loan from a government institution for education, agriculture or a development loan (e.g., HELB, Agricultural Finance Corporation, Youth Fund, Women Fund)	8
9	Loan from an employer	9
10	Loan from family/friend/neighbour	10
11	Cash loan from shopkeeper	11
12	Taking goods and services on credit from a shopkeeper	12
13	Digital loans that you get through the phone that you download through apps (e.g., Branch, Tala, Utunzi, Haraka loans, etc.)	13
14	Loan / credits from buyer of your harvest / supplier of agricultural inputs (e.g., coffee, tea, sugarcane, tobacco, vegetables)	14
15	Hire purchase (e.g., KuKopesha, Diamond Trust, Kenya Credit Traders (KCT), Synergy, One Africa Capital, Tuskys)	15
16	Loan from Insurance	16
17	Savings at microfinance institution	17
18	Savings through mobile banking (e.g., Mshwari, KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz)	18
19	Savings/keeping through mobile money provider (e.g., MPESA, Airtel Money, TCash, Tangaza, MobiKash, Equitel)	19
20	Savings at a Sacco / Savings and Credit Cooperative society	20
21	Savings at a group or	21
22	Savings with a group of friends	22
23	Savings given to a family or friend to keep	23
24	Savings you keep in a secret hiding place	24
25	Sale of assets (e.g., a house, car, plot of land, shares or stocks)	25

26	Assistance / gift from family / friends / community, which you did not have to repay /	26
27	Income from salary /	27
28	Fundraising through crowdfunding on a digital platform (e.g., GoFundMe, MChanga, Kickstarter)	28
29	Grants	29
30	Funds from investment dividends e.g., shares, bonds, investment scheme pesa	30
31	Insurance policy payout	31
32	Profits/income/capital from the business reinvested	32
33	Own savings from other sources of income investments e.g., rental	33
34	Funds from a nongovernmental organisation	34
35	Income generated from another business <i>Mapato yanayotoka kwa biashara</i>	35
36	Other (SPECIFY)	98
37	Don't know (DO NOT READ OUT)	99

<b>ASK IF CODE IN B3A = 4</b>  <b>OTHERWISE GO TO R1</b>  <b>SINGLE MENTION ONLY</b>  <b>READ OUT STATEMENTS MENTIONED IN P6</b> What is the MAIN source of finance that you used to finance your day-to-day operations?		
		P7. Main Source of Finance
1	Personal loan/business loan from a bank /microfinance bank	1
2	Loan from mobile banking (e.g., Mshwari, KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz, Stawi loan, M-fanisi)	2
3	Loan from Fuliza loan	3
4	Loan at a Sacco / Savings and Credit Cooperative Society	4
5	Loan from a microfinance institution	5
6	Loan from Shylocks / Loan Sharks / Money Lenders / Money Merchants that are not from your phone (e.g., Platinum, Ngao, etc.)	6
7	Loan from a group/	7
8	Loan from a government institution for education, agriculture or a development loan (e.g. HELB, Agricultural Finance Corporation, Youth Fund, Women Fund)	8
9	Loan from an employer	9
10	Loan from family/friend/neighbour	10
11	Cash loan from shopkeeper	11
12	Taking goods and services on credit from a shopkeeper	12
13	Digital loans that you get through the phone that you download through apps (e.g., Branch, Tala, Utunzi, Haraka loans, etc.)	13
14	Loan / credits from buyer of your harvest / supplier of agricultural inputs (e.g. coffee, tea, sugarcane, tobacco, vegetables)	14
15	Hire purchase (e.g., KuKopesha, Diamond Trust, Kenya Credit Traders (KCT), Synergy, One Africa Capital, Tuskys)	15
16	Loan from Insurance	16
17	Savings at microfinance institution	17

18	Savings through mobile banking (e.g., Mshwari, KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz)	18
19	Savings/keeping through mobile money provider (e.g., MPESA, Airtel Money, TCash, Tangaza, MobiKash, Equitel)	19
20	Savings at a Sacco / Savings and Credit Cooperative society	20
21	Savings at a group or	21
22	Savings with a group of friends	22
23	Savings given to a family or friend to keep	23
24	Savings you keep in a secret hiding place	24
25	Sale of assets (e.g., a house, car, plot of land, shares or stocks)	25
26	Assistance / gift from family / friends / community, which you did not have to repay / Assistance / gift from family / friends / community, which you did not have to repay /	26
27	Income from salary	27
28	Fundraising through crowdfunding on a digital platform (e.g., GoFundMe, MChanga, Kickstarter)	28
29	Grants	29
30	Funds from investment dividends e.g., shares, bonds, investment scheme	30
31	Insurance policy payout	31
32	Profits/income/capital from the business reinvested	32
33	Own savings from other sources of income investments e.g., rental	33
34	Funds from a nongovernmental organisation	34
35	income generated from another business	35
36	Income generated from main business	36
37	Other (SPECIFY)	37
38	Don't know (DO NOT READ OUT)	98
39	REFUSED TO ANSWER	99

<p><b>ASK IF CODES 1-34 IN P7</b></p> <p><b>OTHERWISE GO TO P9</b></p> <p><b>SINGLE MENTION ONLY</b></p> <p><b>DO NOT READ OUT</b></p>			
<p>What was the MAIN reason why you chose (<b>PRODUCT IN P7</b>) as your main source of finance for your business?</p> <p><b>BIDHAA KWA P7</b></p>			
<b>P8</b>			P8. Main Source of Finance
	1	Convenient / easy to get	1
	2	Charges and fees are affordable / repayments are low	2
	3	Easy to use / make repayment	3
	4	The features are suited to my needs	4
	5	I trust it	5
	6	Less paperwork / documents required	6
	7	No one can know	7
	8	This was the only option / had no choice	8
	9	Trying to build my credit history	9

	10	Need to keep option open for future borrowing	10
	11	Forced to borrow here	11
	12	Offers long term repayment period	12
	13	Other (SPECIFY)	13
	14	Don't know (DO NOT READ OUT)	98
	15	Refused to Answer (DO NOT READ OUT)	99

P9	<b>ASK IF CODES 1- 11,13,14,16 IN P7</b> <b>OTHERWISE GO TO P10</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>		
	You said that you took a loan as a source of finance for your business. What was your MAIN reason for taking this loan?		
	P9. Reason Loan Business		
	1	Buying assets / machinery for existing business	1
	2	Expansion of business	2
	3	Diversification of business activities	3
	4	Pay off debt (e.g another loan or creditors)	4
	5	Operating/working capital	5
	6	Pay staff costs Kulipa	6
	7	Other (SPECIFY)	7
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

P10	<b>ASK IF CODE IN B3A = 4</b> <b>OTHERWISE GO TO Q1</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>		
	Does your business regularly keep/access written books or records of your sales / revenue / expenditure?		
	P10. Record Keeping		
	1	Yes	1
	2	No	2

	#	Don't know (DO NOT READ OUT)	98
	#	Refused to Answer (DO NOT READ OUT)	99

<b>P11</b>	<b>ASK IF CODE IN P10 = 1</b> <b>OTHERWISE GO TO P12</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>		
	In what mode/form are these records kept?		
			P11. Record Keeping
	1	Hardcopy (paper) e. g ledgers, receipts, invoices	1
	2	Electronic documets e.g in excel/word	2
	3	Platform kept by 3rd party e.g mobile money providers, financial institutions, etc	3
	4	Specialized record keeping softwares e.g quickbooks, sage	4
	5	Other specify	5
	#	Refused to Answer (DO NOT READ OUT)	99

<b>P12</b>	<b>ASK IF CODE IN B3A = 4</b> <b>OTHERWISE GO TO SECTION Q</b> <b>SINGLE MENTION ONLY PER STATEMENT</b> <b>READ OUT STATEMENTS; DO NOT READ OUT RESPONSES</b>					
	Does your business have (a)...?					
			P12. Services Used for Business			
			Yes	No La	Don't know (DO NOT READ OUT)	Refused to Answer (DO NOT READ OUT)
	1	Till number (e.g., Lipa na MPesa, Equitel) for merchant payments	1	2	98	99
	2	Card reader machine (e.g. POS device / PDQ)	1	2	98	99
	3	Bank account in your business name	1	2	98	99

	4	Pay NHIF for employees	1	2	98	99
	5	Registered at the registrar of companies	1	2	98	99
	6	Single/ unified Business Permit	1	2	98	99
	7	Member of a business association	1	2	98	99

