

Questionnaire Number/ Namba ya Dodoso

## FinScope Tanzania 2013 Questionnaire / Utafiti wa FinScope Tanzania - 2013

### A. Interview detail/ Taarifa za Mahojiano

A1a	Region name/ Jina la Mkoa	
A1b	Region code/ Namba ya Mkoa	
A2a	District name/ Jina la Wilaya	
A2b	District code/ Namba ya Wilaya	
A3a	Ward/ Shehia name/ Jina la Kata/ Shehia	
A3b	Ward /Shehia code/ Geresho la Kata/Shehia	
A4a	EA name/ Jina la EA	
A4b	EA ID/ Namba ya EA	
A6a	Listing Form Serial Number (to be given in the office)/ Namba ya pekee ya fomu ya kuorodhesha kaya (inapaswa kutolewa ofisini)	
A6b	Household serial number according to the listing form/ Namba ya kaya katika fomu ya kuorodhesha kaya	
A7	Cluster Type (1=Rural; 2=Urban)/ Aina ya Eneo (1=Kijijini; 2 = Mjini)	
A8a	Official Name of Household Head/ Jina Rasmi la Mkuu wa Kaya	
A8b	Common Name of the Household Head/ Jina Maarufu la Mkuu wa Kaya	

Interviewer name/ Jina la Mdadisi	
Interviewer code / Namba ya Mdadisi	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Supervisor name/Jina la Msimamizi	
Supervisor code/Namba ya Msimamizi	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

### B. Household register/ Usajili wa Kaya

#### Introduction/ Utambulisho

Hello, my name is..... from Ipsos. Ipsos is a research company based in Dar es Salaam. Ipsos in collaboration with NBS and FSDT is conducting interviews with people to find out more about their lives and services. After listing all the households in this area, your household is one of the ten that have been randomly selected to participate in this survey. Information obtained from this survey will help the government of Tanzania and other organisations in developing and improving financial products and services. The report from this survey will not identify the household or the respondent.

First, I have to make a list of everyone in your household in order to choose one person in particular to interview. Please do not feel bad if you are not chosen to be interviewed – we cannot interview everyone in the household and I have to follow a specific procedure to choose the person I have to interview.

Habari za asubuhi/mchana/jioni. Jina langu ni ..... kutoka kampuni ya utafiti ya Ipsos Tanzania. Ipsos ni kampuni ya utafiti iliyoopo Dar es Salaam. Ipsos ikishirikiana na Ofisi ya Taifa ya Takwimu (NBS) na FSDT inafanya mahojiano na watu ili kufahamu taarifa mbali mbali zinazohusiana na maisha yao na huduma wanazotumia. Baada ya kuorodhesha kaya zote katika eneo hili, kaya yako imekuwa moja kati ya kaya kumi ambazo zimechaguliwa kinasibu kushiriki katika utafiti huu. Taarifa ambazo zitakazopatikana kutokana na utafiti huu zitasaidia serikali ya Tanzania na mashirika mengine kuboresha huduma za kifedha.

Kwanza nitaorodhesha wanakaya wote ili kuchagua mtu mmoja pekee wa kumhoji. Tafadhali usijisikie vibaya kama hutochaguliwa kuhojiwa – hatuwezi kumhoji kila mtu katika kaya na nitatakiwa kufuata utaratibu ili kumchagua mtu ambaye ninatakiwa nimhoji. Je ninaweza kuendelea?

Do you have any questions? (Interviewer gives respondent an opportunity to ask questions).  
Je, una swali lolote? (Mdadisi mpatie anayehojiwa nafasi ya kuuliza maswali)

Can I continue? / Je, naweza kuendelea? 1=Yes/ Ndiyo (Continue/ Endelea) 2=No/ Hapana (End/ Tamatisha)

B1. How many people are part of this household?/

Ni watu wangapi ambao wanaishi katika kaya?

When I say household, I mean person or a group of persons, related or unrelated, who live together and usually share a common source of food/ Nikisema kaya nina maanisha mtu au kikundi cha watu, walio na uhusiano au wasio na uhusiano, wanaoishi pamoja na kwa kawaida wanashiriki chungu kimoja.

- Record full names of all members of the household 16 years or older in separate grids below in order of oldest to youngest. Separate those who qualify and those who don't. (Note: a person who qualifies is a household member who is 16 years or older and who are in the EA during the FULL period of interviewing)/Andika majina kamili ya wanakaya wenye umri wa miaka 16 na kuendelea kwenye gridi (safu wima) tofauti ukianzia mwenye umri mkubwa mpaka mdogo. Tenganisha waliofuzu kuhojiwa na wasiofuzu. (ANGALIZO: Mtu ambaye anakidhi ni mwanakaya ambaye ana miaka 16 au zaidi na atakuwepo katika EA wakati wa kipindi CHOTE cha mahojiano)

Individuals who qualify/ Watu ambao wanahitimu	Name of household member/ Jina la mwanakaya	Does ... have an income?/ Je ... ana kipato? 1=Yes/ Ndiyo 2=No/ Hapana	Individuals 16+ who do not qualify/ Watu wenye miaka 16+ ambao hawajahitimu	Name of household member/ Jina la mwanakaya	Reason for individual 16+ not qualifying/ Sababu ya mtu wa miaka 16+ kutostahili 1=Mentally ill/ intellectually challenged/ Ana ugojwa/ulemavu wa akili 2=Not available in EA at time of survey/ Hayupo kwenye EA kipindi cha utafiti; 3=Deaf/dumb/ Kiziwi/ bubu; 4=Too ill/ Mgonjwa sana 5=Other specify/ Nyingine elezea	Does ... have an income?/ Je .... ana kipato 1=Yes/ Ndiyo, 2=No/ Hapana

B2. How many members of the household get an income? /

Je kuna watu wangapi wenye kupata kipato katika kaya hii?

Pgm to calculate, interviewer to verify/ Pgm kufanya mahesabu, mdadisi kufanya uhakiki

IF THERE IS ONLY ONE PERSON IN THE HOUSEHOLD TREAT AS HEAD OF HOUSEHOLD AND SKIP THE KISH GRID  
KAMA KUNA MWANAKAYA MMOJA KATIKA KAYA MCHUKULIE KAMA NI MKUU WA KAYA NA ACHA KUJAZA GRID

Insert automatic Kishgrid/ Ingiza kishgrid

B3: Name of selected household member/ Jina la mwanakaya aliyechaguliwa: \_\_\_\_\_  
(generated by the system – not completed by interviewer)  
(Hutolewa na mashine/kompyuta – na sio na mdadisi)

**B4: INTERVIEWER CALL BACKS/ KURUDI KWENYE KAYA**

First Visit/Mara ya kwanza kufika kwenye kaya

First call back/Kurudi kwenye kaya mara ya kwanza

Second call back/Kurudi kwenye kaya mara ya pili

Third call back/Kurudi kwenye kaya mara ya tatu

DATE/ Tarehe	DAY/ Siku	TIME/ Muda

**B5: Total number of call backs/ Idadi ya marudio**


<b>B6a</b>	<b>Is the respondent available for interview after 3 call backs?/ Je, mhojiwa yupo kwa ajili ya mahojiano baada ya kurudi mara ya tatu?</b> 1=Yes/Ndiyo Continue/Endelea Go to B7/ Nenda hadi B7 2=No, need to replace household/Hapana badilisha kutoka kaya nyingine Go to B6b/ Nenda hadi B6b	
<b>B6b</b>	<b>Indicate reason for substitution and then go to end time/ Andika sababu ya kubadilisha mhojiwa na uruke hadi muda wa kumaliza.</b> 1=Not able to secure interview within 3 call backs/ Hukuweza kufanya mahojiano baada ya kurudi kwa kaya mara ya 3; 2=Interview refused by household member/ Mwanakaya amekataa kuhojiwa 3=Interview refused by selected respondent/ Mhojiwa aliyechaguliwa amekataa kuhojiwa 4=Others (specify)/ Nyingine (elezea)  <b>Close interview/Maliza mahojiano</b>	
<b>B7</b>	<b>Type of respondent/ Aina ya mhojiwa</b> 1= Original respondent/Mhojiwa halisi; 2= Substitute respondent/Mhojiwa mbadala	

**REINTRODUCE THE SURVEY IF THE RESPONDENT IS DIFFERENT FROM THE HOUSEHOLD INFORMANT/ ELEZEA UTAFITI TENA KAMA MHOJIWA NI TOFAUTI NA ULIYE HOJIANA NAE HAPO AWALI**

I have already spoken with ..... (NAME OF KEY HOUSEHOLD INFORMANT) about this household and now I would like to interview you. The interview will take about one hour to complete. May we proceed with the interview? (If not, arrange convenient time record call details). Once again I want to assure you that all the information you give me is completely confidential and the information cannot be traced to back to you./ Nimeshaongea na ..... (JINA LA ULIEZUNGUMZA NAYE HAPO AWALI) kuhusiana na kaya hii na sasa ningependa kuhojiana na wewe. Mahojiano haya yatachukua kiasi cha saa moja kukamilika. Je, tunaweza kuendelea na mahojiano? (Kama hapana, panga muda muafaka na chukua taarifa za kukutana tena katika ukurasa wa mbele). Kwa mara nyingine tena ningependa kuhakikishia kuwa taarifa zote utakazonipatia zitakuwa siri na hazitajulikana kwa mtu yeyote.

**IF RESPONDENT IS THE SAME AS KEY HOUSEHOLD INFORMANT SAY:** Now I would like to ask you questions about yourself as an individual./ **KAMA MHOJIWA NI YULE ULIEONGEA NAYE AWALI SEMA:** Sasa ningependa kukuuliza maswali yanayokuhusu wewe binafsi.

**Date and start time/ Tarehe na muda wa kuanzia**

Date of interview (ddmmyy)/ Tarehe ya mahojiano
Start time of interview (24 h clock)/ Muda wa kuanza mahojiano (mfumo wa saa 24)


### C. Household Information & Demographics/ Taarifa za kaya

C1.	<p><b>Who is the head of this household? / Ni nani mkuu wa kaya hii?</b>  <i>By head of household I mean someone living in the household and is the person who the respondent regards as head of the household./ Nikisema mkuu wa kaya ninamaanisha mtu ambaye anaishi ndani ya kaya na ni mtu ambaye mhojiwa anamchukulia kama kiongozi wa kaya</i>  1=Respondent is head of household/ <i>Mhojiwa ni mkuu wa kaya;</i>  2= Respondent is not head of household/ <i>Mhojiwa si mkuu wa kaya; If C1=1 GO to C2/ Kama C1=1 NENDA C2</i></p>	
C1a	<b>How old is the head of the household?/ Mkuu wa kaya ana umri gani?</b>	
C1b	<p><b>Is the head of the household male/female? / Je, mkuu wa kaya ni mwanaume/ mwanamke?</b>  1=Male/ <i>Mwanaume</i> 2=Female/<i>Mwanamke</i></p>	
C1c	<p><b>What is the marital status of the head of the household? / Hali ya ndoa ya mkuu wa kaya ni ipi?</b>  1=Married/living together/ <i>Ameoa(ameolewa)/anaishi na mwenza;</i> 2=Divorced/separated/ <i>Wametengana au talakiana;</i>  3=Widowed/ <i>Mgane/Mjane;</i> 4=Single/never married/ <i>Msela/Hajawahi kuoa/ kuolewa</i></p>	
C1d	<p><b>Highest level of education completed by the head of the household (Single mention)?/ Kiwango cha juu cha elimu alichofikia mkuu wa kaya (jibu moja)?</b>  1=No formal education/ <i>Hajaenda shule rasmi</i>  2=Pre-primary/ <i>Elimu ya awali/chekechea/vidudu</i>  3=Some primary/ <i>Hajamaliza shule ya msingi,</i>  4=Primary completed/ <i>Amemaliza shule ya msingi,</i>  5=Post primary technical training/ <i>Mafunzo ya ufundi baada ya elimu ya msingi,</i>  6=Some secondary/ <i>Hajamaliza elimu ya sekondari,</i>  7=Secondary completed/ <i>Amemaliza elimu ya sekondari,</i>  8=Post secondary training/ <i>mafunzo baada ya elimu ya sekondari,</i>  9=University or other higher education/ <i>Chuo kikuu au zaidi,</i>  10=Don't know/ <i>Sijui</i></p>	
C1e	<p><b>Does the head of the household bring money into the household?/ Je mkuu wa kaya analeta pesa kwa ajili ya matumizi ya kaya? 1=Yes/ <i>Ndiyo,</i> 2=No/ <i>Hapana</i></b></p>	
C1f	<p><b>What is your relationship to the head of the household (Single mention)?/ Ni upi uhusiano wako na mkuu wa kaya (jibu moja)?</b>  1= Spouse/partner/ <i>Mwenza,</i>  2= Child/ <i>Mtoto,</i>  3= Parent/parent in-law/ <i>Mzazi/ Mkwe,</i>  4=Other relative/ <i>Ndugu mwengine,</i>  5=Tenant/ <i>Mpangaji,</i>  6=Household employee/ <i>Mfanyakazi wa kaya,</i>  7=Other/ <i>Mwengine</i></p>	
C2	<b>How old are you?/ Una miaka mingapi?</b>	
C3	<b>Gender/ Jinsia 1= Male/ <i>Mwanaume,</i> 2=Female/ <i>Mwanamke</i></b>	
C4	<p><b>What is the highest level of education you have completed (Single mention)?/ Ni kiwango gani cha juu cha elimu ulichofikia (jibu moja)?</b>  1=No formal education/ <i>Hajaenda shule rasmi</i>  2=Pre-primary/ <i>Elimu ya awali/chekechea/ vidudu,</i>  3=Some primary/ <i>Hajamaliza shule ya msingi,</i>  4=Primary completed/ <i>Amemaliza shule ya msingi,</i>  5=Post primary technical training/ <i>Mafunzo ya ufundi baada ya elimu ya msingi,</i>  6=Some secondary/ <i>Hajamaliza elimu ya sekondari,</i>  7=Secondary completed/ <i>Amemaliza elimu ya sekondari,</i>  8=Post secondary training/ <i>mafunzo baada ya elimu ya sekondari,</i>  9=University or other higher education/ <i>Chuo kikuu au zaidi,</i>  10=Don't know/ <i>Sijui</i></p>	
C5	<p><b>Which of the following best describes your marital status? Ni maelezo yapi kati ya haya yanaelezea hali yako ya ndoa kwa sasa? Read out/ <i>Msomee</i></b>  1=Married/living together/ <i>umeoa(umeolewa)/ unaishi na mwenza;</i>  2=Divorced/separated/ <i>umetengana au talakiana;</i>  3=Widowed/ <i>Mgane/Mjane ;</i>  4=Single/never married/ <i>/ Hujawahi kuoa/ kuolewa</i></p>	

C6	<p>In different households, different people make the decisions about finances. Please tell me who is responsible for your household's financial decisions. By this I mean decisions about the purchasing of goods and services for the household and how and where to save and spend money for the household. Are you involved when these kind of decisions are made? <i>Single mention/ Katika kaya tofauti, kuna watu tofauti wanaotoa maamuzi kuhusiana na fedha. Tafadhali niambie ni nani ana wajibika katika maamuzi ya kifedha ya kaya yenu. Kwa hili ninamaanisha mwenye kufanya maamuzi ya ununuzi wa bidhaa na huduma kwa kaya na jinsi ya kuweka akiba na kutumia pesa kwa ajili ya kaya. Je, wewe unahusika pindi maamuzi kama haya yakifanyika? Soma; Jibu moja</i></p> <p>1=Respondent involved/ <i>Mhojiwa anashirikishwa</i> 2=Respondent not involved/ <i>Mhojiwa hashirikishwi</i></p>	
C7a	<p>Do you often need medical attention/treatment? <i>/Je, unahitaji huduma za matibabu mara kwa mara?</i></p> <p>1=Yes/<i>ndiyo</i>; 2=No/<i>Hapana</i></p>	
C7b	<p>When you are ill, where do you mostly go to be treated? <i>Spontaneous; don't read. Single mention/ Ukiwa mgonjwa, ni wapi unaenda kupata matibabu mara nyingi? Usimsomee. Jibu moja</i></p> <p>1= Public health care facility/ <i>Kituo cha afya cha umma</i>, 2= Private health care facility/consult private doctor/ <i>Kituo cha afya cha binafsi/ Una onana na daktari binafsi</i>, 3=Pharmacy/ <i>Duka la dawa</i>, 4=DLDB/ADDO(<i>Duka la dawa Baridi/muhimu</i>), 5=Traditional healer/ <i>Mganga wa jadi</i>, 6= Other/<i>Sehemu nyingine</i>, 7= Do not take treatment/ <i>Sitafuti huduma za matibabu</i></p>	
C8a1	<p>Thinking back over the past three months, how often have you or your household had to skip a meal because you didn't have food?/ <i>Ukifikiria miezi mitatu iliyopita, ni mara ngapi wewe au kaya yako ilibidi kukosa mlo kwa sababu ya hamkuwa na chakula nyumbani? Read out/Msomee</i></p> <p>1= Many times/ <i>Mara nyingi</i>, 2= A few times/ <i>Mara chache</i>, 3= Never/ <i>Haikuwahi kutokea</i>, 4= Refused/ <i>Amekataa</i></p>	
C8a2	<p>What would you do if you didn't have food? <i>Spontaneous - don't read out. Single mention/ Ni kitu gani utafanya kama utakosa chakula? Usimsomee. Jibu moja</i></p> <p>1=Get food from someone/somewhere/ <i>kupata chakula kutoka kwa mtu mwingine</i>; 2=Nothing/ <i>sitafanya chochote</i>; 3=Borrow from family/friends/ <i>kukopa kutoka kwa familia/ rafiki</i>; 4=Borrow from money lender/ <i>Kukopa kutoka kwa mkopeshaji</i>; 5=Borrow from a financial institution/ <i>Kukopa kutoka kwa taasisi ya kifedha</i>; 6=Borrow from a savings group/ <i>Kukopa kutoka kwa kikundi cha akiba/mikopo</i>; 7=Borrow money from shop keeper/ <i>Kukopa pesa kutoka kwa muuza duka</i>; 8=Get goods on credit from shop/kiosk/ <i>Kupata bidhaa kwa mkopo kutoka kwenye duka/ kiosk</i>; 9=Borrow from CBO/FBO/ <i>Kukopa kutoka kwa mashirika ya ki jamii/ FBO</i>; 10=Borrow from employer/work/ <i>Kukopa kutoka kwa mwajiri/ kazi</i>; 11=Sell something in the household/ <i>Kuuza kitu ndani ya kaya</i> 12=Don't know/ <i>Sijui</i>; 13=Other/ <i>Nyingine</i></p>	
C8b1	<p>Thinking back over the past three months, how often have you or your household had to go without medical treatment/medicine because you did not have money for treatment/medicine? / <i>Ukifikiria miezi mitatu iliyopita, ni mara ngapi wewe au mwanakaya alikosa dawa au huduma za matibabu kwa sababu ya kukosa pesa ya kulipia dawa au huduma hizi? Read out/Msomee</i></p> <p>1= Many times/ <i>Mara nyingi</i>, 2= A few times/ <i>Mara chache</i>, 3= Never/ <i>Haijawahi kutokea</i>, 4= Refused/ <i>Amekataa kujibu</i></p>	
C8b2	<p>What would you do if you didn't have money for medicine or medical treatment? <i>Spontaneous - don't read out. Single mention/ Ni kitu gani utafanya kama utakosa pesa ya kununulia dawa au kugharamia matibabu? Usisome. Jibu moja</i></p> <p>1=Nothing/ <i>Hakuna</i>; 2=Borrow from family/friends/ <i>Ulikopa kutoka kwa familia/ rafiki</i>; 3=Borrow from money lender/ <i>Kukopa kutoka kwa mkopeshaji</i>; 4=Borrow from a financial institution/ <i>Kukopa kutoka kwa taasisi ya kifedha</i>; 5=Borrow from a savings group/ <i>Kukopa kutoka kwa kikundi cha akiba/mikopo</i>; 6=Borrow money from shop keeper/ <i>Kukopa pesa kutoka kwa muuza duka</i>; 7=Get medicine or treatment on credit / <i>Kupata dawa au matibabu kwa mkopo</i>; 8=Borrow from CBO/FBO/ <i>Kukopa kutoka kwa mashirika ya ki jamii/ FBO</i>; 9=Borrow from employer/work/ <i>Kukopa kutoka kwa mwajiri/ kazi</i>; 10=Sell something in the household/ <i>Kuuza kitu ndani ya kaya</i> 11=Don't know/ <i>Sijui</i>; 12=Other/ <i>Nyingine</i></p>	
C8c1	<p>Thinking back over the past three months, how often have you or your household not been able to send children to school because of lack of money for school fees/transport/uniform/other school costs? / <i>Ukifikiria miezi mitatu iliyopita, ni mara ngapi wewe au kaya yako haikuweza kumpeleka mtoto shule kwa sababu ya kukosa pesa ya ada/ usafiri/ sare za shule / gharama nyingine za shule? Read out/Msomee</i></p> <p>1= Many times/ <i>Mara nyingi</i>, 2= A few times/ <i>Mara chache</i>, 3= Never/ <i>Haikuwahi kutokea</i>, 4= Refused/ <i>Alikataa</i>, 5=NA/ <i>Haihusiki</i></p> <p><i>If N/A go to C9</i></p>	
C8c2	<p>What would you do if you didn't have money for school expenses? / <i>Ni kipi utafanya kama hutakuwa na pesa kwa ajili ya ada au matumizi ya shule? Spontaneous - don't read out. Single mention/ Usisome. Jibu moja</i></p> <p>1=Make arrangements with school/teacher to pay later/ <i>Kuangea na mwalimu/shule ili anisubirie nitafute pesa</i>; 2= Keep children out of school/ <i>watoto hawataenda shule</i>; 3=Borrow from family/friends/ <i>utakopa kutoka kwa ndugu/ marafiki</i>; 4=Borrow from money lender/ <i>Utakopa kutoka kwa mkopeshaji</i>; 5=Borrow from a savings group/ <i>Kukopa kutoka kwa kikundi cha akiba/mikopo</i>; 6=Borrow money from shop keeper/ <i>Kukopa pesa kutoka kwa muuza duka</i>; 7=Borrow from CBO/FBO/ <i>Kukopa kutoka kwa mashirika ya ki jamii/ FBO</i>; 8=Borrow from employer/work/ <i>Kukopa kutoka kwa mwajiri/ kazi</i>; 9=Sell something in the household/ <i>Kuuza kitu ndani ya kaya</i> 10=Don't know/ <i>Sijui</i>; 11=Other/ <i>Nyingine</i></p>	

