

PROJECT HISA

SERIAL No.

Questionnaire no.

DATE.. / /

Start time... :

IDENTIFICATION

PROVINCE/ MKOA _____

DISTRICT/WILAYA _____

SUBLOCATION/WARD/ KATA NDOGO/WADI _____

NASSEP CLUSTER NUMBER/ NAMBA YA ENEO.....

HOUSEHOLD NUMBER/ NAMBA YA KAYA.....

CLUSTER TYPE/AINA YA ENEO 1 RURAL/ SEHEMU ZA MASHAMBANI

2 URBAN / SEHEMU ZA MJINI

NAME OF HOUSEHOLD HEAD.....

****Result Codes**

	Visit 1	Visit 2	Visit 3	Visit 4
1. Completed.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Household Head under 16 years of age.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. No Household Member At Home.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. No Competent Respondent At Home At Time Of The Visit.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Entire Household Absent For Extended Period Of The Time Postponed....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Postponed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Refused.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Dwelling Vacant Or Address Not A Dwelling.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Dwelling Destroyed.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10.Dwelling Not Found.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

11. Other (Specify) _____

SUBSTITUTION VISITS

No of visits	Date	Interviewers Name	Results***	Next Visit	Date	Time
	D D / M M / Y Y Y Y		<input type="text"/>	D D / M M / Y Y Y Y	H H / M M	
1 <input type="checkbox"/>	<input type="text"/>	_____	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2 <input type="checkbox"/>	<input type="text"/>	_____	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3 <input type="checkbox"/>	<input type="text"/>	_____	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

FINAL VISIT

Date..... / /

Int. Code.....

Results.....

Total No. of visits.....

Total Persons in the Household....



SUPERVISOR (code) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> NAME _____ DATE _____	OFFICE EDITOR (code) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> NAME _____ DATE _____	BACK CHECKED (code) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> NAME _____ DATE _____	ACCOMPANIED (code) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> NAME _____ DATE _____	SCANNED (code) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> NAME _____ DATE _____
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Interview in HH from original list Interview in substituted HH

Language of interview

- 1 English 2 Swahili 3 Kikuyu 4 Luo 5 Meru
6 Kisii 7 Luhya 8 Kalenjin 9 Kamba 10 Somali

CHOOSING AN INDIVIDUAL RESPONDENT

INTERVIEW RESPONDENT ACCORDING TO KISH GRID.

RECORD BELOW AND COMPLETE SELECTION PROCESS AS INSTRUCTED.

SELECTION OF RESPONDENT FOR INTERVIEWING

- List all the adults aged 16 and above living in the household together with their ages whether or not they are in at present. Start with the oldest and work down to the youngest.
- Take the last figure of the questionnaire number and find the same number in the top line of the Kish Grid below.
- Look along the row of the last person in the list. Where this meets the column of the last digit of the questionnaire number, is the number of the person on the list to be interviewed.
- 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.
- If that person is not at home, **YOU MUST** arrange to call a second time and a third time to interview that individual.
- Record call details on front of questionnaire.

No. of adults in the household	AGE	Last Digit on the questionnaire numbers										
		1	2	3	4	5	6	7	8	9	10	
1. _____	_____	1	1	1	1	1	1	1	1	1	1	1
2. _____	_____	2	1	2	1	2	1	2	1	2	1	2
3. _____	_____	1	2	3	1	2	3	1	2	3	1	2
4. _____	_____	1	2	3	4	1	2	3	4	1	2	3
5. _____	_____	4	5	1	2	3	4	5	1	2	3	4
6. _____	_____	4	5	6	1	2	3	4	5	6	1	2
7. _____	_____	3	4	5	6	7	1	2	3	4	5	6
8. _____	_____	3	4	5	6	7	8	1	2	3	4	5
9. _____	_____	2	3	4	5	6	7	8	9	1	2	3
10. _____	_____	1	2	3	4	5	6	7	8	9	1	2

SCREENER

Have you been interviewed in a survey in the past 6 months/ Je, umehojiwa kwa muda wa miezi 6 iliyopita

Yes/ Ndio..... **>CLOSE**

No/ La..... **>CONTINUE**

INTRODUCTION

Good morning/afternoon/evening. My name is.....from The Steadman Group, a company that conducts research studies in Kenya. This house has been selected and am here today to ask certain questions on how people use money. This will help the organizations concerned understand what services you need and how they can bring these services to you.

All the information you give us is completely confidential and the information cannot be traced to you. The interview will take about 45 minutes.

Habari ya asubuhi/mchana/jioni. Jina langu ni.....kutoka Steadman Group,kampuni inayofanya utafiti hapa Kenya. Nyumba hii imechaguliwa kati ya zingine na niko hapa leo kukuuliza maswali kuhusu jinsi watu hutumia pesa. Hii itasaidia mashirika zinazohusika kutimiza mahitaji yako na vile watakavyoleta huduma hizi kwa watu wote. Mambo yote utakayo tupa ni ya siri na hayatahusishwa nawe.Zungumzo hili litachukua muda wa dakika 45.



Household schedule	1. Write in from oldest (top) to youngest (bottom)	2. Age (Years)	3. Gender 1=Male <i>Mwanamume</i> 2=Female <i>Mwanamke</i>	4. Marital Status 1=single/ <i>hajaoa/olewa</i> 2= divorced/ <i>Ametalakiwa</i> 3= widowed/ <i>mjane</i> 4= married/living with partner/ <i>Ameolewa/oa/wanaishi pamoja na mwenziwe</i> 5= don't know/ <i>sijui</i>
QUALIFIERS Persons in household who qualify for this survey (16 years of age and over)	1 _____ 2 _____ 3 _____ 4 _____ 5 _____ 6 _____ 7 _____ 8 _____	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
NON-QUALIFIERS Persons in the household who do not qualify for this survey as they are under 16 years.	1 _____ 2 _____ 3 _____ 4 _____ 5 _____ 6 _____ 7 _____ 8 _____	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>



Household schedule	Write in from oldest (top) to youngest (bottom))	5. Relation to head of HH <i>Uhusiano na mkuu wa nyumba</i> 1 = head of household/ <i>mkuu wa nyumba</i> 2 = husband/wife of head of HH/ <i>mme/mke wa mkuu wa nyumba</i> 3 = mother, father, uncle, aunt, or grandparent of head of HH/ <i>mama, baba, mjomba, shangazi au babu / nyanya wa mkuu wa nyumba</i> 4 = son, daughter, niece or nephew of head of HH/ <i>kijana, binti, mpwa, binamu wa mkuu wa nyumba</i> 5 = brother, sister, or cousin of head of HH/ <i>kaka, dada au binamu wa mkuu wa nyumba</i> 6 = other relations/ <i>uhusiano mwingine</i> 7 = household employee/ not related to HH <i>mfanyikazi wa nyumba/ Hana uhusiano na Mkuu wa kaya</i> 8 = no response/ <i>hakujibu</i>	6. Highest level of formal education completed <i>Kiwango cha juu cha elimu</i> 1 = none/ <i>hajasoma</i> 2 = some primary/ <i>hajamaliza shule ya msingi</i> 3 = primary completed/ <i>amemaliza shule ya msingi</i> 4 = some secondary/ <i>Hajamaliza shule ya upili</i> 5 = secondary completed <i>Amemaliza shule ya upili</i> 6 = technical training after secondary <i>Amemaliza masomo ya kiufundi baada ya shule ya upili</i> 7 = university/ <i>chuo kikuu</i>																
QUALIFIERS Persons in household who qualify for this survey (16 years of age and over)	1 _____ 2 _____ 3 _____ 4 _____ 5 _____ 6 _____ 7 _____ 8 _____	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<table border="1"> <tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> </table>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Total number of household members/ <i>Idadi ya wanaoishi katika nyumba</i> RECORD NUMBER		<table border="1"><tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr></table>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>													
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Total number of persons below 16 years / <i>Idadi ya watu wanao umri wa chini ya miaka 16</i> RECORD NUMBER		<table border="1"><tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr></table>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>													
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Record age of the respondent. REFER TO KISH GRID. TICK APPROPRIATE AGE BAND																			
1 <input type="checkbox"/> 16 - 17 years	2 <input type="checkbox"/> 18 - 24 years	3 <input type="checkbox"/> 25 - 29 Years	4 <input type="checkbox"/> 30 - 34 years																
5 <input type="checkbox"/> 35 - 39 years	6 <input type="checkbox"/> 40 - 44 years	7 <input type="checkbox"/> 45 - 49 years	8 <input type="checkbox"/> 50 - 54 years																
9 <input type="checkbox"/> 55 - 59 years	10 <input type="checkbox"/> 60 - 64 years	11 <input type="checkbox"/> 65+ years	12 <input type="checkbox"/> Refusal																
Record age....		<table border="1"><tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr></table>		<input type="checkbox"/>	<input type="checkbox"/>														
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<p>RECORD GENDER. REFER TO KISH GRID</p> <p><input type="checkbox"/> Male/Mume <input type="checkbox"/> Female/ Mke</p>	<p>FORMAL EDUCATION. REFER TO KISH GRID</p> <p><input type="checkbox"/> None/ Hamna</p> <p><input type="checkbox"/> Some primary/ Hajamaliza shule ya msingi</p> <p><input type="checkbox"/> Primary completed/ Amemaliza shule ya msingi</p> <p><input type="checkbox"/> Some secondary/Hajamaliza shule ya upili</p> <p><input type="checkbox"/> Secondary completed/Amemaliza shule ya upili</p> <p><input type="checkbox"/> Technical training after secondary /Amemaliza masomo ya kiufundi baada ya shule ya upili</p> <p><input type="checkbox"/> University/ Chuo kikuu</p>
<p>LIFE-STAGE. REFER TO KISH GRID</p> <p>Are you..... (READ OUT)?/Wewe ume</p> <p><input type="checkbox"/> Single/Oa/olewa</p> <p><input type="checkbox"/> Divorced / Separated/ Talakiwa/tengana</p> <p><input type="checkbox"/> Widowed/ Mjane</p> <p><input type="checkbox"/> Married/living with a partner/ Olewa/oa/mnaishi pamoja na mwenzi</p>	

A. PRODUCT USAGE

A1 Which services and products are you **CURRENTLY** using?/
Ni huduma na bidhaa gani unatumia kwa wakati huu?

SHOWCARD/ READ OUT MULTIPLE RESPONSES POSSIBLE

A2 Which services and products have you used in the past but no longer have?/
Ni huduma na bidhaa gani umewahi kutumia mbeleni lakini hauna tena?

MULTIPLE RESPONSES POSSIBLE.

A3 Which products have you **NEVER** used?//*Ni huduma na bidhaa gani haujawahi kutumia?*

MULTIPLE RESPONSES POSSIBLE

Product

Savings Accounts

	A1 Currently Have A1 Anayo kwa sasa	A2 Used to have but no longer have A2 Alikuwa nayo lakini haina kwa sasa	A3 Never had A3 Hajawahi
1. Savings account at SACCO (organisation which requires you to be a member e.g. agricultural co-op or workplace co-op)/ <i>Akaunti ya akiba katika SACCO (Chama cha ushirika kinachohitaji uwe mwanachama k.v chama cha ushirika cha ukulima au chama cha ushirika cha wafanyikazi).....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Savings at microfinance institution (organisation which lends to groups e.g. KWFT, Faulu)// <i>Akiba katika mashirika ya kifedha(shirika ambalo linapeana mikopo kwa vikundi mbalimbali k.v KWFT, Faulu).....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Savings with an ASCA (a group that lends to other people with interest)/ <i>Akiba na chama kinachokopesha(Kinaokopesha watu pesa kwa riba).....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Savings with a ROSCA (a group that collects money from each member and gives it to one person in turn)/ <i>Akiba katika vyama vya kuchangiana pesa ambapo kila mwanachama anatoa pesa na zinapatiwa kwa mmoja kwa zamu.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Savings with a group of friends/ <i>Akiba na kikundi cha marafiki.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Savings given to a family or friend to keep/ <i>Akiba ambapo unampa jamaa au rafiki kukuwekea.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Savings you keep in a secret hiding place/ <i>Akiba unayoweka kwa mahala pa siri ambapo pamejificha.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Loans

8. Personal loan/business loan from a bank/ <i>Mkopo wa kibinafsi /Mkopo wa kibiashara kutoka kwenye benki.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Loan from a SACCO/ <i>Mkopo kutoka kwa SACCO.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Loan from a microfinance institution/ <i>Mkopo kutoka shirika ndogo ya kifedha.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Loan from a government institution eg Joint Loans Board or HELB/ <i>Mkopo kutoka shirika la kiserikali k.v Joint loans board au HELB.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Loan from an employer/ <i>Mkopo kutoka kwa mwajiri.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Loan from an ASCA/ <i>Mkopo kutoka kwa ASCA chama kinachokopesha watu pesa kwa riba.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

>>>>>Contd



>>>>>Contd

Loans

- | | A1 currently have
A1 Anayo kwa sasa | A2 Used to have
but no longer have
A2 Alikuwa nayo
lakini hatumii | A3 Never had
A3 Hajawahi |
|--|--|--|-----------------------------|
| 14. Loan from family/friend/ <i>Mkopo kutoka kwa jamaa/ rafiki</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 15. Loan from an informal money lender/
<i>Mkopo kutoka kwa wakopeshaji wasio rasmi</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 16. Loan/credit from buyer(of your harvest, e.g. tobacco,vegetables)/ <i>Mkopo kutoka
kwa wanunuzi (wa mavuno yako k.m. tumbako, mboga)</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Housing and Land.