P13 & p13_1	<b>ASK IF CODE IN B3A = 4</b> <b>OTHERWISE GO TO SECTION Q</b> <b>SINGLE MENTION ONLY</b> <b>INSERT NON ZERO INTEGER</b>				
	P 13. How many unpaid workers do you currently employ in all your businesses?				
	P 13_1 One year ago, how many unpaid workers were you employing in all your businesses?				
					P13 & P13-1. Number of unpaid Employees
					<b>ENTER NUMBER</b>
	#	Don't know (DO NOT READ OUT)			98
#	Refused to Answer (DO NOT READ OUT)			99	

P14 & P14_1	<b>ASK IF CODE IN B3A = 4</b> <b>OTHERWISE GO TO SECTION Q</b> <b>SINGLE MENTION ONLY</b> <b>INSERT NONZERO INTEGER</b>				
	P 14. 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?				
					P14 & P14_1. Number of paidEmployees
					<b>ENTER NUMBER</b>
	98	Don't know (DO NOT READ OUT)			98
99	Refused to Answer (DO NOT READ OUT)			99	

ASK IF CODE IN B3A = 4					
OTHERWISE GO TO SECTION Q					
		"P15. In the past 12 months, what were all the ways that you made payments related to your business (e.g. paid salaries, suppliers, bills)?		"P16. In the past 12 months, what was the MOST FREQUENT way that you did this?	
		MULTIPLE MENTIONS POSSIBLE		SINGLE MENTION ONLY	
		READ OUT		DO NOT READ OUT; CODE FOR P16 MUST BE IN P15	
		P15. Made Payments		P16 . Made Payments - MOST Frequent payment mode	
	1	"Bank transfer (e.g. EFT, SWIFT, Pesalink) includes internet banking	1	1	
	2	The Post Office (e.g. Post Pay Money Order Ofisi ya	2	2	
	3	Mobile money account (Mpesa, Airtel Money)	3	3	
	4	A Mobile Banking account Akaunti ya banki ya simu	4	4	
	5	Pay bill/Till number through mobile money (eg. Lipa na Mpesa, Paybill) Lipa lili?	5	5	
	6	Cash	6	6	
	7	Bank cheque	7	7	
	8	Credit cards / debit cards	8	8	
	9	Hawala	9	9	
	10	Money transfer service (e.g. Western union, money gram)	10	10	
	11	International mobile transfer (e.g Wave, Transferwise)	11	11	
	12	Courier e.g Nation, Securicor, Speedpost, G4S)	12	12	
	13	Bus	13	13	
	14	Inkind payments in goods and/or services	14	14	
	15	Community currencies eg sarafu, Bangla pesa	15	15	
	16	cryptocurrency eg bitcoin, Ethereum	16	16	
	17	Other specify	17	17	
	18	Did not do this Sikufanya hivi	18	18	

	98	Don't know	98	98
	99	DO NOT READ OUT)	99	99

P17	<b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b> In the past 12 months, did you give customers money, goods or services on credit?		
	P17. Give Credit		
	1	Yes	1
	2	No	2
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

P18	<b>ASK IF CODE IN P17=1</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b> What is the value of credit/goods given to customers that you currently have outstanding?	
	P18. Enter Amount	
	DO NOT READ OUT	
	Refused to answer	

P19	<b>ASK IF CODE IN B3A = 4</b> <b>OTHERWISE GO TO SECTION Q</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b> In the past 12 months, did you receive goods or services from your suppliers on credit?		
	P19. Receive Credit		
	1	Yes,	1
	2	No,	2
	98	Don't know, (DO NOT READ OUT)	98
	99	Refused to Answer, (DO NOT READ OUT)	99

## SECTION Q: AGRICULTURE

<b>ASK IF B3A=1</b> <b>OTHERWISE GO TO R1</b> <b>MULTIPLE MENTION</b> <b>DO NOT READ OUT</b>			
What are your sources of agriculture income?			
		Q1. Agriculture Income	
<b>Q1</b>	1	Sell own produce from your farm (food crops e. g. beans, maize, cassava, sweet potatoes, mangoes, oranges)	1
	2	Sell own produce from your farm (cash crops e.g., coffee, tea, pyrethrum, sisal, cotton, miraa)	2
	3	Fish farming/fishing including aquaculture	3
	4	Sell products from your livestock (e.g., milk, beef, eggs, manure, honey)	4
	5	Sell livestock (e.g., cattle, goat, sheep, chickens)	5
	6	Other (SPECIFY)	6
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

<b>ASK IF CODE IN B3A = 1, OTHERWISE GO TO R1</b> <b>MULTIPLE MENTION POSSIBLE</b> <b>DO NOT READ OUT</b>			
Q2a What CHALLENGES do you currently face in your farming			
<b>ASK IF CODE IN B3A = 1, OTHERWISE GO TO R1</b> <b>SINGLE MENTION POSSIBLE</b> <b>DO NOT READ OUT</b>			
Q2b What is the main CHALLENGE you currently face in your farming			
		Q2a. Challenges (Multiple Mentions)	Q2b Main Challenge (Single Response)
1	Difficulty starting/financing because of lack of money (capital)	1	1

2	Difficulty finding customers/	2	2
3	Difficulty finding inputs (seeds etc.)	3	3
4	Small land sizes	4	4
5	High labor costs	5	5
6	Difficulty getting paid for products sold on credit	6	6
7	Mobile payment platforms sometimes fail	7	7
8	Pests and diseases	8	8
9	Difficulty getting products to market transport/road infrastructure	9	9
10	Unscrupulous middlemen	10	10
11	Lack of storage facilities	11	11
12	Drought	12	12
13	Theft	13	13
14	Invasion by wild animals	14	14
15	Floods	15	15
16	High/Increased cost of inputs	16	16
17	Other ( <b>SPECIFY</b> )	17	17
98	Don't know (DO NOT READ OUT)	98	98
99	Refused to Answer (DO NOT READ OUT)	99	99

Q3	<b>ASK IF B3A=1</b> <b>OTHERWISE GO TO Q4</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>	
	What has been the MAIN SOURCE of finance for your agriculture operations / inputs?	
		Q3. Main Source of Finance
	1	Personal loan/business loan from a bank /microfinance bank
	2	Loan from mobile banking (e.g., Mshwari, KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz, Stawi loan, M-fanisi)
	3	Loan from Fuliza
	4	Loan at a Sacco / Savings and Credit Cooperative Society
	5	Loan from a microfinance institution
	6	Loan from Shylocks / Loan Sharks / Money Lenders / Money Merchants that are not from your phone (e.g., Platinum, Ngao, etc.)
	7	Loan from a group/
	8	Loan from a government institution for education, agriculture or a development loan (e.g. HELB, Agricultural Finance Corporation, Youth Fund, Women Fund)
	9	Loan from an employer
	10	Loan from family/friend/neighbour
	11	Cash loan from shopkeeper
	12	Taking goods and services on credit from a shopkeeper
	13	Digital loans that you get through the phone that you download through apps (e.g., Branch, Tala, Utunzi, Haraka loans, etc.)
	14	Loan / credits from buyer of your harvest / supplier of agricultural inputs (e.g. coffee, tea, sugarcane, tobacco, vegetables)
	15	Hire purchase (e.g., KuKopesha, Diamond Trust, Kenya Credit Traders (KCT), Synergy, One Africa Capital, Tuskys)
	16	Loan from Insurance
	17	Savings at microfinance institution
	18	Savings through mobile banking (e.g., Mshwari, KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz)
	19	Savings/keeping through mobile money provider (e.g., MPESA, Airtel Money, TCash, Tangaza, MobiKash, Equitel) Akiba/kuwekeza kupitia
	20	Savings at a Sacco / Savings and Credit Cooperative society
	21	Savings at a group or
	22	Savings with a group of friends
	23	Savings given to a family or friend to keep
	24	Savings you keep in a secret hiding place
	25	Sale of assets (e.g., a house, car, plot of land, shares or stocks)
	26	Assistance / gift from family / friends / community, which you did not have to repay /
	27	Income from salary / generated from another business

28	Fundraising through crowdfunding on a digital platform (e.g., GoFundMe, MChanga, Kickstarter)	28
29	Grants	29
30	Funds from investment dividends e.g., shares, bonds, investment scheme	30
31	Insurance policy payout	31
32	Profits/income/capital from the business reinvested	32
33	Own savings from other sources of income investments e.g., rental	33
34	Generated from another business	34
35	Loan from the buyer of my produce	35
36	Other (SPECIFY)	36
98	Don't know (DO NOT READ OUT)	98
99	Refused to answer (DO NOT READ OUT)	99