C9	Does anyone from outside your household support you or your household on a regular basis, for example such as paying for a specific regular expense, sending money on a regular basis or providing goods in kind on a regular basis?/ <b>Je, kuna mtu yeyote nje ya kaya yako ambaye anatoa msaada wa mara kwa mara kwako wewe au kaya yako. Kwa mfano kulipia gharama ya mara kwa mara, kutuma pesa mara kwa mara au kukupa bidhaa fulani mara kwa mara?</b> 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>Hapana</i> 3=Don't know/ <i>Sijui</i>	
C10	<b>Who owns this dwelling? (Interviewer to probe, Single mention)/ Nani anamiliki nyumba hii?</b> Respondent owns dwelling/ <i>Unamiliki nyumba hii</i> 1 Respondent owns dwelling together with someone else/ <i>Unamiliki nyumba hii pamoja na mtu mwingine</i> 2 A member/other members of the household (not respondent) own dwelling/ <i>Mwana kaya/ watu wengine wa kaya (ambao si wewe) wanamiliki nyumba hii</i> 3 Household rents/leases dwelling/ <i>Wewe/ kaya yako imepanga nyumba hii</i> 4 The dwelling is provided to household rent free/ <i>Nyumba hii imekabidhiwa kwako au kaya yako/ Hulipi kodi yoyote</i> 5 The dwelling is a temporary shelter/ <i>Nyumba hii ni makazi ya muda tu</i> 6 Other/ <i>Nyingine</i> 7	
<b>If 1 or 2 GO to C10a, If 3, 4,5,6 or 7 GO to C10e/ Kama ni 1 au 2 NENDA hadi C10a, Kama 3, 4,5,6 au 7 NENDA hadi C10e</b>		
C10a	<b>Which of the following applies with regard to ownership of this dwelling? READ OUT. Single response/ Ni jambo gani kati ya yafuatayo linaloendana na wewe kuhusu umiliki wa makazi/nyumba hii? MSOME. JIBU MOJA</b> You have a certificate of ownership/ <i>Una hati ya umiliki</i> 1 You have no certificate of ownership/ <i>Huna hati ya umiliki</i> 2 Owned under customary law/ <i>Inamilikiwa kwa mujibu wa sheria za kimila</i> 3	
C10b	<b>How did you get the dwelling (SINGLE MENTION)?/ Ulipataje makazi/nyumba hili (JIBU MOJA)</b> 1= Bought it/ <i>Nilinunua</i> , 2= Built it/ <i>Nilijenga</i> , 3= Inherited it/ <i>Nilirithi</i> , 4=Got it for free/ <i>Nilipata bure</i> <b>If 3 or 4 GO to C10e/ Kama ni 3 au 4 NENDA hadi C10e</b>	
C10c	<b>Where did you get most of the money from to buy/build the house? (Spontaneous. Don't read out. Single mention)/ Ni wapi ulipata kiasi kikubwa cha pesa ulizotumia kununua/ kujenga nyumba hii? (Uisoma, Majibu mengi)?</b> Loan from a bank / <i>Mkopo kutoka benki</i> 1 Loan from an institution like FINCA, PRIDE, BRAC, SEDA, Tujijenge / <i>Mkopo kutoka taasisi kama FINCA, PRIDE, BRAC, SEDA, Tujijenge</i> 2 Loan from SACCOS/ <i>Mkopo kutoka SACCOS</i> 3 National housing corporation (NHC) loan/ <i>Mkopo kutoka Shirika la Nyumba la Taifa (NHC)</i> 4 Borrowed from savings group/ <i>Mkopo kutoka kikundi cha kuweka pesa</i> 5 Borrowed from employer/work/ <i>Mkopo kutoka kwa mwajiri/ kazi</i> 6 Borrowed from family and friends/ <i>Mkopo kutoka kwa mwanafamilia au rafiki</i> 7 Pension pay-out/ <i>Malipo ya mafao</i> 8 Used savings/ <i>Nilitumia akiba</i> 9 Inherited money/ <i>Pesa nilizorithi</i> 10 Got building material on credit from suppliers/ <i>Nilikopa vifaa vya kujengea kutoka kwa wasambazaji/maduka ya ujenzi</i> 11 Any other source not mentioned? Specify/ <i>Chanzo kingine ambacho hakikutajwa? Elezea</i> 12	
C10d	<b>Ask only if borrowed in C10c: Are some of these debts still outstanding? Je, bado unadaiwa baadhi ya madeni haya?</b> 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>Hapana</i> , 3=Don't know/ <i>Sijui</i>	
<b>Please tell me whether you agree with the following statements? Read out statements/ Tafadhali niambie kama unakubaliana na maelezo yafuatayo? MSOME MAELEZO 1=Yes/ndiyo 2=No/hapana</b>		
C10e	You will never move and will probably spend your whole life in this dwelling/ <i>Hautohama na kuna uwezekano wa kuishi maisha yako yote katika makazi/nyumba hii.</i>	
C10f	Your dwelling is something to keep and never sell/ <i>Nyumba yako ni kitu cha kuweka na kamwe huwezi kuuza</i>	
C10g	If you needed a large sum of money you would sell your dwelling/ <i>Kama utahitaji kiasi kikubwa cha fedha utauza nyumba yako</i>	
C10h	You would use your dwelling as security when borrowing money/ <i>Unaweza kuweka nyumba yako kama dhamana ya kuombea mkopo</i>	
C10i	You think of your dwelling as an investment that will increase in value over time/ <i>Unachukulia nyumba yako kama uwekezaji ambao utaongezeka thamani kadiri siku zinavyokwenda</i>	
C10j	Your dwelling is an asset you can use to earn money e.g. by renting it out to someone else/ <i>Nyumba yako ni rasilimali/kitega uchumi ambayo unaweza kuitumia kupata pesa mfano: kwa kupangisha mtu mwingine</i>	
C10k	You have enlarged or plan to enlarge your dwelling/ <i>Umpanua au una mpango wa kupanua makazi/nyumba yako</i>	
C11	<b>Do you own other dwellings? Je, unamiliki makazi/nyumba nyingine tofauti na hii</b> 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>Hapana</i>	



<b>C12</b>	Please tell me which of the following does you or your household have (Has to be in working order where applicable. Interviewer to observe where applicable)?/ <b>Tafadhali nieleze ni kitu gani wewe au kaya yako inacho (Kiwe kinafanya kazi, kwa pale inapohusika. Mdadisi itabidi kuomba kuona kifaa hicho pale itakapobidi)?</b>		
Radio/ <i>Redio</i>	1	More than one acre of agricultural land/ <i>Shamba la kulima zaidi ya hekali moja</i>	17
Television/ <i>runinga</i>	2	Livestock/ <i>Mifugo</i>	18
Computer/ <i>Kompyuta</i>	3	Poultry/ <i>Kuku</i>	19
Internet facility/ <i>Huduma za mtandao wa intaneti</i>	4	Plough/ <i>Jembe la kukokota(plau)</i>	20
Table/ <i>Meza</i>	5	Power tiller	21
Electric or charcoal iron/ <i>Pasi ya umeme au mkaa</i>	6	Oxen/ <i>maksai</i>	22
Refrigerator/ <i>Friji</i>	7	Donkey/camel/ <i>Punda/ngamia</i>	23
Washing machine/ <i>Mashine ya kufulia</i>	8	Piped water/ <i>Maji ya bomba/mfereji</i>	24
Cooker (electric or gas)/ <i>Jiko la kupikia la gesi au umeme</i>	9	Water from a protected source (if not piped water)/ <i>Maji kutoka kwenye chanzo ambacho kimefunikwa (kama si ya bomba)</i>	25
Bicycle/ <i>Baiskeli</i>	10	Dwelling with roof metal sheets/ <i>Nyumba iliyoezekwa kwa mabati</i>	26
Motor cycle/ <i>Pikipiki</i>	11	Dwelling with walls of concrete, cement or stone/ <i>Nyumba iliyo na ukuta wa zege, simenti au mawe</i>	27
Motor vehicle/ <i>Gari</i>	12	Dwelling with floor of earth/dung/ <i>Nyumba iliyo na sakafu ya udongo/ samadi</i>	28
Tricycle/ <i>guta, mkokoteni</i>	13	Dwelling connected to the national electricity grid/ <i>Nyumba iliyunganishwa na gridi ya umeme</i>	29
Trimotorcycle/ <i>bajaji</i>	14	Main fuel for cooking is charcoal paraffin or kerosene/ <i>Nishati kuu ya kupikia ni mafuta ya taa au mkaa</i>	30
Hoe/ <i>Jembe</i>	15	Main fuel used for lighting is paraffin or kerosene/ <i>Nishati kuu ya kupatia mwanga ni mafuta ya taa</i>	31
Wheelbarrow/ <i>Tolori/troli</i>	16		
<b>C13</b>	<b>Connectivity/ <i>Uunganishwaji wa Huduma</i></b>		
<b>C13a</b>	<b>Which of the following do you have access to?/ <i>Ni kipi kati ya hivi vifuatavyo unavitumia?</i></b> <i>1=Yes, have access/ Ndiyo, naweza kupata, 2=No, don't have access/ Hapana siwezi kupata</i>		
C13a1	Cell phone/ <i>Simu ya mkononi</i>		
C13a2	Public phone/landline/mobile pay phone/ <i>Simu ya uma/ simu ya mezani/ simu ya kulipia</i>		
C13a3	Computer/ <i>Kompyuta</i>		
C13a4	Internet/ <i>Mtandao wa intaneti</i>		
<b>C13b</b>	<b>Do you personally own a cell phone?/ <i>Je wewe binafsi unamiliki simu ya mkononi?</i></b> 1=Yes/ <i>Ndiyo</i> ; 2=No/ <i>Hapana</i>		

## D. Access to infrastructure/ Upatikanaji wa miundo mbinu

D1. Physical access to infrastructure: How long would it take you to get to your nearest ...../ Upatikanaji wa huduma ya miundo mbinu: Inakuchukua muda gani kufikia katika kituo cha karibu .....

		D1			
		30 minutes or less/ Dakika 30 au chini	Between 30 min and an hour/Kati ya dakika 30 na saa moja	An hour or more/Saa moja au zaidi	Don't know/ Sijui
D1.1	Police station/ Kituo cha polisi	1	2	3	4
D1.2	Primary school/ Shule ya msingi	1	2	3	4
D1.3	Secondary school/ Shule ya Sekondari	1	2	3	4
D1.4	Health centre/ Kituo cha afya	1	2	3	4
D1.5	Produce/food market/ Soko la chakula	1	2	3	4
D1.6	Bank / Benki	1	2	3	4
D1.7	Institution like Finca, Seda, Brac/Mashirika kamaFinca, Seda, Brac	1	2	3	4
D1.8	SACCOS	1	2	3	4
D1.9	Mobile money agent/ Wakala wa huduma za pesa kupitia simu ya mkononi	1	2	3	4

D2	Do you agree with the following statements? READ OUT STATEMENTS/ Je, unakubaliana na maelezo yafuatayo? SOMA MAELEZO 1=Yes/ Ndiyo, 2=No/ Hapana, 3=Don't know/ Sijui		
D2a	There is public transport available here if NO go to SECTION E/ Kuna usafiri wa umma unapatikana hapa kama HAPANA nenda kwenye SEHEMU E		
D2b	Public transport is available when needed/ Usafiri wa umma unapatikana ukihitajika		
D2c	Public transport is only available during certain times/on certain days/ Usafiri wa umma unapatikana kwa muda fulani/ kwa siku Fulani		
D2d	Public transport is reliable/ Usafiri wa umma ni wa uhakika		
D2e	Public transport is affordable/ Usafiri wa umma una gharama ambayo watu wanaweza kuimudu		
D2f	It is safe to carry cash when you use public transport/ Ni salama kubeba pesa taslimu ukiwa unatumia usafiri wa umma		

## E. Financial Capacity & Attitudes/ Uwezo wa Kifedha & Mitazamo

E1	Do you agree with the following statements? Read out statements/ Je, unakubaliana na maelezo yafuatayo? Soma maelezo 1=Yes/ Ndiyo, 2=No/ Hapana, 3=Don't know/ Sijui		
E1a	You often have to spend more money than you have available/ Mara kwa mara inakubidi utumie pesa zaidi ya ulizo nazo		
E1b	You keep track of your income and expenditure/ Unafuatilia kipato chako na matumizi		
E1c	You adjust your expenses according to the money you have available/ Unayapanga matumizi yako kulingana na pesa uliyo nayo		



E2a	If you want to open an account or use the services of a financial institution like a bank or a MFI or a SACCO, what is the most important thing you will take into account when you select the institution that you think would be best for YOU? <i>Spontaneous response – DON'T READ; SINGLE MENTION/ Kama unataka kufungua akaunti au kutumia huduma za taasisi za kifedha kama Benki, SACCOS, na mashirika kama FINCA, SEDA, ni kigezo gani muhimu zaidi ambacho utakipa kipaumbele wakati unachagua taasisi ambayo inakufaa zaidi?– USISOME; JIBU MOJA TU</i>	
	Easy access to own money/ <i>Upatikanaji rahisi wa pesa</i>	1
	Convenience of access – distance; the time it takes to get there/ <i>Urahisi wa kufika sehemu husika – umbali; muda unaokuchukua kufika pale</i>	2
	Convenience of access – opening hours; no queues/ <i>Urahisi wa kufika sehemu husika – muda wa ufunguzi; hakuna foleni</i>	3
	How easy it is to save with them/ <i>Ni rahisi kiasi gani kuweka pesa kwenye taasisi</i>	4
	Quick access to loans/ <i>Upatikanaji wa haraka wa mikopo</i>	5
	Simple processes/documentation/ <i>Taratibu rahisi za michakato/nyaraka</i>	6
	Ability to meet requirements/ <i>Uwezo wa kukidhi mahitaji</i>	7
	High interest on savings/ <i>Riba kubwa kwa kuweka akiba</i>	8
	Low interest on loans / <i>Riba ndogo kwa mikopo</i>	9
	The type of products & services they offer – whether suitable for my needs/ <i>Aina ya bidhaa &amp; huduma wanazotoa – kama yanakidhi mahitaji yangu</i>	10
	Good service/ <i>Huduma nzuri</i>	11
	Trust in them/ <i>Nawaamini</i>	12
	Don't know/ <i>Sijui</i>	13
	Don't know these institutions/ <i>Sifahamu taasisi hizi</i>	14
	Other, specify/ <i>Nyingine, elezea</i>	15
E2b	If you want to become a member of a savings or savings and credit group, what is the most important thing you will take into account when you have to decide which group is best for YOU?/ <i>Kama utataka kuwa mwanachama wa kikundi cha kuweka na kukopa, ni kitu gani cha muhimu utazingatia katika kufanya maamuzi kuwa kundi lipi ni bora KWAKO?</i> <i>Spontaneous response – don't read; Single mention/ usisome; jibu</i>	
	Knowing the members of the group/ <i>Kujua wanachama wa kundi</i>	1
	Trusting the members of the group/ <i>Kuamini wanachama wa kundi</i>	2
	Easy access to own money/ <i>Urahisi wa kumiliki pesa</i>	3
	Regularity of meetings/ <i>Ukawaida wa vikao</i>	4
	How easy it is to save with them/ <i>Urahisi wa kuweka pesa kwao</i>	5
	Whether they provide loans/ <i>Kama wanatoa mikopo</i>	6
	Low membership fee/Ease of becoming a member/ <i>Kiwango kidogo cha gharama za kujiunga / Urahisi wa kuwa mwanachama</i>	7
	High interest on savings/ <i>Riba kubwa katika kuweka</i>	8
	Low interest on loans/ <i>Riba ndogo kwa mikopo</i>	9
	Whether community leaders are members/not/ <i>Kama viongozi wa jamii ni wanachama au la</i>	10
	Don't know/ <i>Sijui</i>	11
	Other, specify/ <i>Nyingine, elezea</i>	12
E3a	Are you doing anything to make sure you have money for the things you want in your future?/ <i>Je, unafanya chochote kuhakikisha kuwa una pesa ya kutimiza malengo yako ya baadaye?</i> <i>1=Yes/ Ndiyo, 2=No/ Hapana (If NO skip to E4a) (Kama HAPANA nenda E4a)</i>	
E3b	What are you doing about it now?/ <i>NI kipi unafanya kuhusiana na jambo hilo sasa hivi?</i>	
E4a	In life we experience unexpected expenses such as medical, burial etc. Are you doing anything to make sure that you can deal with such unexpected expenses? / <i>Katika maisha tunakumbana na gharama tusizotarajia mfano gharama za matibabu, misiba nk. Je, unafanya chochote kuhakikisha kuwa unaweza kukabiliana na gharama zisizotarajiwa?</i> <i>1=Yes/ Ndiyo, 2=No/ Hapana (If NO skip to E5) / (Kama HAPANA, nenda E5)</i>	
E4b	What are you doing about it now?/ <i>NI kipi unafanya kuhusiana na jambo hilo sasa hivi?</i>	
E5	Thinking about paying your regular expenses, how often do you struggle to keep up (Interviewer to probe)?/ <i>Ukifikiria gharama zako za kawaida, ni kwa kiasi gani unamudu gharama zako?</i> <b>Read out/ Msomee</b> <i>1=Have fallen behind completely/ Siwezi kuzimudu gharama zangu kabisa; 2=Always struggle/ Mara nyingi nazimudu kwa tabu sana; 3=Sometimes struggle/ Ninazimudu kwa tabu kiasi; 4=Don't struggle at all/ Sina shida kabisa kuzimudu</i>	
E6	Do you know how much money you spent last week? <i>Je, unajua ni kiasi gani cha pesa ulitumia wiki iliyopita?</i> <i>1=Yes/ Ndiyo, 2=No/ Hapana, 3=Didn't spend any money/ Sikutumia pesa</i>	

