

# Global Segmentation Survey – Kenya, 2017

(Kenya, Tanzania, Nigeria, Myanmar, Pakistan, and India)

By Research Solutions Africa (RSA) & Busara Center for Behavioral Economics

## Section A: Administrative Information

Questionnaire number:	<input type="text"/>		
Date of interview:	DD <input type="text"/>	MM <input type="text"/>	YY <input type="text"/>
Time of interview: (24 hour clock)	Start MM <input type="text"/>	HH <input type="text"/>	Stop HH <input type="text"/> MM <input type="text"/>
Name of interviewer:	<input type="text"/>		
Place of interview:	<input type="text"/>		
Region	<input type="text"/>		
District	<input type="text"/>		
Division	<input type="text"/>		
Ward	<input type="text"/>		
Village	<input type="text"/>		
GPS Coordinates (Interview point)	<input type="text"/>		
Number of visits (max. of 3)			
Reason for call back	Number of visits		
	1	2	3
Refused to be interviewed		1	1
Target respondent not at home		2	2
Target respondent requested for a call back		3	3
No one in the household		4	4
Respondent not able to be interviewed due to medical reasons		5	5
No adult member in the household		6	6
Language barrier		7	7
Other (specify)		98	98
Not applicable		99	99
Outcome of final visit	Successful	Incomplete	Replaced

Field quality control checks (Mark as appropriate)			
Activity	Activity undertaken by		
	Interviewer	Team leader	Supervisor
Edited	<input type="text"/>	<input type="text"/>	<input type="text"/>
Reviewed	<input type="text"/>	<input type="text"/>	<input type="text"/>
Accompanied (sit in)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Back checked	<input type="text"/>	<input type="text"/>	<input type="text"/>
Called back	<input type="text"/>	<input type="text"/>	<input type="text"/>

INTRODUCTION TO HOUSEHOLD CONTACT PERSON

*Good morning/afternoon/evening. My name is ... from Research Solutions Africa, a company that conducts market and social surveys globally. Today we are doing a survey on how people use financial services on behalf of Dalberg Research. This survey hopes to understand how people go about their daily lives and how the financial services they use can be improved to meet their needs. Any information you share with us will help organizations concerned develop better financial solutions for you and others like you.*

*The interview will take about 35 minutes. There are no right or wrong answers. The information you provide will be kept strictly confidential. Your name will be kept private and separate from the information you provide, in a secure office.*

*Your house has been selected randomly and first we will need to make a list of everyone in your household so we can choose one person in particular to interview.*

**A0: May we proceed and identify a household member to interview?**

1. Yes >>>  **Screener**
2. No >>>  **Thank household contact person, and proceed to next household**

**SCREENER**

#	Question	Response	Instructions
A1	What is the total number of household members in this household?		
A2	How many of the household members are earning an income?		
A3	How many of the household members are aged 18 years or more?		
A3.1	Who are they (Names)?		<i>One name per person can do</i>
A4	How many school going children are in the household?		

***{Respondent selection: Have a system random generator linked to the response to A3.1 above. Inform the household contact person of the household member randomly selected for the interview, and ask to speak to this person from this point onwards}.***

**INTRODUCTION TO HOUSEHOLD TARGET RESPONDENT** *(If different from the household contact person)*

*Good morning/afternoon/evening. My name is ... from Research Solutions Africa, a company that conducts market and social surveys globally. Today we are doing a survey on how people use financial services on behalf of Dalberg Research. This survey hopes to understand how people go about their daily lives and how the financial services they use can be improved to meet their needs. Any information you share with us will help organizations concerned develop better financial solutions for you and others like you.*

*The interview will take about 35 minutes. There are no right or wrong answers. You do not have to answer any question you do not want to answer. You can choose not to participate in the survey. If you participate, you can stop at any time without problems. The information you provide will be kept strictly confidential. Your name will be kept private and separate from the information you provide, in a secure office.*

*If you have questions about this study, you can contact **Ephaniel Mati (Project Field Coordinator)** at **+255 713 174 103***

