**Questionnaire design for Mobile Money FSP Multi-country Study**

**Year 2 Wave 3**

**KENYA**

Section AA. Respondent Information:

|  |  |  |  |
| --- | --- | --- | --- |
| **Interviewer: Complete from assignment sheet** | | | Coded by office |
| 1 | County |  |  | 7 | EA Type | 1=Urban | 2=Rural |
| 2 | District |  |  | 8 | Settlement Size | 1=Capital city  2=250,000 and over  3=100,000-249,999  4=50,000-99,999 | 5=20,000-49,999  6=5,000-19,999  7=2,000-4,999  8=Under 2,000 |
| 3 | Division |  |  | 9 | Household GPS location | 1= North  2= South | Latitude:  \_\_\_\_\_\_\_\_\_\_\_\_\_\_  Longitude:  \_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| 4 | Location |  |  | 10 | Qnre Serial Number |  |  |
| 5 | Sub-Location |  |  | 11 | Respondent Name |  |  |
| 6 | EA Name |  |  |  |  |  |  |
| EA Number |  |

Section AB Interview Information: **Interviewer: Complete section**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 1 | Date | \_\_ \_\_ /\_\_ \_\_/ 2015 | | 5 | Duration | \_\_ \_\_ \_\_ minutes | |
| 2 | Day of the week | 1=Monday | 5=Friday | 6 | Interviewer Number |  | |
| 2=Tuesday | 6=Saturday | Interviewer Name |  | |
| 3=Wednesday | 7=Sunday | Supervisor Number |  | |
| 4=Thursday |  | Supervisor Name |  | |
| 3 | Start Time  (24 hours) | \_\_ \_\_: \_\_ \_\_ | | 7 | Interviewer Gender | 1=Male | 2=Female |
| 4 | End Time  (24 hours) | \_\_ \_\_: \_\_ \_\_ | |

**INTRODUCTION**

Good morning/afternoon/evening. My name is …………and I work for an independent market research company called called Ipsos Kenya based in Nairobi.Today, we are conducting research about mobile phones and other services people use. This information will help the service providers to improve on the services they offer. Your household has been randomly selected to participate in the study, among a total of 3000 households all over Kenya. I have a questionnaire that will take about 40-60 minutes to complete, and I hope that an adult member of your household will agree to share their views with me. There are no right or wrong answers, and our discussion will be treated confidentially. May I have your permission to interview one of the adult members of your household? /

*Habari ya asubuhi,mchana,jioni kwa majina naitwa……. na ninafanya kazi na kampuni huru ya utafiti iitwayo Ipsos Kenya iliyoko Nairobi. Leo tunafanya utafiti kuhusu simu za mkononi na huduma zingine ambazo watu hutumia. Habari hii itasaidia watoa huduma kuboresha huduma wanazotoa. Nyumba yako imechaguliwa bila ubaguzi kushiriki katika utafiti huu, kati ya nyumba elfu tatu kote nchini Kenya. Nina maswali yatakayochukua kama muda wa dakika arobaini hadi dakika sitini (40-60) kukamilisha, na ninatarajia kuwa jamaa mmoja katika nyumba yako atakubali kutoa maoni yao nami. Hakuna majibu sahihi na yasiyo sahihi na mazungumuzo yetu yatawekwa kwa usiri. Je, naweza pata ruhusa ya kumhoji mmoja wa watu wazima nyumbani mwako?*

**INTERVIEWER:** **Definition of household** **(INTERVIEWER, IF TWO OF THE THREE CHARACTERISTICS ARE TRUE CONSIDER IT A HOUSEHOLD):** All those who (1) share the same food pot, (2) share the same roof or (3) have a common decision maker/(excluding home-helps or live-in employees of the household) /

**INTERVIEWER:** ***Maana ya nyumba (INTERVIEWER, IF TWO OF THE THREE CHARACTERISTICS ARE TRUE CONSIDER IT A HOUSEHOLD):*** *Wale wote (1) wanaokula kutoka nyungu/ sufuria moja, (2) wanaishi chini ya paa moja au (3) wanamtegemea mtu mmoja kwa maamuzi juu ya maswala muhimu / (bila kujumuisha wafanyikazi wa nyumbani au wafanyakazi wanoishi na familia hii)*

**Definition of adult:** All those aged 15 and above /

***Maana ya Mtu mzima****: Wenye umri wa miaka kumi na tano kwenda juu*

|  |  |  |
| --- | --- | --- |
| Yes |  | **CONTINUE** |
| No |  | **CLOSE & THANK** – Record as Refused in Contact Sheet and follow substitution process [say where this will be available, e.g. in Section X of the Interviewer Guide] |

First, I need to decide who to interview from this household. Can you give me the names and ages of all members aged 15 and above who live in this household **(READ AGAIN THE DEFINITION OF A HOUSEHOLD ABOVE)** at the moment? Please tell me one by one and start from the oldest.

Thanks! /

*Mwanzo ningetaka kuamua ni nani nitakayemhoji kutoka nyumba hii. Je, unaweza kunipa majina na umri wa watu wote walio na miaka kumi na mitano kwenda juu wanaoishi kwa nyumba hii* ***(READ AGAIN THE DEFINITION OF A HOUSEHOLD ABOVE)*** *kwa wakati huu.*

**USING THE KISH GRID**

1. List all the adults aged **over 15 years** living in the household together with their ages whether or not they are in at present. Start with the oldest and work down to the youngest.
2. Take the last figure of the questionnaire number and find the same number in the top line of the Kish Grid below
3. Look down that column and read off the number opposite the total number of adults in the household. That number is the key to the member of the household who should be interviewed
4. Refer back to the list of male / female family members and ask to speak to the person whose number is the same as the one you have taken out of the Kish Grid

KISH GRID FOR LISTING ALL HOUSEHOLD MEMBERS

**INTERVIEWER: List EVERYONE who belongs to this household regardless whether they are at home at the time of the interview.**

**In the “Notes” column mark everyone who is not available/ eligible for an interview and EXPLAIN why they are not available/ eligible**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Names of members in the household | Age of the members of the household | Gender of the members of the household | Available/eligible for an interview  Y/ N | Notes  INTERVIEWER: PUT AN EXPLANATION WHY A PERSON IS NOT AVAILABLE/ELIGIBLE FOR AN INTERVIEW |
| 1 |  |  |  |  |
| 2 |  |  |  |  |
| 3 |  |  |  |  |
| 4 |  |  |  |  |
| 5 |  |  |  |  |
| 6 |  |  |  |  |
| 7 |  |  |  |  |
| 8 |  |  |  |  |
| 9 |  |  |  |  |
| 10 |  |  |  |  |

KISH GRID FOR SELECTING A PERSON TO INTERVIEW

**INTERVIEWER: Re-list people who can be interviewed – those who are not gone for extended period of time.**

**REMEMBER: the list should include people who currently LIVE at home. People who are at work when you visit the house even if they are out for work at the time you are there. If they are coming home on the day you are there, you should list them in the KISH GRID.**

Last digit on questionnaire number

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Names of members in the household | Age of the members of the household | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 0 |
| 1 |  | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 2 |  | 2 | 1 | 2 | 1 | 2 | 1 | 2 | 1 | 2 | 1 |
| 3 |  | 1 | 2 | 3 | 1 | 2 | 3 | 1 | 2 | 3 | 1 |
| 4 |  | 1 | 2 | 3 | 4 | 1 | 2 | 3 | 4 | 1 | 2 |
| 5 |  | 4 | 5 | 1 | 2 | 3 | 4 | 5 | 1 | 2 | 3 |
| 6 |  | 4 | 5 | 6 | 1 | 2 | 3 | 4 | 5 | 6 | 1 |
| 7 |  | 3 | 4 | 5 | 6 | 7 | 1 | 2 | 3 | 4 | 5 |
| 8 |  | 3 | 4 | 5 | 6 | 7 | 8 | 1 | 2 | 3 | 4 |
| 9 |  | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 1 | 2 |
| 0 |  | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 0 |

INTERVIEWER: [AFTER THE RESPONDENT HAS BEEN SELECTED, ASK IF THEY ARE IN THE HOUSEHOLD, IF THE PERSON SELECTED IS WITHIN THE HOUSEHOLD, ASK TO SPEAK TO THEM] OTHERWISE REFER TO THE SUBSTITUTION PROCESS IN THE INTERVIEWER GUIDE

**RECORD NAME OF SELECTED RESPONDENT BELOW:**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **NAME:** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

INTERVIEWER: IF SELECTED RESPONDENT IS ABOVE 15YRS BUT BELOW 18YRS OF AGE, GET PERMISSION FROM THE PARENT/ GUARDIAN BEFORE BEGINNING THE INTERVIEW. USE THE CONSENT FORM BELOW.

**ELSE GO TO SECTION 1: DEMOGRAPHICS**

**Parent/guardian Consent Form for respondents who are 15 – 17 years old**

Ipsos Kenya,

Acorn House 97, James Gichuru Road, Lavington,

PO Box 68230-00200, Nairobi.

8 August 2015

Dear Sir/ Madam,

**RE: FII Wave 3 | Survey on mobile phones and other services that people use**

Thank you for agreeing to have your daughter/ son take part in this survey on mobile phones and other services that people use/

*Asante kwa kumkubalia bintiyo/ mwanao ashiriki katika utafiti huu unaohusu simu za mkononi na huduma zingine ambazo watu hutumia*

Please note that your daughter/ son is **NOT** allowed to take part in the survey if we do not have your consent in the form of a signature below.

Please do sign below /

*Tafadhali zingatia kuwa bintiyo/ mwanao haruhusiwi kushiriki katika utafiti huu iwapo hautamkubalia kwa kuweka sahihi hapa chini.*

*Tafadhali weka sahihi hapa chini*

I have read and understood the entire document (which has further been explained to me) and have agreed to have my daughter/ son participate in the research conducted by Ipsos. /

*Nimesoma na kuelewa waraka huu (ambao pia nimeelezewa) na nimemkubalia binti yangu/ mwanangu kushiriki katika utafiti huu unaofanywa na kampuni ya utafiti ya Ipsos Kenya*

|  |  |  |
| --- | --- | --- |
| **Refused Consent** | 1 | Thank & Close |
| **Granted Consent** | 2 | Complete Signature Section Below |

Name */Jina*...........................................................................................................................................

Relation to Minor/ *Jinsi unavyofahamiana na mtoto*...................................................................................

ID/Kitambulisho...................................................................................................................................

Signature/ *Sahihi*..........................................................................................................................................................

Date */Tarehe*......................................................................................

If you have any queries at all regarding this research, please contact/

*Iwapo una maswali yoyote kuhusu utafiti huu, tafadhali wasiliana na:*

|  |  |  |
| --- | --- | --- |
| **Project Coordinator: Dorcas Kanja (0720 748 275)** | **OR** | **Project Manager: John Murunga (0726 716 653)** |

Or call the Ipsos Kenya offices in Nairobi (Tel +254 20 3862721-33) and ask to speak to Emily Were.

Thank you very much for your help and support/ *Ama piga simu katika ofisi za Ipsos Kenya mjini Nairobi (Tel +254 20 3862721-33) na uombe kuwasiliana na Emily Were*

Yours sincerely

John Murunga,

Project Manager\_FII Wave 3

|  |
| --- |
| **SECTION I: DEMOGRAPHICS** |
| **Subsection 1.1: General Demographic Characteristics** |

DG1. **ASK ALL.** What year were you born? “\_\_\_\_\_\_\_\_\_\_\_” (999 for DK/Refused)/ *Je ulizaliwa mwaka gani?*  “\_\_\_\_\_\_\_\_” (*999 kwa kutojua/kukataa kujibu*)

DG2. **RECORD FOR ALL.** Is the respondent a male or a female? / Je mhojiwa ni mwanamke au mwanaume?

*\*This question is recorded by an interviewer based on observation.*

|  |  |
| --- | --- |
| **DO NOT ASK. RECODE AS YOU OBSERVE. SINGLE ANSWER** |  |
| Male /  *Mwanamume* | 1 |
| Female /  *Mwanamke* | 2 |

DG3. **ASK ALL.** What is your marital status?/ *Je, hali yako ya ndoa ni gani?*

|  |  |
| --- | --- |
| **READ OUT. PROBE. SINGLE ANSWER.** |  |
| Single/ never married / *Sijaoa/ sijawahi kuolewa* | 1 |
| Polygamous married / *Niko katika ndoa ya wake wengi* | 2 |
| Monogamously married /*Niko katika ndoa ya mume/ mke mmojaottext* | 3 |
| Divorced / *Nimetaliki/ Nimetalikiwa* | 4 |
| Separated / *Tumetengana* | 5 |
| Widowed / *Mjane* ottext | 6 |
| Living together/ cohabiting / *Tunaishi pamoja ndani ya nyumba moja lakini hatujaoana rasmi* | 7 |
| Other (Specify) / *Nyingine (Taja)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* | 8 |
| DK/Refused/ *Hajui/ Alikataa* | 9 |

DG4. **ASK ALL.** What is your highest level of education?/ *Je, kiwango cha juu cha masomo yako ni gani?*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER.** |  |
| No formal education/ *Sina masomo rasmi* | 1 |
| Primary education not complete/ *Sijakamilisha masomo ya shule ya msingi* | 2 |
| Primary education complete/ *Nimekamilisha masomo ya shule ya msingi*ottext | 3 |
| Some secondary/ *Masomo ya shule ya upili kiasi* | 4 |
| Secondary education complete/ *Nimekamilisha masomo ya shule ya upili*ottext | 5 |
| Some secondary vocational training / some certificate *Masomo ya shule ya kiufundi kiasi* | 6 |
| Secondary vocational training / certificate complete / *Nimekamilisha masomo ya shule ya kiufundi ottext* | 7 |
| Some diploma / *Diploma kiasi* | 8 |
| Diploma complete / *Nimekamilisha diploma* | 9 |
| Some college/ university / *Masomo ya koleji/ chuo kikuu kiasi* | 10 |
| Complete university degree/ *Nimekamilisha masomo ya chuo kikuu* | 11 |
| Post-graduate university degree /  *Nimekamilisha masomo ya juu baada ya shahada ya digrii ya kwanza* | 12 |
| Koranic school / *Shule ya kurani* ottext | 13 |
| Other(Specify) / *Nyingine taja \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* ottext | 14 |
| DK/Refused / *Hajui/ Alikataa* ottext | 15 |

DG5. **ASK ALL.** Do you have any of the following types of an official identification?/ *Je, una mojawapo ya stakabadhi zifuatazo za kujitambulisha kirasmi?*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER PER ROW** | 1=Yes/ *Ndio*  2=No/ *La* |
| Government-issued ID/National ID *Kitambulisho kilichotolewa na serilkali/ Kitambulisho cha kitaifa* |  |
| East African Passport/ *Paspoti ya Afrika Mashariki* |  |
| International Passport/ *Paspoti ya kimataifa* |  |
| Driver’s license/ *Leseni ya udereva* ottext |  |
| School-issued ID/ *Kitambulisho cha shule*ottext |  |
| Voters card/ *Kadi ya kupiga kura* |  |
| Ration card/ *Kadi ya mlo* |  |
| Employee ID (For Government / Civil Servants)/  *Kitambulisho cha kazi (ya serikali/ ya mfanyikazi wa serikali)* |  |
| Military ID *Kitambulisho cha mwanajeshi* |  |
| Birth Certificate *Cheti cha kuzaliwa* |  |
| Other (Specify) *Nyingine (Taja)*\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |  |

DG6. **ASK ALL.** What is your relationship to the household head? BY Head I mean the one who makes all the main decisions in the household/ *Je, uhusiano wako na mkuu wa nyumba hii ni upi? Kwa mkuu wa nyumba namaaanisha yule ambaye hufanya maamuzi makuu kwa nyumba.*

|  |  |
| --- | --- |
| **DO NOT READ. CODE TO FIT. SINGLE ANSWER** |  |
| Head/ *Mkuu* | 1 |
| Spouse/ *Mkeo/mumeo* | 2 |
| Son/Daughter/ *Mwanao* | 3 |
| Father/Mother/ *Mzazi* | 4 |
| Sister/Brother/ *Nduguyo* | 5 |
| Grandchild/ *Mjukuu* | 6 |
| Other relative/ *Jamaa* | 7 |
| Servant/house help/ *Kijakazi* | 8 (Terminate) |
| Other non-relative/Sio jamaa | 9 |
| DK/Refused/Sijui/Kataa kujibu | 10 |

DG7. **ASK IF DG6. Is greater than 1. OTHERS GO TO DG8**. Where does the head of the household live?/ *Mkuu wa nyumba hii anaishi wapi?*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER** | 1=Yes/ *Ndio*  2=No/ *La* |
| In this household/ *Kwa nyumba hii* |  |
| Not in this household but in this city/village/ *Hapa mjini/kijijini ila sio kwa nyumba hii* |  |
| Not in this city/ town/ village but in this country/ *Hapa Nchini ila sio kwa mji huu/Kijijini hii* |  |
| Not in this country but in Africa/ *Haishi hapa nchini ila ni Afrika* |  |
| Outside Africa/ *Nje ya Afrika* |  |

DG8. **ASK ALL.** How many adults and children do you have in the household? **(999 for DK/Refused)/**

*Una watoto na watu wangapi wazima katika nyumba hii?(999 kwa kutaa kujibu/kataa kujibu)*

DG9. **ASK FOR EACH SUBGROUP IN DG8 WHICH HAS A NUMBER,** How many adults/boys/girls earn an income or contribute to household income? (999 for DK/Refused)/

*Ni watu wangapi wazima wavulana/wasichana wana mapato wanaochangia kwa mapato ya nyumba ?(999 kwa kutojua kujibu/kukataa kujibu)*

DG10. **ASK IF THERE ARE BOYS AND/OR GIRLS IN THE HOUSEHOLD. OTHERS SKIP TO THE NEXT SECTION.** How many boys and girls have attained the school going age (3 years and above) are in the household?/ *Ni wavulana na wasichana wangapi wametimiza umri wa kwenda shule(miaka 3 na Zaidi) katika nyumba hii?*

DG11. **ASK IF THERE ARE BOYS AND/OR GIRLS IN THE HOUSEHOLD. OTHERS SKIP TO THE NEXT SECTION.** How many children (boys and girls) who have attained school-going age (3+) are enrolled in a school?/

*Ni watoto wangapi (wavulana na wasichana) ambao wametimiza umri wa kwenda shule miaka 3 na zaidi wamepelekwa shuleni?*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **READ OUT. WRITE DOWN THE NUMBER** | DG8 | DG9 | DG10 | DG11 |
| 1. Number of adults/ *Idadi ya watu wazima* |  |  |  |  |
| 1. Number of children (boys)/ *Idadi ya watoto (wavulana)* |  |  |  |  |
| 1. Number of children (girls)/ *Idadi ya watoto (wasichana)* |  |  |  |  |

DG12. **ASK IF AT LEAST ONE CHILD, BOY OR GIRL, GOES TO SCHOOL. OTHERS SKIP TO DG13.**What type of school do the children go to?/ *Watoto hawa huenda katika aina gani ya shule*

|  |  |
| --- | --- |
| **READ OUT. ACCEPT MULTIPLE ANSWERS.** |  |
| Free school – Where you do not need to pay a fee/ *Masomo ya bure-hauhitajiki kulipa karo* | 1 |
| Pay a fee for the school/ *Masomo ya malipo* | 2 |

DG13. **ASK IF THERE ARE BOYS AND/OR GIRLS OF SCHOOL-GOING AGE. OTHERS SKIP TO THE NEXT SECTION.** Have you ever experienced the following problems when trying to pay school fees?/

*Je, umewahi kumbana na matatizo yafuatayo wakati wa kulipa karo*

|  |  |
| --- | --- |
| **READ OUT. ACCEPT MULTIPLE ANSWER.** | 1=Yes/ *Ndio*  2=No/ *La* |
| Lack of funds, could not pay at all/ *Ukosefu wa fedha/sikuweza kulipa kamwe* |  |
| Lack of funds, could only pay a portion/ *Ukosefu wa fedha nililipa kiasi* |  |
| Bank issues (high fees or long lines)/ *Masuala ya kibenki( malipo ya juu au foleni mrefu)* |  |
| Had to deliver cash but failed because of long distance to school/  *Nilipaswa kuipeleka pesa lakini sikufaulu kwasababu ya mwendo mrefu hadi shuleni* |  |
| Don’t know the full amount/ *Sijui kiwango kamili cha fedha/pesa* |  |
| Other (Specify)/ *Nyingine(fafanua)*  *\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* |  |

DG14. **ASK IF SOME BOYS AND/OR GIRLS OF SCHOOL-GOING AGE DO NOT GO TO SCHOOL. OTHERS SKIP TO THE NEXT SECTION.** What is *the main reason* not all school-age children are enrolled in school?/

*Ni sababu gani kuu watoto waliohitimu kwenda shuleni hawajapelekwa shuleni?*

|  |  |
| --- | --- |
| **DO NOT READ. CODE TO FIT. SINGLE ANSWER** |  |
| We don’t have enough money to pay school fees/ *Hatuna pesa ya kutosha ya kulipia karo* | 1 |
| A child could not pass to the next grade level/  *Mtoto hakuhitimu kuendelea hadi kwenye darasa lingine* | 2 |
| A child lost interest, does not want to attend/ *Mtoto hana hamu, hataki kuendelea* | 3 |
| A child is sick, physically or mentally disabled/ *Mtoto ni mgonjwa ,mlemavu kimwili na kiakili* | 4 |
| A child had to come home to help with household chores, taking care of younger siblings/ *Mtoto alifaa kurudi nyumbani kusaidia na kazi ya nyumba,kuwalea nduguze wachanga* | 5 |
| A child needed to help with the household’s farm/ *Mtoto alitakikana kusaidia shambani* | 6 |
| A child had to go to work and help household to earn income/  *Mtoto alifaa kwenda kazini na kusaidia nyumba kwa kupata mapato* | 7 |
| Other/ *Nyingine* | 8 |
| No particular reason/ *Sina sababu haswa* | 9 |

|  |
| --- |
| **Subsection 1.2: Livelihood** |

DL0. **ASK ALL.** Who is the main income earner in your household?/

*Ni nani anayepata mapato kuu katika nyumba* hii?

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER** |  |
| Myself/ *Mimi* | 1 |
| Somebody else/ *Mtu mwingine* | 2 |

DL1. **ASK ALL.** In the past 12 months, were you mainly…?/ *Je, katika miezi kumi na miwili iliyopita, ulikuwa kwa wakati mwingi…* **(READ OUT OPTIONS BELOW)?**

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER.** |  |
| Working full-time for a regular salary/ *Ukifanya kazi kwa muda wote kwa mshara wa kila mara* | 1 |
| Working part-time for a regular salary/ *Ukifanya kazi kwa muda usio wote kwa mshahara wa kila mara* | 2 |
| Working occasionally, irregular pay/ *Ukifanya kazi mara chache kwa mshahara usio wa kila mara* | 3 |
| Working Per season (e.g., only during the harvest season)/  *Ukifanya kazi kwa msimu(km wakati wa mavuno)* | 4 |
| Self-employed, working for yourself/ *Umejiajiri, unajifanyia kazi* | 5 |
| Not working but looking for a job/ *Sifanyi kazi lakini natafuta kazi* | 6 |
| Housewife, doing household chores/ *Mke nyumbani, nafanya kazi za kinyumbani* | 7 |
| Full-time student/ *Mwanafunzi wa muda wote* | 8 |
| Not working because of retirement/ *Sifanyi kazi kwa sababu ya kustaafu* | 9 |
| Not working because of sickness, disability, etc./ *Sifanyi kazi kwa sababu ya ugonjwa, ulemavu n.k* | 10 |
| Other (Specify)/ *Nyingine(Taja)*  *\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* | 11 |
| DK/Refused/ *Hajui /Alikataa* | 12 |

DL2. **ASK ONLY IF ANSWERS 1-5 IN DL1. OTHERS SKIP TO DL4.** What is your primary job (i.e., the job where you spend most of your time)?/ *Je kazi yako ya msingi ni gani (yani ile kazi ambayo huchukua wakati wako sana)?*  **PROBE. CHOOSE CODE FROM THE LIST BELOW.**

“\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_”

|  |  |  |
| --- | --- | --- |
| 01=Farm owner/Farmer/  *Mmiliki wa Shamba / Mkulima*  02=Farm worker/ *Mfanyikazi shambani*  03=Public or health service worker (non-professional)/ *Mfanyikazi wa afya ya umma au mhudumu wa afya (asiye mtalaaamu)*  04=Professional, i.e., doctor, teacher, nurse (specify) / *Mtaalamu, kama vile daktari,mwalimu,muuguzi (taja)*  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  05= Clerk / *Karani*  06= Carpenter/ mason /  *Seremala/ fundi wa mawe ottext*  07= Mechanic / *Mekanika*  08= Electrician / *Fundi wa umeme*  09=Cleaner/house help /  *Msafishaji/kijakazi wa nyumbaottext*  10= Waiter/cook / *Weita/ mpishi* | 11=Driver, including public transport (boda-boda, bus, etc.)/ *Dereva, ottext pia dereva wa gari za umma (boda-boda, basi, N.K)*  12= Tailor / *Fundi wa nguo*  13= Secretary / *Katibu*  14=Manager / *Meneja*  15=Watchman/security/caretaker / *Mchungaji/ bawabu/ mlinzi*  16=Messenger / *Mjumbe/ Mesenja* *ottext*  17= Policeman/police reserve /  *Mwana polisi / Polisi wa ziada* ottext  18= Conductor/ *Kondakta*  19= Factory/ Company employee/ *Mwajiriwa wa kiwanda/ Kampuni*  20= Shop owner/ *Mwenye duka*  21= Salesperson in a store/ *Muuzaji kwenye stoo*ottext  22= Street vendor/hawker (selling groceries, mama mboga) */ Hawker/ Mchuuzi (kuuza mboga/ mama mboga)* | 23=Business owner (specify below)/  *Mwenye Biashara (taja)*  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  24=Salonist / *Msuka nyweleottext*  25= Money lender/ *Mkopeshaji pesa ottext*  26= Landlord/Landlady/ *Mmiliki nyumba*ottext  27=Miner (gold, sand, coal, oil, etc.) / *Mchimba dhahabu/ mchanga/ makaa ya mawe/ mafuta*  28= Military / *Mwanajeshi*  29= Occasional worker with no occupation/*Mfanyikazi wa muda wa mara kwa mara bila kazi maalum*  30= Other (specify in row)/ *Nyingine (taja hapa)*  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  31=Refused/prefer not to say/ *Alikataa/ Alipendelea kutosema* |

DL3. **ASK ONLY IF ANSWERS 1-5 IN DL1. OTHERS SKIP TO DL4.** Do you have a secondary job/jobs? *Je, kazi yako ya pili au ya kando ni gani?*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER** |  |
| Yes/*Ndio* | 1 |
| No/*La* | 2 |