E7a	Where/who would you trust most to put your SAVINGS?/ <b>Ni wapi/nani utakayemuamini zaidi kama utataka kuweka akiba yako? DON'T READ; SINGLE MENTION/ USISOME; JIBU MOJA</b> Bank=1/Benki, MFI=2, SACCO=3, Savings group/ Kikundi cha kuweka=4, Family/friends/clan/ Familia/ Marafiki/ Ukoo =5, Other/ Nyingine=6, Don't know/ Sijui=7	
E7b	Where/who would you trust most to BORROW from?/ <b>Ni wapi/ nani utamuamini zaidi kwa KUKOPA pesa kutoka kwake? – DON'T READ; SINGLE MENTION/ USISOME; JIBU MOJA</b> Bank=1/Benki MFI=2, SACCO=3, Money lending companies/ Kampuni za kukopa=4, Savings group/ Kikundi cha kuweka pesa=5, Money lender/ Mkopesha=6, Family/friends/clan/ Familia/ Marafiki/ Ukoo =7, Other/ Nyingine =8, Don't know/ Sijui=9	
E7c	What/who would you trust most if you want to SEND MONEY to someone?/ <b>Ni wapi/ nani utamuamini zaidi kama utataka KUTUMA pesa kwa mtu? – DON'T READ; SINGLE MENTION/ USISOME; JIBU MOJA</b> Bank transfer/Payment into a bank account/ Hamisho la kibenki/ Malipo kwenye akaunti ya benki=1, Post Office/ Ofisi za posta=2, Western Union/ Money gram=3, M-PESA/Tigo PESA/Airtel money/Ezy PESA=4, Bus company/ Kampuni ya mabasi=5, Friend/family/ Marafiki/ Familia=6, Other/ Nyingine=7, Don't know/ Sijui=8	

## F. Money Management – Saving/ Usimamizi wa Fedha - Akiba

F1	People have different ways of describing what it means to save. Which of the following descriptions do you think most accurately defines what it means to save?/ <b>Watu wana njia tofauti ya kuelezea maana ya akiba. Ni maelezo gani kati ya yafuatayo unadhani yanaelezea vizuri zaidi nini maana halisi ya akiba? USE SHOWCARD/ ONESHA KADI</b>	
	Putting money somewhere to keep it safe/ <b>kuweka pesa sehemu ili kuwa salama</b>	1
	Putting money somewhere to stop you from spending it so that you have it later when you need it/ <b>kuweka pesa sehemu fulani ili usitumie, ili iwepo wakati unapoihitaji</b>	2
	Putting money away so that the total amount increases over time as you put more away/ <b>Kuweka pesa mbali ili kiwango cha pesa kiongezeke maradufu kadiri muda unavyoongezeka</b>	3
	Putting money aside for you to use later for something specific/ <b>kuweka pesa pembeni ili kutumia baadae kwa jambo maalumu</b>	4
	Savings is the money that is left over from your income after you have covered all your expenses/ <b>akiba ni pesa ambayo imebaki kutoka kwenye mapato yako baada ya kukidhi mahitaji yako yote</b>	5
F2	Which of the following statements do you agree with?/ <b>Ni maelezo yapi kati ya yafuatayo unayo kubaliana nayo? READ OUT STATEMENTS/ SOMA MAELEZO. 1=Yes/ Ndiyo, 2=No/ Hapana</b>	
F2a	You sometimes don't buy things that you want in order to save money/ <b>Muda mwingine hununui vitu ambavyo unavihitaji ili uweze kuweka akiba</b>	
F2b	You save or put money away for a specific purpose and you do not use it for any other purpose/ <b>Unaweka akiba kwa lengo maalumu na huzitumii kwa lengo lingine lolote</b>	
F2c	You save or put money away for a specific purpose but you end up using it before you used it for that purpose/ <b>Unaweza kuweka akiba kwa ajili ya lengo maalumu lakini ukaishia kuitumia kabla ya kufikia lengo ulilokusudia</b>	
F2d	You buy things that you can sell later as a form of savings/ <b>Unanunua vitu ambavyo unaweza kuviuza baadae kama mfumo wa akiba</b>	
F2e	You buy things that you can use to generate money to be able to have surplus money/ <b>Unanunua vitu unavyoweza kuvitumia kutengeneza pesa ili kuwa na pesa ziada</b>	

**F3. Still thinking about saving or putting money away:/ Bado tukifikiria kuhusu kuweka akiba:**

- a. Please tell me which of the following do you have?/ **Tafadhali nieleze ni vipi kati ya vifuatavyo unavyo?** 1=Yes/ **Ndiyo**, 2=No/ **Hapana**  
*If respondent has none of these go to F6/ Kama mhojiwa hana chochote kati ya hivi nenda F6*
- b. **For each product the respondent has, ask:/ Kwa kila bidhaa ambayo mhojiwa anayo, uliza:**  
 What was the main reason for you to choose to keep your savings in ...../ **Ni ipi ilikuwa sababu kuu ya wewe kuchagua kuweka akiba yako katika.... SPONTANEOUS MENTION – DON'T READ;/– USISOME;**  
 1=Convenient/ Easy/Simple to use/ **Ndiyo njia inayofaa zaidi/ Ni rahisi kutumia;** 2=Safe/ **Ni salama;** 3=Good interest/**Riba nzuri;** 4=Quick access to savings/ **Kuweka akiba kwa haraka;** 5=Other/ **Nyingine**
- c. **For each product a respondent has: Does this way of saving meet your saving needs?/**  
**Kwa kila ambacho mhojiwa alichonacho:** Je, njia hii ya kuweka akiba inakidhi mahitaji yako ya uwekaji akiba?  
 1=Yes/ **Ndiyo**, 2=No/ **Hapana** **If YES GO TO F3e/ kama NDIYO NENDA F3e**
- d. **What is the main reason for it not meeting your need? / Ni ipi sababu kuu ya njia hii kutokidhi mahitaji yako?**  
**SPONTANEOUS MENTION – DON'T READ/USISOME**  
 1=Can't get to my savings when I need it/ **Siwezi kupata akiba yangu ninapohitaji;** 2=Too far to access conveniently/affordably/ **Ni mbali sana na sio rahisi kufika/ yenye gharama ninayoimudu;** 3=Interest not high/ **Riba sio kubwa;** 4=Other/ **Nyingine**
- e. **For each product a respondent has, ask:/ Kwa kila bidhaa ambayo mhojiwa aliyokuwa nayo, uliza:**  
 In general, how often do you save/put money away using .....?/ **Kwa ujumla ni mara ngapi unaweka akiba/ unaweka pesa kando kwa matumizi ya baadaye ....?**  
 1=Less than once a month/ **Chini ya mara moja kwa mwezi;** 2=Once a month/ **Mara moja kwa mwezi;** 3=More than once a month/ **Zaidi ya mara moja kwa mwezi**
- f. **For each product a respondent has in f3a, ask:/ Kwa kila bidhaa aliyokuwa nayo mhojiwa katika f3a, uliza:**  
 (i) Have you used your .... in the past month?/ **Je umetumia ... kwa mwezi mmoja uliyopita?**  
 1=Yes/ **Ndiyo (go to F4/ nenda hadi F4),** 2=No/ **Hapana (CONTINUE/ ENDELEA)**  
 (ii) Have you used your ... during the past 6 months?/ **Je, umetumia .... kwa kipindi cha miezi 6 iliyopita?**  
 1=Yes/ **Ndiyo** 2=No/ **Hapana**

F3. Savings mechanisms/ <b>Mfumo wa kuweka</b>	F3a	F3b	F3c	F3d	F3e	F3f(i)	F3f(ii)
F3.1 <b>Savings at a bank / Akiba katika benki</b>							
F3.2 <b>Savings at an institution like FINCA, BRAC, PRIDE, SEDA / Akiba kwenye taasisi kama FINCA, BRAC, PRIDE, SEDA</b>							
F3.3 <b>Savings at a SACCO/ Akiba katika SACCOS</b>							
F3.4 <b>Savings at the Postbank/ Akiba katika benki ya posta</b>							
F3.5 <b>Savings with an employer/ Akiba kwa mwajiri</b>							
F3.6 <b>Savings with a savings or savings and credit group/ Akiba na kikundi cha akiba au akiba na mikopo</b>							
F3.7 <b>Money stored on your mobile phone which you intend to keep for the future/ Fedha iliyohifadhiwa kwenye simu yako ambayo una nia ya kuiweka kwa ajili ya baadaye</b>							
F3.8 <b>Savings with someone in community who keeps it safe for you/ Akiba kwa mtu fulani katika jamii ambaye anaweka pesa yako kwa usalama</b>							
F3.9 <b>Savings with someone in household/family/clan who keeps it safe for you/ Akiba kwa mtu ambaye ni mwanakaya/familia/ukoo ambaye anaweka pesa yako kwa usalama</b>							
F3.10 <b>Savings you keep at home/kibubu/ Akiba unayoweka nyumbani/ kibubu</b>							
F3.11 <b>Social security/pension fund such as NSSF, ZSSF, PPF/ Pensheni/ mafao kama NSSF, ZSSF, PPF</b>							
F3.12 <b>Shares in a savings and credit group/ Hisa katika kikundi cha abika na mikopo</b>							
F3.13 <b>Shares in a SACCO/ Hisa katika SACCOS</b>							
F3.14 <b>Shares on the stock exchange/ Hisa katika soko la hisa</b>							
F3.15 <b>Unit trusts/ Amana</b>							
F3.16 <b>Treasury bills/ Ankara ya hazina</b>							
F3.17 <b>Government or other bonds/ Dhamana ya serikali au dhamana nyingine</b>							
F3.18 <b>Other savings mechanism not mentioned, specify/ Mfumo mwingine wa akiba ambao haujatajwa, elezea</b>							

F4	Did you consider the advantages and disadvantages of different ways of saving before you decided how to save?/ <b>Je, ulifikiria kuhusu faida na hasara ya njia mbalimbali za kuweka akiba kabla ya kufanya maamuzi ya namna gani ya kuweka akiba?</b> 1=Yes/ <i>Ndiyo</i> ; 2=No/ <i>Hapana</i>	
F5	What are you putting most money away for?/ <b>Sehemu kubwa ya pesa hizi unaweka kwa ajili gani?</b> <b>SPONTANEOUS MENTION – DON'T READ; SINGLE MENTION/– USISOME; JIBU MOJA</b>	
	Living expenses/ <i>Gharama za maisha</i>	1
	Hospital care/medical expenses/ <i>Gharama za matibabu</i>	2
	An emergency other than medical/ <i>Dharura zingine tofauti zaidi ya za kiafya</i>	3
	Education or school fees/ <i>Elimu au ada ya shule</i>	4
	Social reasons - Marriage/wedding expenses, bride price, travel/ <i>Sababu za kijamii – Ndoa/ Gharama za harusi, mahari, usafiri</i>	5
	Funeral expenses/ <i>Gharama za mazishi</i>	6
	Buying household appliances/furniture/ <i>Kununua vifaa vya kaya/ samani</i>	7
	Providing something for my family after I die/ <i>Kuwapa familia yangu kitu baada ya kifo changu</i>	8
	Old age or when I am not able to work/ <i>Nikizeeka au nikiwa siwezi kufanya kazi</i>	9
	Improving dwelling/ <i>Kuboresha nyumba</i>	10
	Buying means of transport (car/motorcycle/bicycle)/ <i>Kununua usafiri (gari/ baisikeli/ pikipiki)</i>	11
	Building/buying a house/land/plot for household/ <i>Kujenga/ Kununua nyumba/ ardhi/ kiwanja kwa ajili ya kaya</i>	12
	Building/buying a house/land/plot to rent out/sell at a profit/ <i>Kujenga/ Kununua nyumba/ ardhi/kukodi kiwanja halafu ukodishe au uuze baadaye kwa faida</i>	13
	Building/buying a land/plot for farming/ <i>Kujenga/ Kununua ardhi/ kiwanja kwa ajili ya kilimo</i>	14
	Farming/fishing expenses (inputs)/ <i>Gharama za kilimo/ uvuvi</i>	15
	Buying livestock/ <i>Kununua mifugo</i>	16
	Buying equipment/appliances for farming/fishing/ <i>Kununua zana bidhaa/ vifaa kwa ajili ya kilimo/ uvuvi</i>	17
	Starting a business/ <i>Kuanzisha biashara</i>	18
	Other, specify/ <i>Nyingine, elezea</i>	19
F6a	In the past 12 months, have you bought/built/started anything with the intention of making money or to sell in the future for a profit?/ <b>Kwa kipindi cha miezi 12 iliyopita, je umenunua/ umejenga/ umeanzisha chochote kwa lengo la kuingiza pesa kwa ajili ya faida hapo baadaye?</b> 1=Yes/ <i>Ndiyo</i> ; 2=No/ <i>Hapana</i> If No go to G1/ <b>Kama hapana nenda hadi G1</b>	
F6b	What was the last thing you got/did for this purpose?/ <b>Ni jambo gani la mwisho ulilolipata/ ulifanya kwa ajili ya lengo hili?</b>	

## G. Money Management – Borrowing/ **Usimamizi wa Pesa - Kukopa**

G1	Do you agree with the following statements?/ <b>Je, unakubaliana na maelezo haya?</b> <i>Read out statements/ Soma maelezo</i> 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>Hapana</i> , 3=N/A/ <i>Haihusiki</i>	
G1a	You avoid borrowing money if you can/ <i>Una epuka kukopa pesa kama ikiwezekana</i>	
G1b	You prefer to save money for something rather than borrow to pay for it/ <i>Unaona ni bora kuweka akiba kwa ajili ya kununua kitu fulani badala ya kukopa ili kukilipia</i>	
G1c	If you borrow money it is okay to pay it a bit later than agreed/ <i>Ukikopa pesa, ni sawa kuzilipa baada ya muda mlioahidiana kupita (kinyume na makubaliano mliyokubaliana)</i>	
G1d	It is okay to borrow money to pay back outstanding debt/ <i>Ni sawa kukopa na kulipa deni unalodaiwa</i>	
G1e	It is better to remain with debt than to sell something to pay it/ <i>Ni bora kubaki na deni kuliko kuuza kitu ili ulipe lile deni</i>	
G1f	It is better to keep savings than to use it to pay a debt/ <i>Ni bora kuweka akiba kuliko kutumia pesa hizo kulipia deni</i>	
G1g	It is okay to have to borrow money for household purposes such as buying food/ <i>Ni sawa kukopa pesa kwa ajili ya matumizi ya kaya kama kununua chakula</i>	
G1h	You are prepared to take a loan to get something you really need/ <i>Uko tayari kuchukua mkopo ili kupata kitu unachohitaji sana</i>	

<b>G2</b>	<b>Credit Status/ Hali ya mkopo</b>	
<b>G2a</b>	<b>Did you borrow money from anybody or any institution during the past 12 months?/ Je, uliazima pesa kutoka kwa yeyote au taasisi yoyote katika kipindi cha miezi 12 iliyopita?</b> <i>1=Yes/ Ndiyo, 2=No/ Hapana</i>	
<b>G2b</b>	<b>Have you, in the past 12 months, been paying back money that you borrowed from anybody or any institution before?/ Je, kwa kipindi cha miezi 12 iliyopita, umekuwa ukilipa pesa ulizokopa kutoka kwa mtu yeyote au taasisi yeyote hapo kabla?</b> <i>1=Yes/ Ndiyo, 2=No/ Hapana</i>	
<b>G2c</b>	<b>During the past 12 months, did you get any goods/services in advance and had to for pay it later?/ Kwa kipindi cha miezi 12, je ulipata bidhaa/ huduma mwanzo na ulitakiwa kuzilipia baadaye?</b> <i>1=Yes/ Ndiyo, 2=No/ Hapana</i>	