**A5: Are you willing to take part in this interview?**

1. Yes >>> **A6**
2. No >>> **Thank respondent, and terminate interview**

**A6: What language would you prefer to be interviewed in?**

1. Kiswahili
2. English
3. **Somali**

**Thank you for your willingness to participate in this survey. I will first ask you a few questions about yourself.**

Section B: Respondent basics			
#	Question	Response	Instructions
B1	What is your age?	1. 18 – 24 years 2. 25 – 34 years 3. 35 – 44 years 4. 45 – 54 years 5. 55 – 64 years 6. Over 65 years 997. Refused to answer 998. Don't know	<i>In completed years</i>
B2	Respondent's gender	1. Male 2. Female	<i>Observe</i>
B3	What is your marital status	1. Single 2. Divorced/separated 3. Widowed 4. Monogamously married/living with partner	

		5. Polygamous married/living with partner 997. Refused to answer 998. Don't know	
B4	What is your relationship to the household head?	1. I am the head of the household 2. Spouse 3. Son/daughter 4. Father/mother 5. Sister/brother 6. Grandchild 7. Other relative 996. Other ( <i>specify</i> )	
B5	What is the highest level of formal education you have completed?	1. No formal schooling 2. Some primary schooling 3. Primary schooling completed 4. Informal schooling only 5. Religious schooling only 6. Some secondary school/high school 7. Secondary school/high school completed 8. Post-secondary qualifications, not university 9. Some university 10. University completed	

### Section C: Financial

*Thank you for sharing this information. The next set of questions will help us to understand the situation of the household. The more accurate your answers are, the more you help us in the development of financial tools for yourself and others like you.*

#	Question	Response	Instructions
C1	Who makes the main decisions about how money is spent in this household?	1. Myself 2. Myself with someone else 3. Spouse 4. Parents 5. Children 6. Brothers/sisters 7. Other relatives 8. Non-relatives 9. All adults 990. None	<i>Spontaneous SINGLE response only</i>
C2	What is the type of roofing material for the main dwelling unit for the household?	1. Thatch or grass 2. Shingles 3. Plastic sheets 4. Multiple materials 5. Metal, tin or zinc 6. Asbestos 7. Concrete	<i>Observe where possible</i>

		8. Tiles 9. Some other material	
C3	What is the type of shelter for the main dwelling unit for the household?	1. Traditional house/hut 2. Temporary structure/shack 3. Single room in a larger dwelling or backyard 4. Hostel in an industrial/farming compound 5. Non-traditional formal house 6. Flat in a block of flats 7. Room in a hotel/residential hotel 8. Other	<i>Observe where possible</i>
C4.1	What is your main source of electricity?	1. Individual solar device 2. Solar home system 3. Micro-grid 4. Public electricity grid 990. None	
C4.2	What is your main source of water?	1. Outside the compound (far away) 2. Inside the compound (nearby) 3. Inside the house	
C4.3	What is the main way of human waste disposal for the household?	1. None; bush; pail/bucket; or other 2. Uncovered pit latrine; or V.I.P. latrine 3. Covered pit latrine; or toilet on water 4. Flush to septic tank or flush to sewage	
C4.4	Is there a Post Office in your village (rural) or your part of town (urban)?	1. Yes 2. No	
C4.5	Which of the following statements best describes your household with respect to farming?	1. We are not farmers at all ( <i>no crop farming and/or livestock keeping</i> ) 2. We are simple noncommercial small holder farmers <sup>1</sup> 3. We are commercial small holder farmers in loose value chains <sup>2</sup>	<i>Single response</i>  <i>Probe thoroughly for options 2, 3, and 4 (see provided key attributes for each)</i>

<sup>1</sup> **Noncommercial small holder farmers:** no land or very small *parcels, under 1 ha; mainly farm for staple crops for subsistence with very little if any surplus to sell; very few livestock if any: chicken, goats, pigs, etc.; limited access to land technology, education, or information on markets, prices, weather, etc.; little mechanization; vulnerable to income shocks; low outputs, mostly consumed in household; mostly buyers of food and sellers of labor; dependent on informal financial plans: local savings/loan groups.*

