



## FINACCESS HOUSEHOLD SURVEY 2024

### QUESTIONNAIRE

## GENERAL INFORMATION

### Introduction

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

### Objective of the survey

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

### Legal mandate

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

### Confidentiality

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

### Completion of the Questionnaire

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

For more information contact the following office:

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**2024 FINACCESS HOUSEHOLD SURVEY  
KENYA  
FINAL**

**SECTION A: HOUSEHOLD AND RESPONDENT INFORMATION**

|            |                                                                   |  |
|------------|-------------------------------------------------------------------|--|
| <b>A</b>   | <b>A13i. INTERVIEWER VISITS</b>                                   |  |
| <b>A1</b>  | County                                                            |  |
| <b>A2</b>  | Sub-county                                                        |  |
| <b>A3</b>  | Division                                                          |  |
| <b>A4</b>  | Location                                                          |  |
| <b>A5</b>  | Sublocation                                                       |  |
| <b>A6</b>  | Enumeration Area (EA) Name                                        |  |
| <b>A7</b>  | Cluster Number                                                    |  |
| <b>A8</b>  | Cluster type (1=Rural; 2=Urban)                                   |  |
| <b>A9</b>  | Structure Number                                                  |  |
| <b>A10</b> | Housing Unit Number                                               |  |
| <b>A11</b> | Gps of Housing unit                                               |  |
| <b>A12</b> | Name of the household head                                        |  |
| <b>A13</b> | Sex of the household head                                         |  |
| <b>A14</b> | Name of initial contact person/Who provides Kish Grid information |  |
| <b>A15</b> | GPS Location                                                      |  |

|                                 |                    |                    |
|---------------------------------|--------------------|--------------------|
| <b>A13i: INTERVIEWER VISITS</b> | <b>A13ii. DATE</b> | <b>A13iii. DAY</b> |
| First visit                     |                    |                    |
| Second visit                    |                    |                    |
| Third visit                     |                    |                    |
| <b>Total number of visits</b>   |                    |                    |

|                         |  |
|-------------------------|--|
| <b>Interviewer name</b> |  |
| <b>Interviewer code</b> |  |
| <b>supervisor code</b>  |  |

|               |             |             |
|---------------|-------------|-------------|
| <b>CHECKS</b> | <b>Name</b> | <b>Code</b> |
| Accompanied   |             |             |
| Back checked  |             |             |

|                                                                        |                                                               |    |
|------------------------------------------------------------------------|---------------------------------------------------------------|----|
| Enter the status code of your interview as per the options given below |                                                               |    |
| <b>Interview result codes</b>                                          |                                                               |    |
| <b>Code</b>                                                            | <b>Status</b>                                                 |    |
| 1                                                                      | Interview completed                                           | 1  |
| 2                                                                      | Household head under 16 years of age                          | 2  |
| 3                                                                      | No household member at home                                   | 3  |
| 4                                                                      | No competent respondent at home at time of the visit          | 4  |
| 5                                                                      | Entire household absent for extended period of time           | 5  |
| 6                                                                      | Postponed                                                     | 6  |
| 7                                                                      | Refused                                                       | 7  |
| 8                                                                      | Dwelling vacant or address not a dwelling                     | 8  |
| 9                                                                      | Dwelling destroyed                                            | 9  |
| 10                                                                     | Dwelling not found                                            | 10 |
| 11                                                                     | Selected person physically/mentally not fit to be interviewed | 11 |
| 12                                                                     | Selected person cannot communicate in any interview language  | 12 |
| 13                                                                     | Selected person discontinued the interview                    | 13 |
| 14                                                                     | Dwelling no longer residential                                | 14 |
| 15                                                                     | Other (specify)                                               | 15 |

**INTRODUCTION.**

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

*Habari ya asubuhi/mchana/jioni Jina langu ni .....kutoka KNBS, wakala wa serikali la Kenya lililoamrisha kukusanya takwimu . Leo tunafanya utafiti juu ya upatikanaji,utumizi na ubora wa huduma za kifedha, na jinsi huduma hizi zimeathiri maisha ya wakenya.Habari yoyote utatupa au shiriki itawekwa kwa siri na itasaidia mashikika yanayohusika kutengeneza suluhisho bora za kifedha kwako na kwa wengine.Hii nyumba imechaguliwa bila mpangilio na kitu cha kwanza, tutatahitaji kufanya orodha ya kila mtu kwenye hii nyumba ili tuchague mtu mmoja haswa wa kuhoji kupata habari kuhusu hali muhimu za kifedha ambazo wewe au watu kama wewe wanakumbana nazo. Muda wako ni muhimu sana kwangu. Utafiti utachukua muda wa dakika....kukamilika. Majibu yako yatawekwa kwa usiri mkubwa. majibu yako yatajumlishwa na majibu ya watu wengine wengi ili mtu asijue majibu gani yalitolewa na mtu gani. ....haita peana ripoti yako binafsi au kukutambulisha kama mshiriki katika utafiti huu. utafiti huu ni kwa nia ya utafiti pekee yake.*

**NOW SELECT AN INDIVIDUAL RESPONDENT TO INTERVIEW ACCORDING TO KISH GRID.****RECORD BELOW AND COMPLETE SELECTION PROCESS AS INSTRUCTED.**

1. List all household members above starting with head of household together with age, gender, relations to head of household. Start with the oldest and work down to the youngest.

1a. List all household members who slept in the household last night

2. Take the last figure of the household serial number and find the same number in the top line of the Kish Grid below.

3. Look along the row of the last person in the list. Where this meets the column of the last digit of the questionnaire number, is the number of the person on the list to be interviewed.

4. Refer back to the list of family members and ask to speak to the person whose number is the same as the one you have taken out of

5. If that person is not at home, **YOU MUST** arrange additional calls to interview that individual.

6. Record call details on front of questionnaire.

7. End the interview incase of underage, insane or refusal

| Last digit on the questionnaire number                   |    |                                        |                      |                                                                             |                                                     |                                                                |                                                     |    |
|----------------------------------------------------------|----|----------------------------------------|----------------------|-----------------------------------------------------------------------------|-----------------------------------------------------|----------------------------------------------------------------|-----------------------------------------------------|----|
| A 12. No. of household members<br>Nambari ya wanafamilia |    | A14i. Age (in completed years)<br>Umri | A14ii. Sex<br>Jinsia | A14iii. Relationship with the household head<br>Uhusiano na mkuu wa familia | A14iv. Highest education level<br>Kiwango cha elimu | A14v. Current school attendance<br>ASK IF 2 to 24years in A14i | A14vi. Did [Household member] sleep here last night |    |
|                                                          |    |                                        |                      |                                                                             |                                                     |                                                                | Yes                                                 | No |
| A12 & A14                                                | 1  |                                        |                      |                                                                             |                                                     |                                                                |                                                     |    |
|                                                          | 2  |                                        |                      |                                                                             |                                                     |                                                                |                                                     |    |
|                                                          | 3  |                                        |                      |                                                                             |                                                     |                                                                |                                                     |    |
|                                                          | 4  |                                        |                      |                                                                             |                                                     |                                                                |                                                     |    |
|                                                          | 5  |                                        |                      |                                                                             |                                                     |                                                                |                                                     |    |
|                                                          | 6  |                                        |                      |                                                                             |                                                     |                                                                |                                                     |    |
|                                                          | 7  |                                        |                      |                                                                             |                                                     |                                                                |                                                     |    |
|                                                          | 8  |                                        |                      |                                                                             |                                                     |                                                                |                                                     |    |
|                                                          | 9  |                                        |                      |                                                                             |                                                     |                                                                |                                                     |    |
|                                                          | 10 |                                        |                      |                                                                             |                                                     |                                                                |                                                     |    |
|                                                          | 11 |                                        |                      |                                                                             |                                                     |                                                                |                                                     |    |
|                                                          | 12 |                                        |                      |                                                                             |                                                     |                                                                |                                                     |    |
|                                                          | 13 |                                        |                      |                                                                             |                                                     |                                                                |                                                     |    |
|                                                          | 14 |                                        |                      |                                                                             |                                                     |                                                                |                                                     |    |
|                                                          | 15 |                                        |                      |                                                                             |                                                     |                                                                |                                                     |    |

**Codes 14 iv, v**

|    |                                                              |    |
|----|--------------------------------------------------------------|----|
| 1  | None                                                         | 1  |
| 2  | Pre primary ( Baby class/Play groups, Nursery School/PP1,Pre | 2  |
| 4  | (Grade 1 to Grade 4)Lower primary/Junior primary             | 4  |
| 5  | Upper primary                                                | 5  |
| 6  | Secondary/High school                                        | 6  |
| 7  | Post Secondary education                                     | 7  |
| 98 | Don't know (DO NOT READ OUT)"                                | 98 |
| 99 | Refused to Answer (DO NOT READ OUT)                          | 99 |

| SINGLE MENTION ONLY                                                              |                    |                                                               |
|----------------------------------------------------------------------------------|--------------------|---------------------------------------------------------------|
| DO NOT READ OUT                                                                  |                    |                                                               |
| LANGUAGE OF INTERVIEW                                                            |                    |                                                               |
| A15.                                                                             | English            | 1                                                             |
|                                                                                  | Swahili            | 2                                                             |
|                                                                                  | Other(specify)     | 3                                                             |
|                                                                                  | Cannot Communicate | 4                                                             |
| If respondent and interviewer cannot communicate in any language, END INTERVIEW. |                    |                                                               |
| Date of interview (ddmmyy)                                                       |                    |                                                               |
| Time of interview (24 h clock)                                                   |                    |                                                               |
| Enter the status code of your interview as per the options given below           |                    |                                                               |
| Respondent result codes                                                          |                    |                                                               |
| A16.                                                                             | 1                  | Selected person physically/mentally not fit to be interviewed |
|                                                                                  | 2                  | Selected person cannot communicate in any interview language  |
|                                                                                  | 3                  | Selected person discontinued the interview                    |

|  |   |                                      |
|--|---|--------------------------------------|
|  | 4 | Respondent is not at home (Callback) |
|  | 5 | Continued with interview             |

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

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

Habari ya asubuhi/mchana/jioni, Jina langu ni .....kutoka Shirika Kuu La Takwimu La Kenya (KNBS), idara ya serikali ya Kenya iliyo na mamlaka ya kukusanya, kuchambua na kuchapisha takwimu amabazo zinatunika kutunga sera na mipangilio ya serikali. Leo tunafanya utafiti mdogo kuhusu ya ufikiaji, matumizi na ubora wa huduma za kifedha, na jinsi huduma hizi zimeathiri maisha ya wakenya. Ujumbe wowote utakaotupea utawekwa kwa njia ya siri na itasaidia mashirika yanayohusika kuendeleza suluhisho bora za kifedha kwako na kwa wengine. Hii nyumba imechaguliwa kwa mfumo wa kisayansi ili kushiriki katika utafiti huu. Kitu cha kwanza, tutahitaji kuchukua orodha ya kila mtu amabaye anaishi kwa hii nyumba ili tuchague mtu mmoja haswa wa kuhoji.

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

*Kushiriki kwako kutakuwa kwa thamani sana na kutasaidia mashirika yanayohusika kuendeleza suluhisho bora za kifedha kwako na wengine kama wewe. Kila kitu utakachosema wakati wa mahojiano kitawekwa kwa siri. Kama vile, jina lako (au ujumbe wowote ambao utatumika kukutambua) hautapeanwa kando na timu inayohusika na utafiti. Hatari ya kushiriki katika utafiti huu ni wakati ambapo uvunaji wa siri unaweza tokea ikiwa habari ya binafsi na habari iliyo nyeti kuhusishwa na mhojiwa wa utafiti imepatikana na wasiohusika na mradi wa utafiti. Hata hivyo, tutachukua hatua zote kuhakikisha kwamba habari uliyotupa imehifadhiwa vyema wakati wote. Una maswali yoyote?*

|             |                                                               |
|-------------|---------------------------------------------------------------|
| <b>A18.</b> | <b>SINGLE MENTION ONLY</b>                                    |
|             | <b>INTERVIEWER ENTERS</b>                                     |
|             | <b>ASK Only IF NOT CONTACT PERSON ELSE AUTOFILL</b>           |
|             | What is your age?<br>Una umri gani?                           |
|             | <b>A18. AGE OF RESPONDENT</b>                                 |
|             | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)               |
|             | 98                                                            |
|             | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT) |
|             | 99                                                            |

|             |                                                                                                                        |
|-------------|------------------------------------------------------------------------------------------------------------------------|
| <b>A19.</b> | <b>SINGLE MENTION ONLY</b>                                                                                             |
|             | <b>DO NOT READ OUT</b>                                                                                                 |
|             | What is your relationship to the head of household?<br>Una uhusiano upi na mkuu wa nyumba?                             |
|             | 1 Head of household<br><i>Mkuu wa Nyumba</i>                                                                           |
|             | 2 Spouse<br><i>Mke/Mme wa mkuu wa nyumba</i>                                                                           |
|             | 3 Son<br><i>Mtoto wa kiume</i>                                                                                         |
|             | 4 Daughter<br><i>mtoto wa kike</i>                                                                                     |
|             | 5 Father<br><i>Baba</i>                                                                                                |
|             | 6 Mother<br><i>Mama</i>                                                                                                |
|             | 7 Other relative<br><i>Jamaa mwingine</i>                                                                              |
|             | 8 Non-relative e.g domestic workers, friends<br><i>Wengine wasio jamaa kwa mfano wafanyikazi wa nyumbani, marafiki</i> |
|             | 98 Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                                                                     |
|             | 99 Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                                       |

|     |                                                                                                                                                                                                                  |                                                                                                                           |                       |
|-----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------|-----------------------|
| A20 | <b>ASK ALL</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b><br>What is the highest level of formal education that you have completed?<br>Ni kiwango kipi cha juu kabisa cha elimu rasmi umekamilisha? |                                                                                                                           |                       |
|     |                                                                                                                                                                                                                  |                                                                                                                           | <b>A20. Education</b> |
|     | 1                                                                                                                                                                                                                | None<br><i>Hakuna</i>                                                                                                     | 1                     |
|     | 2                                                                                                                                                                                                                | Some primary<br><i>Elimu ya msingi kiasi</i>                                                                              | 2                     |
|     | 3                                                                                                                                                                                                                | Primary completed<br><i>Kukamilisha Elimu ya msingi</i>                                                                   | 3                     |
|     | 4                                                                                                                                                                                                                | Some secondary<br><i>Shule ya upili kiasi</i>                                                                             | 4                     |
|     | 5                                                                                                                                                                                                                | Secondary completed<br><i>Kukamilisha Shule ya upili</i>                                                                  | 5                     |
|     | 6                                                                                                                                                                                                                | Some technical training after secondary school<br><i>Mafunzo kiasi ya kiufundi baada ya shule ya upili</i>                | 6                     |
|     | 7                                                                                                                                                                                                                | Completed technical training after secondary school<br><i>Kukamilisha mafunzo ya kiufundi baada ya shule ya sekondari</i> | 7                     |
|     | 8                                                                                                                                                                                                                | Some university<br><i>Chuo Kikuu kiasi</i>                                                                                | 8                     |
|     | 9                                                                                                                                                                                                                | University completed<br><i>Kumaliza chuo kikuu</i>                                                                        | 9                     |
|     | 10                                                                                                                                                                                                               | Other (Specify)<br><i>Nyingine (Taja)</i>                                                                                 | 10                    |
|     | 98                                                                                                                                                                                                               | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                                                                           | 98                    |
|     | 99                                                                                                                                                                                                               | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                                             | 99                    |

|     |                                                                                                                                     |                                                                              |                     |
|-----|-------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|---------------------|
| A21 | <b>ASK ALL</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b><br>What is your marital status?<br>Hali yako ya ndoa ni ipi? |                                                                              |                     |
|     |                                                                                                                                     |                                                                              | <b>A21. Marital</b> |
|     | 1                                                                                                                                   | Single / Never Married<br><i>Sijaoa/ Sijaolewa</i>                           | 1                   |
|     | 2                                                                                                                                   | Divorced / separated<br><i>Talaka / Kuachana</i>                             | 2                   |
|     | 3                                                                                                                                   | Widowed<br><i>Mjane</i>                                                      | 3                   |
|     | 4                                                                                                                                   | Married / Living with partner<br><i>Nimeoa/olewa / Ninaishi na mwenzangu</i> | 4                   |
|     | 98                                                                                                                                  | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                              | 98                  |
| 99  | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                                                       | 99                                                                           |                     |

|     |                                                                                                                                                                                                                                                                                                                                                            |                                                              |                                     |                                             |
|-----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|-------------------------------------|---------------------------------------------|
| A22 | <b>ASK ALL</b><br><b>IF NO CHILDREN PUT ZERO (00)</b><br><b>DO NOT READ OUT</b><br>A22i) How many children do you have (biological and adopted)<br>A22ii) How many are below 5 years? <b>ONLY ASK IF A22i Greater than ZERO</b><br>A22iii) For those 24 years and below, how many are still in school/university? <b>ASK IF A22ii is not equal to A22i</b> |                                                              |                                     |                                             |
|     |                                                                                                                                                                                                                                                                                                                                                            | <b>A22i. Number of Children<br/>(biological and adopted)</b> | <b>A22ii. No.<br/>Under 5 years</b> | <b>A22iii. Under 24<br/>years in School</b> |
|     | 1                                                                                                                                                                                                                                                                                                                                                          | Enter number                                                 |                                     |                                             |
|     | 98                                                                                                                                                                                                                                                                                                                                                         | Don't know<br><i>Sijui</i>                                   | 98                                  |                                             |
|     | 99                                                                                                                                                                                                                                                                                                                                                         | Refused to Answer                                            | 99                                  |                                             |



|     |                                                                                                                                                                                                                                                                                                                           |  |                             |
|-----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|-----------------------------|
| A23 | <b>ASK ALL</b><br><b>READ OUT</b><br><b>DO NOT PROMPT</b>                                                                                                                                                                                                                                                                 |  |                             |
|     | Does anyone in your household have a chronic disease (define these e.g. HIV, TB, Blood Pressure, Diabetes etc<br>Kuna mtu yeyote nyumbani kwako aliye na ugonjwa ambao hautibiki au ugonjwa sugu?(kwa mfano (Virusi vya ukimwi, Kifua kikuu, ugonjwa wa shinikizo la damu/Blood Pressure, Ugonjwa wa sukari na kadhalika. |  |                             |
|     |                                                                                                                                                                                                                                                                                                                           |  | <b>A23. Chronic Disease</b> |
|     | 1 Yes<br>Ndio                                                                                                                                                                                                                                                                                                             |  | 1                           |
|     | 2 No<br>Hapana                                                                                                                                                                                                                                                                                                            |  | 2                           |
|     | 98 Don't know<br>Sijui<br>(DO NOT READ                                                                                                                                                                                                                                                                                    |  | 98                          |
|     | 99 Refused to<br>Answer<br>Kataa kujibu                                                                                                                                                                                                                                                                                   |  | 99                          |

|                           |                                                                                                                  |                       |                        |                         |                        |                             |
|---------------------------|------------------------------------------------------------------------------------------------------------------|-----------------------|------------------------|-------------------------|------------------------|-----------------------------|
| A24                       | <b>ASK ALL</b><br><b>READ OUT</b>                                                                                |                       |                        |                         |                        |                             |
|                           | <b>Do you have any difficulty in (insert A24i-vi)</b>                                                            |                       |                        |                         |                        |                             |
|                           | A24i. seeing, even if wearing glasses? would you say....                                                         |                       |                        |                         |                        |                             |
|                           | A24ii. hearing, even if using hearing aid? would you say....                                                     |                       |                        |                         |                        |                             |
|                           | A24iii. walking or climbing steps? would you say....                                                             |                       |                        |                         |                        |                             |
|                           | A24 iv) remembering or concentrating? would you say....                                                          |                       |                        |                         |                        |                             |
|                           | A24v. self-care such as washing all over or dressing? would you say....                                          |                       |                        |                         |                        |                             |
|                           | A24vi. communicating using your usual language for example understanding or being understood? would you say....i |                       |                        |                         |                        |                             |
|                           | <b>CODE FOR A24</b>                                                                                              |                       |                        |                         |                        |                             |
|                           | <b>A24i. Seeing</b>                                                                                              | <b>A24ii. Hearing</b> | <b>A24iii. Walking</b> | <b>A24iv. Cognition</b> | <b>A24v. Self-care</b> | <b>A24vi. Communication</b> |
|                           | No- no difficulty                                                                                                | 1                     |                        |                         |                        |                             |
|                           | Yes - some difficulty                                                                                            | 2                     |                        |                         |                        |                             |
| Yes - a lot of difficulty | 3                                                                                                                |                       |                        |                         |                        |                             |
| Cannot do at all          | 4                                                                                                                |                       |                        |                         |                        |                             |
| Don't know                | 98                                                                                                               |                       |                        |                         |                        |                             |
| Refused to Answer         | 99                                                                                                               |                       |                        |                         |                        |                             |

## SECTION B: INTRODUCTION AND ESTABLISHING RAPPORT

## SUBSECTION B1: FINANCIAL HEALTH

**READ OUT: I want to start by asking you a few questions about your financial goals and behaviour.**  
**Nitaanza kwa kukuuliza maswali machache kuhusu tabia na malengo yako ya kifedha .**

|            |                                                                                                                                                                                             |                     |
|------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|
| <b>B1A</b> | <b>ASK ALL SINGLE MENTION ONLY</b>                                                                                                                                                          |                     |
|            | <b>READ OUT</b>                                                                                                                                                                             |                     |
|            | At this point of your life, what is <b>MOST IMPORTANT</b> to you?<br>Wakati huu wa maisha yako, <i>ni nini cha MUHIMU ZAIDI</i> kwako?                                                      |                     |
|            |                                                                                                                                                                                             | B1A. Main Life Goal |
|            | 1 Putting food on the table<br><i>Kuweka chakula mezani</i>                                                                                                                                 | 1                   |
|            | 2 Educating yourself or your family<br><i>Kujelimisha au kueliisha familia yako</i>                                                                                                         | 2                   |
|            | 3 Starting/Improving your business/farm/ livestock<br><i>Kuanza au kuboresha biashara yako/Kilimo/ufugaji</i>                                                                               | 3                   |
|            | 4 Buying assets e.g. TV, refrigerator, mattresses, households items, new phones, laptops<br><i>Kununua mali kwa mfano rununga au televisheni, friji au jokovu, gondoro, vitu za nyumba,</i> | 4                   |
|            | 5 Buying land/ Building a house / improving your house<br><i>Kununua shamba/ Kujenga nyumba/ kuboresha nyumba yako</i>                                                                      | 5                   |
|            | 6 Health (yourself or family/ others)<br><i>Afya (Binafsi au familia au wengine)</i>                                                                                                        | 6                   |
|            | 7 Getting a job/developing your career<br><i>Kupata kazi /kujindeleza kikazi</i>                                                                                                            | 7                   |
|            | 8 None of these (Do not read out)<br><i>Hakuna Baadhi ya hizi</i>                                                                                                                           | 8                   |
|            | 99 Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                                                                                                            | 99                  |

|                    |                                                                                                                                                                                                                                                                                                                                          |                                        |                                   |
|--------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|-----------------------------------|
| <b>B1Bi, B1Bii</b> | <b>ASK ALL SINGLE MENTION ONLY</b>                                                                                                                                                                                                                                                                                                       |                                        |                                   |
|                    | <b>DO NOT READ OUT</b>                                                                                                                                                                                                                                                                                                                   |                                        |                                   |
|                    | B1Bi Who makes the main decisions about how money is spent on day to day household purchases or expenditure in this household? (e.g. milk, bread, etc.)<br>Nani hufanya uamuzi mkuu kuhusu jinsi ambavyo fedha hutumika kwa matumizi ya kila siku katika nyumba hi? (kama vile maziwa, mkate, na kadhalika.)                             |                                        |                                   |
|                    | B1Bii Who makes the main decisions about how money is spent on major/large household purchases or expenditure in this household? (e.g. education, a cow, a TV etc.)<br>Nani hufanya uamuzi mkuu kuhusu jinsi ambavyo fedha hutumika kwa matumizi makubwa nyumbani humu? (kama vile elimu, ng'ombe, runinga au televisheni na kadhalika.) |                                        |                                   |
|                    |                                                                                                                                                                                                                                                                                                                                          | B1Bi. Financial decisions - day to day | B1Bii Financial decisions - major |
|                    | 1 Self<br><i>Mwenyewe</i>                                                                                                                                                                                                                                                                                                                | 1                                      | 1                                 |
|                    | 2 Spouse<br><i>pamoja na mwezi au bibi/bwana</i>                                                                                                                                                                                                                                                                                         | 2                                      | 2                                 |
|                    | 3 Jointly (with spouse)<br><i>Mwenzake wa ndoa</i>                                                                                                                                                                                                                                                                                       | 3                                      | 3                                 |
|                    | 4 Jointly (with another household member(s) not spouse)<br><i>pamoja na mwanafamilia mwingine ambaye si bibi au bwana</i>                                                                                                                                                                                                                | 4                                      | 4                                 |
|                    | 5 Mother<br><i>Mama</i>                                                                                                                                                                                                                                                                                                                  | 5                                      | 5                                 |
|                    | 6 Father<br><i>Baba</i>                                                                                                                                                                                                                                                                                                                  | 6                                      | 6                                 |
|                    | 7 Daughter<br><i>Mtoto wa kike</i>                                                                                                                                                                                                                                                                                                       | 7                                      | 7                                 |
|                    | 8 Son /mtoto wa kume                                                                                                                                                                                                                                                                                                                     | 8                                      | 8                                 |
|                    | 9 Other relative(s)<br><i>Jamaa wengine</i>                                                                                                                                                                                                                                                                                              | 9                                      | 9                                 |
|                    | 10 Non-relative(s)<br><i>Asiye jamaa</i>                                                                                                                                                                                                                                                                                                 | 10                                     | 10                                |
|                    | 11 No one<br><i>Hakuna</i>                                                                                                                                                                                                                                                                                                               | 11                                     | 11                                |
|                    | 98 Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                                                                                                                                                                                                                                                                                       | 98                                     | 98                                |
|                    | 99 Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                                                                                                                                                                                                                                                         | 99                                     | 99                                |

|             |                                                                                                                                                                                                                                            |              |                      |                                                     |                  |                                |
|-------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|----------------------|-----------------------------------------------------|------------------|--------------------------------|
| <b>B1C</b>  | <b>ASK ALL SINGLE MENTION ONLY</b>                                                                                                                                                                                                         |              |                      |                                                     |                  |                                |
|             | <b>READ OUT: I'm going to read some statements to you. To what extent do you agree or disagree with each of the statements.</b><br><b>Nitakusomea baadhi ya kauli, je ni kwa kiwango gani unakubaliana au kutokubaliana na kila kauli.</b> |              |                      |                                                     |                  |                                |
|             | Do you agree or disagree that...?<br>Ninaenda kukusomea taarifa kadhaa.Ni kwa kiwango kipi unakubaliana au hukubaliani .Unakubaliana au haukubaliani kwamba....?                                                                           | Agree Kubali | Disagree Sikubaliani | Neither agree nor disagree Sikubaliani wala sikatai | Don't know Sijui | Refused to Answer Kataa Kujibu |
|             | 1 You have people in your life who can help you financially if you ever need it<br><i>Uko na watu katika maisha yako ambao wanaweza kukusaidia kifedha ikiwa utahitaji</i>                                                                 | 1            | 2                    | 3                                                   | 4                | 5                              |
|             | 2 You currently keep money aside for emergencies or unexpected expenses<br><i>kwa sasa, Unaweka pesa kando kwa gharama za dharura au zisizotarajiwa?</i>                                                                                   | 1            | 2                    | 3                                                   | 4                | 5                              |
| <b>B1Di</b> | 3 You currently have a plan for how to spend your money for things like food, clothing, school fees bills and other needs from month to month<br><i>Una mpango wa jinsi ya kutumia pesa zako kwa vitu kama chakula,</i>                    | 1            | 2                    | 3                                                   | 4                | 5                              |
|             | 4 You can cope with an unexpected large expense such as a medical bill                                                                                                                                                                     | 1            | 2                    | 3                                                   | 4                | 5                              |

|             |                                                                                                                                  |                           |
|-------------|----------------------------------------------------------------------------------------------------------------------------------|---------------------------|
| <b>B1Di</b> | <b>ASK ALL SINGLE MENTION ONLY</b>                                                                                               |                           |
|             | <b>READ OUT</b>                                                                                                                  |                           |
|             | In the past 1 month, did you or any household member have to eat fewer meals in a day or go without food due to a lack of money? |                           |
|             |                                                                                                                                  | B1Di - Food Vulnerability |
|             | 1 YesNdio                                                                                                                        | 1                         |
|             | 2 NoHapana                                                                                                                       | 2                         |
|             | 98 Don't know Sijui(DO NOT READ OUT)                                                                                             | 98                        |
|             | 99 Refused to AnswerKataa kujibu(DO NOT READ OUT)                                                                                | 99                        |

|             |                                                                                                                     |                    |                                              |   |
|-------------|---------------------------------------------------------------------------------------------------------------------|--------------------|----------------------------------------------|---|
| <b>B1Di</b> | <b>ASK IF YES (B1Di = 1)</b><br><b>SINGLE MENTION ONLY</b><br><b>READ OUT</b><br>If Yes, how often did this happen? |                    | <b>B1Di- Frequency of food Vulnerability</b> |   |
|             | 1                                                                                                                   | 1-2 times          |                                              | 1 |
|             | 2                                                                                                                   | 3-10 times         |                                              | 2 |
|             | 3                                                                                                                   | More than 10 times |                                              | 3 |

|              |                                                                                                                                                                                                                 |                                                |                          |    |
|--------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|--------------------------|----|
| <b>B1Dii</b> | <b>ASK IF B1Di = NO.</b><br><b>SINGLE MENTION ONLY</b><br><b>READ OUT</b><br>In the past 12 months, did you or any household member have to eat fewer meals in a day or go without food due to a lack of money? |                                                | <b>B1Di- Fewer Meals</b> |    |
|              | 1                                                                                                                                                                                                               | YesNdio                                        |                          | 1  |
|              | 2                                                                                                                                                                                                               | NoHapana                                       |                          | 2  |
|              | 98                                                                                                                                                                                                              | Don't know Sijui(DO NOT READ OUT)              |                          | 98 |
|              | 99                                                                                                                                                                                                              | Refused to AnswerKataa kujibu(DO NOT READ OUT) |                          | 99 |

|            |                                                                                                                                                                                       |                                 |                                   |    |               |
|------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|-----------------------------------|----|---------------|
| <b>B1E</b> | <b>ASK ALL</b><br><b>MULTIPLE MENTION ONLY</b><br><b>READ OUT</b><br>Over the past 1 month, were you or any household member unable to pay for any expenses related to the following? |                                 | <b>B1E-Unable to pay expenses</b> |    |               |
|            |                                                                                                                                                                                       |                                 | YesNdio                           | No | Doesn't apply |
|            | 1                                                                                                                                                                                     | Housing (e.g. rent or mortgage) | 1                                 | 2  | 98            |
|            | 2                                                                                                                                                                                     | Energy for heating or cooking   | 1                                 | 2  | 98            |
|            | 3                                                                                                                                                                                     | Water for drinking or cleaning  | 1                                 | 2  | 98            |
|            | 4                                                                                                                                                                                     | Transportation costs            | 1                                 | 2  | 98            |

|            |                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                  |       |           |       |                                 |                                        |
|------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|-----------|-------|---------------------------------|----------------------------------------|
| <b>B1F</b> | <b>SINGLE MENTION ONLY PER STATEMENT</b><br><b>READ OUT STATEMENTS; DO NOT READ OUT RESPONSES</b><br>(READ STATEMENT) is it...often or sometimes or never?<br>Tafadhali nieleze kama ume...(soma taarifa) imefanyika mara nyingi, wakati mwingine au haijafanyika kamwe? |                                                                                                                                                                                                                  | Often | Sometimes | Never | Don't know<br>(DO NOT READ OUT) | Refused to Answer<br>(DO NOT READ OUT) |
|            | 1                                                                                                                                                                                                                                                                        | In the past 12 months, how often have you gone without medicine or medical treatment that was needed<br>Kukaa bila dawa au matibabu ambayo yalikuwa yanahitajika                                                 | 1     | 2         | 3     | 98                              | 99                                     |
|            | 2                                                                                                                                                                                                                                                                        | In the past 12 months, how often have you had a Child or any person you support sent home for lack of school fees<br>Mtoto au mtu yeyote unasaidia amefukuzwa aende nyumbani kwa sababu ya kukosa karo ya shule? | 1     |           | 3     | 98                              | 99                                     |
|            |                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                  |       |           |       |                                 |                                        |
|            |                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                  |       |           |       |                                 |                                        |

|             |                                                                                                                                                             |                                |   |
|-------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|---|
| <b>B1Fi</b> | <b>ASK IF B1F= 1 OFTEN or 2 (SOMETIMES)</b><br><b>DO NOT READ OUT RESPONSES</b><br>Last time this happened, why did you not buy medicine/seek medical care? |                                |   |
|             | 1                                                                                                                                                           | Could not afford/lack of money | 1 |
|             | 2                                                                                                                                                           | Medicines unavailable,         | 2 |
|             | 3                                                                                                                                                           | Other specify                  | 3 |

|            |                                                                                                                                                                                                                                                                                                        |                                                |                                         |    |
|------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|-----------------------------------------|----|
| <b>B1G</b> | <b>ASK ALL</b><br><b>SINGLE MENTION ONLY</b><br><b>READ OUT</b><br>Think about the money you owe (for example to a bank, MFI, SACCO, a shopkeeper, friends or family or a loan you took over the phone). In the past 3 months have you had to reduce spending on food to repay any money that you owe? |                                                | <b>B1G. Reduce spending due to debt</b> |    |
|            | 1                                                                                                                                                                                                                                                                                                      | Yes                                            |                                         | 1  |
|            | 2                                                                                                                                                                                                                                                                                                      | No                                             |                                         | 2  |
|            | 3                                                                                                                                                                                                                                                                                                      | I don't owe money                              |                                         | 3  |
|            | 98                                                                                                                                                                                                                                                                                                     | Don't Know                                     |                                         | 4  |
|            | 99                                                                                                                                                                                                                                                                                                     | Refused to AnswerKataa kujibu(DO NOT READ OUT) |                                         | 99 |

|            |                                                                                                                                                                                                                                                        |                                                                                                                                                                                  |                                 |    |
|------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|----|
| <b>B1H</b> | <b>ASK ALL</b><br><b>SINGLE MENTION ONLY</b><br><b>READ OUT</b><br>Imagine that you have an emergency, and you need to pay KSHs 13,000. What would be the MAIN source of money that you would use to come up with KSHs 13,000 within the NEXT 30 DAYS? |                                                                                                                                                                                  | <b>B1H- Access to Emergency</b> |    |
|            | 1                                                                                                                                                                                                                                                      | Borrowing                                                                                                                                                                        |                                 | 1  |
|            | 2                                                                                                                                                                                                                                                      | Savings                                                                                                                                                                          |                                 | 2  |
|            | 3                                                                                                                                                                                                                                                      | Sell livestock Kuuza mifugo                                                                                                                                                      |                                 | 3  |
|            | 4                                                                                                                                                                                                                                                      | Sell other assets, not livestock (e.g. car, business,stock, household goods, land,farm produce)Kuuza mali zingine,sio mifugo (kwa r                                              |                                 | 4  |
|            | 5                                                                                                                                                                                                                                                      | Get assistance / gift from friends / family / community (which I do not have to repay). Kupata usaidizi /zawadi kutoka kwa marafiki / familia / jami (ambayo haukuhitaji kulipa) |                                 | 5  |
|            | 6                                                                                                                                                                                                                                                      | Cut back on expenses / adjust consumption patterns. Punguza matumizi /rekebisha mifumo ya matumizi                                                                               |                                 | 6  |
|            | 7                                                                                                                                                                                                                                                      | Work more / get additional jobs/ Kufanya kazi zaidi /kupata kazi za ziada au kazi zingine mbali na ile yako                                                                      |                                 | 7  |
|            | 8                                                                                                                                                                                                                                                      | From my regular income eg. business/employment                                                                                                                                   |                                 | 8  |
|            | 9                                                                                                                                                                                                                                                      | I couldn't come up with the money                                                                                                                                                |                                 | 9  |
|            | 10                                                                                                                                                                                                                                                     | Other (Specify)<br>Nyingine (Taja)                                                                                                                                               |                                 | 10 |
|            | 98                                                                                                                                                                                                                                                     | Don't know<br>Sijui<br>(DO NOT READ OUT)                                                                                                                                         |                                 | 98 |
|            | 99                                                                                                                                                                                                                                                     | Refused to Answer<br>Kataa kujibu<br>(DO NOT READ OUT)                                                                                                                           |                                 | 99 |
|            |                                                                                                                                                                                                                                                        |                                                                                                                                                                                  |                                 |    |
|            |                                                                                                                                                                                                                                                        |                                                                                                                                                                                  |                                 |    |

|             |                                                                                                                                       |                                                                                                                                                                                                                                       |                                  |    |
|-------------|---------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|----|
| <b>B1Hi</b> | <b>ASK IF B1H= CODE 1 USED BORROWING</b><br><b>DO NOT READ OUT</b><br><b>SINGLE MENTION ONLY.</b><br>Where would you borrow from....? |                                                                                                                                                                                                                                       | <b>B1Hi. Emergency Borrowing</b> |    |
|             | 1                                                                                                                                     | Personal loan/business loan from a bank /microfinance bank<br>Mkopo wa kibinafsi/ mkopo wa biashara kutoka kwa benki/shirika ndogo la kifedha                                                                                         |                                  | 1  |
|             | 2                                                                                                                                     | Loan from mobile banking (e.g. Mshwari , KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz, Stawi loan, M-fanisi)<br>Mkopo kutoka benki ya simu ya mkononi (kwa mfano Mshwari, KCBM-Pesa, M-Co-op, Mkopo wa Eazzy, Timiza HFWWhizz, |                                  | 2  |
|             | 3                                                                                                                                     | Loan from mobile money provider (e.g Fuliza loan)<br>Mkopo kutoka kwa huduma za simu mkononi (kwa mfano Fuliza loan)                                                                                                                  |                                  | 3  |
|             | 4                                                                                                                                     | Loan at a Sacco / Savings and Credit Cooperative Society<br>mkopo kutoka kwa Ushirika wa akiba na mkopo                                                                                                                               |                                  | 4  |
|             | 5                                                                                                                                     | Loan from a microfinance institution<br>Mkopo kutoka kwa taasisi ndogo ya fedha                                                                                                                                                       |                                  | 5  |
|             | 6                                                                                                                                     | Loan from Shylocks / Loan Sharks/ Money Lenders / Money Merchants that are not from your phone<br>Mkopo kutoka kwa Shylock Loan ya Sharks/ Wafadhili wa Fedha / Wafanyabiashara wa Fedha ambazo hazitoki kwa simu yako                |                                  | 6  |
|             | 7                                                                                                                                     | Loan from a group/chama<br>Mkopo kutoka kwa kikundi / chama                                                                                                                                                                           |                                  | 7  |
|             | 8                                                                                                                                     | Loan from a government institution for education, agriculture or a development loan (e.g. HELB, Agricultural Finance Corporation, Youth Fund, Women Fund)                                                                             |                                  | 8  |
|             | 9                                                                                                                                     | Hustler Fund                                                                                                                                                                                                                          |                                  | 9  |
|             | 10                                                                                                                                    | Loan from an employer<br>Mkopo kutoka kwa mwajiri                                                                                                                                                                                     |                                  | 10 |
|             |                                                                                                                                       |                                                                                                                                                                                                                                       |                                  |    |
|             |                                                                                                                                       |                                                                                                                                                                                                                                       |                                  |    |
|             |                                                                                                                                       |                                                                                                                                                                                                                                       |                                  |    |
|             |                                                                                                                                       |                                                                                                                                                                                                                                       |                                  |    |

|    |                                                                                                                                                                                                                                                          |    |
|----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|
| 11 | Loan from family/friend/neighbor<br>Mkopo kutoka kwa familia/rafiki/jirani                                                                                                                                                                               | 11 |
| 12 | Digital loans that you get through the phone that you download through apps (e.g. Branch, Tala, Utunzi, Haraka loans, etc.)<br>Mikopo ya dijitali ambayo unapata kupitia kwa simu ambayo unatoa kwa mtandao kupitia programu za (kwa mfano Branch, Tala, | 12 |
| 13 | Cash loan from shopkeeper<br>Mkopo kutoka kwa muuzaji wa duka                                                                                                                                                                                            | 13 |
| 14 | Lipa polepole/Hire purchase (e.g.Mkopa, Aspira, Kenya Credit Traders (KCT, One Africa Capital, Watu pay, KuKopesha, Diamond Trust, Synergy)                                                                                                              | 14 |
| 15 | Other (SPECIFY)<br>Nyingine (Taja)                                                                                                                                                                                                                       | 15 |

|       |                                                                                                                                                                                                                                                 |                         |
|-------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|
| B1Hii | <b>ASK IF B1H= CODE 2 USED SAVINGS</b>                                                                                                                                                                                                          |                         |
|       | <b>DO NOT READ OUT</b>                                                                                                                                                                                                                          |                         |
|       | <b>SINGLE MENTION ONLY.</b>                                                                                                                                                                                                                     |                         |
|       | From which type of Savings                                                                                                                                                                                                                      | B1Hii. Emergency Saving |
|       | 1 Savings at Bank/ Microfinance Bank<br><i>Akiba kupitia shirika au taasisi ndogo ya benki</i>                                                                                                                                                  | 1                       |
|       | 2 Savings at Microfinance Institutions (Credit only Institutions)<br><i>Akiba kupitia shirika au taasisi ndogo ya benki</i>                                                                                                                     | 2                       |
|       | 3 Savings through mobile banking Platform (e.g. Mshwari , KCB MPesa, MCoop cash , Timiza, HF Whizz; Nyumba yangu; )<br><i>Akiba kupitia benki ya simu ya mkononi au rununu (kwa mfano. Mshwari , KCBM-Pesa, M-Co-op cash , Timiza, HFWhizz)</i> | 3                       |
|       | 4 Savings/keeping through mobile money provider (e.g. MPESA, Airtel Money, T-Kash,<br><i>Akiba/ kuweka kupitia mtoa huduma wa simu kwa mfano M-PESA,Fedha ya Airtel,Fedha za T-Kash</i>                                                         | 4                       |
|       | 5 Savings at a Sacco / Savings and Credit Cooperative society<br><i>Akiba katika Sacco / Ushirika wa akiba na mkopo</i>                                                                                                                         | 5                       |
|       | 6 Savings at a group or chama/<br><i>Akiba kwa kikundi au chama</i>                                                                                                                                                                             | 6                       |
|       | 7 Savings with a group of friends<br><i>Akiba na kikundi cha marafiki</i>                                                                                                                                                                       | 7                       |
|       | 8 Savings given to a family or friend to keep<br><i>Akiba inayopewa kwa familia au rafiki ili iwekwe</i>                                                                                                                                        | 8                       |
|       | 9 Savings you keep in a secret hiding place<br><i>Akiba unayoweka pahali pa siri</i>                                                                                                                                                            | 9                       |
|       | 10 Savings you keep in a Digital savings App (e.g. Chumz, DigiTrust)                                                                                                                                                                            | 10                      |

|      |                                                                                                                                                                |                                         |
|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|
| B1Ii | <b>ASK IF YES FOR ANY STATEMENT 1-8 IN B1H; CAN GET EMERGENCY FUND</b>                                                                                         |                                         |
|      | <b>SINGLE MENTION ONLY</b>                                                                                                                                     |                                         |
|      | <b>READ OUT</b>                                                                                                                                                |                                         |
|      | How difficult would it be for you to come up with KSHs 13,000 within the NEXT 30 DAYS? Would it be very difficult, somewhat difficult or not difficult at all? |                                         |
|      |                                                                                                                                                                | B1Ii. Raising KSH 13,000 within 30 days |
|      | 1 Very Difficult                                                                                                                                               | 2                                       |
|      | 2 Somewhat difficult                                                                                                                                           | 3                                       |
|      | 3 Not difficult at all.                                                                                                                                        | 4                                       |
|      | 99 Refused to AnswerKataa kujibu(DO NOT READ OUT)                                                                                                              | 99                                      |

|       |                                                                                                                                                               |                                         |
|-------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|
| B1Iii | <b>ASK IF YES FOR ANY STATEMENT 1-8 IN B1H; CAN GET EMERGENCY FUND</b>                                                                                        |                                         |
|       | <b>SINGLE MENTION ONLY</b>                                                                                                                                    |                                         |
|       | <b>READ OUT</b>                                                                                                                                               |                                         |
|       | How difficult would it be for you to come up with KSHs 13,000 within the NEXT 7 DAYS? Would it be very difficult, somewhat difficult or not difficult at all? |                                         |
|       |                                                                                                                                                               | B1Iii. Raising KSH 13,000 within 7 days |
|       | 1 I could not come up with the money                                                                                                                          | 1                                       |
|       | 2 Very Difficult                                                                                                                                              | 2                                       |
|       | 3 Somewhat difficult                                                                                                                                          | 3                                       |
|       | 4 Not difficult at all.                                                                                                                                       | 4                                       |
|       | 99 Refused to AnswerKataa kujibu(DO NOT READ OUT)                                                                                                             | 99                                      |

|         |                                                                                                                                                                                   |                                  |                                  |
|---------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|----------------------------------|
| B1J&B1K | ASK ALL                                                                                                                                                                           |                                  |                                  |
|         | READ OUT FOR KSH 3,500 (RURAL CODE=1, FOR A8) AND KSH 6000 (URBAN CODE=2, FOR A8)                                                                                                 |                                  |                                  |
|         | SINGLE MENTION ONLY                                                                                                                                                               |                                  |                                  |
|         | LOOP FROM A8                                                                                                                                                                      |                                  |                                  |
|         | If you needed (KSh 3,500 FOR RURAL / KSh 6,000 FOR URBAN) within three days in case of an emergency would you be able to get it? Ikiwa unahitaji (KSh 3,500 kijijini/ KSh 6,000 M |                                  |                                  |
|         |                                                                                                                                                                                   | Rural                            | Urban                            |
|         |                                                                                                                                                                                   | B1J. Access in Case of Emergency | B1K. Access in Case of Emergency |
|         |                                                                                                                                                                                   | 1                                | 1                                |
| 1       | Yes Ndio                                                                                                                                                                          | 1                                |                                  |
| 2       | No Hapana                                                                                                                                                                         | 2                                |                                  |
| 98      | Don't know Sijui (DO NOT READ OUT)                                                                                                                                                | 98                               | 98                               |
| 99      | Refused to Answer Kataa Kujibu (DO NOT READ OUT)                                                                                                                                  | 99                               | 99                               |

|                                                                          |                                                                                         |                      |           |
|--------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|----------------------|-----------|
| B1L                                                                      | ASK ALL                                                                                 |                      |           |
|                                                                          | MULTIPLE MENTION ONLY                                                                   |                      |           |
|                                                                          | READ OUT                                                                                |                      |           |
|                                                                          | In the past 12 months, did you personally purchase any of the following?                |                      |           |
|                                                                          |                                                                                         | B1L. Purchased items |           |
|                                                                          |                                                                                         | Yes/ndio             | No/Hapana |
|                                                                          | 1 Land                                                                                  | 1                    | 2         |
|                                                                          | 2 A new house                                                                           | 1                    | 2         |
|                                                                          | 3 Materials to build or improve an existing house                                       | 1                    | 2         |
|                                                                          | 4 Machinery, vehicles, equipment, tools, building for business/self-employment activity | 1                    | 2         |
| 5 Machinery, vehicles, equipment, tools for farming or raising livestock | 1                                                                                       | 2                    |           |
| 6 Livestock                                                              | 1                                                                                       | 2                    |           |

|     |                                                                                                      |                                   |          |
|-----|------------------------------------------------------------------------------------------------------|-----------------------------------|----------|
| B1M | ASK ALL<br>MULTIPLE MENTION ONLY<br>READ OUT                                                         |                                   |          |
|     | Did you personally contribute funds to- or purchase any of the following?                            |                                   |          |
|     |                                                                                                      | B1M. Whether contributed funds to |          |
|     |                                                                                                      | YesNdio                           | NoHapana |
|     | 1                                                                                                    | 1                                 | 2        |
|     | 2                                                                                                    | 1                                 | 2        |
|     | 3                                                                                                    | 1                                 | 2        |
|     | Financial securities (stocks or bonds) that you plan on holding for at least 1 year                  |                                   |          |
|     | 1                                                                                                    | 2                                 |          |
|     | Pay any tuition for schooling, university, or other educational courses for yourself or your family? |                                   |          |
|     | 1                                                                                                    | 2                                 |          |

|     |                                                                                                                                               |                                                                                                         |              |                  |                             |                              |                                     |                        |
|-----|-----------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|--------------|------------------|-----------------------------|------------------------------|-------------------------------------|------------------------|
| B1N | READ OUT STATEMENTS; DO NOT READ OUT RESPONSES                                                                                                |                                                                                                         |              |                  |                             |                              |                                     |                        |
|     | Please tell me (READ STATEMENT) is it...very worried, somewhat worried or not worried at all?<br>Tafadhali nieleze kama ume...( soma taarifa) |                                                                                                         |              |                  |                             |                              |                                     |                        |
|     |                                                                                                                                               |                                                                                                         | B1N.         |                  |                             |                              |                                     |                        |
|     |                                                                                                                                               |                                                                                                         | Very worried | Somewhat worried | Not worried at all the time | Don't know (DO NOT READ OUT) | Refused to Answer (DO NOT READ OUT) | Not applicable/No Debt |
|     | 1                                                                                                                                             | How worried are you right now about not having enough money to pay for daily needs, bills, or expenses? | 1            | 2                | 3                           | 98                           | 99                                  |                        |
|     | 2                                                                                                                                             | How worried are you right now about not being able to pay off your existing debts?                      | 1            | 2                | 3                           | 98                           | 99                                  | 4                      |

|            |                                                                                                                                                                                                                                                                                                      |                 |
|------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| <b>B1O</b> | <b>ASK ALL</b>                                                                                                                                                                                                                                                                                       |                 |
|            | <b>SINGLE MENTION ONLY</b>                                                                                                                                                                                                                                                                           |                 |
|            | <b>READ OUT</b>                                                                                                                                                                                                                                                                                      |                 |
|            | Thinking about your longer-term financial goals, such as, starting a business, investing in farming, buying or paying off land or a home, saving up for education, putting money away for old-age, how confident are you that you are currently doing what is needed to meet your longer term goals? |                 |
|            | 1 Very confident                                                                                                                                                                                                                                                                                     | <b>B1O</b><br>1 |
|            | 2 Somewhat                                                                                                                                                                                                                                                                                           | 2               |
|            | 3 Not at all                                                                                                                                                                                                                                                                                         | 3               |
|            | 99 Refused to AnswerKataa kujibu(DO NOT READ OUT)                                                                                                                                                                                                                                                    | 99              |

|            |                                                                                                                                 |             |
|------------|---------------------------------------------------------------------------------------------------------------------------------|-------------|
| <b>B1P</b> | <b>ASK ALL</b>                                                                                                                  |             |
|            | <b>SINGLE MENTION ONLY.</b>                                                                                                     |             |
|            | <b>DO NOT READ OUT</b>                                                                                                          |             |
|            | Compared to one year ago, would you say your financial status has improved/remained the same/worsened?                          |             |
|            | <i>Ukilinganishwa na mwaka mmoja uliopita, unaweza kusema hali yako ya kifedha imekuwa bora / imebaki vile vile / imezorota</i> |             |
|            |                                                                                                                                 | <b>B1P.</b> |
|            | 1 Improved<br><i>Imekua bora</i>                                                                                                | 1           |
|            | 2 Remained the same<br><i>Imebaki vile vile</i>                                                                                 | 2           |
|            | 3 Worsened<br><i>Imezorota</i>                                                                                                  | 3           |
|            | 98 Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                                                                              | 98          |
|            | 99 Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                                                | 99          |

## SECTION B: INTRODUCTION AND ESTABLISHING RAPPORT

## SUBSECTION B2: AWARENESS OF FINANCIAL INSTITUTIONS

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

|                                                                   |                                                                                                                                                                                                        |                       |
|-------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|
| <b>B2A</b>                                                        | <b>ASK ALL<br/>SINGLE MENTION ONLY<br/>DO NOT READ OUT</b>                                                                                                                                             |                       |
|                                                                   | Who/what do you depend on most for financial advice or information?<br>Nii nani / nini unategemea sana kwa ushauri wa kifedha au habari?                                                               |                       |
|                                                                   |                                                                                                                                                                                                        | B2A. Financial Advice |
|                                                                   | 1 Information from a formal financial institution (Bank, SACCO, Insurance nvestment                                                                                                                    | 1                     |
|                                                                   | 3 Information from mainstream media / advertisement (newspaper, radio, TV, , billboard etc.)<br><i>Habari kutoka kwa vyombo vya habari / matangazo (gazeti, radio, Televisheni, mabango makubwa</i>    | 3                     |
|                                                                   | 4 Advice from friends / family/Colleagues/Peers<br><i>Ushauri kutoka kwa marafiki /familia</i>                                                                                                         | 4                     |
|                                                                   | 5 Spirirual Leaders/Faith Based organizations                                                                                                                                                          | 5                     |
|                                                                   | 6 Formal education (e.g. school curriculum, advice from teacher, education through employer)<br><i>Elimu rasmi (kwa mfano. mtaala wa shule, ushauri kutoka kwa walimu, masomo kupitia kwa mwajiri)</i> | 6                     |
|                                                                   | 7 Nobody else / nothing else / my own personal experience<br><i>Hakuna mtu mwingine / hakuna kitu chochote/ ujuzi wangu binafsi</i>                                                                    | 7                     |
|                                                                   | 8 Social media/Influencers/<br><i>Vyombo vya habari</i>                                                                                                                                                | 8                     |
|                                                                   | 9 Internet (google)                                                                                                                                                                                    | 9                     |
|                                                                   | 10 Other (SPECIFY)<br><i>Nyingine (Taja)</i>                                                                                                                                                           | 10                    |
|                                                                   | 98 Don't know/sijui                                                                                                                                                                                    | 98                    |
| 99 Refused to Answer<br><i>Kataa kujibu<br/>(DO NOT READ OUT)</i> | 99                                                                                                                                                                                                     |                       |

|            |                                                                                                                                                                                                                |            |           |                                                              |
|------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|-----------|--------------------------------------------------------------|
| <b>B2B</b> | <b>ASK ALL<br/>SINGLE MENTION ONLY PER STATEMENT<br/>READ OUT</b>                                                                                                                                              |            |           |                                                              |
|            | Have you engaged in gaming(betting,lottery,gambling) activity in the last 12 months<br>Wewe amejusisha na shughuli za mchezo wa kubahatisha? (kubashiri,bahati na sibu,kamani) kwa muda wa miezi 12 iliyopita? |            |           |                                                              |
|            |                                                                                                                                                                                                                | <b>Yes</b> | <b>No</b> | <b>B2B. Gaming</b><br>Refused to Answer<br>(DO NOT READ OUT) |
|            |                                                                                                                                                                                                                |            |           | Don't Know<br>(DO NOT READ OUT)                              |
|            | 1                                                                                                                                                                                                              | 2          | 98        | 99                                                           |

|                         |                                                                                                                                     |                       |
|-------------------------|-------------------------------------------------------------------------------------------------------------------------------------|-----------------------|
| <b>B2Ci &amp; B2Cii</b> | <b>ASK IF CODE=1 IN B2D for those undertaking (Gaming /Lottery, betting/ gambling )<br/>SINGLE MENTION ONLY<br/>DO NOT READ OUT</b> |                       |
|                         | B2Ci. You said that you have engaged in engaged in gaming(betting,lottery,gambling)                                                 |                       |
|                         |                                                                                                                                     | B2Ci. Betting Amounts |
|                         | ENTER ANY INTEGER (ANSWER B2Di)                                                                                                     |                       |
|                         | 98 Don't Know                                                                                                                       | 98                    |
| 99 Refused to Answer    | 99                                                                                                                                  |                       |

|                    |                                       |                                |
|--------------------|---------------------------------------|--------------------------------|
| <b>CODES B2Cii</b> | <b>CODES FOR B2Cii</b>                |                                |
|                    |                                       | B2Cii. Ways of Placing the Bet |
|                    | 1 A mobile money account (e.g. MPesa, | 1                              |
|                    | 2 Cash                                | 2                              |
|                    | 3 Other (SPECIFY)                     | 10                             |
|                    | 98 Don't know                         | 98                             |
|                    | 99 Refused to Answer                  | 99                             |

|            |                                                                                                                                                                                                       |            |           |                                                                      |
|------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|-----------|----------------------------------------------------------------------|
| <b>B2D</b> | <b>ASK ALL<br/>SINGLE MENTION ONLY PER STATEMENT<br/>READ OUT</b>                                                                                                                                     |            |           |                                                                      |
|            | Do you consider/think gaming (betting,lottery,gambling) is a good way of earning an income?<br>Je unafikiria mchezo wa kubahatisha (kubashiri,bahati na sibu,kamani)ni njia bora ya kutengeza mapato? |            |           |                                                                      |
|            |                                                                                                                                                                                                       | <b>Yes</b> | <b>No</b> | <b>B2D. Gaming opinion</b><br>Refused to Answer<br>(DO NOT READ OUT) |
|            |                                                                                                                                                                                                       |            |           | Don't Know<br>(DO NOT READ OUT)                                      |
|            | 1                                                                                                                                                                                                     | 2          | 99        | 98                                                                   |

|                      |                                                                                                                                                                                 |                                 |
|----------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|
| <b>B2Ei</b>          | <b>ASK ALL<br/>SINGLE MENTION ONLY<br/>READ OUT</b>                                                                                                                             |                                 |
|                      | Suppose you borrowed Ksh.1,000 at an interest rate of 10% per month. If you are to repay the loan plus interest after after one month, do you think you would have to repay.... |                                 |
|                      |                                                                                                                                                                                 | B2Ei. Total Amount to be Repaid |
|                      | 1 More than KSh 1,000:                                                                                                                                                          | 1                               |
|                      | 2 Exactly KSh 1,000                                                                                                                                                             | 2                               |
|                      | 3 Less than KSh. 1,000                                                                                                                                                          | 3                               |
|                      | 98 Don't Know (DO NOT READ OUT)                                                                                                                                                 | 98                              |
| 99 Refused to Answer | 99                                                                                                                                                                              |                                 |

|              |                                                                                                 |    |
|--------------|-------------------------------------------------------------------------------------------------|----|
| <b>B2Eii</b> | <b>ASK ALL</b>                                                                                  |    |
|              | <b>SINGLE MENTION ONLY</b>                                                                      |    |
|              | <b>READ OUT</b>                                                                                 |    |
|              | If you spent Ksh. 500 for your daily needs in July last year, Can your KSh. 500 today buy.....? |    |
|              | B2Eii. Understanding the cost of living                                                         |    |
|              | 1 More than last year                                                                           | 1  |
|              | 2 The same as last year                                                                         | 2  |
|              | 3 Less than last year                                                                           | 3  |
|              | 98 Don't Know (DO NOT READ OUT)                                                                 | 98 |
|              | 99 Refused to Answer                                                                            | 99 |

|               |                                                                                   |    |
|---------------|-----------------------------------------------------------------------------------|----|
| <b>B2Eiii</b> | <b>ASK ALL</b>                                                                    |    |
|               | <b>SINGLE MENTION ONLY</b>                                                        |    |
|               | <b>READ OUT</b>                                                                   |    |
|               | Suppose you have have a large sum of money you would like to invest. Would you... |    |
|               | B2Eiii. Risk Diversification                                                      |    |
|               | 1 Invest in multiple assets                                                       | 1  |
|               | 2 Invest in single assets                                                         | 2  |
|               | 98 Don't Know (DO NOT READ OUT)                                                   | 98 |
|               | 99 Refused to Answer                                                              | 99 |

|            |                                                                                     |    |
|------------|-------------------------------------------------------------------------------------|----|
| <b>B2F</b> | <b>ASK ALL</b>                                                                      |    |
|            | <b>SHOW SMS MESSAGE ON SCREEN</b>                                                   |    |
|            | <b>SINGLE MENTION ONLY</b>                                                          |    |
|            | Please read the message that I'm showing you on the Screen.                         |    |
|            | <b>(Screen): 888 YRS Confirmed. KSh 370.00 paid to XYZ ABC on 8/9/18 at 4.24PM.</b> |    |
|            | What is the transaction cost?                                                       |    |
|            | <b>RECORD WHETHER THE RESPONDENT CORRECTLY READ THE MESSAGE</b>                     |    |
|            | <b>B2G. Can Read SMS</b>                                                            |    |
|            | 1 IF = KSh 10:                                                                      | 1  |
|            | 2 Can read screen, but did not get correct answer (NOT KSh 10):                     | 2  |
|            | 3 Cannot read and did not get correct answer (If NOT KSh 10):                       | 3  |
|            | 4 Visually Impaired                                                                 | 4  |
|            | 98 Don't Know                                                                       | 98 |
|            | 99 Refused to Answer                                                                | 99 |