DL4. **ASK ALL.** Please tell me in which of the following ways you got money in the past 12 months? / *Tafadhali nieleze ni ipi kati ya njia zifuatazo ulizitumia kwa kupata pesa katika miezi 12 iliyopita*

DL5. **ASK ONLY FOR THE OPTIONS SELECTED YES IN DL4. OTHERS SKIP TO DL6.** You have said that these are the ways you got money in the past 12 months. Which of these brought you *the most money*?/ *Umesema kwamba hizi ni njia wewe ulizitumia kupata pesa katika miezi 12 iliyopita.Ni zipi zilikuletea pesa zaidi*

|  |  |  |
| --- | --- | --- |
| **READ OUT.** | DL4  1=Yes/ *Ndio*  2=No/ *La* | DL5  SINGLE ANSWER |
| Government student scholarship (either directly or through schools)/  *Udhamini wa wanafunzi na serikali( aitha moja kwa moja au kupitia shule)* |  | 1 |
| Pension that you receive from government / *Pensheni unayopokea kutoka kwa serikali* |  | 2 |
| Other government benefits, including in a form of food and/or grants/  *Manufaa mengine kutoka serikalini ikiwepo chakula na/au chakula* |  | 3 |
| Pension that you receive from ex-employer or pension scheme/  *Pensheni unayopokea kutoka kwa mwajiri wa zamani au mpango wa pensheni* |  | 4 |
| Money from family/friends / spouse for regular support or emergencies/ *Pesa kutoka kwa familia/marafiki/mkeo/mumeo kwa msaada wa mara kwa mara au kwa dharura* |  | 5 |
| Grow something and sell it / *Kukuza na kuuza* |  | 6 |
| Rear livestock/poultry/fish/bees and sell it or sell by-products of it/  *Kufuga mifugo /kuku/nyuki na kuiuza au kuuza mazao* |  | 7 |
| Buy/get agricultural products from farmers and process it/change it to another form (e.g., maize to flour)/ *Kununua /kupata mazao ya mashamba kutoka kwa wakulima na kuifanya kuwa kitu kingine(km mahindi kuwa unga* |  | 8 |
| Buy/get agricultural products from farmers/processors and sell it/  *Kununua /kupata mazao ya kilimo kutoka kwa wakulima /wasindikaji na kuiuza* |  | 9 |
| Sell something to farmers for the purpose of farming (e.g., seeds, fertilizers, equipment)/ *Kuwauzia wakulima kitu kwa minajili ya ukulima (km mbegu,mbolea,vifaa vya ukulima)* |  | 10 |
| Sell something to processors of farming products for the purpose of processing (packaging, machinery, chemicals)/ *Kuwauzia wasindikaji wa bidhaa ya ukulima kwa minajili ya usindikaji( upakiaji,mashine,kemikali)* |  | 11 |
| Make/manufacture something that is used for farming purposes or processing of farming products/ *Kutengeneza kitu ambacho ni cha kutumia kwa madhumuni ya kilimo au usindikaji wa mazao ya kilimo* |  | 12 |
| Provide a service to farmers or processors of farming products (e.g., renting ploughs, tractors, other equipment)/ *Kutoa huduma kwa wakulima au wasindikaji wa bidhaa ya kilimo km kukodisha plau, matrekta na vifaa vingine)* |  | 13 |
| Rent land to farmers for farming purposes/  *Kodi ardhi kwa wakulima kwa madhumuni ya ukulima* |  | 14 |
| Fish farming /Fishing – aquaculture, fishermen/ *Ukulima wa samaki* |  | 15 |
| Employed on other people’s farm / *Nimeajiriwa kwa shamba la mtu mwingine* |  | 16 |
| Employed to do other people’s domestic chores / *Nimeajiriwa kufanya kazi za watu wengine* |  | 17 |
| Employed by the government / *Nimeajiriwa na serikali* |  | 18 |
| Employed in private sector – office/business/factory/ *Nimeajiriwa na sekta ya kibinafsi* |  | 19 |
| Running your own business / *Nafanya biashara langu mwenyewe* |  | 20 |
| Subletting of house/rooms/ *Kukodisha sehemu ya nyumba /chumba* |  | 21 |
| Earning money from investments (e.g., shares, stocks)/  *Kupata pesa kutokana na uwekezaji kwa mfano hisa,hifadhi)* |  | 22 |
| Aid agency/NGO assistance in form of food or grants/ *Usaidizi kutoka kwa Shirika la msaaada/mashirika yasiyo ya kiserikali katika mfumo wa chakula* |  | 23 |
| Other/ *Nyingine* |  | 24 |
| DK/Refused/Sijui/Kataa |  | 25 |

DL6. **ASK ALL.** Does anyone in your households own a farm/farmland? / *Je, kuna yeyote katika nyumba hii anayemiliki shamba/mashamba*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER** |  |
| Yes/*Ndio* | 1 |
| No/*La* | 2 |

DL7. **ASK IF DL6=1, OTHERS GO TO DL9.** Do you work on the farm by yourselves? /

*Je, mnafanya kazi ya shambani nyinyi wenyewe?*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER** |  |
| Yes/*ndio* | 1 |
| No/*la* | 2 |

DL8. **ASK IF DL6=1, OTHERS GO TO DL9.** How much of your land in under cultivation?/ *Je, ni kiasi kipi cha shamba lako liko katika ukulima?* \_\_\_\_\_\_\_\_Acres (999 for DK/Refused)

DL9. **ASK IF RESPONSES TO DL4 INCLUDE “RUNNING YOUR OWN BUSINESS” (DL4.20=1). OTHERS SKIP TO DL11.** How many people do you employ for a pay in your business (excluding yourself)? “/ *Je, umewaajiri watu wangapi kwa malipo katika biashara yako(ukijiondoa wewe)*\_\_\_\_\_\_\_\_” **(999 for DK/Refused)**

DL10. **ASK IF RESPONSES TO DL4 INCLUDE “RUNNING YOUR OWN BUSINESS” (DL4.20=1). OTHERS SKIP TO DL11.** What is your main business? What do you do?/ *Biashara yako kuu ni gani?\_\_\_\_\_\_\_\_”*

|  |
| --- |
| **Subsection 1.3: Migration** |

DL11. **ASK ALL.** In the past 12 months, how many times did you move from one home to another?/

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ *Kwa miezi kumi na mbili iliyopita, ni mara ngapi umehama kutoka kwa nyumba moja hadi ingine* times **(999 for DK/Refused)**

DL12. **IF DL11=0 SKIP TO DL14. OTHERS ASK DL12.** What was *the main reason* you moved?/

*Je, sababu kubwa yako ya kuhama ilkuwa gani?*

|  |  |
| --- | --- |
| **DO NOT READ. CODE TO FIT. SINGLE ANSWER** |  |
| Natural disaster (hurricane, earthquake or flood) destroyed my home/  *Majanga (kama vile kibunga, tetemeko la ardhi au mafuriko) yaliharibu nyumba yangu* | 1 |
| I could not afford rent, moved to a cheaper place/  *Singemudu kodi ya nyumba, nikahamia mahali pa bei rahisi* | 2 |
| I started making more money and moved to a better place/  *Nilianza kutengeneza pesa zaidi na nikahamia mahali pazuri* | 3 |
| Relocated for work/ *Nilihama kwa sababu za kikazi* | 4 |
| Relocated to take care of parents/children/ *Nilihama kwenda kutunza wazazi/ watoto* | 5 |
| Got bankrupt and bank took my house/ *Nilifilisika na benki ikainyakua nyumba yangu* | 6 |
| Violence in my community/ *Ghasia katika jamii yetu* | 7 |
| Evicted, land reclaimed by government or owner (for settlement housing). /  *Kufurushwa, mashamba ikachukuliwa na serikali au mwenyewe (kwa makazi ya nyumba)* | 8 |
| Bought my own house and moved in it/ *Nilinunua nyumba yangu na nikaihamia* | 9 |
| Other (Specify)/ *Nyingine taja*  *\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* | 10 |
| No specific reason/ *Hakuna sababu* | 11 |

DL13. **ASK IF DL12=4, OTHERS GO TO DL14.** You said you relocated for work. Was that a move for a permanent job or did you relocate for a seasonal/temporary job? /

*Ulisema ulihama juu ya kazi. Ilikua juu ya kupata kazi ya kudumu au ni juu ya kazi ya musimu/ kazi ya muda?*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER.** |  |
| Permanent move/ *Kuhama kwa kudumu* | 1 |
| Seasonal/temporary job/ *Kazi ya musimu/ muda* | 2 |
| DK/Refused/ *Hajui /* *Alikataa* | 3 |

|  |
| --- |
| **Subsection 1.4: Poverty measures** |

**THERE MUST BE NO ANSWERS RECORDED IN THIS SECTION THAT ARE DIFFERENT FROM THE GIVEN ANSWER OPTIONS FOR EACH SPECIFIC QUESTION**

DL14. How many members does your household have?/ *Nyumba yako ina watu wangapi?* \_\_\_\_\_\_\_\_\_\_\_ members/

**INTERVIEWER, WRITE DOWN THE NUMBER**

DL15. What is the highest grade that the female head/ spouse completed? / *Je, kiwango gani cha juu cha elimu ambacho kiongozi wa kike wa nyumba hii/ mchumba amehitimu?*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER** |  |
| None, or pre-school/nursery/ *Hakuna ,au shule ya mwanzo/ chekechea* | 1 |
| Primary standards 1 to 6/ *Shule ya msingi darasa la 1 hadi 6* | 2 |
| Primary standard 7 / *Shule ya msingi darasa la 7* | 3 |
| Primary standard 8, or secondary forms 1 to 3/  *Shule ya msingi darasa la 8 au shule ya upili kidato 1 hadi 3* | 4 |
| No female head/spouse/ *Hakuna mkuu mwanamke* | 5 |
| Secondary form 4 or higher/ *Shule ya upili kidato cha 4 na zaidi* | 6 |

DL16. What kind of business (type of industry) is the main occupation of the male head/ spouse connected with? / *Je ni aina gani ya biashara (aina ya viwanda) inahusiana na kazi ya kiongozi wa kiume/ mchumba*?

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER** |  |
| Does not work/ Hafanyi kazi | 1 |
| No male head/spouse/ *Hakuna mkuu mwanaume* | 2 |
| Agriculture, hunting, forestry, fishing, mining, or quarrying/  *Kilimo/uwindaji/msitu/uvuvi uchimbaji madini*ottext | 3 |
| Any other (specify) / *Nyingine(taja) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* | 4 |

DL17. How many habitable rooms does this household occupy in its *main dwelling* (do not count bathrooms, toilets, storerooms, or garage)? / *Je, jamii hii yako inaishi kwenye vyumba vingapi vya kukalika kwenye nyumba kuu (usihesabu bafu, vyoo, ghala au gereji)*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER** |  |
| Oneottext / *Moja* | 1 |
| Two/ *Mbili* | 2 |
| Three/ *Tatu* ottext | 3 |
| Four or more/ *Nne au zaidiottext* | 4 |

DL18.What is the floor of the main dwelling predominantly made from? /

*Je, Sakafu ya nyumba kuu imetengenezwa kwa kutumia?*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER** |  |
| Wood, earth or other/ *Mbao,ardhi tupu au nyingine* ottext ottext | 1 |
| Cement, or tiles/ *Simiti au matofali* | 2 |

DL19. What is the main source of lighting fuel for the household? /

*Je, Mwangaza hutokana na nini kwenye nyumba hii?*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER** |  |
| Collected firewood, purchased firewood, grass, or dry cell (torch)/  *Kuni iliyookotwa,kuni iliyonunuliwa,nyasi ,bateri ya kurunzi/tochi ya kutumia betriottext* | 1 |
| Paraffin, candles, biogas or other/ *Mafuta taa,mshumaa/biogas au nyingineottext* | 2 |
| Electricity, solar or gas/ *Umeme,sola au gesi* | 3 |

DL20. Does your household own an iron (charcoal or electric)? / *Je, nyumba hii inamiliki pasi (ya makaa au umeme)*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER** |  |
| No/*La* | 1 |
| Yes/ *Ndio* | 2 |

DL21. How many mosquito nets does your household own?/*Je, Nyumba hii inamiliki neti ngapi za kujikinga na mbuu?*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER** |  |
| None ottext /*Hakuna* | 1 |
| One/ *Moja* | 2 |
| Two or more ottext / *Mbili au zaidi* | 3 |

DL22. How many towels does your household own? / *Je, nyumba hii inamiliki taulo ngapi?*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER** |  |
| None ottext / *Hakuna* | 1 |
| One/ *Moja* | 2 |
| Two or more ottext / *Mbili au zaidi* | 3 |

DL23. How many frying pans does your household own? / Je, nyumba *hii inamiliki vikaago ngapi (ya kupika chapatti au mayai?*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER** |  |
| None ottext /*Hakuna* | 1 |
| One/*Moja* | 2 |
| Two or more ottext /*Mbili au zaidi* | 3 |

DL24. **ASK ALL.** Please look at this card and tell me which answer best reflects your family's financial situation./ *Tafadhali angalia hii kadi na uniambie ni jibu gani ambalo linaonyesha vizuri zaidi hali ya kifedha ya familia yako*

|  |  |
| --- | --- |
| **SHOWCARD. SINGLE ANSWER** |  |
| We don't have enough money for food/ *Hatuna pesa za kutosha za chakula* | 1 |
| We have enough money for food, but buying clothes is difficult/  *Tuko na pesa ya kutosha ya chakula lakini ya kununua nguo ni shida* | 2 |
| We have enough money for food and clothes and can save a bit, but not enough to buy expensive goods such as a TV set or a refrigerator/  *Tuko na pesa ya kununua chakula na nguo ya kutosha na kuweka akiba, lakini si ya kutosha kununua vifaa ghali kama vile runinga,au jokovu/ friji* | 3 |
| We can afford to buy certain expensive goods such as a TV set or a refrigerator/ *Tunauwezo wa kununua vifaa vya bei ghali kama vile runinga au jokovu* | 4 |
| We can afford to buy whatever we want/ *Tunauwezo wa kununua chochote tutakacho* | 5 |
| DK/Refused *Hajui /Alikataa* | 6 |

DL25. **ASK ALL.** In the last 6 months, has your household ever…/ *Katika miezi 6 iliyopita, nyumba yako imewai…*

|  |  |
| --- | --- |
| **READ OUT. ONE ANSWER PER ROW** | 1=Yes/ *Ndio*  2=No/ *La* |
| Gone without enough food to eat/ *Kuwa bila chakula cha kutosha* |  |
| Gone without fuel to cook food/ *Kuwa bila njia ya kupikia chakula* |  |
| Needed a doctor but delayed or went without because of shortage of funds/  *Nilihitaji daktari lakini nikapoteza muda au kukaa bila kwasababu ya kukosa fedha* |  |
| Needed a veterinarian or vet medicine but went without because of a shortage of funds/  *Nilihitaji daktari wa mifugo au dawa ya mifugo lakini nikakaa bila kwasababu ya kukosa fedha* |  |
| Needed fertilizer for the farm but went without because of a shortage of funds/  *Nilihitaji mbolea shambani lakini nilikaa bila kwasababu ya kukosa fedha* |  |
| Needed stock for my business but couldn’t buy stock because of a shortage of funds; had to close down temporarily or completely/ *Nilihitaji stoke/ bidhaaa biashara langu lakini singeweza kununua kwasababu ya kukosa pesa,nilihitajika kufunga kwa muda au kabisa* |  |
| Had a child sent home from school because of unpaid school fees/  *Nilikuwa na mtoto aliyerudishwa nyumbani kwasababu ya karo* |  |
| Had to miss an important family event (funeral, wedding, etc.) because couldn’t pay for transportation/ *Nilikosa hafla muhimu ya familia(mazishi,harusi nk)kwasababu singeweza kusafiri* |  |

DL26. **ASK ALL.** Which of the following has happened in your household in the past 2 years? /

*Ni ipi kati ya haya ilifanyika katika nyumba hii katika miaka 2 iliyipita*

DL27. **ASK FOR THE EVENTS MARKED YES IN DL26. IF NO EVENTS MARKED IN DL 26, SKIP TO DL28.** Which of these events made *the biggest impact* on your household income in the last two years? /

*Ni matukio gani ilifanyika kwa nyumba hii katika miaka 2 iliyopita.*

|  |  |  |
| --- | --- | --- |
| **READ OUT. ONE ANSWER PER ROW** | DL26  1=Yes/ *Ndio*  2=No/ *La* | DL27  **SINGLE ANSWER** |
| Flood, fire or other natural disaster destroys house/property/business/  *Mafuriko,moto au majanga ya kiasili inayoharibu nyumba/mali /biashara* |  | 1 |
| Theft, burglary or other man-caused loss of house/property/family land/business/  *Wizi,wizi wa mabavu au hasara nyingine inayosababishwa na mwanadamu kwa mali/ardhi ya familia/biashara* |  | 2 |
| Bad weather or pests destroy all or part of crops or your livestock dies due to a disease/  *Hali mbovbu ya anga au wadudu wanaharibu mimea au sehemu ya mimea au mifugo yako kufa kwasababu ya magonjwa* |  | 3 |
| Job loss, reduced income of main wage-earner/  *Kupoteza ajira,kupunguzwa kwa mapato ya anayepata mapato kuu* |  | 4 |
| Death of main income-earner/ *Kifo cha mpataji mkuu wa mapato* |  | 5 |
| Increase of costs of agricultural inputs, other additional expenses related to your farm/business/ *Kuongezeka kwa bei ya pembejeo ya ukulima,kuongezeka kwa gharama inayohusiana na shamba/biashara* |  | 6 |
| Decrease in price of crop or livestock other goods you are selling/  *Kupunguka kwa bei ya mimea au mifugo au vitu vingine unavyouza* |  | 7 |
| Loss of cash, including savings/ *Kupotea kwa pesa ikiwepo akiba* |  | 8 |
| Major medical emergency or large medical expenses, including birth in the family/  *Dharura kubwa ya matibabu au gharama kubwa ya matibabu pamoja na kuzaliwa kwa mtoto kwenye familia* |  | 9 |
| Divorce, family separation/ *Talaka,kuachana kwa familia* |  | 10 |
| Other (Specify)/ *Nyingine taja)*  *\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* |  | 11 |
| None/ *Hakuna* |  | 12 |
| DK/Refused/ *Sijui/Kataa* |  | 13 |

DL28. **ASK FOR THE ANSWER PROVIDED IN DL27.OTHERS SKIP TO MT1.** What was *the main thing* done to make ends meet when **(RISK SERLECTED IN DL27)** happened to you or your household? /

*Ni jambo gani kuu ilifanywa ili kutimiza majukumu wakati* ***(RISK SERLECTED IN DL27)*** *ilifanyika kwako au nyumba hii?*

|  |  |
| --- | --- |
| **DO NOT READ. CODE TO FIT. SINGLE ANSWER** |  |
| Used up your savings/  *Nilitumia akiba yangu* | 1 |
| Borrowed money from bank / SACCO / MFI / Mobile money provider or mobile money product/  *Niliomba pesa kutoka kwenye benki/SACCO/MFI huduma ya pesa ya rununu au pesa ya rununu* | 2 |
| Borrowed money from savings and lending group, e.g., merry go round/  *Niliomba pesa kutoka kwa kikundi cha kuweka akiba na kukopa km merry go round* | 3 |
| Borrowed money from moneylender/  *Niliomba pesa kutoka kwa mkopaji wa pesa* | 4 |
| Got help from religious institutions (church, mosque)/  *Nilipata usaidizi kutoka kwa taasisi ya kidini(kanisa msikitini)* | 5 |
| Found a better job/additional jobs/  *Nilipata ajira bora/kazi ya kuongezea* | 6 |
| Sold your assets e.g. car, business, household goods, livestock/  *Niliuza mali km gari,biashara,bidhaa ya nyumba,mifugo* | 7 |
| Cut back on expenses e.g. school fees, food /  *Nilipunguza gharama km karo,chakula* | 8 |
| Withdraw female child/children from school/  *Kumuondoa mtoto/watoto mwanamke shuleni* | 9 |
| Withdraw male child/children from school/  *Kumuondoa mtoto mvulana shuleni* | 10 |
| Ask for help from friends, family, well wishers/  *Niliomba usaidizi kutoka kwa jamaa,marafiki ,wanaokutakia mema* | 11 |
| Received assistance/aid from the government or a non-government organization/  *Nilipata usaidizi kutoka serikalini au shirika lisilo la kiserikali* | 12 |
| Other (specify)/ *Nyingine(fafanua)*  *\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* | 13 |
| There was no need to do anything, it did not affect our finances too much/  *Hapakuwa na haja ya kufanya chochote,haikudhuru fedha zetu sana* | 14 |
| Don’t know /  *Sijui* | 15 |
| Refused to answer/  *Kataa kujibu* | 16 |

|  |
| --- |
| **SECTION II: ACCESS TO AND OWNERSHIP OF MOBILE TECHNOLOGY** |
| **Subsection 2.1: Mobile phones, access and ownership** |

MT1. **ASK ALL.** How many people in your household have a mobile phone?/

*Ni watu wangapi wana simu ya mkononi katika nyumba hii?\_\_\_\_\_\_\_\_\_\_\_\_\_* people (-99 for DK/Refused)

MT2. **ASK ALL.** Do you personally have a mobile phone?/ *Je, wewe binafsi una simu ya mkononi?*

|  |  |  |
| --- | --- | --- |
| **READ OUT. SINGLE ANSWER** |  |  |
| Yes/ *Ndio* | 1 | GO TO MT3 |
| No/ *La* | 2 | SKIP TO MT7 |

MT3. **ASK IF MT2=YES. OTHERS SKIP TO MT7.** How many of the following types of phones do you personally have / *Una aina ngapi ya simu ya mkononi zifiatazo* **(INTERVIEWER REQUEST TO SEE THE PHONES)**?

|  |  |
| --- | --- |
| **READ OUT.** | WRITE DOWN THE NUMBER |
| Basic phone – only allows calling, messaging, saving numbers/  Simu ya kawaida –inakubali kupiga simu,kutuma ujumbe mfupi,kuweka nambari kwenye simu |  |
| Feature phone – has camera, radio, etc./ *Simu yenye vipengele-ina camera,redio nk* |  |
| Smartphone – has email, mobile applications, etc./ *Smartphone-ina barua pepe aplikesheni, nk* |  |

MT4. **ASK IF MT2=1. OTHERS SKIP TO MT7.** Which of the following statements apply to the mobile phone you have?/ *Ni maneno gani inaambatana na simu ya mkononi uliyonayo?*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER PER ROW** | 1=Yes/*Ndio*  2=No/*La* |
| My phone has multiple SIM slots/ *Simu yangu ina sehemu kadhaa ya SIM(laini ya simu)* |  |
| My phone has a QWERTY keypad (letter of the keyboard do not share a key)/  *Simu yangu ina bonyezo ya QWERTY* |  |
| I can access the internet on my phone/ *Naweza tumia mtandao kwenye simu yangu* |  |
| I can send and receive email on my phone/*Naweza tuma au kupokea barua pepe kwenye simu yangu* |  |
| My phone has a touch screen/ *Simu yangu ina touch screen* |  |
| I can download and install applications on my phone/ *Naweza weka aplikesheni kwenye simu langu* |  |

MT5. **ASK IF MT2=1. OTHERS SKIP TO MT7.** What was the *main reason* you got a mobile phone?/

*Je, sababu kuu ya kuwa simuya mkono hii ilikua nini?*

|  |  |
| --- | --- |
| **DO NOT READ. CODE TO FIT. SINGLE ANSWER** |  |
| To be able to connect with other people whenever I want/  *Ili niweze kujiunganisha na watu wengine kila ninapo hitaji* | 1 |
| To be able to use social networks (Facebook, WhatsApp, Viber, Twitter, etc.)/  *Ili niweze kutumia mtandao ya kijamii (Facebook, WhatsApp, Viber, Twitter, nk)* | 2 |
| To be able to use mobile money services/ *Ili niweze kutumia huduma ya pesa ya rununu* | 3 |
| Because everyone else I know has one/ *Kwasababu kila ninayemjua anayo* | 4 |
| Took advantage of a promotion/ *Nilichukua manufaa ya promotion* | 5 |
| Other /*Nyingine* | 6 |
| DK/Refused/*Sijui/Kataa* | 7 |

MT6. **ASK IF MT2=1. OTHERS SKIP TO MT7.** How did you obtain your most recent phone? / *Je, ulipata vipi simu yako ya mwisho?*

|  |  |
| --- | --- |
| **DO NOT READ. CODE TO FIT. SINGLE ANSWER.** |  |
| I bought it myself/ *Niliinunua mwenyewe* | 1 |
| My spouse bought it for me / gave it to me/ *Mme au Mke wangu alininunulia/ alinipatia* | 2 |
| My parents bought it for me / gave it to me/ *Wazazi wangu walininulia/ walinipatia* | 3 |
| My child (children) bought it for me / gave it to me *Mtoto/watoto wangu walininulia/ alinipatia* | 4 |
| Other relative bought it for me / gave it to me/*Jamaa wangu alininunulia/ alinipatia* | 5 |
| I found it/ *Niliipata/niliokota* | 6 |
| I don’t remember/ *Sikumbuki* | 7 |
| Other (Specify)/ *Nyingine(fafanua)*  *\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* | 8 |
| DK/Refused/ *Sijui* | 9 |

MT7. **ASK ONLY IF MT2=2. OTHERS SKIP TO MT10.** You said you don’t have a personal mobile phone. Do you use a mobile phone that belongs to someone else either by borrowing or paying for its use? / *Ulisema yakuwa hauna simu ya mkononi ya kibinafsi. Je, wewe hutumia simu ya mkononi ya mtu mwingine au inayomilikiwa na mtu mwingine kwa kuomba au kuilipia kuitumia?*

|  |  |  |
| --- | --- | --- |
| **READ OUT. SINGLE ANSWER** |  |  |
| Yes/ *Ndio* | 1 | GO TO MT8 |
| No/ *La* | 2 | SKIP TO MT9 |

MT8. **ASK IF MT7=1. OTHERS SKIP TO MT10.** Do you pay to use someone else’s phone or do you borrow at no cost? / *Je, wewe hulipa mtu mwingine ili kutumia simu au wewe huomba bila malipo?*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER** |  |
| I pay/ *mimi hulipa* | 1 |
| I borrow at no cost/ *Mimi huomba bila ya malipo* | 2 |