<b>G3</b>	<b>Ask if G2a and G2b is NO/ Uliza kama G2a na G2b ni HAPANA</b> <b>What is the main reason why you have not borrowed money? / Ni ipi sababu kuu ya kutokukopa pesa?</b> <b>SPONTANEOUS MENTION/– DON'T READ OUT; SINGLE MENTION/ USISOME; JIBU MOJA</b>	
	<i>Didn't need to borrow money/ Sikuhitaji kukopa</i>	<b>1</b>
	<i>Don't want to borrow money/don't believe in borrowing money/ Sitaki kukopa/ Siamini katika kukopa pesa</i>	<b>2</b>
	<i>Worried would not be able to pay back the money/ Ninaogopa sitaweza kulipa hizo pesa</i>	<b>3</b>
	<i>Interest charged on borrowed money is too high/ Riba inayotozwa mikopo ni kubwa sana</i>	<b>4</b>
	<i>Do not know where to borrow money from/ Sijui nikope pesa kutoka wapi</i>	<b>5</b>
	<i>Do not know how to apply for a loan/ Sijui jinsi ya kuomba mkopo</i>	<b>6</b>
	<i>Do not have security or collateral/ Sina dhamana ya kuweza kupewa mkopo</i>	<b>7</b>
	<i>Do not meet the requirements of financial institutions to get a loan/ Sikidhi vigezo vinavyotakiwa na taasisi za kifedha ili niweze kupewa mkopo</i>	<b>8</b>
	<i>Not allowed to borrow money by spouse, by family or other/ Siruhusiwi kukopa kwa mwenza, mwana familia au mwingine</i>	<b>9</b>
	<i>Tried to borrow, but have been refused/ Nilijaribu kukopa, lakini wakanikatalia</i>	<b>10</b>
	<i>Other, specify/ Nyingine, elezea</i>	<b>11</b>
<b>If G2c='Yes' go to G5; If G2c = 'No' go to G6/ Kama G2c = 'Ndiyo' nenda hadi G5; Kama G2c = 'Hapana' nenda hadi G6</b>		

If G2a is YES:/ **Kama G2a ni NDIYO:**

**G4. Still thinking about borrowing money:/ Bado tukifikiria kuhusiana na kukopa pesa:**

- a. Please tell me which of the following have you done in the past 12 months?/ **Tafadhali naomba uniambie ni yapi kati ya haya umeyafanya katika kipindi cha miezi 12 iliyopita?** 1=Yes/ *Ndiyo*, 2=No/ *Hapana*
- b. **If respondent has borrowed from more than one source, ask:** Who did you borrow the most money from?/ **Kama mhojiwa alikopa kutoka kwenye vyanzo zaidi ya kimoja, uliza:** Ni wapi umekopa kiasi kikubwa cha pesa?
- c. **Repayment terms:** How did you/are you paying back this money?/ **Mfumo wa kulipa:** Ni kwa namna gani/ **unalipa pesa hizi?**  
1=Regular payments over time/ *Malipo ya mara kwa mara kwa muda*; 2=Had to pay back in less than a month/ *Nilitakiwa kulipa chini ya mwezi mmoja*; 3=Payment in kind (goods/services)/ *Malipo kwa njia ya vitu (bidhaa/ huduma)*

G4a	Loan sources/ <b>Vyanzo vya mkopo</b>	G4a	G4b	G4c
G4a.1	Borrowed money from a bank / <i>Kukopa pesa kutoka benki</i>		1	
G4a.2	Borrowed money from an institution like FINCA, BRAC, PRIDE, SEDA/ <i>Kukopa pesa kutoka taasisi kama FINCA, BRAC, PRIDE, SEDA</i>		2	
G4a.3	Borrowed money from SACCOS/ <i>Alikopa pesa kutoka SACCOS</i>		3	
G4a.4	Borrowed money from a money lending company such as Bay Port, Blue Chip/ <i>Kukopa pesa kutoka kwenye kampuni kama Bay Port, Blue Chip</i>		4	
G4a.5	Borrowed money from your employer/ <i>Kukopa pesa kutoka kwa mwajiri</i>		5	
G4a.6	Borrowed money from a savings or savings and credit group/ <i>Kukopa pesa kutoka kwa kikundi cha akiba na kukopa</i>		6	
G4a.7	Borrow money from shop keeper/ <i>Kukopa kutoka kwa mwenye duka</i>		7	
G4a.8	Borrowed money from a middle man/agro dealer/farmers organisation/processor/ <i>Kukopa pesa kutoka kwa dalali/ mfanyabiashara wa mazao/ mashirika ya wakulima/ mzalishaji</i>		8	
G4a.9	Borrowed money from someone in the community who lends out money with interest (money lender)/ <i>Kukopa pesa kutoka kwa mwanajamii ambaye anaazimisha pesa kwa riba (mkopeshaji)</i>		9	
G4a.10	Borrowed money from a church/mosque or other community organisation that you belong to/ <i>Kukopa pesa kutoka katika kanisa/ msikiti au taasisi ya kijamii ambayo anahusika nayo</i>		10	
G4a.11	Borrowed money from family/friends that you had to pay back with interest/ <i>Kukopa pesa kutoka kwa familia/ marafiki ambao ilibidi uwalipe riba</i>		11	
G4a.12	Borrowed money from family/friends that you had to pay back without interest/ <i>Kukopa pesa kutoka kwa familia/ marafiki ambao ilibidi awalipe bila ya riba</i>		12	
G4a.13	Borrowed money from family/friends that you did not have to pay back/ <i>Kukopa pesa kutoka kwa familia/ marafiki lakini hakutakiwa kulipa</i>		13	
G4a.14	Got a loan from Government or Government-related institution to buy a house/vehicle/student loan/ <i>Kupata mkopo kutoka Serikalini au Taasisi inayohusiana na serikali ili kununua nyumba/ gari/ mkopo wa serikali</i>		14	
G4a.15	Borrowed money from another source not mentioned here, specify/ <i>Kukopa kutoka kwenye chanzo kingine ambacho hakikutajwa hapa, elezea</i>		15	
G4d	Did you consider the advantages and disadvantages of borrowing from different lenders before you borrowed?/ <b>Je, ulifikiria faida na hasara ya kukopa pesa kutoka kwa wakopeshaji mbalimbali kabla ya kukopa?</b> 1=Yes/ <i>Ndiyo</i> ; 2=No/ <i>Hapana</i>			



<b>G4e</b>	<b>What did you borrow the (most) money for? / Kiasi kikubwa cha mkopo huu kilikuwa ni kwa ajili ya nini?</b> <b>SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION/ USISOME; JIBU MOJA</b>	
	Medical expenses/medical emergencies/ <i>Gharama za matibabu / matibabu ya dharura</i>	1
	An emergency other than medical/ <i>Dharura isiyokuwa ya kiafya</i>	2
	Social reasons e.g. wedding, birthday, baptism, graduation, travel/ <i>Sababu za kijamii mf. Harusi, sherehe ya kuzaliwa, ubatizo, mahafali, kusafiri</i>	3
	Funeral expenses/ <i>Ghalama za mazishi</i>	4
	Education or school fees/ <i>Elimu au ada ya shule</i>	5
	Living expenses when you did not have money/ <i>Gharama za matumizi ya kila siku wakati ukiwa huna pesa</i>	6
	Buying household goods/appliances/furniture/ <i>Kununua vifaa vya nyumbani/ vitu/ fenicha</i>	7
	Farming expenses such as seeds, fertiliser/ <i>Gharama za pembejeo za kilimo kama mbegu, mbolea</i>	8
	Buying livestock/ <i>Kununua mifugo</i>	9
	Buying farming equipment/implements/ <i>Kununua zana/vifaa vya kilimo</i>	10
	Paying off other debt/help someone to pay off debt/ <i>Kulipa madeni mengine/ kusaidia mtu kulipa deni</i>	11
	Buying land/dwelling/ <i>Kununua eneo/ nyumba</i>	12
	Building/improving dwelling/ <i>Kujenga/ kuboresha nyumba</i>	13
	Buying means of transport (car/bicycle/motorcycle)/ <i>Kununua usafiri (gari/ baiskeli/ pikipiki)</i>	14
	Starting a business/ <i>Kuanzisha biashara</i>	15
	Other specify/ <i>Nyingine elezea</i>	16

**G4f. Ask only if G4a.1 G4a.2 G4a.3 G4a.4/ Uliza kama G4a.1 G4a.2 G4a.3 G4a.4 yamejibiwa**

<b>G4f</b>	<b>You said you borrowed from .... / Ulisema uliazima kutoka .....</b> <b>Please tell me about your (most recent) experience with regard to taking a loan with these institutions?</b> <b>Which of the following statements are true?/ Tafadhali nielezee uzoefu wako (wa hivi karibuni) kuhusiana na kuchukua mkopo kutoka kwenye hizi taasisi? Ni maelezo yapi kati ya yafuatayo ni ya kweli?</b> <i>1=Yes/ Ndiyo, 2=No/ Hapana</i>	
G4f1	You were told about all the costs before you took the loan/ <i>Uliambiwa kuhusiana na gharama zote kabla ya kuchukua mkopo</i>	
G4f2	You understood what all the costs would be before you took the loan/ <i>Ulielewa kiasi cha gharama zote kabla ya kuchukua mkopo</i>	
G4f3	The repayment amount was what you thought it would be/ <i>Kiwango cha malipo ndicho kiwango ulichokitegemea</i>	
G4f4	You had to pay a bribe to a loan officer/ <i>Ulitakiwa kutoa rushwa kwa mtoa mikopo</i>	
G4f5	You could easily get the documents needed to apply for the loan/ <i>Uliweza kupata kirahisi nyaraka zilizohitajika kuomba mkopo</i>	
G4f6	You were required to provide security/collateral/ <i>Ulitakiwa kuwa na dhamana</i>	
G4f7	You were required to raise a deposit before you got the loan/ <i>Ulitakiwa uweke kiwango cha pesa kidogo kabla ya kupata mkopo</i>	

**G5. If G2c is YES:/ Kama G2c ni NDIYO:**

**You indicated that you got goods/services in advance that you could pay for at a later stage:/ Ulisema kuwa ulipata bidhaa/ huduma mapema halafu ukalipia baadaye.**

- Please tell me what goods/services did you get in this way?/ *Tafadhali niambie ni bidhaa gani/ huduma uliyopata kwa njia hii?*  
**For each item, ask:/ Kwa kila kipengele, uliza:**
- What was this mostly used for?/ *Hii ilitumika zaidi kwa ajili ya nini?? 1=Personal/household use/ Matumizi binafsi/ ya nyumbani; 2=To do business/make money/ Kwa ajili ya kufanya biashara/ kutengeneza pesa ; 3=Farming/ Kilimo*
- Who/where did you get it from? *(Interviewer to probe)* / *Ni kutoka kwa nani/ Wapi ulipopata? (mhoji kudadisi kiundani)*  
*1=Shop/store/kiosk/ Duka/ Sehemu ya kuhifadhi/ kiosk; 2=Wholesaler/agro dealer/middle men/ Duka la jumla/ Anajihusisha na mazao/ Madalali; 3=Farmer/individual/ Mkulima/ Mtu binafsi; 4=Service provider/ Mtoa huduma; 5=Company like Selfina, Tunakopesha Ltd/ kampuni kama Selfina, Tunakopesha Ltd/ ; 6= A MFI like Finca or a SACCOS/ MFI kama Finca au SACCOS; 7=A community or faith based organisation/ Taasisi ya kijamii au ya kidini; 8=Other/ Nyingine*
- Which of the following describes how you paid for ....? *(Use showcard)*/ *Ni yapi kati ya yafuatayo yanaelezea jinsi ulivyolipia ...? (Onesha Kadi)*  
*1= You got .... and then paid in instalments/ Ulipata ... kisha ulimlipa kwa awamu; 2=You got .... and then paid the full amount later/ Ulipata ... kisha ukalipa kiwango chote baadaye; 3= You got ... and used it to generate money sold it and paid back the same day / Ulipata .... na ulitumia kuzalisha pesa/ / Uliuza na kulipa siku hiyo hiyo; 4=You paid back in kind/ Ulilipa kwa kutumia kitu lakini sio fedha*



G5	Credit uses/ <b>Matumizi ya mikopo</b>	G5a	G5b	G5c	G5d
G5a.1	Items such as food, sugar, flour, cooking ingredients, gas/ <i>Vifaa kama vile chakula, sukari, unga, viungo vya kupikia, gesi</i>	1			
G5a.2	Farming inputs/ farming equipment/ <i>Pembejeo / zana za kilimo</i>	2			
G5a.3	Farming produce such as vegetables, maize, beans/ <i>Mazao ya kilimo kama mboga, mahindi, maharage</i>	3			
G5a.4	Ploughing/harvesting services/ <i>Huduma za kulima/ kuvuna</i>	4			
G5a.5	Bicycle/Vespa/motorcycle/car/ <i>Baiskeli/ Vespa/ Pikipiki/ gari</i>	5			
G5a.6	Appliances such as a fridge, stove, furniture/ <i>Vifaa kama friji, jiko, fenicha</i>	6			
G5a.7	Building materials such as cement, tiles, bricks/ <i>Vifaa vya kujengea kama vile simenti, vigae, matofali</i>	7			
G5a.8	Stock for business/ <i>Bidhaa kwa anjili ya biashara</i>	8			
G5a.9	Personal services (hair care, massages, etc.)/ <i>Huduma binafsi (nywele, kukandwa mwili n.k)</i>	9			
G5a.10	Transport services e.g. taxi/ <i>Huduma za usafiri mf. Taxi</i>	10			
G5a.11	Motor vehicle repair/servicing/ <i>Kutengeneza / kurekebisha gari</i>	11			
G5a.12	Something not specified here, specify/ <i>Kuna kitu hakijoelezwewa hapa, elezea</i>	12			

G6	<b>What is the most important thing you would take into account when you have to choose who to borrow from when you want to borrow money?/ Ni kitu gani muhimu sana utakizingatia kama ukitakiwa kuchagua mtu/ sehemu utakayochukulia mkopo?</b> <b>Spontaneous mention/ Utajo wa papo kwa papo – don't read out; Single mention/ Usisome; Jibu moja</b>				
	Lowest interest rates/ <i>Gharama ndogo ya riba</i>				1
	Repayment terms that work for me/ <i>Mpango wa marejesho ambao unaendana na mimi</i>				2
	Quickest access to money/ <i>Ndiyo njia ya haraka ya kupata pesa</i>				3
	Ability to meet lender/loan requirements/ <i>Uwezo wa kukidhi masharti/ mahitaji ya mkopo</i>				4
	Simple application process; understandable documentation/ <i>Urahisi wa kujiunga; nyaraka zinazoeleweka</i>				5
	Trust/ <i>Uaminifu</i>				6
	Don't have a choice between lenders/ <i>Hakuna namna ya kuchagua mkopesheji</i>				7
	Don't know/ <i>Sijui</i>				8
	Won't borrow money/ <i>Sitokopa pesa</i>				9
	Other, specify/ <i>Nyingine, elezea</i>				10

G7a	<b>In the past 12 months, have you been refused a loan by a bank or SACCOS or an institution like PRIDE, FINCA, BRAC, SEDA?/ Kwa kipindi cha miezi 12 iliyopita, je umewahi kukataliwa kupewa mkopo kutoka benki au SACCOS au taasisi kama PRIDE, FINCA, BRAC, SEDA?</b> <b>1=Yes/ Ndiyo, 2=No/ Hapana, 3=Did not apply/ Sijawahi kuchukua mkopo If 2 or 3 GO TO H/ Kama 2 au 3 NENDA Sehemu H</b>				
G7b	<b>If YES, what was the main reason given for the refusal?/ Kama NDIYO, ni ipi sababu ya kukataliwa?</b> <b>Spontaneous mention – don't read out/ - usisome; Single mention/ Jibu moja</b>				
	Did not have a down payment/ <i>Sikuwa na kiwango cha kuanzia</i>				1
	Did not have a payslip/ <i>Sikuwa na slipu ya mshahara</i>				2
	Did not have security/collateral/ <i>Sikuwa na dhamana</i>				3
	Income was too low/ <i>Kipato kilikuwa kidogo sana</i>				4
	Had too many other debts/ <i>Nilikuwa na madeni mengi</i>				5
	Loan officer asked for a bribe and I didn't pay the bribe/ <i>Afisa mkopo aliomba rushwa na sikutoa rushwa</i>				6
	Don't know/ <i>Sijui</i>				7
	Other, specify/ <i>Nyingine, elezea</i>				8

## H. Money Management – Risk & Risk Mitigation/ Usimamizi wa Pesa – Hatari & Kuzuia Hatari

**H1a. Did you experience any of the following during the past 12 months?/ Je, umekutwa na yafuatayo kwa kipindi cha miezi 12 iliyopita?** *Read out statements* 1=Yes/ *Ndiyo*, 2=No/ *Hapana*, 3=Don't know/ *Sijui*

**H1b. For those who experienced an event, ask: How did you cope financially?/ Kwa wale waliokutwa na matukio, uliza: Ulimudu vipi gharama zilizotokana na tukio hili?** **SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION/ USISOME; JIBU MOJA**  
 1=Used savings/ *Kutumia akiba*; 2=Borrowed money/*kukopa pesa*; 3=Sold an asset/something obtained for this purpose/ *Kuuza rasilimali/ kitu kilichowekwa kwa sababu hiyo*; 4=Sold asset/something not obtained for this purpose/ *Kuuza rasilimali/ kitu hakikusudiwa kwa hiyo*; 5=Cut down on expenses/ *kupunguza matumizi*; 6=Claimed insurance/policy pay-out/ *Kudai bima*; 7=Nothing/ *sikufanya chochote*; 8=Other/ *Nyingine*

		H1a	H1b
H1.1	Increase in household size (more dependents relying on household income)/ <i>Ongezeko la ukubwa wa kaya (ongezeko la watu wanaotegemea kipato cha kaya)</i>		
H1.2	A household member who used to bring in cash for the household does not bring in cash anymore/ <i>Mwanakaya ambaye alikuwa analeta pesa kwa kaya haleti pesa tena</i>		
H1.3	Having to pay unforeseen expenses such as medical/funeral/ <i>Kutakiwa kulipia gharama zisizo tarajiwa kama vile matibabu / mazishi/</i>		
H1.4	Running out of money to meet household expenses/ <i>Kuishiwa na pesa ili kumudu gharama za kaya</i>		
H1.5	Harvest/livestock loss/ <i>Kupoteza mazao au mifugo</i>		
H1.6	Loss of an asset/dwelling/land/ <i>Kupoteza rasilimali/ nyumba/ ardhi</i>		
H1.7	<b>Business owners/farmers only: Wamiliki wa biashara/ wakulima tu:</b> Loss of income as a result of an unexpected drop in the price you get for your produce/harvest/products/ <i>Kupoteza kipato kutokana na kushuka kwa bei usiyotarajia ya bidhaa/mavuno/mazao</i>		