- | | | | |
|--|--------------------------|--------------------------|--------------------------|
| 17. Loan to buy/build a house, or to buy land from a bank/
<i>Mkopo wa kununua/kujenga nyumba, au kununua shamba kutoka kwa benki</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 18. Loan to buy/build a house, or to buy land from a building society/ <i>Mkopo wa
kununua/kujenga nyumba, au kununua shamba kutoka kwa shirika la ujenzi</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 19. Loan given by government or government-related institution
to buy a house or land/ <i>Mkopo uliopewa na shirika la kiserikali au serikali
ya kununua nyumba au shamba</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Bank Products

- | | | | |
|---|--------------------------|--------------------------|--------------------------|
| 20. Postbank account/ <i>Akaunti ya posta</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 21. Savings account at bank/ <i>Akaunti ya akiba kwenye benki</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 22. Current account/ <i>Akaunti ambayo haina kizuizi chochote(current account)</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 23. Fixed deposit bank account/ <i>Pesa uwekazo kwa kipindi fulani bila kutoa au kuongeza</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 24. Overdraft/ <i>Deni ambayo umetengewa na benki na ni lazima uwe na akaunti</i> ... | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 25. ATM card(use to transact at a machine e.g. get money out)/
<i>Kadi ya ATM(unayotumia kutoa pesa kutoka kwa mashine)</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 26. Debit card(use to pay in shops and deducts from account immediately)
<i>Kadi ya kulipia gharama na pesa hutolewa kwa akaunti mara moja</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 27. Credit card/ <i>Kadi ambayo hutumiwa kulipia gharama na pesa hulipwa baadaye</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Retail

- | | | | |
|--|--------------------------|--------------------------|--------------------------|
| 28. Club or loyalty cards e.g. Nakumatt Smart card/
<i>Kadi ya klabu au uzalendo kv Nakumatt Smart card</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 29. Hire purchase/ <i>Malipo ya polepole</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 30. Local shop/supplier that allows you to take goods/services on credit/ <i>Duka la
mtaani/msambazaji linalokukubalisha kukopa bidhaa au huduma</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Short-term insurance

- | | | | |
|---|--------------------------|--------------------------|--------------------------|
| 31. Car insurance/ <i>Bima ya gari</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 32. Household contents insurance/ <i>Bima ya bidhaa za nyumbani</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 33. Building insurance/ <i>Bima ya ujenzi</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 34. Medical insurance/ <i>Bima ya matibabu</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Long-term insurance

- | | | | |
|---|--------------------------|--------------------------|--------------------------|
| 35. Life insurance policy/ <i>Bima ya maisha</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 36. Disability insurance/ <i>Bima ya ulemavu</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 37. Education policy/ <i>Bima ya elimu</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 38. Other long-term insurance e.g. professional insurance/
<i>Bima nyinginezo za muda mrefu k.m.bima ya utalaamu</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 39. Retirement annuity/ <i>Malipo yanayopeanwa baada ya kustaafu</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 40. Government social security e.g. NSSF/ <i>Malipo ya uzeeni km NSSF</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |



A4. CLASSIFICATION OF RESPONDENT

1 Currently banked

1

Code -1 for any product 8, 17 to 18, 20 to 27

2 Previously banked

2

Not codes -1 or -3, but Code -2 for any product 8, 17 to 18, 20 to 27

3 Not banked

3

Code -3 for all products 8, 17 to 18, 20 to 27

**A5. INCIDENCE GUIDE FOR ROUTING
INTERVIEWER TICK AS APPROPRIATE IN A YES NO FORMAT.**

	Yes	No
1. Has ever had a Sacco product (Code -1 or -2 for product 1 or 9).....	<input type="checkbox"/>	<input type="checkbox"/>
2. Has ever had a micro finance product (Code -1 or -2 for product 2 or 10).....	<input type="checkbox"/>	<input type="checkbox"/>
3. Has ever had a savings product (Code -1 or -2 for products 1 - 7 or 20 - 23).....	<input type="checkbox"/>	<input type="checkbox"/>
4. Has ever had an informal group product (Code -1 or -2 for products 3 - 5 or 13).....	<input type="checkbox"/>	<input type="checkbox"/>
5. Has ever had a insurance product (Code -1 or -2 for products 31 - 40).....	<input type="checkbox"/>	<input type="checkbox"/>
6. Has ever had a loan/credit product (Code -1 or -2 for products 8 - 19, 24,27,29 or 30)	<input type="checkbox"/>	<input type="checkbox"/>

CHECK A4 GRID ASK ONLY IF CURRENTLY BANKED OTHERWISE GO TO A9

A6 Do you **CURRENTLY** have an account at any of the following banks?

Je kwa wakati huu una akaunti katika benki zifuatazo?

READ OUT MULTIPLE RESPONSES POSSIBLE

A7 Have you **EVER** had an account at any of the following banks?

Umewahi kuwa na akaunti yeyote katika benki zifuatazo?

READ OUT MULTIPLE RESPONSES POSSIBLE

	A6 Currently have A6 Anayo kwa sasa	A7 Ever had/ A7 Alikuwa nayo
Equity Bank.....	<input type="checkbox"/>	<input type="checkbox"/>
Co-op Bank.....	<input type="checkbox"/>	<input type="checkbox"/>
Kenya Commercial Bank.....	<input type="checkbox"/>	<input type="checkbox"/>
Barclays.....	<input type="checkbox"/>	<input type="checkbox"/>
Standard Chartered.....	<input type="checkbox"/>	<input type="checkbox"/>
National Bank.....	<input type="checkbox"/>	<input type="checkbox"/>
KRep Bank.....	<input type="checkbox"/>	<input type="checkbox"/>
Bank of Baroda.....	<input type="checkbox"/>	<input type="checkbox"/>
CBA.....	<input type="checkbox"/>	<input type="checkbox"/>
Stanbic Bank.....	<input type="checkbox"/>	<input type="checkbox"/>
None of the above/Hamna kati ya hizi.....	<input type="checkbox"/>	<input type="checkbox"/>

A8a Do you use any other bank or building society? Which one? *Je, unatumia benki au shirika la ujenzi yoyote/lolote? Ni gani*

Yes/ Ndio.....

No/ La.....

>SKIP TO A9

INTERVIEWER: CHECK IF IT'S AMONG THOSE LISTED IN THE BANK CARD AND TICK APPROPRIATELY

A8b. Is bank listed on bank card/ *Je benki imeorodheshwa kwa kadi?*

Yes/ Ndio

No/ La

A8c. Do you bank with a SACCO or a Co-op?/ *Je unaweka akiba na SACCO au mashirika?*

Yes/ Ndio

No/ La

A8d. Is your bank owned by the community or village you live in?/ *Je, Benki yako inamilikiwa na jamaa au kijiji unakoishi*

Yes/ Ndio

No/ La

IF NO GO TO A9



A8e. Do committee members come from the community or village you live in?/ *Je wanakamati wanatoka jamaa au kijiji unakoishi?*

Yes/ Ndio

No/ La

IF NO GO TO A9

CHECK A5 GRID ASK ONLY IF EVER HAD A SACCO PRODUCT, OTHERWISE GO TO A12

A9 Do you **CURRENTLY** have an account at any of the following SACCOs/Co-operatives?
Je kwa wakati huu unayo akaunti yoyote katika SACCO/mashirika yafuatayo?

SHOWCARD AND READ OUT MULTIPLE RESPONSES POSSIBLE

A10 Have you **EVER** had an account at any of the following SACCOs/Co-operatives?/
Umewahi kuwa na akaunti katika SACCO/ mashirika yafuatayo ?

SHOWCARD READ OUT MULTIPLE RESPONSES POSSIBLE

	A9 Currently have A9 Anaya kwa sasa	A10 Ever had/ A10 Alikuwa nayo
Harambee SACCO.....	<input type="checkbox"/>	<input type="checkbox"/>
Aembu Farmers SACCO.....	<input type="checkbox"/>	<input type="checkbox"/>
Murata Farmers SACOO.....	<input type="checkbox"/>	<input type="checkbox"/>
Nyeri Farmers SACCO.....	<input type="checkbox"/>	<input type="checkbox"/>
Afya SACCO.....	<input type="checkbox"/>	<input type="checkbox"/>
Mwalimu SACCO.....	<input type="checkbox"/>	<input type="checkbox"/>
Kenya Police Staff SACCO.....	<input type="checkbox"/>	<input type="checkbox"/>
Mumias Outgrowers SACCO.....	<input type="checkbox"/>	<input type="checkbox"/>
Meru North Farmers SACCO.....	<input type="checkbox"/>	<input type="checkbox"/>
Ukulima SACCO.....	<input type="checkbox"/>	<input type="checkbox"/>
Muramati District Tea Growers SACCO..	<input type="checkbox"/>	<input type="checkbox"/>
Kirinyaga District Farmers SACCO.....	<input type="checkbox"/>	<input type="checkbox"/>
Chai SACCO.....	<input type="checkbox"/>	<input type="checkbox"/>
Tana Teachers SACCO.....	<input type="checkbox"/>	<input type="checkbox"/>
Gussii Rural Farmers SACCO.....	<input type="checkbox"/>	<input type="checkbox"/>
Kenya Bankers SACCO.....	<input type="checkbox"/>	<input type="checkbox"/>
Magereza SACCO.....	<input type="checkbox"/>	<input type="checkbox"/>
Ndege Chai SACCO.....	<input type="checkbox"/>	<input type="checkbox"/>
Masaku Teachers SACCO.....	<input type="checkbox"/>	<input type="checkbox"/>
Reli SACCO.....	<input type="checkbox"/>	<input type="checkbox"/>
Gussii Mwalimu SACCO.....	<input type="checkbox"/>	<input type="checkbox"/>
Kipsigis Teachers SACCO.....	<input type="checkbox"/>	<input type="checkbox"/>
Kakamega Teachers SACCO.....	<input type="checkbox"/>	<input type="checkbox"/>
Kericho Tea Growers SACCO.....	<input type="checkbox"/>	<input type="checkbox"/>
Nyeri District Tea Growers SACCO.....	<input type="checkbox"/>	<input type="checkbox"/>
None of the above/Hamna kati ya hizi.....	<input type="checkbox"/>	<input type="checkbox"/>

A11a Do you use any other SACCO or co-operative i.e. an organisation which you belong to as a member (because of the work you do or something that you grow) in order to get services such as loans or seeds on credit? /*Je unatumia SACCO yoyote au shirika lolote ambalo unahitajiwa kuwa mwanachama (kwa sababu ya kazi unayofanya au vitu unavyokuza) ili upate huduma kama vile mikopo, mbegu za kilimo kwa mkopo?*

Yes/ Ndio

No/ La

A11b Do you have a savings account with your SACCO that you can withdraw from whenever you want?/ *Je una akaunti ya akiba kwa SACCO ambayo unaweza kutoa fedha wakati wowote unapohitaji?*

Yes/ Ndio

No/ La



Convenience

- 10. Its cheaper to use someone else's account/ *Ni rahisi kutumia akaunti ya mtu mwingine*
- 11. You use someone else's bank account/ *Unatumia akaunti ya benki ya mtu mwingine*
- 12. It takes too long to get your money/ *Inachukua muda mrefu kupokea pesa zako*

Criteria

- 13. You do not have a job/ *Hauna kazi*
- 14. You don't have a national ID/ *Hauna kitambulisho cha kitaifa*
- 15. You can't read or write/ *Hauwezi kusoma au kuandika*
- 16. You don't have a referee/ *Hauna mdhamini/msimamizi*
- 17. You earn too little to make it worthwhile/ *Unapata mapato ya chini sana ambayo hayatimilizi*
- 18. You don't qualify to open an account/ *Haujatimiza masharti ya kufungua akaunti*
- 19. You are too young to have a bank account/ *Una umri mdogo wa kufungua akaunti*

Communication

- 20. You don't know how to open an account/ *Haujui jinsi ya kufungua akaunti*
- 21. They can't speak your language/ *Hawakuweza kuongea lugha yako*

Perception

- 22. You don't need a bank account/ *Hauhitaji akaunti ya benki*
- 23. You don't trust banks/ *Hauamini benki*
- 24. Someone you know has lost money kept at a bank/
Mtu ambaye unamjua amepoteza pesa zilizowekwa kwenye benki
- 25. You are not allowed to open account by your partner/spouse/
Hauruhusiwi kufungua akaunti na mshiriki/mume/mkeo
- 26. Other (Specify)/ *Zingine (fafanua)*

- 27. Don't know/ *Sijui*

A16b Do you perform banking transactions using someone else's account?/
Je wewe hufanya huduma za benki ukitumia akaunti ya mtu mwingine?