MT9. **ASK ONLY IF MT2=2 AND MT7=2. OTHERS SKIP TO MT10.** What is *the main reason* why do you not have a mobile phone and do not use somebody else’s mobile phone?/ *Je, ni sababu gani kuu inakufanya usimiliki simu ya mkononi na kutotumia simu ya mtu mwingine*

|  |  |
| --- | --- |
| **DO NOT READ. CODE TO FIT. SINGLE ANSWER.** |  |
| No one in our house owns a phone/  *Hakuna yeyote anayemiliki simu nyumbani mwetu* | 1 |
| I don’t have anyone to call/  *Sina mtu yeyote wa kupigia simu* | 2 |
| I am not allowed to use a phone by my spouse, parents or other family members/  *Sikubaliwi kutumia simu na mme/ mke wangu* | 3 |
| Had phone, but it was lost, stolen, or broken/  *Nilikuwa na simu lakini kilipotea /haribika* | 4 |
| Had phone, but sold it for cash/  *Nilikuwa na simu lakini nilikiuza kwa pesa taslim* | 5 |
| Using a phone is against my culture/religion/  *Kutumia simu ya mkononi ni kinyume na tamaduni/dini* | 6 |
| I don’t have money to buy phone/  *Sina pesa ya kununua simu* | 7 |
| I don’t have money to pay for airtime/  *Sina pesa ya kununua airtime/ muda wa maongezi* | 8 |
| There is no network where I live/work/  *Hakuna mtandao ninapoishi* | 9 |
| I worry about what people in my community would think/  *Najali kile watu ninaoishi nao watafikiria* | 10 |
| I don’t have a need to use a phone/Don’t want a phone/  *Sina haja ya kutumia simu* | 11 |
| No specific reason/  *Sina sababu haswa* | 12 |
| Don’t have ID to register SIM card/  *Sina kitambulisho ya kusajili laini ya simu* | 13 |
| No electricity for charging in this area/  *Hakuna umeme ya kuweka moto kwenye simu* | 14 |
| Don’t know how to use one/  *Sijui jinsi ya kutumia* | 15 |
| Other (Specify)/ *Nyingine(taja)*  *\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* | 16 |

|  |
| --- |
| **Subsection 2.2: SIM cards** |

MT10. **ASK ALL.** Do you personally have an active/working SIM card?/ *Je,wewe binafsi unamiliki kadi ya simu inayofanya kazi?*

|  |  |  |
| --- | --- | --- |
| **SINGLE ANSWER** |  |  |
| Yes/*Ndio* | 1 | GO TO MT11 |
| No/Not sure/ *La/Sina uhakika* | 2 | SKIP TO MT15 |

MT11. **ASK IF MT10=1. OTHERS SKIP TO MT15.** How many months ago was the last time you bought a new SIM card? It could be an additional or replacement SIM card./ *Ni miezi mingapi iliyopita ilikuwa mara yako ya mwisho kununua laini ya simu?Yaweza kuwa laini ya kuongezea au ya kubadilisha* \_\_\_\_\_\_\_\_\_\_\_\_\_ months **(999 for DK/ Refused)**

MT12. **ASK IF MT10=1. OTHERS SKIP TO MT15**. How many SIM cards do you have with the following providers/

*Je, unamiliki laini ngapi zinazofanya kazi na wahuduma wa simu wafuatao?*

MT13. **ASK FOR EACH PROVIDER SELECTED YES IN MT12. IF NO PROVIDERS SELECTED SKIP TO MT17.** Why did you get a SIM card with this provider?/ *Kwa nini ulchukua kadi ya simu na mhudumu huyu?*

MT14. **IF THE RESPONDENT USES MORE THAN ONE PROVIDER IN MT12. IF NO PROVIDERS SELECTED SKIP TO MT17.** For which activity do you use this provider *the most*?/ *Ni kwa shuguli gani wewe hutumia mhudumu huyu zaidi?*

|  |  |  |  |
| --- | --- | --- | --- |
| **Read out. Write the number** | MT12 | MT13  **DO NOT READ. CODE TO FIT.**  **PROBE FOR THE MAIN REASON (SINGLE RESPONSE)**  1=Everyone I know has this provider/ *Kila ninayemjua ana mtoaji huyu wa huduma*  2=I wanted to use this provider’s Mobile Money service/ *Nilitaka kutumia huduma ya pesa ya simu ya mkononi ya mtoaji huyu wa huduma*  3=I signed up during a promotional campaign/  *Nilijsajili wakati wa promotion*  4=This provider is cheaper than other providers/  *Mhudumu huyu niwabei nafuu kuliko wahudumu wengine*  5=I already had one SIM with this provider, got another one for convenience/ *Tayari nilikuwa na laini moja ya simu na mhudumu huyu,nilipata nyingine ili iwe rahisi kwangu*  6=Coverage is good in my area/  *Yapatikana vizuri katika eneo langu*  7=The only option in my area/  *Ni chaguo la kipekee katika eneo langu*  8=Other (Specify)/ *Nyingine (taja)*  9=DK/Refused/ *Hajui/ Amekataa* | MT14  **DO NOT READ. CODE TO FIT.**  1=Both incoming and outgoing calls/  *Simu ninazopokea na zile ninazopiga*  2=Incoming calls only/  *Simu ninazopokea peke yake*  3=Outgoing calls only/  *Simu ninazopiga peke yake*  4=SMS/ *Ujumbe mfupi*  5=Internet/data/ *Mtandao*  6=Mobile money/ *Huduma ya pesa ya simu ya rununu*  7=Other (specify)/ *Nyingine(fafanua)*  8=DK/Refused/ *Sijui/kataa* |
| Safaricom |  |  |  |
| Airtel |  |  |  |
| YU |  |  |  |
| Orange |  |  |  |
| Equitel |  |  |  |
| Other (Specify)  \_\_\_\_\_\_\_\_\_\_\_\_ |  |  |  |
| DK/Refused |  |  |  |

MT15. **ASK ONLY IF MT10=2. OTHERS SKIP TO MT17.** You said you don’t personally have a SIM card. Do you use a SIM card that belongs to somebody else?/ *Ulitaja kwamba wewe mwenyewe haumiliki kadi ya simu. Je wewe hutumia kadi ya simu inayomilikiwa na mtu mwingine?*

|  |  |  |
| --- | --- | --- |
| **SINGLE ANSWER** |  |  |
| Yes/ *Ndio* | 1 | GO TO MT16 |
| No/ *La* | 2 | SKIP TO MT17 |

MT16. **ASK IF MT15=1. OTHERS SKIP TO MT17.** Whose SIM card have you ever used? /

*Ni laini ya simu ya nani ushawahi kutumia?*

|  |  |
| --- | --- |
| **READ OUT. ACCEPT MULTIPLE ANSWERS** | 1=Yes/ *Ndio*  2=No/ *La* |
| A member of this household/Mmoja wa anayeishi kwenye nyumba hii |  |
| A mobile money agent/Agenti wa huduma za simu ya rununu |  |
| A fiend/Rafiki |  |
| A neighbor/Jirani |  |
| Other (Specify)/Nyingine |  |
| DK/Refused/Sijui/KATAA |  |

|  |
| --- |
| **Subsection 2.3: Mobile phone use** |

MT17. **ASK IF MT2=1 or MT7=1. OTHERS SKIP TO FF1.** Apart from today, when was the last time you performed the following activities on your personal phone or on the phone that you borrow/rent from other people? /

*Mbali na leo ni lini mara yako ya mwisho kufanya mambo yafuatayo kwenye simu yako ya rununu/mkononi au kwenye simu uliyoomba/kodisha kutoka kwa watu wengine ilikuwa lini?*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER FOR EACH ROW** | 1=Yesterday/ *Jana*  2=In the past 7 days/  *Katika siku 7 iliyopita*  3=In the past 30 days/  *Katika siku 30 iliyopita*  4=In the past 90 days/  *Katika siku 90 iliyopita*  5=More than 90 days ago/  Zaidi ya siku 90 iliyopita  6=Never/ *Hakuna* |
| Made calls/ *Piga simu* |  |
| Received calls/ *Pokea simu* |  |
| Sent/received text messages/ *Nilituma /pokea ujumbe mfupi* |  |
| Sent/received photo messages (MMS)/ *Nilituma /pokea ujumbe wa picha* |  |
| Used/browsed the internet/ *Nilitumia mtandao* |  |
| Downloaded music, video or games/ *Niliweka mziki,video/ filamu au michezo ya simu* |  |
| Made a financial transaction such as send/receive money, pay debt, or banking transaction/  *Nilifanya shugli ya kifedha kama kutuma/kupokea pesa,lipa deni au kubenki* |  |
| Used “Call Tunes” or other audio/video on-demand-from operator services/  *Nilitumia Call Tunes( nyimbo za simu) au redio/video kutoka kwa mtoaji huduma* |  |
| Used Facebook, Whatsap, Twitter, Instagram or another social networking site/  *Nilitumia Facebook, Whatsap, Twitter, Instagram au mitandao mingine ya kijamii* |  |
| Took a color picture/ *Nilipigia picha ya rangi* |  |
| Downloaded/used any other mobile application/  *Nilidownload/nilitumia apliksheni nyingine* |  |
| Used touch-screen/ *Nilitumia touch screen* |  |
| Used Navigation, maps*/ Nilitumia maps/ ramani* |  |

MT18. **ASK IF MT2=1 or MT7=1. OTHERS SKIP TO FF1.**Who do you turn to for advice or help with a mobile phone?/ *Wewe huenda kupata mashauri au usaidizi kwa nani na simu ya mkononi*

|  |  |
| --- | --- |
| **READ OUT. ACCEPT MULTIPLE ANSWERS** | 1=Yes/ *Ndio*  2=No/ *La* |
| I do not ask anyone, do not need help/ *Huwa simuulizi yeyote,sihitaji usaidizi* |  |
| Son/Daughter/ *Mwana /binti* |  |
| Nephew/Niece/*Mpwa* |  |
| Husband/Wife/*Mume/mke* |  |
| Brother/sister/*Ndugu /dada* |  |
| Other family member/*Wenyeji wengine wa familia* |  |
| Male friend/*Rafiki mwanaume* |  |
| Female friend/*Rafiki mwanamke* |  |
| Mobile money agent/*Agenti wa simu ya mkononi* |  |
| Recharge shop, retail outlet/*Duka ya kujazia moto,duka ya rejareja* |  |
| Other (Specify)/*Nyingine(taja)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* |  |

MT19. **ASK IF MT2=1. OTHERS SKIP TO FF1.** How frequently do you charge your phone/ handset (the one you USE the most)? / *Je, wewe huweka simu yako moto mara ngapi (ile wewe hutumia zaidi)?*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER** |  |
| Daily/ *Kila siku* | 1 |
| Weekly/ *Kila wiki* | 2 |
| Every other week/ *Kila baada ya wiki* | 3 |
| Monthly/ *Kila mwezi* | 4 |
| Other (Specify)/ *Nyingine(taja)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* | 5 |
| DK/Refused/Sijui/ *Kataa kujibu* | 6 |

MT20. **ASK IF MT2=1. OTHERS SKIP TO FF1.** Where do you charge your phone *most frequently*? /

*Je mara mingi wewe huweka simu yako moto wapi?*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER** |  |
| Home/ *Nyumbani* | 1 |
| Neighbors’ house/ *Nyumba ya jirani* | 2 |
| Mobile money agency/ *Agenti wa simu ya mkononi* | 3 |
| At work/ *Kazini* | 4 |
| A retail shop/ *Duka ya rejareja* | 5 |
| Other (Specify)/ *Nyingine(fafanua)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* | 6 |
| DK/Refused/ *Sijui/kataa* | 7 |

MT21. **ASK IF MT2=1. OTHERS SKIP TO FF1**. On average, how much does it cost you each time to charge your phone? / Kwa *wastani huwa inakugarimu pesa ngapi kila mara unapo weka moto kwenye simu?*

\_\_\_\_\_\_\_\_\_\_\_\_\_ KSH (999 for DK/ Refused).

|  |
| --- |
| **SECTION III: FINANCIAL INSTRUMENTS/BANKS** |
| **Subsection 3.1: Access and ownership** |

FF1. **ASK ALL.** Do you personally have a bank account that is registered in your name? /

*Je, wewe binafsi unamiliki akaunti na benki ambayo imeandikishwa na jina lako*

|  |  |  |
| --- | --- | --- |
| **SINGLE ANSWER** |  |  |
| Yes/*Ndio* | 1 | GO TO FF2 |
| No/ *La* | 2 | SKIP TO FF3 |

FF2. **ASK IF FF1=1. OTHERS SKIP TO FF3** Do you *usually* make transactions with your bank account yourself or does somebody else do them on your behalf?/ *Je, kwa kawaida wewe hufanya shughuli za kifedha na akaunti yako ya benki mwenyewe au mtu mwingine hukufanyia kwa niaba yako?*

|  |  |
| --- | --- |
| **SINGLE ANSWER** |  |
| Make transactions myself/ *Hufanya shughuli za kifedha mwenyewe* | 1 |
| Somebody does them on my behalf/ *Mtu mwingine huzifanya kwa niamba yangu* | 2 |

FF3. **ASK IF FF1=2. OTHERS SKIP TO FF5**. What is *the main reason* you do not have a bank account? /

*Je, ni kwa sababu gani kuu hauna akaunti na benki?*

|  |  |
| --- | --- |
| **DO NOT READ. CODE TO FIT. SINGLE ANSWER** |  |
| I do not know what it is/ *Sijui hiyo ni nini* | 1 |
| I do not know how to open one/ *Sijui jinsi ya kufungua moja* | 2 |
| I do not have a state-issued/national ID or other required documents/  *Sina stakabadhi za kujitambulisha /kitambulisho cha kitaifa au stakabadhi zingine zinazohitajika* | 3 |
| There are no banks close to where I live/ *Hamna benki karibu na ninamoishi* | 4 |
| I do not have money/ *Sina pesa zozot*e | 5 |
| I do not need one, I do not make any transactions/ *Sihitaji moja, sifanyi shughuli zozote za kifedha* | 6 |
| Registration paperwork is too complicated/ *Shughuli ya kujiandikisha ni ngumu sana kwangu* | 7 |
| Registration fee is too high/ *Ada ya kujiandikisha iko juu sana* | 8 |
| Using a bank account is difficult/ *Kutumia akaunti ya benki ni ngumu sana*ottext | 9 |
| Fees for using a bank account are too high/ *Ada za kutumia akaunti ya benki ziko juu sana* | 10 |
| I do not have money to make any transactions with such account/  *Sina pesa za kufanya shughuli za kifedha na akaunti kama hiyo* | 11 |
| No one among my friends or family has such account/  *Hakuna yeyote kati ya marafiki au familia ana akaunti kama hiyo* | 12 |
| I do not understand the purpose of such account, I do not know what I can use it for/  *Sielewi maana ya akaunti kama hiyo, sijui ninaweza kuitumia kufanyia nini* ottext | 13 |
| A bank has agents but they are not accessible/ *Benki ina maajenti lakini hawapatikani* | 14 |
| Banks are not reliable/ *Benki sio za kutegemew*a | 15 |
| Banks do not offer the services I need/ *Benki hazitoi huduma ninazozihitaji*ottext | 16 |
| Bank staff/agents are unfriendly; they make me feel unwelcomed/  *Wafanyakazi/maajenti wa benki hawana urafiki, hunifanya nijisikie sijakaribishwa*ottext | 17 |
| I can’t afford the minimum balance/  *Siwezi kugharamia kiwango cha chini cha fedha inayohitajika kwenye akauntiottext* | 18 |
| Bank hours are not convenient for me/ *Masaa ya benki sio mwafaka na masaa yangu* | 19 |
| I never thought about using a bank/ *Sijawahi kufikiria kutumia benki* | 20 |
| I do not trust banks/that my money is safe in a bank/  *Sijawahi kuamini mabenki/kuwa pesa zangu ziko salama kwenye benki* ottext | 21 |
| I would rather have my money close to me/ *Ningependa kuwa na pesa zangu karibu namiottext* | 22 |
| I use mobile money/ *Natumia huduma ya pesa kwenye simu ya mkononi* | 23 |
| I don’t have time to go to the bank/ *Sina wakati wa kwenda kwa benki* | 24 |
| I use somebody else’s account *Natumia akaunti ya mtu mwingine* | 25 |
| My husband, family, in-laws do not approve of me having a bank account. /  *Mume wangu, familia, shemeji hawakubali niwe na akaunti ya benki* | 26 |
| I will not be able to go to a bank on my own *Mimi sina uwezo wa kwenda benki kivyangu* | 27 |
| It’s not approved by my religion *Hairuhusiwi na dini yangu*. | 28 |
| Other *Nyiingine* | 29 |
| DK/Refused *Hajui/ alikataa* | 30 |

FF4. **ASK IF FF1=2. OTHERS SKIP TO FF5.** Do you use a bank account that belongs to somebody else if you need to?/ *Je, wewe hutumia akaunti ya benki inayomilikiwa na mtu mwingine ikiwa ungehitaji?*

|  |  |  |
| --- | --- | --- |
| **SINGLE ANSWER** |  |  |
| Yes/ *Ndio* | 1 | GO TO FF5 |
| No/ *La* | 2 | SKIP TO MM1 |

|  |
| --- |
| **Subsection 3.2: Digital FI filter** |

**READ TO THE RESPONDENT**: In the next set of questions I want to ask about a bank account that you personally have or that belongs to somebody else but you use it. If you have more than one bank account, please, choose the one that you use the most. /

*Kwa maswali yafuatayo nataka kukuuliza kuhusu akaunti ya benki yako wewe binafsi au akaunti ya mtu mwingine ambayo wewe hutumia. Kama una akaunti ya benki zaidi ya moja, tafadhali, chagua moja ambayo wewe hutumia zaidi ya zote*

FF5. **ASK IF FF1=1 OR FF4=1. OTHERS GO MM1.** Which of the following services does your bank offer? It does not matter if you use those services; I just want to know if they are available to you. /

*Kati ya huduma zifuatazo, ni gani benki yako hutoa? Haijalishi kama wewe hutumia huduma hizo, mimi nataka tu kujua kama wewe waweza kuzitumia ukitaka*

|  |  |  |
| --- | --- | --- |
| **READ OUT. SINGLE ASNWER** |  |  |
| At least one of the following: Savings, money transfers, insurance, investment/ *Angalau moja ya yafuatayo: Kuweka Akiba, ubadilishanaji wa pesa, bima, uwekezaji* | 1 | GO TO FF6 |
| Only loans/ *Loni peke* | 2 | SKIP TO MM1 |
| NONE OF THE ABOVE | 3 |

FF6. **ASK IF FF5=1. OTHERS GO MM1.** I will read you several statements. Please, tell me which of them apply to your bank account or a bank account you use that belongs to someone else. The statements ask about some of the services offered by banks. I would like to know if your bank provides these services even if you personally do not use them. /

*Nitakusomea sentensi kadhaa. Tafadhali, niambie ni gani inalingana na akaunti ya benki yako na akaunti ya benki unayoweza kutumia ya mtu mwingine. Sentensi nitakazokuuliza ni za kuhusu baadhi ya huduma zinazotolewa na mabenki. Ningependa kujua kama benki yako hutoa huduma hizo hata kama wewe binafsi hauzitumii*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER PER ROW.** | 1=Yes/ *Ndio*  2=No/ *La*  3=DK/ Refused/  *Hajui/ Amekataa* |
| You can access your account and make transactions using either a mobile phone application or the bank’s website/  Un*aweza kutumia akaunti yako na kufanya shughuli kwa kutumia aidha simu ya mkononi au tovuti ya benki* |  |
| The bank offers a debit/ATM card with this account/  *Benki inapeana kadi za debit/ ATM au kadi ya credit kwa account hii* |  |
| The bank offers a credit card with this account/ *Benki inapeana kadi za credit* |  |
| You can transfer money to/from this account without using cash (e.g. receive salary or government benefits, direct deposit, automatic payments or withdrawals, transfers to/from other banks/mobile money account/SACCO or cooperative accounts) /  *Unaweza kuhamisha pesa kwa / kutoka akaunti hii bila kutumia pesa halisi (kwa mfano kupokea mshahara au faida ya serikali, kuweka pesa, malipo ya moja kwa moja au kutoa pesa, uhamisho kwa / kutoka benki nyingine/ akaunti ya pesa ya simu ya mkononi / akaunti ya SACCO au akaunti vyama vya ushirika)* |  |

|  |
| --- |
| **Subsection 3.3: Bank account use** |

FF7. **ASK IF FF1=1 AND FF5=1. OTHERS GO TO FF8.** How many of the following types of bank account do you have? / *Je, unamiliki aina ngapi ya akaunti za benki zifuatazo?*

FF8. **ASK IF FF4=1 AND FF5=1. OTHERS GO TO FF9**. How many of the following types of bank accounts of other people can you use? / *Je, ni aina ngapi ya akaunti za benki zifautazo za watu wengine unaweza kutumia*

|  |  |  |
| --- | --- | --- |
| **READ OUT. MARK ALL THAT APPLY** | FF7  ENTER NUMBER  (999 for DK/ Refused) | FF8  ENTER NUMBER  (999 for DK/Refused) |
| Current/for everyday needs WITH a cheque book/  *Akaunti ya shughuli za kibenki za kila siku YENYE kijitabu cha cheki* |  |  |
| Current/for everyday needs WITHOUT a cheque book//  *Akaunti ya shughuli za kibenki za kila siku BILA kijitabu cha cheki* |  |  |
| Overdraft/ *Akauti ya kuweza kutoa pesa zaidi ya ile uliyonayo* |  |  |
| Savings/ *Akaunti ya akiba* |  |  |
| Student/ *Akaunti ya mwanafuzi* |  |  |
| Fixed / *Akaunti ya kudumu (huwezi toa pesa kwa muda mliokubaliana* |  |  |
| Investment/Akaunti ya uwekezaji |  |  |
| Other (Specify/ *Nyingine(Taja) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* |  |  |

FF9. **ASK IF FF5=1. OTHERS SKIP TO MM1.** Apart from today, when was the last time you made a deposit or withdrawal using a bank account or used a bank account for any other financial activity?/

*Je kando na leo, lini mara yako ya mwisho kuweka au kutoa ukutumia akaunti ya benki au kutumia akaunti ya Benki kwa shughuli zozote za kifedha*

|  |  |  |
| --- | --- | --- |
| **READ OUT. SINGLE ANSWER** |  |  |
| Yesterday/ *Jana* | 1 | GO TO FF10 |
| In the past 7 days/ *Katika siku 7 zilizopita*ottext | 2 |
| In the past 30 days/ *Katika siku 30 zilizopita* | 3 |
| In the past 90 days/ *Katika siku 90 zilizopita* | 4 |
| More than 90 days ago/ *Zaidi ya siku 90 zilizopitaottext* | 5 |
| Never/ *Sijawahi* | 6 | SKIP TO MM1 |

FF10. **ASK IF ANSWERS 1-5 IN FF9. OTHERS SKIP TO MM1.** When you use a bank account for any financial activity, do you use any of the following? /

*Je, wakati unapotumia akaunti ya benki kwa shughuli zozote za kifedha, wewe hutumia mojawapo ya zifuatazo?*

**IF A RESPONDENT HAS MORE THAN ONE BANK ACCOUNT, ASK THEM ABOUT THE ONE THEY USE MOST FREQUENTLY.**

FF13. **ASK IF AT LEAST ONE OPTION MARKED YES IN FF10. OTHERS SKIP TO FF14.** Of the different ways you use a bank for financial activities, which is your *preferred* way? / *Kati ya njia/ aina mbalimbali unazotumia benki kwa minajili ya shuguli za fedha, ni njia gani unayopendela zaidi*

|  |  |  |
| --- | --- | --- |
| **READ OUT.** | FF10  1=Yes/*Ndio*  2=No/*La*  MARK ALL THAT APPLY | FF13  SINGLE ANSWER |
| Over the counter in a branch of the bank / *Kwa kaunta kwenye tawi la benki* |  | 1 |
| ATM/ *Mtambo wa ATM* |  | 2 |
| Bank deposit or withdrawals over the counter at a retail store/  *Kuweka pesa kwenye Benki au kutoa pesa kwa kaunta katika stoo ya reja reja* |  | 3 |
| Bank’s website/online banking/ *Tovuti / website ya benki* |  | 4 |
| Mobile app/mobile banking/ *Kifaa cha simu ya mkonononi/ program* |  | 5 |
| A door-to-door banking agent or another person who is associated with this bank or MFI/mobile collector/banking agent/  *Wakala/ ajenti aliye na uhusiano na benki hii au shirika ndogo la kifedha* |  | 6 |
| Through a mobile wallet by transferring money from my bank account to my phone and then withdrawing from a mobile money agent for withdrawal or depositing with a mobile money agent to my phone and then transferring to my bank account for deposits/ *Kupitia kwa kifaa cha simu ya mkononi kutoka kwa akaunti yangu ya benki hadi kwa simu yangu alafu natoa kwa agenti wa pesa ya simu ya mkononi au kuweka na agenti wa pesa kwenye simu ya mkononi hadi kwa simu yangu alafu natuma kwenye akaunti yangu ya benki* |  | 7 |
| Other (Specify) */Nyingine (taja)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* |  | 8 |

FF14. **ASK IF ANSWERS 1-5 IN FF9. OTHERS SKIP MM1.** Which of the following have you ever done using a bank account? *Je ni gani kati ya zifuatazo umewahi kufanya ukitumia akaunti yako ya benki?*

FF16. **ASK ONLY FOR ACTIVITIES MARKED YES IN FF14. OTHERS SKIP TO FF17.** How often do you use a bank account for this activity?/ *Wewe hutumia akaunti ya benki kufanyia shugli hizi kwa mara ngapi?*

|  |  |  |
| --- | --- | --- |
| **READ OUT** | FF14.  MULTIPLE ANSWERS  1=Yes/ *Ndio*  2=No/ *La* | FF16.  1=Daily/ *Kila siku*  2=Weekly/ *Kila wiki*  3=Once in 15 days/ *Mara moja kwa siku 15*  4=Monthly/ *Kila mwezi*  5=Once every 3 months/ *Mara moja kila miezi 3*  6=Once every 6 months/ *Mara moja kila miezi 6*  7=Once a year/ *Mara moja kwa mwaka*  8=Almost never/ *Hakuna* |
| 1.Deposit money/ *Kuweka pesa* |  |  |
| 2.Withdraw money/ *Kutoa pesa* |  |  |
| 3.Buy airtime top-ups, pay mobile phone bill/  *Kununua kadi ya maongezi ya simu* |  |  |
| 4.Pay a school fee/ *Kulipa karo* |  |  |
| 5.Pay a medical bill/ *Kulipa bili ya matibabu* |  |  |
| 6.Pay an electricity bill */Kulipa bili ya stima* |  |  |
| 7.Pay for water access or delivery/ *Kulipa bili ya maji* / *kulipa maji inayoletewa* |  |  |
| 8.Pay for solar lantern or a solar home system/  *Kulipa vifaa vya sola nyumbani* |  |  |
| 9.Pay TV/cable/satellite bill/ Kulipa runinga/cable/seteliti bili |  |  |