H2	<b>Are you familiar with insurance?/ Je, unafahamu kuhusiana na bima?</b> 1=No; 2=Yes <i>If NO go to H7 / 1=Hapana; 2=Ndiyo Kama HAPANA nenda H7</i>	
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H3	<b>Please tell me which of the following you agree with?/ Tafadhali niambie ni yapi kati ya maelezo yafuatayo unayokubaliana nayo?</b> <i>Read out statements/ Soma maelezo</i> 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>Hapana</i> , 3=Don't know/ <i>Sijui</i>	
H3a	<i>Insurance is a way of saving / Bima ni njia ya kuweka akiba</i>	
H3b	<i>Having insurance is a good way of protecting yourself for when things go wrong/ Kuwa na bima ni njia nzuri ya kujikinga binafsi pindi mambo yakienda vibaya</i>	
H3c	<i>You understand how insurance works/ Unaelewa jinsi bima inavyofanya kazi</i>	
H3d	<i>Buying insurance for yourself or your family can bring bad luck/ Kununua bima kwako binafsi kunaleta bahati mbaya</i>	
H3e	<i>You trust insurance companies/ Ninaamini kampuni za bima</i>	

H4a	<b>Is it possible to get insurance through mobile phones?/ Je, inawezekana kupata bima kupitia simu?</b> 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>Hapana</i> ; 3=Don't know/ <i>Sijui</i> <i>If NO/DK go to H5/ Kama HAPANA/ DK nenda hadi H5</i>	
H4b	<b>Please tell me which of the following you agree with?/ Tafadhali nieleze ni yapi kati ya yafuatayo unayokubaliana nayo?</b> <b>READ OUT STATEMENTS/ SOMA MAELEZO</b> 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>Hapana</i> , 3=Don't know/ <i>Sijui</i>	
H4b.1	<i>You pay for the insurance that you get through mobile phones/ Unalipia bima ambayo unaipata kwa simu za mkononi</i>	
H4b.2	<i>If you don't top up airtime you will still get the benefits of the insurance that you registered for/ Hata kama hutongeza salio bado utapata faida ya bima uliyojisajili</i>	

**H5a. Please tell me which of the following do you have?/ Tafadhali niambie kati ya bima zifuatazo ni aina gani ya bima unayo?**

1=Yes/ *Ndiyo*, 2=No/ *Hapana*

**H5b. For each product the respondent has, ask: Is this in your name or are you covered by someone else's insurance?/**

**Kwa kila bidhaa ambayo mhojiwa ana miliki, uliza: Je, bima hii iko kwa jina lako au uko nayo kupitia bima ya mtu mwingine?**

1=Own name/ *Jina lako mwenyewe*; 2=Someone else's insurance/ *Bima ya mtu mwingine*

**H5c. For each product the respondent has, ask: Is this insurance with an insurance company or did you get it through your mobile phone?/ Kwa kila bidhaa ambayo mhojiwa anayo, uliza: Je, bima hii ni ya kampuni ya bima au umeipata kupitia simu ya**

**mkononi? 1=Insurance company/ *Kampuni ya bima*; 2=Mobile phone/ *Simu ya mkononi*; 3=Both/ *Zote mbili***

H5	Insurance/ <i>Bima</i>	H5a	H5b	H5c
H5.1	Car insurance/ <i>Bima ya gari</i>			
H5.2	Households contents insurance/ <i>Bima ya vifaa vya nyumbani</i>			
H5.3	Building insurance/ <i>Bima ya nyumba/ jingo</i>			
H5.4	Health insurance/ <i>Bima ya afya</i>			
H5.5	Personal accident insurance/ <i>Bima ya ajali binafsi</i>			
H5.6	Loan insurance in case of death/ <i>Bima ya mkopo kama ukifa</i>			
H5.7	Community health fund insurance (CHF)/ <i>Huduma ya bima ya jamii</i>			
H5.8	Life insurance/ <i>Bima ya maisha</i>			
H5.9	Education policy/ <i>Bima ya elimu</i>			
H5.10	Funeral cover/ <i>Bima ya mazishi</i>			
H5.11	Any other insurance not mentioned here, specify/ <i>Bima nyingine aina yeyote, elezea</i>			
If respondent is insured, go to H7/ <i>Kama mhojiwa ana bima, nenda H7</i> (anyone with a product in H5 that is through an insurance co)/ <i>(Kwa yeyote mwenye kitu H5 kwa kupitia kampuni ya bima)</i>				

H6	There are different reasons for people not having insurance. What is the main reason why YOU don't have it?/ <b>Kuna sababu tofauti kwa watu wasio na bima. Ni ipi sababu kuu ya WEWE kutokuwa na bima?</b> <i>Spontaneous mention/ <b>Mtajo wa papo kwa papo</b> – don't read out; Single mention/ <b>usisome; jibu moja</b></i>			
	Has never heard about it / Don't know about insurance/ <i>hujawahi kusikia kuhusiana na bima/ Hujui kuhusiana na bima</i>			1
	Does not know how it works / <i>Sijui jinsi inavyofanya kazi</i>			2
	Does not know how to get it/where to get it/ <i>Sijui jinsi ya kuipata/ wapi pa kuipata</i>			3
	Does not trust it or the companies/ <i>Sina imani na bima au kampuni za bima</i>			4
	Protects self in other ways – don't need it/ <i>Ninajilinda kwa njia nyingine – si ihitaji</i>			5
	Does not want to think about bad things happening/ <i>Sitaki kufikiria kuhusiana na vitu vibaya vitavyotokea</i>			6
	Cannot afford it/ <i>Siwezi kuimudu</i>			7
	They don't want to pay out when you claim/ <i>hawataki kulipa unapohitaji kufidiwa</i>			8
	These things are in God's hands/against religion/ <i>Vitu hivi vipo katika mikono ya MUNGU/ kinyume na dini</i>			9
	Other specify/ <i>Nyingine elezea</i>			10

H7	Who will pay most of the costs associated with your funeral?/ <b>Je, nani atalipa kiasi kikubwa cha gharama zinazohusiana na mazishi yako?</b> <i>Spontaneous mention/ don't read out; Single mention/ <b>Usisome; jibu moja</b></i>			
	My community/ <i>Jamii yangu</i>			1
	My family/ <i>Familia yangu</i>			2
	I have insurance/ <i>Nina bima</i>			3
	I belong to a funeral welfare /savings group that will cover the costs/ <i>Mimi ni mwanachama wa kikundi cha kufa na kuzika/ kuweka akiba ambacho kitagharamia gharama hizi</i>			4
	Don't know/ <i>Sijui</i>			5
	Other, specify/ <i>Nyingine, elezea</i>			6

H8a	Have you bought anything with the intention of selling it when you run out of money or when you have a financial emergency?/ <b>Je, umenunua kitu chochote kwa nia ya kukiiza endapo ukiishiwa na pesa au ukiwa unahitaji pesa kwa dharura?</b> 1=Yes/ <i>Ndiyo</i> ; 2=No/ <i>Hapana</i> <b>If NO go to Section I Kama HAPANA nenda Sehemu I</b>			
H8b	What was the last thing you bought for this purpose?/ <b>Ni kitu gani cha mwisho ulichokinunua kwa nia hii?</b>			

## I. Money Management – Remittances/ Usimamizi wa Pesa – Kutuma na Kupokea Pesa

I1a	In the past 12 months, have you sent money to someone in a different place within the country?/ <b>Kwa kipindi cha miezi 12 iliyopita, je umetuma pesa kwa mtu ambaye yupo ndani ya nchi?</b> 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>Hapana</i>	
I1b	In the past 12 months, have you sent money to someone outside the country?/ <b>Kwa kipindi cha miezi 12 iliyopita, je, umetuma pesa kwa mtu ambaye yupo nje ya nchi?</b> 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>Hapana</i>	
<b>If both I1a AND I1b = NO go to I3/ Kama wote I1a NA I1b = HAPANA nenda hadi I3</b>		

**I2a. Who did you send money to in the past 12 months?/ Ni nani uliyemtumia pesa kwa kipindi cha miezi 12 iliyopita?** *Spontaneous mention/ don't read out; Multiple mention possible/Usisome; Majibu mengi yanawezekana*

**I2b. Where do you send the money to?/ unatuma pesa kwenda wapi?** *Single mention/ Jibu moja*

1=Dar-es-Salaam; 2=Mainland excluding DSM/ Tanzania bara ukiitwa DSM; 3=Zanzibar; 4=Outside Tanzania/ Nje ya Tanzania

**I2c. How often do you send money to .....?/ Ni kwa mara ngapi unatuma pesa .....?** *Single mention/ Jibu moja*

1=Weekly/ *Kila wiki*; 2=Fortnightly/ *Kila wiki mbili*; 3=Monthly/ *Kila mwezi*; 4=Seasonally/ *Kila msimu*; 5= Several times a year/ *mara nyingi kwa mwaka*; 6=Once a year/ *Mara moja kwa mwaka*; 7= Irregularly/occasionally - When can/ *Bila mpango / mara chache - inapowezekana*; 8= Irregularly/occasionally - when asked to/in an emergency/ *Bila mpango/ mara chache – nikiombwa/ wakati wa dharura*

**I2d. How do you mostly send the money to.....?/ Mara nyingi unatumia njia gani kutuma pesa .....** *Spontaneous mention/ don't read out/ usisome; Single mention/ Jibu moja*

1=Bank transfer/Pay into bank account/ *Hamisho la kibenki/ Kulipia kwenye akaunti*; 2=Post Office/Western Union/Money gram/Courier company/ *Ofisi ya posta/ Western Union/ Money Gram/ Kampuni ya usafirishaji*; 3=Mobile money – own phone/*Kupitia simu binafsi ya mkononi*; 4=Mobile money – other phone/agent/*Kupitia simu ya mkononi ya mwengine/wakala/ajenti*; 5=Cell phone top-up/airtime vouchers/ *Kuongeza salio/ Vocha za simu*; 6=Bus companies/ *Makampuni ya mabasi*; 7=Friends or family/ *Marafiki au wana familia*; 8=Other/ *Nyingine*

**I2e. What is most of the money intended for?/ Kiasi kikubwa cha pesa huwa kinakusudiwa kwa lipi?** *Spontaneous mention – don't read out; Single mention/ usisome; jibu moja*

1=Household use (food/clothing)/ *Matumizi ya kaya (chakula/ mavazi)*; 2=Education (school fees, transport, uniforms, books)/ *Elimu (ada ya shule, usafiri, sare, vitabu)*; 3=Farming/ *kilimo*; 4=Business/ *Biashara*; 5=Building/renovation/expansion/ *Ujenzi/ Kukarabati/ Upanuzi*; 6=Purchase of land/ *Ununuzi wa shamba/kiwanja*; 7=Hospital/medical expenses/ *Gharama za hospitali/ matibabu*; 8=Funeral expenses/ *Gharama za mazishi*; 9=Social event/ *Matukio ya kijamii*; 10=Other/ *Nyingine*

	I2a	I2a	I2b	I2c	I2d	I2e
I2.1	Spouse/ <i>Mwenza</i>	1				
I2.2	Child/ <i>Mtoto</i>	2				
I2.3	Parent/ <i>Mzazi</i>	3				
I2.4	Other family member/ <i>Mwana familia mwingine</i>	4				
I2.5	Friend/ <i>Rafiki</i>	5				
I2.6	Other specify/ <i>Elezea nyingine</i>	6				

I3a	In the past 12 months, have you received money from someone in a different place within the country?/ <b>Kwa kipindi cha miezi 12 iliyopita, je ulipokea pesa kutoka kwa mtu kutoka sehemu nyingine ndani ya nchi?</b> 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>Hapana</i>	
I3b	In the past 12 months, have you received money from someone outside the country?/ <b>Kwa kipindi cha miezi 12, je umepokea pesa kutoka kwa mtu nje ya nchi?</b> 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>hapana</i>	
<b>If both I3a AND I3b =NO go to I5/ Kama maswali yote ya I3a NA I3b = HAPANA nenda I5</b>		

**I4a. From whom did you receive money in the past 12 months?/ ulipokea pesa kutoka kwa nani katika kipindi cha miezi 12 iliyopita?** *Spontaneous mention – don't read out; Multiple mention possible/– usisome; Majibu mengi yanawezekana*

**I4b. Where does .... send the money from?/----- anatuma pesa kutoka wapi?** *Single mention/ Jibu moja*

1=Dar-es-Salaam; 2=Mainland excluding DSM/ Tanzania bara ukiitwa DSM; 3=Zanzibar; 4=Outside Tanzania/ Nje ya Tanzania

**I4c. How often does ... send you money?/ .... anakutumia pesa mara ngapi?** *Single mention/ Jibu moja*

1=Weekly/ *Kila wiki*; 2=Fortnightly/ *Kila baada ya wiki mbili*; 3=Monthly/ *Kila mwezi*; 4=Seasonally/ *Kila msimu*; 5=Several times a year/ *Mara kadhaa kwa mwaka*; 6=Once a year/ *Mara moja kwa mwaka*; 7= Irregularly/occasionally/ *Haina mpango maalumu/ Mara chache*

**I4d. How does ... mostly send the money to you?/ Je ... anakutumia pesa kwa njia gani mara kwa mara?** *Spontaneous mention/ don't read out/ usisome; Single mention/ Jibu moja*

1=Bank transfer/Pay into bank account/ *Hamisho la kibenki/ Kulipia kwenye akaunti*; 2=Post Office/Western Union/Money gram/Courier company/ *Ofisi ya posta/ Western Union/ Money Gram/ Kampuni ya usafirishaji*; 3=Mobile money – own phone/*Kupitia simu binafsi ya mkononi*; 4=Mobile money – other phone/agent/*Kupitia simu ya mkononi ya mwengine/wakala/ajenti*; 5=Cell phone top-up/airtime vouchers/ *Salio* ; 6=Bus companies/ *Kampuni ya basi*; 7=Friends or family/ *Marafiki au familia*; 8=Other/ *Nyingine*

**I4e. What do you use most of the money you receive for?/ Je, pesa unayopata unatumia kwa ajili ya nini?**

*Spontaneous mention/ don't read out/ usisome; Single mention/ Jibu moja*

1=Household use (food/clothing)/ *Matumizi ya nyumbani (nguo/ mavazi)*; 2=Education (school fees, transport, uniforms, books)/ *Elimu (ada ya shule, usafiri, sare, vitabu)*; 3=Farming/ *kilimo*; 4=Business/ *Biashara*; 5=Building/renovation/expansion/ *Jengo/ Ukarabati/ utanuzi*; 6=Purchase of land/ *Manunuzi ya kiwanja/ ardhi*; 7=Hospital/medical expenses/ *Gharama za hospitali/matibabu*; 8=Funeral expenses/ *Gharama za mazishi*; 9=Social event/ *Tukio la kijamii*; 10=Other/ *Nyingine*

	I4a.	I4a	I4b	I4c	I4d	I4e
I4.1	Spouse/ <i>Mwenza</i>	1				
I4.2	Child/ <i>Mtoto</i>	2				
I4.3	Parent/ <i>Mzazi</i>	3				
I4.4	Other family member/ <i>Mwana familia mwingine</i>	4				
I4.5	Friend/ <i>Rafiki</i>	5				
I4.6	Other specify/ <i>Nyingine elezea</i>	6				

<b>I5</b>	<b>Please tell me which of the following you agree with?/ Tafadhali niambie ni yapi kati ya yafuatayo unayokubaliana nayo?</b> <b>Read out statements/ Soma maelezo</b> 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>Hapana</i> , 3=Don't know/ <i>Sijui</i>				
I5a	It is cheaper to send money with a mobile phone than with a bank or other financial institution/ <i>Ni rahisi kutuma pesa kwa simu kuliko kwa kutumia benki au taasisi nyingine za kifedha</i>				
I5b	You can easily lose money if you send/receive using a mobile phone/ <i>Unaweza kupoteza pesa kwa urahisi kama ukituma/ ukipokea pesa kutumia simu ya mkononi</i>				

**J. Formal Products/ Bidhaa Rasmi**

<b>J1</b>	<b>Please tell me which of the following statements you believe to be true?/ Tafadhali niambie maelezo yapi kati ya yafuatayo una amini ni ya kweli? Read out statements/ Soma kauli</b> 1=Yes/ <i>ndiyo</i> , 2=No/ <i>Hapana</i> , 3=Don't know/ <i>Sijui</i>				
J1a	If you are not employed you cannot open a bank account/ <i>Kama hujajiriwa huwezi kufungua akaunti ya benki</i>				
J1b	Having a bank account makes it easier to get credit/ <i>Kuwa na akaunti ya benki inarahisisha kupata mkopo</i>				
J1c	You can easily live your life without a bank account/ <i>Unaweza ukaishi kirahisi bila kuwa na akaunti ya benki</i>				
J1d	Most services from banks are also offered elsewhere/ <i>huduma nyingi zinazopatikana benki zinatolewa kwingine pia</i>				
J1e	You trust banks with your money/ <i>Una amini benki na pesa zako</i>				
J1f	Banking is for people like you/ <i>Kutumia benki ni kwa watu kama wewe</i>				

<b>J2a</b>	<b>Do you sometimes use a bank?/ Je, unatumia benki wakati mwingine?/</b> 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>Hapana</i> <b>If YES go to J3/ Kama NDIYO nenda J3; If NO go to J2b/ Kama HAPANA nenda J2b</b>				
<b>J2b</b>	<b>Ask those who don't use a bank (J2a is NO): / Uliza watu wasiotumia benki (J2a ni HAPANA):</b> <b>Did you use a bank before?/ Je hapo awali ulishatumia benki?/</b> 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>Hapana</i>				

<b>J2c</b>	<b>Ask those who don't use a bank (J2a is NO):/ Uliza wasiotumia benki (J2a ni HAPANA)</b> <b>What is the main reason why do you not have a bank account/have stopped using a bank account?/ Ni ipi sababu kuu ya wewe kutokuwa na akaunti ya benki/ kuacha kutumia akaunti ya benki?</b> <b>SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION/ USIMSOME; JIBU MOJA</b>				
	Does not need it - Insufficient or no money coming in to justify it/ <i>Sihitaji – haitoshi au pesa inayokuja haiendani</i>				1
	Cannot maintain the minimum balance/ <i>Hawezi kumudu salio la chini la akaunti</i>				2
	Bank service charges are too high/ <i>Makato ya huduma za kibenki yako juu sana</i>				3
	Banks are too far away/ <i>Benki ziko mbali sana</i>				4
	Banking hours are not convenient / <i>Masaa ya kazi ya benki hayamfai</i>				5
	Does not have the documentation required/ <i>Hana nyaraka zinazohitajika</i>				6
	Does not know how to open a bank account/ <i>Hajui jinsi ya kufungua akaunti ya benki</i>				7
	Does not understand benefits of having a bank account/ <i>Haelewi faida za kuwa na akaunti ya benki</i>				8
	Does not trust banks/ <i>Haamini benki</i>				9
	Banks do not provide the products or services I need/ <i>Benki hawatoi bidhaa au huduma anazohitaji</i>				10
	Can get the same services elsewhere in the community/ <i>Naweza kuzipata huduma hizo sehemu nyingine kwenye jamii</i>				11
	Need permission of someone else to open it/ <i>Anahitaji ridhaa ya mtu mwingine kufungua akaunti</i>				12
	Feel intimidated by the bank environment/Does not feel comfortable in a bank/ <i>mazingira ya benki yanamtisha/ hajihisi vizuri akiwa ndani ya benki</i>				13
	Other specify/ <i>Nyingine elezea</i>				14
<b>Go to J7/ Nenda hadi J7</b>					



### J3. Bank product penetration/ Upatikanaji wa huduma / bidhaa za benki

a. Please tell me which of the following do you have?/ Tafadhali niambie ni huduma ipi kati ya zifuatazo uko nayo?