Q4	<b>ASK IF CODES 1- 35 IN Q3</b> <b>OTHERWISE GO TO Q6</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>		
	Why did you choose ( <b>PRODUCT IN Q3</b> ) as your main source of finance for your agricultural operations / inputs?		
		Q4. Main Source of FinanceReason	
	1	Convenient/Fast /Easy to access	1
	2	No choice / only option / required by group	2
	3	Cheap / affordable / lowest fees	3
	4	Feels most comfortable / trust	4
	5	Privacy	5
	6	Less paperwork / documents required	6
	7	Reliable / I know funds will be available	7
	8	Trying to build my credit history	8
	9	Need to keep the option open for future borrowing	9
	10	The features suited my needs	10
	11	Offers longer repayment period	11
	12	Skilled/Experinced in it	12
	13	Recommended to me	13
14	Other (SPECIFY)	14	

	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

Q5	<b>ASK IF CODES 1 -35 IN Q3</b> <b>OTHERWISE GO TO Q6</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>		
	You said that you mainly use (Product in Q3) to finance your agricultural activities, what is the main activity for which you need this finance for?		
			Q5. Reason LoanAgriculture
	1	Buying assets / machinery	1
	2	Expansion of farm / land	2
	3	Diversification of agricultural activities	3
	4	Day to day running of the farm	4
	5	Buy Inputs / additional livestock	5
	6	Pay off debt (e.g., another loan)	6
	7	Pay labour cost	7
	8	Other (SPECIFY)	8
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

Q6	<b>ASK IF B3A=1</b> <b>OTHERWISE GO TO Q7</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>		
	Where do you mostly sell your agricultural produce?		
			Q6. Agriculture Market Information
	1	Sell to motorists / transporters along the road side	1
	2	Sell through farmers' cooperative	2
	3	Sell to local traders / wholesalers	3
	4	Sell to brokers	4
	5	Sell to exporters	5
	6	Sell to a company / manufacturer / factory	6

7	Sell in a market centre/market place	7
8	Sell via a digital platform (e.g., Twiga Foods, WhatsApp, Facebook, etc.)	8
9	Sell to neighbours/family/friends	9
10	Sell to the supplier of the input (contract farming)	10
11	Sell to the government agencies/ institution e.g., KCC, NCPB, KTDA	11
12	Other (SPECIFY)	12
97	None of these (DO NOT READ OUT)	97
98	Don't know (DO NOT READ OUT)	98
99	Refused to Answer (DO NOT READ OUT)	99

<b>Q7 and Q8</b>	<b>ASK IF B3A=1</b>		
	<b>OTHERWISE GO TO SECTION R1</b>		
		<b>Q7.</b> In the past 12 months, what were all the ways that you made payments related to your agricultural / farming activities (e.g. paid salaries, suppliers, bills)?	<b>Q8.</b> In the past 12 months, what was the MOST FREQUENT way that you did this?
		<b>MULTIPLE MENTIONS POSSIBLE</b>	<b>SINGLE MENTION ONLY</b>

				CODE FOR Q10 MUST BE IN Q9 DO NOT READ OUT
		READ OUT		
		Q7. Made Payments- Ag.		Q8. Made Payments Ag. - MOST frequent
	1	Bank transfer includes internet banking Uhamisho wa benki (kwa	1	1
	2	The Post Office (e.g. Post Pay, Money Order)	2	2
	3	A mobile money account (eg Mpesa, Airtel Money)	3	3
	4	A mobile banking account	4	4
	5	Paybill/Till number throuh mobile money (Lipa na Mpesa, paybill)	5	5
	6	Cash	6	6
	7	Cheque	7	7
	8	Credit or Debit card	8	8
	9	Hawala	9	9
	10	Money transfer service (e.g. Western Union, Mone Gram)	10	10
	11	International mobile (Wave) ( Transwise)	11	11
	12	Courier eg Nation, Securicor, Speedpost, G4S	12	12
	13	Bus	13	13

	14	In Kind/noncash (goods & services)	14	14
	15	Community currencies	15	15
	16	Cryptocurrency eg bitcoin, Ethereum	16	16
	17	Other Specify ,	17	17
	18	Did not do this (DO NOT READ OUT)	18	18
	98	Don't know (DO NOT READ OUT)	98	98
	99	Refused to Answer  (DO NOT READ OUT)	99	99

Q9	ASK IF B3A=1		
	SINGLE MENTION ONLY		
	DO NOT READ OUT		
	Have you invested in irrigation equipments/terracing/ water harvesting/solar powered equipments?		
			Q9: Green energy
	1	Yes	1
2	No	2	
99	Refused to answer	99	

Q10	ASK IF Q9=1		
	SINGLE MENTION ONLY		
	DO NOT READ OUT		
	What was the main source of finance for this investment? /		
			Q10: Source of Financing Green energy
1	Personal loan/business loan from a bank /microfinance bank		1
2	Loan from mobile banking (e.g., Mshwari, KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz, Stawi loan, M-fanisi)		2

3	Loan from Fuliza	3
4	Loan at a Sacco / Savings and Credit Cooperative Society	4
5	Loan from a microfinance institution	5
6	Loan from Shylocks / Loan Sharks / Money Lenders / Money Merchants that are not from your phone (e.g., Platinum, Ngao, etc.)	6
7	Loan from a group/	7
8	Loan from a government institution for education, agriculture or a development loan (e.g., HELB, Agricultural Finance Corporation, Youth Fund, Women Fund)	8
9	Loan from an employer	9
10	Loan from family/friend/neighbour	10
11	Cash loan from shopkeeper	11
12	Taking goods and services on credit from a shopkeeper	12
13	Digital loans that you get through the phone that you download through apps (e.g. Branch, Tala, Utunzi, Haraka loans, etc.)	13
14	Loan / credits from buyer of your harvest / supplier of agricultural inputs (e.g., coffee, tea, sugarcane, tobacco, vegetables)	14
15	Hire purchase (e.g., KuKopesha, Diamond Trust, Kenya Credit Traders (KCT), Synergy, One Africa Capital, Tuskys)	15
16	Loan from Insurance	16
17	Savings at microfinance institution	17
18	Savings through mobile banking (e.g., Mshwari, KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz)	18
19	Savings/keeping through mobile money provider (e.g., MPESA, Airtel Money, TCash, Tangaza, MobiKash, Equitel)	19
20	Savings at a Sacco / Savings and Credit Cooperative society	20
21	Savings at a group	21
22	Savings with a group of friends	22
23	Savings given to a family or friend to keep	23
24	Savings you keep in a secret hiding place	24
25	Sale of assets (e.g., a house, car, plot of land, shares or stocks)	25
26	Assistance / gift from family / friends / community, which you did not have to repay .	26
27	Income from salary / generated from another business	27
28	Fundraising through crowdfunding on a digital platform (e.g., GoFundMe, MChanga, Kickstarter)	28
29	Grants	29
30	Funds from investment dividends e.g., shares, bonds, investment scheme	30
31	Insurance policy payout	31
32	Profits/income/capital from the business reinvested	32
33	Own savings from other sources of income investments e.g., rental	33
34	Funds from a nongovernmental organisation	34
35	Generated from another business	35
36	Other (SPECIFY)	36

	37	Don't know (DO NOT READ OUT)	98
	38	Refused to answer (DO NOT READ OUT)	99

## SECTION R1: MANAGING MONEY AND LIQUIDITY NEED LEVEL

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

<b>R1A</b>	<b>ASK ALL</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>		
	In the past 12 months, was there a time when you couldn't meet your regular spending needs?		
			R1A. Liquidity Challenge
	1	Yes	1
	2	No	2
	98	Don't know (DO NOT READ OUT)	98
99	Refused to Answer (DO NOT READ OUT)	99	

<b>R1B</b>	<b>ASK IF R1A =1 THOSE WHO SAID YES IN R1A</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>		
	How often did this happen?		
	?		
	1	Daily	1
	2	Weekly	2
	3	Monthly	3
4	Less often		
98	Don't know (DO NOT READ OUT)	98	
99	Refused to Answer (DO NOT READ OUT)	99	