## SECTION B: INTRODUCTION AND ESTABLISHING RAPPORT

## SUBSECTION B3: LIVELIHOOD SOURCES AND CONSUMPTION

|                                                                  |                                                                                                                                                                                                                                                                                                                                                                                       |                     |                  |
|------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|------------------|
| B3A B3B                                                          | <b>ASK ALL</b><br><b>MULTIPLE MENTIONS POSSIBLE</b><br><b>READ OUT</b><br><b>B3A</b><br>Different people get money in different ways. Please tell me in which of these ways you got money in the past 12 months?<br><b>ASK IF MORE THAN ONE SOURCE OF INCOME LISTED IN B3A; OTHERWISE AUTOCODE AS SOURCE OF INCOME IN B3A</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b> |                     |                  |
|                                                                  | <b>B3B</b><br>You have said that these are the ways you got money in the past 12 months. Which one of these brought you the most money?<br><b>Umeseema yakwamba hizi ndizo njia ulipata pesa kwa miezi 12 iliyopita .Gani kati ya hizi ilikuletea pesa nyingi?</b>                                                                                                                    |                     |                  |
|                                                                  |                                                                                                                                                                                                                                                                                                                                                                                       | B3A. Income Sources | B3B. Main Source |
|                                                                  | 1 Farming (crops, keeping livestock, fishing, aquaculture)<br><i>Kilimo (mazao, kufuga mifugo, uvuvi, ufuagaji wa samaki)</i>                                                                                                                                                                                                                                                         | 1                   | 1                |
|                                                                  | 2 Employed<br><i>Kuajiriwa</i>                                                                                                                                                                                                                                                                                                                                                        | 2                   | 2                |
|                                                                  | 3 Casual worker/Seasonal Worker<br><i>Mfanyakazi wa kibarua</i>                                                                                                                                                                                                                                                                                                                       | 3                   | 3                |
|                                                                  | 4 Running own business/Self employed<br><i>Naendesha biashara yangu binafsi/nimejajiri</i>                                                                                                                                                                                                                                                                                            | 4                   | 4                |
|                                                                  | 5 Money from NGO / Government/Social transfer (e.g pesa ya wazee, inua jamii, Money for PWD)<br><i>Fedha kutoka kwa Shirika lisilo la kiserikali/ Serikali/mkusanyiko</i>                                                                                                                                                                                                             | 5                   | 5                |
|                                                                  | 6 Renting, land, house/rooms, equipment<br><i>Kukodisha, shamba, nyumba/ vyumba, vyombo</i>                                                                                                                                                                                                                                                                                           | 6                   | 6                |
|                                                                  | 7 Earning money from investments, e.g. shares, stocks<br><i>Kupata fedha kutoka kwa uwekezaji, kwa mifano. hisa</i>                                                                                                                                                                                                                                                                   | 7                   | 7                |
|                                                                  | 8 Pension/Annuity<br><i>Pensheni/malipo</i>                                                                                                                                                                                                                                                                                                                                           | 8                   | 8                |
|                                                                  | 9 Support from family / friends / spouse/remittances<br><i>Fedha/ usaidizi kutoka kwa familia/marafiki/mkeo au mumeo -</i>                                                                                                                                                                                                                                                            | 9                   | 9                |
|                                                                  | 10 Other (Specify)                                                                                                                                                                                                                                                                                                                                                                    | 10                  | 10               |
|                                                                  | 11 None of these                                                                                                                                                                                                                                                                                                                                                                      | 11                  | 11               |
|                                                                  | 98 Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                                                                                                                                                                                                                                                                                                                                    | 98                  | 98               |
| 99 Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT) | 99                                                                                                                                                                                                                                                                                                                                                                                    | 99                  |                  |

|                      |                                                                                                                                                                                                                       |                   |
|----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|
| B3Bi                 | <b>ASK IF SELECTED CODE 9 IN B3A (RECIEVED REMITTANCE )</b><br><b>DO NOT READ OUT</b><br><b>SINGLE MENTION ONLY</b><br>You said you recieved support from from family / friends / spouse/remmittances, Is it from ... |                   |
|                      |                                                                                                                                                                                                                       | B3Bi. Remittances |
|                      | 1 Within Kenya                                                                                                                                                                                                        | 1                 |
|                      | 2 From outside Kenya                                                                                                                                                                                                  | 2                 |
|                      | 3 Both from within Kenya and outside kenya                                                                                                                                                                            | 3                 |
| 99 Refused to Answer | 99                                                                                                                                                                                                                    |                   |

|                                                                  |                                                                                                                                                                                                                                                                                      |                          |
|------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|
| B3C                                                              | <b>ASK IF NO CODE 1 IN B3A (IF DID NOT SAY FARMING AS A SOURCE OF INCOME</b><br><b>DO NOT READ OUT</b><br><b>SINGLE MENTION ONLY</b><br>Do you carry out any agricultural (farming / livestock) activities?<br><i>Unafanya shughuli zozote za kilimo?(ukulima wa shamba /mifugo)</i> |                          |
|                                                                  |                                                                                                                                                                                                                                                                                      | B3C. Subsistence farming |
|                                                                  | 1 Yes<br><i>Ndio</i>                                                                                                                                                                                                                                                                 | 1                        |
|                                                                  | 2 No<br><i>Hapana</i>                                                                                                                                                                                                                                                                | 2                        |
|                                                                  | 98 Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                                                                                                                                                                                                                                   | 98                       |
| 99 Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT) | 99                                                                                                                                                                                                                                                                                   |                          |

|      |                                                                                                                                                                                                                                                                                                        |  |
|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| B3Ci | <b>ASK ALL</b><br><b>DO NOT READ OUT</b><br>In the last 12 months have you earned money in any of the following digital ways: digital driving/delivery eg. Uber, Glovo, freelance services like online writing or goods and services marketed on social media platforms eg. WhatsApp, Instagram, Jumia |  |
|      | 1 Yes                                                                                                                                                                                                                                                                                                  |  |
|      | 2 No                                                                                                                                                                                                                                                                                                   |  |
|      | 3 Don't Know                                                                                                                                                                                                                                                                                           |  |
|      | 4 Refused to answer                                                                                                                                                                                                                                                                                    |  |

|                                                                                                  |                                                                                                                                                                                |     |    |
|--------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|----|
| B3Cii                                                                                            | <b>ASK IF B3Ci=1 (YES)</b><br><b>DO NOT READ OUT</b><br><b>SINGLE MENTION ONLY</b><br>You said you earned money on the digital marketplace; what activities did you engage in? |     |    |
|                                                                                                  |                                                                                                                                                                                | Yes | No |
|                                                                                                  | 1 Ride hailing service/ digital driving (Uber, Bolt, Little, etc.)                                                                                                             |     |    |
|                                                                                                  | 2 Digital delivery or motorbike service (Glovo, Uber Eats, SafeBoda, etc.)                                                                                                     |     |    |
|                                                                                                  | 3 Freelance services e.g. online writing, transcription, or microtasking (Essay Shark, Writer Bay, Upwork, etc.)                                                               |     |    |
| 4 Goods/services marketed/sold on social media platforms (Whatsapp, Instagram, TikTok, Facebook) |                                                                                                                                                                                |     |    |



| B3DB3E | ASK FULL PAYMENT QUESTION LOOP (I.E. ALL QUESTIONS IN A ROW FROM B3D B3E) BEFORE MOVING ON TO THE NEXT ROW<br>ASK ONLY FOR ALL SOURCES OF INCOME MENTIONED IN B3A<br>INDIVIDUAL QUESTION WITHIN PRODUCT QUESTION LOOP |                                                                                                                                                                                                   |                                                                                                                                                                          |
|--------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|        |                                                                                                                                                                                                                       | MULTIPLE MENTIONS<br>READ OUT                                                                                                                                                                     | SINGLE MENTION ONLY<br>DO NOT READ OUT                                                                                                                                   |
|        |                                                                                                                                                                                                                       | B3D.<br>In the last 12 months, what were all the ways that you received payments for (SOURCE OF INCOME)...?<br><br><i>Kwa miezi 12 iliyopita, ni njia zipi zote ambazo ulipokea malipo kutoka</i> | B3E.<br>In the past 12 months, what was the MOST FREQUENT way that you did this?<br><br><i>Kwa miezi 12 iliyopita, ni njia gani kuu ya malipo ulitumia kufanya hivi?</i> |
|        |                                                                                                                                                                                                                       | SEE FOLLOWING CODES                                                                                                                                                                               |                                                                                                                                                                          |
|        |                                                                                                                                                                                                                       | B3D. Received Payments                                                                                                                                                                            | B3E. Received Payments                                                                                                                                                   |
|        | 1 Farming (crops, keeping livestock, fishing, aquaculture)<br><i>Kilimo (mazao, kufuqa mifuqa, uvuvi, ufuqaji wa samaki)</i>                                                                                          |                                                                                                                                                                                                   |                                                                                                                                                                          |
|        | 2 Employed<br><i>Kuajiriwa</i>                                                                                                                                                                                        |                                                                                                                                                                                                   |                                                                                                                                                                          |
|        | 3 Casual worker/Seasonal Worker<br><i>Mfanyakazi wa kibarua</i>                                                                                                                                                       |                                                                                                                                                                                                   |                                                                                                                                                                          |
|        | 4 Running own business/Self employed<br><i>Naendesha biashara yangu binafsi/nimejajiri</i>                                                                                                                            |                                                                                                                                                                                                   |                                                                                                                                                                          |
|        | 5 Money from NGO / Government/Social transfer (e.g pesa ya wazee, inua jamii, Money for PWD)<br><i>Fedha kutoka kwa Shirika lisilo la kiserikali/ Serikali/mkusanyiko</i>                                             |                                                                                                                                                                                                   |                                                                                                                                                                          |
|        | 6 Renting. land, house/rooms, equipment<br><i>Kukodisha, shamba, nyumba/ vyumba, vyombo</i>                                                                                                                           |                                                                                                                                                                                                   |                                                                                                                                                                          |
|        | 7 Earning money from investments, e.g. shares, stocks<br><i>Kupata fedha kutoka kwa uwekezaji, kwa mfano. hisa</i>                                                                                                    |                                                                                                                                                                                                   |                                                                                                                                                                          |
|        | 8 Pension/Annuity<br><i>Pensheni/malipo</i>                                                                                                                                                                           |                                                                                                                                                                                                   |                                                                                                                                                                          |
|        | 9 Support from family / friends / spouse /Remittances                                                                                                                                                                 |                                                                                                                                                                                                   |                                                                                                                                                                          |
|        | 10 Other (Specify)                                                                                                                                                                                                    |                                                                                                                                                                                                   |                                                                                                                                                                          |
|        | 11 None of these                                                                                                                                                                                                      |                                                                                                                                                                                                   |                                                                                                                                                                          |

| CODES B3D B3E | CODES QB3E |                                                                                                                                         |    |
|---------------|------------|-----------------------------------------------------------------------------------------------------------------------------------------|----|
|               | 1          | Cash<br><i>Pesa</i>                                                                                                                     | 1  |
|               | 2          | Mobile money (Send money) (M-Pesa, Airtel Money,Tkash)<br><i>Pesa kwa njia ya simu au rununu</i>                                        | 2  |
|               | 3          | Mobile money business wallet (e.g. Pochi la biashara)                                                                                   | 3  |
|               | 4          | Bank/SACCO/MFI paybill                                                                                                                  | 4  |
|               | 5          | Merchant/business paybill/till number                                                                                                   | 5  |
|               | 6          | Bank cheque<br><i>Hundi ya benki</i>                                                                                                    | 6  |
|               | 7          | Bank transfer (e.g. EFT, SWIFT, Pesalink) / Bank deposit<br><i>Uhamisho wa benki (kwa mfano kutumia njia ya kielektroniki kama EFT,</i> | 7  |
|               | 8          | Credit cards / debit cards                                                                                                              | 8  |
|               | 9          | No cash (Inkind payments in goods and/or services)<br><i>Malipo kwa njia ya bidhaa na / au huduma</i>                                   | 9  |
|               | 10         | Digital /community currency e.g bitcoin, bangla pesa Digita/Sarafu ya ya jamii kwa mfano bitcoin, bangla pesa                           | 10 |
|               | 11         | Other (SPECIFY)<br><i>Nyingine taja</i>                                                                                                 | 11 |
|               | 98         | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                                                                                         | 98 |
|               | 99         | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                                                           | 99 |

| B3F | ASK IF EMPLOYED/CASUAL WORKER IN B3A (IF CODE=2 .3 IN B3A)<br>USE KESIC CODES<br>MULTIPLE MENTION ONLY<br>INTEI |                                 |
|-----|-----------------------------------------------------------------------------------------------------------------|---------------------------------|
|     | Where you are employed, what is the main economic activity?                                                     |                                 |
|     | i) Type the description of the economic activity .....                                                          |                                 |
|     | ii) Code the economic activity as per the description                                                           |                                 |
|     |                                                                                                                 | B3F. Type of Work<br>ENTER CODE |
|     | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                                                                 | 98                              |
|     | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                                   | 99                              |

| B3G | ASK IF EMPLOYED IN B3A (IF CODE=2 IN B3A)<br>SINGLE MENTION ONLY |                                          |
|-----|------------------------------------------------------------------|------------------------------------------|
|     | Where are you employed, is it private or public sector?          |                                          |
|     | <i>Ulipoajiriwa, ni sekta ya kibinafsi au ya umma?</i>           |                                          |
|     |                                                                  | B3G. Private or Public Sector Employment |
|     | Private<br><i>Kibinafsi</i>                                      | 1                                        |
|     | Public<br><i>Umma</i>                                            | 2                                        |
|     | Don't know<br><i>Sijui</i>                                       | 98                                       |
|     | Refused to Answer<br><i>Kataa kujibu</i>                         | 99                                       |

|            |                                                                                                                                                             |                                   |                      |                                                   |                                                                 |
|------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|----------------------|---------------------------------------------------|-----------------------------------------------------------------|
| <b>B3H</b> | <b>ASK IF RECEIVE ASSISTANCE FROM AID AGENCY / NGO / GOVERNMENT IN B3A (IF CODE=5 IN QB3A)</b>                                                              |                                   |                      |                                                   |                                                                 |
|            | <b>SINGLE MENTION ONLY</b>                                                                                                                                  |                                   |                      |                                                   |                                                                 |
|            | <b>READ OUT STATEMENTS; DO NOT READ OUT RESPONSES</b>                                                                                                       |                                   |                      |                                                   |                                                                 |
|            | You said that you received assistance from an aid agency / NGO / Government scheme. Did you receive assistance from any of the following?                   |                                   |                      |                                                   |                                                                 |
|            | Ulisema kwamba unapokea msaada kutoka kwa shirika la misaada/Shirika lisilo la kiserikali/mpango wa Serikali. Je ulipokea msaada wowote kutoka kwa wafatao? |                                   |                      |                                                   |                                                                 |
|            |                                                                                                                                                             | <b>B3H. Government Assistance</b> |                      |                                                   |                                                                 |
|            |                                                                                                                                                             | <b>Yes<br/>Ndio</b>               | <b>No<br/>Hapana</b> | <b>Don't know<br/>Sijui<br/>(DO NOT READ OUT)</b> | <b>Refused to Answer<br/>Kataa kujibu<br/>(DO NOT READ OUT)</b> |
| 1          | Orphans and vulnerable (CTOVC)Yatima na wanvonge                                                                                                            | 1                                 | 2                    | 98                                                | 99                                                              |
| 2          | Older persons (OPCT)Wazee                                                                                                                                   | 1                                 | 2                    | 98                                                | 99                                                              |
| 3          | Disabilities (CTPWSD)Walemavu                                                                                                                               | 1                                 | 2                    | 98                                                | 99                                                              |
| 4          | Hunger and Safety Net Programme (HSNP)Mpango wa njaa na usalama                                                                                             | 1                                 | 2                    | 98                                                | 99                                                              |
| 5          | Other money from aid agency / NGO / Government schem                                                                                                        | 1                                 | 2                    | 98                                                | 99                                                              |

|            |                                                                                                                                                            |                                   |                                                                                   |                                                                                |
|------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|-----------------------------------------------------------------------------------|--------------------------------------------------------------------------------|
| <b>B3I</b> | <b>ASK ALL</b>                                                                                                                                             |                                   |                                                                                   |                                                                                |
|            | <b>SINGLE MENTION ONLY</b>                                                                                                                                 |                                   |                                                                                   |                                                                                |
|            | <b>SPONTANEOUS, RECORD AMOUNT; OTHERWISE, SHOW CARD</b>                                                                                                    |                                   |                                                                                   |                                                                                |
|            | B3li) In the past one month, how much money did you get in total from all your income sources: Select Daily amount..., Weekly amount..., Monthly Amount... |                                   |                                                                                   |                                                                                |
|            | B3lii) In the past 12 months, what was the most money you received in one calendar month?                                                                  |                                   |                                                                                   |                                                                                |
|            | B3liii) In the past 12 months, what was the least money you received in one calendar month?                                                                |                                   |                                                                                   |                                                                                |
|            |                                                                                                                                                            | <b>B3li. Monthly Income (KSh)</b> | <b>B3lii. Maximum monthly Income (KSh) in one calendar month in the past year</b> | <b>B3liii. Minimum Income (KSh) in one calendar month in the past one year</b> |
|            |                                                                                                                                                            | <b>B 3li. ENTER AMOUNT</b>        | <b>B 3lii. ENTER AMOUNT</b>                                                       | <b>B 3liii. ENTER AMOUNT</b>                                                   |
| 98         | Don't knowSijui (DO NOT READ OUT)                                                                                                                          | 98                                | 98                                                                                | 98                                                                             |
| 99         | Refused to Answer Kataa kujibu (DO NOT READ OUT)                                                                                                           | 99                                | 99                                                                                | 99                                                                             |

## SECTION C: FINANCIAL PRODUCTS/SERVICES USAGE

**READ OUT: I now want to ask you some questions about financial products/services you use, in YOUR OWN NAME**  
**Sasa ninataka kukuuliza maswali kadhaa juu ya bidhaa / huduma za kifedha unazotumia, kwa JINA LAKO MWENYEWE**

**ASK ALL****SINGLE MENTION ONLY PER STATEMENT/PRODUCT (CODES 1 TO 3)****RANDOMISE ORDER OF ASKING INSTITUTIONS****ADD VARIABLE TO RECORD THIS ORDER OF ASKING / READING OUT****READ OUT**Do you currently have/use, used to have/use, or have never had/used, in your own name (**READ OUT PRODUCT/SERVICE**) ...?*Kwa sasa unatumia, ulikuwa ukitumia, au haujawahi kutumia, kwa jina lako mwenyewe?*

**IN CASE OF BANK, MFB, MFI AND MONEY LENDER, CODE 1a, 1b, 12, 18, 20, PROBE THE NAME OF THE INSTITUTION, CODE ACCORDINGLY AND INDICATE THE NAME OF THE PROVIDER (S)**

|                                                                           |     |                                                                                                | C1. Financial Products Usage in Own Name |                  |                 |
|---------------------------------------------------------------------------|-----|------------------------------------------------------------------------------------------------|------------------------------------------|------------------|-----------------|
|                                                                           |     |                                                                                                | Currently Have/Use                       | Used to Use/have | Never Used/have |
| <b>Registered Transaction Services / Huduma za maumala zilizosajiliwa</b> |     |                                                                                                |                                          |                  |                 |
|                                                                           | 10  | Registered on Mobile money (e.g. MPESA, Airtel Money, TKash, )                                 | 1                                        | 2                | 3               |
|                                                                           | 11  | Registered on Mobile bank (e.g. Mshwari , KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz) | 1                                        | 2                | 3               |
|                                                                           | 12  | A bank/microfinance Bank account                                                               | 1                                        | 2                | 3               |
|                                                                           | 12a | A SACCO member                                                                                 | 1                                        | 2                | 3               |
|                                                                           | 12b | A Chama member                                                                                 | 1                                        | 2                | 3               |

|     |                                                                                                   |                          |
|-----|---------------------------------------------------------------------------------------------------|--------------------------|
| 12i | <b>ASK IF CURRENTLY USES PRODUCTS 12,12a (ALL CODE = 1 IN QC1 FOR ANY STATEMENT 12, 12a) LOOP</b> |                          |
|     | <b>MULTIPLE MENTIONS POSSIBLE; RECORD UP TO</b>                                                   |                          |
|     | <b>SCRIPT BANK/MFB/SACCO CODE AND NAME INTO DROPDOWN LIST</b>                                     |                          |
|     | <b>DO NOT READ OUT</b>                                                                            |                          |
|     | Which [PRODUCT IN 12,12a] do you currently hold an account in? Je ni benki gani uko na            |                          |
|     | <b>ENTER BANK/MFB/SACCO NAME AND CODE</b>                                                         | <b>Institution Codes</b> |
|     | 1 A                                                                                               | 1                        |
|     | 2 B                                                                                               | 2                        |
|     | 3 C                                                                                               | 3                        |
|     | 98 Don't know Sijui (DO NOT READ OUT)                                                             | 98                       |
|     | 99 Refused to Answer Kataa kujibu (DO NOT READ OUT)                                               | 99                       |

|     |                                        |                                                                                                                                                                                                                                                               |   |   |   |
|-----|----------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|---|---|
| C1. | <b>Savings Products</b>                |                                                                                                                                                                                                                                                               |   |   |   |
|     | 1a                                     | Savings at Bank/ Microfinance Bank                                                                                                                                                                                                                            | 1 | 2 | 3 |
|     | 1b                                     | Savings at Microfinance Institutions (Credit only Institutions)                                                                                                                                                                                               | 1 | 2 | 3 |
|     | 2                                      | Savings through mobile banking Platform (e.g. Mshwari , KCB MPesa, MCoop cash, , Timiza, HF Whizz; Nyumba yangu; )<br><i>Akiba kupitia benki ya simu ya mkononi au rununu (kwa mfano. Mshwari , KCBM-Pesa, M-Co-op cash, , Timiza, HFWhizz)</i>               | 1 | 2 | 3 |
|     | 3                                      | Savings/keeping through mobile money provider (e.g. MPESA, Airtel Money, T-Kash, <i>Akiba/ kuweka kupitia mtoa huduma wa simu kwa mfano M-PESA,Fedha ya Airtel,Fedha za T-Kash</i>                                                                            | 1 | 2 | 3 |
|     | 4                                      | Savings at a Sacco / Savings and Credit Cooperative society<br><i>Akiba katika Sacco / Ushirika wa akiba na mkopo</i>                                                                                                                                         | 1 | 2 | 3 |
|     | 5                                      | Savings at a <i>chama</i><br><i>Akiba kwa chama</i>                                                                                                                                                                                                           | 1 | 2 | 3 |
|     | 6                                      | Savings with a group/group of friends<br><i>Akiba na kikundi cha marafiki check for overlap</i>                                                                                                                                                               | 1 | 2 | 3 |
|     | 7                                      | Savings given to a family or friend to keep<br><i>Akiba inayopewa kwa familia au rafiki ili iwekwe</i>                                                                                                                                                        | 1 | 2 | 3 |
|     | 8                                      | Savings you keep in a secret hiding place<br><i>Akiba unayoweka pahali pa siri</i>                                                                                                                                                                            | 1 | 2 | 3 |
|     | 9                                      | Savings you keep in a Digital savings App (e.g. Chumz, DigiTrust)                                                                                                                                                                                             | 1 | 2 | 3 |
|     | <b>Loan Products / Bidhaa za mkopo</b> |                                                                                                                                                                                                                                                               |   |   |   |
|     | 13a                                    | Personal loan/business loan from a commercial bank<br><i>Mkopo wa kibinafsi/ mkopo wa biashara kutoka kwa benki/ benki ndogo za fedha</i>                                                                                                                     | 1 | 2 | 3 |
|     | 13b                                    | Personal loan/business loan from a microfinance bank<br><i>Mkopo wa kibinafsi/ mkopo wa biashara kutoka kwa benki/ benki ndogo za fedha</i>                                                                                                                   | 1 | 2 | 3 |
|     | 13c                                    | Bank/ Micro finance bank Overdraft<br><i>Benki/ Matumizi ya fedha za benki ndogo/ Micro finance bank Overdraft"</i>                                                                                                                                           | 1 | 2 | 3 |
|     | 14                                     | Credit card                                                                                                                                                                                                                                                   | 1 | 2 | 3 |
|     | 15                                     | Loan from mobile banking (e.g. Mshwari , KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz, Stawi loan, M-fanisi)<br><i>Mikopo kutoka benki ya simu ya mkononi (k.m. Mshwari, KCBM-Pesa, M-Co-op, Mkopo wa Eazzy, Timiza HFWhizz, Stawi loan, M-fanisi)</i> | 1 | 2 | 3 |
|     | 16                                     | Loan from mobile money provider (e.g <b>Fuliza loan</b> , Equity's Boostika)<br><i>Mikopo ya huduma za simu za mkononi ( kwa mfano Fuliza loan)</i>                                                                                                           | 1 | 2 | 3 |
|     | 17                                     | Loan from Sacco / Savings and Credit Cooperative Society<br><i>Loan kwa Sacco / Ushirika wa akiba na mkopo</i>                                                                                                                                                | 1 | 2 | 3 |
|     | 18                                     | Loan from a microfinance institution (e.g. credit only institution)- musoni, platinum credit,<br><i>Mkopo kutoka kwa taasisi ndogo la kifedha</i>                                                                                                             | 1 | 2 | 3 |

|  |    |                                                                                                                                                                                                                                                                                       |   |   |   |
|--|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|---|---|
|  | 19 | Digital loans that you get through the phone that you download through apps (e.g., Tala, Utunzi, Haraka loans, etc.)<br><i>Mikopo ya dijitali ambayo unapata kupitia kwa simu ambayo unatoa kwa mtandao kupitia programu (kwa mfano., Tala, Utunzi, KopaCredo, Haraka loans, n.k)</i> | 1 | 2 | 3 |
|--|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|---|---|

|    |                                                                                                                                                                                                                                                                                                                                                                                                                                      |   |   |   |
|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|---|---|
| 29 | Lipa polepole / Hire Purchase (e.g. Mkopa, Aspira, Kenya Credit Traders (KCT, One Africa Capital, Watu pay, KuKopesha, Diamond Trust, Synergy, )<br><i>Mkopo wa manunuzi kwa kukopesha (kwa mfano KuKopesha, Diamond Trust, wafanyabiashara wa mikopo wa Kenya(Kenya Credit Traders (KCT), Synergy, One Africa Capital;Mkopa, Watu pay)</i>                                                                                          | 1 | 2 | 3 |
| 20 | Loan from Shylocks / Loan Sharks / Money Lenders / Money Merchants that are not from your phone (e.g..etc.)<br><i>Mkopo kutoka kwa Shylock,Loan ya Sharks/ Wafadhili wa Fedha / Wafanyabiashara wa Fedha ambazo hazitokikwa simu yako (kwa mfano, nk)</i>                                                                                                                                                                            | 1 | 2 | 3 |
| 21 | Loan from a group/chama<br><i>Mkopo kutoka kwa kikundi / chama</i>                                                                                                                                                                                                                                                                                                                                                                   | 1 | 2 | 3 |
| 22 | Loan from a government institution for education, agriculture or a development loan excluding hustler fund (e.g. HELB, Agricultural Finance Corporation, Youth Fund, Women Fund, Uwezo fund)<br><i>Mkopo kutoka kwa taasisi ya serikali ya elimu,kilimo au mkopo wa maendeleo mbali na hustler fund (kwa mfano bodi ya mkopo ya elimu ya juu/ HELB, Shirika la kifedha la Kilimo,mradi waVijana,mradi wa Akina Mama, Uwezo fund)</i> | 1 | 2 | 3 |
| 23 | Loan from Hustler Fund<br><i>Mkopo kutoka kwa hustler fund )</i>                                                                                                                                                                                                                                                                                                                                                                     | 1 | 2 | 3 |
| 24 | Loan from an employer (ASK only if employed/Casual)<br><i>Mkopo kutoka kwa mwajiri</i>                                                                                                                                                                                                                                                                                                                                               | 1 | 2 | 3 |
| 25 | Loan from family/friend/neighbour<br><i>Mkopo kutoka kwa familia/rafiki/jirani</i>                                                                                                                                                                                                                                                                                                                                                   | 1 | 2 | 3 |
| 26 | Cash loan from shopkeeper<br><i>Mkopo wa pesa kutoka kwa muuzaji wa duka</i>                                                                                                                                                                                                                                                                                                                                                         | 1 | 2 | 3 |
| 27 | Taking goods and services on credit from a shopkeeper<br><i>Kuchukua bidhaa na huduma kwa mkopo kutoka kwa muuzaji wa duka</i>                                                                                                                                                                                                                                                                                                       | 1 | 2 | 3 |
| 28 | Loan / credits from buyer of your harvest / supplier of agricultural inputs (e.g. coffee, tea, sugarcane, tobacco, vegetables)<br><i>Mikopo / mikopo kutoka kwa mnunuzi wa mavuno yako / muuzaji wa pembejeo za kilimo (kwa mfano.kahawa,chai,miwa, tumbaku,mboga)</i>                                                                                                                                                               | 1 | 2 | 3 |
| 29 | Lipa polepole / Hire Purchase (e.g. Mkopa, Aspira, Kenya Credit Traders (KCT, One Africa Capital, Watu pay, KuKopesha, Diamond Trust, Synergy, )<br><i>Mkopo wa manunuzi kwa kukopesha (kwa mfano KuKopesha, Diamond Trust, wafanyabiashara wa mikopo wa Kenya(Kenya Credit Traders (KCT), Synergy, One Africa Capital;Mkopa, Watu pay)</i>                                                                                          | 1 | 2 | 3 |
| 30 | Loan from Insurance<br><i>Mkopo kutoka kwa bima</i>                                                                                                                                                                                                                                                                                                                                                                                  | 1 | 2 | 3 |
| 31 | Loan to buy / build a house (mortgage), or to buy land from a bank / building society or Sacco/Insurance/Government/ National Housing Corporation                                                                                                                                                                                                                                                                                    | 1 | 2 | 3 |

| Other Bank Services/ Huduma zingine za benki |    |                                                |   |   |   |
|----------------------------------------------|----|------------------------------------------------|---|---|---|
|                                              | 32 | Postbank account<br><i>Akaunti ya Postbank</i> | 1 | 2 | 3 |

| Securities Investment Products Bidhaa za uwekezaji wa dhamana      |    |                                                                                                                                                                                                                                                                                                                                                                                                     |   |   |   |
|--------------------------------------------------------------------|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|---|---|
|                                                                    | 33 | Shares /or stocks/T Bills and Bonds,<br><i>Hisa/Bili za hazina na Dhamana, ikiwa ni pamoja na</i>                                                                                                                                                                                                                                                                                                   | 1 | 2 | 3 |
|                                                                    | 34 | Mutual Funds/ Unit Trust/ (mali, money market funds) Real Estate Investment Trusts (REITs)/Derivatives<br><i>Mutual Funds / Unit Trust (mali, money market funds) Fedha za pamoja,uwekezaji wa mali</i>                                                                                                                                                                                             | 1 | 2 | 3 |
|                                                                    | 35 | Online forex/currency trading                                                                                                                                                                                                                                                                                                                                                                       | 1 | 2 | 3 |
| Insurance Products/ Bidhaa za bima                                 |    |                                                                                                                                                                                                                                                                                                                                                                                                     |   |   |   |
|                                                                    | 36 | Motor insurance (car,motorbike,tuktuks)<br><i>Bima ya Gari (Gari,pikipiki, tuktuk)</i>                                                                                                                                                                                                                                                                                                              | 1 | 2 | 3 |
|                                                                    | 37 | NHIF/SHIF Mradi wa bima ya Hospitali ya kitaifa                                                                                                                                                                                                                                                                                                                                                     | 1 | 2 | 3 |
|                                                                    | 38 | Other medical/health insurance policy, <b>NOT</b> NHIF/SHIF (e.g. AON, Jubilee, AAR, M-tiba, Britam Afya Tele and Kinga Ya Mkulima, MTiba, Afyatele, Linda Jamii,post retirement medical cover, etc.)<br><i>Sera nyingine ya matibabu / afya, SIO Mradi wa bima ya hospitali ya kitaifa (kwa mfano. AON, Jubilee, AAR, M-tiba, Britam Afya Tele and Kinga Ya Mkulima, Afyatele,Linda Jamii, nk)</i> | 1 | 2 | 3 |
|                                                                    | 39 | Other insurance e.g. fire, education, crop, life (SPECIFY)                                                                                                                                                                                                                                                                                                                                          | 1 | 2 | 3 |
| Retirement Benefits/Pension Services/ Huduma za pensheni           |    |                                                                                                                                                                                                                                                                                                                                                                                                     |   |   |   |
|                                                                    | 40 | NSSF/ Mradi wa kitaifa wa hifadhi ya jamii                                                                                                                                                                                                                                                                                                                                                          | 1 | 2 | 3 |
|                                                                    | 41 | Employment/ Occupation retirement benefits/pension scheme, <b>NOT</b> NSSF<br><i>Ajira/ Mpango wa pensheni ya kazi, SIO mradi wa kitaifa wa hifadhi ya jamii / NSSF</i>                                                                                                                                                                                                                             | 1 | 2 | 3 |
|                                                                    | 42 | Other Retirement benefits / pension plan (SPECIFY)<br><i>Mipango zingine za pensheni ya kustaafu(TAJA)</i>                                                                                                                                                                                                                                                                                          | 1 | 2 | 3 |
| Other Financial Products/Services bidhaa/huduma zingine za kifedha |    |                                                                                                                                                                                                                                                                                                                                                                                                     |   |   |   |
|                                                                    | 43 | Digital/crypto/communitycurrencies/ virtual assets<br>Bitcoin, Litcoin, Nuru Coin, bangla pesa etc.)Akaunti ya biashara ya forex mtandaoni<br><i>Digit/crypto/sarafu ya jamii (e.g. Utangulizi wa mtandaoni usiodhibitiwa, Bitcoin, Litcoin, Nuru Coin, bangla pesa etc.)</i>                                                                                                                       | 1 | 2 | 3 |

**INTERVIEWER INSTRUCTION: IF THE RESPONDENT SAYS THAT THEY 'USED TO USE' FOR PRODUCTS 2, 3, OR 9, 10, 11,19 PROBE SINGLE MENTION ONLY PER STATEMENT/PRODUCT  
RANDOMISE ORDER OF ASKING INSTITUTIONS. ADD VARIABLE TO RECORD THIS ORDER OF ASKING / READING OUT  
READ OUT**

You said that you Used to Use (READ OUT PRODUCT/SERVICE). Did you use this in the last 12 months? Ulisema kwamba ulikua unatumia (soma bidhaa)

|  |   |                                                                                              | C2. Used to Use in Past |           |
|--|---|----------------------------------------------------------------------------------------------|-------------------------|-----------|
|  |   |                                                                                              | Yes Ndio                | No Hapana |
|  | 1 | Savings at Bank/ Microfinance Bank<br><i>Akiba kupitia shirika au taasisi ndogo ya benki</i> |                         |           |



|  |   |                                                                                                                                                                                                                        |  |
|--|---|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
|  | 2 | Savings through mobile banking Platform (e.g. Mshwari , KCB MPesa, MCoop cash, , Timiza, HF Whizz; Nyumba yangu; )<br><i>Akiba kupitia benki ya simu ya mkononi au rununu (kwa mfano. Mshwari , KCBM-Pesa, M-Co-op</i> |  |
|  | 3 | Savings/keeping through mobile money provider (e.g. MPESA, Airtel Money, T-Kash, <i>Akiba/ kuweka kupitia mtoa huduma wa simu kwa mfano M-PESA, Fedha ya Airtel, Fedha za T-Kash</i>                                   |  |

|     |                                                                           |                                                                                                                                                                                                                                                               |   |   |
|-----|---------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|---|
| C2. | 4                                                                         | Savings at a Sacco / Savings and Credit Cooperative society<br><i>Akiba katika Sacco / Ushirika wa akiba na mkopo</i>                                                                                                                                         |   |   |
|     | 5                                                                         | Savings at a group or <i>chama</i><br><i>Akiba kwa kikundi au chama</i>                                                                                                                                                                                       |   |   |
|     | 6                                                                         | Savings with a group of friends<br><i>Akiba na kikundi cha marafiki</i>                                                                                                                                                                                       |   |   |
|     | 7                                                                         | Savings given to a family or friend to keep<br><i>Akiba inayopewa kwa familia au rafiki ili iwekwe</i>                                                                                                                                                        |   |   |
|     | 8                                                                         | Savings you keep in a secret hiding place<br><i>Akiba unayoweka pahali pa siri</i>                                                                                                                                                                            |   |   |
|     | 9                                                                         | Savings you keep in a Digital savings App (e.g. Chumz, DigiTrust)                                                                                                                                                                                             |   |   |
|     | <b>Registered Transaction Services / Huduma za maumala zilizosajiliwa</b> |                                                                                                                                                                                                                                                               |   |   |
|     | 10                                                                        | Registered on Mobile money (e.g. MPESA, Airtel Money, TKash, )<br><i>Kujiandikisha kwa huduma ya pesa kwenye simu ( (k.m. M-PESA, Airtel Money, T-Kash, )</i>                                                                                                 |   |   |
|     | 11                                                                        | Registered on Mobile bank (e.g. Mshwari , KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz)<br><i>Kujiandikishakwenye benki ya Simu ya mkononi (kwa mfano Mshwari, KCBM-Pesa, fedha za M-Co-op, Mkopo wa Eazzy, Timiza, HF Whizz)</i>                      |   |   |
|     | 12                                                                        | A bank/microfinance account                                                                                                                                                                                                                                   |   |   |
|     | 12a                                                                       | A SACCO member                                                                                                                                                                                                                                                |   |   |
|     | 12b                                                                       | A Chama member                                                                                                                                                                                                                                                |   |   |
|     | <b>Loan Products / Bidhaa za mkopo</b>                                    |                                                                                                                                                                                                                                                               |   |   |
|     | 13a                                                                       | Personal loan/business loan from a commercial bank<br><i>Mkopo wa kibinafsi/ mkopo wa biashara kutoka kwa benki/ benki ndogo za fedha</i>                                                                                                                     |   |   |
|     | 13b                                                                       | Personal loan/business loan from a microfinance bank<br><i>Mkopo wa kibinafsi/ mkopo wa biashara kutoka kwa benki/ benki ndogo za fedha</i>                                                                                                                   |   |   |
|     | 13c                                                                       | Bank/ Micro finance bank Overdraft<br>Benki/ Matumizi ya fedha za benki ndogo/ Micro finance bank Overdraft"                                                                                                                                                  |   |   |
|     | 14                                                                        | Credit card                                                                                                                                                                                                                                                   |   |   |
|     | 15                                                                        | Loan from mobile banking (e.g. Mshwari , KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz, Stawi loan, M-fanisi)<br><i>Mikopo kutoka benki ya simu ya mkononi (k.m. Mshwari, KCBM-Pesa, M-Co-op, Mkopo wa Eazzy, Timiza HFWhizz, Stawi loan, M-fanisi)</i> | 1 | 2 |
|     | 16                                                                        | Loan from mobile money provider (e.g Fuliza loan, Equity's Boostika)<br><i>Mikopo ya huduma za simu za mkononi ( kwa mfano Fuliza loan)</i>                                                                                                                   | 1 | 2 |
|     | 17                                                                        | Loan from Sacco / Savings and Credit Cooperative Society<br><i>Loan kwa Sacco / Ushirika wa akiba na mkopo</i>                                                                                                                                                |   |   |
|     | 18                                                                        | Loan from a microfinance institution (e.g. credit only institution)- musoni, platinum credit,<br><i>Mkopo kutoka kwa taasisi ndogo la kifedha</i>                                                                                                             |   |   |

|                                                               |    |                                                                                                                                                                                                                                                                                                         |   |   |
|---------------------------------------------------------------|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|---|
|                                                               | 19 | Digital loans that you get through the phone that you download through apps (e.g., Tala, Utunzi, Haraka loans, etc.)                                                                                                                                                                                    | 1 | 2 |
|                                                               | 20 | Loan from Shylocks / Loan Sharks / Money Lenders / Money Merchants that are not from your phone (e.g..etc.)<br><i>Mkopo kutoka kwa Shylock,Loan ya Sharks/ Wafadhili wa Fedha / Wafanyabiashara wa Fedha</i>                                                                                            |   |   |
|                                                               | 21 | Loan from a group/chama<br><i>Mkopo kutoka kwa kikundi / chama</i>                                                                                                                                                                                                                                      |   |   |
|                                                               | 22 | Loan from a government institution for education, agriculture or a development loan excluding hustler fund (e.g. HELB, Agricultural Finance Corporation, Youth Fund, Women Fund, Uwezo fund)<br><i>Mkopo kutoka kwa taasisi ya serikali ya elimu.kilimo au mkopo wa maendeleo mbali na hustler fund</i> |   |   |
|                                                               | 23 | Loan from Hustler Fund<br><i>Mkopo kutoka kwa hustler fund )</i>                                                                                                                                                                                                                                        |   |   |
|                                                               | 24 | Loan from an employer (ASK only if employed/Casual)<br><i>Mkopo kutoka kwa mwajiri</i>                                                                                                                                                                                                                  |   |   |
|                                                               | 25 | Loan from family/friend/neighbour<br><i>Mkopo kutoka kwa familia/rafiki/jirani</i>                                                                                                                                                                                                                      |   |   |
|                                                               | 26 | Cash loan from shopkeeper<br><i>Mkopo wa pesa kutoka kwa muuzaji wa duka</i>                                                                                                                                                                                                                            |   |   |
|                                                               | 27 | Taking goods and services on credit from a shopkeeper<br><i>Kuchukua bidhaa na huduma kwa mkopo kutoka kwa muuzaji wa duka</i>                                                                                                                                                                          |   |   |
|                                                               | 28 | Loan / credits from buyer of your harvest / supplier of agricultural inputs (e.g. coffee, tea, sugarcane, tobacco, vegetables)                                                                                                                                                                          |   |   |
|                                                               | 29 | Hire purchase/Lipa pole pole(e.g. KuKopesha, Diamond Trust, Kenya Credit Traders (KCT), Synergy, One Africa Capital, Mkopa, Watu pay)                                                                                                                                                                   |   |   |
|                                                               | 30 | Loan from Insurance<br><i>Mkopo kutoka kwa bima</i>                                                                                                                                                                                                                                                     |   |   |
|                                                               | 31 | Loan to buy / build a house (mortgage), or to buy land from a bank / building society or Sacco/Insurance/Government/ National Housing Corporation<br><i>Mkopo wa kununua /kujenga nyumba (ankra), au kununua shamba kutoka kwa benki / shirika la</i>                                                   |   |   |
| Other Bank Services/ Huduma zingine za benki                  |    |                                                                                                                                                                                                                                                                                                         |   |   |
|                                                               | 32 | Postbank account<br><i>Akaunti ya Postbank</i>                                                                                                                                                                                                                                                          |   |   |
| Securities Investment Products Bidhaa za uwekezaji wa dhamana |    |                                                                                                                                                                                                                                                                                                         |   |   |
|                                                               | 33 | Shares /or stocks/T Bills and Bonds,<br><i>Hisa/Bili za hazina na Dhamana, ikiwa ni pamoja na</i>                                                                                                                                                                                                       |   |   |
|                                                               | 34 | Mutual Funds/ Unit Trust/ (mali, money market funds) Real Estate Investment Trusts (REITs)/Derivatives                                                                                                                                                                                                  |   |   |
|                                                               | 35 | Online forex/currency trading                                                                                                                                                                                                                                                                           |   |   |
| Insurance Products/ Bidhaa za bima                            |    |                                                                                                                                                                                                                                                                                                         |   |   |
|                                                               | 36 | Motor insurance (car,motorbike,tuktuks)<br><i>Bima ya Gari (Gari,pikipiki, tuktuk)</i>                                                                                                                                                                                                                  |   |   |

|  |    |                                                                                                                                                                                                                                                                                         |  |
|--|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
|  | 37 | NHIF/SHIF Mradi wa bima ya Hospitali ya kitaifa                                                                                                                                                                                                                                         |  |
|  | 38 | Other medical/health insurance policy, <b><u>NOT</u></b> NHIF/SHIF ( <b>e.g.</b> MTiba, Afyatele, Linda Jamii, post retirement medical cover etc.)<br><i>Sera nyingine ya matibabu / afya, SIO Mradi wa bima ya hospitali ya kitaifa (kwa mfano. M-Tiba, Afyatele, Linda Jamii, nk)</i> |  |
|  | 39 | Other insurance e.g. fire, education, crop, life (SPECIFY)<br><i>Taja Bima zingine (Bainisha)</i>                                                                                                                                                                                       |  |

| Retirement Benefits/Pension Services/ Huduma za pensheni           |    |                                                                                                                                                                                                                                                                                  |
|--------------------------------------------------------------------|----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                    | 40 | NSSF/ Mradi wa kitaifa wa hifadhi ya jamii                                                                                                                                                                                                                                       |
|                                                                    | 41 | Employment/ Occupation retirement benefits/pension scheme, <b>NOT</b> NSSF<br><i>Ajira/ Mpango wa pensheni ya kazi, <b>SIO mradi wa kitaifa wa hifadhi ya jamii / NSSF</b></i>                                                                                                   |
|                                                                    | 42 | Other Retirement benefits / pension plan (SPECIFY)<br><i>Mipango zingine za pensheni ya kustaafu(TAJA)</i>                                                                                                                                                                       |
| Other Financial Products/Services bidhaa/huduma zingine za kifedha |    |                                                                                                                                                                                                                                                                                  |
|                                                                    | 43 | Digital/crypto/community currencies/ virtual assets<br>Bitcoin, Litecoin, Nuru Coin, bangla pesa etc.)Akaunti ya biashara ya forex mtandaoni<br><i>Digit/crypto/sarafu ya jamii (e.g. Utangulizi wa mtandaoni usiodhibitiwa, Bitcoin, Litecoin, Nuru Coin, bangla pesa etc.)</i> |

|    |                                                                                                                                                                                                                                                      |           |
|----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
| C3 | <b>ASK ALL</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b>                                                                                                                                                                               |           |
|    | Which financial service provider do you <b>TRUST</b> the most<br><i>Ni mtoa huduma yupi wa kifedha unayemwamini zaidi?</i>                                                                                                                           |           |
|    |                                                                                                                                                                                                                                                      | C4. Trust |
|    | 1 A bank<br><i>Benki</i>                                                                                                                                                                                                                             | 1         |
|    | 2 Shirika la akiba na mkopo/SACCO                                                                                                                                                                                                                    | 2         |
|    | 3 Mobile money provider e.g (e.g Fuliza loan, Equity's Boostika)                                                                                                                                                                                     | 3         |
|    | 4 Mobile banking provider<br><i>Mtoa huduma wa fedha za simu ya mkononi au rununu kama vile Safaricom fuliza</i>                                                                                                                                     | 4         |
|    | 5 Capital Markets Intermediary e.g CDSC / Unit Trust/ Money Market Fund, stockbrokers.Masoko ya mapatanishi kwa mfano, CDSC/unit trust/mradi wa soko la fedha.<br>Capital Markets Intermediary e.g CDSC / Unit Trust/ Money Market Fund,stockbrokers | 5         |
|    | 6 A group / chama<br><i>Kikundi / chama</i>                                                                                                                                                                                                          | 6         |
|    | 7 Insurance companies<br><i>Kampuni za Bima</i>                                                                                                                                                                                                      | 7         |
|    | 8 Insurance intermediaries e.g brokers and agents<br><i>Waamuzi au wapatanishi wa bima e.g brokers and agents</i>                                                                                                                                    | 8         |
|    | 9 Pensions<br><i>Malipo ya uzeeni</i>                                                                                                                                                                                                                | 9         |
|    | 10 Digital credit apps providers e.g Tala<br><i>Huduma ya mikopo kupitia programu za digiti kwa mfano Tala</i>                                                                                                                                       | 10        |

|    |                                                             |    |
|----|-------------------------------------------------------------|----|
| 11 | Shylocks/moneylenders<br><i>Mkopeshaji wa pesa /Shylock</i> | 11 |
| 12 | Microfinance banks<br>Benki ndogo ya pesa <i>kifedha</i>    | 12 |

|    |                                                                   |    |
|----|-------------------------------------------------------------------|----|
| 13 | Other (SPECIFY)<br>Nyingine (Taja)                                | 13 |
| 97 | None of these<br><i>Hakuna Baadhiya hizi</i><br>(DO NOT READ OUT) | 97 |
| 98 | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                   | 98 |
| 99 | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)     | 99 |

|    |                                                                                                                                                                                                    |                                      |
|----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|
| C4 | <b>ASK ALL</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b>                                                                                                                             |                                      |
|    | Amongst all the people or institutions that give loans, which one do you think has the highest interest rates on loans? Kati ya watu au taasisi zote zinazotoa mikopo, ni ipi unadhani ina viwango |                                      |
|    |                                                                                                                                                                                                    | C5. Highest Interest Rate Perception |
|    | 1 A bank<br><i>Benki</i>                                                                                                                                                                           | 1                                    |
|    | 2 A Sacco                                                                                                                                                                                          | 2                                    |
|    | 3 Mobile money provider (e.g Fuliza loan, Equity's Boostika)<br><i>Mtoa huduma wa fedha za simu ya mkononi kwa mfano</i>                                                                           | 3                                    |
|    | 4 Mobile banking provider<br><i>Mtoa huduma wa fedha za simu ya mkononi kwa mfano</i>                                                                                                              | 4                                    |
|    | 5 A group / <i>chama</i><br><i>Kikundi / chama</i>                                                                                                                                                 | 5                                    |
|    | 6 Insurance companies<br><i>Kampuni za Bima</i>                                                                                                                                                    | 6                                    |
|    | 7 Insurance intermediaries e.g brokers and agents<br><i>Waamuzi wa bima kwa mfano madalali wa hisa na mawakala</i>                                                                                 | 7                                    |
|    | 8 Digital credit apps providers e.g Tala<br><i>Huduma ya mikopo kupitia programu kwa mfano Tala</i>                                                                                                | 9                                    |
|    | 9 Shylocks/moneylenders<br><i>Mkopeshaji wa pesa /Shylock</i>                                                                                                                                      | 9                                    |
|    | 10 Microfinance institutions<br><i>Shirika ndogo la kifedha</i>                                                                                                                                    | 10                                   |
|    | 11 Other (SPECIFY)<br>Nyingine (Taja au bainisha)                                                                                                                                                  | 11                                   |

|  |    |                                                               |    |
|--|----|---------------------------------------------------------------|----|
|  | 98 | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)               | 98 |
|  | 99 | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT) | 99 |



## SECTION D1: RETIREMENT BENEFITS/PENSION

|                                                                                          |                                                                                                     |                                                                     |    |
|------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|----|
| <b>ASK IF CODE C1=2 FOR ANY PRODUCTS (40-42) AND NOT EQUAL TO 1 FOR PRODUCTS (40-42)</b> |                                                                                                     |                                                                     |    |
| <b>SINGLE MENTION ONLY</b>                                                               |                                                                                                     |                                                                     |    |
| <b>READ OUT</b>                                                                          |                                                                                                     |                                                                     |    |
| <b>FOR THOSE WHO USED TO HAVE A RETIREMENT BENEFITS/PENSION SCHEME ASK</b>               |                                                                                                     |                                                                     |    |
| <b>D1A</b>                                                                               | You said that you used to use retirement benefits/pension, do either of the following apply to you? |                                                                     |    |
|                                                                                          |                                                                                                     | Yes                                                                 | No |
|                                                                                          | 1                                                                                                   | I have not received my pension but I'm not contributing any longer. | 1  |
|                                                                                          | 2                                                                                                   | I have been paid my one off lumpsum pension payment                 | 2  |
|                                                                                          | 99                                                                                                  | Refused to Answer                                                   | 99 |

|                                                  |    |                                                                                                                                                                                                              |
|--------------------------------------------------|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>ASK IF CODE=1 IN D1A STOPPED CONTRIBUTING</b> |    |                                                                                                                                                                                                              |
| <b>MULTIPLE MENTIONS POSSIBLE</b>                |    |                                                                                                                                                                                                              |
| <b>DO NOT READ OUT</b>                           |    |                                                                                                                                                                                                              |
| <b>D1Ai</b>                                      |    | DA1i. Reason Stopped Using                                                                                                                                                                                   |
|                                                  | 1  | I lost my job/income                                                                                                                                                                                         |
|                                                  | 2  | I would like to continue contributing to my pension but I can't afford to                                                                                                                                    |
|                                                  | 3  | I don't see the need or benefit of my pension/I have other/better options for my retirement (e.g. my children)                                                                                               |
|                                                  | 4  | There are no incentives such as matching funds provided (e.g. by government) to entice me to continue saving for retirement <i>Hakuna motisha/msukumo wa kunifanya nijiunge na mpango wa akiba ya uzeeni</i> |
|                                                  | 5  | I don't trust pension providers/I don't trust that they will pay my benefits when I retire                                                                                                                   |
|                                                  | 6  | I did not receive my benefits                                                                                                                                                                                |
|                                                  | 7  | Poor treatment/customer service                                                                                                                                                                              |
|                                                  | 8  | Other (SPECIFY)                                                                                                                                                                                              |
|                                                  | 98 | Don't know <i>Sijui</i>                                                                                                                                                                                      |
|                                                  | 99 | Refused to Answer <i>Kataa kujibu</i>                                                                                                                                                                        |

|                                                                                            |    |                                                                                                   |
|--------------------------------------------------------------------------------------------|----|---------------------------------------------------------------------------------------------------|
| <b>ASK IF C1= CODE 3 FOR- ALL STATEMENTS (40-42) NEVER USED/HAVE NO PENSION</b>            |    |                                                                                                   |
| <b>MULTIPLE MENTIONS POSSIBLE</b>                                                          |    |                                                                                                   |
| <b>FOR THOSE WHO DO NOT HAVE A RETIREMENT BENEFITS/PENSION SCHEME ASK</b>                  |    |                                                                                                   |
| D1B. You said you are not a member of any Retirement Benefits/pension scheme. Why is this? |    |                                                                                                   |
| <i>Ulisema wewe si mwanachama wa mpango wowote wa pensheni. Kwa nini hi?</i>               |    |                                                                                                   |
| <b>D1B</b>                                                                                 |    | D1B. Why Don't Have Pension                                                                       |
|                                                                                            | 1  | Don't have a regular income/job/can't afford pension contributions                                |
|                                                                                            | 2  | I don't understand or know about pensions/don't know where to get one                             |
|                                                                                            | 3  | I don't need/want a pension it will not benefit me/I prefer other options (e.g. my children)      |
|                                                                                            | 4  | There are no incentives provided (e.g. by government) to entice me to start saving for retirement |
|                                                                                            | 5  | I don't trust pension providers/I don't trust that they will pay my benefits when I retire        |
|                                                                                            | 6  | I don't have an ID or the other requirements needed to get a pension                              |
|                                                                                            | 7  | Other (SPECIFY)                                                                                   |
|                                                                                            | 98 | Don't know <i>Sijui</i><br>(DO NOT READ OUT)                                                      |
|                                                                                            | 99 | Refused to Answer <i>Kataa kujibu</i><br>(DO NOT READ OUT)                                        |

|                                                                                                                             |    |                                                                                                                                        |
|-----------------------------------------------------------------------------------------------------------------------------|----|----------------------------------------------------------------------------------------------------------------------------------------|
| <b>ASK IF HAVE RETIREMENT BENEFITS/PENSION SCHEME (CODE=1 IN 42 IN QC)</b>                                                  |    |                                                                                                                                        |
| <b>SINGLE MENTION ONLY</b>                                                                                                  |    |                                                                                                                                        |
| <b>DO NOT READ OUT</b>                                                                                                      |    |                                                                                                                                        |
| You said you have Other retirement benefits/ pension scheme. Which specific Retirement Benefits/Pension Scheme do you have? |    |                                                                                                                                        |
| <b>D1C</b>                                                                                                                  |    | D1C. Specific Retirement Scheme                                                                                                        |
|                                                                                                                             | 1  | Digital Individual Retirement Benefits/Pension Schemes (e.g Mbao, Haba Haba, Mobekeza, Gift a Pension)Mpango wa pensheni za kidijitali |
|                                                                                                                             | 2  | Individual Retirement Benefits Schemes, NOT DigitalMpango wa Pensheni wa kibinafsi, SIO Mbao                                           |
|                                                                                                                             | 3  | Other Specify                                                                                                                          |
|                                                                                                                             | 99 | Refused to Answer Kataa kujibu (DO NOT READ OUT)                                                                                       |

|                                                                                              |    |                                                         |
|----------------------------------------------------------------------------------------------|----|---------------------------------------------------------|
| <b>ASK IF IN A RETIREMENT BENEFITS/PENSION SCHEME (CODE=1 FOR ANY PRODUCTS 40-42 IN QC1)</b> |    |                                                         |
| <b>SINGLE MENTION ONLY</b>                                                                   |    |                                                         |
| <b>DO NOT READ OUT</b>                                                                       |    |                                                         |
| Do you have a Post-Retirement Medical Fund                                                   |    |                                                         |
| <b>D1D</b>                                                                                   |    | D1D. Post Retirement benefits Fund                      |
|                                                                                              | 1  | Yes <i>Ndio</i>                                         |
|                                                                                              | 2  | No <i>Hapana</i>                                        |
|                                                                                              | 98 | Don't know. <i>Sijui</i> (DO NOT READ OUT)              |
|                                                                                              | 99 | Refused to Answer <i>Kataa kujibu</i> (DO NOT READ OUT) |

|                                                                                                                                                        |    |                                                                 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------|----|-----------------------------------------------------------------|
| <b>ASK IF CODE =1 FOR ANY PRODUCTS 40-42 IN QC1</b>                                                                                                    |    |                                                                 |
| <b>SINGLE MENTION ONLY DO NOT READ OUT</b>                                                                                                             |    |                                                                 |
| <b>FOR THOSE WHO HAVE OR USED TO HAVE A RETIREMENT BENEFITS/PENSION SCHEME</b>                                                                         |    |                                                                 |
| You said that you currently use retirement benefits/pension, are you currently contributing to your retirement benefits or receiving pension payments? |    |                                                                 |
| <b>D1E</b>                                                                                                                                             |    | D1E                                                             |
|                                                                                                                                                        | 1  | Currently contributing to a retirement benefits/ pension scheme |
|                                                                                                                                                        | 2  | Currently receiving pension payments                            |
|                                                                                                                                                        | 99 | Refused to Answer                                               |

|                                                                                                                                         |                                                             |                                                     |                                             |
|-----------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|-----------------------------------------------------|---------------------------------------------|
| <b>SINGLE MENTION ONLY</b>                                                                                                              |                                                             |                                                     |                                             |
| <b>DO NOT READ OUT</b>                                                                                                                  |                                                             |                                                     |                                             |
| <b>INTERVIEWER INSTRUCTIONS. ASK IF CODE =1 IN D1E OPTION 1 (CURRENTLY CONTRIBUTING TO RETIREMENT BENEFITS SCHEME)</b>                  |                                                             |                                                     |                                             |
| D1F_i. Do you think you will have enough money from your retirement benefits/ pension scheme to meet your daily expenses in retirement? |                                                             |                                                     |                                             |
| <b>INTERVIEWER INSTRUCTIONS. ASK IF CODE=2 IN D1E OPTION 2 (CURRENTLY RECEIVING PENSION PAYMENTS)</b>                                   |                                                             |                                                     |                                             |
| D1F_ii. Is your Retirement benefit /pension payments able to meet your daily expenses?                                                  |                                                             |                                                     |                                             |
| <i>Pensheni/malipo yako ya uzeeni yanaweza toshela mahitaji yako ya kila siku?</i>                                                      |                                                             |                                                     |                                             |
|                                                                                                                                         |                                                             | D1F_i Currently contributing to Retirement benefits | D1F_ii Currently receiving pension payments |
| 1                                                                                                                                       | Yes <i>Ndio</i>                                             | 1                                                   | 1                                           |
| 2                                                                                                                                       | No <i>Hapana</i>                                            | 2                                                   | 2                                           |
| 3                                                                                                                                       | I am not currently receiving <i>Sipokei malipo kwa sasa</i> | 3                                                   | 3                                           |
| 98                                                                                                                                      | Don't know                                                  | 98                                                  | 98                                          |
| 99                                                                                                                                      | Refused to Answer                                           | 99                                                  | 99                                          |

|                                                                                                                                                                                                                                                                                                                                                                                             |                                                               |                                                 |                                 |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|-------------------------------------------------|---------------------------------|
| <b>ASK IF HAVE A RETIREMENT BENEFITS/PENSION PRODUCT (CODE=1 FOR ANY PRODUCTS 40-42 IN QC1 and IF CODE=1 IN D1A )</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b><br>In your opinion, do you think you should access part of your Retirement benefits/pension before retirement?<br><i>Unafikiri unafaa kupata sehemu ya malipo yako ya uzeeni/ pensheni kabla ya kustaafu?</i> |                                                               |                                                 |                                 |
| <b>D1G</b>                                                                                                                                                                                                                                                                                                                                                                                  |                                                               |                                                 | D1G. Retirement benfits/Pension |
|                                                                                                                                                                                                                                                                                                                                                                                             | 1                                                             | Yes<br><i>Ndio</i>                              | 1                               |
|                                                                                                                                                                                                                                                                                                                                                                                             | 2                                                             | No<br><i>Hapana</i>                             | 2                               |
|                                                                                                                                                                                                                                                                                                                                                                                             | 98                                                            | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT) | 98                              |
| 99                                                                                                                                                                                                                                                                                                                                                                                          | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT) | 99                                              |                                 |

|                                                                                                                                                                                                                                                                                                             |                                                                             |                                                                                                                 |                                             |            |                            |                                          |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|---------------------------------------------|------------|----------------------------|------------------------------------------|
| <b>ASK IF HAVE A RETIREMENT BENEFITS/PENSION PRODUCT (CODE=1 FOR ANY PRODUCTS 40 - 42 IN QC1)</b><br><b>SINGLE MENTION ONLY PER STATEMENT</b><br><b>READ OUT STATEMENTS</b><br>In the past 12 months, have you experienced any of the following in relation as regards you retirement benfits/pensions ...? |                                                                             |                                                                                                                 |                                             |            |                            |                                          |
| <b>D1H</b>                                                                                                                                                                                                                                                                                                  |                                                                             |                                                                                                                 | D1H. Experienced Consumer Protection Issues |            |                            |                                          |
|                                                                                                                                                                                                                                                                                                             |                                                                             |                                                                                                                 | Yes / Ndio                                  | No/ Hapana | Don't know<br><i>Sijui</i> | Refused to Answer<br><i>Kataa Kujibu</i> |
|                                                                                                                                                                                                                                                                                                             | 1                                                                           | Delayed payment/ trasfer/withholding of retirement benefits/pension                                             | 1                                           | 2          | 98                         | 99                                       |
|                                                                                                                                                                                                                                                                                                             | 2                                                                           | Money lost, stolen or missing from retirement benefits/pension savings                                          | 1                                           | 2          | 98                         | 99                                       |
|                                                                                                                                                                                                                                                                                                             | 3                                                                           | Harassment or unethical practices from trustees or service providers of your retirement benefits/pension scheme | 1                                           | 2          | 98                         | 99                                       |
|                                                                                                                                                                                                                                                                                                             | 4                                                                           | Attachment of retirement benefits by the scheme for various reasons                                             | 1                                           | 2          | 98                         | 99                                       |
| 5                                                                                                                                                                                                                                                                                                           | Underpayment/miscalculation or of your retirement benefits/pension payments | 1                                                                                                               | 2                                           | 98         | 99                         |                                          |

|                                                                                                                                                                                                                            |                                                  |                                                                                     |                     |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|-------------------------------------------------------------------------------------|---------------------|
| <b>ASK ONLY IF LOST MONEY IN (STATEMENT 2 = 1)</b><br><b>IF NO GO TO D1J</b><br><b>DO NOT READ OUT</b><br>How did you lose money from retirement benefits/pension savings? Ulipoteza pesa kiviipi kutoka kwa akaunti yako? |                                                  |                                                                                     |                     |
| <b>D1I</b>                                                                                                                                                                                                                 |                                                  |                                                                                     | D1I. How lost money |
|                                                                                                                                                                                                                            | 1                                                | Internal fraud (committed by trustee or staff of retirement benfits/pension scheme) | 1                   |
|                                                                                                                                                                                                                            | 2                                                | External fraud (e.g.Service provcers of retirement benfits/pension scheme)          | 2                   |
|                                                                                                                                                                                                                            | 3                                                | Other (SPECIFY) Nyingine (Taja)                                                     | 3                   |
|                                                                                                                                                                                                                            | 98                                               | Don't know Sijui (DO NOT READ OUT)                                                  | 98                  |
| 99                                                                                                                                                                                                                         | Refused to Answer Kataa kujibu (DO NOT READ OUT) | 99                                                                                  |                     |

|                                                                                                                                                                                                                                                                                                                                      |    |                                                                           |                          |
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| <b>ASK IF HAVE A RETIREMENT BENEFITS/PENSION PRODUCT (CODE=1 FOR ANY PRODUCTS 40 - 42 IN QC1)</b><br><b>SINGLE MENTION ONLY</b><br><b>READ OUT STATEMENT; DO NOT READ OUT RESPONSES</b><br>In the past 12 months, have you ever tried to register a complaint or resolve an issue regarding your retirement benefits/Pension scheme? |    |                                                                           |                          |
| <b>D1J</b>                                                                                                                                                                                                                                                                                                                           |    |                                                                           | D1J. Consumer Protection |
|                                                                                                                                                                                                                                                                                                                                      | 1  | Yes I had a complaint and registered<br><i>Ndio</i>                       | 1                        |
|                                                                                                                                                                                                                                                                                                                                      | 2  | Yes I had a complaint and Did NOT register<br><i>Ndio</i>                 | 2                        |
|                                                                                                                                                                                                                                                                                                                                      | 98 | No I did NOT have a complaint<br>Refused to Answer<br><i>Kataa kujibu</i> | 98                       |
| 99                                                                                                                                                                                                                                                                                                                                   |    | 99                                                                        |                          |

|                                                                                                                                                                                                                                              |    |                                                            |                                           |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|------------------------------------------------------------|-------------------------------------------|
| <b>ASK IF HAVE A RETIREMENT BENEFITS/PENSION PRODUCT (CODE=1 FOR D1J)</b><br><b>MULTIPLE MENTION POSSIBLE; RECORD UP TO THREE RESPONSES</b><br>What did you do to try to resolve the issue / register a complaint?<br><b>DO NOT READ OUT</b> |    |                                                            |                                           |
| <b>D1K</b>                                                                                                                                                                                                                                   |    |                                                            | D1K. Retirement Benefits Services Redress |
|                                                                                                                                                                                                                                              | 1  | Contacted my retirement benfits/pension scheme or trustees | 1                                         |
|                                                                                                                                                                                                                                              | 2  | used whistle blower portal/ Complaints handling portal     | 2                                         |
|                                                                                                                                                                                                                                              | 3  | Visited or Contacted the regulator, RBA                    | 3                                         |
|                                                                                                                                                                                                                                              | 4  | Contacted law enforcement eg. Police/DCI,chief             | 4                                         |
|                                                                                                                                                                                                                                              | 5  | Office of the Ombudsman                                    | 5                                         |
|                                                                                                                                                                                                                                              | 6  | Posted on social media                                     | 6                                         |
|                                                                                                                                                                                                                                              | 7  | Other Specify                                              | 7                                         |
|                                                                                                                                                                                                                                              | 98 | Don't know Sijui (DO NOT READ OUT)                         | 98                                        |
|                                                                                                                                                                                                                                              | 99 | Refused to Answer Kataa kujibu (DO NOT READ OL)            | 99                                        |

|                                                                                                                                                                                                              |           |          |                       |
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| <b>ASK IF HAVE A RETIREMENT BENEFITS/PENSION PRODUCT (CODE=1 IN D1J)</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b><br>Was the issue successfully resolved? Tatizo lilisuluhiswa kwa mafanikio? |           |          |                       |
| <b>D1L</b>                                                                                                                                                                                                   |           |          | D1L. Issue resolution |
|                                                                                                                                                                                                              | 1         | Yes Ndio | 1                     |
| 2                                                                                                                                                                                                            | No Hapana | 2        |                       |

|  |    |                                                |    |
|--|----|------------------------------------------------|----|
|  | 3  | PendingBado halijakamilika                     | 3  |
|  | 99 | Refused to Answer Kataa kuiibu (DO NOT READ OU | 99 |

|                                                                                                                              |   |                                                                                                                                                             |                          |          |                                   |
|------------------------------------------------------------------------------------------------------------------------------|---|-------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|----------|-----------------------------------|
| ASK HAVE A RETIREMENT BENEFITS/PENSION PRODUCT (CODE=1 FOR ANY PRODUCTS 40 - 42 IN QC1)                                      |   |                                                                                                                                                             |                          |          |                                   |
| SINGLE MENTION ONLY PER STATEMENT                                                                                            |   |                                                                                                                                                             |                          |          |                                   |
| READ OUT STATEMENTS                                                                                                          |   |                                                                                                                                                             |                          |          |                                   |
| Thinking about your interactions with your retirement benefits/pension scheme, do you agree or disagree with the following ? |   |                                                                                                                                                             |                          |          |                                   |
| D1M                                                                                                                          |   |                                                                                                                                                             | D1M. Consumer Protection |          |                                   |
|                                                                                                                              |   |                                                                                                                                                             | Agree                    | Disagree | Neither Agree/<br>Disagree        |
|                                                                                                                              |   |                                                                                                                                                             |                          |          | Refused to Answer<br>Kataa Kuiibu |
|                                                                                                                              | 1 | The terms & conditions (eg. limits, fees, charges, pricing, consequences) for the products and services at my retirement benefits/pension scheme are clear. | 1                        | 2        | 98                                |
|                                                                                                                              | 2 | The products/services offered by my retirement benefits/pension scheme are fairly priced.                                                                   | 1                        | 2        | 98                                |
|                                                                                                                              | 3 | I can easily communicate with my retirement benefits/pension scheme if I need to                                                                            | 1                        | 2        | 98                                |
|                                                                                                                              | 4 | I can easily access my funds in my retirement benefits/pension scheme account                                                                               | 1                        | 2        | 98                                |
|                                                                                                                              | 5 | My money/is secure in my retirement benefits/pension scheme account                                                                                         | 1                        | 2        | 98                                |
|                                                                                                                              | 6 | My retirement benefits/pension scheme has good customer service.                                                                                            | 1                        | 2        | 98                                |

| SECTION D: INSURANCE                                |                                                                                                                                                                                                                                                                                                                                                        |                                   |
|-----------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|
| D1                                                  | <b>ASK ALL WHO DO NOT HAVE /NHIF/SHIF/Other Medical and other INSURANCE IN OWN NAME(ALL CODE=2 OR 3 IN QC1 FOR SINGLE MENTION ONLY)</b><br><b>DO NOT READ OUT</b><br>In the last 12 months have you Used/are you covered under someone else's policy?<br>Kwa miezi 12 iliyopita umetumia bima chini ya sera ya mtu mwingine?                           |                                   |
|                                                     |                                                                                                                                                                                                                                                                                                                                                        | D1. Somebody Else's Insurance     |
|                                                     | 1 Yes Ndio                                                                                                                                                                                                                                                                                                                                             | 1                                 |
|                                                     | 2 No Hapana                                                                                                                                                                                                                                                                                                                                            | 2                                 |
|                                                     | 99 Refused to Answer Kataa kujibu (DO NOT READ OUT)                                                                                                                                                                                                                                                                                                    | 99                                |
| D2                                                  | <b>ASK IF C1=2 AND NOT EQUAL TO 1 FOR ANY 36-39 (USED TO HAVE INSURANCE)</b><br><b>MULTIPLE MENTIONS POSSIBLE</b><br><b>DO NOT READ OUT</b><br><b>CODE RESPONSE ACCORDINGLY THEN TYPE IN THE ANSWER</b><br><b>OTHER SHOULD NOT BE SPECIFIED BUT SHOULD BE CODED IF THE REST ARE NOT SELECTED</b><br>Why did you stop using insurance in your own name? |                                   |
|                                                     |                                                                                                                                                                                                                                                                                                                                                        | D2. Stop Using Insurance own name |
|                                                     | 1 I lost my job/income                                                                                                                                                                                                                                                                                                                                 | 1                                 |
|                                                     | 2 I would like to continue with my insurance but I can't afford the premiums/costs/too expensive                                                                                                                                                                                                                                                       | 2                                 |
|                                                     | 3 I don't need insurance anymore/I have other/better options to deal with shocks (e.g. family,savings)                                                                                                                                                                                                                                                 | 3                                 |
|                                                     | 4 I don't trust insurance providers/agents are dishonest                                                                                                                                                                                                                                                                                               | 4                                 |
|                                                     | 5 My claims were denied/underpaid                                                                                                                                                                                                                                                                                                                      | 5                                 |
|                                                     | 6 Poor treatment/customer service                                                                                                                                                                                                                                                                                                                      | 6                                 |
|                                                     | 7 Other (SPECIFY) Nyingine (Taja au bainisha)                                                                                                                                                                                                                                                                                                          | 7                                 |
|                                                     | 98 Don't know Sijui (DO NOT READ OUT)                                                                                                                                                                                                                                                                                                                  | 98                                |
| 99 Refused to Answer Kataa kujibu (DO NOT READ OUT) | 99                                                                                                                                                                                                                                                                                                                                                     |                                   |
| D3                                                  | <b>"ASK IF C1=3 FOR ALL STATEMENT 36-39 (DO NOT HAVE INSURANCE IN OWN NAME NAME) MULTIPLE MENTIONS POSSIBLE DO NOT READ OUT</b><br><b>D1C You said you have never had insurance in your own name. Why is this?</b><br><b>CODE RESPONSE ACCORDINGLY THEN TYPE IN THE ANSWER</b>                                                                         |                                   |
|                                                     |                                                                                                                                                                                                                                                                                                                                                        | D3. Never Had Insurance           |
|                                                     | 1 Don't have a regular income/job/too expensive/can't afford                                                                                                                                                                                                                                                                                           | 1                                 |
|                                                     | 1b <b>CODE RESPONSE ACCORDINGLY THEN TYPE IN THE ANSWER</b>                                                                                                                                                                                                                                                                                            | 1                                 |
|                                                     | 2 I don't understand or know about insurance/don't know where to get it                                                                                                                                                                                                                                                                                | 2                                 |
|                                                     | 2b <b>CODE RESPONSE ACCORDINGLY THEN TYPE IN THE ANSWER</b>                                                                                                                                                                                                                                                                                            |                                   |
|                                                     | 3 I don't need/want insurance/it will not benefit me/I have other options to deal with shocks (e.g. family)                                                                                                                                                                                                                                            | 3                                 |
|                                                     | 3b <b>CODE RESPONSE ACCORDINGLY THEN TYPE IN THE ANSWER</b>                                                                                                                                                                                                                                                                                            |                                   |
|                                                     | 4 Insurance will bring bad luck- I don't believe in it                                                                                                                                                                                                                                                                                                 | 4                                 |
|                                                     | 4b <b>CODE RESPONSE ACCORDINGLY THEN TYPE IN THE ANSWER</b>                                                                                                                                                                                                                                                                                            |                                   |
|                                                     | 5 I don't trust insurance providers/I don't trust that they will pay my claims/agents will scam me                                                                                                                                                                                                                                                     | 5                                 |
|                                                     | 5b <b>CODE RESPONSE ACCORDINGLY THEN TYPE IN THE ANSWER</b>                                                                                                                                                                                                                                                                                            |                                   |
|                                                     | 6 I don't have an ID or the other requirements needed to get an insurance                                                                                                                                                                                                                                                                              | 6                                 |
|                                                     | 6b <b>CODE RESPONSE ACCORDINGLY THEN TYPE IN THE ANSWER</b>                                                                                                                                                                                                                                                                                            |                                   |
| 7 Other (SPECIFY) Nyingine (Taja au bainisha)       | 7                                                                                                                                                                                                                                                                                                                                                      |                                   |
| 98 Don't know Sijui (DO NOT READ OUT)               | 98                                                                                                                                                                                                                                                                                                                                                     |                                   |
| 99 Refused to Answer Kataa kujibu (DO NOT READ OUT) | 99                                                                                                                                                                                                                                                                                                                                                     |                                   |
| D4                                                  | <b>ASK IF C1_39 = 1 CURRENTLY FOR THOSE WITH HAVE OTHER INSURANCE</b><br><b>MULTIPLE MENTION ONLY</b><br><b>DO NOT READ OUT</b><br>You said you have another type of insurance, which type of Insurance do you have/used?                                                                                                                              |                                   |
|                                                     |                                                                                                                                                                                                                                                                                                                                                        | D4. Type of Insurance             |
|                                                     | 1 Property (e.g House,building or contents insurance)<br>Mali (kwa mfano nyumba, mjengo au bima ya yalimo)                                                                                                                                                                                                                                             | 1                                 |
|                                                     | 2 Crop insurance Bima ya mimea                                                                                                                                                                                                                                                                                                                         | 2                                 |
|                                                     | 3 Livestock insurance Bima ya Mifugo                                                                                                                                                                                                                                                                                                                   | 3                                 |
|                                                     | 4 Life insurance Bima ya maisha                                                                                                                                                                                                                                                                                                                        | 4                                 |
|                                                     | 5 Education insurance Bima ya Elimu                                                                                                                                                                                                                                                                                                                    | 5                                 |
|                                                     | 6 Workmen's compensation (WIBA) Fidia ya mfanyakazi                                                                                                                                                                                                                                                                                                    | 6                                 |
|                                                     | 7 Fire Insurance                                                                                                                                                                                                                                                                                                                                       | 7                                 |
|                                                     | 8 Personal Accident                                                                                                                                                                                                                                                                                                                                    | 8                                 |
| 9 Other insurance (SPECIFY) Bima nyingine (Taja)    | 9                                                                                                                                                                                                                                                                                                                                                      |                                   |
| D5                                                  | <b>ASK IF CURRENTLY HAS INSURANCE (CODE=1 FOR ANY PRODUCTS 36-39 IN QC1)</b><br><b>SINGLE MENTION ONLY</b><br><b>READ OUT</b><br>Thinking about the <b>LAST</b> insurance policy you bought or acquired, was it...?                                                                                                                                    |                                   |
|                                                     |                                                                                                                                                                                                                                                                                                                                                        | D5. Ways acquired                 |
|                                                     | 1 Compulsory/Statutory <i>Kupitia wakala</i>                                                                                                                                                                                                                                                                                                           | 1                                 |
|                                                     | 2 Purchased by self/Voluntary Insurance                                                                                                                                                                                                                                                                                                                | 2                                 |
|                                                     | 3 Through my employer/ Group insurance                                                                                                                                                                                                                                                                                                                 | 4                                 |
|                                                     | 9 Other (SPECIFY)<br><i>Nyingine (Taja/bainisha)</i>                                                                                                                                                                                                                                                                                                   | 9                                 |
|                                                     | 98 Don't know                                                                                                                                                                                                                                                                                                                                          | 98                                |
|                                                     | 99 Refused to Answer                                                                                                                                                                                                                                                                                                                                   | 99                                |