**INT: TABLE CONTINUED IN THE NEXT PAGE**

|  |  |  |
| --- | --- | --- |
| **READ OUT** | FF14.  MULTIPLE ANSWERS  1=Yes/ *Ndio*  2=No/ *La* | FF16.  1=Daily/ *Kila siku*  2=Weekly/ *Kila wiki*  3=Once in 15 days/ *Mara moja kwa siku 15*  4=Monthly/ *Kila mwezi*  5=Once every 3 months/ *Mara moja kila miezi 3*  6=Once every 6 months/ *Mara moja kila miezi 6*  7=Once a year/ *Mara moja kwa mwaka*  8=Almost never/ *Hakuna* |
| 10.Pay a government bill, including tax, fine or fee/  *Kulipia bili ya serikali, ikijumlisha ushuru,faini au ada* |  |  |
| 11.Send money to family members, friends, workmates or other acquaintances for regular support/allowances, to help with emergencies, or for other reasons/ *Kutuma pesa kwa jamaa wa familia , marafiki, wafanyikazi wenza au marafiki wengine kwa msaada wa mara kwa mara/ marupurupu* *ottext au kusaidia wakati wa dharura* |  |  |
| 12.Receive money from family members, friends, workmates or other acquaintances for regular support/allowances, to help with emergencies, or for other reasons/ *Kupokea pesa kutoka kwa jamaa wa familia, marafiki, wafanyikazi wenza au marafiki wengine kwa msaada wa mara kwa mara/ marupurupu au kusaidia wakati wa dharura* |  |  |
| 13.Receive welfare, pension or other benefit payment from the government/ *Kupokea fedha za ustawi au malipo ya uzeeni kutoka kwa serikali* |  |  |
| 14.Receive wages for primary or secondary job/  *Kupokea ajira kutoka kwa kazi ya msingi* |  |  |
| 15.Pay for large acquisitions, including land, cattle, residence/ *Kulipia umiliki wa gharama kubwa, ikijumlisha ardhi, mifugo, makao* |  |  |
| 16.Make insurance-related payments or receive claims on insurance/  *Weka bima na /au kulipa malipo ya bimaottext* |  |  |
| 17. Take a loan or make payments on a loan, give a loan or receive payments on a loan/ *Kuchukua mkopo au kulipia mkopo* |  |  |
| 18. Save money for a future purchase or payment/  *Kuhifadhi akiba ya pesa kwa ununuzi / malipo ya siku za usoni* |  |  |
| 19.Set aside money for pension, paid pension contributions/  *Kuweka kando pesa za malipo ya uzeeni, kulipia ada malipo ya uzeeniottext* |  |  |
| 20. Set money aside just in case/for an undetermined purpose/  *Kuweka fedha kando tu / kwa lengo ambalo haujaamua* |  |  |
| 21 Make an investment, including buy stock or shares/  *Kufanya uwekezaji, ikijumlisha kununua hisa* |  |  |
| 22. Pay for goods or services at a grocery store, clothing shop or any other store/shop/ *Kulipia bidhaa kwenye stoo ya mboga au duka la nguo au stoo/ duka nyingine yeyote* |  |  |
| 23. Transfer money from one bank account to another bank account/  *Kuhamisha fedha kutoka akaunti ya benki moja hadi akaunti ya benki nyingine* |  |  |
| 24. Transfer money from a bank account to a mobile money account; transfer money from a mobile money account to a bank account/  *Kuhamisha fedha kutoka akaunti ya benki hadi akaunti ya pesa kwenye simu ya mkononi; kuhamisha fedha kutoka akaunti ya pesa kwenye simu ya mkononi hadi akaunti ya benki* |  |  |
| 25 Transfer money from a bank account to an account at another financial institution (SACCO, MFI, etc.)/ *Kuhamisha fedha kutoka akaunti ya benki hadi akaunti ingine katika taasisi nyingine za kifedha (SACCO, MFI, nk)* |  |  |
| 26. Pay money to or receive money from your Savings and/or lending group/ *Kulipa au kupokea pesa kutoka kwenye kikindu chako cha kuweka akiba* |  |  |
| 27. Pay rent/ *Lipa kodi* |  |  |
| 28. Account maintenance: Check your account balance, change PIN, receive mini-statement, etc./ *Kukidhibiti akaunti yako,kujua kiwango cha pesa kilichobaki,badilisha nambari ya siri kupokea statement* |  |  |
| 29.Other (Specify)/Nyingine(taja)  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |  |  |

FF17. **ASK IF ANSWERS 1-5 IN FF9. OTHERS SKIP TO MM1**. Do you use a bank account for the following business payments/purchases?/ *Je, wewe hutumia benki kufanyia malipo/ununuzi yafuatayo*

|  |  |
| --- | --- |
| **READ OUT. MARK ALL THAT APPLY** | 1=Yes/ *Ndio*  2=No/*La* |
| I do not use my bank account to make business transactions/  *Huwa situmii akaunti yangu ya benki kwa shugli zangu za kibiashara* |  |
| Pay employees/ *Kulipa wafanyakazi* |  |
| Pay suppliers/ *Kulipa wauzaji* |  |
| Receive payments from customers/ *Kupokea malipo kutoka kwa wateja* |  |
| Receive payments from distributors/ *Kupokea malipo kutoka kwa wasambazaji bidhaa* |  |
| Make investment, for example buy new equipment or expand the office/business building/ *Kufanyia uwekezaji kwa mfano kununua vifaa vipya au kupanua ofisi /jingo la kibiashara* |  |
| Pay business-associated expenses, including rent, taxes, utility and transportation bills/  *Kulipa gharama inayohusishwa na biashara ikiwa ni pamoja na kodi ya nyumba,malipo ya usafiri* |  |
| Pay for agricultural inputs (seeds, pesticides, fertilizers, etc.)/  *Kulipa pembejeo za kilimo mbegu,dawa mbolea* |  |
| Other (Specify)/ *Nyingine(taja)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* |  |

FF18. **ASK ONLY IF ANSWER “YES” in FF17.1 (I do not use my bank account to make business transactions), OTHERS SKIP TO FF19.** You said you do not use this bank account for any business payments/purchases. Please tell me why? / *(Huwa situmiibenki kufanyia shugli za kibiashara) Ulisema ya kuwa hautumii akaunti ya benki hii kwa shughuli zozote za kibiashara. Je, unaweza kuniambia ni kwa nini?*

|  |  |
| --- | --- |
| **DO NOT READ. CODE TO FIT. ALLOW FOR MULTIPLE ANSWERS** | 1=Yes/*Ndio*  2=No/*La* |
| I do not have a business/ *Sina biashara* |  |
| I will have to pay extra taxes/ *Itanibidi nilipe ushuru za ziada* |  |
| I will have to pay bribes to government officials to avoid taxation/licensing/paper work/  *Itanibidi nilipe hongo kwa maafisa wa serikali kuzuia ulipaji ushuru/ leseni/ au shughuli za ukaraniottext* |  |
| My business is not registered, it is not formal/ *Biashara yangu haijaandikishwa, sio rasmi* |  |
| To pay account fees I will have to raise prices and people won’t buy from me/  *Ili kulipia ada ya akaunti itanibidi nipandishe bei na watu hawatanunua kutoka kwangu* |  |
| My business is too small to need a bank account/ *Biashara yangu ni ndogo haitaji accounti ya benki* |  |
| I use other methods of payment/ *Natumia mbinu zinginezo za kulipa pesa* |  |
| Other/ *Nyingine* |  |
| DK/Refused */Hajui/Alikataa* |  |

FF19. **ASK IF ANSWERS 1-5 IN FF9. OTHERS SKIP MM1.In** the past 6 months, have you ever experienced any of the following when using a bank account? /

*Katika miezi 6 iliyopita umekumbana na mojawapo ya yafuatayo unapotumia akaunti yako ya Benki*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER PER ROW.** | 1=Yes// *Ndio*  2=No/ *La* |
| Unexpected charges/ *Malipo yasiyotarajiwa* |  |
| Lost money/ *Nilipoteza pesa* |  |
| Registered a complaint/ *Niliwasilisha malalamishi* |  |
| ATM not working/ *Mtambo wa ATM kutofanya kazi* |  |
| Debit/credit card did not work when paying for goods/services/  *Kadi ya debit/credit haikufanya kazi wakati wakulipia hiduma na bidhaa* |  |
| Could not use my bank account (online or offline) because of system outages/  *Singeweza kutumia akaunti yangu ya benki kwasababu ya mtambo haifanyi kazi* |  |

|  |
| --- |
| **SECTION IV: MOBILE MONEY** |
| **Subsection 4.1: Awareness, access, ownership** |

MM1. **ASK ALL.** Have you ever heard of something called Mobile Money? /

*Je umewahi kusikia kuhusu huduma ya pesa ya kupitia kwa simu ya mkononi?*

|  |  |
| --- | --- |
| **SINGLE ANSWER.** |  |
| Yes/ *Ndio* | 1 |
| No/ *La* | 2 |

MM2. **ASK ALL.** Please tell me the names of any mobile money services that you are aware of? /

*Tafadhali niambie jina la huduma zozote za pesa ya kupitia kwa simu ya mkononi unazozifahamu?*

MM3. **ASK ALL ONLY ABOUT SERVICES NOT MENTIONED IN MM2**. Have you ever heard about the following mobile money services? / *Je umewahi kusikia kuhusu huduma za pesa ya kupitia kwa simu ya mkononi zifuatazo?*

|  |  |  |
| --- | --- | --- |
|  | MM2  SPONTANEOUS RECALL  1=Yes/ *Ndio*  2=No/ *La* | MM3  PROMPTED RECALL  ASK ONLY ABOUT SERVICES NOT MENTIONED IN MM2  1=Yes/ *Ndio*  2=No/ *La* |
| Safaricom M-Pesa |  |  |
| Airtel Money |  |  |
| YU Cash |  |  |
| Orange Money |  |  |
| Tangaza |  |  |
| Mobicash |  |  |
| Equitel |  |  |
| Other (Specify)/ *Nyingine(taja)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* |  |  |

MM4. **ASK IF AT LEAST ONE PROVIDER MARKED YES IN MM2 OR MM3. OTHERS SKIP TO THE NEXT SECTION (MMP1)** Have you ever used this mobile money service for any financial activity? / *Je, umewahi kutumia huduma hii ya pesa kupitia simu ya mkononi kwa shughuli zozote za kifedha?*

MM5. **ASK FOR EACH MOBILE MONEY PROVIDER MARKED YES IN MM4. IF NO PROVIDERS MARKED SKIP TO MM6.** Apart from today, when was the last time you conducted any financial activity with this mobile money service?/ *Kando la leo, je mara yako ya mwisho ulipofanya shughuli ya kifedha kupitia huduma hii ya pesa kupitia simu ya mkononi ilikuwa lini*?

MM6. **ASK IF AT LEAST ONE PROVIDER MARKED YES IN MM2 OR MM3. OTHERS SKIP TO MM12.** Do you have a registered account (account registered in your name) with this mobile money service? / *Je, uko na akaunti iliyosajiliwa na huduma hii ya pesa kupitia simu ya mkononi (akaunti iloyosajiliwa na jina lako)?*

MM7. **ASK IF MM4=1 and MM6=1 FOR THE SAME PROVIDER. OTHERS SKIP TO MM8.** Did you register for this mobile money account before or after you started using this mobile money service? / *Uliisajili kabla au baada ya kuanza kutumia huduma hii ya pesa kupitia simu ya mkononi?*

MM8. **ASK FOR ALL SERVICES MARKED YES IN MM6. OTHERS SKIP TO MM9.** Apart from today, when was the last time you conducted any financial activity using these registered accounts? / *Kando la leo, je mara yako ya mwisho ulipofanya shughuli ya kifedha kupitia akaunti hizi zilizosajiliwa ilikuwa lini?*

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | MM4  1=Yes/  *Ndio*  2=No/  *La* | MM5  READ OUT. SINGLE ANSWER.  1=Yesterday/ *Jana*  2=In the past 7 days/  *Siku 7 zilizopita*  3=In the past 30 days/  *Siku 30 zilizopita*  4=In the past 90 days/  *Siku 90 zilizopita*  5=More than 90 days ago/ *Zaidi ya siku 90 zilizopita* | MM6  1=Yes/ *Ndio*  2=No/ *La* | MM7.  1=Before/ *Kabla*  2=After/ *Baada*  3=DK/ Refused/ *Sijui/ Kataa* | MM8  READ OUT. SINGLE ANSWER.  1=Yesterday/ *Jana*  2=In the past 7 days/  *Siku 7 zilizopita*  3=In the past 30 days/  *Siku 30 zilizopita*  4=In the past 90 days/  *Siku 90 zilizopita*  5=More than 90 days ago/  *Zaidi ya siku 90 zilizopita*  6=Never/ *Hakuna* |
| Safaricom M-Pesa |  |  |  |  |  |
| Airtel Money |  |  |  |  |  |
| YU Cash |  |  |  |  |  |
| Orange Money |  |  |  |  |  |
| Tangaza |  |  |  |  |  |
| Mobicash |  |  |  |  |  |
| Equitel |  |  |  |  |  |
| Other (Specify)/ *Nyingine(taja)*  *\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* |  |  |  |  |  |

MM9. **ASK IF AT LEAST ONE PROVIDER MARKED YES IN MM4. OTHERS SKIP TO MM12.** For how long have you been using mobile money services? / Umekuwa *ukitumia huduma ya pesa kwa simu ya mkononi kwa muda upi?*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ASNWER** |  |
| Less than 1 month/ *Chini ya mwezi 1* | 1 |
| More than 1 month to 3 months/ *Zaidi ya mwezi 1 hadi miezi 3* | 2 |
| More than 3 months to 6 months*/ Zaidi ya miezi 3 ha 6* | 3 |
| More than 6 months to 1 year/ *Zaidi ya miezi 6 hadi mwaka 1* | 4 |
| More than 1 year/ *Zaidi yam waka 1* | 5 |

**MM10. ASK IF AT LEAST ONE PROVIDER MARKED IN MM4. OTHERS SKIP TO MM12.** What is the biggest challenge you face when using mobile money?/ *Changamoto kubwa unayokabiliwa nalo unapotumia huduma ya pesa kwenye simu ya mkononi ni gani?*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER** |  |
| Service system down time/ *Mtambo wa huduma kuwa haifanyi kazi* | 1 |
| Agent system down time/ *Mtambo wa agenti kuwa haifanyi kazi* | 2 |
| Difficulty operating the phone/using menu/ *Ugumu wa kutumia simu ukitumia menu* | 3 |
| Unclear transaction charges/fees/ *Malipo yasiyoeleweka* | 4 |
| Agent float/cash availability/ *Kutopatikana kwa pesa kwenye agenti* | 5 |
| Contacting customer care/ *Kuwasiliana na wanaojali maslahi ya wateja* | 6 |
| Sending to a wrong number/ *Kutuma pesa kwa nambari isiyostahili* | 7 |
| Family/friends stealing money/ *Jamaa/marafiki kuiba pesa* | 8 |
| Other fraud (Specify)/ *Udanganyifu mwingine* | 9 |
| Other (Specify)/ *Nyingine (taja)*  *\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* | 10 |
| DK/Refused | 11 |

|  |
| --- |
| **Subsection 4.2: Mobile money use and nonuse** |

MM11. **ASK FOR EACH MOBILE MONEY PROVIDER MARKED IN MM4. IF NO PROVIDERS MARKED IN MM4, SKIP TO MM12.** How do you usually access this mobile money service? /

*Je, kwa kawaida wewe hupata aje huduma hii ya pesa kwenye simu ya mkononi?*

|  |  |
| --- | --- |
|  | MM11. READ OUT. ACCEPT MULTIPLE ANSWERS.  1=Over the counter or by using an agent’s account/  *Kwa kaunta au kwa kutumumia akaunti ya ajenti*  2=Account of a family member in this household/  *Akaunti ya jamaa wa familia katika nyumba hi*i  3=Account of a family member in another household, other relative, friend or a neighbor/  *Akaunti ya jamaa wa familia wa nyumba nyingine, jamaa mwingine, rafiki au jirani*  4=Account of a workmate or a business partner/  *Akaunti ya mfanyikazi mwenza au mshiriki wa kibiashara*  5=My own account/*Akaunti yangu binafsi*  6=ATM/*Mtabo wa ATM*  7=Other (Specify)/ *Nyingine(taja)* |
| Safaricom M-Pesa |  |
| Airtel Money |  |
| YU Cash |  |
| Orange Money |  |
| Tangaza |  |
| Mobicash |  |
| Equitel |  |
| Other (Specify)  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |  |

MM12. **ASK ONLY IF “NO” FOR ALL IN MM4. OTHERS SKIP TO MM14.** What is *the main reason* you have never used mobile money services? / *Nini sababu gani kuu ambayo imekufanya usitumie huduma ya pesa kwenye simu ya mkononi?*

|  |  |
| --- | --- |
| **DO NOT READ. CODE TO FIT. SINGLE ANSWER** |  |
| I do not know what it is/ *Sijui hiyo ni nini* | 1 |
| I do not know how to open one/ *Sijui jinsi ya kufungua moja* | 2 |
| I do not have a state ID or other required documents */*  *Sina kitambulisho cha kitaifa /stikababadhi zinginezo zinazotakikana* | 3 |
| There is no point-of-service/agent close to where I live/  *Hakuna muhudumu/au ajenti karibu na mahali ninapoishi* | 4 |
| I do not need one, I do not make any transactions/  *Sihitaji moja, sifanyi shughuli zozoteza kuhutaji huduma hio* | 5 |
| Registration paperwork is too complicated */Shughuli ya kujiandikisha ni ngumu sana kwangu* | 6 |
| Registration fee is too high */Ada ya kujisajili iko juu* | 7 |
| Using such account is difficult */Kutumia akaunti kama hiyo ni ngumu* | 8 |
| Fees for using this service are too high *Ada ya kutumia huduma hii ni juu sana* | 9 |
| I never have money to make transactions with this service */*  *Sina pesa ya kufanya shughuli na huduma hii* | 10 |
| No one among my friends or family use this service/  *Hakuna yeyote kati ya marafiki wangu au jamaa hutumia huduma hii* | 11 |
| I do not understand this service; I do not know what I can use it for/  *Sielewi huduma hii ,sijui nitaitumia vipi* | 12 |
| I do not have a mobile phone /*Sina simu ya mkononi* | 13 |
| I do not trust that my money is safe on a mobile money account/  *Siamini kuwa pesa yangu iko salama katika akaunti ya pesa kwenye simu ya mkononi* | 14 |
| My husband, family, in-laws do not approve of me having a mobile money account/  *Mume wangu,familia, shemeji hawakubali nikuwe na akaunti ya pesa ya simu ya mkononi* | 15 |
| It is against my religion// *Ni kinyume na dini yangu* | 16 |
| I don’t use because all agents are men/ *Situmii kwa sababu maajenti wote ni wanaume* | 17 |
| Mobile money does not provide anything better/any advantage over the financial services I currently use/ *Huduma ya pesa kwenye simu ya mkononi haitoi kitu chochote bora / faida yoyote kuliko huduma za kifedha mimi hutumia kwa sasa* | 18 |
| Other (Specify) *Nyingine (Taja)*  *\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* | 19 |

MM13. **ASK IF AT LEAST ONE PROVIDER=1 AT MM4 AND ALL PROVIDERS=2 IN MM6. OTHERS GO TO MM14.** What is *the main reason* you have not signed up for a mobile money account even though you are using the services? /  *Nini sababu gani kuu ambayo imekufanya usijisajili kwa huduma ya pesa kwenye simu ya mkononi ingawaje wewe hutumia huduma hii?*

|  |  |
| --- | --- |
| **DO NOT READ. CODE TO FIT. SINGLE ANSWER** |  |
| I do not have a state ID or other required documents/  *Sina kitambulisho cha kitaifa /stikababadhi zinazotakikana* | 1 |
| There is no point-of-service/agent close to where I live/  *Hakuna mhudumu/au ajenti karibu na mahali naishi* | 2 |
| I do not need to, I do not make any transactions/  *Sihitaji, sifanyi shughuli zozote za kifedha* | 3 |
| Using such account is difficult/  *Kutumia akaunti hiyo ni ngumu* | 4 |
| Fees for using such account are too high/  *Ada ya kutumia huduma hii ni juu sana* | 5 |
| I never have money to make a transaction with such account/  *Sina pesa ya kufanya shughuli ya kifedha na akaunti kama hio* | 6 |
| No one among my friends or family has such account/  *Hakuna yeyote kati ya marafiki wangu au jamaa hutumia huduma hii* | 7 |
| I do not understand the purpose of this account, I don’t know what I can use it for/  *Sielewi lengo la huduma hii, sijui nitaitumia vipi* | 8 |
| I can have all the services through an agent, I do not need an account/  *Naweza pata huduma zote kupitia kwa ajenti, Sihitaji kuwa na akaunti* | 9 |
| Registration fees are too high/  *Ada ya kujisajili ni ghali sana* | 10 |
| I prefer that agents perform transactions for me, they will fix the problems if anything happens/  *Napedelea ajenti anifanyie shuguli ya kifedha, kama kuna shida atarekebisha* | 11 |
| I do not trust my money is safe on an m-money account/  *Siamini kuwa pesa yangu iko salama katika akaunti ya pesa kwenye simu ya mkononi* | 12 |
| I prefer to keep money in cash and use m-money only to send/receive money/  *Napedelea kuweka pesa yangu ikiwa taslimu na kutumia tu huduma ya pesa kwenye simu ya mkononi iwapo ninahitaji kutuma / kupokea pesa* | 13 |
| I have heard of fraud on mobile money/ *Nimeshawahi kusikia kuhusu udanganyifu au uwizi wa pesa kwenye huduma ya pesa kwenye simu ya mkononi* | 14 |
| Agent can help me use the service/I do not know how to use it on my own. /  *Ajenti anaweza nisaidia kutumia huduma hii /sijui kuitumia kibinafsi* | 15 |
| I do not see any additional advantages to registration/  *Sioni faida ingine ya kujisajili* | 16 |
| Someone in my family already has an account/  *Kuna mmoja wetu kwa nyumba ambaye ana akaunti iliyosajiliwa* | 17 |
| Other (Specify) /  *Nyingine (Taja)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* | 18 |

MM14. **ASK ONLY IF AT LEAST ONE MOBILE MONEY SERVICE IS SELECTED IN MM4. OTHERS SKIP TO THE NEX SECTION.** What is *the main reason* you started using mobile money? /

*Sababu kuu ya kuanza kutumia pesa kwenye simu ya mkononi ni nini?*

|  |  |
| --- | --- |
| **DO NOT READ. CODE TO FIT. SINGLE ANSWER** |  |
| I had to send money to another person /  *Nilikuwa nitume pesa kwa mtu mwingine* | 1 |
| I had to receive money from another person /  *Nilikuwa nipokee pesa kutoka kwa mtu mwingine* | 2 |
| Somebody/a person requested I opened an account /  *Mtu fulani aliniomba nifungue akaunti* | 3 |
| I had to send money to an organization/government agency: e.g., had to pay a bill/  *Nilikuwa nitume pesa kwa shirika/ shirika la kiserikali; kwa mfano nilihitaji kulipa bili/ ada* | 4 |
| I had to receive money from an organization/government agency: e.g., pension, unemployment payment or welfare benefits/  *Nilikuwa nipokee pesa kutoka kwa shirika/ shirika la kiserikali; kwa mfano pesa za Malipo ya uzeeni, pesa ya wale wasiokuwa na kazi au marupurupu ya wasiojiwezaottext* | 5 |
| An organization/government agency requested I signed up for an account/  *Shirika la kiserikali liliniuliza nifungue akaunti* | 6 |
| An agent or sales person convinced me/  *Wakala/ Ajenti au muuzaji alinishawishi* | 7 |
| I saw posters/billboards/radio/TV advertising that convinced me/  *Niliona vibao/ mabango/ redio/ matangazo kwenye televisheni yalionishawishiottext* | 8 |
| A person I know, who uses mobile money, recommended I use mobile money because it is better than other financial instruments I use/  *Mtu ninayemfahamu anayetumia huduma ya pesa kwenye simu ya mkononi, alinishauri niitumie huduma ya pesa kwenye simu ya mkononi kwa sababu ni bora kuliko njia zingine za kifedha ninazozitumia* | 9 |
| I saw other people using it and wanted to try by myself/  *Niliona watu wengine wakiitumia na nikataka kuijaribu mwenyeweottext* | 10 |
| I wanted to start saving money with an m-money account/  *Nilitaka kuanza kuweka akiba ya pesa katika akaunti ya pesa kwenye simu ya mkononi* | 11 |
| I wanted a safe place to store my money/  *Nilitaka mahala salama pa kuziweka pesa zangu* | 12 |
| I got a discount on airtime/  *Nilipata diskaunti kwa muda wa maongezi* ottext | 13 |
| I got a promotional amount of money to spend if I start using m-money/  *Nilipata kiwango fulani cha fedha cha promosheni ikiwa ningeanza kutumia huduma ya pesa kwenye simu ya mkononiottext* | 14 |
| Most of my friends/family members are already using it/  *Wengi wa marafiki wangu, familia yangu tayari wanatumia huduma hiyo* | 15 |
| Other (Specify)/  *Nyingine(Taja)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* | 16 |

MM15. **ASK IF AT LEAST ONE SERVICE MARKED IN MM4. OTHERS SKIP TO THE NEXT SECTION.** Have you ever used a mobile money account to do the following…? / *Je umeshawahi kutumia akaunti ya pesa kwenye simu ya mkononi kufanya yafuatayo?*

MM17. **ASK FOR EACH ACTIVITY MARKED IN MM15. IF NO ACTIVITIES MARKED IN MM15, SKIP TO MM22.** How often do you use mobile money for this activity? / *Wewe hutumia huduma ya pesa kwenye simu ya rununu mara ngapi?*

|  |  |  |
| --- | --- | --- |
| **READ OUT** | MM15.  **MULTIPLE ANSWERS**  1=Yes/ *Ndio*  2=No/ *La* | MM17.  1=Daily/ *Kila siku*  2=Weekly/ *Kila wiki*  3=Once in 15 days/ *Mara moja kwa siku 15*  4=Monthly/*Kila mwezi*  5=Once every 3 months/  *Mara moja kila miezi 3*  6=Once every 6 months/  *Mara moja kila miezi 6*  7=Once a year/*Mara moja kwa mwaka*  8=Almost never/*Karibu na hakuna* |
| 1.Deposit money/ *Kuweka pesa* |  |  |
| 2.Withdraw money/ *Kutoa pesa* |  |  |
| 3.Buy airtime top-ups, pay mobile phone bill/  *Kununua kadi ya maongezi ya simu* |  |  |
| 4.Pay a school fee/ *Kulipa karo* |  |  |
| 5.Pay a medical bill/ *Kulipa bili ya matibabu* |  |  |
| 6.Pay an electricity bill */Kulipa bili ya stima* |  |  |
| 7.Pay for water access or delivery/  *Kulipa bili ya maji* / *kulipa maji inayoletewa* |  |  |
| 8.Pay for solar lantern or a solar home system/  *Kulipa vifaa vya sola nyumbani* |  |  |
| 9.Pay TV/cable/satellite bill/ *Kulipa runinga/cable/seteliti bili* |  |  |
| 10.Pay a government bill, including tax, fine or fee/  *Kulipia bili ya serikali, ikijumlisha ushuru,faini au ada* |  |  |
| 11.Send money to family members, friends, workmates or other acquaintances for regular support/allowances, to help with emergencies, or for other reasons/ *Kutuma pesa kwa jamaa wa familia, marafiki, wafanyikazi wenza au marafiki wengine kwa msaada wa mara kwa mara/ marupurupu* *ottext au kusaidia wakati wa dharura* |  |  |
| 12.Receive money from family members, friends, workmates or other acquaintances for regular support/allowances, to help with emergencies, or for other reasons/ *Kupokea pesa kutoka kwa jamaa wa familia, marafiki, wafanyikazi wenza au marafiki wengine kwa msaada wa mara kwa mara/ marupurupu au kusaidia wakati wa dharura* |  |  |
| 13.Receive welfare, pension or other benefit payment from the government/ *Kupokea fedha za ustawi au malipo ya uzeeni kutoka kwa serikali* |  |  |
| 14.Receive wages for primary or secondary job/  *Kupokea ajira kutoka kwa kazi ya msingi* |  |  |
| 15.Pay for large acquisitions, including land, cattle, residence/ *Kulipia umiliki wa gharama kubwa, ikijumlisha ardhi, mifugo, makao* |  |  |
| 16.Make insurance-related payments or receive claims on insurance/ *Weka bima na /au kulipa malipo ya bimaottext* |  |  |
| 17. Take a loan or make payments on a loan, give a loan or receive payments on a loan/ *Kuchukua mkopo au kulipia mkopo* |  |  |
| 18. Save money for a future purchase or payment/  *Kuhifadhi akiba ya pesa kwa ununuzi / malipo ya siku za usoni* |  |  |