<b>R1Ci and R1Cii</b>	<b>ASK IF R1A=1 THOSE WHO SAID YES IN R1A</b> <b>MULTIPLE MENTIONS ONLY</b> <b>DO NOT READ OUT</b>			
	R1Ci. Over the past 12 months, what did you do when you couldn't meet your regular spending needs?			
	R1Cii. Of all the things that you have mentioned you did, what was the most IMPORTANT?			
			R1Ci. Liquidity Distress All Options Used	
			R1Cii. Liquidity Distress options Used Most Important	
	1	Borrowed from a bank / Sacco / microfinance	1	1
	2	Borrowed from mobile banking (e.g., MShwari, KCB MPesa, MCoop Cash, Eazzy Loan, Timiza, HF Whizz)	2	2
	3	Borrowed from Fuliza	3	3
	4	Borrowed from shylock / loan shark / money lender / money merchant (not from your phone)	4	4
	5	Borrowed from group / chama	5	5

6	Borrowed from a Government institution	6	6
7	Took a loan / advance from my employer	7	7
8	Borrowed from family / friends / community / church / mosque	8	8
9	Took a loan from a shopkeeper	9	9
10	Borrowed from a digital appbased lender (e.g., Branch, Tala, Utunzi, KopaCredo, Haraka Loans)	10	10
11	Used savings held at a bank / Post Bank / Sacco / microfinance	11	11
12	Used savings held in mobile banking (e.g., MShwari, KCB MPesa, MCoop Cash, Eazzy Loan, Timiza, HF Whizz)	12	12
13	Used savings held in a mobile money provider / wallet (e.g., MPESA, Airtel Money, TCash, Tangaza, Equitel)	13	13
14	Used savings held at a group / chama	14	14
15	Used savings held with friends / family	15	15
16	Used savings held in a secret hiding place	16	16
17	Sold livestock	17	17
18	Sold other assets, not livestock (e.g., car, business, stock, household goods, land)	18	18
19	Got assistance / gift from friends / family / community (which you did not have to repay)	19	19
20	Cut back on expenses/ adjust consumption patterns	20	20
21	Got goods/items on credit	21	21
22	Worked more / got additional jobs/farmed additional land	22	22
23	Relocated	23	23
24	Did nothing	24	24
25	Other (SPECIFY)	25	25
98	Don't know (DO NOT READ OUT)	98	98
99	Refused to Answer (DO NOT READ OUT)	99	99

R1D	ASK IF CODES 1- 23 IN R1Ci, OTHERWISE GO TO R2	
	SINGLE MENTION ONLY	
	DO NOT READ OUT	
	RESPONSE FROM R1Ci	
		R1D. Reason for Main Option
1	Convenient/Fast /Easy to access/use	1

	2	This was the only option I had/no other choice pekee	2
	3	Cheap / affordable / lowest fees	3
	4	Feels most comfortable / trust	4
	5	Privacy	5
	6	Less paperwork / documents required	6
	7	Reliable / I knew funds will be available	7
	8	Trying to build my credit history	8
	9	Need to keep the option open for future (borrowing/savings etc)	9
	10	The features suited my needs	10
	11	Offers longer repayment period	11
	12	Skilled/Experienced in it	12
	13	Recommended to me	13
	14	Other (SPECIFY)	14
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

## SECTION R2: RESILIENCE – RETROSPECTIVE USE CASE

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

R 2 A - R 2 C	<b>ASK ALL</b> <b>SINGLE MENTION ONLY PER USE CASE</b> <b>READ OUT</b>																																																
	R2A. In the past 12 months have you experienced high cost in managing [insert use case]?																																																
	Ask if Yes in R2A      R2Ai- Was this [insert use case] result of COVID-19 Pandemic?																																																
	<b>IF ANY USE CASES MENTIONED AS CODE 1 “YES” IN R2A. IF ONLY ONE MENTION IN R2A, AUTOCODE AS MOST IMPORTANT AND GO TO R2C.</b> <b>CODE R2B SHOULD BE IN R2A</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>																																																
	R2B. Of the above mentioned, which event/shock made the biggest impact on your household income/expenses in the past 12 months?																																																
	<b>ASK FOR USE CASE MENTIONED IN R2B. IF NONE MENTIONED IN R2A OR R2B, GO TO SECTION R3</b> <b>MULTIPLE MENTIONS POSSIBLE PER USE CASE</b> <b>DO NOT READ OUT</b>																																																
	R2C. What did you do to manage [insert use case from R2B]? [USE CODES IN R2Di] U																																																
	<div style="display: flex; justify-content: space-between; align-items: center;"> <div style="writing-mode: vertical-rl; transform: rotate(180deg);">R2A. Past 12 Month Shock</div> <div style="writing-mode: vertical-rl; transform: rotate(180deg);">R2B. Main Shock</div> <div>QR2C. OptionsMain Shock</div> </div>																																																
	<table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <tr> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;">CODE S R2iA Yes=1  No=2  Don't know (DO NOT READ</td> <td style="width: 10%;">CODE S R2iiA Yes=1  No=2  Don't know (DO NOT READ</td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8</td> <td>9</td> <td>10</td> <td>11</td> <td>98</td> <td>99</td> </tr> </table>																		CODE S R2iA Yes=1  No=2  Don't know (DO NOT READ	CODE S R2iiA Yes=1  No=2  Don't know (DO NOT READ																	1	2	3	4	5	6	7	8	9	10	11	98	99
			CODE S R2iA Yes=1  No=2  Don't know (DO NOT READ	CODE S R2iiA Yes=1  No=2  Don't know (DO NOT READ																																													
				1	2	3	4	5	6	7	8	9	10	11	98	99																																	

			OUT) =98	OUT) =98													
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					Borrowed from a bank / Sacco / microfinance	Used own savings	Received assistance from friends / family / community / church / mosque/		Cut back on expenses/	Got goods / items on credit	Claimed insurance	Withdrawn child / children from school/	Relocated / changed place of residence/	Found a better job / additional jobs	Other (SPECIFY) /	Don't know (DO NOT READ OUT) (OMENTION ONLY)	Refused to Answer (DO NOT READ OUT) (OMENTION ONLY)
		ENTER CODE															
1	Major sickness/health problem/accident injury			1	1	2	3	4	5	6	7	8	9	10	11	98	99
2	Loss or damage due to flooding, unseasonal rainfall/drought/locusts/pests/fire other natural disaster			2	1	2	3	4	5	6	7	8	9	10	11	98	99
3	Death of main income earner			3	1	2	3	4	5	6	7	8	9	10	11	98	99

4	Death of a family member or other relative (not main income earner)			4	1	2	3	4	5	6	7	8	9	10	11	98	99
5	Loss or damage due to theft, or violence including political violence			5	1	2	3	4	5	6	7	8	9	10	11	98	99
6	High costs related to a child birth			6	1	2	3	4	5	6	7	8	9	10	11	98	99
7	Loss of a job or a source of income or a wage cut			7	1	2	3	4	5	6	7	8	9	10	11	98	99
8	Cost of living			8	1	2	3	4	5	6	7	8	9	10	11	98	99
9	Pest/diseases (locust)			9	1	2	3	4	5	6	7	8	9	10	11	98	99
10	Other (SPECIFY)			10	1	2	3	4	5	6	7	8	9	10	11	98	99

R2Di.	<b>ASK IF CODES 1-11 IN R2C, OTHERWISE GO TO SECTION R3</b> <b>CODE R2D SHOULD BE IN R2C. IF ONLY ONE MENTION IN R2C, AUTOCODE AS MAIN AND GO TO R2E</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>
	What was the MAIN thing you did to manage <b>[INSERT USE CASE FROM QR2B]</b> ?