<sup>2</sup> **Commercial smallholder farmers in loose value chains:** *have 1-2 ha of land; farm both staple and cash crops; tend to rely on traditional production methods of farming and to use non improved inputs; may sell their produce at both the local and regional markets; have wider access to financial services; may be looking for ways of diversifying their household income sources; have limited access to farm inputs, and information of markets, prices and weather, etc.*

		4. We are commercial small holder farmers in tight value chains <sup>3</sup> 5. We are large scale commercial farmers 996. Other (specify) 997. Refused to answer 998. Don't know			
C5	<b>Which of the following assets do you own personally or as a household?</b>				
		<b>Ownership status</b>			
		<b>1</b>		<b>2</b>	<b>3</b>
		Asset	Personally own	Common property /owned by someone in the household	Don't own
	1	Inherited or given land			
	2	Land you bought			
	3	Livestock			
	4	Car, van, bus or truck			
	5	Motorcycle or other motorized vehicle or machinery			
	6	Refrigerator			
	7	TV			
8	Cable TV subscription				
9	Working basic phone				
10	Working smart phone				
C6.1	<b>How often do you use your cell phone?</b>	1. Never 2. Less than once per day 3. One or two times per day 4. Three or four times per day 5. Five or more times per day 999. Not applicable	If 999 >>> C6.6		
C6.2	<b>Where you stay, do you normally have a reliable phone network?</b>	1. Yes 2. No			

<sup>3</sup> **Commercial smallholder farmers in tight value chains:** generally less poor and more resilient; undertake farming as a business; have high agricultural income, maybe from specialty crops; may also grow staple crops for household consumption; manage/farm at least 2 ha of land; have access to buyer-provided information on: improved seeds/inputs, weather, fiancé and markets, etc.; produce mostly sold on contract basis, in highly organized value chains; staples may be sold in local informal market or regionally; are relatively large producers; may hire people to support with the farm activities; tend to use wider range of financial services, both formal and informal, etc.

C6.3	When you top up your phone credit, what amount do you usually top-up by?		In KShs.																																								
C6.4	Which messaging services do you use?	1. Texting/SMS, 2. WhatsApp, 3. Facebook, 4. Viber, 5. WeChat, 6. [Add country specific services] 990. None 996. Other (Specify)	Select all that apply																																								
C6.5	When using your phone, about how many people do you communicate with in a day?		Enter number																																								
C6.6	How often do you perform each of the following actions without assistance?																																										
	1. Everyday 2. A few times a week 3. A few times a month 4. Less than once a month 5. Never																																										
	<table border="1"> <thead> <tr> <th colspan="2" rowspan="2">Action</th> <th colspan="5">Frequency</th> </tr> <tr> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Send a text message</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>2</td> <td>Visit a website</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>3</td> <td>Log into an account on a website (i.e. use username and password)</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>4</td> <td>Visit social media sites like Facebook or (insert local example)</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>			Action		Frequency					1	2	3	4	5	1	Send a text message						2	Visit a website						3	Log into an account on a website (i.e. use username and password)						4	Visit social media sites like Facebook or (insert local example)					
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C7.1	How often do you use the following?																																										
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C7.2	What is your main way of connecting to the internet?	1. Mobile network 2. Public access points 3. Home connection 4. Other																																									
C8	Please help me to understand how frequently you use different financial tools and institutions. <i>Probe for savings collectors/money guards and record the answer based on who the collector/guard is collecting for.</i>																																										
C8.1	Do you have an account at a bank or another type of formal financial institution? (Not mobile money)	1. Yes 2. No	If 2 >>> C8.2																																								
	If yes in C8.1, 1. Every day 2. At least once a week																																										

		3. <i>At least once a month</i> 4. <i>At once every three months</i> 5. <i>At least once every year</i> 6. <i>Less than once a year</i> 7. <i>Never</i> 997. <i>Refused to answer</i> 998. <i>Don't know</i>																																																																	
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C8.2	Do you have a mobile money account?	1. Yes 2. No	<i>If 2 &gt;&gt;&gt; C8.4</i>																																																																
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C8.3	Which of the following sentences best describes you when you receive funds by mobile money?	When you receive funds by mobile money, you usually: 1. <i>Cash out the full amount</i>																																																																	