**INT: TABLE CONTINUED IN THE NEXT PAGE**

|  |  |  |
| --- | --- | --- |
| **READ OUT** | MM15.  **MULTIPLE ANSWERS**  1=Yes/ *Ndio*  2=No/ *La* | MM17.  1=Daily/ *Kila siku*  2=Weekly/ *Kila wiki*  3=Once in 15 days/ *Mara moja kwa siku 15*  4=Monthly/*Kila mwezi*  5=Once every 3 months/  *Mara moja kila miezi 3*  6=Once every 6 months/  *Mara moja kila miezi 6*  7=Once a year/*Mara moja kwa mwaka*  8=Almost never/*Karibu na hakuna* |
| 19.Set aside money for pension, paid pension contributions/ *Kuweka kando pesa za malipo ya uzeeni, kulipia ada malipo ya uzeeniottext* |  |  |
| 20. Set money aside just in case/for an undetermined purpose/ *Kuweka fedha kando tu / kwa lengo ambalo haujaamua* |  |  |
| 21 Make an investment, including buy stock or shares/  *Kufanya uwekezaji, ikijumlisha kununua hisa* |  |  |
| 22. Pay for goods or services at a grocery store, clothing shop or any other store/shop/ *Kulipia bidhaa kwenye stoo ya mboga au duka la nguo au stoo/ duka nyingine yeyote* |  |  |
| 23. Transfer money from one mobile money account to another mobile money account / *Kuhamisha fedha kutoka akaunti ya MM moja hadi akaunti ya MM nyingine* |  |  |
| 24. Transfer money from a bank account to a mobile money account; transfer money from a mobile money account to a bank account/ *Kuhamisha fedha kutoka akaunti ya benki hadi akaunti ya pesa kwenye simu ya mkononi; kuhamisha fedha kutoka akaunti ya pesa kwenye simu ya mkononi hadi akaunti ya benki* |  |  |
| 25 Transfer money from a mobile money account to an account at another financial institution (SACCO, MFI, etc.)/ *Kuhamisha fedha kutoka akaunti ya MM hadi akaunti ingine katika taasisi nyingine za kifedha (SACCO, MFI, nk)* |  |  |
| 26. Pay money to or receive money from your Savings and/or lending group/ Kulipa au kupokea pesa kutoka kwenye kikindu chako cha kuweka akiba |  |  |
| 27. Pay rent *Lipa kodi* |  |  |
| 28. Account maintenance: Check your account balance, change PIN, receive mini-statement, etc./ *Kukidhibiti akaunti yako,kujua kiwango cha pesa kilichobaki,badilisha nambari ya siri kupokea statement* |  |  |
| 29.Other (Specify)/  *Nyingine(taja) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* |  |  |

MM18. **ASK ONLY IF MM15.11=1. OTHERS GO TO MM19.** You mentioned that you use mobile money to send money to other people. Who do you send money to most often? / *Ulitaja kuwa wewe hutumia huduma ya pesa kwenye simu ya mkononi kutuma pesa kwa watu wengine.wewe hutumia nani pesa kila mara?*

MM19. **ASK ONLY IF MM15.12=1. OTHERS GO TO MM20.** You mentioned that you use mobile money to receive money from other people. From whom do you receive money most often? / *Ulitaja kuwa wewe hutumia huduma ya pesa kwenye simu ya mkononi kupokea pesa kutoka kwa watu wengine.wewe hupokea pesa kutoka kwa nani kila mara?*

|  |  |  |
| --- | --- | --- |
| **READ OUT.** | MM18  **SINGLE ANSWER** | MM19  **SINGLE ANSWER** |
| Parents/ *Wazazi* | 1 | 1 |
| Spouse/ *Mke /mume* | 2 | 2 |

**INT: TABLE CONTINUED IN THE NEXT PAGE**

|  |  |  |
| --- | --- | --- |
| **READ OUT.** | MM18  **SINGLE ANSWER** | MM19  **SINGLE ANSWER** |
| Children/ *watoto* | 3 | 3 |
| Other family members/ *Jamaa wengine* | 4 | 4 |
| Friends/ *Marafiki* | 5 | 5 |
| Merry go rounds | 6 | 6 |
| Business-related payments/ *Malipo inayohusiana na biashara* | 7 | 7 |
| Other (Specify)/ *Nyingine(taja) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* | 8 | 8 |
| DK/Refused/ *Sijui/kataa* | 9 | 9 |

MM20. **ASK IF MM15.12=1. OTHERS SKIP TO MM22.** For the money you receive from other people via mobile money services, how do you handle it most frequently? Do you…? / *Kwa pesa unazopokea kutoka kwa watu wengine kupitia huduma ya pesa kwenye simu ya mkononi, wewe hufanyaje kila mara? Wewe hu….*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER** |  |
| Withdraw all in cash/ *Kutoa pesa yote* | 1 |
| Withdraw most but leave a little for later use/  *kutoa mingi lakini nabakisha kiasi kwa matumizi ya baadaye* | 2 |
| Withdraw a little for immediate use but keep most on mobile money for later use/ *Toa kidogo kwa matumizi ya hapo kwa hapo lakini kuweka kingi kwenye simu kwa matumizi ya baadaya* | 3 |
| Keep all of it on mobile money for later use/ *Weka yote kwenye simu kwa matumizi ya baadaye* | 4 |
| Save all on a mobile money account/ *Weka yote kama akiba kwenye akaunti ya simu ya mkononi* | 5 |
| Transfer all or some to a bank account/ *Elekeza yote au kiasi kwa akaunti ya benki* | 6 |
| Use it electronically to buy goods, pay bills, send to other people, etc./  *Kuitumia kwa njia ya kielekroniki kununua bidhaa,kulipa bili,kutuma kwa watu wengine* | 7 |
| Other (Specify)/  *Nyingine(taja) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* | 8 |
| DK/Refused/ *Sijui/kataa* | 9 |

MM21. **ASK IF SELECTED ANSWERS 2, 3, 4 OR 5 IN MM20. OTHERS SKIP TO MM22.** On average, for how many days do you keep money on a mobile money account before you withdraw or spend it? /

*Kwa wastani wewe huweka pesa kwenye simu yako ya mkononi kwa siku ngapi kabla ya kutoa au kuitumia?* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_days (999 for DK/ Refused).

MM22. **ASK IF AT LEAST ONE SERVICE MARKED IN MM4. OTHERS SKIP TO THE NEXT SECTION.** Do you use a mobile money account to make the following business payments/purchases? /

*Je, wewe hutumia akaunti ya pesa kwenye simu ya mkononi kufanyia malipo ya kibiashara/ manunuzi yafuatayo*

|  |  |
| --- | --- |
| **READ OUT. MARK ALL THAT APPLY** | 1=Yes/ *Ndio*  2=No/ *La* |
| I do not use my mobile money account to make business transactions/  *Huwa situmii akaunti yangu ya pesa kwenye simu ya mkononi kufanyia shughuli za kibiashara* |  |
| Pay employees/ *Kulipia wafanya kazi* |  |
| Pay suppliers/ *Kulipia wanaoniletea/ kuniuzia bidhaa* |  |
| Receive payments from customers/ *Kupokea malipo kutoka kwa wateja*ottext |  |
| Receive payments from distributors/ *Kupokea malipo kutoka kwa wasambazaji* |  |
| Make investment, for example buy new equipment or expand the office/business building/ *Kufanya uwekezaji kwa mfano kununua vifaa mpya au kupanua afisi/jengo la biashara* |  |
| Pay business-associated expenses, including rent, taxes, utility and transportation bills/  *Kulipia matumizi yanayohusiana na biashara kama vile, kodi, ushuru, na bili za usafirishaji ottext* |  |
| Pay for agricultural inputs (seeds, pesticides, fertilizers, etc.)/  *Kulipia gharama/pembejeo ya kilimo (mbegu,dawa,mbolea na kadhalika)* |  |
| Other (specify)/  *Nyingine (Taja)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* |  |

MM23. **ASK ONLY IF “YES” IN MM22.1 (I do not use my mobile money account to make business transactions), OTHERS SKIP TO MM24.** You said you do not use a mobile money account for any business transactions. Please, tell me why? / Ulisema *huwa hautumi huduma* *ya pesa kwenye simu ya mkononi kufanya malipo yoyote au manunuzi yoyote ya kibiashara. Tafadhali nielieze ni kwa nini?*

|  |  |
| --- | --- |
| **DO NOT READ. CODE TO FIT. ACCEPT MULTIPLE ANSWERS** | 1=Yes/ *Ndio*  2=No/ *La* |
| I do not have a business/ *Sina biashara* |  |
| I will have to pay extra taxes/ *Itanibidi nilipe ushuru za ziada* |  |
| I will have to pay bribes to government officials to avoid taxation/ licensing/ paper work/  *Itanibidi nilipe hongo kwa maafisa wa serikali kuzuia ulipaji ushuru/ leseni/ shughuli za ukaraniottext* |  |
| My business is not registered, it is not formal/ *Biashara yangu haijaandikishwa, sio rasmi* |  |
| To pay account fees I will have to raise prices and people won’t buy from me/  *Ili kulipia ada ya akaunti itanibidi nipandishe bei na watu hawatanunua kutoka kwangu* |  |
| My business is too small to need an account/ *Biashara yangu ni ndogo sana kuhitaji akaunti* |  |
| I do not have an account for my business/ *Sina akaunti ya biashara yangu* |  |
| I use other methods of payment/ *Hutumia njia zingine za kulipa* |  |
| Other/ *Nyingine* |  |
| DK/Refused/ *Hajui/Alikataa* |  |

MM24. **ASK IF ANY PROVIDER SELECTED IN MM4. OTHERS SKIP TO THE NEXT SECTION.** If you were to look for the latest information on how much it costs to send someone money using mobile money, where would go to look for that information? / *Iwapo ungefaa kujua habari ya jinsi itakavyokugharimu kumtumia mtu pesa kwakutumia huduma ya pesa kwenye simu ya mkononi,ungetoa wapi habari hii?*

|  |  |
| --- | --- |
| **READ OUT. ACCEPT MULTIPLE ANSWERS** | 1=Yes/ *Ndio*  2=No/ *La* |
| Agent/*Agenti* |  |
| Pricing Sheet/ *Kijikaratasi chenye bei* |  |
| Family member/ *Mmoja wa jamii* |  |
| Friend/*Rafiki* |  |
| Internet/*Mtandao* |  |
| Phone/*Simu* |  |
| Other (Specify)/ *Nyingine(taja)*  *\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* |  |

MM25. **ASK IF ANY PROVIDER SELECTED IN MM4. OTHERS SKIP TO THE NEXT SECTION**. To your best knowledge, when was the last time the pricing for mobile money transfer charges changed? /

*Kwa ufahamu wako bei ya huduma ya pesa kwenye simu ya mkononi ilibadilika lini?*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER** |  |
| This month/ *Mwezi huu* | 1 |
| In the past 6 months/ *Miezi 6 iliyopita* | 2 |
| 6-12 months ago/ *Miezi 6-12 iliyopita* | 3 |
| More than a year ago/ *Zaidi yam waka moja iliyopita* | 4 |
| Not sure/ *Sina uhakika* | 5 |

|  |
| --- |
| **Subsection 4.3: OTC (OVER THE COUNTER)** |

MM28. **ASK IF ANY PROVIDER SELECTED IN MM4. OTHERS SKIP TO THE NEXT SECTION.** When you use mobile money, which of the following do you use most frequently? / *Unapotumia huduma ya pesa kwenye simu ya mkononi, wewe hutumia gani mara nyingi?*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER** | 1=Yes/ *Ndio*  2=No/ *La* |
| Your own phone and your own SIM/ *Simu yako na laini yako ya simu* |  |
| Your own phone but someone else’s SIM/ *Simu yako lakini laini ya simu ya mtu mwingine* |  |
| Your own SIM but borrow a phone from agent/ *Laini yangu ya simu lakini simu niliyoomba agenti* |  |
| Your own SIM but borrow a phone from friends or family/  *Laini yangu ya simu lakini simu niliyoomba jamaa au rafiki* |  |
| Borrow both SIM and phone from an agent/ *Niliomba laini ya simu na simu kutoka kwa agenti* |  |
| Borrow both SIM and phone from friends or family/  *Niliommba laini ya simu na simu kutoka kwa jamaa na marafiku* |  |
| Other (Specify)/  *Nyingine(taja) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* |  |

MM29. **ASK IF AT LEAST ONE PROVIDER MARKED YES IN MM6. IF NO PROVIDERS MARKED IN MM6, SKIP TO MM31.**

Do you *usually* make transactions with your mobile money account yourself or does somebody else do them on your behalf? / *Je, wewe hujifanyia shughuli za huduma ya pesa kwenye simu ya rununu au mtu mwingine hukufanyia?*

|  |  |  |
| --- | --- | --- |
| **SINGLE ANSWER** |  |  |
| Make transactions myself/ *Mimi hujifanyia* | 1 | SKIP TO MM31 |
| Somebody does them on my behalf/ *Mtu mwingine hunifanyia* | 2 | GO TO MM30 |

MM30. **ASK IF MM29=2. OTHERS SKIP TO MM31.** Who is the person who makes transactions on your behalf *most frequently*? / *Je, ni nani hukufanyia shughuli hizi kwa niaba yako kila mara?*

|  |  |
| --- | --- |
| **DO NOT READ. CODE TO FIT. SINGLE ANSWER** |  |
| Son/ *Mwana* | 1 |
| Daughter/ *Binti* | 2 |
| Wife/ *Mkeo* | 3 |
| Husband/ *Mumeo* | 4 |
| Mother/*Mama* | 5 |
| Father/*Baba* | 6 |
| Other family members/ *Jamaa* | 7 |
| Male friend/ *Rafiki mwanaume* | 8 |
| Female friend/ *Rafiki mwanamke* | 9 |
| Mobile money agent/ *Agenti wa huduma ya pesa kwenye simu* | 10 |
| Other (Specify)/ *Nyingine(taja) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* | 11 |
| No one/ *Hakuna* | 12 |

MM31. **ASK IF AT LEAST ONE PROVIDER SELECTED IN MM4. OTHERS SKIP TO THE NEXT SECTION**. Have you ever done the following activities related to the use of mobile money services by yourself? / *Je, umewahi fanya shugli zifuatazo zinazohusiana na matumizi ya huduma ya pesa kwenye simu ya mkononi peke yako?*

MM32. **ASK IF AT LEAST ONE PROVIDER SELECTED IN MM4. OTHERS SKIP TO THE NEXT SECTION**. On a scale from 1 (very easy) to 4 (very difficult), how easy or difficult it is for you to do the following activities related to the use of mobile money services on your own? / Katika *kiwango kutoka 1(rahisi sana) 4(ngumu sana). Ni vigumu au rahisi kiasi gani kufanya shugli zifuatazo inayohusiana na matumizi ya huduma ya pesa kwenye simu ya rununu peke yako*

|  |  |  |
| --- | --- | --- |
| **READ OUT.** | MM31  1=Yes/ *Ndio*  2=No/ *La*  3=DK/Refused/ *Hajui/ Amekataa* | MM32  1=Very Easy/ *Rahisi Sana*  2=Easy/ *Rahisi*  3=Difficult/ *Ngumu*  4=Very difficult/ *Ngumu sana*  5=DK/Refused/ *Hajui/ Amekataa* |
| Open a mobile money menu/  *Kufungua menu ya huduma ya pesa kwenye simu ya mkononi* |  |  |
| Find a particular menu option, for example, an option for a money transfer/  *Kupata chaguo Fulani kwenye menu km chaguo la kuelekeza pesa* |  |  |
| Initiate a transaction/ *Kuanzisha shugli kwenye simu linalohusiana na pesa* |  |  |
| Complete a transaction/ *Kumalizia shugli kwenye simu linalohusiana na pesa* |  |  |
| Go back to the main menu after a transaction/  *Kurudi hadi kwenye menu baada ya ransaction* |  |  |
| Correct a typo in the amount or phone number for a transaction recipient/  *Kurekebisha maandishi ya kiwango cha pesa au nambari ya simu kwa transaction* |  |  |
| Reverse or cancel a transaction/ *Kurudisha transaction nyuma au kuifuta* |  |  |
| Sending money/ *Kutuma pesa* |  |  |
| Receiving money/ *Kupokea pesa* |  |  |
| Depositing money/ *Kuweka pesa kwenye simu* |  |  |
| Withdrawing money/ *Kutoa pesa* |  |  |
| Buying airtime/ *Kununua muda wa mazungumzo* |  |  |
| Checking balance/ *Kuangalia pesa iliyobaki* |  |  |

|  |
| --- |
| **Subsection 4.4: Experiences with mobile money agents** |

MM33. **ASK ONLY IF AT LEAST ONE PROVIDER=YES IN MM4. OTHERS SKIP TO THE NEXT SECTION.** Do you tend to use the same mobile money agent all or most of the time? / Je*, wewe huwa unatumia wakala/ ajenti mmoja wa huduma ya pesa kwenye simu ya mkononi wakati wote au wakati mwingi?*

|  |  |  |
| --- | --- | --- |
| **SINGLE ANSWER** |  |  |
| Yes/ *Ndio* | 1 | GO TO MM34 |
| No/ *La* | 2 | SKIP TO MM36 |

MM34. **ASK IF MM33=YES. OTHERS SKIP TO MM36.** What is *the main reason* you are using this agent regularly? / *Je sababu yako kuu ya kutumia ajenti huyu mara kwa mara ni gani?*

|  |  |
| --- | --- |
| **DO NOT READ. CODE TO FIT. SINGLE ANSWER** |  |
| Out of courtesy/ *Kutokana na heshima* | 1 |
| The agent is fast/ *Huduma ya wakala/ ajenti ni ya haraka* | 2 |
| I trust this agent/ *Namuamini ajenti huyu* | 3 |
| Reliability: the agent is always present during work hours/  *Utegemevu:ajenti hupatikana wakati wote wa masaa ya kufanya kazi* ottext | 4 |
| Reliability: the agent always has e-float and/or cash to help with my transaction/ *Utegemevu: ajenti huwa na pesa kwa mtambo wa simu/ au pesa tasilimu kusaidia shughuli zangu za pesa*ottext | 5 |
| Proximity to where I live/ *Ni karibu na ninapoishi* ottext | 6 |
| Proximity to places where I go – school, retail store, my job, etc./  *Ni karibu na mahali naenda-shule duka, kazi na kadhalika* | 7 |
| Agent is knowledgeable/helpful/ *Ajenti ana ujuzi/ ana usaidizi* | 8 |
| Agent is friendly and engaged/ *Ajenti ana urafiki na anashughulika na wateja* ottext | 9 |
| This agent is my personal friend, family member or a relative/  *Ajenti huyu ni rafiki wa kibinafsi, jamaa wa kifamilia au jamaa* | 10 |
| My family members, friends or workmates use this agent/  *Jamaa wa familia,ama rafiki au wafanyikazi wenza hutumia ajenti huyu* | 11 |
| Out of habit/ *Kutokana na mazoea* | 12 |
| Other (Specify)/ *Nyingine (Taja) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* | 13 |
| Because the agent is a female/ *Kwa sababu ajenti ni wa kike* | 14 |
| Because the agent is a male/ *Kwa sababu ajenti ni mwanamume* | 15 |
| Agent was recommended to me/ *Ajenti alipendekezwa kwangu* | 16 |
| The agent’s place is safe/secure/ *Mahali pa ajenti ni salama* | 17 |
| No particular reason/ *Hakuna sababu rasmi* | 18 |

MM35. **ASK IF MM33=1. OTHERS SKIP TO MM36**. Is your regular agent a male or a female? / *Ajenti wako wa mara kwa mara ni mwanaume au mwanamke*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER** |  |
| Male/ *Mwanaume* | 1 |
| Female/ *Mwanamke* | 2 |

**THE NEXT SET OF QUESTIONS IS ABOUT ANY AGENT RESPONDENTS USE, NOT NECESSARILY THEIR REGULAR AGENT.**

**READ TO THE RESPONDENT**: Now, I want to ask you about your experience with mobile money agents in general. You do not have to talk about your regular agent if you do not have one. /

*Sasa, nataka kukuuliza kuhusu uzoefu wako na maajenti wa huduma ya pesa kwenye simu ya mkononi kwa ujumla. Sio lazima uongee kuhusu ajenti wako wa mara kwa mara kama huna mmoja*

MM36. **ASK ONLY IF AT LEAST ONE PROVIDER MARKED YES IN MM4. OTHERS SKIP TO MMP1.** Which of the following mobile money agents are *the closest* to where you live? Regardless of what service you use /

*Ni ipi kati ya maajenti wafutao wa huduma za pesa kwenye simu ya mkononi wako karibu na unapoishi? Bila kujali huduma unazotumia*

|  |  |
| --- | --- |
| **READ OUT. MUITIPLE ANSWER** |  |
| Safaricom M-Pesa | 1 |
| Airtel Money | 2 |
| YU Cash | 3 |
| Orange Money | 4 |
| Tangaza | 5 |
| Mobicash | 6 |
| Equitel | 7 |
| Other (Specify)/ *Nyingine(taja)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* | 8 |

MM37. **ASK ONLY IF AT LEAST ONE PROVIDER MARKED IN MM4. OTHERS SKIP TO MMP1.** Do you *usually* go to a mobile money agent at or near the following places? / *Je, kwa kawaida wewe huenda kwa ajenti wa huduma ya pesa kwenye simu ya mkononi kwa au karibu na maeneo yafuatayo*

|  |  |
| --- | --- |
| **READ OUT. MARK ALL THAT APPLY** | 1=Yes/ *Ndio*  2=No/ *La* |
| Your home/ *Nyumbani kwangu* |  |
| Your work/ *Kazini* |  |
| Where you shop for food/ *Mahali unanunua chakula* |  |
| Near your children’s school/childcare facility/ *Karibu na shule ya watoto wako/ kituo cha utunzi watoto* |  |
| Near a public transportation hub, for example, a bus stop or station/  *Karibu na kituo cha usafiri wa umma, kwa mfano, basi stesheni* |  |
| Near a shop where you go to charge your mobile phone/  *Karibu na duka pahali unaenda kuweka simu moto* |  |
| Near/at the shop where you buy airtime/ *Karibu/ katika duka unaponunua kadi ya maongezi ya simu* |  |
| Other (Specify)/ *Nyingine (Taja)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* |  |

MM38. **ASK ONLY IF AT LEAST ONE MOBILE MONEY SERVICE IS SELECTED IN MM4. OTHERS GO TO MMP1.** Have you ever experienced any of the following issues with any mobile money agent? / *Je, umewahi kushuhudia mojawapo ya mambo yafuatayo na ajenti yeyote wa huduma ya pesa kwenye simu ya mkononi?*

MM40. **ASK FOR ALL ISSUES MARKED IN MM38. IF NO ISSUES MARKED “YES” SKIP TO MM41**, Was the issue resolved to your satisfaction?/ *Je hilo shida lilitatutatuliwa?*

|  |  |  |
| --- | --- | --- |
| **READ OUT** | MM38.  1=Yes/ *Ndio*  2=No/ *La* | MM40.  1=Yes/ *Ndio*  2=No/ *La* |
| Agent was absent/ A*jenti hakuwa* |  |  |
| Agent was rude/ *Ajenti alikuwa mjeuri* |  |  |
| Agent did not have enough cash or e-float and could not perform the transaction/  *Ajenti hakuwa na pesa taslimu za kutosha na hangefanya shughuli hii ya pesa* |  |  |
| Agent refused to perform transaction for no reason/  *Ajenti alikataa kufanya shughuli hii ya pesa bila sababu* |  |  |
| Agent did not know how to perform the transaction/  *Ajenti hakufahamu jinsi ya kufanya shughuli hii* |  |  |
| Agent overcharged for the transaction or asked to pay a deposit/  *Ajenti alinilipisha malipo ya juu kwa shughuli ya pesa au kuniagiza nitoe pesa kwanza* |  |  |
| Agent did not give all the cash that was owed/*Ajenti hakupeana pesa zote zilizodaiwa* |  |  |
| GSM or mobile network was down*/*  *Mtandao wa mtambo wa GSM au simu ya mkononi ulikuwa mbaya/ na hitilafu* |  |  |
| Agent system was down/ *Mtambo wa ajenti ulikuwa mbaya/ na hitilafu* |  |  |
| It was very time consuming/it took me a lot of time to do the transaction/  *Ilikuwa ikichukua muda sana/ilinichukua muda mrefu kufanya transaction* |  |  |
| You did not get a receipt/ *Sikupata stakabadhi/ risiti* |  |  |
| Agent charged you for depositing money/ *Ajenti alinilipisha kuweka pesa* |  |  |
| Agent asked for my PIN number/ *Ajenti aliniitisha pin namba yangu* |  |  |
| Agent was dismissive of women/ *Ajenti alikuwa akidharau wanawake* |  |  |
| Agent committed fraud/ *Ajenti alifanya udanganyifu* |  |  |
| Agent’s place was not secure/there were suspicious people at agent’s place/ *Mahali pa ajenti ilikuwa si ​​salama / kulikuwa na watu wasiokuwa wa kuaminika mahali pale* |  |  |
| Agent shared your personal/account information with other people without my knowledge/ permission/ *Ajenti alionyesha maelezo yangu ya kibinafsi / akaunti na watu wengine bila mimi kufahamu / bila ruhusa yangu* |  |  |
| Agent defrauded you of money or assisted other people in scamming you/  *Ajenti aliniibia pesa yangu au alisaidia watu wengine kunipora mimi* |  |  |
| Agent refused to do the transaction because you did not have my ID/  *Ajenti alikataa kwasababu sina kitambulisho* |  |  |
| Other (Specify)/  *Nyingine (Taja)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* |  |  |