		R2Di. Main Option Main Shock
1	Borrowed from a bank / Sacco / microfinance	1
2	Borrowed from mobile banking (e.g., MShwari, KCB MPesa, MCoop Cash, Eazzy Loan, Timiza, HF Whizz)	2
3	Loan from Fuliza	3
4	Borrowed from shylock / loan shark / money lender / money merchant (not from your phone)	4
5	Borrowed from group / chama	5
6	Borrowed from a Government institution	6
7	Took a loan / advance from my employer	7
8	Borrowed from family / friends / community / church / mosque	8
9	Took a loan from a shopkeeper	9
10	Borrowed from a digital appbased lender (e.g., Branch, Tala, Utunzi, KopaCredo, Haraka Loans)	10
11	Used savings held at a bank / Post Bank / Sacco / microfinance	11
12	Used savings held in mobile banking (e.g., MShwari, KCB MPesa, MCoop Cash, Eazzy Loan, Timiza, HF Whizz)	12
13	Used savings held in a mobile money provider / wallet (e.g., MPESA, Airtel Money, TCash, Tangaza, Equitel)	13
14	Used savings held at a group / chama	14
15	Used savings held with friends / family	15
16	Used savings held in a secret hiding place a	16
17	Sold livestock	17
18	Sold other assets, not livestock (e.g., car, business, stock, household goods, land)	18
19	Got assistance / gift from friends / family / community (which you did not have to repay)	19
20	Cut back on expenses/ adjust consumption patterns	20
21	Got goods/items on credit	21
22	Claimed insurance	22
23	Withdrew/ transfered child / children from school	23
24	Relocated / changed place of residence	24
25	Worked more/ additional jobs	25
26	Did nothing	26
27	Other (SPECIFY)	27
98	Don't know (DO NOT READ OUT)	98
99	Refused to Answer (DO NOT READ OUT)	99

<b>R2Dii</b>	<b>ASK IF R2Di = 25 THOSE WHO GOT ADDITIONAL WORK</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>	
	What type of additional work did you undertake?	
		R2Dii. Additional Job
	1	Farming 1
	2	Employed 2
	3	Casual work 3
	4	Started new business/ self employed 4
	5	Put in more hours/ overtime 5
	6	Online working e.g., content creators, freelance writers 6
	7	Others (Specify) 7
	99	Refused to Answer (DO NOT READ OUT) 99

<b>R2E</b>	<b>ASK IF CODES 01 to 25 IN QR2D; OTHERWISE GO TO R3</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>	
	Why was <b>[INSERT Option FROM R2Di]</b> the main Option that you used to manage <b>[INSERT USE CASE FROM R2B]</b> ?	
		R2E. Main OptionRiskReason
	1	Convenient/Fast /Easy to access/use 1
	2	This was the only option I had/no other choice 2
	3	Cheap / affordable / lowest fees 3
	4	Feels most comfortable / trust 4
	5	Privacy 5
	6	Less paperwork / documents required 6
	7	Reliable / I knew funds will be available 7
	8	Trying to build my credit history/nilikwa najaribu 8
	9	Need to keep the option open for future (borrowing/savings etc) 9
	10	The features suited my needs 10
	11	Offers longer repayment period 11
	12	Skilled/Experienced in it 12
	13	Recommended to me 13
	14	Other (SPECIFY) 14
	98	Don't know (DO NOT READ OUT) 98
	99	Refused to Answer (DO NOT READ OUT) 99

<b>R2F.</b>	<b>ASK IF CODE IN STATEMENT 2 IN R2A</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>		
	What type of financial product are you <b>MOST</b> willing to take-up to protect your family and assets against-flooding & Drought?		
			R2F. Potential product for climate shock
	1	Savings	1
	2	Insurance	2
	3	Investment	3
	4	Credit product	4
	5	Wait for government assistance	5
	6	None	6
	7	Other, specify	7
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

### SECTION R3: MEETING GOALS

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

<b>R3A</b>	<b>ASK ALL</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>		
	Are you currently trying to achieve a <u>specific</u> goal that requires a lot of money?		
			R3A. Specific Goal
	1	Yes	1
	2	No	2
	99	Refused to Answer (DO NOT READ OUT)	99

  

<b>R3B</b>	<b>ASK IF YES (CODE=1) TO R3A</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>		
	Which is the most important/main goal that you are currently trying to achieve?		
			R3B. Important Goal
	1	Buy land	1
	2	Buy or build a house / apartment to live in	2
	3	Buy or build a house / apartment for renting or resale	3

4	Move to your own / a better house or apartment	4
5	Pay for a big life event (e.g., wedding, birth of a child)	5
6	Education for self or family	6
7	Pay for holiday / visit / travel	7
8	Buy or pay for items for personal use (e.g., vehicle, TV, phone, furniture, utensils)	8
9	Buy inputs / assets for business / agricultural activities (e.g., tractor, machinery)	9
10	Start or expand a business	10
11	Other (SPECIFY)	11
98	Don't know (DO NOT READ OUT)	98
99	Refused to Answer (DO NOT READ OUT)	99

R3C	<b>ASK IF CODES 1 to 11 IN R3B OTHERWISE GO TO SECTION S</b> <b>MULTIPLE MENTIONS POSSIBLE</b> <b>DO NOT READ OUT</b>		
	What are you currently doing/ What have you done in the past 12 months to achieve this goal?		
R3D.	<b>ASK IF MORE THAN ONE Option MENTIONED AS "YES" IN R3C. IF ONLY ONE MENTION IN R3C, AUTOCODE AS MOST IMPORTANT AND GO TO R3E</b> <b>CODE R3D SHOULD BE IN R3C</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>		
	What is the main Option that you used or are using, to pay for [INSERT USE CASE MENTIONED IN R3B]? [INSERT USE CASE MENTIONED IN R3B]		
		R3C. All Goals	R3D. Main Goal
1	Borrowed from a bank / Sacco / microfinance	1	1
2	Borrowed from mobile banking (e.g., MShwari, KCB MPesa, MCoop Cash, Eazzy Loan, Timiza, HF Whizz)	2	2
3	Loan from Fuliza	3	3
4	Borrowed from shylock / loan shark / money lender / money merchant (not from your phone)	4	4
5	Borrowed from group / chama	5	5
6	Borrowed from a Government institution	6	6
7	Took a loan / advance from my employer	7	7
8	Borrowed from family / friends / community / church / mosque	8	8
9	Took a loan from a shopkeeper	9	9
10	Borrowed from a digital appbased lender (e.g., Branch, Tala, Utunzi, KopaCredo, Haraka Loans)	10	10
11	Used savings held at a bank / Post Bank / Sacco / microfinance	11	11

12	Used savings held in mobile banking (e.g., MShwari, KCB MPesa, MCoop Cash, Eazzy Loan, Timiza, HF Whizz)	12	12
13	Used savings held in a mobile money provider / wallet (e.g., MPESA, Airtel Money, TCash, Tangaza, Equitel)	13	13
14	Used savings held at a group / chama	14	14
15	Used savings held with friends / family	15	15
16	Used savings held in a secret hiding place	16	16
17	Sold livestock	17	17
18	Sold other assets, not livestock (e.g., car, business, stock, household goods, land)	18	18
19	Got assistance / gift from friends / family / community (which you did not have to repay)	19	19
20	Cut back on expenses/ adjust consumption patterns	20	20
21	Got goods/items on credit	21	21
22	Worked more/ additional jobs	22	22
23	Hire purchase	23	23
24	Education insurance	24	24
25	Other (SPECIFY)	25	25
98	Don't know (DO NOT READ OUT)	98	98
99	Refused to Answer (DO NOT READ OUT)	99	99

<b>ASK IF CODES 01 to 24 IN R3D, OTHERWISE GO TO SECTION S</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>			
Why was <b>[INSERT Option FROM R3D]</b> the main Option that you used to pay for <b>[INSERT USE CASE FROM R3B]</b> ? Kwanini <b>[Ingiza au weka chaguzi kutoka R3D]</b> ilikuwa chaguo kuu ilitumika kulipia <b>[ingiza sababu ya utumizi kutoka R3B]</b>			
<b>R3E</b>			R3E. Main Reason for goal option
	1	Convenient/Fast /Easy to access/use	1
	2	This was the only option I had/no other choice	2
	3	Cheap / affordable / lowest fees	3
	4	Feels most comfortable / trust	4
	5	Privacy	5
	6	Less paperwork / documents required	6

	7	Reliable / I knew funds will be available		7
	8	Trying to build my credit history/		8
	9	Need to keep the option open for future (borrowing/savings etc)		9
	10	The features suited my needs		10
	11	Offers longer repayment period		11
	12	Skilled/Experienced in it		12
	13	Recommended to me		13
	14	Other (SPECIFY)		14
	98	Don't know (DO NOT READ OUT)		98
	99	Refused to Answer (DO NOT READ OUT)		99

<b>R3F</b>	<b>ASK IF YES (CODE=1) TO R3A AND IF CODE 01- 11 IN R3B</b>		
	<b>SINGLE MENTION ONLY</b>		
	<b>DO NOT READ OUT</b>		
	Are there any major challenges that may stop you from achieving your main goal		
			R3F. Challenges to meeting goal
	1	Yes	1
	2	No	2
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