*If respondent does not have any of these products go to J4a/ Kama mhojiwa hana bidhaa yoyote kati ya hizi nenda J4a*

b. For each product a respondent has, ask:/ Kwa kila bidhaa ambayo mhojiwa anayo, uliza:

(i) Have you used your .... in the past month?/ Je, umetumia .... yako kwa kipindi cha mwezi uliopita?

1=Yes/ Ndiyo, 2=No/ Hapana

*If respondent used .... in the past month do not ask (ii)/*

*Kama mhojiwa alitumia .... kwa kipindi cha mwezi uliopita usiulize kipengele cha (ii)*

(ii) Have you used your ... during the past 6 months?/ Je, umetumia .... yako kwa kipindi cha miezi 6 iliyopita? 1=Yes/ Ndiyo, 2=No/ Hapana

c. For each product the respondent has but did not use in 6 months: Why did you not use your ....? /

*Kwa kila bidhaa mhojiwa aliyo nayo lakini hajaitumia kwa miezi 6 iliyopita: Ni kwa nini hukutumia ....?*

**SPONTANEOUS MENTION — DON'T READ OUT; MULTIPLE MENTION POSSIBLE/USISOME; MAJIBU MENGI YANAWEZEKANA**

1=Didn't need to use it/ Sikuhitaji kutumia; 2=Doesn't meet my needs/ Haikidhi mahitaji yangu; 3=Too expensive/ Ni ghali sana; 4=Too complicated/ Ni ngumu kutumia; 5=Service is not good/ Huduma sio nzuri; 6=Other/ Nyingine

J3	Product/ Bidhaa	J3a	J3bi	J3bii	J3c
J3.1	Savings account at a bank – can deposit and withdraw as you wish/ <i>Akaunti ya akiba katika benki – unaweka na kutoa pesa jinsi unavyotaka</i>	1			
J3.2	Savings account at a bank with rules about deposits and withdrawals/ <i>Akaunti ya akiba katika benki yenye sheria za kuweka na kutoa</i>	2			
J3.3	Loan with a bank/ <i>Mkopo na benki</i>	3			
J3.4	ATM/Debit card/ <i>ATM/kadi ya kutolea pesa kutoka akaunti yako kupitia mashine za ATM/ kadi ya kufanyia malipo ukitumia pesa kutoka akaunti yako</i>	4			
J3.5	Current or cheque account/ <i>Akaunti ya hundi</i>	5			
J3.6	Overdraft facilities/ <i>Huduma yakutoa pesa zaidi ya salio la akaunti yako</i>	6			
J3.7	Credit card/ <i>Kadi ya malipo kwa mkopo</i>	7			
J3.8	Childrens’ account with a bank/ <i>Akaunti ya watoto ya benki</i>	8			
J3.9	Bank account in another country (e.g. in Uganda or Kenya)/ <i>Akaunti ya benki nje ya nchi (mf: Uganda au Kenya)</i>	9			
J3.10	Islamic savings account/ <i>Akaunti ya akiba inayozingatia maadili ya kiislam</i>	10			
J3.11	Islamic loan account/ <i>Akaunti ya ya mkopo inayozingatia maadili ya kiislam</i>	11			
J3.12	Any other bank product not mentioned, specify/ <i>Bidhaa nyingine za kibenki ambazo hazijatajwa, elezea</i>	12			
J4a	Is the bank account you are using in your name? / Je, akaunti ya benki unayoitumia iko kwa jina lako? <b>TUMIA ORODHA YA BENKI</b> (It could also be a joint/group account which is partly yours)/ (Inaweza kuwa akaunti ya pamoja au kikundi ambayo wewe ni miongoni mwao) 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>Hapana</i> If NO GO TO J5/ <b>KAMA HAPANA NENDA HADI J5</b>				
J4b	Can you use/access your bank account when you want to?/ Je, unaweza kutumia/ kupata akaunti ya benki unapohitaji? 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>Hapana</i> If YES GO TO J4d/ <b>Kama NDIYO NENDA HADI J4d</b>				
J4c	What is the main reason you are not able to use/access your account when you want to?/ <b>Ni ipi sababu kuu ambayo inafanya usiweze kutumia/ kupata akaunti yako wakati unapotaka?</b> <b>SPONTANEOUS MENTION — DON’T READ OUT; MULTIPLE MENTION POSSIBLE/USISOME; MAJIBU MENGI YANAWEZEKANA</b> 1=Not always open/available/ <i>Haifunguliwi/kupatikana muda wote</i> ; 2=Too far/ <i>Iko mbali sana</i> ; 3=It takes too much time/ <i>Inachukua muda mwingi sana</i> ; 4=Too expensive/ <i>Ni ghali sana</i> ; 5=Need permission from someone to use it/ <i>Ninahitaji ruhusa kutoka kwa mtu ili niweze kuitumia</i> ; 6=Other, specify/ <i>Nyingine, elezea</i>				
J4d	What was the main reason you opened a bank account?/ <b>Ni sababu ipi kuu ilikufanya ufungue akaunti ya benki?</b> <b>SPONTANEOUS MENTION –DON’T READ OUT; SINGLE MENTION/ USISOME; JIBU MOJA</b> 1=To process salary/wages/ <i>Kupokea mshahara</i> ; 2=To save/ <i>Kuweka akiba</i> ; 3=To get credit/loan/ <i>Kupata mkopo</i> ; 4=To keep money safe/ <i>Kutunza pesa kwa usalama</i> ; 5=To make payments/receive money/ <i>Kufanya malipo/ kupokea pesa</i> ; 6=Other, specify/ <i>Nyingine, elezea</i>				
J4e	About how many times is money deposited into your account in a month?/ <b>Ni mara ngapi unaweka pesa kwenye akaunti yako kwa mwezi?</b> 1=Don’t have deposits every month/ <i>Siweki kila mwezi</i> ; 2=One deposit per month/ <i>Nina weka pesa mara 1 kila mwezi</i> ; 3=Two to three deposits per month/ <i>Ninaweka mara mbili au tatu kwa mwezi</i> ; 4=More than three deposits per month/ <i>Ninaweka zaidi ya mara tatu kwa mwezi</i> ; 5=Don’t know/ <i>Sijui</i> ; 6=Refused/ <i>Amekataa</i>				
J4f	About how many times is money withdrawn from your account in a month?/ <b>Ni kwa mara ngapi pesa hutolewa kwenye akaunti yako kwa mwezi?</b> 1=Don’t withdraw every month/ <i>Sitoi pesa kila mwezi</i> ; 2=One withdrawal per month/ <i>Ninatoa mara moja kwa mwezi</i> ; 3=Two to three withdrawals per month/ <i>Ninatoa mara mbili au tatu kwa mwezi</i> ; 4=More than three withdrawals per month/ <i>Zaidi ya mara tatu kwa mwezi</i> ; 5=Don’t know/ <i>Sijui</i> ; 6=Refused/ <i>Kakataa</i>				
Go to J6/ <b>Nenda hadi J6</b>					

J5a	Are you using someone else's bank account?/ <b>Je, unatumia akaunti ya benki ya mtu mwingine?</b> 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>Hapana</i> If NO, GO to J6/ <b>Kama HAPANA, NENDA hadi J6</b>	
J5b	Can you use/access this bank account when you want to?/ <b>Je, unaweza kutumia/ kupata akaunti hii ya benki unapohitaji?</b> 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>Hapana</i> If YES GO TO J5d/ <b>Kama NDIYO NENDA HADI J5d</b>	
J5c	What is the main reason you are not able to use/access this account when you want to?/ <b>Ni ipi sababu kuu ambayo inakufanya usitumie/ kupata akaunti yako unapohitaji?</b> <b>SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION/ USISOME; JIBU MOJA</b> 1=Not always open/available/ <i>Haipatikani muda wote</i> ; 2=Too far/ <i>Iko mbali sana</i> ; 3=Too expensive/ <i>Ni ghali sana</i> ; 4=Need owner's permission before I can use it/ <i>Inahitaji ruhusa ya mmiliki kabla ya kutumia</i> ; 5=Cannot use it when the owner of the account is not around/ <i>Siwezi kuitumia kama mmiliki wa akaunti hayupo</i> ; 6=Other, specify/ <i>Nyingine, elezea</i>	
J5d	Whose account(s) are you using?/ <b>Ni akaunti za nani unazotumia?</b> Spontaneous mention – don't read out; Multiple mention possible/ <b>usisome; Majibu mengi yanawezekana</b> Your spouse/partner's account/ <i>Akaunti ya mwenza</i> Your child's account/ <i>Akaunti ya motto</i> Your parent's account/ <i>Akaunti ya mzazi</i> Account of another family member/ <i>Akaunti ya mwanafamilia mwingine</i> Account of a neighbour/friend/ <i>akaunti ya jirani/ rafiki</i> Account of savings club/ <i>akaunti ya kikundi cha kuweka akiba</i> Account of a community organisation/church/ <i>Akaunti ya taasisi ya kijamii/ kanisa</i> Other specify/ <i>Nyingine elezea</i>	1 2 3 4 5 6 7 8
J5e	What is the main reason why you are using someone else's account? Why don't you open your own account?/ <b>Ni ipi sababu kuu ya wewe kutumia akaunti ya mtu mwingine? Kwanini hukufungua akaunti yako binafsi?</b> <b>SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION/ USISOME; JIBU MOJA</b> I don't meet the requirements to open an account/I'm too young – I am not 18 yet/ <i>Sikidhi vigezo vya kufungua akaunti/ mimi ni mdogo sana – sijatimiza miaka 18 bado</i> I don't have the right documentation/ <i>Sina nyaraka zinazohitajika</i> We share the costs/it is cheaper to have one account/ <i>Tunagawana gharama/ Ni rahisi kuwa na akaunti moja ya benki</i> I am not allowed to have my own account – by spouse, household member/ <i>Siruhusiwi kuwa na akaunti yangu binafsi – na mwenza, mwana kaya</i> I don't know how to open an account/ <i>Sijui jinsi ya kufungua akaunti</i> Other specify/ <i>Nyingine elezea</i>	1 2 3 4 5 6
J5f1	Have you used this account in the past month?/ <b>Je, umetumia akaunti hii kwa kipindi cha mwezi mmoja uliopita?</b> 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>Hapana</i> If YES go to J6/ <b>Kama NDIYO nenda hadi J6</b>	
J5f2	Have you used this account during the past 6 months?/ <b>Je, umetumia akaunti hii kwa kipindi cha miezi 6 iliyopita?</b> 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>Hapana</i>	

#### J6. Transactions/ **Miamala**

- a. Which of the following have you used during the past 6 months?/ **Ni zipi kati ya zifuatazo ulitumia kwa kipindi cha miezi 6 iliyopita?** Read out/ **Soma** 1=Yes/ *Ndiyo*, 2=No/ *Hapana*

- b. Ask those who DID conduct a transaction in J6a others go to J7a/ **Uliza waliosema NDIO J6a wengineo nenda J7a:**

Which of the following did you use most of the time to ....?

**Uliza walio FANYA miamala:** Ni njia gani ulitumia mara nyingi zaidi ....? (Use showcard)/**ONYESHA KADI**

1=Bank branch/ *Tawi la benki*; 2=ATM/ *ATM*; 3=Internet/ *Mtandao wa intaneti*; 4=Mobile phone/Simu ya mkononi; 5="Bank on wheels"/ *benki ya kuhamishika "benki yenye magurudumu"*; 6=Mobile phone agent/Wakala wa huduma za kifedha *kupitia Simu ya mkononi*  
7=Banking agents/ *Wakala wa benki*

J6	Transaction/ <b>Muamala</b>	J6a	J6b
J6.1	Cash a cheque/Kulipwa hudi dirishani (kutoka kwa akaunti ya mtu mwingine)		
J6.2	Deposit cash into a bank account/ <i>Kuweka pesa taslimu katika akaunti ya benki</i>		
J6.3	Deposit a cheque into a bank account/ <i>Kuweka hundi katika akaunti ya benki</i>		
J6.4	Cash withdrawal from a bank account/ <i>Kutoa pesa taslimu kutoka kwenye akaunti ya benki</i>		
J6.5	Money transfers between your own bank accounts/ <i>kuhamisha pesa kati ya akaunti zako za benki</i>		
J6.6	Money transfer to another person's bank account/ <i>kuhamisha pesa kwenda kwenye akaunti ya benki ya mtu mwingine</i>		
J6.7	Received money from someone into a bank account/ <i>Kupokea pesa kutoka kwa mtu kwenye akaunti yangu ya benki</i>		



J7a	Do you currently use a financial institution such as FINCA, PRIDE, BRAC, SEDA?/ <b>Je, kwa sasa unatumia taasisi ya kifedha kama FINCA, PRIDE, BRAC, SEDA?</b> 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>Hapana</i> 3= Don't know these institutions/ <i>Sifahamu taasis hizi</i> <b>If YES, GO to J7d/ Kama NDIYO, NENDA J7d; If 3 Go to J8a/ Kama 3 J8a</b>	
J7b	Have you used one of these institutions before?/ <b>Je, umewahi kutumia moja wapo ya taasisi hizi hapo awali?</b> 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>Hapana</i> <b>If YES go to J8a/ Kama NDIYO nenda hadi J8a</b>	
J7c	What is the main reason why you haven't used these institutions before?/ <b>Ni ipi sababu kuu ya wewe kutotumia taasisi hizi? Spontaneous mention – don't read out; Single mention/ usisome; Jibu moja</b> <i>Didn't need them/ sikuzihitaji</i>	1
	<i>Don't know them/what services they offer/ Sizijui/ Sijui wanatoa huduma gani</i>	2
	<i>Don't trust them/ Siwaamini</i>	3
	<i>Don't belong to a group/ Sipo kwenye kikundi chochote</i>	4
	<i>Prefer individual products to group products/ Ninapendelea bidhaa binafsi ukilinganisha na bidhaa za kikundi</i>	5
	<i>Get the services they offer somewhere else/ Ninapata huduma kutoka sehemu nyingine</i>	6
	<i>They don't offer the services I need/ Hawatoi huduma ninazozihitaji</i>	7
	<i>Interest on loans too high/ Riba kwa mikopo ni kubwa sana</i>	8
	<i>Other, specify/ Nyingine, elezea</i>	9
	<b>Go to J8a/ baada ya kuuliza J7c ruka nenda hadi J8a</b>	
J7d	What do you do with this institution?/ <b>Ni kipi unachokifanya na taasisi hii?</b> <b>Don't read out; Multiple mention possible/ Usisome; Majibu mengi yanawezekana</b> <i>Save/ Weka akiba</i>	1
	<i>Borrow/ Kopa</i>	2
	<i>Other, specify/ Nyingine, elezea</i>	3
J7e	Why did you mainly join?/ <b>Ni kwanini ulijiunga na?</b> <b>Spontaneous mention – don't read out; Single mention/ usisome; Jibu moja</b> 1=To save/ <i>Kuweka akiba</i> ; 2=To get credit/loan/ <i>Kupata mkopo</i> ; 3=Other, specify/ <i>Nyingine, elezea</i>	
J7f1	Have you used this institution(s) in the past month?/ <b>Je umetumia taasisi hizi katika mwezi uliopita?</b> 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>Hapana</i> <b>If YES GO TO J8a/ Kama NDIYO NENDA J8a</b>	
J7f2	Have you used this institution(s) in the past 6 months? <b>Je umetumia taasisi hizi katika miezi 6 iliyopita?</b> 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>hapana</i> <b>If YES GO TO J8a/ Kama NDIYO NENDA J8a</b>	
J7g	What is the main reason for you not using it?/ <b>Ni ipi sababu kuu ya kutokuitumia?</b> <b>Spontaneous mention – don't read out; Single mention usisome; Jibu moja</b> 1=Didn't need to use it/ <i>Sikuhitaji kuitumia</i> ; 2=Doesn't meet my needs/ <i>Haikidhi mahitaji yangu</i> ; 3=Too expensive/ <i>Ni ghali sana</i> ; 4=Too complicated/ <i>Ina masharti magumu</i> ; 5=Service is not good/ <i>Huduma sio nzuri</i> ; 6=Other, specify/ <i>Nyingine, elezea</i>	
J8a	Are you currently a member of SACCOS?/ <b>Je, wewe kwa sasa ni mwanachama wa SACCOS?</b> 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>Hapana</i> , 3=Don't know SACCOS/ <i>Sifahamu SACCOS</i> <b>If YES GO to J8d/ Kama NDIYO NENDA J8d; If 3 go to J9a / Kama 3 nenda J9a</b>	
J8b	Were you a member of SACCOS before?/ <b>Je, wewe uliwahi kuwa mwanachama wa SACCOS kabla?</b> 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>Hapana</i> <b>IF YES go to section J9a/ KAMA NDIYO nenda sehemu J9a</b>	
J8c	What is the main reason why you haven't used SACCOS before?/ <b>Ni sababu ipi kuu ilikufanya usitumie SACCOS?</b> <b>Spontaneous mention – don't read out; Single mention/ usisome; Jibu moja</b> <i>Don't know of any SACCOS in my community/ Sijui SACCOS yoyote katika jamii yangu.</i>	1
	<i>Don't have the membership fee/ Sina ada ya kujiunga</i>	2
	<i>They don't offer the services I need/ Hawatoi huduma ninazozihitaji</i>	3
	<i>There is no benefits for me/ Haina manufaa kwangu</i>	4
	<i>Don't trust them with my money/ Siwaamini na pesa zangu</i>	5
	<i>Get the services they offer somewhere else/ Ninapata huduma wanazotoa kutoka sehemu nyingine</i>	6
	<i>Other, specify/ Nyingine, elezea</i>	7
	<b>Go to J9a/ Nenda J9a</b>	