|                                                                  |                                                                                                                                         |                               |
|------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|
| D6                                                               | <b>ASK IF CURRENTLY HAS INSURANCE (CODE=1 FOR ANY STATEMENT 36-39 IN QC1)</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b>   |                               |
|                                                                  | Thinking about the <b>LAST</b> insurance policy you bought or acquired, What method did you <b>MAINLY</b> use to pay for your insurance |                               |
|                                                                  |                                                                                                                                         | D6. Insurance Payment Channel |
|                                                                  | 1 Mobile money e.g. MPesa, Airtel Money, T-Kash, Equitel                                                                                | 1                             |
|                                                                  | 2 Cash<br><i>Pesa taslimu</i>                                                                                                           | 2                             |
|                                                                  | 3 Cheque Hundi/cheki                                                                                                                    | 3                             |
|                                                                  | 4 Account transfer e.g pesalink, swift,EFT<br><i>Uhamisho wa pesa kupitia njia ya alaktroniki kwa mfano pesalink, swift,EFT</i>         | 4                             |
|                                                                  | 5 Employer pays/ Deducted from Salary<br><i>Mwajiri hulipa/</i>                                                                         | 5                             |
|                                                                  | 6 Credit cards/Debit cards Kadi ya mopo/malipo                                                                                          | 6                             |
|                                                                  | 7 Other (SPECIFY)<br><i>Nyingine (Taja)</i>                                                                                             | 7                             |
| 98 Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)               | 98                                                                                                                                      |                               |
| 99 Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT) | 99                                                                                                                                      |                               |

|    |                                                                                                                                                                   |                      |
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| D7 | <b>ASK IF CURRENTLY USES NHIF/SHIF (CODE=1 FOR PRODUCT 37 IN QC1)</b><br><b>OTHERWISE GO TO SECTION E</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b> |                      |
|    | How do you pay for your NHIF/SHIF contributions<br><i>Ni wapi ulitoa pesa ya kulipa mradi wa bima ya Hospitali ya kitaifa?</i>                                    |                      |
|    |                                                                                                                                                                   | D7. Payment for NHIF |
|    | 1 Employer pays/ Deducted from Salary<br><i>Mwajiri hulipa</i>                                                                                                    | 1                    |
|    | 2 Pay out of own income/savings<br><i>Hulipakutoka kwa mapato/ akiba yangu</i>                                                                                    | 2                    |
|    | 3 Paid by friends / family<br><i>Inalipwa na marafiki / familia</i>                                                                                               | 3                    |
|    | 4 Paid by Government (National or County)<br><i>Ililipwa na Serikali (Kitaifa ou kaunti)</i>                                                                      | 5                    |
|    | 5 Other (SPECIFY)<br><i>Nyingine (Taja)</i>                                                                                                                       | 6                    |
|    | 98 Don't know                                                                                                                                                     | 98                   |
|    | 99 Refused to Answer                                                                                                                                              | 99                   |

|    |                                                                                                                                                                                                                                                                                                  |                         |           |                  |                                                               |
|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|-----------|------------------|---------------------------------------------------------------|
| D8 | <b>ASK ALL INSURANCE USERS CODE=1 FOR ANY PRODUCT 36-39 IN QC1</b><br><b>SINGLE MENTION ONLY PER STATEMENT</b><br><b>READ OUT STATEMENTS, DO NOT READ OUT RESPONSES.</b><br>In the past 12 months, have you experienced any of the following in relation to your insurance policy? Have you ...? |                         |           |                  |                                                               |
|    | <b>SINGLE MENTION ONLY PER STATEMENT</b>                                                                                                                                                                                                                                                         |                         |           |                  |                                                               |
|    |                                                                                                                                                                                                                                                                                                  | D8. Consumer Protection |           |                  |                                                               |
|    |                                                                                                                                                                                                                                                                                                  | Yes Ndio                | No Hapana | Don't know Sijui | Refused to Answer<br><i>Kataa Kujibu</i><br>(DO NOT READ OUT) |
|    | 1 Declined/Delayed/Underpaid insurance claim/                                                                                                                                                                                                                                                    | 1                       | 2         | 98               | 99                                                            |
|    | 3 Lack of transparency regarding policy terms<br><i>Ukosefu wa uwazi kuhusu sheria na masharti ya bima langu</i>                                                                                                                                                                                 | 1                       | 2         | 98               | 99                                                            |
|    | 5 Inadequate/poor customer service advice Huduma duni                                                                                                                                                                                                                                            | 1                       | 2         | 98               | 99                                                            |
|    | 6 Canceled Policy due Insurance company collapsed                                                                                                                                                                                                                                                | 1                       | 2         | 98               | 99                                                            |

|                                         |                                                                                                                                                         |                         |           |                                 |                                     |
|-----------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|-----------|---------------------------------|-------------------------------------|
| D9                                      | <b>ASK IF CODE=1 FOR IN Q8=1 (CLAIM DECLINED)</b><br><b>SINGLE MENTION ONLY PER STATEMENT</b><br><b>READ OUT STATEMENTS, DO NOT READ OUT RESPONSES.</b> |                         |           |                                 |                                     |
|                                         | Why the Declined/Delayed/Underpaid insurance claim/                                                                                                     |                         |           |                                 |                                     |
|                                         |                                                                                                                                                         | D9. Consumer Protection |           |                                 |                                     |
|                                         |                                                                                                                                                         | Yes Ndio                | No Hapana | Don't know<br>(DO NOT READ OUT) | Refused to Answer<br>(DOT READ OUT) |
|                                         | 1 Premium payment was not upto date                                                                                                                     | 1                       | 2         | 98                              | 99                                  |
|                                         | 2 Company/NHIF refused to pay                                                                                                                           | 1                       | 2         | 98                              | 99                                  |
| 3 Claim not covered by the policy terms | 1                                                                                                                                                       | 2                       | 98        | 99                              |                                     |
| 4 others specify                        | 1                                                                                                                                                       | 2                       | 98        | 99                              |                                     |

|     |                                                                                                                                                                                                                                                                    |                                  |
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| D10 | <b>ASK ONLY IF CURRENTLY USES INSURANCE (CODE=1 FOR ANY PRODUCT 36-39 IN SINGLE MENTION ONLY)</b><br><b>READ OUT STATEMENT; DO NOT READ OUT RESPONSES</b><br>In the past 12 months, have you ever had a complaint regarding your insurance policy and registered ? |                                  |
|     |                                                                                                                                                                                                                                                                    | D10 Tried registering a complain |
|     | 1 Yes I had a complaint and registered<br><i>Ndio</i>                                                                                                                                                                                                              | 1                                |
|     | 2 Yes I had a complaint and Did NOT register<br><i>Ndio</i>                                                                                                                                                                                                        | 2                                |

|    |   |                               |    |
|----|---|-------------------------------|----|
|    | 3 | No I did NOT have a complaint | 3  |
|    |   | Refused to Answer             |    |
| 99 |   | Kataa kujibu                  | 99 |

|     |                                                                                                                             |                                                  |                                 |
|-----|-----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|---------------------------------|
| D11 | <b>ASK ONLY IF CURRENTLY USES INSURANCE (CODE=1 FOR ANY PRODUCT 36-39 IN MULTIPLE MENTION POSSIBLE;<br/>DO NOT READ OUT</b> |                                                  |                                 |
|     | What did you do to try to resolve the issue / register a complaint?                                                         |                                                  |                                 |
|     |                                                                                                                             |                                                  | D11. Insurance Services Redress |
|     | 1                                                                                                                           | Contacted the providers/provider/agent           | 1                               |
|     | 3                                                                                                                           | Contacted the regulator eg. IRA                  | 3                               |
|     | 4                                                                                                                           | Contacted law enforcement eg. Police/DCI,chief   | 4                               |
|     | 5                                                                                                                           | Reported Office of the Ombudsman                 | 5                               |
|     | 6                                                                                                                           | Posted on social media                           | 6                               |
|     | 7                                                                                                                           | Report to PolicyHolders Compensation Funds (PCF) | 7                               |
|     | 8                                                                                                                           | Other Specify                                    | 8                               |
|     | 98                                                                                                                          | Don't know Sijui (DO NOT READ OUT)               | 98                              |
|     | 99                                                                                                                          | Refused to Answer Kataa kujibu (DO NOT READ OUT) |                                 |

|     |                                                                                        |                                                  |                      |
|-----|----------------------------------------------------------------------------------------|--------------------------------------------------|----------------------|
| D12 | <b>ASK IF D10 = 1) REGISTERED COMPLAIN<br/>SINGLE MENTION ONLY<br/>DO NOT READ OUT</b> |                                                  |                      |
|     | Was the issue successfully resolved? Tatizo lilisuluhiswa kwa mafanikio?               |                                                  |                      |
|     |                                                                                        |                                                  | D12 Issue resolution |
|     | 1                                                                                      | Yes Ndio                                         | 1                    |
|     | 2                                                                                      | No Hapana                                        | 2                    |
|     | 99                                                                                     | Refused to Answer Kataa kujibu (DO NOT READ OUT) | 99                   |

|     |                                                                                                                                                            |                                                                                                                                    |          |                        |                |                                     |    |
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| D13 | ASK CURRENTLY USES INSURANCE (CODE=1 FOR ANY PRODUCT 36-39 IN QC1)<br>SINGLE MENTION ONLY PER STATEMENT<br>READ OUT STATEMENTS, DO NOT READ OUT RESPONSES. |                                                                                                                                    |          |                        |                |                                     |    |
|     | Thinking about your interactions with your main Insurance product, do you agree or disagree with the following ?                                           |                                                                                                                                    |          |                        |                |                                     |    |
|     | D13 Consumer Protection                                                                                                                                    |                                                                                                                                    |          |                        |                |                                     |    |
|     |                                                                                                                                                            | Agree                                                                                                                              | Disagree | Neither Agree/Disagree | Not applicable | Refused to Answer (DO NOT READ OUT) |    |
|     | 1                                                                                                                                                          | The terms & conditions (eg. limits, fees, charges, pricing, consequences) for the products and services at my insurance are clear. | 1        | 2                      | 3              | 99                                  |    |
|     | 2                                                                                                                                                          | The products/services offered by my insurance are fairly priced.                                                                   | 1        | 2                      | 3              | 99                                  |    |
|     | 3                                                                                                                                                          | I can easily communicate with my insurance if I need to                                                                            | 1        | 2                      | 3              | 99                                  |    |
|     | 4                                                                                                                                                          | I can easily access my funds in my insurance account                                                                               | 1        | 2                      | 3              | 4                                   | 99 |
|     | 5                                                                                                                                                          | My money is secure in my insurance company                                                                                         | 1        | 2                      | 3              |                                     | 99 |
|     | 6                                                                                                                                                          | My insurance has good customer service.                                                                                            | 1        | 2                      | 3              |                                     | 99 |

## SECTION E: CREDIT

## READ OUT:

|    |                                                                                                                                                         |                                  |
|----|---------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|
| E1 | <b>ASK ALL<br/>SINGLE MENTION ONLY</b>                                                                                                                  |                                  |
|    | <b>DO NOT READ OUT</b>                                                                                                                                  |                                  |
|    | -Have you applied for and been denied a loan in the last 12 months?<br>Umejiandikisha kuchukua mkopo na ukanyimwa au kukataliwa kwa miezi 24 iliyopita? |                                  |
|    |                                                                                                                                                         | E1. Whether Tried to Take a Loan |
|    | 1 Yes<br><i>Ndio</i>                                                                                                                                    | 1                                |
|    | 2 No<br><i>A pana</i>                                                                                                                                   | 2                                |
| 98 | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                                                                                                         | 98                               |
|    | 99 Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                                                                        | 99                               |

|    |                                                                                                                                                                                                                                                                                                       |                        |
|----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
| E2 | <b>ASK IF CODE=1 (YES) IN E2<br/>MULTIPLE MENTIONS POSSIBLE.</b>                                                                                                                                                                                                                                      |                        |
|    | <b>DO NOT READ OUT</b>                                                                                                                                                                                                                                                                                |                        |
|    | From which service provider was the loan denied? Mkopo ulikataliwa kutoka kwa mtoa huduma mgani?                                                                                                                                                                                                      |                        |
|    |                                                                                                                                                                                                                                                                                                       | E2. Institution Denied |
|    | 1 Commercial bank<br><i>Benki</i>                                                                                                                                                                                                                                                                     | 1                      |
|    | 2 Microfinance bank<br><i>Benki ndogo</i>                                                                                                                                                                                                                                                             | 2                      |
|    | 3 SACCO/ M-SACCO                                                                                                                                                                                                                                                                                      | 3                      |
|    | 4 Mobile money provider (e.g. Safaricom fuliza )                                                                                                                                                                                                                                                      | 4                      |
|    | 5 Mobile banking (e.g. Mshwari , KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz)<br><i>Huduma za benki kwa simu(Kwa mfano Mshwari , KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HFWhizz)</i>                                                                                                      | 5                      |
|    | 6 Credit-Only institution (e.g. Platinum, Ngao, Letshego, Juhudi)                                                                                                                                                                                                                                     | 6                      |
|    | 7 Digital loans that you get through the phone that you download through apps (e.g. Branch, Tala, Utunzi, Haraka loans, etc.)<br><i>Mikopo ya dijitali ambayo unapata kupitia kwa simu ambayo unatoa kwa mtandao kupitia programu (kwa mfano. Branch, Tala, Utunzi, KopaCredo, Haraka loans, n.k)</i> | 7                      |
|    | 8 Insurance company<br><i>Kampuni za Bima</i>                                                                                                                                                                                                                                                         | 8                      |
|    | 9 Shylocks/Money Lenders<br><i>Mkopeshaji wa pesa /Shylock</i>                                                                                                                                                                                                                                        | 9                      |
|    | 10 Loan from a government institution for education, agriculture or a development loan                                                                                                                                                                                                                | 10                     |
|    | 11 Chama/groups<br><i>chama /kikundi</i>                                                                                                                                                                                                                                                              | 11                     |
|    | 12 Shop keeper<br><i>Muuzaji wa duka</i>                                                                                                                                                                                                                                                              | 12                     |
|    | 13 Hustler fund                                                                                                                                                                                                                                                                                       | 13                     |
|    | 14 Other (SPECIFY)<br><i>Nyingine (Taja)</i>                                                                                                                                                                                                                                                          | 14                     |
|    | 98 Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                                                                                                                                                                                                                                                    | 98                     |
|    | 99 Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                                                                                                                                                                                                                      | 99                     |

|    |                                                                                                 |                          |
|----|-------------------------------------------------------------------------------------------------|--------------------------|
| E3 | <b>ASK IF CODE=1 (YES) IN E1<br/>MULTIPLE MENTIONS POSSIBLE.</b>                                |                          |
|    | <b>DO NOT READ OUT</b>                                                                          |                          |
|    | If you were denied, what do you think w the reason? Ikiwa ilikataliwa, unadhani ni sababu gani? |                          |
|    |                                                                                                 | E4. Denied Credit Reason |
|    | 1 Lack of collateral<br><i>Kukosa dhamana</i>                                                   | 1                        |
|    | 2 No pay slip<br><i>Hakuna karatasi la malipo ya mshahara</i>                                   | 2                        |
|    | 3 Lack of records<br><i>Ukosefu wa rekodi</i>                                                   | 3                        |
|    | 4 Lack of business proposal<br><i>Ukosefu wa pendekezo la</i>                                   | 4                        |
|    | 5 Still had debt to pay off<br><i>Bado nilikuwa na deni ya kulipa</i>                           | 5                        |
|    | 6 No guarantor<br><i>Hakuna mdhamini</i>                                                        | 6                        |
|    | 7 Bad credit history<br><i>Historia mbaya ya mkopo</i>                                          | 7                        |
|    | 8 No credit history<br><i>Hakuna historia ya mkopo</i>                                          | 8                        |
|    | 9 Income is low and unable to repay<br><i>Mapato ni ya chini na siwezi kulipia mkopo</i>        | 9                        |
|    | 10 Project is too risky<br><i>Mradi ni hatari sana</i>                                          | 10                       |
|    | 11 Savings too low<br><i>Akiba ni yachini sana</i>                                              | 11                       |

|    |                                                                     |    |
|----|---------------------------------------------------------------------|----|
| 12 | Was not given a reason<br><i>Sikupeiwa sababu</i>                   | 12 |
| 13 | Negative listing by CRB<br><i>Repoti mbaya kutoka CRB</i>           | 13 |
| 14 | Discrimination (Gender/culture)<br><i>Ubaquzi [Jinsia/tamaduni]</i> | 14 |
| 15 | Other (SPECIFY)<br><i>Nyingine (Taja/ bainisha)</i>                 | 15 |
| 98 | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                     | 98 |
| 99 | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)       | 99 |

|    |                                                                              |                                            |
|----|------------------------------------------------------------------------------|--------------------------------------------|
| E4 | ASK IF HAVE NEVER HAD ANY LOAN PRODUCT IN OWN NAME (C1=3 FOR ALL: 13a-31 =1) |                                            |
|    | MULTIPLE MENTIONS POSSIBLE                                                   |                                            |
|    | DO NOT READ OUT                                                              |                                            |
|    | E4. Why have you never borrowed?                                             |                                            |
|    |                                                                              | E4. Why Never Borrowed                     |
|    | 1                                                                            | Don't have money/income/job; Can't afford  |
|    | 2                                                                            | I don't know where or how to borrow        |
|    | 3                                                                            | I don't like borrowing/loans don't benefit |
|    | 4                                                                            | Loans are too risky for me                 |
|    | 5                                                                            | I don't trust loan providers               |
|    | 6                                                                            | I don't have an ID                         |
|    | 7                                                                            | I don't have collateral or a guarantor     |
|    | 8                                                                            | Other (SPECIFY)                            |
|    | 98                                                                           | Don't know                                 |
|    | 99                                                                           | Refused to Answer                          |

|    |                                                                                                                                        |                                                  |
|----|----------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|
| E5 | ASK IF USED TO HAVE ANY LOAN PRODUCT IN OWN NAME (C1=2 AND NOT EQUAL TO 1 FOR ANY: 13a-31 =1, CODE C2=1 FOR OPTION 2,3,10,11,15,16,19) |                                                  |
|    | MULTIPLE MENTIONS POSSIBLE                                                                                                             |                                                  |
|    | DO NOT READ OUT                                                                                                                        |                                                  |
|    | Why did you stop taking loans?                                                                                                         |                                                  |
|    |                                                                                                                                        | E5. Why Stopped Borrowing                        |
|    | 1                                                                                                                                      | I lost my job/income                             |
|    | 2                                                                                                                                      | I can't afford to borrow at the moment/ it's too |
|    | 3                                                                                                                                      | Loans are not benefitting me/there are no        |
|    | 4                                                                                                                                      | Interest rates for loans are too high            |
|    | 5                                                                                                                                      | Loans have become too risky for me               |
|    | 6                                                                                                                                      | I don't trust loan providers                     |
|    | 7                                                                                                                                      | Unethical debt recovery/harassment               |
|    | 8                                                                                                                                      | Other (SPECIFY)                                  |
|    | 98                                                                                                                                     | Don't know                                       |
|    | 99                                                                                                                                     | Refused to Answer                                |



## SECTION E1 : CREDIT DEVICES USAGE LOOP

**READ OUT: I now want to ask you some more questions about the loan services you use. Sasa ninataka kukuuliza maswali zaidi juu ya huduma za mkopo unazotumia.**

**SINGLE MENTION ONLY  
DO NOT READ OUT**

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

You said earlier that you currently use or used to use (PRODUCT NAME FROM C1 13a-31 =1 OR 15-16, 19, 23 IN C2=1 )/ Hapo hawali ulisema yakwamba kwa sasa unatumia ( Jina la bidhaa kutoka C1 11-27

|     |                                                                                                                                                                                                                                                        | THEN ASK E1 iii to x ABOUT THE MOST RECENT LOAN FROM THIS TYPE OF INSTITUTION:I would like you to think of the MOST RECENT loan you have from this provider/ this source.                                        |                                                                                                                                                                            |                                                                                                                         |                                                                                                                                                |                                                                                                                             |                                                                                                                                                                      |                                                                                        |                                                                                                                                                                            |                                                                             |                                                                                                                                                      |                                                                                                                                                                                                                                                                                         |
|-----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|     |                                                                                                                                                                                                                                                        | i. In the past 12 months, including any that are currently outstanding how many loans have you taken from this provider?<br><br><i>Kwa miezi 12 iliyopita, umechukua mikopo mingapi kutoka kwa mhudumu huyu?</i> | ii. How many loans do you CURRENTLY have outstanding with (INSERT TYPE OF LOAN PROVIDER)?<br><br><i>una mikopo mingapi ambayo bado unalipa kwa sasa na ( weka mhudumu)</i> | iii. What was your MAIN reason for taking this loan ?<br><br><i>Nini ilikuwa sababu yako kuu ya kuchukua mkopo huu?</i> | iv. What collateral / security did you use for this loan, if any?<br><br><i>Dhamana ya huu mkopo/kilic hosimamia ilikua nini kama kunacho?</i> | v. How often do you make a repayment on this loan?<br><br><i>Je, huwa unafanya malipo baada ya muda gani kwa mkopo huu?</i> | vi. How do you usually make your loan repayment?/ Channels used to pay?<br><br><i>Huwa unafanya malipo yako ya mkopo kwa njia gani / Njia zinazotumika kulipia ?</i> | vii. How much did you borrow/appl y for?<br><br><i>Ulichukua kiasi gani cha mkopo?</i> | viii. How much of the loan applied did you receive?<br><br><b>AMOUNT SHOULD NOT BE LESS THAN AMOUNT OUTSTANDING IN E1 ix)</b><br><br><i>Ulipokea kiasi gani cha mkopo?</i> | ix. When did you borrow / take this loan? Uliomba au chukua mkopo huu lini? | x. When are you expected to finish repaying the loan? (Do not ask those "used to use" in C2=1)<br><br><i>Unatarajiwa kumaliza kulipa mkopo lini?</i> | xi. How much remains to be paid on this loan / what is the outstanding balance?(Do not ask those "used to use" in C2=1)<br><br><b>AMOUNT SHOULD NOT BE MORE THAN AMOUNT RECEIVED IN E1viii)</b><br><br><i>Ni kiasi gani inabaki kulipwa kwenye mkopo huu / salio la ngapi limebaki?</i> |
|     |                                                                                                                                                                                                                                                        | Enter number of loans taken in past 12 months                                                                                                                                                                    | Enter Number of loans person has from each provider                                                                                                                        | SEE CODES FOLLOWING                                                                                                     |                                                                                                                                                |                                                                                                                             |                                                                                                                                                                      | ENTER AMOUNT IN KSH                                                                    | ENTER AMOUNT IN KSH                                                                                                                                                        | SEE CODES FOLLOWING                                                         | ENTER AMOUNT IN KSH                                                                                                                                  | ENTER AMOUNT IN KSH                                                                                                                                                                                                                                                                     |
|     |                                                                                                                                                                                                                                                        | i. Number of Loans pas 12 months                                                                                                                                                                                 | ii. Number of Loans per Provider                                                                                                                                           | iii. Reason for Loan Product                                                                                            | iv. Collateral                                                                                                                                 | v. Payment frequency                                                                                                        | vi. Payment Channels                                                                                                                                                 | vii. Amount borrowed                                                                   | viii. Amount approved                                                                                                                                                      | ix. When borrowed                                                           | x. When repayment due                                                                                                                                | xi. Outstanding balance                                                                                                                                                                                                                                                                 |
| E1A | Personal loan/business loan from a commercial bank<br>Mkopo wa kibinafsi/ mkopo wa biashara kutoka kwa benki/ benki ndogo za fedha                                                                                                                     |                                                                                                                                                                                                                  |                                                                                                                                                                            |                                                                                                                         |                                                                                                                                                |                                                                                                                             |                                                                                                                                                                      |                                                                                        |                                                                                                                                                                            |                                                                             |                                                                                                                                                      |                                                                                                                                                                                                                                                                                         |
| E1B | Personal loan/business loan from a microfinance bank<br>Mkopo wa kibinafsi/ mkopo wa biashara kutoka kwa benki/ benki ndogo za fedha                                                                                                                   |                                                                                                                                                                                                                  |                                                                                                                                                                            |                                                                                                                         |                                                                                                                                                |                                                                                                                             |                                                                                                                                                                      |                                                                                        |                                                                                                                                                                            |                                                                             |                                                                                                                                                      |                                                                                                                                                                                                                                                                                         |
| E1C | Bank/ Micro finance bank Overdraft<br>Benki/ Matumizi ya fedha za benki ndogo/ Micro finance bank Overdraft"                                                                                                                                           |                                                                                                                                                                                                                  |                                                                                                                                                                            |                                                                                                                         |                                                                                                                                                |                                                                                                                             |                                                                                                                                                                      |                                                                                        |                                                                                                                                                                            |                                                                             |                                                                                                                                                      |                                                                                                                                                                                                                                                                                         |
| E1D | Credit card                                                                                                                                                                                                                                            |                                                                                                                                                                                                                  |                                                                                                                                                                            |                                                                                                                         |                                                                                                                                                |                                                                                                                             |                                                                                                                                                                      |                                                                                        |                                                                                                                                                                            |                                                                             |                                                                                                                                                      |                                                                                                                                                                                                                                                                                         |
| E1E | Loan from mobile banking (e.g. Mshwari , KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz, Stawi loan, M-fanisi)<br>Mikopo kutoka benki ya simu ya mkononi (k.m. Mshwari, KCBM-Pesa, M-Co-op, Mkopo wa Eazzy, Timiza HFWhizz, Stawi loan, M-fanisi) |                                                                                                                                                                                                                  |                                                                                                                                                                            |                                                                                                                         |                                                                                                                                                |                                                                                                                             |                                                                                                                                                                      |                                                                                        |                                                                                                                                                                            |                                                                             |                                                                                                                                                      |                                                                                                                                                                                                                                                                                         |

|    |     |                                                                                                                                                                                                                                                                                                                           |  |  |  |  |  |  |  |  |  |  |
|----|-----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|--|--|--|--|
| E1 | E1F | Loan from mobile money provider (e.g. Fuliza loan, Equity's Boostika)<br>Mikopo ya huduma za simu za mkononi (kwa mfano Fuliza loan)                                                                                                                                                                                      |  |  |  |  |  |  |  |  |  |  |
|    | E1G | Loan from Sacco / Savings and Credit Cooperative Society<br>Loan kwa Sacco / Ushirika wa akiba na mkopo                                                                                                                                                                                                                   |  |  |  |  |  |  |  |  |  |  |
|    | E1H | Loan from a microfinance institution (e.g. credit only institution)- musoni, platinum credit,<br>Mkopo kutoka kwa taasisi ndogo la kifedha                                                                                                                                                                                |  |  |  |  |  |  |  |  |  |  |
|    | E1I | Digital loans that you get through the phone that you download through apps (e.g., Tala, Utunzi, Haraka loans, etc.)<br>Mikopo ya dijitali ambayo unapata kupitia kwa simu ambayo unatoa kwa mtandao kupitia programu (kwa mfano., Tala, Utunzi, KopaCredo, Haraka loans, n.k)                                            |  |  |  |  |  |  |  |  |  |  |
|    | E1J | Loan from Shylocks / Loan Sharks / Money Lenders / Money Merchants that                                                                                                                                                                                                                                                   |  |  |  |  |  |  |  |  |  |  |
|    | E1K | Loan from a group/chama<br>Mkopo kutoka kwa kikundi / chama                                                                                                                                                                                                                                                               |  |  |  |  |  |  |  |  |  |  |
|    | E1L | Loan from a government institution for education, agriculture or a development loan excluding hustler fund (e.g. HELB, Agricultural Finance Corporation, Youth Fund, Women Fund, Uwezo fund)                                                                                                                              |  |  |  |  |  |  |  |  |  |  |
|    | E1M | Loan from Hustler Fund<br>Mkopo kutoka kwa hustler fund )                                                                                                                                                                                                                                                                 |  |  |  |  |  |  |  |  |  |  |
|    | E1N | Loan from an employer (ASK only if employed/Casual)<br>Mkopo kutoka kwa mwajiri                                                                                                                                                                                                                                           |  |  |  |  |  |  |  |  |  |  |
|    | E1O | Loan from family/friend/neighbour<br>Mkopo kutoka kwa familia/rafiki/jirani                                                                                                                                                                                                                                               |  |  |  |  |  |  |  |  |  |  |
|    | E1P | Cash loan from shopkeeper<br>Mkopo wa pesa kutoka kwa muuzaji wa duka                                                                                                                                                                                                                                                     |  |  |  |  |  |  |  |  |  |  |
|    | E1Q | Taking goods and services on credit from a shopkeeper<br>Kuchukua bidhaa na huduma kwa mkopo kutoka kwa muuzaji wa duka                                                                                                                                                                                                   |  |  |  |  |  |  |  |  |  |  |
|    | E1R | Loan / credits from buyer of your harvest / supplier of agricultural inputs (e.g. coffee, tea, sugarcane, tobacco, vegetables)                                                                                                                                                                                            |  |  |  |  |  |  |  |  |  |  |
|    | E1S | Hire purchase/Lipa pole pole(e.g. KuKopesha, Diamond Trust, Kenya Credit Traders (KCT), Synergy, One Africa Capital, Mkopa, Watu pay)<br>Mkopo wa manunuzi kwa kukopesha (kwa mfano KuKopesha, Diamond Trust, wafanyabiashara wa mikopo wa Kenya(Kenya Credit Traders (KCT), Synergy, One Africa Capital;Mkopa, Watu pay) |  |  |  |  |  |  |  |  |  |  |
|    | E1T | Loan from Insurance<br>Mkopo kutoka kwa bima                                                                                                                                                                                                                                                                              |  |  |  |  |  |  |  |  |  |  |

|     |                                                                                                                                                                                                                                                                               |  |  |  |  |  |  |  |  |  |  |  |
|-----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|--|--|--|--|--|
| E1U | Loan to buy / build a house (mortgage), or to buy land from a bank / building society or Sacco/Insurance/Government/ National Housing Corporation<br>Mkopo wa kununua /kujenga nyumba (ankra), au kununua shamba kutoka kwa benki / shirika la kujenga au Sacco/Bima/Serikali |  |  |  |  |  |  |  |  |  |  |  |
|-----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|--|--|--|--|--|

| CODES<br>IIIVI<br>AND<br>VIIIIX | CODES III                                                                                       | CODES IV                                                             | CODES V                                | CODES VI                                                 | CODES IX                            |    | CODES X                             |    |
|---------------------------------|-------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|----------------------------------------|----------------------------------------------------------|-------------------------------------|----|-------------------------------------|----|
|                                 | For emergencies such as burial, medical =1                                                      | Land / title deed / house =1                                         | Daily = 1                              | Deducted from salary = 1                                 | In the last week                    | 1  | In one week                         | 1  |
|                                 | For education for self or others within household=2                                             | Movable assets(e.g. livestock, car, motor vehicle, inventories) =2   | Weekly = 2                             | Cash = 2                                                 | In the last month                   | 2  | In one month                        | 2  |
|                                 | For education for others outside household=3                                                    |                                                                      |                                        | Mobile money (send money)/(e.g. MPesa, Airtel Money)     |                                     |    |                                     |    |
|                                 | To meet daytoday household needs =4                                                             | Household assets (e.g. TVs, fridges, wardrobes,phone,laptop etc.) =3 | Monthly i= 3                           | Mobile money business wallet (e.g. Pochi la biashara) =4 | Between 1 and 6 months ago          | 3  | In 3 months                         | 3  |
|                                 | To start a new business =5                                                                      | Salary =4                                                            | Annually = 4                           | Bank/SACCO/MFI payroll =5                                | Between 6 months and 1 year ago     | 4  | In 6 months                         | 4  |
|                                 | To expand / invest in machinery, equipment for my business = 6                                  | Guaranteed by another person / guarantor = 5                         | Pay the whole loan in lumpsum =5       | Merchant/business payroll/till number =6                 | More than 1 year ago                | 5  | In one year                         | 5  |
|                                 | For working capital for my business = 7                                                         | Group collateral = 6                                                 | Irregularly/ Whenever I get money= 6   | Cheque = 7                                               | Don't Know (DO NOT READ OUT) =98    | 98 | In more than one year               | 6  |
|                                 | To invest in the premise or land for my business = 8                                            | No collateral needed = 7                                             | Don't need to repay = 7                | Pesalink Bank transfer = 8                               | Refused to Answer (DO NOT READ OUT) | 99 | Don't Know (DO NOT READ OUT)        | 98 |
|                                 | To purchase a house =9                                                                          | Retirement benfits/Pension savings =8                                | Haven't yet started to repay = 8       | Electronic Funds Transfer (EFT) Bank transfer = 9        |                                     |    | Refused to Answer (DO NOT READ OUT) | 99 |
|                                 | To invest in another person's business =10                                                      | Other (SPECIFY) =9                                                   | Other (SPECIFY)= 9                     | Realtime Gross Settlement (RTGS) Bank transfer=10        |                                     |    |                                     |    |
|                                 | To purchase land =11                                                                            | Don't Know (DO NOT READ OUT) =98                                     | Don't Know (DO NOT READ OUT) =98       | Standing order Bank transfer =11                         |                                     |    |                                     |    |
|                                 | To purchase or build a house = 12                                                               | Don't Know (DO NOT READ OUT) =98                                     | Refused to Answer (DO NOT READ OUT)=99 | Haven't yet started to repay = 12                        |                                     |    |                                     |    |
|                                 | To improve a house = 13                                                                         |                                                                      |                                        | Inkind (e.g. assets, livestock) = 13                     |                                     |    |                                     |    |
|                                 | For personal reasons such as new clothes, shoes =14                                             |                                                                      |                                        | Don't need to repay = 14                                 |                                     |    |                                     |    |
|                                 | To acquire household goods =15                                                                  |                                                                      |                                        | Digital/community currency=15                            |                                     |    |                                     |    |
|                                 | For social reasons (e.g. wedding, bride price) = 16                                             |                                                                      |                                        | Other (SPECIFY) = 16                                     |                                     |    |                                     |    |
|                                 | To buy a car or motorcycle =17                                                                  |                                                                      |                                        | None of these =17 (DO NOT READ OUT) =97                  |                                     |    |                                     |    |
|                                 | To purchase livestock =18                                                                       |                                                                      |                                        | Don't Know (DO NOT READ OUT) =98                         |                                     |    |                                     |    |
|                                 | To purchase agricultural inputs (e.g. seeds, fertiliser, insemination) =19                      |                                                                      |                                        | Refused to Answer (DO NOT READ OUT)= 99                  |                                     |    |                                     |    |
|                                 | For agricultural improvements (e.g. Green house, irrigation, dam, fencing, preparing land) = 20 |                                                                      |                                        |                                                          |                                     |    |                                     |    |
|                                 | To purchase agricultural implements (e.g. plough, hoe, tractor, things for the farm) = 21       |                                                                      |                                        |                                                          |                                     |    |                                     |    |
|                                 | To pay for farm labour = 22                                                                     |                                                                      |                                        |                                                          |                                     |    |                                     |    |
|                                 | To transport farm produce to the market =23                                                     |                                                                      |                                        |                                                          |                                     |    |                                     |    |
|                                 | For fishing equipment (e.g. boats, nets, engine) = 24                                           |                                                                      |                                        |                                                          |                                     |    |                                     |    |
|                                 | To pay off your debts = 25                                                                      |                                                                      |                                        |                                                          |                                     |    |                                     |    |
|                                 | To repay debts for someone else who was unable to repay (e.g. family, friend) =26               |                                                                      |                                        |                                                          |                                     |    |                                     |    |
|                                 | For later in life/ For old age =27                                                              |                                                                      |                                        |                                                          |                                     |    |                                     |    |
|                                 | For Gaming( Lottery, betting/gambling) =28                                                      |                                                                      |                                        |                                                          |                                     |    |                                     |    |
|                                 | Other (SPECIFY)= 29                                                                             |                                                                      |                                        |                                                          |                                     |    |                                     |    |
|                                 | Don't Know (DO NOT READ OUT) =98                                                                |                                                                      |                                        |                                                          |                                     |    |                                     |    |
|                                 | Refused to Answer (DO NOT READ OUT)= 99                                                         |                                                                      |                                        |                                                          |                                     |    |                                     |    |



|                |                                                                                                                                                                                                                                                                                                                                                  |                                                        |
|----------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|
| E1_ii &<br>iii | <p>ASK IF CURRENTLY USE ANY LOAN/ CREDIT PRODUCT OR HAS USED IN THE PAST 12 MONTHS (CODE=1 IN QC1 FOR ANY PRODUCT 11 -27, 32, 34 OR CODE=1 IN QC2 FOR ANY PRODUCT 11 - 27, 32, 34 ) OTHERWISE GO TO E2A.</p> <p>SINGLE MENTION ONLY. DO NOT READ OUT</p>                                                                                         |                                                        |
|                | <p><b>E1_ii If currently uses more than one loan in C1 PRODUCT NAME FROM C1 13a-31 =1 OR 15-16, 19 IN C2=1)</b><br/>         Among your loan or credit product, which is the MOST IMPORTANT? (PRODUCT NAME FROM C1 11-27, 32, 34 =1 OR 11-27, 32, 34 IN C2=1 )<br/>         Kati ya bidhaa zako za mikopo gani iliyo ya <b>muhimu zaidi?</b></p> |                                                        |
|                | <p><b>ASK if for E1_ii Main Reason</b><br/>         E1_iii What was your MAIN reason for choosing this product in E1_ii?<br/>         Sababu yako kuu ya kuchagua hii bidhaa ni gani?</p>                                                                                                                                                        |                                                        |
|                |                                                                                                                                                                                                                                                                                                                                                  | E1_ii. Loan Features                                   |
|                | 1                                                                                                                                                                                                                                                                                                                                                | Convenient / easy to get a loan                        |
|                | 2                                                                                                                                                                                                                                                                                                                                                | Charges and fees are affordable / repayments are low   |
|                | 3                                                                                                                                                                                                                                                                                                                                                | Easy to use / make repayments                          |
|                | 4                                                                                                                                                                                                                                                                                                                                                | The features are suited to my needs                    |
|                | 5                                                                                                                                                                                                                                                                                                                                                | I trust it                                             |
|                | 6                                                                                                                                                                                                                                                                                                                                                | Less paperwork / documents required                    |
|                | 7                                                                                                                                                                                                                                                                                                                                                | No one can know you have taken a loan                  |
|                | 8                                                                                                                                                                                                                                                                                                                                                | This was the only option / had no choice               |
|                | 9                                                                                                                                                                                                                                                                                                                                                | Trying to build my credit history                      |
|                | 10                                                                                                                                                                                                                                                                                                                                               | Need to keep option open for future borrowing          |
|                | 11                                                                                                                                                                                                                                                                                                                                               | Forced to borrow here as per group requirements        |
|                | 12                                                                                                                                                                                                                                                                                                                                               | Recommended to me                                      |
|                | 13                                                                                                                                                                                                                                                                                                                                               | Other (SPECIFY)<br>Nyingine (Taja/ Bainisha)           |
|                | 98                                                                                                                                                                                                                                                                                                                                               | Don't Know<br>Sijui<br>(DO NOT READ OUT)               |
|                | 99                                                                                                                                                                                                                                                                                                                                               | Refused to Answer<br>Kataa kujibu<br>(DO NOT READ OUT) |

## SECTION E2: OVERALL LOAN/CREDIT PRODUCT MAINTENANCE

| <b>ASK IF CURRENTLY USE, EVER USED IN THE PAST 12 MONTHS (PRODUCT NAME FROM C1 13a-31 =1 OR 15-16, 19 IN C2=1 ) OTHERWISE GO TO QE3A</b>                                |                                                                                                                                                                                                                                                                                                                                                           |                          |  |              |  |       |  |    |                                                 |    |                                                               |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|--|--------------|--|-------|--|----|-------------------------------------------------|----|---------------------------------------------------------------|
| <b>ENTER VALUE IN KSH (NONZERO INTEGER) SINGLE MENTION ONLY</b>                                                                                                         |                                                                                                                                                                                                                                                                                                                                                           |                          |  |              |  |       |  |    |                                                 |    |                                                               |
| In the past month [INSERT FULL CALENDER MONTH] how much did you spend to repay your outstanding loans?<br>Kwa mwezi mmoja uliopita, unatumia pesa ngapi kulipia mikopo? |                                                                                                                                                                                                                                                                                                                                                           |                          |  |              |  |       |  |    |                                                 |    |                                                               |
| <b>E2A</b>                                                                                                                                                              | <table border="1"> <tr> <th colspan="2">E2A. Amount of Repayment</th> </tr> <tr> <th colspan="2">ENTER AMOUNT</th> </tr> <tr> <td colspan="2">.....</td> </tr> <tr> <td>98</td> <td>Don't know<br/><i>Sijui</i><br/>(DO NOT READ OUT)</td> </tr> <tr> <td>99</td> <td>Refused to Answer<br/><i>Kataa kujibu</i><br/>(DO NOT READ OUT)</td> </tr> </table> | E2A. Amount of Repayment |  | ENTER AMOUNT |  | ..... |  | 98 | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT) | 99 | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT) |
| E2A. Amount of Repayment                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                           |                          |  |              |  |       |  |    |                                                 |    |                                                               |
| ENTER AMOUNT                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                           |                          |  |              |  |       |  |    |                                                 |    |                                                               |
| .....                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                           |                          |  |              |  |       |  |    |                                                 |    |                                                               |
| 98                                                                                                                                                                      | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                                                                                                                                                                                                                                                                                                           |                          |  |              |  |       |  |    |                                                 |    |                                                               |
| 99                                                                                                                                                                      | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                                                                                                                                                                                                                                                                             |                          |  |              |  |       |  |    |                                                 |    |                                                               |

|                                                                    |                                                                                                   |
|--------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|
| <b>ASK TO ALL WHO HAVE LOANS OUTSTANDING IN THE PAST 12 MONTHS</b> |                                                                                                   |
| <b>SINGLE MENTION ONLY</b>                                         |                                                                                                   |
| <b>READ OUT STATEMENT; DO NOT READ OUT RESPONSES</b>               |                                                                                                   |
| <b>E2B</b>                                                         | In the past 12 months, did someone in your household repay or help to repay a loan that you owed? |
|                                                                    | E2Ai. Someone repaid loan for                                                                     |
| 1                                                                  | Yes                                                                                               |
| 2                                                                  | No                                                                                                |
| 99                                                                 | Refused to Answer <i>Kataa kujibu</i> (DO NOT READ OUT)                                           |

|                                                   |                                                  |
|---------------------------------------------------|--------------------------------------------------|
| <b>ASK IF E2B=1</b>                               |                                                  |
| <b>MULTMENTION ONLY</b>                           |                                                  |
| <b>DO NOT READ OUT</b>                            |                                                  |
| Who in your household helped you repay your loan? |                                                  |
| <b>E2C</b>                                        | E2C. Household member                            |
| 1                                                 | Spouse/ partner<br>Pamoja na mwezi au bibi/bwana |
| 2                                                 | Mother                                           |
| 3                                                 | Father                                           |
| 4                                                 | Daughter/mtoto wa kike                           |
| 5                                                 | Son /mtoto wa kiume                              |
| 6                                                 | Other relative(s)                                |
| 7                                                 | Nonrelative(s)                                   |
| 98                                                | Don't know                                       |
| 99                                                | Refused to Answer                                |

|                                                                                                                                                                                           |   |                                                                                                                                      |                     |                                                 |                                                               |    |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|--------------------------------------------------------------------------------------------------------------------------------------|---------------------|-------------------------------------------------|---------------------------------------------------------------|----|
| <b>ASK IF CURRENTLY USE, EVER USED IN THE PAST 12 MONTHS (C1 13a-31 =1 OR 15-16, 19 IN C2=1, OTHERWISE GO TO E3A)</b>                                                                     |   |                                                                                                                                      |                     |                                                 |                                                               |    |
| <b>SINGLE MENTION ONLY PER STATEMENT</b>                                                                                                                                                  |   |                                                                                                                                      |                     |                                                 |                                                               |    |
| <b>READ OUT STATEMENTS</b>                                                                                                                                                                |   |                                                                                                                                      |                     |                                                 |                                                               |    |
| In the past 12 months have you done any of the following to repay any loan that you have?<br>Kwa miezi 12 iliyopita, umefanya yoyote kati ya zifuatazo kulipa mkopo wowote ambao uko nao? |   |                                                                                                                                      |                     |                                                 |                                                               |    |
| E2B. Ease of Loan Repayment                                                                                                                                                               |   |                                                                                                                                      |                     |                                                 |                                                               |    |
|                                                                                                                                                                                           |   | Yes<br><i>Ndio</i>                                                                                                                   | No<br><i>Hapana</i> | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT) | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT) |    |
| <b>E2D</b>                                                                                                                                                                                | 1 | Borrowed money to repay the loan<br><i>Kukopa fedha ili ulipe mkopo</i>                                                              | 1                   | 2                                               | 98                                                            | 99 |
|                                                                                                                                                                                           | 2 | Used savings to repay the loan<br><i>Kutumia akiba kulipa mkopo</i>                                                                  | 1                   | 2                                               | 98                                                            | 99 |
|                                                                                                                                                                                           | 3 | Sold / gave assets or belongings to repay the loan<br><i>Uza/ peana au toa mali kulipa mkopo</i>                                     | 1                   | 2                                               | 98                                                            | 99 |
|                                                                                                                                                                                           | 4 | Reduced expenditures on food products to repay the loan<br><i>Kupunguza matumizikwa bidhaa za chakula ili uweze kulipa mkopo</i>     | 1                   | 2                                               | 98                                                            | 99 |
|                                                                                                                                                                                           | 5 | Reduced expenditures on nonfood products to repay the loan<br><i>Kupunguza matumizi kwa bidhaa za chakula ili uweze kulipa mkopo</i> | 1                   | 2                                               | 98                                                            | 99 |
|                                                                                                                                                                                           | 6 | Started a business/worked more hours<br><i>Anzisha biashara/fanya kazi masaa mengi zaidi</i>                                         | 1                   | 2                                               | 98                                                            | 99 |
|                                                                                                                                                                                           | 7 | Assets forcefully taken/repossessed<br><i>Mali ilichukuliwa kwa nguvu</i>                                                            | 1                   | 2                                               | 98                                                            | 99 |
|                                                                                                                                                                                           | 8 | Deducted from my monthly pension payments to repay the loan                                                                          | 1                   | 2                                               | 98                                                            | 99 |

|     |                                                                                                                                                                                                                                                                                |                                                                                               |
|-----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|
| E2E | <b>ASK IF CURRENTLY USE, EVER USED IN THE PAST 12 MONTHS (C1 13a-31 =1 OR 15-16, 19 IN C2=1, OTHERWISE GO TO E3A)</b><br><b>MULTIPLE MENTION ONLY</b><br><b>DO NOT READ OUT</b><br><b>RECORD NONNEGATIVE WHOLE NUMBER</b>                                                      |                                                                                               |
|     | E2E. In the past 12 months were you either late paying any of your loans, missed a payment, paid less or never paid any amount as required ?<br>Kwa miezi 12 iliyopita ulichelewa kulipa mikopo yako yoyote, ulikosa kulipa, uliipia au hukulipia kiasi chochote ulivyotakiwa? |                                                                                               |
|     |                                                                                                                                                                                                                                                                                | E2E. Type of default                                                                          |
|     | 1                                                                                                                                                                                                                                                                              | Didn't pay at all<br>Sikulipa hata                                                            |
|     | 2                                                                                                                                                                                                                                                                              | Paid late/Missed a payment/Paid less<br>Nilichelewesha malipo/Nilikosa kulipa Nililipa kidogo |
|     | 3                                                                                                                                                                                                                                                                              | I did not default/always pay on time                                                          |
|     | 98                                                                                                                                                                                                                                                                             | Don't know<br>Sijui<br>(DO NOT READ OUT)                                                      |
|     | 99                                                                                                                                                                                                                                                                             | Refused to Answer<br>Kataa kujibu<br>(DO NOT READ OUT)                                        |

|     |                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                     |
|-----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| E2F | <b>ASK IF E2E = CODE 1-4</b><br><b>OTHERWISE GO TO E3A</b><br><b>AUTOFILL WHERE CODE=1 IN PRODUCTS 13a-31 IN C1 OR CODE=1 IN C2 15-16,19</b><br><b>MULTIPLE MENTIONS POSSIBLE</b><br><b>DO NOT READ OUT</b>                                   |                                                                                                                                                                                                                                                                                                                                     |
|     | Could you please tell me on which loan(s) you paid late, missed a payment, paid less and or never paid? Tafadhali unaweza nieleza ni kwa mkopo/ mikopo gani ulilipa kwa kuchelewa, ulikosa kufanya malipo, ulilipa kidogo na au hujawai lipa? |                                                                                                                                                                                                                                                                                                                                     |
|     |                                                                                                                                                                                                                                               | E2F. Loans Defaulted                                                                                                                                                                                                                                                                                                                |
|     | 1                                                                                                                                                                                                                                             | Loan from a bank<br>Mkopo wa kibinafsi/ mkopo wa biashara kutoka kwa benki                                                                                                                                                                                                                                                          |
|     | 2                                                                                                                                                                                                                                             | Loan from microfinance bank (MFB)                                                                                                                                                                                                                                                                                                   |
|     | 3                                                                                                                                                                                                                                             | Mobile bank (e.g. MShwari, KCB MPesa, MCoop Cash, Eazzy Loan, Timiza, HF Whizz)<br>benki ya simu ya mkononi (kwa mfano. Mshwari, KCBM-Pesa, M-Co-op, Mkopo wa Eazzy, Timiza HFWhizz)                                                                                                                                                |
|     | 4                                                                                                                                                                                                                                             | Sacco (Savings and Credit Cooperative Society)<br>Sacco / UShirika wa akiba na mkopo                                                                                                                                                                                                                                                |
|     | 5                                                                                                                                                                                                                                             | Insurance Company                                                                                                                                                                                                                                                                                                                   |
|     | 6                                                                                                                                                                                                                                             | Microfinance institution<br>Shirika ndogo la kifedha                                                                                                                                                                                                                                                                                |
|     | 7                                                                                                                                                                                                                                             | Shylocks / Loan<br>Sharks / Money Lenders /                                                                                                                                                                                                                                                                                         |
|     | 8                                                                                                                                                                                                                                             | Group/chama<br>kikundi / chama                                                                                                                                                                                                                                                                                                      |
|     | 9                                                                                                                                                                                                                                             | Government institution for education, agriculture or development (e.g. HELB, Agricultural Finance Corporation, Youth Fund, Women Fund)<br>Taasisi ya serikalikwa ajili ya elimu, kilimo au mkopo wa maendeleo (kwa mfano, Bodi ya mikopo ya elimu ya juu /HELB, Shirika la kifedha la Kilimo, mradi wa Vijana, mradi wa Akina Mama) |
|     | 10                                                                                                                                                                                                                                            | Employer<br>Mwajiri                                                                                                                                                                                                                                                                                                                 |
|     | 11                                                                                                                                                                                                                                            | Family / friend / neighbour<br>Familia/rafiki/jirani                                                                                                                                                                                                                                                                                |
|     | 12                                                                                                                                                                                                                                            | Cash Loan from Shopkeeper<br>Mkopo wa pesa kutoka kwa muuzaji wa duka                                                                                                                                                                                                                                                               |
|     | 13                                                                                                                                                                                                                                            | Taking goods and services on credit from a shopkeeper<br>Kuchukua bidhaa na huduma kwa mkopo kutoka kwa duka                                                                                                                                                                                                                        |
|     | 14                                                                                                                                                                                                                                            | Digital loans that you get through the phone that you download through apps (e.g. Branch, Tala, Utunzi, KopaCredo, Haraka loans, etc.)<br>Mikopo ya dijitali (kwa mfano. Branch, Tala, Utunzi, KopaCredo, Haraka loans, na kadhalika)                                                                                               |
|     | 15                                                                                                                                                                                                                                            | Loan / credits from buyer of your harvest / supplier of agricultural inputs (e.g. coffee, tea, sugarcane, tobacco, vegetables)<br>Mikopo kutoka kwa mnunuzi wa mavuno yako kwa mfano tumbaku, mboga)                                                                                                                                |
|     | 16                                                                                                                                                                                                                                            | Hire purchase (e.g. KuKopesha, Diamond Trust, Kenya Credit)                                                                                                                                                                                                                                                                         |
|     | 17                                                                                                                                                                                                                                            | Loan to buy / build a house (mortgage), or to buy land from a bank / building society or Sacco                                                                                                                                                                                                                                      |
|     | 18                                                                                                                                                                                                                                            | Bank/MFB Overdraft/Deni ya benki inayosababishwa na kuchukua pesa zaidi ya zile unazo kwa akaunti                                                                                                                                                                                                                                   |
|     | 19                                                                                                                                                                                                                                            | Credit Card/Kadi ya mkopo                                                                                                                                                                                                                                                                                                           |
|     | 20                                                                                                                                                                                                                                            | Mobile money loan provider e.g Fuliza Mtoa huduma wa pesa za rununu kwa deni kwa mfano Fuliza                                                                                                                                                                                                                                       |
|     | 21                                                                                                                                                                                                                                            | Hustler fund                                                                                                                                                                                                                                                                                                                        |
|     | 22                                                                                                                                                                                                                                            | Other (SPECIFY)<br>Nyingine (Taja/ bainisha)                                                                                                                                                                                                                                                                                        |



|    |                                                               |    |
|----|---------------------------------------------------------------|----|
| 98 | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)               | 98 |
| 99 | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT) | 99 |

|     |                                                                                                               |                                                                                                                                                                                |
|-----|---------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| E2G | <b>ASK IF E2E = 1-4</b><br><b>OTHERWISE GO TO E3A</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b> |                                                                                                                                                                                |
|     | What was the MAIN reason that you paid late, missed a payment, paid less and or never paid on any loan?       |                                                                                                                                                                                |
|     |                                                                                                               | E2E. Reasons for Default                                                                                                                                                       |
|     | 1                                                                                                             | Did not plan well enough<br><i>Sikukuwa nimejipanga vizuri</i>                                                                                                                 |
|     | 2                                                                                                             | Interest/repayment rates went up<br><i>faida / viwango vya ulipaji vilipanda</i>                                                                                               |
|     | 3                                                                                                             | Did not understand the terms<br><i>Sikuwa nimeelewa masharti</i>                                                                                                               |
|     | 4                                                                                                             | Poor business performance<br><i>Biashara kutofanya vizuri</i>                                                                                                                  |
|     | 5                                                                                                             | All of my money went to basic needs such as food or utility bills<br><i>Fedha zangu zote zilitumika kwa mahitaji ya kimsingi kama vile chakula au matumizi, bili</i>           |
|     | 6                                                                                                             | Had to pay off other loans<br><i>Ilinibidi nilipie mikopo mingine</i>                                                                                                          |
|     | 7                                                                                                             | Partner/someone else in household lost job/source of income/ Reduced income<br><i>Mwenzangu/ mtu mwingine nyumbani alipoteza ajira au kazi/mahali pa mapato/punguza mapato</i> |
|     | 8                                                                                                             | Lost my job/source of income/ Reduced income<br><i>Nilipoteza ajira au kazi/mahali pa mapato/ punguza mapato</i>                                                               |
|     | 9                                                                                                             | Payment was more than I expected<br><i>Malipo yalikuwa mengi kuliko jinsi nilivyotarajia</i>                                                                                   |
|     | 10                                                                                                            | Unexpected emergency expenditure<br><i>Matumiziya dharura yasiyotarajiwa</i>                                                                                                   |
|     | 11                                                                                                            | Lent money to someone else and they hadn't repaid me<br><i>Nilikopesha mtu mwingine na hakuwa amenilipa</i>                                                                    |
|     | 12                                                                                                            | Forgot to repay on time<br><i>Nilisau kulipa wakati unaofaa</i>                                                                                                                |
|     | 13                                                                                                            | Borrowed too much originally<br><i>Nilikopa mingi hapo awali</i>                                                                                                               |
|     | 14                                                                                                            | Other (SPECIFY)<br><i>Nyingine (Taja)</i>                                                                                                                                      |
|     | 98                                                                                                            | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                                                                                                                                |
|     | 99                                                                                                            | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                                                                                                  |

|     |                                                                                                                                                 |                                                                                                                                                                                                                                                                                    |
|-----|-------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| E2H | <b>ASK ALL WITH CREDIT/LOAN</b><br><b>MULTIPLE MENTIONS POSSIBLE</b><br><b>DO NOT READ OUT</b>                                                  |                                                                                                                                                                                                                                                                                    |
|     | What negative consequences have you experienced as a result of late payment, missed a payment, paid less and or never paid on any loan, if any? |                                                                                                                                                                                                                                                                                    |
|     | Ni matokeo yapi mabaya umepitia kwa sababu ya kuchelewa kulipa, kukosa kulipa, kufanya malipo machache na au hujawai lipia                      |                                                                                                                                                                                                                                                                                    |
|     |                                                                                                                                                 | E2F. Default Consequences                                                                                                                                                                                                                                                          |
|     | 1                                                                                                                                               | An extra or rollover fee<br><i>pesa ya juu/ ongeza ada</i>                                                                                                                                                                                                                         |
|     | 2                                                                                                                                               | Reduction in future loan limit<br><i>Upungufu wa kiwango cha mkopo siku zijazo</i>                                                                                                                                                                                                 |
|     | 3                                                                                                                                               | Negatively listed at credit bureau<br><i>Nimeorodheshwa kwenye ofisi ya kumbukumbu ya mikopo</i>                                                                                                                                                                                   |
|     | 4                                                                                                                                               | Denied access to future loan with the same lender<br><i>Nilinyimwa nafasi ya kupata mkopo wa baadaye na mkopeshaji huyo</i>                                                                                                                                                        |
|     | 5                                                                                                                                               | Denied access to future loan with another lender<br><i>Nilinyimwa nafasi ya kupata mkopo wa baadaye na mkopeshaji mwingine</i>                                                                                                                                                     |
|     | 6                                                                                                                                               | Legal prosecution/taken to court<br><i>Mashtaka ya kisheria</i>                                                                                                                                                                                                                    |
|     | 7                                                                                                                                               | Confiscation of property, fines or other penalties<br><i>Kunyang'anywa mali, faini au adhabu zingine</i>                                                                                                                                                                           |
|     | 8                                                                                                                                               | Unable to join other group<br><i>Ni ngumu kujiunga kwa kikundi kingine</i>                                                                                                                                                                                                         |
|     | 9                                                                                                                                               | Social consequences (e.g. lost a friendship, hurt reputation, had to move from my community, brought shame to myself or my community)<br><i>Madhara ya kijamii (kwa mfano. kupoteza urafiki sifa mbaya, ilibidi nitoke kwa jamii yangu, kuleta aibu kwangu au kwa jamii yangu)</i> |
|     | 10                                                                                                                                              | I was evicted from/left my group                                                                                                                                                                                                                                                   |
|     | 11                                                                                                                                              | Lender agreed to give me more time to repay<br><i>Mkopeshaji alikubali kunipa wakati wa kutosha wa kulipa mkopo</i>                                                                                                                                                                |
|     | 12                                                                                                                                              | Have not experienced any negative consequences<br><i>sijapatana au kumbana na matokeo yoyote mabaya</i>                                                                                                                                                                            |

|    |                                                               |    |
|----|---------------------------------------------------------------|----|
| 13 | Loss of savings<br><i>Kupoteza akiba</i>                      | 12 |
| 14 | Other (SPECIFY)<br><i>Nyingine (Taja/bainisha)</i>            | 13 |
| 98 | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)               | 98 |
| 99 | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT) | 99 |

## SECTION E3: ACTING AS GUARANTOR

|                                                                                              |    |                                                                                      |                            |   |
|----------------------------------------------------------------------------------------------|----|--------------------------------------------------------------------------------------|----------------------------|---|
| <b>ASK ALL</b>                                                                               |    |                                                                                      |                            |   |
| <b>MULTIPLE MENTION ALLOWED</b>                                                              |    |                                                                                      |                            |   |
| <b>READ OUT</b>                                                                              |    |                                                                                      |                            |   |
| In the past 12 months, have you acted as a guarantor for someone who has borrowed from ..... |    |                                                                                      |                            |   |
| Katika miezi 12 iliyopita, Je, umekuwa mdhamini kwa mtu aliyekopa kutoka kwa ...             |    |                                                                                      |                            |   |
|                                                                                              |    | E3A. Acted as Guarantor                                                              |                            |   |
|                                                                                              |    | <b>Yes</b><br><b>Ndio</b>                                                            | <b>No</b><br><b>Hapana</b> |   |
| <b>E3A</b>                                                                                   | 1  | Bank/ Benki                                                                          | 1                          | 2 |
|                                                                                              | 2  | Micro Finance Bank MFB) eg. Faulu                                                    | 1                          | 2 |
|                                                                                              | 3  | Sacco                                                                                | 1                          | 2 |
|                                                                                              | 4  | Microfinance Institution/Credit-only Institution                                     | 1                          | 2 |
|                                                                                              | 5  | Digital loans apps providers<br><i>Wahudumu wa mikopo za kidijitali kupitia Apps</i> | 1                          | 2 |
|                                                                                              | 6  | Shylock/Money merchants<br><i>Mkopeshaji wa pesa /Shylock</i>                        | 1                          | 2 |
|                                                                                              | 7  | Chama                                                                                | 1                          | 2 |
|                                                                                              | 8  | Government e.g. Uwezo, Women Enterprise Fund, HELB                                   | 1                          | 2 |
|                                                                                              | 9  | Loan from family/friend/neighbour                                                    | 1                          | 2 |
|                                                                                              | 10 | Hustler Fund group/business loan                                                     | 1                          | 2 |

|                                                                                              |   |                                                                                          |                            |   |
|----------------------------------------------------------------------------------------------|---|------------------------------------------------------------------------------------------|----------------------------|---|
| <b>IF E3A=1 FOR 1-9</b>                                                                      |   |                                                                                          |                            |   |
| <b>MULTIPLE MENTION ONLY</b>                                                                 |   |                                                                                          |                            |   |
| <b>READ OUT</b>                                                                              |   |                                                                                          |                            |   |
| In the past 12 months, did you lose money /asset by acting as a guarantor .....              |   |                                                                                          |                            |   |
| Kwa miezi 12 iliyopita, ulipoteza pesa / mali kwa kuwa mdhamini wa mtu aliyekopa kutoka .... |   |                                                                                          |                            |   |
|                                                                                              |   | E3B. Lost money/Asset as Guarantor                                                       |                            |   |
|                                                                                              |   | <b>Yes</b><br><b>Ndio</b>                                                                | <b>No</b><br><b>Hapana</b> |   |
| <b>E3B</b>                                                                                   | 1 | Bank<br><i>Benki/Benki ndogo ya pesa</i>                                                 | 1                          | 2 |
|                                                                                              | 2 | MFB                                                                                      | 1                          | 2 |
|                                                                                              | 3 | Sacco/Ushirika wa akiba na mkopo                                                         | 1                          | 2 |
|                                                                                              | 4 | Credit-only Microfinance Institution/ Taasisi ndogo ya                                   | 1                          | 2 |
|                                                                                              | 5 | Digital loans apps providers<br><i>Wahudumu wa mikopo za kidijitali kupitia programu</i> | 1                          | 2 |
|                                                                                              | 6 | Shylock/Money merchants<br><i>Wakopeshaji wa pesa /Shylock</i>                           | 1                          | 2 |
|                                                                                              | 7 | Government e.g. Uwezo, HELB<br><i>Serikali</i>                                           | 1                          | 2 |
|                                                                                              | 8 | Chama                                                                                    | 1                          | 2 |
|                                                                                              | 9 | Loan from family/friend/neighbour                                                        | 1                          | 2 |

|                                                                                                                   |    |                                            |    |
|-------------------------------------------------------------------------------------------------------------------|----|--------------------------------------------|----|
| <b>ASK ALL</b>                                                                                                    |    |                                            |    |
| <b>SINGLE MENTION ONLY</b>                                                                                        |    |                                            |    |
| <b>READ OUT STATEMENT; DO NOT READ OUT RESPONSES</b>                                                              |    |                                            |    |
| In the past 12 months, have you had to repay or partially repay a loan taken by another member of your household? |    |                                            |    |
|                                                                                                                   |    | EC. Pay household member loan              |    |
| <b>E3C</b>                                                                                                        | 1  | Yes Ndio                                   | 1  |
|                                                                                                                   | 2  | No Hapana                                  | 2  |
|                                                                                                                   | 99 | Refused to Answer Kataa kujibu (DO NOT REA | 99 |

|                                                 |    |                        |    |
|-------------------------------------------------|----|------------------------|----|
| <b>ASK IF E3C=1</b>                             |    |                        |    |
| <b>MULTIPLE MENTION ONLY</b>                    |    |                        |    |
| <b>DO NOT READ OUT</b>                          |    |                        |    |
| Who in your household did you repay a loan for? |    |                        |    |
|                                                 |    | E3D. Repaid loan for   |    |
| <b>E3D</b>                                      | 1  | Spouse/ partner        | 1  |
|                                                 | 2  | Mother                 | 2  |
|                                                 | 3  | Father                 | 3  |
|                                                 | 4  | Daughter/mtoto wa kike | 4  |
|                                                 | 5  | Son /mtoto wa kiume    | 5  |
|                                                 | 6  | Other relative(s)      | 6  |
|                                                 | 8  | Nonrelative(s)         | 7  |
|                                                 | 99 | Refused to Answer      | 99 |