<b>R3G</b>	<b>ASK IF YES (CODE=1) TO R3G</b>		
	<b>SINGLE MENTIONS POSSIBLE</b>		
	<b>DO NOT READ OUT</b>		
	R3H What is the Main challenge that may stop you from achieving your main goal?		
			R3G. Main Challenge
	1	Run out of money	1
	2	A major sickness or health problem/	2
	3	A major accident or injury	3
	4	The loss of income from you or the main income earner in the household	4
	5	Theft, damage, loss or breaking of an important item/ machinaries	5
	6	Theft or loss of livestock	6

	7	Harvest failure or loss of crop harvest (e.g. due to crop disease)	7
	8	Damage or loss of a house, property, land or business	8
	9	A drought, poor rainfall or loss of access to water for farming	9
	10	Flooding/storms /	10
	11	Loss of a relative	11
	12	The loss of money	12
	13	Sharp increase in the costs of basic things you need/	13
	14	Change in Government policies/ regulations	14
	15	Insecurity/ political unrest/ terrorism/	15
	16	Other (SPECIFY)	16
	99	Refused to Answer (DO NOT READ OUT)	99

## SECTION S: TECHNOLOGY MODULE

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

<b>ASK ALL</b> <b>SINGLE MENTION ONLY</b> <b>READ OUT</b>			
Which of the following best describes your ownership and usage of mobile phone / tablet services?			
<b>S1</b>			S1. Own Mobile
	1	I own a mobile that only I use	1
	2	I own a mobile phone that both me and others use	2
	3	I don't own a mobile phone but am able to use someone else's phone regularly/ when needed	3
	4	I don't own or use a mobile phone S	4
	99	Refused to Answer  (DO NOT READ OUT)	99

<b>ASK IF CODE=1 for Any statement (1, 2 or 3 ) IN S1 OTHERWISE, GO TO S3.</b> <b>SINGLE MENTION ONLY</b> <b>READ OUT STATEMENTS; DO NOT READ OUT RESPONSES</b>			
Which of the following would apply to your mobile phone?			
<b>S2</b>			S2. Applies to Phone
			Yes
			No La
	1	Can access internet	1
	2	Has a touch screen	1
	3	Can download and install applications on the phone	1

<b>ASK ALL</b> <b>DO NOT READ OUT</b> <b>SINGLE MENTION ONLY</b>			
How frequently do you use the internet?			
<b>S3</b>			S3. Internet Usage Frequency
	1	Daily	1
	2	Weekly	2
	3	Monthly	3
	4	Less often	4
	5	Never	5
	6	Other (Specify)	6

99	Refused to Answer (DO NOT READ OUT)	99
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<b>ASK IF YES IN S3 (CODE=1 -4, 6 IN S3)</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>		
During the last time you used internet, which <b>MAIN</b> place / device did you use?		
<b>S4</b>		S4. Used Internet Where
	1 On my own mobile phone/ Cellular tablet	1
	2 At home on a computer/ noncellular tablets	2
	3 On computers at the office	3
	4 At an internet café	4
	5 On someone else's mobile phone where I did not pay	5
	6 On someone else's mobile phone where I paid	6
	7 On a friend or neighbour's computer/tablet where I did not pay	7
	8 On a friend or neighbour's computer/tablet where I paid	8
	9 On a television set	9
	10 Other (SPECIFY)	10
99 Refused to Answer (DO NOT READ OUT)	99	

<b>ASK IF YES IN S3 (CODE=1 -4, 6 IN S3)</b> <b>Multiple MENTION ONLY</b> <b>READ OUT</b>			
Have you used the internet for any of the following (READ OUT the statement)			
<b>S5</b>		S5. Used Internet Where (YES or NO)	
		YES	NO
	1 Activities relating to my business (online marketing, sourcing inputs etc.)	1	2
	2 Activities relating to my farm (comparing prices, sourcing inputs etc.)	1	2
	3 Educational activities (undertaking online courses, finding education-related materials online)	1	2
	4 Health related activities (seeking information/advice about medical conditions, finding hospitals etc.)	1	2
	5 Employment and career related activities (searching for jobs/vacancies etc.)	1	2
	6 Accessing government services	1	2
7 Accessing financial services (internet banking, investment etc)	1	2	

## SECTION T: ACCESS TO PHYSICAL FINANCIAL SERVICE PROVIDERS

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

<b>ASK ALL</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>		
Which is the nearest financial service provider (any) from where you live?		
		<b>T1. Nearest Financial Service Institution</b>
<b>T1</b>	1 Bank/Post Bank Branch/ Head Office/ ATM	1
	2 Bank Agent/ Post Bank Agent	2
	3 Mobile Money Agent (for depositing or withdrawing cash)	3
	4 Sacco Branch/Sacco agent/ Head Office	4
	5 Microfinance Institution	5
	6 Insurance company/ agent	6
	7 Other (SPECIFY)	7
	98 Don't know (DO NOT READ OUT)	98
	99 Refused to Answer (DO NOT READ OUT)	99

<b>ASK ALL</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>		
If you had to go to any nearest financial provider what is the average cost to go there by public transport (e.g., bus/matatu)? (One way)		
		<b>T2. Average Cost to Nearest Financial Advisor?</b>
<b>T2</b>	1 Close enough to walk to and fro - No need to spend	1
	2 Less than KSh 50	2
	3 Between KSh 51 - 100	3
	4 Between KSh 101 - 200	4
	5 Between KSh 201 – 500	5
	6 More than KSh 500	6
	7 Other (SPECIFY)	7
	97 None of these (DO NOT READ OUT)	97
	98 Don't know (DO NOT READ OUT)	98
	99 Refused to Answer (DO NOT READ OUT)	99

<b>T3</b>	<b>ASK ALL</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>	
	If you had walk to any nearest financial provider how long would it take you on AVERAGE? (One way)	
		T3. Average Time to Financial Provider?
	1	Under 10 minutes
	2	About 10 to 30 minutes
	3	Between 30 minutes to 1 hour
	4	About 1 to 3 hours
	5	More than 3 hours
	6	Other (SPECIFY)
	98	Don't know (DO NOT READ OUT)
	99	Refused to Answer (DO NOT READ OUT)

<b>T4</b>	<b>ASK ONLY IF CODE= 2 to 6 IN T1</b> <b>I.E. ANYONE WHO SAYS THAT BANK IS NOT THE NEAREST FINANCIAL SERVICE PROVIDER</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT ASK IF T1 ANSWER Is a Bank (T1 CODE IS 1 )</b> <b>DO NOT READ OUT</b>	
	If you had to go to any nearest bank (branch/ATM/headquarter) what is the average cost to go there by public transport?	
		T4. Average Cost to Nearest Bank
	1	Close enough to walk to and fro - No need to spend
	2	Less than KSh 50
	3	Between KSh 51 - 100
	4	Between KSh 101 - 200
	5	Between KSh 201 - 500
	6	More than KSh 500
	7	Other (SPECIFY)
	98	Don't know (DO NOT READ OUT)
	99	Refused to Answer (DO NOT READ OUT)

<b>T5</b>	<b>ASK ONLY IF CODE= 2 to 6 IN T1</b> <b>I.E. ANYONE WHO SAYS THAT BANK IS NOT THE NEAREST FINANCIAL SERVICE PROVIDER</b>  <b>SINGLE MENTION ONLY</b>
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DO NOT ASK IF QT1 ANSWER Is a Bank (T1 CODE IS 1 )		
DO NOT READ OUT		
If you had to walk to any nearest bank (branch/ATM/headquarter) how long would it take you on average?		
		T5. Average time to Walk to the Nearest Bank
1	Under 10 minutes	1
2	About 10 to 30 minutes	2
3	Between 30 minutes to 1 hour	3
4	About 1 to 3 hours	4
5	More than 3 hours	5
6	Other (SPECIFY)	6
98	Don't know (DO NOT READ OUT)	98
99	Refused to Answer (DO NOT READ OUT)	99