MM41. **ASK ONLY IF AT LEAST ONE MOBILE MONEY SERVICE IS SELECTED IN MM4. OTHERS SKIP TO MMP1.**

When a mobile money transaction goes wrong, who do you go *most frequently* to help you resolve the problem?/

*Wakati shughuli ya huduma pesa kwenye simu ya mkononi inakwenda vibaya, wewe huenda wapi kupata usaidizi kutatua tatizo*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER** |  |
| Resolve it yourself/ *Kutatua mwenyewe* | 1 |
| Mobile Money agent/ *Ajenti wa huduma za pesa kwenye simu ya mkononi* | 2 |
| Mobile Money provider/Customer Service/ *Mtoaji huduma za pesa kwenye simu ya mkononi* | 3 |
| Family member/ *Jamaa* | 4 |
| Friend or neighbor/ *Marafiki na majirani* | 5 |
| Other (Specify)/  *Nyingine (taja) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* | 6 |
| Mobile money transactions never go wrong/  *Transaction za huduma za pesa kwenye simu ya mkononi huwa haina kasoro* | 7 |

MM42. **ASK ONLY IF AT LEAST ONE MOBILE MONEY SERVICE IS SELECTED IN MM4. OTHERS GO TO MMP1**. Tell me if you strongly agree, agree, disagree or strongly disagree with the following statements? /

*Nieleze iwapo unakubaliana Zaidi, unakubali, haukubali au haukubaliani zaidi na maneno yafuatayo*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER PER ROW** | 1=Strongly agree/  *Unakubali Kabisa*  2=Agree/ *Unakubali*  3=Disagree/ *Unakataa*  4=Strongly disagree/  *Unakataa Kabisa*  5=DK/Refused/  *Hajui/ Amekataa* |
| Mobile money allows you to keep money on your phone /  *Huduma ya pesa kwenye simu ya mkononi* |  |
| You can deposit and withdraw in cash using mobile money/  *Waweza weka au kutoa pesa ukitumia huduma ya pesa kwenye simu ya rununu* |  |
| You can send money to someone using mobile money/  *Waweza tuma pesa kwakutumia huduma ya pesa kwenye simu ya rununu* |  |
| You can store/save money on a mobile phone/ *Waweza weka akiba ya pesa* |  |
| You can get a loan through your mobile phone/*Waweza pata mkopo kupitia simu yako* |  |
| You can pay for goods and services through your mobile phone/  *Waweza lipia bidhaa na huduma kupitia simu yako* |  |

|  |
| --- |
| **Subsection 4.5: Other Mobile Money products (Where applicable)** |

MMP1. **ASK ALL.** Have you ever heard about this product? *Je, umeshawahi kusikia kuhusu bidhaa zifuatazo za huduma ya pesa kwenye simu ya mkononi?*

MMP2. **ASK ONLY FOR THE OPTIONS MARKED YES IN MMP1. OTHERS SKIP TO THE NEXT SECTION**. Have you ever used this mobile-money product? /

*Je, umeshawahi tumia bidhaa zifuatazo za huduma ya pesa kwenye simu ya mkononi?*

MMP3. **ASK ONLY FOR THE OPTIONS MARKED YES IN MMP2. OTHERS SKIP TO MMP4.** When was the last time you used this mobile-money product? *Je, mara yako ya mwisho kutumia bidhaa ya huduma ya pesa kwenye simu ya mkononi ilikuwa lini?*

MMP4. **ASK ONLY FOR THE OPTIONS MARKED YES IN MMP1. OTHERS SKIP TO THE NEXT SECTION**. Do you have a registered account with this product? / Je*, uko na akaunti /umejisajili nao?*

MMP5 **ASK ONLY FOR THE OPTIONS MARKED YES IN MMP4. OTHERS SKIP TO THE NEXT SECTION.** When was the last time you used your registered account with this product?/ Je *mara ya mwisho ya kutumia akaunti yenye umejisajili na bidhaa hii ilikua lini?*

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **READ OUT** | **MMP1**  1=Yes/*Ndio*  2=No/ *La* | **MMP2**  **ASK ONLY ABOUT PRODUCTS MENTIONED IN MM44**  1=Yes/*Ndio*  2=No/ *La* | **MMP3**  1=Yesterday/ *Jana*  2=In the past 7 days/  *Katika siku saba zilizopita*  3=In the past 30 days/  *Katika siku thelathini zilizopita*  4=In the past 90 days/  *Katika siku tisini zilizopita*  5=More than 90 days ago/ *Zaidi ya siku tisini zilizopita*  6=Never/ *Sijawahi* | MMP4  SINGLE ANSWER  1=Yes/*Ndio*  2=No/ *La* 3=DK/ Refused | MMP5  SINGLE ANSWER  1=Yesterday/*Jana*  2=In the past 7 days/ *Katika siku saba zilizopita*  3=In the past 30 days/ *Katika siku thelathini zilizopita*  4=In the past 90 days/ *Katika siku tisini zilizopita*  5=More than 90 days ago/ *Zaidi ya siku tisini zilizopita*  6=Never/ *Sijawahi* |
| M-Kopa |  |  |  |  |  |
| M-Shwari |  |  |  |  |  |
| M-Kesho |  |  |  |  |  |
| Lipa na M-Pesa merchants/ buy goods |  |  |  |  |  |
| Lipa na M-Pesa bill pay |  |  |  |  |  |
| Lipa Karo na M-Pesa |  |  |  |  |  |
| Beba pay |  |  |  |  |  |
| M-Changa |  |  |  |  |  |
| Kopa Chapaa |  |  |  |  |  |
| M-benki |  |  |  |  |  |
| Pesapap |  |  |  |  |  |
| Iko Pesa |  |  |  |  |  |
| Transfers pays/ Ezetop |  |  |  |  |  |
| Lipa na airtel |  |  |  |  |  |
| Other (Specify)/  *\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* |  |  |  |  |  |

|  |
| --- |
| **SECTION V: NONBANK FINANCIAL INSTITUTIONS** |
| **Subsection 5.1: Awareness, access, ownership** |

IFI1. **ASK ALL.** Have you ever used any of the following?/ *Je, umewahi tumia huduma zifuatazo?*

IFI2. **ASK ONLY FOR OPTIONS MARKED “YES” IN IFI1. OTHERS GO TO IFI3.** Apart from today when was the last time you used this financial service for any financial activity? / *Je, mbali na leo ni lini ilikua mara yako ya mwisho ya kutumia huduma hizi za kifedha*

IFI3. **ASK ALL.** Do you have an account/membership in your name with any of the following? /

*Je, una akaunti / wewe ni memba kwa kutumia jina lako kwa yafuatayo?*

IFI4. **ASK ONLY FOR OPTIONS MARKED YES IN IFI3. OTHERS GO TO IFI5.** Apart from today, when was the last time you used the account/membership that is in your name for this service? / *Je, mbali na leo, ni lini ilikua mara yako ya mwisho ya kutumia akaunti / ushirirka wako uliyo na jina yako kwa huduma hii?*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | IFI1  **SINGLE ANSWER**  1=Yes/ *Ndio*  (Ask IFI2)  2=No / *La*  (SKIP TO IFI3) | IFI2.  **SINGLE ANSWER**  1=Yesterday/ *Jana*  2=In the past 7 days/ *Katika siku saba zilizopita*  3=In the past 30 days/ *Katika siku thelathini zilizopita*  4=In the past 90 days/ *Katika siku tisini zilizopita*  5=More than 90 days ago/ *Zaidi ya siku tisini zilizopita*  6=Stopped using altogether/ *Niliacha kutumia* | IFI13  **SINGLE ANSWER**  1=Yes (Ask IFI4)  2=No (Go to the next row down) | IFI4.  **SINGLE ANSWER**  1=Yesterday/ *Jana*  2=In the past 7 days/ *Katika siku saba zilizopita*  3=In the past 30 days/ *Katika siku thelathini zilizopita*  4=In the past 90 days/ *Katika siku tisini zilizopita*  5=More than 90 days ago/ *Zaidi ya siku tisini zilizopita*  6=Stopped using altogether/ *Niliacha kutumia* |
| 1.Microfinance institution/ *Shirika la Mircofinance* |  |  |  |  |
| 2.Cooperative |  |  |  |  |
| 3.SACCO |  |  |  |  |
| 4.Post office bank/ *Benki ya Posta* |  |  |  |  |
| 5.Mery go round or another informal saving network/  *Kikundi cha merry go round au kikundi chochote cha kuhifadhi pesa isiyokuwa rasmi* |  |  |  |  |
| 6.A money guard/ someone in workplace or neighborhood that collects and keeps savings/ deposits on a regular basis/ *Mlinzi wa fedha / mtu katika mahali pa kazi au jirani ambaye anakusanya na kuweka akiba mara kwa mara* |  |  |  |  |
| 7.Savings collectors/ *Mwenye anayepokea akiba* |  |  |  |  |
| 8.A digital card, a recharge card that is not attached to a bank or MFI account/  *Kadi ya digitali, kadi ya kuingezwa pesa ambayo haijashikanishwa na akaunti ya benki au MFI* |  |  |  |  |
| 9.Other financial service (Specify)/ *Huduma ingine ya fedha (Taja) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* |  |  |  |  |

IFI5. **ASK IF “YES” TO USING THE INSITUTION IN IFI1.1 THROUGH IFI1.4. OTHERS GO TO THE NEXT SECTION (IFI14).** Which of the following services does your **(READ THE FINANCIAL INSTITUTION IN THE COLUMN)** offer? / *Je, ni gani kati ya hizi* **(READ THE FINANCIAL INSTITUTION IN THE COLUMN**) *inapeana?*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ASNWER PER ROW** | 1= At least one of the following: Savings, money transfers, insurance, investments / *Anghalau moja kati ya hizi: Akiba, uhamisho wa fedha, bima, uwekezaji*  2= Only loans/ *Mkopo pekee*  3= NONE OF THE ABOVE/ *HAKUNA* |
| Microfinance institution |  |
| Cooperative |  |
| SACCO |  |
| Post office bank |  |

IFI6. **ASK IF “YES” FOR MICROFINANCE INSTITUTION USE IN IFI1. OTHERS GO TO IFI7.** I will read you several statements. Please, tell me which of them apply to an MFI account that you use, whether registered or not. You do not have to personally use those services – I just want to know if your Microfinance Institution offers them. / *Nitakusomea taarifa zifuatazo. Tafadhali, niambie ni ipi ambayo inaabatana na akaunti ya MFI unayotumia, ikiwa umeijisajili au la. Sio lazima uwe umawahi kuzitumia binafsi - nataka tu kujua kama MFI yako inatoa huduma hizo.*

IFI7. **ASK IF “YES” FOR COOPERATIVE USE IN IFI1. OTHERS GO TO IFI8.** Which of the following statements apply to COOPERATIVE account you use, whether registered or not? You do not have to personally use those services – I just want to know if your cooperative offers them. / *Nitakusomea taarifa zifuatazo. Tafadhali, niambie ni ipi ambayo inaabatana na akaunti ya COOPERATIVE unayotumia, ikiwa umeijisajili au la. Sio lazima uwe umawahi kuzitumia binafsi - nataka tu kujua kama COOPERATIVE/ CHAMA CHA USHIRIKA yako inatoa huduma hizo.*

IFI8. **ASK IF “YES” FOR SACCO USE IN IFI1. OTHERS GO TO IFI9.** Which of the following statements apply to SACCO account you use, whether registered or not? You do not have to personally use those services – I just want to know if your SACCO offers them. / *Nitakusomea taarifa zifuatazo. Tafadhali, niambie ni ipi ambayo inaabatana na akaunti ya SACCO unayotumia, ikiwa umejisajili au la. Sio lazima uwe umawahi kuzitumia binafsi - nataka tu kujua kama SACCO yako inatoa huduma hizo.*

IFI9. **ASK IF “YES” FOR POST OFFICE USE IN IFI1. OTHERS GO TO IFI10.** Which of the following statements apply to POST OFFICE account you use, whether registered or not? You do not have to personally use those services – I just want to know if your POST OFFICE offers them. / *Nitakusomea taarifa zifuatazo. Tafadhali, niambie ni ipi ambayo inaabatana na akaunti ya POST OFFICE/ BENKI unayotumia, ikiwa umeijisajili au la. Sio lazima uwe umawahi kuzitumia binafsi - nataka tu kujua kama POST OFFICE/ BENKI yako yako inatoa huduma hizo*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **READ OUT. SINGLE ANSWER PER ROW.** | IFI6  1=Yes/ *Ndio*  2=No/*La*  3=DK/Refused/ *Hajui/ Alikataa* | IFI7  1=Yes/ *Ndio*  2=No/*La*  3=DK/Refused/ *Hajui/ Alikataa* | IFI8  1=Yes/ *Ndio*  2=No/*La*  3=DK/Refused/ *Hajui/ Alikataa* | IFI9  1=Yes/ *Ndio*  2=No/*La*  3=DK/Refused/ *Hajui/ Alikataa* |
| You can access your account and make transactions using either a mobile phone application or internet/bank’s website/  *Unaweza kupata akaunti yako na kufanya shughuli kwa kutumia aidha simu ya mkononi au mtandao/ tovuti au website ya benki* |  |  |  |  |
| The institution offers a debit/ATM card with this account/  *Taasisi inapeana debit/ kadi ya ATM au kadi ya malipo ya baadaye/ credit card na akaunti hii* |  |  |  |  |
| The institution offers a credit card with this account/  *Taasisi inapeana kadi ya credit* |  |  |  |  |
| You can transfer money to/from this account without using cash (make a direct deposit, automatic payments or withdrawals, transfers to/from other banks/mobile money account/SACCO or cooperative account, through placing a standard order)/  *Unaweza kuhamisha fedha kwa / kutoka akaunti hii bila kutumia pesa taslimu (kuweka, malipo ya moja kwa moja, uhamisho wa malipo au kutoa pesa kuhamisha kwenda kwa / kutoka kwa benki nyingine/ akaunti ya pesa kwenye simu ya mkononi / SACCO au akaunti vyama vya ushirika)* |  |  |  |  |

IFI10. **ASK IF “YES” FOR MICROFINANCE INSTITUTE USE IN IFI1. OTHERS GO TO IFI11**.

Have you ever used your MFI account for the following?/ *Je, umewahi kutumia akaunti yako ya MFI kwa zifuatazo*

IFI11. **ASK IF “YES” FOR COOPERATIVE USE IN IFI1. OTHERS GO TO IFI12**.

Have you ever used your cooperative account for the following? / *Je, umewahi kutumia akaunti yako ya cooperative/ vyama vya ushirika kwa zifuatazo?*

IFI12**. ASK IF “YES” FOR SACCO USE IN IFI1. OTHERS GO TO IFI13**. Have you ever used your SACCO account for the following? / *Je, umewahi kutumia akaunti yako ya SACCO kwa zifuatazo?*

IFI13. **ASK IF “YES” FOR POST OFFICE USE IN IFI1. OTHERS GO TO IFI14.** Have you ever used your post office bank account for the following? *Je, umewahi kutumia akaunti yako ya post-office/ benki kwa yafuatayo?*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **READ OUT** | IFI10  1=Yes/ *Ndio*  2=No/*La* | IFI11  1=Yes/ *Ndio*  2=No/*La* | IFI12  1=Yes/ *Ndio*  2=No/*La* | IFI13  1=Yes/ *Ndio*  2=No/*La* |
| 1.Deposit money/ *Kuweka pesa* |  |  |  |  |
| 2.Withdraw money/ *Kutoa pesa* |  |  |  |  |
| 3.Buy airtime top-ups, pay mobile phone bill/  *Kununua kadi ya maongezi ya simu* |  |  |  |  |
| 4.Pay a school fee/ *Kulipa karo* |  |  |  |  |
| 5.Pay a medical bill/ *Kulipa bili ya matibabu* |  |  |  |  |
| 6.Pay an electricity bill */Kulipa bili ya stima* |  |  |  |  |
| 7.Pay for water access or delivery/  *Kulipa bili ya maji* / *kulipa maji inayoletewa* |  |  |  |  |
| 8.Pay for solar lantern or a solar home system/  *Kulipa vifaa vya sola nyumbani* |  |  |  |  |
| 9.Pay TV/cable/satellite bill/ *Kulipa runinga/cable/seteliti bili* |  |  |  |  |
| 10.Pay a government bill, including tax, fine or fee/  *Kulipia bili ya serikali, ikijumlisha ushuru,faini au ada* |  |  |  |  |
| 11.Send money to family members, friends, workmates or other acquaintances for regular support/allowances, to help with emergencies, or for other reasons/  *Kutuma pesa kwa jamaa wa familia , marafiki, wafanyikazi wenza au marafiki wengine kwa msaada wa mara kwa mara/ marupurupu* *ottext au kusaidia wakati wa dharura* |  |  |  |  |
| 12.Receive money from family members, friends, workmates or other acquaintances for regular support/allowances, to help with emergencies, or for other reasons/  *Kupokea pesa kutoka kwa jamaa wa familia, marafiki, wafanyikazi wenza au marafiki wengine kwa msaada wa mara kwa mara/ marupurupu au kusaidia wakati wa dharura* |  |  |  |  |
| 13.Receive welfare, pension or other benefit payment from the government/  *Kupokea fedha za ustawi au malipo ya uzeeni kutoka kwa serikali* |  |  |  |  |
| 14.Receive wages for primary or secondary job/  *Kupokea ajira kutoka kwa kazi ya msingi* |  |  |  |  |
| 15.Pay for large acquisitions, including land, cattle, residence/  *Kulipia umiliki wa gharama kubwa, ikijumlisha ardhi, mifugo, makao* |  |  |  |  |
| 16.Make insurance-related payments or receive claims on insurance/ *Weka bima na /au kulipa malipo ya bimaottext* |  |  |  |  |
| 17. Take a loan or make payments on a loan, give a loan or receive payments on a loan/ *Kuchukua mkopo au kulipia mkopo* |  |  |  |  |

**INT: TABLE CONTINUED IN THE NEXT PAGE**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **READ OUT** | IFI10  1=Yes/ *Ndio*  2=No/*La* | IFI11  1=Yes/ *Ndio*  2=No/*La* | IFI12  1=Yes/ *Ndio*  2=No/*La* | IFI13  1=Yes/ *Ndio*  2=No/*La* |
| 18. Save money for a future purchase or payment/  *Kuhifadhi akiba ya pesa kwa ununuzi / malipo ya siku za usoni* |  |  |  |  |
| 19.Set aside money for pension, paid pension contributions/  *Kuweka kando pesa za malipo ya uzeeni, kulipia ada malipo ya uzeeniottext* |  |  |  |  |
| 20. Set money aside just in case/for an undetermined purpose/  *Kuweka fedha kando tu / kwa lengo ambalo haujaamua* |  |  |  |  |
| 21 Make an investment, including buy stock or shares/  *Kufanya uwekezaji, ikijumlisha kununua hisa* |  |  |  |  |
| 22. Pay for goods or services at a grocery store, clothing shop or any other store/shop/  *Kulipia bidhaa kwenye stoo ya mboga au duka la nguo au stoo/ duka nyingine yeyote* |  |  |  |  |
| 23. Transfer money from one bank account to another bank account/ *Kuhamisha fedha kutoka akaunti ya benki moja hadi akaunti ya benki nyingine* |  |  |  |  |
| 24. Transfer money from a bank account to a mobile money account; transfer money from a mobile money account to a bank account/ *Kuhamisha fedha kutoka akaunti ya benki hadi akaunti ya pesa kwenye simu ya mkononi; kuhamisha fedha kutoka akaunti ya pesa kwenye simu ya mkononi hadi akaunti ya benki* |  |  |  |  |
| 25 Transfer money from a bank account to an account at another financial institution (SACCO, MFI, etc.)/  *Kuhamisha fedha kutoka akaunti ya benki hadi akaunti ingine katika taasisi nyingine za kifedha (SACCO, MFI, nk)* |  |  |  |  |
| 26. Pay money to or receive money from your Savings and/or lending group/  *Kulipa au kupokea pesa kutoka kwenye kikindu chako cha kuweka akiba* |  |  |  |  |
| 27. Pay rent/ *Lipa kodi* |  |  |  |  |
| 28. Account maintenance: Check your account balance, change PIN, receive mini-statement, etc. /  *Kukidhibiti akaunti yako,kujua kiwango cha pesa kilichobaki,badilisha nambari ya siri kupokea statement* |  |  |  |  |
| 29.Other (Specify)/  *Nyingine(taja) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* |  |  |  |  |

|  |
| --- |
| **Subsection 5.2: Distance and reach** |

IFI14. **ASK ALL.** How close are the following to where you live? / *Yafuatayo yako umbali upi na unapoishi?*

IFI15. **ASK ALL.** If you had to go to this institution, how much time it would take you. I want to know, if you use your typical mode of transport or walk or ride a bicycle, whatever you usually do – how long would it take you to get there? It does not matter if you use it or not – I just want to know how far it is from you. /

*Iwapo ungehitajika kwenda kwenye taasisi hii ingekuchukua muda upi.Nakataka kujua iwapo unatumia njia yako ya kawaida ya usafiri au kutembea au kuendesha baiskeli, yoyote huwa unatumia, itakuchukua muda gani kufika mahali hapo? Haijalishi kama wakitumia au haukitumii nataka tu kujua umbali na unakoishi.*

IFI16. **ASK FOR EACH OPTION MARKED IN IFI14. IF NO OPTIONS MARKED SKIP TO IFI18.** If you want to get to **(READ A FINANCIAL SERVICE FROM THE LIST)** how would you get there? Would you…? / *Utafikaje mahili hapo?*

IFI17. **ASK FOR EACH OPTION MARKED IN IFI14. IF NO OPTIONS MARKED SKIP TO IFI18.** On a scale from 1 to 5, with 1 being very easy and 5 being very difficult, how difficult it would be for you to go to the closest/ *Katika kiwango cha 1 hadi 5,1 ikiwa rahisi Zaidi na 5 vigumu Zaidi,itakuaje vigumu kwako kwenda kwenye taasisi iliyo karibu \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ ?*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **READ OUT. SINGLE ANSWER.** | IFI14  1=0.5 km or less/  *Kilomita 0.5 au kidogo*  2=More than 0.5 km to 1km/ *Zaidi ya kilimita 0.5 hadi 1*  3=More than 1km to 5km/ *Zaidi ya kilomita 1 hadi 5*  4=More than 5km to 10km/ *Zaidi ya kilomita 5 hadi 10*  5=More than 10km to 15km/ *Zaidi ya kilomita 10 hadi 15*  6=More than 15km /  *Zaidi ya kilomita 15*  7=DK/Refused/ *Sijui/kataa* | IFI15  1=15 minutes or less/  *Dakika 15 au kidogo*  2=More than 15 to 30 minutes/ *Zaidi ya dakika 15 hadi 30*  3=More than 30 minutes to an hour/  *Zaidi ya dakika 30 hadi lisali 1*  4=More than an hour to 2 hours/ *Zaidi ya lisali 1 hadi masaa 2*  5=More than 2 hours to 4 hours/ *Zaidi ya masaa 2 hadi masaa 4*  6=More than 4 hours/  *Zaidi ya masaa 4*  7=DK/Refused/ *Sijui/kataa* | IFI16  1=Walk/ *Tembea*  2=Use a motorcycle taxi or a mini-bus taxi/  *Tumia pikipiki,taxi au minibus*  3=Use a regular bus/*Tumia basi ya kawaida*  4=Have to take a train/ *Tumia gari la moshi*  5=Agent would come to me/  *Agenti atakuja nilipo*  6=Ride a bicycle/ *Endesha baiskeli*  7=Ride my own car or motorbike/ *Kuendesha gari langu au pikipiki*  8=Get a car/motorbike ride for free with a friend/ relative/ neighbor/ *Pelekwa bure kwa gari /pikipiki ya jamaa/ jirani/ rafiki*  9=Other (Specify)/ *Nyingine(taja)*  10=DK/Refused/ *Kataa kujibu* | IFI17  1=Very easy/ *Rahisi sana*  2=Somewhat easy/  *Rahisi kiasi*  3=Neither difficult nor easy/ *Sio ngumu wala si raisi*  4=Somewhat difficult/ *Ngumu kiasi*  5=Very difficult/  *Ngumu sansa*  6=DK/Refused/ *Sijui/kataa* |
| A bank branch/ *Tawi la benki* |  |  |  |  |
| ATM/ *Mtambo wa ATM* |  |  |  |  |
| A mobile money agent/  *Agenti wa pesa za simu ya mkononi* |  |  |  |  |
| A banking agent/ *Agenti wa benki* |  |  |  |  |
| A retail store/kiosk with over-the-counter Mobile Money services/ *Duka la rejareja yenye huduma ya pesa ya simu kwenye simu ya mkononi* |  |  |  |  |
| MFI/ *Shirika la microfinance* |  |  |  |  |
| SACCO |  |  |  |  |
| Semi-formal/informal financial or savings group/ *Kikundi cha kuhifadhi pesa isiyokuwa rasmi au haijasajiliwa* |  |  |  |  |

|  |
| --- |
| **Subsection 5.3: Savings and loans groups** |

Many people belong to informal societies or group saving schemes such as, merry go round, savings and lending groups, investment clubs, clan/welfare groups to which they contribute on a regular basis. / *Watu wengi wako katika vikundi ambazo sio rasmi za wekezaji kama merry go round, vikundi vya kuweka akiba na kukopa, vilabu vya uwekezaji ambazo wao hutoa pesa kila mara*

IFI18. **ASK ALL.** How many informal societies or group saving schemes do you personally belong to? \_\_\_\_\_\_\_\_\_\_\_ groups / *Je,wewe binafsi uko katika vikundi vingapi?* (999 for DK/ Refused).