		2. <i>Keep a part of the funds on your mobile money account</i> 3. <i>Keep the full amount on your mobile money account until when you need it</i>								
C8.4	Do you participate in an informal savings group or investment group (like <i>[insert local example]</i> ), or does another person outside the family keep money safe for you, handle your investments or provide you with loans?	1. Yes 2. No	If 2 >>> C8.5							
If yes in C8.4,										
Question		Frequency								
		1	2	3	4	5	6	7	997	998
1	How often do you, personally, save or set aside any money by using an informal savings group or investment group (like <i>[insert local example]</i> ), or a person outside the family?									
2	How often do you, by yourself or together with someone else, borrow money from an informal savings group or investment group (like <i>[insert local example]</i> ), or a person outside the family?									
Question		Frequency								
		1	2	3	4	5	6	7	997	998
C8.5	How often do you, personally, save or set aside any money at home or with a close family member for safekeeping, not for spending?									
C8.6	How often do you, by yourself or together with someone else, borrow money from a close family member?									
C9.1	How long would it take you to get to the nearest bank or another type of a formal financial institution?									Enter time in minutes
C9.2	How long would it take you to get to the nearest mobile money or mobile banking agent?									
C9.3	How long would it take you to get to the nearest informal savings or investment group?									
<b>Response options for C10.1 and C10.2:</b> <ol style="list-style-type: none"> <li>1. Farming (crops or keeping livestock)</li> <li>2. Employed</li> <li>3. Casual/temporary worker</li> <li>4. Self-employed/running own business</li> <li>5. Pension or investment income that you receive from government, ex-employer or investment scheme</li> </ol>										

6. Money/support from family/friends/spouse 7. Subletting of land, house/rooms or equipment 8. Government, aid agency/NGO assistance in form of food or grants 996. Others (specify)									
C10.1	What is your primary source of income?					Single response			
C10.2	Which other sources of income do you have?					Multiple response			
From all the sources of income you just mentioned in C10 above, combined:									
C11.1	How much income have you earned in the last 6 months, i.e. from ... [insert date 6 months ago] to date?					Enter amount in KShs.			
C11.2	How much money (combined income) do you expect to earn in the next 6 months, i.e. from today until end of ... (enter date of the next 6th month from today)?								
C11.3	What is the least you expect to earn (combined income) in the next 6 months, if things turn out badly?								
C12	Now I would like to ask you about situations where you needed to make money stretch. Think about your regular personal and household payments and income over the past 6 months.  Please tell me which of these regular personal or household expenses you had difficulties paying for?  1. Yes 2. No 997. Refused to answer 998. Don't know								
	Item				1		2	997	998
	1	Food or meals							
	2	Paying for rent, water, electricity or fuel to burn for lighting and cooking							
	3	Medicines to treat small sickness, like cold or stomach ache							
	4	School fees or other items for you, your child or other household member							
	5	Paying off borrowing, loans or other debts							
	6	Travel costs like petrol, bus or taxi fare, tolls							
	7	Money to give or send to family							
	8	Airtime to make calls or send messages on your phone							
	9	Data to use the internet on your phone or computer							
	10	Other household items or groceries							
996	Other (specify)								
C13	Generally, how often do you keep/put money aside or save?				1. Daily 2. Weekly 3. Monthly 4. Once every 3 months 5. Once every 6 months				