T6	ASK ONLY IF CODE=1, 2 OR 4 to 6 IN T1 I.E. ANYONE WHO SAYS THAT MOBILE MONEY IS NOT THE NEAREST FINANCIAL SERVICE PROVIDER SINGLE MENTION ONLY DO NOT ASK IF T1 ANSWER is a mobile money agent (T1 CODE IS 3) DO NOT READ OUT		
	If you had to go to any nearest mobile money agent what is the average cost to get there by public transport (e.g., bus/matatu)? (One way)		
			T6. Average Cost to the Nearest Mobile Money Agent
	1	Close enough to walk to and fro - No need to spend	1
	2	Less than KSh 50	2
	3	Between KSh 51 - 100	3
	4	Between KSh 101 - 200	4
	5	Between KSh 201 - 500	5
	6	More than KSh 500	6
	7	Other (SPECIFY)	7
	98	Don't know (DO NOT READ OUT)	98
99	Refused to Answer (DO NOT READ OUT)	99	

ASK ONLY IF CODE=1, 2 OR 4 to 6 IN T1 I.E. ANYONE WHO SAYS THAT MOBILE MONEY IS NOT THE NEAREST FINANCIAL SERVICE PROVIDER SINGLE MENTION ONLY DO NOT ASK IF T1 ANSWER is a mobile money agent (T1 CODE IS 3) DO NOT READ OUT		
If you had to walk to any nearest mobile money agent how long would it take you on average? (One way)		

		T7. Average Time to Walk to the Nearest Mobile Money Agent
1	Under 10 minutes	1
2	About 10 to 30 minutes	2
3	Between 30 minutes to 1 hour	3
4	About 1 to 3 hours	4
5	More than 3 hours	5
6	Other (SPECIFY)	6
98	Don't know (DO NOT READ OUT)	98
99	Refused to Answer (DO NOT READ OUT)	99

T8	<b>ASK ONLY IF CODE= 1, 3 to 6 IN T1</b> <b>I.E. ANYONE WHO SAYS THAT BANK AGENT IS NOT THE NEAREST FINANCIAL SERVICE PROVIDER</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT ASK IF T1 ANSWER Is a Bank Agent (T1 CODE IS 2)</b> <b>DO NOT READ OUT</b>	
	If you had to go to any nearest bank agent what is the average cost to go there by public transport? (One way)	
		T8. Average Cost to Nearest Bank agent
	1	Close enough to walk to and fro - No need to spend
	2	Less than KSh 50
	3	Between KSh 51 - 100
	4	Between KSh 101 - 200
	5	Between KSh 201 - 500
	6	More than KSh 500
	7	Other (SPECIFY)
	98	Don't know (DO NOT READ OUT)
	99	Refused to Answer (DO NOT READ OUT)

T9	<b>ASK ONLY IF CODE= 1, 3 to 6 IN T1 I.E. ANYONE WHO SAYS THAT BANK AGENT IS NOT THE NEAREST FINANCIAL SERVICE PROVIDER</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT ASK IF T1 ANSWER Is a Bank agent (T1 CODE IS 2)</b> <b>DO NOT READ OUT</b>	
	If you had to walk to any nearest bank agent how long would it take you on average?	
		T9. Average time to Walk to the Nearest Bank agent
	1	Under 10 minutes
	2	About 10 to 30 minutes
	3	Between 30 minutes to 1 hour
	4	About 1 to 3 hours

	5	More than 3 hours	5
	6	Other (SPECIFY)	6
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

## SECTION U: MISCELLANEOUS DEMOGRAPHICS, HOUSING CONDITIONS ETC.

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

<b>U 1</b>	<b>ASK ALL</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>		
	Have you moved out of your home in the past three years?		
	U		
			U1. Residence Change
	1	Yes	1
	2	No	2
	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

<b>U 2</b>	<b>ASK IF U1=CODE 1 (YES CHANGED RESIDENCE)</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>		
	What was the MAIN reason for changing your place of residence?		
			U2. Residence Change Reason
	1	Disaster (drought, floods, earthquake, fire etc.) destroyed my old home	1
	2	Retired to my land or home	2
	3	Relocated for permanent work (self or household)	3
	4	Relocated for temporary work (self or household)	4
	5	Relocated to take care of parents/children	5
	6	Got my own house and moved in	6
	7	Got bankrupt and my house was taken	7
	8	Moved to a cheaper house	8
	9	Moved to a free house	9
	10	Evicted by the owner	10
	11	Land reclaimed by government	11
	12	Insecurity e.g Violence in my community, political unrest, religious persecution	12
	13	Marriage breakdown/separation	13
	14	Return home (e.g., children to parent's house, etc.)	14
	15	COVID19	15
	16	To get married/live with partner	16
	15	Other (SPECIFY)	17

	98	Don't know (DO NOT READ OUT)	98
	99	Refused to Answer (DO NOT READ OUT)	99

U 3	ASK ALL SINGLE MENTION ONLY DO NOT READ OUT		
	What is your religion?		Je dini yako ni gani?
			U3. Religion
	1	Christianity	1
	2	Islam	2
	3	Traditional African	3
	4	Hindu/Sikh	4
	5	Other religion	5
	6	No religion	6
	97	None of these (DO NOT READ OUT)	"" (DO NOT READ OUT)"
	98	Don't know (DO NOT READ OUT)	" (DO NOT READ OUT)"
	99	Refused to Answer (DO NOT READ OUT)	"" (DO NOT READ OUT)

U 4	ASK ALL SINGLE MENTION ONLY OBSERVED		
	What is the characteristic of the main dwelling unit? /		
			U4. Dwelling Type
	1	Permanent building	1
	2	Semi - permanent	2
	3	Temporary	3
	4	Traditional	4

U 5	ASK ALL SINGLE MENTION ONLY (NON-ZERO INTEGER)		
	How many dwelling units does this household occupy (Stand alone structures used for sleeping/living area)?		
			U5. No. of Dwelling Units

U 6	ASK ALL SINGLE MENTION ONLY (NON-ZERO INTEGER)		
	How many habitable rooms do these units contain?		
			U6. No. of Habitable rooms

U 7	ASK ALL. IF NOT KNOWN ASK A RESPONSIBLE HOUSEHOLD MEMBER		
	SINGLE MENTION ONLY (NON-ZERO INTEGER)		
	READ OUT STATEMENT		
	Tenure Status of Main Dwelling Unit		
	Is the main dwelling unit...?		U7. Tenure Status of Main Dwelling Unit
	Purchased		1
	Constructed		2
	Inherited		3
	Rented		4
	If rented/provided, state whether:		
	National Government		5
	County Government		6
	Parastatal		7
	Private company		8
	Individual		9
	FBO/NGO/Church/ Temple/Mosque		10

U 8	ASK ALL	
	SINGLE MENTION ONLY	
	OBSERVED	
	What material are the ROOF of the main dwelling predominantly made of?	U8. Roof Type
	No Roof	1
	Grass thatch/twigs	2
	Makuti thatch	3
	Dung / mud	4
	Iron sheets	5
	Tin cans	6
	Asbestos sheet	7
	Concrete/Cement	8
	Tiles	9
	Canvas/Tents	10
	Decra/Versatile	11
	Nylon/Cartons	12
	Shingles	13

U 9	ASK ALL	
	SINGLE MENTION ONLY	
	OBSERVED	
	What material is the FLOOR of the MAIN dwelling predominantly made of?	U9. Floor Type
	Earth/sand	1

	Dung	2
	Wood planks/ shingles/timber	3
	Palm/ bamboo	4
	Parquet or polished wood	5
	Vinyl or asphalt strips Vinyl	6
	Ceramic tiles/	7
	Concrete/ Cement/Terrazo/	8
	Wall to wall Carpet/	9

U 1 0	ASK ALL	
	SINGLE MENTION ONLY	
	OBSERVED	
	What material are the WALLS of the main dwelling predominantly made of?	U10. Wall Type
	No walls/	1
	Cane/palm/trunks/ Cane	2
	Grass/reeds/	3
	Mud/cow dung	4
	Stone with mud	5
	Covered adobe	6
	Uncovered adobe	7
	Plywood/Cardboard	8
	Off cuts/Reused wood/Wood planks	9
	Iron sheets	10
	Concrete/Concrete blocks/ Precast wall	11
	Stone with lime/cement	12
	Bricks	13
	Canvas/Tents	14
	Nylon/Cartons	15
	Timber	16
	Prefabricated pannels	17

U 1 1	ASK ALL	
	SINGLE MENTION ONLY	
	DO NOT READ OUT	
	What is your main source of cooking fuel?	
		U11. Cooking Fuel Type
	1 Electricity	1
	2 Paraffin	2
	3 LPG (gas)	3