## SECTION F: SAVING AND INVESTMENT

|    |                                                                                       |                                                                        |    |
|----|---------------------------------------------------------------------------------------|------------------------------------------------------------------------|----|
| F1 | ASK ALL<br>MULTIPLE MENTIONS POSSIBLE<br>READ OUT                                     |                                                                        |    |
|    | Do you hold or keep any of the following as an investment to get money in the future? |                                                                        |    |
|    |                                                                                       | Yes                                                                    | No |
|    | 1                                                                                     | Land/Buildings and houses                                              | 1  |
|    | 2                                                                                     | Livestock                                                              | 1  |
|    | 3                                                                                     | Jewellery eg. beads, golds, precious metals<br><i>Vitu vya mapambo</i> | 1  |
|    | 4                                                                                     | Digital non-financial assets eg. artwork, songs, videos, NFTs          | 1  |
| 5  | Other (Specify)                                                                       | 1                                                                      | 2  |

|    |                                                                                                                                                            |                                                                                                    |
|----|------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|
| F2 | ASK IF HAVE NEVER HAD ANY SAVINGS PRODUCT IN OWN NAME (C1= 3 FOR ALL 1a- 9, 32,40-42) OTHERWISE GO TO F2A<br>MULTIPLE MENTIONS POSSIBLE<br>DO NOT READ OUT |                                                                                                    |
|    | Why have you never kept money aside or saving?<br><i>Kwanini kwa sasa hauweki pesa kando ama akiba ya pesa ?</i>                                           |                                                                                                    |
|    |                                                                                                                                                            | F2. Why Never Saved                                                                                |
|    | 1                                                                                                                                                          | Don't have a regular income/job/can't afford to save                                               |
|    | 2                                                                                                                                                          | I don't understand how to save/know where to save                                                  |
|    | 3                                                                                                                                                          | There is nowhere to save my money                                                                  |
|    | 4                                                                                                                                                          | I don't need/want to save at the moment/I prefer to invest-e.g. in livestock or find other options |
|    | 5                                                                                                                                                          | I don't trust financial institutions/I will lose my money                                          |
|    | 6                                                                                                                                                          | I don't have an ID                                                                                 |
|    | 7                                                                                                                                                          | Other (SPECIFY)<br><i>Nyingine (Taja)</i>                                                          |
| 98 | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                                                                                                            |                                                                                                    |
| 99 | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                                                                              |                                                                                                    |

|    |                                                                                                                                                                                       |                                                                                               |
|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|
| F3 | ASK IF USED TO HAVE ANY SAVINGS PRODUCT IN OWN NAME (C1= 2 AND NOT EQUAL TO 1 FOR ANY STATEMENTS 1- 9, 32,40-42) OTHERWISE GO TO F2A<br>MULTIPLE MENTIONS POSSIBLE<br>DO NOT READ OUT |                                                                                               |
|    | Why did you stop keeping money aside or saving?<br><i>Kwanini kwa sasa hauweki pesa kando ama akiba ya pesa ?</i>                                                                     |                                                                                               |
|    |                                                                                                                                                                                       | F3. Why Stopped Saving                                                                        |
|    | 1                                                                                                                                                                                     | I lost my job/income                                                                          |
|    | 2                                                                                                                                                                                     | I can't afford to save at the moment                                                          |
|    | 3                                                                                                                                                                                     | I don't need to save at the moment/I prefer to invest-e.g. in livestock or find other options |
|    | 4                                                                                                                                                                                     | I don't trust financial institutions                                                          |
|    | 5                                                                                                                                                                                     | I lost money (e.g. through fraud or as a guarantor)                                           |
|    | 6                                                                                                                                                                                     | I only save when I need to<br><i>Mimi huweka akiba ninapohitaji</i>                           |
|    | 7                                                                                                                                                                                     | Other (SPECIFY)<br><i>Nyingine (Taja)</i>                                                     |
| 98 | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                                                                                                                                       |                                                                                               |
| 99 | Refused to Answer                                                                                                                                                                     |                                                                                               |

## SECTION F1: SAVINGS DEVICES USAGE LOOP

| SINGLE MENTION ONLY DO NOT READ OUT                                                                                                                                                                    |           |                                                                                                                                                                                                                                          |                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ASK IF USES A SAVINGS PROVIDER (CODE=1 FOR ANY STATEMENT 1- 9, 32,40-42 IN C1)                                                                                                                         |           |                                                                                                                                                                                                                                          |                                                                                                                                                                                        |
| You said earlier that you currently use (PRODUCT NAME FROM C1=1 for 1- 9, 32,40-42 =1) (ASK FOR EACH PRODUCT)/ Hapo awali ulisema yakwamba kwa sasa unatumia ( Jina la bidhaa kutoka C1 1- 9, 32,40-42 |           |                                                                                                                                                                                                                                          |                                                                                                                                                                                        |
|                                                                                                                                                                                                        |           | i. What is your GOAL for saving for in your INSERT PRODUCT NAME FROM C1=1 for 1- 9, 32,40-42 =1 (PER Product)                                                                                                                            | ii. What was your main reason for choosing your savings product/device (INSERT PRODUCT NAME FROM C1=1 for 1- 9, 32,40-42 =1 )<br>Nini ilikuwa sababu yako kutumia huduma hii ya akiba? |
|                                                                                                                                                                                                        |           | iii. How often do you save on this saving product (INSERT product in C1?<br>Je, huwa unafanya malipo baada ya muda gani kwa mkopo huu?                                                                                                   |                                                                                                                                                                                        |
|                                                                                                                                                                                                        |           | SEE CODES FOLLOWING                                                                                                                                                                                                                      | SEE CODES FOLLOWING                                                                                                                                                                    |
|                                                                                                                                                                                                        |           | i. Goal for Saving                                                                                                                                                                                                                       | ii. Reason for choosing this Saving Product                                                                                                                                            |
|                                                                                                                                                                                                        |           | iii. Frequency of Saving on the Saving Product                                                                                                                                                                                           |                                                                                                                                                                                        |
| F1                                                                                                                                                                                                     | a         | Savings at Bank/ Microfinance Bank<br>Akiba kupitia shirika au taasisi ndogo ya benki                                                                                                                                                    |                                                                                                                                                                                        |
|                                                                                                                                                                                                        | b         | Savings at Microfinance Institutions (Credit only Institutions)<br>Akiba kupitia shirika au taasisi ndogo ya benki                                                                                                                       |                                                                                                                                                                                        |
|                                                                                                                                                                                                        | c         | Savings through mobile banking Platform (e.g. Mshwari , KCB MPesa, MCoop cash, , Timiza, HF Whizz; Nyumba yangu; )<br>Akiba kupitia benki ya simu ya mkononi au rununu (kwa mfano. Mshwari , KCBM-Pesa, M-Co-op cash, , Timiza, HFWhizz) |                                                                                                                                                                                        |
|                                                                                                                                                                                                        | d         | Savings/keeping through mobile money provider (e.g. MPESA, Airtel Money, T-Kash, Akiba/ kuweka kupitia mtoa huduma wa simu kwa mfano M-PESA,Fedha ya Airtel,Fedha za T-Kash                                                              |                                                                                                                                                                                        |
|                                                                                                                                                                                                        | e         | Savings at a Sacco / Savings and Credit Cooperative society<br>Akiba katika Sacco / Ushirika wa akiba na mkopo                                                                                                                           |                                                                                                                                                                                        |
|                                                                                                                                                                                                        | f         | Savings at a group or chama/<br>Akiba kwa kikundi au chama                                                                                                                                                                               |                                                                                                                                                                                        |
|                                                                                                                                                                                                        | g         | Savings with a group of friends<br>Akiba na kikundi cha marafiki                                                                                                                                                                         |                                                                                                                                                                                        |
|                                                                                                                                                                                                        | h         | Savings given to a family or friend to keep<br>Akiba inayopewa kwa familia au rafiki ili iwekwe                                                                                                                                          |                                                                                                                                                                                        |
|                                                                                                                                                                                                        | i         | Savings you keep in a secret hiding place<br>Akiba unayoweka pahali pa siri                                                                                                                                                              |                                                                                                                                                                                        |
|                                                                                                                                                                                                        | j         | Savings you keep in a Digital savings App (e.g. Chumz, DigiTrust)                                                                                                                                                                        |                                                                                                                                                                                        |
| K                                                                                                                                                                                                      | Post bank |                                                                                                                                                                                                                                          |                                                                                                                                                                                        |
| L                                                                                                                                                                                                      | Pension   |                                                                                                                                                                                                                                          |                                                                                                                                                                                        |

|  | CODES I                                               | CODES II                                         | CODES III                              |
|--|-------------------------------------------------------|--------------------------------------------------|----------------------------------------|
|  | Day to day needs = 1                                  | Convenient =1                                    | Daily = 1                              |
|  | Emergencies =2                                        | Secure/trustworthy =2                            | Weekly = 2                             |
|  | Education = 3                                         | High interest rates = 3                          | Monthly = 3                            |
|  | Buy Livestock = 4                                     | I feel comfortable with this provider =4         | Quarterly = 4                          |
|  | Business = 5                                          | Privacy/confidentiality =5                       | Annually = 5                           |
|  | Farming/fishing =6                                    | Access to loans (e.g. on the basis of savings) = | Irregularly/ Whenever I get money= 6   |
|  | Land/property/house improvements = 7                  | This is where I receive my income = 7            | Other (SPECIFY)= 7                     |
|  | Acquisition of motor vehicle, bodaboda= 8             | Recommended by someone else =8                   | Don't Know (DO NOT READ OUT) =98       |
|  | For later in life/ For old age =9                     | Only option =8                                   | Refused to Answer (DO NOT READ OUT)=99 |
|  | For social reasons eg. wedding, bride price, birthday | Other (SPECIFY) =9                               |                                        |
|  | For safekeeping = 11                                  |                                                  |                                        |
|  | Other (SPECIFY)= 12                                   | Don't Know (DO NOT READ OUT) =98                 |                                        |
|  | Don't Know (DO NOT READ OUT) =98                      | Don't Know (DO NOT READ OUT) =98                 |                                        |
|  | Refused to Answer (DO NOT READ OUT)= 99               |                                                  |                                        |

|     |                                                                                                                                                                                                                                                                          |                                                                                                                    |    |
|-----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|----|
| F1A | <b>ASK IF USES MORE THAN ONE SAVINGS PROVIDER (CODE=1 FOR ENTER CODE FROM C1 C1=2, or 3 for 1- 9, 32,40-42 SINGLE MENTION ONLY)</b><br><b>DO NOT READ OUT</b><br>Who or where is your MOST IMPORTANT savings provider/place? (Autoselect Saving products selected in C1) |                                                                                                                    |    |
|     |                                                                                                                                                                                                                                                                          | F1A.<br>Savings                                                                                                    |    |
|     | 1                                                                                                                                                                                                                                                                        | Savings at Bank/ Microfinance Bank<br>Akiba kupitia shirika au taasisi ndogo ya benki                              |    |
|     | 2                                                                                                                                                                                                                                                                        | Savings at Microfinance Institutions (Credit only Institutions)<br>Akiba kupitia shirika au taasisi ndogo ya benki |    |
|     | 3                                                                                                                                                                                                                                                                        | Savings through mobile banking Platform (e.g. Mshwari , KCB MPesa, MCoop cash, , Timiza, HF Whizz; Nyumba yangu; ) |    |
|     | 4                                                                                                                                                                                                                                                                        | Savings/keeping through mobile money provider (e.g. MPESA, Airtel Money, T-Kash,                                   |    |
|     | 5                                                                                                                                                                                                                                                                        | Savings at a Sacco / Savings and Credit Cooperative society<br>Akiba katika Sacco / Ushirika wa akiba na mkopo     |    |
|     | 6                                                                                                                                                                                                                                                                        | Savings at a group or chama/<br>Akiba kwa kikundi au chama                                                         |    |
|     | 7                                                                                                                                                                                                                                                                        | Savings with a group of friends<br>Akiba na kikundi cha marafiki                                                   |    |
|     | 8                                                                                                                                                                                                                                                                        | Savings given to a family or friend to keep<br>Akiba inayopewa kwa familia au rafiki ili iwekwe                    |    |
|     | 9                                                                                                                                                                                                                                                                        | Savings you keep in a secret hiding place<br>Akiba unayoweka pahali pa siri                                        |    |
|     | 10                                                                                                                                                                                                                                                                       | Savings you keep in a Digital savings App (e.g. Chumz, DigiTrust)                                                  |    |
|     | 11                                                                                                                                                                                                                                                                       | Post bank                                                                                                          |    |
|     | 12                                                                                                                                                                                                                                                                       | Pension                                                                                                            |    |
|     | 14                                                                                                                                                                                                                                                                       | Others (Specify)                                                                                                   | 16 |
|     | 98                                                                                                                                                                                                                                                                       | Don't know<br><i>Sijui</i>                                                                                         | 98 |
|     | 99                                                                                                                                                                                                                                                                       | Refused to Answer<br><i>Kataa kujibu</i>                                                                           | 99 |

## SECTION F2: SECURITIES' INVESTMENT

|     |                                                                                                                                                                          |                   |                                          |                |
|-----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|------------------------------------------|----------------|
| F2A | ASK IF USED TO HAVE ANY SECURITY INVESTMENT PRODUCT (CODE=2 FOR ANY STATEMENT (33 - 35) IN Q2C1)<br>SINGLE MENTION ONLY<br>READ OUT                                      |                   |                                          |                |
|     | In the past 12 months, have you bought, sold, received dividend or received income interest from ( <i>PRODUCT IN Q2C1</i> )....? Kwa miaka miwili iliyopita, umewekeza k |                   |                                          |                |
|     |                                                                                                                                                                          | F2Ai. "Shares /or | F2Aii. "Mutual Funds/ Unit Trust/ (mali, | F2Aiii. Online |
|     | 1                                                                                                                                                                        | Yes Ndio          | 1                                        | 1              |
|     | 2                                                                                                                                                                        | No                | 2                                        | 2              |
| 98  | Don't know Sijui (DO NOT READ OUT)                                                                                                                                       |                   | 98                                       | 98             |
|     | Refused to Answer Kataa kujibu (DO NOT READ OUT)                                                                                                                         |                   | 99                                       | 99             |

|     |                                                                                                                                                                               |                                                                                                     |
|-----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| F2B | ASK IF USED TO HAVE ANY SECURITY INVESTMENT PRODUCT ASK IF CODE=2 AND NOT EQUAL TO 1 IN C1 FOR ANY STATEMENTS (33 - 35) IN Q2C1<br>MULTIPLE MENTIONS POSSIBLE DO NOT READ OUT |                                                                                                     |
|     | You said you used to invest in securities (e.g. shares, stocks, mutual funds, T bills or bonds), why did you stop?                                                            |                                                                                                     |
|     |                                                                                                                                                                               | F2B. Why Stopped using securities                                                                   |
|     | 1                                                                                                                                                                             | I lost my job/income                                                                                |
|     | 2                                                                                                                                                                             | I can't afford to invest anymore                                                                    |
|     | 3                                                                                                                                                                             | I don't see the need/want or benefit in investing/I have other/better options (e.g. land/livestock) |
|     | 4                                                                                                                                                                             | Investments are too risky/markets are too volatile                                                  |
|     | 5                                                                                                                                                                             | I don't trust securities/investments providers                                                      |
|     | 6                                                                                                                                                                             | I have been scammed by my investment provider                                                       |
|     | 7                                                                                                                                                                             | Poor treatment/customer service                                                                     |
|     | 8                                                                                                                                                                             | Other (SPECIFY) Nyingine (Taja au bainisha)                                                         |
|     | 98                                                                                                                                                                            | Don't know Sijui (DO NOT READ OUT)                                                                  |
|     | 99                                                                                                                                                                            | Refused to Answer Kataa kujibu (DO NOT READ OUT)                                                    |

|      |                                                                                                                                                            |                                                                                                     |
|------|------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| F2C. | ASK IF NEVER HAD ANY SECURITY INVESTMENT PRODUCT CODE=3 FOR ANY STATEMENT (33 - 35) IN Q2C1<br>MULTIPLE MENTIONS POSSIBLE DO NOT READ OUT                  |                                                                                                     |
|      | You said you have never invested in securities (e.g. shares, stocks, mutual funds, T bills or bonds), Why?Kwa nini hauweki uwekezajikatika dhamana kwa sas |                                                                                                     |
|      |                                                                                                                                                            | F2C. Reasons Why Never had securities                                                               |
|      | 1                                                                                                                                                          | Don't have money/income/job/can't afford                                                            |
|      | 2                                                                                                                                                          | I don't know about investments/don't know where to get them                                         |
|      | 3                                                                                                                                                          | I don't need investments/they will not benefit me/I have other/better options (e.g. land/livestock) |
|      | 4                                                                                                                                                          | Investments are too risky for me                                                                    |
|      | 5                                                                                                                                                          | I don't understand Investments/investments are too complicated for me                               |
|      | 6                                                                                                                                                          | I don't trust securities/investments providers/they will scam me                                    |
|      | 7                                                                                                                                                          | I don't have an ID or the other requirements needed to buy stocks/shares                            |
|      | 8                                                                                                                                                          | Others (Specify)                                                                                    |
|      | 98                                                                                                                                                         | Don't know                                                                                          |
|      | 99                                                                                                                                                         | Refused to Answer Kataa kujibu (DO NOT READ OUT)                                                    |

|     |                                                                                                                                  |                                                           |
|-----|----------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|
| F2D | ASK IF CURRENTLY/USED HAS ANY INVESTMENT PRODUCT CODE=1 FOR ANY STATEMENT (33 - 34) IN Q2C1<br>MULTIPLE MENTION ONLY<br>READ OUT |                                                           |
|     |                                                                                                                                  | F2D. TTypes of Capital Markets Assets                     |
|     | 1                                                                                                                                | Green Bonds                                               |
|     | 2                                                                                                                                | Other Corporate/institutional bonds (Non-Green)           |
|     | 3                                                                                                                                | Stocks/Shares                                             |
|     | 4                                                                                                                                | Government Treasury bill/bonds                            |
|     | 5                                                                                                                                | Real Estate Investments Trusts (REITS)                    |
|     | 6                                                                                                                                | Exchange Traded Funds (ETFs)                              |
|     | 7                                                                                                                                | Collective Investment Schemes such as Money Markets Funds |
|     | 8                                                                                                                                | Other (Specify)                                           |

|     |                                                                                                                                                                                                      |                                                                                            |
|-----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|
| F2E | ASK IF CURRENTLY HAS ANY INVESTMENT PRODUCT CODE=1 FOR ANY STATEMENT (33 - 35) IN Q2C1<br>SINGLE MENTION ONLY<br>DO NOT READ OUT                                                                     |                                                                                            |
|     | What is the main way that you buy securities (e.g. shares, stocks, mutual funds, T bills or bonds)?<br>Ni njia gani kuu unayonunua dhamana (k.m, hisa, hifadhi, fedha za pamoja, T-Bills au hazina)? |                                                                                            |
|     |                                                                                                                                                                                                      | F2E. Access to Capital Markets                                                             |
|     | 1                                                                                                                                                                                                    | Online/ Mobile App e.g. NSE Mobile App, Stockbroker Mobile App, Money Market Fund App, CMA |
|     | 2                                                                                                                                                                                                    | Part of group policy from work (e.g. Employee Stock Ownership Plan ESOP)                   |
|     | 3                                                                                                                                                                                                    | Through broker/ agent/ investment banks/MFB/ Insurance company                             |
|     | 4                                                                                                                                                                                                    | Other (SPECIFY)                                                                            |
|     | 98                                                                                                                                                                                                   | Don't know Sijui (DO NOT READ OUT)                                                         |
|     | 99                                                                                                                                                                                                   | Refused to Answer                                                                          |

|     |                                                                                                                                       |                                         |
|-----|---------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|
| F2F | ASK IF CURRENTLY USING ANY SECURITY INVESTMENT PRODUCT CODE=1 FOR ANY STATEMENT (33 - 35) IN QC1<br>SINGLE MENTION<br>DO NOT READ OUT |                                         |
|     | Why did you choose/ prefer (INSERT Product QC1 PRODUCT 33-35) (MAIN REASON)                                                           |                                         |
|     |                                                                                                                                       | F2F-Preference Reasons                  |
|     | 1                                                                                                                                     | Affordable/ Easy to open an account     |
|     | 2                                                                                                                                     | Has potential for high returns          |
|     | 3                                                                                                                                     | Easy to sell                            |
|     | 4                                                                                                                                     | Low risk                                |
|     | 5                                                                                                                                     | Capital preservation and predictability |
|     | 6                                                                                                                                     | Professional management                 |
|     | 7                                                                                                                                     | Diversified                             |
|     | 8                                                                                                                                     | Others (Specify)                        |
|     | 98                                                                                                                                    | Don't know Sijui                        |

|    |                   |    |
|----|-------------------|----|
| 99 | Refused to Answer | 99 |
|----|-------------------|----|

|     |                                                                                                         |                                                                                                                   |                                             |
|-----|---------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|---------------------------------------------|
| F2G | <b>ASK IF CURRENTLY USING ANY SECURITY INVESTMENT PRODUCT CODE=1 FOR ANY STATEMENT (33 - 35) IN QC1</b> |                                                                                                                   |                                             |
|     | <b>SINGLE MENTION</b>                                                                                   |                                                                                                                   |                                             |
|     | <b>DO NOT READ OUT</b>                                                                                  |                                                                                                                   |                                             |
|     | Who Mainly influences your investment decision?                                                         |                                                                                                                   | F2G. Main influencer of investment decision |
|     | 1                                                                                                       | Spouse (wife/ husband/)                                                                                           | 1                                           |
|     | 2                                                                                                       | Other family members and relatives, Friends/colleagues/religious leader                                           | 2                                           |
|     | 3                                                                                                       | Institutions (e.g. CBK, IRA, CMA) Professional bodies and associations/Capital markets intermediaies/associations | 3                                           |
|     | 4                                                                                                       | Social media groups e.g., Facebook/Adverts on mainstream media e.g.TV, Newspapers                                 | 4                                           |
|     | 5                                                                                                       | Others (specify)                                                                                                  | 5                                           |

|     |                                                                                                                                                |                                              |           |                                                 |
|-----|------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|-----------|-------------------------------------------------|
| F2H | <b>ASK IF CURRENTLY USES A SECURITIES INVESTMENT (CODE=1 IN C1 FOR STATEMENT 33-35)</b>                                                        |                                              |           |                                                 |
|     | <b>SINGLE MENTION ONLY PER STATEMENT</b>                                                                                                       |                                              |           |                                                 |
|     | <b>READ OUT STATEMENTS, DO NOT READ OUT RESPONSES.</b>                                                                                         |                                              |           |                                                 |
|     | In the past 12 months, have you experienced any of the following in relation to your securities investment accounts? Have you experienced ...? |                                              |           |                                                 |
|     | <b>SINGLE MENTION ONLY PER STATEMENT ASK ONLY FOR STATEMENTS MENTIONED IN I6A DO NOT READ OUT I6B: Did you try to resolve / register a co</b>  |                                              |           |                                                 |
|     | F2H Consumer Protection                                                                                                                        |                                              |           |                                                 |
|     |                                                                                                                                                | Yes Ndio                                     | lo Hapana | how Sijui (DO NOT READ Q Refused to Answer Kata |
|     | 1                                                                                                                                              | Unexpected charges, penalties or hidden fees | 1         | 2                                               |
|     | 2                                                                                                                                              | Money lost, stolen or missing from account   | 1         | 2                                               |
|     | 3                                                                                                                                              | Unable to transact due to system downtime    | 1         | 2                                               |
|     | 4                                                                                                                                              | Sale of my securities without my consent     | 1         | 2                                               |

|     |                                                                                           |                                                                                     |
|-----|-------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| F2I | <b>ASK ONLY IF LOST MONEY IN F2H (STATEMENT 2 = 1)</b>                                    |                                                                                     |
|     | <b>MULTI MENTION POSSIBLE</b>                                                             |                                                                                     |
|     | <b>DO NOT READ OUT</b>                                                                    |                                                                                     |
|     | How did you lose money from your account? Ulipoteza pesa kiviipi kutoka kwa akaunti yako? |                                                                                     |
|     |                                                                                           | F2I. How lost money                                                                 |
|     | 1                                                                                         | Internal fraud (committed by institution staff)                                     |
|     | 2                                                                                         | External fraud (e.g. phone scam or fraud)                                           |
|     | 3                                                                                         | Collapse of the market intermediary e.g stoke broker, fund manager, investment bank |
|     | 4                                                                                         | Wrong order excecution                                                              |
|     | 5                                                                                         | Other (SPECIFY) Nyingine (Taja)                                                     |
|     | 98                                                                                        | Don't know Sijui (DO NOT READ OUT)                                                  |
|     | 99                                                                                        | Refused to Answer Kataa kujibu (DO NOT READ OUT)                                    |

|     |                                                                                                                          |                                                  |
|-----|--------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|
| F2J | <b>ASK IF CURRENTLY USES A SECURITIES INVESTMENT (CODE=1 IN C1 FOR STATEMENT 33-35)</b>                                  |                                                  |
|     | <b>SINGLE MENTION ONLY</b>                                                                                               |                                                  |
|     | <b>READ OUT STATEMENT; DO NOT READ OUT RESPONSES</b>                                                                     |                                                  |
|     | In the past 12 months, have you ever tried to register a complaint or resolve an issue with your Securities investments? |                                                  |
|     |                                                                                                                          | F2J. Registered a Complaint                      |
|     | 1                                                                                                                        | Yes i had a complaint and registered             |
|     | 2                                                                                                                        | Yes i had a complaint and Did NOT register       |
|     | 3                                                                                                                        | No i did NOT have a complaint                    |
|     | 99                                                                                                                       | Refused to Answer Kataa kujibu (DO NOT READ OUT) |

|     |                                                                      |                                                                                |
|-----|----------------------------------------------------------------------|--------------------------------------------------------------------------------|
| F2K | <b>ASK IF CURRENTLY USES A SECURITIES INVESTMENT (CODE 1 IN F2J)</b> |                                                                                |
|     | <b>MULTIPLE MENTION POSSIBLE; RECORD UP TO THREE RESPONSES</b>       |                                                                                |
|     | What did you do to try to resolve the issue / register a complaint?  |                                                                                |
|     | <b>DO NOT READ OUT</b>                                               |                                                                                |
|     |                                                                      | F2K. Securities Redress                                                        |
|     | 1                                                                    | Contacted the Intermediary management (E.g NSE, CDSC, Broker/ Investment bank) |
|     | 2                                                                    | Called or messsaged (SMS, email, Whatsapp) customer care                       |
|     | 3                                                                    | Contacted the regulator eg. CMA                                                |
|     | 4                                                                    | Contacted law enforcement eg. Police/DCI,chief                                 |
|     | 5                                                                    | Office of the Ombudsman                                                        |
|     | 6                                                                    | Posted on social media                                                         |
|     | 7                                                                    | Other Specify                                                                  |
|     | 98                                                                   | Don't know Sijui (DO NOT READ OUT)                                             |
|     | 99                                                                   | Refused to Answer Kataa kujibu (DO NOT READ OUT)                               |

|     |                                                                          |                                                  |
|-----|--------------------------------------------------------------------------|--------------------------------------------------|
| F2L | <b>ASK IF F2J= CODE 1</b>                                                |                                                  |
|     | <b>SINGLE MENTION ONLY</b>                                               |                                                  |
|     | <b>DO NOT READ OUT</b>                                                   |                                                  |
|     | Was the issue successfully resolved? Tatizo lilisuluhiswa kwa mafanikio? |                                                  |
|     |                                                                          | <b>F2K. Resolved Issue</b>                       |
|     | 1                                                                        | Yes Ndio                                         |
|     | 2                                                                        | No Hapana                                        |
|     | 3                                                                        | Pending Bado halijakamilika                      |
|     | 99                                                                       | Refused to Answer Kataa kujibu (DO NOT READ OUT) |

|     |   |                                                                                                                                                                                                                                                                                                                                                                                                                                            |          |                        |                        |    |
|-----|---|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|------------------------|------------------------|----|
|     |   | ASK IF CURRENTLY USES A SECURITIES INVESTMENT (CODE=1 IN C1 FOR STATEMENT 33-35)<br>SINGLE MENTION ONLY PER STATEMENT<br>READ OUT STATEMENTS, DO NOT READ OUT RESPONSES.<br>Thinking about your interactions with your main securities providers , do you agree or disagree with the following ?<br>SINGLE MENTION ONLY PER STATEMENT ASK ONLY FOR STATEMENTS MENTIONED IN I6A DO NOT READ OUT I6B: Did you try to resolve / register a co |          |                        |                        |    |
|     |   | F2M-Consumer Protection                                                                                                                                                                                                                                                                                                                                                                                                                    |          |                        |                        |    |
|     |   | Agree                                                                                                                                                                                                                                                                                                                                                                                                                                      | Disagree | Neither Agree/Disagree | Refused to Answer Kata |    |
| F2M | 1 | The terms & conditions (eg. limits, fees, charges, pricing, consequences) for the products and services at my intermediary/ service provider are clear.                                                                                                                                                                                                                                                                                    | 1        | 2                      | 98                     | 99 |
|     | 2 | The products/services offered by my intermediary/ service providerare fairly                                                                                                                                                                                                                                                                                                                                                               | 1        | 2                      | 98                     | 99 |



|   |                                                                              |   |   |    |    |
|---|------------------------------------------------------------------------------|---|---|----|----|
| 3 | I can easily communicate with my intermediary/ service provider if I need to | 1 | 2 | 98 | 99 |
| 4 | I can easily access my funds in my securities account                        | 1 | 2 | 98 | 99 |
| 5 | My money is secure in my securities account                                  | 1 | 2 | 98 | 99 |
| 6 | My intermediary/ service provider has good customer service.                 | 1 | 2 | 98 | 99 |

## SECTION G: TRANSACTIONS USAGE

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

| ASK ALL<br>ASK BOTH G1A AND G1B FOR EACH STATEMENT 1 to 9 BEFORE MOVING ON TO THE NEXT STATEMENT<br>READ OUT STATEMENTS; DO NOT READ OUT RESPONSES/CODES |   |                                                                                                                                                                                                |                                                                                                                                                                       |
|----------------------------------------------------------------------------------------------------------------------------------------------------------|---|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| G1A, G1B                                                                                                                                                 |   | G1A.<br>In the past 12 months, what are all the ways that you...<br>(READ OUT TRANSACTION)<br>Kwa miezi 12 iliyopita, ni njia zipi zote uli....                                                | G1B.<br>For each transaction you conducted, which was the MOST FREQUENT way that you did this?<br>Kwa kila malipo uliofanya ni njia gani ulitumia zaidi kufanya hivi? |
|                                                                                                                                                          |   | MULTIPLE MENTIONS POSSIBLE                                                                                                                                                                     | SINGLE MENTION ONLY                                                                                                                                                   |
|                                                                                                                                                          |   | SEE FOLLOWING CODES                                                                                                                                                                            |                                                                                                                                                                       |
|                                                                                                                                                          | 1 | Paid monthly bills, including rent, electricity, water, TV, mobile phone<br>Bili ya kila mwezi kama Kodi ya nyumba, umeme, maji, televisheni/TV, Simu                                          |                                                                                                                                                                       |
|                                                                                                                                                          | 2 | Paid school fees<br>kulipa karo ya shule                                                                                                                                                       |                                                                                                                                                                       |
|                                                                                                                                                          | 3 | Paid bills to the Government (e.g. tax, fine or fee)<br>kulipa bili kwa serikali (k.m Ushuru, faini or malipo mengine)                                                                         |                                                                                                                                                                       |
|                                                                                                                                                          | 4 | Paid daily expenses like paying for goods at a shop/duka/kiosk<br>kulipia shughuli zako za kila siku kama kulipia bidhaa dukani/kiosk                                                          |                                                                                                                                                                       |
|                                                                                                                                                          | 5 | Sent / gave money inside Kenya (including to friends, family, work or business payments)<br>kulipia shughuli zako za kila siku kama kulipia bidhaa dukani/kiosk                                |                                                                                                                                                                       |
|                                                                                                                                                          | 6 | Sent money outside Kenya (including to friends, family, work or business payments)<br>kutuma pesa nje ya Kenya (ukijumlisha marafiki, familia, malipo ya kazi au biashara)                     |                                                                                                                                                                       |
|                                                                                                                                                          | 7 | Received money from inside Kenya (including from friends, family, work or business payments)<br>kupokea pesa kutoka ndani ya Kenya (ukijumlisha marafiki, familia, malipo ya kazi au biashara) |                                                                                                                                                                       |
|                                                                                                                                                          | 8 | Received money from outside Kenya (including from friends, family, work or business payments)<br>kupokea pesa kutoka nje ya Kenya (ukijumlisha marafiki, familia, malipo ya kazi au biashara)  |                                                                                                                                                                       |
|                                                                                                                                                          | 9 | Paid a bill for medical treatment<br>kulipia garama za matibabu                                                                                                                                |                                                                                                                                                                       |

| CODES FOR G1A AND G1B |    |                                                                                                                                                               |
|-----------------------|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------|
| CODES G1A G1B         | 1  | Cash                                                                                                                                                          |
|                       | 2  | Mobile money (Send money) (M-Pesa, Airtel Money, Tlash)                                                                                                       |
|                       | 3  | Mobile money business wallet (e.g. Pochi la biashara)                                                                                                         |
|                       | 4  | Bank/SACCO/MFB paybill number                                                                                                                                 |
|                       | 5  | Merchant/business paybill/till number                                                                                                                         |
|                       | 6  | Bank cheque                                                                                                                                                   |
|                       | 7  | Bank transfer (e.g. EFT, SWIFT, Pesalink) / Bank deposit                                                                                                      |
|                       | 8  | Credit cards / debit cards                                                                                                                                    |
|                       | 9  | No cash (Inkind payments in goods and/or services)                                                                                                            |
|                       | 10 | Digital /community currency e.g bitcoin, bangla pesa Digita/ Sarafu ya ya jamii kwa mfano bitcoin, bangla pesa                                                |
|                       | 11 | International Money transfer (e.g. Western Union, Wave, Transferwise, PayPal)<br>Huduma wa kielektroniki wa simu ya mkononi (k.m. Wave, Transferwise, Paypal) |
|                       | 12 | Bus / Matatu<br>Basi/ Matatu                                                                                                                                  |
|                       | 13 | Other (SPECIFY)<br>Nyingine (Taja)                                                                                                                            |
|                       | 14 | Did not do this (DO NOT READ OUT. ONLY MENTIONED IN G1A )                                                                                                     |
|                       | 98 | Don't know<br>Sijui<br>(DO NOT READ OUT)                                                                                                                      |
|                       | 99 | Refused to Answer<br>Kataa kujibu<br>(DO NOT READ OUT)                                                                                                        |

|    |                                                                                                                                                                                                                                                                                                  |                                                               |
|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|
| G2 | <b>ASK ALL<br/>SINGLE MENTION; READ OUT THE OPTIONS<br/>ENUMERATOR TO ENTER NUMBER</b>                                                                                                                                                                                                           |                                                               |
|    | G2. Considering all your expenditure/payments in the last 12 months, approximately what proportion of these expenditures is in cash<br><i>Kuzingatia matumizi yako yota / malipo kwa miezi 12 iliyopita, takriban ni kiasi gani cha matumizi haya ni pesa taslimu au unalipia hapo kwa hapo?</i> |                                                               |
|    |                                                                                                                                                                                                                                                                                                  | <b>G2. Use of cash<br/>ENTER</b>                              |
|    |                                                                                                                                                                                                                                                                                                  |                                                               |
|    | 1                                                                                                                                                                                                                                                                                                | All or nearly all<br><i>Zote/karibu zote</i>                  |
|    | 2                                                                                                                                                                                                                                                                                                | Three quarters or more<br><i>Robo tatu au zaidi</i>           |
|    | 3                                                                                                                                                                                                                                                                                                | Half or more<br><i>Nusu au zaidi</i>                          |
|    | 4                                                                                                                                                                                                                                                                                                | Between half and quarter;<br><i>Kati ya nusu na robo tatu</i> |
|    | 5                                                                                                                                                                                                                                                                                                | Less than a quarter.<br><i>Chini ya robo moja</i>             |
|    | 98                                                                                                                                                                                                                                                                                               | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)               |
| 99 | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                                                                                                                                                                                                                    |                                                               |

|    |                                                                                                                                                                                                                                                                                  |                                               |
|----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|
| G3 | <b>ASK IF SENT MONEY OUTSIDE KENYA WITHIN THE PAST 12 MONTHS (G1A STATEMENT 6, CODE= 1; OTHERWISE GO TO G8)</b>                                                                                                                                                                  |                                               |
|    | <b>MULTIPLE MENTIONS POSSIBLE<br/>DO NOT READ OUT</b>                                                                                                                                                                                                                            |                                               |
|    | You said that you sent money/goods somewhere outside of Kenya in the past 12 months. Which country(ies) did you send the money to?<br><i>Ulisema kuwa ulituma pesa mahali fulani nje ya Kenya katika kipindi cha miezi 12 iliyopita. Je, ni nchi gani au zipi ulituma fedha?</i> |                                               |
|    |                                                                                                                                                                                                                                                                                  | <b>G3. Sent Money Where<br/>Outside Kenya</b> |
|    | <b>SELECT NAME OF COUNTRY FROM LIST</b>                                                                                                                                                                                                                                          |                                               |
|    | 1                                                                                                                                                                                                                                                                                | Other (SPECIFY)<br><i>Nyingine (Taja)</i>     |
| 98 | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                                                                                                                                                                                                                                  |                                               |
| 99 | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                                                                                                                                                                                                    |                                               |

|    |                                                                                                                                                                                  |                       |
|----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|
| G5 | <b>ASK IF SENT MONEY OUTSIDE KENYA WITHIN THE PAST 12 MONTHS (QG1A STATEMENT 6)</b>                                                                                              |                       |
|    | In the past 12 months, which month you did you sent the most money/goods outside Kenya?<br><i>Kwa miezi 12 iliyopita, pesa ya mwisho kutuma nje ya Kenya ilikuwa mwezi gani?</i> |                       |
|    |                                                                                                                                                                                  | <b>G5. Month sent</b> |
|    | 1                                                                                                                                                                                | January               |
|    | 2                                                                                                                                                                                | February              |
|    | 3                                                                                                                                                                                | March                 |
|    | 4                                                                                                                                                                                | April                 |
|    | 5                                                                                                                                                                                | May                   |
|    | 6                                                                                                                                                                                | June                  |
|    | 7                                                                                                                                                                                | July                  |
|    | 8                                                                                                                                                                                | August                |
|    | 9                                                                                                                                                                                | September             |
|    | 10                                                                                                                                                                               | October               |
|    | 11                                                                                                                                                                               | November              |
|    | 12                                                                                                                                                                               | December              |
| 98 | Don't know                                                                                                                                                                       |                       |
| 99 | Refused to Answer                                                                                                                                                                |                       |

|    |                                                                                                                                                                  |                                   |
|----|------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|
| G6 | <b>ASK IF SENT MONEY OUTSIDE KENYA WITHIN THE PAST 12 MONTHS (G1A STATEMENT 6)</b>                                                                               |                                   |
|    | During the last time you sent money/goods outside Kenya, how much/value was it in Kshs.?<br><i>Mara ya mwisho ulituma pesa nje ya Kenya, ilikuwa pesa ngapi?</i> |                                   |
|    |                                                                                                                                                                  | <b>G6. Amount/value sent last</b> |
|    | 98                                                                                                                                                               | Don't know                        |
| 99 | Refused to Answer                                                                                                                                                |                                   |

|    |                                                                                                                                                                |                                                                                                                |
|----|----------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|
| G7 | <b>ASK IF SENT MONEY OUTSIDE KENYA WITHIN THE PAST 12 MONTHS (G1A STATEMENT 6)</b>                                                                             |                                                                                                                |
|    | <b>SINGLE MENTION</b>                                                                                                                                          |                                                                                                                |
|    | The last time you sent money, what was the intended <b>MAIN</b> purpose ?<br><i>Mara ya mwisho ulituma pesa, kusudi kuu la kutuma pesa hizo lilikuwa lipi?</i> |                                                                                                                |
|    |                                                                                                                                                                | <b>G7. Remittance sent use</b>                                                                                 |
|    | 1                                                                                                                                                              | Paying for goods and services (e.g. Food, shelter,<br><i>Kulipia Bidhaa na huduma</i>                          |
|    | 2                                                                                                                                                              | Paying school fees<br><i>Kulipia karo ya shule</i>                                                             |
|    | 3                                                                                                                                                              | Paying for a medical procedures<br><i>Kulipia gharama za matibabu</i>                                          |
|    | 4                                                                                                                                                              | Saving/Investing/Paid for assets (e.g. land, house)<br><i>Kuwekeeza/Kulipia mali (kwa mfano shamba,nyumba)</i> |
|    | 5                                                                                                                                                              | A philanthropic payment (community/religious)<br><i>Malipo ya kujihisi</i>                                     |
|    | 6                                                                                                                                                              | Loan Repayment                                                                                                 |
|    | 7                                                                                                                                                              | Other (SPECIFY)<br><i>Nyingine (Taja)</i>                                                                      |
|    | 98                                                                                                                                                             | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                                                                |
|    | 99                                                                                                                                                             | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                                  |

|    |                                                                                                                                                                                                                                                                                |    |
|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|
| G8 | <b>ASK IF RECEIVED MONEY FROM OUTSIDE KENYA WITHIN THE PAST 12 MONTHS (G1A STATEMENT 8)</b>                                                                                                                                                                                    |    |
|    | <b>MULTIPLE MENTIONS POSSIBLE.</b>                                                                                                                                                                                                                                             |    |
|    | <b>DO NOT READ OUT</b>                                                                                                                                                                                                                                                         |    |
|    | You said that you received money/goods in kind from outside of Kenya in the past 12 months. From which country(ies) did you receive the money?<br><i>Ulisema yakwamba ulipata pesa kutoka nje ya Kenya kwa miezi 12 iliyopita. Ulipokea pesa kutoka kwa nchi zipi au gani?</i> |    |
|    | G8. Received Money from Country(ies)                                                                                                                                                                                                                                           |    |
|    | <b>SELECT NAME OF COUNTRY FROM LIST</b>                                                                                                                                                                                                                                        |    |
|    | 1 Other (SPECIFY)<br><i>Nyingine (Taja)</i>                                                                                                                                                                                                                                    | 1  |
|    | 98 Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                                                                                                                                                                                                                             | 98 |
|    | 99 Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                                                                                                                                                                                               | 99 |

|    |                                                                                                                                                                                                   |    |
|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|
| G9 | <b>ASK IF RECEIVED MONEY FROM OUTSIDE KENYA WITHIN THE PAST 12 MONTHS (G1A CODE =1 FOR STATEMENT 8)</b>                                                                                           |    |
|    | In the past 12 months, in total how much money/value of goods did you receive from outside of Kenya in Kshs?<br><i>Kwa miezi 12 iliyopita, kwa jumla ulipokea pesa ngapi kutoka nje ya Kenya?</i> |    |
|    | G9. Amount received (KSh)                                                                                                                                                                         |    |
|    | 98 Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                                                                                                                                                | 98 |
|    | 99 Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                                                                                                                  | 99 |

|     |                                                                                                                                                                                               |    |
|-----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|
| G10 | <b>ASK IF RECEIVED MONEY FROM OUTSIDE KENYA WITHIN THE PAST 12 MONTHS (G1A CODE =1 FOR STATEMENT 8)</b>                                                                                       |    |
|     | In the past 12 months, which month you received most money from outside of Kenya?<br><i>Kwa miezi 12 iliyopita, je, mwezi gani uliopokea pesa mingi zaidi kutoka nje ya Kenya ulikua upi?</i> |    |
|     | G10. MonthSent                                                                                                                                                                                |    |
|     | 1 January                                                                                                                                                                                     | 1  |
|     | 2 February                                                                                                                                                                                    | 2  |
|     | 3 March                                                                                                                                                                                       | 3  |
|     | 4 April                                                                                                                                                                                       | 4  |
|     | 5 May                                                                                                                                                                                         | 5  |
|     | 6 June                                                                                                                                                                                        | 6  |
|     | 7 July                                                                                                                                                                                        | 7  |
|     | 8 August                                                                                                                                                                                      | 8  |
|     | 9 September                                                                                                                                                                                   | 9  |
|     | 10 October                                                                                                                                                                                    | 10 |
|     | 11 November                                                                                                                                                                                   | 11 |
|     | 12 December                                                                                                                                                                                   | 12 |
|     | 98 Don't know                                                                                                                                                                                 | 98 |
|     | 99 Refused to Answer                                                                                                                                                                          | 99 |

|     |                                                                                                                                                                                     |    |
|-----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|
| G11 | <b>ASK IF RECEIVED MONEY FROM OUTSIDE KENYA WITHIN THE PAST 12 MONTHS (G1A CODE =1 FOR STATEMENT 8)</b>                                                                             |    |
|     | During the last time you received money/goods from outside of Kenya how much/value was it?<br><i>Wakati wa mwisho ulipopokea pesa kutoka nje ya Kenya, je ilikua ni pesa ngapi?</i> |    |
|     | G11. Amount/value Received                                                                                                                                                          |    |
|     | 98 Don't know                                                                                                                                                                       | 98 |
|     | 99 Refused to Answer                                                                                                                                                                | 99 |

|     |                                                                                                                                                       |   |
|-----|-------------------------------------------------------------------------------------------------------------------------------------------------------|---|
| G12 | <b>ASK IF RECEIVED MONEY OUTSIDE KENYA WITHIN THE PAST 12 MONTHS (G1A CODE =1 FOR STATEMENT 8)</b>                                                    |   |
|     | <b>SINGLE MENTION DO NOT READ OUT</b>                                                                                                                 |   |
|     | The last time you received money, what did you <b>MAINLY</b> use it for?<br><i>Mara ya mwisho ulipopokea pesa, uliitumia kwa shughuli gani haswa?</i> |   |
|     | G12. Remittance Received -                                                                                                                            |   |
|     | 1 Paying for goods and services (e.g. Food, shelter,<br><i>Kulipia Bidhaa na huduma</i>                                                               | 1 |
|     | 2 Paying school fees<br><i>Kulipia karo ya shule</i>                                                                                                  | 2 |
|     | 3 Paying for a medical procedures<br><i>Kulipia gharama za matibabu</i>                                                                               | 3 |
|     | 4 Saving/Investing/Paid for assets (e.g. land, house)<br><i>Kuwekeeza/Kulipia mali (kwa mfano shamba, nyumba)</i>                                     | 4 |
|     | 5 A philanthropic payment (community/religious)<br><i>Malipo ya kujihisi</i>                                                                          | 5 |
|     | 6 Loan Repayment                                                                                                                                      | 6 |
|     | 7 Other (SPECIFY)<br><i>Nyingine (Taja)</i>                                                                                                           | 7 |
|     | 98 Don't know<br><i>Sijui</i>                                                                                                                         | 8 |
|     | 99 Refused to Answer<br><i>Kataa kujibu</i>                                                                                                           | 9 |

## SECTION H: BANKING USAGE

|                                                                                                                                                                                                                                                                                                                                                                                   |    |                     |                                   |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|---------------------|-----------------------------------|
| <p><b>ASK ALL WHO DO NOT HAVE BANK ACCOUNT (ALL CODE=2 AND 3 IN C1 FOR ANY STATEMENT 1a, 12, 13A-14, 32 AND SHOULD NOT HAVE CODE 1 FOR ANY STATEMENT 1a, 12, 13A-14, 32 IN C1)</b></p> <p><b>DO NOT READ OUT</b></p> <p>In the last 12 months have you used someone else's bank account?<br/> <i>Katika miezi 12 iliyopita, je umetumia akaunti ya benki ya mtu mwingine?</i></p> |    |                     |                                   |
| H1                                                                                                                                                                                                                                                                                                                                                                                |    |                     | H1A. Somebody Else's Bank Account |
|                                                                                                                                                                                                                                                                                                                                                                                   | 1  | Yes<br><i>Ndio</i>  | 1                                 |
|                                                                                                                                                                                                                                                                                                                                                                                   | 2  | No<br><i>Hapana</i> | 2                                 |
|                                                                                                                                                                                                                                                                                                                                                                                   | 98 | Don't Know          | 98                                |
|                                                                                                                                                                                                                                                                                                                                                                                   | 99 | Refused to Answer   | 99                                |

  

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                |    |                                                                                                                  |                               |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|------------------------------------------------------------------------------------------------------------------|-------------------------------|
| <p><b>ASK ALL WHO HAVE NEVER HAD BANK ACCOUNT (ALL CODE = 3 IN QC1 FOR ANY STATEMENT 1a, 12, 13A-14, 32)</b></p> <p><b>MULTIPLE MENTIONS POSSIBLE</b></p> <p><b>DO NOT READ OUT</b></p> <p><b>CODE RESPONSE ACCORDINGLY THEN TYPE IN THE ANSWER</b></p> <p><b>OTHER SHOULD NOT BE SPECIFIED BUT SHOULD BE CODED IF THE REST ARE NOT SELECTED</b></p> <p>Why don't you have your own bank account?<br/> <i>Kwanini hauna akaunti yako ya benki binafsi?</i></p> |    |                                                                                                                  |                               |
| H2                                                                                                                                                                                                                                                                                                                                                                                                                                                             |    |                                                                                                                  | H1B. Reason for Non- use Bank |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 1  | I don't have a regular income/ I can't afford/ I don't have money to save<br><i>Sina mapato ya mara kwa mara</i> | 1                             |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 2  | Can't afford the minimum balance                                                                                 | 2                             |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 3  | I have not heard of/ not aware/ don't understand banking/bank products<br><i>Sijui huduma za benki</i>           | 3                             |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 4  | Banks don't have products that meet my needs/I have other options/prefer cash or digital                         | 4                             |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 5  | The bank is too far from where I live<br><i>Benki iko mbali na kutoka mahali ninaishi</i>                        | 5                             |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 6  | I don't trust banks<br><i>Siamini benki</i>                                                                      | 6                             |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 7  | I don't have an ID or the other requirements needed to have a bank account                                       | 7                             |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 8  | Bank is too far away                                                                                             | 8                             |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 9  | Other (SPECIFY)<br><i>Nyingine (Taja)</i>                                                                        | 9                             |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 98 | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                                                                  | 98                            |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 99 | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                                    | 99                            |

  

|                                                                                                                                                                                                                                                                                                                                                                         |                                 |                   |                |
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| <p><b>ASK ONLY IF CODE=2 IN QC1 FOR STATEMENTS (ALL CODE = 2 IN QC1 FOR ANY STATEMENT 1a, 12, 13A-14, 32)</b></p> <p>You said you used to use a bank/microfinance bank, which bank/ microfinance bank did you hold an account in?<br/> <i>Ulisema ulikuwa unatumia benki ya biashara / shirika ndogo la benki ya biashara, je ni benki gani ulikuwa na akaunti?</i></p> |                                 |                   |                |
| H3                                                                                                                                                                                                                                                                                                                                                                      | <b>ENTER BANK NAME AND CODE</b> |                   | H1. Bank Codes |
|                                                                                                                                                                                                                                                                                                                                                                         | 1                               | A                 | 1              |
|                                                                                                                                                                                                                                                                                                                                                                         | 2                               | B                 | 2              |
|                                                                                                                                                                                                                                                                                                                                                                         | 3                               | C                 | 3              |
|                                                                                                                                                                                                                                                                                                                                                                         | 98                              | Don't know        | 98             |
|                                                                                                                                                                                                                                                                                                                                                                         | 99                              | Refused to Answer | 99             |

  

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |   |                                                                                  |                                |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|----------------------------------------------------------------------------------|--------------------------------|
| <p><b>ASK ONLY IF USED TO USE BANK/ MICROFINANCE BANK ASK IF CODE=2 AND NOT EQUAL TO 1 IN C1 FOR ANY STATEMENTS 1a, 12, 13A-14, 32)</b></p> <p>H4i- <b>ASK FOR CODE (1-40 FROM BANK CODE LIST) IN H3 BANKS</b> i) You said, you 'used to use' bank products and services, why did you stop using these products/services?</p> <p>H4ii- <b>ASK FOR CODE (41-54 FROM MFB CODE LIST) IN H3 MICROFINANCE BANKS</b> ii) You said, you 'used to use' microfinance bank products and services, why did you stop using these products/services?</p> <p><b>Multiple Mention</b></p> |   |                                                                                  |                                |
| H4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   | <b>H4i) Bank</b>                                                                 | <b>H4ii) Microfinance bank</b> |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 1 | I lost my job/income                                                             |                                |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 2 | I can't afford to save anymore/can't afford to maintain my account/too expensive |                                |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 3 | Banks don't have products that meet my needs/I have other options                |                                |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 4 | Interest rates for loans are too high                                            |                                |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 5 | Interest on savings is too low                                                   |                                |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 6 | I don't trust banks                                                              |                                |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 7 | Unethical debt recovery/harassment                                               |                                |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 8 | Poor treatment/customer service                                                  |                                |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 9 | Others, (please specify)                                                         |                                |

  

|                                                                                   |  |  |  |
|-----------------------------------------------------------------------------------|--|--|--|
| <p><b>READ OUT: You said earlier that you currently use a bank account...</b></p> |  |  |  |
|-----------------------------------------------------------------------------------|--|--|--|

  

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| <p><b>ASK ONLY IF CURRENTLY USES BANK (CODE= 1 FOR ANY STATEMENT 1a, 12, 13A-14, 32)</b></p> <p><b>RECORD NUMBER (NONZERO INTEGER) OF ACCOUNTS FOR EACH IN H3</b></p> <p><b>DO NOT READ OUT</b></p> <p>How many bank accounts do you currently have with (ENTER BANK NAME FROM H5)<br/> <i>Una akaunti ngapi za benki na?</i></p> |   |  |                          |
| H6                                                                                                                                                                                                                                                                                                                                |   |  | H6. Number Bank Accounts |
|                                                                                                                                                                                                                                                                                                                                   |   |  | <b>ENTER NUMBER</b>      |
|                                                                                                                                                                                                                                                                                                                                   | 1 |  |                          |
|                                                                                                                                                                                                                                                                                                                                   | 2 |  |                          |
|                                                                                                                                                                                                                                                                                                                                   | 3 |  |                          |

|  |    |                                                               |    |
|--|----|---------------------------------------------------------------|----|
|  | 98 | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)               | 98 |
|  | 99 | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT) | 99 |

|                                                                                                                                                                                                                                                                                                                                                                           |                                                     |                    |                     |                                                               |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|--------------------|---------------------|---------------------------------------------------------------|
| <b>ASK IF CURRENTLY USES A BANK (CODE=1 IN FOR ANY STATEMENT 1a, 12, 13A-14, 32)</b><br><b>SINGLE MENTION ONLY PER STATEMENT</b><br><b>READ OUT STATEMENT: DO NOT READ OUT RESPONSES</b><br>Is your bank account/ are any of your bank accounts you use held ....?<br><i>Je, akaunti yako ya benki / Kunazo akaunti zako za benki unazotumia... ( FILL IN STATEMENT )</i> |                                                     |                    |                     |                                                               |
| H7                                                                                                                                                                                                                                                                                                                                                                        | H7. Account Ownership                               |                    |                     |                                                               |
|                                                                                                                                                                                                                                                                                                                                                                           |                                                     | Yes<br><i>Ndio</i> | No<br><i>Hapana</i> | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT) |
|                                                                                                                                                                                                                                                                                                                                                                           | 1 Jointly with your Spouse/ partner                 | 1                  | 2                   | 99                                                            |
|                                                                                                                                                                                                                                                                                                                                                                           | 2 Jointly with someone else (Excluding your spouse) | 1                  | 2                   | 99                                                            |

|                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                  |    |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|----|
| <b>ASK ONLY IF CURRENTLY USES BANK (CODE= 1 IN QC1 FOR ANY STATEMENT 1a, 12, 13A-14, 32)</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b><br>Thinking about your bank account / the bank account you use the most frequently, have you used it for any financial Activity action in the past 90 days?<br><i>Ukifikiria kuhusu akaunti yako ya benki unayotumia mara nyingi. Umetumia akaunti hii kwa siku tisini zilizopita?</i> |                                                                  |    |
| H8                                                                                                                                                                                                                                                                                                                                                                                                                                          | H8. 90 days Usage Bank                                           |    |
|                                                                                                                                                                                                                                                                                                                                                                                                                                             | 1 Yes<br><i>Ndio</i>                                             | 1  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                             | 2 No<br><i>Hapana</i>                                            | 2  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                             | 98 Dont remember<br><i>Sikumbuki</i> (DO NOT READ OUT)           | 98 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                             | 99 Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT) | 99 |

|                                                                                                                                                                                                                                                              |                                                                                         |    |
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| <b>ASK ONLY IF CURRENTLY USES BANK (CODE= 1 IN C1 FOR ANY STATEMENTS 1a, 12, 13A-14, 32)</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b><br>Approximately how often do you use this account?<br><i>Takriban unatumia akaunti hii mara ngapi?</i> |                                                                                         |    |
| H9                                                                                                                                                                                                                                                           | H9. Frequency of Use                                                                    |    |
|                                                                                                                                                                                                                                                              | 1 Daily<br><i>Kila siku</i>                                                             | 1  |
|                                                                                                                                                                                                                                                              | 2 Weekly<br><i>Kila wiki</i>                                                            | 2  |
|                                                                                                                                                                                                                                                              | 3 Monthly<br><i>Kila mwezi</i>                                                          | 3  |
|                                                                                                                                                                                                                                                              | 4 Once every 3 months<br><i>Mara moja kwa miezi 3</i>                                   | 4  |
|                                                                                                                                                                                                                                                              | 6 Once between 3 months and one year<br><i>mara moja kati ya miezi 3 na mwaka mmoja</i> | 6  |
|                                                                                                                                                                                                                                                              | 7 Not used it in the last one year<br><i>Sijaitumia kwa mwaka moja uliopita</i>         | 7  |
|                                                                                                                                                                                                                                                              | 98 Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                                      | 98 |
|                                                                                                                                                                                                                                                              | 99 Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                        | 99 |

|                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                  |                          |                                      |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------------------|
| <b>ASK ONLY IF CURRENTLY USES BANK (CODE= 1 IN C1 FOR STATEMENTS 1a, 12, 13A-14, 32)</b><br><b>MULTIPLE MENTIONS POSSIBLE</b><br><b>READ OUT</b><br>H10i- In the past 12 MONTHS, did you access your bank account(s) through the following channels?<br><i>Kwa miezi 12 iliyopita, ulitumia akaunti yako ya benki kwa njia zifuatazo?</i> |                                                                                                                                                  |                          |                                      |
| <b>ASK IF H10 CODE= 01 to 12;</b><br><b>SINGLE MENTION ONLY</b><br><b>ONLY READ OUT CHANNELS MENTIONED IN H10</b><br>H10ii. Out of the channels you have mentioned what was the MAIN way you accessed your bank account(s)? Was it...                                                                                                     |                                                                                                                                                  |                          |                                      |
| H10                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                  | H10i. Bank Channels Used | H10ii. Most Frequent Banking Channel |
|                                                                                                                                                                                                                                                                                                                                           | 1 At a bank branch<br><i>Kwa tawi la benki</i>                                                                                                   | 1                        | 1                                    |
|                                                                                                                                                                                                                                                                                                                                           | 2 At a bank agent/Marketing offices<br><i>Kwa ajenti wa benki</i>                                                                                | 2                        | 2                                    |
|                                                                                                                                                                                                                                                                                                                                           | 3 Via mobile banking (USSD)<br><i>Kupitia benki ya simu ya mkononi</i>                                                                           | 3                        | 3                                    |
|                                                                                                                                                                                                                                                                                                                                           | 4 Via mobile banking (Apps)<br><i>Kupitia benki ya simu ya mkononi</i>                                                                           | 4                        | 4                                    |
|                                                                                                                                                                                                                                                                                                                                           | 5 Via bank paybill                                                                                                                               | 5                        | 5                                    |
|                                                                                                                                                                                                                                                                                                                                           | 6 Via ATM<br><i>Kupitia Mashini ya kuhimiza mashini/ ATM</i>                                                                                     | 6                        | 6                                    |
|                                                                                                                                                                                                                                                                                                                                           | 7 Using Internet banking / Online Banking<br><i>Kutumia benki ya mtandao /Benki Mtandaoni</i>                                                    | 7                        | 7                                    |
|                                                                                                                                                                                                                                                                                                                                           | 8 Using POS/ Card machine swipe<br><i>Kutumia kadi ya huduma / Mashine ya kadi</i>                                                               | 8                        | 8                                    |
|                                                                                                                                                                                                                                                                                                                                           | 9 Via Pesalink                                                                                                                                   | 9                        | 9                                    |
|                                                                                                                                                                                                                                                                                                                                           | 10 Other bank to bank transfers, <b>not Pesalink</b> (e.g. EFT, RTGS)                                                                            | 10                       | 10                                   |
|                                                                                                                                                                                                                                                                                                                                           | 11 Payment Service providers (Pesapal, Jambo pay, PesaPay)                                                                                       | 11                       | 11                                   |
|                                                                                                                                                                                                                                                                                                                                           | 12 Other (SPECIFY)<br><i>Nyingine (Taja)</i>                                                                                                     | 12                       | 12                                   |
|                                                                                                                                                                                                                                                                                                                                           | 13 Have not used my bank account in the past 12 months<br><i>Sijatumia akaunti yangu ya benki katika miezi 12 iliyopita</i><br>(DO NOT READ OUT) | 13                       | 13                                   |
| 99 Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                                                                                                                                                                                                                                                          | 99                                                                                                                                               | 99                       |                                      |

|                                                                                                                                                                                                                                                                                                                        |                                                |          |           |                                                 |                                          |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|----------|-----------|-------------------------------------------------|------------------------------------------|
| <b>ASK ONLY IF CURRENTLY USES BANK (CODE= 1 IN C1 FOR STATEMENTS 1a, 12, 13A-14, 32)</b><br><b>SINGLE MENTION ONLY PER STATEMENT</b><br><b>READ OUT STATEMENTS, DO NOT READ OUT RESPONSES.</b><br>In the past 12 months, have you experienced any of the following in relation to your bank/micrfinance bank accounts? |                                                |          |           |                                                 |                                          |
| H11                                                                                                                                                                                                                                                                                                                    | H11. Consumer Protection                       |          |           |                                                 |                                          |
|                                                                                                                                                                                                                                                                                                                        |                                                | Yes Ndio | No Hapana | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT) | Refused to Answer<br><i>Kataa Kujibu</i> |
|                                                                                                                                                                                                                                                                                                                        | 1 Unexpected charges, penalties or hidden fees | 1        | 2         | 98                                              | 99                                       |
|                                                                                                                                                                                                                                                                                                                        | 2 Money lost, stolen or missing from account   | 1        | 2         | 98                                              | 99                                       |

|   |                                                                   |   |   |    |    |
|---|-------------------------------------------------------------------|---|---|----|----|
| 3 | Unable to transact due to system downtime/unavailability of float | 1 | 2 | 98 | 99 |
| 4 | Harassment or unethical loan recovery practices                   | 1 | 2 | 98 |    |

|     |                                                                                          |                                                  |                    |
|-----|------------------------------------------------------------------------------------------|--------------------------------------------------|--------------------|
|     | <b>ASK ONLY IF LOST MONEY IN (STATEMENT 2 = 1 IN H11)</b>                                |                                                  |                    |
|     | <b>MULTI MENTION POSSIBLE</b>                                                            |                                                  |                    |
|     | How did you lose money from your account? Ulipoteza pesa kivihi kutoka kwa akaunti yako? |                                                  |                    |
| H12 |                                                                                          |                                                  | H12 How lost money |
|     | 1                                                                                        | Reversal of a genuine transaction                | 1                  |
|     | 2                                                                                        | Accidentally sent money to wrong recipient       | 2                  |
|     | 3                                                                                        | Agent Fraud                                      |                    |
|     | 4                                                                                        | Internal fraud (committed by institution staff)  | 3                  |
|     | 5                                                                                        | External fraud (e.g. phone scam or fraud)        | 4                  |
|     | 6                                                                                        | Other (SPECIFY) Nyingine (Taja)                  | 5                  |
|     | 98                                                                                       | Don't know Sijui (DO NOT READ OUT)               | 98                 |
|     | 99                                                                                       | Refused to Answer Kataa kujibu (DO NOT READ OUT) | 99                 |

|                                                                                   |                                                                                                                     |                                            |    |
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| ASK ONLY IF CURRENTLY USES BANK (CODE= 1 IN C1 FOR STATEMENTS 1a, 12, 13A-14, 32) |                                                                                                                     |                                            |    |
| SINGLE MENTION ONLY                                                               |                                                                                                                     |                                            |    |
| READ OUT STATEMENT; DO NOT READ OUT RESPONSES                                     |                                                                                                                     |                                            |    |
| H13                                                                               | In the past 12 months, have you ever had or tried to register a complaint an issue with your bank/microfinance bank |                                            |    |
|                                                                                   |                                                                                                                     | Consumer Protection                        |    |
|                                                                                   | 1                                                                                                                   | Yes i had a complaint and registered       | 1  |
|                                                                                   | 2                                                                                                                   | Yes i had a complaint and Did NOT register | 2  |
|                                                                                   | 3                                                                                                                   | No i did NOT have a complaint              | 3  |
|                                                                                   | 98                                                                                                                  | Don't know                                 | 98 |
|                                                                                   | 99                                                                                                                  | Refused to Answer                          | 99 |
|                                                                                   |                                                                                                                     |                                            |    |

|     |                                                                                                                                                                                                              |                               |
|-----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|
| H14 | <b>ASK YES IN H13 REGISTERED COMPLAIN</b><br><b>MULTIPLE MENTION POSSIBLE; RECORD UP TO THREE RESPONSES</b><br>What did you do to try to resolve the issue / register a complaint?<br><b>DO NOT READ OUT</b> |                               |
|     |                                                                                                                                                                                                              | H14. Banking services redress |
|     | 1 Contacted the bank/bank agent /customer care                                                                                                                                                               | 1                             |
|     | 2 Called or messsaged (SMS, email, Whatsapp) customer care                                                                                                                                                   | 2                             |
|     | 3 Contacted the regulator eg. CBK                                                                                                                                                                            | 3                             |
|     | 4 Contacted law enforcement eg. Police/DCI,chief                                                                                                                                                             | 4                             |
|     | 5 Office of the Ombudsman                                                                                                                                                                                    | 5                             |
|     | 6 Posted on social media                                                                                                                                                                                     | 6                             |
|     | 7 Other Specify                                                                                                                                                                                              | 7                             |
|     | 98 Don't know Sijui (DO NOT READ OUT)                                                                                                                                                                        | 98                            |
|     | 99 Refused to Answer Kataa kujibu (DO NOT READ OUT)                                                                                                                                                          | 99                            |

|     |                                                                                                                                                                               |                             |
|-----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|
| H15 | <b>ASK YES IN H13 REGISTERED COMPLAIN</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b><br>Was the issue successfully resolved? Tatizo lilisuluhiswa kwa mafanikio? |                             |
|     |                                                                                                                                                                               | <b>H15 Issue resolution</b> |
|     | 1 Yes Ndio                                                                                                                                                                    | 1                           |
|     | 2 No Hapana                                                                                                                                                                   | 2                           |
|     | 3 Pending Bado halijakamilika                                                                                                                                                 | 3                           |
|     | 99 Refused to Answer Kataa kujibu (DO NOT READ OUT)                                                                                                                           | 99                          |

|                                                                                                                                                                         |   |                                                                                                                               |  |  |                     |          |                        |                                             |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|-------------------------------------------------------------------------------------------------------------------------------|--|--|---------------------|----------|------------------------|---------------------------------------------|
| ASK ONLY IF CURRENTLY USES BANK (CODE= 1 IN C1 FOR STATEMENTS 1a, 12, 13A-14, 32)                                                                                       |   |                                                                                                                               |  |  |                     |          |                        |                                             |
| SINGLE MENTION ONLY PER STATEMENT                                                                                                                                       |   |                                                                                                                               |  |  |                     |          |                        |                                             |
| READ OUT STATEMENTS, DO NOT READ OUT RESPONSES.                                                                                                                         |   |                                                                                                                               |  |  |                     |          |                        |                                             |
| Thinking about your interactions with your main [institution] account, do you agree or disagree with the following ?                                                    |   |                                                                                                                               |  |  |                     |          |                        |                                             |
| SINGLE MENTION ONLY PER STATEMENT ASK ONLY FOR STATEMENTS MENTIONED IN I6A DO NOT READ OUT I6B: Did you try to resolve / register a complaint for the (PUT IN STATEMENT |   |                                                                                                                               |  |  |                     |          |                        |                                             |
| H16                                                                                                                                                                     |   |                                                                                                                               |  |  | Consumer Protection |          |                        |                                             |
|                                                                                                                                                                         |   |                                                                                                                               |  |  | Agree               | Disagree | Neither Agree/Disagree | Refused to Answer Kataa Kujibu (DO NOT READ |
|                                                                                                                                                                         | 1 | The terms & conditions (eg. limits, fees, charges, pricing, consequences) for the products and services at my bank are clear. |  |  | 1                   | 2        | 98                     | 99                                          |
|                                                                                                                                                                         | 2 | The products/services offered by my bank are fairly priced.                                                                   |  |  | 1                   | 2        | 98                     | 99                                          |
|                                                                                                                                                                         | 3 | I can easily communicate with my bank if I need to                                                                            |  |  | 1                   | 2        | 98                     | 99                                          |
|                                                                                                                                                                         | 4 | I can easily access my funds in my bank account                                                                               |  |  | 1                   | 2        | 98                     | 99                                          |
|                                                                                                                                                                         | 5 | My money is secure in my bank account                                                                                         |  |  | 1                   | 2        | 98                     | 99                                          |
|                                                                                                                                                                         | 6 | My bank has good customer service.                                                                                            |  |  | 1                   | 2        | 98                     | 99                                          |