IFI20. **ASK IF IFI18>0. OTHERS SKIP TO IFI24.** Do you receive the following services through any of the informal societies or group saving schemes that you personally belong to? / *Wewe hupata huduma zifuatazo katika vikundi ambavyo wewe ni mwanachama?*

|  |  |
| --- | --- |
| **READ OUT. ACCEPT MULTIPLE ANSWERS.** | 1=Yes/*Ndio*  2=No/*La* |
| Welfare/clan group – we help each other out for things like funerals/  *Kikundi cha ukoo-sisi husaidiana kwa mambo kama mazishi* |  |
| We collect money and give to each member a lump sum (pot) or gift in turn/  *Sisi hukusanya pesa na kumpa kila mwanachama kikiwa kingi* |  |
| We save and lend money to members and/or non-members to be repaid with interest/  *Sisi huweka akiba na kukopesha wanachama/na wasio wanachama na hulipwa kwa riba* |  |
| We periodically distribute all monies held by the group to its members/  *Sisi husambaza pesa iliyokwenye kikundi mara kwa mara kwa wanachama* |  |
| We save together and put the money in an account/ *Sisi huweka akiba pamoja kwenye benki* |  |
| We make other kinds of investments as a group eg. property, business/  *Sisis hufanya uwekezaji kama kikundi kwa mali na biashara* |  |
| We invest in the stock market as a group/ *Sisi huwekeza kwenye hisa kama kikundi* |  |

IFI21. **ASK IF IFI18>0. OTHERS SKIP TO IFI24.** What is *the most important reason* you use informal societies and/or group saving schemes? / *Je, Sababu kuu ya kutumia vikundi vya uwekezaji ni nini?*

|  |  |
| --- | --- |
| **DO NOT READ. CODE TO FIT. SINGLE ANSWER** |  |
| To have a lump sum to use when it Is your turn/ *Ili kuwa na pesa nyingi ninapofikiwa* | 1 |
| To keep money safe/ *Kuweka pesa kisalama* | 2 |
| To help when there is a death in the family/ *Kusaidia wakati kuna kifo katika familia* | 3 |
| To help when there is any other emergency/ *Kusaidia wakati wa dharura* | 4 |
| It is compulsory in your clan/village/ *Ni lazima kijijini/ukoo* | 5 |
| To socialize / meet your friends/ *Kujumuika /kutana na marafiki* | 6 |
| To exchange ideas about business/ *Kubadilishana mawazo ya biashara* | 7 |
| To invest in bigger things by pulling money / resources together/  *Kuwekeza kwa kitu kubwa kwa kuweka pesa pamoja* | 8 |
| The group buys you household goods or farm good when its your turn/  *Kikundi hukununulia vifaa vya nyumba au za shambani unapofikiwa* | 9 |
| To increase income by lending/ *Kuongeza mapato kwa kukopa* | 10 |
| Because you could not get money or help anywhere else/  *Kwa sababu haungepata pesa au usaidizi mahali popote* | 11 |
| You can get money easily when you need it/ *Waweza pata pesa virahisi unapoihitaji* | 12 |
| Get motivated/get disciplined to save from saving with others/  *Kupata motisha /kuwa na nidhamu ya kuweka akiba kwa kuweka akiba na wengine* | 13 |
| Can’t save at home – money gets used on other things/ *Siwezi weka akiba kwa nyumba* | 14 |
| Because it encourages me to work harder/ *Huwa inanihimiza kutia bidii* | 15 |
| Other (Specify)/  *Nyingine(taja) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* | 16 |

IFI22. **ASK IF IFI18>0. OTHERS SKIP TO IFI24.** Have you experienced any of the following with an informal society/group you belong to? / *Je, umewahi kumbana na yafuatayo kwenye kikundi uliko mwanachama?*

|  |  |
| --- | --- |
| **READ OUT. ACCEPT MULTIPLE ANSWERS** | 1=Yes/ *Ndio*  2=No/ *La* |
| Lost money through theft or fraud by someone outside the group/  *Kupoteza pesa kwa njia ya wizi au ulaghai na mtu asiye mwanachama* |  |
| Lost money through theft or fraud by a committee member/  *Kupoteza pesa kwa njia ya wizi au ulaghai na mwanachama* |  |
| Lost money through bad investment of funds/ *Kupoteza pesa kwa uwekezaji mbaya* |  |
| Lost money through dishonesty or default by members/  *Kupoteza pesa kupitia wanakikundi wasio aminika* |  |
| Loss of membership through death or membership cancellation/  *Kupoteza uanachama kupitia kifo au mwanakikundi kujiondoa* |  |
| Disagreement within the group/ *Kutosikizana ndani ya kikundi* |  |
| Poor leadership/ *Uongozi mbaya* |  |
| Money / cash not available immediately/ *Pesa kutokpatikana haraka iwezekanavyo* |  |

IFI23. **ASK IF IFI18>0. OTHERS SKIP TO IFI24.** Is any of your savings and loans group linked to a mobile money group wallet or have a bank account? / *Je, kuna mojawapo ya kikundi chako ambacho kina huduma ya pesa kwenye simu ya mkononi au akaunti ya benki?*

|  |  |
| --- | --- |
| **READ OUT.** | 1=Yes/*Ndio*  2=No/*La* |
| Linked to a bank/have an account with a bank/ *Lina akaunti ya benki* |  |
| Linked to a mobile money group wallet/have a mobile money wallet/  *Lina huduma ya pesa kwenye simu ya mkononi* |  |

IFI24. **ASK IF IFI18=0. OTHERS SKIP TO THE NEXT SECTION.** What is the main reason you do not belong to any informal societies or group saving schemes? / *Sababu gani kuu imekufanya kutojiunga na kikundi chochote?*

|  |  |
| --- | --- |
| **DO NOT READ. CODE TO FIT. SINGLE ANSWER** |  |
| You have an account in a bank or other formal institution/  *Nina akaunti kwenye benki au taasisi nyingine rasmi* | 1 |
| You don’t have any money left for savings/ *Hauna pesa inayobakia ya kuweka kama akiba* | 2 |
| People steal your money/ *Watu huiba pesa yako* | 3 |
| You don’t know about them / *Sijui kuwahusu* | 4 |
| You don’t need any service from them / *Hauhitaji huduma yeyote kutoka kwao* | 5 |
| You don’t trust them / *Hauwaamini* | 6 |
| Groups require too much time in meetings/ *Kikundi kinahitaji wakati mwingi kwa mikutano* | 7 |
| Had previous bad experience/ Mambo mabaya yaliyofanyika | 8 |
| I have just dissolved one and I am still debating if I should join another one/  *Nimejiondoa kutoka kwa kikundi nab ado najadili kama naweza jiunga na nyingine* | 9 |
| I have not found a group that suits my needs/ *Sijapata kikundi kinacho suta mahitaji yangu* | 10 |
| Others (Specify)/ *Nyingine(taja)*  *\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* | 11 |

|  |
| --- |
| **SECTION VI: FINANCIAL LITERACY** |
| **Subsection 6.1: Budget planning** |

FL1. **ASK ALL.** How often do you make a plan for how to spend your income, whether it is earned through a job, received from the government or from other people? / *Je, ni mara ngapi unaweza kufanya mpango kwa ajili ya jinsi unavyotumia mapato yako, kama ni mapato ya kupata kwa njia ya kazi, kupokea kutoka kwa serikali au kutoka kwa watu wengine)?*

FL2. **ASK IF ANSWERS 1-3 IN FL1. OTHERS SKIP TO FL4.** When you make a plan, how often do you keep it? /

*Unapofanya mpango, ni mara ngapi unaifuata?*

|  |  |  |
| --- | --- | --- |
| **READ OUT. SINGLE ANSWER** | **FL1** | **FL2** |
| Always or most of the time/ *Kila wakati/mara kwa mara* | 1 | 1 |
| Sometimes/ *Wakati mwingine* | 2 | 2 |
| Rarely/ *Mara chache* | 3 | 3 |
| Never /*Kamwe* | 4 | 4 |

FL3. **ASK IF ANSWERS 1-3 IN FL1. OTHERS SKIP TO FL4.** When you plan your household’s expenses, for what period you *usually* plan? / Kwa *kawaida Unapopanga gharama ya nyumba yako, wewe hupanga kwa kipindi kipi?*

|  |  |
| --- | --- |
| **READ OUT SINGLE ANSWER** |  |
| 1 day/ *Siku 1* | 1 |
| 1 week/ *Wiki 1* | 2 |
| 1 month/ *Mwezi 1* | 3 |
| 3 months/ *Miezi 3* | 4 |
| 6 months/ *Miezi 6* | 5 |
| 1 year/ *Mwaka 1* | 6 |
| 5 years/ *Miaka 5* | 7 |
| Other (Specify)/ *Nyingine(taja) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* | 8 |

FL4. **ASK ALL.** What or who do you depend the most for a financial advice? / *Wewe hutegemea nani au nini kwa mawaidha ya kifedha.*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **DO NOT READ. CODE TO FIT. SINGLE ANSWER.** | | | | |
| Spouse/ *Mke/mume* | 1 |  | Newspapers, other printed media/ *Magazeti,chapisho zinginezo za habari* | 11 |
| Bank/*Benki* | 2 | Big adverts, billboards/ *Mabango* | 12 |
| Insurance company/ *Kampuni ya bima* | 3 | Leaflet from a financial institution/  *Kipeperushi kutoka kwa taasisi ya kifedha* | 13 |
| MFI/ *Shirikia la microfinance* | 4 | NGO workshop/seminar/ *Workshop la Shirika lisilo la kiserikali /semina* | 14 |
| SACCO/ | 5 | Local government/ *Serikali ya kaunti* | 15 |
| Merry go round/ *Kikundi cha merry go round* | 6 | Internet/*Mtandao* | 16 |
| Church or mosque/ *Kanisa msikiti* | 7 | Supernatural being/ *Maulana* | 17 |
| Friends, family, neighbors/  *Marafika,familia ,majirani* | 8 | Other (Specify)/ *Nyingine(taja) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* | 18 |
| Radio/ *Redio* | 9 | Myself only/ *Mimi mwenyewe* | 19 |
| TV/ *Tivi* | 10 | DK/Refused/ *Sijui /kataa* | 20 |

FL6. **ASK ALL.** I will read several statements. Tell me, does the following apply to you? /

*Nitakusomea maneno kadhaa, nieleze je, yanaambatana na wewe?*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER PER ROW** | 1=Yes/*Ndio*  2=No/*La* |
| I spend less money than I make each month/  *Mimi hutumia pesa kidogo kuliko ninayopata kila mwezi* |  |
| I have an emergency fund to cover for unplanned expenses/  *Nina pesa ya dharura kugharamia mahitaji nisiyotarajia* |  |
| I pay my bills on time / *Mimi hulipa bili yangu kwa wakati unaofaa* |  |
| My savings are larger than my debts / *Akiba yangu ni kubwa kuliko deni yangu* |  |

FL7. **ASK ALL.** Does your family have a plan to manage unexpected expenses, which might result from the following? / *Je, familia yako ina mpango wa kudhibiti gharama isiyotarajiwa, inayoweza tokea kutokana na yafuatayo*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER PER ROW** | 1=Yes/ *Ndio*  2=No/ *La*  3=DK/Refused/ *Hajui/Alikataa* |
| Loss of a house due to fire, flood or another natural disaster/  *Hasara ya nyumba kutokana na moto, mafuriko au majanga ya dunia mengine* |  |
| Major medical emergency, including illness, injury and childbirth/  *Dharura kuu za kimatibabu, ikijumulisha ugonjwa, jeraha, na wakati wa kujifungua* |  |
| Bankruptcy/loss of a job or a business/ *Kufilisika / hasara ya kazi au biashara* |  |
| Loss of harvest or livestock due to weather conditions or a disease/  *Hasara ya mavuno au mifugo kutokana na hali ya hewa au ugonjwa* |  |
| Loss of property due to theft or burglary/ *Kupoteza mali kupitia wizi au wizi wa kuvunjwa nyumba* |  |
| Death in the family/ *Kifo kwenye familia* |  |

FL8. **ASK ALL.** How much do you agree or disagree with the following statements (Strongly Agree, Agree, neither agree nor Disagree, Disagree, Strongly disagree)/ *Unakubaliana au haukubaliani kwa kiwango gani na maneno yafuatayo (nakubaliana Zaidi, nakubaliana, sikubalianai wala sikatai, sikubaliani, sikubaliani zaidi)*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER PER ROW.** | 1=Strongly agree/ *Nakubali kabisa*  2=Agree/ *Nakubali*  3=Neither agree nor disagree/ *Sikubali wala sitai*  4=Disagree/ *Nakataa*  5=Strongly disagree/ *Nakataa kabisa* |
| I am highly satisfied with my present financial condition/  *Natosheka sana na hali yangu ya kifedha kwasasa* |  |
| I have too much debt right now/ *Nina deni nyingi kwasasa* |  |
| Friends and family rely heavily on me to help with their finances/  *Jamaa na marafiki wananitegemea sana kuwasaidia kifedha* |  |
| I am comfortable having some debt if it allows me to accomplish my goals/  *Niko sawa kuwa na deni lanifanya kutimiza malengo yangu* |  |
| I have the skills and knowledge to manage my finances well/  *Nina ujuzi na maarifa ya kudhibiti fedha zangu vyema* |  |
| When you have some money it’s better to use or invest it right away. Just keeping it sitting there is wasteful. / *Ukiwa na pesa ni vyema kutumia ama kuwekeza mara moja.kuiweka ni hasara* |  |
| I buy from several different shopkeepers so that they know me and will give me credit when I need it/ *Mimi hununua kwenye maduka tofauti ili wenyewe wanijue na kunipa deni wakati ninapohitaji* |  |

FL9. **ASK ALL.** Imagine that this month after paying for food, cooking fuel, school fees, rent, and airtime for the month, you found yourself with some extra money. Please, select 3 options from the list that you are most likely to spend on? / *Ebu fikiria mwezi huu baada ya kulipia chakula,mafuta ya kupikia,karo ya shule ,kodi ya nyumba na muda wa mazungumzo,ujipate na pesa ya ziada,tafadhali chagua vitu tatu kwenye orodha utakazo tumia pesa hii*

|  |  |  |  |
| --- | --- | --- | --- |
| **READ OUT** | 1st option  **SINGLE RESPONSE** | 2nd Option  **SINGLE RESPONSE** | 3rd Option  **SINGLE RESPONSE** |
| Saving money/ *Weka akiba ya pesa* | 1 | 1 | 1 |
| Investing in your existing business/ *Kuwekeza kwenye biashara yako* | 2 | 2 | 2 |
| Repay of any existing debts/ *Lipa deni iliyoko* | 3 | 3 | 3 |
| Sending money to other people, including sending regular support money, emergency support, gifts, etc./ *Kutuma pesa kwa watu wengine,ikijumuisha pesa ya mara kwa mara ya tegemeo,dharura* | 4 | 4 | 4 |
| Spend on farm – leasing more land, buying fertilizer or pesticides, buying seeds/ *Kutumia shambani,kukodisha shamba Zaidi,kununua mbolea au dawa,kununua mbegu* | 5 | 5 | 5 |
| Buy the family some clothes/something nice for the home/  *Kununulia familia nguo/Kitu nzuri ya nyumba* | 6 | 6 | 6 |
| Buy better food/ *Nunua chakula nzuri* | 7 | 7 | 7 |
| Buy more of your usual foods/ *Nunua chakula Zaidi* | 8 | 8 | 8 |
| Investing in assets like shares, real estate, jewelry/  *Kuwekeza kwenye malikama hisa ,nyumba,sigha* | 9 | 9 | 9 |
| Entertainment: movies, restaurants, sport shows, theater plays, restaurants, clubbing, partying/  *igizaji:filamu,mgahawa,michezo,michezo ya kuigiza,clubbing* | 10 | 10 | 10 |
| Other (Specify)/  *Nyingine(taja) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* | 11 | 11 | 11 |
| I don’t want to spend on anything else /  *Sitaki kutumia pesa hii kwa chochote* | 12 | 12 | 12 |

FL10. **ASK ALL.** What’s *the most important financial goal* for you right now? /

*Lengo lako kuu la kifedha kwasasa ni lipi?*

|  |  |
| --- | --- |
| **DO NOT READ. CODE TO FIT. SINGLE ANSWER** |  |
| Paying school fees/ *Kulipa karo ya shule* | 1 |
| Building or upgrading the home/property/ *Kujenga au Kuimarisha nyumba* | 2 |
| Buying a piece of land/ *Kununua kipande cha ardhi* | 3 |
| Acquiring furniture and household utensils/ *Kununua samani na vyombo vya nyumba* | 4 |
| Paying off a debt/*Kulipa deni* | 5 |
| Growing your business or a family member’s business/  *Kupanua biashara lako au la mmoja wa jamii yako* | 6 |
| Investing in the farm/*Kuwekeza kwa shamba* | 7 |
| Taking care of relatives/*Kuwalinda jamii* | 8 |
| Preparing for the expenses of a new child/*Kujitayarisha kwa gharama ya mtoto atakayezaliwa* | 9 |
| Acquiring some kind of personal asset: motorbike, phone, TV, laptop, car, etc/  *Kununua mali ya kibinafsi:pikipiki,simu,tv,tarakilishi,gari nk* | 10 |
| Make more money/ *Kutengeneza pesa zaidi* | 11 |
| Other (Specify)/  *Nyingine(taja) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* | 12 |
| DK/Refused/ *Hajui/ Amekataa* | 13 |

**FL11. ASK ALL.** How likely is it that you could get together sufficient funds from your friends and family for a medical emergency if it was too much for you to manage alone?/ *Kuna uwezekano ipi waweza pata pesa ya kutosha kutoka kwa maraiki na failia kwa dharura ya matibabu iwapo ingekuwa Zaidi kudhibiti*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER** |  |
| Very likely/ *Uwezekano mkubwa* | 1 |
| Somewhat likely/ *Uwezekano kiasi* | 2 |
| Somewhat unlikely/ *Hakuna uwezekano KIASI* | 3 |
| Very unlikely/ *Hakuna uwezekano* | 4 |
| DK/Refused*/ Sijui/kataa* | 5 |

|  |
| --- |
| **Subsection 6.2: Numeracy** |

Now, I would like you to answer several questions that require some calculations. Please, do not be concerned – this is not a test. We just want to see if you understand some of the issues related to budgeting your income and making choices related to money./ *Sasa ningependa ujibu maswali inayohitaji hesabu.Tafadhali usiwe na wasiwasi-hii sio mtihani twata kakujua iwapo unaelewa maswala inayohusiana na jinsi unavyofanya bajeti ya mapato yako na kufanya maamuzi inayohusiana na pesa.*

FL12. **ASK ALL.** Imagine you have 1000 KSH. Somebody gave you 200 KSH. How much total money will you have?/ *Fikiria una shilingi 1000.Mtu akupe shilingi 200.utakuwa na pesa ngapi?*

|  |  |
| --- | --- |
| **DO NOT READ. SINGLE ANSWER.** |  |
| 1200 KSH | 1 |
| Any other answer/*Jibu lingine* | 2 |
| DK/Refused/ *Sijui/Kataa kujibu* | 3 |

FL13. **ASK ALL.** Imagine you have 100 KSH and you have to divide it among 5 people. How much money will each person receive if you divide it equally? / *Fikiria una shilingi 100 na yafaa uwagawie watu 5 .Kila mmoja atapata pesa ngapi ikiwa walifaa kupata pesa sawa*

|  |  |
| --- | --- |
| **DO NOT READ. SINGLE ANSWER.** |  |
| 20 KSH | 1 |
| Any other answer / *Jibu lingine* | 2 |
| DK/Refused/ *Sijui/ Kataa kujibu* | 3 |

FL14. **ASK ALL.** Imagine you have 100 KSH in your savings account. Your account is earning 2% interest every year. How much money will you have on your account in 5 years if you do not withdraw anything during that period?/ *Fikiria una shilingi 100 kwenye akaunti yako ya akiba .Akaunti yako ipokee riba ya 2% kila mwakautakuwa na pesa ngapi mwishoni mwa miaka 5 usipotoa chochote kwa muda huu?*

|  |  |
| --- | --- |
| **DO NOT READ. SINGLE ANSWER.** |  |
| More than 100 KSH | 1 |
| Any other answer/ *Jibu lingine* | 2 |
| DK/Refused / *Sijui/Kataa kujibu* | 3 |

FL15. **ASK ALL.** Now, imagine you took a loan of 100 KSH and you have to pay a fee of 2% each month until you fully repay it. How much total money will you have to repay in 1 full year (12 months)? /

*Sasa fifikiria umechukua mkopo wa shilingi 100 na yafaa ulipe na malipo ya 2% kila mwezi mpaka ukamilishe kukilipa.Itahitajika ulipe pesa ngapi kwa mwaka moja(miezi 12)*

|  |  |
| --- | --- |
| **DO NOT READ. SINGLE ANSWER.** |  |
| More than 100 KSH | 1 |
| Any other answer/ *Jibu lingine* | 2 |
| DK/Refused /*Sijui/Kataa kujibu* | 3 |

|  |
| --- |
| **SECTION VII: FINANCIAL BEHAVIORS** |
| **Subsection 7.1: General financial behavior and preferences** |

**Merchant Payments follow up**

FB10. **ASK ONLY IF MM15.15=1 OR MM15.22=1. OTHERS SKIP TO FB13.** When you use mobile money for merchant payments, how do you *usually* make a payment? / *Wakati unapotumia huduma ya simu kwenye simu ya mkononi kwa kufanyia malipo kwa wanabiashara, wewe hufanya malipo kivipi?*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER** |  |
| Send to the merchant’s till number/ *Kwa kutuma kupitia nambari ya till ya mwanabiashara* | 1 |
| Send to the merchant’s mobile money account/  *Kutuma hadi kwenye akaunti ya huduma ya pesa ya simu ya mkononi ya mwanabiashara* | 2 |
| Not sure/ *Sina uhakika* | 3 |

FB12. **ASK ONLY IF MM15.15=1 OR MM15.22=1. OTHERS SKIP TO FB13.** Can you name the merchant where you use mobile money for payments *most frequently*? What type of a merchant it is?/ *Waweza taja mwanabiashara unapotumia huduma ya pesa kwenye simu ya mkononi kila mara \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_*

|  |
| --- |
| **Subsection 7.2: Borrowing** |

FB13. **ASK ALL.** How many times in the past 12 months have you borrowed money (from outside the members of your household)? / *Umekopa pesa kwa mara ngapi katika miezi 12 iliyopita (nje ya nyumba yako)*

*\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_*times (999 for DK/ Refused).

FB14. **ASK IF FB13>0. OTHERS SKIP TO FB16.** How many times in the past 12 months did you borrow money to pay for education/school fees? / *Ulikopa pesa mara ngapi katika miezi 12 iliyopita ili kulipia karo ya shule*

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_times (999 for DK/ Refused).

FB15. **ASK IF FB13>0. OTHERS SKIP TO FB16.** How many times in the past 12 months did you borrow money because of an emergency? / *Ulikopa pesa mara ngapi katika miezi 12 iliyopita kwasababu ya dharura*

*\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_*times (999 for DnajuK/ Refused).

FB16. **ASK ALL.** Have you borrowed money/have loans from the following organizations or individuals?/ *Je,umekopa pesa/una mkopo kutoka kwa mashirika /watu wafuatao?*

FB17. **ASK FOR ALL INSTITUTIONS SELECTED YES IN FB16. IF NO INSTITUTIONS MARKED IN FB16 SKIP TO FB18.** Do you know what interest rate or fee you pay on your loans from…? / *Je, unajua kiwango cha riba au malipo unayolipa kwa mkopo wako?*

|  |  |  |
| --- | --- | --- |
| **READ OUT** | FL16  1=Yes/Ndio  2=No/La | FL17  1=Yes/Ndio  2=No/La |
| Bank, personal or business loans/ *Benki, mkopo wa kibinafsi au biashara* |  |  |
| Mobile money account/ *Akaunti ya simu ya mkononi* |  |  |
| Microfinance institution/ *Shirika la microfinance* |  |  |
| SACCO |  |  |
| Loan from a government institution e.g. or Youth development Fund, Women development fund/ *Mkopo kutoka taasisi ya serikali eg Youth development Fund, Women development* |  |  |
| Loan from an employer/ *Mkopo kutoka kwa mwajiri* |  |  |
| Loan from an ASCA A group that lends to group members and to other with interest)/ *Mkopo kutoka ASCA (Kikundi kinacho kopa kwa vikundi kwa riba)* |  |  |
| Loan from a merry go round/ *Mkopo kutoka Loan kwa merry go round* |  |  |
| Loan from family/friends/neighbour/ *Mkopo kutoka kwa familia/marafiki/majirani* |  |  |
| Loan from an informal moneylender/Shylock/ *Mkopo kutoka kwa wakopaji* |  |  |
| Local shop/supplier that allows you to take goods/services on credit/  *Duka la mtaaniinayokuruhusu kuchukua bidhaa/huduma kwa deni* |  |  |
| Loan/credits from buyer (of your harvest, eg. tobacco, vegetables)/  *Mkopo/deni kutoka kwa mnunuzi wa mavuno km tobacco,mboga)* |  |  |
| Hire purchase / *Mkopo kwa malipo ya polepole* |  |  |
| Layaway purchase/ loan (This is a form of purchase where you go to a store, pay a deposit(s) with the hope of taking it another day, so when the deposit is paid the good is set aside for you)/ *Aina ya kununua bidha pael ambapo unapeana deposit ya ile bidhaa ungependa kununua alafu muuzaji anakuwekea bidhaa hiyo kando hadi ile siku utamaliza kuilipia bidhaa hiyo alafu uichukue* |  |  |
| Other/ *Nyingine* |  |  |

FB18. **ASK ALL.** Which of the following statements best describes how you *usually* repay your loans? /

*Je, ni sentensi gani inaelezea jinsi wewe hulipia mikopo yako?*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER** |  |
| I repay in full before the deadline/ *Mimi hulipa kikamilifu kabla ya muda wakulipa kukamilika* | 1 |
| I repay on the agreed day – neither before the deadline nor after the deadline/  *Mimi hulipa kwa muda tulioagana-sio kabla ya muda kuisha au baada ya muda* | 2 |
| I ask for an extension for repayment/ *Mimi huuliza muda Zaidi wa kulipa* | 3 |
| I occasionally fail to repay by the deadline and forget to ask for an extension/  *Huwa nashindwa kulipa kabla ya muda kuyoyoma na husau kuuliza muda Zaidi wa malipo* | 4 |
| I do not borrow money/don’t have loans/ *Huwa siombi pesa/sina mkopo* | 5 |

FB19. **ASK ALL.** Which of the following best describes how you spent the money you borrowed *last time*? /

*Ni ipikati ya yafuatayo inaeleza jinsi ulivyotumia pesa uliyoomba mara ya mwisho*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER** |  |
| Routine purchases such as groceries and transportation/ *Ununuzi wa kawaida kama mboga na usafiri* | 1 |
| Medical payments, hospital charges*/ Malipo ya matibabu* | 2 |
| Educational expenses, school fees/ *Malipo ya shule,karo ya shule* | 3 |
| Bills: utility bills, mobile phone and airtime, rent, taxes, etc./  *Bili,simu ya mkononi na muda wa mazungumzo,kodi ya nyumba,ushuru nk* | 4 |
| Emergency expenses (Specify)/ *Gharama ya dharura(taja)* | 5 |
| Investment in business, farm or future, e.g., buying livestock, land, seeds, equipment and machinery, etc./ *Kuwekeza kwa biashara,shamba km kununua mifugo,ardhi,mbegu,vifaa na mashine* | 6 |
| Make a large purchase, such as TV, car or bicycle, house, etc./  *Fanya ununuzi wa televisheni,gari baiskeli nyumba nk* | 7 |
| To boost my business/ *Kuinua biashara langu* | 8 |
| Other (Specify)/  *Nyingine(fafanua) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* | 9 |
| I do not borrow money/don’t have loans/ *Huwa siombi pesa /sina mkopo* | 10 |