J8d	<b>What do you usually use your SACCOS for?/ Kwa kawaida huwa unatumia SACCOS yako kwa ajili ya nini?</b> <i>Spontaneous mention – don't read out; Multiple mention possible/ usisome; Majibu mengi yanawezekana</i>	
	Savings/ <i>Akiba</i>	1
	Credit/ <i>Kukopa</i>	2
	Earn dividends/ <i>Kupata gawio</i>	3
	Access farm inputs/ <i>Kupata pembejeo za kilimo</i>	4
	Market access/ <i>Kuweza kupata soko</i>	5
	Other, specify/ <i>Nyingine, elezea</i>	6
J8e	<b>Why did you mainly become a member?/ Ni sababu ipi kuu ilikufanya ujiunge na SACCOS?</b> <i>Spontaneous mention – don't read out; Single mention/ usisome; Jibu moja</i> 1=I was obliged/required to/ <i>Nililazimika</i> ; 2=To save/ <i>Kuweka akiba</i> ; 3=To get credit/loan/ <i>Kupata mkopo</i> ; 4=To keep money safe/ <i>Kuweka pesa katika hali ya usalama</i> ; 5=Other, specify/ <i>Nyingine, elezea</i>	
J8f1	<b>Have you used your SACCOS in the past month?/ Je, umetumia SACCOS kwa kipindi cha mwezi mmoja uliopita?</b> 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>Hapana</i> If YES GO TO J9a/ <i>Kama NDIYO NENDA HADI J9a</i>	
J8f2	<b>Have you used your SACCOS in the past 6 months?/ Je, umetumia SACCOS kwa kipindi cha miezi 6 iliopita?</b> 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>Hapana</i> YES GO TO J9a/ <i>Kama NDIYO NENDA HADI J9a</i>	
J8g	<b>What is the main reason for you not using your SACCOS?/ Ni sababu ipi kuu inayokufanya usitumie SACCOS?</b> <i>Spontaneous mention – don't read out; Single mention/ usisome; Jibu moja</i> 1=Didn't need to use it/ <i>Sikutaka kuitumia</i> ; 2=Doesn't meet my needs/ <i>Haikidhi mahitaji yangu</i> ; 3=Too expensive/ <i>Ni ghali sana</i> ; 4=Too complicated/ <i>Ina utata</i> ; 5=Service is not good/ <i>Huduma sio nzuri</i> ; 6=Other, specify/ <i>Nyingine, elezea</i>	
J9a	<b>Do you use a mobile phone for handling money?/ Je, huwa unatumia simu ya mkononi kwa huduma za kifedha?</b> 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>Hapana</i> , 3=Not aware of mobile money services/ <i>Sifahamu huduma za kifedha kupitia simu ya mkononi</i> If YES GO TO J9c/ <i>Kama NDIYO NENDA J9c</i> , If 3 GO TO J10/ <i>Kama 3 NENDA J10</i>	
J9b	<b>What is the main reason for you not to use a mobile phone for handling money?/ Ni ipi sababu kuu ya kutokutumia simu ya mkononi kwa huduma za kifedha?</b> <i>Spontaneous mention – don't read out; Single mention/ usisome; Jibu moja</i>	
	Don't have a mobile phone/ <i>Sina simu ya mkononi</i>	1
	Don't know how to register/activate the service/ <i>Sijui jinsi ya kujisajili/ Kuwezesha huduma</i>	2
	Too far from mobile money agents/ <i>Niko mbali na watoa huduma za pesa kupitia simu</i>	3
	Do not have the identification documents required / <i>Sina nyaraka za utambulisho zinazohitajika</i>	4
	Do not trust the service / <i>Siadini huduma</i>	5
	If there is money in the phone and the phone is lost/stolen the money is lost/ <i>Kama kuna pesa kwenye simu na simu imepotea/ imeibiwa pesa zinakuwa zimepotea</i>	6
	Have never heard of mobile phone financial transactions/mobile money/ <i>Sijawahi kusikia kuhusiana na huduma za kifedha kwa njia ya simu</i>	7
	The fees are too high/ <i>Ada zipo juu sana</i>	8
	Other, specify/ <i>Nyingine, elezea</i>	9
<b>Go to J10/ Nenda J10</b>		
J9c	<b>What money matters do you use your phone for?/ Ni huduma gani za kifedha kwa njia za simu unazotumia?</b> <i>Read out/ Soma</i> 1=Yes/ <i>Ndiyo</i> ; 2=No/ <i>Hapana</i>	
J9c1	Send money/ <i>Kutuma pesa</i>	
J9c2	Receive money/ <i>Kupokea pesa</i>	
J9c3	Store money/ <i>Kuhifadhi pesa</i>	
J9c4	Pay bills like electricity, water, DSTV, Star times/ <i>Kulipia bili za umeme, maji, DSTV, star times</i>	
J9c5	Receive salary/wages/ <i>Kupokea mshahara</i>	
J9c6	Pay wages of other people/ <i>Kulipa mishahara ya watu wengine</i>	
J9c7	Repayment of loans/ <i>Malipo ya mkopo</i>	
J9c8	Contributions/donations to social events/ <i>Mchango wa matamasha ya kijamii</i>	
J9c9	Purchasing tickets (e.g. bus tickets, plane tickets)/ <i>Manunuzi ya tiketi (mf: tiketi ya basi, tiketi ya ndege)</i>	
J9c10	Pay school fees/ <i>Kulipa ada ya shule</i>	
J9c11	Purchasing airtime/data bundles/ <i>Kununua salio/ vifurushi</i>	
J9c12	Business transactions/ <i>Miamala ya kibiashara</i>	
J9c13	Check account balances/ <i>kuangalia salio la akaunti</i>	
J9c14	Any other transactions not mentioned here, specify/ <i>Miamala mingine ambayo haijatajwa hapa, elezea</i>	

J9d	How often do you use a mobile phone for handling money?/ <b>Ni mara ngapi unatumia simu ya mkononi kwa huduma za kifedha?</b> 1=More than once per day/ <i>Zaidi ya mara moja kwa siku</i> ; 2=About once a day/ <i>kama mara moja kwa siku</i> ; 3=At least once a week/ <i>Angalau mara moja kwa wiki</i> ; 4=Less than once a week/ <i>Chini ya mara moja kwa wiki</i>	
J9e1	Have you used a mobile phone for handling money in the past month?/ <b>Je, umetumia simu ya mkononi kwa huduma za kifedha kwa kipindi cha mwezi mmoja uliopita?</b> 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>Hapana</i> If YES go to J9f/ <b>Kama NDIYO nenda J9f</b>	
J9e2	Have you used a mobile phone for handling money in the past 90 days?/ <b>Je, umetumia simu ya mkononi kwa huduma za kifedha kwa kipindi cha siku 90 zilizopita?</b> 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>Hapana</i>	
J9f	ASK ONLY IF BANKED. IF NOT BANKED GO TO F10: You previously indicated that you have a bank account./ <b>ULIZA KWA WATUMIAJI WA BENKI PEKEE: Hapo nyuma ilionekana kuwa una akaunti ya benki.</b> Do you use a mobile phone to access your bank account?/ <b>Je, unatumia simu ya mkononi kupata huduma ya akaunti ya benki?</b> 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>Hapana</i>	

J10	If you have a problem with a financial institution or mobile money service provider, where would you report it?/ <b>Kama una tatizo na taasisi ya kifedha au mtoa huduma ya pesa kupitia simu, ni wapi ungeitolea taarifa?</b> <i>Spontaneous mention – don't read out; Single mention/ usisome; Jibu moja</i>	
	Don't know/ <i>Sijui</i>	1
	There is nowhere they can be reported/ <i>Hakuna sehemu ambayo wanaweza kutoa ripoti</i>	2
	Service provider customer services/ <i>Watoa huduma kwa wateja</i>	3
	Mobile money agent/ <i>Wakala wa huduma za fedha kupitia simu ya mkononi</i>	4
	Police/ <i>Polisi</i>	5
	Village or ward councillor or Sheha / <i>Mtendaji wa kijiji/kata/sheha</i>	6
	BoT or other regulator/ <i>BoT au wakaguzi wengine</i>	7
	PCCB – Prevention and combatting of corruption bureau/ <i>Kitengo cha kuzuia rushwa (PCCB)</i>	8
	Other, specify/ <i>Nyingine, elezea</i>	10

## K. Informal Products/ **Bidhaa Zisizo Rasmi**

K1a	Do you currently belong to a savings and/or savings and credit group?/ <b>Je, kwa sasa upo kwenye kikundi cha akiba/ akiba na mikopo?</b> 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>Hapana</i> IF YES GO TO K2/ <b>KAMA NDIYO NENDA HADI K2</b>	
K1b	Did you belong to such a group before?/ <b>Je umewahi kuwa mwanachama wa kikundi kama hicho?</b> 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>Hapana</i> If YES go to K6a/ <b>Kama NDIYO nenda K6a</b>	
K1c	What is the main reason you don't belong to such a group?/ <b>Ni ipi sababu kuu ya wewe kutokuwa mwanachama wa kikundi kama hicho?</b> <i>Spontaneous mention – don't read out; Single mention/ / usisome; Jibu moja</i>	
	Use a financial institution/ <i>Natumia taasisi ya kifedha</i>	1
	Don't have any money/ <i>Sina pesa zozote</i>	2
	People in the group steal your money/ <i>Watu katika kikundi wana iba pesa zako</i>	3
	There are no groups in the community/ <i>Hakuna makundi katika jamii</i>	4
	Don't want to join their activities/ <i>Sitaki kujiunga na shuguli zao</i>	5
	Don't trust them/ <i>Siwaaamini</i>	6
	A group requires too much time/ <i>Kikundi kinahitaji muda mwingi</i>	7
	Other, specify/ <i>Nyingine, elezea</i>	8
<b>Go to K6a/ Nenda K6a</b>		
K2a	How many groups do you belong to?/ <b>Je, upo katika vikundi vingapi?</b>	
K2b	For approximately how long have you been a member of a group?/ <b>Kwa kukadiria, ni kwa muda gani umekuwa mwanachama wa kikundi?</b> <i>Read out/ Soma</i> 1=Less than a year/ <i>Chini ya mwaka mmoja</i> ; 2=1-3 years/ <i>Mwaka 1-3</i> ; 3=3-5 years/ <i>Miaka 3-5</i> ; 4=Longer than 5 years/ <i>Zaidi ya miaka 5</i> ; 5=Don't remember/ <i>Sikumbuki</i>	
K2c	How much (in total) do you contribute to your group(s) in a month?/ <b>Ni kwa kiasi gani (kwa ujumla) unachangia katika kundi/ makundi yako kwa mwezi?</b>	

K3	<b>Which of the following do you do with the group(s) you belong to?/ Je, ni mambo gani kati ya yafuatayo mnaifanya kwenye kikundi/ vikundi vyenu? Read out Multiple mention possible/ Soma majibu mengi yanaruhusiwa</b>	
	Save with the group/ Kuweka akiba kwenye kikundi	1
	Borrow from the group and don't have to pay interest/ Kukopa kutoka kwenye kikundi na haulipi riba	2
	Borrow from the group and have to repay with interest/ Kukopa kutoka kwenye kikundi na unalipa pamoja na riba	3
	Contribute to an emergency fund or contribute when a member needs money for something like a funeral, wedding, medical expenses/ Kuchangia mfuko wa dharura au kuchangia pindi mwanachama anapohitaji pesa kwa ajili ya jambo kama mazishi, harusi, gharama za matibabu.	4
K4	<b>Does any group you belong to have any of the following?/ Je, kundi lolote ulilokuwemo lina haya yafuatayo? Read out/ Soma 1=Yes/ Ndiyo, 2=No/ Hapana</b>	
	K4a Contribute towards funerals or other emergencies of group members and their families/ Wanachangia kwenye misiba au dharura nyingine kwa wanakikundi na familia zao	
	K4b Contribute towards social events of group members e.g. weddings, birth of a child/ Wanachangia katika matamasha ya kijamii ya wanakikundi mf. Harusi, kuzaliwa kwa motto	
	K4c Have a joint income generating activity e.g. brick making, basket making/ Wana kitega uchumi cha pamoja mf. Utengenezaji matofali, utengenezaji vikapu	
	K4d Buy assets for the group/individual members/ wananunua rasilimali za kikundi/ wanachama binafsi	
K5	<b>What is the main reason why you belong to a savings group?/ Ni ipi sababu kuu inayokufanya kuwa katika kikundi cha akiba? Spontaneous mention – don't read out; Single mention/ usisome; Jibu moja</b>	
	To socialise or meet friends/to network/ Kujichanganya na wana jamii au kukutana na marafiki/ kujenga mtandao	1
	They give financial advice/ Wanatoa ushauri wa kifedha	2
	They give information on matters such as education, health, etc./ Wanatoa taarifa kwa mambo kama ya elimu, afya n.k	3
	Can turn to them when in financial need/ Unaweza kuwaomba wakati wa mahitaji ya kifedha	4
	Can get access to money in case of loss or emergency (interest free)/ Unaweza kupata pesa bila riba wakati umepatwa na janga	5
	To borrow money/ Kukopa	6
	To save money/ Kuweka akiba ya pesa	7
	To share in the profits/ Kugawana faida	8
	I trust the members with my money/ Nina waamini wanachama na pesa zangu	9
	Inherited membership/ Uwanachama wa kurithi	10
	It is compulsory/expected of me/ Ni lazima/ Jambo linalotarajiwa kwangu	11
	Other, specify/ Nyingine, elezea	12
K6a	<b>Are you a member of any other group or organisation i.e. not a savings or savings and credit group?/ Je, wewe ni mwanachama wa kikundi au taasisi ingineyoyote yaani siyo kikundi cha akiba na kukopa? 1=Yes/ Ndiyo, 2=No/ Hapana If NO go to Question L1/ Kama HAPANA nenda hadi swali L1</b>	
K6b	<b>What type of group/organisation?/ Ni aina gani ya kikundi au taasisi? Spontaneous mention – don't read out; Multiple mention possible/ usisome; Majibu mengi</b>	
	Business organisation/ Taasisi ya kibiashara	1
	Farmer's association/ Kikundi cha wakulima	2
	Market/traders association/ Kikundi cha wafanya biashara	3
	Cooperative/ Muungano	4
	Religious group/ Kikundi cha kidini	5
	Women's/men's group / Kikundi cha wanawake/ wanaume	6
	Emergency group/Makundi ya dharuru	7
	Other specify/ Nyingine, elezea	8

## L. Farming/ Kilimo

L1	<b>Please tell me which of the following statements best describes your household situation?/ Tafadhali nielezee ni maelezo gani kati ya yafuatayo yanalezea vizuri zaidi hali ya kaya yako?</b> <b>Read out Single mention/ soma; Jibu moja</b> 1=Your household is only involved in farming and no-one in the household has any other income generating activities/ Kaya yako inahusika na kilimo na /au ufugaji na hakuna yeyote ndani ya kaya yako mwenye shughuli nyingine ya kuzalisha kipato, 2=Your household is involved in farming AND other income generating activities/ Kaya yako inahusika na kilimo na /au ufugaji na shughuli nyingine za kuingiza kipato 3=Your household is NOT involved in farming at all/ Kaya yako HAIHUSIKI na ukulima kabisa <b>If L1 =3 GO to Section M/ Kama L1 = 3 NENDA sehemu M</b>	
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L2	Please tell me which of the following is your household involved in?/ <b>Tafadhali niambie kaya yako inahusika na mambo gani kati ya yafuatayo?</b> <i>Read out Multiple mention possible/ Soma Majibu mengi yanawezekana</i>	
	Cattle/ <i>Ufugaji ng'ombe</i>	1
	Goats, sheep, pigs, etc./ <i>Mbuzi, kondoo, nguruwe n.k</i>	2
	Other livestock such as poultry, rabbits, etc./ <i>Mifugo mingine kama vile kuku, sungura n.k</i>	3
	Cash crops – coffee, cotton, cashew nuts, spices etc./ <i>Mazao ya biashara – kahawa, pamba, korosho, viungo n.k</i>	4
	Fruit – bananas, mangos, pineapple, oranges, coconuts, etc./ <i>Matunda – ndizi, maembe, mananasi, machungwa, nazi n.k</i>	5
	Vegetables – tomatoes, carrots, onions, cabbages, etc./ <i>Mboga – nyanya/tungule, karoti, vitunguu, kabichi n.k</i>	6
	Food crops – maize, rice, beans, etc./ <i>Mazao ya vyakula – mahindi, mchele, maharage n.k</i>	7
	Other/ <i>Nyingine</i>	8
<b>If NO LIVESTOCK GO TO L4/ Kama HAMNA MIFUGO NENDA HADI L4</b>		
L3	Thinking of your livestock, please tell me if the following statements you agree with?/ <b>Ukifikiria kuhusiana na mifugo, tafadhali niambie ni maelezo gani kati ya yafuatayo unakubaliana nayo?</b> <i>Read statements/ Soma kauli</i> 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>Hapana</i> , 3= Don't know/ <i>Sijui</i>	
L3a	Your household will never sell your livestock/ <i>Kaya yako haitouza mifugo yako</i>	
L3b	Your household will use your livestock as security when you need to borrow money/ <i>Kaya yako itatumia mifugo yako kama dhamana kukopa pesa ukihataji</i>	
L3c	Your household regards your livestock as a form of savings / <i>Kaya yako inachukulia kuwa na mifugo ni kama njia ya kuweka akiba</i>	
L3d	Your household will sell some of your livestock to get cash when you need cash/ <i>Kaya yako itauza baadhi ya mifugo yako ili kupata fedha wakati unapohitaji fedha</i>	
L4	Do you/your household farm mostly for consumption or selling? / <b>Je, mazao yanayotokana na shamba la kaya yako yanatumika kwa matumizi ya kaya au kwa mauzo?</b> 1=Consumption/ <i>Matumizi</i> , 2=Selling/ <i>Kuuza</i> , 3=Don't know/ <i>Sijui</i>	
L5	For your farming activities, you need things like farming equipment, seed or fertiliser, pesticides, food and medicine for livestock, where do you mainly get the money for it? Or if you don't buy it, how do you mainly get it?/ <b>Kwa ajili ya shughuli zako za kilimo, unahitaji zana za kilimo, mbegu au mbolea, dawa, chakula na dawa za mifugo, je, ni wapi unapata pesa za vitu hivi? Au kama huvinunui, ni wapi hasa unapozipata bidhaa hizi?</b> <i>Spontaneous mention - don't read; Single mention/ usisome; Jibu moja</i>	
	Don't have to buy because I manage with what I have already (keeping seed from own harvest, etc.)/ <i>Sihitaji kununua kwakuwa ninamudu kwa nilichokuwa nacho tayari (Naweka mbegu zitokanazo na mazao yangu, n.k)</i>	1
	Use money from other sources of income/ <i>Ninatamia pesa kutoka kwenye vyanzo vingine vya kipato</i>	2
	Use savings/ <i>Ninatamia akiba</i>	3
	Sell crops/livestock/other produce to get money/ <i>Ninauza mazao/ mifugo/ vitu vingine ili kupata pesa</i>	4
	Get money in advance from buyer to whom we sell our crop/livestock/ <i>Ninapata pesa za kuanzia kutoka kwa mnunuzi ambaye tunauza mazao/mifugo kwake</i>	5
	Get from a supplier or distributor and pay later/ <i>Ninapata kutoka kwa msambazaji kisha ninalipa baadaye</i>	6
	Loan from a bank/ <i>Mkopo kutoka benki</i>	7
	Loan from an organisation like PRIDE, FINCA, SEDA, BRAC / <i>Mkopo kutoka kwenye shirika kama PRIDE, FINCA, SEDA, BRAC</i>	8
	Loan from a SACCOS/ <i>Mkopo kutoka SACCOS</i>	9
	Subsidised input loan (e.g. voucher from local government)/ <i>Mkopo wa ruzuku ya pembejeo (mf. Vocha kutoka serikali ya kijiji)</i>	10
	Loan from a farmers' association/ <i>Mkopo kutoka kwenye chama cha wakulima</i>	11
	Borrow from a savings group/ <i>Nakopa kutoka kwenye kikundi cha akiba</i>	12
	Borrow from a money lender in the community/ <i>Nakopa kutoka kwa wakopeshaji katika jamii</i>	13
	Borrow from friends and/or family/ <i>Nakopa kutoka kwa marafiki na/ au familia</i>	14
	Don't buy inputs - get inputs in exchange for goods or labour/ <i>Sinunui pembejeo- Napata pembejeo kwa kubadilishana na bidhaa au kazi</i>	15
	Other/ <i>Nyingine</i>	16
	Don't know/ <i>Sijui</i>	17