		6. Almost never 7. Never																				
C14.1	<b>What percentage of what you currently own/possess (i.e. your net worth) is in the following forms, roughly speaking?</b> 997. <i>Refused to answer</i> 998. <i>Don't know</i>																					
	<table border="1"> <tr> <th colspan="2" rowspan="2">Form</th> <th colspan="5">Estimated % of net worth in given form</th> </tr> <tr> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> </tr> <tr> <td></td> <td></td> <td>0%</td> <td>Below 25%</td> <td>25 - 50%</td> <td>51-75%</td> <td>Above 75%</td> </tr> </table>		Form		Estimated % of net worth in given form					1	2	3	4	5			0%	Below 25%	25 - 50%	51-75%	Above 75%	
	Form				Estimated % of net worth in given form																	
			1	2	3	4	5															
			0%	Below 25%	25 - 50%	51-75%	Above 75%															
	1	Cash																				
	2	Savings at a formal financial institution or mobile money/banking account																				
	3	Savings or investments in an informal or community based savings scheme or group																				
	4	Your own land / house / livestock																				
	5	Your own business inventory / assets																				
6	Somebody else's business																					
C14.2	<b>I will now read a short list of 12 statements about you. Please help us understand the level to which you agree with each of these statements on a scale from 1 to 5, with 1= strongly disagree, 2= disagree, 3=neutral, 4=agree and 5=strongly agree</b>																					
	<table border="1"> <tr> <th colspan="2" rowspan="2">Statement</th> <th colspan="5">Level of agreement with statement</th> </tr> <tr> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> </tr> </table>		Statement		Level of agreement with statement					1	2	3	4	5								
	Statement				Level of agreement with statement																	
			1	2	3	4	5															
	1	You are better off now than you were 5 years ago.																				
	2	You will be better off 5 years from now than you are today.																				
	3	Children in your community will be better off when they become adults, in about 20 to 30 years from today.																				
	4	The path you are on will lead you to success.																				
	5	You are worried that you won't have enough money to live on in old age.																				
	6	You have a plan for how to allocate money for things like food, clothing, bills and other needs from month to month.																				
7	In your household, you are usually able to buy all that you need and pay all bills.																					
8	In the morning, you usually know how much money you will earn that day.																					
9	In the last 3 months, you earned about the same amount every week.																					

	10	Most of your family, friends, and neighbors are in a similar financial situation as you are.							
	11	Most of your family, friends, and neighbors work / earn their livelihood in the same way you do.							
	12	You can rely on your family, friends, and neighbors for loans or support to invest in your business or children's education.							
C14.3	<b>Please let me know where you find valuable and trustworthy information on financial matters.</b> <i>(Read out options)</i>		1. Family 2. Friends 3. Colleagues or employer 4. Community or religious leaders 5. Informal financial service provider (e.g. ROSCA secretary, money guard, money lender, welfare group leader) 6. Formal financial service providers (e.g. mobile money, banking, cooperative, or MFI agent; radio, TV or print advertisement) 7. Nobody, you only trust your own judgement 996. Other/specify						<i>Capture most important and second most important sources only</i>
	Most important source								
	Second most important source								
C15	<b>Now, imagine that you have an emergency and you need to pay [insert half of past 6 months reported earnings; check C11.1 above]. How possible is it that you could come up with this amount within the NEXT MONTH? Is it:</b>		1. Very possible 2. Somewhat possible 3. Not very possible 4. Not at all possible						<i>Read out options</i>
C16	<b>In the past 2 years, which of the following sources have you relied upon most in an emergency?</b>		1. Savings 2. Family, relatives, or friends 3. Religious leaders or community leaders 4. A community welfare group or fund 5. Money from working more or finding work for less employed household members 6. From colleagues or a loan from an employer 7. Sell something as an asset or something valuable 8. A formal financial institution 9. An informal private lender (loan shark) or pawn house 10. Insurance 11. Some other source 997. Refused to answer 998. Don't know 999. Not applicable						<i>Mark most important and second most important</i>

	Most important source				
	Second most important source				
<b>C17</b>	<b>Which of the following has happened to you or your household in the past 2 years?</b>				
	Happening			Occurrence of happening in household	
				Yes	No
	1	Theft, fire or loss, of home, property, business or vehicle			
	2	Drought, flood or famine			
	3	Loss of income or death of main wage-earner			
	4	Large one-off medical costs due to family member's ill-health			
5	Large ongoing medical expenses due to a family member's persistent bad health or old age				
<b>C18</b>	<b>If you are sick for a few days, about how many people can you call on to help with daily tasks?</b>				
<b>C19</b>	<b>How often do you take part in religious services or ceremonies?</b>			1. Never 2. Less than once a month 3. A few times a month 4. A few times a week 5. Every day 997. Refused to answer 998. Don't know	
<b>C20</b>	<b>How often do you pray or meditate?</b>			1. Never 2. Less than once a month 3. A few times a month 4. A few times a week 5. Every day 997. Refused to answer 998. Don't know	