FB20. **ASK ONLY IF DOES NOT BORROW FROM A BANK (FB16.1=2). OTHERS SKIP TO FB21.** What is *the main reason* you do not borrow from a bank? / *Je ni sababu gani kuu ya kutochukua mkopo kwenye benki ni ipi*

FB21. **ASK ONLY IF DOES NOT BORROW FROM A MOBILE MONEY PROVIDER (FB16.2=2). OTHERS SKIP TO**

**FB22.** What is *the main reason* you do not borrow from a mobile money provider?/

*Sababu kuu ya kutochukua mkopo kwenye mtoaji wa huduma ya pesa kwenye simu ya mkononi ni ipi?*

|  |  |  |
| --- | --- | --- |
| **DO NOT READ. CODE TO FIT. SINGLE ANSWER** | FB20 | FB21 |
| I can borrow money through other means/ *Naweza omba kupitia njia nyingine* | 1 | 1 |
| I do not know how to open an account/ *Sijui jinsi ya kufungua akaunti* | 2 | 2 |
| I do not have a state ID or other required documents/  *Sina kitambulisho au stakabadhi inayotakikana* | 3 | 3 |
| There is no formal financial institution close to where I live/  *Hakuna taasisi rasmi la kifedha karibu na ninapoishi* | 4 | 4 |
| Paperwork is too complicated/ *Kazi ya makaratasi ni ngumu* | 5 | 5 |
| Registration fee is too high/ *Pesa ya kujisajili iko juu* | 6 | 6 |
| I have difficulty understanding how to use such accounts, including account menus, filling deposit/withdrawal slips, checking my balance, etc./ *Sielewi jinsi ya kutumia akaunti hizi,ikiwepo menu ya akaunti,kujaza deposit,slipu ya kutoa pesa* | 7 | 7 |
| Fees for using this service are too high/ *Bei ya kutumia huduma hii iko juu* | 8 | 8 |
| No one among my friends of family saves/borrows money/  *Hakuna yeyote katika marafiki au familia huweka akiba /omba pesa* | 9 | 9 |
| I do not trust formal financial institutions/ *Siwaamini watoaji huduma za kifedha walio rasmi* | 10 | 10 |
| I prefer to rely on my friends and family for financial services rather than formal institutions/ *Napenda kuwategemea marafiki na familia kwa huduma za kifedha bali na taasisi rasmi* | 11 | 11 |
| The amount of money I need to borrow is too small to use such a service/  *Kiwango cha pesa ninayohitaji kukopa ni kidogo ukizingatia huduma kama hii* | 12 | 12 |
| Formal financial institutions are not flexible enough/ *Taasisi rasmi ya kifedha ni ngumu kutumia* | 13 | 13 |
| Interest rate is too high/ *Riba iko juu* | 14 | 14 |
| I have enough money, I don’t need to borrow/ *Nina pesa ya kutosha ,sihitaji kukopa* | 15 | 15 |
| Other (Specify)/  *Nyingine(taja) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* | 16 | 16 |

|  |
| --- |
| **Subsection 7.3: Savings** |

FB22. **ASK ALL.** Do you save with any of the following? / *Je wewe huweka akiba na mojawapo ya zifuatazo?*

FB23. **ASK FOR ALL OPTIONS SELECTED IN FBL22. IF NO OPTIONS SELECTED IN FB22 SKIP TO FB24.** Do you know what interest rate you earn on your savings from…? / *Je, unajua nini kiwango cha riba au ada unayopata kwa fedha unazoweka kama akiba*

|  |  |  |
| --- | --- | --- |
| **READ OUT.** | FL22  1=Yes  2=No | FL23  1=Yes  2=No |
| Bank/ *Benki* |  |  |
| Mobile money account or mobile money product/ Akaunti ya pesa ya simu ya mkononi au *Bidhaa ya Huduma ya pesa ya simu ya mkononi* |  |  |
| Savings account at SACCO (organization which requires you to be a member e.g.Mwalimu, SACCO , or workplace co-op)/ *Akaunti ya akiba kwenye SACCO* |  |  |
| Savings at microfinance institution (organization which mostly lends to members in a group e.g. KWFT, Faulu, / *Akiba kwenye taasisi ya microfinance* |  |  |
| Savings with an ASCAVSLA, (a group that lends to its members or to other people with interest)/ *Akiba na ASCAVSLA (Shirika linalopatia watu pesa na interest)* |  |  |
| Savings with a ROSCA/Chama merry-go-round (a group that collects money from each member and gives it to one person in turn)/ *Akiba na ROSCA/ Chama ya merry go round* |  |  |
| Savings through buying something (agricultural inputs, livestock, other property)/  *Akiba kupitia ununuzi wa kitu(pembejeo,mifugo na mali)* |  |  |
| Digital/recharge card/ *Kadi ya dijitali* |  |  |
| Other people, e.g., family, friends, neighbors, shopkeepers, money guards, etc./  *Watu wengine kv familia,marafiki,majirani,wenye maduka,walinda pesa nk* |  |  |
| In a safe place at home or on yourself in cash / *Mahali salama nyumbani au kwako* |  |  |
| In-kind assets, such as gold/ *Kwa mali km dhahabu* |  |  |
| Other/*Nyingine* |  |  |

FB24. **ASK ONLY IF DOES NOT SAVE AT A BANK (FB22.1=2). OTHERS SKIP TO FB25.** What is *the main reason* you do not save at a bank? / *Je, ni sababu gani kuu hauweki akiba na benki,*

FB25. **ASK ONLY IF DOES NOT SAVE WITH MOBILE MONEY (FB22.2=2). OTHERS SKIP TO FB26.** What is *the main reason* you do not save with mobile money? / *Je, ni sababu gani kuu hauweki akiba na huduma ya pesa kwenye simu ya mkononi*

|  |  |  |
| --- | --- | --- |
| **READ OUT. SINGLE ANSWER** | FB24 | FB25 |
| I can save through other means/ *Naweza weka akiba na kwa jia nyingine* | 1 | 1 |
| I do not know how to open an account/ *Sijui jinsi ya kufungua akaunti* | 2 | 2 |
| I do not have a state ID or other required documents/ *Sina kitabulisho ya taifa austakabadhi zingine* | 3 | 3 |
| There is no formal financial institution close to where I live/  *Hakuna taasisi rasmi ya kifedha karibu na mahali ambapo mimi naishi* | 4 | 4 |
| Paperwork is too complicated/ *Shughuli ya kujiandikisha ni ngumu sana kwangu* | 5 | 5 |
| Registration fee is too high/ *Pesa ya kujiandikisha iko juu* | 6 | 6 |
| I have difficulty understanding how to use such accounts, including account menus, filling deposit/withdrawal slips, checking my balance, etc. / *Mimi nina ugumu wa kuelewa jinsi ya kutumia akaunti hiyo, ikiwa ni pamoja vipengee vya akaunti hiyo, kujaza karatasi za kuweka/ kutoa pesa, kuangalia fedha zilizobaki kwenye akaunti yangu, n.k* | 7 | 7 |
| Fees for using this service are too high/ *Ada kwa ajili ya kutumia huduma hii ni kubwa sana* | 8 | 8 |
| No one among my friends of family saves/borrows money/  *Hakuna yeyote kati ya marafiki,familia huweka akiba/hukopa pesa* | 9 | 9 |
| I do not trust formal financial institutions/ *Mimi sina imani na taasisi rasmi za fedha* | 10 | 10 |
| I prefer to rely on my friends and family for financial services rather than formal institutions/  *Napendelea kutegemea rafiki yangu na familia kwa huduma za kifedha badala ya taasisi rasmi* | 11 | 11 |
| I prefer to rely on my friends and family for financial services rather than formal institutions/  *Napendelea kutegemea rafiki yangu na familia kwa huduma za kifedha badala ya taasisi rasmi* | 12 | 12 |
| The amount of money I need to borrow is too small to use such a service/  *Kiasi cha fedha mimi nahitaji kukopa ni ndogo sana kwa kutumia huduma hiyo* | 13 | 13 |
| Formal financial institutions are not flexible enough/ *Taasisi rasmi za fedha si legevu za kutosha* | 14 | 14 |
| I do not have enough money to save/*Sina pesa ya kutosha ya kuweka akiba* | 15 | 15 |
| Other (Specify)/  *Nyingine (Taja) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* | 16 | 16 |

FB26. **ASK IF AT LEAST ONE OPTION SELECTED IN FB22. OTHERS SKIP TO FB27.** Do you save for any of the following purposes? / *Je wewe huweka akiba kwa kusudi ya yafuatayo*

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER PER ROW** | 1=Yes/ *Ndio*  2=No/ *La* |
| Start/expand my own business/ *Kuanza / kupanua biashara yangu mwenyewe* |  |
| Education for myself/ *Elimu yangu* |  |
| Get ready for retirement/ *Kujitayarisha kustaafu* |  |
| Buy expensive and prestigious things such as an expensive car, jewelry, designer clothes, high-end electronics, big house/ *Kununua vitu ghali na kifahari kama vile gari, mapambo ya kutuka kwa madini, nguo za bei ghali, vifaa vya umeme vya hali ya juu, nyumba kubwa* |  |
| Protect my family from poverty and crime/ *Kulinda familia yangu dhidi ya umaskini na uhalifu* |  |
| Protect my belongings/ *kulinda mali yangu* |  |
| Just make ends meet on a daily basis/ *Kugharamia mahitaji ya kila siku* |  |
| Give back to my community by giving out money, creating a charitable organization (including orphanage, senior home, free school, etc.), or creating jobs / *Kupatia jamii yangu kwa kutoa fedha, kujenga shirika za kepeana hisani (ikiwa ni pamoja na watoto yatima, makao ya wazee, shule ya bure, nk), au kuleta ajira* |  |
| Build children’s fund for education/*Kujenga hazina ya watoto ya masomo* |  |
| Build children’s fund for wedding (the ceremony and/or dowry)/  *Kujenga hazina ya watoto ya harusi (sherehe na mahali)* |  |
| Other (Specify)/  *Nyingine (Taja) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* |  |
| DK/Refused/ *Hajui/alikataa* |  |

|  |
| --- |
| **Subsection 7.4: Insurance** |

FB27. **ASK ALL.** Do you have the following insurance? / *Je una bima zifuatayo?*

FB28. **ASK FOR EACH OPTION SELECTED IN FB27. IF NOTHING SELECTED IN FB27 SKIP TO FB29.** Where did you buy this insurance from? / *Ulinunua bima hii kutoka wapi?*

|  |  |  |
| --- | --- | --- |
| **READ OUT. SINGLE ANSWER PER ROW** | FB27  1=Yes  *Ndio*  2=No/  *La* | FB28  1=Government / Public Insurance/  *Bima ya serikali/ ya uma*  2=NGO  3=Private Insurance/ *Bima ya binafsi au private*  4=Required with loan/ *Bima inayohitajika wakati unachukua loan*  5=Automatic from telecommunication companies/ *Bima inayokuja na kwa sababu ya kutumia bidhaa za kampuni za mawasiliano*  6=From seed company/ *Bima kutoka kwa kampuni ya mbegu/ ya kutengeneza vifaa vya ukulima*  7=Mobile money/telephony provider/ *Bima kutoka kwa kampuni ya mawasiliano*  8=Other/ *Nyingine* |
| Medical/ *Afya* |  |  |
| Life/ *maisha* |  |  |
| Car, vehicle/ *gari* |  |  |
| Agriculture/ *kilimo* |  |  |
| House/property/Asset/ *Nyumba/mali* |  |  |
| Unemployment/income protection/ *Kutoajiriwa* |  |  |
| Educational policy/ *Elimu/masomo* |  |  |
| Retirement/pension/old age/ *Kustaafu/wakati wauzeeni* |  |  |
| NSSF |  |  |
| Other (Specify)/ *Nyingine (taja) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* |  |  |
| DK/Refused/ *hajui/ alikataa* |  |  |

|  |
| --- |
| **Subsection 7.5: Investment** |

FB29. **ASK ALL.** Do you invest in any of the following?/ *Je umewekeza kwa zifuatazo*?

|  |  |
| --- | --- |
| **READ OUT. SINGLE ANSWER PER ROW** | 1=Yes/ *Ndio*  2=No/ *La* |
| Your own business/ *biashara yako* |  |
| Other people’s business (your neighbors, friends, relatives)/  *Biashara ya watu wengine (jirani yako, rafiki, jamaa)* |  |
| Assets, such as real estate, land, precious metals, gemstones, art, etc./  *Mali, kama vile majumba, ardhi, madini ya thamani, vito, sanaa, nk* |  |
| Buy shares of foreign enterprises (e.g., Coca -Cola, Toyota, etc.) /  *Kununua hisa za makampuni ya kigeni (kwa mfano, Coca-Cola, Toyota n.k)* |  |
| Buy shares of local enterprises (e.g.,Safaricom, Kenya Airways, Kengen companies/  *Kununua hisa za makampuni ya humu nchini (kwa mfano, Safaricom, Kenya Airways, Kengen n.k)* |  |
| Buy government bonds/ *Kununua dhamana za serikali* |  |
| Other (Specify)/ *Nyingine (taja) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* |  |
| DK/Refused/ *alikata/ hajui* |  |

|  |
| --- |
| **SECTION VIII: LITERACY** |

LN1. **ASK ALL.** Can you read this text for me, please?/*Je, ungeweza kunisomea maandishi haya, tafadhali* **ASK THE RESPONDENT TO READ THE CONCENT FORM ABOUT TAKING PHOTOS AND CONFIRM THAT THEY UNDERSTAND IT.**

|  |  |
| --- | --- |
| **Reading** |  |
| Respondent read the informed consent form fluently and without any help from the interviewer/ *Mhojiwa asome fomu ya kukubali bila ya usaidizi kutoka kwa mhoji* | 1 |
| Respondent read the informed consent form well but had a little help from the interviewer/  *Mhojiwa alisoma fomu ya kukubali vizuri lakini alihitaji usaidizi mdogo kutoka kwa mhoji* | 2 |
| Respondent struggled to read the informed consent form and had a lot of help from the interviewer/ *Mhojiwa alipata shida ya kusoma fomu ya kukubali na alihitaji kusaidiwa sana na mhoji* | 3 |
| Respondent unable to read the consent form and requested the interviewer read it to them/  *Mhojiwa hakuweza kusoma fomu ya kukubali na alimwomba mhoji amsomee* | 4 |
| **Understanding** |  |
| The respondent fully understood the informed consent form without any help from the interviewer (confirm by asking)/ *Mhojiwa alielewa fomu ya kukubali bila ya usaidizi kutoka kwa mhoji* | 1 |
| Respondent understood the informed consent form well but asked for a little help from the interviewer/ *Mhojiwa alielewa fomu ya kukubali vizuri lakini aliuliza usaidizi kutoka kwa mhoji* | 2 |
| Respondent struggled to understand the informed consent form and asked for a lot of help from the interviewer/ *Mhojiwa alipata shida kuelewa fomu ya kukubali na aliuliza usaidizi sana kutoka kwa mhoji* | 3 |
| Respondent unable to understand the informed consent form and interviewer explained in full using simpler language/ *Mhojiwa hakuelewa fomu ya kukubali na mhoji alimfafanulia kwa lugha rahisi* | 4 |

LN2. **ASK ALL.** On a scale from 1 (cannot do at all) to 5 (excellent), please evaluate how you perform in the following areas/ Je*, kwa mizani ya kutoka Moja (siwezi kufanya hata kidogo) hadi Tano (Naweza kabisa) tafadhali tathmini ni vipi ungefanya katika mambo yafuatayo?*

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **READ OUT** | Excellent | Good | Somewhat bad | Very bad | Cannot do this at all |
| Reading in English/ *Kusoma kwa kiingereza* | 5 | 4 | 3 | 2 | 1 |
| Writing in English / *Kuandika kwa kiingereza* | 5 | 4 | 3 | 2 | 1 |
| Reading in Kiswahili/ *Kusoma kwa kiswahili* | 5 | 4 | 3 | 2 | 1 |
| Writing in Kiswahili/ *Kuandika kwa kiswahili* | 5 | 4 | 3 | 2 | 1 |
| Reading in Other Language /(Specify 1) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | 5 | 4 | 3 | 2 | 1 |
| Writing in Other Language (Specify 1) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | 5 | 4 | 3 | 2 | 1 |
| Reading in Other Language /(Specify 2) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | 5 | 4 | 3 | 2 | 1 |
| Writing in Other Language (Specify 2) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | 5 | 4 | 3 | 2 | 1 |
| Reading in Other Language /(Specify 3) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | 5 | 4 | 3 | 2 | 1 |
| Writing in Other Language (Specify 3) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | 5 | 4 | 3 | 2 | 1 |

|  |
| --- |
| **SECTION IX: CLOSING** |

**INTERVIEWER:** **ADMINISTER THE INFORMED CONSENT FORM BELOW TO ALL RESPONDENTS WHO OWN A MOBILE PHONE (MT2=1) ELSE SKIP TO LN1 AND ASK THE RESPONDENT TO SIGN THE PHOTOGRAPHY CONSENT FORM IF THEY HAVE NOT ALREADY DONE SO.**

**Informed Consent Form to Participate in a Separate Follow-up Study**

InterMedia Africa and Ipsos would like to invite you to participate in a follow up study which explores the use of digital financial services (DFS) in Kenya to introduce service improvements.For this study, we will track and analyze m-money account transactions and voice and airtime use associated with your personal SIM card.

InterMedia and Ipsos will not disclose any personal information gathered through this study without first asking for your permission. Everything we learn from you will be treated with the strictest confidence. To protect your privacy, we will remove all personal identifying information and information for senders and recipients of mobile money or recipients of voice calls and text messages from the survey.In case of any breach of confidentiality, you will be informed immediately. /

*Shirika la Intermedia Africa na Ipsos Kenya wangependa kukualika kushiriki katika utafiti wa kufuatilia ambao unanuia kutathmini utumizi wa huduma za kidigitali za fedha(DFS) nchini Kenya ili kuboresha huduma .Kwenye utafiti huu tutafuatilia na kutathmini shughuli za pesa kwenye simu ya mkononi na pia utumizi wa sauti na matumizi ya mjazo wa simu kwenye kadi ya simu yako. InterMedia na Ipsos Kenya haitaweka wazi habari yako ya kibinafsi yoyote iliyotokana na utafiti huu bila ya kukuomba ruhusa.Kila kitu tutakachosoma kutoka kwako yatawekwa kuwa siri kubwa.Ili kudhibiti usiri wako, tutaondoa habari ya kibinafsi ya watumao au kupokea pesa kwa njia ya pesa kwenye simu ya mkononi au wanopokea simu na ujumbe mfupi kwenye utafiti huu. Ikiwa kutakuwa na ukiukaji wa kudhibiti siri utajulishwa mara moja*

Your participation in this follow-up study is entirely voluntary and you can stop participating at any point even if you agree to the study and then change your mind. But your participation will directly contribute to the work on enhancing financial services (for example, services offered by banks or mobile money providers) so that households like yours can take advantage of the improvements. /

*Kushiriki kwako katika utafiti huu wa kufuatilia ni wa hiari na unaweza kujiondoa wakati wowote hata ikiwa umekubali kushiriki katika utafiti huu alafu ukabadilisha mawazo.Lakini kushiriki kwako kutachangia moja kwa moja kwa kazi ya kuendeleza huduma za kifedha kama vile (huduma zinazotolewa na benki au mitandao ya huduma ya pesa kwenye simu ya mkononi) ili kuwezesha nyumba kama yako inaweza kufaidika na maboresho haya.*

Before you decide to accept this invitation to take part in this study, you may ask the interviewer any questions about the study. If you are not satisfied with the answers, feel free to contact Project Manager in Kenya, John Murunga (0726 716 653)/ *Kabla ya kukubaliana na mualiko wa kushiriki katika utafiti huu, unaweza kuuliza maswali yeyote kuhusu utafiti huu.Ikiwa hujaridhika nan a majibu hayo, tafadhali jihisi ukiwa huru kuwasiliana*

|  |  |  |
| --- | --- | --- |
| Before you sign this form, please ask any questions on any aspect of this study that is unclear to you. You may take as much time as necessary to think it over/ *Kabla ya kutia sahihi fomu hii, tafadhali uliza maswali yeyote kuhusiana na jambo lolote ambalo sio wazi kwako .Unaweza kuchukua muda wote iwezekanavyokulifikiria tena.* |  | Thank & Close |
| **Granted Consent** |  | Complete Signature Section Below |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name of Subject (please print)/ *Jina* |  | Signature/ *Sahihi* |  | Date/ *Tarehe* |
|  |  |  |  |  |
| Name of Person Obtaining Consent/ *Jina* |  | Signature/ *Sahihi* |  | Date/ *Tarehe* |

**Photography Consent Form and Literacy Assessment Text**

**PHOTOGRAPHY CONSENT FORM – Please read carefully**

We would like to take some photographs of you and your household. We will include some of the photographs in our reports. We might also publish some of them online on our website.

If you agree to being photographed and to your photograph being published, please sign below /

*Tungependa kuchukua picha kadhaa zako na jamaa yako .Tutaweka picha zingine kwenye ripoti zetu.Pia tunaweza kuchapisha zinginezo kwenye mtandao wa intaneti kwenye tovuti yetu. Ikiwa umekubali kupigwa picha na picha zako kuchapishwa tafadhali tia sahihi hapa chini.*

|  |  |  |
| --- | --- | --- |
| **Refused Consent** | 1 | Thank & Close |
| **Granted Consent** | 2 | Complete Signature Section Below |

I, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ consent to being photographed for the Financial Inclusion Insights study. I further authorize that the photographs may be published for any purpose and in any form. /

*Mimi,* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ *natoa idhini ya kupigwa picha kwenye utafiti wa Financial Inclusion Insights study.Pia natoa idhini ya kuwa picha zinaweza kuchapishwa kwa kusudi zozote na kwa njia yoyote.*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name of Subject (please print)/ *Jina* |  | Signature/ *Sahihi* |  | Date/ *Tarehe* |
|  |  |  |  |  |
| Name of Person Obtaining Consent/ *Jina*  ***(Interviewer)*** |  | Signature/ *Sahihi* |  | Date/ *Tarehe* |

Respondent Information

|  |  |  |
| --- | --- | --- |
| 1 | Respondent Name  Please also record nickname or common name) |  |
| 2 | Household physical location description  (Please draw descriptive map on the back of this questionnaire) |  |
| 3 | Email |  |
| 4 | Would you consent to taking part in a follow up study with us? /  *Je, ungekubali kushiriki katika utafiti wa kufuatilia nasi?* | 1=Yes/ *Ndio*  2=No/ *La* |

Respondent contacts

Can you give me all the mobile phone numbers you use regularly to make or to receive calls and text messages?/ *Je, unaweza kunipa nambari zote za simu unazotumia sanasana kupokea simu au ujumbe mfupi*

Think about all the calls and messages that are made **from this phone number.** How many of those calls and messages are made by you and how many by others?/ *e, ukifikiria kuhusu simu zote na jumbe fupi zinazotumwa* ***kutoka nambari hii ya simu. Je, ni*** *simu ngapi na ujumbe fupi ngapi zinazotumwa na wewe na ni ngapi zinazotumwa na wengine?*

Think about all the calls and messages that come **to this phone number.** How many of those calls and messages are for you and how many are for others? / *Je, ukifikiria kuhusu simu zote na jumbe fupi zinazoingia kwenye* ***nambari hii ya simu. Je, ni ngapi*** *ni zako na ni ngapi zinazoingia ni za wengine?*

|  |  |  |
| --- | --- | --- |
| 1. List all phone numbers | 2. Ask for each phone number  **SINGLE ANSWER** | 3.Ask for each phone number  **SINGLE ANSWER** |
| 1=I make all or almost all, the calls and messages from this phone number/ *Zote au aghalau karibu zote za simu zinazopigwa na ujumbe mfupi zinazotumwa kutoka kwa nambari hii ni zangu.*  2=I make more than half of the calls and messages from this phone number/ *Zaidi ya nusu za simu zinazopigwa na ujumbe mfupi zinazotumwa kutoka kwa nambari hii ni zangu*  3=I make less than half of the calls and messages from this phone number/ *Chini ya nusu za simu zinazopigwa na ujumbe mfupi zinazotumwa kutoka kwa nambari hii ni zangu*  4=Other people make almost all the calls or messages from this phone number/ *Aghalau karibu zote za simu zinazopigwa na ujumbe mfupi zinazotumwa kutoka kwa nambari hii ni ya watu wengine* | 1=All or almost all, the calls and messages to this phone number are for me/ *Zote au aghalau karibu zote za simu na ujumbe mfupi zinazoingia kwa nambari hii ni zangu.*  2=More than half of the calls and messages to this phone number are for me/ Zaidi ya nusu *za simu na ujumbe mfupi zinazoingia kwa nambari hii ni zangu*  3=Less than half of the calls and messages to this phone number are for me/ *Chini ya nusu za simu na ujumbe mfupi zinazoingia kwa nambari hii ni zangu.*  4=Calls and messages to this phone number are almost always for other people/ *Aghalau karibu zote za simu na ujumbe mfupi zinazoingia kwa nambari hii ni ya watu wengine* |
|  |  |  |
|  |  |  |
|  |  |  |

**ASK ONLY IF OTHER PEOPLE USE THE PHONE NUMBER (OPTIONS 2-4 IN QUESTIONS 2 AND 3).** Who beside yourself, make or receive calls or / messages on this phone number. /

*Je mbali na wewe nani hupiga au kupokea au kutuma ujube mfupi kwa simu hii?*

|  |  |
| --- | --- |
| **READ OUT. MARK ALL THAT APPLY** | 1=Yes/ *Ndio*  2=No/ *La* |
| Family member(s) in my household/ *Jamaa wa familia nyumbani mwangu* |  |
| Family member(s)/ in a different household/ *Jamaa wa familia katika nyumba tofauti* |  |
| Other relative(s) (Specify)/  *Jamaa wengine(Taja) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* |  |
| Workmate(s) or a business partner(s)/  *Wafanyikazi/ Mfanyikazi mwenza au mfanyi biashara mwenza* |  |
| Neighbor(s), not a relative/ *Jirani/ majirani, sio jamaa* |  |
| Mobile Operator’s agent/employee/ *Ajenti /mfanyikazi wa mtandao wa simu* |  |
| Friend(s)/ *Marafiki* |  |
| People who pay me to make or receive calls and messages/  *Watu wanaonilipa kupokea simu au ujumbe mfupi* |  |
| Other (Specify)/  *Nyingine (Taja) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* |  |
| None (SINGLE ANSWER)/ *Hamna* |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **Quality Control Checks** | | | |
| **QUESTIONNAIRE ID:** | |  | |
| 1 | Accompanied by Supervisor | Name: | Date: |
| 2 | Reviewed by Supervisor after fieldwork | Name: | Date: |
| 3 | Back Checked by Supervisor (Physical Visit) | Name: | Date: |
| 4 | Back Checked by Supervisor (Phone Call) | Name: | Date: |