## SECTION I: CREDIT-ONLY/MICROFINANCE INSTITUTION USAGE

| I1a | <b>ASK IF CURRENTLY USES A CREDIT-ONLY/ MICROFINANCE INSTITUTION (CODE=1 IN QC1 ANY STATEMENT 1b, 18, 19, 20, 29)</b>                                                                                                                                                                                                                                                                                                       |    |                                             |  |                  |   |  |   |   |  |   |   |  |   |    |                              |    |    |                                     |    |
|-----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|---------------------------------------------|--|------------------|---|--|---|---|--|---|---|--|---|----|------------------------------|----|----|-------------------------------------|----|
|     | <b>MULTIPLE MENTIONS POSSIBLE; RECORD ALL APPLICABLE MFI CODES <u>ONLY</u> SCRIPT CREDIT-ONLY INSTITUTION CODE AND NAME INTO DROPDOWN LIST</b>                                                                                                                                                                                                                                                                              |    |                                             |  |                  |   |  |   |   |  |   |   |  |   |    |                              |    |    |                                     |    |
|     | <b>DO NOT READ OUT</b>                                                                                                                                                                                                                                                                                                                                                                                                      |    |                                             |  |                  |   |  |   |   |  |   |   |  |   |    |                              |    |    |                                     |    |
|     | Which money/lender/credit-only/institutions do you currently hold an account in?                                                                                                                                                                                                                                                                                                                                            |    |                                             |  |                  |   |  |   |   |  |   |   |  |   |    |                              |    |    |                                     |    |
|     | <table border="1"> <tr> <th colspan="2">ENTER CREDIT-ONLY INSTITUTION NAME AND CODE</th> <th>I1a. NAME OF MFI</th> </tr> <tr> <td>1</td> <td></td> <td>1</td> </tr> <tr> <td>2</td> <td></td> <td>2</td> </tr> <tr> <td>3</td> <td></td> <td>3</td> </tr> <tr> <td>98</td> <td>Don't know (DO NOT READ OUT)</td> <td>98</td> </tr> <tr> <td>99</td> <td>Refused to Answer (DO NOT READ OUT)</td> <td>99</td> </tr> </table> |    | ENTER CREDIT-ONLY INSTITUTION NAME AND CODE |  | I1a. NAME OF MFI | 1 |  | 1 | 2 |  | 2 | 3 |  | 3 | 98 | Don't know (DO NOT READ OUT) | 98 | 99 | Refused to Answer (DO NOT READ OUT) | 99 |
|     | ENTER CREDIT-ONLY INSTITUTION NAME AND CODE                                                                                                                                                                                                                                                                                                                                                                                 |    | I1a. NAME OF MFI                            |  |                  |   |  |   |   |  |   |   |  |   |    |                              |    |    |                                     |    |
| 1   |                                                                                                                                                                                                                                                                                                                                                                                                                             | 1  |                                             |  |                  |   |  |   |   |  |   |   |  |   |    |                              |    |    |                                     |    |
| 2   |                                                                                                                                                                                                                                                                                                                                                                                                                             | 2  |                                             |  |                  |   |  |   |   |  |   |   |  |   |    |                              |    |    |                                     |    |
| 3   |                                                                                                                                                                                                                                                                                                                                                                                                                             | 3  |                                             |  |                  |   |  |   |   |  |   |   |  |   |    |                              |    |    |                                     |    |
| 98  | Don't know (DO NOT READ OUT)                                                                                                                                                                                                                                                                                                                                                                                                | 98 |                                             |  |                  |   |  |   |   |  |   |   |  |   |    |                              |    |    |                                     |    |
| 99  | Refused to Answer (DO NOT READ OUT)                                                                                                                                                                                                                                                                                                                                                                                         | 99 |                                             |  |                  |   |  |   |   |  |   |   |  |   |    |                              |    |    |                                     |    |
|     |                                                                                                                                                                                                                                                                                                                                                                                                                             |    |                                             |  |                  |   |  |   |   |  |   |   |  |   |    |                              |    |    |                                     |    |

| I1b                                         | <b>ASK FOR MAIN CREDIT-ONLY/ MICROFINANCE INSTITUTION - ANY CODE IN I1; IF ONE AUTOCODE I1= I1a</b>                                                                                                                                                                                                   |                      |                                             |  |                      |   |  |   |    |            |    |    |                   |
|---------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|---------------------------------------------|--|----------------------|---|--|---|----|------------|----|----|-------------------|
|                                             | <b>SINGLE MENTION</b>                                                                                                                                                                                                                                                                                 |                      |                                             |  |                      |   |  |   |    |            |    |    |                   |
|                                             | <b>DO NOT READ OUT</b>                                                                                                                                                                                                                                                                                |                      |                                             |  |                      |   |  |   |    |            |    |    |                   |
|                                             | Amongst the ( <i>PRODUCT I1b</i> ) which one is your main/mostly used                                                                                                                                                                                                                                 |                      |                                             |  |                      |   |  |   |    |            |    |    |                   |
|                                             | <table border="1"> <tr> <th colspan="2">ENTER CREDIT-ONLY INSTITUTION NAME AND CODE</th> <th>I1b NAME OF Main MFI</th> </tr> <tr> <td>1</td> <td></td> <td>1</td> </tr> <tr> <td>98</td> <td>Don't know</td> <td>98</td> </tr> <tr> <td>99</td> <td>Refused to Answer</td> <td>99</td> </tr> </table> |                      | ENTER CREDIT-ONLY INSTITUTION NAME AND CODE |  | I1b NAME OF Main MFI | 1 |  | 1 | 98 | Don't know | 98 | 99 | Refused to Answer |
| ENTER CREDIT-ONLY INSTITUTION NAME AND CODE |                                                                                                                                                                                                                                                                                                       | I1b NAME OF Main MFI |                                             |  |                      |   |  |   |    |            |    |    |                   |
| 1                                           |                                                                                                                                                                                                                                                                                                       | 1                    |                                             |  |                      |   |  |   |    |            |    |    |                   |
| 98                                          | Don't know                                                                                                                                                                                                                                                                                            | 98                   |                                             |  |                      |   |  |   |    |            |    |    |                   |
| 99                                          | Refused to Answer                                                                                                                                                                                                                                                                                     | 99                   |                                             |  |                      |   |  |   |    |            |    |    |                   |

| I2    | <b>ASK IF CURRENTLY USES A CREDIT-ONLY INSTITUTION SELECTED INSTITUTION IN I1b</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                    |                     |                        |                                                               |  |  |                    |                     |                        |                                                               |     |                                                        |   |   |    |    |      |                                     |   |   |    |    |       |                                                  |   |   |    |
|-------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|---------------------|------------------------|---------------------------------------------------------------|--|--|--------------------|---------------------|------------------------|---------------------------------------------------------------|-----|--------------------------------------------------------|---|---|----|----|------|-------------------------------------|---|---|----|----|-------|--------------------------------------------------|---|---|----|
|       | <b>SINGLE MENTION ONLY PER STATEMENT</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                    |                     |                        |                                                               |  |  |                    |                     |                        |                                                               |     |                                                        |   |   |    |    |      |                                     |   |   |    |    |       |                                                  |   |   |    |
|       | <b>READ OUT STATEMENT; DO NOT READ OUT RESPONSES</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                    |                     |                        |                                                               |  |  |                    |                     |                        |                                                               |     |                                                        |   |   |    |    |      |                                     |   |   |    |    |       |                                                  |   |   |    |
|       | Is your account / are any of your accounts in ( <i>INSERT I1a</i> ) you use ....(FILL IN STATEMENT)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                    |                     |                        |                                                               |  |  |                    |                     |                        |                                                               |     |                                                        |   |   |    |    |      |                                     |   |   |    |    |       |                                                  |   |   |    |
|       | Je, ni Akaunti yako / ni akaunti yako yoyote katika taasisi ya mikopo pekee unayotumia ziko au iko kwa....(jaza taarifa )                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                    |                     |                        |                                                               |  |  |                    |                     |                        |                                                               |     |                                                        |   |   |    |    |      |                                     |   |   |    |    |       |                                                  |   |   |    |
|       | <table border="1"> <tr> <th colspan="2"></th> <th>Yes<br/><i>Ndio</i></th> <th>No<br/><i>Hapana</i></th> <th>Don't know<br/>(DO NOT)</th> <th>Refused to Answer<br/><i>Kataa kujibu</i><br/>(DO NOT READ OUT)</th> </tr> <tr> <td>I2i</td> <td>In your own name <u>only</u><br/><i>Jina lako pekee</i></td> <td>1</td> <td>2</td> <td>98</td> <td>99</td> </tr> <tr> <td>I2ii</td> <td>Jointly in your own name and spouse</td> <td>1</td> <td>2</td> <td>98</td> <td>99</td> </tr> <tr> <td>I2iil</td> <td>Jointly in your own name and someone else's name</td> <td>1</td> <td>2</td> <td>98</td> <td>99</td> </tr> </table> |                    |                     |                        |                                                               |  |  | Yes<br><i>Ndio</i> | No<br><i>Hapana</i> | Don't know<br>(DO NOT) | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT) | I2i | In your own name <u>only</u><br><i>Jina lako pekee</i> | 1 | 2 | 98 | 99 | I2ii | Jointly in your own name and spouse | 1 | 2 | 98 | 99 | I2iil | Jointly in your own name and someone else's name | 1 | 2 | 98 |
|       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Yes<br><i>Ndio</i> | No<br><i>Hapana</i> | Don't know<br>(DO NOT) | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT) |  |  |                    |                     |                        |                                                               |     |                                                        |   |   |    |    |      |                                     |   |   |    |    |       |                                                  |   |   |    |
| I2i   | In your own name <u>only</u><br><i>Jina lako pekee</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 1                  | 2                   | 98                     | 99                                                            |  |  |                    |                     |                        |                                                               |     |                                                        |   |   |    |    |      |                                     |   |   |    |    |       |                                                  |   |   |    |
| I2ii  | Jointly in your own name and spouse                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 1                  | 2                   | 98                     | 99                                                            |  |  |                    |                     |                        |                                                               |     |                                                        |   |   |    |    |      |                                     |   |   |    |    |       |                                                  |   |   |    |
| I2iil | Jointly in your own name and someone else's name                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 1                  | 2                   | 98                     | 99                                                            |  |  |                    |                     |                        |                                                               |     |                                                        |   |   |    |    |      |                                     |   |   |    |    |       |                                                  |   |   |    |

| I3 | <b>ASK IF CURRENTLY USES A CREDIT-ONLY INSTITUTION ELECTED INSTITUTION IN I1b</b>                                                                                                                                                                                                                    |                                              |                        |           |                                          |                                                        |  |                        |  |  |  |  |  |          |           |                                          |                                                        |
|----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|------------------------|-----------|------------------------------------------|--------------------------------------------------------|--|------------------------|--|--|--|--|--|----------|-----------|------------------------------------------|--------------------------------------------------------|
|    | <b>SINGLE MENTION ONLY PER STATEMENT</b>                                                                                                                                                                                                                                                             |                                              |                        |           |                                          |                                                        |  |                        |  |  |  |  |  |          |           |                                          |                                                        |
|    | <b>READ OUT STATEMENTS, DO NOT READ OUT RESPONSES.</b>                                                                                                                                                                                                                                               |                                              |                        |           |                                          |                                                        |  |                        |  |  |  |  |  |          |           |                                          |                                                        |
|    | In the past 12 months, have you experienced any of the following in relation to ( <i>insert I1b</i> ) accounts? Have you ...?                                                                                                                                                                        |                                              |                        |           |                                          |                                                        |  |                        |  |  |  |  |  |          |           |                                          |                                                        |
|    | <table border="1"> <tr> <th colspan="2"></th> <th colspan="4">I3-Consumer Protection</th> </tr> <tr> <th colspan="2"></th> <th>Yes Ndio</th> <th>No Hapana</th> <th>Don't know<br/>Sijui<br/>(DO NOT READ OUT)</th> <th>Refused to Answer<br/>Kataa Kujibu<br/>(DO NOT READ OUT)</th> </tr> </table> |                                              |                        |           |                                          |                                                        |  | I3-Consumer Protection |  |  |  |  |  | Yes Ndio | No Hapana | Don't know<br>Sijui<br>(DO NOT READ OUT) | Refused to Answer<br>Kataa Kujibu<br>(DO NOT READ OUT) |
|    |                                                                                                                                                                                                                                                                                                      |                                              | I3-Consumer Protection |           |                                          |                                                        |  |                        |  |  |  |  |  |          |           |                                          |                                                        |
|    |                                                                                                                                                                                                                                                                                                      |                                              | Yes Ndio               | No Hapana | Don't know<br>Sijui<br>(DO NOT READ OUT) | Refused to Answer<br>Kataa Kujibu<br>(DO NOT READ OUT) |  |                        |  |  |  |  |  |          |           |                                          |                                                        |
|    | 1                                                                                                                                                                                                                                                                                                    | Unexpected charges, penalties or hidden fees | 1                      | 2         | 98                                       | 99                                                     |  |                        |  |  |  |  |  |          |           |                                          |                                                        |
| 2  | Money lost, stolen or missing from account                                                                                                                                                                                                                                                           | 1                                            | 2                      | 98        | 99                                       |                                                        |  |                        |  |  |  |  |  |          |           |                                          |                                                        |
| 3  | Unable to transact due to system downtime/unavailability of float                                                                                                                                                                                                                                    | 1                                            | 2                      | 98        | 99                                       |                                                        |  |                        |  |  |  |  |  |          |           |                                          |                                                        |
| 4  | Harassment or unethical loan recovery practices                                                                                                                                                                                                                                                      | 1                                            | 2                      | 98        | 99                                       |                                                        |  |                        |  |  |  |  |  |          |           |                                          |                                                        |
| 5  | Unsolicited messages/information Maelezo/ujumbe kuhusu huduna za banki nisizo hitaji                                                                                                                                                                                                                 | 1                                            | 2                      | 98        | 99                                       |                                                        |  |                        |  |  |  |  |  |          |           |                                          |                                                        |

|    |                                                                                          |                                                  |                    |
|----|------------------------------------------------------------------------------------------|--------------------------------------------------|--------------------|
| I4 | <b>ASK ONLY IF LOST MONEY IN I3 (STATEMENT 2 = 1)</b>                                    |                                                  |                    |
|    | <b>MULTI MENTION POSSIBLE</b>                                                            |                                                  |                    |
|    | <b>DO NOT READ OUT</b>                                                                   |                                                  |                    |
|    | How did you lose money from your account? Ulipoteza pesa kivipi kutoka kwa akaunti yako? |                                                  |                    |
|    |                                                                                          |                                                  | I4- How lost money |
|    | 1                                                                                        | Internal fraud (committed by institution staff)  | 1                  |
|    | 2                                                                                        | External fraud (e.g. phone scam or fraud)        | 2                  |
|    | 3                                                                                        | Other (SPECIFY) Nyingine (Taja)                  | 3                  |
|    | 98                                                                                       | Don't know Sijui (DO NOT READ OUT)               | 98                 |
|    | 99                                                                                       | Refused to Answer Kataa kujibu (DO NOT READ OUT) | 99                 |

|    |                                                                                                   |                                                  |    |
|----|---------------------------------------------------------------------------------------------------|--------------------------------------------------|----|
| I5 | ASK IF CURRENTLY USES A CREDIT-ONLY INSTITUTION SELECTED INSTITUTION IN I1a                       |                                                  |    |
|    | SINGLE MENTION ONLY                                                                               |                                                  |    |
|    | READ OUT STATEMENT; DO NOT READ OUT RESPONSES                                                     |                                                  |    |
|    | In the past 12 months, have you ever had or tried to register a complaint with your [insert I1b]? |                                                  |    |
|    |                                                                                                   | I5-Consumer Protection                           |    |
|    | 1                                                                                                 | Yes, i had and register Ndio                     | 1  |
|    | 2                                                                                                 | Yes, i had and did not register Ndio             | 2  |
|    | 3                                                                                                 | No, i did not have Hapana                        | 3  |
|    | 98                                                                                                | Don't know Sijui (DO NOT READ OUT)               | 98 |
|    | 99                                                                                                | Refused to Answer Kataa kuiibu (DO NOT READ OUT) | 99 |

|    |                                                                     |                                                       |                         |
|----|---------------------------------------------------------------------|-------------------------------------------------------|-------------------------|
| I6 | ASK IF CURRENTLY USES A CREDIT-ONLY INSTITUTION (CODE=1 IN I5)      |                                                       |                         |
|    | MULTIPLE MENTION POSSIBLE; RECORD UP TO THREE RESPONSES             |                                                       |                         |
|    | What did you do to try to resolve the issue / register a complaint? |                                                       |                         |
|    | DO NOT READ OUT                                                     |                                                       |                         |
|    |                                                                     |                                                       | I6-Credit only Services |
|    | 1                                                                   | Contacted the providers/provider agent /customer care | 1                       |
|    | 2                                                                   | Contacted the regulator/industry associations eg. CBK | 3                       |
|    | 3                                                                   | Contacted law enforcement eg. Police/DCI,chief        | 4                       |
|    | 4                                                                   | Reported to the office of the Ombudsman               | 5                       |
|    | 5                                                                   | Posted on social media                                | 6                       |
| 6  | Other Specify                                                       | 7                                                     |                         |
|    | 98                                                                  | Don't know Sijui (DO NOT READ OUT)                    | 98                      |
|    | 99                                                                  | Refused to Answer Kataa kujibu (DO NOT READ OUT)      | 99                      |

|                                                     |                                                                                 |                     |
|-----------------------------------------------------|---------------------------------------------------------------------------------|---------------------|
| I7                                                  | ASK IF I8= CODE 1 REGISTERED COMPLAIN<br>SINGLE MENTION ONLY<br>DO NOT READ OUT |                     |
|                                                     | Was the issue successfully resolved? Tatizo lilisuluhiswa kwa mafanikio?        |                     |
|                                                     |                                                                                 | I7-Issue resolution |
|                                                     | 1 Yes Ndio                                                                      | 1                   |
|                                                     | 2 No Hapana                                                                     | 2                   |
|                                                     | 3 Pending Bado halijakamilika                                                   | 3                   |
| 99 Refused to Answer Kataa kujibu (DO NOT READ OUT) | 99                                                                              |                     |

|    |                                                                                                                |                                                                                                                                        |                         |          |                        |                                                  |
|----|----------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|-------------------------|----------|------------------------|--------------------------------------------------|
| 18 | ASK IF CURRENTLY USES A CREDIT-ONLY INSTITUTION SELECTED INSTITUTION IN I1a                                    |                                                                                                                                        |                         |          |                        |                                                  |
|    | SINGLE MENTION ONLY PER STATEMENT                                                                              |                                                                                                                                        |                         |          |                        |                                                  |
|    | READ OUT STATEMENTS, DO NOT READ OUT RESPONSES.                                                                |                                                                                                                                        |                         |          |                        |                                                  |
|    | Thinking about your interactions with your (INSERT I1a) account, do you agree or disagree with the following ? |                                                                                                                                        |                         |          |                        |                                                  |
|    | SINGLE MENTION ONLY PER STATEMENT ASK ONLY FOR STATEMENTS MENTIONED IN I6A DO NOT READ OUT I6B: Did yo         |                                                                                                                                        |                         |          |                        |                                                  |
|    |                                                                                                                |                                                                                                                                        | I11-Consumer Protection |          |                        |                                                  |
|    |                                                                                                                |                                                                                                                                        | Agree                   | Disagree | Neither Agree/Disagree | Refused to Answer Kataa Kujibu (DO NOT READ OUT) |
|    | 1                                                                                                              | The terms & conditions (eg. limits, fees, charges, pricing, consequences) for the products and services at my [institution] are clear. | 1                       | 2        | 98                     | 99                                               |
|    | 2                                                                                                              | The products/services offered by my [institution] are fairly priced.                                                                   | 1                       | 2        | 98                     | 99                                               |
|    | 3                                                                                                              | I can easily communicate with my [institution] if I need to                                                                            | 1                       | 2        | 98                     | 99                                               |
| 4  | I can easily access my funds in my [institution] account                                                       | 1                                                                                                                                      | 2                       | 98       | 99                     |                                                  |
| 5  | My money is secure in my [institution] account                                                                 | 1                                                                                                                                      | 2                       | 98       | 99                     |                                                  |
| 6  | My [institution] has good customer service.                                                                    | 1                                                                                                                                      | 2                       | 98       | 99                     |                                                  |

## SECTION J: SACCO USAGE

| ASK IF CODE = 2 FOR ANY STATEMENT (4, 12a, 17) MULTIPLE MENTIONS POSSIBLE<br>DO NOT READ OUT                                 |                                                                        |                                         |
|------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|-----------------------------------------|
| You said earlier that you used to have a Sacco account but currently you don't. Why? Ulisema hapo awali kwamba hauna akaunti |                                                                        |                                         |
|                                                                                                                              |                                                                        | J1. Why Stopped using SACCO In Own Name |
| 1                                                                                                                            | Voluntary withdrawal/I did not see the benefit/relocated from the area | 1                                       |
| 2                                                                                                                            | Can't afford to open/maintain a SACCO account                          | 2                                       |
| 3                                                                                                                            | Lack of trust                                                          | 3                                       |
| 4                                                                                                                            | Unexpected charges                                                     | 4                                       |
| 5                                                                                                                            | Poor customer service                                                  | 5                                       |
| 6                                                                                                                            | Lost money as a guarantor                                              | 6                                       |
| 7                                                                                                                            | Poor treatment/customer service                                        | 7                                       |
| 8                                                                                                                            | I was expelled from the SACCO                                          |                                         |
| 10                                                                                                                           | Other (SPECIFY)                                                        | 8                                       |
| 98                                                                                                                           | Don't know                                                             | 98                                      |
| 99                                                                                                                           | Refused to Answer                                                      | 99                                      |

| ASK IF CODE =3 FOR ANY STATEMENT (4, 12a,17) MULTIPLE MENTIONS POSSIBLE DO NOT READ OUT                                                                 |                                                                                |                                      |
|---------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|--------------------------------------|
| You said earlier that you have never had a Sacco account. Why? Ulisema hapo awali kwamba hauna akaunti ya shirika la akiba na mkopo kwa sasa. Kwa nini? |                                                                                |                                      |
|                                                                                                                                                         |                                                                                | J2. Why Never Have Sacco In Own Name |
| 1                                                                                                                                                       | Don't have money/income/job/ can't afford to save                              | 1                                    |
| 2                                                                                                                                                       | I don't understand or know about SACCOs/don't know how to become a member      | 2                                    |
| 3                                                                                                                                                       | SACCOs are not for me/don't suit my needs/I have other options                 | 3                                    |
| 4                                                                                                                                                       | I don't trust SACCOs/my money is not safe there/SACCOs collapse/are not stable | 4                                    |
| 5                                                                                                                                                       | I don't have an ID                                                             | 5                                    |
| 6                                                                                                                                                       | The SACCO is too far away/none near me                                         | 6                                    |
| 7                                                                                                                                                       | Other (SPECIFY) Nyingine (Taja au bainisha)                                    | 7                                    |
| 98                                                                                                                                                      | Don't know Sijui (DO NOT READ OUT)                                             | 98                                   |
| 99                                                                                                                                                      | Refused to Answer Kataa kujibu (DO NOT READ OUT)                               | 99                                   |

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

| ASK IF CURRENTLY USES A SACCO CODE =1 FOR ANY STATEMENT (4, 12a,17)<br>SINGLE MENTION ONLY<br>DO NOT READ OUT                                |                                                        |              |
|----------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|--------------|
| Thinking about your SACCO account / the SACCO account you use the most frequently, have you used it for any financial Activity in the past 3 |                                                        |              |
|                                                                                                                                              |                                                        | J3. 3 months |
| 1                                                                                                                                            | Yes<br>Ndio                                            | 1            |
| 2                                                                                                                                            | No<br>Hapana                                           | 2            |
| 98                                                                                                                                           | Don't know<br>Sijui<br>(DO NOT READ OUT)               | 98           |
| 99                                                                                                                                           | Refused to Answer<br>Kataa kujibu<br>(DO NOT READ OUT) | 99           |

| ASK IF CURRENTLY USES A SACCO (CODE =1 FOR ANY STATEMENT (4, 12a,17)<br>SINGLE MENTION ONLY<br>DO NOT READ OUT |                                                                                        |                      |
|----------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|----------------------|
| Approximately how often do you use this account?<br>Takribani unatumia akaunti hii mara ngapi?                 |                                                                                        |                      |
|                                                                                                                |                                                                                        | J5. Frequency of Use |
| 1                                                                                                              | Daily<br>Kila siku                                                                     | 1                    |
| 2                                                                                                              | Weekly<br>Kila wiki                                                                    | 2                    |
| 3                                                                                                              | Monthly<br>Kila mwezi                                                                  | 3                    |
| 4                                                                                                              | Once every 3 months<br>Mara moja kwa miezi 3                                           | 4                    |
| 5                                                                                                              | Once between 3 months and one year<br>mara moja kati ya miezi 6 na mara moja kwa mwaka | 5                    |
| 6                                                                                                              | Not used it in the last one year<br>Sijaitumia kwa muda wa mwaka moja                  | 6                    |
| 98                                                                                                             | Don't know<br>Sijui<br>(DO NOT READ OUT)                                               | 98                   |
| 99                                                                                                             | Refused to Answer<br>Kataa kujibu<br>(DO NOT READ OUT)                                 | 99                   |

| ASK IF CURRENTLY USES A SACCO (CODE =1 FOR ANY STATEMENT (4, 12a,17) )<br>MULTIPLE MENTIONS POSSIBLE<br>READ OUT                                                                                                               |                                                                                                                             |                    |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|--------------------|
| Thinking about the past 12 MONTHS, did you access your Sacco account(s) through the following channels?<br>Ukitikira kuhusu miezi 12 iliyopita, uitumia akaunti yako/zako za Shirika la akiba na mkopo kupitia njia zifuatazo? |                                                                                                                             |                    |
|                                                                                                                                                                                                                                |                                                                                                                             | J6. Sacco Channels |
| 1                                                                                                                                                                                                                              | At a branch /satellite offices<br>Kwa tawi lao/ ofisi ya satilaiti                                                          | 1                  |
| 2                                                                                                                                                                                                                              | Via mobile phone e.g USSD,Apps<br>Kupitia kwa simu ya mkononi kwa mfano Takwimu za huduma ya ziada isiyo na muundo,programu | 2                  |
| 3                                                                                                                                                                                                                              | Mobile Phone e.g USSD                                                                                                       | 3                  |
| 4                                                                                                                                                                                                                              | Sacco paybill                                                                                                               | 4                  |
| 4                                                                                                                                                                                                                              | Via ATM<br>Kupitia kwa ATM                                                                                                  | 5                  |
| 5                                                                                                                                                                                                                              | Using Internet / Online channels<br>Kutumia mtandao / Benki ya Mtandaoni                                                    | 6                  |

|    |                                                                                                       |    |
|----|-------------------------------------------------------------------------------------------------------|----|
| 6  | Using POS/ Card machine swipe<br><i>Mtandaoni Kutumia kadi ya huduma / Mashine ya kupitishia kadi</i> | 7  |
| 7  | SACCO Agent<br><i>Ajenti wa Ushirika wa akiba na mkopo</i>                                            | 8  |
| 8  | Other (SPECIFY)<br><i>Nyingine (Taja)</i>                                                             | 9  |
| 97 | None of these<br><i>Hakuna katiya hizi</i><br>(DO NOT READ OUT)                                       | 97 |
| 98 | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                                                       | 98 |
| 99 | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                         | 99 |

|                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                 |                                              |           |                                             |                                                              |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|----------------------------------------------|-----------|---------------------------------------------|--------------------------------------------------------------|
| <b>ASK IF CURRENTLY USES A SACCO (CODE =1 FOR ANY STATEMENT (4, 12a,17) )</b><br><b>SINGLE MENTION ONLY PER STATEMENT</b><br><b>READ OUT STATEMENTS, DO NOT READ OUT RESPONSES.</b><br>In the past 12 months, have you experienced any of the following in relation to your SACCO accounts?<br><b>SINGLE MENTION ONLY PER STATEMENT ASK ONLY FOR STATEMENTS MENTIONED IN I6A DO NOT READ OUT I6B: Did you try to resolve / register a</b> |                                                 |                                              |           |                                             |                                                              |
| <b>J7</b>                                                                                                                                                                                                                                                                                                                                                                                                                                 | J7 Consumer Protection                          |                                              |           |                                             |                                                              |
|                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                 | Yes Ndio                                     | No Hapana | Don't know<br>Sijui<br>(DO NOT<br>READ OUT) | Refused to<br>Answer<br>Kataa Kujibu<br>(DO NOT<br>READ OUT) |
|                                                                                                                                                                                                                                                                                                                                                                                                                                           | 1                                               | Unexpected charges, penalties or hidden fees | 1         | 2                                           | 98 99                                                        |
|                                                                                                                                                                                                                                                                                                                                                                                                                                           | 2                                               | Money lost, stolen or missing from account   | 1         | 2                                           | 98 99                                                        |
|                                                                                                                                                                                                                                                                                                                                                                                                                                           | 3                                               | Unable to transact due to system downtime    | 1         | 2                                           | 98 99                                                        |
| 4                                                                                                                                                                                                                                                                                                                                                                                                                                         | Harassment or unethical loan recovery practices | 1                                            | 2         | 98                                          | 99                                                           |

|                                                                                 |    |                                                  |    |
|---------------------------------------------------------------------------------|----|--------------------------------------------------|----|
| ASK ONLY IF LOST MONEY IN J7 (STATEMENT 2 = 1)                                  |    |                                                  |    |
| MULTI MENTION POSSIBLE                                                          |    |                                                  |    |
| DO NOT READ OUT                                                                 |    |                                                  |    |
| How did you lose money from your account? Ulipoteza pesa kivipi kutoka kwa akau |    |                                                  |    |
|                                                                                 |    | J8 How lost money                                |    |
| J8                                                                              | 1  | Internal fraud (committed by institution staff)  | 1  |
|                                                                                 | 2  | External fraud (e.g. phone scam or fraud)        | 2  |
|                                                                                 | 3  | Other (SPECIFY) Nyingine (Taja)                  | 3  |
|                                                                                 | 98 | Don't know Sijui (DO NOT READ OUT)               | 98 |
|                                                                                 | 99 | Refused to Answer Kataa kujibu (DO NOT READ OUT) | 99 |

|                                                                                                            |                                   |                                                    |
|------------------------------------------------------------------------------------------------------------|-----------------------------------|----------------------------------------------------|
| ASK IF CURRENTLY USES A SACCO (CODE=1 IN C1 FOR STATEMENT 04, 12a, 17)                                     |                                   |                                                    |
| SINGLE MENTION ONLY                                                                                        |                                   |                                                    |
| READ OUT STATEMENT; DO NOT READ OUT RESPONSES                                                              |                                   |                                                    |
| In the past 12 months, have had or ever tried to register a complaint or resolve an issue with your SACCO? |                                   |                                                    |
| J9                                                                                                         | J9 Consumer Protection            |                                                    |
|                                                                                                            | 1                                 | Yes i had a complaint and registered<br>Ndio       |
|                                                                                                            | 1                                 |                                                    |
|                                                                                                            | 2                                 | Yes i had a complaint and Did NOT register<br>Ndio |
|                                                                                                            | 2                                 |                                                    |
|                                                                                                            | 3                                 | No i did NOT have a complaint                      |
| 3                                                                                                          |                                   |                                                    |
| 98                                                                                                         | Don't know<br>Sijui               |                                                    |
| 98                                                                                                         |                                   |                                                    |
| 99                                                                                                         | Refused to Answer<br>Kataa kuiibu |                                                    |
| 99                                                                                                         |                                   |                                                    |

|                                                                                                                                                                                                               |    |                                                                                            |                    |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|--------------------------------------------------------------------------------------------|--------------------|
| <b>ASK IF REGISTERED COMPLAIN IN J9= 1</b><br><b>MULTIPLE MENTION POSSIBLE; RECORD UP TO THREE RESPONSES</b><br>What did you do to try to resolve the issue / register a complaint?<br><b>DO NOT READ OUT</b> |    |                                                                                            |                    |
| <b>J10</b>                                                                                                                                                                                                    |    |                                                                                            | J10-Saccos Redress |
|                                                                                                                                                                                                               | 1  | Contacted the SACCO Management                                                             | 1                  |
|                                                                                                                                                                                                               | 2  | Called or messsaged (SMS, email, Whatsapp) customer care                                   | 2                  |
|                                                                                                                                                                                                               | 3  | Contacted the regulator; SASRA                                                             | 3                  |
|                                                                                                                                                                                                               | 4  | Contacted law enforcement eg. Sacco Societies Fraud Investigation Unit (SSFIU)/Police/chie | 4                  |
|                                                                                                                                                                                                               | 5  | Office of the Ombudsman                                                                    | 5                  |
|                                                                                                                                                                                                               | 6  | Posted on social media                                                                     | 6                  |
|                                                                                                                                                                                                               | 7  | Other Specify                                                                              | 7                  |
|                                                                                                                                                                                                               | 98 | Don't know Sijui (DO NOT READ OUT)                                                         | 98                 |
|                                                                                                                                                                                                               | 99 | Refused to Answer Kataa kujibu (DO NOT READ OUT)                                           | 99                 |

|                                                             |                                                                          |    |
|-------------------------------------------------------------|--------------------------------------------------------------------------|----|
| ASK IF J9= CODE 1<br>SINGLE MENTION ONLY<br>DO NOT READ OUT |                                                                          |    |
| J11                                                         | Was the issue successfully resolved? Tatizo lililuluhiswa kwa mafanikio? |    |
|                                                             | J11. Issue resolution                                                    |    |
|                                                             | 1 Yes Ndio                                                               | 1  |
|                                                             | 2 No Hapana                                                              | 2  |
|                                                             | 3 Pending Bado halijakamilika                                            | 3  |
|                                                             | 99 Refused to Answer. Kataa kujibu (DO NOT READ OUT)                     | 99 |

|                                                                                                              |                         |                                                                                                                                |          |                                                             |
|--------------------------------------------------------------------------------------------------------------|-------------------------|--------------------------------------------------------------------------------------------------------------------------------|----------|-------------------------------------------------------------|
| ASK IF CURRENTLY USES A SACCO (CODE=1 IN C1 FOR STATEMENT 04, 12a, 17)                                       |                         |                                                                                                                                |          |                                                             |
| SINGLE MENTION ONLY PER STATEMENT                                                                            |                         |                                                                                                                                |          |                                                             |
| READ OUT STATEMENTS, DO NOT READ OUT RESPONSES.                                                              |                         |                                                                                                                                |          |                                                             |
| Thinking about your interactions with your main SACCO account, do you agree or disagree with the following ? |                         |                                                                                                                                |          |                                                             |
| SINGLE MENTION ONLY PER STATEMENT                                                                            |                         |                                                                                                                                |          |                                                             |
| J12                                                                                                          | J12 Consumer Protection |                                                                                                                                |          |                                                             |
|                                                                                                              |                         | Agree                                                                                                                          | Disagree | Neither Agree/Disagree<br>Kataa Kujibu<br>(DO NOT READ OUT) |
|                                                                                                              | 1                       | The terms & conditions (eg. limits, fees, charges, pricing, consequences) for the products and services at my SACCO are clear. |          | 2                                                           |
|                                                                                                              | 2                       | The products/services offered by my SACCO are fairly priced.                                                                   |          | 2                                                           |
|                                                                                                              | 3                       | I can easily communicate with my SACCO if I need to                                                                            |          | 2                                                           |
|                                                                                                              | 4                       | I can easily access my funds in my SACCO account                                                                               |          | 2                                                           |
|                                                                                                              | 5                       | My money is secure in my SACCO account                                                                                         |          | 2                                                           |
|                                                                                                              | 6                       | My SACCO has good customer service.                                                                                            |          | 2                                                           |

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

|    |                                                                                                                                                                                                                                                                                                                          |                                          |
|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|
| K1 | <b>ASK ALL WHO DO NOT HAVE MOBILE MONEY ACCOUNT (ALL CODE=3 IN C1 FOR ALL STATEMENTS 3,10,16 AND CODE=2 FOR STATEMENTS 3,10,16 IN C2 DO NOT READ OUT</b>                                                                                                                                                                 |                                          |
|    | In the last 12 months have you used someone else's mobile money account for your own transactions (e.g. MPESA, Airtel Money, TKash, Equitel)?<br>Katika miezi 12 iliyopita, je, umetumia akaunti ya pesa ya simu ya mkononi ya mtu mwingine kwa shughuli zako mwenyewe? (kwa mfano MPESA, Airtel Money, TCash, Equitel)? |                                          |
|    |                                                                                                                                                                                                                                                                                                                          | K1. Somebody Else's Mobile Money Account |
|    | 1 Yes                                                                                                                                                                                                                                                                                                                    | 1                                        |
|    | 2 No                                                                                                                                                                                                                                                                                                                     | 2                                        |
|    | 99 Refused to answer (do not read out)                                                                                                                                                                                                                                                                                   | 99                                       |

|                                                     |                                                                                                                                     |                                       |
|-----------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|
| K2i                                                 | <b>ASK ALL WHO DO NOT HAVE MOBILE MONEY CODE=3 IN C1 FOR ALL STATEMENTS 3,10,16) AND MULTIPLE MENTIONS POSSIBLE DO NOT READ OUT</b> |                                       |
|                                                     | Why have you never used a mobile money?                                                                                             |                                       |
|                                                     |                                                                                                                                     | K2i. Reason for NonUse Mobile Banking |
|                                                     | 1 Don't have money/income/job/too expensive                                                                                         | 1                                     |
|                                                     | 2 Don't have a phone/can't afford to buy a phone                                                                                    | 2                                     |
|                                                     | 3 I have not heard of/don't understand how to use mobile money                                                                      | 3                                     |
|                                                     | 4 I don't need mobile money/ it doesn't benefit me                                                                                  | 4                                     |
|                                                     | 5 Poor network/unreliable network                                                                                                   | 5                                     |
|                                                     | 6 I don't trust mobile money/too much fraud                                                                                         | 6                                     |
|                                                     | 7 I don't have an ID                                                                                                                | 7                                     |
|                                                     | 8 I changed my number/my line was blocked                                                                                           | 8                                     |
|                                                     | 9 Other (SPECIFY) Nyingine (Taja)                                                                                                   | 9                                     |
|                                                     | 98 Don't know Sijui (DO NOT READ OUT)                                                                                               | 98                                    |
| 99 Refused to Answer Kataa kujibu (DO NOT READ OUT) | 99                                                                                                                                  |                                       |

|      |                                                                                                                                       |                                          |
|------|---------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|
| K2ii | <b>ASK ALL WHO USED TO USE MOBILE MONEY ASK IF CODE 2 IN C1 AND NOT EQUAL TO 1 FOR ANY MULTIPLE MENTIONS POSSIBLE DO NOT READ OUT</b> |                                          |
|      | Why did you stop using a mobile money?                                                                                                |                                          |
|      |                                                                                                                                       | K2ii. Reason for Stopping Mobile Banking |
|      | 1 I lost my job/income/too expensive                                                                                                  | 1                                        |
|      | 2 I lost my phone and can't afford to buy a new one/don't have a phone                                                                | 2                                        |
|      | 3 I don't need mobile money/ it doesn't benefit me                                                                                    | 3                                        |
|      | 4 Poor network/unreliable network                                                                                                     | 4                                        |
|      | 5 Poor treatment/customer service                                                                                                     | 5                                        |
|      | 6 I changed my number/my line was blocked                                                                                             | 6                                        |
|      | 7 Other (SPECIFY) Nyingine (Taja)                                                                                                     | 7                                        |
|      | 98 Don't know Sijui (DO NOT READ OUT)                                                                                                 | 98                                       |
|      | 99 Refused to Answer Kataa kujibu (DO NOT READ OUT)                                                                                   | 99                                       |

**READ OUT: You said earlier that you currently use mobile money... Ulisema hapo awali kwasasa unatumia huduma ya fedha kupitia simu ya mkononi**

|    |                                                                                                                                                                                 |    |
|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|
| K3 | <b>ASK ALL WHO CURRENTLY USE MOBILE MONEY IF CODE 1 FOR ANY PRODUCTS 3,10,16 IN C1 OR C2 MULTIPLE MENTIONS POSSIBLE; RECORD UP TO 4 MOBILE MONEY CODES ONLY DO NOT READ OUT</b> |    |
|    | What are the names of the mobile money products/services that you use?<br>Majina ya bidhaa au huduma za pesa kwa simu ya mkononi ambazo unatumia kwa sasa ni gani?              |    |
|    | <b>ENTER MOBILE MONEY PRODUCT/SERVICE NAME AND CODE</b>                                                                                                                         |    |
|    | 1 MPesa                                                                                                                                                                         | 1  |
|    | 2 Airtel money                                                                                                                                                                  | 2  |
|    | 3 Equitel                                                                                                                                                                       | 3  |
|    | 4 TKash                                                                                                                                                                         | 4  |
|    | 5 Other (SPECIFY) Nyingine (Taja)                                                                                                                                               | 6  |
|    | 98 Don't Know Sijui (DO NOT READ OUT)                                                                                                                                           | 98 |
|    | 99 Refused to Answer Kataa kujibu (DO NOT READ OUT)                                                                                                                             | 99 |

|    |                                                                                                                                                                                                                                                           |                                                       |  |
|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|--|
| K4 | <b>ASK ALL WHO CURRENTLY USE MOBILE MONEY IF CODE =1 FOR ANY PRODUCTS 3,10,16 IN C1 OR C2 AUTOCODE ALL PRODUCTS/SERVICES LISTED IN K4 AND ASK FOR EACH. SINGLE MENTION ONLY PER PRODUCT/ SERVICE DO NOT READ OUT</b>                                      |                                                       |  |
|    | You said that you currently use (PRODUCT/SERVICE FROM K3). How many mobile money accounts do you have with this product/service?<br>Umesema kwa sasa unatumia ( BIDHAA/HUDUMA KUTOKA K3 ) Je, uko na akaunti ngapi ya benki ya simu na hii bidhaa/huduma? |                                                       |  |
|    | <b>ENTER PROVIDER FROM K2</b>                                                                                                                                                                                                                             | <b>K4. Mobile money accounts per Product/ service</b> |  |
|    |                                                                                                                                                                                                                                                           | <b>ENTER NONZERO</b>                                  |  |
|    | 1 MPesa                                                                                                                                                                                                                                                   |                                                       |  |
|    | 2 Airtel money                                                                                                                                                                                                                                            |                                                       |  |
|    | 3 Equitel                                                                                                                                                                                                                                                 |                                                       |  |
|    | 4 TKash                                                                                                                                                                                                                                                   |                                                       |  |
|    | 98 Don't Know Sijui (DO NOT READ OUT)                                                                                                                                                                                                                     | 98                                                    |  |
|    | 99 Refused to Answer Kataa kujibu (DO NOT READ OUT)                                                                                                                                                                                                       | 99                                                    |  |

**ASK IF MORE THAN ONE MOBILE MONEY PRODUCT IN K3 OTHERWISE AUTO CODE K5=K3 SINGLE MENTION ONLY CODE FOR K5 MUST BE IN K3**

|    |                                                                                                                                                          |                                    |
|----|----------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------|
| K5 | <b>DO NOT READ OUT</b>                                                                                                                                   |                                    |
|    | Which mobile money product/ service do you use most frequently?<br><i>Je ni bidhaa/ huduma gani ya pesa za simu ya mkononi unayotumia mara kwa mara?</i> |                                    |
|    |                                                                                                                                                          | K6. Mobile money product Frequency |
|    | 1 MPesa                                                                                                                                                  | 1                                  |
|    | 2 Airtel money                                                                                                                                           | 2                                  |
|    | 3 Equitel                                                                                                                                                | 3                                  |
|    | 4 TKash                                                                                                                                                  | 4                                  |
|    | 5 Other (SPECIFY)                                                                                                                                        | 5                                  |

|    |                                                                                                                     |                                   |
|----|---------------------------------------------------------------------------------------------------------------------|-----------------------------------|
| K6 | <b>ASK ALL WHO CURRENTLY USE MOBILE MONEY IF CODE 1 FOR ANY PRODUCTS SERVICES 3,10,16 IN C1 SINGLE MENTION ONLY</b> |                                   |
|    | <b>DO NOT READ OUT</b>                                                                                              |                                   |
|    | On average how often do you use this account? ...?<br><i>Takribani unatumia akaunti hii mara ngapi?</i>             |                                   |
|    |                                                                                                                     | K6. Mobile Money Frequency of Use |
|    | 1 Daily                                                                                                             | 1                                 |
|    | 2 Weekly<br><i>Kila wiki</i>                                                                                        | 2                                 |
|    | 3 Monthly<br><i>Kila wiki</i>                                                                                       | 3                                 |
|    | 4 Once every 3 months<br><i>Mara moja kila miezi 3</i>                                                              | 4                                 |
|    | 5 Once between 3 months and one year<br><i>Mara moja katiya kila miezi 3 na mara moja kwa mwaka</i>                 | 5                                 |
|    | 6 Not used it in the last one year<br><i>Sijatumia kwa mwaka mmoja uliopita</i>                                     | 6                                 |
|    | 98 Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                                                                  | 98                                |
|    | 99 Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                                    | 99                                |

|    |                                                                                                             |                         |              |                                          |
|----|-------------------------------------------------------------------------------------------------------------|-------------------------|--------------|------------------------------------------|
| K9 | <b>ASK IF CURRENTLY USES MOBILE MONEY (CODE=1 IN C1, C2 FOR STATEMENT 3, 10, 16)</b>                        |                         |              |                                          |
|    | <b>SINGLE MENTION ONLY PER STATEMENT</b>                                                                    |                         |              |                                          |
|    | <b>READ OUT STATEMENTS, DO NOT READ OUT RESPONSES.</b>                                                      |                         |              |                                          |
|    | In the past 12 months, have you experienced any of the following in relation to your Mobile money accounts? |                         |              |                                          |
|    |                                                                                                             | K9. Consumer Protection |              |                                          |
|    |                                                                                                             | Yes<br>Ndio             | No<br>Hapana | Don't know<br>Sijui<br>(DO NOT READ OUT) |
|    | 1 Unexpected charges, penalties or hidden fees                                                              | 1                       | 2            | 98                                       |
|    | 2 Money lost, stolen or missing from account                                                                | 1                       | 2            | 98                                       |
|    | 3 Unable to transact due to system downtime                                                                 | 1                       | 2            | 98                                       |
|    | 4 Agent float unavailability<br><i>Ajenti au wakala kutokuwa na fedha za kutosha</i>                        | 1                       | 2            | 98                                       |
|    |                                                                                                             |                         |              | 99 Refused to Answer<br><i>Kataa</i>     |

|     |                                                                                           |                     |
|-----|-------------------------------------------------------------------------------------------|---------------------|
| K10 | <b>ASK ONLY IF LOST MONEY IN (STATEMENT 2 = 1) IN K9</b>                                  |                     |
|     | <b>MULTI MENTION POSSIBLE</b>                                                             |                     |
|     | <b>DO NOT READ OUT</b>                                                                    |                     |
|     | How did you lose money from your account? Ulipoteza pesa kiviipi kutoka kwa akaunti yako? |                     |
|     |                                                                                           | K10. How lost money |
|     | 1 Reversal of a genuine transaction                                                       | 1                   |
|     | 2 Accidentally sent money to wrong recipient                                              | 2                   |
|     | 3 Agent Fraud                                                                             | 3                   |
|     | 4 Internal fraud (committed by institution staff)                                         | 4                   |
|     | 5 External fraud (e.g. phone scam, PIN, or fraud)                                         | 5                   |
|     | 6 Other (SPECIFY) Nyingine (Taja)                                                         | 6                   |
|     | 98 Don't know Sijui (DO NOT READ OUT)                                                     | 98                  |
|     | 99 Refused to Answer Kataa kujibu (DO NOT READ OUT)                                       | 99                  |

|     |                                                                                                                                |                         |
|-----|--------------------------------------------------------------------------------------------------------------------------------|-------------------------|
| K11 | <b>ASK IF CURRENTLY USES MOBILE MONEY (CODE=1 IN C1,C2 FOR STATEMENT 3,10, 16)</b>                                             |                         |
|     | <b>SINGLE MENTION ONLY</b>                                                                                                     |                         |
|     | <b>READ OUT STATEMENT; DO NOT READ OUT RESPONSES</b>                                                                           |                         |
|     | In the past 12 months, have you ever had and tried to register a complaint or resolve an issue with your mobile money provider |                         |
|     |                                                                                                                                | K11 Consumer Protection |
|     | 1 Yes, i had a complain and registered Ndio                                                                                    | 1                       |
|     | 2 Yes, i had a complained and not registered                                                                                   | 2                       |
|     | 3 No, i did not have a complian Hapana                                                                                         | 3                       |
|     | 98 Don't know Sijui (DO NOT READ OUT)                                                                                          | 98                      |
|     | 99 Refused to Answer Kataa kujibu (DO NOT READ OUT)                                                                            | 99                      |

|     |                                                                     |                                    |
|-----|---------------------------------------------------------------------|------------------------------------|
| K12 | <b>ASK IF REGISTERED K11=1</b>                                      |                                    |
|     | <b>SINGLE MENTION ONLY</b>                                          |                                    |
|     | <b>DO NOT READ OUT</b>                                              |                                    |
|     | What did you do to try to resolve the issue / register a complaint? |                                    |
|     |                                                                     | K12. Mobile Money Services Redress |
|     | 1 Contacted the providers/provider agent /customer care             | 1                                  |
|     | 2 Contacted the regulator eg. CBK,CAK                               | 2                                  |
|     | 3 Contacted law enforcement eg. Police/DCI,chief                    | 3                                  |
|     | 4 Office of the Ombudsman                                           | 4                                  |
|     | 5 Posted on social media                                            | 5                                  |
|     | 6 Other Specify                                                     | 6                                  |
|     | 98 Don't know Sijui (DO NOT READ OUT)                               | 98                                 |
|     | 99 Refused to Answer Kataa kujibu (DO NOT READ OUT)                 | 99                                 |

|     |                                                                                                                                          |                            |
|-----|------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|
| K13 | ASK IF K11 CODE =1<br>SINGLE MENTION ONLY<br>DO NOT READ OUT<br>Was the issue successfully resolved? Tatizo lilisuluhiswa kwa mafanikio? |                            |
|     | 1 Yes Ndio                                                                                                                               | K13. Issue resolution<br>1 |
|     | 2 No Hapana                                                                                                                              | 2                          |
|     | 3 Pending Bado halijakamilika                                                                                                            | 3                          |
|     | 99 Refused to Answer Kataa kujibu (DO NOT RE                                                                                             | 99                         |

|     |                                                                                                                                                                                                                                                                                        |       |          |                         |
|-----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|----------|-------------------------|
| K14 | ASK IF CURRENTLY USES MOBILE MONEY (CODE=1 IN C1 FOR STATEMENT 3,10,16)<br>SINGLE MENTION ONLY PER STATEMENT<br>READ OUT STATEMENTS, DO NOT READ OUT RESPONSES.<br>Thinking about your interactions with your main mobile money account, do you agree or disagree with the following ? |       |          |                         |
|     | K14. Consumer Protection                                                                                                                                                                                                                                                               |       |          |                         |
|     |                                                                                                                                                                                                                                                                                        | Agree | Disagree | Neither Agree/Disagree  |
|     |                                                                                                                                                                                                                                                                                        |       |          | Refused to Answer Kataa |
|     | 1 The terms & conditions (eg. limits, fees, charges, pricing, consequences) for the products and services at my mobile money provider are clear.                                                                                                                                       | 1     | 2        | 3                       |
|     | 2 The products/services offered by my mobile money provider are fairly priced                                                                                                                                                                                                          | 1     | 2        | 3                       |
|     | 3 I can easily communicate with my mobile money provider if I need to                                                                                                                                                                                                                  | 1     | 2        | 3                       |
|     | 4 I can easily access my funds in my mobile money account                                                                                                                                                                                                                              | 1     | 2        | 3                       |
|     | 5 My money is secure in my mobile money account                                                                                                                                                                                                                                        | 1     | 2        | 3                       |
|     | 6 My mobile money provider has good customer service.                                                                                                                                                                                                                                  | 1     | 2        | 3                       |



**SECTION L: CLIMATE FINANCING**

**ASK ALL**  
**MULTIPLE MENTION**  
**DO READ OUT**

In the last 3 years, have you purchased/acquired any of the following products/investments/practices?

|    |                                                                                                                          | L1. Types of Green Investment |    |            |                   |
|----|--------------------------------------------------------------------------------------------------------------------------|-------------------------------|----|------------|-------------------|
|    |                                                                                                                          | YES                           | NO | Don't Know | Refused to Answer |
| L1 | 1 Solar powered equipment for powering machinery, lighting/cooking (e.g. solar pumps/lamps/solar cook, solar phones etc) | 1                             | 2  | 98         | 99                |
|    | 2 Water conservation and management (e.g. drip irrigation, digging wells; rainwater harvesting, water tanks; etc.)       | 1                             | 2  | 98         | 99                |
|    | 3 Tree planting (agroforestry, afforestation/ reforestation)                                                             |                               |    |            |                   |
|    | 4 Purchases of energy/ efficient saving cooking stoves                                                                   | 1                             | 2  | 98         | 99                |
|    | 5 Biogas system                                                                                                          | 1                             | 2  | 98         | 99                |

**ASK IF L2=1, FOR ANY STATEMENT 1-5**  
**SINGLE MENTION ONLY**  
**DO NOT READ OUT**

What was the MAIN thing you did to to acquire/purchase [INSERT USE CASE FROM L1]? Nini KUU ulifanya kujithibiti? (Ingiza kesi ya matumizi kutoka swali la L1) LOOP

|    |                                                                                                                                                                          | L2. Main Source of Finance |  |
|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|--|
|    |                                                                                                                                                                          | 1                          |  |
| L2 | 1 Income from other sources of income invested (working/salary/other business)                                                                                           |                            |  |
|    | 2 Assistance / gift from family / friends / community, which you did not have to repay Msaada /zawadi kutoka kwa familia /marafiki / jamii, ambayo haukuhitajika kuilipa | 2                          |  |
|    | 3 Sale of assets (e.g. livestock a house, car, plot of land, shares or stocks) Uzaji wa mali (kwa mfano nyumba, gari,shamba, hisa ),                                     | 3                          |  |
|    | 4 Loans/credit                                                                                                                                                           | 4                          |  |
|    | 5 Savings                                                                                                                                                                | 5                          |  |
|    | 6 Grants/Subsidy/Assistance Government                                                                                                                                   | 6                          |  |
|    | 7 Grants/Subsidy/Assistance NGO                                                                                                                                          | 7                          |  |
|    | 8 Other (SPECIFY) Nyingine (Taja)                                                                                                                                        | 8                          |  |

**ASK IF L2 = 4 "LOANS/CREDIT"**  
**SINGLE MENTION ONLY**  
**DO NOT READ OUT**

You said you used loan/credit, which credit/loan did you use to finance the above project?

|     |                                                                                                                                                                                                 | L3i. Main Source of Finance |    |
|-----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|----|
|     |                                                                                                                                                                                                 |                             |    |
| L3i | 1 Loan / credits from supplier/seller Mikopo / mikopo kutoka kwa                                                                                                                                |                             | 1  |
|     | 2 Personal loan/business loan from a bank /microfinance bank Mkopo wa kibinafsi/ mkopo wa biashara kutoka kwa benki/shirika ndogo la kifedha                                                    |                             | 2  |
|     | 3 Loan from mobile banking (e.g. Mshwari , KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz, Stawi loan, M-fanisi)                                                                           |                             | 3  |
|     | 4 Loan from mobile money provider (e.g Fuliza loan) Mkopo kutoka kwa huduma za simu mkononi (kwa mfano Fuliza loan)                                                                             |                             | 4  |
|     | 5 Loan at a Sacco / Savings and Credit Cooperative Society mkopo kutoka kwa Ushirika wa akiba na mkopo                                                                                          |                             | 5  |
|     | 6 Loan from a microfinance institution Mkopo kutoka kwa taasisi ndogo ya fedha                                                                                                                  |                             | 6  |
|     | 7 Loan from Shylocks / Loan Sharks / Money Lenders / Money Merchants that are not from your phone Mkopo kutoka kwa Shylock,Loan ya Sharks/ Wafadhili wa Fedha / Wafanyabiashara wa Fedha ambazo |                             | 7  |
|     | 8 Loan from a group/chama Mkopo kutoka kwa kikundi / chama                                                                                                                                      |                             | 8  |
|     | 9 Loan from a government institution for education, agriculture or a development loan (e.g. HELB, Agricultural Finance Corporation, Youth Fund, Women Fund)                                     |                             | 9  |
|     | 10 Hustler Fund                                                                                                                                                                                 |                             | 10 |
|     | 11 Loan from an employer Mkopo kutoka kwa mwajiri                                                                                                                                               |                             | 11 |
|     | 12 Loan from family/friend/neighbour Mkopo kutoka kwa familia/rafiki/jirani                                                                                                                     |                             | 12 |
|     | 13 Digital loans that you get through the phone that you download through apps (e.g. Branch, Tala, Utunzi, Haraka loans, etc.)                                                                  |                             | 13 |
|     | 14 Cash loan from shopkeeper Mkopo kutoka kwa muuzaji wa duka                                                                                                                                   |                             | 14 |

|    |                                                                                                                                                                                                                                                                                               |    |
|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|
| 15 | Hire purchase (e.g. KuKopesha, Diamond Trust, Kenya Credit Traders (KCT), Synergy, One Africa Capital, Tuskys) eg. tractor, irrigation<br>Mkopo wa manunuzi kwa kukopesha (kwa mfano KuKopesha, Diamond Trust, wafanyabiashara wa mikopo wa Kenya (KCT), Synergy, One Africa Capital, Tuskys) | 15 |
|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|

|                                                                                    |                                                                                                                       |                     |
|------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|---------------------|
| <b>IF L3 = 5 "SAVINGS"</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b> |                                                                                                                       |                     |
| You said you used savings, which savings did you use to finance the above project? |                                                                                                                       |                     |
|                                                                                    |                                                                                                                       | L3ii Main Source of |
| 1                                                                                  | Savings at Bank/ Microfinance Bank<br><i>Akiba kupitia shirika au taasisi ndogo ya benki</i>                          | 1                   |
| 2                                                                                  | Savings through mobile banking Platform (e.g. Mshwari , KCB MPesa, MCoop cash, , Timiza, HF Whizz; Nyumba yangu; )    | 2                   |
| 3                                                                                  | Savings/keeping through mobile money provider (e.g. MPESA, Airtel Money, T-Kash,                                      | 3                   |
| 4                                                                                  | Savings at a Sacco / Savings and Credit Cooperative society<br><i>Akiba katika Sacco / Ushirika wa akiba na mkopo</i> | 4                   |
| 5                                                                                  | Savings at a group or <i>chama</i><br><i>Akiba kwa kikundi au chama</i>                                               | 5                   |
| 6                                                                                  | Savings with a group of friends<br><i>Akiba na kikundi cha marafiki</i>                                               | 6                   |
| 7                                                                                  | Savings given to a family or friend to keep<br><i>Akiba inayopewa kwa familia au rafiki ili iwekwe</i>                | 7                   |
| 8                                                                                  | Savings you keep in a secret hiding place<br><i>Akiba unayoweka pahali pa siri</i>                                    | 8                   |
| 9                                                                                  | Savings you keep in a Digital savings App (e.g. Chumz, DigiTrust)                                                     | 9                   |
| 10                                                                                 | Other specify                                                                                                         | 10                  |

## SECTION M: MOBILE BANKING USAGE

|    |                                                                                                                                                      |                                         |
|----|------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|
| M1 | <b>ASK ALL WHO DO NOT HAVE MOBILE BANK PLATFORM (ALL CODE=3 IN C1 FOR ALL STATEMENTS 2,11, 15 AND C2 FOR STATEMENTS 2,11,15 CODE=2)</b>              |                                         |
|    | <b>DO NOT READ OUT</b>                                                                                                                               |                                         |
|    | In the last 12 months have you used someone else's Mobile Bank platform (e.g. Mshwari , KCB MPesa, MCoop cash , Timiza, HF Whizz; Nyumba yangu; )?   |                                         |
|    | Kwa miezi 12 iliyopita, je umtumia akaunti ya pesa ya simu mkononi ya mtu mwingine (k.v. Mshwari, KCBMpesa, MCoOP Cash, Easy loan, Timiza, HFWhizz)? |                                         |
|    |                                                                                                                                                      | M1. Somebody Else's Mobile Bank Account |
| 1  | Yes<br>Ndio                                                                                                                                          | 1                                       |
| 2  | No<br>Hapana                                                                                                                                         | 2                                       |
| 99 | Refused to answer (Do not read out)                                                                                                                  | 99                                      |

|     |                                                                                                    |                                                                                     |
|-----|----------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| M2i | <b>ASK ALL WHO DO NOT HAVE MOBILE BANK PLATFORM (ALL CODE=3 IN C1 FOR ALL STATEMENTS 2,11, 15)</b> |                                                                                     |
|     | <b>MULTIPLE MENTIONS POSSIBLE</b>                                                                  |                                                                                     |
|     | <b>DO NOT READ OUT</b>                                                                             |                                                                                     |
|     | Why have you never used a mobile bank platform? Je,kwanini hauna akaunti ya pesa ya simu mkononi?  |                                                                                     |
|     |                                                                                                    | M2i. Reason for NonUse Mobile Banking                                               |
|     | 1                                                                                                  | Don't have money/income/job/can't afford to save                                    |
|     | 2                                                                                                  | Don't have a phone/can't afford to buy a phone                                      |
|     | 3                                                                                                  | I have not heard of/don't understand how to use mobile banking                      |
|     | 4                                                                                                  | I don't need a mobile banking account/ I have other options                         |
|     | 5                                                                                                  | Don't like to link my bank to my phone Sipendikuunganisha benki yangu na simu yangu |
|     | 6                                                                                                  | I don't trust mobile banks                                                          |
|     | 7                                                                                                  | I don't have an ID                                                                  |
|     | 8                                                                                                  | I changed my number/my line was blocked                                             |
|     | 9                                                                                                  | Other (SPECIFY) Nyingine (Taja)                                                     |
|     | 98                                                                                                 | Don't know Sijui (DO NOT READ OUT)                                                  |
| 99  | Refused to Answer Kataa kujibu (DO NOT READ OUT)                                                   |                                                                                     |

|      |                                                                                                                  |                                                                      |
|------|------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|
| M2ii | <b>ASK ALL WHO DO NOT HAVE MOBILE BANK PLATFORM CODE=2 AND NOT EQUAL TO 1 IN C1 FOR ANY STATEMENTS 2,11, 15)</b> |                                                                      |
|      | <b>MULTIPLE MENTIONS POSSIBLE</b>                                                                                |                                                                      |
|      | <b>DO NOT READ OUT</b>                                                                                           |                                                                      |
|      | Why did you stop using a mobile bank platform? Je,kwanini hauna akaunti ya pesa ya simu mkononi?                 |                                                                      |
|      |                                                                                                                  | M2ii. Reason for Stopping Mobile Banking                             |
|      | 1                                                                                                                | I lost my job/income/too expensive                                   |
|      | 2                                                                                                                | I lost my phone and can't afford to buy a new one/don't have a phone |
|      | 3                                                                                                                | I don't need a mobile banking account/ I have other options          |
|      | 4                                                                                                                | Interest rates for loans are too high                                |
|      | 5                                                                                                                | Interest on savings is too low                                       |
|      | 6                                                                                                                | I don't trust mobile banks                                           |
|      | 7                                                                                                                | Unethical debt recovery/harassment                                   |
|      | 8                                                                                                                | Poor customer service                                                |
|      | 9                                                                                                                | I changed my number/my line was blocked                              |
|      | 10                                                                                                               | Other (SPECIFY) Nyingine (Taja)                                      |
| 98   | Don't know Sijui (DO NOT READ OUT)                                                                               |                                                                      |
| 99   | Refused to Answer Kataa kujibu (DO NOT READ OUT)                                                                 |                                                                      |