	4	Biogas	4
	5	Firewood and other raw wood/biomass products	5
	6	Charcoal	6
	7	Solar	7

U 1 2	<b>ASK ALL</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>		
	What is your main source of lighting?		
			U12. Light Type
	1	Electricity	1
		Paraffin Pressure lamp	
	2		2
	3		3
	4	Paraffin Tin lamp	4
	5	Gas Lamp	5
	6	Wood	6
	7	Solar	7
	8	Torch/Spotlight-Solar Charged/ electricity	8
	9	Torch/Spot Light-Dry cells	9
	10	Candle	10
	11	Battery (Car/Charged)	11
	12	Generator (Diesel/Petrol)	12
	13	Biogas Gesi itumiayo kinyesi	13

U 1 3	<b>ASK ALL</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>		
	What is your main source of water for domestic use, e.g., cooking or drinking		
			U13. Water Source
	1	Pond/Water pan	1
	2	Dam	2
	3	Lake	3
	4	Stream/ River	4
	5	Protected Spring	5
	6	Unprotected Spring	6
	7	Protected Well	7
	8	Unprotected Well	8
	9	Borehole/Tube well	9
	10	Piped into dwelling	10
	11	Piped to yard/plot	11
	12	Bottled water	12
	13	Rain/Harvested water	13
	14	Water Vendor	14

	15	Public tap/Standpipe	15
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U 1 4	<b>ASK ALL</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>			
	U14a What is your main mode of human waste disposal?			
	U14b. Is your main mode of human waste (Selected in U14a) disposal shared?			
			U14b. If mode	
			for dipos al is share d	
			Yes	
	1	Main Sewer	1	1
	2	Septic tank	2	1
	3	Cess pool	3	1
	4	Ventiled Improved Pit (VIP) Latrine	4	1
	5	Pit latrine covered	5	1
	6	Pit Latrine uncovered	6	1
	7	Bucket latrine	7	1
	8	Open	8	1
9	Bio-septic tank/Biodigester	9	1	

U 1 5	<b>ASK ALL</b> <b>SINGLE MENTION ONLY</b> <b>DO NOT READ OUT</b>		
	U15. What is your main mode of solid waste disposal?		
	U15. Solid waste disposal (SELECT ONE)		
	1	Collected by County Government	1
	2	Collected by Community Association (CBOs, Youth Groups, Faith based organizations)	2
	3	Collected by private company	3
	4	Dumped in the compound	4
	5	Dumped in the street/vacant plot/drain/waterways	5
	6	Dumped in the Latrine	6
	7	Burnt in open	7
	8	Buried <i>Kuzikwa</i>	8
9	Compost pit <i>Shimo la mbolea</i>	9	

	10	Burnt in a pit	Kuchomwa shimoni	10
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U 1 6	ASK ALL			
	READ OUT			
	Does any member of this household own any of the following items?			U16. Household asset
				Yes      No
	1	Stand alone Radio	<u>1</u>	2
	2	TV with Free to Air Set-top-box/Digital TV	<u>1</u>	2
	3	TV with Pay TV Decoder	<u>1</u>	2
	4	Internet protocol TV (IP TV)	<u>1</u>	2
	5	Analogue TV (With no connection/signal)	<u>1</u>	2
	6	Internet through mobile phone/Modem	<u>1</u>	2
	7	Fixed Internet at home e.g Fiber, Satellite dish, LAN, Wi-Fi	<u>1</u>	2
	8	Desk Top Computer/Laptop/Tablet	<u>1</u>	2
	9	Bicycle	<u>1</u>	2
	10	Motor Cycle	<u>1</u>	2
	11	Car	<u>1</u>	2
	12	Truck/Lorry/Bus/Three-Wheeler truck	<u>1</u>	2
	13	Refrigerator	<u>1</u>	2
	14	Motor boat	<u>1</u>	2
	15	Animal Drawn cart	<u>1</u>	2
	16	Canoes	<u>1</u>	2
	17	Tuk Tuk	<u>1</u>	2
	18	Tractor	<u>1</u>	2
	19	Ox-plough	<u>1</u>	2

U 1 7	ASK ALL	
	READ OUT	
	INSERT 0 WHERE NONE ARE OWNED	
	How many of each of the following livestock are currently owned/reared/managed within this household in this county?	
	U17. Livestock Number	
	1	Exotic cattle -Dairy
	2	Exotic cattle -Beef
	3	Indigenous cattle
	4	Sheep                      Kondoo
	5	Goats

ASK ALL
SINGLE MENTION ONLY

U 1 8	<b>READ OUT</b>			
	Please answer with yes or no to the statements below...			
				U18. Purchase and Ownership Statements
				Refused to Answer (DO NOT READ OUT)
			Yes	No
	1	Over the past 7 days, did the household either purchase/consume any bread?	1	2
	2	Over the past 7 days, did the household either purchase/consume any meat or fish	1	2
	3	Over the past 7 days, did the household either purchase/consume any ripe bananas?	1	2
	4	Does your household own any towels for bathing?	1	2
	5	Does your household own any thermos flasks?	1	2

U 1 9	<b>ASK ALL</b>		
	<b>SINGLE MENTION ONLY</b>		
	<b>DO NOT READ OUT</b>		
	What document of ownership do you have?		
			U19. Own Land
	1	Yes/	1
	2	No	2
	99	Refused to Answer Kataa (DO NOT READ OUT)	99

U 2 0	<b>IF HOUSE/LAND/APARTMENT IS OWNER OCCUPIED, (U19 CODE=1)</b>		
	<b>SINGLE MENTION ONLY</b>		
	<b>DO NOT READ OUT</b>		
	What document of ownership do you have?		
			U20. Ownership document
	1	Title Deed	1
	2	Letter of allotment	2
	3	Other (SPECIFY)	3
	99	Refused to Answer (DO NOT READ OUT)	( DO NOT READ OUT)"

U 2 1	IF LAND/HOUSE/APRTMENT IS OWNER OCCUPIED, (U19 CODE=1)		
	MULTIPLE MENTIONS POSSIBLE		
	DO NOT READ OUT		
	How did you acquire your house/land /apartment?		
			U21. How Acquired
	1	Inherited from family	1
	2	Used regular income to buy materials whenever possible	2
	3	Bought/ Built using savings kept in bank, SACCO or MFI	3
	4	Bought/ Built using assets / savings kept elsewhere	4
	5	Bought/ Built using credit/loan from bank, SACCO or MFI	5
	6	Bought/ Built using credit/loan from elsewhere	6
	7	Contribution from community/family	7
	8	Bought it already built	8
	9	Used local materials – no cash needed	9
	10	Other (SPECIFY)	10
	99	Refused to Answer (DO NOT READ OUT)	99

U 2 2	ASK ALL			
	SINGLE MENTION ONLY PER STATEMENT			
	READ OUT			
	Which of these identification documents do you have?			
				U22. ID Type
				Yes No
	1	National Identity Card (ID)	1	2
	2	Passport	1	2
	3	Alien ID	1	2
	4	Huduma namba	1	2
	97	None of these (DO NOT READ OUT)	97	97
	99	Refused to Answer (DO NOT READ OUT)	99	99

	ASK ALL		
	SINGLE MENTION ONLY PER ITEM		

U 2 3	READ OUT			
	Thinking about how your household spends money, I would like you to consider this list of items, and tell me how much the household spends on these items ...			
				ENTER AMOUNT
	1	Approximately what is your total monthly expenditure		1
	2	Airtime expenses per week		2
	3	Rent expenses per month		3
	4	Transport expenses per week		4
	5	Food expenses per week		5

## SECTION V: GPS READINGS AND CONCLUSION

	<p><b>ASK ALL</b></p> <p><b>CAPTURE NUMBER (10 DIGITS) AND EMAIL</b></p> <p><b>READ OUT</b></p> <p>Would it be all right if we contacted you for a followup interview in the future? If so, please give me two numbers we can reach you on and email address if available. If you do not have a phone number, please provide the phone number for someone else in the household that can be contacted.</p>		
		V1. Contact	
1	Phone number	1	
2	Backup phone number	2	
3	Email Address	3	
4	Backup email	4	
99	Declined a followup interview  (DO NOT READ OUT).	99	

	Record finish time 24 h clock		
		V2, Finish	
1	Finish time (24 h clock)		

### THANK THE RESPONDENT

	RECORD GPS readings.									
1	LATITUDE									
2	LONGITUDE									