## M. Income and Expenditure/ **Mapato na Matumizi**

**M1a. How do you usually pay for food/groceries?/ Kwa kawaida, ni kwa namna gani unalipia vyakula/ vinywaji?**

*Spontaneous mention - don't read; Single mention./– usisome; Jibu moja*

**M1b. How do you usually pay for clothes?/ Kwa kawaida, ni kwa namna gani unalipia nguo?**

*Spontaneous mention - don't read; Single mention./– usisome; Jibu moja*

**M1c. How would you pay for larger goods/appliances such as a radio, TV, furniture or a bicycle?/ Ni kwa namna gani ungelipia bidhaa kubwa/ vifaa kama redio, TV, samani au baiskeli?**

*Spontaneous mention - don't read; Single mention./– usisome; Jibu moja*

	M1a. Food/groceries/ Chakula/ Vinywaji	M1b. Clothes/ Nguo	M1c. Larger goods/appliances/ Bidhaa kubwa/ vifaa vya nyumbani
Cash/ <i>Pesa taslimu</i>	1	1	1
Borrow money and pay cash/ <i>Unakopa pesa kisha unalipa kwa pesa taslimu</i>	2	2	2
Get from store and pay later/ <i>Unachukua dukani kisha unalipa baadae</i>	3	3	3
Use credit card/ <i>Unatumia kadi ya mkopo</i>	4	4	4
Use debit card/ <i>Unatumia kadi ya malipo</i>	5	5	5
Use cheque/ <i>Unatumia hundi</i>	6	6	6
Put down a number of payments till it is paid for then I get it/ <i>Unafanya malipo kidogo kidogo mpaka unapokamilisha malipo ndipo unapochukua (kubadika/kuwekesha)</i>	7	7	7
Exchange goods or farming products to get .... (pay in kind)/ <i>Unabadili bidhaa kwa bidhaa nyingine au mazao ili kupata ...</i>	8	8	8
Don't buy these/ <i>Hununui vitu hivi</i>	9	9	9
Other, specify/ <i>Nyingine, elezea</i>	10	10	10

M1d	Thinking of you regular expenses, EXCLUDING food and clothing, what is most important for you to pay first when you get money? / Ukifikiria matumizi yako ya mara kwa mara, UKIONDOA nguo na chakula, ni kitu gani cha muhimu unachokilipia kwanza unapopata pesa? <i>Spontaneous mention - don't read; Single mention./– usisome; Jibu moja</i>	
	Rent/ <i>Kodi</i>	1
	Transport/ <i>Usafiri</i>	2
	School items and/or fees/ <i>Vifaa vya shule na/ au ada</i>	3
	Utilities – water, cooking fuel and source of lighting/ <i>Mahitaji – maji, mafuta ya kupikia na chanzo cha umeme</i>	4
	Medical expenses/ <i>Gharaka za matibabu</i>	5
	Telephone expenses/ <i>Gharaka za simu</i>	6
	Repayment of loan from bank/ <i>Marejesho ya mkopo kutoka benki</i>	7
	Repayment of loan from SACCOS or organisations such as SEDA, FINCA, BRAC / <i>Marejesho ya mkopo kutoka SACCOS au mashirika kama FINCA, SEDA BRAC au</i>	8
	Repayment of debt (not with a financial institution)/ <i>Marejesho o ya deni (sio mkopo kutoka na taasisi ya kifedha)</i>	9
	Contribution to SACCOS/informal group(s)/ <i>Mchango kwa SACCOS/ kikundi kisichokuwa rasmi</i>	10
	Insurance/ <i>Bima</i>	11
	Other, specify/ <i>Nyingine, elezea</i>	12

**M2a. Please tell me about all the different ways you get/make money to pay for your expenses or do the things that you do?/ Tafadhali niambie njia zako zote/ zinazokuingizia pesa kugharamia mahitaji yako ya kila siku na kufanyia mambo mengine?**

*Spontaneous mention- don't read; Multiple mention possible/ – usisome; Majibu mengi yanawezekana*

**M2b. For each money source ask: How often do you usually receive the money you get from .....? / Kwa kila chanzo cha pesa: Ni Mara ngapi unapokea pesa kutoka kwa.....? Single mention/ Jibu moja**

1=Daily/ *Kila siku*; 2=Weekly/ *Kila wiki*; 3=Fortnightly/ *Kila baada ya wiki mbili*; 4=Monthly/ *Kila mwezi*; 5=Annually/ *Kila mwaka*;

6=Seasonally/ *Kila msimu*; 7= Occasionally/*mara chache*( *Haina mpango maalumu*); 8=Upon completion of job/ *Unapomaliza kazi*

**M2c. For each money source ask: How do you usually receive the money you get from .....? / Kwa kila chanzo cha pesa uliza: Kwa kawaida ni kwa njia gani unapokea pesa unazopata kutoka ....? Single mention/ Jibu moja**

1=Cash/ *Pesa taslimu*; 2=Cheque/ *Hundi*;

3=Into bank account/*Kupitia kwenye akaunti ya benki*; 4=Western Union/Money gram; 5=M-PESA/Tigo PESA/Airtel money/Ezy PESA;

6=Other/ *Nyingine*

**M2d. Only for those with more than one source of money: On which of these do you rely most to make a living?/ Kwa wale wenye chanzo zaidi ya kimoja cha pesa: Ni vipi kati ya vifuatavyo unakitegemea zaidi kujikimu kimaisha? Single mention/ Jibu oja**

		M2a	M2b	M2c	M2d
M2.1	Salary/wages from Government/ <i>Mshahara/malipo kutoka serikalini</i>	1			1
M2.2	Salary/wages from a business/company (formal sector)/ <i>Mshahara/malipo kutoka kwenye biashara/kampuni (sekta rasmi)</i>	2			2
M2.3	Salary/wages from individual with own business (informal sector)/ <i>Mshahara kutoka kwa mtu mwenye biashara (sekta isiyo rasmi)</i>	3			3
M2.4	Salary/wages from a farmer/ <i>Mshahara kutoka kwa mkulima</i>	4			4
M2.5	Salary/wages from an individual for domestic chores/ <i>Mshahara/malipo kutoka kwa mtu binafsi kwa ajili ya huduma za nyumbani</i>	5			5
M2.6	Self-employed (have own business)/ <i>Nimejiijiri mwenyewe (nina biashara yangu mwenyewe)</i>	6			6
M2.7	Money from farming – cash crops (coffee, tea, pyrethrum, cotton, etc.)/ <i>Pesa itokanayo na kilimo– mazao ya biashara (kahawa, chai, pareto, pamba, n.k)</i>	7			7
M2.8	Money from farming – food crops (beans, maize, cassava, etc.)/ <i>Pesa Pesa itokanayo na kilimo – mazao ya vyakula (maharage, mahindi, muhogo n.k)</i>	8			8
M2.9	Money from farming – livestock and/or products from livestock/ <i>Pesa Pesa itokanayo na kilimo – mifugo na/ au bidhaa kutoka kwenye mifugo</i>	9			9
M2.10	Money from fishing/ <i>Pesa itokanayo na uvuvi</i>	10			10
M2.11	Rental income (sub-letting land/house/rooms)/ <i>Kipato kitokanacho na kupangisha (eneo la kulimia/ nyumba/ vyumba)</i>	11			11
M2.12	Pension/ <i>Mafao</i>	12			12
M2.13	Money from investments e.g. shares/ <i>Pesa itokanayo na uwekezaji mf. Hisa</i>	13			13
M2.14	Money from an aid agency/NGO/ <i>Pesa itokanayo na shirika la misaada/ Shirika lisilo la kiserikali</i>	14			14
M2.15	Maintenance money/ <i>Hela ya matumizi kutoka kwa mtu asiye mwana kaya mfano mzazi mwenzako</i>	15			15
M2.16	Remittances (money from friends/family)/ <i>Msaada (Pesa kutoka kwa marafiki/ familia)</i>	16			16
M2.17	Casual labour (day worker)/ <i>Kazi za muda</i>	17			17
M2.18	Make goods to sell/ <i>Unatengeneza bidhaa za kuuza</i>	18			18
M2.19	Sell something I grow/ <i>Ninauza ninacho otesha</i>	19			19
M2.20	Sell something I collect from nature (thatch/wood/charcoal/shells)/ <i>Ninauza vitu ninavikusanya kutoka kwenye mazingira (kuni/ mkaa/ nyasi/ kauri)</i>	20			20
M2.21	Household member pays my expenses/ <i>Mwana kaya ananilipia gharama zangu</i>	21			21
M2.22	Get money from household member/ <i>Ninapata pesa kutoka kwa mwana kaya</i>	22			22
M2.23	Other specify/ <i>Nyingine elezea</i>	23			23

<b>M2e</b>	<b>Ask only those who get money from salaries/wages (M2.1-M2.5)/</b> <b>Uliza wale wanaopata pesa kutoka kwenye mishahara/ malipo (M2.1 – M2.5):</b> Do you work full-time or part time?/ Je, unafanya kazi ya muda wote au kwa muda? 1=Full-time/ <i>muda wote</i> , 2=Part-time/ <i>kwa muda</i>	
<b>M2f</b>	<b>Ask only those who get money from household members/have household members paying their expenses (M2.21 – M2.22): / Uliza wale tu wanaopata pesa kutoka kwa wana kaya/ wanaolipiwa gharama na wanakaya (M2.21 – M2.22):</b> You said that you get money from a household member/someone in the household pays your expenses, who gives you money/pay your expenses?/ Ulisema kuwa unapata pesa kutoka kwa mwanakaya/ unalipiwa gharama na mwanakaya, ni nani anayekupa pesa/ kukulipia gharama zako? <b>Multiple mention possible/ Majibu mengi yanaruhusiwa</b>	
M2f1	Spouse/ <i>Mwenza</i>	1
M2f2	Parents/ <i>Mzazi</i>	2
M2f3	Children/ <i>Watoto</i>	3
M2f4	Other relatives/ <i>Ndugu wengine</i>	4
M2f5	Other/ <i>Mwingine</i>	5



M3a	<b>Do you have money of your own that you can do with as you wish?/Je, una pesa zako ambazo unaweza kuzitumia utakavyo?</b>		
	Yes/ <i>Ndiyo</i>	1	Go to M4/ <i>Nenda hadi M4</i>
	No/ <i>Hapana</i>	2	Go to M3b/ <i>Nenda hadi M3b</i>
	Refused/ <i>Kakataa</i>	3	Go to M4/ <i>Nenda hadi M4</i>
M3b	<b>If NO , why not (main reason)? Spontaneous mention – don't read; Single mention possible/ Kama HAPANA, ni kwanini (sababu kuu)? usisome; Jibu moja</b>		
	Money goes into household expenses/ <i>Pesa huenda kwenye gharama za kaya</i>	1	
	Have to give my money to household member/family member/ <i>Wanatakiwa watoe pesa kwa wana kaya/wana familia</i>	2	
	Don't have an income/ <i>Sina kipato</i>	3	
	Other specify/ <i>Nyingine elezea</i>	4	
M4	<b>Ask only those who get a monetary income (ALL excluding those with M2a.21=21) Uliza wale tu wenye kipato cha pesa (WOTE isipokuwa waliojibu M2a.21=21): I would like to get an idea of the total amount of money you get. In other words the total amount of money you get from .... and ... and ... together. Would it be easier for you to give me an estimate of this for a month or for a year?/ Ningependa kupata makadirio ya jumla ya pesa unazopata kwa ujumla. Nikimaanishai kiasi gani cha pesa unachopata kutoka ... na ... na .... kwa jumla. Je, itakuwa ni rahisi kwako kunipa makadirio kwa hili kwa mwezi au kwa mwaka? 1=Month/ <i>Mwezi</i>, 2=Year/ <i>Mwaka</i>, 3=Have a monthly and annual income (both)/ <i>Ana kipato cha mwezi na cha mwaka (vipato vyote)</i>, 4=Don't know the amount for either/ <i>Hajui kipato kwa vyote viwili</i>, 5= Refused/ <i>Amekataa</i></b>		
	<b>If M4=1 GO TO M4a/ <i>Kama M4 = 1 NENDA HADI M4a</i>; If M4=2 GO TO M4b/ <i>Kama M4 = 2 NENDA HADI M4b</i>; If M4=3 GO TO M4a/ <i>Kama M4 = 3 NENDA HADI M4a</i>; If M4= 4 or 5 GO TO M5/ <i>Kama M4 = 4 au 5 NENDA HADI M5</i></b>		
M4a	<b>What is your personal total monthly income? Please include income from ..../ Je, nini jumla ya mapato yako kwa mwezi? Tafadhali unaweza kusema kipato chako ni .... Single mention/ Jibu moja</b>		
	Below Tsh 50 000/ <i>Chini ya Tsh 50 000</i>	1	
	Tsh 50 001 –Tsh 150 000	2	
	Tsh 150 001 –Tsh 300 000	3	
	Tsh 300 001 –Tsh 600 000	4	
	Tsh 600 001 –Tsh 1 000 000	5	
	Tsh 1 000 001 –Tsh 2 000 000	6	
	Tsh 2 000 001 –Tsh 4 000 000	7	
	Tsh 4 000 001 –Tsh 6 000 000	8	
	Tsh 6 000 001 –Tsh 10 000 000	9	
	Above Tsh 10 000 000/ <i>Zaidi ya Tsh 10 000 000</i>	10	
M4b	<b>What is your personal total annual income? Please include income from ..../ Ni nini jumla ya mapato yako binafsi kwa mwaka? Tafadhali husisha kipato chako kutoka kwenye .... Single mention/ Jibu moja</b>		
	Below Tsh 600 000/ <i>Chini ya Tsh 600 000</i>	1	
	Tsh 600 001 –Tsh 1 800 000	2	
	Tsh 1 800 001 –Tsh 3 600 000	3	
	Tsh 3 600 001 –Tsh 7 200 000	4	
	Tsh 7 200 001 –Tsh 12 000 000	5	
	Tsh 12 000 001 –Tsh 24 000 000	6	
	Tsh 24 000 001 –Tsh 48 000 000	7	
	Tsh 48 000 001 –Tsh 72 000 000	8	
	Tsh 72 000 001 –Tsh 120 000 000	9	
	Above Tsh 120 000 000/ <i>Zaidi ya Tsh 120 000 000</i>	10	

1= Using savings put aside for this purpose/ *Kutumia akiba uliyoweka kwa matumizi haya*; 2=General savings/ *Akiba kwa ujumla*; 3=Rely on family & relatives to help cover costs/ *Utategemea familia & ndugu watakaolipia gharama*; 4=Rely on community to help cover costs/ *Utategemea jamii kulipia gharama*; 5=Sell something that I bought to sell for such an event/ *Kuuza kitu ambacho nilinunua kwa ajili ya kukiuzia gharama hii*; 6=Sell something (unplanned)/ *Kuuza kitu (bila kupanga)*; 7=Have a policy that will cover it/ *Nina bima ambayo italipia gharama*; 8=Borrow money/ *Nitakopa pesa*, 9=Don't know/Haven't thought about it/ *Sijui/ Sijafikiria kuhusiana nayo*; 10=Other/ *Nyingine*

<b>M5</b>	<b>Event/ Tukio</b>	<b>M5</b>
M5a	Wedding/ <i>Harusi</i>	
M5b	Children's education/ <i>Elimu ya watoto</i>	
M5c	Hospital costs/ <i>Gharama za matibabu</i>	

N1	Which of the following do you agree with?/ <b>Ni yapi kati ya yafuatayo unayokubaliana nayo?</b> 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>Hapana</i>
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N1	Which of the following do you agree with?/ <b>Ni yapi kati ya yafuatayo unayokubaliana nayo?</b> 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>Hapana</i>	
N1a	You have specific dreams and ambitions you are working towards/ <i>Una ndoto fulani na malengo unayoyafanyia kazi</i>	
N1b	You have people in the community that you can turn to for help if you need to/ <i>Una watu katika jamii ambao unaweza kuwaomba msaada</i>	
N1c	You would rather turn to strangers than people in the community if you need financial help/ <i>Ni bora kuwafata watu usiwafahamu kuliko watu unaowafahamu katika jamii kwa ajili ya msaada wa kifedha</i>	
N1d	It is the responsibility of government to take care of those who struggle to make a living/ <i>Ni jukumu la serikali kuwajali wale ambao wanaishi maisha duni</i>	
N1e	People in your community have a strong sense of involvement in the community – people rely on each other for support/ <i>Watu katika jamii yako wana uhusika mkubwa kwa mambo ya kijamii - watu wanategemeana kwa msaada</i>	
N1f	There is a strong tendency in your community where you live to form groups/ <i>Kuna tabia iliyozeleka katika jamii yako unapoishi kutengeneza vikundi</i>	
N1g	Being part of the community is important to you/ <i>Kuwa mwanajamii ni muhimu kwako</i>	

N2	Which of the following documents do you have in your name?/ <b>Ni nyaraka zipi kati ya zifuatazo unazo kwa jina lako?</b> 1=Yes/ <i>Ndiyo</i> , 2=No/ <i>Hapana</i>		
	Voters card/ <i>Kitambulisho cha mpiga kura</i>		
	Valid driving license/ <i>Leseni ya udereva ambayo haijaisha muda wake</i>		
	Valid work/staff identification card/ <i>kitambulisho cha mfanyakazi kinachotumika</i>		
	Valid passport/ <i>Pasipoti ambayo haijaisha muda wake</i>		
	Valid student ID/ <i>Kitambulisho cha mwanafunzi kinachotumika</i>		
	Utility bill e.g. water/electricity bill/ <i>Ankara ya matumizi mf. Maji/ umeme</i>		
	Zanzibar resident ID ( <i>Zanzibar only</i> )/ <i>Kitambulisho cha mwanzibari mkaazi (Zanzibar pekee)</i>		

End time of interview (24 h clock)/

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**Respondent/household telephone number for back checking purposes: / Namba ya simu ya mhojiwa au mwanakaya kwa ajili ya kuhakiki**

[illegible]

1=Respondent number/**Mhojiwa**,  
2=Someone else/**Mtu mwingine**