Yes/ *Ndio*..... No/ *La*..... **>GO TO SECTION B**

A17 Which of the following services do you use that account for?/ *Ni huduma zipi zifuatazo wewe hutumia akaunti hiyo?*

	Yes/ <i>Ndio</i>	No/ <i>La</i>
1. Saving/ <i>Akiba</i>	<input type="checkbox"/>	<input type="checkbox"/>
2. Deposit cash or cheques/ <i>Kuweka pesa taslimu au hundi/cheke</i>	<input type="checkbox"/>	<input type="checkbox"/>
3. Withdraw cash/ <i>Kutoa pesa taslimu</i>	<input type="checkbox"/>	<input type="checkbox"/>
4. Sending money / <i>Kutuma pesa</i>	<input type="checkbox"/>	<input type="checkbox"/>
5. Receiving money / <i>Kupokea pesa</i>	<input type="checkbox"/>	<input type="checkbox"/>
6. Other. If Yes, (Specify) / <i>Nyingine Kama ndio, (TAJA)</i>		
_____	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>



B. LIVELIHOOD AND INCOME/HALI YA MAISHA NA MAPATO

B1 Different people get money in different ways. Please tell me which of these ways you got money in the past 12 months ?/ *Watu mbalimbali hupata pesa kwa kutumia njia tofauti tofauti. Tafadhali nielezee ni kupitia njia gani wewe umepata pesa kwa kipindi cha miezi 12 iliyopita?*

READ OUT / SHOWCARD. MULTIPLE RESPONSES POSSIBLE

B2 Which of these brought you the most money in the past 12 months ?/ *Kati ya hizi ni ipi ilikupatia pesa zaidi kwa kipindi cha miezi 12 iliyopita?*

SINGLE RESPONSE.

RECORD THE ACTUAL ACTIVITY WHERE IT IS REQUESTED AS INDICATED IN THE TABLE BELOW

	B1 Activities to earn money B1 Shughuli za kupata pesa	B2 Main activity to earn money B2 Shughuli kuu ya kupata pesa
HOW DO YOU GET MONEY/ UNAPATA VIPI PESA		
01. Pension that you receive/ <i>Malipo ya uzeeni wewe hupokea</i>	<input type="checkbox"/>	<input type="checkbox"/>
02. Money from family/friends / spouse / <i>Pesa kutoka kwa familia/Marafiki/mume/mkeo</i>	<input type="checkbox"/>	<input type="checkbox"/>
03. Sell own produce from your farm (Cash crops - e.g.coffee, tea, pyrethrum, sisal, cotton, miraa)/ <i>Mauzo ya mazao yako kutoka shamba lako (kilimo kwa ajili ya mauzo- k.m kahawa, Chai,Pareto,makonge, pamba, miraa)</i>	<input type="checkbox"/>	<input type="checkbox"/>
04. Sell own produce from your farm (food crops - e.g. beans, maize, cassava, sweet potatoes etc)/ <i>Mauzo kutoka kwa shamba lako (kilimo kwa ajili ya vyakula-k.m maharagwe, mahindi, mihogo, viazi tamu n.k)</i>	<input type="checkbox"/>	<input type="checkbox"/>
05. Sell output from your cattle/livestock (e.g. milk, eggs)/ <i>Mauzo kutoka kwa ng'ombe/mifugo yako (mfano,maziwa, mayai)</i>	<input type="checkbox"/>	<input type="checkbox"/>
06. Sell your livestock (e.g. goat, sheep, cattle, chicken)/ <i>Kuuza mifugo yako (k.m. mbuzi, kondoo, ng'ombe, kuku</i>	<input type="checkbox"/>	<input type="checkbox"/>
07. Fish farming/Fishing - aquaculture, fishermen / <i>Uvuvi - ukuzaji samaki, wavuvi samaki</i> ..	<input type="checkbox"/>	<input type="checkbox"/>
08. Employed on other people's farm on a full time basis / <i>Kuajiriwa kwa mashamba ya watu wengine kufanya kazi wakati wote</i>	<input type="checkbox"/>	<input type="checkbox"/>
09. Employed on other people's farm on a seasonal basis / <i>Kuajiriwa kwa mashamba ya watu wengine kufanya kazi kwa muda</i>	<input type="checkbox"/>	<input type="checkbox"/>
10. Employed to do other people's domestic chores ./ <i>Kuajiriwa kufanya watu kazi za nyumbani</i>	<input type="checkbox"/>	<input type="checkbox"/>
11. Employed by the government/ <i>Kuajiriwa na serikali</i>	<input type="checkbox"/>	<input type="checkbox"/>
12. Employed in the private sector- an office, business or factory with 50 or more people / <i>Kuajiriwa na sekta za kibinafsi - ofisini, biashara au kiwandani na watu 50 au zaidi</i>	<input type="checkbox"/>	<input type="checkbox"/>
13. Employed in the private sector- an office, business or factory with 10 - 49 people / <i>Kuajiriwa na sekta za kibinafsi - ofisini, biashara au kiwandani na watu 10 - 49</i>	<input type="checkbox"/>	<input type="checkbox"/>
14. Employed in the private sector - an office, business or factory with less than 10 people / <i>Kuajiriwa sekta ya kibinafsi- ofisini, biashara au kiwandani na watu 10 au chini</i>	<input type="checkbox"/>	<input type="checkbox"/>
15. Running your own business - manufacturing / <i>Kuendesha biashara yako binafsi- Utengenezaji</i>	<input type="checkbox"/>	<input type="checkbox"/>
16. Running your own business - trading/retail / <i>Kuendesha biashara yako binafsi- Uuzaji/rejareja</i>	<input type="checkbox"/>	<input type="checkbox"/>
17. Running your own business - services / <i>Kuendesha biashara yako binafsi- Huduma</i> ...	<input type="checkbox"/>	<input type="checkbox"/>
18. Sub letting of land / <i>Kukodesha shamba</i>	<input type="checkbox"/>	<input type="checkbox"/>
19. Sub letting of house/rooms / <i>Kukodesha nyumba/chumba</i>	<input type="checkbox"/>	<input type="checkbox"/>
20. Earning money from investments , eg shares, stocks/ <i>Kupata pesa kutoka kwa uwekezaji km hisa</i>	<input type="checkbox"/>	<input type="checkbox"/>
21. Other (specify) / <i>Zingine (fafanua)</i>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>



ASK B3 - B4 FOR EACH ITEM IN B1

B3 Approximately how often do you receive money from this source? Is it daily, weekly, every 2 weeks, monthly, once every 3 months or less often? /Kwa kadri, ni mara ngapi wewe hupata pesa kutoka kwa chanzo hii? Je ni kila siku, kila baada ya wiki mbili, kwa mwezi, mara moja kwa miezi mitatu au mara kwa nadra

1. HAND RESPONDENT CARD OR READ OUT IF THEY CANNOT READ.SINGLE MENTION ONLY PER ITEM.

	Daily Kila siku	Weekly Kila wiki	Every 2 weeks Kila baada ya wiki mbili	Monthly Kila mwezi	Once every 3 months Mara moja kwa miezi tatu	Less often Nadra
01. Pension that you receive/ Malipo ya uzeeni wewe hupokea	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
02. Money from family/friends / spouse / Pesa kutoka kwa familia/Marafiki/mume/mkeo.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
03. Sell own produce from your farm (Cash crops -e.g. coffee, tea, pyrethrum, sisal, cotton, miraa)/ Mauzo ya mazao yako kutoka shamba lako (kilimo kwa ajili ya mauzo- k.m. kahawa, Chai,Pareto,makonge, pamba, miraa).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
04. Sell own produce from your farm (food crops - e.g. beans, maize, cassava, sweet potatoes etc)/ Mauzo kutoka kwa shamba lako (kilimo kwa ajili ya vyakula-k.m. maharagwe, mahindi, mihogo, viazi tamu n.k).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
05. Sell output from your cattle/livestock (e.g. milk, eggs)/ Mauzo kutoka kwa ng'ombe/mifugo yako (mf maziwa, mayai)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
06. Sell your livestock (e.g. goat, sheep, cattle, chicken)/ Kuuza mifugo yako(k.m mbuzi, kondoo, ng'ombe, kuku.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
07. Fish farming/ Fishing - aquaculture, fishermen / Uvuvi - ukuzaji samaki, wavuvi samaki	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
08. Working on other people's farm on a full time basis / Kufanya kazi kwa mashamba ya watu wengine kufanya kazi wakati wote.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
09. Working on other people's farm on a seasonal basis Kufanya kazi kwa mashamba ya watu wengine kufanya kazi kwa muda.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Working in other people's homes doing domestic chores ./Kufanyia watu kazi za nyumbani.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Employed by the government/ Kuajiriwa na serikali.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Employed in the private sector in an office, business or factory with 50 or more people / Kuajiriwa na sekta ya kibinafsi - ofisini, biashara au kiwandani na watu 50 au zaidi.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Employed in the private sector in an office, business or factory with 10-49 people / Kuajiriwa sekta ya kibinafsi- ofisini, biashara au kiwandani na watu 10 -49.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Employed in the private sector in an office, business or factory with less than 10 people / Kuajiriwa sekta ya kibinafsi- ofisini, biashara au kiwandani na watu 10 au chini.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. Running your own business -manufacturing Kuendesha biashara yako binafsi- utengenezaji.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. Running your own business -trading/retail Kuendesha biashara yako binafsi- uuzaji/rejareja.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. Running your own business -services Kuendesha biashara yako binafsi- huduma.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18. Sub letting of land / Kukodesha shamba.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19. Sub letting of house/rooms/ Kukodesha nyumba/chumba.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20. Earning money from investments , e.g. shares, stocks/ Kupata pesa kutoka kwa uwekezaji km hisa.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21. Other (specify) / Zingine (fafanua).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



ASK B4 FOR EACH ITEM IN B1

B4 How do you receive this money?/Wewe hupokea pesa hizi vipi?

1. HAND RESPONDENT CARD OR READ OUT IF THEY CANNOT READ.

2. MULTIPLE MENTION POSSIBLE PER ITEM IN B4

	Electronic transfer Directly into your own account	Cheque paid into Bank/SACCO in your name	Cheque which you encash (you don't deposit)	Paid cash money	Paid in someone else's account/name/cheque who then gives the money to you	In other forms
01. Pension that you receive/ <i>Malipo ya uzeeni wewe hupokea</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
02. Money from family/friends / spouse / <i>Pesa kutoka kwa familia/Marafiki/mume/mkeo.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
03. Sell own produce from your farm (Cash crops -e.g. coffee, tea, pyrethrum, sisal, cotton, miraa)/ <i>Mauzo ya mazao yako kutoka shamba lako (kilimo kwa ajili ya mauzo- k.m. kahawa, Chai,Pareto,makonge, pamba, miraa).....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
04. Sell own produce from your farm (food crops - e.g. beans, maize, cassava, sweet potatoes etc)/ <i>Mauzo kutoka kwa shamba lako (kilimo kwa ajili ya vyakula-k.m. maharagwe, mahindi, mihogo, viazi tamu n.k).....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
05. Sell output from your cattle/livestock (e.g. milk, eggs)/ <i>Mauzo kutoka kwa ng'ombe/mifugo yako (mf maziwa, mayai)</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
06. Sell your livestock (e.g. goat, sheep, cattle, chicken)/ <i>Kuuza mifugo yako(k.m mbuzi, kondoo, ng'ombe, kuku.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
07. Fish farming/ Fishing - aquaculture, fishermen / <i>Uvuvi - ukuzaji samaki, wavuvi samaki</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
08. Working on other people's farm on a full time basis / <i>Kufanya kazi kwa mashamba ya watu wengine kufanya kazi wakati wote.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
09. Working on other people's farm on a seasonal basis <i>Kufanya kazi kwa mashamba ya watu wengine kufanya kazi kwa muda.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Working in other people's homes doing domestic chores ./ <i>Kufanyia watu kazi za nyumbani.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Employed by the government/ <i>Kuajiriwa na serikali.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Employed in the private sector- in an office, business or factory with 50 or more people / <i>Kuajiriwa na sekta ya kibinafsi - ofisini, biashara au kiwandani na watu 50 au zaidi...</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Employed in the private sector in an office, business or factory with 10-49 people / <i>Kuajiriwa sekta ya kibinafsi- ofisini, biashara au kiwandani na watu 10 -49.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Employed in the private sector in an office, business or factory with less than 10 people / <i>Kuajiriwa sekta ya kibinafsi- ofisini, biashara au kiwandani na watu 10 au chini...</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. Running your own business -manufacturing <i>Kuendesha biashara yako binafsi- utengenezaji.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. Running your own business -trading/retail <i>Kuendesha biashara yako binafsi- uuzaji/rejareja.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. Running your own business -services <i>Kuendesha biashara yako binafsi- huduma.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18. Sub letting of land / <i>Kukodesha shamba.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19. Sub letting of house/rooms/ <i>Kukodesha nyumba/chumba...</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20. Earning money from investments , e.g. shares, stocks/ <i>Kupata pesa kutoka kwa uwekezaji km hisa,.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21. Other (specify) / <i>Zingine (fafanua).....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



C. MONEY TRANSFERS

Thinking specifically about the money you received/sent in the past 12 months, We are not talking about money given by the sender to you directly in cash (face to face) or money you gave someone face to face, but money that came to you or that you gave through someone else or through another means./ *Ukifikiria kuhusu pesa ulizopokea/ulizotuma miezi 12 iliyopita, hatuzungumzii pesa ambazo umepewa ana kwa ana au pesa ulizopatia mtu mwingine ana kwa ana lakini pesa ambazo ulitumiwa au ulipatia mtu mwingine au kwa njia zingine.*

C1 Did you **receive** any money from friends or family **inside Kenya** in the past 12 months? / *Je, Ulipokea pesa zozote kutoka kwa marafiki/ jamaa walio hapa Kenya kwa miezi 12 iliyopita?*

Yes/ Ndio.....