## Section D: Psychometric Questions

<b>D1</b>	<b>On a scale of 1 to 5 with 1= strongly disagree, 2= disagree, 3=neutral, 4=agree and 5=strongly agree, how much do you agree with the following statements about yourself:</b>						
	<b>Statement</b> <i>That you see yourself as someone who:</i>		<b>Level of agreement</b>				
			<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
	1	Can be somewhat careless.					
	2	Is a reliable worker.					
	3	Tends to be lazy.					
	4	Perseveres until the task is finished.					
	5	Makes plans and follows through with them.					
	6	Is easily distracted.					
	7	Is original, comes up with new ideas.					
8	Is curious about many different things.						
9	Prefers work that is routine.						

*Randomize order*

10	Likes to reflect, play with ideas.						
11	Has few artistic interests.						
12	You are usually able to protect your personal interests.						
13	When you get what you want, it's usually because you worked hard for it.						
14	You feel like what happens in your life is mostly determined by powerful people.						
15	People like yourself have very little chance of protecting your personal interests when they conflict with those of more powerful people.						
16	In order to have your plans work, you make sure that they fit in with the desires of people who have power over you.						
17	You get what you want, usually/mostly because you are lucky.						
18	Your experience in your life has been that what is going to happen will happen.						
19	On the whole, you are satisfied with yourself.						
20	At times, you think you are not good at all.						
21	You feel that you have a number of good qualities.						
22	You are able to do things as well as most other people.						
23	You feel you do not have much to be proud of.						
24	You wish you could have more respect for yourself.						
25	All in all, you are inclined to feel that you are a failure.						
26	You take a positive attitude toward yourself.						
27	You are prepared to spend now and let the future take care of itself.						
28	Financial services are complicated and confusing to you.						
29	At home, children should be allowed to openly disagree with their parents.						
30	At work, people are more productive when they are closely supervised by those in charge.						
31	You always return a favor.						
32	When you are in a new situation, you look at others to see what you should do.						
33	You try to do everything you have promised to do.						

34	If you are saving for a purpose, you will only spend that money for that reason, even if you need it for something else.						
35	It's easier to save when you are saving for a specific purpose.						
36	Whatever work you have to perform, you feel more secure when you work with someone you know well than with someone you don't know.						
37	The people you trust are those with whom you have had a long-lasting relationship.						
38	If you were to deposit money in a bank, you could be certain that you would get it back.						
39	Banks do their best to offer affordable costs and terms to their customers.						
40	Banks do not care about serving people like you.						
41	If you were to take a loan from a bank, you would be comfortable about that decision.						
42	You would feel comfortable taking a loan through your mobile phone.						
43	Banks are willing to take advantage of people to make profits.						
44	If you have to take a loan, it makes you nervous that you could lose something you already own.						
45	You don't mind taking loans or trying investments, you don't have much wealth in the first place.						
46	You don't mind loaning money to your family.						
47	If you loaned money to a friend or family member, you assume they will repay you.						
48	You only loan money to people if they need it for emergencies.						
49	You would not loan someone money for an investment, even if you thought it would be successful.						
50	You make too little money to save it for anything.						
51	If you saved money, many people in your life would ask you to give it or loan it to them.						
52	You feel safe walking down the streets after dark.						
53	Most people can be trusted.						
54	It's better to be cautious before trusting strangers.						
55	Your community feels like home.						