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

|    |                                                                                                                                           |                       |
|----|-------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|
| M3 | <b>ASK IF CURRENTLY USES A MOBILE BANK PLATFORM OR USED TO USE IN THE PAST 12 MONTHS (IF CODE 1 FOR ANY PRODUCTS 2,11,15 IN C1 OR C2)</b> |                       |
|    | <b>MULTIPLE MENTIONS POSSIBLE</b>                                                                                                         |                       |
|    | <b>SCRIPT MOBILE BANK CODE AND NAME INTO DROPDOWN LIST</b>                                                                                |                       |
|    | <b>DO NOT READ OUT</b>                                                                                                                    |                       |
|    | What are the names of the mobile banking platform that you use?                                                                           |                       |
|    | Je majina za huduma za pesa kwenye simu za mkononi unazotumia ni gani?                                                                    |                       |
|    |                                                                                                                                           | M3. Mobile Bank Codes |
|    | 1                                                                                                                                         | MShwari               |
|    | 2                                                                                                                                         | KCB MPesa             |
|    | 3                                                                                                                                         | MCoOp Cash            |
|    | 4                                                                                                                                         | Equitel/ Eazzy loan   |
|    | 5                                                                                                                                         | Timiza                |
|    | 6                                                                                                                                         | HF Whizz              |
|    | 7                                                                                                                                         | Mfukoni App           |
|    | 8                                                                                                                                         | NCBA loop             |
| 9  | M-Fanisi                                                                                                                                  |                       |
| 10 | Other (SPECIFY) Nyingine (Taja)                                                                                                           |                       |
| 98 | Don't know Sijui (DO NOT READ OUT)                                                                                                        |                       |
| 99 | Refused to Answer Kataa kujibu (DO NOT READ OUT)                                                                                          |                       |

|                                                                                 |                                                                                                        |  |
|---------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|--|
|                                                                                 | <b>ASK IF USED MORE THAN ONE MOBILE BANKING PLATFORM (MORE THAN ONE IN M3) OTHERWISE OUTCODE M3=M4</b> |  |
|                                                                                 | <b>SCRIPT ALL MOBILE BANKING PRODUCTS FROM M3</b>                                                      |  |
|                                                                                 | <b>CODE FOR M3 MUST BE IN M4</b>                                                                       |  |
| <b>SINGLE MENTION ONLY</b>                                                      |                                                                                                        |  |
| <b>DO NOT READ OUT</b>                                                          |                                                                                                        |  |
| Which of your mobile bank products did you use, or do you use, most frequently? |                                                                                                        |  |
| Je ni mtoaji huduma mgani wa pesa za simu ya mkononi unayemtumia mara kwa mara? |                                                                                                        |  |

|    |                                                    |                                 |
|----|----------------------------------------------------|---------------------------------|
| M4 |                                                    | M4. Mobile Bank Codes Frequency |
|    | 1 MShwari                                          | 1                               |
|    | 2 KCB MPesa                                        | 2                               |
|    | 3 MCoop Cash                                       | 3                               |
|    | 4 Equitel/ Eazzy loan                              | 4                               |
|    | 5 Timiza                                           | 5                               |
|    | 6 HF Whizz                                         | 6                               |
|    | 7 Mfukoni App                                      | 7                               |
|    | 8 NCBA loop                                        | 8                               |
|    | 9 M-Fanisi                                         | 9                               |
|    | 10 Other (SPECIFY)<br><i>Nyingine (Taja)</i>       | 10                              |
|    | 98 Don't know<br><i>Sijui</i><br>(DO NOT READ OUT) | 98                              |

|    |                                                                                                                                                                                                                                                                                                                                                                     |                               |
|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|
| M5 | <b>ASK IF CURRENTLY USES A MOBILE BANK OR USED TO USE IN THE PAST 12 MONTHS(IF CODE 1 FOR ANY PRODUCTS 2,11,15 IN C1 OR C2)</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b>                                                                                                                                                                             |                               |
|    | Still thinking about your mobile banking account / the mobile banking platform that you use the most frequently, have you used it for any financial activities in the past 3 months?<br><i>Bado ukifikiria kuhusu akauntiyako ya fedha ya simu ya mkononi unayotumia mara kwa mara, je umeitumia kwa ajili ya hatua yoyote ya kifedha katika miezi 3 iliyopita?</i> |                               |
|    |                                                                                                                                                                                                                                                                                                                                                                     | M5. Used in the last 3 months |
|    | 1 Yes<br><i>Ndio</i>                                                                                                                                                                                                                                                                                                                                                | 1                             |
|    | 2 No<br><i>Hapana</i>                                                                                                                                                                                                                                                                                                                                               | 2                             |
|    | 98 Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                                                                                                                                                                                                                                                                                                                  | 98                            |
|    | 99 Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                                                                                                                                                                                                                                                                                    | 99                            |

|    |                                                                                                                                                                                                                                                                                                                                                                   |                                     |
|----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|
| M6 | <b>ASK IF CURRENTLY USES A MOBILE BANK OR USED TO USE IN THE PAST 12 MONTHS(IF CODE 1 FOR ANY PRODUCTS 2,11,15 IN C1 OR C2)</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b>                                                                                                                                                                           |                                     |
|    | Still thinking about your mobile banking platform-the mobile banking account that you use the most frequently, approximately how often do you use this account? ...?<br><i>Bado ukifikiria kuhusu akauntiyako ya fedha ya simu ya mkononi / akaunti ya fedha ya simu ya mkononi ambayo unatumia mara kwa mara, takribani ni mara ngapi unatumia akaunti hii?.</i> |                                     |
|    |                                                                                                                                                                                                                                                                                                                                                                   | M6. Mobile Banking Frequency of Use |
|    | 1 Daily<br><i>Mara moja kwa siku</i>                                                                                                                                                                                                                                                                                                                              | 1                                   |
|    | 2 Weekly<br><i>Kila wiki</i>                                                                                                                                                                                                                                                                                                                                      | 2                                   |
|    | 3 Monthly<br><i>Kila wiki</i>                                                                                                                                                                                                                                                                                                                                     | 3                                   |
|    | 4 Once every 3 months<br><i>Mara moja kila miezi 3</i>                                                                                                                                                                                                                                                                                                            | 4                                   |
|    | 5 Once between 3 months and one year<br><i>Mara moja katiya kila miezi 3 na mara moja kwa mwaka</i>                                                                                                                                                                                                                                                               | 5                                   |
|    | 6 Not used it in the last one year<br><i>Sijatumia kwa mwaka mmoja uliopita</i>                                                                                                                                                                                                                                                                                   | 6                                   |
|    | 98 Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                                                                                                                                                                                                                                                                                                                | 98                                  |
|    | 99 Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                                                                                                                                                                                                                                                                                  | 99                                  |

|    |                                                                                                                                                                                                                                       |                     |              |                                          |
|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|--------------|------------------------------------------|
| M7 | <b>ASK IF CURRENTLY USES A MOBILE BANK OR USED TO USE IN THE PAST 12 MONTHS(IF CODE 1 FOR ANY PRODUCTS 2,11,15 IN C1 OR C2)</b><br><b>SINGLE MENTION ONLY PER STATEMENT</b><br><b>READ OUT STATEMENTS, DO NOT READ OUT RESPONSES.</b> |                     |              |                                          |
|    | In the past 12 months, have you experienced any of the following in relation to your [institution] accounts? Have you ...?                                                                                                            |                     |              |                                          |
|    |                                                                                                                                                                                                                                       | Consumer Protection |              |                                          |
|    |                                                                                                                                                                                                                                       | Yes<br>Ndio         | No<br>Hapana | Don't know<br>Sijui<br>(DO NOT READ OUT) |
|    | 1 Unexpected charges, penalties or hidden fees                                                                                                                                                                                        | 1                   | 2            | 98                                       |
|    | 2 Money lost, stolen or missing from account                                                                                                                                                                                          | 1                   | 2            | 98                                       |
|    | 3 Unable to transact due to system downtime/unavailability of float                                                                                                                                                                   | 1                   | 2            | 98                                       |
|    | 4 Harassment or unethical loan recovery practices                                                                                                                                                                                     | 1                   | 2            | 98                                       |

|    |                                                                                             |                                                 |
|----|---------------------------------------------------------------------------------------------|-------------------------------------------------|
| M8 | ASK ONLY IF LOST MONEY IN M7 (STATEMENT 2 = 1)                                              |                                                 |
|    | IF NO GO TO M9                                                                              |                                                 |
|    | MULTI MENTION POSSIBLE                                                                      |                                                 |
|    | DO NOT READ OUT                                                                             |                                                 |
|    | How did you lose money from your account?<br>Ulipoteza pesa kivihi kutoka kwa akaunti yako? |                                                 |
|    |                                                                                             | How lost money                                  |
|    | 1                                                                                           | Reversal of a genuine transaction               |
|    | 2                                                                                           | Accidentally sent money to wrong recipient      |
|    | 3                                                                                           | Agent Fraud                                     |
|    | 4                                                                                           | Internal fraud (committed by institution staff) |
| 5  | External fraud (e.g. phone scam or fraud)                                                   |                                                 |
| 6  | Other (SPECIFY) Nyingine (Taja)                                                             |                                                 |
| 98 | Don't know Sijui (DO NOT READ OUT)                                                          |                                                 |
| 99 | Refused to Answer Kataa kujibu (DO NOT READ OUT)                                            |                                                 |

|    |                                                                                                                        |                                            |
|----|------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|
| M9 | ASK IF CURRENTLY USES A MOBILE BANKING PLATFORM (CODE=1 IN C1 FOR STATEMENT 2,11, 15)                                  |                                            |
|    | SINGLE MENTION ONLY                                                                                                    |                                            |
|    | READ OUT STATEMENT; DO NOT READ OUT RESPONSES                                                                          |                                            |
|    | In the past 12 months, have you ever tried to register a complaint or resolve an issue with your Mobile Bank platform? |                                            |
|    |                                                                                                                        | Consumer Protection                        |
|    | 1                                                                                                                      | Yes, I had a complaint and registered Ndio |
|    | 2                                                                                                                      | Yes, I had a complaint and not registered  |
| 3  | No, I did not have a complaint Hapana                                                                                  |                                            |
| 98 | Don't know Sijui (DO NOT READ OUT)                                                                                     |                                            |
| 99 | Refused to Answer Kataa kujibu (DO NOT READ OUT)                                                                       |                                            |

|     |                                                                     |                                                       |
|-----|---------------------------------------------------------------------|-------------------------------------------------------|
| M10 | ASK IF M9=1, REGISTERED COMPLAINT                                   |                                                       |
|     | MULTIPLE MENTION POSSIBLE; RECORD UP TO THREE RESPONSES             |                                                       |
|     | What did you do to try to resolve the issue / register a complaint? |                                                       |
|     | DO NOT READ OUT                                                     |                                                       |
|     |                                                                     | Services Redress                                      |
|     | 1                                                                   | Contacted the providers/provider agent /customer care |
|     | 2                                                                   | Contacted the regulator eg. CBK                       |
|     | 3                                                                   | Contacted law enforcement eg. Police/DCI, chief       |
|     | 4                                                                   | Office of the Ombudsman                               |
|     | 5                                                                   | Posted on social media                                |
| 6   | Other Specify                                                       |                                                       |
| 98  | Don't know Sijui (DO NOT READ OUT)                                  |                                                       |
| 99  | Refused to Answer Kataa kujibu (DO NOT READ OUT)                    |                                                       |

|     |                                                                             |                  |
|-----|-----------------------------------------------------------------------------|------------------|
| M11 | ASK IF M9= CODE 1                                                           |                  |
|     | SINGLE MENTION ONLY                                                         |                  |
|     | DO NOT READ OUT                                                             |                  |
|     | Was the issue successfully resolved?<br>Tatizo lilisuluhiswa kwa mafanikio? |                  |
|     |                                                                             | Issue resolution |
|     | 1                                                                           | Yes Ndio         |
|     | 2                                                                           | No Hapana        |
| 3   | Pending Bado halijakamilika                                                 |                  |
| 99  | Refused to Answer<br>Kataa kujibu<br>(DO NOT READ OUT)                      |                  |

|     |                                                                                                                    |                                                                                                                                               |          |                        |   |
|-----|--------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|----------|------------------------|---|
| M12 | ASK IF CURRENTLY USES A MOBILE BANKING PLATFORM (CODE=1 IN C1 FOR STATEMENT 2,11,15)                               |                                                                                                                                               |          |                        |   |
|     | SINGLE MENTION ONLY PER STATEMENT                                                                                  |                                                                                                                                               |          |                        |   |
|     | READ OUT STATEMENTS, DO NOT READ OUT RESPONSES.                                                                    |                                                                                                                                               |          |                        |   |
|     | Thinking about your interactions with your main mobile bank account, do you agree or disagree with the following ? |                                                                                                                                               |          |                        |   |
|     |                                                                                                                    | Consumer Protection                                                                                                                           |          |                        |   |
|     |                                                                                                                    | Agree                                                                                                                                         | Disagree | Neither Agree/Disagree |   |
|     | 1                                                                                                                  | The terms & conditions (eg. limits, fees, charges, pricing, consequences) for the products and services at my mobile bank provider are clear. | 1        | 2                      | 3 |
|     | 2                                                                                                                  | The products/services offered by my mobile bank provider are fairly priced.                                                                   | 1        | 2                      | 3 |
|     | 3                                                                                                                  | I can easily communicate with my mobile bank provider if I need to                                                                            | 1        | 2                      | 3 |
|     | 4                                                                                                                  | I can easily access my funds in my mobile banking account                                                                                     | 1        | 2                      | 3 |
| 5   | My money is secure in my mobile banking account                                                                    | 1                                                                                                                                             | 2        | 3                      |   |
| 6   | My mobile bank provider has good customer service.                                                                 | 1                                                                                                                                             | 2        | 3                      |   |

## SECTION N: CHAMA / GROUP USAGE

|    |                                                                                                                                                                                                                                                                                                                                                              |                                   |
|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|
| N1 | <b>ASK IF USED TO USE AND NEVER CHAMA/GROUP CODE=2 OR CODE=3 OR CODE = 12b IN C1</b><br><b>MULTIPLE MENTIONS POSSIBLE</b><br><b>DO NOT READ OUT</b><br>In the last 12 months have you borrowed money through someone else's chama/ group account?<br><i>Kwa miezi 12 iliyopita, umekopa pesa kupitia akaunti ya chama ya mtu mwingine/ akaunti ya chama?</i> |                                   |
|    |                                                                                                                                                                                                                                                                                                                                                              | N1. Somebody Else's Chama Account |
|    | 1 Yes<br><i>Ndio</i>                                                                                                                                                                                                                                                                                                                                         | 1                                 |
|    | 2 No<br><i>Hapana</i>                                                                                                                                                                                                                                                                                                                                        | 2                                 |
|    | 98 Don't Know                                                                                                                                                                                                                                                                                                                                                | 98                                |
|    | 99 Refused to Answer                                                                                                                                                                                                                                                                                                                                         | 99                                |

|     |                                                                                                                                                                                                                                                                                          |                    |
|-----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| N2i | <b>ASK IF CODE=3 IN C1 FOR ALL STATEMENTS 5,6, 12b, 21</b><br><b>MULTIPLE MENTIONS POSSIBLE</b><br><b>DO NOT READ OUT</b><br>You said that you have never used a chama/ group services, Why is this?<br><i>Ulisema kwamba haujawahi kutumia huduma za chama /kikundi, Kwa nini hivi?</i> |                    |
|     |                                                                                                                                                                                                                                                                                          | N2i. Why No Groups |
|     | 1 Don't have money/income/job/can't afford to contribute                                                                                                                                                                                                                                 | 1                  |
|     | 2 I don't understand or know about chamas/don't know how to become a member                                                                                                                                                                                                              | 2                  |
|     | 3 Chamas don't suit my needs/I have other options                                                                                                                                                                                                                                        | 3                  |
|     | 4 Require too much time in meetings etc.                                                                                                                                                                                                                                                 | 4                  |
|     | 5 I don't trust chamas/I will lose my money/chamas collapse/are not stable                                                                                                                                                                                                               | 5                  |
|     | 6 There are no chamas near me                                                                                                                                                                                                                                                            | 6                  |
|     | 7 Other (SPECIFY)<br><i>Nyingine (Taja)</i>                                                                                                                                                                                                                                              | 7                  |
|     | 98 Don't know<br><i>Sijui</i>                                                                                                                                                                                                                                                            | 98                 |
|     | 99 Refused to Answer<br><i>Kataa kujibu</i>                                                                                                                                                                                                                                              | 99                 |

|      |                                                                                                                                                                                                                                                                                                        |                          |
|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|
| N2ii | <b>ASK IF CODE=2 AND NOT EQUAL TO 1 IN C1 FOR ANY STATEMENTS 5,6, 12b, 21</b><br><b>MULTIPLE MENTIONS POSSIBLE</b><br><b>DO NOT READ OUT</b><br>You said that you stopped using chama/ group services, Why is this?<br><i>Ulisema kwamba kwa sasa hutumii huduma za chama /kikundi, Kwa nini hivi?</i> |                          |
|      |                                                                                                                                                                                                                                                                                                        | N2ii. Why Stopped Groups |
|      | 1 I lost my job/income                                                                                                                                                                                                                                                                                 | 1                        |
|      | 2 I would like to continue to be a member of a chama but I can't afford the regular contributions/too expensive                                                                                                                                                                                        | 2                        |
|      | 3 Chamas don't suit my needs/I have other options                                                                                                                                                                                                                                                      | 3                        |
|      | 4 Interest rates for loans are too high                                                                                                                                                                                                                                                                | 4                        |
|      | 5 I don't trust my chama/poor leadership                                                                                                                                                                                                                                                               | 5                        |
|      | 6 Unethical debt recovery/harassment                                                                                                                                                                                                                                                                   | 6                        |
|      | 7 I lost money (e.g. through fraud or as a guarantor)                                                                                                                                                                                                                                                  | 7                        |
|      | 8 Groups require too much time in meetings/require commitment<br><i>Vikundi vinahitaji muda mwingi katika mikutano</i>                                                                                                                                                                                 | 8                        |
|      | 9 I was expelled from the group/chama                                                                                                                                                                                                                                                                  | 9                        |
|      | 10 I relocated from the area.                                                                                                                                                                                                                                                                          | 10                       |
|      | 11 Other (SPECIFY)<br><i>Nyingine (Taja)</i>                                                                                                                                                                                                                                                           | 11                       |
|      | 98 Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                                                                                                                                                                                                                                                     | 98                       |
|      | 99 Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                                                                                                                                                                                                                       | 99                       |

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| N3 | <b>ASK IF USES GROUP/CHAMA CODE=1 IN C1 FOR ANY STATEMENT 5,6, 12b, 21</b><br><b>SINGLE MENTION ONLY</b><br><b>RECORD WHOLE NUMBER</b><br><b>DO NOT READ OUT</b> |                     |
|    | You said earlier that you currently use a group or chama...How many groups are you a member of?<br><i>Wewe ni mwanachama wa vikundi vingapi?</i>                 |                     |
|    |                                                                                                                                                                  | N3. Number Groups   |
|    |                                                                                                                                                                  | <b>ENTER NUMBER</b> |
| 99 | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                                                                                    | 99                  |

|           |                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                        |                             |
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| N4 and N5 | <b>ASK IF USES GROUP/CHAMA CODE=1 IN C1 FOR ANY STATEMENT 5,6, 12b, 21</b><br><b>MULTIPLE MENTIONS POSSIBLE.</b><br><b>READ OUT</b>                                                                                                                                   |                                                                                                                                                                                                                                                        |                             |
|           | N4.<br>Tell me more about your group(s). Which of the following activities do(es) the group(s) do for its / their members?<br><i>Nieleze zaidi kuhusu kikundi/vikundi vyako. Ni zipi kati ya shughuli zifuatazo ambazo chama au vyama hufanya kwa wanachama wake?</i> |                                                                                                                                                                                                                                                        |                             |
|           | <b>ASK ONLY IF BELONGS TO MORE THAN ONE GROUP (CODE N3 &gt; 1)</b><br><b>SINGLE MENTION</b><br><b>DO NOT READ OUT STATEMENTS SELECTED IN N4</b>                                                                                                                       |                                                                                                                                                                                                                                                        |                             |
|           | N5. Thinking about your most important group, what are its activities?<br><i>Ukifikiria kuhusu kikundi chako cha muhimu zaidi, shughuli zake ni gani?</i>                                                                                                             |                                                                                                                                                                                                                                                        |                             |
|           |                                                                                                                                                                                                                                                                       | N4. Groups' Activities                                                                                                                                                                                                                                 | N5. Main Group's Activities |
|           | 1                                                                                                                                                                                                                                                                     | Welfare - We collect money to help each other through life events e.g. funerals, weddings (Welfare clan / group)<br><i>Tunakusanya pesa ikusaidiana kupitia matukio mengine ya maisha kwa mfano mazishi, harusi (Kikundi cha ustawi wa jamii/ukoo)</i> | 1                           |
|           | 2                                                                                                                                                                                                                                                                     | Lump sum-We collect money and give to each member a lump sum (pot) or gift in turn<br><i>Tunakusanya pesa na kumpa kila mwanachama zote kwa jumla (chungu) au zawadi kwa wakati wake</i>                                                               | 2                           |
|           | 3                                                                                                                                                                                                                                                                     | Saving with Interest - We save / lend money to members and nonmembers to be repaid with interest<br><i>Tunaweka akiba na kutoa mkopo kwa wanachama na wasio wanachama ili waweze kurudisha na faida au riba</i>                                        | 3                           |
|           | 4                                                                                                                                                                                                                                                                     | We periodically distribute all monies held by the group to its members<br><i>Mara kwa mara tunagawa pesa zote zilizohifadhiwa na kikundi kwa wanachama wake</i>                                                                                        | 4                           |
|           | 5                                                                                                                                                                                                                                                                     | Collect money in kind for common good (eg investment)<br><i>Tunakusanya pesa kwa lengo moja kwa kila mmoja (kwa mfano kuwekeza)</i>                                                                                                                    | 5                           |
|           | 6                                                                                                                                                                                                                                                                     | Other (SPECIFY)<br><i>Nyingine (Taja)</i>                                                                                                                                                                                                              | 6                           |
|           | 98                                                                                                                                                                                                                                                                    | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                                                                                                                                                                                                        | 98                          |
|           | 99                                                                                                                                                                                                                                                                    | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                                                                                                                                                                          | 99                          |

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| N6 | <b>ASK IF USES GROUP/CHAMA CODE=1 IN C1 FOR ANY STATEMENT 5,6, 12b, 21</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b>                                                                                                      |                                                                                    |
|    | Am now going to ask about your MAIN group, how regularly did you contribute to the group in the past 12 MONTHS?<br><i>Sasa nitakuuliza kuhusu kikundi chako KIKUU, je, ni mara ngapi ulichangia kwa kikundi kwa MIEZI 12 iliyopita?</i> |                                                                                    |
|    |                                                                                                                                                                                                                                         | N6. Group Contribution Frequency                                                   |
|    | 1                                                                                                                                                                                                                                       | Daily<br><i>Kila siku</i>                                                          |
|    | 2                                                                                                                                                                                                                                       | Weekly<br><i>Kila wiki</i>                                                         |
|    | 3                                                                                                                                                                                                                                       | Monthly<br><i>Kila mwezi</i>                                                       |
|    | 4                                                                                                                                                                                                                                       | Quarterly (every three months)<br><i>Robo kwa Mwaka (kila baada ya miezi tatu)</i> |
|    | 5                                                                                                                                                                                                                                       | Irregularly / when there is a need<br><i>Sio kawaida / wakati kuna haja</i>        |
|    | 6                                                                                                                                                                                                                                       | Other (SPECIFY)<br><i>Nyingine (Taja)</i>                                          |
|    | 98                                                                                                                                                                                                                                      | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                                    |

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|  | 99 | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT) | 99 |
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| N7 | <b>ASK IF USES GROUP/CHAMA CODE=1 IN C1 FOR ANY STATEMENT 5,6, 12b, 21</b><br><b>SINGLE MENTION ONLY</b><br><b>READ OUT</b>                                                                                                                                      |                                                                                                             |                                             |
|    | Still thinking about your MAIN group, what is the MAIN way you contributed to the group in the past 12 months? Was this...?<br><i>Bado ukifikiria kuhusu kundi lako KUU, ni njia gani KUU uliyochangia kwa kikundi kwa miezi 12 iliyopita? Je ilikuwa ni...?</i> |                                                                                                             |                                             |
|    |                                                                                                                                                                                                                                                                  |                                                                                                             | N7 Most Frequent Group Contribution Channel |
|    | 1                                                                                                                                                                                                                                                                | Cash (e.g. at group meetings)<br><i>Fedha (kwa mfano katika mikutano ya kikundi)</i>                        | 1                                           |
|    | 2                                                                                                                                                                                                                                                                | Using mobile banking<br><i>Kutumia benki ya simu ya mkononi</i>                                             | 2                                           |
|    | 3                                                                                                                                                                                                                                                                | Using mobile money<br><i>Kutumia kwa fedha za simu mkononi</i>                                              | 3                                           |
|    | 4                                                                                                                                                                                                                                                                | By depositing into a bank/sacco/MFI account<br><i>Kwa kuweka kwa akaunti ya benki/ Ushirika wa akiba na</i> | 4                                           |
|    | 5                                                                                                                                                                                                                                                                | Other (SPECIFY)<br><i>Nyingine (Taia)</i>                                                                   | 5                                           |
|    | 98                                                                                                                                                                                                                                                               | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                                                             | 98                                          |
|    | 99                                                                                                                                                                                                                                                               | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                               | 99                                          |

  

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| N8 | <b>ASK IF USES GROUP/CHAMA CODE=1 IN C1 FOR ANY STATEMENT 5,6, 12b, 21</b><br><b>SINGLE MENTION ONLY</b><br><b>READ OUT STATEMENTS; DO NOT READ RESPONSES PROBE NAME OF OPTION 1,2,3</b><br><b>PROBE FURTHER IF BANK, MFB, SACCO TO GROUP ACCORDINGLY</b> |                                                                                                                                                          |                     |   |
|    | Still thinking about your main group, does your group ...?<br><i>Bado ukifikiria kuhusu kikundi chako kikuu, kikundi chako...?</i>                                                                                                                        |                                                                                                                                                          |                     |   |
|    |                                                                                                                                                                                                                                                           |                                                                                                                                                          | N8. Group Formality |   |
|    |                                                                                                                                                                                                                                                           | Yes<br><i>Ndio</i>                                                                                                                                       | No<br><i>La</i>     |   |
|    | 1                                                                                                                                                                                                                                                         | Have a bank/MFB account in group name<br><i>Kina akaunti ya benki katika jina la chama</i>                                                               | 1                   | 2 |
|    | 2                                                                                                                                                                                                                                                         | Have a sacco-account group name<br><i>Kina Ushirika wa akiba na mkopo (sacco/akaunti ya taasisi ndogo ya fedha kwa jina la chama</i>                     | 1                   | 2 |
|    | 3                                                                                                                                                                                                                                                         | Have a Microfinance institutions account group name<br><i>Kina Ushirika wa akiba na mkopo (sacco/akaunti ya taasisi ndogo ya fedha kwa jina la chama</i> | 1                   | 2 |
|    | 4                                                                                                                                                                                                                                                         | Have a certificate of registration (e.g. registrar of companies, social services)<br><i>Cheti cha usajili</i>                                            | 1                   | 2 |
|    | 5                                                                                                                                                                                                                                                         | Elect officials through voting<br><i>Kuchagua viongoz ikupitia kupiga kura</i>                                                                           | 1                   | 2 |
|    | 6                                                                                                                                                                                                                                                         | Have a written record of the money members have paid / received<br><i>Kuwa na rekodi iliyoandikwa kuhusu fedha ambazo wanachama wamelipa / kupokea</i>   | 1                   | 2 |
| 7  | Have electronic/digital record of the money members have paid / received; Kuwa na rekodi ya kidijitari iliyoandikwa kuhusu fedha ambazo wanachama wamelipa / kupokea                                                                                      | 1                                                                                                                                                        | 2                   |   |
| 8  | Borrow from government( eg youth fund, women fund, uwezo fund)<br><i>Kukopa kutoka kwa serikali (kwa mfano; mradi wa vijana, mradi wa mama, mradi wauwezo )</i>                                                                                           | 1                                                                                                                                                        | 2                   |   |
| 9  | Have a constitution/ MOU<br><i>Kuwa na katiba/ mkataba wa makubaliano (MOU)</i>                                                                                                                                                                           | 1                                                                                                                                                        | 2                   |   |
| 10 | Have a mobile money account in group name<br><i>Kuwa na akaunti ya fedha ya simu ya mkononi iliyo na jina la kikundi</i>                                                                                                                                  | 1                                                                                                                                                        | 2                   |   |

  

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| N9 | <b>ASK IF USES GROUP/CHAMA CODE=1 IN C1 FOR ANY STATEMENT 5,6, 12b, 21</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b>                                                                                                                                   |                     |                       |
|    | Thinking of the past 12 months, have you ever personally lost money in any of the groups to which you belong?<br><i>Ukifikiria kuhusu miezi 12 iliyopita, ushawahi kibinafsi poteza pesa/fedha katika kikundi chochote ambacho unashiriki au wewe ni mwanachama?</i> |                     |                       |
|    |                                                                                                                                                                                                                                                                      |                     | N9. Lost Money Groups |
|    | 1                                                                                                                                                                                                                                                                    | Yes<br><i>Ndio</i>  | 1                     |
|    | 2                                                                                                                                                                                                                                                                    | No<br><i>Hapana</i> | 2                     |
| 98 | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                                                                                                                                                                                                                      | 98                  |                       |



|  |                                                                  |    |
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|  | 99 Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT) | 99 |
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| N10 | ASK IF USES GROUP/CHAMA CODE=1 IN C1 FOR ANY STATEMENT 5,6, 12b, 21<br>MULTIPLE MENTIONS POSSIBLE<br>DO NOT READ OUT |                               |
|     | How did you lose the money? <i>Ulipoteza fedha/pesa kwa njia ipi?</i>                                                |                               |
|     |                                                                                                                      | N10. Reason Lost Money Groups |
|     | 1 Through theft or fraud by someone outside the group                                                                | 1                             |
|     | 2 Through theft or fraud by a committee member                                                                       | 2                             |
|     | 3 Through bad investment of funds                                                                                    | 3                             |
|     | 4 Through dishonesty or default by members<br><i>Kupitia njia ya kutoaminiana au wanachama kushindwa wajibu wa</i>   | 4                             |
|     | 5 Through acting as a guarantor<br><i>Kupitia kuwa mdhamini aliyesimamia</i>                                         | 5                             |
|     | 6 Other (SPECIFY)<br><i>Nyingine (Taja)</i>                                                                          | 6                             |
|     | 98 Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                                                                   | 98                            |
|     | 99 Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                                     | 99                            |

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| N11a | ASK IF USES GROUP/CHAMA CODE=1 IN C1 FOR ANY STATEMENT 5,6, 12b, 21<br>SINGLE MENTION ONLY<br>READ OUT STATEMENT; DO NOT READ OUT RESPONSES |                       |
|      | Have you had a complaint regarding your Chama                                                                                               |                       |
|      |                                                                                                                                             | N11a: Had a complaint |
|      | 1 Yes                                                                                                                                       | 1                     |
|      | 3 No                                                                                                                                        | 3                     |
|      | 99 Refused to Answer                                                                                                                        | 99                    |

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| N11b | ASK IF USES GROUP/CHAMA CODE=1 IN N11a - HAD COMPLAIN<br>MULTIPLE MENTIONS POSSIBLE<br>DO NOT READ OUT                                                                                                  |                        |
|      | N11a. What did you do.....? <i>Ulifanya nini?</i>                                                                                                                                                       |                        |
|      | ASK IF USES GROUP/CHAMA CODE=2 IN N10 - HAD NO COMPLAIN                                                                                                                                                 |                        |
|      |                                                                                                                                                                                                         | N11b. Group Resolution |
|      | 1 Discuss/resolve the issue with group members/report the issue to a group member<br><i>Ripoti suala hilo kwa mwanachama w/wanachama wa kikundi</i>                                                     | 1                      |
|      | 2 Report the issue to the police / government agency / chief<br><i>Ripoti suala kwa polisi, wakala wa serikali/ chifu</i>                                                                               | 2                      |
|      | 3 Report the issue to non-government authority e.g. church or mosque official, elder<br><i>Ripoti suala hilo kwa shirika lisilo la kiserikali kwa mfano kanisa au msikiti, mkubwa,, mtu rasmi, mzee</i> | 3                      |
|      | 4 Do nothing<br><i>Singefanya chochote</i>                                                                                                                                                              | 4                      |
|      | 5 Other (SPECIFY)<br><i>Nyingine (Taja)</i>                                                                                                                                                             | 5                      |
|      | 98 Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                                                                                                                                                      | 98                     |
|      | 99 Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                                                                                                                        | 99                     |

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| N11c | ASK IF USES GROUP/CHAMA CODE=1 IN C1 FOR ANY STATEMENT 5,6, 12b, 21  |                                   |
|      | Does your chama have an internal way of resolving complains/disputes |                                   |
|      |                                                                      | N11B: Internal Dispute Resolution |
|      | 1 Yes                                                                | 1                                 |
|      | 2 No                                                                 | 2                                 |
|      | 98 Don't know                                                        | 98                                |
|      | 99 Refused to Answer                                                 | 99                                |

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| N12 | ASK IF USES GROUP/CHAMA CODE=1 IN C1 FOR ANY STATEMENT 5,6,12b,21                                                                                                                      |                                  |              |                                          |                                                        |
|     | RECORD YES/NO TO EACH STATEMENT BASED ON THE RESPONDENT'S RESPONSE                                                                                                                     |                                  |              |                                          |                                                        |
|     | READ OUT                                                                                                                                                                               |                                  |              |                                          |                                                        |
|     | Have any of the following happened to someone in your chama for failing to pay a loan?<br>Chochote kwa yafuatayo imemfanyikia kwa mtu yeyote kwa chama chenyu kwa kukosa kulipa mkopo? |                                  |              |                                          |                                                        |
|     |                                                                                                                                                                                        | N12. Consequences Late Repayment |              |                                          |                                                        |
|     |                                                                                                                                                                                        | Yes<br>Ndio                      | No<br>Hapana | Don't know<br>Sijui<br>(DO NOT READ OUT) | Refused to Answer<br>Kataa kujibu<br>(DO NOT READ OUT) |
|     | 1  Extra fees / charges                                                                                                                                                                | 1                                | 2            | 98                                       | 99                                                     |
|     | 2  Reported to the chief/police                                                                                                                                                        | 1                                | 2            | 98                                       | 99                                                     |
|     | 3  Property taken away by members<br>Mali kuchukuliwa na wanachama                                                                                                                     | 1                                | 2            | 98                                       | 99                                                     |
|     | 4  Contribution withheld by others<br>Mchango kuzuiwa na wengine                                                                                                                       | 1                                | 2            | 98                                       | 99                                                     |
|     | 5  Loss of reputation/Undermined relationship<br>Kupoteza sifa/Uhusiano kushushwa                                                                                                      | 1                                | 2            | 98                                       | 99                                                     |

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| N13 | ASK IF USES GROUP/CHAMA CODE=1 IN C1 FOR ANY STATEMENT 5,6,12b,21                                |                        |
|     | SINGLE MENTION ONLY                                                                              |                        |
|     | DO NOT READ OUT                                                                                  |                        |
|     | Approximately, how many members are there in Your most important group/Chama that you belong to? | N13. Number of members |
|     |                                                                                                  |                        |

|     |                                                                       |                                  |
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| N14 | ASK IF USES GROUP/CHAMA CODE=1 IN C1 FOR ANY STATEMENT 5,6,12b,21     |                                  |
|     | SINGLE MENTION ONLY                                                   |                                  |
|     | DO NOT READ OUT                                                       |                                  |
|     | What the average monthly contribution savings for all members (KSh.)? | N14. Amount monthly contribution |
|     |                                                                       |                                  |

## SECTION O: FINANCIAL ASSISTANCE

|                                                                                                                                                                                                                                                                                                                          |                                                           |                                  |
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| <b>ASK ALL</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b>                                                                                                                                                                                                                                                   |                                                           |                                  |
| Did you receive any financial assistance [in cash or kind or both] in the last 12 months where you did not have to pay back any or all of the money?<br>Ulipokea usaidizi wowote wa kifedha au njia isiyo ya kifedha ( ya bidhaa) au zote)kwa miezi 12 iliyopita ambapo hukuwa unahitajika kulipa chochote au pesa zote? |                                                           |                                  |
| 01                                                                                                                                                                                                                                                                                                                       |                                                           | O1. Receive Financial Assistance |
|                                                                                                                                                                                                                                                                                                                          | 1 Yes<br>Ndio                                             | 1                                |
|                                                                                                                                                                                                                                                                                                                          | 2 No<br>Hapana                                            | 2                                |
|                                                                                                                                                                                                                                                                                                                          | 98 Don't know<br>Sijui<br>(DO NOT READ OUT)               | 98                               |
|                                                                                                                                                                                                                                                                                                                          | 99 Refused to Answer<br>Kataa kujibu<br>(DO NOT READ OUT) | 99                               |

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| <b>ASK THOSE WHO CODE 1 IN O2 RECIEVED ASSISTANCE</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b>                              |                                             |                    |
| Was the assistance received in cash, in kind or both? Usaidizi ulipokea ulikuwa pesa taslimu (kifedha), sio pesa taslimu (bidhaa) au zote? |                                             | O2 Cash or In Kind |
| 02                                                                                                                                         | 1 Cash<br>Pesa taslimu                      | 1                  |
|                                                                                                                                            | 2 In - Kind<br>Sio pesa taslimu (bidhaa)    | 2                  |
|                                                                                                                                            | 3 Both In cash and In Kind<br>zote          | 3                  |
|                                                                                                                                            | 98 Don't know<br>Sijui<br>(DO NOT READ OUT) | 98                 |
|                                                                                                                                            | 99 Refused to Answer                        | 99                 |

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| <b>ASK THOSE WHO CODE 1 IN O1 RECIEVED ASSISTANCE</b><br><b>MULTIPLE MENTIONS POSSIBLE</b><br><b>DO NOT READ OUT</b> |                                                                                                                                                                                                                                                                                                                          |                                  |
| Where did you get this financial assistance from?<br>Ulipata usaidizi wa kifedha kutoka wapi?                        |                                                                                                                                                                                                                                                                                                                          |                                  |
| 03                                                                                                                   |                                                                                                                                                                                                                                                                                                                          | O3. Receive Financial Assistance |
|                                                                                                                      | 1 Chama / Welfare groups<br>Chama/Makundi ya Ustawi                                                                                                                                                                                                                                                                      | 1                                |
|                                                                                                                      | 2 Church / Mosque /<br>Kanisa / Msikiti / Mashirika mengine ya kidini                                                                                                                                                                                                                                                    | 2                                |
|                                                                                                                      | 3 NGO /Shirika lisilo la kiserikali/other faith based organisation                                                                                                                                                                                                                                                       | 3                                |
|                                                                                                                      | 4 Welfare money from the government e.g. Social Protection Fund, Inua jamii, persons living with disability, orphans and vulnerable children, Pesa ya wazee<br>Pesaa za ustawi wa jamii kutoka kwa serikali kwa mfano Fedha za ( Pesa ya Wazee, pesa za watu manaoishi na ulemavu, pesa za watoto yatima na wasiojiweza) | 4                                |
|                                                                                                                      | 5 County Government e.g. bursaries<br>Malipo ya serikali ya kaunti                                                                                                                                                                                                                                                       | 5                                |
|                                                                                                                      | 6 Constituency Development Fund (CDF)<br>Fedha za Maendeleo ya Eneo Bunge (CDF)                                                                                                                                                                                                                                          | 6                                |
|                                                                                                                      | 7 Private Sector e.g. Equity Wings to Fly<br>Sekta ya Kibinafsi. Kwa mfano Equity Wings to Fly                                                                                                                                                                                                                           | 7                                |
|                                                                                                                      | 8 Friend/Family/relatives outside kenya<br>Rafiki/Familia/jamaa nje ya Kenya                                                                                                                                                                                                                                             | 8                                |
|                                                                                                                      | 9 Friend/Family within kenya outside the household<br>Rafiki/Familia/jamaa ndani ya Kenya nje ya familia hii                                                                                                                                                                                                             | 9                                |
|                                                                                                                      | 10 Household members<br>Wana familia                                                                                                                                                                                                                                                                                     | 10                               |
|                                                                                                                      | 11 Neighbour/ well wishers<br>Jirani/ wahisani                                                                                                                                                                                                                                                                           | 11                               |
|                                                                                                                      | 12 Colleagues<br>Wenzako kazini                                                                                                                                                                                                                                                                                          | 12                               |
| 13 Employer (outside of salary)<br>Muajiri (kando na mshahara)                                                       | 13                                                                                                                                                                                                                                                                                                                       |                                  |

|    |                                                               |    |
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| 14 | Other (SPECIFY)<br><i>Nyingine (Taja)</i>                     | 14 |
| 98 | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)               | 98 |
| 99 | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT) | 99 |

|                                                                                                                                                                                       |                                                                                                                                       |                                  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|
| <b>ASK THOSE WHO CODE 1 IN O1 RECIEVED ASSISTANCE</b>                                                                                                                                 |                                                                                                                                       |                                  |
| <b>MULTIPLE MENTION</b>                                                                                                                                                               |                                                                                                                                       |                                  |
| <b>READ OUT</b>                                                                                                                                                                       |                                                                                                                                       |                                  |
| Thinking of the last time you received assistance, how did you receive the assistance?<br><i>Ukifikiria kuhusu mara ya mwisho ulipokea usaidizi, ulipokea usaidizi kwa njia ipi ?</i> |                                                                                                                                       |                                  |
|                                                                                                                                                                                       |                                                                                                                                       | O4. Financial Assistance Channel |
| 1                                                                                                                                                                                     | Through a mobile money account<br><i>Kupitia Akaunti ya pesa ya simu/ rununu</i>                                                      | 1                                |
| 2                                                                                                                                                                                     | Through a bank / SACCO / microfinance account<br><i>Kupitia benki/Ushirika wa akiba na mkopo/ akaunti ya shirika ndogo la kifedha</i> | 2                                |
| 3                                                                                                                                                                                     | Cash<br><i>Pesa taslimu</i>                                                                                                           | 3                                |
| 4                                                                                                                                                                                     | In - Kind<br><i>Msaada wa bidhaa ( isiyo ya kifedha)</i>                                                                              | 4                                |
| 5                                                                                                                                                                                     | Bank Cheque                                                                                                                           | 5                                |
| 6                                                                                                                                                                                     | Bank Transfer                                                                                                                         | 6                                |
| 7                                                                                                                                                                                     | From a mobile money agent                                                                                                             | 7                                |
| 8                                                                                                                                                                                     | Other (SPECIFY)<br><i>Nyingine (Taja)</i>                                                                                             | 8                                |
| 98                                                                                                                                                                                    | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                                                                                       | 98                               |
| 99                                                                                                                                                                                    | Refused to Answer<br><i>Kataa Kujibu</i><br>(DO NOT READ OUT)                                                                         | 99                               |

|                                                                                                                                                                                          |                                                                                                                                  |                                 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|---------------------------------|
| <b>ASK THOSE WHO CODE 1 IN O1 RECIEVED ASSISTANCE</b>                                                                                                                                    |                                                                                                                                  |                                 |
| <b>SINGLE MENTION ONLY</b>                                                                                                                                                               |                                                                                                                                  |                                 |
| <b>DO NOT READ OUT</b>                                                                                                                                                                   |                                                                                                                                  |                                 |
| Thinking of the last time you received assistance, what did you require the assistance for?<br><i>Ukifikiria kuhusu mara ya mwisho kupokea usaidi, ulikuwa unahitaji usaidi wa nini?</i> |                                                                                                                                  |                                 |
|                                                                                                                                                                                          |                                                                                                                                  | O5. Financial Assistance Reason |
| 1                                                                                                                                                                                        | Medical reasons<br><i>Sababu za kimatibabu</i>                                                                                   | 1                               |
| 2                                                                                                                                                                                        | Death of friend or family member<br><i>Kifo cha rafiki au mwanafamilia</i>                                                       | 2                               |
| 3                                                                                                                                                                                        | Education expenses for self or others within the household<br><i>Gharama za Elimu kwa ajili yangu ama wengine ninaoishi nao</i>  | 3                               |
| 4                                                                                                                                                                                        | Education expenses for others outside my household<br><i>Gharama za Elimu kwa ajili ya wengine ambao siishi nao</i>              | 4                               |
| 5                                                                                                                                                                                        | Loss, theft or damage<br><i>Kupoteza, kuibiwa au uharibifu</i>                                                                   | 5                               |
| 6                                                                                                                                                                                        | Start or support farming<br><i>Kuanza au kuendeleza kilimo</i>                                                                   | 6                               |
| 7                                                                                                                                                                                        | Losing job or source of money<br><i>Kupoteza ajira au mapato ya fedha</i>                                                        | 7                               |
| 8                                                                                                                                                                                        | Buy food and general expenses e.g. rent, clothes, transport, etc<br><i>Kununua chakula na gharama kwa ujumla kwa mfano .kodi</i> | 8                               |
| 9                                                                                                                                                                                        | To start/support the business<br><i>Kuanzisha au kuendeleza biashara</i>                                                         | 9                               |
| 10                                                                                                                                                                                       | To build a house<br><i>Kujenga nyumba</i>                                                                                        | 10                              |
| 11                                                                                                                                                                                       | To repay a loan/ debt<br><i>Kulipa mkopo</i>                                                                                     | 11                              |
| 12                                                                                                                                                                                       | To address environmental challenges or unpredictable weather patterns e.g locusts invasion, floods, droughts etc.                | 12                              |
| 13                                                                                                                                                                                       | For social events e.g. newborn babies, wedding, etc                                                                              | 13                              |
| 14                                                                                                                                                                                       | Other (SPECIFY)                                                                                                                  | 14                              |

|    |                                                               |    |
|----|---------------------------------------------------------------|----|
| 98 | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)               | 98 |
| 99 | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT) | 99 |

|    |                                                                           |                               |
|----|---------------------------------------------------------------------------|-------------------------------|
| O6 | <b>ASK ALL</b>                                                            |                               |
|    | <b>SINGLE MENTION ONLY</b>                                                |                               |
|    | <b>DO NOT READ OUT</b>                                                    |                               |
|    | In the last 12 months have you contributed towards a fundraiser/harambee? |                               |
|    |                                                                           | O6. Contributed to Fundraiser |
|    | 1 Yes Ndio                                                                | 1                             |
|    | 2 No Hapana                                                               | 2                             |
|    | 98 Don't know <i>Sijui</i> (DO NOT READ OUT)                              | 98                            |
|    | 99 Refused to Answer <i>Kataa kujibu</i> (DO NOT READ OUT)                | 99                            |

|    |                                                               |                                 |
|----|---------------------------------------------------------------|---------------------------------|
| O7 | <b>ASK ALL WHO CODE 1 IN O6</b>                               |                                 |
|    | <b>SINGLE MENTION ONLY</b>                                    |                                 |
|    | <b>DO NOT READ OUT</b>                                        |                                 |
|    | How often have you contributed towards a fundraiser/harambee? |                                 |
|    |                                                               | O7: Number of Times Contributed |
|    | 1 1-3 times                                                   | 1                               |
|    | 2 3-10 times                                                  | 2                               |
|    | 3 more than 10 times                                          | 98                              |
|    | 99 Refused to Answer <i>Kataa kujibu</i> (DO NOT READ OUT)    | 99                              |

|    |                                                                                                             |                          |
|----|-------------------------------------------------------------------------------------------------------------|--------------------------|
| O8 | <b>ASK IF O6=1</b>                                                                                          |                          |
|    | <b>MULTIPLE MENTION</b>                                                                                     |                          |
|    | <b>DO NOT READ OUT</b>                                                                                      |                          |
|    | Thinking of the last time you contributed towards a fundraiser/harambee, how did you make your contribution |                          |
|    |                                                                                                             | O8. Contribution Channel |
|    | 1 Cash Pesa taslimu                                                                                         | 1                        |
|    | 2 Through an institutions paybill (eg. hospital, school, church)                                            | 2                        |
|    | 3 <i>Through mobile money (Send money)</i>                                                                  | 3                        |
|    | 4 Through a fundraising platform (e.g. M-changa, Go-Fund me)                                                | 4                        |
|    | 5 Other (SPECIFY) <i>Nyingine (Taja)</i>                                                                    | 5                        |
|    | 98 Don't know <i>Sijui</i> (DO NOT READ OUT)                                                                | 98                       |
|    | 99 Refused to Answer <i>Kataa Kujibu</i> (DO NOT READ OUT)                                                  | 99                       |

## SECTION P: BUSINESS / INCOME VENTURES

**READ OUT:** In the following section, we will be asking you questions about your MAIN business.  
**Katika sehemu ifuatayo, tutakuuliza maswali juu ya biashara yako kuu.**

|                      |                                                   |                                      |
|----------------------|---------------------------------------------------|--------------------------------------|
| P1i                  | <b>ASK IF CODE IN B3A = 4, OTHERWISE GO TO P1</b> |                                      |
|                      | <b>READ OUT</b>                                   |                                      |
|                      | Is your business currently in operation           |                                      |
|                      | 1 YES                                             | <b>P1. Business Operation Status</b> |
|                      | 2 NO                                              | 1                                    |
|                      | 98 Don't know                                     | 2                                    |
| 99 Refused to answer | 98                                                |                                      |
|                      |                                                   | 99                                   |

|                                                |                                                     |              |
|------------------------------------------------|-----------------------------------------------------|--------------|
| P1                                             | <b>ASK IF CODE IN P1i = 1, OPERATIONAL BUSINESS</b> |              |
|                                                | <b>READ OUT</b>                                     |              |
|                                                | How many businesses do you currently own.....?      |              |
|                                                | Kwa sasa una biashara ngapi?                        |              |
|                                                | <b>P1- NO of Buines</b>                             |              |
|                                                | a. Alone                                            | ENTER NUMBER |
|                                                | b. Jointly with spouse/partner                      | ENTER NUMBER |
| c. Jointly with someone else other than spouse | ENTER NUMBER                                        |              |
| 98. Don't know                                 | 98                                                  |              |
| 99 Refused to answer                           | 98                                                  |              |

|      |                                                  |                                                                                                |   |
|------|--------------------------------------------------|------------------------------------------------------------------------------------------------|---|
| P1-1 | <b>ASK IF CODE IN P1i = 2 (Closed business),</b> |                                                                                                |   |
|      | <b>DO NOT READ OUT. Multiple mention</b>         |                                                                                                |   |
|      | Why did you close your business?                 |                                                                                                |   |
|      | Kwa nini ulifunga biashara yako?                 |                                                                                                |   |
|      | <b>P1-1: Closed Business</b>                     |                                                                                                |   |
|      | 1                                                | Taxation                                                                                       | 1 |
|      | 2                                                | Licensing requirements                                                                         | 2 |
|      | 3                                                | International / crossborder trade restrictions (including tariffs, currency variations)        | 3 |
|      | 4                                                | Could not get the supplies/stock required<br>Sikuweza kupata vifaa / bidha zilizotakikana      | 4 |
|      | 5                                                | Lack of customer demand/fewer customers                                                        | 5 |
|      | 6                                                | Lack of Working capital /high operating cost<br>ukosefu wa pesa za gharama ya kuendeleza       | 6 |
|      | 7                                                | Theft or insecurity                                                                            | 7 |
|      | 8                                                | Poor Infrastructure such as access roads, electricity, communication network and sewerage line | 8 |
| 9    | Natural calamities such as drought, flooding     | 9                                                                                              |   |
| 10   | Personal/Family reasons/Sickness/accident        | 10                                                                                             |   |
| 11   | Over indebtedness                                | 11                                                                                             |   |
| 12   | Others Specify                                   | 12                                                                                             |   |

|                                                       |                                                                                                                                                                                                                                                       |    |
|-------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|
| P1_2                                                  | <b>ASK IF CODE IN P1i = 1 INCLUDE PROVISION TO TYPE IN i THEN CODE ii</b>                                                                                                                                                                             |    |
|                                                       | <b>SINGLE MENTION ONLY</b>                                                                                                                                                                                                                            |    |
|                                                       | <b>DO NOT READ OUT</b>                                                                                                                                                                                                                                |    |
|                                                       | <b>USE KESIC CODES</b>                                                                                                                                                                                                                                |    |
|                                                       | You said that you are self employed/own or operate a business. Please describe the MAIN type of activity of your MAIN business.<br>Ulisema kuwa umejajiri au unaendesha biashara yako mwenyewe. Tafadhali eleza aina kuu ya shughuli za biashara hio. |    |
|                                                       | i) Type the description of the economic activity .....                                                                                                                                                                                                |    |
| ii) Code the economic activity as per the description |                                                                                                                                                                                                                                                       |    |
| 98                                                    | DON'T KNOW                                                                                                                                                                                                                                            | 98 |
| 99                                                    | REFUSED TO ANSWER                                                                                                                                                                                                                                     | 99 |

|          |                                                                           |                                                                            |   |
|----------|---------------------------------------------------------------------------|----------------------------------------------------------------------------|---|
| P2i/P2ii | <b>ASK IF CODE IN P1i = 1</b>                                             |                                                                            |   |
|          | <b>RECORD YEAR</b>                                                        |                                                                            |   |
|          | P2i. Which year was your MAIN business started?                           |                                                                            |   |
|          | Ulianza biashara yako kuu mwaka gani?                                     |                                                                            |   |
|          | ENTER YEAR                                                                |                                                                            |   |
|          | 98 DON'T KNOW                                                             |                                                                            |   |
|          | 99 REFUSED TO ANSWER                                                      |                                                                            |   |
|          | P2ii. Where does your MAIN business mostly operate from?(Single response) |                                                                            |   |
|          | 1                                                                         | Commercial premises<br>Jumba la biashara                                   | 1 |
|          | 2                                                                         | Home / residence<br>Nyumbani/makazi                                        | 2 |
|          | 3                                                                         | Open market<br>Soko wazi                                                   | 3 |
|          | 4                                                                         | Mobile/No fixed location (Hawking)<br>Kuzunguka/sio mahali pamoja(hawking) | 4 |
|          | 5                                                                         | Kiosk<br>Kiosk                                                             | 5 |

|    |                                                                                                   |    |
|----|---------------------------------------------------------------------------------------------------|----|
| 6  | Market stall<br>nyumba ya soko                                                                    | 6  |
| 7  | Jua kali sheds / worksite<br><i>Jua kali /sehemu ya kazi</i>                                      | 7  |
| 8  | Industrial site/cluster<br><i>Kwa kiwanda</i>                                                     | 8  |
| 9  | Online based ( <i>Facebook marketplace, Instagram, whatsapp,jumia etc</i> )<br><i>Kwa mtandao</i> | 9  |
| 10 | Other, specify<br><i>Nyingine, taja</i>                                                           | 10 |
| 98 | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                                                   | 98 |
| 99 | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                     | 99 |

|                   |                                                                                                      |  |
|-------------------|------------------------------------------------------------------------------------------------------|--|
| P3                | <b>ASK IF those currently have business CODE P1i = 1</b>                                             |  |
|                   | <b>DO NOT READ OUT</b>                                                                               |  |
|                   | In which county is this MAIN business located/operated from?<br><i>Biashara kuu iko kaunti gani?</i> |  |
|                   | County / Kaunti                                                                                      |  |
|                   | Don't know                                                                                           |  |
| Refused to answer |                                                                                                      |  |

|    |                                                                                                                                                                                                                      |                        |
|----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
| P4 | <b>ASK IF those currently have business CODE IN P1i = 1</b>                                                                                                                                                          |                        |
|    | <b>READ OUT</b>                                                                                                                                                                                                      |                        |
|    | Do you use any of the following channels to market or sell your products/services to customers?                                                                                                                      |                        |
|    |                                                                                                                                                                                                                      | P4- Business Operation |
|    | Social media e.g facebook, instagram, Whatsapp<br><i>Mitandao ya kijamii kwa mfano facebook, whatsapp</i>                                                                                                            | 1                      |
|    | Online stores/Market places/Catalogues such as jumia, masoko, copia, jiji, pigia me, twiga, kilimall, Maduka <i>mtandaoni/ maeneo ya Soko / Katalogi kama jumia, masoko, copia, jiji, pigia me, twiga, kilimall.</i> | 2                      |
|    | Own websites<br><i>Website yako mwenyewe</i>                                                                                                                                                                         | 3                      |
|    | SMS/phone calls<br><i>SMS/kupiga simu</i>                                                                                                                                                                            | 4                      |
|    | Radio/ TV<br>radio/runinga                                                                                                                                                                                           | 5                      |

|    |                                                                                                                    |                                                                                                                                        |    |
|----|--------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|----|
| P5 | <b>ASK IF those currently have business CODE P1i = 1</b>                                                           |                                                                                                                                        |    |
|    | <b>MULTIPLE MENTION POSSIBLE</b>                                                                                   |                                                                                                                                        |    |
|    | <b>DO NOT READ OUT</b>                                                                                             |                                                                                                                                        |    |
|    | What challenges does your business currently face?<br><i>Biashara yako inakumbana na changamoto gani kwa sasa?</i> |                                                                                                                                        |    |
|    |                                                                                                                    |                                                                                                                                        |    |
|    | 1                                                                                                                  | Limited access to credit/capital                                                                                                       | 1  |
|    | 2                                                                                                                  | Limited access to market/fewer customers<br><i>Ufikiaji mdogo wa soko /wateja wachache</i>                                             | 2  |
|    | 3                                                                                                                  | High costs of licensing/Difficulty getting license/permit<br><i>Gharama ya juu ya leseni</i>                                           | 3  |
|    | 4                                                                                                                  | Difficulty finding premises location/high cost<br><i>Ugumu wa kupata majengo ya kufanyia biashara / gharama kubwa</i>                  | 4  |
|    | 6                                                                                                                  | Difficult paying business expenses (rent, utilities and labour)<br><i>Ugumu wa kulipa gharama za biashara (kodi, matumizi na kazi)</i> | 6  |
|    | 7                                                                                                                  | High/Increased cost of supplies<br><i>Gharama kubwa/ kuongezeka kwa gharama ya vifaa</i>                                               | 7  |
|    | 8                                                                                                                  | Suppliers closed down/reduced operating hours/no stock<br><i>Wasambazaji walifunga /kupunguza masaa ya kufanya kazi / hakuna mali</i>  | 8  |
|    | 9                                                                                                                  | Uncertainty regarding business premises<br><i>Kutokuwa na uhakika kuhusu majengo ya kufanyia biashara</i>                              | 9  |
|    | 10                                                                                                                 | Unreliable employees/Staff issues<br><i>Wafanyakazi wasioaminika / Maswala ya Wafanyakazi</i>                                          | 10 |
|    | 11                                                                                                                 | Insecurity<br><i>Ukosefu wa usalama</i>                                                                                                | 11 |
|    | 12                                                                                                                 | Customers not paying on time<br><i>Wateja kutokulipa kwa wakati unaofaa</i>                                                            | 12 |
|    | 13                                                                                                                 | Increased competition due to selling similar products<br><i>Kuongezeka kwa ushindani kwa sababu ya kuuza bidhaa sawa</i>               | 13 |
|    | 14                                                                                                                 | Taxation                                                                                                                               | 14 |
|    | 15                                                                                                                 | Other ( <b>SPECIFY</b> )<br><i>Nyingine (Taja)</i>                                                                                     | 16 |
|    | 98                                                                                                                 | Don't know                                                                                                                             | 98 |
| 99 | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                                      | 99                                                                                                                                     |    |

|            |                                                                                                                         |                                                       |
|------------|-------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|
| <b>P5a</b> | <b>ASK IF P5= 3,14</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b>                                          |                                                       |
|            | You said taxation was a challenge for your business, what are the challenges with taxation that affected your business? |                                                       |
|            |                                                                                                                         | P5a. Startup Main Source of Finance                   |
|            | 1                                                                                                                       | High cost of supplies for your business due to taxes  |
|            | 2                                                                                                                       | Compliance challenges eg. filing returns, E-tims.     |
|            | 3                                                                                                                       | Penalties due to late filing of returns               |
|            | 4                                                                                                                       | Overcharged/inappropriate (incorrect) tax assessments |
|            | 5                                                                                                                       | Harassment by officials                               |
|            | 6                                                                                                                       | Multiple taxes                                        |
|            | 7                                                                                                                       | Increased tax for my business                         |
|            | 8                                                                                                                       | Other specify                                         |

|           |                                                                                                                                                            |                                                                                                                                                                           |
|-----------|------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>P6</b> | <b>ASK IF P1i = 1</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b>                                                                              |                                                                                                                                                                           |
|           | What was the MAIN source of startup cash / money/goods/capital for your business, if any?<br>Ni nini chanzo kikuu cha pesa ulianza nayo biashara kama ipo? |                                                                                                                                                                           |
|           |                                                                                                                                                            | P6i. Startup Main Source of Finance                                                                                                                                       |
|           | 1                                                                                                                                                          | Income from working/salary                                                                                                                                                |
|           | 2                                                                                                                                                          | Income from other business                                                                                                                                                |
|           | 3                                                                                                                                                          | Income from agriculture                                                                                                                                                   |
|           | 4                                                                                                                                                          | Assistance / gift from family / friends / community, which you did not have to repay<br>Msaada /zawadi kutoka kwa familia /marafiki / jamii, ambayo haukuhitajika kuilipa |
|           | 5                                                                                                                                                          | Sale of assets (e.g. a house, car, plot of land, shares or stocks)<br>Uuzaji wa mali (kwa mfano nyumba, gari,shamba, hisa ),                                              |
|           | 6                                                                                                                                                          | Loans/credit                                                                                                                                                              |
|           | 7                                                                                                                                                          | Savings                                                                                                                                                                   |
|           | 8                                                                                                                                                          | Did Not need any financing                                                                                                                                                |
|           | 9                                                                                                                                                          | Grants/Subsidy/Assistance Government                                                                                                                                      |
|           | 10                                                                                                                                                         | Grants/Subsidy/Assistance NGO                                                                                                                                             |
|           | 11                                                                                                                                                         | Other (SPECIFY)<br>Nyingine (Taja)                                                                                                                                        |

|            |                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                    |
|------------|----------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>P6i</b> | <b>IF P6 = 4"LOANS/CREDIT"</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b>                   |                                                                                                                                                                                                                                                                                                                                                                    |
|            | You said you took a loan/credit, for the startup cash / money for your business, Which one did you take? |                                                                                                                                                                                                                                                                                                                                                                    |
|            |                                                                                                          | P6ii. Loan Main Source of Finance                                                                                                                                                                                                                                                                                                                                  |
|            | 1                                                                                                        | Loan / credits from supplier<br>Mikopo / mikopo kutoka kwa mnunuzi wa mavuno yako / muuzaji wa pembejeo za kilimo (k.m.kahawa,chai,miwa, tumbaku,mboga)                                                                                                                                                                                                            |
|            | 2                                                                                                        | Personal loan/business loan from a bank /microfinance bank<br>Mkopo wa kibinafsi/ mkopo wa biashara kutoka kwa benki/shirika ndogo la kifedha                                                                                                                                                                                                                      |
|            | 3                                                                                                        | Loan from mobile banking (e.g. Mshwari , KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz, Stawi loan, M-fanisi)<br>Mkopo kutoka benki ya simu ya mkononi (kwa mfano Mshwari, KCBM-Pesa, M-Co-op, Mkopo wa Eazzy, Timiza HFWhizz, Stawi loan, M-fanisi)                                                                                                         |
|            | 4                                                                                                        | Loan from mobile money provider (e.g Fuliza loan)<br>Mkopo kutoka kwa huduma za simu mkononi (kwa mfano Fuliza loan)                                                                                                                                                                                                                                               |
|            | 5                                                                                                        | Loan at a Sacco / Savings and Credit Cooperative Society<br>mkopo kutoka kwa Ushirika wa akiba na mkopo                                                                                                                                                                                                                                                            |
|            | 6                                                                                                        | Loan from a microfinance institution<br>Mkopo kutoka kwa taasisi ndogo ya fedha                                                                                                                                                                                                                                                                                    |
|            | 7                                                                                                        | Loan from Shylocks / Loan Sharks / Money Lenders / Money Merchants that are not from your phone<br>Mkopo kutoka kwa Shylock,Loan ya Sharks/ Wafadhili wa Fedha / Wafanyabiashara wa Fedha ambazo hazitoki kwa simu yako (kwa mfano. Platinum, Ngao, na kadhalika)                                                                                                  |
|            | 8                                                                                                        | Loan from a group/chama<br>Mkopo kutoka kwa kikundi / chama                                                                                                                                                                                                                                                                                                        |
|            | 9                                                                                                        | Loan from a government institution for education, agriculture or a development loan (e.g. HELB, Agricultural Finance Corporation, Youth Fund, Women Fund)<br>Mkopo kutoka kwa taasisi ya serikali kwa ajili ya elimu,kilimo au mkopo wa maendeleo (kwa mfano, Bodi ya mikopoya elimu ya juu (HELB)Shirika la kifedha la Kilimo,mradi waVijana,mradi wa akina Mama) |
|            | 10                                                                                                       | Hustler Fund                                                                                                                                                                                                                                                                                                                                                       |
|            | 11                                                                                                       | Loan from an employer<br>Mkopo kutoka kwa mwajiri                                                                                                                                                                                                                                                                                                                  |
|            | 12                                                                                                       | Loan from family/friend/neighbor<br>Mkopo kutoka kwa familia/rafiki/jirani                                                                                                                                                                                                                                                                                         |
|            | 13                                                                                                       | Digital loans that you get through the phone that you download through apps (e.g. Branch, Tala, Utunzi, Haraka loans, etc.)<br>Mikopo ya dijitali ambayo unapata kupitia kwa simu ambayo unatoa kwa mtandao kupitia programu za (kwa mfano Branch, Tala, Utunzi, KopaCredo, Haraka loans, na kadhalika)                                                            |
|            | 14                                                                                                       | Cash loan from shopkeeper<br>Mkopo kutoka kwa muuzaji wa duka                                                                                                                                                                                                                                                                                                      |



|    |                                                                                                                                                                                                                                                                                               |    |
|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|
| 15 | Hire purchase (e.g. KuKopesha, Diamond Trust, Kenya Credit Traders (KCT), Synergy, One Africa Capital, Tuskys) eg. tractor, irrigation<br>Mkopo wa manunuzi kwa kukopesha (kwa mfano KuKopesha, Diamond Trust, wafanyabiashara wa mikopo wa Kenya (KCT), Synergy, One Africa Capital, Tuskys) | 15 |
| 16 | Other (SPECIFY)<br>Nyingine (Taja)                                                                                                                                                                                                                                                            | 16 |

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| <b>IF P6 = 5 "SAVINGS"</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b>                 |                                                                                                                                                                                                                                        |                                       |
| You said you used a saving, for the startup cash / money for your business, Which one did you use? |                                                                                                                                                                                                                                        |                                       |
|                                                                                                    |                                                                                                                                                                                                                                        | P6iii. Savings Main Source of Finance |
| P6ii                                                                                               | 1 Savings at Bank/ Microfinance Bank<br><i>Akiba kupitia shirika au taasisi ndogo ya benki</i>                                                                                                                                         | 1                                     |
|                                                                                                    | 2 Savings through mobile banking Platform (e.g. Mshwari , KCB MPesa, MCoop cash, Timiza, HF Whizz; Nyumba yangu; )<br><i>Akiba kupitia benki ya simu ya mkononi au rununu (kwa mfano. Mshwari , KCBM-Pesa, M-Co-op cash, , Timiza,</i> | 2                                     |
|                                                                                                    | 3 Savings/keeping through mobile money provider (e.g. MPESA, Airtel Money, T-Kash,<br><i>Akiba/ kuweka kupitia mtoa huduma wa simu kwa mfano M-PESA,Fedha ya Airtel,Fedha za T-Kash</i>                                                | 3                                     |
|                                                                                                    | 4 Savings at a Sacco / Savings and Credit Cooperative society<br><i>Akiba katika Sacco / Ushirika wa akiba na mkopo</i>                                                                                                                | 4                                     |
|                                                                                                    | 5 Savings at a group or <i>chama</i><br><i>Akiba kwa kikundi au chama</i>                                                                                                                                                              | 5                                     |
|                                                                                                    | 6 Savings with a group of friends<br><i>Akiba na kikundi cha marafiki</i>                                                                                                                                                              | 6                                     |
|                                                                                                    | 7 Savings given to a family or friend to keep<br><i>Akiba inayopewa kwa familia au rafiki ili iwekwe</i>                                                                                                                               | 7                                     |
|                                                                                                    | 8 Savings you keep in a secret hiding place<br><i>Akiba unayoweka pahali pa siri</i>                                                                                                                                                   | 8                                     |
|                                                                                                    | 9 Savings you keep in a Digital savings App (e.g. Chumz, DigiTrust)                                                                                                                                                                    | 9                                     |
|                                                                                                    | 10 Other (SPECIFY) Nyingine (Taja)                                                                                                                                                                                                     | 10                                    |

|                                                                                                                                                                                                          |                                                                                                                                                                                    |                                   |                                        |
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| <b>ASK IF P1i = 1</b><br><b>DO NOT READ OUT</b><br><b>MULTIPLE MENTION</b>                                                                                                                               |                                                                                                                                                                                    |                                   |                                        |
| i) What is the source(s) of financing for your day to day business operations?<br>Ni chanzo gani kikuu cha fedha ambacho ulitumia kufadhili shughuli zako za kila siku?                                  |                                                                                                                                                                                    |                                   |                                        |
| <b>SINGLE MENTION ONLY</b><br>ii) What is the MAIN source of financing for your day to day business operations?<br>Ni chanzo gani kikuu cha fedha ambacho ulitumia kufadhili shughuli zako za kila siku? |                                                                                                                                                                                    |                                   |                                        |
|                                                                                                                                                                                                          |                                                                                                                                                                                    | P7a.Sources of Finance day to day | P7b. Main Source of Finance day to day |
| P7                                                                                                                                                                                                       | 1 Income from business reinvested                                                                                                                                                  | 1                                 | 1                                      |
|                                                                                                                                                                                                          | 2 Income from other business                                                                                                                                                       | 2                                 | 2                                      |
|                                                                                                                                                                                                          | 3 Income from salary invested                                                                                                                                                      | 3                                 | 3                                      |
|                                                                                                                                                                                                          | 4 Income from agriculture                                                                                                                                                          | 4                                 | 4                                      |
|                                                                                                                                                                                                          | 5 Assistance / gift from family / friends / community, which you did not have to repay<br><i>Msaada /zawadi kutoka kwa familia /marafiki / jamii, ambayo haukuhitajika kuilipa</i> | 5                                 | 5                                      |
|                                                                                                                                                                                                          | 6 Sale of assets (e.g. a house, car, plot of land, shares or stocks)<br><i>Uuzaji wa mali (kwa mfano nyumba, gari,shamba, hisa ),</i>                                              | 6                                 | 6                                      |
|                                                                                                                                                                                                          | 7 Loans/credit                                                                                                                                                                     | 7                                 | 7                                      |
|                                                                                                                                                                                                          | 8 Savings                                                                                                                                                                          | 8                                 | 8                                      |
|                                                                                                                                                                                                          | 9 Did Not need any financing                                                                                                                                                       | 9                                 | 9                                      |
|                                                                                                                                                                                                          | 10 Grants/Subsidy/Assistance Government                                                                                                                                            | 10                                | 10                                     |
|                                                                                                                                                                                                          | 11 Grants/Subsidy/Assistance NGO                                                                                                                                                   | 11                                | 11                                     |
|                                                                                                                                                                                                          | 12 Other (SPECIFY)<br>Nyingine (Taja)                                                                                                                                              | 12                                | 12                                     |

|                                                                                         |                                                                                                                                                                                                                             |                                 |
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| <b>IF P7b = 4"LOANS/CREDIT"</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b> |                                                                                                                                                                                                                             |                                 |
| You said you took a loan/credit, Which one did you take?                                |                                                                                                                                                                                                                             |                                 |
|                                                                                         |                                                                                                                                                                                                                             | P7i.Loan Main Source of Finance |
| 1                                                                                       | Loan / credits from supplier<br>Mikopo / mikopo kutoka kwa mnunuzi wa mavuno yako / muuzaji wa pembejeo za kilimo (k.m.kahawa,chai,miwa, tumbaku,mboqa)                                                                     | 1                               |
| 2                                                                                       | Personal loan/business loan from a bank /microfinance bank<br>Mkopo wa kibinafsi/ mkopo wa biashara kutoka kwa benki/shirika ndogo la kifedha                                                                               | 2                               |
| 3                                                                                       | Loan from mobile banking (e.g. Mshwari , KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz, Stawi loan, M-fanisi)<br>Mkopo kutoka benki ya simu ya mkononi (kwa mfano Mshwari, KCBM-Pesa, M-Co-op, Mkopo wa Eazzy, Timiza | 3                               |
| 4                                                                                       | Loan from mobile money provider (e.g Fuliza loan)<br>Mkopo kutoka kwa huduma za simu mkononi (kwa mfano Fuliza loan)                                                                                                        | 4                               |
| 5                                                                                       | Loan at a Sacco / Savings and Credit Cooperative Society<br>mkopo kutoka kwa Ushirika wa akiba na mkopo                                                                                                                     | 5                               |

|     |    |                                                                                                                                                                                                                     |    |
|-----|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|
| P7i | 6  | Loan from a microfinance institution<br>Mkopo kutoka kwa taasisi ndogo ya fedha                                                                                                                                     | 6  |
|     | 7  | Loan from Shylocks / Loan Sharks / Money Lenders / Money Merchants that are not from your phone<br>Mkopo kutoka kwa Shylock, Loan ya Sharks/ Wafadhili wa Fedha / Wafanyabiashara wa Fedha ambazo hazitoki kwa simu | 7  |
|     | 8  | Loan from a group/chama<br>Mkopo kutoka kwa kikundi / chama                                                                                                                                                         | 8  |
|     | 9  | Loan from a government institution for education, agriculture or a development loan (e.g. HELB, Agricultural Finance Corporation, Youth Fund, Women Fund)                                                           | 9  |
|     | 10 | Hustler Fund                                                                                                                                                                                                        | 10 |
|     | 11 | Loan from an employer<br>Mkopo kutoka kwa mwajiri                                                                                                                                                                   | 11 |
|     | 12 | Loan from family/friend/neighbour<br>Mkopo kutoka kwa familia/rafiki/jirani                                                                                                                                         | 12 |
|     | 13 | Digital loans that you get through the phone that you download through apps (e.g. Branch, Tala, Utunzi, Haraka loans, etc.)                                                                                         | 13 |
|     | 14 | Cash loan from shopkeeper<br>Mkopo kutoka kwa muuzaji wa duka                                                                                                                                                       | 14 |
|     | 15 | Hire purchase (e.g. KuKopesha, Diamond Trust, Kenya Credit Traders (KCT), Synergy, One Africa Capital, Tuskys) eg. tractor, irrigation                                                                              | 15 |
|     | 16 | Other (SPECIFY)<br>Nyingine (Taja)                                                                                                                                                                                  | 16 |