No/ La.....

>GO TO C3

C2a How do you **receive** your money from friends or family **inside Kenya**?/ *Je wewe hupokea vipi pesa kutoka kwa marafiki au jamaa wako walio hapa Kenya?* **SPONTANEOUS. MULTIPLE RESPONSES POSSIBLE**

- Sent with a friend/ family/ *Kutumiwa kupitia rafiki au familia*
- Through a bus or matatu company/ *Kutumiwa kupitia kampuni ya matatu au basi*
- Using money transfer services such as Western Union, money gram/ *Kutumiwa kupitia shirika za huduma ya kutuma na kupokea pesa k.v. Western Union, money gram*
- By Cheque/ *Kwa hundi/cheke*
- Directly into bank account/ *Moja kwa moja kutoka kwa benki*
- Post office money order/ *Kwa posta kupitia money order*
- Paid in someone else's account /name /cheque who then gives money to me *Kulipwa kupitia akaunti/jina/hundi ya mtu mwingine ambaye hunipatia baadaye*
- Other means (Specify)/ *njia zingine (fafanua)*

C2(b) Approximately how often do you **receive** money from friends or family **inside Kenya** ? Is it daily, weekly, every 2 weeks, monthly, once every 3 months or is it less often?/ *Kwa kadri mara ngapi unapokea pesa kutoka kwa watu wengine walio hapa Kenya? Ni kila siku, kwa wiki, kila baada ya wiki mbili, kwa mwezi, mara moja baada ya miezi tatu au nadra?* **READ OUT SINGLE MENTION**

- Daily/ *Kila siku*
- Weekly / *Kwa wiki*
- Every 2 weeks/ *Kila baada ya wiki mbili*
- Monthly/ *Kwa mwezi*
- Once every 3 months/ *Kila baada ya miezi tatu*
- Less often/ *Nadra*

C3 Did you **receive** any money from friends or family **outside Kenya** in the past 12 months?/ *Ulipokea pesa zozote kutoka kwa marafiki/ jamaa kutoka nje ya Kenya kwa miezi 12 iliyopita?*

Yes/ Ndio.....

No/ La.....

>GO TO C6



C4a How do you **receive** your money from friends or family **outside Kenya** ? /Je wewe hupata vipi pesa kutoka kwa marafiki au jamaa wako walio nje ya Kenya? **SPONTANEOUS. MULTIPLE RESPONSES POSSIBLE**

- Sent with a friend/ family/ *Kutumiwa kupitia rafiki au familia*
- Through a bus or matatu company/ *Kutumiwa kupitia kampuni ya matatu au basi*
- Using money transfer services such as Western Union, money gram/ *Kutumiwa kupitia shirika za huduma ya kutuma na kupokea pesa k.v. Western Union, money gram*
- By Cheque/ *Kwa hundi/cheki*
- Directly into bank account/ *Moja kwa moja kutoka kwa benki*
- Post office money order/ *Kwa posta kupitia money order*
- Paid in someone else's account /name /cheque who then gives money to me *Kulipwa kupitia akaunti/jina/hundi ya mtu mwingine ambaye hunipea pesa*
- Other means (Specify)/ *njia zingine (fafanua)*

C4(b) Approximately how often do you **receive** money from friends or family **outside Kenya** ? Is it daily, weekly, every 2 weeks, monthly, once every 3 months or is it less often?/ *Kwa kadri unapokea pesa mara ngapi kutoka kwa watu wengine walio nje ya Kenya? Ni kila siku, kwa wiki, kila baada ya wiki mbili, kwa mwezi, mara moja baada ya miezi mitatu au nadra?* **READ OUT SINGLE MENTION**

- Daily/ *Kila siku*
- Every 2 weeks/ *Kila baada ya wiki mbili*
- Once every 3 months/ *Kila baada ya miezi tatu*
- Weekly / *Kwa wiki*
- Monthly/ *Kwa mwezi*
- Less often/ *Nadra*

C5 Where was the sender/s living?/ *Na wanao/anayetuma wana/anaishi wapi?* **MULTIPLE RESPONSES POSSIBLE SPONTANEOUS THEN TICK APPROPRIATELY**

- Tanzania
- Uganda
- Other African country _____
- _____
- _____
- Other country, specify _____
- _____

C6 Have you **sent** any money to friends or family **inside Kenya** in the past 12 months?/ *Je, umewahi kutuma pesa zozote kwa marafiki/ jamaa walio hapa kenya kwa miezi 12 iliyopita?*

Yes/ *Ndio*..... No/ *La*..... **>GO TO C9**

C7 Approximately how often do you **send** money to other people **inside Kenya** ? Is it daily, weekly, every 2 weeks, monthly, once every 3 months or is it less often?/ *Kwa kadri unatuma pesa mara ngapi kwa watu wengine walio hapa Kenya? Ni kila siku, kwa wiki, kila baada ya wiki mbili, kwa mwezi, mara moja baada ya miezi tatu au nadra?* **READ OUT SINGLE MENTION**

- Daily/ *Kila siku*
- Every 2 weeks/ *Kila baada ya wiki mbili*
- Once every 3 months/ *Kila baada ya miezi tatu*
- Weekly / *Kwa wiki*
- Monthly/ *Kwa mwezi*
- Less often/ *Nadra*



C8 How do you **send** the money to friends or family **inside Kenya**? / Je wewe hutuma vipi pesa kwa marafiki au jamaa wako walio hapa Kenya? **SPONTANEOUS. MULTIPLE RESPONSES POSSIBLE**

- Sent with a friend/ family/ *Kutuma kupitia rafiki au familia*
- Through a bus or matatu company/ *Kutuma kupitia kampuni ya matatu au basi*
- Using money transfer services such as Western Union, money gram/
Kutuma kupitia shirika za huduma ya kutuma na kupokea pesa k.v. Western Union, money gram
- By Cheque/ *Kwa hundi/cheki*
- Directly into bank account/ *Moja kwa moja kutoka kwa benki*
- Post office money order/ *Kwa posta kupitia money order*
- Paid in someone else's account /name /cheque who then gives the person the money
Kulipa kupitia akaunti/jina/hundi ya mtu mwingine ambaye hupea huyo mtu baadaye
- Other means (Specify)/ *njia zingine (fafanua)*

C9 Have you **sent** any money to friends or family **outside Kenya** in the past 12 months? / Je, umewahi kutuma pesa zozote kwa marafiki/ jamaa walio nje ya kenya kwa miezi 12 iliyopita?

Yes/ Ndio..... No/La..... **>GO TO C13**

C10 Approximately how often do you **send** money to friends or family **outside Kenya** ? Is it daily, weekly, every 2 weeks, monthly, once every 3 months or is it less often? / Kwa kadri unatumia pesa mara ngapi kwa watu wengine walio nje ya Kenya? Ni kila siku, kwa wiki, kila baada ya wiki mbili, kwa mwezi, mara moja baada ya miezi tatu au nadra? **READ OUT SINGLE MENTION**

- Daily/ *Kila siku*
- Weekly / *Kwa wiki*
- Every 2 weeks/ *Kila baada ya wiki mbili*
- Monthly/ *Kwa mwezi*
- Once every 3 months/ *Kila baada ya miezi tatu*
- Less often/ *Nadra*

C11 How do you **send** the money to friends or family **outside Kenya**? / Je wewe hutuma vipi pesa kwa marafiki au jamaa wako walio nje ya Kenya? **SPONTANEOUS. MULTIPLE RESPONSES POSSIBLE**

- Sent with a friend/ family/ *Kutuma kupitia rafiki au familia*
- Through a bus or matatu company/ *Kutuma kupitia kampuni ya matatu au basi*
- Using money transfer services such as Western Union, money gram/
Kutuma kupitia shirika za huduma ya kutuma na kupokea pesa k.v. Western Union, money gram
- By Cheque/ *Kwa hundi/cheki*
- Directly into bank account/ *Moja kwa moja kutoka kwa benki*
- Post office money order/ *Kwa posta kupitia money order*
- Paid in someone else's account /name /cheque who then gives the person the money
Kulipa kupitia akaunti/jina/hundi ya mtu mwingine ambaye hupea huyo mtu baadaye
- Other means (Specify)/ *njia zingine (fafanua)*_____



C12 Where did you send the money to? / *Na ulituma hizo pesa wapi?*

MULTIPLE RESPONSES POSSIBLE SPONTANEOUS MENTIONS THEN TICK APPROPRIATELY

Tanzania

Uganda

Other African country _____

Other country, specify _____

C13 These are the different ways that people use to send or receive money.. /**SHOWCARD & READ OUT**

Hizi ni njia tofauti tofauti ambazo watu hutumia kutuma au kupokea pesa.

Please tell me which one is? /*Tafadhali niambie gani*

RECORD SINGLE OPTION FOR EACH STATEMENT

	With a friend/ family	Through a bus or matatu company	Using money transfer services e.g. Western Union, Money gram	By Cheque	Directly into bank account	Post Office Money order	Pay in someone else's account /name / cheque who then gives out the money
The most RISKY/ <i>Ni hatari sana</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The least RISKY/ <i>Sio hatari sana</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The most EXPENSIVE/ <i>Ni ghali sana</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The least EXPENSIVE/ <i>Sio ghali sana</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The FASTEST / <i>Ni haraka</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The SLOWEST / <i>ni pole</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The EASIEST to get to/ <i>Ni rahisi kufikia</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The HARDEST to get to/ <i>Ni ngumu kufikia</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



D. SAVINGS

CHECK A5 GRID ASK ONLY IF EVER HAD SAVING PRODUCT. OTHERWISE GO TO D9

ASK ALL

D1 Many people have different reasons why they keep money aside or save, for what reasons are you **CURRENTLY** saving? /Watu wengi wana sababu tofauti tofauti zinazowafanya waweke pesa kando au kama akiba. Je ni sababu gani zinazofanya uweke akiba kwa sasa? **SPONTANEOUS MULTIPLE MENTIONS**

D2 And for what other reasons have you **EVER** saved if at all?/ Na ni kwa sababu gani nyingine umewahi kuweka akiba kama ushawahi **SPONTANEOUS MULTIPLE MENTIONS**

Family

	D1 Currently saving D1 Ana akiba kwa sasa	D2 Ever saved D2 Alikuwa na akiba
01. For meeting household needs when you have little or no money <i>Kumudu mahitaji ya nyumbani wakati hauna pesa au ukiwa na kidogo.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
02. For emergency (burial, medical)/ <i>Kwa matumizi ya ghafla (mazishi, matibabu).....</i>	<input type="checkbox"/>	<input type="checkbox"/>
03. For social reasons (wedding, bride price)/ <i>Kwa sababu za kijamii/ starehe (harus, mahari).</i>	<input type="checkbox"/>	<input type="checkbox"/>
04. For personal reasons (such as clothes, shoes, own travel)/ <i>Kwa sababu za kibinafsi (k.v. nguo,viatu, kusafiri).....</i>	<input type="checkbox"/>	<input type="checkbox"/>

Assets

05. For improving a house / <i>Kwa kuboresha nyumba.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
06. To acquire household goods / <i>Kwa kununua vifaa vya nyumba.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
07. For purchasing a car or motorcycle/ <i>Kununua gari au pikipiki.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
08. For purchasing land / <i>Kununua shamba.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
09. For purchasing or building a house for your family to live in/ <i>Kununua au kujenga nyumba ya familia yako kuishi</i>	<input type="checkbox"/>	<input type="checkbox"/>
10. For purchasing or building a house to rent out/ <i>Kununua au kujenga nyumba kwa ajili ya kukodesha.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
11. For purchase of shares/stocks/bonds/T-Bills/ <i>Kununua hisa/ bonds/T-Bills/.....</i>	<input type="checkbox"/>	<input type="checkbox"/>

Agriculture

12. For purchase of livestock /cattle/ <i>Kununua mifugo / ng'ombe.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
13. For agricultural improvements e.g. irrigation, a dam, fencing, preparing land/ <i>Kwa ajili ya kuboresha kilimo - k.m.unyunyizaji wa mashamba, dimbwi, fensi/ua,kutayarisha shamba...</i>	<input type="checkbox"/>	<input type="checkbox"/>
14. For agricultural implements - plough, hoe, tractor, things to use on the farm/ <i>Kwa ajili ya vifa vya kilimo - jembe , tractor, vitu vya kutumia shambani.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
15. For agricultural inputs - seeds, fertilizer, insemination/ <i>Kwa viwekezali vya kilimo - mbegu, mbolea, kutunga mimba kwa njia ya mipira.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
16. For fishing equipment - boat, nets, engine/ <i>Kwa vifaa vya uvuvi - mashua, nyavu , injini...</i>	<input type="checkbox"/>	<input type="checkbox"/>

Business

17. For expanding your business/ <i>Kwa upanuzi wa biashara yako.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
18. For starting up a new business/ <i>Kwa ajili ya kuanzisha biashara mpya.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
19. For putting money in someone else's business/ <i>Kwa ajili yakuekeza pesa kwa biashara ya mtu mwingine.....</i>	<input type="checkbox"/>	<input type="checkbox"/>

Long term

20. For later in life/old age / <i>Kwa maisha ya baadaye/ ya uzeeni.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
21. For education of yourself, children or siblings or others/ <i>Kwa ajili ya elimu yako / watoto/ndugu zako au wengine.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
22. To leave something for your children/ <i>Kuwaachia watoto wako kitu</i>	<input type="checkbox"/>	<input type="checkbox"/>

23. Other specify/ *Zingine (fafanua)*

_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>



REFER BACK TO A2 FOR EVER USED AND NO LONGER USING

D3 You said earlier that, that you **used to save** with(READ OPTIONS AS TICKED UNDER A2) but you are no longer using them? / *Ulisema hapo mbeleni kuwa ulikuwa ukiweka akiba na ...*(SOMA JIBU LILILONUKULIWA KWA A2) lakini hautumii kwa sasa?