	56	You can trust your family to act in your best interest.						
	57	You can trust most of your friends to act in your best interest.						
	58	Most people in your village/neighborhood are basically honest and can be trusted.						
	59	Members in this village/neighborhood are always more trustworthy than those in other villages/neighborhoods.						
	60	You're born with a certain amount of intelligence and it isn't something that can be changed.						
	61	You can learn new things but you can't change your underlying level of intelligence.						
	62	If you practice something for long enough, you can develop a talent for it.						
	63	People who are good at a particular skill were born with a higher level of natural ability.						
	64	It is better to try something new and risk failure than it is not to try at all.						
D2	If you could choose between two options, which would you take?		1. A sure gain of KSHS. 500 2. A 50% chance to gain KSHS. 1,000 and a 50% chance to gain nothing					
D3.1	If you could choose between two options, which would you take?		1. A sure loss of KSHS. 5,000 2. A 50% chance to lose KSHS. 10,000 and a 50% chance to lose nothing					
D3.2	Imagine that you could play a game where you could win different amounts of money. There are six coins and you will need to choose the one you would like to play. Which coin would you choose?		1. Coin 1: KShs. 80 if heads and KShs. 80 if tails 2. Coin 2: KShs. 70 if heads and KShs. 110 if tails 3. Coin 3: KShs. 60 if heads and KShs. 140 if tails 4. Coin 4: KShs. 50 if heads and KShs. 170 if tails 5. Coin 5: KShs. 40 if heads and KShs. 200 if tails 6. Coin 6: KShs. 30 if heads and KShs. 210 if tails				Select <b>one coin</b> only	
D4	Please indicate for each of the following 7 decisions, whether you would prefer a smaller payment today OR a bigger payment in 1 month.							
	Decision		Preference					
			Smaller payment today	Bigger payment in 1 month				



	1	KSHS. 1,400 guaranteed today or KSHS. 1,600 guaranteed in 1 month				
	2	KSHS. 1,300 guaranteed today or KSHS. 1,600 guaranteed in 1 month				
	3	KSHS. 1,200 guaranteed today or KSHS. 1,600 guaranteed in 1 month				
	4	KSHS. 1,100 guaranteed today or KSHS. 1,600 guaranteed in 1 month				
	5	KSHS. 1,000 guaranteed today or KSHS. 1,600 guaranteed in 1 month				
	6	KSHS. 900 guaranteed today or KSHS. 1,600 guaranteed in 1 month				
	7	No Payment today or KSHS. 1,600 guaranteed in 1 month				
<b>D5</b>	<b>Suppose somebody close to you gains a lot of wealth and decides to give you a gift of TShs. 2,000,000. Please tell us how much you would spend on each of the below:</b>					<i>Ensure total adds up to the gift amount</i>
	Expenditure item			Amount (KShs.)		
	1	Share with friends or family				
	2	Keep in the bank for savings				
	3	Keep in cash at home for when you need to spend it				
	4	Spend in settling an existing debt (money you owe somebody)				
	5	Spend to pay for an expense you know is coming				
	6	Spend on pleasure e.g. go to a restaurant, go to a bar or travel somewhere				
	7	Spend on equipment or activity to bring income e.g. motorcycle, education, seeds for planting				
<b>D6</b>	<b>You are in a group and win a promotion or competition for KShs. 100,000. With 5 of you in the group, how much would each of you get, if you were to share the amount equally?</b> 996. Other (specify) 997. Refused to answer 998. Don't know				<b>Record response in KShs.</b>	
<b>D7</b>	<b>You take a loan of KShs. 10,000 with an interest rate of 10% a year. How much interest would you have to pay at the end of the year?</b>				<b>Record response (In KShs.)</b>	
<b>E1</b>	Before ending the interview, I have one final request: <b>Would you be willing to share your phone number?</b> We would share your phone number with mobile money solution providers for them to understand your phone usage patterns. We will not share your individual answers to any of the above questions with these providers. Sharing your phone number is completely voluntary. It <b>does</b> help us develop better financial products.			1. Yes 2. No	<i>Do not exert pressure on the respondent to share the phone number.</i>  <i>If 2 &gt;&gt;&gt; E3 (End)</i>	

E2	What is the phone number?		<i>Enter accurate phone number</i>
E3	<b><i>This is the end of the interview.</i></b> <b><i>Thank you very much for your time and for the information provided!</i></b> <b><i>You have been very generous.</i></b>		