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| <b>IF P7b = 7 "SAVINGS"</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b> |                                                                                                                                                                                                                                                  |                                      |
| You said you used a saving. Which one did you use?                                  |                                                                                                                                                                                                                                                  |                                      |
|                                                                                     |                                                                                                                                                                                                                                                  | P7ii. Savings Main Source of Finance |
| 1                                                                                   | Savings at Bank/ Microfinance Bank<br><i>Akiba kupitia shirika au taasisi ndogo ya benki</i>                                                                                                                                                     | 1                                    |
| 2                                                                                   | Savings through mobile banking Platform (e.g. Mshwari , KCB MPesa, MCoop cash, , Timiza, HF Whizz; Nyumba yangu; )<br><i>Akiba kupitia benki ya simu ya mkononi au rununu (kwa mfano. Mshwari , KCBM-Pesa, M-Co-op cash, , Timiza, HFWWhizz)</i> | 2                                    |
| 3                                                                                   | Savings/keeping through mobile money provider (e.g. MPESA, Airtel Money, T-Kash,<br><i>Akiba/ kuweka kupitia mtoa huduma wa simu kwa mfano M-PESA, Fedha ya Airtel, Fedha za T-Kash</i>                                                          | 3                                    |
| 4                                                                                   | Savings at a Sacco / Savings and Credit Cooperative society<br><i>Akiba katika Sacco / Ushirika wa akiba na mkopo</i>                                                                                                                            | 4                                    |
| 5                                                                                   | Savings at a group or <i>chama</i><br><i>Akiba kwa kikundi au chama</i>                                                                                                                                                                          | 5                                    |
| 6                                                                                   | Savings with a group of friends<br><i>Akiba na kikundi cha marafiki</i>                                                                                                                                                                          | 6                                    |
| 7                                                                                   | Savings given to a family or friend to keep<br><i>Akiba inayopewa kwa familia au rafiki ili iwekwe</i>                                                                                                                                           | 7                                    |
| 8                                                                                   | Savings you keep in a secret hiding place<br><i>Akiba unayoweka pahali pa siri</i>                                                                                                                                                               | 8                                    |
| 9                                                                                   | Savings you keep in a Digital savings App (e.g. Chumz, DigiTrust)                                                                                                                                                                                | 9                                    |
| 10                                                                                  | Other (SPECIFY)<br>Nyingine (Taja)                                                                                                                                                                                                               | 10                                   |

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| <b>ASK IF CODES 1-8 IN P7</b><br><b>OTHERWISE GO TO P9</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b>                                                                                                                           |                                                                                                                        |                                       |
| What was the MAIN reason why you chose (PRODUCT IN P7) as your main source of finance for your day to day business operations?<br><i>Ni sababu gani kuu ulichagua ( BIDHAA KWA P7 ) kama chanzo chako kikuu cha fedha kwa biashara yako?</i> |                                                                                                                        |                                       |
|                                                                                                                                                                                                                                              |                                                                                                                        | P8. Reason choosing Financing Channel |
| 1                                                                                                                                                                                                                                            | Convenient/Fast /Easy to access/use/no collateral                                                                      | 1                                     |
| 2                                                                                                                                                                                                                                            | This was the only option I had/no other choice<br>Hii ndiyo chaguo pekee ambayo nilikuwa nayo / hakuna chaguo jingine  | 2                                     |
| 3                                                                                                                                                                                                                                            | Cheap / affordable / lowest fees<br>Rahisi/nafuu/ya chini                                                              | 3                                     |
| 4                                                                                                                                                                                                                                            | Feels most comfortable / trust/reliable<br>Inatosheleza/uaminifu zaidi                                                 | 4                                     |
| 5                                                                                                                                                                                                                                            | Privacy<br>Usiri/Faragha                                                                                               | 5                                     |
| 6                                                                                                                                                                                                                                            | Less paperwork / documents required<br>Kazi chache ya Makaratasi / hati zinahitajika                                   | 6                                     |
| 7                                                                                                                                                                                                                                            | Trying to build my credit history/ need this option open for future borrowing-Najaribu kujenga historia yangu ya mkopo | 7                                     |
| 8                                                                                                                                                                                                                                            | The features suited my needs eg. payment period<br>Vipengele vilifaa mahitaji yangu                                    | 8                                     |
| 9                                                                                                                                                                                                                                            | Skilled/Experienced in it<br>Wenye ujuzi / Uzoefu ndani yake                                                           | 9                                     |
| 10                                                                                                                                                                                                                                           | Recommended to me<br>Imependekezwa kwangu                                                                              | 10                                    |
| 11                                                                                                                                                                                                                                           | I have defaulted in other source and had to look for alternative                                                       | 11                                    |
| 12                                                                                                                                                                                                                                           | Other (SPECIFY)<br>Nyingine (Taja)                                                                                     | 12                                    |

|    |                                        |    |
|----|----------------------------------------|----|
| 98 | Don't know<br>(DO NOT READ OUT)        | 98 |
| 99 | Refused to Answer<br>(DO NOT READ OUT) | 99 |

|                                                                                                                                                                                                                                                        |                                                                                                       |                              |
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| <b>ASK IF CODES 4 IN P7</b><br><b>OTHERWISE GO TO P10</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b>                                                                                                                                      |                                                                                                       |                              |
| You said that you took a loan as a source of finance for your business. What was your MAIN reason for taking this loan?<br><i>Ulisema kuwa ulichukua mkopo kama chanzo cha fedha kwa biashara yako. Sababu yako kuu ya kuchukua mkopo huu ni ipi??</i> |                                                                                                       |                              |
|                                                                                                                                                                                                                                                        |                                                                                                       | <b>P9: Reason for taking</b> |
| 1                                                                                                                                                                                                                                                      | Buying assets / machinery for existing business<br><i>Kununua mali / mashine kwa biashara iliyopo</i> | 1                            |
| 2                                                                                                                                                                                                                                                      | Expand business<br><i>Upanuzi wa biashara</i>                                                         | 2                            |
| 3                                                                                                                                                                                                                                                      | Diversification of business activities<br><i>Mseto wa shughuli za biashara</i>                        | 3                            |
| 4                                                                                                                                                                                                                                                      | Pay off debt (e.g another loan or creditors)<br><i>Lipa deni (kwa mfano mkopo mwingine au wadai)</i>  | 4                            |
| 5                                                                                                                                                                                                                                                      | Operating/working capital<br><i>Pesa za kufanyia biashara</i>                                         | 5                            |
| 6                                                                                                                                                                                                                                                      | Pay staff costs                                                                                       | 6                            |
| 7                                                                                                                                                                                                                                                      | To purchase stock/ supplies                                                                           | 7                            |
| 8                                                                                                                                                                                                                                                      | Other (SPECIFY)<br><i>Nyingine (Taja)</i>                                                             | 8                            |
| 98                                                                                                                                                                                                                                                     | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                                                       | 98                           |
| 99                                                                                                                                                                                                                                                     | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                         | 99                           |

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| <b>ASK IF CODE IN P11 = 1</b><br><b>OTHERWISE GO TO Q1</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b>                                                                                                                    |                                                               |                            |
| Does your business regularly keep/access written books or records of your sales / revenue / expenditure?<br><i>Biashara yako mara kwa mara huweka / kupata vitabu vilivyoandikwa au kumbukumbu za mauzo yako / mapato / matumizi?</i> |                                                               |                            |
|                                                                                                                                                                                                                                       |                                                               | <b>P10: Record Keeping</b> |
| 1                                                                                                                                                                                                                                     | Yes<br><i>Ndio</i>                                            | 1                          |
| 2                                                                                                                                                                                                                                     | No<br><i>La</i>                                               | 2                          |
| 98                                                                                                                                                                                                                                    | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)               | 98                         |
| 99                                                                                                                                                                                                                                    | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT) | 99                         |

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| <b>ASK IF CODE IN P10 = 1</b><br><b>OTHERWISE GO TO P12</b><br><b>MULTIPLE MENTION</b><br><b>DO NOT READ OUT</b> |                                                                                                                                                                                       |                             |
| In what mode/form are these records kept?<br><i>Kumbukumbu hizi zinahifadhiwa katika hali gani?</i>              |                                                                                                                                                                                       |                             |
|                                                                                                                  |                                                                                                                                                                                       | <b>P11: Mode of Records</b> |
| 1                                                                                                                | Hard copy (paper/book) e.g ledgers, receipts, invoices<br><i>Hardcopy(karatasi/daftari)k.m.ledgers, receipts, invoices</i>                                                            | 1                           |
| 2                                                                                                                | Electronic documents/soft copy e.g in excel/word<br><i>Hati za elektroniki k.m. excel/word</i>                                                                                        | 2                           |
| 3                                                                                                                | Platform kept by 3rd party eg mobile money providers, financial institutions,etc<br><i>Jukwaa linalotunzwa na mtu wa tatu k.m. wahudumu wa pesa za simu, taasisi za kifedha, n.k.</i> | 3                           |
| 4                                                                                                                | Specialized record keeping softwares e.g quickbooks, sage<br><i>Vifaa maalum vya utunzaji wa rekodi k.m. quickbooks,sage</i>                                                          | 4                           |
| 5                                                                                                                | Other specify<br><i>Nyingine taja</i>                                                                                                                                                 | 5                           |
| 99                                                                                                               | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                                                                                                         | 99                          |

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| <b>ASK IF CODE IN P11 = 1</b><br><b>OTHERWISE GO TO SECTION Q</b><br><b>SINGLE MENTION ONLY PER STATEMENT</b><br><b>READ OUT STATEMENTS; DO NOT READ OUT RESPONSES</b> |                                               |                                        |
| Does your business:...()?<br><i>Je, biashara yako ... ( )?</i>                                                                                                         |                                               |                                        |
|                                                                                                                                                                        |                                               | <b>P12. Services Used for Business</b> |
|                                                                                                                                                                        |                                               | Yes<br><i>Ndio</i>                     |
| 1                                                                                                                                                                      | Have till/paybill number in the business name | 1                                      |

|     |   |                                                                                                                                        |   |
|-----|---|----------------------------------------------------------------------------------------------------------------------------------------|---|
| P12 | 2 | Have card reader machine (e.g. POS device / PDQ)<br><i>Mashine ya kusoma kadi (kwa mfano POS/ ya kuchakata data/habari haraka(PDQ)</i> | 1 |
|     | 3 | Have a bank account in your business name<br><i>Akaunti ya benki kwa jina la biashara yako</i>                                         | 1 |
|     | 4 | Pay NHIF for employees/Other Medical Insurance<br><i>Lipa mradi wa bima ya hospitali ya kitaifa kwa wafanyikazi</i>                    | 1 |
|     | 5 | Registered at the registrar of companies<br><i>Imesajiliwa kwa msajili wa kampuni</i>                                                  | 1 |
|     | 6 | Have a single/ unified Business Permit<br><i>Kibali cha biashara moja</i>                                                              | 1 |
|     | 7 | Member of a business association<br><i>Mwanachama wa chama cha wafanyabiashara</i>                                                     | 1 |
|     | 8 | Pay NSSF/other retirement benefits/pension contribution for employees                                                                  | 1 |

|                                                                                                                                                                                                                               |                                                               |                                                       |           |                                                          |
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| <b>ASK IF CODE IN P1i = 1</b><br><b>OTHERWISE GO TO SECTION Q</b><br><b>SINGLE MENTION ONLY</b><br><b>INSERT NON ZERO INTEGER</b>                                                                                             |                                                               |                                                       |           |                                                          |
| P 13i. How many paid workers do you currently employ in all your businesses? (EXCLUDES OWNER)<br><i>Unawafanyikazi wangapi kwa sasa walioandikwa kwa biashara zako zote?</i>                                                  |                                                               |                                                       |           |                                                          |
| P 13ii. How many unpaid workers (Directors,proprietors/family/others workers) do you currently employ in all your businesses? (EXCLUDES OWNER)<br><i>Unawafanyikazi wangapi kwa sasa walioandikwa kwa biashara zako zote?</i> |                                                               |                                                       |           |                                                          |
|                                                                                                                                                                                                                               |                                                               | P13i. Number of paid Employees<br><b>ENTER NUMBER</b> |           | P13ii. Number of unpaid Employees<br><b>ENTER NUMBER</b> |
|                                                                                                                                                                                                                               |                                                               | Female.....                                           | Male..... | Female..... Male.....                                    |
| 98                                                                                                                                                                                                                            | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)               |                                                       |           | 98 98                                                    |
| 99                                                                                                                                                                                                                            | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT) |                                                       |           | 99 99                                                    |

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| <b>ASK IF CODE IN P1i = 1</b><br><b>OTHERWISE GO TO SECTION Q</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b>                                                                                                                                                                                |                                                                                |                                  |  |                                    |
| P15i. In the past 12 months, what were all the ways that you made payments related to your business (e.g. paid salaries, suppliers, bills)?<br><i>Kwa miezi 12 iliyopita, ulitumia njia zipi zote kufanya malipo yanayohusiana na biashara yako? (kwa mfano mishahara ya kulipwa,wasambazaji, bili)?</i> |                                                                                |                                  |  |                                    |
| <b>MULTIPLE MENTIONS POSSIBLE</b>                                                                                                                                                                                                                                                                        |                                                                                |                                  |  |                                    |
| <b>DO NOT READ OUT</b>                                                                                                                                                                                                                                                                                   |                                                                                |                                  |  |                                    |
| P15ii. In the past 12 months, what were all the ways that you Recieved payments related to your business (e.g. ,sales, customers)? Kwa miezi 12 iliyopita,                                                                                                                                               |                                                                                |                                  |  |                                    |
|                                                                                                                                                                                                                                                                                                          |                                                                                | P15i. Ways Made Payments through |  | P15ii. Ways Received from payments |
| 1                                                                                                                                                                                                                                                                                                        | Cash                                                                           | 1                                |  | 1                                  |
| 2                                                                                                                                                                                                                                                                                                        | A mobile money account (Send Money) (eg Mpesa, Airtel Money)                   | 2                                |  | 2                                  |
| 3                                                                                                                                                                                                                                                                                                        | Mobile money business wallet (e.g. Pochi la biashara)                          | 3                                |  | 3                                  |
| 4                                                                                                                                                                                                                                                                                                        | Bank/MFB/SACCO paybill                                                         | 4                                |  | 4                                  |
| 5                                                                                                                                                                                                                                                                                                        | Merchant/business paybill/till number                                          | 5                                |  | 5                                  |
| 6                                                                                                                                                                                                                                                                                                        | A mobile banking (e.g. NCBA loop, MCoop cash,)                                 | 6                                |  | 6                                  |
| 7                                                                                                                                                                                                                                                                                                        | Bank transfer includes internet banking                                        | 7                                |  | 7                                  |
| 8                                                                                                                                                                                                                                                                                                        | Cheque                                                                         | 8                                |  | 8                                  |
| 9                                                                                                                                                                                                                                                                                                        | Credit or Debit card                                                           | 9                                |  | 9                                  |
| 10                                                                                                                                                                                                                                                                                                       | The Post Office (e.g. PostPay, Money order)                                    | 10                               |  | 10                                 |
| 11                                                                                                                                                                                                                                                                                                       | In kind / noncash (goods & services)<br>Malipo yasio ya pesa(bidhaa na huduma) | 11                               |  | 11                                 |
| 12                                                                                                                                                                                                                                                                                                       | Money transfer service (e.g. Western Union, Money Gram)                        | 12                               |  | 12                                 |
| 13                                                                                                                                                                                                                                                                                                       | Other specify<br><i>Nyingine taja</i>                                          | 13                               |  | 13                                 |
| 14                                                                                                                                                                                                                                                                                                       | Did not do this                                                                | 14                               |  | 14                                 |
| 98                                                                                                                                                                                                                                                                                                       | Don't know                                                                     | 98                               |  | 98                                 |
| 99                                                                                                                                                                                                                                                                                                       | Refused to Answer                                                              | 99                               |  | 99                                 |

|                                                                                                                                                                 |                    |                          |
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| <b>ASK IF CODE IN P1i = 1</b><br><b>OTHERWISE GO TO SECTION Q</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b>                                       |                    |                          |
| In the past 12 months, did you give customers money, goods or services on credit?<br><i>Kwa miezi 12 iliyopita, uliwakopesha wateja pesa, bidhaa au huduma?</i> |                    |                          |
| P16                                                                                                                                                             |                    | P16: Credit to Customers |
| 1                                                                                                                                                               | Yes<br><i>Ndio</i> | 1                        |
| 2                                                                                                                                                               | No<br><i>La</i>    | 2                        |
| 98                                                                                                                                                              | Don't know         | 98                       |
| 99                                                                                                                                                              | Refused to Answer  | 99                       |

|     |                                                                                                                                                                                 |    |
|-----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|
| P17 | <b>ASK IF CODE IN P16=1</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b>                                                                                             |    |
|     | What is the value of credit/goods given to customers that you currently have outstanding? <i>Thamani ya pesa/ bidhaa ulizowakopesha wateja ambazo hawajalipa ni kama ngapi?</i> |    |
|     | <b>ENTER AMOUNT</b>                                                                                                                                                             |    |
|     | Don't Know                                                                                                                                                                      | 98 |
|     | Refused to answer                                                                                                                                                               | 99 |

  

|     |                                                                                                                                                                                            |                            |
|-----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|
| P18 | <b>ASK IF CODE IN P1i = 1</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b>                                                                                                      |                            |
|     | In the past 12 months, did you receive goods or services from your suppliers on credit?<br><i>Kwa miezi 12 iliyopita, ulipokea bidhaa au huduma kutoka kwa wasambazaji wako kwa mkopo?</i> |                            |
|     |                                                                                                                                                                                            | P18: Credit from Suppliers |
|     | 1 Yes, <i>Ndio</i>                                                                                                                                                                         | 1                          |
|     | 2 No, <i>La</i>                                                                                                                                                                            | 2                          |
|     | 98 Don't know, <i>Sijui</i> , (DO NOT READ OUT)                                                                                                                                            | 98                         |
|     | 99 Refused to Answer, <i>Kataa kujibu</i> , (DO NOT READ OUT)                                                                                                                              | 99                         |

  

|     |                                                                                                                                                                                              |    |
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| P19 | <b>ASK IF CODE IN P18=1</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b>                                                                                                          |    |
|     | What is the value of goods or services received from suppliers that you currently have outstanding?<br><i>Thamani ya bidhaa ulizopokea kutoka kwa wasambazaji amabayo hujalipa ni ngapi?</i> |    |
|     | <b>ENTER AMOUNT</b>                                                                                                                                                                          |    |
|     | Don't Know                                                                                                                                                                                   | 98 |
|     | Refused to answer                                                                                                                                                                            | 99 |

  

|                                                               |                                                                                                           |                           |
|---------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|---------------------------|
| P20                                                           | <b>ASK IF P1i = 1: SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b>                                      |                           |
|                                                               | Relative to one year ago, would you say that the business is doing better, remained the same or worsened? |                           |
|                                                               |                                                                                                           | P20. Business performance |
|                                                               | 1 Doing better<br><i>Imenawiri</i>                                                                        | 1                         |
|                                                               | 2 Remained the same                                                                                       | 2                         |
|                                                               | 3 Worsened                                                                                                | 3                         |
|                                                               | 98 Don't know                                                                                             | 98                        |
| 99 Refused to Answer<br><i>Kataa kujibu</i> (DO NOT READ OUT) | 99                                                                                                        |                           |

  

|     |                                                                                                              |                             |
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| P21 | <b>ASK IF CODE=1 IN P20</b><br><b>MULTIPLE MENTION</b><br><b>READ OUT</b>                                    |                             |
|     | You said that relative to one year ago, your business is doing better, what factors explain the performance? |                             |
|     |                                                                                                              | P21. Reason(s) Doing Better |
|     | 1 Reduced/ low cost of compliance                                                                            | 1                           |
|     | 2 Increased customers/ high demand for my products or services                                               | 2                           |
|     | 3 Increased access to finance/ available credit                                                              | 3                           |
|     | 4 Reduced/ low competition                                                                                   | 4                           |
|     | 5 Reduced/low cost of supplies                                                                               | 5                           |
|     | 6 Improved security                                                                                          | 6                           |
|     | 7 Improved / better infrastructure                                                                           | 7                           |
|     | 8 Don't know<br>(DO NOT READ OUT)                                                                            | 8                           |
|     | 98 Don't know<br>(DO NOT READ OUT)                                                                           | 98                          |
|     | 99 Refused to Answer<br>(DO NOT READ OUT)                                                                    | 99                          |

  

|                                           |                                                                                                           |                |
|-------------------------------------------|-----------------------------------------------------------------------------------------------------------|----------------|
| P22                                       | <b>ASK IF CODE=3 IN P21</b><br><b>MULTIPLE MENTION</b><br><b>READ OUT</b>                                 |                |
|                                           | You said that relative to one year ago, your business has worsened, what factors explain the performance? |                |
|                                           |                                                                                                           | P22. Reason(s) |
|                                           | 1 Increased/ high cost of compliance                                                                      | 1              |
|                                           | 2 Reduced customers/ low demand for my products or services                                               | 2              |
|                                           | 3 Reduced access to finance/ credit                                                                       | 3              |
|                                           | 4 Increased/ high competition                                                                             | 4              |
|                                           | 5 Increased/high cost of supplies                                                                         | 5              |
|                                           | 6 Insecurity                                                                                              | 6              |
|                                           | 7 Poor infrastructure                                                                                     | 7              |
|                                           | 8 High debt                                                                                               | 8              |
|                                           | 9 Don't know<br>(DO NOT READ OUT)                                                                         | 9              |
|                                           | 98 Don't know<br>(DO NOT READ OUT)                                                                        | 98             |
| 99 Refused to Answer<br>(DO NOT READ OUT) | 99                                                                                                        |                |

## SECTION Q: AGRICULTURE

|    |                                                                            |                   |
|----|----------------------------------------------------------------------------|-------------------|
| Q1 | <b>ASK IF CODE IN B3A = 1, MAIN FARMING OR B3C = 1 SUBSISTENCE FARMING</b> |                   |
|    | <b>SINGLE MENTION</b>                                                      |                   |
|    | <b>INSERT NON ZERO INTEGER</b>                                             |                   |
|    | What is the size of the land use for farming/livestock?                    |                   |
|    | <b>INDICATE THE SIZE OF FARMED LAND EITHER IN: FILL ONE OF THIS</b>        |                   |
|    | 1                                                                          | Acres             |
|    | 2                                                                          | Hectares          |
|    | 3                                                                          | Square metres     |
|    | 4                                                                          | Square feet       |
|    | 98                                                                         | Don't know        |
|    | 99                                                                         | Refused to answer |

|    |                                                                            |                                                           |
|----|----------------------------------------------------------------------------|-----------------------------------------------------------|
| Q2 | <b>ASK IF CODE IN B3A = 1, MAIN FARMING OR B3C = 1 SUBSISTENCE FARMING</b> |                                                           |
|    | <b>MULTIPLE MENTION ALLOWED</b>                                            |                                                           |
|    | <b>READ OUT</b>                                                            |                                                           |
|    | Is all or part of your farming land...?                                    |                                                           |
|    | 1                                                                          | Owned under your name                                     |
|    | 2                                                                          | Owned jointly with spouse                                 |
|    | 3                                                                          | Owned jointly with someone else other than spouse         |
|    | 4                                                                          | Lease/Rent (you don't own)                                |
|    | 5                                                                          | Community/public owned (e.g. pastoralists, urban farmers) |
|    | 6                                                                          | Family owned (e.g. inherited family land)                 |
|    | 7                                                                          | Other (SPECIFY)                                           |
|    | 98                                                                         | Don't know                                                |
|    | 99                                                                         | Refused to Answer                                         |
|    | 99                                                                         | Kataa kujibu                                              |
|    | 99                                                                         | (DO NOT READ OUT)                                         |

|    |                                                                            |    |
|----|----------------------------------------------------------------------------|----|
| Q6 | <b>ASK IF CODE IN B3A = 1, MAIN FARMING OR B3C = 1 SUBSISTENCE FARMING</b> |    |
|    | <b>DO NOT READ OUT</b>                                                     |    |
|    | In which county is your farmed land located?                               |    |
|    | Q6. County                                                                 |    |
|    | Choose county                                                              |    |
|    | County / Kaunti                                                            | 1  |
|    | Don't know                                                                 | 98 |
|    | Refused to answer                                                          | 99 |

|    |                                                                                                                                      |                               |                          |
|----|--------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|--------------------------|
| Q7 | <b>ASK IF CODE IN B3A = 1, MAIN FARMING OR B3C = 1 SUBSISTENCE FARMING</b>                                                           |                               |                          |
|    | <b>MULTIPLE MENTION</b>                                                                                                              |                               |                          |
|    | <b>DO NOT READ OUT</b>                                                                                                               |                               |                          |
|    | Q7a. In the last 12 months what were the top five crops/livestock that you produce or rear gave you income/livelihood                |                               |                          |
|    | <b>ASK IF HAS MORE THAN ONE MENTION IN Q3</b>                                                                                        |                               |                          |
|    | Q7b Of these, Crops/Livestock which brought you the most income or was the most important for your livelihood in the past 12 months? |                               |                          |
|    |                                                                                                                                      | Q7a. Top five crops/livestock | Q7b. MAIN Crop/Livestock |
|    | 1                                                                                                                                    | 1                             | 1                        |
|    | 2                                                                                                                                    | 2                             | 2                        |
|    | 3                                                                                                                                    | 3                             | 3                        |
|    | 5                                                                                                                                    | 5                             | 5                        |
|    | 6                                                                                                                                    | 6                             | 6                        |
|    | 7                                                                                                                                    | 7                             | 7                        |
|    | 98                                                                                                                                   | Don't know                    | 98                       |
|    | 99                                                                                                                                   | Refused to Answer             | 99                       |

|          |                                                                            |                                                                                                                                        |                                      |
|----------|----------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|
| Q8A- Q8B | <b>ASK IF CODE IN B3A = 1, MAIN FARMING OR B3C = 1 SUBSISTENCE FARMING</b> |                                                                                                                                        |                                      |
|          | <b>MULTIPLE MENTION POSSIBLE</b>                                           |                                                                                                                                        |                                      |
|          | <b>DO NOT READ OUT</b>                                                     |                                                                                                                                        |                                      |
|          | Q8a What CHALLENGES did you face in your farming in the past 12 months?    |                                                                                                                                        |                                      |
|          | Unapata changamoto zipi kwa sasa katika kilimo chako?                      |                                                                                                                                        |                                      |
|          | <b>ASK IF CODE IN B3A = 1, MAIN FARMING OR B3C = 1 SUBSISTENCE FARMING</b> |                                                                                                                                        |                                      |
|          | <b>SINGLE MENTION POSSIBLE</b>                                             |                                                                                                                                        |                                      |
|          | <b>DO NOT READ OUT</b>                                                     |                                                                                                                                        |                                      |
|          | Q8b. What is the main CHALLENGE you currently face in your farming         |                                                                                                                                        |                                      |
|          | CHANGAMOTO gani kuu unayokabiliana nayo kwa sasa katika kilimo chako?      |                                                                                                                                        |                                      |
|          |                                                                            | Q8a. Challenges (Multiple Mentions)                                                                                                    | Q8b Main Challenge (Single Response) |
|          | 1                                                                          | Drought<br>Ukame                                                                                                                       | 1                                    |
|          | 2                                                                          | Pests and diseases<br>Wadudu na magonjwa                                                                                               | 2                                    |
|          | 3                                                                          | Floods/ Heavy Rains<br>Mafuriko                                                                                                        | 3                                    |
|          | 4                                                                          | High/Increased cost of inputs                                                                                                          | 4                                    |
|          | 5                                                                          | Difficulty finding inputs (seeds etc.)<br>Ugumu wa kupata bidhaa za ukulima (mbegu na kadhalika.)                                      | 5                                    |
|          | 6                                                                          | Low quality inputs                                                                                                                     | 6                                    |
|          | 7                                                                          | Late delivery of inputs                                                                                                                | 7                                    |
|          | 8                                                                          | Difficulty starting/financing because of lack of money (capital)<br>Ugumu wa kuanza /kufadhili kwa sababu ya ukosefu wa pesa (capital) | 8                                    |
|          | 9                                                                          | Difficulty finding customers/<br>Ugumu kupata wateja                                                                                   | 9                                    |
|          | 10                                                                         | Small land sizes<br>Shamba ndogo                                                                                                       | 10                                   |

|    |                                                                                                                                   |    |    |
|----|-----------------------------------------------------------------------------------------------------------------------------------|----|----|
| 11 | High labor costs<br>Gharama ya juu ya kazi                                                                                        | 11 | 11 |
| 12 | Unscrupulous middlepersons/price distortion<br>Wajumbe wasio waaminifu                                                            | 12 | 12 |
| 13 | Theft<br>Wizi                                                                                                                     | 13 | 13 |
| 14 | Difficulty getting products to market transport/road infrastructure<br>Ugumu kufikisha bidhaa kwenye soko /usafirishaji /barabara | 14 | 14 |
| 15 | Invasion by wild animals<br>Uvamizi wa wanyama pori                                                                               | 15 | 15 |
| 16 | Difficulty getting paid for products sold on credit<br>Ugumu wa kulipwa kwa bidhaa zilizouzwa kwa mkopo                           | 16 | 16 |
| 17 | Lack of storage facilities<br>Ukosefu wa vifaa vya kuhifadhi                                                                      | 17 | 17 |
| 18 | Difficulty in accessing financing                                                                                                 | 18 | 18 |
| 19 | Other (SPECIFY)<br>Nyingine (Taja)                                                                                                | 19 | 19 |
| 98 | Don't know                                                                                                                        | 98 | 98 |
| 99 | Refused to Answer<br>Kataa kujibu (DO NOT READ OUT)                                                                               | 99 | 99 |

|                                                                                                                                                                     |                                                                                                                                                                           |                             |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|
| <b>ASK IF CODE IN B3A = 1, MAIN FARMING OR B3C = 1 SUBSISTENCE FARMING</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b>                                  |                                                                                                                                                                           |                             |
| What has been the MAIN SOURCE of finance for your agriculture operations / inputs in the past 12 months? Ni nini chanzo kikuu cha fedha za shughuli zako za kilimo? |                                                                                                                                                                           |                             |
|                                                                                                                                                                     |                                                                                                                                                                           | Q9A. Main Source of Finance |
| 1                                                                                                                                                                   | Income from farming reinvested                                                                                                                                            | 1                           |
| 2                                                                                                                                                                   | Income from salary                                                                                                                                                        | 2                           |
| 3                                                                                                                                                                   | Income from business                                                                                                                                                      |                             |
| 4                                                                                                                                                                   | Assistance / gift from family / friends / community, which you did not have to repay<br>Msaada /zawadi kutoka kwa familia /marafiki / jamii, ambayo haukuhitajika kuilipa | 3                           |
| 5                                                                                                                                                                   | Sale of assets (e.g. a house, car, plot of land, shares or stocks)<br>Uuzaji wa mali (kwa mfano nyumba, gari,shamba, hisa ),                                              | 4                           |
| 6                                                                                                                                                                   | Loans/Credit/Borrowing                                                                                                                                                    | 5                           |
| 7                                                                                                                                                                   | Savings                                                                                                                                                                   | 6                           |
| 8                                                                                                                                                                   | Grants/Subsidy/Assistance from Government                                                                                                                                 | 7                           |
| 9                                                                                                                                                                   | Grants/Subsidy/Assistance from NGO                                                                                                                                        | 8                           |
| 10                                                                                                                                                                  | Did Not need any financing                                                                                                                                                | 9                           |

|                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                    |                             |
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| <b>IF Q7A = 6 "LOANS"</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b>                       |                                                                                                                                                                                                                                                                                                                                                                    |                             |
| Where did you get your loan from to finance your agriculture operations / inputs in the past 12 months? |                                                                                                                                                                                                                                                                                                                                                                    |                             |
|                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                    | Q9a. Main Source of Finance |
| 1                                                                                                       | Loan / credits from buyer of your harvest / supplier of agricultural inputs (e.g. coffee, tea, sugarcane, tobacco, vegetables)<br>Mkopo / mikopo kutoka kwa mnunuzi wa mavuno yako / muuzaji wa pembejeo za kilimo (k.m.kahawa,chai,miwa, tumbaku,mboga)                                                                                                           | 1                           |
| 2                                                                                                       | Personal loan/business loan from a bank /microfinance bank<br>Mkopo wa kibinafsi/ mkopo wa biashara kutoka kwa benki/shirika ndogo la kifedha                                                                                                                                                                                                                      | 2                           |
| 3                                                                                                       | Loan from mobile banking (e.g. Mshwari , KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz, Stawi loan, M-fanisi)<br>Mkopo kutoka benki ya simu ya mkononi (kwa mfano Mshwari, KCBM-Pesa, M-Co-op, Mkopo wa Eazzy, Timiza HFWhizz, Stawi loan, M-fanisi)                                                                                                         | 3                           |
| 4                                                                                                       | Loan from mobile money provider (e.g Fuliza loan)<br>Mkopo kutoka kwa huduma za simu mkononi (kwa mfano Fuliza loan)                                                                                                                                                                                                                                               | 4                           |
| 5                                                                                                       | Loan at a Sacco / Savings and Credit Cooperative Society<br>mkopo kutoka kwa Ushirika wa akiba na mkopo                                                                                                                                                                                                                                                            | 5                           |
| 6                                                                                                       | Loan from a microfinance institution<br>Mkopo kutoka kwa taasisi ndogo ya fedha                                                                                                                                                                                                                                                                                    | 6                           |
| 7                                                                                                       | Loan from Shylocks / Loan Sharks / Money Lenders / Money Merchants that are not from your phone<br>Mkopo kutoka kwa Shylock,Loan ya Sharks/ Wafadhili wa Fedha / Wafanyabiashara wa Fedha ambazo hazitoki kwa simu yako (kwa mfano. Platinum, Ngao, na kadhalika)                                                                                                  | 7                           |
| 8                                                                                                       | Loan from a group/chama<br>Mkopo kutoka kwa kikundi / chama                                                                                                                                                                                                                                                                                                        | 8                           |
| 9                                                                                                       | Loan from a government institution for education, agriculture or a development loan (e.g. HELB, Agricultural Finance Corporation, Youth Fund, Women Fund)<br>Mkopo kutoka kwa taasisi ya serikali kwa ajili ya elimu,kilimo au mkopo wa maendeleo (kwa mfano, Bodi ya mikopoya elimu ya juu (HELB)Shirika la kifedha la Kilimo,mradi waVijana,mradi wa akina Mama) | 9                           |
| 10                                                                                                      | Hustler Fund                                                                                                                                                                                                                                                                                                                                                       | 10                          |
| 11                                                                                                      | Loan from an employer<br>Mkopo kutoka kwa mwajiri                                                                                                                                                                                                                                                                                                                  | 11                          |
| 12                                                                                                      | Loan from family/friend/neighbor<br>Mkopo kutoka kwa familia/rafiki/jirani                                                                                                                                                                                                                                                                                         | 12                          |
| 13                                                                                                      | Digital loans that you get through the phone that you download through apps (e.g. Branch, Tala, Utunzi, Haraka loans, etc.)<br>Mikopo ya dijitali ambayo unapata kupitia kwa simu ambayo unatoa kwa mtandao kupitia programu za (kwa mfano Branch, Tala, Utunzi, KopaCredo, Haraka loans, na kadhalika)                                                            | 13                          |
| 14                                                                                                      | Cash loan from shopkeeper<br>Mkopo kutoka kwa muuzaji wa duka                                                                                                                                                                                                                                                                                                      | 14                          |
| 15                                                                                                      | Hire purchase (e.g. KuKopesha, Diamond Trust, Kenya Credit Traders (KCT), Synergy, One Africa Capital, Tuskys) eg. tractor, irrigation<br>Mkopo wa manunuzi kwa kukopesha (kwa mfano KuKopesha, Diamond Trust, wafanyabiashara wa mikopo wa Kenya (KCT), Synergy, One Africa Capital, Tuskys)                                                                      | 15                          |
| 16                                                                                                      | Other Specify                                                                                                                                                                                                                                                                                                                                                      | 16                          |

|                                                                                                     |  |  |
|-----------------------------------------------------------------------------------------------------|--|--|
| <b>IF Q7A = 7 "SAVINGS"</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b>                 |  |  |
| What savings did you use to finance for your agriculture operations / inputs in the past 12 months? |  |  |

|    |                                                                                                                                                                                                                                                 |                             |
|----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|
|    |                                                                                                                                                                                                                                                 | Q9b. Main Source of Finance |
| 1  | Savings at Bank/ Microfinance Bank<br><i>Akiba kupitia shirika au taasisi ndogo ya benki</i>                                                                                                                                                    | 1                           |
| 2  | Savings through mobile banking Platform (e.g. Mshwari , KCB MPesa, MCoop cash, , Timiza, HF Whizz; Nyumba yangu; )<br><i>Akiba kupitia benki ya simu ya mkononi au rununu (kwa mfano. Mshwari , KCBM-Pesa, M-Co-op cash, , Timiza, HFWhizz)</i> | 2                           |
| 3  | Savings/keeping through mobile money provider (e.g. MPESA, Airtel Money, T-Kash,<br><i>Akiba/ kuweka kupitia mtoa huduma wa simu kwa mfano M-PESA, Fedha ya Airtel, Fedha za T-Kash</i>                                                         | 3                           |
| 4  | Savings at a Sacco / Savings and Credit Cooperative society<br><i>Akiba katika Sacco / Ushirika wa akiba na mkopo</i>                                                                                                                           | 4                           |
| 5  | Savings at a group or chama<br><i>Akiba kwa kikundi au chama</i>                                                                                                                                                                                | 5                           |
| 6  | Savings with a group of friends<br><i>Akiba na kikundi cha marafiki</i>                                                                                                                                                                         | 6                           |
| 7  | Savings given to a family or friend to keep<br><i>Akiba inayopewa kwa familia au rafiki ili iwekwe</i>                                                                                                                                          | 7                           |
| 8  | Savings you keep in a secret hiding place<br><i>Akiba unayoweka pahali pa siri</i>                                                                                                                                                              | 8                           |
| 9  | Savings you keep in a Digital savings App (e.g. Chumz, DigiTrust)                                                                                                                                                                               | 9                           |
| 10 | Other Specify                                                                                                                                                                                                                                   | 10                          |

|                                                                                                                                                                                                                                                                                                                                             |                                                                                                                              |                  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|------------------|
| <b>ASK IF FOR CODE =1 FOR ANY STATEMENT 1-12 IN Q7A</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b><br>Why did you choose (PRODUCT IN Q9) as your main source of finance for your agricultural operations / inputs?<br><i>Kwa nini ulichagua ( BIDHAA KWA Q9 ) kama chanzo chako kuu cha fedha kwa shughuli zako za kilimo?</i> |                                                                                                                              |                  |
|                                                                                                                                                                                                                                                                                                                                             |                                                                                                                              | Q10. Main Reason |
| 1                                                                                                                                                                                                                                                                                                                                           | Convenient/Fast /Easy to access/use/no collateral<br><i>Rahisi kufikia/kutumia</i>                                           | 1                |
| 2                                                                                                                                                                                                                                                                                                                                           | This was the only option I had/no other choice<br><i>Hii ndiyo chaguo pekee ambayo nilikuwa nayo / hakuna chaguo jingine</i> | 2                |
| 3                                                                                                                                                                                                                                                                                                                                           | Cheap / affordable / lowest fees<br><i>Rahisi/nafuu/ya chini</i>                                                             | 3                |
| 4                                                                                                                                                                                                                                                                                                                                           | Feels most comfortable / trust/reliable<br><i>Inatosheleza/uaminifu zaidi</i>                                                | 4                |
| 5                                                                                                                                                                                                                                                                                                                                           | Privacy<br><i>Usiri/Faragha</i>                                                                                              | 5                |
| 6                                                                                                                                                                                                                                                                                                                                           | Less paperwork / documents required<br><i>Kazi chache ya Makaratasi / hati zinahitajika</i>                                  | 6                |
| 7                                                                                                                                                                                                                                                                                                                                           | Trying to build my credit history/ need this option open for future borrowing-Najaribu kujenga historia yangu ya mkopo       | 7                |
| 8                                                                                                                                                                                                                                                                                                                                           | The features suited my needs eg. payment period<br><i>Vipengele vilifaa mahitaji yangu</i>                                   | 8                |
| 9                                                                                                                                                                                                                                                                                                                                           | Skilled/Experienced in it<br><i>Wenye ujuzi / Uzoefu ndani yake</i>                                                          | 9                |
| 10                                                                                                                                                                                                                                                                                                                                          | Recommended to me<br><i>Imependekezwa kwangu</i>                                                                             | 10               |
| 11                                                                                                                                                                                                                                                                                                                                          | I have defaulted in other source and had to look for alternative                                                             | 11               |
| 12                                                                                                                                                                                                                                                                                                                                          | Other (SPECIFY)<br><i>Nyingine (Taja)</i>                                                                                    | 12               |
| 98                                                                                                                                                                                                                                                                                                                                          | Don't know<br><i>(DO NOT READ OUT)</i>                                                                                       | 98               |
| 99                                                                                                                                                                                                                                                                                                                                          | Refused to Answer<br><i>(DO NOT READ OUT)</i>                                                                                | 99               |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                            |             |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------|-------------|
| <b>ASK IF FOR CODE =1 FOR ANY STATEMENT IN 1-8, 10; Q7A MAIN SOURCE OF FINANCE</b><br><b>OTHERWISE GO TO Q6</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b><br>You said that you mainly use (Product in Q9) to finance your agricultural activities, what is the main activity for which you need this finance for?<br><i>Ulisema kuwa wewe hutumia (BIDHAA KWA Q9) kufadhili shughuli zako za kilimo, unahitaji fedha hizi kwa shughuli gani kuu?</i> |                                                            |             |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                            | Q11. Reason |
| 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Buying assets / machinery<br><i>Kununua mali / mashine</i> | 1           |
| 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Expansion/Buying of new farm / land                        | 2           |
| 3                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Hiring machinery                                           | 3           |
| 4                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Leasing farm land                                          | 4           |
| 5                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Buy Inputs (seed fertilizer etc)                           | 5           |
| 6                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Buying livestock/                                          | 6           |
| 7                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Paying workers                                             | 7           |
| 8                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Transportation                                             | 8           |
| 9                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Post-harvest storage                                       | 9           |
| 10                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Vetinary                                                   | 10          |
| 11                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Other (SPECIFY)<br><i>Nyingine (Taja)</i>                  | 11          |
| 98                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Don't know<br><i>Sijui (DO NOT READ OUT)</i>               | 98          |
| 99                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Refused to Answer<br><i>Kataa kujibu (DO NOT READ OUT)</i> | 99          |

|                                                                                                                                                                                                                                |                   |                  |
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| <b>ASK IF CODE IN B3A = 1, MAIN FARMING OR B3C = 1 SUBSISTENCE FARMING</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b><br>In the past 12 months, did you give customers/buyers money, goods or services on credit? |                   |                  |
|                                                                                                                                                                                                                                |                   | Q12. Give Credit |
| 1                                                                                                                                                                                                                              | Yes               | 1                |
| 2                                                                                                                                                                                                                              | No                | 2                |
| 98                                                                                                                                                                                                                             | Don't know        | 98               |
| 99                                                                                                                                                                                                                             | Refused to Answer | 99               |

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| <b>ASK IF CODE IN B3A = 1, MAIN FARMING OR B3C = 1 SUBSISTENCE FARMING</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b><br>In the past 12 months, did you receive goods or services from your input suppliers/buyers on |  |  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|



|     |                                                               |                     |
|-----|---------------------------------------------------------------|---------------------|
| Q13 |                                                               | Q13. Receive Credit |
|     | 1 Yes, <i>Ndio</i>                                            | 1                   |
|     | 2 No, <i>La</i>                                               | 2                   |
|     | 98 Don't know. <i>Sijui</i> , (DO NOT READ OUT)               | 98                  |
|     | 99 Refused to Answer, <i>Kataa kujibu</i> , (DO NOT READ OUT) | 99                  |

|     |                                                                                                                                                                                |                                     |
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| Q14 | ASK IF CODE IN B3A = 1, MAIN FARMING OR B3C = 1 SUBSISTENCE FARMING<br>SINGLE MENTION ONLY<br>DO NOT READ OUT                                                                  |                                     |
|     | Where do you mostly sell your agricultural produce?                                                                                                                            |                                     |
|     |                                                                                                                                                                                | Q14. Agriculture Market Information |
|     | 1 Sell in a market centre/market places<br>Uza katika kituo cha soko /maeneo ya soko                                                                                           | 1                                   |
|     | 2 Sell to brokers<br>Uza kwa madalali                                                                                                                                          | 2                                   |
|     | 3 Sell to local traders / wholesalers<br>Uza kwa wafanyabiashara wa mtaani / wauzaji wa jumla                                                                                  | 3                                   |
|     | 4 Sell to neighbours/family/friends<br>Uza kwa majirani / familia /marafiki                                                                                                    | 4                                   |
|     | 6 Sell to the government agencies/ institution eg KCC, NCPB, KTDA<br>Uza kwa wakala / taasisi ya serikali mfano KCC, NCPB, KTDA                                                | 6                                   |
|     | 7 Sell through farmers' cooperative/company / manufacturer / factory<br>Uza kupitia ushirika wa wakulima                                                                       | 7                                   |
|     | 8 Sell via a digital platform (e.g., Twiga Foods, WhatsApp, Facebook, etc.)<br>Uza kupitia jukwaa la dijitali (kwa mfano. Vyakula vya Twiga, WhatsApp,Facebook, na kadhalika.) | 8                                   |
|     | 9 Sell to exporters<br>Uza kwa wauzaji bidhaa nje ya nchi                                                                                                                      | 9                                   |
|     | 10 Sell to the supplier of the input (contract farming)                                                                                                                        |                                     |
|     | 12 Other (SPECIFY)<br><i>Nyingine (Taja)</i>                                                                                                                                   | 12                                  |
|     | 97 None of these<br><i>Hakuna Baadhiya hizi</i><br>(DO NOT READ OUT)                                                                                                           | 97                                  |
|     | 98 Don't know<br><i>Sijui</i><br>(DO NOT READ OUT)                                                                                                                             | 98                                  |
|     | 99 Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                                                                                               | 99                                  |

|              |                                                                                                    |                            |                                                                      |
|--------------|----------------------------------------------------------------------------------------------------|----------------------------|----------------------------------------------------------------------|
| Q15a and 15b | ASK IF CODE IN B3A = 1, MAIN FARMING OR B3C = 1 SUBSISTENCE FARMING<br>OTHERWISE GO TO SECTION R1  |                            |                                                                      |
|              |                                                                                                    | Q15a.                      | Q15b.                                                                |
|              |                                                                                                    | MULTIPLE MENTIONS POSSIBLE | SINGLE MENTION ONLY<br>CODE FOR Q10 MUST BE IN Q9<br>DO NOT READ OUT |
|              |                                                                                                    | READ OUT                   |                                                                      |
|              |                                                                                                    | Q15a. Made Payments- Ag.   | Q15b. Made Payments Ag. - MOST                                       |
|              | 1 Cash                                                                                             | 1                          | 1                                                                    |
|              | 2 A mobile money account (Send Money) (eg Mpesa, Airtel Money,T-KASH)                              | 2                          | 2                                                                    |
|              | 3 Mobile money business wallet (e.g. Pochi la biashara)                                            | 3                          | 3                                                                    |
|              | 4 Bank/SACCO paybill                                                                               | 4                          | 4                                                                    |
|              | 5 Merchant/business paybill/till number                                                            | 5                          | 5                                                                    |
|              | 6 A mobile banking (e.g. NCBA loop, MCoop cash.)                                                   | 6                          | 6                                                                    |
|              | 7 Bank transfer includes internet banking<br>Uhamisho wa pesa katika benki ikiwemo benki mtandaoni | 7                          | 7                                                                    |
|              | 8 Cheque                                                                                           | 8                          | 8                                                                    |
|              | 9 Credit or Debit card                                                                             | 9                          | 9                                                                    |
|              | 10 The Post Office (e.g. PostPay, Money order)                                                     | 10                         | 10                                                                   |
|              | 11 In kind / noncash (goods & services)                                                            | 11                         | 11                                                                   |
|              | 12 Money transfer service (e.g. Western Union, Money Gram)                                         | 12                         | 12                                                                   |
|              | 17 Other Specify                                                                                   | 20                         | 20                                                                   |
|              | 18 Did not do this (DO NOT READ OUT)                                                               | 21                         | 21                                                                   |
|              | 98 Don't know                                                                                      | 98                         | 98                                                                   |

|    |                   |    |    |
|----|-------------------|----|----|
| 99 | Refused to Answer | 99 | 99 |
|----|-------------------|----|----|

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| <b>ASK IF CODE IN B3A = 1, MAIN FARMING OR B3C = 1 SUBSISTENCE FARMING</b><br><b>MULTIPLE MENTION</b><br><b>READ OUT</b><br>Q16. Do you regularly use any of the following for your farming activities (eg. to market your goods, get information, buy goods, hire machinery, sell produce)?<br><b>SINGLE MENTION</b> |    |                                |    |                                     |    |
| <b>ASK IF Q16 IS MORE THAN 1, OTHERWISE AUTO CODE FROM Q16</b><br>Q17. Which of the digital services do you use the most for your farming activities?                                                                                                                                                                 |    |                                |    |                                     |    |
| Q16/Q17                                                                                                                                                                                                                                                                                                               |    | Q16 Digital Farming Activities |    | Q17 MAIN Digital Farming Activities |    |
|                                                                                                                                                                                                                                                                                                                       |    | Yes                            | No | Yes                                 | No |
|                                                                                                                                                                                                                                                                                                                       | 1  | 1                              | 2  | 1                                   | 1  |
|                                                                                                                                                                                                                                                                                                                       | 2  | 1                              | 2  | 2                                   | 2  |
|                                                                                                                                                                                                                                                                                                                       | 3  | 1                              | 2  | 3                                   | 3  |
|                                                                                                                                                                                                                                                                                                                       | 4  | 1                              | 2  | 4                                   | 4  |
|                                                                                                                                                                                                                                                                                                                       | 98 | 98                             | 98 | 98                                  | 98 |
|                                                                                                                                                                                                                                                                                                                       | 99 | 99                             | 99 | 99                                  |    |

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| <b>ASK IF CODE=1-4, IN Q17 FOR ANY STATEMENT 1,2,3,4 (USE DIGITAL ACTIVITIES)</b><br><b>SINGLE MENTION POSSIBLE</b><br>You said that you used [OPTION IN Q17] for your farming, what do you mainly use it for? |                                                       |
| Q18                                                                                                                                                                                                            | Q18. Use of digital services                          |
|                                                                                                                                                                                                                | 1 To order/ purchase supplies or inputs for my farm   |
|                                                                                                                                                                                                                | 2 To advertise/market my products/link with customers |
|                                                                                                                                                                                                                | 3 To sell my products                                 |
|                                                                                                                                                                                                                | 4 To find information about farming                   |
|                                                                                                                                                                                                                | 5 To hire services                                    |
|                                                                                                                                                                                                                | 6 Arrange logistics                                   |
|                                                                                                                                                                                                                | 7 Other specify                                       |
|                                                                                                                                                                                                                | 99 Refused to Answer                                  |

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| <b>ASK IF CODE IN B3A = 1, MAIN FARMING OR B3C = 1 SUBSISTENCE FARMING</b><br><b>SINGLE MENTION</b><br><b>READ OUT</b><br>Q19 Are you a member of any Farmers associations or groups? |                               |
| Q19                                                                                                                                                                                   | Q19. Member of an association |
|                                                                                                                                                                                       | 1 Yes                         |
|                                                                                                                                                                                       | 2 No                          |
|                                                                                                                                                                                       | 98 Don't know                 |
|                                                                                                                                                                                       | 99 Refused to Answer          |

|                                                                                                                                        |                                                                               |
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| <b>ASK IF YES IN Q19 MEMBER OF ASSOCIATION</b><br><b>MULTIPLE MENTION PER STATEMENT</b><br><b>DO NOT READ OUT</b><br>Which Association |                                                                               |
| Q19a                                                                                                                                   | Q19a. Type an association                                                     |
|                                                                                                                                        | 1 Water user association                                                      |
|                                                                                                                                        | 2 Farmer producer/marketing group or association run by community             |
|                                                                                                                                        | 3 Farmer producer/marketing group or association run by external organization |
|                                                                                                                                        | 4 Farmer cooperative/SACCO                                                    |
|                                                                                                                                        | 5 Other (SPECIFY)                                                             |
|                                                                                                                                        | 6 None of the above                                                           |
| 99 Refused to Answer                                                                                                                   |                                                                               |

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| <b>ASK IF CODE IN B3A = 1, MAIN FARMING OR B3C = 1 SUBSISTENCE FARMING</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b><br>Who makes the main decisions about how your farm is run?<br>Nani hufanya uamuzi mkuu kuhusu jinsi mambo ya shamba? |                                                                                                                 |
| Q2                                                                                                                                                                                                                                                       | Q20. Who Makes Decisions                                                                                        |
|                                                                                                                                                                                                                                                          | 1 Self Mwenyewe                                                                                                 |
|                                                                                                                                                                                                                                                          | 2 Spouse/ partner pamoja na mwezi au bibi/bwana                                                                 |
|                                                                                                                                                                                                                                                          | 3 Jointly (with spouse) Mwenzake wa ndoa                                                                        |
|                                                                                                                                                                                                                                                          | 4 Jointly (with another household member(s) not spouse) pamoja na mwanafamilia mwingine ambaye si bibi au bwana |
|                                                                                                                                                                                                                                                          | 5 Mother Mama                                                                                                   |
|                                                                                                                                                                                                                                                          | 6 Father Baba                                                                                                   |
|                                                                                                                                                                                                                                                          | 7 Daughter/mtoto wa kike                                                                                        |
|                                                                                                                                                                                                                                                          | 8 Son /mtoto wa kiume                                                                                           |
|                                                                                                                                                                                                                                                          | 9 Other relative(s) Jamaa wengine                                                                               |
|                                                                                                                                                                                                                                                          | 10 Nonrelative(s) Asiye jamaa                                                                                   |
|                                                                                                                                                                                                                                                          | 11 No one Hakuna                                                                                                |
|                                                                                                                                                                                                                                                          | 98 Sijui (DO NOT READ OUT)                                                                                      |
|                                                                                                                                                                                                                                                          | 99 Kataa kujibu (DO NOT READ OUT)                                                                               |

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| <b>ASK IF CODE IN B3A = 1, MAIN FARMING OR B3C = 1 SUBSISTENCE FARMING</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b>                   |                                                                                                                  |                          |
| Who mainly makes decisions about how the income from your farm is spent?<br>Nani hufanya uamuzi mkuu kuhusu jinsi mapato/pesa kuto shamba itatumiwa? |                                                                                                                  |                          |
|                                                                                                                                                      |                                                                                                                  | Q21. Who makes Decisions |
| 1                                                                                                                                                    | Self<br>Mwenyewe                                                                                                 | 1                        |
| 2                                                                                                                                                    | Spouse/ partner<br>pamoja na mwezi au bibi/bwana                                                                 | 2                        |
| 3                                                                                                                                                    | Jointly (with spouse/partner)<br>Mwenzake wa ndoa                                                                | 3                        |
| 4                                                                                                                                                    | Jointly (with another household member(s) not spouse)<br>pamoja na mwanafamilia mwingine ambaye si bibi au bwana | 4                        |
| 5                                                                                                                                                    | Mother<br>Mama                                                                                                   | 5                        |
| 6                                                                                                                                                    | Father<br>Baba                                                                                                   | 6                        |
| 7                                                                                                                                                    | Daughter/mtoto wa kike                                                                                           | 7                        |
| 8                                                                                                                                                    | Son /mtoto wa kiume                                                                                              | 8                        |
| 9                                                                                                                                                    | Other relative(s)<br>Jamaa wengine                                                                               | 9                        |
| 10                                                                                                                                                   | Nonrelative(s)<br>Asiye jamaa                                                                                    | 10                       |
| 11                                                                                                                                                   | No one<br>Hakuna ...                                                                                             | 11                       |
| 98                                                                                                                                                   | Sijui<br>(DO NOT READ OUT                                                                                        | 98                       |
| 99                                                                                                                                                   | Kataa kujibu<br>(DO NOT READ OUT)                                                                                | 99                       |

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| <b>ASK IF CODE IN B3A = 1, MAIN FARMING OR B3C = 1 SUBSISTENCE FARMING</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b> |                     |                       |
| Relative to one year ago, would you say that your farm is doing better, remained the same or worsened?                             |                     |                       |
| Q22                                                                                                                                |                     | Q22. Farm performance |
|                                                                                                                                    | 1 Doing better      | 1                     |
|                                                                                                                                    | 2 Remained the same | 2                     |
|                                                                                                                                    | 3 Worsened          | 3                     |
|                                                                                                                                    | 98 Don't know       | 98                    |
|                                                                                                                                    | 99 Refused to       | 99                    |

|                                                                                             |                                  |                       |
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| <b>ASK IF CODE=1 IN Q20 DOING BETTER</b><br><b>MULTIPLE MENTION</b><br><b>READ OUT</b>      |                                  |                       |
| You said that relative to one year ago, your farm is doing better, what factors explain the |                                  |                       |
|                                                                                             |                                  | Q23. Reason(s) Better |
| 1                                                                                           | Improved climate conditions      | 1                     |
| 2                                                                                           | Increased customers/ high        | 2                     |
| 3                                                                                           | Increased access to finance/     | 3                     |
| 4                                                                                           | Better equipment/technology      | 4                     |
| 5                                                                                           | Reduced/subsidized cost of       | 5                     |
| 6                                                                                           | Improved security                | 6                     |
| 7                                                                                           | Improved / better infrastructure | 7                     |
| 98                                                                                          | Don't know                       | 98                    |
| 99                                                                                          | Refused to                       | 99                    |

|                                                                                          |                                 |                      |
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| <b>ASK IF CODE=3 IN Q20 DOING WORSE</b><br><b>MULTIPLE MENTION</b><br><b>READ OUT</b>    |                                 |                      |
| You said that relative to one year ago, your farm has worsened, what factors explain the |                                 |                      |
|                                                                                          |                                 | Q24. Reason(s) Worse |
| 1                                                                                        | Adverse climate/weather         | 1                    |
| 2                                                                                        | Reduced customers/ low demand   | 2                    |
| 3                                                                                        | Reduced access to finance/      | 3                    |
| 4                                                                                        | Increased/high cost of supplies | 4                    |
| 5                                                                                        | Insecurity                      | 5                    |
| 6                                                                                        | Poor infrastructure             | 6                    |
| 7                                                                                        | High debt                       | 7                    |
| 8                                                                                        | Low quality of input            | 8                    |
| 98                                                                                       | Don't know                      | 98                   |
| 99                                                                                       | Refused to Answer               | 99                   |

|                                                                                                                                                                    |                                                       |                      |
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| <b>ASK IF CODE IN B3A = 1, MAIN FARMING OR B3C = 1 SUBSISTENCE FARMING</b><br><b>OTHERWISE GO TO R1</b><br><b>SINGLE MENTION</b><br><b>INSERT NON ZERO INTEGER</b> |                                                       |                      |
| Which of the following best describes your farming activities:                                                                                                     |                                                       |                      |
|                                                                                                                                                                    |                                                       | Q25 Farming activity |
| 1                                                                                                                                                                  | I farm mainly to meet my day-day needs/feed my family | 1                    |
| 2                                                                                                                                                                  | I see my farm mainly as a business                    | 2                    |
| 3                                                                                                                                                                  | I farm to get extra source of income)                 | 3                    |
| 4                                                                                                                                                                  | Other specify                                         | 4                    |
| 98                                                                                                                                                                 | Don't know                                            | 98                   |
| 99                                                                                                                                                                 | Refused to answer                                     | 99                   |

|                     |                       |                                       |                    |
|---------------------|-----------------------|---------------------------------------|--------------------|
| CODES FOR Q3 AND Q4 |                       | Q3. ALLOW FOR<br>MULTIPLE<br>ANSWERS. | Q4. SINGLE ANSWER. |
|                     | 1 Maize               | 1                                     | 1                  |
|                     | 2 Rice                | 2                                     | 2                  |
|                     | 3 Sorghum             | 3                                     | 3                  |
|                     | 4 Bulrush millet      | 4                                     | 4                  |
|                     | 5 Finger millet       | 5                                     | 5                  |
|                     | 6 Cassava             | 6                                     | 6                  |
|                     | 7 Sweet potatoes      | 7                                     | 7                  |
|                     | 8 Irish potatoes      | 8                                     | 8                  |
|                     | 9 Beans               | 9                                     | 9                  |
|                     | 10 Cowpeas            | 10                                    | 10                 |
|                     | 11 Pigeon peas        | 11                                    | 11                 |
|                     | 12 Sunflower          | 12                                    | 12                 |
|                     | 13 Simsim             | 13                                    | 13                 |
|                     | 14 Groundnuts         | 14                                    | 14                 |
|                     | 15 Tomatoes           | 15                                    | 15                 |
|                     | 16 Cabbage            | 16                                    | 16                 |
|                     | 17 Onions             | 17                                    | 17                 |
|                     | 18 Amaranth           | 18                                    | 18                 |
|                     | 19 Macadamia          | 19                                    | 19                 |
|                     | 20 Cashew nut         | 20                                    | 20                 |
|                     | 21 Banana             | 21                                    | 21                 |
|                     | 22 Cotton             | 22                                    | 22                 |
|                     | 23 Tobacco            | 23                                    | 23                 |
|                     | 24 Pyrethrum          | 24                                    | 24                 |
|                     | 25 Tea                | 25                                    | 25                 |
|                     | 26 Coffee             | 26                                    | 26                 |
|                     | 27 Coconut            | 27                                    | 27                 |
|                     | 28 Orange             | 28                                    | 28                 |
|                     | 29 Sugar cane         | 29                                    | 29                 |
|                     | 30 Palm Tree          | 30                                    | 30                 |
|                     | 31 Trees              | 31                                    | 31                 |
|                     | 32 Cattle-Indegineous | 32                                    | 32                 |
|                     | 33 Cattle - dairy     | 33                                    | 33                 |
|                     | 34 Cattle - beef      | 34                                    | 34                 |
|                     | 35 Goat-Indegenious   | 35                                    | 35                 |
|                     | 36 Goat - dairy       | 36                                    | 36                 |
|                     | 37 Goat - meat        | 37                                    | 37                 |
|                     | 38 Sheep              | 38                                    | 38                 |
|                     | 39 Pigs               | 39                                    | 39                 |
|                     | 40 Chicken - layers   | 40                                    | 40                 |
|                     | 41 Chicken - broilers | 41                                    | 41                 |
|                     | 42 Fish               | 42                                    | 42                 |
|                     | 43 Bees               | 43                                    | 43                 |
|                     | 44 Other (specify)    | 44                                    | 44                 |