- Banks / Building societies (Code -2 for product 8, 17 to 18, 20 to 27)
- Saccos / Co-op (Code -2 for product 1 or 9)
- Micro-finance institution (Code -2 for product 2 or 10)
- ROSCAs, chama, merry go round (Code -2 for product 4 or 5)
- ASCAs (groups that lend with interest) (Code -2 for product 3 or 13)

IF ANY OF D3 TICKED, ASK D4. OTHERWISE GO TO D5

D4 Why did you stop using that particular?/ *Kwa nini uliacha kutumia?* (READ TYPE OF PROVIDER) **SPONTANEOUS. MULTIPLE RESPONSES POSSIBLE SEE CODES BELOW. ASK FOR ONE PROVIDER BEFORE MOVING TO THE NEXT**

	Banks/ building society	Saccos/ Co-op	Micro- finance institution	ROSCAs, chama, merry go round	ASCAs (groups that lend with interest)
Costs					
1. Charges were too high/ <i>Malipo ya huduma yalikuwa ghali sana</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. They made many erroneous charges/ <i>Walilipisha malipo mengi yasiyo sahihi</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Interest on your savings was too low/ <i>Kiwango cha riba kwa akiba kilikuwa chini sana</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Convenience					
4. Nearest branch/outlet was closed/ <i>Tawi la karibu lilifungwa</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Got a better offer from another institution/ <i>Nilipata ofa nzuri kutoka shirika lingine</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Took too much time and effort to attend meetings/ <i>Ilichukua muda mrefu na jitihada kuhudhuria mikutano</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Took too much time and effort to do transactions - deposit or access money/ <i>Ilichukua mda mrefu na jitihada kufanya shughuli za kibenki- kuweka au kupata pesa</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. It was too far away/ <i>Ilikuwa mbali sana</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Risk/trust					
9. They took/stole your money / <i>Walichukua/ iba pesa zangu</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Fear you could lose your money/ <i>Kuogopa kupoteza pesa zako</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Communication					
11. Staff did not treat you well / <i>Wafanyikazi hawakunihudumia vizuri</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Misc					
12. You spent all your money and had nothing to save / <i>Ulitumia pesa zako zote na haukuwa na chochote cha kuweka akiba</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

13. Other specify/ *Zingine (fafanua)*

_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



D5 People have made a number of statements about **savings or keeping money** in different financial service providers which are **(READ COLUMN HEADINGS)**. Tell me which of the following financial service providers you associate/ link with each statement, you may name one, many or none, however many you feel fit that particular statement / *Watu wametoa maelezo mbalimbali juu ya akiba na kuweka pesa kwa mashirika tofauti ya kutoa huduma ambazo ni.....(SOMA KICHWA CHA KOLAMU)*. Niambie ni gani kati ya mashirika ya kifedha yafuatayo unahusisha na maelezo. Unaweza kutaja moja, nyingi au usitaje yoyote. *Kulingana na unavyofikiria inahusiana na maelezo haya.*

ASK FOR EACH STATEMENT. Any others?/ *Gani nyingine?*

1. **HAND RESPONDENT CARD and READ COLUMN HEADINGS**
2. **READ OUT STATEMENTS.**
3. **MULTIPLE MENTIONS POSSIBLE PER STATEMENT.**
4. **ROTATE ORDER OF ASKING STATEMENTS.**

	Banks/ building society	Saccos/ Co-op	Micro- finance institution	ROSCAs, chama, merry go round	ASCAs (pay interest to savers)	Dont know
Interest Interest on your savings are good/ <i>Faida ya uwekaji pesa ni nzuri</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Convenience You can access their services whenever you need them/ <i>Unaweza kupata huduma yao wakati wowote unapohitaji</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Communication They are wananchi friendly/ <i>Wanaushirikiano mzuri na wananchi</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Security They keep your money safe / <i>Wanaweka pesa zako salama</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Convenience They ask for too many things when you want to use their services <i>Wanahitaji vitu vingi sana unapohitaji kutumia huduma zao</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

D6 Have you ever lost your savings in an institution/group?/ *Umewahi kupoteza akiba yako kwa shirika/kikundi?*

- Yes/ *Ndio*..... **>CONTINUE**
- No /*La*..... **>GO TO SECTION E**
- No response/*Hakujibu*..... **>GO TO SECTION E**

IF YES/ KAMA NDIO

D7 In what type of institution/group did this happen?/ *Jambo hili lilitendeka kupitia shirika/kikundi gani?*

SPONTANEOUS MULTIPLE RESPONSES POSSIBLE

D8 How did this happen?/ *Jambo hili lilitendeka vipi?* **SPONTANEOUS. MULTIPLE RESPONSES POSSIBLE**

	Banks	Saccos/ Co-op	Micro- finance institution	ROSCAs, chama, merry go round	ASCAs (pay interest to savers)
D7 Lost money in this type of institution or group <i>Ulipoteza pesa katika aina hii ya shirika au kikundi</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D8 Reasons why lost money/ <i>Sababu ya kupoteza pesa hizo</i>					
Went out of business /collapsed/ <i>Biashara ilifilisika/ilianguka</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Theft or fraud/ <i>Wizi/ utapeli</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Did not yield any return on my savings/ <i>Haikuleta faida yoyote kwa akiba yako</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Stood as guarantor for someone who did not pay <i>/Ulimdhamini mtu aliyekosa kulipa</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other specify/ *Zingine (fafanua)*.....

_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dont know/ Dont remember/ <i>Sijui/ Sikumbuki</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



CHECK A5 GRID ASK ONLY IF NEVER HAD A SAVINGS PRODUCT, OTHERWISE GO TO SECTION E

D9 FOR THOSE WHO HAVE NEVER SAVED

Why have you never saved any money? / *Kwa nini hujawahi kuweka pesa zozote kama akiba?*

SPONTANEOUS. MULTIPLE RESPONSES POSSIBLE

- You don't have any money to save/ *Hauna pesa zozote za kuweka akiba*
- There's nowhere to save my money /*Hakuna pahala pa kuweka akiba yangu*
- Don't believe in it /*Siamini katika kuweka akiba*
- Don't understand how to save /*Sielewi njia ya kuweka akiba*
- You need a lot of money first /*Unahitaji pesa nyingi sana kwanza*
- You need an ID and a referee /*Unahitaji kitambulisho na mdhamini*
- Its too expensive / *Ni ghali sana*
- Other (SPECIFY)/ *Zingine (fafanua)....*

E. SAVINGS GROUPS OR COMMUNITY BASED GROUPS

ASK ALL

E1 Many people belong to informal societies or group saving schemes such as, **merry go round, savings and lending groups, chamas, investment clubs, clan/welfare groups** to **which they contribute on a regular basis**. How many do you **personally belong to**?/ *Watu wengi wanajihusisha na vyama visivyo rasmi au makundi ya kuwekeza akiba (kv merry go round, makundi ya kuwekeza pesa na kukopesha, chamas, makundi ya kijamii, ambao wanachangia mara kwa mara. Ni ngapi wewe binafsi ni mwana chama?*

RECORD NUMBER 0 FOR NONE..... **>IF NONE (0) GO TO E8**

E2 Tell me the name and describe to me group/s that you belong in terms of what they do with the money they collect/ *Niambie jina na unielezee makundi ambayo wewe u mwanachama vile wanafanya na zile pesa wanazokusanya*

LISTEN TO THE DESCRIPTION AND THEN USE THE CLASSIFICATION/ DEFINITIONS TO CODE THE GROUP IN THE APPROPRIATE CATEGORY. WE CAN ONLY HAVE SINGLE CLASSIFICATION/ CODE PER GROUP

LIST NAME OF GROUP & DESCRIPTION OF WHAT THEY DO

		Welfare/ Clan group	ROSCA	Ind. ASCA	Managed ASCA	Investment club
1. _____	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. _____	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. _____	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



Aim of this question is to understand how best to classify the group later /Lengo la swali hili ni kuweza kuelewa jinsi nzuri ya kuitambua vizuri kundi baadaye

Definition of the different groups/ Maelezo ya makundi tofauti

1. Welfare/clan groups that assist each other (sickness, funerals, buy household goods jointly)/Makundi ya kijamii/ ukoo ambayo yanawasaidia wenzao (kv. Magonjwa, matanga, kununua vifa vya nyumba kwa pamoja)
2. ROSCA - Merry go round; members make regular contributions to a fund which is given (usually) in whole to each contributor in rotation) /Wanachama wanatoa pesa mara kwa mara ambayo (kwa kawaida) kwa ujumla hupeua mwanachama mmoja wao kwa zamu
3. Individual ASCA - Savings and LENDING groups (ASCAs): members make regular contribution to a fund and members or non-members BORROW from the fund and repay with INTEREST/ Mashirika ya kibinafsi ya ASCA- makundi ya kueleza akiba na kupeana mikopo. Wanachama huchangia pesa mara kwa mara kwa hazina fulani ambapo wanachama na wasio wanachama hukopa na riba
4. Managed ASCA - Savings and LENDING groups that are assisted by an outside manager. Manager assists the group with book-keeping, allocating loans and follow-up. /Mashirika yaliyo na mpangilio ambao huwekeza akiba na kutoa mikopo yanayo saidiwa na meneja asiye mwanachama. Meneja husaidia kikundi na ratiba, kupeana mikopo na kufuatilia kulipwa
5. Investment clubs that invest the money as a group in company shares or in fixed assets like land and houses /Vilabu vya uwekezaji wa pesa kama kikundi katika hisa za kampuni au katika vitu vya thamani kama vile shamba na nyumba

Interviewer: From E3 - E7, you ask about one group first before moving to the next such that you ask about group 1 from E3 -E7 before moving to group 2 for the same series of questions.

E3.What services does(READ GROUP) offer?/ Ni huduma gani (SOMA KIKUNDI) hupeana?

SPONTANEOUS. PROBE ANYTHING ELSE.

MENTION GROUP BY NAME AS GIVEN BY RESPONDENT IN E2.

	Group 1	Group 2	Group 3
1. Lend money out to non-members who borrow when need arises/ <i>Kopesha pesa kwa wasio wanachama wanapohitaji.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Lend money out to members who - borrow when needs arises <i>Kopesha pesa kwa wanachama wanaokopa wanapozihitaji.</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Give one member all the monies collected in one round (merry go round)/ <i>Kumpatia mwana chama mmoja pesa zote zilizokusanywa kwa zamu (merry go round).....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Buy household goods for members/ <i>Nunua vifaa vya nyumba kwa wanachama</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Act as a guarantor or security for members/ <i>Kuwa kama dhamana kwa wanachama.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Invest the money in shares, company shares like Kengen / <i>Wekeza pesa katika hisa au hisa za kampuni kama vile Kengen.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Invest in a business / <i>Wekeza katika biashara.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Purchase fixed assets - land, houses as a group/ <i>Nunua vifaa vya kudumu - shamba, nyumba kama kundi</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Purchase fixed assets - land, houses for members / <i>Nunua vifaa vya kudumu - shamba, nyumba kwa wanachama.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Raise the money needed for funerals (part or all) / <i>Changisha pesa zinazohitajika kwa mazishi (kwa sehemu au zote)</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Raise the money needed for other emergencies (part or all)/ <i>Changisha pesa zinazohitajika kwa ghafla (kwa sehemu au zote).....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Buy groceries or food for members/ <i>Nunua vyakula kwa niaba ya wanachama.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

13. Other (specify)/ *Zingine (fafanua)*

_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

14. Don't know /*Sijui.....*



E4. Thinking about yourself, why do you belong to.....**(READ GROUP)** *Ukifikiria wewe mweyewe ni kwa nini unajihusisha na .. SOMA KIKUNDI)*

SPONTANEOUS. PROBE ANYTHING ELSE. MENTION EACH GROUP BY NAME AS GIVEN BY RESPONDENT IN E2.

For later use

- | | | | |
|--|--------------------------|--------------------------|--------------------------|
| | Group 1 | Group 2 | Group 3 |
| 1. To have a lump sum to use when its your turn /
<i>Kupata fungu lote la pesa ya matumizi zamu yako inapofika.....</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. To keep money safe/ <i>Kuweka pesa ziwe salama.</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

For Emergency

- | | | | |
|---|--------------------------|--------------------------|--------------------------|
| 3. To help when there is a death in the family /
<i>Kusaidia kunapokuwa na msiba katika jamii.....</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. To help when there is any other emergency/
<i>Kusaidia kunapokuwa na mambo ya ghafla</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Social

- | | | | |
|--|--------------------------|--------------------------|--------------------------|
| 5. Because you inherited the position from your parent
<i>Kwa sababu uliridhi nafasi kutoka kwa mzazi.</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. It is compulsory for people in your clan/village
<i>Ni lazima kwa watu wote katika ukoo/ kijiji chako.....</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. To socialize /meet your friends / <i>Kuburudika/ kukutana na marafiki.....</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. To exchange ideas about business/ <i>Kubadilisha mawazo kuhusu biashara.....</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Investment

- | | | | |
|--|--------------------------|--------------------------|--------------------------|
| 9. To invest in bigger things by pulling money/resources together
<i>Kuwekeza katika mambo makubwa kwa kuleta pesa/ rasilmaili pamoja.....</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 10. The group buys you household goods or farm goods when its your turn/
<i>Kikundi hukununulia bidhaa za nyumba au shamba inapokuwa zamu yako.....</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 11. To increase income by lending/ <i>Kuongezea mapato kupitia kupeana mikopo.....</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Convenience

- | | | | |
|--|--------------------------|--------------------------|--------------------------|
| 12. Because you could not get money or help anywhere else/ <i>Kwa sababu haungeweza kupata pesa au usaidizi kwa pahali popote.....</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 13. You can get money easily when you need it/
<i>Unaweza kupata pesa kwa urahisi unapozihitaji.....</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

14. Other (specify)/ *Zingine (fafanua)*

_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

E5. How much was your last contribution to..... **(READ GROUP)**? Do not include the loan repayment.
Mchango wako wa mwisho ulikuwa ni kiasi gani kwa... (SOMA KIKUNDI)? Usijumuishe malipo ya mkopo
MENTION GROUP BY NAME AS GIVEN BY RESPONDENT IN E2.

1. **DO NOT PROMPT. SPONTANEOUS MENTION.**
2. **SINGLE MENTION ONLY.**

LIST ALL GROUPS RESPONDENT BELONGS TO (For ease of reference)

	Last contribution (Kshs)	Don't Know	Can't Remember
Group 1. _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Group 2. _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Group 3. _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



E6. Which of the following documents does **(READ GROUP)** have, do or produce?

*Ni gani kati ya stakabadhi zifuatazo **(SOMA KIKUNDI)** inamiliki, hufanya au inatolesha?*

READ OUT. MULTIPLE RESPONSES

MENTION GROUP BY NAME AS GIVEN BY RESPONDENT IN E2.

ROTATE STARTING POINT

	Group 1	Group 2	Group 3
1. A bank account / <i>Akaunti ya benki</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. A certificate of registration / <i>Cheti cha usajili</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. A receipt book for any money received/ <i>Stakabadhi ya pesa iliyopokelewa</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Have a constitution / <i>Zina katiba</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Records and circulates minutes after every meeting/ <i>Zina nakili na kusambaza kumbukumbu za mkutano kila unapokamilika</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Elect officials through voting/ <i>Huwachagua viongozi kwa kupiga kura</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Have a passbook for recording savings or loans for each member <i>Wana pasi (kitabu) ya kunakili akiba na mikopo kwa kila mwanachama</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Have a group cheque book/ <i>Wana kitabu cha hundi/cheki cha kikundi</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Holds meetings on regular fixed intervals e.g. every month <i>Hufanya mikutano mara kwa mara kwa wakati maalum uliotengwa k.m kila mwezi..</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10.Keep accounting record / <i>Kuweka rekodi za matumizi ya pesa</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Have accounts checked by an external auditor / <i>Kuna rekodi za urasibu zinazokaguliwa na mhasibu wa nje</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Have a treasury/finance person who is not also the chairman <i>Kuna mweka hazina ambaye si mwenyekiti</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. More than one signatory on the cheque book / <i>Kuwa na zaidi ya mtu mmoja wa kuweka sahihi kwenye kitabu cha hundi/cheki</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. A money box with more than one key / <i>Sanduku la kuhifadhi pesa lililo na zaidi ya funguo moja</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. Someone who is not a member of the group who manages it / <i>Mtu asiye mwanachama wa kundi ambaye huongoza</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



E7. Which of the following, if any, has(READ GROUP) ever experienced?
/Ni ipi kati ya zifuatazo kama kunayo..(SOMA KIKUNDI) umewahi kukumbwa nayo?

READ OUT/SHOW CARD MULTIPLE RESPONSES
MENTION GROUP BY NAME AS GIVEN BY RESPONDENT IN E2.
ROTATE STARTING POINT

THEFT

- | | Group 1 | Group 2 | Group 3 |
|---|--------------------------|--------------------------|--------------------------|
| 1. Lost money through theft or fraud from an outside party
<i>Kupoteza pesa kwa njia ya wizi / kutapeliwa na mtu wa nje</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Lost money through theft or fraud from a committee member
<i>Kupoteza pesa kwa njia ya wizi/ kutapeliwa na mtu wa kamati.....</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Loss of membership

- | | | | |
|---|--------------------------|--------------------------|--------------------------|
| 3. Members pulling out <i>/Wanachama kujiondoa.....</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Members not paying contributions/ <i>Wanachama kutolipa mchango wao.....</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Members not co-operating in many decisions
<i>Wanachama kutoshirikiana katika maamuzi mengi ya chama.....</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Death of many members/ <i>Vifo vya wanachama wengi.....</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Bad leadership

- | | | | |
|---|--------------------------|--------------------------|--------------------------|
| 7. Officials elected in a manner that was not transparent/
<i>Viongozi kuchaguliwa kwa njia isiyo huru.....</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Poor administration/ <i>Uongozi mbaya.....</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. Dishonesty by members causing loss of money
<i>Wanachama wasio waaminifu wanaosababisha kupotea kwa pesa.....</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 10. Misuse of money by officials/ <i>Matumizi mabaya ya pesa na viongozi.....</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Insolvency

- | | | | |
|---|--------------------------|--------------------------|--------------------------|
| 11. Had to borrow extra money from a lending institution so as to continue operating
<i>/Ililazimishwa kukopa pesa zaidi kutoka kwa mashirika ya kukopesha pesa ili kuendeleza kufanya kazi.....</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 12. Bad investment of funds / <i>Uwekezaji mbaya wa pesa.....</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 13. Overspending on certain items/ <i>Kutumia pesa zaidi kwa mambo fulani... ..</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 14. Money/cash not available immediately / <i>Pesa taslimu kutopatikana papo hapo.....</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Poor service

- | | | | |
|---|--------------------------|--------------------------|--------------------------|
| 15. Poor service with the bank or financial institution which serves the group
<i>Huduma mbovu ya benki au shirika la fedha kwa wanachama.....</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
|---|--------------------------|--------------------------|--------------------------|

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

E8. Why do you not belong to any groups? / Kwa nini huhusiki na kundi lolote?

SPONTANEOUS MULTIPLE MENTION POSSIBLE.

- 1.You bank formally/ *Unawekeza pesa katika benki kirasmi.*
- 2.You don't have any money / *Hauna pesa yoyote.*
- 3.People steal your money /*Watu huiba pesa zako.*
- 4.You don't know about them /*Haujui kuwahusu*
- 5.You don't need any service from them /*Hauhitaji huduma yoyote kutoka kwao*
- 6.You don't trust them / *Hauwaamini.*
- 7.It requires too much time/ *Inahitaji muda mwingi sana..*
- 8.Other (specify)/ *Zingine (fafanua)*



F. CREDIT LOANS

CHECK A5 GRID ASK ONLY EVER HAD LOAN/CREDIT, OTHERWISE GO TO F5

F1 People have different reasons why they borrow money or take a loan. By loan I mean cash or goods or services given to you for which you will pay for later. Have you ever./*Watu wako na sababu tofauti tofauti za kukopa pesa au kuchukua mkopo. Kwa mkopo na maanisha pesa taslimu au kifaa au huduma zinazopeanwa kwako ambazo hutarajiwa kulipwa baadaye. Umewahi..*

	YES/ Ndio	NO La	No response /Hamna jibu
1. Obtained a cash loan/ <i>Kupata mkopo kwa pesa taslimu.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Purchased an asset such as a tractor, sewing machine, house or land which you have to repay/ <i>Kununua vitu vya dhamana kama vile tingatinga au cherehani ambayo lazima ulipe.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Received credit on products or services such as seeds or vet services which you have to repay/ <i>Kupokea bidhaa au huduma kwa mkopo kama vile mbegu au huduma za tabibu wa wanyama ambazo lazima ulipe.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

F2 And for what reason/s have you **borrowed money or credit CURRENTLY OR IN THE PAST 12 MONTHS?**
Na ni kwa sababu gani umeomba pesa au mkopo hivi sasa au kwa muda wa miezi 12 iliyopita?

SPONTANEOUS. MULTIPLE MENTIONS POSSIBLE

F3 Thinking back, for **what reasons have you EVER borrowed money or taken credit if at all?**

Ukifikiria mbeleni, ni kwa sababu gani umewahi kuomba pesa au kuchukua mkopo kama umewahi?

SPONTANEOUS. MULTIPLE MENTIONS POSSIBLE

Family

	F2 Past 12 months	F3 Ever
1. For meeting day to day expenses -food, rent <i>Kutumiza mahitaji ya kila siku - chakula, kodi ya nyumba</i>	<input type="checkbox"/>	<input type="checkbox"/>
2. For emergency (burial, medical)/ <i>/Kwa dharura (mazishi, matibabu).....</i>	<input type="checkbox"/>	<input type="checkbox"/>
3. To pay off your debts/ <i>Kulipa madeni yako.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
4. To repay for someone else who was unable to repay (family or friend) <i>Kulipia mwingine aliyeshindwa kulipa (familia au rafiki).....</i>	<input type="checkbox"/>	<input type="checkbox"/>
5. For social reasons wedding, bride price/ <i>Kwa sababu ya kijamii kama harus, mahari.....</i>	<input type="checkbox"/>	<input type="checkbox"/>

Personal

6. For personal purchases/reasons such as clothes, shoes, own travel/ <i>Kwa matumizi ya kibinafsi/ kununua mavazi,viatu, usafiri.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
---	--------------------------	--------------------------

Assets

7. For improving a house <i>/Kwa kuboresha nyumba.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
8. To acquire household goods/ <i>Kununua vitu vya nyumbani.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
9. For purchasing a car or motorcycle <i>/Kwa kununua gari au pikipiki.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
10. For purchasing land / <i>Kununua shamba.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
11. For purchasing or building a house <i>/Kununua au kujenga nyumba.....</i>	<input type="checkbox"/>	<input type="checkbox"/>

Agriculture

12. For purchase of livestock / <i>Kwa kununua mifugo.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
13. For agricultural improvements e.g. irrigation, a dam , fencing, preparing land <i>Kwa kuendeleza kilimo mfano unyunyiziaji maji, dimbwi au kutayarisha shamba.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
14. For agricultural implements - plough, hoe, tractor,- things to use on the farm <i>Kwa vifaa vya kilimo - jembe, Tingatinga - vitu vya kutumia kwa shamba.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
15. For agricultural inputs - seeds, fertilizer <i>/Viwekezali vya kilimo - mbegu, mbolea.....</i>	<input type="checkbox"/>	<input type="checkbox"/>
16. For fishing equipment - e.g. nets, boat, engine <i>/Kwa vifaa vya uvuvi - mfano neti, jahazi injini.....</i>	<input type="checkbox"/>	<input type="checkbox"/>

>>>>>>>>CONTD



Long term

F2 Past 12 months

F3 Ever

17. For later in life/old age /Kwa maisha ya baadaye / siku za uzeeni.....

18. For education of self, children or siblings or others/
Kwa masomo ya binafsi, watoto au wengine

Business

19. For expanding my business /buy business stock
Kwa kupanua biashara yangu/ kununua bidhaa za biashara.....

20. For starting a business /Kwa kuanzisha biashara..

21. For investing in someone else's business/ Kwa uwekezaji kwa biashara ya mwingine.....

22. Other (specify)/ Zingine (fafanua)

F4 People have made a number of statements about **loans from** different financial service providers, which are...
.....(READ COLUMN HEADINGS) . Tell me which of the following financial service providers you associate/link with each statement, you may name one, many or none, however many you feel fit that particular statement. /Watu wametoa maelezo kuhusu mkopo kutoka kwa mashirika tofauti tofauti ya kifedha ambayo ni..... Niambie ni ipi kati ya mashirika ya kifedha yafuatayo unahusisha na kila maelezo, unaweza taja moja, mingi au ukose kutaja, bora unahisi inaambatana na maelezo hayo.

ASK FOR EACH STATEMENT: Any others?! Gani nyingine?

1. HAND RESPONDENT CARD and READ COLUMN HEADINGS

2. READ OUT STATEMENTS.

3. MULTIPLE MENTIONS POSSIBLE PER STATEMENT.

4. ROTATE ORDER OF ASKING STATEMENTS.

Costs 1.

1. The costs for getting a loan are high (loan processing costs)
Gharama ya kupata mkopo iko juu (gharama ya kuandaa mkopo)

2. The interest they charge on loans is very high
/Kiwango cha riba kilikuwa juu zaidi

Convenience.