## SECTION R1: MANAGING MONEY AND LIQUIDITY NEED LEVEL

**Read Out:** Everyone has daily expenses that they have to pay for. Sometimes your money is not enough to pay for all your expenses. People try to find different ways to make their money cover their needs.  
*Kila mtu ana gharama za kila siku ambazo lazima wazilipie. Wakati mwingine pesa zako hazitoshi kulipia gharama zako zote. Watu hujaribu kutafuta njia tofauti za kufanya pesa zao kutoshea mahitaji yao.*

|     |                                                                                                                                                                                                                                                                               |                                                 |                          |
|-----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|--------------------------|
| R1A | <b>ASK ALL</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b><br>In the past 12 months, was there a time when you couldn't meet your regular spending needs?<br><i>Kwa miezi 12 iliyopita, kulikuwa na wakati ambao haukuweza kutimiza mahitaji yako ya kawaida?</i> |                                                 |                          |
|     |                                                                                                                                                                                                                                                                               |                                                 | R1A. Liquidity Challenge |
|     | 1                                                                                                                                                                                                                                                                             | Yes<br><i>Ndio</i>                              | 1                        |
|     | 2                                                                                                                                                                                                                                                                             | No<br><i>La</i>                                 | 2                        |
|     | 98                                                                                                                                                                                                                                                                            | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT) | 98                       |
| 99  | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                                                                                                                                                                                                 | 99                                              |                          |

|     |                                                                                                                                                                         |                                                 |    |
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| R1B | <b>ASK IF R1A =1 THOSE WHO SAID YES IN R1A</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b><br>How often did this happen?<br><i>Hii ilitokea mara ngapi?</i> |                                                 |    |
|     | 1                                                                                                                                                                       | Daily<br><i>Kila siku</i>                       | 1  |
|     | 2                                                                                                                                                                       | Weekly<br><i>Kila wiki</i>                      | 2  |
|     | 3                                                                                                                                                                       | Once a Month<br><i>Mara moja Kila mwezi</i>     | 3  |
|     | 4                                                                                                                                                                       | Other, specify                                  | 4  |
|     | 98                                                                                                                                                                      | Don't know<br><i>Sijui</i><br>(DO NOT READ OUT) | 98 |
| 99  | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                                                                                           | 99                                              |    |

|           |                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                  |                                                       |   |
|-----------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|---|
| R1C/R1Cii | <b>ASK IF R1A =1 THOSE WHO SAID YES IN R1A</b><br><b>MULTIPLE MENTIONS ONLY</b><br><b>DO NOT READ OUT</b><br>R1Ci. Over the past 12 months, what did you do when you couldn't meet your regular spending needs?<br><i>Kwa miezi 12 iliyopita, ulifanya nini wakati haukuweza kutimiza mahitaji yako ya kawaida?</i> |                                                                                                                                                                                                  |                                                       |   |
|           | <b>CODE R1Cii SHOULD BE IN R1Ci. IF ONLY ONE MENTION IN R1Ci, AUTOCODE AS MAIN AND GO TO R2E</b><br><b>SINGLE MENTION ONLY</b>                                                                                                                                                                                      |                                                                                                                                                                                                  |                                                       |   |
|           | R1Cii. Of all the things that you have mentioned you did, what was the most IMPORTANT ?<br><i>Kati ya vitu vyote ambavyo umetaja ulifanya, ni nini MUHIMU zaidi?</i>                                                                                                                                                |                                                                                                                                                                                                  |                                                       |   |
|           |                                                                                                                                                                                                                                                                                                                     | R1Ci. Liquidity Distress All options Used                                                                                                                                                        | R1Cii. Liquidity Distress options Used Most Important |   |
|           | 1                                                                                                                                                                                                                                                                                                                   | Worked more / got additional jobs/farmed additional land<br><i>Nilifanya kazi zaidi /nilikupata kazi za ziada / niliongeza kulima shamba</i>                                                     | 1                                                     | 1 |
|           | 2                                                                                                                                                                                                                                                                                                                   | Got assistance / gift from friends / family / community (which you did not have to repay)<br><i>Nilipata usaidizi /zawadi kutoka kwa marafiki / familia / jamii (ambayo sikuhitajika kulipa)</i> | 2                                                     | 2 |
|           | 3                                                                                                                                                                                                                                                                                                                   | Sale of assets (e.g. livestock a house, car, plot of land, shares or stocks)<br><i>Uuzaji wa mali (kwa mfano nyumba, gari,shamba, hisa ),</i>                                                    | 3                                                     | 3 |
|           | 4                                                                                                                                                                                                                                                                                                                   | Cut back on expenses/ adjust consumption patterns<br><i>Nilipunguza matumizi /nilirekebisha mifumo ya matumizi</i>                                                                               | 4                                                     | 4 |
|           | 5                                                                                                                                                                                                                                                                                                                   | Loans/credit/borrow                                                                                                                                                                              | 5                                                     | 5 |
|           | 6                                                                                                                                                                                                                                                                                                                   | Savings                                                                                                                                                                                          | 6                                                     | 6 |
|           | 7                                                                                                                                                                                                                                                                                                                   | Relocated                                                                                                                                                                                        | 7                                                     | 7 |
|           | 8                                                                                                                                                                                                                                                                                                                   | Received assistance from Government and Non-Governmental organizations                                                                                                                           | 8                                                     | 8 |
| 9         | Did Nothing                                                                                                                                                                                                                                                                                                         | 9                                                                                                                                                                                                | 9                                                     |   |
| 10        | Other (SPECIFY)                                                                                                                                                                                                                                                                                                     | 10                                                                                                                                                                                               | 10                                                    |   |

|        |                                                                                                                                                                      |                                                                                                                                                            |    |
|--------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|----|
| R1Ciii | <b>IF R1Cii = 5 "LOANS/CREDIT/BOROWED"</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b><br>You said you would take a loan/credit, Which one did you take? |                                                                                                                                                            |    |
|        |                                                                                                                                                                      | R1Ciii .Loan                                                                                                                                               |    |
|        | 1                                                                                                                                                                    | Got goods/items on credit<br><i>Nilichukua bidhaa /vitu kwa mkopo</i>                                                                                      | 1  |
|        | 2                                                                                                                                                                    | Personal loan/business loan from a bank /microfinance bank<br><i>Mkopo wa kibinafsi/ mkopo wa biashara kutoka kwa benki/shirika ndogo la</i>               | 2  |
|        | 3                                                                                                                                                                    | Loan from mobile banking (e.g. Mshwari , KCB MPesa, MCoop cash, Eazzy<br><i>Loan, Timiza, HF Whizz, Stawi loan, M-fanisi)</i>                              | 3  |
|        | 4                                                                                                                                                                    | Loan from mobile money provider (e.g Fuliza loan)<br><i>Mkopo kutoka kwa huduma za simu mkononi (kwa mfano Fuliza loan)</i>                                | 4  |
|        | 5                                                                                                                                                                    | Loan at a Sacco / Savings and Credit Cooperative Society<br><i>mkopo kutoka kwa Ushirika wa akiba na mkopo</i>                                             | 5  |
|        | 6                                                                                                                                                                    | Loan from a microfinance institution<br><i>Mkopo kutoka kwa taasisi ndogo ya fedha</i>                                                                     | 6  |
|        | 7                                                                                                                                                                    | Loan from Shylocks / Loan Sharks / Money Lenders / Money Merchants that are not from your phone                                                            | 7  |
|        | 8                                                                                                                                                                    | Loan from a group/chama<br><i>Mkopo kutoka kwa kikundi / chama</i>                                                                                         | 8  |
|        | 9                                                                                                                                                                    | Loan from a government institution for education, agriculture or a development loan (e.g. HELB, Agricultural Finance Corporation, Youth Fund, Hustler Fund | 9  |
|        | 10                                                                                                                                                                   |                                                                                                                                                            | 10 |

|    |                                                                                                                                         |    |
|----|-----------------------------------------------------------------------------------------------------------------------------------------|----|
| 11 | Loan from an employer<br>Mkopo kutoka kwa mwajiri                                                                                       | 11 |
| 12 | Loan from family/friend/neighbour<br>Mkopo kutoka kwa familia/rafiki/jirani                                                             | 12 |
| 13 | Digital loans that you get through the phone that you download through apps (e.g. Branch, Tala, Utunzi, Haraka loans, etc.)             | 13 |
| 14 | Cash loan from shopkeeper<br>Mkopo kutoka kwa muuzaji wa duka                                                                           | 14 |
| 15 | Hire purchase (e.g. KuKopesha, Diamond Trust, Kenya Credit Traders (KCT), Synergy, One Africa Capital, Tusksys) eq. tractor, irrigation | 15 |
| 16 | Other Specify                                                                                                                           | 16 |

|       |                                                                                                                                                                                                       |                       |
|-------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|
| R1Civ | <b>IF R1Cii = 6 "SAVINGS"</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b>                                                                                                                 |                       |
|       | You said you used a saving. Which one did you use?                                                                                                                                                    |                       |
|       |                                                                                                                                                                                                       | R1Civ. Savings Option |
|       | 1 Savings at Bank/ Microfinance Bank<br><i>Akiba kupitia shirika au taasisi ndogo ya benki</i>                                                                                                        | 1                     |
|       | 2 Savings through mobile banking Platform (e.g. Mshwari , KCB MPesa, MCoop cash, , Timiza, HF Whizz; Nyumba yangu; )<br><i>Akiba kupitia benki ya simu ya mkononi au rununu (kwa mfano. Mshwari ,</i> | 2                     |
|       | 3 Savings/keeping through mobile money provider (e.g. MPESA, Airtel Money, T-Kash,<br><i>Akiba/ kuweka kupitia mtoa huduma wa simu kwa mfano M-PESA, Fedha ya</i>                                     | 3                     |
|       | 4 Savings at a Sacco / Savings and Credit Cooperative society<br><i>Akiba katika Sacco / Ushirika wa akiba na mkopo</i>                                                                               | 4                     |
|       | 5 Savings at a group or <i>chama</i><br><i>Akiba kwa kikundi au chama</i>                                                                                                                             | 5                     |
|       | 6 Savings with a group of friends<br><i>Akiba na kikundi cha marafiki</i>                                                                                                                             | 6                     |
|       | 7 Savings given to a family or friend to keep<br><i>Akiba inayopewa kwa familia au rafiki ili iwekwe</i>                                                                                              | 7                     |
|       | 8 Savings you keep in a secret hiding place<br><i>Akiba unayoweka pahali pa siri</i>                                                                                                                  | 8                     |
|       | 9 Savings you keep in a Digital savings App (e.g. Chumz, DigiTrust)                                                                                                                                   | 9                     |
|       | 10 Other Specify                                                                                                                                                                                      | 10                    |

|     |                                                                                                                                                                                                                   |      |
|-----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|
| R1D | <b>ASK IF CODES 1- 8 IN R1Cii, OTHERWISE GO TO R2</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b>                                                                                                     |      |
|     | What is the main reason you chose (RESPONSE FROM R1Cii) when you couldn't meet your regular spending needs?<br>Ni sababu gani kuu ulichagua (kujibu kwa R1Cii) wakati hukuweza kutimiza matumizi yako ya kawaida? |      |
|     |                                                                                                                                                                                                                   | R1D. |
|     | 1 Convenient/Fast /Easy to access/use/no collateral<br>Rahisi kufikia/kutumia                                                                                                                                     | 1    |
|     | 2 This was the only option I had/no other choice<br>Hii ndiyo chaguo pekee ambayo nilikuwa nayo / hakuna chaguo jingine                                                                                           | 2    |
|     | 3 Cheap / affordable / lowest fees<br>Rahisi/nafuu/ya chini                                                                                                                                                       | 3    |
|     | 4 Feels most comfortable / trust/reliable<br>Inatosheleza/uaminifu zaidi                                                                                                                                          | 4    |
|     | 5 Privacy<br>Usiri/Faragha                                                                                                                                                                                        | 5    |
|     | 6 Less paperwork / documents required<br>Kazi chache ya Makaratasi / hati zinahitajika                                                                                                                            | 6    |
|     | 7 Trying to build my credit history/ need this option open for future borrowing-Najaribu kujenga historia yangu ya mkopo                                                                                          | 7    |
|     | 8 The features suited my needs eg. payment period<br>Vipengele vilifaa mahitaji yangu                                                                                                                             | 8    |
|     | 9 Skilled/Experienced in it<br>Wenye ujuzi / Uzoefu ndani yake                                                                                                                                                    | 9    |
|     | 10 Recommended to me<br>Imependekezwa kwangu                                                                                                                                                                      | 10   |
|     | 11 I have defaulted in other source and had to look for alternative                                                                                                                                               | 11   |
|     | 11 Other (SPECIFY)<br>Nyingine (Taja)                                                                                                                                                                             | 12   |
|     | 98 Don't know<br>(DO NOT READ OUT)                                                                                                                                                                                | 98   |
|     | 99 Refused to Answer<br>(DO NOT READ OUT)                                                                                                                                                                         | 99   |

## SECTION R2: RESILIENCE – RETROSPECTIVE USE CASE

|           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                          |    |                 |                                                                                                                          |                                         |                                                                                                                      |                                                                                                                                                                                                               |                                            |                                                            |                                           |                                                                    |                                                                                |                                                                          |                                |                                                 |                                                        |
|-----------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|----|-----------------|--------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|----------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|------------------------------------------------------------|-------------------------------------------|--------------------------------------------------------------------|--------------------------------------------------------------------------------|--------------------------------------------------------------------------|--------------------------------|-------------------------------------------------|--------------------------------------------------------|
| R2A - R2C | <b>ASK ALL</b><br><b>SINGLE MENTION ONLY PER USE CASE</b><br><b>READ OUT</b><br>R2A. In the past 12 months have you experienced high cost in managing [insert use case]? Kwa miezi 12 iliyopita umewahi kupata gharama kubwa kutoka kwa na kusimamia... (Ingiza kesi ya matumizi)                                                                                                                                                                                  |                                                                                                          |    |                 |                                                                                                                          |                                         |                                                                                                                      |                                                                                                                                                                                                               |                                            |                                                            |                                           |                                                                    |                                                                                |                                                                          |                                |                                                 |                                                        |
|           | <b>IF ANY USE CASES MENTIONED AS CODE 1 “YES” IN R2A. IF ONLY ONE MENTION IN R2A, AUTOCODE AS MOST IMPORTANT AND GO TO R2C.</b><br><b>CODE R2B SHOULD BE IN R2A</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b><br>R2B. Of the above mentioned, which event/shock made the biggest impact on your household income/expenses in the past 12 months? Ni tukio / mshtuko gani ulioathiri zaidi mapato / matumiziya nyumba yako katika miezi 12 iliyopita? |                                                                                                          |    |                 |                                                                                                                          |                                         |                                                                                                                      |                                                                                                                                                                                                               |                                            |                                                            |                                           |                                                                    |                                                                                |                                                                          |                                |                                                 |                                                        |
|           | <b>ASK FOR USE CASE MENTIONED IN R2B. IF NONE MENTIONED IN R2A OR R2B, GO TO SECTION R3</b><br><b>MULTIPLE MENTIONS POSSIBLE PER USE CASE</b><br><b>DO NOT READ OUT</b><br>R2C. What did you do to manage [insert use case from R2B]? [USE CODES IN R2D] Ulifanya nini ilikudhibiti [USE CODES IN R2D]                                                                                                                                                             |                                                                                                          |    |                 |                                                                                                                          |                                         |                                                                                                                      |                                                                                                                                                                                                               |                                            |                                                            |                                           |                                                                    |                                                                                |                                                                          |                                |                                                 |                                                        |
|           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | R2A. Past 12 Month Shock                                                                                 |    | R2B. Main Shock | QR2C. Options Main Shock                                                                                                 |                                         |                                                                                                                      |                                                                                                                                                                                                               |                                            |                                                            |                                           |                                                                    |                                                                                |                                                                          |                                |                                                 |                                                        |
|           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <b>CODES R2iA</b><br><b>Yes=1</b><br><br><b>No=2</b><br><br><b>Don't know (DO NOT READ OUT)=98</b>       |    |                 | 1                                                                                                                        | 2                                       | 3                                                                                                                    | 4                                                                                                                                                                                                             | 5                                          | 6                                                          | 7                                         | 8                                                                  | 9                                                                              | 10                                                                       | 11                             | 98                                              | 99                                                     |
|           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                          |    |                 | Borrowed from a bank / Sacco / microfinance /Nilikopa kutoka kwa benki/ Ushirika wa akiba na mkopo / benki ndogo ya pesa | Used own savings/ Nilitumia akiba yangu | Received assistance from friends / family / mosque/ Nilipata msaada kutoka kwa marafiki/familia/jamii/k anisa/mskiti | Sold something that I owned (not part of business sales) (e.g. car, business, household goods, livestock) /Niliuza kitu nilichomiliki(sio mauzo ya biashara)(kwa mfano .gari,biashara,vitu vya nyumba, mifugo | Cut back on expenses/ Nilipunguza matumizi | Got goods / items on credit/ Nilipata bidhaa/vitu kwa deni | Claimed insurance/ Nilidai malipo ya bima | Withdrew child / children from school/ nilitoa mtoto/ watoto shule | Relocated / changed place of residence/ Niihama/nili badilisha mahali pa makao | Found a better job / additional jobs/ Nilipata kazi nzuri/ kazi za ziada | Other (SPECIFY)/ Nyingine taja | Don't know (DO NOT READ OUT) (ONE MENTION ONLY) | Refused to Answer (DO NOT READ OUT) (ONE MENTION ONLY) |
|           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <b>ENTER CODE</b>                                                                                        |    |                 |                                                                                                                          |                                         |                                                                                                                      |                                                                                                                                                                                                               |                                            |                                                            |                                           |                                                                    |                                                                                |                                                                          |                                |                                                 |                                                        |
|           | 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Child birth                                                                                              |    | 1               | 2                                                                                                                        | 2                                       | 3                                                                                                                    | 4                                                                                                                                                                                                             | 5                                          | 6                                                          | 7                                         | 8                                                                  | 9                                                                              | 10                                                                       | 11                             | 98                                              | 99                                                     |
|           | 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Major sickness/health problem/accident injury Ugonjwa kuu / shida ya kiafya / jeraha la ajali            |    | 2               | 1                                                                                                                        | 2                                       | 3                                                                                                                    | 4                                                                                                                                                                                                             | 5                                          | 6                                                          | 7                                         | 8                                                                  | 9                                                                              | 10                                                                       | 11                             | 98                                              | 99                                                     |
|           | 3                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Loss or damage due to drought                                                                            |    | 3               | 1                                                                                                                        | 2                                       | 3                                                                                                                    | 4                                                                                                                                                                                                             | 5                                          | 6                                                          | 7                                         | 8                                                                  | 9                                                                              | 10                                                                       | 11                             | 98                                              | 99                                                     |
|           | 4                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | High rainfall/flooding/mudslides/lightning                                                               |    | 4               | 1                                                                                                                        | 2                                       | 3                                                                                                                    | 4                                                                                                                                                                                                             | 5                                          | 6                                                          | 7                                         | 8                                                                  | 9                                                                              | 10                                                                       | 11                             | 98                                              | 99                                                     |
|           | 5                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Death of main income earner/family member Kifo cha anayeleta mapato makuu                                |    | 5               | 1                                                                                                                        | 2                                       | 3                                                                                                                    | 4                                                                                                                                                                                                             | 5                                          | 6                                                          | 7                                         | 8                                                                  | 9                                                                              | 10                                                                       | 11                             | 98                                              | 99                                                     |
|           | 6                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Loss or damage due to theft (eg. property,assets,business etc.) Hasara au uharibifu kutokana na wizi     |    | 6               | 1                                                                                                                        | 2                                       | 3                                                                                                                    | 4                                                                                                                                                                                                             | 5                                          | 6                                                          | 7                                         | 8                                                                  | 9                                                                              | 10                                                                       | 11                             | 98                                              | 99                                                     |
|           | 7                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Loss of a job or a source of income or a wage cut Kupoteza kazi au chanzo cha mapato au kukatwa mshahara |    | 7               | 1                                                                                                                        | 2                                       | 3                                                                                                                    | 4                                                                                                                                                                                                             | 5                                          | 6                                                          | 7                                         | 8                                                                  | 9                                                                              | 10                                                                       | 11                             | 98                                              | 99                                                     |
|           | 8                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Lost a home or land (e.g. due to eviction,demolitions or land seizure)                                   |    | 8               | 1                                                                                                                        | 2                                       | 3                                                                                                                    | 4                                                                                                                                                                                                             | 5                                          | 6                                                          | 7                                         | 8                                                                  | 9                                                                              | 10                                                                       | 11                             | 98                                              | 99                                                     |
| 9         | Loss of livestock/crop failure due to pests and diseases                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                          | 9  | 1               | 2                                                                                                                        | 3                                       | 4                                                                                                                    | 5                                                                                                                                                                                                             | 6                                          | 7                                                          | 8                                         | 9                                                                  | 10                                                                             | 11                                                                       | 98                             | 99                                              |                                                        |
| 10        | Loss or damage due to fire or violence including political violence                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                          | 10 | 1               | 2                                                                                                                        | 3                                       | 4                                                                                                                    | 5                                                                                                                                                                                                             | 6                                          | 7                                                          | 8                                         | 9                                                                  | 10                                                                             | 11                                                                       | 98                             | 99                                              |                                                        |
| 11        | Loss or damage due to human wildlife conflict                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                          | 11 | 1               | 2                                                                                                                        | 3                                       | 4                                                                                                                    | 5                                                                                                                                                                                                             | 6                                          | 7                                                          | 8                                         | 9                                                                  | 10                                                                             | 11                                                                       | 98                             | 99                                              |                                                        |

|                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                       |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|
| <b>ASK IF CODES 1-13 IN R2C, OTHERWISE GO TO SECTION R3</b><br><b>CODE R2D SHOULD BE IN R2C. IF ONLY ONE MENTION IN R2C, AUTOCODE AS MAIN AND GO TO R2E</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b><br>What was the MAIN thing you did to manage [INSERT USE CASE FROM QR2B]?<br>Nini KUU ulifanya kujithibiti? ( Ingiza kesi ya matumizi kutoka swali la QR2B ) |                                                                                                                                       |
|                                                                                                                                                                                                                                                                                                                                                                                  | R2D.Main Option Shock                                                                                                                 |
| 1                                                                                                                                                                                                                                                                                                                                                                                | Worked more / got additional jobs/farmed additional land<br>Nilifanya kazi zaidi /nilikupata kazi za ziada / niliongeza kulima shamba |

|   |                                                                                                                                                                                                  |   |
|---|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|
| 2 | Got assistance / gift from friends / family / community (which you did not have to repay)<br><i>Nilipata usaidizi /zawadi kutoka kwa marafiki / familia / jamii (ambayo sikuhitajika kulipa)</i> | 2 |
| 3 | Sale of assets (e.g. livestock a house, car, plot of land, shares or stocks) <i>Uuzaji wa mali (kwa mfano nyumba, gari,shamba, hisa ),</i>                                                       | 3 |
| 4 | Cut back on expenses/ adjust consumption patterns<br><i>Nilipunguza matumizi /nilirekebisha mifumo ya matumizi</i>                                                                               | 4 |



|     |    |                                                                                                                |    |
|-----|----|----------------------------------------------------------------------------------------------------------------|----|
| R2D | 5  | Loans/credit/borrow                                                                                            | 5  |
|     | 6  | Savings                                                                                                        | 6  |
|     | 7  | Relocated / changed place of residence<br><i>Nilihama badilisha mahali pa kuishi</i>                           | 7  |
|     | 8  | Claimed Insurance                                                                                              | 8  |
|     | 9  | Withdrew/ transfered child / children from school<br><i>Niliondoa /nilihamisha mtoto /watoto kutoka shule,</i> | 9  |
|     | 10 | Received assistance from Government and Non-Governmental organizations                                         | 10 |
|     | 11 | Did Nothing                                                                                                    | 11 |
|     | 12 | Other (SPECIFY) Nyingine (Taja)                                                                                | 12 |

|                                                                                                                                                               |                                                                                                                                                                                                                                                                                                               |                  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|
| <b>IF R2D = 5 "LOANS/CREDIT/BOROWWED"</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b><br>You said you took a loan/credit, Which one did you take? |                                                                                                                                                                                                                                                                                                               |                  |
|                                                                                                                                                               |                                                                                                                                                                                                                                                                                                               | RDi. Loan Option |
| 1                                                                                                                                                             | Got goods/items on credit<br><i>Nilichukua bidhaa /vitu kwa mkopo</i>                                                                                                                                                                                                                                         | 1                |
| 2                                                                                                                                                             | Personal loan/business loan from a bank /microfinance bank<br><i>Mkopo wa kibinafsi/ mkopo wa biashara kutoka kwa benki/shirika ndogo la kifedha</i>                                                                                                                                                          | 2                |
| 3                                                                                                                                                             | Loan from mobile banking (e.g. Mshwari , KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz, Stawi loan, M-fanisi)<br><i>Mkopo kutoka benki ya simu ya mkononi (kwa mfano Mshwari, KCBM-Pesa, M-Co-op, Mkopo wa Eazzy, Timiza HFWhizz, Stawi loan, M-fanisi)</i>                                             | 3                |
| 4                                                                                                                                                             | Loan from mobile money provider (e.g Fuliza loan)<br><i>Mkopo kutoka kwa huduma za simu mkononi (kwa mfano Fuliza loan)</i>                                                                                                                                                                                   | 4                |
| 5                                                                                                                                                             | Loan at a Sacco / Savings and Credit Cooperative Society<br><i>mkopo kutoka kwa Ushirika wa akiba na mkopo</i>                                                                                                                                                                                                | 5                |
| 6                                                                                                                                                             | Loan from a microfinance institution<br><i>Mkopo kutoka kwa taasisi ndogo ya fedha</i>                                                                                                                                                                                                                        | 6                |
| 7                                                                                                                                                             | Loan from Shylocks / Loan Sharks / Money Lenders / Money Merchants that are not from your phone<br><i>Mkopo kutoka kwa Shylock,Loan ya Sharks/ Wafadhili wa Fedha / Wafanyabiashara wa Fedha ambazo hazitoki kwa simu yako (kwa mfano. Platinum, Ngao, na kadhalika)</i>                                      | 7                |
| 8                                                                                                                                                             | Loan from a group/chama<br><i>Mkopo kutoka kwa kikundi / chama</i>                                                                                                                                                                                                                                            | 8                |
| 9                                                                                                                                                             | Loan from a government institution for education, agriculture or a development loan (e.g. HELB, Agricultural Finance Corporation, Youth Fund, Women Fund)                                                                                                                                                     | 9                |
| 10                                                                                                                                                            | Hustler Fund                                                                                                                                                                                                                                                                                                  | 10               |
| 11                                                                                                                                                            | Loan from an employer<br><i>Mkopo kutoka kwa mwajiri</i>                                                                                                                                                                                                                                                      | 11               |
| 12                                                                                                                                                            | Loan from family/friend/neighbour<br><i>Mkopo kutoka kwa familia/rafiki/jirani</i>                                                                                                                                                                                                                            | 12               |
| 13                                                                                                                                                            | Digital loans that you get through the phone that you download through apps (e.g. Branch, Tala, Utunzi, Haraka loans, etc.)<br><i>Mkopo ya dijitali ambayo unapata kupitia kwa simu ambayo unatoa kwa mtandao kupitia programu za (kwa mfano Branch, Tala, Utunzi, KopaCredo, Haraka loans, na kadhalika)</i> | 13               |
| 14                                                                                                                                                            | Cash loan from shopkeeper<br><i>Mkopo kutoka kwa muuzaji wa duka</i>                                                                                                                                                                                                                                          | 14               |
| 15                                                                                                                                                            | Hire purchase (e.g. KuKopesha, Diamond Trust, Kenya Credit Traders (KCT), Synergy, One Africa Capital, Tuskys) eg. tractor, irrigation<br><i>Mkopo wa manunuzi kwa kukopesha (kwa mfano KuKopesha, Diamond Trust, wafanyabiashara wa mikopo wa Kenya (KCT), Synergy, One Africa Capital, Tuskys)</i>          | 15               |

|                                                                                                                                           |                                                                                                                                                                                                                                                 |                     |
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| <b>IF R2D = 6 "SAVINGS"</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b><br>You said you used a saving, Which one did you use? |                                                                                                                                                                                                                                                 |                     |
|                                                                                                                                           |                                                                                                                                                                                                                                                 | RDi. Savings Option |
| 1                                                                                                                                         | Savings at Bank/ Microfinance Bank<br><i>Akiba kupitia shirika au taasisi ndogo ya benki</i>                                                                                                                                                    | 1                   |
| 2                                                                                                                                         | Savings through mobile banking Platform (e.g. Mshwari , KCB MPesa, MCoop cash, , Timiza, HF Whizz; Nyumba yangu; )<br><i>Akiba kupitia benki ya simu ya mkononi au rununu (kwa mfano. Mshwari , KCBM-Pesa, M-Co-op cash, , Timiza, HFWhizz)</i> | 2                   |
| 3                                                                                                                                         | Savings/keeping through mobile money provider (e.g. MPESA, Airtel Money, T-Kash,<br><i>Akiba/ kuweka kupitia mtoa huduma wa simu kwa mfano M-PESA,Fedha ya Airtel,Fedha za T-Kash</i>                                                           | 3                   |
| 4                                                                                                                                         | Savings at a Sacco / Savings and Credit Cooperative society<br><i>Akiba katika Sacco / Ushirika wa akiba na mkopo</i>                                                                                                                           | 4                   |

|   |                                                                                                        |   |
|---|--------------------------------------------------------------------------------------------------------|---|
| 5 | Savings at a group or <i>chama</i><br><i>Akiba kwa kikundi au chama</i>                                | 5 |
| 6 | Savings with a group of friends<br><i>Akiba na kikundi cha marafiki</i>                                | 6 |
| 7 | Savings given to a family or friend to keep<br><i>Akiba inayopewa kwa familia au rafiki ili iwekwe</i> | 7 |

|   |                                                                                    |   |
|---|------------------------------------------------------------------------------------|---|
| 8 | Savings you keep in a secret hiding place<br><i>Akiba unayoweka pahali pa siri</i> | 8 |
| 9 | Savings you keep in a Digital savings App (e.g. Chumz, DigiTrust)                  | 9 |

|                                              |                                                                                                                                 |                        |
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| R2Diii                                       | <b>ASK IF R2D = 1 THOSE WHO GOT ADDITIONAL WORK</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b>                     |                        |
|                                              | What type of additional work did you undertake?<br><i>Kazi ya aina gani ya ziada/ ulifanya ?</i>                                |                        |
|                                              |                                                                                                                                 | R2Diii. Additional Job |
|                                              | 1<br>Farming<br><i>Ukulima</i>                                                                                                  | 1                      |
|                                              | 2<br>Employed<br><i>Kuajiriwa</i>                                                                                               | 2                      |
|                                              | 3<br>Casual work<br><i>Kibarua</i>                                                                                              | 3                      |
|                                              | 4<br>Started new business/ self employed<br><i>Nilianzisha biashara mpya/nilijijini</i>                                         | 4                      |
|                                              | 5<br>Put in more hours/ overtime<br><i>Niliweka masaa mengi kwa kazi/masaa ya ziada</i>                                         | 5                      |
|                                              | 6<br>Online working eg content creators, freelance writers<br><i>Kufanya kazi kupitia mtandao, uundaji wa maudhuii,kuandika</i> | 6                      |
|                                              | 7<br>Others (Specify)<br><i>Nyingine (Taja)</i>                                                                                 | 7                      |
| 99<br>Refused to Answer<br>(DO NOT READ OUT) | 99                                                                                                                              |                        |

|     |                                                                                                                                                                                            |    |
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| R2E | <b>ASK IF CODES 01 to 10,12 IN QR2D; OTHERWISE GO TO R3</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b>                                                                        |    |
|     | Why was [INSERT Option FROM R2D] the main Option that you used to manage [INSERT USE CASE FROM R2B]?<br><i>Mbona ulitumia njia hii kuu [INGIZA CHAGUZI KUTOKA R2D] kuthibiti hali hio?</i> |    |
|     |                                                                                                                                                                                            |    |
|     | 1<br>Convenient/Fast /Easy to access/use/no collateral<br><i>Rahisi kufikia/kutumia</i>                                                                                                    | 1  |
|     | 2<br>This was the only option I had/no other choice<br><i>Hii ndiyo chaguo pekee ambayo nilikuwa nayo / hakuna chaguo jingine</i>                                                          | 2  |
|     | 3<br>Cheap / affordable / lowest fees<br><i>Rahisi/nafuu/ya chini</i>                                                                                                                      | 3  |
|     | 4<br>Feels most comfortable / trust/reliable<br><i>Inatosheleza/uaminifu zaidi</i>                                                                                                         | 4  |
|     | 5<br>Privacy<br><i>Usiri/Faragha</i>                                                                                                                                                       | 5  |
|     | 6<br>Less paperwork / documents required<br><i>Kazi chache ya Makaratasi / hati zinahitajika</i>                                                                                           | 6  |
|     | 7<br>Trying to build my credit history/ need this option open for future borrowing-Najaribu kujenga historia yangu ya mkopo                                                                | 7  |
|     | 8<br>The features suited my needs eg. payment period                                                                                                                                       | 8  |
|     | 9<br>Skilled/Experienced in it<br><i>Wenye ujuzi / Uzoefu ndani yake</i>                                                                                                                   | 9  |
|     | 10<br>Recommended to me<br><i>Imependekezwa kwangu</i>                                                                                                                                     | 10 |
|     | 11<br>I have defaulted in other source and had to look for alternative                                                                                                                     | 11 |
|     | 12<br>Other (SPECIFY)<br><i>Nyingine (Taja)</i>                                                                                                                                            | 12 |
|     | 98<br>Don't know<br>(DO NOT READ OUT)                                                                                                                                                      | 98 |
|     | 99<br>Refused to Answer<br>(DO NOT READ OUT)                                                                                                                                               | 99 |

|      |                                                                                                                                                                                                                                                                                                                                     |                                          |
|------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|
| R2F. | ASK IF CODE IN STATEMENT 3,9 IN R2A<br>SINGLE MENTION ONLY<br>DO NOT READ OUT                                                                                                                                                                                                                                                       |                                          |
|      | What type of financial product are you <b>MOST</b> willing to take-up to protect your family and assets against climate-related event/-flooding & Drought, loss of livestock/crops?<br><i>Ni aina ganiya bidhaa za kifedha ungependelea <b>ZAIDI</b> kuchukua ili kulinda familia yako na mali kutokana na - mafuriko na ukame?</i> |                                          |
|      |                                                                                                                                                                                                                                                                                                                                     | R2F. Potential product for climate shock |
|      | 1 Savings<br><i>Akiba</i>                                                                                                                                                                                                                                                                                                           | 1                                        |
|      | 2 Insurance<br><i>Bima</i>                                                                                                                                                                                                                                                                                                          | 2                                        |
|      | 3 Investment<br><i>Kuwekeza</i>                                                                                                                                                                                                                                                                                                     | 3                                        |
|      | 4 Credit product<br><i>Mkopo wa bidhaa</i>                                                                                                                                                                                                                                                                                          | 4                                        |
|      | 5 Wait for government assistance<br><i>Kugonjea usaidizi wa serikali</i>                                                                                                                                                                                                                                                            | 5                                        |
|      | 6 None<br><i>Hakuna</i>                                                                                                                                                                                                                                                                                                             | 6                                        |
|      | 7 Assistance from friends and family within Kenya                                                                                                                                                                                                                                                                                   | 7                                        |
|      | 8 Assistance from friends and family outside Kenya                                                                                                                                                                                                                                                                                  | 8                                        |
|      | 9 Other, specify<br><i>Nyingine (Taja)</i>                                                                                                                                                                                                                                                                                          | 9                                        |
|      | 98 (DO NOT READ OUT)<br>Don't know<br><i>Sijui</i>                                                                                                                                                                                                                                                                                  | 98                                       |
|      | 99 (DO NOT READ OUT)<br>Refused to Answer<br><i>Kataa kujibu</i>                                                                                                                                                                                                                                                                    | 99                                       |

## SECTION R3: MEETING GOALS

**READ OUT:** I am now going to ask you about times when you may have made plans or goals for a specific purpose. This can be saving for a big or important life event or buying something that requires a lot of money in the future. Sasa ninaenda kukuuliza kuhusu wakati umeweka mipango ama malengo kwa sababu fulani. Hii inaweza kuwa kuweka akiba kwa sababu ya musimu au tukio kubwa la maisha au kununua kitu kinachohitaji pesa nyingi kwa maisha ya usoni.

|     |                                                                                                                                                                                                                                                        |                    |
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| R3A | <b>ASK ALL</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b><br>Are you currently trying to achieve a <u>specific</u> goal that requires a lot of money?<br>Kwa sasa unajaribu kutimiza lengo maalumu - ambalo linahitaji pesa/fedha nyingi? |                    |
|     |                                                                                                                                                                                                                                                        | R3A. Specific Goal |
|     | 1 Yes<br>ndio                                                                                                                                                                                                                                          | 1                  |
|     | 2 No<br>Hapana/ La                                                                                                                                                                                                                                     | 2                  |
|     | 98 Don't Know<br>Sijui                                                                                                                                                                                                                                 | 98                 |
|     | 99 Refused to Answer<br>(DO NOT READ OUT)                                                                                                                                                                                                              | 99                 |

|     |                                                                                                                                                                                                                                                |                     |
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| R3B | <b>ASK IF YES (CODE=1) TO R3A</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b><br>Which is the most important/main goal that you are currently trying to achieve?<br>Ni lengo lipi la muhimu zaidi/kuu unajaribu kuhitimu kwa sasa? |                     |
|     |                                                                                                                                                                                                                                                | R3B. Important Goal |
|     | 1 Buy land<br>Kununua shamba/ardhi                                                                                                                                                                                                             | 1                   |
|     | 2 Buy or build a house to live in<br>Kununua au kujenga nyumba /ghorofa ya kuishi                                                                                                                                                              | 2                   |
|     | 3 Buy or build a house for renting or resale<br>Kununua au kujenga nyumba / ghorofa ya kukodisha au kuuza tena                                                                                                                                 | 3                   |
|     | 4 Move to your own / a better house<br>Hamia kwako /nyumba bora au ghorofa                                                                                                                                                                     | 4                   |
|     | 5 Pay for a big life event (e.g. wedding, birth of a child)<br>Kulipia tukio kubwa la maisha (kwa mfano harusi, kuzaliwa kwa mtoto)                                                                                                            | 5                   |
|     | 6 Education for self or family<br>Elimu kwa ajiliyako au familia                                                                                                                                                                               | 6                   |
|     | 7 Pay for holiday / visit / travel<br>Kulipia likizo / ziara /kusafiri                                                                                                                                                                         | 7                   |
|     | 8 Buy or pay for items for personal use (e.g. vehicle, TV, phone, furniture, utensils)<br>Kununua au kulipia vitu vya matumizi binafsi (kwa mfano gari, runinga/TV, simu, samani, vyombo)                                                      | 8                   |
|     | 9 Buy inputs / assets for business / agricultural activities (e.g. tractor, machinery)<br>Kununua pembejeo / malikwa shughuli za biashara /kilimo (k.m. treka, mashine)                                                                        | 9                   |
|     | 10 Start or expand a business<br>Kuanza au kupanua biashara                                                                                                                                                                                    | 10                  |
|     | 11 Health for self/family                                                                                                                                                                                                                      | 11                  |
|     | 12 Buy more livestock/ expand farming                                                                                                                                                                                                          | 12                  |
|     | 13 Invest in financial assets e.g stocks, money market, cryptomarkets                                                                                                                                                                          | 13                  |
|     | 14 Other (SPECIFY) Nyingine ( Taja )                                                                                                                                                                                                           | 14                  |
|     | 98 Don't know<br>(DO NOT READ OUT)Sijui                                                                                                                                                                                                        | 98                  |
|     | 99 Refused to Answer Kataa kujibu<br>(DO NOT READ OUT)                                                                                                                                                                                         | 99                  |

|      |                                                                                                                                                                                                                                                                                                                                                                                                                            |                |
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| R3C  | <b>ASK IF CODES 1 to 11 IN R3B OTHERWISE GO TO SECTION S</b><br><b>MULTIPLE MENTIONS POSSIBLE</b><br><b>DO NOT READ OUT</b><br>What are you currently doing/ What have you done in the past 12 months to achieve this goal?<br>Nini unafanya kwa sasa / nini Umefanya kwa miezi 12 iliyopita kuitimu lengo hili?                                                                                                           |                |
| R3D. | <b>ASK IF MORE THAN ONE Option MENTIONED AS "YES" IN R3C. IF ONLY ONE MENTION IN R3C, AUTOCODE AS MOST IMPORTANT AND GO TO R3E</b><br><b>CODE R3D SHOULD BE IN R3C</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b><br>What is the main Option that you used or are using, to pay for [INSERT USE CASE MENTIONED IN R3B]?<br>Ni njia gani kuu uliyotumia au unatumia kulipia [INSERT USE CASE MENTIONED IN R3B] |                |
|      |                                                                                                                                                                                                                                                                                                                                                                                                                            | R3C. All Goals |
| 1    | Worked more / got additional jobs/farmed additional land<br>Nilifanya kazi zaidi /nilikupata kazi za ziada / niliongeza kulima shamba                                                                                                                                                                                                                                                                                      | 1              |
| 2    | Got assistance / gift from friends / family / community (which you did not have to repay)<br>Nilipata usaidizi /zawadi kutoka kwa marafiki / familia / jamii (ambayo sikuhitajika kulipa)                                                                                                                                                                                                                                  | 2              |
| 3    | Sale of assets (e.g. livestock a house, car, plot of land, shares or stocks)<br>Uuzaji wa mali (kwa mfano nyumba, gari, shamba, hisa ),                                                                                                                                                                                                                                                                                    | 3              |
| 4    | Cut back on expenses/ adjust consumption patterns<br>Nilipunguza matumizi /nilirekebisha mifumo ya matumizi                                                                                                                                                                                                                                                                                                                | 4              |
| 5    | Loans/credit/borrow                                                                                                                                                                                                                                                                                                                                                                                                        | 5              |
| 6    | Savings                                                                                                                                                                                                                                                                                                                                                                                                                    | 6              |
| 7    | Took insurance (medical/education)                                                                                                                                                                                                                                                                                                                                                                                         | 7              |
| 8    | Did Nothing                                                                                                                                                                                                                                                                                                                                                                                                                | 8              |
| 9    | Other (SPECIFY) Nyingine (Taja)                                                                                                                                                                                                                                                                                                                                                                                            | 9              |

|                                                                |                                                                                                                                                                                                                                                                                                                                                                          |                             |
|----------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|
| <b>IF R3D = 5 "LOANS/CREDIT/BORROWED"</b>                      |                                                                                                                                                                                                                                                                                                                                                                          |                             |
| <b>DO NOT READ OUT</b>                                         |                                                                                                                                                                                                                                                                                                                                                                          |                             |
| <b>RDI: SINGLE MENTION ONLY</b>                                |                                                                                                                                                                                                                                                                                                                                                                          |                             |
| RDI: You said you would took a loan/credit, main did you take? |                                                                                                                                                                                                                                                                                                                                                                          |                             |
|                                                                |                                                                                                                                                                                                                                                                                                                                                                          | R3Ci. All Goalsloans option |
| 1                                                              | Got goods/items on credit<br><i>Nilichukua bidhaa /vitu kwa mkopo</i>                                                                                                                                                                                                                                                                                                    | 1                           |
| 2                                                              | Personal loan/business loan from a bank /microfinance bank<br><i>Mkopo wa kibinafsi/ mkopo wa biashara kutoka kwa benki/shirika ndogo la kifedha</i>                                                                                                                                                                                                                     | 2                           |
| 3                                                              | Loan from mobile banking (e.g. Mshwari , KCB MPesa, MCoop cash, Eazzy Loan, Timiza, HF Whizz, Stawi loan, M-fanisi)<br><i>Mkopo kutoka benki ya simu ya mkononi (kwa mfano Mshwari, KCBM-Pesa, M-Co-op, Mkopo wa Eazzy, Timiza HFWhizz, Stawi loan, M-fanisi)</i>                                                                                                        | 3                           |
| 4                                                              | Loan from mobile money provider (e.g Fuliza loan)<br><i>Mkopo kutoka kwa huduma za simu mkononi (kwa mfano Fuliza loan)</i>                                                                                                                                                                                                                                              | 4                           |
| 5                                                              | Loan at a Sacco / Savings and Credit Cooperative Society<br><i>mkopo kutoka kwa Ushirika wa akiba na mkopo</i>                                                                                                                                                                                                                                                           | 5                           |
| 6                                                              | Loan from a microfinance institution<br><i>Mkopo kutoka kwa taasisi ndogo ya fedha</i>                                                                                                                                                                                                                                                                                   | 6                           |
| 7                                                              | Loan from Shylocks / Loan Sharks / Money Lenders / Money Merchants that are not from your phone<br><i>Mkopo kutoka kwa Shylock,Loan ya Sharks/ Wafadhili wa Fedha / Wafanyabiashara wa Fedha ambazo hazitoki kwa simu yako (kwa mfano. Platinum, Ngao, na kadhalika)</i>                                                                                                 | 7                           |
| 8                                                              | Loan from a group/chama<br><i>Mkopo kutoka kwa kikundi / chama</i>                                                                                                                                                                                                                                                                                                       | 8                           |
| 9                                                              | Loan from a government institution for education, agriculture or a development loan (e.g. HELB, Agricultural Finance Corporation, Youth Fund, Women Fund)<br><i>Mkopo kutoka kwa taasisiya serikali kwa ajili ya elimu,kilimo au mkopo wa maendeleo (kwa mfano, Bodi ya mikopoya elimu ya juu (HELB)Shirika la kifedha la Kilimo,mradi waVijana,mradi wa akina Mama)</i> | 9                           |
| 10                                                             | Hustler Fund                                                                                                                                                                                                                                                                                                                                                             | 10                          |
| 11                                                             | Loan from an employer<br><i>Mkopo kutoka kwa mwajiri</i>                                                                                                                                                                                                                                                                                                                 | 11                          |
| 12                                                             | Loan from family/friend/neighbor<br><i>Mkopo kutoka kwa familia/rafiki/jirani</i>                                                                                                                                                                                                                                                                                        | 12                          |
| 13                                                             | Digital loans that you get through the phone that you download through apps (e.g. Branch, Tala, Utunzi, Haraka loans, etc.)<br><i>Mikopo ya dijitali ambayo unapata kupitia kwa simu ambayo unatoa kwa mtandao kupitia programu za (kwa mfano Branch, Tala, Utunzi, KopaCredo, Haraka loans, na kadhalika)</i>                                                           | 13                          |
| 14                                                             | Cash loan from shopkeeper<br><i>Mkopo kutoka kwa muuzaji wa duka</i>                                                                                                                                                                                                                                                                                                     | 14                          |
| 15                                                             | Hire purchase (e.g. KuKopesha, Diamond Trust, Kenya Credit Traders (KCT), Synergy, One Africa Capital, Tuskys)<br><i>eg. tractor, irrigation</i><br><i>Mkopo wa manunuzi kwa kukopesha (kwa mfano KuKopesha, Diamond Trust, wafanyabiashara wa mikopo wa Kenya (KCT), Synergy, One Africa Capital, Tuskys)</i>                                                           | 15                          |
| 16                                                             | Other Specify                                                                                                                                                                                                                                                                                                                                                            |                             |

|                                                              |                                                                                                                                                                                                                                                 |                           |
|--------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|
| <b>IF R3D= 6 "SAVINGS"</b>                                   |                                                                                                                                                                                                                                                 |                           |
| <b>DO NOT READ OUT</b>                                       |                                                                                                                                                                                                                                                 |                           |
| <b>RDI: SINGLE MENTION ONLY</b>                              |                                                                                                                                                                                                                                                 |                           |
| RDii: You said you would use savings, Which one did you use? |                                                                                                                                                                                                                                                 |                           |
|                                                              |                                                                                                                                                                                                                                                 | R3Cii. All Savings option |
| 1                                                            | Savings at Bank/ Microfinance Bank<br><i>Akiba kupitia shirika au taasisi ndogo ya benki</i>                                                                                                                                                    | 1                         |
| 2                                                            | Savings through mobile banking Platform (e.g. Mshwari , KCB MPesa, MCoop cash, , Timiza, HF Whizz; Nyumba yangu; )<br><i>Akiba kupitia benki ya simu ya mkononi au rununu (kwa mfano. Mshwari , KCBM-Pesa, M-Co-op cash, , Timiza, HFWhizz)</i> | 2                         |
| 3                                                            | Savings/keeping through mobile money provider (e.g. MPESA, Airtel Money, T-Kash,<br><i>Akiba/ kuweka kupitia mtoa huduma wa simu kwa mfano M-PESA,Fedha ya Airtel,Fedha za T-Kash</i>                                                           | 3                         |
| 4                                                            | Savings at a Sacco / Savings and Credit Cooperative society<br><i>Akiba katika Sacco / Ushirika wa akiba na mkopo</i>                                                                                                                           | 4                         |
| 5                                                            | Savings at a group or chama<br><i>Akiba kwa kikundi au chama</i>                                                                                                                                                                                | 5                         |
| 6                                                            | Savings with a group of friends<br><i>Akiba na kikundi cha marafiki</i>                                                                                                                                                                         | 6                         |
| 7                                                            | Savings given to a family or friend to keep<br><i>Akiba inayopewa kwa familia au rafiki ili iwekwe</i>                                                                                                                                          | 7                         |
| 8                                                            | Savings you keep in a secret hiding place<br><i>Akiba unayoweka pahali pa siri</i>                                                                                                                                                              | 8                         |
| 9                                                            | Savings you keep in a Digital savings App (e.g. Chumz, DigiTrust)                                                                                                                                                                               | 9                         |
| 10                                                           | Other Specify                                                                                                                                                                                                                                   |                           |

|     |                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                |
|-----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|
| R3E | <b>ASK IF CODES 01 to 07 IN R3D, OTHERWISE GO TO SECTION S</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b><br>Why was <b>[INSERT Option FROM R3D]</b> the main Option that you used to pay for <b>[INSERT USE CASE FROM R3B]</b> ? Kwanini <b>[Ingiza au weka chaguzi kutoka R3D]</b> ilikuwa chaguo kuu ilitumika kulipia <b>[Ingiza sababu ya utumizi kutoka R3B]</b> |                                                                                                                                |
|     |                                                                                                                                                                                                                                                                                                                                                                                     | R3E. Main Reason for goal option                                                                                               |
|     | 1                                                                                                                                                                                                                                                                                                                                                                                   | Convenient/Fast /Easy to access/use<br><i>Rahisi/haraka /rahisi kufikia/tumika</i> 1                                           |
|     | 2                                                                                                                                                                                                                                                                                                                                                                                   | This was the only option I had/no other choice<br><i>Hii ndiyo chaguo pekee ambayo nilikuwa nayo / hakuna chaguo jingine</i> 2 |
|     | 3                                                                                                                                                                                                                                                                                                                                                                                   | Cheap / affordable / lowest fees<br><i>Rahisi/nafuu/ya chini</i> 3                                                             |
|     | 4                                                                                                                                                                                                                                                                                                                                                                                   | Feels most comfortable / trust/reliable<br><i>Inatosheleza/uaminifu zaidi</i> 4                                                |
|     | 5                                                                                                                                                                                                                                                                                                                                                                                   | Privacy<br><i>Usiri/Faragha</i> 5                                                                                              |
|     | 6                                                                                                                                                                                                                                                                                                                                                                                   | Less paperwork / documents required<br><i>Kazi chache ya Makaratasi / hati zinahitajika</i> 6                                  |
|     | 7                                                                                                                                                                                                                                                                                                                                                                                   | Trying to build my credit history/ need this option open for future borrowing-Najaribu kujenga historia yangu ya mkopo 7       |
|     | 8                                                                                                                                                                                                                                                                                                                                                                                   | The features suited my needs eg. payment period<br><i>Vipengele vilifaa mahitaji yangu</i> 8                                   |
|     | 9                                                                                                                                                                                                                                                                                                                                                                                   | Skilled/Experienced in it<br><i>Wenye ujuzi / Uzoefu ndani yake</i> 9                                                          |
|     | 10                                                                                                                                                                                                                                                                                                                                                                                  | Recommended to me<br><i>Imependekezwa kwangu</i> 10                                                                            |
|     | 11                                                                                                                                                                                                                                                                                                                                                                                  | I have defaulted in other source and had to look for alternative 11                                                            |
|     | 12                                                                                                                                                                                                                                                                                                                                                                                  | Other (SPECIFY)<br><i>Nyingine (Taia)</i> 12                                                                                   |
|     | 98                                                                                                                                                                                                                                                                                                                                                                                  | Don't know<br><b>(DO NOT READ OUT)</b> Sijui 98                                                                                |
|     | 99                                                                                                                                                                                                                                                                                                                                                                                  | Refused to Answer<br><b>(DO NOT READ OUT)</b> Kataa kujibu 99                                                                  |

|     |                                                                                                                                                                                                                                                                         |                                                               |
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| R3F | <b>ASK IF YES (CODE=1) TO R3A AND IF CODE 01- 11 IN R3B</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b><br>Are there any major challenges that may stop you from achieving your main goal? Kuna changamoto kuu zinazoweza kukuzuia kutimiza lengo lako kuu? |                                                               |
|     |                                                                                                                                                                                                                                                                         | R3F. Challenges to meeting goal                               |
|     | 1                                                                                                                                                                                                                                                                       | Yes<br><i>ndio</i> 1                                          |
|     | 2                                                                                                                                                                                                                                                                       | No<br><i>la</i> 2                                             |
|     | 98                                                                                                                                                                                                                                                                      | Don't know<br><b>(DO NOT READ OUT)</b> Sijui 98               |
|     | 99                                                                                                                                                                                                                                                                      | Refused to Answer<br><b>(DO NOT READ OUT)</b> Kataa kujibu 99 |

|     |                                                                                                                                                                                                                                                  |                                                                                                                                                                        |
|-----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| R3G | <b>ASK IF YES (CODE=1) TO R3G</b><br><b>SINGLE MENTIONS POSSIBLE</b><br><b>DO NOT READ OUT</b><br>R3G What is the Main challenge that may stop you from achieving your main goal? / Changamoto gani kuu inaweza kukuzuia kufikia lengo lako kuu? |                                                                                                                                                                        |
|     | 1                                                                                                                                                                                                                                                | Run out of money/ <i>Kumaliza pesa</i>                                                                                                                                 |
|     | 2                                                                                                                                                                                                                                                | A major sickness or health problem/ <i>Ugonjwa mkubwa au tatizo la afya</i>                                                                                            |
|     | 3                                                                                                                                                                                                                                                | A major accident or injury / <i>Ajali kubwa au kuumia</i>                                                                                                              |
|     | 4                                                                                                                                                                                                                                                | The loss of income from you or the main income earner in the household<br><i>mapato kutoka kwako au mwenye huleta pato kubwa nyumbani</i> <i>Kupoteza</i>              |
|     | 5                                                                                                                                                                                                                                                | Theft, damage, loss or breaking of an important item/ machinaries<br><i>Wizi, uharibifu, kupoteza au kuvunja kitu muhimu/ mashine</i>                                  |
|     | 6                                                                                                                                                                                                                                                | Theft or loss of livestock<br><i>Wizi au kupoteza mifugo</i>                                                                                                           |
|     | 7                                                                                                                                                                                                                                                | Harvest failure or loss of crop harvest (e.g. due to crop disease)<br><i>kuvuna au kupoteza mavuno ya mazao (kwa mfano kutokana na ugonjwa wa mazao)</i> <i>kukosa</i> |
|     | 8                                                                                                                                                                                                                                                | Damage or loss of a house, property, land or business<br><i>Uharibifu au kupoteza nyumba, mali, ardhi au biashara</i>                                                  |
|     | 9                                                                                                                                                                                                                                                | A drought, poor rainfall or loss of access to water for farming<br><i>mvua mbaya au kupoteza upatikanaji wa maji kwa ajili ya kilimo</i> <i>Ukame,</i>                 |
|     | 10                                                                                                                                                                                                                                               | Flooding/storms / <i>Mafuriko / dhoruba</i>                                                                                                                            |
|     | 11                                                                                                                                                                                                                                               | Loss of a relative / <i>Kupoteza mtu wa familia</i>                                                                                                                    |
|     | 12                                                                                                                                                                                                                                               | The loss of money/ <i>Kupoteza pesa</i>                                                                                                                                |
|     | 13                                                                                                                                                                                                                                               | Sharp increase in the costs of basic things you need/ <i>Kuongezeka kwa kasi kwa gharama za vitu vya msingi unavyohitaji</i>                                           |
|     | 14                                                                                                                                                                                                                                               | Change in Government policies/ regulations / <i>Kubadilika kwa sera na taratibu za serikali</i>                                                                        |
|     | 15                                                                                                                                                                                                                                               | Insecurity/ political unrest/ terrorism/ <i>Ukosefu wa usalama/msukosuko wa kisiasa/ugaidi</i>                                                                         |
|     | 16                                                                                                                                                                                                                                               | Loss or lack of job/employment [Kupoteza au kukosa ajira]                                                                                                              |
|     | 17                                                                                                                                                                                                                                               | High cost of living                                                                                                                                                    |
|     | 18                                                                                                                                                                                                                                               | Other (SPECIFY) <i>Nyingine</i>                                                                                                                                        |
|     | 99                                                                                                                                                                                                                                               | Refused to Answer <i>Kataa kujibu</i><br><b>(DO NOT READ OUT)</b>                                                                                                      |

## SECTION 5: TECHNOLOGY MODULE

**READ OUT:** I'm now going to ask you about activities that you may conduct using technological devices/ Ninaenda sasa kuuliza kuhusu mambo ambayo unaweza kufanya ukitumia vyombo vya kiteknolojia

|                                                                                                                                                                                                                       |                                                                                                                                                                                                |               |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| <b>ASK ALL</b>                                                                                                                                                                                                        |                                                                                                                                                                                                |               |
| <b>SINGLE MENTION ONLY</b>                                                                                                                                                                                            |                                                                                                                                                                                                |               |
| <b>READ OUT</b>                                                                                                                                                                                                       |                                                                                                                                                                                                |               |
| Which of the following best describes your ownership and usage of mobile phone / tablet services?<br>Ni gani kati ya zifuatazo inaelezea vizuri zaidi umiliki wako na matumizi ya huduma za simu ya mkononi / tablet? |                                                                                                                                                                                                |               |
| <b>S1</b>                                                                                                                                                                                                             |                                                                                                                                                                                                | S1.Own Mobile |
|                                                                                                                                                                                                                       | 1 I own a mobile that only I use<br>Nina simu ambayo ni mimi tu ninaitumia                                                                                                                     | 1             |
|                                                                                                                                                                                                                       | 2 I own a mobile phone that both me and others use<br>Nina simu ya mkononi ambayo mimi na watu wengine tunatumia                                                                               | 2             |
|                                                                                                                                                                                                                       | 3 I don't own a mobile phone but am able to use someone else's phone regularly/ when needed<br>Sina simu ya mkononi lakini ninaweza kutumia simu ya mtu mwingine mara kwa mara / inapohitajika | 3             |
|                                                                                                                                                                                                                       | 4 I don't own or use a mobile phone<br>Sina wala situmii simu ya mkononi                                                                                                                       | 4             |
|                                                                                                                                                                                                                       | 99 Refused to Answer<br>Kataa kujibu<br>(DO NOT READ OUT)                                                                                                                                      | 99            |

|                                                                                                                                                                            |                                                                                           |                      |          |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|----------------------|----------|
| <b>ASK IF CODE=1 for Any statement (1, 2 or 3 ) IN S1 OTHERWISE, GO TO S3.</b>                                                                                             |                                                                                           |                      |          |
| <b>SINGLE MENTION ONLY</b>                                                                                                                                                 |                                                                                           |                      |          |
| <b>READ OUT STATEMENTS; DO NOT READ OUT RESPONSES</b>                                                                                                                      |                                                                                           |                      |          |
| I am now going to ask you about various activities that you may conduct with your mobile phone.Sasa ninaenda kukuuliza kuhusu shughuli tofauti unaweza fanya na simu yako. |                                                                                           |                      |          |
| Which of the following would apply to your mobile phone?<br>Je, ni gani kati ya zifuatazo ziko kwenye simu yako ya mkononi?                                                |                                                                                           |                      |          |
| <b>S2</b>                                                                                                                                                                  |                                                                                           | S2. Applies to Phone |          |
|                                                                                                                                                                            |                                                                                           | Yes<br>Ndio          | No<br>La |
|                                                                                                                                                                            | 1 Can access internet<br>Inaweza kubali mtandao                                           | 1                    | 2        |
|                                                                                                                                                                            | 2 Has a touch screen<br>Ina skrini ya kushika                                             | 1                    | 2        |
|                                                                                                                                                                            | 3 Can download and install applications on the phone<br>Yaweza kutoa programu kwenye simu | 1                    | 2        |

|                                                                             |                                      |                              |
|-----------------------------------------------------------------------------|--------------------------------------|------------------------------|
| <b>ASK ALL</b>                                                              |                                      |                              |
| <b>DO NOT READ OUT</b>                                                      |                                      |                              |
| <b>SINGLE MENTION ONLY</b>                                                  |                                      |                              |
| How frequently do you use the internet?<br>Wewe hutumia mtandao mara ngapi? |                                      |                              |
| <b>S3</b>                                                                   |                                      | S3. Internet Usage Frequency |
|                                                                             | 1 Daily<br>Kila siku                 | 1                            |
|                                                                             | 2 Weekly<br>Kila wiki                | 2                            |
|                                                                             | 3 Monthly<br>Mara moja kwa mwezi     | 3                            |
|                                                                             | 4 Less often<br>Mara kwa mara        | 4                            |
|                                                                             | 5 Never<br>Situmii                   | 5                            |
|                                                                             | 6 Other (Specify)<br>Nyingine (Taja) | 6                            |
| 99 Refused to Answer Kataa kujibu                                           | 99                                   |                              |

|                                                                                                                                                                    |                                                                                                                                           |                         |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|
| <b>ASK IF CODE=1 -4, 6 IN S3</b>                                                                                                                                   |                                                                                                                                           |                         |
| <b>SINGLE MENTION ONLY</b>                                                                                                                                         |                                                                                                                                           |                         |
| <b>DO NOT READ OUT</b>                                                                                                                                             |                                                                                                                                           |                         |
| During the last time you used internet, which <b>MAIN</b> place / device did you use?<br>Akati wa wisho ulitumia mtandao, ni mahali gani KUU/ ulitumia kifaa gani? |                                                                                                                                           |                         |
|                                                                                                                                                                    |                                                                                                                                           | S4. Used Internet Where |
| <b>S4</b>                                                                                                                                                          | 1 On my own mobile phone/ Cellular tablet<br>Kwenye simu ya rununu/simu ya mkononi                                                        | 1                       |
|                                                                                                                                                                    | 2 At home on a computer/ noncellular tablets<br>Kompyuta iliyo nyumbani/ simu isiyo ya mkononi                                            | 2                       |
|                                                                                                                                                                    | 3 On computers at the office /workplace<br>Kwenye computer iliyo ofisini                                                                  | 3                       |
|                                                                                                                                                                    | 4 At an internet café Eneo ya biashara ya mtandao.                                                                                        | 4                       |
|                                                                                                                                                                    | 5 On someone else's mobile phone where I did not pay<br>Kwenye simu ya mtu mwingine ambapo mimi sikulipa                                  | 5                       |
|                                                                                                                                                                    | 6 On someone else's mobile phone where I paid<br>Kwenye simu ya mtu mwingine ambapo nililipia                                             | 6                       |
|                                                                                                                                                                    | 7 On a friend or neighbour's computer/tablet where I did not pay<br>Kwenye kompyuta / simu ya mkono ya rafiki au jirani ambayo sikuilipia | 7                       |



|    |                                                                                                                                        |    |
|----|----------------------------------------------------------------------------------------------------------------------------------------|----|
| 8  | On a friend or neighbour's computer/tablet where I paid<br><i>Kwenye kompyuta / Simu ya mkono ya rafiki au jirani ambayo nililipia</i> | 8  |
| 9  | On a television set<br><i>Kwenye runinga</i>                                                                                           | 9  |
| 10 | Other (SPECIFY)<br><i>Nyingine (taja)</i>                                                                                              | 10 |
| 99 | Refused to Answer<br><i>Kataa kujibu</i><br>(DO NOT READ OUT)                                                                          | 99 |

|                                                                                                                                                                                 |                                                                                                                                                                                                                     |                                     |    |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|----|
| <b>ASK IF YES IN S3 (CODE=1 -4, 6 IN S3)</b><br><b>Multiple MENTION ONLY</b><br><b>READ OUT</b><br>Have you used the internet for any of the following (READ OUT the statement) |                                                                                                                                                                                                                     |                                     |    |
|                                                                                                                                                                                 |                                                                                                                                                                                                                     | S5. Used Internet Where (YES or NO) |    |
|                                                                                                                                                                                 |                                                                                                                                                                                                                     | YES                                 | NO |
| S5                                                                                                                                                                              | 1 Educational activities (undertaking online courses, finding education-related materials online)<br><i>Shuguli zinazohusiana na elimu (kufanya kosi mtandaoni, kupata nyezo zinazohusiana na elimu mtandaoni.</i>  | 1                                   | 2  |
|                                                                                                                                                                                 | 2 Health related activities (seeking information/advice about medical conditions, finding hospitals etc.)<br><i>Shuguli za afya kutafuta habari/kupata mashauri kuhusu matibabuu, kupata hospitali na kadhalika</i> | 1                                   | 2  |
|                                                                                                                                                                                 | 3 Employment and career related activities (searching for jobs/vacancies etc.)<br><i>Shughuli zinazohusiana na ajira na kazi (kutafuta kazi / nafasi za kazi na kadhalika.)</i>                                     | 1                                   | 2  |
|                                                                                                                                                                                 | 4 Accessing government services eg. ecitizen<br><i>Kupata huduma za serikali</i>                                                                                                                                    | 1                                   | 2  |

|                                                                                                                                                   |                                   |                      |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|----------------------|--|
| <b>ASK ALL</b><br><b>DO NOT READ OUT</b><br><b>SINGLE MENTION ONLY</b><br>How would you rate the quality of mobile network coverage in your area? |                                   | S6. Network Coverage |  |
| S6                                                                                                                                                | 1 Strong                          | 1                    |  |
|                                                                                                                                                   | 2 Okay/Fair/ Average              | 2                    |  |
|                                                                                                                                                   | 3 Weak/ poor                      | 3                    |  |
|                                                                                                                                                   | 98 Don't Know                     | 98                   |  |
|                                                                                                                                                   | 99 Refused to Answer Kataa kujibu | 99                   |  |

|                                                                                                                                        |                                                                                              |                             |                                |              |                        |
|----------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|-----------------------------|--------------------------------|--------------|------------------------|
| <b>ASK ALL</b><br><b>READ OUT</b><br><b>SINGLE MENTION ONLY</b><br>How would you rate your capability to undertake the following.....? |                                                                                              |                             |                                |              |                        |
| S7                                                                                                                                     |                                                                                              | I have no idea/I don't know | I can manage with difficulties | I can manage | I can manage with ease |
|                                                                                                                                        | 1 Online/internet transactions eg. transfer money/buying/paying for service through internet | 1                           | 2                              | 3            | 4                      |
|                                                                                                                                        | 2 Mobile money transactions                                                                  | 1                           | 2                              | 3            | 4                      |
|                                                                                                                                        | 3 Using SMS (read/write SMS)                                                                 | 1                           | 2                              | 3            | 4                      |
|                                                                                                                                        | 4 Using short codes (USSD) eg *254#,*522#.                                                   | 1                           | 2                              | 3            | 4                      |
|                                                                                                                                        | 5 Using Apps to access services eg. Mobile Money, bank app                                   | 1                           | 2                              | 3            | 4                      |

|                                                                                                                                                                   |               |                                                     |  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|-----------------------------------------------------|--|
| <b>ASK ALL</b><br><b>DO NOT READ OUT</b><br><b>SINGLE MENTION ONLY</b><br>In the last 12 months, how often did you receive a message/call by a fraudster/scammer? |               | S7. Received Message/Call from fraudster or scammer |  |
| S8                                                                                                                                                                | 1 Often       | 1                                                   |  |
|                                                                                                                                                                   | 2 Rarely      | 2                                                   |  |
|                                                                                                                                                                   | 3 Never       | 3                                                   |  |
|                                                                                                                                                                   | 98 Don't Know | 98                                                  |  |

## SECTION T: ACCESS TO AMENITIES

**READ OUT: I am now going to ask you some questions about your access to financial service points.**  
**Kwa sasa nitakuuliza baadhi ya maswali kuhusu upatikanaji wa pahali pa huduma za kifedha.**

|                                                                                                                                                                                                                                   |                                                                                                                                                   |                               |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|
| <b>ASK ALL</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b><br>Which is the nearest financial service provider (any) from where you live?<br>Ni mtoa huduma wa kifedha yupi (yeyote) aliye karibu na pahali unapoishi? |                                                                                                                                                   |                               |
|                                                                                                                                                                                                                                   |                                                                                                                                                   | T1. Nearest Financial Service |
| 1                                                                                                                                                                                                                                 | Commercial Bank/Microfinance Bank/ Post Bank Branch/ Head Office/ ATM/ Benki/tawi la benki la posta/ ofisi kuu/ Mashini ya kuhimiza mashini (ATM) | 1                             |
| 2                                                                                                                                                                                                                                 | Bank Agent/ Post Bank Agent<br>wakala/ajenti wa benki/ wakala/ajenti waPostbank                                                                   | 2                             |
| 3                                                                                                                                                                                                                                 | Mobile Money Agent (for depositing or withdrawing cash)<br>Wakala/ajenti wa pesa za Simu ya Mkono (kwa kuweka au kutoa fedha)                     | 3                             |
| 4                                                                                                                                                                                                                                 | Sacco Branch/Sacco agent/ Head Office<br>Branch ya sacco/Agent wa sacco/Ofisikuu                                                                  | 4                             |
| 5                                                                                                                                                                                                                                 | Microfinance Institution (Credit only MFIs)<br>Taasisi ndogo la kifedha                                                                           | 5                             |
| 6                                                                                                                                                                                                                                 | Insurance company/ agent<br>Kampuni la bima/wakalaau ajenti                                                                                       | 6                             |
| 7                                                                                                                                                                                                                                 | Other (SPECIFY)<br>Nyingine (Taja)                                                                                                                | 7                             |
| 98                                                                                                                                                                                                                                | Don't know<br>Sijui<br>(DO NOT READ OUT)                                                                                                          | 98                            |
| 99                                                                                                                                                                                                                                | Refused to Answer<br>Kataa kujibu<br>(DO NOT READ OUT)                                                                                            | 99                            |

|                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                |                                                 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|
| <b>ASK FOR OPTION IN T1 (NEAREST)</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b><br>You said the nearest financial provider is [INSERT OPTION], if you had to go to there what is the average cost to go there by public transport (e.g. bus/matatu)?<br>(One way)<br>Kama ungehitajika kuenda kwa mtoa huduma za kifedha aliye karibu, utatumia takriban pesa ngapi ukitumia usafiri wa umma (kwa mfano. basi/matatu)? |                                                                                                                                |                                                 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                | T2. Average Cost to Nearest Financial Provider? |
| 1                                                                                                                                                                                                                                                                                                                                                                                                                                    | Close enough to walk to and fro - No need to spend<br>Nikaribu pa kutosha kwenda na kurudi kwa kutembea –sihitaji kutumia pesa | 1                                               |
| 2                                                                                                                                                                                                                                                                                                                                                                                                                                    | Less than KSh 50<br>Chini ya KSh 50                                                                                            | 2                                               |
| 3                                                                                                                                                                                                                                                                                                                                                                                                                                    | Between KSh 51 - 100<br>Kati yaKsh51-100                                                                                       | 3                                               |
| 4                                                                                                                                                                                                                                                                                                                                                                                                                                    | Between KSh 101 - 200<br>Kati ya KSh 101 -200                                                                                  | 4                                               |
| 5                                                                                                                                                                                                                                                                                                                                                                                                                                    | Between KSh 201 - 500<br>Kati ya KSh 201 - 500                                                                                 | 5                                               |
| 6                                                                                                                                                                                                                                                                                                                                                                                                                                    | More than KSh 500<br>Zaidi ya KSh 500                                                                                          | 6                                               |
| 7                                                                                                                                                                                                                                                                                                                                                                                                                                    | Other (SPECIFY)<br>Nyingine (Taja)                                                                                             | 7                                               |
| 98                                                                                                                                                                                                                                                                                                                                                                                                                                   | Don't know sijui<br>(DO NOT READ OUT)                                                                                          | 98                                              |
| 99                                                                                                                                                                                                                                                                                                                                                                                                                                   | Refused to Answer Kataa kujibu<br>(DO NOT READ OUT)                                                                            | 99                                              |

|                                                                                                                                                                                                                                                                                                                               |  |                                   |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|-----------------------------------|
| <b>ASK ALL</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b><br>What is the distance from your household to the nearest financial service point/provider (Record distance in kilometers)<br>Kama ungetembea hadi kwa mtoa huduma za kifedha aliye karibu na wewe, itakuchukua takriban muda gani(kwenda peke yake)? |  |                                   |
|                                                                                                                                                                                                                                                                                                                               |  | T3. Distance from health facility |
| 1                                                                                                                                                                                                                                                                                                                             |  |                                   |

|                                                                                                                                                                                                                 |  |                         |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|-------------------------|
| <b>ASK ALL</b><br><b>SINGLE MENTION ONLY</b><br><b>DO NOT READ OUT</b><br>What is the average time taken from your household to the nearest financial service point/ provider (Record time in Hours or Minutes) |  |                         |
|                                                                                                                                                                                                                 |  | T4. Time taken to reach |
| 1                                                                                                                                                                                                               |  | 1                       |