3. You get the loan quickly / Unapata mkopo kwa kasi.....

4. The requirements to qualify for a loan are difficult to attain/
Matakwa ya kufuzu kupata mkopo yako magumu kupata.....

Risk/trust

5. You can lose your assets/property/ Una weza poteza mali yako....

Banks/
building
society

SACCOs
/Co-ops

Micro-
finance
institution

ROSCAS-
chama
merry go
round
group

ASCAs
(charge
interest
on loans

Money
lender

Dont
Know



FOR THOSE WHO HAVE NEVER TAKEN A LOAN

F5 Why have you never taken out a loan/ *Ni kwa sababu gani hujawahi chukua mkopo*
SPONTANEOUS. MULTIPLE RESPONSES POSSIBLE

- Have never needed it/ *Sijawahi hitaji*
- Don't have ID or the right documentation/ *Sina kitambulisho au stakabadhi sahihi*
- Don't believe in it/ *Siamini katika mkopo*
- They charge too much/ *Wanatoza ghali sana*
- Don't earn enough/ *Sina mapato ya kutosha*
- Your spouse/partner won't allow it/ *Mume/mkeo/mshiriki hakubali / haruhusu*
- Don't know where to go for one/ *Sijui ni wapi naweza pata*
- No place close by to go for one/ *Hamna sehemu ya karibu ya kwenda kupata mkopo*
- Don't have a guarantor/referee/ *Sina mdhamini*
- Don't have any collateral/*Sina dhamana*
- Other (specify)/ *Zingine (fafanua)* _____

G. INSURANCE

ASK ALL

G1 There are many reasons why people **don't have insurance**. What do you think are the reasons people do not have insurance/ *Kuna sababu nyingi ambazo hufanya watu wasiwe na bima. Unafikiri ni sababu gani watu hawana bima*

1.SPONTANEOUS 2.MULTIPLE MENTIONS POSSIBLE.

Costs

- People can't afford it/ *Watu hawawezi kulipia.*

Communication

- People don't know about insurance or how it works/ *Watu hawajui kuhusu bima au jinsi inavyofanya kazi*
- They don't know how to find out where to buy it from/ *Hawajui jinsi ya kutambua mahala pa kununua.*
- People don't know how to go about buying cover /*Watu hawajui jinsi ya kwenda kununua huduma*
- Insurance companies do not go to the people to tell them about their product
Kampuni za bima haziendi kwa watu kuwaelezea kuhusu bidhaa zao

Perceptions

- Some insurance companies con people out of their money/*Kampuni za bima zinawatapeli watu pesa zao*
- Some insurance companies make excuses not to pay out/*Kampuni za bima zinatunga sababu za kutolipa*
- People don't see the need for it / *Watu hawaoni haja ya kuwa nayo*
- People have never thought about it / *Watu hawajawahi kufikiria kuihusu*
- These things are in Gods hands/ *Hivi vitu viko kwa mikononi mwa Mungu*
- People have other ways of dealing with emergencies like getting money from family and friends/ *Watu wana njia nyingine za kukabiliana na mambo ya ghafla k.v. kupata pesa kutoka kwa familia na marafiki*
- Other (specify)/ *Zingine (fafanua)* _____

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H. GENERAL MONEY MATTERS

H1 Which of the following do you conduct regularly? / *Ni ipi kati ya zifuatazo wewe hufanya mara kwa mara?*

	Yes	No	Dont know
Use an ATM card at your bank / <i>Kutumia kadi ya ATM kwenye benki.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Use Pesa-Point machines / <i>Kutumia mashine ya pesa point.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Load airtime at supermarket till/ <i>Kutumia kadi ya simu kutoka kwa supermarket....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Send sambaza airtime credit to someone else/ <i>Kutumia mtu pesa ya simu kwa njia ya sambaza.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Use a supermarket discount card to earn points e.g. Nakumatt / <i>kutumia huduma za kadi ya mshusho wa bei ili kujiongeza alama km Nakumatt.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Use discount coupons on the back of supermarket receipts/ <i>/Kutumia tikiti ya mshusho wa bei yaliyo nyuma ya risiti ya supermarket.</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Send text/sms messages to friends or family using mobile phone/ <i>Kutuma ujumbe mfupi kwa marafiki au familia ukutumia simu ya mkononi.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Buy services on your mobile phone e.g. dial tones, news update/ <i>Kununua huduma kupitia simu ya mkononi km mlio wa simu, habari motomoto.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Issue out cheques/ <i>Kupeana hundi/cheki</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Use standing orders to pay your bills/ <i>Kutoa maelezo ya malipo kwa benki kulipa madeni yako</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

H2 Which of the following terms have you heard of and have all the information you need, heard of but do not have all the information you need, have never heard of./ *Ni ipi kati ya semi zifuatazo umesikia na unamaelezo yote ambayo unahitaji, umesikia lakini hauna maelezo yote unayohitaji, haujawahi kusikia.*

READ OUT OPTIONS. SHOWCARD. SINGLE RESPONSE PER STATEMENT

	Heard of and have all the information I need <i>Umesikia na una maelezo yote ambayo unahitaji</i>	Heard of but do not have all the information I need <i>Umesikia lakini hauna maelezo yote unayohitaji</i>	Never heard of <i>Haujawahi kusikia</i>
Doing your banking on your cell phone / <i>Kufanya shughuli za benki kwa simu ya mkononi.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Using plastic cards to keep information about your money instead of a passbook/ <i>Kutumia kadi za plastiki kuhifadhi habari kuhusu pesa badala ya kitabu.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personal loans that don't need a guarantee or collateral <i>Mikopo ya kibinafsi ambayo haihitaji mdhamini au dhamana</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



I. GENERAL PSYCHOGRAPHICS

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

I.1 In the last 12 months, **how often** has your family Is it often, sometimes, rarely, never, or you don't know?
/Kwa kipindi cha miezi 12 iliyopita ni mara ngapi familia yako.... Ni mara kwa mara, wakati mwingine, nadra, hata au haujui

- 1. **HAND RESPONDENT CARD**
- 2. **READ OUT EACH STATEMENT.**
- 3. **SINGLE MENTION ONLY PER STATEMENT.**

	Often	Sometimes	Rarely	Never	Don't know
1. Gone without enough food to eat/ <i>Imekumbwa na uhaba wa chakula</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Felt unsafe from crime inside your home/ <i>Imejihisi kutokuwa na usalama nyumbani.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Gone without medicine or medical treatment that was needed <i>Imekumbwa na uhaba wa tiba au madawa inapohitaji.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Gone without cash income/ <i>Imekumbwa na uhaba wa pesa taslimu...</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Gone without safe water to drink/ <i>Imekumbwa na uhaba wa maji ya kunywa.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Gone without good shelter/ <i>Imekumbwa na ukosefu wa makao bora.</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Gone without fuel to cook food./ <i>Imekumbwa na uhaba wa namna ya kupikia chakula.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

I.2 I am going to read out some statements to you. Please tell me if you agree or disagree with each statement, or don't know./*Sasa nitakusomea maelezo kadhaa. Tafadhali niambie kama unakubaliana au hukubaliani na kila maelezo au haujui*

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

	Agree	Disagree	N/A/ Don't Know
1. People often ask your advice on financial matters/ <i>Mara kwa mara watu hukuuliza maswali kuhusu mambo ya kifedha.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. You hate owing money to anyone/ <i>Unachukia kuwa na deni na mtu.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. You are worried that you won't have enough for old age/ <i>Unaogopa hautakuwa na za kutosha katika siku za usoni</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. You prefer to save where your money is safe, even if the interest rate or return is lower/ <i>Unapendelea niweke pesa zangu pahala pana usalama hata kama kiwango cha riba ni cha chini</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. You have certain people you pay first before anyone else/ <i>Una watu fulani unaawalipa kwanza kabla ya mtu mwingine.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. You go out of your way to pay your debt/ <i>Unatumia njia zako zote kulipa madeni</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. You never seem to be able to pay off your debt, your debt just keeps getting worse/ <i>Huwa huwezi kulipa madeni yako yote, madeni yanazidi kuongezeka.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. You need to take out additional loans to pay your existing credit/loans/ <i>Inakubidi uchukue mkopo mwingine ili kulipa madeni uliyo nayo.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. You can easily live your life without having a bank account/ <i>Unaweza kuishi kwa urahisi bila kuwa na akaunti na benki.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10.If you save and invest regularly, eventually the small amounts will add up and you'll be secure/ <i>Ikiwa unaweka akiba na unawekeza mara kwa mara, hatimaye mchango wako utaongezeka na utakuwa salama.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11.When it comes to money, young people know more than older people/ <i>Kwa maswala ya pesa, vijana wanafahamu mengi kushinda wazee.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

>>>>>CONTD



	Agree	Disagree	N/A/ Don't Know
12. You are prepared to pay more money to have someone you trust handle your money/ <i>Uko tayari kulipa zaidi, ili uwe na mtu unayemwamini kushughulikia pesa zako.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. You often think you would like to start your own business but can't get credit/finance/loan/ <i>Mara kwa mara unahisi unaweza kuanza biashara yako binafsi lakini huwezi kupata mkopo/fedha.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. You don't trust informal associations like chamas/ <i>Huamini mashirika yasio rasmi kv chama</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. You are prepared to learn how to use new technology/ <i>Uko tayari kujifunza kutumia teknolojia mpya.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. You often don't feel in control of your finances/ <i>Mara kwa mara hauhisi kama unatawala fedha zako.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. Banks take advantage of poor people/ <i>Benki huwadhulumu maskini.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18. You often find that you are surprised by the final amount you have had to pay for a loan or credit/ <i>Mara kwa mara wewe hushangazwa na kiwango cha pesa umewahi kulipa kwa mkopo hatimaye.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19. Having a bank account gives you status in your friends eyes/ <i>Kuwa na akaunti ya benki inakupata cheo mbele ya marafiki zako.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20. You avoid taking risks with your money or resources/ <i>Unajiepusha na hatari zinazolenga pesa zako au raslimali.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21. You are satisfied with the little you have and focus on how to use it properly/ <i>Unatosheka na kile kidogo ulichonacho na unazingatia kukitumia vyema.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
22. You take advice from many people but select what you consider appropriate advice to follow/ <i>Unapata ushauri kutoka kwa wengi, lakini unachagua kile unachofikiria kuwa ushauri unaofaa kufuata.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
23. Paying or receiving interest is not part of your culture/ <i>Kulipa au kupokea riba sio hali yako ya kimaisha</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

13 Once you have paid all your bills and expenses for the month, what do you do with your remaining/excess money, if you have any?/ *Baada ya kulipa gharama zako za mwezi, wewe hufanyia nini pesa zinazosalia, kama kuna zozote?*

1. READ OUT.

2. MULTIPLE MENTIONS POSSIBLE.

- You do not have money remaining after bills/ *Huwa hauna pesa zilizosalia baada ya kulipa gharama*
- You give it to family living with you/ *Unawapa wana familia wanaoishi na wewe*
- You give/send it to family not living with you/ *Unatumia wanafamilia ambao hawaishi nawe*
- You spend it on luxury items/ *Unatumia kwa vitu vya starehe*
- You save it for your next purchase/ *Unahifadhi kwa matumizi ya baadaye*
- You invest it in property or livestock/ *Unawekeza kwa mali na mifugo*
- Other (SPECIFY)/ *Zingine (fafanua)* _____

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14 Many households face financial risks. I will read you several things that could make a difference on the finances of a household. What are the things that **could make a difference to your household's finances?** / *Nyumba nyingi hukumbana na hatari za kifedha. Nitakusomea mambo ambayo yanaweza kuchangia tofauti za kifedha nyumbani. Ni nini ambayo yaweza kuleta tofauti za kifedha nyumbani kwako?*

1. SHOW RESPONDENT CARD 2. MULTIPLE MENTION POSSIBLE.

- 1. Flood destroys house or property/ *Mafuriko kuharibu nyumba au mali*
- 2. Theft, fire or destruction of household/property/ *Wizi, moto au uharibifu wa nyumba /mali*
- 3. Theft, fire or loss of car/vehicle/ *Wizi, moto au kupoteza gari*
- 4. Drought/ *Ukame*
- 5. Loss of income of main wage-earner/ *Kupoteza mapato kwa anayepata mapato ya juu zaidi*
- 6. Loss of income of a family member living outside the household/ *Kupoteza mapato kwa jamaa ambaye anaishi nje ya nyumba hii*
- 7. Increase of costs of basic things you need / *Kuongezeka kwa gharama kwa mahitaji maalum*
- 8. Loss of family land/ *Kupoteza shamba la familia*
- 9. Loss of livestock/ *Kupoteza mifugo*
- 10. Other (SPECIFY)/ *Zingine (fafanua)* _____
- 11. None/ *Hamna* _____

J: Misc: Housing Conditions, Assets, Services, Money use and GPS Readings.

J1 In what type of dwelling does the **household head live?** / *Mkuu wa kaya anaishi kwa makao ya aina gani*
Observed SINGLE RESPONSE

- Permanent building/ *Jengo la kudumu*
- Temporary/ *Jengo la muda*
- Others/ *Zingine* _____
- Semi-permanent./ *Jengo lisilo la kudumu*
- Traditional / *Jengo la kitamaduni*

J2. Is your dwelling owned by your household or rented, or do you reside here without payments?/ *Je mnamiliki kaya yenu, kukodesha, au mnaishi bila kulipa*
SINGLE RESPONSE

- Owned by family or one of its members/ *Lina milikiwa na familia au mmoja wao*
- Rented/ *Kodeshwa*
- Occupied without payment/ *Kukaa bila malipo*
- Other specify/ *Zingine (fafanua)* _____

J3 What is the **main** type of material for the **floor** in the main house?/ *Je sakafu ya nyumba yenu umetengenezwa na?* **SINGLE RESPONSE READ OPTIONS**

- Mud/Dung/Sand (Natural floor)/ *Matope/ samadi/ mchanga*
- Wood Planks (Rudimentary floor)/ *Vipande vya mbao*
- Polished wood/vinyl/tiles/cement (Finished floor)/ *Mbao ilitiwa rangi ya kungarisha/simiti*
- Other specify/ *Zingine (fafanua)* _____



J4 What is the **main** type of material that the **walls** in the main house made of? / *Je, nyuta za nyumba yenu ni za aina gani* **SINGLE RESPONSE READ OPTIONS**

- | | | |
|--|---|--|
| <input type="checkbox"/> Stone / <i>Mawe</i> | <input type="checkbox"/> Brick/ <i>Matofali</i> | |
| <input type="checkbox"/> Iron sheet/ <i>Mabati</i> | <input type="checkbox"/> Mud/dung/ <i>Matope/ samadi</i> | |
| <input type="checkbox"/> Wood/ <i>Mbao</i> | <input type="checkbox"/> Other specify/ <i>Zingine(fafanua)</i> _____ | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |

J5 What is the **main** type of material that the **roof** of the main house made of? / *Je paa ya nyumba yenu ni ya aina gani* **SINGLE RESPONSE READ OPTIONS**

- | | | |
|---|---|--|
| <input type="checkbox"/> Grass/thatch/ <i>Nyasi</i> | <input type="checkbox"/> Corrugated Iron(mabati) / <i>Mabati</i> | |
| <input type="checkbox"/> Tiles/ <i>Vigae</i> | <input type="checkbox"/> Asbestos/ | |
| <input type="checkbox"/> Concrete | <input type="checkbox"/> Other specify/ <i>Zingine(fafanua)</i> _____ | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |

J6 What is your **main source** of cooking fuel?/ *Ni chanzo kipi kikuu cha kupikia unachotumia?* **SINGLE RESPONSE READ OPTIONS**

- | | | |
|---|---|--|
| <input type="checkbox"/> Firewood/ <i>Kuni</i> | <input type="checkbox"/> Charcoal/ <i>Makaa</i> | |
| <input type="checkbox"/> Kerosene/ <i>Mafuta ya taa</i> | <input type="checkbox"/> Gas/ <i>Gesi</i> | |
| <input type="checkbox"/> Electricity/ <i>Umeme</i> | <input type="checkbox"/> Other specify/ <i>Zingine(fafanua)</i> _____ | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |

J7 What is your **main source** of lighting? *Ni chanzo kipi kikuu unatumia kwa kupata mwangaza* **SINGLE RESPONSE READ OPTIONS**

- | | | |
|---|--|--|
| <input type="checkbox"/> Electricity/ <i>Stima</i> | <input type="checkbox"/> Kerosene / <i>Mafuta ya taa</i> | |
| <input type="checkbox"/> Gas/ <i>Gesi</i> | <input type="checkbox"/> Candle/ <i>Mshumaa</i> | |
| <input type="checkbox"/> Firewood/ <i>Kuni</i> | <input type="checkbox"/> Solar/ <i>Nguvu ya jua</i> | |
| <input type="checkbox"/> Other specify/ <i>Zingine(fafanua)</i> _____ | | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |

J8 Does your household have any of the following items?/ *Je nyumba yako ina vifaa vifuatavyo?* **TICK ALL THAT APPLY**

	Yes/ Ndio	No/ La
Radio/ <i>Redio</i>	<input type="checkbox"/>	<input type="checkbox"/>
Television/ <i>Runinga</i>	<input type="checkbox"/>	<input type="checkbox"/>
Bicycle/ <i>baisikeli</i>	<input type="checkbox"/>	<input type="checkbox"/>
Motorcycle/ <i>pikipiki</i>	<input type="checkbox"/>	<input type="checkbox"/>
Car/ <i>Gari</i>	<input type="checkbox"/>	<input type="checkbox"/>
Refrigerator/ <i>Jokovu</i>	<input type="checkbox"/>	<input type="checkbox"/>
Ox/Plough/ <i>Jembe la ngombe</i>	<input type="checkbox"/>	<input type="checkbox"/>
Ox/donkey drawn Cart/ <i>Mkokoteni unaovutwa na punda</i>	<input type="checkbox"/>	<input type="checkbox"/>



J9 What is the **main source** of water for the household/ *Nini chanzo kikuu cha maji kwa kaya yenu?*

SINGLE MENTION READ OPTIONS

PIPED WATER

Piped into residence/compound or plot
Maji ya mfereji iliyoko kiwanja/ploti

Public Tap/*Mfereji wa jumuiya*

WELL WATER

Public well/ *Kisima cha jumuiya*

Well on Residence/plot/
Kisima ndani ya ploti/makao

SURFACE WATER

River/Stream/ *Mto*

Pond/Lake/Dam/ *Kisiwa/ Ziwa/ dimbwi*

Protected spring/ *mto iliochungwa*

Unprotected spring/*mto usiochungwa*

Rain Water / *Maji ya mvua*

Rock Catchments

Other specify/ *Zingine(fafanua)* _____

J10 What type of toilet facilities does the household use?/ *Nyumba yako hutumia aina gani ya choo?*

SINGLE RESPONSE READ OPTIONS

Flush Toilet

Own flush toilet / *Choo ya maji*

Shared flush toilet/ *Choo cha maji cha jumuiya*

Latrine

Traditional pit latrine/ *Choo ya kitamanduni*

Ventilated improved pit latrine

Bucket Latrine/ *Choo cha ndoo*

Bush or field / *Kichaka/ kiwanja*

Other specify/ *Zingine(fafanua)* _____

J11 How many rooms are used for sleeping within the household dwellings?/ *Ni vyumba vingapi hutumika kwa malazi katika makao haya?*

J12 Which of the following statements describes your current usage of a mobile/cell phone? Is it? / *Kwa vipengele vifuatavyo ni kipi kinaelezea vyema kuhusu utumizi wako wa simu ya mkono*

READ STATEMENTS. SINGLE MENTION

You do not have your own mobile/cell phone and you do not use another persons mobile/cell phone/
Hauna simu ya mkono ya binafsi na hautumii simu ya mkono ya mtu mwingine

You do not have your own mobile/cell phone but you use a family member's or friends mobile/cell phone/
Hauna simu ya mkono ya kibinafsi lakini unatumia ya mtu wa familia au rafiki

You have your own mobile/cell phone which you use/ *Una simu ya mkono yako binafsi ambayo wewe hutumia*



LSM - KENYA

J13. Some of these things might sound strange to you, but we need to find out about them to understand a bit more about your lifestyle. Please tell me which, if any, are presently in your household./ *Baadhi ya mambo haya huenda yakasikika kuwa geni lakini tunahitaji kujua ili kuelewa zaidi kuhusu mwendo wa maisha yako. Tafadhali niambie ni zipi kama zipo katika nyumba yako*

- Do you have a built in kitchen sink? / *Je, una sinki ya jikoni?*
- Do you have a fixed telephone line or outstanding application?/ *Je, unayo simu ya nyumbani*
- Have you watched TV in the last 7 days?/ *Umetazama runinga kwa siku 7 zilizopita*
- Do you have a colour TV set?/ *Una runinga ya rangi*
- Have you read a newspaper in the last 7 days? *Umesoma gazeti kwa siku 7 zilizopita*
- Do you have a camera?/ *Una kamera*
- Do you have a hi-fi /music centre?/ *Una redio ya kisasa (hi-fi)*
- Do you have a microwave oven?/ *Una jiko la mvuke*
- Do you have an Electric stove with oven?/ *Una jiko la stima ambayo iko na mvuke*
- Do you have a Vacuum cleaner?/ *Una kivuta vumbi*
- Do you have a Free Standing Deep Freezer(a unit which is not part of a fridge)?/ *Unayo deep freezer iliyo kando na jokovu*
- Do you have a DVD player or video recorder/player?/ *Una DVD au Video*
- Do you have an electric iron?/ *Una pasi ya stima*

J14 Please tell me how far the following are. Are they near, not so far, far or very far/ *Tafadhali nieleze umbali wa yafuatayo, Ziko karibu, sio mbali sana, mbali au mbali sana*
READ OUT THE OPTIONS AND SHOWCARD

	Near	Not so far	Far	Very far	Dont know
A bank building/ <i>Jengo la benki.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A tarmac road/ <i>Barabara ya rami</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A matatu stop / bus stop / <i>Steji ya matatu/ basi.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A primary school/ <i>Shule ya msingi.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A secondary school/ <i>Shule ya upili.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A church/mosque building / <i>Jengo la Kanisa/msikiti..</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A trading centre/ <i>Pahali pa biashara/ soko.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A duka/ <i>duka.....</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A health centre/ <i>Zahanati</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

J15 Now this is the very last thing for us to do / Sasa hili ndilo jambo la mwisho tukalofanya

We are now going to do something completely different. I have here 25 matches, and I want you to imagine that these matches represent all the money **you have to spend in any one month (that is, your personal money)**. Thinking about how you spend your money, and what you spend your money on, I would like you to look through this list of items, and place your matches according to how you spend your money. You can place all your matches on one item, or none at all./ *Sasa tunaenda kufanya kitu tofauti kabisa. Hapa niko na vijiti vya kiberiti 25, na ningependa udhani/ ufikirie kuwa vijiti hivi vinawakilisha pesa zote umetumia katika mwezi wowote (yaani pesa za kibinafsi). Ukifikiri jinsi wewe hutumia pesa zako, ningependa uangalie orodha ya vitu hivi na uweke vijiti vyako kulingana na vile wewe hutumia pesa zako. Unaweza kuweka idadi unayopenda kwa kitu kimoja au usiweke kabisa .*



INTERVIEWER:

Once the respondent has distributed their matches according to the amount of money they spend, please write the number of matches they have placed on each attribute in the block next to the item/s. Remember they can place all the matches on one item, or no matches on any one item.

Wait for all the matches to be placed before recording in the grid below

Make sure the total adds to 25.

Respondents must use all 25 matches.

1. HAND RESPONDENT SHOW CARD

2. RECORD MATCHES PLACED PER ITEM IN THE SPACE PROVIDED ON THE GRID BELOW UNDER

	Number Of Matches	
1. Cellphone/telkom expenses/ <i>Gharama ya simu ya mkono/ nyumbani</i>	<input type="text"/>	<input type="text"/>
2. Personal expenses such as clothing/ <i>Gharama ya kibinafsi kv mavazi</i>	<input type="text"/>	<input type="text"/>
3. Education/tuition/school fees/ <i>elimu/ mafunzo ya ziada/ karo</i>	<input type="text"/>	<input type="text"/>
4. Household bills such as electricity/water/home maintenance/rates/ <i>Matumizi ya nyumbani kv stima, maji,</i>	<input type="text"/>	<input type="text"/>
5. Entertainment and socialising/ <i>Kuburudika na kutangamana</i>	<input type="text"/>	<input type="text"/>
6. Groceries or food essentials/ <i>Maamkuli</i>	<input type="text"/>	<input type="text"/>
7. Medical expenses and health schemes/ <i>Matibabu</i>	<input type="text"/>	<input type="text"/>
8. Paying off debts on loans/ <i>Kulipa deni na mikopo</i>	<input type="text"/>	<input type="text"/>
9. Petrol/transport/taxis/buses/ <i>Petroli/ usafiri/taxi/basi</i>	<input type="text"/>	<input type="text"/>
10. Donations to religious groups and charities/ <i>msaada kwa kanisa</i>	<input type="text"/>	<input type="text"/>
11. Rent/mortgage on your home/ <i>Kodi ya nyumba yako</i>	<input type="text"/>	<input type="text"/>
12. Savings/investment/ <i>Akiba/ uwekezaji</i>	<input type="text"/>	<input type="text"/>
13. Supporting other members of the family/ <i>kusaidia jamaa</i>	<input type="text"/>	<input type="text"/>
14. Other - list major items/ <i>Zingine orodhesha vitu muhimu</i>	<input type="text"/>	<input type="text"/>
TOTAL	25	

J16 RECORD 3 GPS readings

READING 1:	North or South	LONGITUDE	East or West
LATITUDE:.....	<input type="text"/> <input type="text"/>	• <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
READING 2:			
LATITUDE:.....	<input type="text"/> <input type="text"/>	• <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
READING 3:			
LATITUDE:.....	<input type="text"/> <input type="text"/>	• <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
AVERAGE			
LATITUDE:.....	<input type="text"/> <input type="text"/>	• <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Finish time..... ^H^H : ^M^M

THANK THE RESPONDENT AND CLOSE THE INTERVIEW.

This Questionnaire has been designed, studied properly, checked and confirmed that it's formulation is suitable for use in data collection.

DESIGN _____ SIGN _____
 EXECUTIVE _____ SIGN _____
 FIELD _____ SIGN _____